



Annual Report 2017

“Speaking
up”



Lien Viet
HOUSING ASSOCIATION

“Speaking up” for Housing

Message from the Chair

It was great to meet so many customers at the **Have your Say** day in August 2017. Hearing what you like about being an ISHA customer, and importantly what you want to improve helps me in prioritising our strategy with the Board.

The tragic fire at the Grenfell Tower and the consequences for the people who lived there has put a spotlight on all of us.

At ISHA we know the importance of effective management and governance, and having those things in place has enabled us to rapidly identify where we have buildings that we need to do more to protect our customers, as well as reassuring all our customers that we have effective fire safety measures in place.

London continues to face an ever **worsening housing crisis** with a lack of genuinely affordable homes in our communities. ISHA remains committed to building new homes for our communities at truly affordable rents. We also know some of our existing homes need to be renewed. We have started talking to customers living at St Mary's Estate about options for making it a better place to live.

Maintaining **financial strength** is the first job of the Board so that we can meet our commitments to the upkeep of your homes and providing new homes. These are uncertain times, but despite this I can confirm that we remain financially strong and our primary challenge is to make sure we continue to improve our value for money and our services to you.

Stephen Stringer
Chair of ISHA

“Speaking up” for Excellence

Message from Clare Thomson, Chief Executive

Change, challenge and continue are the three words that define what we have been doing to become a first class customer service organisation by 2020.

Radical Changes over the last year:

- Cultural change where staff are more customer-focused
- Our staff roles have changed to support the new way we deliver services
- Our systems have changed to give us the technology to support this service delivery
- The way you order services has changed
- ISHA Home Team is our new repairs contractor, which changed earlier than planned in March 2017

Challenges have included

- Funding all we want to do with less money because of the year on year rent decreases;
- We found a problem with some of our gas certificates and needed to re-inspect over 300 homes;
- The Grenfell fire and responding to make sure customers remain safe in their homes

We Continue

- To keep customers at the heart of all we do, listening and acting on what you tell us is important
- We will also continue to develop new homes to help play our part in addressing the housing shortage in our area
- And finally we continue to have, at our core, being a social landlord meeting housing needs and being embedded in the local community



“Speaking Up” for Great Services

Meeting The Regulator’s Consumer Standards

The Board has reviewed the requirements of the Consumer Standards and has confirmed where ISHA meets the required standards.

Over the past year there were two significant matters that related to the health and safety element of the Home Standard, which meant that ISHA was not compliant with this standard.

Gas Service

Over 300 gas certificates were not valid, because a calculation on the certificate had been filled in wrongly. Your safety was not put at risk, but the certificates were not valid. Every affected appliance has now been re-checked. Thank you to all customers for your patience and we are sorry for the added inconvenience of having two visits in one year for your gas check.

Making sure your homes are safe following the tragic Grenfell Tower fire

We are working with the Government to make sure that we know your homes are safe. All customers living in one of 2 blocks that need extra work are being kept informed through meetings and newsletters.

We have identified these areas for improvement for this year (2017/18)



Tenant Involvement And Empowerment Standard

What we will achieve

Improved estate inspection procedures, working with you to make sure we listen to what you are telling us about your home

Service Roadshows and another “Have Your Say” Day

Involve Customers in an option appraisal of St Marys Path



Tenancy Standard

What we will achieve

Develop a programme to help with the impact of Benefit changes including support for downsizing within Waltham Forest

Launch a customer portal that will introduce more online services

Review all correspondence to make sure everything is clear and jargon free



Home Standard

What we will achieve

Improve our appointments system for when you report a repair to us, and increase the amount of jobs that are completed in one visit

Renew the Cleaning & Gardening contract for half of all estates

Publish a new strategy that will look at how we can improve how we manage and invest in our buildings

Appoint the permanent gas service and repair provider by March 2018

We will implement all actions required to make sure your homes are safe following the tragic Grenfell Tower fire



Neighbourhood And Community Standard

What we will achieve

Involve customers in contract management meetings

Increase satisfaction with Neighbourhood cleaning & gardening

Work with our partners and customers to encourage recycling on our estates

“Speaking up” for Value for Money

The **July 2017 Self-Assessment** is published on ISHA's website. Our overall improvement objective to achieve by 2020 is to have a **First class service delivery and communication enabled by technology, delighting customers every time.**

Value for Money Improvement Plan

Standards of how homes are maintained published in **one easy to read document**.

Accurate financial information available for residents to review their own account.

Customers are supported and advised by ISHA and Lien Viet to better manage their household costs.

Customers recognise how their comments have influenced service improvements.

Progress and Outcomes

All literature was reviewed and published to match new operating framework.



We launched the pilot of our Customer Portal at Have Your Say Day in August 2017. If you want to join the pilot contact **isha@isha.co.uk**.



We provide support to customers with rent arrears and make sure our information is current and updated. We cover important changes and items in customer newsletters.



We tell you about how your feedback changes what we do through You said We did in the newsletter and at your local meetings.



Value for Money Improvement Plan

Realistic and accurate investment forecasting of components of existing stock.

Increased mobility and tenure change within ISHA and Lien Viet's stock.

Radically modernise customer service so customers can access the services in the media they choose and at the time (24 hours) they want to conduct their business with us.

Customers are key contributors to the scrutiny of key service workflows.

Demonstrate value for money in our services to customers against a quality and cost criteria, and publish our year on year improvements.

Homes built to ISHA's **environmental sustainability standard**.

Customer engagement in building new homes.

Progress and Outcomes

Asset plans included in investment strategy and published for every block. We are going to review how we can further improve this by April 2018.



Events have been held on Mutual Exchange and transfer list has been actively managed to match customer wishes. The next series of roadshows will be publicised in January 2018.



Restructure and new system in place October 2016. We have made big changes to the way we work, and we know customers experienced lengthy wait times to get through. This is now improving.



We have improved how customers can be involved including customer inspectors, reviewing our repairs contractor or signing up to be part of our Sounding Board. See page 8.



Our next consultation on your service charges will be held in January 2018. We are members of ARMA so that we can make sure we implement best practice.



62 new homes were handed over in the financial year ended 31 March 2017. We plan to have built 400 new homes between 2015 and 2020.



Three design brief changes from customer feedback (drainage specification, CCTV and induction to renewables) and we have changed our approach to defects management.



“Speaking up” for Customers

This year we’ve made big changes in how you can get involved in shaping our services. Thank you to all customers who contributed to the Customer Involvement Strategy, which we have been implementing bit by bit this year.

There are now more ways than ever to engage with us. Customer input is at the heart of everything we do. Here are some key ways customers are improving their services and estates:

- **Customer Inspectors:** Groups of customers inspect ISHA and Lien Viet estates, test services and recommend improvements. We are always looking for customers interested in joining the Customer Inspectors. This is ideal if you are looking for a flexible way to provide feedback or if you are interested in free training and experience that can improve employability.
- **Scrutiny Panel:** A small group of interested customers have been recruited to scrutinise services, undertake in-depth reviews and recommend improvements. The first Scrutiny Panel has been recruited and will begin training in October 2017. We will let all customers know when there is a vacancy on the Panel and we will update you on the work the Panel is doing.

- **Contractor Working Groups:** These are groups that meet regularly to monitor contracts such as repairs or cleaning. They consist of staff, the contractor and customer representatives. The customer representatives make sure that the perspective of ISHA’s customers is prioritised when discussing services.
- **Sounding Board:** This is open to all customers to join. You will be consulted on ISHA’s policies, strategies and other things that impact you. Items for consultation are sent via email or post and we let all customers know how Sounding Board feedback has made a difference.

- **Service Roadshows:** These drop-in events occur twice a year in each of our main boroughs – Hackney, Islington and Waltham Forest. This is a chance to talk to staff about housing issues, learn about our services and provide feedback to help us improve. **Check our website** for upcoming events or look out for a postcard in your mailbox.

Whether you’re interested in attending regular meetings, going to the occasional event or providing feedback from home, there is a method of involvement for you. There will also be ways of getting involved that will pop up when there is a particular project we’re working on – for example, we currently have customer volunteers who will test and shape our Customer Portal, and we will also be looking for customers to help procure new contracts.

If you don’t see something that interests you now, let us know what you’re interested in and we’ll tell you when something comes up. You can take our **“Get Involved Quiz”** to tell us a bit about how you want to get involved and we’ll get in touch with some suggestions. For more information see our website or contact us at 0300 131 7300 or isha@isha.co.uk.



“Speaking up” for Customers

You have been feeding back to us about your customer experience and satisfaction through a company called Critical since June 2016.

These are surveys about recent interactions or services you have had with ISHA – for example, a repair, a new tenancy, cleaning or gardening. We’ve been using these surveys to help us monitor your satisfaction and to improve our services.

In July and August 2017 we undertook 375 more surveys to get more information about how you feel about us, and we learned a lot. Here are some of the key things that came out:

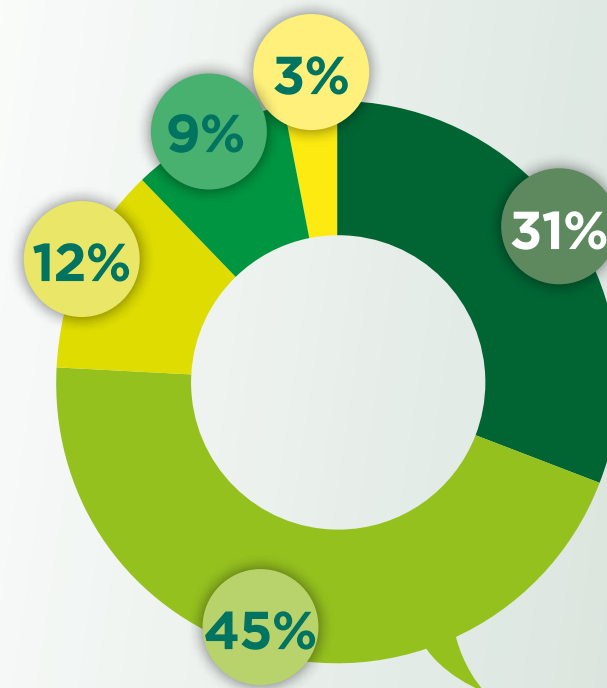
- We need to fix our repairs processes as they are not working for a lot of customers, particularly with regards to making and keeping appointments;
- There are some estates where we need to monitor more closely the quality of cleaning and gardening;
- We need to ensure we record all issues you raise with us and follow up with you in good time.

We are not where we want to be in terms of your satisfaction with our services. In this most recent round of surveys, you rated our services an average of 6.2 out of 10 and only 74% of you have said we are a “good” or “very good” landlord.

We are listening to what you’re saying and we take your feedback very seriously. We are using these results to monitor our contracts, to improve internal processes and to plan and budget for next year.

We will keep you updated on this through our newsletters and website, and we invite you to hold us to account by getting involved in shaping our services.

Customer Satisfaction with ISHA as a Landlord - June 2016 to August 2017



- Very good
- Good
- Neither good nor poor
- Poor
- Very poor

“Speaking up” for New Homes

As part of our ambition to give first class customer service, we want to help address the lack of truly affordable homes in London by building at least 400 new homes by 2020.

To make sure we can achieve this, ISHA's Board approved a new development strategy:

- Our development focus is in Hackney, Islington and Waltham Forest, and the Board will only agree to build outside these areas if there is an opportunity that would help improve our existing services to customers.
- Our target is to build 400 new homes. However this does not constrain our ambition to outperform this target should circumstances allow.

- At least half of the new homes will be rented accommodation which is genuinely affordable, with rents set at London Affordable Rent or Social Rent levels where possible.
- At least a quarter of our new homes will be shared ownership aimed at providing an affordable route to homeownership.
- The remaining 25% of the programme will be a variety of tenures depending on the land value and subsidy available to deliver the programme.

To fund these ambitions, the Board agreed to create a subsidy pot, which is from asset sales, staircasing receipts and surpluses achieved from previous projects.

As well as finding the money from our resources to deliver new homes we rely on our strong partnerships with the GLA, our three key local authority partners and developers to provide the levels of external subsidy needed to achieve our ambitions.

Recent examples of this partnership working include:

- the North River Alliance securing an initial £6.37 million funding from the GLA for our affordable housing programme up to 2020;
- securing over £2 million from the London Borough of Waltham Forest for the development of two sites in Hoe Street;
- continued support from the London Borough of Hackney for the development of social housing in the borough including utilising “off-site” funding from developers;
- completion in 2018 of our Ashmount Road development on land provided by the London Borough of Islington.

Having set the standard with our multi award winning scheme called “the Scene” in Walthamstow, we will continue our commitment both in promoting good design and making our local authority areas better places to live.

Please go to our website to see the full details of our **Development Strategy**

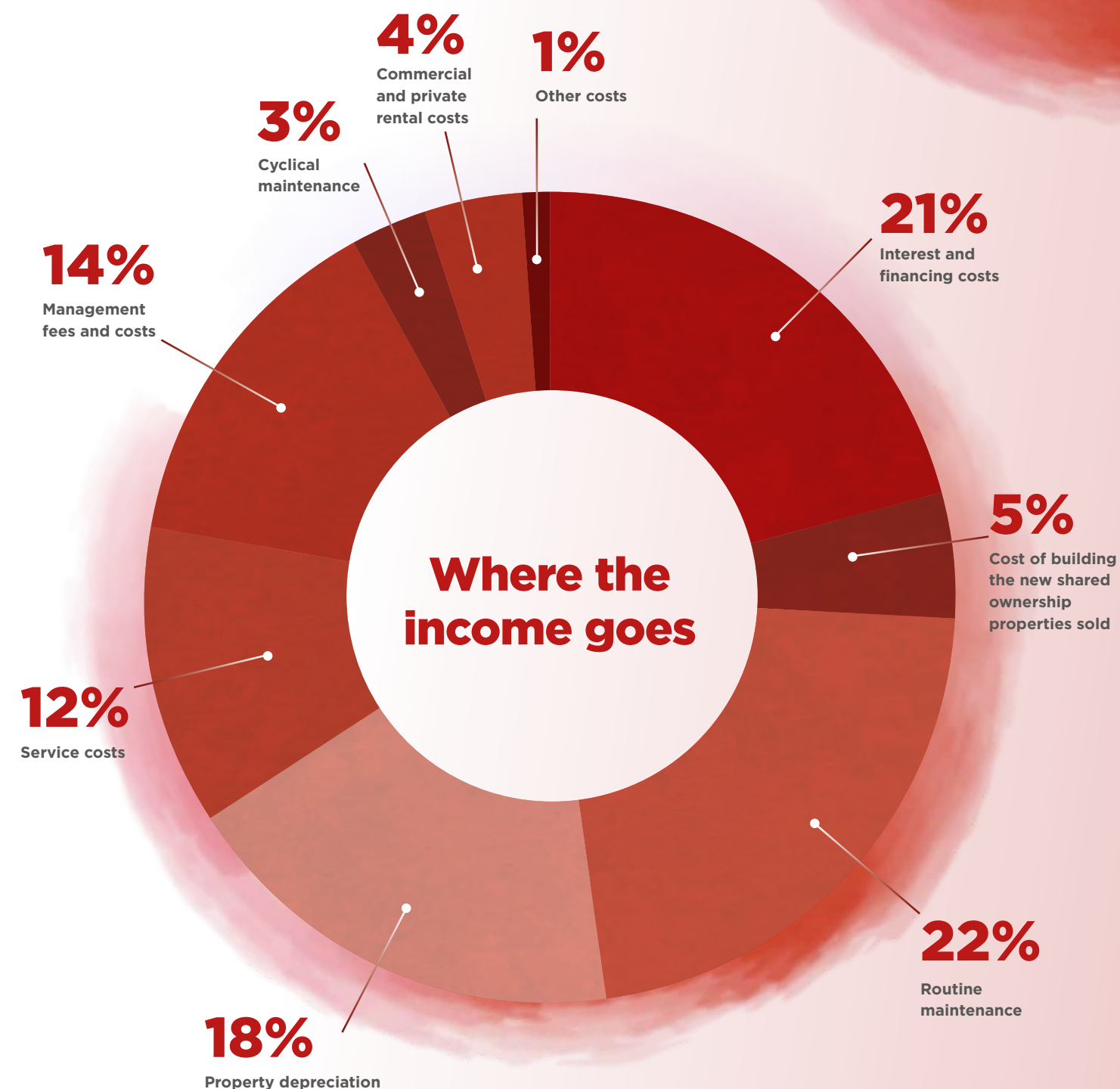


“Speaking up” for Sound Finances

The Group's Finances

	Group 2017 £'000	ISHA 2017 £'000	Lien Viet 2017 £'000
Turnover	20,859	20,009	1,165
Operating costs	(14,510)	(13,851)	(926)
Operating surplus	6,349	6,158	239
Gain on disposal of property and land	2,502	2,490	13
Interest receivable and similar	87	87	8
Interest payable and similar charges	(3,778)	(3,777)	(36)
Movement in fair value of investment properties	1,926	1,911	15
Surplus for the year	7,086	6,869	239
Total comprehensive income for the year	7,086	6,869	239

The [full financial statements](http://www.isha.co.uk) for ISHA and Lien Viet are published on www.isha.co.uk. Please phone 0300 131 7300 if you would like to be sent a copy of the accounts.



“Speaking up” for Getting It right

Sometimes we just need to acknowledge that the service hasn't been good enough and that we're sorry. Last year we wrote to you about big changes we planned to make to how we delivered the service, with the intention of making it better for you. That's still our intention and we think we're on the right path but during this year we've had to deal with some teething issues with our new computer system and being let down by our former repairs contractor. We're working really hard to fix the main issues we have with you contacting us by phone and with booking appointments and while we're not quite there yet we feel we are getting better. Over the last month we have seen average waiting time drop to about 66 seconds for a call to be answered and we've put a lot of work into sorting out our repairs service. Over the coming months we're sure you'll see the difference. We are truly sorry, and promise that our priority is to give you a first class customer service.

ISHA is focused on improving our contact services to customers. You can contact us by:

Phone









- We are continually working on ways to shorten call wait time and repeat calls to the office and have already seen improvements since April 2017;
- Our customer service team can now set up Direct Debits over the phone, as a paperless transaction on the payment date of your choice;
- We will shortly be able to take secure card payments over the phone at the first point of contact.

Email isha@isha.co.uk

Website www.isha.co.uk

The big improvement we want to implement is a customer portal, which will enable you to do more through self-service. We are not there yet to launch this, but are pleased that we are now testing the improvement with customers.

Our performance for the year April 2016 to end of March 2017 was:

Measure	Result	Additional measures
Replying to Complaints within the target time of 10 days	 96%	We now score the quality of complaint responses, and saw this improve from 83% to 89%.
% Phone Calls abandoned	 21%	Average call waiting has reduced since April 2017 from over 5 minutes to 1 minute and 2 seconds by the end of August 2017.
The Number of Gas Safety Checks that were out of date over the last 12 months	 41%	We plan to check all gas appliances within 12 months so that you always have a valid landlord Safety Gas Record. This is why we contact you in advance of your certificate expiring.
Repair fixed at first appointment	 71%	We know there have been a large number of missed appointments. This is a priority to get right in 2017/18.
Residents' satisfaction with repairs	 78%	Our customer service team and ISHA Home Team are working together to improve your repairs service.
How Quickly we relet your Home?	 29 days	
How Many General Needs Homes we re-let?	5	
What is the Level of Arrears ?	 4.7%	Over the next period our customer services team are going to be trained to take rent payments at first point of call. They can set up paperless direct debits over the phone.
How much rent did we collect?	 99.2%	
How Many Evictions for Rent Arrears were there?	1	
How many customers have been involved this quarter	156	
Changes to ISHA's services as a result of customer involvement since September 2016 to March 2017	9	This is a half year measure of changes made since the big change was put in place.

“Speaking up” for South East Asian communities

Lien Viet Housing Association Outreach and Support

Our Lien Viet Outreach and Support Team provides a range of housing related support to our customers and members of the wider Vietnamese community and also run a number of groups and projects.

Lien Viet Housing Association runs 2 hostels for homeless Vietnamese people and we have prioritised access to employability projects this year.

The announcement of the 1% rent reduction, year on year for four years, starting in 2015-16, has challenged the Board to make sure that Lien Viet Housing Association remains financially viable whilst remaining true to its community mission. A revised action plan has been agreed to enhance opportunities for Lien Viet customers and the Vietnamese community more broadly.

Key Outreach and Support Work achievements 2016/17

- 156 active support cases, 19% of whom were not Lien Viet/ISHA customers
- 223 drop-in visits at Blackstock Road, by 113 people, 37% of whom were not Lien Viet/ISHA customers
- 20 community drop in sessions held, receiving 54 visits by 32 people, 84% of whom were not Lien Viet/ISHA customers
- 5 hostel residents moved to permanent accommodation
- 57 members of the Vietnamese Community Group



“Speaking up” as a Good Employer

We are a London Living Wage employer and as part of this we publish the differential between the highest and lowest earning staff members. Our ratio is 1:5.25, which means the differential between highest and lowest paid staff is much smaller than other companies. The GLA have set a target of 1:20 with an intention of 1:10 and Islington Council's target is 1:12.

From 6 April 2017 employers in Great Britain with more than 250 staff are required by law to publish gender pay gap (and bonus) figures annually on their own website and on a government website:

- Gender pay gap (mean and median averages)
- Proportion of men and women in each quartile of the pay structure

We employed 65 staff on the reporting date so this legislation does not affect us. However we have taken the opportunity to use a similar approach to the gender pay reporting regulations and apply it to our workforce. In doing so, we have looked at both gender and ethnic origin. Because of our numbers this has been based on comparisons between those describing themselves as White (English/Welsh/Scottish/Northern Irish/British) and all other employees.

Not many companies have published their results yet. Virgin Money was one of the first to report and showed a difference of 36% between the mean male and female pay. You may remember the outcry when the BBC reported that two thirds of the BBC's top earners are male. ISHA's mean difference is much smaller at 5.12%.

Benefits of working for us

Our job vacancies are advertised on our website and in our office reception and we welcome applications from anyone who meets the criteria. We believe that our pay and benefits are attractive and that we have a fantastic ethos as a community based housing association. All job opportunities with ISHA Home Team and the main contractor are also advertised this way.

We want ISHA to be a great place to work. We know that if we are enthusiastic our customers will feel the benefit of that commitment. We also recognise that we all have an essential role in achieving our strategic plan and objectives.

Proportion of male and female employees according to quartile pay bands.

Quartile	Proportion of male	Proportion of female employees
Lower	37.50%	62.50%
Lower middle	43.75%	56.25%
Upper middle	75.00%	25.00%
Upper	37.50%	62.50%

Ethnicity

The difference between the mean (average) hourly rate of pay of White British employees and that of BME employees



23.67%

The difference between the median (mid-point) hourly rate of pay of White British employees and that of BME employees



37.64%

Proportion of White British and BME employees according to quartile pay bands

Quartile	Proportion of White British employees	Proportion of BME employees
Lower	37.50%	62.50%
Lower middle	25.00%	75.00%
Upper middle	50.00%	50.00%
Upper	68.75%	31.25%

“Speaking up” for Governance

Trinh Bui, Lien Viet Board member for the last 3 years, has resigned because she has moved to America. The Board, Staff and Customers are very grateful for her contribution to improving Lien Viet's services.



From 19 September 2017,

ISHA's Board members:

Chair: Stephen Stringer, retired senior civil servant, Member since September 2012

Julian Elve, (Housing), IT Specialist & ISHA customer, Member since 2011

Merlene Emerson MBE, (Lien Viet Chair) Company Director, Member since October 2014

Ruth Gee, (Vice Chair & Development), Strategic HR Director, Member since September 2012

Philip Newby, (Chair of Development), retired Senior Local Government Officer, Member since December 2014

Alice Powell, (Development) Conservator Restorer & ISHA customer, Member since December 2014

Roz Spencer, (Chair of Housing) Housing Consultant, Member since December 2012

Ben Tansey, (Chair of Finance), Business Analyst, Member since March 2016

Andrew Wade, (Chair of Governance), Solicitor, Member since September 2009



Lien Viet Board members:

Chair: Merlene Emerson MBE, Company Director, Chair since October 2014

Hong Khaou, Film Director and Writer, Member since September 2014

Suzannah Kwok, Business consultant, Member since December 2014

Kim Nguyen, Marketing Communications professional, Member since December 2014

Stephen Stringer, retired senior civil servant, Member since September 2013

Roz Spencer, Housing Consultant, Member since September 2013

Clare Thomson, ISHA's Chief Executive and Company Secretary

Thank You

ISHA would like to thank all our customers who have contributed to the content and shape of this report.

Please contact ISHA on 0300 131 7300 or email isha@isha.co.uk to tell us what you would like to be included in your next Annual Report. Please also contact us if you would like a copy of the annual accounts or more information about the services we provide.



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Lien Viet
HOUSING ASSOCIATION