



ANNUAL REVIEW OF 2009/10

Trust
More than just a home

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The "very sheltered" development in Kinghorn



Chief Executive's Introduction

2009/10 was a challenging year and if the financial forecasters are right, we are facing even more difficult times ahead. Last year saw us finally end all involvement with the Care Home sector which was a sad but inevitable conclusion in stemming our losses from this area of our work. Small may be beautiful but sadly it is also more expensive.

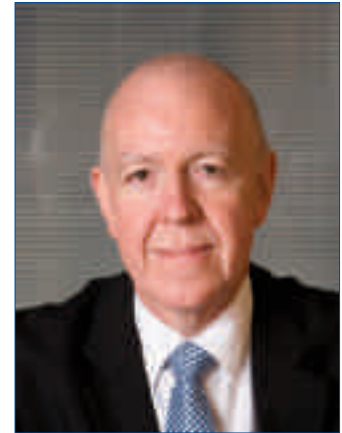
However, it is too easy to simply complain about funding pressures, the challenge is to come up with innovative ways to overcome the reduction in resources. For Trust this means reshaping our services in response to the pressures facing us. We can no longer assume that the funding previously agreed with our Local Authority partners will continue at current rates so we are discussing with each of them how best we might amend the services we provide to make limited resources stretch as far as possible.

But the year also provided some notable successes and achievements and high amongst them was the very successful 10th Anniversary celebration of our award winning Equal Opportunities Programme which we jointly provide along with our partners Bield and Hanover (Scotland) Housing Associations. The Housing and Communities Minister Alex Neil was

kind enough to attend the conference and was glowing in his praise for the ground breaking work carried out by the Equal Opportunities Team – here's to the next ten years.

To help raise our profile and highlight the quality of the services we provide, the three associations also agreed to better promote our marketing profile and help get the message out about just how good value for money our combined services really are. We took our message to the SNP Conference in Inverness to lobby decision makers directly and to have our message heard with individual MSP's. As a result of our efforts we were invited to join the government's working group on Planning for an Ageing Population which allows us to input directly to the strategic planning processes.

2009/10 also saw us host a highly successful Tenant's Conference held in the Hilton Hotel in Strathclyde which was very well attended and achieved very many complimentary comments from our tenants.



So a challenging year all round but also perhaps a foretaste of what is to come. We will continue to review the potential to provide new and innovative types of service provision but as always being mindful of keeping quality services at the forefront of our minds.

I am delighted to introduce this annual review to you as a snapshot of some of the things we have

achieved during the year but as ever would invite you to please contact us for any other information or advice we can provide.

A handwritten signature in black ink, appearing to read 'R. McDougall', with a horizontal line underneath.

Bob McDougall, Chief Executive

Chairperson's Review

Trust Housing Association is a national housing association which means we operate in 23 of the 32 local authority areas in Scotland, from Stranraer and Galashiels in the South to Stornoway and Helmsdale in the North.

With such a wide ranging and diverse property portfolio, it is natural that our services have to be tailored to best suit local requirements and the wishes of our local authority partners. This requires flexibility and a willingness on our part to compromise and help shape local services to communities who have different ideas. Rural housing issues and solutions can be quite different to those needed for urban inner city areas.

A consistent challenge for all of us remains the need to cut expenditure and deal with any loss making activities. Like everyone else this past year has been one of tightening financial constraints and the situation looks likely to become even tougher.

2009/10 was a year of significant change. We formally ended all our Care Home activities which was a reluctant but inevitable decision of the Board to deal with ever increasing operating losses. On the other hand we expanded our Care

at Home services which has proved to be very popular by providing a holistic service which delivers a wrap around service meeting our client's needs.

Through all the ups and downs of the last year I have been greatly supported by my fellow Board Members to whom I offer my grateful thanks. Their time and commitment to Trust and myself as Chairman was very much appreciated.


Finally let me pay tribute to our staff for all their hard work and efforts. During my many visits to developments during the years I remain constantly surprised and delighted at the level of care and support provided by our staff – truly the very best advertisement for the nature of what we do.

The contents of this Annual Review testify to the wide range of activities in which we are engaged and I commend it to you. Perhaps this is one of those occasions when actions really do speak louder than words.

In conclusion, clearly there are challenges ahead with some innovative thinking required. But I do



believe that we have a team in place who are aware of these challenges and the opportunities. With their enthusiasm, regard for high standards and excellent team work - Trust is in a good a position to meet these challenges in the years ahead. It will be difficult but we are all determined to achieve it.

A handwritten signature in black ink, appearing to read 'D F Blair', written in a cursive style.

D F Blair, Chair

Mission Statement and Values

Our Mission

"To provide quality homes and services that promote independent living"

Our Values

- Caring
- Quality
- Professional
- Service Excellence
- Value for Money

Our Strategic Objectives

CUSTOMERS FIRST

Put customers first in all that we do, recognising both external and internal customers.

PROVIDER OF CHOICE

To be recognised as a preferred provider by commissioning and funding bodies and as an excellent organisation to enter into partnership with.

PREPARED FOR CHANGE, READY FOR OPPORTUNITIES

Our structures, processes and approach will be flexible to allow us to react and adapt to change and take advantage of any suitable opportunities that present themselves to us.

EMPLOYER OF CHOICE

Attract, retain and develop a committed, quality and motivated workforce.

EFFECTIVE COMMUNICATION, LEADERSHIP AND DIRECTION

Ensure effective leadership, communication and direction from an internal management as well as from a governance standpoint.

Annual General Meeting

A big turnout boosts our 2009 Annual General Meeting (AGM). The event held in Glasgow was well attended by members from a wide geographical spread across Scotland – including a number of tenant members who had travelled from as far away as Sutherland in the Highlands.

The attendees heard from Chair David Blair and Chief Executive Bob McDougall.

Attending her 24th AGM, a very special tenant. Jessie Rigg from Corstorphine, Edinburgh was praised for her commitment and enthusiasm in playing her part in the work of Trust by Mr Blair.

“It was another successful occasion for Trust with plenty of discussion and debate and a great opportunity for us to engage once again with the people we serve”
Bob McDougall.



Development Headlines

Here's some local news from our Developments

SPECIAL BIRTHDAY CELEBRATIONS

A very Happy Birthday in Motherwell (August 2009)

Tenants in Motherwell have celebrated 25 years to the day since their housing development opened its doors. Tenants were joined by their families and friends and the occasion was attended by local minister the Rev Gavin Black and Tommy Boyd, formerly of Celtic and Motherwell Football Clubs.

Jackie McLean of Trust presented a commemorative rosebowl to Mr Jim More, Social Committee Treasurer at Ravens Court to mark the 25th anniversary



Birthday Celebrations in Kinghorn (September 2009)

The "very sheltered" development in Kinghorn marked it's 10th birthday with a special cake and party.

Opened in 1999 this development played an important step forward in bringing sheltered housing into the area.

Celebrations at Caldercruix (November 2009)

25 years after opening it's doors, Caldercruix recently celebrated it's anniversary with a party and was attended by Councillor Tommy Morgan who represents Airdrie North and North Lanarkshire Council.

A special commemorative glass plaque was purchased for the tenants communal lounge as a gift.

Croftfoot Celebrates (September 2009)

Celebrating Croftfoots's 20th anniversary was one of our tenants, Mrs Catherine McAskill who, amazingly celebrated her 106th Birthday the same year!

Mrs McAskill had the honour of cutting a special anniversary cake featuring an icing model of the development.

Birthday Celebrations in Alloa (December 2009)

25 years young! This sheltered development in Alloa marked it's silver anniversary with a party and cake.

A commemorative cherry tree was chosen by the tenants as a gift to be planted in the development's grounds.



A Close Shave! (October 2009)

Edinburgh, Great Grandmum and tenant of our Stockbridge development, Sue Hunter has raised an amazing £4,000 thanks to a charity head shave.

Renowned hairdresser Charlie Miller shaved ALL Sue's hair off to allow her to raise funds for Cancer Research UK.

Brave Sue did this to support her son who is fighting cancer.

Langholm Gardens Come Up Roses (March 2010)

Having won the "Best Street or Area" in the local gardening competition for the past two years the tenants hoped a grant would be available to purchase a greenhouse for the development. Having successfully secured the grant, with the help of their gardener David Dalgleish, work has begun on erecting the greenhouse at the development.

Hopefully they can add a 3rd Win to their accolades at the next gardening competition!

Investors In People and SVQ Achievement



INVESTOR IN PEOPLE



INVESTORS IN PEOPLE

Following a reassessment in November 2009, we were delighted to have our ongoing Investor in People recognition confirmed.

Our assessor was very positive about Trust and our report is the best we have received during our 11 years as an Investor in People organisation.

In many of the areas of investigation, our practice was described as 'exemplary' and it has been suggested that Trust could be used as an Investor In People case study as a positive example for other organisations aspiring to be Investor In People recognised.

Among the areas highlighted as particular strengths were our flexibility and willingness to adapt to change, support from line managers, staff ideas and acknowledgment of the improvements in the area of training & development.

SCOTTISH VOCATIONAL QUALIFICATIONS (SVQ'S)

We continue to roll out our qualifications training programme to all staff who will be required to register with the Scottish Social Services Council (SSSC) in due course. We are making excellent progress and in the past year we have had groups of students studying and successfully achieving their SVQ's in:

- Dumfries and Galloway
- Edinburgh and East
- Glasgow and West
- Inverness
- Tobermory and Skye (via distance learning)

Staff put in a tremendous amount of effort and time into gaining this vocational qualification which, comprises of written accounts, direct observations of a person at work and reflective accounts. It demonstrates a great deal of commitment to achieve a qualification whilst working and juggling a busy home life. We have received excellent feedback from staff who feel they have gained a greater understanding of working and procedures within a Social Care setting. At present we have 103 staff who have achieved the qualification, 38 who are studying at present and plans for a further 20 to commence their qualification before the end of 2010.

Tenant Participation and Tenants Conference



We continue to develop in the area of Tenant Participation. Our tenants and customers are the centre of all that we do. We place massive importance on their health and happiness and encourage them to participate with us, and each other, to improve services and the lives of all our customers.

During 2009/10 The Tenants' focus group met twice with the aim of discussing issues affecting the tenant body as a whole. Their discussions feed into the planning of the organisation. We have an ever growing number of registered tenants' organisations (RTOs) that represent the views of tenants at individual developments. During this year we continued to register further RTOs and we now have a total of 26 groups.

In addition to this, we have developed the opportunity for tenants to become more involved in other short term working groups set up to review current policies.

Tenants have also been involved in our Trust Talk newsletter which includes articles about activities and events, issues affecting the organisation, as well as a section which provides a summary on what tenants and customers have been telling us and, most importantly, what we have been doing about this.

June 2009 saw the Tenants Conference take place in Central Scotland. The annual conference was a big success with a bumper attendance of eighty tenants joining the day's events.



News from the Isle of Arran

NEW YEAR, NEW STAFF.

Mr Andrew Martin retired from his position as Manager, Isle of Arran Homes in September 2009. Andy had worked for the Association from the conception of Isle of Arran Homes in 2001 and gave 9 years of dedicated service. Following an interview and selection process Mary Pritchard, previously the Housing & Property Officer, was appointed as Manager in October 2009. Mary has 18 years of experience in housing and previously worked for a Registered Social Landlord in England holding various positions within housing services. Yolanda Archibald was appointed as the new

Housing & Property Officer in December 2009 and took up post in February 2010. Yolanda has moved to Arran from Tealing in Angus where she has managed the provision of Woman's refuge's for almost 5 years. She brings with her a wealth of experience having worked for Angus Council as an Area Housing Manager and for Dundee Council as a Housing Officer. Yolanda's appointment results in the office becoming all female. Aileen Latona & Mary Young, Housing & Property Assistants make up the Isle of Arran Homes team with Lesley Wood and Aileen Graham delivering Care & Repair.



CIVIC TRUST AWARD

Our subsidiary, Isle of Arran Homes (IOAH) was nominated by the Arran branch of the Scottish Civic Trust for a new award introduced to 'celebrate a project that has had a positive impact and offers additional benefits to the local community'. Rather than an award nominated by professionals the Scottish Civic Trust chose to make it a people's award and received the full support of the Scottish Government.

Isle of Arran Homes/Trust Housing Association development of eight houses at Mid Penrioch Place,

Pirnmill completed in 2006 was nominated. The Association were required to make a submission detailing the development and its benefits to the community including written statements from people who had directly benefited from the initiative. Mid Penrioch Place was one of 16 nominations for the award made from across Scotland and was judged by four industry experts who visited the development in early April and spoke with the residents who had been involved in the submission.

One of the residents, Alastair Ferguson, who assisted Isle of Arran Homes/Trust Housing



Association with their submission said, " Having always been associated with the north end of Arran, I was delighted to be allocated one of the new houses. I now have secure accommodation that is affordable, economical to run, warm and with one of the most fantastic views on the island. The mix of old and young as well as families have helped develop a fantastic community spirit not only within the estate but also the wider community of Pirnmill".

With the provision of eight affordable houses for rent in Pirnmill, Isle of Arran Homes/Trust Housing Association aim was to help sustain and develop the village and the community with in it. The houses enabled four families to remain in the village and another three to return to a place where they had a strong connection and this has helped to contribute to the overall success of the development.

The Scottish Civic Trust 'My Places' award was presented at a ceremony at the Lighthouse in Glasgow on 19 April 2010. Whilst Mid Penrioch Place was not judged to be the best place in Scotland, Isle of Arran Homes/Trust Housing Association are proud that they were part of this inaugural prestigious award and hope that they will be connected with it again in the future.

MORE AFFORDABLE HOMES ON ARRAN

In partnership with North Ayrshire Council and under a design and build contract with local builders John Thomson Construction Isle of Arran Homes/ Trust Housing Association Ltd are currently building 24 houses for rent in Corrie at the old quarry site. The development is to be called Red Quarry Road. The majority of the houses will be for families, 14 two bedroom and 6 three bedroom houses with the remaining four 1 bedroom houses for amenity (over 60 years of age or with support needs).

The properties are due to be completed and handed over to Isle of Arran Homes in July 2011 but it is anticipated that the houses will be released in stages with six being ready in November 2010 and a following six in February 2011.

When these houses have been completed this will bring the total of homes built throughout the island since the establishment of Isle of Arran Homes, in 2001, to 84.

Investment in Our Properties

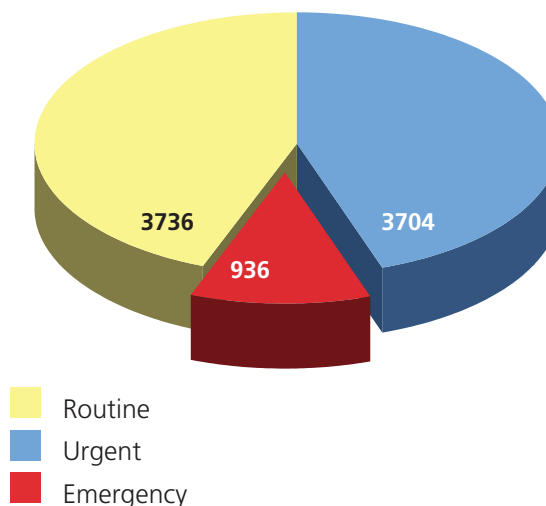
During the year we invested £4.5m in the planned, reactive and cyclical maintenance of our stock, delivering the programme within budget. Our planned and cyclical works programmes completed over 150 varying projects, including the following:

- 21 Decoration schemes to our developments
- 4 Kitchen upgrade schemes
- 4 Window replacement contracts
- 3 External door replacement schemes
- 7 Bathroom upgrade schemes
- Replaced 5 Warden Call systems
- Completed 5 lift refurbishment projects
- Replaced 2 communal heating systems to developments
- Completed water hygiene and gas servicing works and electrical hard – wire tests across our stock
- Upgraded 2 Fire alarm systems

We raised and processed over 13,000 job orders on our stock, including Void house works and other planned and cyclical works.

Reactive Repairs to properties totalled 8,376 with overall response performance showing a continual improvement over the last three years.

TOTAL REPAIRS COMPLETED



NEW BUILD PROGRAMME

As an organisation we aim to grow by developing in our own right or in partnership with other organisations.

We successfully secured £1.97 million of Housing Association Grant, with a further £2.5 million through partnership projects with Ochilview and Lanarkshire Housing Associations.

During the year we completed 7 amenity properties at Tummel Court, Ashgrove Alloa, in partnership with Ochilview HA.

The balance of the funding contributed to projects progressing on site, including the following :

- Antonine Rise, Kirkintilloch:
12 general needs flats
- Corrie, Isle of Arran:
24 family and amenity houses
- Corson Court, Bellshill:
20 very sheltered flats



Tummel Court, Alloa – 7 Amenity Houses



Antonine Rise, Kirkintilloch



Corrie, Isle of Arran – a continuation of our new-build programme after 4 years.

REMODELLING

We carried out £496,000 of remodelling and improvements to our stock, including £196,000 funded from HAG, for the following:

- Pollokshaws; meals service expansion
- Thornliebank; main entrance alterations and bedsit remodelling
- Pollok; building service separation works
- Buchanan House; conversion to provide 8 amenity homes, from former Care Home.

MEDICAL ADAPTATIONS

We successfully accessed grant funding of £504,000 to carry out medical adaptations to our properties. This investment allowed us to complete 160 adaptations from level access showers to access ramps, throughout the country.



Pollokshaws : meals service expansion and remodelling of dining area

Staff Conference 2009

In a return trip to the city of Dundee, the two-day event attended by over 170 staff from across the country was a resounding success.

The highlight of the event was the closing contribution from Brian Taylor, BBC Scotland's Political Editor who delivered a hugely entertaining presentation which provoked lively debate from those attending.





Care Commission - Inspection Success

In 2009 six Trust Branches were inspected by the Care Commission. The themes on which our services are inspected are as follows:

- Quality of Care and Support –how the service meets the needs of each individual in its care.
- Quality of Environment – applies to Day Centre.
- Quality of Staffing - the quality of care staff, including their qualifications and training.
- Quality of Management and Leadership – how the service is managed and how it develops to meet the needs of the people it cares for.

Our services were awarded grades of 4 and 5's which are good and very good – which was a great outcome, and a reflection of all the hard work that had been done in getting ready for the inspections. Included in the inspection reports was fantastic feedback from the users of our services.

The Association received a small number of recommendations and requirements that have now all been met, and this has been reflected in the recent inspections that have taken place.

Work has continued since our last round of inspections and has included training for staff; this training has built on the good work and practices already in place. In addition some new ways of capturing the involvement of service users, carers and relatives in assessing our services have commenced.

We are currently in the midst of our inspection programme for 2010, therefore a range of services are being inspected between July and October. At present we have received feedback from one recent inspection which awarded grade 5's for all the quality themes, which is great.

We are committed to continuous improvement and look forward to our first grade 6 (excellent) award – which we hope will be soon!

Performance Indicators

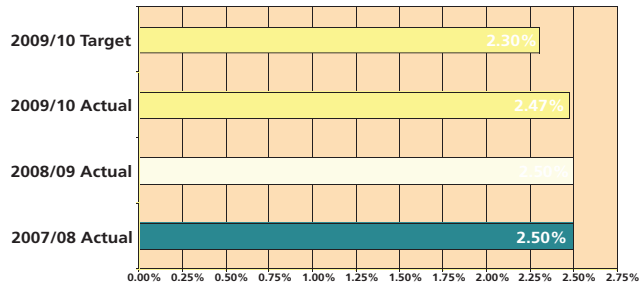
Throughout the year we keep an eye on how we are performing against the targets which we set ourselves. Below we have selected 4 areas on which we report our performance. These are 4 of the most important measures of our performance showing the % of our rent and service charge

income we lose through houses being empty between lets (void loss), the percentage of rent and service charge income outstanding through arrears, the average time taken (in days) to let our properties after they become vacant and the % of repairs completed within our agreed timescales.

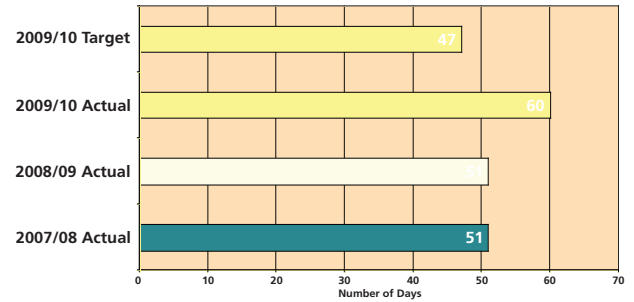


Performance Indicators

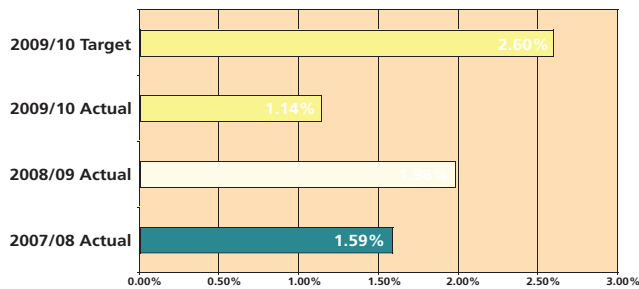
VOID LOSSES



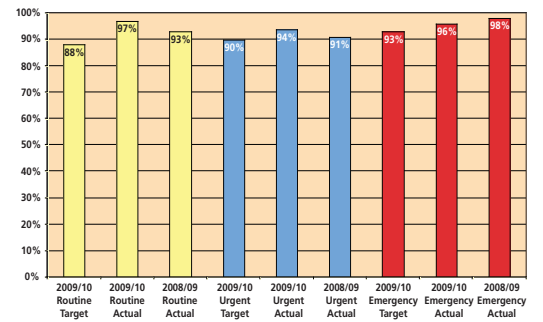
DAYS TO LET



ARREARS



REPAIRS RESPONSE



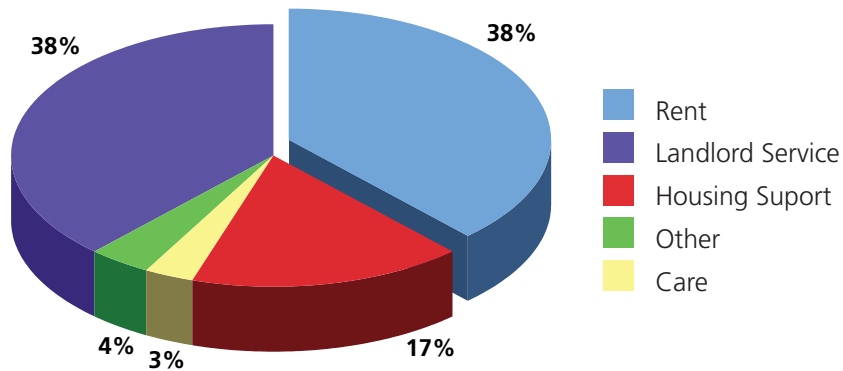
*Corson Court, Bellshill –
in partnership with Lanarkshire HA*



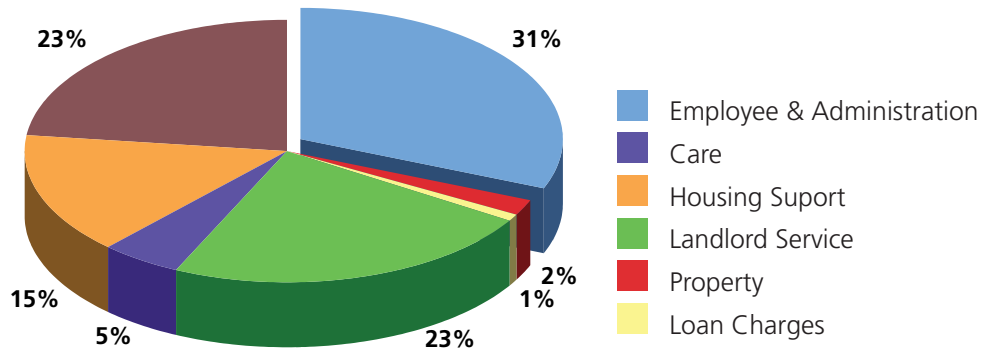
Financial Results

The Association's Rental Income and Expenditure is shown below in terms of how rental income received from tenants is spent.

INCOME 2009/10



EXPENDITURE 2009/10



Auditors' Report

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF TRUST HOUSING ASSOCIATION LIMITED

for the period to 31 March 2010

We have examined the summarised financial statements of Trust Housing Association Limited.

RESPECTIVE RESPONSIBILITIES OF DIRECTORS AND AUDITORS

The directors are responsible for preparing summarised financial statements in accordance with the recommendations of the Statement of Recommended Practice: Accounting by Registered Social Landlords. Our responsibility is to report to you our opinion on the consistency of the summarised financial statements with the full financial statements and trustees annual report. We also read the information contained in the summarised annual report and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summarised financial statements.

BASIS OF AUDIT OPINION

We conducted our audit in accordance with Bulletin 1999/6 of the Auditor Statement on the Summary of Finance Statements issued by the Auditing Practices Board for use in the United Kingdom.

OPINION

In our opinion the summarised financial statements are consistent with the full financial statements and the Board's annual report of Trust Housing Association Limited for the period to 31 March 2010.



Mazars LLP
Chartered Accountants and Statutory Auditors

Donaldson House
97 Haymarket Terrace
Edinburgh
EH12 5HD

Date: 03 September 2010

Accounts

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2010

	2010	2009
	£'000	£'000
Turnover	17,249	17,178
Less: operating costs	(18,364)	(16,721)
Operating (Deficit)/Surplus	(1,115)	457
Profit on sale of fixed assets	182	20
Interest receivable and other income	6	58
Interest payable and other charges	(307)	(482)
(Deficit)/Surplus for the year	(1,234)	53
Transfer from reserves	1,327	-
Surplus after transfer	93	53

SUMMARY BALANCE SHEET AS AT 31 MARCH 2010

	£'000	£'000	2010 £'000	2009 £'000
Total fixed assets		21,512		22,735
Current Assets	2,298		1,186	
Current Liabilities	(3,169)		(2,850)	
Net current liabilities		(871)		(1,664)
<i>Total assets less current liabilities</i>		20,641		21,071
Non-current Liabilities		(8,973)		(8,168)
Net assets		11,668		12,903
Capital and reserves		11,668		12,903

The summary accounts are not the statutory accounts but a summary of the information relating to both the income and expenditure account and the balance sheet. The full financial statements are available on request.

The full financial statements were approved 18 August 2010



D F Blair, Chair

P Russell, Vice Chair



R McDougall, Chief Executive

Company Details

TRUST HOUSING ASSOCIATION LIMITED

A Registered Scottish Charity

BOARD OF MANAGEMENT AND DIRECTORS AS AT 31 MARCH 2010

Chair: D F Blair FRICS

Vice-Chair: P Russell FCCA

BOARD MEMBERS:

K Barton MA FICSA

W R Palmer MCIInstM MIIM MiMgt FFB

P Harper WS

J Sillars

P Kinloch AMRSH

Bill Irvine DPA (*appointed from 3 September 2009*)

Ed Ptolomey Msc Bsc (*appointed from 3 September 2009*)

Bill Nicolson (*appointed from 3 September 2009*)

L Ross MA (Hons) (*co-opted from 18 March 2010*)

W R Clarkson ACMI

J Dick OBE, BA, DMS

J C Howie CPFA

ISLE OF ARRAN HOMES SUB COMMITTEE MEMBERS:

Chair: J Sillars

M Dee

Vice-Chair: W R Palmer MCIInstM MIIM MiMgt FFB

G Fulton

S Alison

J C Howie CPFA

T Barr

J Hunter

D F Blair FRICS

E McMaster

B Cameron

J Nichols

A Adrian (*appointed from 20 May 2009*)

L Ross MA (Hons) (*appointed from 10 September 2009*)

DIRECTORS:

R McDougall FCIH	Chief Executive and Company Secretary
G Veryan MCIH	Depute Chief Executive and Director of Customer Services
D A McIndoe MRICS	Director of Property and Development
J Marshall FMAAT, CPFA	Director of Financial Services
K Nicholson MA (Hons), FCIPD	Director of Corporate Services

COMPANY SECRETARY:

R McDougall FCIH

AUDITORS:

Mazars LLP, Chartered Accountants and Statutory Auditors, Donaldson House, 97 Haymarket Terrace, Edinburgh, EH12 5HD (External Auditor)

Baker Tilly, Chartered Accountants and Registered Auditors, 1st Floor, Quay 2, 139 Fountainbridge, Edinburgh EH3 9QG (Internal Auditor)

BANKERS:

The Royal Bank of Scotland plc, 36 St Andrew Square, Edinburgh EH2 2YB
Unity Trust Bank, Nine Brindleyplace, Birmingham, B1 2HB

SOLICITORS:

Maclay Murray & Spens, 3 Glenfinlas Street, Edinburgh EH3 6AQ
T C Young, 7 West George Street, Glasgow G2 1BA

Registered under the Industrial and Provident Societies Act 1965 No. 1778R(S)
Registered by The Scottish Housing Regulator HEP 143
Trust Housing Association Limited is a Registered Scottish Charity No. SC009086
Registered Office: 12 New Mart Road, Edinburgh EH14 1RL



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HAPPY TO TRANSLATE



INVESTOR IN PEOPLE