



ANNUAL REPORT

2009/2010

PART OF THE LINK GROUP 



Inclusive, sustainable communities where people's particular needs are met

OUR VISION AND VALUES

“Inclusive, sustainable communities where people’s particular needs are met”

We believe:

- everyone is equal
- people are disabled by society and their environment, not by their impairment
- everyone is different and diverse, with individual qualities
- people should have choice in housing and services.

OUR MISSION

We develop and deliver accessible and affordable homes and services that enable people, irrespective of impairment, to live in and contribute to their community.





"Inclusive, sustainable communities where people's particular housing needs are met"

CHAIRPERSON'S REPORT

This is the underlying principle that continues to motivate and sustain all that Horizon stands for. The Association enjoys an excellent reputation for the quality of its housing and service delivery, and is recognised as a lead provider in Scotland of houses that meet the needs of disabled people and are integrated within the wider community. At a time when there is a chronic shortage of housing for disabled people, particularly but not exclusively wheelchair users, our purpose has never been more relevant.

To remain relevant, the strategy of the Management Committee in recent years, bearing in mind the political and economic environment in which we work, has been to find a like-minded organisation with whom we could work in partnership. In February last year, we found what we were looking for, and in November formed a constitutional partnership with the Link Group.

Expectations run high. Potential benefits seem plentiful, with both partner organisations sharing the rewards, including amongst others: increased development with specific targets set for the provision of housing for disabled people, particularly wheelchair users; improved services to tenants due to economies of scale and access to the wider provision of services enjoyed within the Link group;

staff benefiting from joint training and improved career opportunities. During the coming years, the task for Horizon, in partnership with the Link group, is to ensure that the perceived benefits are realised. Jim Watt, our Chief Executive and lead player in the Horizon story since the opening chapter in 1988, has now retired. He leaves with the satisfaction of a job well done and the sincere thanks of all associated with Horizon, be they tenants, staff, committee members, or friends and colleagues in the wider setting of the social housing sector. Jim will be remembered for his decisive leadership, his open, even-handed approach to all, his concern for the personal welfare and professional development of his colleagues and his sense of humour

Julia Fitzpatrick, is the newly appointed Managing Director of Horizon, and is charged with managing the affairs of the Association within the constitutional partnership formed with Link. A former Chairperson of the Association, she is well known to many of us, and her commitment to the Association's vision and values is assured. This, together with her work record and her considerable and varied experience within the social housing sector, make her eminently suited to the task in hand. We wish her well.

Frank Rochford
Chairperson



CHIEF EXECUTIVE'S REPORT

As I write my last report as Chief Executive of Horizon I hope that you will indulge me if I look back – not just on the last 12 months, important as they were – but on the past 22 years.

I sincerely believe that the Association can look back with immense pride on what it has achieved during that period. Many people's lives have been immeasurably improved through the hard work of a professional staff team ably led and supported by a dedicated Management Committee, giving freely of their time on a voluntary basis.

On a personal note, I have been truly humbled by the tremendous challenges many tenants have overcome to gain more control over their lives and live independently. If I have learned one thing during my time with Horizon, it is that we should never underestimate the contribution that good quality, accessible and affordable housing can make to overcoming other social and economic barriers.

The Association is now well into its first year as a subsidiary of the Link Group. Positive partnerships have been formed and there is a real shared commitment to building on these for the benefit of current and future tenants.

To all of my colleagues, past and present, I thank them for making Horizon the organisation it is. I also offer my sincere thanks to all those partner organisations, without whose positive support for Horizon, it could not possibly have achieved all that it has. It has been quite a journey.



Finally, to Julia Fitzpatrick, I wish her every success in her new role as Managing Director. I know that I leave the organisation in good hands.

A handwritten signature in black ink that reads 'Jim Watt'. The signature is written in a cursive, flowing style.

Jim Watt
Chief Executive

PROVIDING NEW AND ADAPTED HOMES

MEETING THE NEEDS OF DISABLED PEOPLE IN EVERY NEIGHBOURHOOD

Horizon again rose to the challenge of providing new affordable and accessible homes in a very difficult financial climate. This year we acquired 8 new homes in Blackburn through West Lothian Strategic Alliance, and will assist a further 64 households through new building in Denny and Glasgow.

During 2009/10, our new build development programme included:

Blackburn, West Lothian	8 new homes for rent	January 2010
McTaggart Avenue, Denny	10 homes for rent	December 2010
Myreside Street, Carntyne	35 homes for rent 10 homes for shared equity	January 2011
Ruchhill, Glasgow	9 properties for rent	June/July 2010
Etive Walk, Livingston	3 properties for rent	September 2010

With an overall development programme valued at £10.7 million, in 2009/10 a total of £2.293m of grant funding was spent (Housing Association Grant) on the delivery of Horizon housing at Blackburn, Denny and Carntyne.

While we already provide housing for shared ownership, our development programme has expanded to include home ownership, with the development of shared equity homes in Carntyne, Glasgow.

We are pleased to be part of several successful **partnerships**, leading to the acquisition of further new homes:

- Myreside Street, Carntyne is a design and build project in partnership with Bellway Homes which started on site this year.
- The West Lothian Strategic Alliance is a partnership of Almond Housing Association, Weslo Housing Management, the West Lothian Housing Partnership and Horizon to deliver new properties for rent and shared equity within West Lothian. Horizon acquired 8 new build properties in Blackburn from lead developer, Almond Housing Association, as part of this programme in 2009/10. We are due to acquire a further three in Livingston in 2010/11.

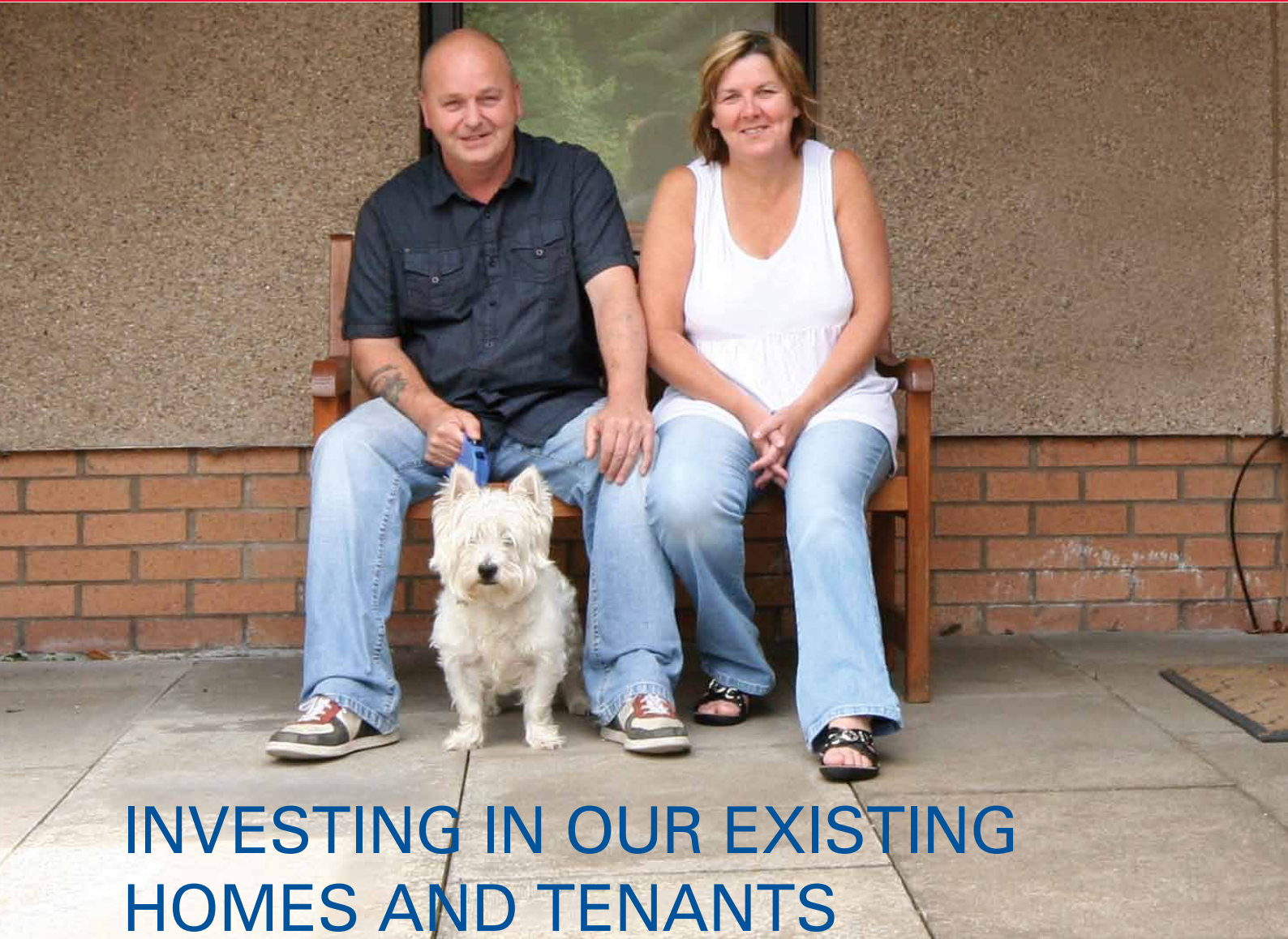
- In Glasgow, our partnership project, with Maryhill Housing Association and Bellway Homes at Ruchill Glasgow, commenced on site and will provide 9 new homes for rent of which 5 will be fully wheelchair accessible.

GOING FORWARD

The year ahead will become increasingly challenging due to budget constraints and tight subsidy levels. Horizon will be working closely within the Link Group to ensure that we continue to play a role in increasing the supply of housing for people in housing need, and in particular for wheelchair users.



Mrs Wilma Herron in her new home



INVESTING IN OUR EXISTING HOMES AND TENANTS

In 2009/10, we continued our strategy of ensuring tenants' homes are maintained to current quality standards, and that they meet their needs.

We implemented a successful programme of improvements and replacements of kitchens and boilers and external door replacements. We also upgraded all communal TV reception systems in preparation for the digital switchover. Horizon was able to benefit from its partnership with Link, joining in with its programme of replacements for Link tenants to achieve a swift and cost effective upgrade.

In 2010/11 we plan to install approximately 64 new kitchens, replace 111 boilers and 178 external doors and upgrade 30 bathroom/shower rooms. This will require investment of around £0.96m.

During the year we also put in place a 5 year programme for planned works, based upon the findings of our Stock Condition Survey, and which will be reviewed and rolled forward annually.

In addition, Horizon spent a total of (£94,000 (£0.094m) of Housing Association Grant adapting tenants' homes in a range of ways so that they can continue to live in their own homes. Over 60 households were assisted through this important service.

In 2009/10 we invested £0.9 million in our Planned Maintenance programme for existing properties

New Kitchens	112
New boilers	99
New doors	240
TV aerial upgrades	254 (33% total stock)

DELIVERING AND IMPROVING HOUSING SERVICES

Horizon owns and manages both rented and shared ownership housing. We brought 8 new homes into management this year, bringing the total numbers to 725 rented properties and 26 in shared ownership at the end of March 2010. We have partnerships with several support providers, who support people to live independently in their own home or in shared accommodation. In addition we factor 19 properties for owner occupiers.

INVOLVING TENANTS

During the year, we carried out a comprehensive Tenant Satisfaction Survey. An independent company, Research Resource, interviewed 71% of Horizon tenants face to face, and gave Horizon an in depth picture of what tenants think about the Association and its services.

These were some of the key messages:

- 90% of tenants are happy with how well Horizon keeps them informed about activities and services
- 98% of people find it fairly or very easy to contact us.
- 82% of tenants are satisfied or very satisfied with our services
- 88% of tenants think they live in a good or very good neighbourhood
- 66% were satisfied to very satisfied with the repairs service

Not surprisingly, the repairs and maintenance service is one of the highest priorities for tenants and we were concerned that a significant minority pointed out that this needed improvement. A focus group of tenants helped to identify the specific areas of concern and an action plan was drawn up. This is now being put into practice and includes a review of procedures for follow up work, improvement of the "communication flow" from the request for repair to completion, and extension of the appointment system. A new maintenance supplement has been added to the quarterly newsletters to provide more information on the service and what tenants can expect.



As the Association was considering its major decision to enter into partnership with the Link Group, the views and interests of tenants were of great importance. At our Tenant Conference on 4th June 2009, representatives from Link and Horizon discussed with tenants any concerns about the planned partnership and answered questions on the proposed constitutional change. The feedback from tenants from the day was very positive and we were delighted that so many tenants were able to attend and to contribute to the lively discussion which took place.



HOUSING MANAGEMENT AND MAINTENANCE PERFORMANCE

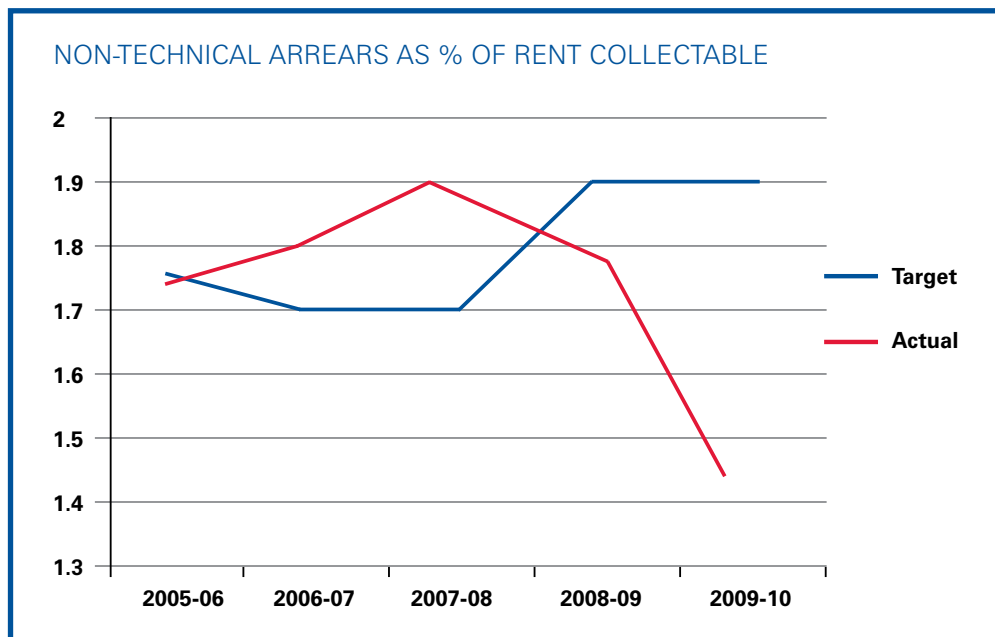
Each year the Association sets targets for maintaining or improving its performance and services in the key areas of letting houses, collecting rents and maintaining homes. The table gives an overview showing that, overall, targets were exceeded.

	Target	Actual
Rent arrears (excluding housing benefit) as % of rent collectable	1.9	1.45
Rent loss on empty houses	0.5%	0.25%
Average time to relet a property	14 days	12 days
Average time to let a new property	10 days	1 day
Average time to process a housing application	3 days	1 day
Repairs completed on time		
Emergency	100% (7 hours)	100%
Urgent	95% (3 days)	99%
Routine	95% (15 days)	100%

RENT COLLECTION

Our average rental increase for the financial year 2009/10 was limited to 1.9%. We received £2,562,620 in rental income in 2009/10 and achieved an excellent performance in managing rent arrears (excluding arrears due to delays in receiving housing benefit) which stood at 1.45% of rent collectable

at 31st March 2010. In order to recover rent owed to us, we issued 25 Notices of Proceedings, down from 35 the previous year. Six Court actions seeking repossession of the properties were initiated with one resulting in termination of the tenancy and eviction.





'Since moving into my new home my life has opened up, I have much more freedom both inside the house and in my garden. I absolutely love living in my Horizon house and the independence it has given me.'

HOUSING LIST & ALLOCATIONS

When allocating properties, Horizon aims to achieve the best match possible of the available house and the applicants' housing needs. In so doing we hope to ensure that our tenant is happy and settled in their house and that they will choose to remain in the property for as long as possible. We work with local authorities and other RSL partners to maximise opportunities for people in housing need to apply and access our property. However the demand continues

to outstrip the supply of available housing, with 25% of households on the list requiring housing for wheelchair users.

Lillian Rae (pictured above) is one of the new tenants at Elm Court, Blackburn. She previously lived with her mother in Broxburn and was thrilled with the move to her new home.

No. of applicants at 31 March 2010	669
New applicants added in 09/10	516
No. of vacancies (new and relets)	64

REPAIRS AND MAINTENANCE

REPAIRS AND MAINTENANCE

The performance of external contractors and Horizon’s in house maintenance team in the delivery of the day to day repairs service was on or above target last year.

The exceptionally cold and long winter had an impact on our repairs service, with significant increases in numbers of repairs instructed in response.

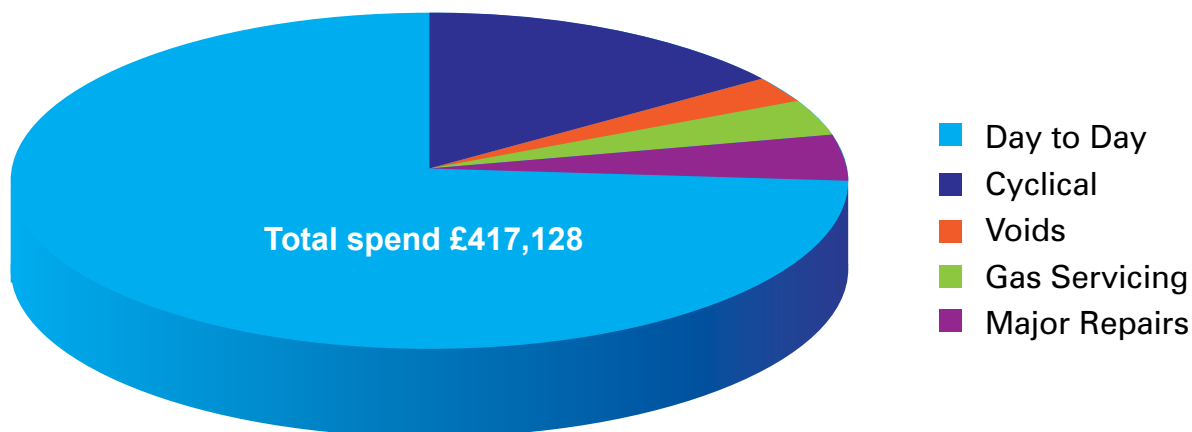
Almost half of these repairs were carried out by our own In-house Maintenance Team. This team also carried out a programme of cyclical maintenance of external paintwork and fencing works at Ardrossan, Kilmaurs, Kelty, Winchburgh and Edinburgh. They also completed the annual programme of inspection and renewal of smoke alarms and CO2 detectors.

Repair Type	Target % within timescale	Actual % Completion within timescale	Number of Repairs 09/10	Number of Repairs 08/09
Emergency	100%	100%	122	55
Urgent	95%	99%	137	87
Routine	95%	100%	315	245
Total			574	387





HOW WE SPENT OUR REPAIRS BUDGET 2009/10



FEEDBACK AND COMPLAINTS

The Association genuinely welcomes feedback and complaints to tell us where we have got things wrong and also to tell us where we have got things right.

Fourteen new complaints were dealt with by the Association at an initial stage. One complaint which

was carried over from the previous year was referred to the Public Sector Ombudsman who ruled that the complaint was partially upheld. As a result procedures were changed to improve the way in which we communicate with our tenants in relation to specific incidents in their neighbourhood.



CARE AND REPAIR WEST LoTHIAN

Horizon is proud to host West Lothian's Care and Repair service, which has gone from strength to strength since 2001 supported by the Advisory Group and West Lothian Council. Now meeting the information, advice and assistance needs of almost 1000 people in a year, the team is able to support older and disabled owner occupiers to remain in their own homes, improving their quality of life and ability to be independent.

This year Care and Repair extended its small repair and trade referral service, to include the installation of key safes on behalf of the Council, across all tenures: 900 small jobs were completed, an increase of 38% from the 679 in the previous year. 90% were completed within 7 working days.

The team offers a range of practical advice to support people with staying in their own home or community, which can include support with the entire process of arranging an adaptation, to advice about energy efficiency, grants and housing options.



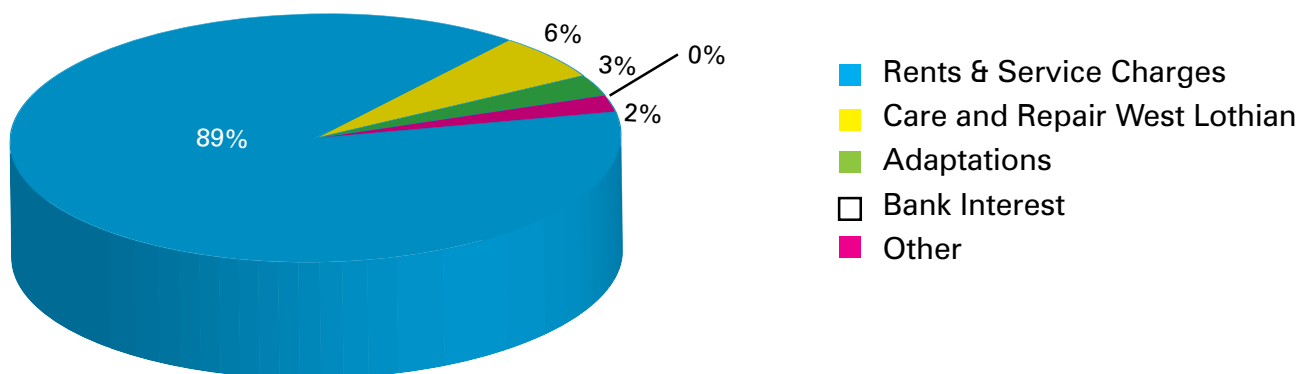
FINANCE

The two pie charts below illustrate a breakdown of both our Income and Expenditure for the year to 31st March 2010 as detailed in our Audited Financial Statements.

Should you wish a copy of these Financial Statements please contact us on 01506 424140.

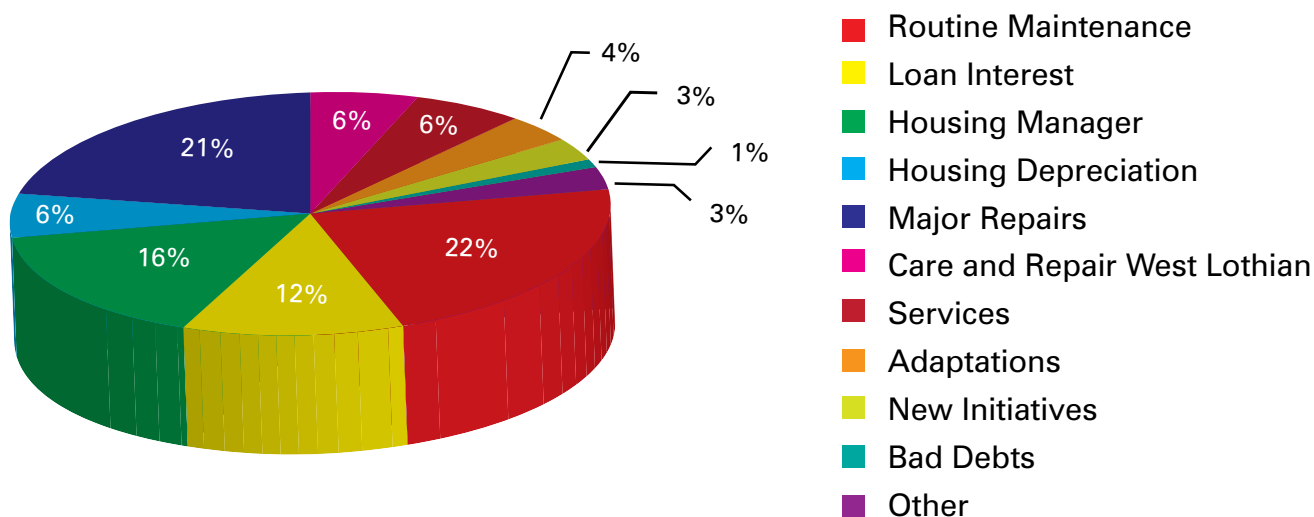
INCOME

Turnover £2,877,779



EXPENDITURE

Operating costs (including Depreciation) £2,859,936





THE END OF THE BEGINNING

Horizon signed a Constitutional Partnership, entering the Link Group on 6 November 2009 after many months of detailed work and discussions.

This was 'the end of the beginning'. Work began in earnest to make further progress on a Joint Initiatives Plan – a demonstration of commitment to making sure this new structure benefits Horizon tenants and its target client group, people in housing need particularly wheelchair users.

The next year will see this work continue and develop, as Horizon seeks to achieve its strategic priorities of:

- ongoing investment in our existing stock to maintain it to high standards
- working in partnership with other agencies to expand our services for the benefit of our target client groups
- increasing housing choice and opportunities for disabled people.
- continued delivery of new affordable housing, particularly meeting the needs of wheelchair users and other disabled people
- maximising value for money – delivering high quality housing services at an affordable rent



LINK

horizon
Housing Association Ltd

BOARD OF MANAGEMENT

Mr W F Rochford (Chair)

Mr D A McPhail (elected May 2009) (Vice Chairperson)

Mrs N Asghar (resigned – July 2009)

Mr D Buchanan (resigned – November 2009)

Mr P Croft, O.B.E.

Mr W Gunn

Mr N Hall (resigned – May 2009)

Mr G Harper

Mr R B Hartness (elected – May 2009)

Ms A Laan-Ra

Mrs M Potter

Mrs M Prior (resigned – May 2009)

Mr M C Rodgers

MANAGING DIRECTOR/SECRETARY

Ms J Fitzpatrick MA (Hons), FCIH

DIRECTOR OF HOUSING SERVICES (JOB-SHARE)

Mrs E Anderton / Mrs F Taylor

DIRECTOR OF DEVELOPMENT & PROPERTY INVESTMENT

Mrs M Turner

AUDITORS

Baker Tilly UK Audit LLP

BANKERS

Clydesdale Bank

SOLICITORS

T C Young

FUNDERS

Dunfermline Building Society



REGISTERED OFFICE

Leving House, Fairbairn Place, Livingston EH54 6TN

TEL: 01506 424140

FAX: 01506 400052

EMAIL: e-mail@horizonhousing.org

WEBSITE: www.horizonhousing.org

Registered under the Industrial and Provident Societies Act 1965 with the Financial Services Authority,
registered number 1827(R)s

Registered in Scotland as a Charity, number SC011534

Scottish Housing Regulator registration number 128



Inclusive, sustainable communities where people's particular needs are met