

Larkfield Housing Association Annual Report 2010

Our Vision and Aims

Larkfield Housing Association's vision is to be a provider of choice and excellence in the delivery of a wide range of socially inclusive regeneration, housing and support services.

Larkfield Housing Association's main objectives are to:

- ❑ Improve homes and communities;
- ❑ Ensure our properties are fit for purpose and managed effectively;
- ❑ Improve service delivery to all our customers;
- ❑ Extend our services to more people;
- ❑ Offer innovative solutions for diverse needs;
- ❑ Ensure our resources are sufficient to deliver our objectives;
- ❑ Make a difference to people's lives by providing care and support services.

Chairperson's Statement

It gives me great pleasure to present this our fourteenth Annual Report in this diary format, which I hope you find of interest and value. It has been another exciting year for the Association and we saw considerable progress on a number of areas of activity.

Larkfield Housing Association and its tenants have continued to benefit from its subsidiary status within the Link Group over the last twelve months, achieving economies of scale across a number of areas of our operations and access to expertise in wider action, human resources and other specialist resources.

We carried out a full tenant and resident satisfaction survey during the year. The overall results show that 95% of our tenants are satisfied with the Association as a landlord, 98% of our tenants think that we keep them well informed and 84% of tenants are satisfied with the neighbourhood representing an increase of 36% from five years ago when we last carried out a survey. We will take our tenants and views into account and incorporate these into our action plan over the next twelve months to continue to improve our services to tenants and our other customers.

We also reviewed our Tenant Participation Policy and plan to take forward a number of recommendations as part of our new Tenant Participation Strategy. We have already made improvements to the format and style of our tenant and resident newsletter and made changes to improve our allocations service and lettings service following a review of our Allocations and Lettings policies.

We also reviewed the current methods available to owner occupiers for paying common landscaping charges and in consultation with owners introduced the All-Pay system which we hope has introduced greater choice and convenience for owners in paying their annual charges.

We continued to expand our Wider Role activity with our partners in the Larkfield Community Safety Group and this group has continued to bring together tenants and residents to work to create a better Larkfield. Working in partnership with Inverclyde

Community Health Partnership, group members have helped to secure funding for local resident Tea Dances and to set up a new Mother and Toddlers Group in the area.

We ran our seventh annual Environmental Schools Art project. The project continues with the aim of encouraging school children to develop their skills, self confidence and increase their knowledge of local environmental and social concerns. This year the school workshops and Art Exhibition focused on looking at these issues through the mediums of dance and textiles and the children were also involved in making a documentary which looked at life in Larkfield over the last 60 years.

We continued our commitment to ensuring that all of our properties will meet the Scottish Government's Scottish Housing Quality Standard by 2015 and we spent a total of £ 411,574 on major repairs works. Investments to the housing stock in the year included fan installations, energy efficiency upgrades, external roughcasting upgrades to our Wimpey No fines stock and boiler replacements. In addition we carried out a full House Condition Stock Survey and we will incorporate the findings of this recent survey into our financial and business plans.

The Association remains committed to the training and development of both its staff and committee and we were delighted to remain an Investor in People following our first annual assessment as part of the wider Link Group assessment.

Following on from this introductory section you will find a Fact File that sets out various aspects of our performance over the past year and compares these with the previous year and thereafter extracts from the Audited Accounts for the 2009–2010 period are given. I do hope you find all of this information helpful and thank you for your support over the year.

Agnes McMillan
Chairperson

LARKFIELD HOUSING ASSOCIATION LIMITED

Income and Expenditure Account For year ended 31 March 2010

	Notes	2010 £	2009 £
Turnover	2	1,486,300	1,462,707
Less: Operating costs	2	1,223,804	1,117,376
Operating surplus	2	262,496	345,331
Gain on sale of fixed assets		24,340	16,155
Interest receivable		463	11,915
Interest payable		(210,665)	(332,451)
Surplus on ordinary activities before taxation		76,634	40,950
Taxation on surplus on ordinary activities	5	12,004	-
Surplus for year		64,630	40,950

All activities relate to continuing activities within the year.

There are no other gains or losses in 2009 and 2010 other than the surplus as above.

LARKFIELD HOUSING ASSOCIATION LIMITED

Balance Sheet As at 31 March 2010

	Notes	2010 £	2009 £
Tangible fixed assets			
Housing properties	6	6,161,845	6,332,336
Other fixed assets	6	203,928	214,402
		<u>6,365,773</u>	<u>6,546,738</u>
Debtors	7	141,339	151,487
Cash at bank and in hand		698,116	476,471
		<u>839,455</u>	<u>627,958</u>
Current Liabilities			
Creditors due within one year	8	(487,761)	(328,457)
Net current assets		<u>351,694</u>	<u>299,501</u>
Total assets less current liabilities		6,717,467	6,846,239
Creditors due after one year	9	(5,404,533)	(5,597,936)
Net assets		<u>1,312,934</u>	<u>1,248,303</u>
Capital and reserves			
Share capital	13	87	86
Revenue reserve	15	1,312,847	1,248,217
Total capital and reserves		<u>1,312,934</u>	<u>1,248,303</u>

The financial statements were authorised for issue by the Committee of Management on 22nd June 2010 and are signed on their behalf by:

Agnes McMillan - Chairperson

Marion Jones - Secretary

LARKFIELD HOUSING ASSOCIATION LIMITED

Report of the Independent Auditors to the Members of Larkfield Housing Association Limited

We have audited the financial statements of Larkfield Housing Association Limited for the year ended 31 March 2010 set out on pages 12 to 30. These financial statements have been prepared under the historical cost convention and the accounting policies set out on pages 15 to 16.

This report is made solely to the Association's members as a body, in accordance with Section 9 of the Friendly and Industrial and Provident Societies Act 1968. Our audit work has been undertaken so that we might state to the Association's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Association and the Association's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the directors and auditors

As described on page 7 the Association's Management Committee is responsible for the preparation of the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Industrial and Provident Societies Act 1965 to 2002, Schedule 7 the Housing (Scotland) Act 2001, and the Registered Social Landlords Accounting Requirements (Scotland) Order 2007. We also report to you if, in our opinion, the Association has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding management remuneration and transactions with the Association is not disclosed.

We read the Management Committee Report and consider the implications for our report if we become aware of any apparent misstatements within it.

Basis of Opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by management in the preparation of the financial statements, and of whether the accounting policies are appropriate to the Association's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion, we also evaluated the overall adequacy of the presentation of information in the financial statements.

LARKFIELD HOUSING ASSOCIATION LIMITED

Report of the Independent Auditors to the Members of Larkfield Housing Association Limited

Opinion

In our opinion:

- the financial statements give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice, of the state of the Association's affairs as at 31 March 2010 and of its results for the year then ended;
- the financial statements have been properly prepared in accordance with the Industrial and Provident Societies Acts 1965 to 2002, Schedule 7 the Housing (Scotland) Act 2001, and the Registered Social Landlords Accounting Requirements (Scotland) Order 2007;
- the information given in the Management Committee Report is consistent with the financial statements.

Scott-Moncrieff
Chartered Accountants
Registered Auditor
25 Bothwell Street
Glasgow G2 6NL

Dated: 22 June 2010

LARKFIELD HOUSING ASSOCIATION LIMITED

Auditors' Report on Corporate Governance Matters

Corporate Governance

In addition to our audit of the accounts, we have reviewed the Committee of Management's statement on page 8 concerning the Association's compliance with the information required by the section on Internal Financial Control within SFHA's publication "Raising Standards in Housing".

Basis of Opinion

We carried out our review having regard to Bulletin 2009/4 issued by the Auditing Practices Board. The Bulletin does not require us to review the effectiveness of the Association's procedures for ensuring compliance with the guidance notes, nor to investigate the appropriateness of the reasons given for non-compliance.

Opinion

In our opinion the statement on internal financial control on page 8 has provided the disclosures required by the section on Internal Financial Control within SFHA's publication "Raising Standards in Housing" and is consistent with the information which came to our attention as a result of our audit work on the financial statements.

Scott-Moncrieff
Registered Auditors
Chartered Accountants
25 Bothwell Street
Glasgow
G2 6NL

Dated: 22 June 2010

**Larkfield Housing Association
Annual Report 2010**

FACT FILE

	2009/2010		2008/2009
Our Houses	398 (9 of which were buy backs) houses in management and provide a common landscaped area management service to 550 owner occupiers.		401 (8 of which were buy backs) houses in management and provide a common landscaped area management service to 547 owner occupiers.
Performance	We hold a "B" Performance grade from the Scottish Government's Housing Regulation and Inspection which means we are an Above Average organisation.		We hold a "B" Performance grade from the Scottish Government's Housing Regulation and Inspection which means we are an Above Average organisation.
Waiting List	There were 337 Applicants on our list in March 2010		There were 376 Applicants on our list in March 2009
Allocations	We re-let 24 houses during the year. £43,571 was spent on repairs to these houses. We achieved a 0.33% rent loss against a target of 0.6%.		We re-let 18 houses during the year. £24,244 was spent on repairs to these houses. We achieved a 0.15% rent loss against a target of 0.6%.
Reactive Repairs	The Association carried out 1594 repairs – 326 Emergencies, 408 Urgent, 742 Routine, 118 Void houses, at a cost of £98,035. Medical Adaptations cost £23,973. 96.67% of all repairs were completed on target. There was a 99% Satisfaction level on repairs completed.		The Association carried out 1516 repairs – 320 Emergencies, 426 Urgent, 621 Routine, 149 Void houses, at a cost of £97,881.34. Medical Adaptations cost £21,137.49. 97.6% of all repairs were completed on target. There was a 99% Satisfaction level on repairs completed.
Cyclical Maintenance	Gas Appliance Maintenance and Open Space Maintenance cost £66,369		Gas Appliance Maintenance and Open Space Maintenance cost £87,229.92.

Major Repairs	£411,574 was spent on the loft insulation, external upgrade works, ventilation units and boiler replacements.	£311,429 was spent on the atholl steel refurbishment, loft insulation, external upgrade works, ventilation units, wall and chimney repairs and hammer testing works.
Rents	These were increased by 1.9%	These were increased by 5%
Rent Arrears	We achieved 5.1% compared with the target set of 5.0%.	We achieved 5.31% compared with the target set of 4.0%.
Contact with the Association	We received 10,099 enquiries over the year covering Allocations, Repairs, Tenancy matters and General Enquiries. Of these 7,266 were by telephone and 2833 at the counter.	We received 13,176 enquiries over the year covering Allocations, Repairs, Tenancy matters and General Enquiries. Of these 10,250 were by telephone and 2926 at the counter.

<p>Neighbour Complaints</p>	<p>We received 17 neighbour complaints. All complaints are assessed by the Housing Officer to determine the seriousness of the case and will fall into 1 of 4 categories. Of the complaints received, 1 case was assessed as being Category A, Extreme Behaviour. This category includes cases such as alleged drug dealing, unprovoked assault and violence. 1 case was assessed as Category B, Serious Anti-Social Behaviour. This category includes such cases as threatening or abusive behaviour. Frequent serious disturbance or vandalism and damage to property. 15 complaints were assessed as Category C, Nuisance cases. This category includes cases of excessive noise, family disputes affecting neighbours and control of pets and behaviour of visitors or children.</p>	<p>We received 27 neighbour complaints. All complaints are assessed by the Housing Officer to determine the seriousness of the case and will fall into 1 of 4 categories. Of the complaints received, 7 were assessed as being Category A, Extreme Behaviour. This category includes cases such as alleged drug dealing, unprovoked assault and violence. 1 case was assessed as Category B, Serious Anti-Social Behaviour. This category includes such cases as threatening or abusive behaviour. Frequent serious disturbance or vandalism and damage to property. 19 complaints were assessed as Category C, Nuisance cases. This category includes cases of excessive noise, family disputes affecting neighbours and control of pets and behaviour of visitors or children.</p>
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<p>Equality Statistics</p>	<p>1 permanent job and 3 temporary jobs were advertised during the year for which there were 99 applicants: 82 applicants were Scottish/white, 14 White/other white background, 2 British/white; 1 whiteIrish. 6 of the applicants had disabilities. 51 applicants were female and 48 were male.</p> <p>We had 10 staff at the end of the year, 9 of whom were Scottish/white and 1 was Irish/white ; none had disabilities and 2 were male and 8 female.</p> <p>The Committee had 10 Members at the end of the year, 8 of whom were Scottish/white, 1 was Irish/white and 1 was Black/African; 2 had a disability and 5 were male and 5 were female.</p>	<p>1 permanent job was advertised during the year for which there were 16 applicants: 14 applicants were Scottish/white, 1 White/other white background, 1 Other British/white; none of the applicants had disabilities and all 16 applicants were female.</p> <p>We had 10 staff at the end of the year, 9 of whom were Scottish/white and 1 was Irish/white ; none had disabilities and 2 were male and 8 female.</p> <p>The Committee had 11 Members at the end of the year, 9 of whom were Scottish/white, 1 was Irish/white and 1 was Black/African; 2 had a disability and 5 were male and 6 were female.</p>
<p>Equality Statistics</p>	<p>The Association had 337 Applicants on the Housing Waiting List of which 1 were British/white; 139 were Scottish/white, 1 other white ethnic background, 1 Irish and 195 declined to give this data; 7 had a disability and 120 were male and 217 female.</p>	<p>The Association had 376 Applicants on the Housing Waiting List of which 6 were British/white; 209 were Scottish/white, 3 other white ethnic background, 1 Asian, 1 Asian/Indian,21 other ethnic background and 135 declined to give this data; 47 had a disability and 114 were male and 262 female.</p>

Inverclyde Housing Associations' Forum

The Association has continued to work with the other housing associations within the Inverclyde area on matters of common purpose. This has involved our other partners – Inverclyde Council and the Scottish Government – with whom we seek to develop solutions to housing and related matters for the benefit of the communities in this area.

Other Key Players.

Bankers: Bank of Scotland, Greenock
Funders: The co-operative bank, Staffordshire
Auditors: Scott Moncrieff Chartered Accountants
Solicitors: Patten and Prentice, Greenock

Committee Members during the year

Agnes McMillan Chairperson
Elizabeth Bradley Vice Chair
Jim Canning Secretary
Margaret Bell
Danny McMillan
Ernest Mukumba
Allan McIntyre
Marion Jones
Gordon Ritchie
Sharon Bannister (to September 2009)
Margaret Grant (to September 2009)
Moir Mc Bride (from November 2009)
Mark Burns (from September 2009 to March 2010)

Staff Members during the year

Lynne Griffin Area Manager
Martin McKendrick Assistant Area Manager
Kevin Conneely Technical Officer
Sharon Rowatt Housing Officer
Carine Collard Maintenance Officer
Hugh Grant Maintenance Officer (from June 09 –Aug 09)
John Neilson Maintenance Officer (from Aug 09 – Jan 10)
Alan Boag Maintenance Officer (from Jan 10 –Feb 10)
Alan Muir Maintenance Officer (from February 2010)

Alison Burke	Administrative Officer
Maria Durning	Housing Assistant
Jackie Inglis	Housing Assistant
Kathryn Kelly	Housing Assistant from (Aug 09- Jan 10)
Ronnie Bennett	Housing Assistant (Aug 09 – Dec 09)
Tricia O'Connor	Clerical Assistant (to August 2009)
Brenda Tolan	Clerical Assistant (from August 2009)
Marie Govan	Office Cleaner