ANNUAL REPORT 2015/16
Great homes,
Positive people,
Strong communities.
Origin has a long history as a successful community based housing association whose objectives have always been about making a difference to the quality of people’s lives. The Origin Housing Board has taken time this year to review its objectives and despite some major changes in government policy has reaffirmed its strategic direction, so will continue to do more of what you will see we achieved last year.

We remain committed to building more affordable homes, requiring us to manage the risks of the sales market since this provides essential cross subsidy. Our financial results for the year were strong and our track record places us well to continue adapting to the new environment.

Value for money is critical and it is expected by our customers. We are particularly proud of our responsive repair services and the improvements we have made to the care and upkeep of estates. We have started work on redesigning our customer services to handle many more customer enquiries at first point of call, and also offer digital service options. Our social investment activities are particularly important at this time as public services and benefits are being reduced. You will see from our review that we have focused resources on helping people sustain their tenancies, including help with finances and access to work. This is good for the business too, helping to explain our excellent income collection figures. Providing care and support services is tough in the current market, but our review shows we are continuing to create new opportunities to work with local authority partners to meet these essential needs.

Steve White, who is in his first year as Chair of Origin comments:

“I have been impressed by the commitment of Origin’s Board, directors and staff which has enabled the organisation to stay true to Origin’s heritage and social purpose despite the most challenging policy landscape in the sector’s history. I have every confidence that Origin is well placed to continue to build new homes and provide much needed services to our customers and communities in the years to come”.

Steve White
Chair, Origin Housing

Karen Wilson
Chief Executive, Origin Housing
Investing in new homes

We have continued to build high quality affordable homes in London and Hertfordshire. Our 2012–2015 programme of development to build affordable homes along with private sale homes is now complete.

Our new schemes

Completed 60 homes in three new developments.

- **Goldfinch Court**, Finchley Road, Barnet
  - **20 HOMES** for private sale

- **Willows Yard**, Rucklidge Avenue, Brent
  - **21 HOMES** for affordable rent

- **Lowry Court**, Artisan Place, Harrow
  - **19 HOMES** 12 for affordable rent and 7 for shared ownership

We invested £18.6m in our development programme.

We completed 60 new homes in three new developments.

We plan to deliver 650 new homes as part of an ambitious development programme in the new ‘Heart of Harrow Housing Zone’ over the next three years.

We own and manage 6500 homes.

**Accolades for Suffolk House**

The Suffolk House redevelopment, providing seven homes for affordable rent and six homes for shared ownership, received four national awards during 2015/16 including ‘Best Small Development’ at the National Housing Awards and ‘Most Innovative Housing Development’ at the Housing Innovation Awards.

The scheme arose through a partnership between Camden Council, developer Derwent London and us. It provides two much needed five bedroom family homes for social rent along with providing office space for Fitzrovia Youth Action, a local charity focused on empowering young people to create positive change. The scheme received praise for retaining its architectural heritage while achieving the highest environmental standards to maximise energy efficiency for our residents.
I had wanted to get onto the property ladder for a while. As a freelance musician, it’s not easy to earn a lot to save up for a deposit, so I decided to look at affordable options.

I searched for a while and waited for somewhere to come up in Camden and that matched my financial situation, before coming across Suffolk House which was perfect!

The whole shared ownership process was straightforward, and the Origin team were really helpful. I love my new apartment – it’s modern inside, with a period exterior.

“JAMES, SHARED OWNER, SUFFOLK HOUSE”
Investing in our existing homes

We have continued to bring our buildings up to more energy efficient standards to provide ‘great homes’ that offer good value to our residents.

We replaced 382 boilers to provide a 30% improvement in fuel consumption and a reduction to carbon emissions.

We fitted 394 new bathrooms and kitchens.

In response to residents’ feedback we replaced windows at 131 properties to make homes warmer, quieter and more energy efficient.

We invested £2.82m in regeneration projects on our existing estates and £5.32m on our planned renewal programme.

New young person scheme, Holborn

We were pleased to work in partnership with Camden Council to invest in our Gough Street properties to offer 35 modern, fully furnished rooms to care leavers before they move on to their own homes. We reassessed the usage of the properties in Gough Street following changes to the benefit system to ensure they remained financially sustainable. Each room has access to fully refurbished communal areas, and each resident has access to a team of support workers and 24-hour concierge service.

The scheme has been well received by our new residents who said “It’s the best accommodation I have lived in” and “living here gives me a sense of pride.”

Solar panels were fitted to 99 properties in Hertfordshire, Enfield and Watford. These can help tackle fuel poverty by saving residents up to £350 per year on their energy bills.
Regenerating the Sidney Estate

We completed the first year of a three to four year programme of major building works on the Sidney Estate in 2015/16. The estate in the Somers Town area of Camden was created as a result of the work of our founder, Father Basil Jellicoe and the St. Pancras House Improvement Society in the 1930’s.

The aim of the regeneration programme is to improve and upgrade the 200 homes and the surrounding communal areas to improve energy efficiency and security.

Works so far

Using the feedback from our engagement events we increased the physical security of the estate, along with works to boundary walls, railings and gates without losing the existing features or character from the estate. New entry phone systems and CCTV installations are planned for completion in 2016/17 across the estate to further enhance and improve security.

‘Draughty’ single glazed windows have been replaced with double glazed versions that replicate the look and style of the originals while offering huge reductions in outside noise and heat loss.

We’ve had great feedback on the work we’ve carried out so far, with the new security measures providing reassurance to our residents and the new windows ensuring ‘homes are now warmer and easier to heat’.
Improving our service delivery

We listened to and acted on customer feedback to inform how we improve our service delivery in 2015/16.

To improve our repairs service, tradespeople now call in to our contact centre to confirm a customer is happy before they leave a job, and a Field Compliance Officer checks the quality of the work undertaken on a daily basis.

One of the things our residents found particularly frustrating was delayed repairs appointments. To improve our service we now have an additional tradesperson available every day to provide cover and reduce any delays to our residents’ repairs.

Changes to our repairs service improved overall customer satisfaction with repairs to 92%.

81% of customers are satisfied with Origin as a landlord compared to 77% in 2014/15.

We invested in new website infrastructure to improve the availability of information and provide the framework to enable us to offer more to our customers online in the future.

64.2% of Enfield Single Housing residents are now satisfied or very satisfied with the service compared to 36% in 2014 before Lee Housing Association merged with Origin.

64.2% of Enfield Single Housing residents are now satisfied or very satisfied with the overall condition of their home compared to 33% in 2014.

We are pleased to report some great improvements in the satisfaction levels of residents at our ‘Enfield Single Housing’ service. We merged with Lee Housing on the 1 October 2014 and formed a new service known as Enfield Single Housing or ESH.

The service is unique within the borough of Enfield, taking self referrals from the council as well as from single adults with no place to live. Priority is given to those genuinely homeless but currently in employment, training or education.
New service

The Hillside, Hertfordshire

We took over this dedicated 24-hour residential service to support four people with learning disabilities and to provide outreach support to three others nearby. We took on the Hillside scheme as a result of the long term success at our nearby Dickenson Way scheme that offers similar support to seven residents.

Since we took over the management of The Hillside the residents have received dedicated, tailored support and we are now creating meal plans with home cooked food along with offering a wide range of activities. Individual support has been improved to help build confidence and self-esteem. In the first inspection for this service by the Care Quality Commission (CQC) they reported that “People received care and support from staff that were trained, skilled, experienced and knowledgeable in their roles.”

Our improved service delivery has created a positive living environment and empowered our residents to live more happily, changes applauded by their families and friends.
Investing in our communities

Our focus has been helping residents with their finances, gaining employment and tackling the isolation of older residents.

By forging partnerships we have extended our reach to deliver more projects and the impact they have within our communities.

We generated £1.7m of social value; social value is a measurement which places an economic value on all social investments and activities.

GENERATING A RETURN OF £6 IN SOCIAL VALUE FOR EVERY £1 OF ORIGIN INVESTMENT.

We developed key partnerships with local and national organisations.

We won the ‘Most Innovative Housing Provider’ award at the Housing Innovation Awards in February for our community work.

We supported 3900 people, both tenants and service users in the wider community, through services like our home improvement agency and outreach work.

HELPED 39 PEOPLE INTO WORK
Shahina, an Origin resident working in childcare attended the Camden Job Hub in June 2015 with the hope of forging a new career path in construction. During her initial visit, she met up with our Employment and Training Co-ordinator who helped her update and improve her CV, went through interview techniques and supported her to look for suitable jobs.

Using the skills gained at our Job Hub, Shahina applied for a role with one of our main contractors, Keepmoat, who she impressed during the recruitment process. Following the submission of her CV and putting her new interview skills to great use, Shahina was successfully recruited to the role of ‘Apprentice Resident Liaison Officer’ and now often works locally liaising with our residents in North London.
Offering financial support to our residents

Our Financial Support Officers received training to become qualified ‘Money Mentors’. Support is available to our residents who might be having difficulties with money and/or paying their rent.

We supported our residents to claim Housing Benefit that they were not previously eligible for, providing an additional £54,670 for their housing costs.

We secured £23,086 for our residents by helping get debt written off and in charitable grant payments.

We obtained a total of £203,223 additional household income to our residents.

Volunteer powered community action

Our volunteer work helped earn Origin the accolade of ‘Outstanding Contribution to the Community’ at the Camden Business Awards 2015 in June.

Through the projects we set up there have been over 2700 hours volunteered for the communities we work with in 2015/16.

Start sentence ‘Our weekly Cream Tea Club set up to help reduce isolation for older residents is now managed by volunteers from within the community. Our weekly Boccia league is another great example of our continued success to minimise isolation for our older residents.

Staff volunteering

We now offer all permanent staff one day of volunteering time to contribute to a local charitable cause:

300 hours volunteered.

Helped 5 local charities and organisations.

Staff volunteered up to half a day each.
Cynthia, a retired resident in Enfield, had fallen into rent arrears. Her housing officer Richard stepped in to offer financial support. He chatted with Cynthia and learnt she had worked as an NHS nurse. This prompted a phone call to the NHS and Richard discovered Cynthia was entitled to an incredible £642 per month in additional pension payments and a lump sum of £20,000. An overjoyed Cynthia immediately cleared her debt:

“This changed my life, when I heard the news. I was elated and was able to pay off my rent arrears and help my son get married.”
Our Finances

We are committed to providing value for money services for the benefit of our customers and to strengthen the business so we can deliver more affordable homes.

Last year, we focused on developing a strategy to address the funding gap resulting from the Government’s announcement of 1% rent reduction and continual welfare reform. This gap equates to £3m reduction in operating surplus over the next four years. As part of this, we have started a programme to improve those service areas where we can make the most impact. This includes ensuring that our services are run more efficiently and effectively.

We disposed of four underperforming properties generating a total of £2.2m. This is being used to help fund our regeneration programme for our existing properties. We recorded our lowest ever rent arrears figure for our general needs properties at 2.8%, down from 6% in 2013/14. We retendered a payment collection contract to reduce transactional costs saving approximately £30,000 per annum.

As a result of our improved performance we made a total saving of over £236,000 in 2015/16.

<table>
<thead>
<tr>
<th>Group Statement of Total Comprehensive Income</th>
<th>31 March 2016 (£m)</th>
<th>31 March* 2015 (£m)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Turnover</td>
<td>74,531</td>
<td>59,667</td>
</tr>
<tr>
<td>Cost of sales</td>
<td>(20,019)</td>
<td>(5,853)</td>
</tr>
<tr>
<td>Operating expenditure</td>
<td>(39,332)</td>
<td>(36,398)</td>
</tr>
<tr>
<td>Operating surplus</td>
<td>15,180</td>
<td>17,416</td>
</tr>
<tr>
<td>Gain on disposal of property, plant and equipment</td>
<td>7,759</td>
<td>3,134</td>
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<tr>
<td>Interest receivable</td>
<td>179</td>
<td>79</td>
</tr>
<tr>
<td>Interest and financing costs</td>
<td>(11,782)</td>
<td>(10,955)</td>
</tr>
<tr>
<td>Movement in fair value of financial instruments</td>
<td>(11,235)</td>
<td>(23,553)</td>
</tr>
<tr>
<td>Movement in fair value of investment properties</td>
<td>2,168</td>
<td>6,445</td>
</tr>
<tr>
<td>Surplus/(deficit) before taxation</td>
<td>2,269</td>
<td>(7,434)</td>
</tr>
<tr>
<td>Taxation</td>
<td>35</td>
<td>(107)</td>
</tr>
<tr>
<td>Surplus/(deficit) &amp; total comprehensive income for the year</td>
<td>2,304</td>
<td>(7,541)</td>
</tr>
</tbody>
</table>

*Figures have been re-instated to reflect the adoption of the new accounting standard - FRS 102
Origin’s Homes in Key Local Authority Areas

- **Haringey**: 1100
- **Enfield**: 660
- **Brent**: 2576
- **Harrow**: 376
- **Waltham Forest**: 145
- **Islington**: 145
- **Camden**: 2576
- **Hertsmere**: 23
- **Waltham Forest**: 36
- **Three Rivers**: 36
- **Watford**: 484
- **Stevenage**: 581
- **North Hertfordshire**: 166
- **Hatfield**: 216
- **Welwyn**: 60

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### Type Stock count

- Commercial Properties: 112
- General needs: 3489
- Leaseholders: 498
- Retirement Housing: 381
- Shared Ownership: 414
- Supported: 615
- Extra Care: 35
- Intermediate: 423
- Rent to homebuy: 20
- Market rent: 31
- Key worker (NHS): 483

Total: 6501