



HAIG HOMES

ANNUAL REPORT AND ACCOUNTS 2013

PROVIDING HOUSING ASSISTANCE FOR EX-SERVICE PEOPLE SINCE 1929



ANNUAL REPORT 2012-2013: CHAIRMAN'S STATEMENT

This year, the main focus of attention has been on merging Haig Homes and Haig Housing Trust into one charity. I am pleased to report that, with overwhelming support for the potential merger from our tenants and following lengthy discussions with charity lawyers and the Charity Commission as to the best way to achieve this, the Trusts will be merged from October 2013. We are honoured that Her Majesty the Queen has graciously agreed to be Patron of the charity which will be known as Haig Housing.

The practical and efficient way to achieve this merge is to transfer Haig Homes properties and assets to the Trusteeship of Haig Housing Trust which has identical charitable objects. Both Boards of Trustees will become the Board of Haig Housing Trust, a charity and private company limited by guarantee.

Although the merger has been the main focus of attention at a strategic level, the day to day running of the Trust and providing a good quality service for our tenants has continued; we handled over 3,000 repairs requests, held a conference for tenants in Manchester, provided accommodation for 116 new tenants and rehoused 8 existing tenants to meet their changing needs. In addition, we spent over £63,000 on additional charitable support, £61,000 on decorating allowance and gave nearly £9,000 in grants and small pensions.

Demand for housing remains high and the Housing Options Team handle over 800 applications to the Trust each year with a 60% increase in enquiries from Service leavers for housing assistance. A significant proportion of these applications were from Foreign and Commonwealth soldiers, planning to settle in the UK after discharge from the Armed Forces. We expect to see another increase in applications from all three Services following future redundancy programmes. We remain focused on providing housing for those in most charitable need, particularly the wounded, injured and disabled.

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, for example, 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.

To meet housing demand for accommodation suitable for single people, we have submitted plans to build 8 one-bedroom houses on the Morden estate, London. We were surprised that, in an area where there is no social housing building work planned but such high demand, objections were raised to the proposed development by Merton Council. The application will be resubmitted and hopefully we will be able to provide this much needed accommodation. After the proposed merger is complete there will be sufficient assets within the merged charity to consider future development and expansion, particularly in the acquisition of more properties.

We are pleased with the increased public profile of the Haig name through the work of the 'Coming Home' fundraising campaign, the excellent work of both Trusts' staff and support from many other Service organisations including Help for Heroes and ABF The Soldiers' Charity.

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.

David Stewart
Chairman of Trustees
March 2013



Haig's Annual Conference

Tenants from both Haig Homes and Haig Housing Trust attended the annual conference which was held at the Manchester Conference Centre in March 2013. Once again, attendance had increased from the previous year to 60 which is almost 5% of all Haig tenants. The programme included updates on Coming Home, the Haig campaign to raise funds to provide adapted housing for seriously injured and disabled Service personnel; a detailed explanation of the Government's Welfare Reforms and the 'so called' controversial 'Bedroom Tax' and a lively and informative Haig Quiz. There was ample opportunity for discussion about the reforms, current estate services, future estate improvements, communication with Haig and other subjects. The conference resulted in further volunteers for both the tenants Consultation Panel and for the Volunteer Estate Monitor role.



Feedback showed:

- 95% thought their understanding of the workings of the Trust had improved
- 95% thought the presentations and discussions were informative/very informative
- 96% thought the presentations and discussions were interesting/very interesting
- 93% thought the conference was good/very good overall





ANNUAL REPORT 2012-2013: CORPORATE SERVICES

What we have achieved this year

- 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
- Continued to support Haig Housing Trust financially, legally and with staff resources
- Held a Conference for Tenants
- Continued to work closely on housing issues with the MoD and ABF The Soldiers Charity
- Continued our Fundraising and PR work
- Spent £63,000 on additional charitable support for our tenants including essential garden maintenance for the elderly or disabled, stair lift servicing and maintenance.
- Granted £61,000 in decoration allowance to help meet tenants' costs of internal decoration
- Commemorated our Patron HM The Queen's Diamond Jubilee with the gift of an additional £50 decoration allowance per tenant (for those not in arrears)
- Paid grants and pensions of £1,601 and £2,500 from two small Trusts managed by Haig
- Supported individuals with applications for Disabled Facilities Grants
- Carried out a consultation to approve a new logo for Haig Housing
- Reorganised the IT department the Trust's IT structure
- Met target times for dealing with official complaints and learned from the outcomes. 11 new complaints were received during the year, 10 were resolved at Stage 1; one complaint was taken to Stage 3 but was not upheld by the Trustees. Complaints are mostly about repairs, the remainder being about housing management issues – parking, decorations allowance and rechargeable repairs. The number of complaints has reduced this year and the use of telephone call recordings has proved useful in settling complaints

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 support Haig Housing Trust and the Coming Home Campaign
- Review the Trust's position as a non-member of the Housing Ombudsman Service (which succeeds the Independent Housing Ombudsman service which ceases to exist as of 01/04/13)
- Carry out a Job Evaluation exercise for all posts
- Maintain properties to a high standard and meet landlord's statutory responsibilities
- Once agreed with the Charity Commission, transfer assets and liabilities to Haig Housing Trust and reorganise the workings of the Trust to reflect this
- Continue the programme to acquire the freehold interest in properties currently held on long leases
- Continue to roll out such IT and Communications developments necessary to meet the changing structure and delivery of services within the Trust
- Update the Trust's telephone system
- Review and update the Complaints Policy and Procedure



The leading provider of housing assistance to the ex-Service community

ANNUAL REPORT 2012-2013: HOUSING SERVICES

What we have achieved this year

- Housed 116 new tenants and rehoused 8 tenants in properties that better meet their changed housing needs
- Continued to work closely with HHT with 7% of those housed during the year being referred via HHT
- Achieved 98.4% of the Trust's properties tenanted at year end. The remaining 1.6% of properties were undergoing refurbishment for new lets
- Handled a 60% increase in enquiries from Service Leavers for housing assistance a significant proportion of which were Foreign and Commonwealth soldiers planning to settle in the UK following discharge from the Armed Forces
- Provided enhanced advice and support for applicants seeking housing assistance
- Continued to develop working relations with other charities and organisations and have supported the Service and ex-Service community including attendance at Joint Service Housing Advice Office housing briefings and Service Leavers' Transition Fairs throughout the UK
- Continued work with SSAFA to lobby for the housing of older Gurkhas
- Completed 90% of Housing Managers' annual visits who, from this year, have also taken on some of the responsibility of pre and post inspection of repairs
- Continued monitoring and review of rent charges
- Kept arrears to a level of only 1.28% (target of 4%)

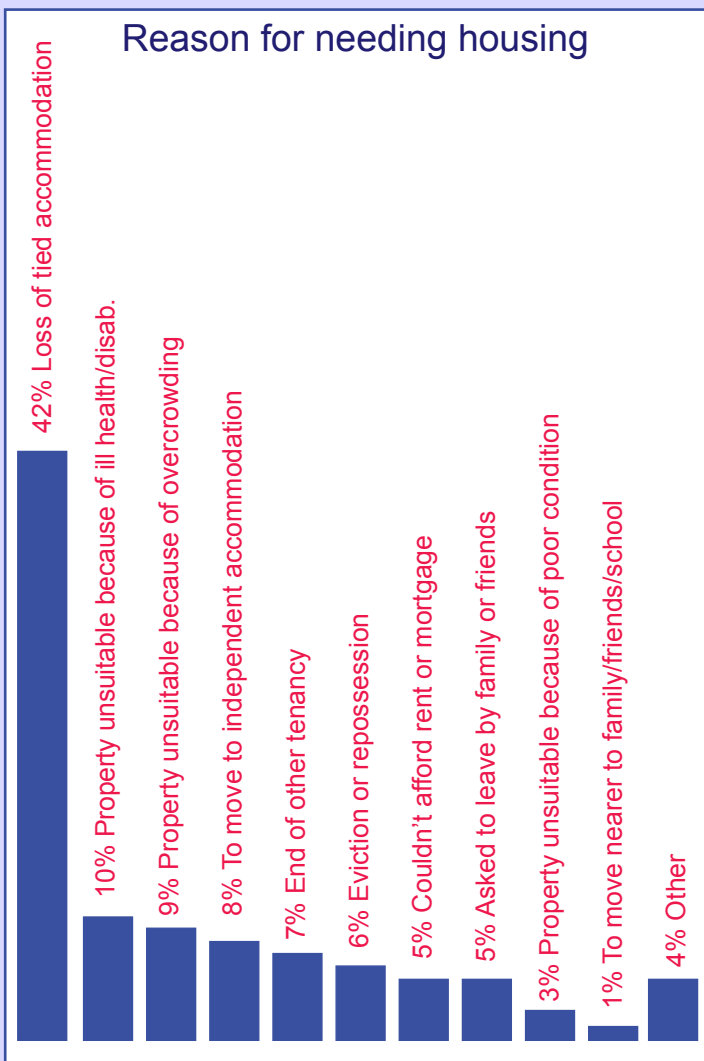
What we intend to do next year

- Ensure average letting time of routine voids improves
- Revise and approve the Tenant Selection and Allocation Policies
- Review the demand for the Trust's present properties by estate location
- 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

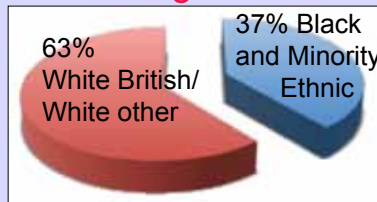


New Tenant Information

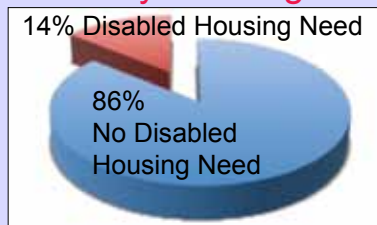
The Trust housed 116 new tenants this year in properties in England, Wales, Jersey and Northern Ireland. Tenants housed in Scotland are under the management of Haig Housing Trust.



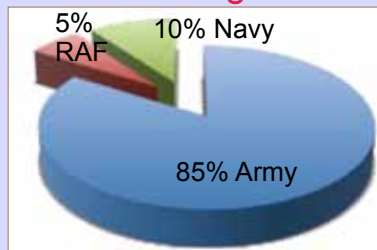
Ethnic Origin



Disability Housing Need



Service Background





ANNUAL REPORT 2012-2013: 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 this year

- Carried out 3,562 Day-to-Day Repairs
- Achieved a pleasing 89% 'good' or 'very good' overall rating of satisfaction with repairs from feedback forms
- Followed up on any 'poor' satisfaction rating
- Achieved a ratio of expenditure on Day-to-Day Repairs and Planned Maintenance of 21:79 which compared favourably with the industry average of 30:70
- Responded to 307 emergency repairs, completing 99% within 24 hours (target 99%)
- Responded to 859 urgent repairs, completing 95% within 7 days (target 93%)
- Carried out 2,084 routine repairs, completing 89% within 28 days (target 93%)
- Replaced 133 boilers and heating systems on 44 estates
- Refurbished windows and doors at 132 homes on 13 estates
- Renewed or upgraded 93 kitchens on 19 separate estates
- Renewed 47 bathrooms on 10 estates
- Carried out electrical periodic tests on 145 houses
- Replaced 20 fences
- Carried out external redecoration on 69 houses on 5 estates
- Refurbished 119 voids for re-let
- Continued a programme of refurbishment of war memorials on estates
- Assisted HHT with property inspections, improvement and the provision of technical

advice prior to property purchase or adaptation work

- Carried out 1,423 Gas Safety Checks resulting in 99% of properties with in-date Landlord Gas Safety Certificates exceeding the target of 96%
- Improved properties' SAP rating (thermal efficiency) to 76.6 (maximum possible is 82)
- Negotiated competitive rates for the Schedule of Rates, Gardening, Day-to-Day maintenance and Gas Servicing contracts
- Continued to review and make necessary adjustments to the centralising of reporting and ordering of Day-to-Day repairs

What we intend to do next year

- Deliver the agreed planned maintenance improvements and major repair programme for 2014
- Improve on routine void turnaround times to achieve less than 28 days from tenancy end to ready to let
- Ensure at least 96% in-date Gas Safety Record certificates on properties and review the procedure
- 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



ANNUAL REPORT 2012-2013: FINANCE REPORT

Haig Homes Statement of Financial Activities for the year ended 31st March 2013

	Unrestricted Funds £'000	Restricted Funds £'000	Total 2013 £'000	<i>Total 2012 £'000</i>
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary income	95	-	95	97
Investment income	61	5	66	48
Incoming resources from charitable activities				
Provision of housing to beneficiaries	7,027	-	7,027	6,683
Other incoming resources	13	-	13	-
Total incoming resources:	7,196	5	7,201	6,828
RESOURCES EXPENDED				
Cost of generating funds				
Cost of generating voluntary income	10	-	10	16
Charitable activities:				
Provision of housing to beneficiaries	6,801	6	6,807	6,972
Governance costs	18	-	18	17
Total Resources Expended	6,829	6	6,835	7,005
Net incoming resources for the year	367	(1)	366	(177)
Gains on investments	228	21	249	58
NET MOVEMENT IN FUNDS FOR THE YEAR	595	20	615	(119)
Funds brought forward at start of the year	35,826	219	36,045	36,164
Funds carried forward at end of the year	36,421	239	36,660	36,045

The financial statements are prepared under the Charities SORP.

- Incoming resources increased by 373k (5.2%) to £7.2m
- Expended resources reduced by 170k (2.5%) to £6.8m
- The reduction in expenditure is mainly due to Haig Homes donating less this year to its sister charity Haig Housing Trust. Due to the latter's increasing success in raising its own funds there is less reliance on Haig Homes for its capital expenditure programme



ANNUAL REPORT 2012-2013: FINANCE REPORT

Haig Homes Balance Sheet as at 31st March 2013		
	2013	2012
	£ '000	£ '000
FIXED ASSETS		
Tangible fixed assets	32,506	33,003
Investments	2,330	1,952
Total fixed assets	34,836	34,955
CURRENT ASSETS		
Debtors	355	385
Cash at bank and in hand	4,648	3,629
	5,003	4,014
CREDITORS:		
amounts due within one year	(1,266)	(891)
NET CURRENT ASSETS	3,737	3,123
TOTAL ASSETS LESS CURRENT LIABILITIES	38,573	38,078
CREDITORS due after one year	(1,908)	(2,033)
NET ASSETS	36,665	36,045
TOTAL FUNDS		
Restricted reserves	239	219
Unrestricted funds		
Designated reserves	33,880	34,149
General funds	2,541	1,677
TOTAL FUNDS	36,660	36,045

Cash Balances are at £4.6m and the Trust remains on a firm financial footing, with a good working surplus of cash for future years to cover high standard property maintenance, any potential reorganisation or merger with Haig Housing Trust and to meet its responsibilities as a landlord.

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



The leading provider of housing assistance to the ex-Service community

ANNUAL REPORT 2012-2013: LEGAL AND ADMINISTRATIVE INFORMATION

Patron

HM The Queen

Trustees

Mr D Stewart FCA (Chairman)
Ms G Arthur
Mr L Brantingham
Mr P Cleminson CBE
Major General K J Drewienkiewicz CB CMG
Mr P B R Houghton
Colonel N Ismaili FRCS
Gp Capt R G Kemp CBE QVRM AE
Major General J Milne CB
Wing Commander T Underwood
Mrs C Walker

Key Executives

Chief Executive

Major General P V R Besgrove CBE

Director of Corporate Services

Mrs L A Stevens

Director of Housing Services

Mr J Lau

Director of Finance

Mr R Gulati

Director of Property Services

Mr Y Ali

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

Batchelors
Charles House
35 Widmore Road
Bromley
Kent
BR1 1RW
GL50 2QJ

Registered Address

Alban Dobson House
Green Lane
Morden
Surrey
SM4 5NS

Charity Commission Number

207318

Scottish Charity Number

038321

Haig Housing Trust's Annual Report 2012-2013 is on the following pages. Please turn the report round and start from the other end.

