



## COMPANY PROFILE

### JANUARY 2019

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## Introduction

This booklet provides a brief introduction to Ayrshire Housing. It is as a handy guide to Board members - highlighting key facts and documents. It is also intended to benefit individuals considering joining the Board for the first time. For more detail on the role and functioning of the Board, there is a separate *Board Member's Handbook* which is issued to every Board Member.

## Interested in Joining the Board?

We welcome applications from tenants and members of the community who want to actively contribute to our work. We particularly welcome interest from individuals with a commitment to and experience in ensuring high quality services to all our service users. We also value prior experience and knowledge in financial management, the built environment and social issues. The Board may highlight particular skills requirements in the annual calls for new Board members.

If there are more applications than places, candidates will be selected through ballots of our community and tenant members.

Board members are Company Directors and Charity Trustees. If you think that there may be issues regarding your eligibility both in terms of the law and our articles (for example past or current insolvency, or criminal convictions) please get in touch before applying. You should also seek advice if you think that there may be a conflict of interest due to a personal or business relationship. You should also note that your name and image will appear in the public registers and declarations that the association is required to maintain and for promotional purposes.

We are committed to equal opportunities. If you may require some adjustments to attend and participate in Board meetings, just get in touch with us.

## History and Development

Ayrshire Housing came together in April 2003 through the merger of:

- 🏠 South Ayrshire Homes which had been formed in 1998 to acquire the South Ayrshire stock of Scottish Homes following a ballot of tenants. It had been formed using the local housing company model by South Ayrshire Council specifically to guarantee local control and management of the stock and to be generally a dedicated partner for the Council in taking forward other initiatives.
- 🏠 Carrick Housing Association Ltd, a community based housing association was established as a result of local campaigning in 1991 to build new housing for rent. As its name implies, it originally focussed on Carrick's burghs and villages.

The merger was effected through a transfer of engagements from Carrick Housing Association to South Ayrshire Homes which as part of the process changed its name to Ayrshire Housing.

It is now one of Ayrshire's leading housing associations with a stock of 1,500 properties and a reputation of quality in terms of its houses and services. Annual income (turnover) is close to £7million.

We work closely with community and voluntary organisations, and have also developed a number of collaborations with other community focussed housing associations operating in Ayrshire. These have led to innovative projects covering tenancy support, money management, construction training, public art and community development. The local organisations that we work with include the Hansel Foundation, Seascope, Aspire2Access, the Energy Agency and the 1<sup>st</sup> Alliance Credit Union. We are members of Eydent – the Alliance of Ayrshire Housing Associations – through which we share good practice and develop new collaborations and VASA – Voluntary Action South Ayrshire.

## **Our Mission**

We aim to enhance the wellbeing of our tenants and the wider communities of Ayrshire through high quality housing and related services.

## **Our Values**

Our mission is underpinned by these core values:

We listen - to everyone we work for and with.

We engage - as we actively involve our tenants, the community and our people in shaping our work.

We show respect - as we strive to provide equal and accessible services to all.

We seek challenge - to ensure best value to our tenants and wider community benefits.

These values shape the work of all Ayrshire Housing's people.

## **Our Vision for Ayrshire Housing**

This is what we want to demonstrate to all we work for and with over the next four years. Our vision underpins our day to day work. It is the context for our detailed business objectives.

## **Corporate Plan**

The Corporate Plan sets out the strategy for continued development and enhanced services to tenants, other service users and the wider community. It seeks to address the challenges and opportunities that all housing associations face as a result of the direction of Government policies.

The corporate objectives cover:

🏠 Serving our tenants.

- 🏠 Maintaining the quality of our houses.
- 🏠 Valuing our people.
- 🏠 Effective financial management and governance.
- 🏠 Providing more affordable homes.
- 🏠 Making an impact in our communities and beyond.

There is a set of actions for each objective. Progress towards meeting these is tracked by the Board at its regular meetings.

## Legal Structure

Ayrshire Housing is a company limited by guarantee, a Scottish charity and a registered social landlord.

Its rules are set out in the Memorandum and Articles of Association. These define the charitable objectives of Ayrshire Housing widely to allow it to carry out housing development, and provide a range of services to both its tenants and the wider community. They define the charitable benefit area as the former County of Ayrshire.

The Articles cover membership, the appointment of unpaid directors and the general conduct of business. The Board has adopted a detailed handbook which provides more guidance on the structure and conduct of business, the roles of the key officers, and the remits of special committees which meet as and when to consider, for example, staffing and tenancy matters.

Ayrshire Housing is regulated by:

### **The Registrar of Companies**

We are required to submit an annual return including audited accounts to “Companies House” and notifications of changes of Board members (Directors).

### **The Scottish Housing Regulator**

Following the full absorption of the investment and related functions of Communities Scotland into the Scottish Government, this standalone regulator was created. Its function is to inspect social landlords to check that they are delivering the *Scottish Social Housing Charter’s* objectives and are generally effectively managed. We must also make comprehensive annual returns to confirm our service standards and the strength of our finances.

### **The Office of the Scottish Charities Regulator (OSCR)**

OSCR issues guidance on the roles and duties of charity trustees (i.e., the Board members of Ayrshire Housing).

## Key Partners

To fulfil its aims, Ayrshire Housing works closely with the Scottish Government and local authorities. In order to obtain grant support, we must of course reflect their priorities in our development proposals.

### The Scottish Government

In partnership with the Councils, the Government determines the overall investment priorities for new affordable housing. Ayrshire Housing must abide by guidance issued by the Scottish Government as a condition of receiving Housing Association Grant (HAG), for example as a publicly supported body working within the public procurement regulations. The Government also provides grants to the housing association and its partners to assist in regeneration projects and other initiatives to improve the lives of our tenants and the wider community.

### Local Government

The councils are the strategic local housing bodies. Each produces a Local Housing Strategy which sets priorities in terms of housing services and investment. Whilst we work with all three Ayrshire Councils, our main focus remains South Ayrshire in terms of developing new investment opportunities and services. We also have nomination arrangements in place to assist the Councils to meet local housing needs, including the discharge of their statutory responsibilities for homeless persons.

### Health and Social Care Partnerships

We seek to work with the partnerships between NHS Ayrshire and Arran and the Councils to deliver health and social care in community settings.

## Our Houses

We have 1,500 houses in management in East, North and South Ayrshire. The stock has been acquired from a number of sources:

- 🏠 The acquisition of stock from Scottish Homes (formerly the SSHA) in South Ayrshire following a ballot of tenants in 1999. Approximately 350 remain in Ayrshire Housing's ownership.
- 🏠 A programme of new building focussed on South and to a lesser degree East Ayrshire.
- 🏠 Individual property purchases throughout Ayrshire, for example, to support the work of Women's Aid, homelessness prevention and the national mortgage to rent scheme.

Although all our houses are self-contained, Ayrshire Housing works in partnership with statutory and care agencies so that individuals in poor health or with disabilities can live in the community, for example, with the support of carers.

As can be seen in the table below, the majority of houses have one or two bedrooms:

2 apartments	3 apartments	4 apartments	5+ apartments
26%	42%	28%	4%

As a charitable housing association, tenancies have been exempt from right to buy. The only exceptions were the tenancies inherited from Scottish Homes in 1999 where the original tenants remained in residence. With a change in the law, this preserved right to buy ended on 1 August 2016.

The designs of Ayrshire Housing's stock and the layouts of the estates reflect the time of their construction. All dwellings and estates remain however very popular with little or no difference in satisfaction levels amongst the residents. Recent developments reflect current thinking in terms of planning policies, housing design and energy efficiency.

Some examples of our houses:



Some examples of the former Scottish Homes (SSHA) stock in Ayr (above right) and Dundonald (above left).



Typical village schemes at Straiton (above right) and Kirkmichael (above left).



Suburban housing in Ayr, and Dundonald (above) and Maybole (below).



Town centre and harbour side projects in Ayr and Maybole (below)





The main locations of Ayrshire Housing's stock

We own houses across Ayrshire but these are our main schemes:

<p><b><u>Ayr</u></b> Belmont Estate - 54 Forehill Estate - 158 Lochside Estate - 100 West Sanquhar Road -27 Fulshaw Place - 37 Thornyflat Place - 40 Sandgate - 15 Blackfriars Court - 28 South Harbour Street - 78 Crown Square (Main Street) - 30 George Place - 24 Corton Howe - 20 St Leonard's Road - 6 Viewfield Court - 44 Good Shepherd Court -25 Cross Gait - 22 Peebles Street - 39 Crown Street - 2</p> <p><b><u>Ballantrae</u></b> Arran Avenue - 27</p> <p><b><u>Barr</u></b> The Clachan - 8</p> <p><b><u>Coylton</u></b> Glenhead Court/Glenhead Place - 22 Highpark Road/St. Bride's Way - 14</p> <p><b><u>Crosshill</u></b> Kirkbride Crescent/Kirmichael Road - 9</p> <p><b><u>Dailly</u></b> Bridge Street/Main Street - 4 Hadyard Terrace - 30 Woodside - 3 Eldinton Terrace - 1 Victory Crescent - 14</p> <p><b><u>Dalrymple</u></b> Barbieston Road - 12</p> <p><b><u>Dundonald</u></b> Castleview - 39 Earl Crescent - 32</p> <p><b><u>Girvan</u></b> Clyde View - 21 Rowan Road - 36 St Andrew's Court - 18 Dalrymple Street - 6 Hamilton Street - 13 Ailsa Street West -7 Douneburn Crescent - 22 Torcy Way - 7</p>	<p><b><u>Kirkmichael</u></b> Meadowbank Place - 12 Bolestyle Crescent/Woodside Avenue - 11</p> <p><b><u>Kirkoswald</u></b> Oswald Court - 8</p> <p><b><u>Maidens</u></b> Turnberry Road/Harbour Road - 7</p> <p><b><u>Maybole</u></b> Whitefaulds Avenue - 14 Whitefaulds Crescent - 36 St Cuthberts Road/St Cuthberts Street - 23 Burns Wynd - 13</p> <p><b><u>Monkton</u></b> Baird Road - 8</p> <p><b><u>Mossblown</u></b> Mossbank Place - 3 Southside Avenue - 12</p> <p><b><u>Prestwick</u></b> Ayr Road/Fernbank Court - 13 Fairway View - 12 Moorpark Crescent - 7 Observer Court - 10 Obree Avenue - 2</p> <p><b><u>Straiton</u></b> Knockbreck Road - 12</p> <p><b><u>Symington</u></b> Various - 5</p> <p><b><u>Tarbolton</u></b> Springfield Road - 28 St Andrew's Avenue - 24 Croft Street - 8</p> <p><b><u>Troon</u></b> Kenmore - 9 Killin Place - 4 Logan Drive - 6 Wallacefield Road - 6 Hosiery Court - 21 North Shore Lane - 24</p>
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## Investment Priorities

Ayrshire Housing's main area of activity in terms of new building has been in South Ayrshire and to a lesser extent the western parts of East Ayrshire. Due to a cut back in Government grants, we scaled back in terms of development for a few years. With the recent improvement in grant levels coupled with our inherent financial strength, we are now looking for new opportunities. Having said this the funding of new housing remains challenging due to high costs particularly of land and the grant rates no longer fully reflecting rising standards.

Development opportunities are sought in the following broad categories:

- 🏠 **The villages.** We seek sites which can provide well integrated small projects to meet housing needs and to maintain the vitality of the villages.
- 🏠 **Town centre renewal.** This focusses on the smaller burghs such as Girvan and Maybole.
- 🏠 **New neighbourhoods.** We work with the councils and house builders to ensure that affordable housing is realised through the planning system.
- 🏠 **Estate regeneration.** Working with the councils and the communities, we assist in estate improvement projects which combine new build housing and environmental improvements with community engagement.
- 🏠 **Individual house acquisitions.** Across Ayrshire, we support mortgage to rent and other special programmes.

We endeavour to ensure that the widest range of needs are integrated into each project brief, for example in terms of housing suitable for the physically disabled and households requiring support.

Of equal importance is the maintenance of our established stock to the highest standards. We have a fully fundable business plan to maintain the stock to the Scottish Housing Quality Standard (SHQS) and the more recent Energy Efficiency Standard for Social Housing (ESSH). We are developing projects to enhance some of our older houses beyond the SHQS, particularly where they are out-with the gas supply area.

## Our Tenants

The last independent survey of our tenants confirmed high levels of satisfaction with the quality of service provided, with 90% saying that they were at least "satisfied". Income levels are relatively low amongst our tenants with over 65% receiving at least some support to pay their rent. Notwithstanding this, 87% of respondents said that the rent charged was good value for money.

## Rent Levels

We aim to charge rents which allow us to borrow to meet the costs of new developments after grant support and to maintain our properties and services to our tenants to a high

standard. At the same time, we endeavour to ensure that these are affordable to the majority in low paid employment and are comparable with other housing associations and the Councils.

Typical rents range from about £75 a week for a one-bedroom flat to £95 for a 3-bedroom house.

We test our rents against an affordability tool developed by the Scottish Federation of Housing Associations. This confirms that our rents should be reasonably affordable to those in modestly paid employment.

## **Community Engagement**

As housing associations have grown they have been encouraged to extend their breadth of activities whilst not losing their traditional focus. This is sometimes called wider action and involves applying our skills to support services which extend beyond our tenant base and to encourage initiatives for example around training and community development based on our house building programme. It also involves using our skills to support activities in ways that complement our mainstream work. We have been involved in a number of projects aimed at supporting tenancies and increasing access to construction employment in collaboration with other housing associations and voluntary organisations. The community development project Lochside People and Place was a good example of how we combined housing renewal with a wide range of initiatives aimed at both adults and young people. More recently we have been working with Aspire2Access on a range of employment training and digital inclusion projects.

We have launched our own building community capacity fund to support the work of smaller local organisations.

## **Project Management**

We offer our in-house expertise to other housing associations, councils and community organisations. This can complement our wider action work. We project managed South Ayrshire Council's first significant new housing project for 30 years. This included advising on consultant and contractor selection and taking the project through from the initial brief to contract completion.

## **Home Ownership**

We have over the years developed a small portfolio of shared ownership properties. In addition, we maintain a subsidiary, Ayrshire Homestake Ltd, so as to have a ready vehicle to respond to any new home ownership initiatives by the Government and others, and to respond to any other non-charitable opportunities.

We also provide an estate management service to the owners of approximately 1,000 ex-Scottish Homes (SSHA) houses in South Ayrshire which have been sold over the years through the right to buy scheme.

## The Board

The Board steers the development of the company. For example, it agrees a corporate plan and sets out the standards of performance that are expected from the company's employees.

The Board normally meets eight times a year in addition to the annual general meeting. At each meeting, the Board receives reports on the key areas of work, for example, business development, housing management and finance. In addition, time is set aside for the Board to consider external developments and longer-term strategy.

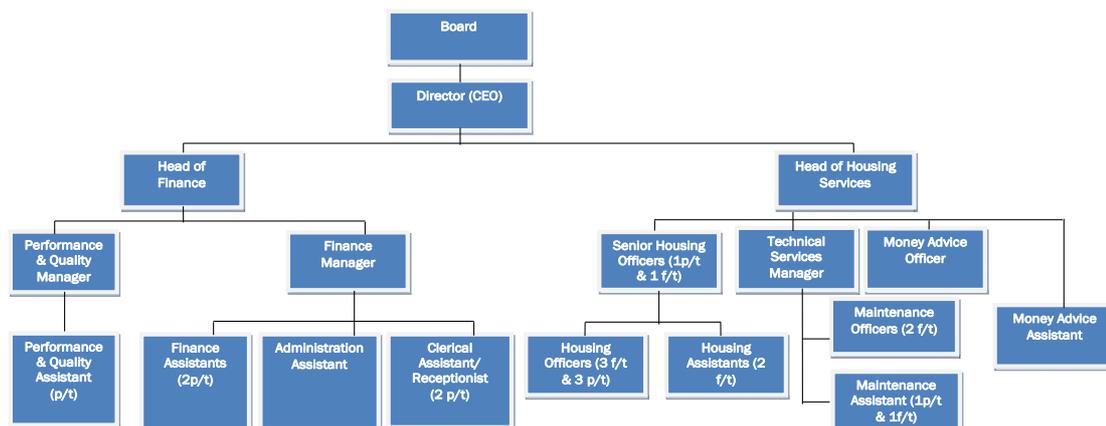
The training needs of Board members are met in a number of ways. For example, briefings are offered by senior members of staff and external speakers. Support to attend seminars and courses is provided. Joint events with other Ayrshire housing associations are also held.

Board members have access to a dedicated website to allow communication amongst themselves. Fuller details of the duties of Board members are given in a separate handbook.

## Organisational Structure

Ayrshire Housing has 28 full and part-time employees (see chart below) all based in its purpose built office in Ayr. Ayrshire Housing aims to be a good employer. This is reflected in the low levels of staff turnover.

ORGANISATION CHART



The staff complement is modest compared to many equivalent housing associations but is sufficient to manage property development and services to our tenants to a very high standard. The association obtains professional services (e.g., legal and architectural) as a client of private practices. The construction and maintenance of our properties is handled through independent contractors.

## Key Documents

The following key documents are available either online or on request from the association's office. They provide the context for both the conduct of the Board and for the application of Board policy by the staff teams.

### Governance

- The Board Member's Handbook. Covers the standing orders for the Board and detailed background information for Board Members;
- Memorandum and Articles of Association – Ayrshire Housing's "rule book";
- The Scottish Social Housing Charter;
- The Corporate Plan;
- Annual Accounts;
- Scottish Housing Regulator's Regulatory Framework;
- Scottish Housing Regulator's guidance on notifiable events. This provides a list of occurrences where the Scottish Housing Regulator must be informed;
- SFHA Code of Conduct for Board Members;
- Scottish Charity Regulator's Guidance for Charity Trustees. This provides information on charities law, notifiable events and the role of the Board as members as charities trustees;
- EVH glossaries of technical terms;
- Entitlements, Payments and Benefits Policy;
- Access to Information Policy.

### General Policies

These cover how Ayrshire Housing ensures that it meets the needs of all sections of the community and how we respect the confidentiality of personal information:

- Accessibility Policy;
- Equality and Diversity Policy;
- Racial Harassment Policy;
- Complaints Handling Policy;
- Privacy Policy;
- Whistleblowing Policy;
- Sustainability Policy.

### Housing Management Policies

- Aids and Adaptations Policy;
- Allocations Policy;
- Mutual Exchange and Mobility Policy;
- Succession of Tenancy Policy;
- Rent and Service Charge Policy;
- Arrears Policy;
- Void Management Policy;
- Estate Management Policy;

- Abandoned Tenancies Policy;
- Neighbour Disputes and Anti-Social Behaviour Policy;
- Asset Management Plan;
- Repairs and Maintenance Policy;
- Tenant Consultation and Participation Policy.

### **Development Policies**

- Design Guide. This sets out what we expect from our designers and contractors.

### **Risk Management and Finance Policies**

- Risk Management Policy;
- Audit Policy;
- Financial Procedures and Regulations;
- Treasury Management Policy.

### **Personnel Policies**

- Staff Personal Development Plans (PDPs). This sets out the arrangements for staff personal development and support;
- Staff Handbook. General guidance to employees.

Ayrshire Housing is a member of Employers in Voluntary Housing (EVH) and is thus party to a national collective bargaining arrangement with Unite the Union. This covers staff pay and conditions and the following policies which have been adapted as needs be for local use:

- Statement of Terms and Conditions of Employment;
- Personal Relationship at Work Guidelines;
- Health and Safety Policy;
- Dignity at Work Policy;
- Alcohol and Drug Abuse Policy;
- Code of Conduct for Staff;
- Model Recruitment and Selection Guide;
- Retirement Policy;
- Flexible Working Policy;
- Attendance Management Policy;
- Shared Parental Leave Policy;
- Smoke Free Policy;
- Lone Working Policy;
- Sabbatical Leave Policy;
- Staff Performance Management;
- Training and Development Policy;
- Alcohol and Drug Misuse Policy;
- Equality and Diversity Policy;
- Stress Policy;
- Disciplinary Policy;
- Grievance Policy.