



# 2015

Annual Report  
and Accounts





## *Chairman's Statement*



In September 2015, I shall be retiring as both Chairman of Trustees and Trustee of Haig Housing Trust. This will see the end of my 15 year involvement with the Trust and 9 years as Chairman. Throughout my time here I have seen an extraordinary amount of change and have been honoured to be associated with a dedicated team of staff and fellow Trustees all working towards not only providing suitable housing for our ex-Service community but ensuring it is of good quality and well managed.

I have seen the Trust move from being bogged down by the demands of the Government's regulatory bodies; The Housing Corporation and The Tenants Services Authority to name but two. The insistence of trying to place a specialist Military charitable housing association within a political framework was like trying to place a square peg in a round hole. To move the Trust away from the restrictions inherent in being a Registered Social Landlord in 2013 to being able to go back to our roots providing charitable help, is one of my proudest achievements as Chairman.

We now provide innovative and wide-ranging housing assistance to serving and retired members of the Armed Forces continuing the ethos of the two main charities which now comprise Haig Housing Trust; Douglas Haig Memorial Homes (Haig Homes) and The Housing Association for Officers' Families (HAOF).

The history of the Trust and its component parts has been recorded in a book entitled 100 Years of Housing Heroes. A hundred years ago, in 1914, Mrs Willie James, the founder of HAOF, started helping to house Officers' widows and her work and the work of those who set up Haig Homes on the death of Field Marshal Earl Haig in 1928, has continued successfully since then. I am delighted that, having enjoyed Royal Patronage for almost 100 years, on the merge of the Haig Housing Trust with Haig Homes, Her Majesty the Queen has graciously agreed to continue being Patron of the new, merged charity.

There have been many commemorations surrounding the centenary of the First World War and the 70th Anniversaries associated with the end of Second World War but none perhaps have been as iconic as the extraordinary installation in the moat of the Tower of London of 888,246 ceramic poppies. Each poppy represented one British or Dependent Territory Service person killed in the First World War. The poppies swathed around the Tower and visitors from throughout the world came to see the spectacle. Each of the poppies was made, 'planted' and 'picked' by hand and sold to raise money for Military charities. We were honoured that, through our fundraising campaign, Coming Home, we were chosen as one of the six charities to benefit from the poppy sales. The resulting rise in our public profile has put us in the frame with the bigger and better known Service charities.

Another extraordinary milestone in the Trust's history was the award of £14.6m from the Veterans Accommodation Fund. This will fund significant

development for the Trust in areas where we have been underrepresented namely Aldershot and Colchester; areas of high Military and Veteran personnel concentration. The funds will also provide extensive new housing on our estates in Morden and Edinburgh.

This will all continue to confirm the charity's well established leading role in the ex-Service housing sector. The Chief Executive is a Co-Chair of the Confederation of ex-Services Charities (COBSEO)'s Housing Cluster and this collaboration will be in evidence with the joint venture between Stoll, Riverside and Haig to deliver a Veterans Pathway, from supported housing to independent living, in Aldershot and Colchester next year.

The performance of the Trust is documented in the following pages but suffice to say, we continue

to deliver a well received, high quality service to our existing tenants, future tenants and our fellow organisations involved with helping the Service and ex-Service community.

I will watch with interest, how the Trust progresses in the future and I have no doubt that Haig will be here to deliver another hundred years of housing.



**David Stewart OBE**  
Chairman of Trustees  
March 2015

## *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*



I have now completed my first full year with the Trust and am delighted to report that we have had some extraordinary developments in this time and are involved with interesting challenges and projects which will confirm our role as the leading provider of housing to the ex-service community.

I am well supported by a Governing body of Trustees some of who will be retiring in the next financial year. With active recruitment, we look forward to welcoming five new Trustees to the board bringing with them a wealth of experience taking the Trust forward. My thanks go to the wise guidance and counsel provided by David Stewart, the retiring Chairman of Trustees. He has seen many changes in the operations of the Trust and it is quite fitting that he was awarded an OBE from HM The Queen in this year's New Years Honours list for his services to housing. Cathy Lester-Walker will be taking over as Chair who will put her knowledge of the sector to good use.

Next year we face an exciting time with a challenging project in Manchester which will lead the Trust into an area it has not explored before; that of providing opportunities for ex-Service people to get on the housing ownership ladder.

We have achieved a great deal this year. The Trust bought and adapted five Shared Ownership homes for severely wounded and traumatically disabled Service and ex-Service personnel. We have several more in the pipeline for next year including properties to be known as Tower Poppy Houses which will be bought and adapted with the funding from the poppies at the Tower of London.

The Trust maintains firm and resilient links to the Service Charity sector. It remains one of only two strategic partners with Help for Heroes, who through great support and shared aims of supporting the recent battle wounded, part fund some of the Shared Ownership initiatives.

With the involvement of my Senior Management Team, a new strategy for the Trust has been written setting the Trust on a path of expansion to meet the accelerating demand for housing assistance. The Veterans' Accommodation Fund award will part fund the delivery of 121 new homes for Veterans in Morden, Edinburgh, Aldershot and Colchester. As the Trust is financially robust and generates a prudent surplus every year we can also consider additional future development and expansion.

The Trust will continue to buy and adapt homes for the wounded as they exit the recovery and care pathway. This is expected to continue for the next few years although, hopefully, the demand will fall from the peak of activity. Even with the withdrawal of troops from Afghanistan last year, it remains a fact that there have been no military casualties in only one year in the past 70 years; therefore, sadly, we can expect such assistance will continue to be needed into the future.

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 THIS YEAR

- Continued to meet the needs of the Trust's present and future beneficiaries by full use of our charitable objects
- Governance of the Trust throughout the year under the committee structure of four sub-committees (Management, Audit & Risk, Nomination & Remuneration and Scotland ) all of which report direct to the full Council of Trustees
- Managed the Trust's 1,416 houses spread throughout the UK including 60 properties let at a commercial rate to provide funding in order to keep the rents affordable
- Continued to work closely on housing issues with the MoD, Help for Heroes, ABF The Soldiers Charity, Stoll and other charities
- Continued to monitor and review the investment strategy for the Trust.
- Ensured timely submission of returns to regulatory bodies
- Responded to and resolved 1 Petition and processed 18 new complaints of which thirteen were resolved at Stage 1; one was resolved at Stage 2; four were pending at year end
- Spent £44,000 on additional charitable support for our tenants including essential garden maintenance for the elderly or disabled, stair lift servicing and maintenance.
- Reviewed the Trust's IT, Tenant Selection and Property Allocations Policies
- Developed policy and procedure for the assessment of the financial needs of individual beneficiary tenants
- Upgraded Voids module on QLx
- Paid grants and pensions of £9,000 from two small Trusts managed by Haig
- Supported individuals with applications for Disabled Facilities Grants
- Adopted 15 year growth strategy to provide assistance to increasing numbers of beneficiaries.
- Extended the Gas servicing contract to two national contractors
- Started a stock condition survey through the use of two national contractor pilots

## WHAT WE INTEND TO DO NEXT YEAR

- Continue to meet the needs of the Trust's present and future beneficiaries by full use of our charitable objects
- Continue to implement our corporate records management structure and processes including electronic scanning and storage of documents
- Continue to review data and records management arrangements within the Trust
- Implement the option for tenants to pay by Direct Debit
- Continue arrangements for the further involvement of Trustees with a specific geographic spread of estates.
- 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 Trust's Business Continuity and Disaster recovery Plans
- Implement the IT strategy including the roll out of a new IT core management system and such IT and Communications developments necessary to meet the services within the Trust
- Continue to meet target times for dealing with official complaints
- Review and update the Trust's Fire and HR policies and Procedure
- Develop the project in Manchester to provide opportunities to get on the home ownership ladder for ex-Service personnel



## *Housing Services*



### **WHAT WE HAVE ACHIEVED**

- Monthly visits by Housing Managers to 80% of our estates.
- Carried out a total of 753 pre-inspections of work to be carried out and 512 post-inspections
- Completed 93% of Housing Managers' annual visits – Target 90%
- Worked in partnership with Local Authority Fraud Departments resulting in the subsequent surrender of three tenancies
- Continued reviewing eligibility of existing tenants for housing with Haig
- Providing the Housing Management Services to other Charitable Landlords (DSSHF / DOGH)
- Monitored the effects of welfare benefit changes on Haig tenants identifying those in need of charitable assistance as a result
- Helped tenants affected by the new “Under occupation deduction” and assisted tenants obtain Discretionary Housing Payments.
- Rent collection ahead of budget – largely due to new properties joining the Trust's portfolio
- Continued monitoring and reviewing rent charges
- Achieved a level of gross arrears of 3.68% (target of 4%)
- 68 Notices of Seeking Possession being served for rent arrears and, of those, three resulted in evictions at Swansea, Ashted and Reading
- Continued working with strategic partners to support older Ghurkas

### **WHAT WE INTEND TO DO**

- Review of Housing Managers patches to ensure effective delivery of management services.
- Review 90% of all tenancies.
- Review 100% of all probationary tenancies.
- Work with other departments to ensure average letting time of routine voids improves
- Continue to 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 4%

# *Operations and Housing Options*



## **WHAT WE HAVE ACHIEVED**

- Housed 121 new tenants
- Entered into Shared Ownership Schemes with five Coming Home beneficiaries
- Sold off six shared ownership properties to Coming Home beneficiaries who now own their own home. Money received back goes back into helping further severely wounded and traumatically disabled Service and ex-Service personnel with specialised housing
- Applied the new Tenant Selection and Allocation Policies
- 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
- Continued to provide 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

- Purchased 25 two bed properties in Aldershot and Colchester with the assistance of MOD's Veterans Accommodation Fund

## **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
- Plan to take the number of properties purchased to over 30 next year
- Aim to buy at least another 10 shared ownership properties next year with the generous assistance of Help for Heroes to help meet the demand from applicants for special housing needs and shared ownership. These include veterans of the Northern Ireland troubles and Falklands War
- Work with other departments to ensure average letting time of routine voids improves to maximise rental income



## *Fundraising & PR*

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



### **WHAT WE HAVE ACHIEVED**

- A total £1,687,728 income raised including an income of £145,000 from the legacy campaign
- An additional £14.6m received for Veterans Accommodation projects and £250k from Help for Heroes for the Shared Ownership properties
- Nominated beneficiary charity of a Gala Dinner at Beaumont House, Windsor
- Held fundraising collections at five major London Station forecourts, firework displays and merchandise sales throughout the year
- Managed volunteers for the Great North and South runs
- Nominated as the beneficiary charity for the Egham Beer Festival
- Became one of six charities to receive funds from the sale of 888,246 ceramic poppies in the Tower of London Remembers installation in the moat from July to November 2014
- Arranged employee volunteering days

- Held a lunch party at the National Portrait gallery with a tour of the John Singer Sargent Exhibition
- Supported tenants and volunteers in fundraising activities
- Published a history of the Trust Coming Home: A Hundred Years of Housing Heroes
- Increased our active social media presence

### **WHAT WE INTEND TO DO**

- Continue the Fundraising programme
- Organise the 'Thank You' reception for all involved in the Tower of London Remembers
- Hold a major fundraising event, FOR QUEEN & COUNTRY, at the Tower of London as Constable of the Tower, Lord Dannatt's Charity of the Year 2015
- Increase Social Media profile
- Increase Lottery player numbers





# 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

- Implemented a pilot scheme to consider alternative methods of service delivery
- Spent £3.9m on major repairs, cyclical improvements and planned works, including £896,000 on day-to-day responsive repairs
- Continued to inspect potential properties for Coming Home beneficiaries
- Carried out 3,478 Day-to-Day Repairs resulting in an 89% 'good' or 'very good' overall rating of satisfaction feedback
- 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 of 30:70
- Responded to 398 (256) emergency repairs, completing 81% (93%) within 24 hours: target 99%
- Responded to 1,464 (563) urgent repairs, completing 81% (83%) within 7 days: target 93%
- Carried out 5,715 (2,591) routine repairs, completing 88% (88%) within 28 days: target 93%
- Replaced 87 boilers and heating systems
- Renewed or upgraded 62 kitchens
- Renewed 37 bathrooms
- Carried out external redecoration on 69 properties
- Refurbished 121 voids for re-let
- Finished a programme of refurbishment of war memorials on estates
- Implemented a new comprehensive Gas and Emergency Call Out Service
- Carried out annual Gas Safety Checks resulting in almost 100% of properties with in-date Landlord Gas Safety Certificates: target 100%

## WHAT WE INTEND TO DO



- Monitor facilities management pilot scheme and consider the way forward for the Trust's property repair service
- Continue to deliver the agreed planned maintenance improvements and major repair programme for 2016
- Review void turnaround times to achieve less than 28 days from tenancy end to ready to let
- Ensure at least 100% in-date Gas Safety Record certificates on properties
- Continue to work on the plans to build 8 one-bedroom houses on the site of a café on the Morden estate
- Continue to work on the Veterans Accommodation Fund new build properties in Morden
- Continue to support property purchases for Coming Home beneficiaries
- Continue to deliver a good repairs Service for tenants throughout the Trust's properties.

# *Haig Housing Trust Statement of Financial Activities for the year ended 31 March 2015*

	Unrestricted Funds £000	Restricted Funds £000	Endowment funds £000	<b>Total 2015 £000</b>	<i>Total 2014 £000</i>
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds</b>					
Voluntary income	1,317	14,850	-	<b>16,167</b>	655
Investment income	68	7	-	<b>75</b>	27
Fundraising trading	370	-	-	<b>370</b>	-
<b>Incoming resources from charitable activities</b>					
Provision of housing to beneficiaries	8,178	70	-	<b>8,248</b>	7,852
<b>Other incoming resources</b>	45	-	-	<b>45</b>	9
<b>Total incoming resources:</b>	<b>9,978</b>	<b>14,927</b>	<b>-</b>	<b>24,905</b>	<b>8,543</b>
<b>RESOURCES EXPENDED</b>					
<b>Cost of generating funds</b>					
Cost of generating voluntary income	386	-	-	<b>386</b>	378
<b>Charitable activities:</b>					
Provision of housing to beneficiaries	7,071	119	14	<b>7,204</b>	6,923
<b>Governance costs</b>	22	-	-	<b>22</b>	29
<b>Total Resources Expended</b>	<b>7,479</b>	<b>119</b>	<b>14</b>	<b>7,612</b>	<b>7,330</b>
<b>Net (outgoing) / incoming resources for the year</b>	<b>2,499</b>	<b>14,808</b>	<b>(14)</b>	<b>17,293</b>	<b>1,213</b>
Gains on investments	239	16	-	<b>255</b>	147
Gross transfer between funds	(26)	26	-	<b>-</b>	-
<b>NET MOVEMENT IN FUNDS FOR THE YEAR</b>	<b>2,712</b>	<b>14,850</b>	<b>(14)</b>	<b>17,548</b>	<b>1,360</b>
Funds brought forward at start of the year	45,779	282	702	<b>46,763</b>	<b>8,738</b>
<b>Funds carried forward at end of the year</b>	<b>48,491</b>	<b>15,132</b>	<b>688</b>	<b>64,311</b>	<b>46,763</b>



## *Haig Housing Trust Balance Sheet as at 31 March 2015*

	2015 £000	2014 £000
<b>FIXED ASSETS</b>		
Tangible fixed assets	44,957	41,704
Investments	2,815	2,560
<b>Total fixed assets</b>	<b>47,772</b>	<b>44,264</b>
<b>CURRENT ASSETS</b>		
Debtors	432	394
Cash at bank and in hand	19,371	5,272
	<b>19,803</b>	<b>5,666</b>
<b>CREDITORS: amounts due within one year</b>	<b>(1,619)</b>	<b>(1,388)</b>
<b>NET CURRENT ASSETS</b>	<b>18,184</b>	<b>4,278</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<b>65,956</b>	<b>48,542</b>
<b>CREDITORS due after one year</b>	<b>(1,645)</b>	<b>(1,779)</b>
<b>NET ASSETS</b>	<b>64,311</b>	<b>46,763</b>
<b>TOTAL FUNDS</b>		
Permanent endowment	688	702
Restricted reserves	15,132	282
<b>Unrestricted funds</b>		
Designated reserves	42,547	42,550
General funds	5,944	3,229
<b>TOTAL FUNDS</b>	<b>64,311</b>	<b>46,763</b>

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 increased significantly to £25m from £8.5m due to an increase in grants and donations; £14.6m from the Veterans Accommodation Fund and £1.4m from the sale of the ceramic poppies at the Tower of London. An increase in properties owned by the Trust also had some effect on the increase
- Expended resources remained at a similar level at £7.6m compared with last year of £7.3m
- Total funds stand at £64m, an increase of £17.6M.
- The large surplus this year is explained as follows; in accordance with UK GAAP, donations and grants received for property purchases are treated as income whilst the expenditure is treated as fixed asset acquisitions. The acquisition cost is amortised over 50 to 70 years as depreciation
- Cash balances were £19.4m increased significantly due to the VAF receipt of £14.6m which is earmarked to spend on specific projects. Trustees have committed £10m of New Acquisitions for the next financial year

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.

# *Legal and Administrative Information*

**Patron**  
HM The Queen

## **Trustees**

Mr D P Stewart OBE (Chairman)  
(retiring September 2015)  
Ms G Arthur (retiring September 2015)  
Mr R Bengougam (from September 2105)  
Mrs C Betteridge OBE (from September 2105)  
Mr L Brantingham (retired September 2014)  
Mr P Cleminson CBE  
Major General K J Drewienkiewicz CB CMG (retired September 2014)  
Mr S Elliott (from September 2105)  
Mr P C M Girling FCIM (retiring September 2015)  
Mr P B R Houghton  
Colonel N Ismaili FRCS (retired September 2014)  
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 Lester-Walker MBE (Chair of Trustees from September 2015)  
Commodore J Wightman CVO CBE WS (retired September 2014)  
Mr N White (from September 2015)  
Mr D Williams (from September 2105)

## **Scotland Committee Members**

Colonel D Cameron TD (Chairman)  
Brigadier J E Richardson MBE  
Group Captain R Kemp CBE  
Commander A MacTaggart FRICS  
Major A McVitie TD WS  
Major W Nicol  
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

## **Key Executives**

### **Chief Executive**

Brigadier J E Richardson MBE

### **Director of Finance and Company Secretary**

Mr R Gulati

### **Director of Corporate Services**

Mr P Horgan

### **Director of Property Services**

Mr Y Ali

### **Director of Housing Services**

Mr J Lau

### **Director of Operations**

Lt Col R A Ingleby-MacKenzie MBE

### **Director of Fundraising & PR**

Mrs A K MacLeod

## **Resident Management Committee Members**

Mr G Bell

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



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

Charitable Limited Company Registered in England and Wales No. 6593129

Registered Address: Alban Dobson House, green Lane, Morden, Surrey SM4 5NS

[www.haighousing.org.uk](http://www.haighousing.org.uk)