Supporting our customers

Aragon Housing Association
Annual Report 2008/09

Aragon
Housing Association

Maple Close, Pulloxhill

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ROAR (Residents of Aragon on the Road) at Ampthill Gala

> “It is pleasing to see such a broad range of customers involved in shaping our services”
>
> *- Richard Hughes, Chair*

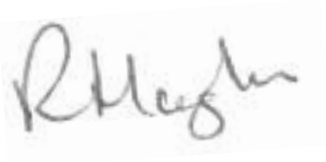
Foreword by Chair

This is my first year as Aragon’s Chair and I would like to begin this Annual Report by saying how pleased I am that Aragon has enjoyed another successful year.

The association’s staff have worked extremely hard over the year and performance levels remain high. However, we are keen to ensure that our services remain of the highest quality and are responsive; so we will be carrying out a major survey over the coming year, designed to tell us what you think about the service you already get from Aragon and the services you may want now or in the future.

Of particular note this year is the work carried out by our Community Development Team, who have been working with some of the younger people in our neighbourhoods. It is pleasing to see such a broad range of customers involved in shaping our services.

I would like to thank Aragon’s staff, my fellow Board members and involved customers for the support they have given me in my first year as Chair, and I look forward to another challenging and successful year.



Richard Hughes
Chair, Aragon Housing Association


Coventry Road


Aragon celebrates 100th Board meeting

Dedicated financial help in hard times

The current economic downturn has undoubtedly impacted upon all of us. Aragon is acutely aware of how our customers are affected by this decline and we have made every effort to support customers whose lives have been turned upside down by financial difficulties.

We introduced the Money Advice Service (MAS) in August 2008 to help our customers manage their income and expenditure more effectively. The service can help with debt advice, money management, benefits/welfare advice, financial aspects of tenancy agreements and practical assistance, such as form filling. Aragon's Money Advisor, Michele Collins, meets personally with customers who have applied for advice via the service. Each case is assessed on an individual basis and reviewed after six months. The aim is to resolve a customer's debt issues to enable them to continue their tenancy. Michele works in the Housing Management Team but liaises with other departments, including Community Development, to whom she will occasionally refer customers to join tenant panels. Panel membership can be a good confidence boost to customers who have low self esteem through financial trouble.

MAS is part of Aragon's wider commitment to anti-poverty and financial inclusion. The service also assists with the prevention of homelessness through close links with Aragon's housing officers who oversee the rent accounts. Customers without rent arrears can also apply for assistance. One third of Aragon's residents are older people and MAS is looking at ways to help them manage their income and avoid fuel poverty, particularly during the colder winter months.

MAS was recently commended for its tangible outcomes at the National Housing Federation's 'What We Are

Michele Collins, Money Advisor

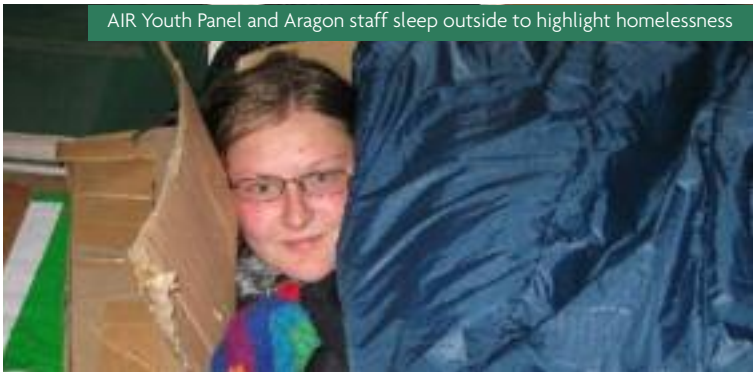
> "With your help and support in managing my debts, I now feel happy and confident once again, and able to face life with my head held high"
>
> *- Aragon customer*

Proud of Awards'. Severe debt is crippling and can easily ruin lives, so it's easy to see why we are so proud of this service.

Mid Beds Credit Union

Aragon doesn't pretend to be able to solve all of our customers' money worries but helping people to reduce their debt does help maintain the sustainability of the whole community. Through other financial inclusion work, and to complement MAS, we have agreed to pay any tenant's joining fee (£3) to the Mid Beds Credit Union, which is a safe and low interest way to borrow money. Credit Unions are locally run, not-for-profit organisations. Any surpluses made are returned to members as dividends or re-invested in the Credit Union. Aragon is committed to ongoing funding of the Mid Beds Credit Union.

The Mid Beds Credit Union has been made possible thanks to good partnership working between Aragon Housing Association, Mid Beds Citizens Advice Bureau, Mid and North Beds Community Volunteer Service and the (former) Mid Beds District Council and (former) Beds County Council. The positive benefits of this new service are already being felt and include savings schemes, low interest loans, free life insurance and financial advice.



AIR Youth Panel and Aragon staff sleep outside to highlight homelessness

Working with our customers

Nationwide the focus has been on how the economic crisis is affecting homeowners as job losses threaten mortgage payments, but there has been less recognition that people in rented accommodation face similar employment insecurities.

Unfortunately many of our customers have become unemployed and Aragon appreciates that higher rents can only have added to this burden. As far as possible, we have looked at ways to give customers value for money. We have already mentioned the link between joining customer panels and building self esteem. Our Community Development Team also provides a customer training programme designed to give customers essential life skills, including training to help people back into work. There is a specific money management session which ties in with the Money Advice Service and Mid Beds Credit Union.

Other sessions include local democracy, governance, data protection and the Freedom of Information Act, finance and budgeting, chairing meetings and equality and diversity. Aragon is involved in a Bedfordshire-wide European Social Funding project which will provide back to work training for customers with guaranteed employment for a certain number of trainees. We are also looking for further funding for other worklessness projects.

Older residents are especially likely to suffer from financial hardship. Our successful Telecare Service helps vulnerable people live safely in their own homes for longer, which means that they will not have to rely on residential care to the same extent.

Obviously it is not only financial problems which isolate people in our communities. In recognition of this Aragon works especially hard with older people and young people, as these two groups are particularly affected by social exclusion in different ways. One very successful way of


Coventry Road


Nicola King receiving the 'Tenant Liaison Officer of the Year award

> "Working with Nicola made me realise that I don't have to act out to be heard"
>
> *- Gina, involved young person*

including these members of the community is by integrating old and young, and intergenerational projects such as those delivered by Aragon's Community Development Team are certainly paying dividends.

Our AIR Youth Panel, who attended Shefford Gala in June (and were proud to win an award for their float!), invited some of the older members of the community to join them on the parade of floats. Zenobia, from the AIR panel is also a regular attendee at the Editorial Board, which meets regularly to review the production of *Intouch* magazine and annual calendar. Zen is a valuable younger 'voice' among an older group and she was instrumental in implementing a regular Youth Corner in *Intouch*, which has now led to the production of a dedicated youth flyer. Technology is another excellent way of integrating generations; as well as DJ and MC sessions, Community Development have been introducing our retirement schemes to the concept of Wii gaming.

On 11 March, our Youth and Community Participation Officer, Nicola King, was recognised for her efforts when she won the 'Tenant Liaison Officer of the Year' award at the regional heat of the Tenant Participation Advisory Service Awards. Nicola works tirelessly with the young people of Central Beds and we are extremely proud of her achievement.

> "Now we're quite friendly with the locals and when they see us around they're not intimidated"
>
> *- Gina, involved young person*

Aragon performance data

Overall tenant satisfaction	2008/09	2007/08
Aragon	82%	82%
National average		79%

Average rent per week	2008/09	2007/08
Aragon	£75.44	£70.75

Rent collected	2008/09	2007/08
Aragon	99.36%	99.47%
We set a target of 100% for 2008/09		

Current tenants' rent arrears	2008/09	2007/08
Aragon	2.03%	2.04%
National average		5.08%
We set a target of not more than 2.25% for 2008/09		

Rent written off	2008/09	2007/08
Aragon	0.25%	0.34%
We set a target of not more than 0.25% for 2008/09		

Amount of former tenant arrears collected	2008/09	2007/08
Aragon	20%	-
We set a target of 20% for 2008/09		

Rent lost due to properties being vacant	2008/09	2007/08
Aragon	1.28%	1.22%

Dwellings vacant and available to let	2008/09	2007/08
Aragon	1.2%	0.71%
National average		0.80%
We set a target of not more than 1% for 2008/09		

Dwellings vacant and not available to let	2008/09	2007/08
Aragon	0.33%	0.26%
National average		1.0%

Average relet time	2008/09	2007/08
Aragon	3.45 wks	3.56 wks
National average		5.74 wks
We set a target of not more than 3 weeks for 2008/09		

Aragon performance data

Average SAP ratings	2008/09	2007/08
Aragon	71%	71%
National average		68%

Properties meeting Decent Homes Standard	2008/09	2007/08
Aragon	100%	100%
National average		89%

Repairs completed within target time	2008/09	2007/08
	2007/08	2006/07
Emergency - 6 hours	98%	99.17%
Urgent - 5 days	98%	98.35%
Routine - 20 days	96%	94.16%
We set the following targets for 2008/09		
Emergency	98%	
Urgent	95%	
Routine	95%	

Total number of repairs carried out	2008/09	2007/08
Aragon	22,791	19,616

Number of lettings in the year	2008/09	2007/08
Local authority nominations	344	308
Homeless	11	18
Transfers	89	86
Mobility scheme	0	0
Total	**444**	**412**

Types of homes let			
General needs		Designed for older people or those with disabilities	
Studio flats	1	Studio flats	0
1 bed flats	70	3 bed studio flats	3
2 bed flats	54	1 bed flats	61
2 bed houses	31	1 bed bungalows	84
3 bed houses	104	2 bed flats	2
3 bed flats	2	2 bed bungalows	24
4+ bed houses	5	3 bed bungalows	0
		3 bed flats	3
Total	**267**	**Total**	**177**

Aragon performance data

How each £1 rent of income is spent	2008/09	2007/08
Repairs and improvements	0.56	0.58
Housing management	0.18	0.17
Interest payments	0.26	0.25
Total	**1.00**	**1.00**

Number of properties sold	2008/09	2007/08
General stock	3	6
Shared ownership	1	2
Total	4	8

Additional properties built/acquired	2008/09	2007/08
Rent	62	44
Shared ownership	36	40
Intermediate and market rent	56	0
Total	**154**	**84**

Number of rented properties by type	2008/09	2007/08
Studio flats	38	38
Flats	1369	1290
Houses and bungalows	4955	4897
Total	**6362**	**6225**

Number of rented properties by size	2008/09	2007/08
Studio flats	38	38
1 bed	1968	1915
2 bed	1648	1600
3 bed	2627	2596
4+ bed	81	76
Total	**6362**	**6225**

Number of improvements completed 2008/09	Actual	Target
Bathrooms	290	295
Kitchens	336	388
Heating systems	321	309
New roofs	104	119
Rewires	133	130

Complaints received	2008/09	2007/08
Total number	96	82
Upheld on appeal	1	0
Upheld by Ombudsman	0	0

Aragon financial information

Income and expenditure account for year ending 31 March	2009 £'000	restated 2008 £'000
Turnover	27,325	24,672
Operating costs	(23,311)	(22,365)
Operating surplus	4,014	2,307
Surplus on sale of fixed assets	354	746
Interest receivable	216	198
Interest payable and similar charges	(5,925)	(5,570)
Other finance costs	12	(8)
Deficit on ordinary activities before taxation	(1,329)	(2,327)
Taxation	0	0
Deficit for the year	**(1,329)**	**(2,327)**

Balance sheet as at 31 March	2009 £'000	restated 2008 £'000
Fixed assets		
Housing properties	258,614	239,433
Other	1,112	1,185
	259,726	240,618
Current assets		
Debtors	8,227	8,581
Cash	230	665
	8,457	9,246
Creditors: amounts falling due within 1 year	(4,890)	(3,085)
Net current assets	3,567	6,161
Total assets	**263,293**	**246,779**
Loans	131,203	119,233
Liabilities	2,989	791
Reserves		
Revaluation reserve	156,165	150,532
Designated reserves	57	2,078
Revenue reserve	(27,121)	(25,855)
Total loans and reserves	**263,293**	**246,779**

Note: The summarised accounts above relate to Aragon only and are an extract from the Association's Financial Statements, which are published separately. If you would like a full copy of the audited accounts, they are available from the Director of Finance on request.

Aragon Housing Association
Board and Management Team

The Board

Margaret Baker
Independent

Peter Blaine
Council representative

Richard Broomfield
Independent

Ted Button
MacIntyre representative

Arthur Castle
Tenant/Leasehold representative

Tom Conway
Tenant representative

Den Fensome
Tenant representative

Richard Hughes
Chair, Independent

Elizabeth Sargeant
Co-optee

Graham Saunders
Independent

Christina Turner
Council representative

Brian Woodward
Tenant representative

Management Team

Aileen Evans
Managing Director

Bob Hopkins
Assistant Director - Property

Deborah Stuart
Assistant Director - Housing and Support Services

The following Board Members resigned during the year:
Gary Seabourne (July 2008)

Equality and Diversity

Aragon Housing Association has a responsibility to ensure that equal opportunity and effective management of diversity are at the core of its business. The association sets targets to deliver services that are responsive to the needs of communities and individuals, and promote social inclusion. Further details of this policy and our action plan are available on request.

Do you need this in a different format?

Do you need the information in this document in a different format?
Please contact us on 01525 840505 to discuss your specific requirements.

Aragon
Housing Association

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business for neighbourhoods

Housing Forum Member
CONSTRUCTING EXCELLENCE
in the built environment

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