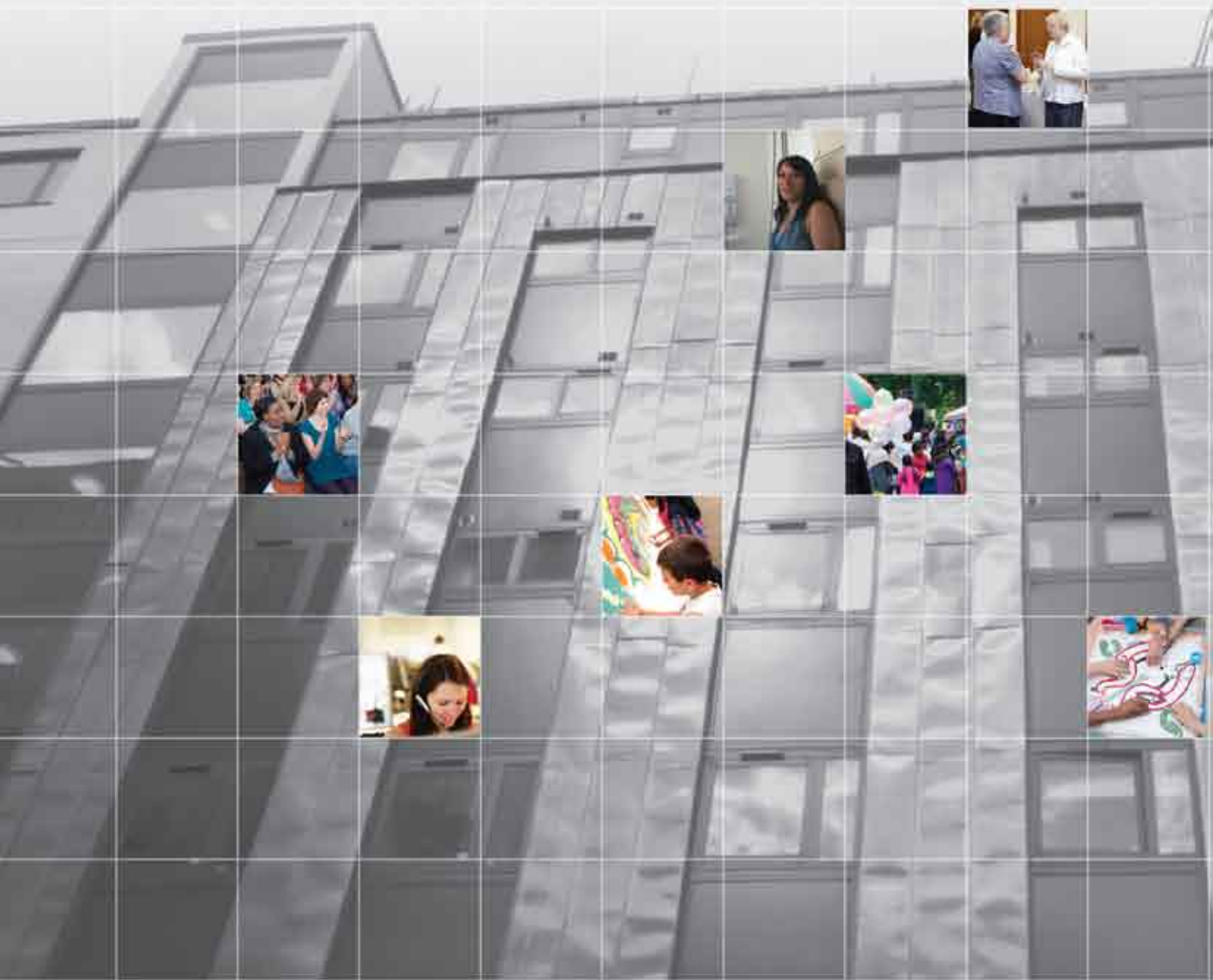




## Annual Review 2010/11



Great homes, positive people, strong communities

## Here is Origin at-a-glance

Origin provides affordable housing and care and support services in **north London** and **Hertfordshire**



We **own and manage** 5,500 properties: social housing; retirement housing schemes; below-market rate intermediate rentals; key worker homes; shared ownership.

We have a **turnover** of £37m and **employ** 240 people.

We provide much needed **care and support** services for over 1,000 vulnerable and elderly tenants, service users and clients, helping them towards more independent lives in our diverse communities.

The **community development** programmes run by Origin engage over 2,000 people a year, supporting them in training and finding employment, leadership and youth activities, money management, and health and wellbeing.

Origin Properties is a separate investment arm, through which Origin buys and develops commercial **properties**. The profits are ploughed back into community investment, building more homes and providing housing and support services.



## A message from the Chair and Chief Executive

This year we have begun to reap the benefits of consolidating our activities and becoming a leaner and more efficient organisation. On 1st April the different parts of Origin officially became one organisation and we have now completed the bold 12% reduction in our housing stock which has allowed us to focus our work entirely on north London and Hertfordshire.

These changes, involving reshaping governance, teams and improving processes, are helping us to deliver better services and improved value-for-money at a time when the external environment is increasingly challenging.

Cuts in public spending have already led to a 20% reduction in funding for our care and support services, resulting in the closure and reshaping of some services. We are very concerned about the impact of these cuts on our tenants, especially as they come at a time when reductions in welfare benefits are already hitting the poorest and most vulnerable hard. That is why we are looking at options to strengthen our debt counselling, money management and employment services and find other ways we can assist those struggling with reduced income.

We support the government's "localism" principles. For Origin, local focus means the needs and aspirations of our communities. We believe we are well placed to encourage more involvement by local people and communities in setting spending priorities and deciding how local services are delivered. Likewise, we have enthusiastically embraced the Tenant Service Authority's new standards and have consulted our customers extensively and worked closely with them in developing local service offers.

We are pleased to have now brought all our homes up to the government's Decent Homes standard and, despite the tougher financial environment, continue to invest heavily in improving residents' homes to retain and improve on those standards. We have also maintained our commitment to the green agenda, and continue developing innovative ways to help meet the carbon reduction challenges of the future.

### New homes

The past year has also seen us complete a significant number of new homes, built to a very high standard. We have submitted proposals to build affordable homes under the government's new arrangements, but we will be able to build less than before and we are concerned about the impact of the high rents.

These are testing times for both us and our customers, but we are convinced that the actions we have taken to rationalise our organisation and refocus our work mean we are very well placed to face whatever challenges the coming year brings.



**Karen Wilson**  
Chief Executive



**Colin Sherriff**  
Chair

## Our year

### Annual review of housing services to residents 2010/11



The Residents' Forum and the other customer panels are now a significant part of the decision making process at Origin, making sure that the views of all residents are taken into account.

Over this year alone we have been involved in lots of important issues that affect residents' lives, like changing how complaints are handled, how rent arrears are dealt with, and sorting out repairs.

To make sure the forum and panels represent everyone, we need to have more residents coming forward from outer London and Hertfordshire, and more key workers, intermediate renters, leaseholders and shared owners. We look forward to hearing from you!

**Chair of the Residents' Forum, Pat Tapsell**

#### **This review covers:**

Customer care and resident involvement	Page 2
Repairing and improving homes	Page 4
Rent and letting homes	Page 6
How your rent was spent	Page 7
Neighbourhoods	Page 8





**Rozina Aktar**  
Customer Service Adviser

## Customer care and resident involvement

We are working hard to listen better and deal with customers' issues promptly.

### We told you last year we would:

**Introduce a call back facility so you don't have to wait on hold when trying to reach our Customer Service Team.**

- A call back service is now in place, thanks to a new phone system we have installed. If we can't answer your call straight away you have the option to request that one of our Customer Service Advisers phones you back.
- 80% of customers who used our Customer Service Team in 2010/11 were satisfied with the service.

**Increase the number of staff on duty in our Customer Service Team during busy times.**

- We have increased staffing and now constantly monitor which periods of the day are most busy and allocate more staff to cover these times.

**Introduce more mystery shopping to ensure work is done properly.**

- We have not yet introduced more mystery shopping by residents.

**Work with the Residents' Forum to strengthen its role, and keep tenants informed about its work.**

- The forum was closely involved in reshaping Neighbourhood Services and was consulted about Origin's strategy for 2010-2015, which included overall aims, developing new homes, maintenance services and ensuring value for money.





### Get better at informing you of local changes as they happen.

- Last summer staff and board members embarked on a 'roadshow', visiting Origin estates in London and Hertfordshire to talk to residents about Origin's plans and listen to their views.

### Improve how we deal with problems in the first instance and get faster and more effective at putting things right when they go wrong.

- From July 2010 until March 2011 we resolved more complaints at stage one.
- We also look for trends in complaints and if a lot of people are complaining about the same thing, we try and resolve the underlying problem. For instance, now area-specific surveyors deal with repeat repairs issues.
- We now put as much emphasis on providing a high quality service to those who complain as we do on responding to complaints quickly. As a result, we responded to 97% of complaints within our target of ten days in 2010/11, up from 87% the previous year.



**Residents discuss the St Joan's gardening project in Camden**

### This year we will:

- Pilot 'mystery shopping' by residents.
- Continue to improve stage one complaint handling.
- Set up a Scrutiny Panel of customers to monitor Origin's performance.
- Provide customer care training for all staff.
- Produce more local newsletters.

**New kitchens and bathrooms installed in Levita House, Somers Town, made a big difference for residents.**

**Before**



**After**



**Before**



**After**



## Repairing and improving homes

We know you expect high quality homes and an efficient repairs service. That is why a lot of our money and staff time goes into doing the best we possibly can in these areas.

### We told you last year we would:

Complete our Decent Homes programme.

- All of our properties now meet the Decent Homes standard.

Invest £11m in improvements to your homes.

- Approximately £11m was spent on improvements and repairs including:
  - 457 homes benefited from external redecoration
  - 243 properties were fitted with loft insulation
  - 334 with cavity wall insulation
  - 292 benefited from lift renewals.
- Completed a major refurbishment of properties in Holborn.

Continue to improve your satisfaction with our repairs service.

- 80% of residents who used our repairs service in 2010/11 were satisfied with the service they received, up from 65% the previous year.

Retender our gas servicing contract and involve residents in this.

- Two tenants were members of an interview panel which selected new gas servicing contractors. The new contract has saved us £100,000 a year.



**Ms Portelli**  
Origin tenant, Kentish Town

**“I’ve damaged my spine and before Origin adapted my bathroom I had to ask my daughter to come round or get my partner to help every time I wanted to wash my hair. I was beginning to feel I was losing my independence, but this wall mounted shower means I can now use the bathroom without help. It feels much better.”**

### **Review the handyman service that provides minor repairs and maintenance for older, vulnerable and disabled people.**

- We reviewed the handyman service in response to what customers wanted; there are now two additional staff, available to do more small jobs at a low cost to residents.
- We have completed over 2,700 handyman jobs since the service started.
- We have also reviewed the way we adapt homes for disabled or elderly residents; we now use specialist contractors.

### **Work with you to agree what we mean by a ‘right first time’ repair.**

- It now reads: “We aim to complete your repair at the first appointment made with you or during additional visits agreed with you if it is a longer job.”

## **This year we will:**

- Make further improvements to the speed and effectiveness of our repair services.
- Invest in our homes to ensure they all remain at Decent Homes standard, including spending over £2m on new kitchens, bathrooms, windows and doors.
- Invest £2.8m in thermal insulation of properties and installation of solar panels.



## Rent and letting homes

We have listened to what you told us. We needed to improve the way we manage our tenancies and let our homes. As a result, vacant homes are being filled more quickly and we have worked with tenants to make rent and service charge statements easier to understand. We have also taken action to tackle the unauthorised occupation of our homes and have recovered properties that are being illegally sub-let.

### We told you last year we would:

#### Let vacant properties more quickly.

- We cut the time it takes to let general needs properties from 54 days in 2009/10 to 36 days in 2010/11.

#### Make rent and service charge statements clearer.

- The Customer Income Panel has developed a simple guide for residents to make rent and service charge statements clearer. More detailed information has been provided with the letters, answering the most commonly asked questions.

#### Develop a new rent policy.

- We have not yet reviewed the rent policy because the government is introducing new legislation we need to take into account.

### This year we will:

- Let our properties within 30 days, in a good condition that meets our letting standard.
- Improve our viewing and sign-up processes and provide a better tenancy handbook.
- Ensure that all new tenants are visited within the first six weeks of the start of their tenancy.
- Give residents more choice about how they pay for the services they receive.
- Call and text some residents' mobile phones to sort out rent issues and allow quicker payments.
- Review our rent policy.
- Introduce an out-of-hours rent payment service.

**Origin's debt and welfare advice is free to residents. Call Staying Put Services on 020 8996 8900.**

## How your rent was spent (per £1)

We collected £31,764,000 in rent, service charges and support service charges. Here is how the money was spent:

25p

Service charges

30p

Routine and planned repairs

20p

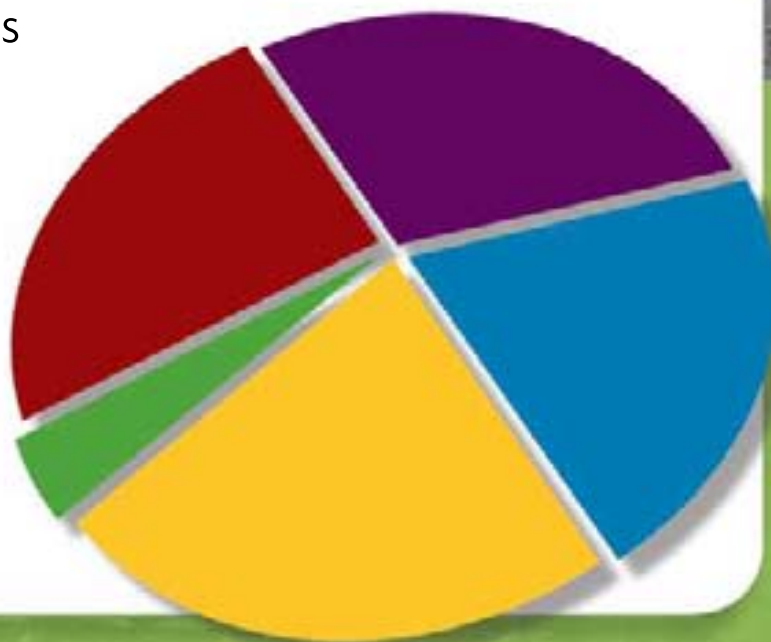
Managing your homes

21p

Interest on loans (used to build homes and do major home improvements)

4p

Reserves



# Neighbourhoods

We have undertaken a major review of how we provide services at a local level to make us more responsive to what residents want for their neighbourhood. We have started making changes resulting from this review as well as investing heavily in improvements to local and communal green spaces.

## We told you last year we would:

Consult you about what you really want from a Neighbourhood Service and redesign the service.

- We consulted residents extensively, including the Residents' Forum, and the service now puts more emphasis on staff getting out and about and listening to our customers.
- Six new Neighbourhood Manager roles have been created to act as your champion and focus on the things you want to happen locally.

Involve you more in monitoring the quality and standards of services.

- We have drafted a new Neighbourhood Management Policy and started to involve residents in developing local service standards, and in checking how well services work. This involvement is increasing through local residents' meetings and estate inspections.



**Mr and Mrs Spillane**  
Origin tenants, Holborn

**“We much prefer this apartment we have transferred to. The old flat had steps that I fell over on, and we much prefer the area - the neighbours are so friendly.”**



## Spend £250,000 on works in communal internal and external areas.

- This money has been spent on renewing estate roads and paving, renewing boundary and garden fencing and gates, and carrying out work on boundary walls and internal flooring to communal areas. We have also landscaped internal courtyard areas.

## Continue to improve the way we manage anti-social behaviour (ASB) cases and review each case monthly.

- We have introduced new more user friendly ASB reporting forms and diary sheets for residents to complete.
- We now review each case monthly, talk it through with the resident and agree together how to take things forward.

## Set up more projects to discourage ASB and encourage peaceful neighbourhoods.

- Arguments between teenagers and a lack of facilities to occupy young people were making life difficult for residents around Magpie Close, Enfield. In response we helped young people apply for funding to set up their own youth club, which is now running. It has helped reduce anti-social behaviour.

## This year we will:

- Produce new residents' information leaflets and more local newsletters.
- Update the tenants' handbook and tenancy agreement.
- Work closer with the safer neighbourhood teams to develop stronger relationships and expand our options to deal with nuisance and anti-social behaviour.
- Start a review of how we buy and provide services like gardening and cleaning.

For all sections of this review: housing services, care & support, community development, new developments and finances, call **0800 040 7989** or go to our website [www.originhousing.org.uk](http://www.originhousing.org.uk) and click on 'info and media' and then 'reports and plans'.



**Thanks** to all the residents whose comments on last year's report helped shape this year's report, and all the residents who advised on this year's version.

## Services to the wider community

Our **Care and Support** team has a significant role advising and helping disabled, elderly and vulnerable people in north London and Hertfordshire to remain in their own homes.

Our **community development** programmes which have benefited over 2,300 people in the past twelve months are also making a huge difference to the lives of families and individuals of all ages and backgrounds.

### Care and support

**At this Camden retirement housing scheme a garage was refurbished so residents could park and recharge their mobility scooters. An electric door was also fitted so they could get in and out conveniently and quickly. Leila Phillips and Joyce Lewis are the first tenants to take advantage of the facility.**



**Robert Morton House,**  
Camden, north London

### Last year:

- We provided personal support to over 1,000 people.
- Satisfaction with our care and support services is at a record high – most services score over 90% customer satisfaction and many 100%.
- We received a very positive inspection report from CQC (Care Quality Commission) for our Domiciliary Care Service, with no actions for improvement.
- 67% of our supported tenants and floating support users needed help with maximising their income, and we achieved a positive outcome for 85% of these clients.
- Half of our supported tenants and floating support users needed support with managing debts and we achieved a positive outcome for 73% them.
- Our Assessment & Support Officer assessed the needs of all new vulnerable tenants and agreed support actions for them.
- Over 250 disabled residents benefited from adaptations.
- We provided free slippers to elderly and disabled residents, reducing the risk of injury from falls.

- We completed 311 security jobs in Camden for elderly and vulnerable residents, improving their safety and lessening their fear of crime.
- We provided extra heaters to help older and vulnerable residents keep warm over the winter months.
- We started a new Handyperson service for Origin retirement and supported tenants.
- We won Home Improvement Agency tenders to provide adaptations and Handyperson services in both Camden and Islington.
- We also started a new contract for our Home From Hospital scheme in Camden.

**“My five year old son is very severely disabled and needs round the clock care, so having Ian (left in photo) to help since we moved into this flat two years ago has been a godsend.”**



**Celia Bond**  
north London council  
resident using Origin's  
Handyperson service

## **New skills for older people**

Our work this year includes the following:

- Tai Chi and chair-based fitness classes have proved highly popular amongst residents at three of our retirement housing schemes.
- Residents at our Ashton Court retirement housing scheme have benefited from a silver surfers project which has provided free computers and internet training.



**Camden residents practice yoga**

## **Innovative programmes**

Our work this year includes the following:

- We have provided one-to-one financial advice sessions and distributed money guides to help residents to make the most of their finances.
- We have also teamed up with the charity Money Advice Plus to help people get the best deal on their energy bills.
- We are boosting employment through the Construction Training Initiative; this combines college-based learning and on-the-job experience with contractors (including our own) for Origin tenants who want to work in construction.
- Our ‘Your Shout’ project has involved interviewing residents in Camden about their lives and thoughts about the services we provide – podcasts of the interviews are on our website ([www.orginhousing.org.uk](http://www.orginhousing.org.uk)).
- Our Time Bank scheme, which encourages residents to share skills with one another, has generated a community garden, a yoga group, a writers’ group, a sewing circle and a mosaic project.



**Time Bank project: local people came together to make a series of mosaics to brighten up an area of Somers Town**

## This year we will:

- Develop a “virtual” Youth Forum, enabling young people across our areas to meet online to discuss issues that matter to them.
- Launch the ‘WorkSmart’ volunteer work placement programme.
- Review our money advice and debt counselling services.
- Work with residents and their wider communities to make our Time Banking activities and the 4 Kix football programme self-sustaining.

Young footballers from Origin’s Camden youth football team have been trained in coaching and are now working at a local school. The school head teacher said: “There has been a sharp decline in playground incidents since the Origin coaches came to St Michael’s. Children who love football get to play in an organised fashion and those who don’t want to play now have space to play their games in peace.”



Origin-trained coaches teach school children football skills  
Camden, north London



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## More new homes

We are continuing to deliver one of the largest programmes of new housing projects that Origin has produced in recent years. At the end of the year (2010/11) we had 630 new homes on site and had achieved 229 completions. All these properties are located within our core areas of north London and Hertfordshire.

**“This apartment ticked all the boxes and it was a real bonus that it was brand new. I couldn’t resist the opportunity to live in a development that is literally wrapped around the Vicarage Road stadium.”**



**Cori Daniels**

has an intermediate rent tenure at the Wrap in Watford

### Urban intelligence – transforming inner city sites

Our experience of developing homes in densely populated mixed use environments stretches back almost 100 years, and we continue to put that expertise to good use.

Churchway, for instance, our latest development in Euston, was built on a highly diverse part brownfield, part newbuild and part regeneration site which includes the headquarters of the trades union Unison. Designed by multi-award winning architects Squire and Partners, the 14 homes for affordable rent and three for shared ownership fit seamlessly into this mixed use development.

## Bold green design

We have used high quality architectural practices to produce distinctive designs for our new schemes to ensure that the properties we build will be in high demand. The success of this approach has resulted in one of our projects (Watford FC) winning a national design award and being shortlisted for other prestigious awards. Our development programme includes many new initiatives to improve the environmental performance of new buildings, including 80 new homes being built using Passivhaus construction principles. Over 70% of properties in our current development programme also meet Level 4 of the 'Code for Sustainable Homes', despite this environmental standard not yet being a legal requirement.

## Meeting local authorities' housing needs



Boxtree Lane, Harrow

By focusing our work on north London and Hertfordshire we are able to work more closely with a smaller number of local authorities and respond more effectively to their needs.

Working closely with local authority housing and planning departments, we have increased the viability of providing critically needed larger family properties on our own projects and working in partnership with private developers. Half of the new homes at the recently

completed scheme at Winchester Road in Camden were three and four bed properties with a further three six bed houses in this central London location.

We also continue to deepen our 'Connected' partnership with Shepherd's Bush Housing Group and Octavia Housing, helping us achieve savings through joint procurement and other forms of co-operation.

## Homes for sale fund community initiatives

Homes for private sale are increasingly being included on new developments to aid delivery of new affordable homes. The sale of these properties brings in significant funds which helps us build more homes for affordable rent, but also part-funds our youth work programme and other community initiatives. In the last financial year open market sales generated nearly £4m of income which will be used to re-invest in new homes and services.

**“My main criterion was location, and at Churchway I am right in the centre of London, with everything on my doorstep. It's just what I need.”**



**Paul Nicklin**  
has a shared ownership home  
at Churchway, Euston

## Developments started in 2010/11

### **Barnet**

Great North Way, Hendon: **29 units**

### **Camden**

Loudoun Road, South Hampstead: **42 units**

North East Quadrant, Euston: **68 units**

Mill Lane, West Hampstead: **8 units**

Goldington Buildings, Somers Town: **30 units**

Kilburn High Road, Kilburn: **20 units**

### **Enfield**

Watermill Lane, Edmonton: **221 units**

Gilbert Street, Palmers Green: **62 units**

Weir Hall Lane, Edmonton: **4 units**

Green Lanes, Palmers Green: **30 units**

### **Harrow**

Boxtree Lane, Wealdstone: **14 units**

### **Haringey**

Hornsey Hospital, Crouch End: **20 units**

### **Islington**

Corsica Street, Highbury: **30 units**

Archway Heights, Archway: **25 units**

### **Watford**

Aldenham Road, Bushey: **24 units**



Great North Way



Loudoun Road



Gilbert Street



Corsica Street



Green Lanes



Archway Heights

# New homes completed this year

## The Wrap



Location:	Vicarage Road, Watford
Local authority:	Watford
Build cost:	Approx. £35.7m
Number and type of homes:	164 1 and 2 bedroom apartments available to key workers for shared ownership or 'intermediate' rent

## Winchester Road



Location:	Swiss Cottage, north London
Local authority:	Camden
Build cost:	Approx. £5.75m
Number and type of homes:	25 general needs social homes

## Whitfield Street



Location:	Near Oxford Street, central London
Local authority:	Camden
Build cost:	Approx. £2.5m
Number and type of homes:	9 social housing, 2 shared ownership homes and 11 for private sale

## Waverley Road



Location:	Enfield Chase
Local authority:	Enfield
Build cost:	Approx. £2.46m
Number and type of homes:	12 general needs

## Churchway



Location:	Euston Road, London
Local authority:	Camden
Build cost:	Approx. 3.7m
Number and type of homes:	14 social housing, 3 shared ownership

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## Finance and value-for-money

Our financial position continues to be strong and we ended the year with a net surplus of £1.2m. During the last year we had income of over £37m with which we were able to deliver improved services to our tenants and customers. We were also able to secure an extra £50m loan at competitive rates to enable us to continue with our development programme.



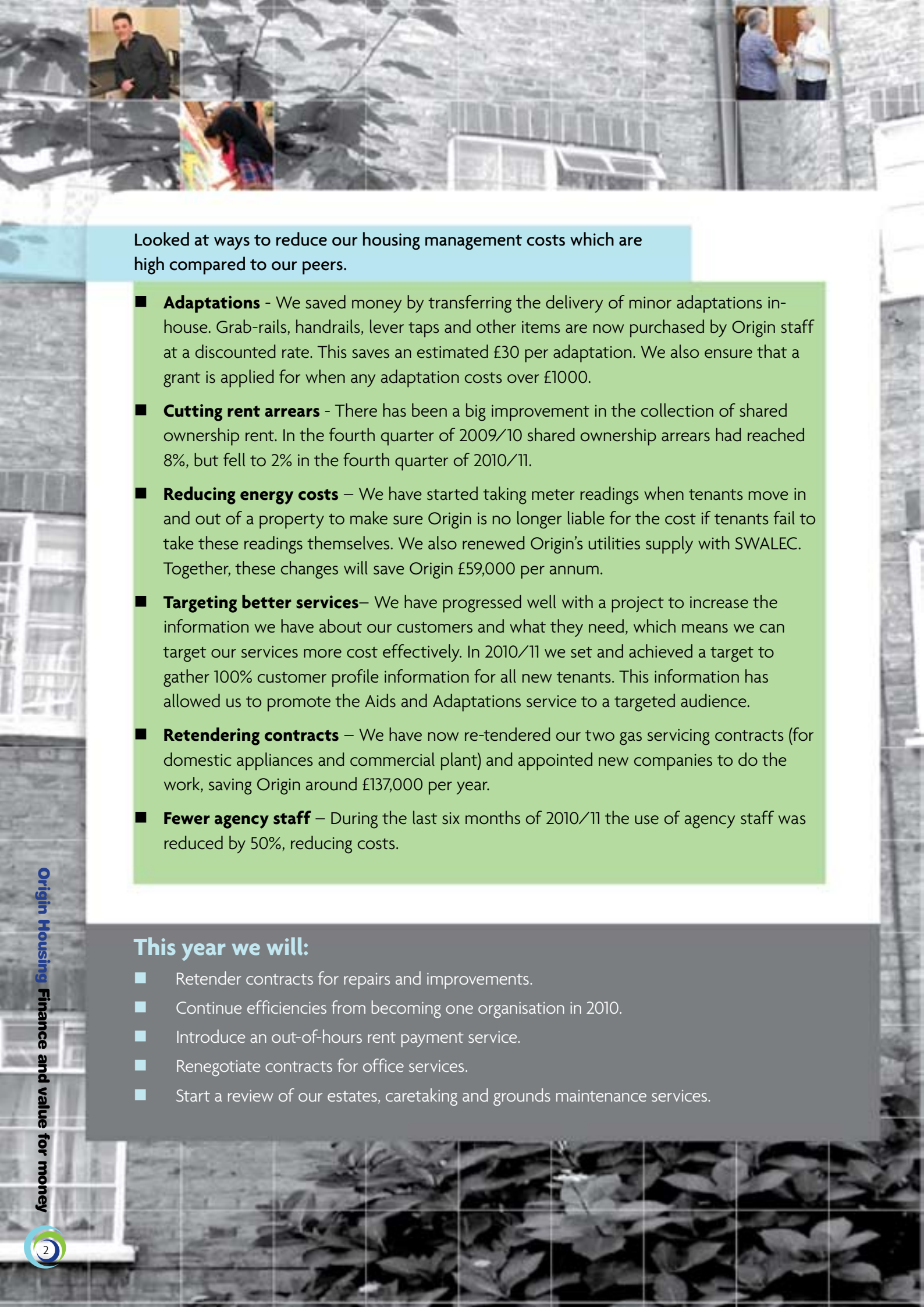
Residents who fund our work through the rent they pay, local authorities who buy in our services and other funders expect us to use the resources we have carefully and sensibly, especially in a climate when funds are increasingly limited. Here is what we have been doing to ensure we provide value for money.

### In the past year we have:

#### Maximised the efficiencies from becoming one organisation.

- We have now completed our stock rationalisation programme, transferring 530 homes to more local housing providers, achieving a saving of £300,000.
- The executive team was reduced from six to five and the senior management team cut by two as a consequence of becoming a single organisation.
- We relocated our finance back office functions from London to Gloucester saving £80,000 per year.





Looked at ways to reduce our housing management costs which are high compared to our peers.

- **Adaptations** - We saved money by transferring the delivery of minor adaptations in-house. Grab-rails, handrails, lever taps and other items are now purchased by Origin staff at a discounted rate. This saves an estimated £30 per adaptation. We also ensure that a grant is applied for when any adaptation costs over £1000.
- **Cutting rent arrears** - There has been a big improvement in the collection of shared ownership rent. In the fourth quarter of 2009/10 shared ownership arrears had reached 8%, but fell to 2% in the fourth quarter of 2010/11.
- **Reducing energy costs** - We have started taking meter readings when tenants move in and out of a property to make sure Origin is no longer liable for the cost if tenants fail to take these readings themselves. We also renewed Origin's utilities supply with SWALEC. Together, these changes will save Origin £59,000 per annum.
- **Targeting better services** - We have progressed well with a project to increase the information we have about our customers and what they need, which means we can target our services more cost effectively. In 2010/11 we set and achieved a target to gather 100% customer profile information for all new tenants. This information has allowed us to promote the Aids and Adaptations service to a targeted audience.
- **Retendering contracts** - We have now re-tendered our two gas servicing contracts (for domestic appliances and commercial plant) and appointed new companies to do the work, saving Origin around £137,000 per year.
- **Fewer agency staff** - During the last six months of 2010/11 the use of agency staff was reduced by 50%, reducing costs.

### This year we will:

- Retender contracts for repairs and improvements.
- Continue efficiencies from becoming one organisation in 2010.
- Introduce an out-of-hours rent payment service.
- Renegotiate contracts for office services.
- Start a review of our estates, caretaking and grounds maintenance services.

## For the year ending 31 March 2011 (£000)

### INCOME AND EXPENDITURE

	31 March 2011 £000
<b>Turnover</b>	<b>37,033</b>
<b>Cost of sales</b>	<b>(164)</b>
<b>Operating costs</b>	<b>(31,238)</b>
<b>Operating surplus</b>	<b>5,631</b>
Surplus on sale of fixed assets – housing properties	3,284
Interest receivable and other income	60
Interest payable and similar charges	(7,746)
<b>Surplus on ordinary activities before taxation</b>	<b>1,229</b>
Tax on surplus on ordinary activities	(44)
<b>Surplus for the financial period</b>	<b>1,185</b>

## BALANCE SHEET

31 March 2011

£000

**Tangible fixed assets**

Housing properties at cost	431,401
Social Housing Grant	(207,453)
Other capital grants	(3,293)
	220,655
Commercial properties at cost or valuation	29,382
Other tangible fixed assets at cost	2,114
	<b>252,151</b>

**Investments**

Homebuy loans	2,812
Social Housing Grant	(2,812)
	<b>0</b>

**Current assets**

Properties for sale	4,941
Debtors	9,697
Deferred tax assets	0
Investments	16
Cash at bank and in hand	3,173
	<b>17,827</b>

**Creditors:** amounts falling due within one year

Net current assets	<b>2,495</b>
Total assets less current liabilities	<b>254,646</b>

**Creditors:** amounts falling due after more than one year**180,942****Capital and reserves**

Non-equity share capital	0
Revaluation reserve	16,420
Revenue reserve	52,279
Negative goodwill	4,018
Designated reserve	987
	<b>73,704</b>

**254,646**

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