



2014

Annual Report and Accounts

Chairman's Report



After many years' work, we achieved the successful merger between Haig Homes and Haig Housing Trust in November 2013. This report covers a full six months of operation as a unified Trust. The strategic thinking, now the Trusts have merged, is on what the future for Haig Housing should look like, what we do, how we do it, what would improve our service to our residents and address the needs of applicants to the Trust. We want to cement our position as the leading housing provider to the ex-Service community and whilst we are committed to our core business – general needs housing – we will be looking at many other ways we can help veterans with their housing needs. We continue to provide housing for the 'Coming Home beneficiaries', those wounded whilst serving in the Armed Forces and traumatically disabled ex-Service people and we are building on our excellent working relationships with other Service organisations – ABF The Soldiers Charity, Help for Heroes, Stoll and the Confederation of British Service Organisations (COBSEO) in particular and are grateful for their support.

In addition to our core services, on a day to day basis, the Trust provided accommodation for 118 new tenants and entered into 10 Shared Ownership Schemes with injured Servicemen. In addition, we spent over £49,000 on additional charitable support such as our Less Able Assistance Scheme, £64,000 on decorating allowance and gave over £9,000 in grants and small pensions. We also held our conference for tenants and residents in Bristol in February.

Almost 90% of the returned satisfaction surveys following repair work are being recorded as 'very good' or 'good' which is pleasing, however, returns of a 'very poor' service are now treated as a complaint and dealt with accordingly; this will be useful in improving our service delivery. Over £761,000 was spent in responding to day to day repairs requests and the Property Services Repairs Team handled 3,410 repairs requests. Next year, we are likely to carry out another full Tenants Satisfaction Survey.

Demand for housing remains high and there has been a significant increase in applications to the Trust. The Housing Options Team handled almost 1,000 applications for housing assistance and we have over five eligible applicants for each empty property available. We continue to see a significant proportion of applications from Service leavers and the Housing Options Team has been reviewing the Tenants Selection and Allocations Policy with a view to identify the areas of priority need and to look at options to meet that need.

To address the increase in housing need, we are committed to increasing our housing stock and we are applying for financial support for some development projects to the Veterans' Accommodation Fund in the next financial year. Bids have to be in by the end of June and I will report back on progress next year.

I reported last year on our commitment to meet housing demand for accommodation for single people and we submitted plans to build 8 one-bedroom homes on the Morden estate, London.

This project will now comprise part of our Veterans' Accommodation Fund bid and will hopefully pass planning approval of Merton Council during the coming financial year. Future development and expansion is planned, particularly in the acquisition of more properties.

The Government's review of the Welfare System, announced last year, has presented a challenge for our Housing Services Team and tenants. The Trustees plan to help some tenants currently occupying houses too large for their needs, eg, widows or widowers who will be adversely affected. We are assessing our current tenants' circumstances to ensure they are still eligible beneficiaries of the Trust and will set rents and service charges as appropriate.

I would like to thank our supporters, staff and tenants for their continued efforts this year which enable me to report positively on the achievements and developments made by Haig during the year. In particular I would like to make mention of two significant people who have left the Trust during the year; Major General Peter Besgrove who retired after 11 years at the helm at the end of October and led us back to being able to operate as a charity rather than

a regulated Housing Association and Mrs Lynda Stevens, our Director of Corporate Services, who left last July after 12 years to pursue her other charitable interests having contributed enormously to the strength and stability of the Trust. I would like to welcome our new Chief Executive, Brigadier James Richardson who joins the Trust at a strategically interesting time.



David Stewart
Chairman of Trustees
March 2014

As a post script to this report which details the Trust's activities during the financial year April 2013 – March 2014, I am delighted to announce that we have been successful with our application to the Veterans' Accommodation Fund and have secured over £14m funding for the purchase or new build of properties in areas of high demand.

Objects of The Charity

The Objects of the Charity are: to relieve need, financial hardship, sickness, disability, the effects of wounds, old age or other like condition by the provision of, or assistance with, housing for the following persons in order of priority:

- members and former members of all ranks and ratings of the Armed Forces of the Crown, whether Regular or Reserve, and their spouses, widows or widowers;
- former or separated spouses of members or former members of the Armed Forces of the Crown, whether Regular or Reserve, who have dependent children living with them;
- such charitable purposes for the benefit of beneficiaries of the charity as the Trustees decide



Portrait of Field Marshal Earl Haig in the Scottish National War Memorial, Edinburgh, designed by C d'O Pilkington Jackson. Replicas of this bas-relief portrait are on most of the Haig estates

Corporate Services

WHAT WE HAVE ACHIEVED

- Unification of Haig Homes and Haig Housing Trust and the transfer of assets and liabilities to the single entity, Haig Housing Trust, and have organised the workings of the Trust to reflect this
- Managed the Trust throughout the year under the committee structure of three sub-committees (Management, Audit & Risk and Nomination & Remuneration) all of which report direct to the full Council of Trustees
- Managed the Trust's 1379 houses spread throughout the UK
- Acquired 5, 2-bed flats in Reading
- Held a Conference for Tenants at the Mercure Holland House Hotel in Bristol with presentations on the workings of the Trust and opportunities for discussion resulting in the following feedback
 - 97% thought their understanding of the workings of the Trust had improved
 - 93% thought the presentations and discussions were informative/very informative
 - 90% thought the presentations and discussions were interesting/very interesting
 - 95% thought the conference was good/very good overall
- Carried out a Job Evaluation exercise for all posts
- Continued to work closely on housing issues with the MoD, Help for Heroes, ABF The Soldiers Charity, Stoll and other charities
- Met target times for dealing with official complaints and learned from the outcomes. Six new complaints were received during the year, five were resolved at Stage 1; one complaint was pending at year end
- Rejoined the Housing Ombudsman Service
- Spent £49,000 on additional charitable support for our tenants including essential garden maintenance for the elderly or disabled, stair lift servicing and maintenance.
- Granted £64,000 in decoration allowance to help meet tenants' costs of internal decoration
- Paid grants and pensions of £6,900 and £2,250 from two small Trusts managed by Haig
- Supported individuals with applications for Disabled Facilities Grants
- Implemented electronic scanning and document storage
- Reviewed and updated the Complaints Policy and Procedure
- Reviewed and updated the Gas Policy and Procedure

WHAT WE INTEND TO DO NEXT YEAR

- Continue the programme to acquire the freehold interest in properties currently held on long leases
- Continue to meet the needs of the Trust's present and future beneficiaries by full use of our charitable objects
- Continue to review data and records management arrangements within the Trust
- Review and update, if necessary, the Trust's Risk Register
- Review the risk-based Audit Plan and the adequacy of internal controls in conjunction with the Trust's Auditors
- Test the Trust's IT Disaster Recovery Plan
- Review, update and test the Business Continuity Plans
- Continue to roll out such IT and communications developments necessary to meet the services within the Trust
- Continue to meet target times for dealing with official complaints

Housing Services



WHAT WE HAVE ACHIEVED

- Carried out a total of 209 pre-inspections on work to be carried out and 535 post-inspections
- Carried out a review of eligibility of existing tenants for housing with Haig. 17 of the 35 identified as ineligible now pay full market rent and 5 of 7 tenants given notice have now left the Trust to free housing for eligible beneficiaries
- Revised and approved the Tenant Selection and Allocation Policies
- Worked in partnership with a number of Local Authority Fraud Departments which has resulted in serving of five notices and the subsequent surrender of two tenancies
- Completed 93% of Housing Managers' annual visits who, from this year, have also taken on the majority of pre and post inspection of repairs (target 90%)
- Continued monitoring the pattern of demand for the Trust's existing properties and other areas not covered by the Trust
- Monitored the effects of welfare benefit changes on Haig tenants identifying those in need of charitable assistance as a result of those changes
- Continued monitoring and reviewing rent charges
- Kept arrears to a level of 3.16% (target of 4%)
- Minimised legal action and evictions by helping to sustain tenancies through challenging times
- Continued working with strategic partners to support older Gurkhas (a SSAFA Caseworker photographed here with Gurkha tenants in their new home)

WHAT WE INTEND TO DO

- Review Housing Managers patches to balance pre and post-inspection work load better
- Work with other departments to ensure average letting time of routine voids improves
- Monitor the effects of welfare benefit changes on Haig tenants identifying those in need of charitable assistance as a result of those changes
- Ensure that the percentage of gross arrears does not exceed 5.5%
- Ensure that the percentage of rent lost through properties being vacant does not exceed 1.9% of gross annual debit

Operations and Housing Options



WHAT WE HAVE ACHIEVED

- Housed 118 new tenants
- Entered into Shared Ownership Schemes with 10 Coming Home beneficiaries
- Achieved 98.6% of the Trust's properties tenanted at year end. The remaining 1.4% of properties were undergoing refurbishment for new lets
- Provided enhanced advice and support for applicants seeking housing assistance
- Continued to review the demand for the Trust's present properties by estate location
- Provided adaptations to suit individuals' needs
- Continued to develop working relations with other charities and organisations and supporting the Service and ex-Service community including attendance at Joint Service Housing Advice Office housing briefings and Service Leavers' Transition Fairs throughout the UK

WHAT WE INTEND TO DO

- Continue to provide housing advice and support for Service and ex-Service people
- Continue to acquire properties for identified Coming Home beneficiaries; those wounded and injured whilst serving in the Armed Forces or traumatically disabled ex-Service people
- Work with other departments to ensure average letting time of routine voids improves to maximise rental income

Fundraising & PR

Throughout the year the Trust has continued with its fundraising and public relations programme.



WHAT WE HAVE ACHIEVED

- A total £305,939 income raised
- Organisation of or presence at a series of fundraising events throughout the year including; Candle Launch and Reception at The Tower of London, Lewis Moody Rugby Training, Russell Watson concerts, Coronation Ball at Ascot Racecourse, dinner on the Royal Yacht Britannia, Bunbury Charity Cricket Match, a float at the Lord Mayor's Parade
- Launched the Coming Home Lottery with Sarah Harding and Michael Swain (pictured above left)
- Held the Haig Conference for tenants in Bristol
- Managed two Employee Volunteering Days by Argos Plc at Macdonnell Gardens, Watford
- Organisation of various events for tenants; concerts, The "Not Forgotten" Association's Buckingham Palace Garden Party and St James's Palace Christmas Party
- Increased presence on Facebook and Twitter

WHAT WE INTEND TO DO

- Continue the Fundraising programme
- Hold events during the year which will include being one of six beneficiaries of The Tower of London Remembers; the largest commemoration of the centenary commencement of World War One and also being one of the beneficiary charities at Beaumont House Ball in Windsor
- Launch our commemorative book about the history of the Trust; *Coming Home: A Hundred Years of Housing Heroes*
- Increase Social Media profile

We are grateful to the support throughout the year from our Corporate Sponsors, the Coming Home committee and many individuals who raise money for the Coming Home Campaign and support us in many different ways.



Haig Housing Trust Statement of Financial Activities for the year ended 31 March 2014

	Unrestricted Funds £	Restricted Funds £	Endowment funds £	Total 2014 £	Total 2013 £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	305	350	-	655	1,585
Investment income	7	20	-	27	70
Incoming resources from charitable activities					
Provision of housing to beneficiaries	7,785	67	-	7,852	7,471
Other incoming resources	9	-	-	9	13
Total incoming resources:	<u>8,106</u>	<u>437</u>	<u>-</u>	<u>8,543</u>	<u>9,139</u>
RESOURCES EXPENDED					
Cost of generating funds					
Cost of generating voluntary income	50	225	-	275	407
Charitable activities:					
Provision of housing to beneficiaries	6,911	99	6	7,026	6,961
Governance costs	29	-	-	29	29
Total Resources Expended	<u>7,000</u>	<u>324</u>	<u>6</u>	<u>7,330</u>	<u>7,397</u>
Net (outgoing) / incoming resources for the year	1,106	113	(6)	1,213	1,742
Gains on investments	138	9	-	147	266
Gross transfer between funds	324	(324)	-	-	-
NET MOVEMENT IN FUNDS FOR THE YEAR	1,568	(202)	(6)	1,360	2,008
Funds brought forward at start of the year	<u>44,211</u>	<u>484</u>	<u>708</u>	<u>8,738</u>	<u>43,395</u>
Funds carried forward at end of the year	<u>45,779</u>	<u>282</u>	<u>702</u>	<u>46,763</u>	<u>45,403</u>

Haig Housing Trust Balance Sheet as at 31 March 2014

	2014 £	2013 £
FIXED ASSETS		
Tangible fixed assets	41,704	40,339
Investments	2,560	2,788
Total fixed assets	44,264	43,127
CURRENT ASSETS		
Debtors	394	393
Cash at bank and in hand	5,272	5,183
	5,666	5,576
CREDITORS: amounts due within one year	(1,388)	(1,392)
NET CURRENT ASSETS	4,278	4,184
TOTAL ASSETS LESS CURRENT LIABILITIES	48,542	47,311
CREDITORS due after one year	(1,779)	(1,908)
NET ASSETS	46,763	45,403
TOTAL FUNDS		
Permanent endowment	702	708
Restricted reserves	239	484
Unrestricted funds		
Designated reserves	42,659	41,035
General funds	3,163	3,176
TOTAL FUNDS	46,763	45,403

The Financial Statements are prepared under the provisions of the Charities SORP.

On September 30, 2013, under the direction of a Charities Commission approved vesting order, Haig Housing Trust adopted and approved all of the assets and liabilities of its sister Charity Haig Homes. At the time of transfer, this increased the net assets of the Charity by £36.4m. The figures below are in respect of the combined Charities figures.

- Incoming resources decreased by 600k to £8.5m primarily due to lower grants received
- Expended resources remained the same as last year at £7.4m
- Total funds increased by £1.3M to £46.8m.

Cash Balances at £5.3m remain healthy and the Trust is on a firm financial footing with a good working surplus of cash for future years to cover its property maintenance programme, a programme of acquisitions to assist more beneficiaries and to meet its responsibilities as a landlord and an employer.

Full copies of our statutory accounts, audited by Crowe Clark Whitehill LLP and filed with the Charity Commission, are available on request from the Company Secretary.

Property Services

Throughout the year the Trust has continued with its significant maintenance and repair programme and has delivered the service to schedule and within budget.

WHAT WE HAVE ACHIEVED

- Spent £761,000 on day-to-day responsive repairs
- Carried out 3,410 day-to-day Repairs
- Spent £1,872,000 on major repairs, cyclical improvements and planned works
- Continued to inspect potential properties for Coming Home beneficiaries.
- Achieved a pleasing 88% 'good' or 'very good' overall rating of satisfaction with repairs
- Followed up on any 'poor' satisfaction rating
- A ratio of expenditure on Day-to Day Repairs and Planned Maintenance of 30:70 which exactly reflects the industry average
- Responded to 256 emergency repairs, completing 93% within 24 hours: target 99%
- Responded to 563 urgent repairs, completing 83% within 7 days: target 93%
- Carried out 2,591 routine repairs, completing 88% within 28 days: target 93%
- Replaced 104 boilers and heating systems
- Refurbished windows/doors at 93 homes
- Renewed or upgraded 48 kitchens
- Renewed 9 bathrooms
- Carried out electrical periodic tests on 42 houses
- Replaced 5 fences
- Carried out external redecoration on 40 houses
- Refurbished 120 voids for re-let
- Continued a programme of refurbishment of war memorials on estates



- Carried out 1,231 Gas Safety Checks resulting in 95% of properties with in-date Landlord Gas Safety Certificates: target 96%

WHAT WE INTEND TO DO

- Deliver the agreed planned maintenance improvements and major repair programme for 2015
- Review void turnaround times to achieve fewer than 28 days from tenancy end to ready to let
- Ensure 100% in-date Gas Safety Record certificates on properties
- Continue with plans to build 8 one-bedroom houses on the site of a café on the Morden estate for much needed accommodation for single applicants and possible 'Veterans' Accommodation Fund (LIBOR) developments
- Implement a new comprehensive Gas and Emergency Call Out Service

Legal and Administrative Information

Patron

HM The Queen

Trustees

Mr D P Stewart FCA (Chairman)
 Ms G Arthur
 Mr L Brantingham
 Mr P Cleminson CBE FIET
 Major General K J Drewienkiewicz CB CMG
 Mr P C M Girling FCIM
 Mr P B R Houghton
 Colonel N Ismaili FRCS
 Group Captain R G Kemp CBE QVRM AE
 Major General J Milne CB
 Surgeon Captain R Ross RN MBE
 Wing Commander T Underwood RAF
 Mrs C Walker
 Commodore J Wightman CVO CBE WS (retired
 December 2013)

Scotland Committee Members

Colonel D Cameron TD – Chairman
 Brigadier J E Richardson MBE (from November 2013)
 Group Captain R Kemp CBE
 Commander A MacTaggart FRICS
 Major A McVitie TD WS
 Major General J MacDonald CB CBE DL (retired
 December 2013)
 Commodore J Wightman CVO CBE WS (retired
 December 2013)
 Mrs M Forgie – Scotland Committee Tenants'
 Representative
 Mr N Middleton – Scotland Committee Works Officer
 Lieutenant Commander E Shields – Scotland
 Committee Accountant
 Lieutenant Colonel P Gascoigne – Scotland
 Committee Secretary and Managing Agent

Registered Address

Alban Dobson House
 Green Lane
 Morden
 Surrey SM4 5NS

Key Executives

Chief Executive

Major General P V R Besgrove CBE
 (retired October 2013)

Brigadier J E Richardson MBE (from November 2013)

Director of Corporate Services

Mrs L A Stevens (retired July 2013)

Mr P Horgan (from July 2013)

Director of Housing Services

Mr J Lau

Director of Finance and Company Secretary

Mr R Gulati

Director of Fundraising & PR

Mrs A K MacLeod

Director of Operations

Lt Col R A Ingleby-MacKenzie MBE

Director of Property Services

Mr Y Ali

Resident Management Committee Members

Mr G Bell

Mr P Lyster-Todd

Bankers

Barclays Bank Plc
 50 Pall Mall
 P.O. Box No 15165
 London SW1A 1QF

Royal Bank of Scotland
 36 St Andrew's Square
 Edinburgh EH2 2YB

Auditors

Crowe Clark Whitehill LLP
 St Bride's House
 10 Salisbury Square
 London EC4Y 8EH

Solicitors

Trowers & Hamlins LLP (Corporate Issues)
 3 Bunhill Row
 London EC1Y 8YZ

Company Number 6593129

Charity Commission Number 1125556 Scottish Charity Number SC040058



Charity Registration No. 1125556 | Scottish Charity Registration No. SC 040058
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