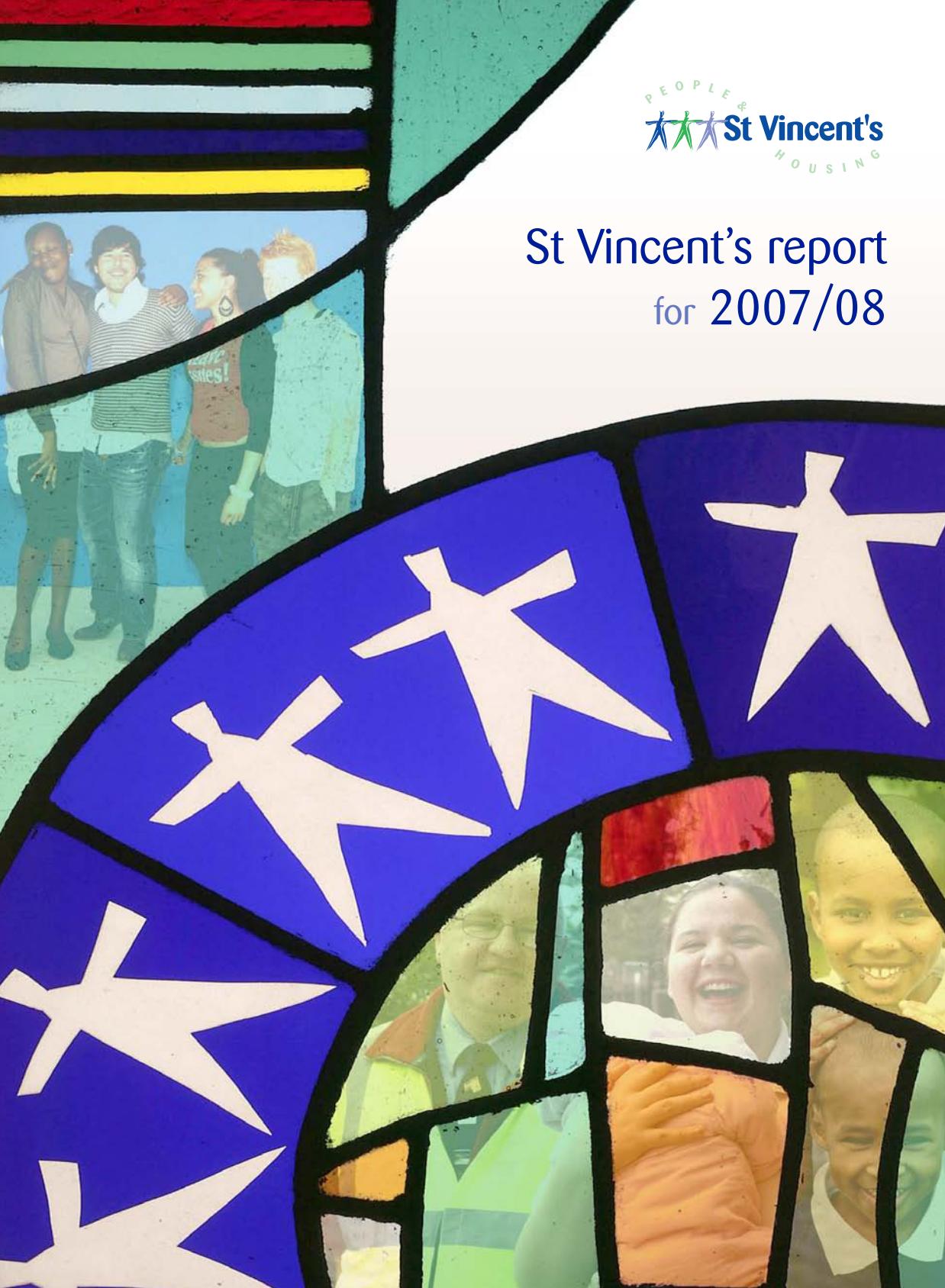
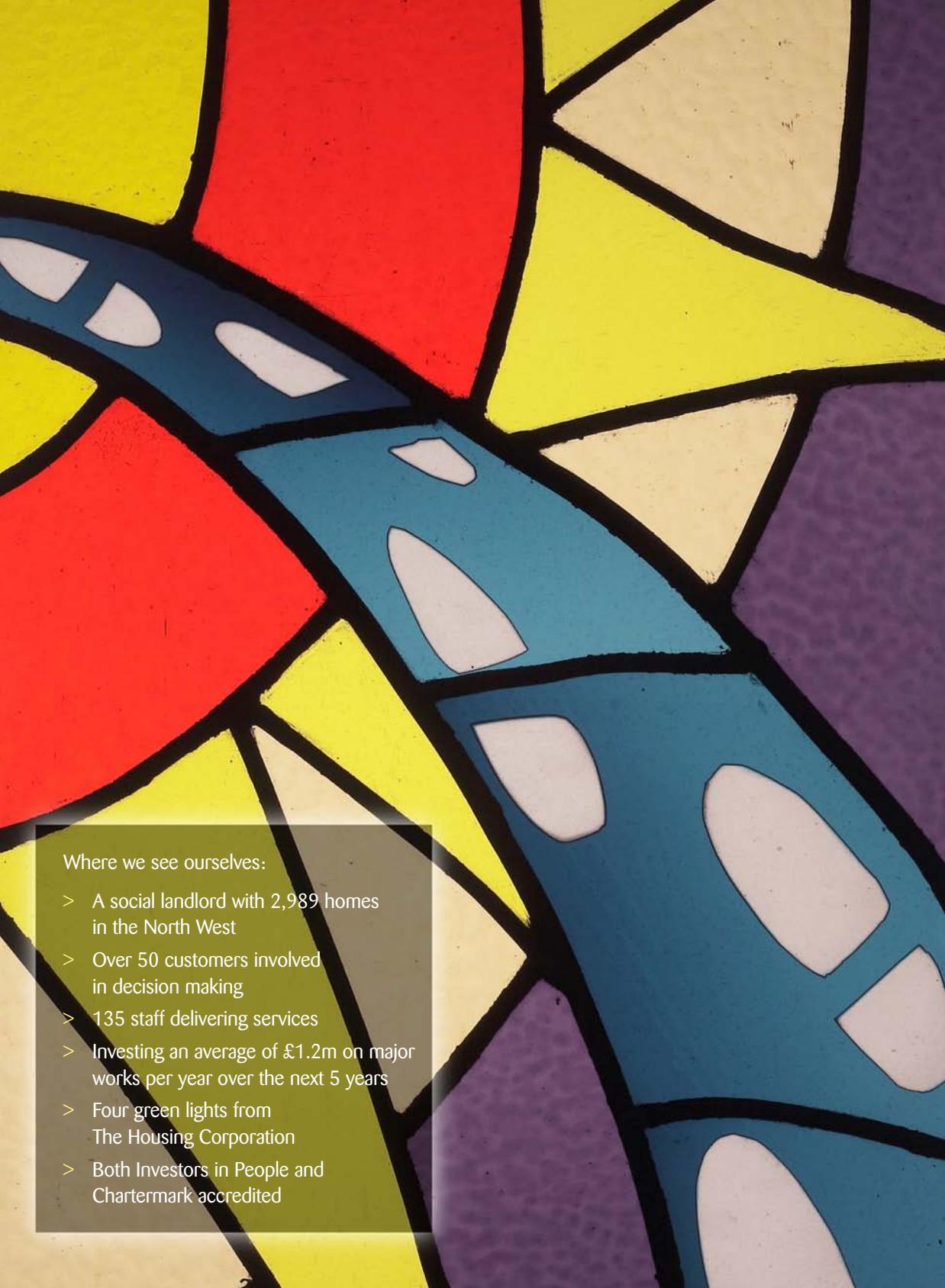




# St Vincent's report for 2007/08





Where we see ourselves:

- > A social landlord with 2,989 homes in the North West
- > Over 50 customers involved in decision making
- > 135 staff delivering services
- > Investing an average of £1.2m on major works per year over the next 5 years
- > Four green lights from The Housing Corporation
- > Both Investors in People and Chartermark accredited

# Unlocking Potential

Welcome to St Vincent's Report for 2008. This year we will be continuing to address some of the fundamental issues raised in the 'Hills Report', concerning the role of Housing Associations, and what we can do to improve customers' life choices.

This year we are also very proud to be celebrating 10 successful years of the St Vincent's Manchester Foyer in Hulme, and with this in mind we are focusing on 10 key priorities in each area of our business.

I feel that Housing Associations have the potential, as well as a responsibility, to engage more with those customers who are struggling to get into work. We can create the links between individuals and agencies involved in training, skills development and employment.

Housing Associations are also well placed to become 'community anchors' in disadvantaged neighbourhoods, and play a positive part with residents and partners in improving quality of life and community cohesion.

The range of affordable housing solutions is being affected by the growing demand for rented housing, at a time when the housing market is in turmoil, and mortgage availability is dwindling for those on a low income.

Housing providers need to redouble their efforts to provide more affordable homes and close the gap. Through the Northern Lights Consortium, St Vincent's will be building 78 new homes for rent and shared ownership during the year.



Tracey Black, Local Manager for the East team, works with residents to find the key areas they are most concerned with.

My team will be looking for imaginative and innovative ways to market our properties, ensuring those in most need do not slip through the net.

This report identifies the key areas we are focusing on to address these issues, and outlines our plans for the future. Our Board is carrying out a self-examination of our Vision and role and how we can best respond to the new demands we face in the sector.

The Vision will focus on four themes:

- **Working with young people**
- **Working with older people**
- **Delivering excellence**
- **Developing new housing and services**

The report takes a look at each of these areas and sets out our plans for the future.



**Peter Smith** - Chief Executive



A 'stained glass workshop' was held at the Manchester Foyer this year and proved to be very popular! The finished designs are now displayed in the atrium of the Foyer and can be seen opposite and throughout this report.



Murray O'Rourke, a St Vincent's resident in Clitheroe, designed a brand new character for the children's zone on St Vincent's website. The new web site will be launched during May 2008, so check us out at [www.svha.co.uk](http://www.svha.co.uk)

Murray is pictured with his sister and Housing Officer, Tracey Chung.



## Our Top 10 priorities:

- > Customer satisfaction
- > Addressing worklessness
- > Reducing homelessness
- > Meeting diverse needs
- > Partnering
- > Neighbourhood and community safety
- > Young people's voice
- > Retirement living
- > Achieving excellence
- > Continuing to provide affordable homes

Maureen Walsh, our Community Projects Manager, was recently nominated for a prestigious Diversity Award by a partner organisation in Bolton, which she went on to win.



# Excellence

**Central to what we do is the need to ensure our customers are making decisions and shaping policy and strategy. This year we have stepped up a gear in our resident involvement activity:**

## Governance Review

Our customer panel members and tenant board members have been instrumental in ensuring there is a greater depth of customer involvement in our governance.

We have over 50 panel members involved in shaping the services we provide and influencing the way St Vincent's is run. A number of new panel members attended training for tenants at Trafford Hall.

## Achievements

This year we have received excellent feedback regarding our services and accreditations. One shining example is the Manchester Foyer, which has received an unprecedented number of 'A' ratings on its quality assessment framework. The Manchester Foyer is now being used as a beacon of good practice.

During the last 12 months we have procured a long-term partnering contract to deliver an excellent responsive repairs service. Staff and customers have worked closely to set up the service, and the results speak for themselves. KPI's show in some areas a 20% increase in improved performance, for example emergency repairs.

Customer satisfaction with new elements of the service, such as contractor performance and appointment times, is excellent.

Excellent services can only be delivered by motivated and well trained staff. In the last year we have spent £94k on staff training and have engaged in training programmes, such as the Compass Regeneration Academy.

We are also currently supporting a range of professional qualifications such as:

- The Association of Chartered Certified accountants
- A degree in Social Work
- Masters in Business Administration
- Diploma in Housing Studies
- Foundation degree in Housing Practice.

During 2007 we rolled out an extensive training programme for our Supported Housing team, enhancing their skills and knowledge.



### Asif Iqbal - Excellence through experience

I started working for St Vincents as a Trainee in housing management, and have been fortunate enough to progress to Housing Services Manager. Working my way up in St Vincent's has given me an insight and depth of knowledge which allows me to make the best possible decisions on behalf of our customers. My key aim has been to encourage a more cohesive and fluid approach to working across departments. Some of the main priorities this year have been to establish an annual tenancy inspection programme and customer profiling so that we can better meet their needs. I am also working on the homelessness action plan which will build upon the excellent work we already do in this field.



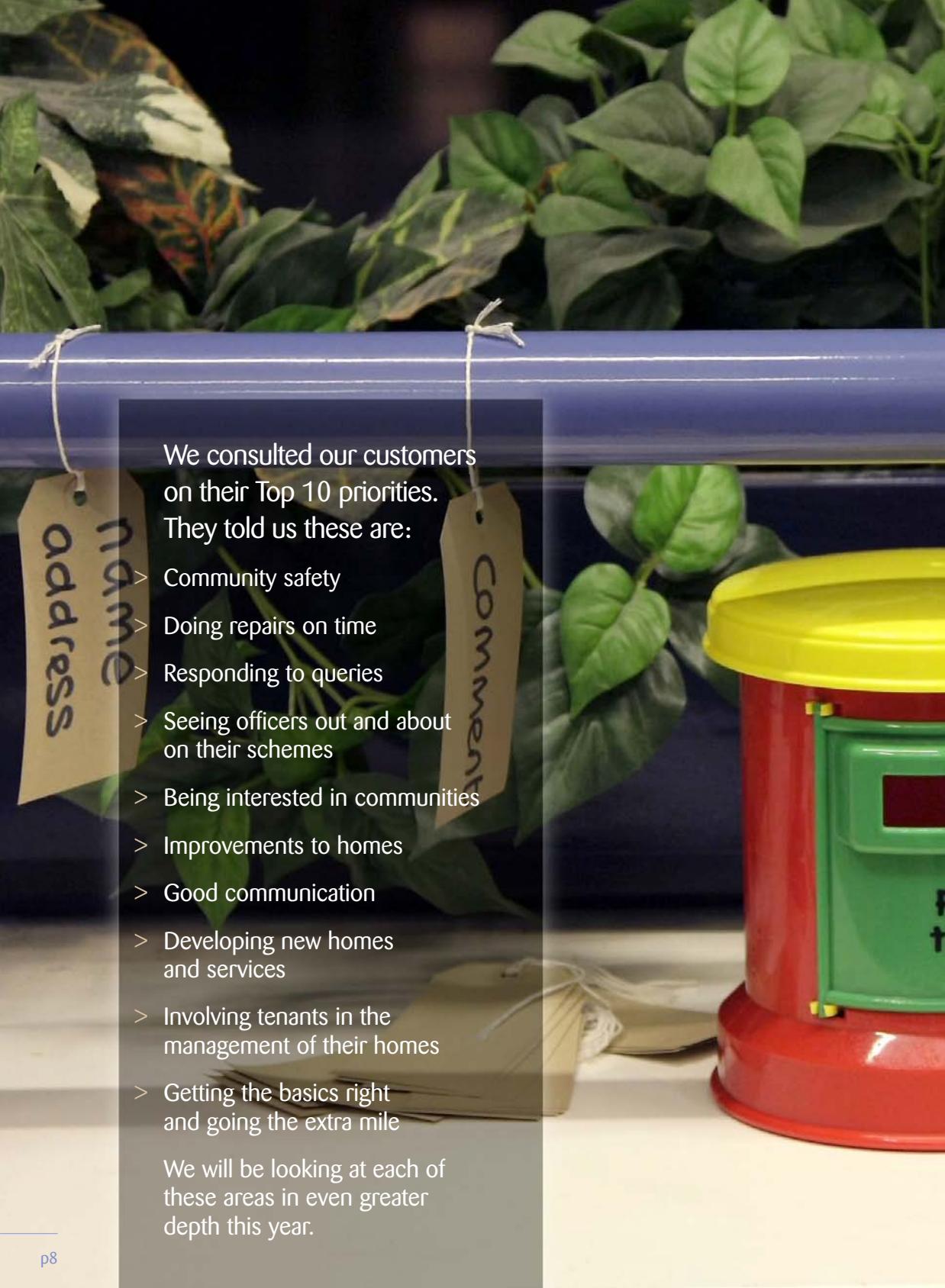
## Customer Conference

This year we held our second annual customer conference at the Bolton Arena, the theme was **Health 4 All**. We are thrilled that over 200 customers and guests attended.

As well as being a fun event, this was an excellent opportunity to talk to our customers and get feedback on developing excellent services. Prior to the event we asked all of our customers to nominate people from their community who are great neighbours and really make a difference to people's lives - we had a huge response. Jon Lord OBE, from Bolton Community Homes, presented 8 awards to our Shining Stars.

- > Feedback from customer conference: "being valued as a tenant and knowing that St Vincent's considers our participation and comments important and worthwhile"

Residents enjoyed taster sessions in sport and relaxation at the recent Customer Conference.



We consulted our customers on their Top 10 priorities. They told us these are:

- > Community safety
- > Doing repairs on time
- > Responding to queries
- > Seeing officers out and about on their schemes
- > Being interested in communities
- > Improvements to homes
- > Good communication
- > Developing new homes and services
- > Involving tenants in the management of their homes
- > Getting the basics right and going the extra mile

We will be looking at each of these areas in even greater depth this year.



## Top 10 achievements during the year:

- > Implemented a new responsive repairs and flexible appointment system, which has seen a dramatic improvement in customer satisfaction
- > Reviewed our governance arrangements, resulting in faster decisions, new skills and wider tenant representation
- > Foyer quality assessment, with exceptional results
- > Implemented a customer awards scheme
- > Home Improvement Agency - 21 years old
- > New much needed disability bungalows at Cadishead
- > Negotiated a new £15m loan portfolio
- > Excellent performance on rent arrears
- > Numerous regeneration projects
- > £1.3m invested in stock improvement

Residents from the St Vincent's Manchester Foyer took part in a media workshop to produce a radio advert marketing the Foyer. Residents are pictured with Century FM DJ, Darren Parks.



# Our Vision for Young People

St Vincent's runs two very successful Foyers for young people aged 16 - 25. The aim of both Foyers is to address the 'no home, no training, no work, no prospects' cycle that young people can find themselves in. Without the stability of a secure home environment, young people can struggle to even know where they fit in to society and what path they want to take.

The Foyers have an extensive track record for helping young people achieve their full potential, in a safe and secure family environment.

The aim of our Foyers, unlike many other similar projects, is to allow residents the space and freedom to make mistakes, but in a structured and constructive way, by building a set of life-skills, such as budgeting and managing personal finances.

Both our Foyers are involved in a range of diverse and varied projects, all of which are aimed at developing residents' skills and ensuring their journey through the Foyer is both life-enhancing and fulfilling.

Some examples are:

- Stained glass workshop (showcased throughout this report)
- Castle Keep Art Project (see right)
- The Foyer 'F' Factor, a talent show, the winners of which went on to make a radio commercial
- Two foyer residents won Shining Stars Awards at the customer conference

## Our specialist staff

This year we have recruited a specialist young persons' services manager, Dawn Simcock, who is reshaping our young persons' strategy and kick-starting a St Vincent's Youth Forum, aimed at engaging young residents across St Vincent's.

St Vincent's Youth Worker, Mushtaq Ahmed also works to engage with young people living in the Milkstone and Deeplish areas of Rochdale.

## Involving our young people

In 2008 we are sponsoring St Michael's Primary School in Bolton to work with the pupils on a programme of Respect and Anti-bullying in the school and wider community.

As part of our ongoing tenant inspector mystery shopping programme, we are recruiting a number of inspectors aged between 18 and 25 to test the value and benefit of our services from a young persons' perspective.



18 year old Shelina Begum, an exhibitor in the Castle Keep Art Project, which saw young people from the Manchester Foyer creating artwork for St Vincent's over 50's scheme in Clitheroe.



> Luke moved from foster care to the Foyer earlier this year:  
“Before the Foyer it felt like nobody understood me. I’ve enjoyed every minute of living here, I feel like I am part of a big family! I am now developing into the person I want to be.”



Luke, pictured above right, was involved in the Stained Glass Window project.



> 220 young people have passed through the doors of the Manchester Foyer since it opened its doors in 1998.

> 19% of foyer residents are homeless prior to coming to the foyer.

> At January 2008, 98% of the residents were engaged in education or training. 2% were engaged in non-formal education, such as The Princes Trust.

Foyer residents at the recent Customer Conference.

# Our Vision for Regenerating Neighbourhoods

In 2007 we completed 88 affordable homes for rent and low cost homeownership. These included family housing in Bolton, Blackburn and Rochdale and apartments and bungalows in Ribble Valley and specially adapted bungalows in Salford.

We have also worked hard to secure affordable housing through Section 106 agreements.

In 2008, we anticipate the completion of a further 78 affordable homes. These properties will be available in Nelson, Barnoldswick, Earby, Bolton, Todmorden and Calderdale and work has already started on developing a further 100 affordable homes to be funded from the 2008 - 2011 Housing Corporation allocation, in Rochdale, Bolton, Pendle, Calderdale and Ribble Valley.

We know that many people would prefer to become homeowners but cannot afford to buy property in the areas where they want to live. Through our affordable home ownership options local people have been able to buy properties in areas such as Trafford, Calderdale and Ribble Valley at prices they can afford.

Currently, we are developing 5 shared ownership schemes to help young, first-time buyers take their first step onto the housing ladder.

The economic climate means that schemes like this may be one of the only options for young people to get a start in the property market.

We are leading on a number of regeneration projects in Rochdale and Bolton, including:

- The Deepish Action Week
- Newbold Fun Day
- Sparth History and Environmental Projects
- A partnership with Rochdale Centre for Diversity
- The Urban Care Centre
- % for Art Projects

## Sparth 'Then and Now'

**Our work in the historically rich community of Sparth has uncovered some fascinating facts about this small corner of Rochdale.**

Following a successful bid by St Vincent's for Heritage Lottery Grant, local young people have discovered more about the fossils which were found in Sparth and have produced an animation of how the fossilised scorpion was found in the 1890's. This will be available to view on a new website [www.sparththenandnow.org.uk](http://www.sparththenandnow.org.uk)

The 'Sparth Axe' was used by Medieval armies from the late 1200s and a medieval battle was re-enacted by the children of Sparth to highlight the connection with the name. The 'battle' was filmed by young people for the project.

The project will end with an exhibition at Touchstones Heritage Centre in Rochdale, opening on 6th September 2008 for 6 weeks.



Children at the Sparth Community Centre took part in a Medieval Re-enactment as part of their research to discover the rich and diverse history in the area.

St Vincent's has led on  
The Gateway Project in  
Bolton. Pictured, pupils at  
the Starting Point School  
for refugees.



Bernard Bury from Farnworth, St Vincent's resident and Customer Panel member, takes great pride in his award-winning garden.

## Pride in our environment

**Our customers regularly tell us that a clean and tidy environment is important to them. Last year we ran a pretty pots competition and were delighted to find a number of budding Alan Titchmarches and Charlie Dimmocks amongst our residents!**

We also ran a number of community skip days to maintain high environmental standards.

Our customer Vision for Regenerating Neighbourhoods: To help people feel safe and secure in their neighbourhoods - this was the number 1 priority in the Customer Top 10.



Residents, staff and community wardens at Augustine Webster Close in Harper Hey, got together to clean up the estate .





> One in five children born today can expect to live to 100 years old

(source: Lifetime Homes, Lifetime Neighbourhoods, CLG)

> Our vision: To create a living environment of choice for older people now and in the future.

# Our Vision for Older People

By 2014 there will be more over 65's than under 16's, and by 2020 the eighty-plus population will have increased by one third (source: ONS). This upturn in demography, coupled with rising customer expectations, means that we are constantly reviewing our offer to older people.

## Living Longer, Living Well

During our discussions about the new Vision for older people's housing, our staff and customers have emphasised how important it is to meet the needs of older people, not just now, but in the future, and provide life-long homes and services.

## Independent Living

Currently we offer our older residents:

- A safe and secure environment
- An aids and adaptations service
- A home improvement agency in the Ribble Valley, Rossendale and Pendle
- 50+ schemes for a wide range of older customers with varying needs
- Khubsuret House, a specific scheme aimed at meeting the needs of a diverse range of customers
- Floating support services
- Extra care
- Homes for people with disabilities
- A sheltered housing customer panel
- Silver surfers
- Sewing group
- Health and wellbeing, eg armchair exercises
- Social events
- Information and advice from scheme managers who have a wealth of experience in the field

Our Shining Star award winner, Cyril Watts, was nominated as a good neighbour in his sheltered scheme in Rochdale. Cyril is a keen gardener, who has cultivated and maintains the gardens at his scheme for the benefit of all the residents. He arranges social events and is a well liked and respected member of his community.

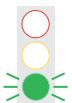
We have identified a number of key areas for the future:

- Expanding our Handyman service
- Courtyard living
- Future-proofing our existing sheltered schemes
- Retirement living close to amenities  
- a home for life
- Enhancing assisted technologies
- Domiciliary care
- Shared ownership options
- A wider choice of bespoke services, such as gardening and befriending
- Building on our experience at Khubsuret House, widen the options for older people from BME backgrounds
- Building lifetime homes features into new developments
- Building on our excellent links with partner agencies to deliver well-rounded services
- Reducing fuel poverty through better design
- More space to accommodate family

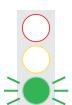


# Performance

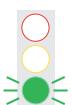
## Housing Corporation Assessment



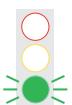
Green light:  
Viability



Green light:  
Properly Managed



Green light:  
Properly Governed



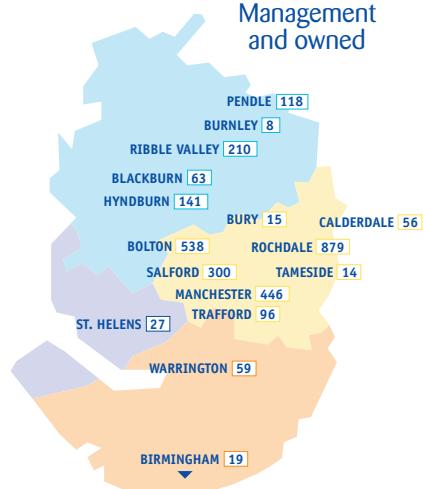
Green light:  
Development

## Consolidated Balance Sheet

As at 31st December 2007

	2007	2006
	£	£
<b>Fixed assets</b>		
Housing properties	128,194,446	121,150,986
Less: Social Housing Grant and other grants	(74,351,032)	(72,726,700)
	53,843,414	48,424,286
Other fixed assets	489,666	492,870
	54,333,080	48,917,156
<b>Current assets</b>		
Stocks and work in progress	-	360,344
Debtors	927,589	825,086
Cash at bank and in hand	1,339,054	759,532
	2,226,643	1,944,962
Less: Creditors amounts falling due within one year	2,878,231	3,436,749
<b>Net current liabilities</b>	(611,678)	(1,491,787)
Total assets less current liabilities	53,721,402	47,425,369
Creditors amounts falling due after more than one year	42,043,284	35,795,865
<b>Capital and reserves</b>		
Called up share capital	26	20
Designated reserves	8,186,792	7,862,426
Revenue reserve	3,491,300	3,767,058
	11,678,118	11,629,504
	53,721,402	47,425,369

## Units in Management and owned



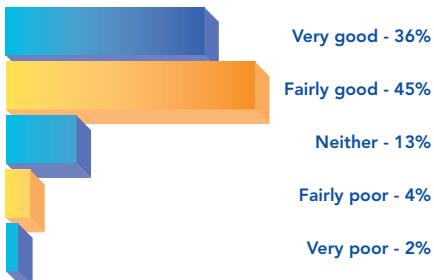
## Consolidated Income and Expenditure Account

As at 31st December 2007

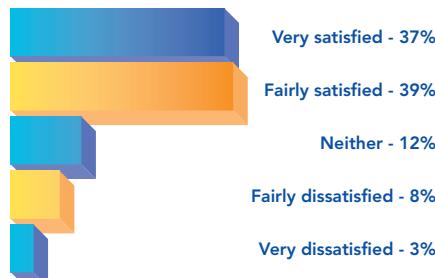
	2007	2006
	£	£
Turnover	12,580,723	11,381,557
Operating costs	(9,915,214)	(9,219,894)
Operating surplus	2,665,509	2,161,663
(Loss)/Profit on sale of fixed assets	(2,499)	133,246
Short life assets dilapidation costs	(157,830)	(127,053)
Interest receivable and other income	43,512	30,199
Interest payable and similar charges	(2,500,084)	(1,927,876)
Surplus on ordinary activities before taxation	48,608	270,179
Tax on surplus on ordinary activities	-	-
Surplus on ordinary activities	48,608	270,179

For a full set of Accounts please contact us on 0161 866 6013

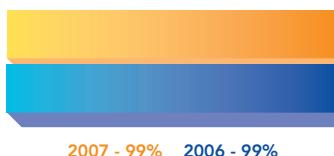
### Rating rent as value for money



### Satisfaction by overall service provided



### Rent Collected as % of Rent Roll



### Interest Cover



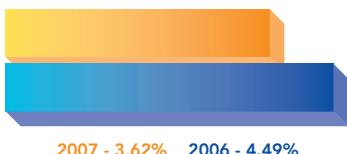
### Gearing Ratio



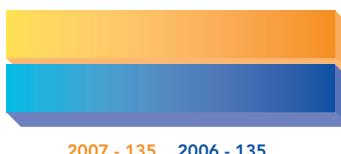
### Income Cover



### Current Rent Arrears



### Number of Staff



### Lettings



### Our diverse workforce

Percentage BME staff	15.4%
Percentage women staff	74%
Percentage of women at Manager level and above	66%
Percentage BME Board Members	7%
Percentage women Board Members	21%

General needs - 274 (16.7% to BME households)  
First lets - 56  
Re lets - 218

Supported - 173 (45% to BME households)  
First lets - 4  
Re lets - 169

# Membership Policy

St Vincent's has an open Membership Policy.

- **Tenant Members** - All tenants are Tenant Members. This enables them to stand for election, serve as Tenant Committee or Board Members and be represented on the Board of Management.
- **Ordinary Shareholding Members** - Anyone over the age of 18 who subscribes to the beliefs, aims and philosophy of St Vincent's is eligible to apply for Shareholding Membership.

The Shareholding Membership elects a Board of Management annually. The Board has a minimum of 7 and maximum of 15 members, currently 14 members, including 2 Tenant Board Members.

St Vincent's was founded in 1971 by members of the St Vincent de Paul Society, a lay catholic organisation, and is committed to improving the quality of life for people in the areas in which it works. We are registered with the Housing Corporation and a member of the National Housing Federation.

## Championing Diversity



Stephen Ratchford has been a tenant of St Vincent's for 31 years, and a Board Member for 6. His background of working with young people and his post with Connexions in Manchester gives him the depth of experience to work with a wide range of people, and tackle issues such as worklessness, homelessness and drug misuse. Stephen helps many people from all walks of life and his work with young people has given him the valuable insight into the issues which can affect this section of the community. This has enabled him to make a significant contribution to our Vision for Young People. Stephen is also the Board's Diversity Champion, advising on projects such as the office strategy.

Stephen has taken the decision to stand down from the Board, so that other tenants can get involved and make their contribution. The Board and staff would like to thank Stephen for his hard work and commitment.

## Board Members

### Board of Management

- John Towers *Chair*
- Hugh Barrett *Vice Chair*
- Mary Connolly
- Phil Cusack
- Laurie Egan
- Greg Pelham
- Eric Prew *Tenant Member*
- Stephen Ratchford *Tenant Member*
- Malcom Crowther
- Ged Drugan
- Sue Lock *Co-opted*
- Roy Knowles *Co-opted*
- Sarah Mansfield *Co-opted*
- David McIntrye *Co-opted*

### Recent Retirements

- Karen Banks
- Tony Williams
- Mary Burke
- Sid King

### Senior Staff

- Gary Miller
- Phylis Tebay
- Kath Taylor
- Chris Houston
- Norman Green

### Coopted Committee Members

- Shallomie Juliet Bennett
- Collin Greenwood
- Zahid Amin

### Tenant Committee Members

- Bernard Bury
- Kath Huggett
- Jordan Smith
- Eileen Dalgleish



David McIntrye

## New Members

David McIntrye is a Director at one of the UK's largest firms of accountants and business advisors. David specialises in the housing, education and charity sectors. He sits on the vision group for the 'Young Persons' Housing Offer' where his experience in housing and education and his previous voluntary work, as an assistant youth worker, help him to actively contribute.



Sue Lock



Roy Knowles



Sarah Mansfield

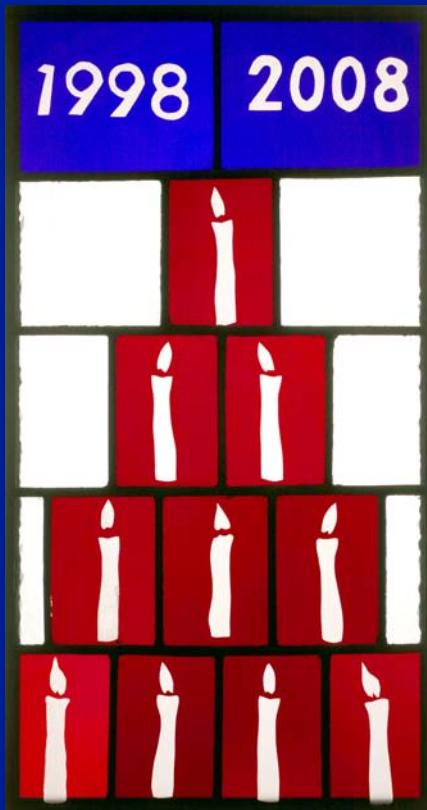


## Our Cornerstones

We care about:

- > Delivering on our promises
- > Being helpful and professional
- > Giving an individual service

We value our customers



A stained glass window, created to celebrate  
10 successful year of St Vincent's Manchester Foyer.



**[www.svha.co.uk](http://www.svha.co.uk)**

You can email any member of staff in the following way:  
[firstname.lastname@svha.co.uk](mailto:firstname.lastname@svha.co.uk)



**In business for neighbourhoods**

اگر آپ کو اس معلومات کا لزام چاہیے ہو تو براؤز میم اپنے مقامی آفیس سے رابطہ کریں

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If you would like this information in another format, e.g. braille, audio tape, another language or large print, please let us know.