



ANNUAL REPORT
TWENTY NINETEEN

The image features a complex abstract composition of overlapping geometric shapes. On the left, there are large, semi-transparent green shapes, including a large '2' and a curved form. On the right, there are large, semi-transparent blue shapes, including a large '5' and a curved form. A prominent white circle is positioned in the center-right, containing the text 'GROWING STRONGER SINCE 1994'. The overall design is clean and modern, with a focus on organic, flowing forms.

GROWING STRONGER
SINCE 1994



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CHAIRMAN'S REPORT



Welcome to our 2019 Annual Report. I hope that you enjoy reading about our progress throughout 2018-19 and some of our plans for the future.

The past 12 months saw us look in more detail at new and innovative ways of providing

social housing for those in need – groups that are marginalised or often overlooked. As part of this work, we were pleased to be able to double the tenancies committed to our ground-breaking 'Housing First for Youth' project, supporting ten young care leavers to get a tenancy and working in partnership with the Rock Trust to help them sustain it. The project, the first of its kind in Europe, has seen Almond HA in the spotlight. We've been fortunate to be able to speak to lots of other housing providers, from throughout the UK and Europe, and hope that our pilot will enable fresh approaches to developing new housing solutions for those in need.

Recognising those in difficulty isn't always easy, but we've worked with others to devise a Domestic Abuse policy which we believe will make it easier for those in need to ask for help, and to get it. During the period since the policy was adopted, we've been able to support 4 cases into alternative accommodation, made 8 properties safe to allow survivors to remain in their home and re-housed 3 applicants from Women's Aid.

Being recognised as a sector leader in these initiatives is gratifying, but delivering on our commitment to helping those in need is more important.

And the challenges continue for our customers, with many facing increasing financial pressures as a result of Universal Credit. We are committed to doing what we can to mitigate the impact of these Welfare Reforms, and throughout 2018-19 were pleased to be able to maintain delivery of our Almond Energy Project in partnership with Changeworks and supported by the Scottish Government. This is an important project which aims to support our customers to be energy efficient, switch to the best tariff for them, and avoid fuel poverty.

We were also proud to be able to pilot a Tenancy Sustainment Service, helping our customers to remain in their homes for as long as they wish, by providing support and assistance in a wide range of areas; managing household tasks, dealing with correspondence and completion of forms, accessing existing local services, and support to integrate into the community.

We were pleased to be able to continue with our popular Welfare Rights and Money Advice Project, which assisted our customers to make savings of £229,621 throughout 2018-19, and which will now continue on into 2019-20.

As well as initiatives such as these which aim to help individuals within our tenant population, we also work hard to strengthen our bonds with the communities we work within. During 2018-19 this saw us successfully achieve funding from the Novus Big 5 project, leading to the refurbishment of the Riverside Community Wing – an amazing resource within the local community which benefitted from a much needed facelift and has cemented its place in the community.

We were able to contribute further by providing a fridge for the new Community Fridge Project operating out of the Riverside Community Wing. The feedback we've had has been phenomenal and this project, which we understand to be the first of its kind in Scotland, has now grown to encompass not just a fridge, but also a pantry and has supported the establishment of a number of community-driven cooking initiatives. The Community Fridge is also strengthened through our partnership with Dignity Boxes, boxes where individuals can pick up essential personal hygiene and toiletry products at no cost.

In Spring we ran a 'Community Soup' event at which local groups and charities had the opportunity to pitch for much needed funding for their projects. These included: purchasing resources to support children living with disabilities and additional support needs, securing a year's supply of fresh food for the Craigshill Community Fridge, and materials to establish a community garden in Howden. We believe this 'Soup' to be the first of its kind in West Lothian and will look to repeat the event again in 2019-20.

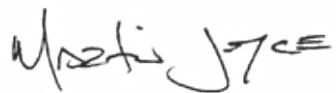
These contributions have come about as a result of our improved partnership working with local community groups. We've been able to really develop our non-traditional housing support services, setting a new standard for what our customers can expect from a Social Landlord who understands the challenges our customers face and is prepared to respond with empathy as well as practical and realistic solutions.



As always, we hope that measures such as these will support us to minimise the impacts of the challenges our customers face. Continuing to provide well-maintained and well-managed homes in strong neighbourhoods and communities is key to our success; but we can only achieve this if we have the income to support our work.

2019 also saw us celebrate an important milestone for the Association, as we marked 25 years since we were established. Initially working as a managing agent on behalf of Livingston Development Corporation, we were successful in the Wind Up Ballot. This established us as the largest Registered Housing Association in West Lothian. We are proud of our growth since then, and our continued focus on keeping our customers at the very heart of what we do.

This has been my first year as Chairman of Almond Housing Association and I am pleased to reflect that the past twelve months have been rewarding ones. It is a time of huge change, both within and out with the Social Housing sector and I look forward to continuing to support Almond HA as they weather the challenges ahead.



Martin Joyce, Chairman



A YEAR OF GROWTH



Every year we work hard to maintain and further improve our housing stock and to provide better access to affordable housing, and 2018-19 was no exception.

During 2018-19 our teams continued to focus on making our houses great homes to live in. As a result we have seen the completion of a variety of planned maintenance projects, improved performance, and the continuation of a number of housing support services.

PROVIDING HOMES, PROVIDING HELP

Providing people with safe, comfortable and affordable homes is what Almond HA is all about.

Along with Weslo Housing Management and West Lothian Council, we continue to operate a Common Housing Register, which means that applicants need only to complete one set of forms to be listed with all three landlords. With over 5,000 applicants for Almond HA properties and a stock of 2510 homes we have no shortage of demand for our properties.

In 2018-19 we let 119 properties with an improved turnaround time of 16.5 days, which compares well with our benchmarking partners and the Scottish Average of 30.7 days.

But our work doesn't stop once a property is allocated. Throughout the period of a tenancy we carry out investment and maintenance work to make sure your home is maintained in good condition, and every year we complete a high volume of repairs across our stock.

Part of this is delivering repairs in a timely manner and working to get the repair right the first time. During 2018-19 we delivered almost double the number of repair appointments and 85% of repairs were completed right the first time, a significant increase on the year before. The average length of time to complete emergency repairs was also significantly reduced as it went down from 3.36 hours to just over 3 hours.

During this same period we invested a total of £2.11m in cyclical and planned maintenance projects.

These projects included a variety of works across our stock:

- New energy efficient boilers installed in 296 properties
- External Wall Insulation to 66 properties
- Electrical upgrades to 238 properties
- Window replacements to 225 properties
- Cyclical decoration to 412 properties

HELPING OUR CUSTOMERS

Welfare Reforms have made affording rent much harder for some customers. Recognised nationally as a challenge for both housing providers and tenants alike, Universal

Credit remains a constant source of pressure.

The variable nature of how the payment works, along with delays in payments being issued, create difficulties for both us and our customers.

We work hard to support our customers to work around these issues, but the impact of Universal Credit cannot be underestimated.

We will continue to explore new ways to provide help to our customers, and to have a 'one-stop shop' where they can seek advice from as many support services as possible.

 **238** PROPERTIES
HAVE HAD
ELECTRICAL
UPGRADES

We want our customers to be able to stay in their homes. Due to this successful approach, our tenancy sustainment figure remains high at 92%. This is higher than the Scottish average of 88.7%. Our abandoned properties figure remains low at only 9, nearly twice as low as in 2017.

SECURING CONTINUED GROWTH

Although times may be tough for some, the vast majority of customers pay their rent on time, allowing Housing Management staff to concentrate their efforts on the growing minority that need our support. Eviction remains very much a last resort and for 2018-19 we were once again below the Scottish average for evictions.

 **225** PROPERTIES
HAVE HAD
WINDOW S
REPLACED

Our rental income is what allows us to improve, repair and build properties, securing our continued

growth. Despite Universal Credit and other Welfare Reform changes, our income collection performance improved on last year. This goes to show the efforts of staff and customers in making rent a priority, supporting us to deliver our commitment of quality homes and quality housing services to those who want to use them.



GROWING INTO THE FUTURE



We always keep our eye on the future, planning the next steps in providing quality housing for our customers in the years to come. This means meeting national targets and objectives, adhering to regulations, and being mindful of the growing housing need in our area. It also means exploring new ways of targeting our support for the most vulnerable members of our community.

ENERGY EFFICIENT HOMES

We want our properties to be as energy efficient and environmentally friendly as possible, and Energy Efficiency Standard for Social Housing (EESH) compliance is currently one of our high priority projects.

 **296**
**NEW ENERGY
EFFICIENT
BOILERS
INSTALLED**

EESH is an energy usage-based standard devised by the Scottish Government for all social landlords to meet and maintain by December 2020. The standard is intended to improve the energy efficiency of social

housing in Scotland, and contribute to reducing greenhouse gas emissions by an anticipated 42% by 2020 and thereafter 80% by 2050.

79% of our stock now passes the Energy Efficiency Standard for social Housing (EESH) compared to 67% last year and 58% in 2016-17.

We hope that these improvements to properties will also help in reducing energy costs for our customers and combatting fuel poverty.

NEW HOMES ON THE HORIZON

2018-19 was an extremely busy year for our Development function as we worked to consolidate our rolling and future programmes. Although there were no new site starts or completions, we were engaged on a number of projects for Almond HA, and also for our West Lothian Development Alliance (WLDA) partner Weslo Housing Management, to facilitate new site acquisitions and works tenders in West Lothian, Falkirk and Bo'ness. Disappointingly though, following detailed investigations, a number of these site acquisitions could not proceed.

On a more positive note however, Almond HA projects at Polbeth and St Paul's Church, Ladywell, received planning approval with tenders returned for Ladywell just before the end of the year. The transformation of St Paul's Church in Ladywell is a key project for us, with the disused church and its grounds being turned into 8 cottage flats and 4 terraced houses. These properties will be available for social rent to Almond HA tenants and we hope to have them completed during 2019-20. And our Polbeth development will also be progressing during 2019-20. We'll be building 18 cottage flats and 7 houses, again for social rent to Almond HA tenants. We hope to be onsite in the Autumn of 2019.

We have a number of other projects in the pipeline and will post news and updates on our website as well as in our newsletter, Almondview.

HOUSING VULNERABLE YOUNG PEOPLE

We are always looking for innovative housing solutions and in 2017 we launched the UK's first ever Housing First for Youth project, joining forces with youth homelessness

charity Rock Trust to fight growing youth homelessness in West Lothian.

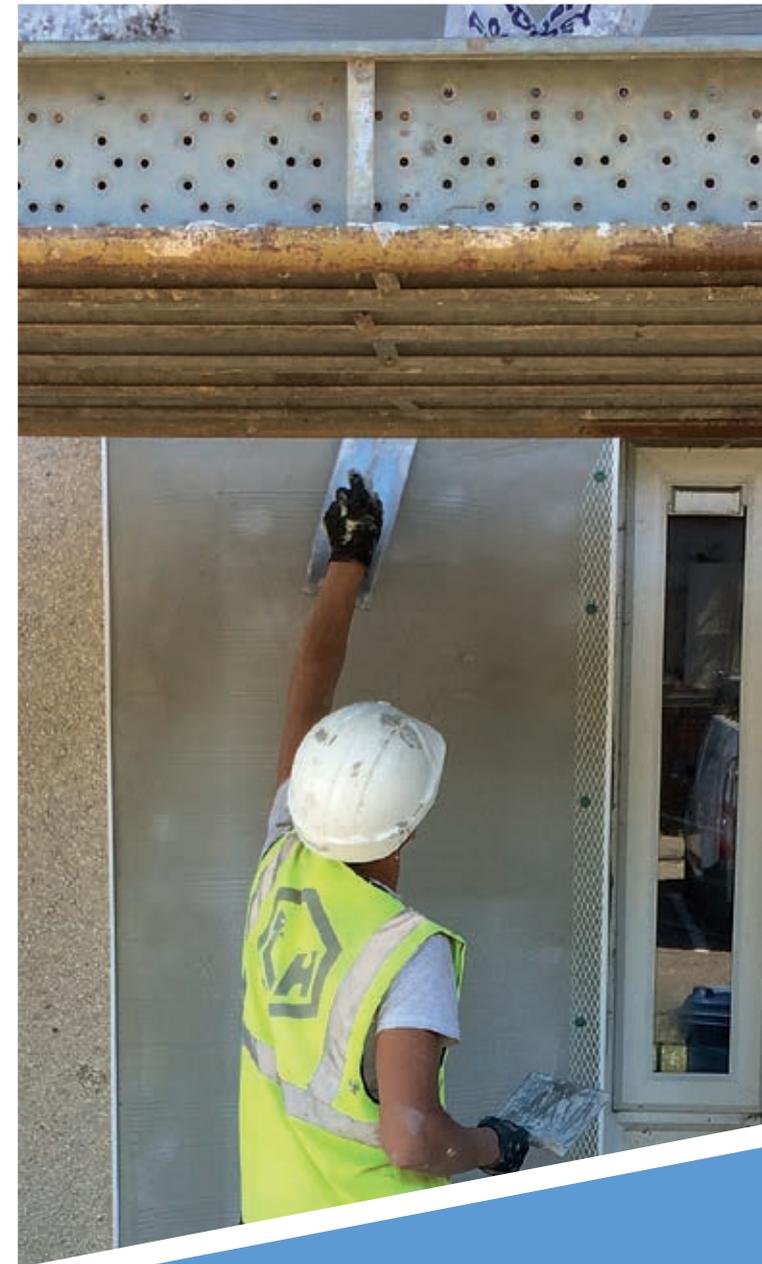
The Housing First for Youth pilot project places vulnerable young care leavers into permanent housing. This innovative approach differs from traditional routes to permanent housing as individuals are not passed through the various stages of temporary accommodation prior to being placed in their own home. By providing tenancies and extensive support to care leavers with indicators of complex need, the goal is to help these young individuals by setting them on the right path to manage and sustain their tenancies.



NATIONAL RECOGNITION

In 2018-19 the project has had its challenges but it continued to make headlines nationally as an excellent example of how a Housing Association can make a positive difference in its wider community.

In 2018-19 we managed to secure £50,000 of funding from Nationwide Building Society Community Grants which will enable us to double the number of young tenants and extend Housing First for Youth's life time. The project was initially shortlisted as one of 13 projects across Scotland and secured the funding following a public vote.





ALL GROWN UP

This year we celebrate 25 years of Almond Housing Association – and what a journey it has been!

From our start as a fledgling organisation 25 years ago running management services for the Livingston Development Corporation (LDC), to winning the tenant ballot and becoming the first 'home grown' Housing Association in Livingston, we have gone from strength to strength. We've added a number of new homes to our rental stock, invested millions in building new homes for social rent, and kept up a continuous programme of improvements to our older properties.

25 YEARS
OF ALMOND
HOUSING
ASSOCIATION

As we've grown, we've gained more and more experience in building homes and communities, delivering services, and responding to the needs of those who use our services.

We recognise that we would not be here today to celebrate this fantastic milestone without the commitment and contributions of our customers, staff and partners, and we would like to take this opportunity to extend our grateful thanks to each and every one of you.

This is an amazing celebration for the Association, and whilst we know that we still have a way to go, and that there are always things we can do to improve, we think it's worth taking a look down memory lane to consider just how far we've come and the successes we've all enjoyed along the way.

We look forward to the next 25 years and everything we hope to achieve in that time.





GROWING STRONGER TOGETHER

We believe that our role goes a lot further than providing homes for our customers. We are committed to our communities and to working to transform the lives and life chances of our tenants and local residents.

In 2018-19 we had the privilege of working closely with a range of local charities and organisations, working together to improve the health and wellbeing of the communities we serve.

A SPLASH OF COLOUR TO CRAIGSHILL

In 2018-19 we were delighted to give the go-ahead for local groups to improve open spaces around Craigshill. After community consultation, tropical-style designs were painted on three alcoves overlooking the pathway along Hobart Street to Shiel Walk.

The colourful project was funded by the Community Arts department of West Lothian Council through its Grassroots 2 Public Art Grant and has proved a big success with local residents.

WINTER FOOD PARCELS

2018-19 was a financially challenging year for local people with the roll-out of Universal Credit, and many households turned to us for support.



In addition to providing specialised Welfare and Benefits support, Tenancy Sustainment services, and home visits for elderly and vulnerable people, we were also able to source and distribute food parcels to

individuals and families experiencing food poverty, providing them with essential groceries over the festive period.

COMMUNITY FRIDGE

We are proud to have played a leading role in establishing the Riverside Community Fridge in Craigshill. Designed to help people experiencing food poverty, the project distributes locally grown vegetables from Almond HA's community garden, along with surplus food that has been donated from local shops including Tesco, Morrison's and Greggs.

The dedicated staff at the West Lothian Youth Action Project (YAP) have taken on the day-to-day running of the Community Fridge and have been instrumental in securing food donations from local supermarkets and in engaging support from FareShare, a charity aimed at relieving food poverty and reducing food waste in the UK.

PRAISE FOR ALMOND HA STAFF

Our efforts to alleviate food poverty in our local area, through the Community Fridge and Winter Food Parcels, attracted positive attention from the Scottish Parliament earlier this year, when Neil Findlay MSP put forward a motion, supported by seven other MSPs, applauding "the valuable difference that it [the Association] has made to many local people in need this Christmas and throughout the year".

STARTING FROM SCRATCH

"Imagine being homeless and losing all of your possessions. Then you are offered the tenancy of a flat, a glimmer of hope, an opportunity to start again. But you have nothing – no bedding, no crockery, not even

a cup, no cutlery, no towels – the list seems endless. Where do you begin?”

This question was asked by our Community Engagement Officer, Barbara Boertien. Luckily, Barbara also has the answer: Almond’s Starter Pack.

The Starter Pack Project helps people in need by providing a starter pack of essential household items. Whether for a family or single person, each pack contains the means to help them get started and sustain their tenancy. Starter Packs contain basic household essentials which we would all struggle to do without such as crockery, cutlery, saucepans, a toaster, kettle, towels and bedding. Through our Starter Pack Project, we can continue to alleviate poverty and help people sustain their tenancies across West Lothian.

RIVERSIDE COMMUNITY WING

During the year we applied for and won a Scotland-wide funding opportunity aimed at community regeneration. This resulted in the £20,000 refurbishment of the Riverside Community Wing, a key community space from where the West Lothian Youth Action Project (YAP) run their services. The refurbishment included redecorating throughout the building, fitting a new kitchen, and overhauling the IT suite and foyer, creating a bright, safe and accessible space for all age groups. The new and improved community centre re-opened in October last year and has made a huge difference in our local area. The funding was provided by Novus, who were themselves the recipient of an award for their community engagement as a result of this work!





ALMOND GIVES

The Almond Gives grant programme provides grants to support our tenants and to help local groups and organisations to grow and enrich the communities where we work. In 2018-19 we carried out a soft launch to allow us to test the programme and we are planning an official launch of the scheme in 2019-20.

The funding is available for individuals who are Almond HA tenants, as well as local community groups and organisations looking to fund a project within our communities and in line with our objectives. The aim of the grant is to improve the communities we serve; supporting projects that make a real difference and ensuring the funding awarded enhances the lives of our tenants.

So far we've been able to assist with educational support in the form of materials, supplies and transport costs to support tenants at college or on apprenticeships, and have supported others with safety improvements around the home.

YOUNG GARDENERS

We are also continuing our partnership with YAP supporting them to develop and maintain community growing spaces in Craigshill. These four gardening areas, one in Hobart Street, one in Forth Drive and two areas of Shiel Walk, provide practical experience and meaningful activity for local young people in the establishment and maintenance of the gardens, but equally are a great resource for the Community Fridge as well as a community space for local families.



OUR FINANCIAL GROWTH

In 2018-19 we continued to improve our properties, investing £2.6m on component replacements and improvements. We also continued to provide development services to the West Lothian Development Alliance (WLDA). We purchased 3 properties during the year within property blocks where we own the majority. These properties were purchased on the open market from reserves and Scottish Government funding.

Further changes in accounting disclosures for our closed defined benefit pension scheme were introduced during the year. Almond HA were advised previously by The Pensions Trust that the value of assets and liabilities were unable to be identified against each employer within their SHAPS multi-employer scheme. During 2018-19 further work was undertaken to enable the identification of employer assets and liabilities to improve disclosure and values. This change has resulted in an increase in our provision for pensions of £292,000 and reduced our retained reserves by this amount.

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 MARCH 2019

	2019 £	2018 £
Turnover		
Income from letting activities	11,870,347	11,483,832
Other Income	298,828	255,995
Pension	-	-
	12,169,175	11,739,827
Expenditure		
Direct property management costs*	6,402,259	6,065,433
Operating costs on other activities	416,944	336,577
Administration costs	2,686,097	2,846,851
	9,505,300	9,248,861
(Loss)/gain on disposal of property, plant & equipment	(10,102)	(26,788)
Interest received	32,469	3,749
Interest paid	(1,031,322)	(926,862)
Surplus for the year	1,654,920	1,541,065
Actuarial (loss) on pension scheme	(292,000)	-
Total Recognised Surplus for the year	1,362,920	1,541,065

* 2018-19 saw an increase in planned and cyclical maintenance costs of £242,000



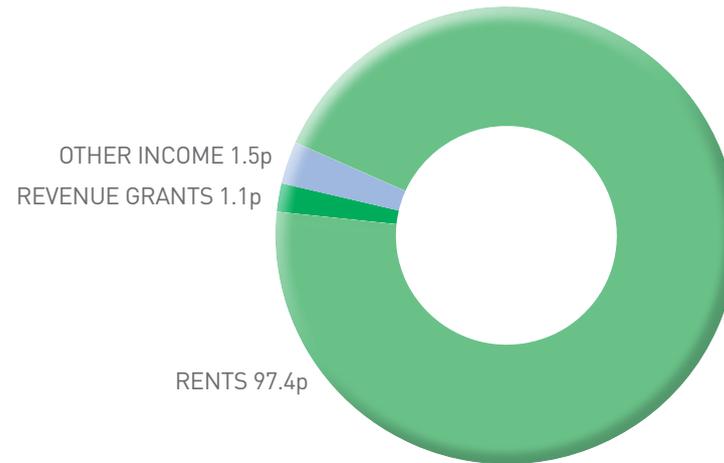
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2019

	2019 £	2018 £
Fixed assets	67,312,962	69,610,564
Work in progress	-	19,947
Debtors	479,549	424,053
Bank balance	9,025,410	5,851,230
Creditors	(29,522,771)	(30,812,335)
Creditors/Deferred income - Grants	(26,322,670)	(24,634,192)
Pension liability	(779,000)	(628,701)
Net Assets	20,193,480	18,830,566
Share capital	95	101
Income and Expenditure reserve	20,193,385	18,830,465
	20,193,480	18,830,566

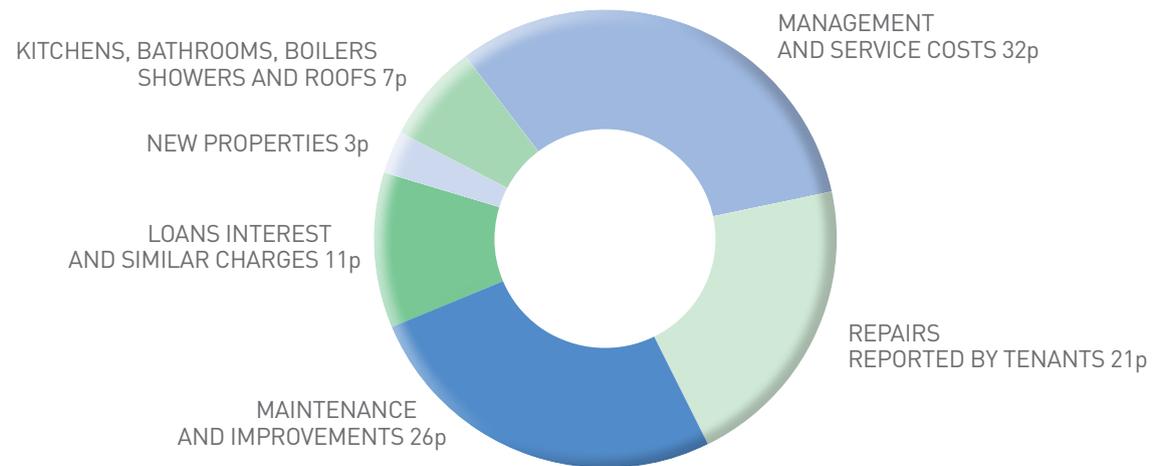




£ OF INCOME RECEIVED



£ OF SPEND





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