



2016

Annual Report
and Accounts



Chairman's Statement



Although barely 6 months has passed since my taking over in September 2015 as Chairman of Trustees of the Haig Housing Trust, it's been an exceptionally busy and exciting period that portends well for the Trust and those whom it helps.

Firstly, a few words about my long-serving and esteemed predecessor, David Stewart OBE. David oversaw, during his 9 years as Chairman (and 15 years as a Trustee), a significant re-vitalisation and modernisation of the Trust, especially in returning the organisation to its true charitable roots. And while we have moved back to what we do best, namely the provision of affordable housing for Veterans, we have also continued to develop our unique role in providing specially adapted housing for those Veterans who have experienced severe injury in the course of their duty. Perhaps one of the most important aspects of this scheme is that it is based on the principle of shared ownership, thus ensuring that the beneficiary does not have to use

all compensation monies at the outset, while also allowing them progressively to increase their stake as their circumstances permit.

Continuation of our 'Coming Home' campaign has played a core role in our fundraising efforts to sustain this but, equally, we have often been indebted to other Service charities in raising the funding necessary, especially from Help for Heroes.

Elsewhere, we benefitted enormously as one of six Veterans charities from the sale of the ceramic poppies that formed an installation displayed around the moat of the Tower of London in 2015; each of the 888,246 ceramic poppies represented one British or Dependent Territory Service person killed in the First World War.

It has also been a period of expansion with new developments in Manchester, the latter as part of a joint project with Manchester City Council and the BBC's DIY SOS programme. However, most significantly, the development plans from our award in 2015 of £14.6m from the Veterans Accommodation Fund are now beginning to take shape and we are looking to a significant addition to our Morden estate with a variety of new homes from one-roomed apartments to larger family homes. At the vanguard of this expansion will be the construction adjacent to our Morden estate of a new short-stay initiative of 8 one-bedded apartments for Veterans looking to establish a new career in the London area, on what has become known as the 'Café site'. Construction on the site is expected to commence later this year with the first new residents being handed their keys later in 2017.

We are also in discussion in establishing a 'Veterans' Pathway' initiative with our friends and fellow housing providers at Stoll and Riverside, linking Aldershot's 'Sir Mike Jackson House' hostel, managed by Riverside to supported, 'stepping stone'

accommodation' provided by Stoll and, finally, into new charitable housing provided by ourselves. The ultimate purpose behind this is to help those Veterans who are homeless and unemployed to follow a progressive pathway that allows them to re-engage and build a new future, with tailing support as they once again assume responsibility for themselves and this future.

Other development initiatives are also under consideration for both Scotland and Colchester and I hope to report further on these in next year's Report.

As we look ahead to the rest of 2016 and even into 2017, I can state that the Trust is not only in exceptionally robust financial health but has assembled an exciting and dynamic new building programme. This and other new initiatives that our Chief Executive covers in his own Report will

further develop the Trust's ability to provide quality housing to Veterans in need in their post-military careers. This will further cement our position as the UK's foremost 'Veterans Housing Charity'.



Cathy Lester-Walker

Chairman of Trustees
March 2016

Aim of The Charity

Haig Housing Trust will be, through leadership and reputation, the UK's foremost provider of Veterans' accommodation offering general and acute needs housing, housing assistance, advice and support in cooperation with other Service charities and where appropriate to do so, the public and private sectors.

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



Chief's Executive's Statement



As the Trust's Chairman has mentioned, this has been a time of considerable opportunity, change and development. We have continued to balance the day to day business of providing quality accommodation to Veterans with a continuing focus on our specialist work in supporting severely wounded personnel.

Our collaborative venture with the BBC's DIY SOS in the redevelopment of Canada Street (which features on the cover to this Report) has proved both different and uniquely rewarding, bringing a public eye to some of the work that we do as well as providing an opportunity for Princes William and Harry to experience this at first-hand. We also have plans for additional properties in Scotland including a first for the Trust, namely the purchase of newly-built 'off the peg' properties. Meanwhile, in Morden, our plans for the development of our 'Café' site continue apace. Significantly, we are also now planning for the construction of up to 68 new homes, of varying size, on our main Morden estate, facilitated by a very generous share from the Veterans Accommodation Fund. There will be a full period of consultation, both with existing residents as well as with our local Council and other interested parties. Building works should commence in late 2017, with the first new home being handed over in 2018.

Of course, much of the daily work of the Trust remains focused on maintaining and improving our existing estates. To assist, we plan to introduce new maintenance procedures in the year ahead that offer a more responsive approach to dealing with issues when they first arise.

It has also been a busy time on the fundraising front and the Trust has hosted several special events that have raised the profile of the organisation and our work. Future plans for 2016 include a Summer Golf Tournament at Foxhills Golf Course where we hope to see many of our contractors and other supporters enjoy a day's play, across 19 holes, with a good lunch to assist. If this works well then this may become a regular feature in our fundraising calendar.

We are also looking at plans to work with the leading British fashion photographer, Rankin, to produce a limited edition photographic book, called, fittingly, 'For Queen and Country'. This would feature many of our own beneficiaries and other supporters whose service to their country has often led to subsequent physical or mental challenges. We hope to launch this at a Gala event in Central London later in 2016, backed by a touring display of the images taken.

It just remains for me to thank our new Chairman, Cathy Lester-Walker, our Trustees, both recently retired and new and, not least, our staff and supporters for their support and hard work across a successful year. We are now planning for a period of renewal with fresh opportunities and are in fine shape to make the most of this.

A handwritten signature in blue ink, appearing to read 'J Richardson'.

Brigadier James Richardson MBE
Chief Executive, Haig Housing Trust

Corporate Services

WHAT WE HAVE ACHIEVED

- Continued to meet the needs of the Trust's present and future beneficiaries by full use of our charitable objects.
- Continued to meet the governance requirements of the Trust through its sub-committees (Management, Audit & Risk, Nomination & Remuneration and Scotland), all of which report direct to the full Council of Trustees.
- Supported succession planning by the Trust to transfer the Chairmanship of the Trust and to replace 7 retiring Trustees over a 2 year period.
- Continued to engage with beneficiaries through a new programme of regional road-shows, led by the Chief Executive.
- Reviewed the risk-based Audit Plan and the adequacy of internal controls in conjunction with the Trust's Auditors.
- Reviewed and updated the Trust's Health and Safety compliance obligations in conjunction with the Trust's legal advisors.
- Started an 18 month programme of reviewing data and records management arrangements within the Trust.
- Reviewed and updated the Trust's IT policies and its Business Continuity and Disaster Recovery Plans.
- Continued to meet, where possible, target times for dealing with official complaints.
- Reviewed and updated the Trust's Fire Risk and HR policies and procedures in conjunction with our external advisors.
- Developed the Manchester New Street project in collaboration with the 'Walking With The Wounded', the BBC, the local authority and the project's contractors, providing new home ownership opportunities for ex-Service personnel.
- Reviewed the Trust's employment policies and procedures.
- Created a subsidiary company of the Trust to help with strategic financial and governance targets.
- Spent £38,000 on Less Able Assistance for beneficiaries.

- Processed 17 complaints and 3 petitions.
- Made 30 beneficiary grants from the Mrs Willie James Charity Fund, totalling £12,692.43 and a further £500 from the Charles Wray In Memoriam Pension Fund.

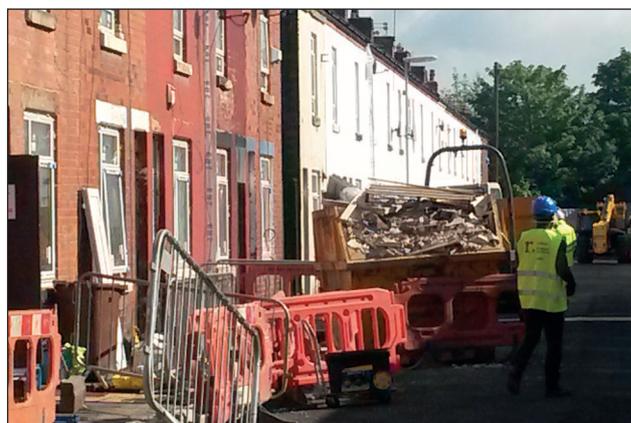
WHAT WE INTEND TO DO

- Continue to meet the needs of the Trust's beneficiaries and to review where necessary those independent charities and charitable provisions being delivered within the Haig Charity group.
- Continue to review the succession planning of the Trust and its subsidiaries and consider whether to augment the committee structure to include a committee reviewing housing development strategy in light of the VAF grant from the MOD.
- Continue to manage the Trust's 1,500+ properties spread throughout the UK as efficiently as possible in order that funding is managed and rents are kept affordable.
- Continue to work closely on housing issues with the MoD, Help for Heroes, ABF The Soldiers' Charity, Walking With The Wounded, Stoll and other charities supporting the broader objects of the Trust.
- Continue to monitor and review the investment and strategic strategies of the Trust.
- Ensure timely submission of statutory returns to regulatory bodies.
- Formulate a proposal for the future repair and maintenance programmes for the Trust.
- Continue to review Health and Safety and compliance requirements of the Trust as an employer and landlord.
- Develop proposals for a new core IT system so that the Trust can stay current.
- Develop a new website.
- Set up a Strategy and Development Committee.

Housing Services

WHAT WE HAVE ACHIEVED

- Monthly visits by Housing Managers to 85% of our estates.
- Letting and successfully settling 103 new households into their new homes.
- Completed 87.4% of Housing Managers' Annual Tenancy Visits.
- Identify households in need of support and charitable assistance.
- Continued reviewing of eligibility of existing tenants for housing with Haig resulting in the return of 14 homes with an estimated value of £2.8 million.
- Assisting tenants affected by welfare reform and successfully assisting 41 households with applications for Discretionary Housing Payments with an estimated benefit of £46,000.
- Rent collection ahead of business plan target with Gross Arrears of 3.1% and net current arrears of 1.8% as at 31 March 2016.
- Successful review of rental charges.
- 123 Notices of Seeking Possession served for rent arrears resulting in 4 evictions.



- Continued support of strategic partners to support the ex-Service Community including “Armed Service Day” in Merton.

WHAT WE INTEND TO DO

- Review 90% of all our tenancies.
- Review 100% of all new tenancies.
- Ensure that rent arrears do not exceed 4% of our expected rental income.
- A strategic review of how rents are set.
- A review of Housing Managers' patches to ensure effective delivery.

Development Services

WHAT WE HAVE ACHIEVED

- Completed the refurbishment and letting of 8 homes in Manchester with the BBC's DIY SOS and Manchester City Council.
- Obtained planning permission to build 8 new homes in Morden .
- Successful tender and award of £1.2 million build contract to complete new homes.
- Letting of contract to build eight new homes in Morden.
- Raise the profile of Haig as a provider of high quality affordable homes via National Awards “Local Authority of the Year”, “RICS North West – Regeneration”.

WHAT WE INTEND TO DO

- Complete tender, award building contract and complete the refurbish of the remaining 18 empty homes in Manchester.
- Complete the master planning of 68 new homes in Morden.
- Obtain planning consent for 68 new homes in Morden to provide much needed housing for the ex-Service Community.
- Pursue further funding to develop more homes for future Haig beneficiaries.
- Develop our relationships with external stakeholders including local authorities, potential partners and funders to explore future development options.

Operations and Housing Options



WHAT WE HAVE ACHIEVED

- Created 72 new tenancies.
- Transferred 3 existing tenants to more suitable Trust housing.
- Bought 2 bungalows in Clevedon and transferred tenants from 2 unsuitable properties to be sold.
- Created 2 tenancies in the newly renovated Haig Canada Street Veterans Housing project in Manchester.
- With grant assistance from Help for Heroes purchased and entered into Shared Ownership schemes with 7 wounded or disabled Veterans; purchased 4 other properties for Veterans to purchase a share in due course, and a further 2 properties for rent to special needs cases.
- Sold one Special Needs property to the beneficiary.
- With assistance from MOD's Veterans Accommodation Fund continued purchasing properties in Aldershot and Colchester for Veterans moving on from supported housing. A total of 28 units have been acquired by 1 Apr 2016.
- Attended 10 MOD Career Transition Fairs and made 6 visits to DMRC Headley Court to assist patients. Presented at 13 MOD Personnel Recovery Unit briefings and 4 Defence Recovery Staff training courses, advising over 400 serving personnel on housing issues.
- In addition, Housing Options and Operations staff gave telephone advice to hundreds of callers throughout the year.

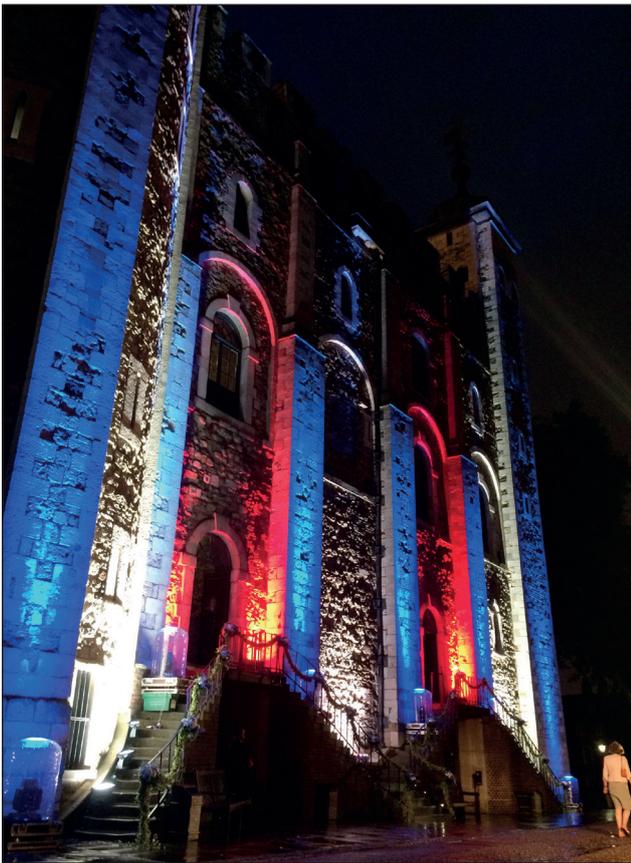
- Maintained good liaison with the MOD Defence Infrastructure Loss of Entitlement Team (who manage Service accommodation), preventing eviction of 3 Service leavers and enabling them to remain in their Service accommodation until rehoused by Haig.
- Provided a joint Chairman and the Secretary for the Cobseo Housing Cluster which promotes best practice and advice and provides a channel to government for the ex-Service general needs and supported housing charities.
- Assisted Stoll in the planning and creation of the Veterans Housing and Advice Office, to include a web site and call centre, funded from MOD's Veterans' Accommodation Fund. The call centre is to be embedded within The Royal British Legion's call centre near Cardiff, and will be the main portal for housing enquiries from Veterans when it becomes operational in 2017.

WHAT WE INTEND TO DO

- Complete the purchase of a further 8 Veterans Accommodation Fund properties in Aldershot and Colchester, taking the total to 36.
- Purchase 15 properties in Scotland with assistance of a grant from the Veterans Accommodation Fund.
- Find new tenants and transferees for the 60 new family properties and 8 single bedded homes as they are completed at Haig's Morden site.
- To continue to acquire suitable properties for wounded and disabled Servicemen and women, taking the total to over 50 purchased since the scheme started with a single purchase in 2010. To continue to sell part or all of properties to beneficiaries when their funds permit.
- Continue to liaise closely with the MOD, in particular with Personnel Recovery Units, the Career Transitional Partnership, Headley Court and the Defence Infrastructure Organisation (DIO)
- Continue as Haig's lead department working with Help for Heroes and other Service and civilian charities over casework and grants.
- Provide leadership and coordination to see through the successful establishment of the Veterans Housing and Advice Office.

Fundraising & PR

A busy and diverse year of fundraising events, general fundraising from charitable trusts and foundations and PR-related activities that have increased our Coming Home campaign awareness.



- Supported tenants and volunteers in fundraising activities including Veteran Alan Spencer in his inspirational Old & Bold Battlefield challenge that is expected to raise £10,000.
- Held a ladies tea party at The Victoria & Albert Museum with a tour of the Botticelli Reimagined Exhibition.
- Increased our active social media presence.
- Maintained steady income from our Coming Home weekly lottery.
- Worked collaboratively with our Coming Home corporate sponsors including BNY Mellon and Knight Frank.

WHAT WE INTEND TO DO

- Continue and develop our Coming Home fundraising programme in support of providing specially adapted homes for severely wounded personnel and Veterans.
- Produce an exclusive fundraising book of photographs, 'For Queen & Country', of our beneficiaries, supporters and other Veterans by leading fashion photographer Rankin, launching this at the Marylebone Motor Village together with a coincident exhibition and auction of art work by various military artists.
- Assist in co-ordinating the Trust's attendance and representation at the forthcoming 'Patron's Lunch' in the Mall in recognition of our Patron's 90th birthday.
- Increase our Social Media profile.
- Develop a programme of medium-sized fundraising events, including a Golf Tournament at Foxhills Golf Course.
- Progressively grow our income from the Coming Home Lottery.
- Commission and contribute to a new website for the charity.

WHAT WE HAVE ACHIEVED

- Continued to receive substantial fundraising income as a beneficiary of the sales of the ceramic poppies used in the Tower of London Remembers installation, 'Blood Swept Lands and Seas of Red'.
- Organised the 'thank you' reception at Petyt Hill to acknowledge the extraordinary achievement of the Tower of London Remembers initiative.
- Maintained a steady flow of income from legacies and as the nominated beneficiary from various local institutions such as the Gravesend & Meopham Rotary Club.
- Held a major fundraising event, 'For Queen and Country', at the Tower of London as Constable of the Tower, Lord Dannat's Charity of the Year 2015.
- Managed volunteers fundraising on our behalf at the Great North and South runs.



Property Services Department (PSD)

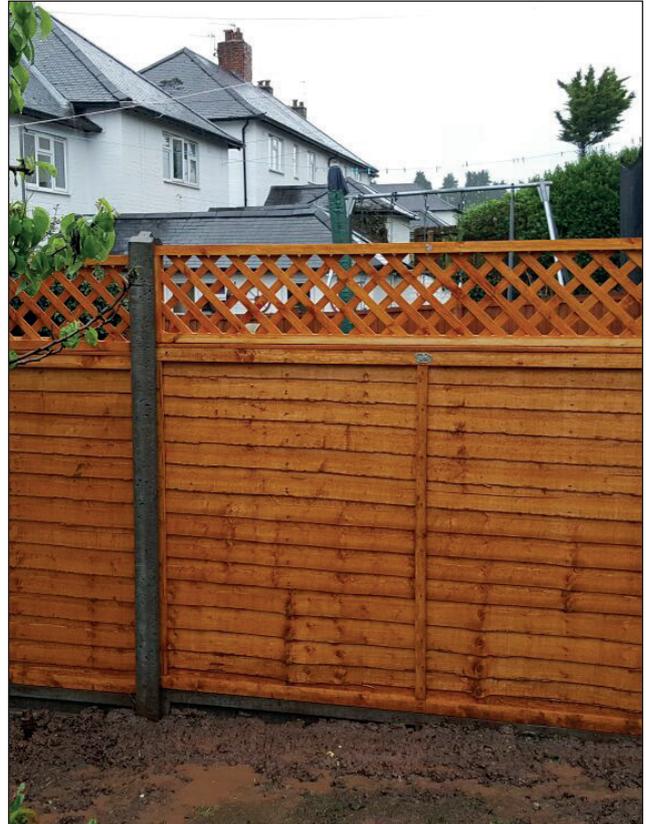
Another busy year of planned and reactive maintenance and repairs, achieved both to schedule and within budget.

WHAT WE HAVE ACHIEVED

- The planned maintenance and major repairs programme continues with the emphasis on compliance works.
- Implemented a programme which ensures that all occupied properties now have a valid in-date Gas Safety Certificate.
- Pre-construction work of 8 new one bed-roomed properties on the former café site is now well advanced with completion planned by the end of 2017.
- Planning work commences on 68 new builds at Morden funded from the Veterans Accommodation Fund commences in October 2017.
- PSD continues to support the provision of specially adapted shared-equity properties for severely wounded Veterans with the purchase of 8 properties this year.
- Carried out 3644 day to day repairs for tenants across the Trust's estates resulting in a 90% good or very good overall rating from the satisfaction feedback questionnaire.
- Replaced 63 boilers and heating systems.
- Renewed 37 kitchens.
- Refurbished 132 voids for re-let.

WHAT WE INTEND TO DO

- Continue to deliver an excellent service for tenants throughout the Trust's properties.
- Convert properties heated by oil fired boilers to gas fuelled boilers.
- Progress fire safety compliance work in all communal areas.



- Continue with Asbestos risk assessments to remaining 50% of HHT properties.
- Complete Legionella risk assessments to remaining 50% of HHT housing stock.
- Establish a regime of risk assessing all trees owned by HHT.
- Improve the Void Process through development of a Voids Panel.
- Review provision of replacement kitchens and bathrooms.
- Launch the facilities management pilot scheme.

Haig Housing Trust Statement of Financial Activities for the year ended 31 March 2016

	Unrestricted Funds £'000	Restricted Funds £'000	Endowment funds £'000	Total 2016 £'000	<i>Total 2015 £'000</i>
INCOME FROM:					
<i>Donations and legacies</i>	659	243	-	902	16,167
<i>Charitable activities</i>					
Provision of housing to beneficiaries	8,641	118	-	8,759	8,248
<i>Other fundraising trading</i>	-	-	-	-	370
<i>Investments</i>	127	14	-	141	75
<i>Other</i>	20	-	-	20	45
<i>Donations of DSSHF net assets</i>	-	2,768	-	2,768	-
Total	9,447	3,143	-	12,590	24,905
EXPENDITURE ON					
<i>Raising funds</i>	381	11	-	392	386
<i>Charitable activities</i>					
Provision of housing to beneficiaries	8,502	110	14	8,626	7,212
Total	8,883	121	14	9,018	7,598
Operating surplus / (deficit)	564	3,022	(14)	3,572	17,307
Net (losses) / gains on investments	(93)	(11)	-	(104)	255
Transfers between funds	517	(517)	-	-	-
NET MOVEMENT IN FUNDS	989	2,493	(14)	3,468	17,562
Total funds brought forward	47,954	15,131	688	63,773	46,211
Total funds carried forward	48,943	17,264	674	67,241	63,773

Haig Housing Trust Balance Sheet as at 31 March 2016

	2016 £'000	2015 £'000
FIXED ASSETS		
Tangible assets	51,392	44,957
Investments	2,711	2,815
Total fixed assets	54,103	47,772
CURRENT ASSETS		
Debtors	470	432
Cash at bank and in hand	16,712	19,371
	17,182	19,803
CREDITORS: due within one year	(1,861)	(1,638)
NET CURRENT ASSETS	15,321	18,164
TOTAL ASSETS LESS CURRENT LIABILITIES	69,424	65,936
CREDITORS: due after one year	(1,507)	(1,645)
PENSION OBLIGATION	(676)	(518)
NET ASSETS	67,241	63,773
TOTAL CHARITY FUNDS		
Endowment funds	674	688
Restricted income funds	18,106	15,132
Unrestricted funds		
Designated reserves	45,106	42,547
General funds	3,355	5,407
TOTAL FUNDS	67,241	63,773

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 March 2016

There are no gains or losses other than as shown above and all activities are continuing.

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

- Incoming resources have decreased significantly as in the prior year; the Trust received a Grant of £14.6m from the Veterans Accommodation Fund and £1.4m from the sale of ceramic poppies at the Tower of London.
- This year the Trust has consolidated the results of the Disabled Soldiers' and Sailors' (Hackney) Foundation (DSSHF). In accordance with UK GAAP, this has resulted in the Trust showing a receipt of £2.7m of income in the year.
- Total funds stand at £67.2m, an increase of £3.4m.
- Cash balances were £16.7m most of which is earmarked to spend on specific projects. Trustees have committed to spend £22m on new acquisitions over the next 5 years.

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 or from the Companies House website (www.companieshouse.org.uk).

Legal and Administrative Information

Patron
HM The Queen

TRUSTEES

Mrs C Lester-Walker MBE (Chairman of Trustees from September 2015)
Mr D P Stewart OBE (Chairman of Trustees, retired September 2015)
Ms G Arthur (retired September 2015)
Mr R Bengougam (from September 2015)
Mrs C Betteridge OBE (from September 2015)
Mr P Cleminson CBE
Mr S Elliott (from September 2015)
Mr P C M Girling FCIM (retired September 2015)
Mr P B R Houghton
Group Captain R G Kemp CBE QVRM AE
Major General J Milne CB
Surgeon Captain R Ross RN MB
Wing Commander T Underwood RAF
Mr N White (from September 2015)
Mr D Williams (from September 2015)

SCOTLAND COMMITTEE MEMBERS

Colonel D Cameron TD (Chairman)
Brigadier J E Richardson MBE
Group Captain R Kemp CBE
Commander A MacTaggart RD BSc FRICS
Major A McVitie TD WS
Major W Nicol
Mrs M Forgie (Tenants' Representative)
Mr N Middleton (Works Officer)
Lieutenant Commander E Shields (Accountant, retired 2015)
Lieutenant Colonel P E C Gascoigne MBE (Secretary and Managing Agent)

KEY EXECUTIVES

Chief Executive
Brigadier J E Richardson MBE
Director of Finance and Company Secretary
Mr R Gulati
Corporate Director
Mr P Horgan
Housing & Development Director
Mr J Lau
Director of Operations
Lt Col R A Ingleby-MacKenzie MBE
Fundraising & PR Director
Mrs A K MacLeod

RESIDENT MANAGEMENT COMMITTEE MEMBERS

Mr G Bell (resigned December 2015)
Mr P Lyster-Todd

REGISTERED ADDRESS

Alban Dobson House
Green Lane, Morden, Surrey SM4 5NS

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

