



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

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

- \* homes and support for people with learning disabilities and mental health issues;
- \* retirement housing;
- \* home repairs and adaptations;
- \* assessment and support;
- \* floating support.

Origin is transferring a significant 12% of housing outside these areas to closer providers to:

- \* enable those tenants to receive a more local service;
- \* build a stronger presence in London and Hertfordshire;
- \* forge stronger local partnerships in these areas;
- \* get closer to our customers;
- \* use our resources better.

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

Affordable homes developed and managed by Origin are: social housing; places available at below-market intermediate rents, including key worker homes; and shared ownership.

**ON 1 APRIL 2010**

Origin became one organisation. Before that it was Origin Group, which was set up in 2004. The main members have over 100 years of experience between them. They were: St Pancras & Humanist Housing Association (trading as SPH Housing) and Griffin Housing Association (trading as Griffin Homes).



Despite continuing economic uncertainties, our financial strength has enabled us to secure further private finance.

Welcome to our annual review 2009 | 10

The last year was an exciting one of significant change for Origin in pursuit of our vision for Great Homes, Positive People, Strong Communities.

Colin Sherriff was appointed as new Chair of the group in June 2009, and together with Karen Wilson steered the consolidation of all the group's activities under one name, Origin Housing, and from a group structure to just one

housing association, while maintaining the organisation's charitable status and commitment to its roots. A new board, comprising members from across the group, is now in place to govern the new organisation under Colin's leadership.

In addition, we have made good progress with our radical strategy of rationalising both the geography and the range of activities undertaken. All these changes have been about enabling us to concentrate resources on driving up service quality, providing services more cost effectively, and improving our ability to build local partnerships.

To improve our ability to secure service improvements important to our customers, we developed with residents our Residents Forum to make a major contribution to both the strategic and operational decisions taken in Origin. To further support these goals we also set up a dedicated service improvement team. Origin welcomes the new regulatory regime because it is supporting our objective to put residents at the heart of the business and develop service outcomes to meet their needs.

Despite continuing economic uncertainties, our financial strength has enabled us to secure further private finance. This in turn has enabled us to take advantage of reduced competition from private developers for land, and increase the supply of desperately needed affordable housing, in some prime locations.

Having streamlined our business, given residents a stronger voice and focussed relentlessly on value for money, we confidently expect to achieve our objectives for the coming year.

# Positive people

## Responsive caring staff getting services right for customers

Residents have told us they value the flexibility and responsiveness achieved when services are delivered by someone they know. So we have expanded the services we provide in-house, such as our Caretaker Plus initiative and Assessment and Support service for new tenants. Providing services as simply and directly as possible is not only good for customers, it makes financial sense too.

## Leading the way on customer service

An independent assessor has given Origin top marks for **customer service**. We achieved Assured Excellence Certification from QHS (Quality Housing Services) following a rigorous year-long assessment of the way we treat customers. QHS awarded us gold 'enhanced certification standard' in nine categories including: estate management; management of our opening hours and customer reception.

## Adaptations without delay

Small changes and adaptations can make a big difference to people's lives, but getting funding to fit grab rails, ramps and lever taps and other aids can take a disproportionate amount of bureaucracy and delay. Origin is now working closer with its local authority partners to spread the costs of larger alterations, but also directly funding the minor work. In 09/10 45 residents were helped with larger scale adaptations that needed external funding, while 80 older or disabled residents quickly benefited when grab rails and other minor features were fitted. An **Adaptations Coordinator** has also been appointed to increase awareness of the service and push through the benefits.

## Help when tenants need it

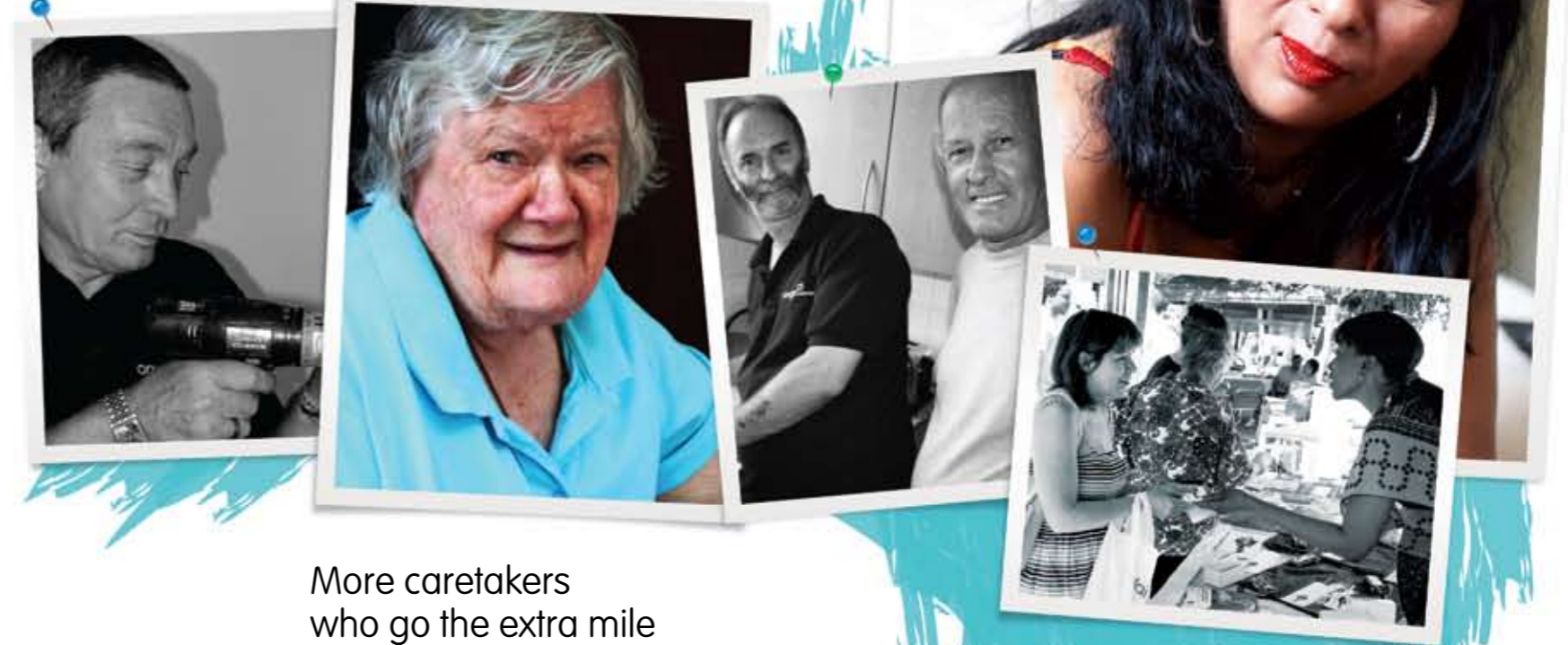
We have also expanded our **Assessment and Support service**, which makes sure new tenants have all the benefits advice and other support they need as soon as they start their tenancy. By making sure help is available from the outset, we nip potential problems in the bud and ensure tenants are in a position to meet their rent and other obligations. Previously confined to Camden, Islington and Enfield, the scheme now covers all the areas where we work.

## Care and repair success

**Origin's Care and Repair team** was the first housing association in England to receive the 'Quality Mark' and has steadily expanded its services in Camden and Islington. Our 'handyperson' scheme has completed over 600 jobs, saving older and vulnerable residents' money, as well as the worry of sorting out minor problems in their homes. Another well established project, our 'home from hospital' scheme, supports people making the transition from hospital to home, freeing up NHS beds and helping the health service save money. We also secured £60,000 of government funds over the past financial year to help residents in Camden and Islington make their homes more secure.

*"I've been moved to a nice flat with good space. I feel safer and happier now."*

A Care and Support service customer



## More caretakers who go the extra mile

Our **Caretaker Plus service**, which involves caretakers carrying out minor repairs quickly and with no fuss, has been such a success, that we have extended it from Camden to include residents in Brent, Enfield and Watford. As well as providing a more efficient service delivered by a familiar face, the scheme is better value for money, achieving cost savings of up to 35%.

## Forum gives residents a stronger voice

**Our Residents' Forum** has gone from strength to strength since it was set up in 2008. Its fifteen members scrutinise all areas of decision making, from establishing Origin's key priorities to looking at our value for money strategy. The forum's views are considered by the Origin Board with the help of a forum member who attends all Board meetings. The group's membership is drawn from across the areas in which Origin works and includes residents from our retirement and supported housing. There are plans to strengthen the forum by making it an elected body.

*"It used to be difficult for me to get in and out of my flats, but I can manage the steps easily now Origin has fitted these hand rails."* Barbara Pennyfield, tenant



# Strong communities

Helping people and neighbourhoods thrive

This year we have focussed on helping residents deal with the impact of the economic downturn on jobs and prosperity. A new service offering intensive help to those seeking work, and projects to combat financial exclusion, are helping the communities we work with remain strong and resilient.



*"I have been held back in my career by a lack of qualifications, but the courses Origin arranged for me are helping me in my current job and mean a future career change is now possible."*

Humayun Kabir, tenant who attended courses on security and food safety

## Employment and training

Origin launched its **Employment and Training Service** in July 2009 in a bid to help our residents navigate an increasingly tough jobs market. In partnership with One Housing Group, we have offered tailor-made help, including a skills assessment, CV and interview technique workshops, local 'employment surgeries' and access to training. By April this year, 87 Origin tenants had registered with our Employment Training Service, of these, 30 had entered some form of training and 10 had been helped to find employment.

Origin's **Time Bank Project** has helped over 250 tenants and local residents by encouraging them to share existing skills with other residents and learn new ones. For some volunteers the Time Bank is an important stepping stone back into work – Time Bank credits can be gained by completing work placements within a charity or social enterprise. Participants can also save money by paying for things like DIY, tutoring, swimming lessons or help with their garden with Time Bank credits they have accrued by offering their own skills to others.

## Managing money

As the economic downturn puts increasing financial pressure on tenants, Origin has responded by sending every resident a **Financial Inclusion Pack** filled with invaluable tips on managing money. The booklet and DVD include information about opening a basic bank account, what to do if you are struggling to pay your rent, understanding the real cost of doorstep loans and where to go for debt and benefits advice. The initiative is funded by Santander bank.

Levels of indebtedness have soared over the past few years, creating misery for many, whilst at the same time millions in welfare benefits go unclaimed. Origin's free **welfare benefits and debt advice** service ensures our tenants get all the help they need managing any debts and maximising their income from benefits. Specialist advisors negotiate with creditors on a resident's behalf, represent them in court where needed, and help with applications for benefits and one-off grants. This year we gave debt or benefits advice to 115 tenants.

## Building the capacity of young and old

We are investing in helping **young people** develop the skills they need to take on leadership roles in the future. For instance, our Community Development team encourages youth club members to train as youth workers and coaches – this year, with funding from Origin, 8 of our young people achieved a level one youth work qualification, whilst 20 successfully completed a Football Association course in either coaching or sports development. Young people also decided for themselves how to run local youth forums, taking on roles such as forum chair and minute taker. The forums give young people responsibility for deciding priorities for youth activities in their area and how money we allocated to youth work should be spent.

Our Community Development programme also takes account of the changing needs of **older residents**. For example we have continued to offer people living in our retirement housing schemes free internet access and computer training via our 'silver surfer' programme - using the internet has proved especially useful to those with restricted mobility. Fitness and Tai Chi classes offered in four of our retirement housing schemes have also been well attended, as older people lead increasingly active and health conscious lives.

*"Learning to use the internet has opened up a whole new world for me. By using Facebook I've been able to chat to my daughter in Australia whenever I like."*

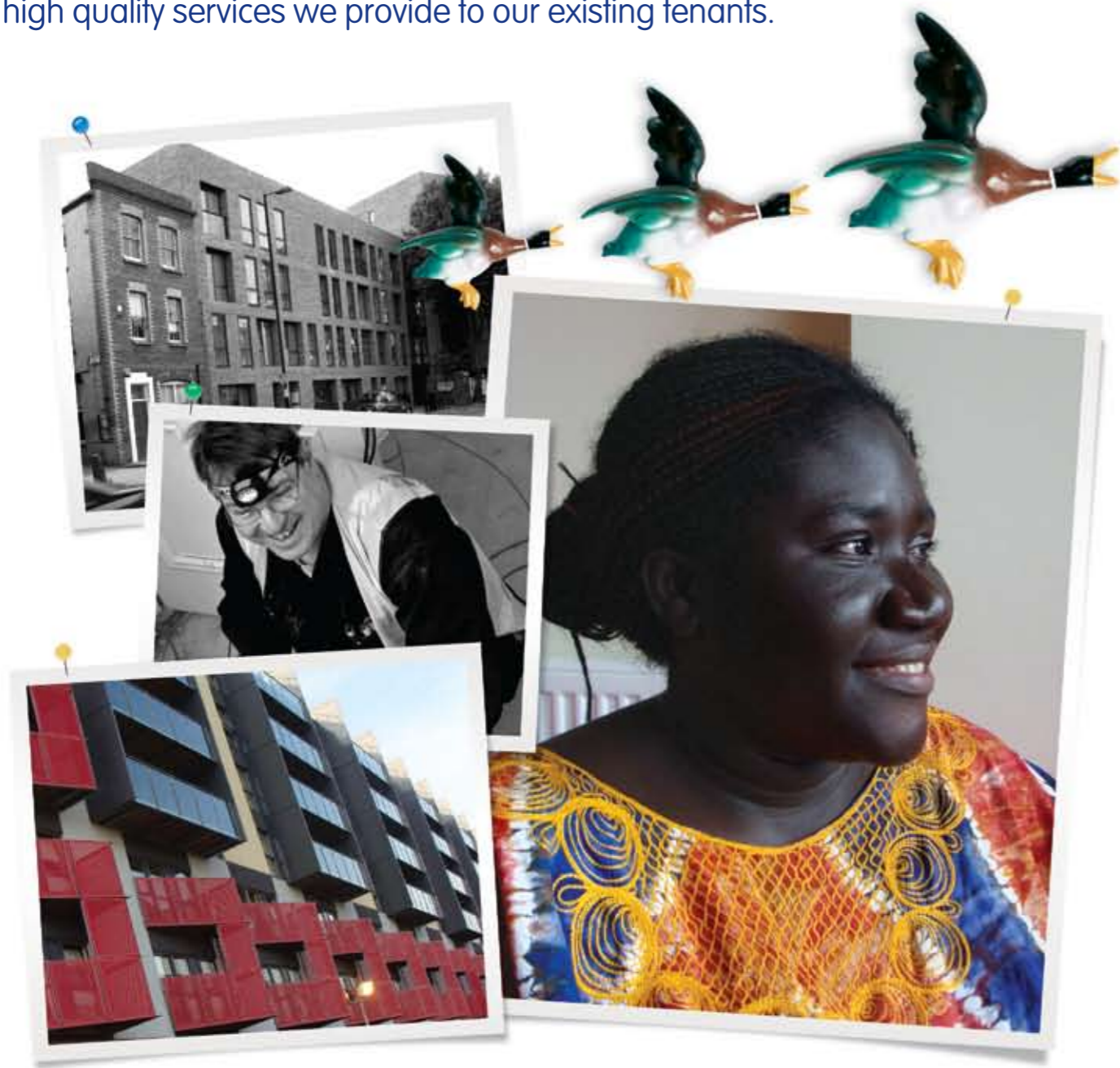
Steve Pinder, Origin retirement housing tenant and silver surfer



# Great homes

Helping people and neighbourhoods thrive

This year has seen the completion of some of the most exciting and imaginative projects Origin has undertaken, including a major new development at Watford football stadium. But these homes have not been built at the expense of our own stock. Significant spending has been made on improvements to our current homes, as part of our strategy to achieve sustainable growth without compromising the high quality services we provide to our existing tenants.



## Smart investments for future growth

We have taken advantage of opportunities provided by the recession to **buy land in prime locations** in our core areas of north London and Hertfordshire, especially Islington, Camden, Barnet and Enfield. As a result, we already have 560 new homes underway and are in a strong position to meet our target of building 400 units every year.

## A stronger voice for residents

We have set up **two resident panels** to make sure we are taking full account of tenants' views about these major improvements and more routine repairs are carried out. Our **Repairs Panel** (which advises on day to day repairs) and our **Large Works Group** (which looks at planned maintenance and cyclical repairs) are helping our Property Services Team provide a service which is more responsive to tenants' needs.

## Commercial profits fund social housing

Our commercial arm, **Origin Properties Ltd (OPL)**, is continuing to generate significant profits to help pay for our wider work. In July 2009, for instance, OPL made a profit of £1.5m when it sold Byron Court, a building it had bought only ten months earlier. This money is being used to build more affordable homes and support our youth and community development activities.

## Upgrading our existing homes

At Lister Hospital accommodation in Stevenage, we converted hard-to-let properties with shared facilities and common areas into self contained family homes. The new approach worked, and they were let immediately.

All of our homes will meet the government's **Decent Homes standard** by the end of 2010. To achieve this aim we fitted 170 new boilers and 46 new kitchens in 2009/10 and will be investing an unprecedented £5m in new heating systems, bathrooms, kitchens and doors.

## Examples of new developments

*Places to rent in the heart of the capital*

### Regent's Place

**Location:** Euston Road, London  
**Local authority:** Camden  
**Build cost:** Approximately £12.5m  
**Number and type of homes:** 65 one to three bedroom apartments for social housing tenants and 'intermediate' renters.

### The Wrap

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

### Constable Court

**Location:** 79 Kings Cross Road, London  
**Local authority:** Camden  
**Build cost:** Approximately £1.7m  
**Number and type of homes:** Three one and two bedroom apartments available for shared ownership.

*"It's a lovely flat with good views. Watford General Hospital, my place of work, is next door, and I love football, so being virtually inside a stadium is great."*

Eunice Osie-Barnieh, gynaecology nurse and tenant at The Wrap, Watford FC





## The development programme

Origin has taken advantage of opportunities that have arisen from the recession and has 612 homes being developed on-site. The overall programme moving forwards into the financial year 2010/11 is worth £145 million which includes:

### Barnet

Great North Way, Hendon; Colindale Ave, Colindale; Station Rd, Hendon.

### Camden

UNISON on Euston Rd, St Pancras; Loudoun Rd, South Hampstead; Winchester Rd, Belsize Park; Whitfield St, Bloomsbury.

### Enfield

Watermill Lane, Edmonton; Waverley Rd, Enfield Chase; Green Lanes, Palmers Green; St Edmunds Rd, Bush Hill Park.

### Islington

Corsica St, Highbury; Archway Heights, Archway.

### Haringey

Former Hornsey Hospital, Crouch End.



*"It's lovely that everything is new and I've got a gorgeous balcony which means I can leave the door open and have lovely views across London."*  
**Linda McCartney, Regent's Place tenant**

# Finance

For the year ended 31 March 2010 (£000)

## Income and expenditure

<b>Turnover</b>	59,961
<b>Cost of sales</b>	(19,172)
<b>Operating costs</b>	(30,523)
<b>Operating surplus</b>	10,266
Surplus on sale of fixed assets – housing properties	4,793
Interest receivable and other income	150
Interest payable and similar charges	(6,501)
<b>Surplus on ordinary activities before taxation</b>	8,708
Tax on surplus on ordinary activities	(125)
<b>Surplus for the financial year</b>	8,583

## Balance sheet

<b>Tangible fixed assets</b>	
Housing properties at cost	401,676
Social housing & other capital grants	(192,232)
	<hr/> 209,444
Commercial properties at valuation	26,103
Other tangible fixed assets at cost	3,790
	<hr/> 239,337
<b>Investments</b>	
Homebuy loans	2,980
Social housing grant	(2,980)
	<hr/> -
<b>Current assets</b>	
Properties for sale	1,457
Debtors & other current assets	4,653
Cash at bank and in hand	17,803
	<hr/> 23,913
Creditors: amounts falling due within one year	(16,285)
Net current assets/(liabilities)	7,628
Total assets less current liabilities	246,965
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Creditors: amounts falling due after more than one year	174,448
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<b>Capital and reserves</b>	
Non-equity share capital	-
Revenue Reserve	51,173
Other Reserves	21,344
	<hr/> 72,517
	<hr/> <hr/> 246,965



*"I looked around plenty of properties, and found this apartment really stood out as a cut above the rest."*  
**Michel Gillman, homeowner at Constable Court, Kings Cross**