



ANNUAL REPORT  
2017/18



# Speak out



# We will listen



## Hearing Customer Voices



**Lien Viet**  
HOUSING ASSOCIATION



# Speaking Up for Housing and Social Justice

## Message from **Stephen Stringer**, The Chair

This year the focus of ISHA's Board has continued to prioritise our assurances around health and safety, looking to provide more homes for people in housing need, and improving our customer service.

Customer communication and service excellence are at the core of achieving ISHA's 2020 vision. Over the past year:

- We have improved the way we work and fixed a major problem with customer call handling over the year;
- We launched ISHA's Social Media Policy to improve our communication, and we look forward to increasing our social media channels over the next year; and
- We have reviewed our Customer Involvement Strategy, and we have changed our Complaints Policy as a result of customer scrutiny of complaint handling.

I am pleased to report our financial performance remains robust and our underlying business continues to be resilient despite the uncertainties in the economic environment.

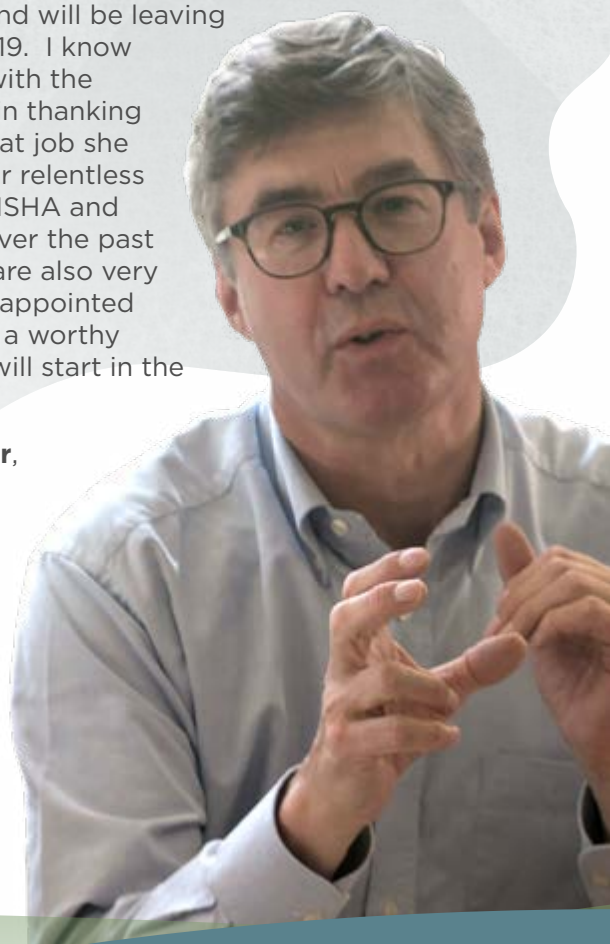
Making the most of our resources to deliver more, is a key part of how we maintain and improve your homes and invest in building more social housing. The Board has committed to renew its largest existing estate, St Mary's Path, and we are holding conversations with our customers to identify the best option for ensuring the estate is fit for purpose for the next 80 years.

The Regulator of Social Housing confirmed ISHA's top grading for Financial Viability (V1) at the end of January 2018. ISHA retained a compliant grade for Governance but was downgraded to G2. This means the Regulator of Social Housing has identified there are areas that need strengthening. We are in the process of completing a full review of our Assurance Control Framework and are working toward a re-grade by the end of the year.

The Board has assessed that it is compliant with its Code of Governance and the Regulatory Economic and Consumer Standards.

ISHA'S Chief Executive has announced her retirement and will be leaving on 7 January 2019. I know you will all join with the Board and staff in thanking Clare for the great job she has done and her relentless commitment to ISHA and our customers over the past nine years. We are also very pleased to have appointed Ruth Davison as a worthy successor, who will start in the New Year.

**Stephen Stringer**,  
The Chair



## Message from Clare Thomson, Chief Executive

After over nine years as ISHA Chief Executive, I will be retiring and leaving ISHA towards the end of the year.

I will greatly miss the staff, customers and our Board and Sub-Committee Members at ISHA and Lien Viet. I am very proud of what we have achieved as Team ISHA and I have been privileged to have a leadership role in our notable successes:

- Improving our service areas, including neighbourhood management, our repairs services and improving our customer communication;
- Maintaining our culturally sensitive services to Vietnamese customers and specialist support to ISHA and Lien Viet customers when they need extra help;
- Securing apprenticeship and training places for customers with our repairs contractor ISHA Home Team and supporting apprenticeships through our new homes developments;
- Increasing the number of homes within the ISHA Group, mainly through new development, to 2260. We are well on the way to meeting our target of 400 more homes between 2105 and 2020; and
- Maintaining a financially viable organisation, so that ISHA is in the best place to respond to future challenges and opportunities.

We have a great Board, senior leadership team and staff who are committed to making ISHA a great place to work, delivering excellent services to ISHA's customers.

*“Thank you to our customers, who have provided me with invaluable reality checks and given us the chance to put things right when they have gone wrong.”*

As customers, you have always been at the heart of everything we do, and I am confident everyone at ISHA will maintain this core value.





Lien Viet Housing Association ('Lien Viet') joined ISHA as a subsidiary in October 2008.

Lien Viet is a small community-based housing association with 157 homes working in Hackney, Haringey, Islington and Tower Hamlets. Lien Viet's customers are predominantly Vietnamese and South East Asian.

The landlord and corporate services for Lien Viet have been delivered by ISHA since 2013, and we employ two outreach and support staff to provide specialist support to Vietnamese and South East Asian customers in Lien Viet and ISHA.

Lien Viet's Board has looked at how its wider community objectives can be more effectively delivered. It has been agreed to formally merge Lien Viet's homes with ISHA and identify the best fit with a charity, range of charities or other organisations to continue delivering Lien Viet's existing community sustainment and community development activities.

Lien Viet customers are being consulted about the transfer of engagement to achieve this merger. Customer concerns expressed so far are about;

- **Making sure that the specialist housing services are maintained; and**
- **Maintaining the Lien Viet 'brand' and what it stands for.**





ISHA is committed to continue delivering culturally sensitive housing services to Vietnamese customers. The Key Outreach and Support Work achievements in 2017/18 were:



drop-in visits at Blackstock Road, by 72 people, 14% of whom were not Lien Viet/ISHA customers;



**138** active support cases, 23% of whom were not Lien Viet/ISHA customers;



community drop-in sessions held, receiving 29 visits by 23 people, 96% of whom were not Lien Viet/ISHA customers;



hostel residents moved to permanent accommodation; and



members of the Vietnamese Community Group.

Specific information about the transfer of engagement can be found on [Lien Viet's website](#).

# Speaking up for Value for Money

We have changed how we report Value for Money. We now have a section in our Financial Statements and highlight our improvement plan in this report.

What hasn't changed is our overall improvement objective to achieve by 2020 which is to have a **First-class service delivery and communication enabled by technology, delighting customers every time.**

A summary of the ISHA's Value for Money Improvement Plan for 2018/19 is below:

## Value for Money Improvement Plan

## How we did in 2017/18

## What we will do in 2018/19 Improvement targets

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



Identify appropriate product and timescale for delivering self-service solution by March 2020.

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



Improve financial reporting on individuals for early intervention for customers.

Customers recognise how their comments have influenced service improvements.

**You Said We Did** is published in each newsletter as well as in the Annual Report.



A new survey programme will improve customer insight for 2018-19.

Annual survey will be conducted by February 2019, from which themes and trends will inform the 2019/20 Value For Money Improvement Plan.

Realistic and accurate investment forecasting of components of existing stock.

Asset plans included in Investment Strategy and published for every block.



Improve how customers asset plan information is reported.

## Value for Money Improvement Plan

## How we did in 2017/18

## What we will do in 2018/19 Improvement targets

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

Six Service Roadshows were held in 2017-18, two for each main borough



Additional and alternative methods of engagements to be implemented in 2018/19 to increase the number of customers actively engaged in moving to meet their housing need.

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.

Customer Portal postponed due to issues with usability of the platform, based on customer feedback.



New data warehouse will be implemented 2018/19 to give customers real-time updates on the status of their repairs jobs at first point of contact. This will feed into the development of the self-service solution by March 2020.

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

Scrutiny Panel recruited and trained



Scrutiny Panel completed Complaint Handling review in May 2018 and the Board approved a new Complaints Policy in July 2018. This will be launched to customers in November 2018 with the next service review planned for December 2018.

Demonstrate Value for Money in our services to customers against a quality and cost criteria and publish our year-on-year improvements.

Consultation on service charges were held in January 2018. We are members of ARMA (Association of Managing Agents) so that we can make sure we implement best practices.



This Value for Money section reports to customers our progress against Strategic Plan and improvement targets for the coming year. The target is to publish the Annual Report by beginning of October 2018.

Homes built to ISHA's **Environmental Sustainability Strategy**.



ISHA won GOLD accreditation in September 2018. ISHA's Board will next review our Strategy for Building New Homes, (Development Strategy in 2020).

Customer engagement in building new homes

Three design brief changes made from customer feedback (and we have changed how defects with new homes are managed)

Prioritise customer feedback to contribute to the design of our new homes.

Our Financial Statements also report Value for Money Improvement Plan. Please see the [Financial Statements](#) on our website for more details about how we compare with other housing associations.



# Listening to the Customer Voice

There are many ways to get involved with ISHA.

## Scrutinising ISHA's services and policies:

- Apply to join our **Scrutiny Panel** - a small group of customers who carry out an in-depth review of a specific service and suggest improvements. See how the Scrutiny Panel changed the complaints policy [here](#);
- Join a **Contractor Working Group** and work with ISHA staff to monitor our contracts;
- Apply to join **ISHA's Board or one of its Sub-Committees**. Any openings will be advertised [here](#);
- Be part of a **Start/Finish Group** - these are groups put together for particular projects, such as the review of a policy or strategy.

## On your estate or in your community:

- Attend an **Estate Inspection** - go to [In Your Area](#) or check your noticeboard for dates and times;
- Start a **Residents' Association** with other people on your estate.





## Quick ways to give feedback:

- Join our **Sounding Board** and give occasional feedback on things like letters for customers and policies, via email or post;
- Tell us what you think about any part of our services [here](#);
- Respond to a **Customer Satisfaction Survey** – these are sent via email or text, after you have used one of our services. We try our best not to send you too many surveys. You should only receive one survey from us every three months. Your responses are fed back to managers in each service area and used to improve our services;
- Contact us on social media - We are now on **Twitter** and **Facebook**. On here you can leave us comments, get quick responses and keep up to date with latest ISHA news. We want to use these platforms to create easier and quicker two-way communication with you. Stay tuned for more opportunities to get involved with us digitally, through these channels and more.

**You Said,**

*“If I make a complaint, do I get my own complaint handler; My very own point of contact?”*

**We responded,**

*“After assessment of the complaint we will provide you with a complaint reference and personal handler.”*





# A New Deal for Customers

## 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. The full compliance review and statement can be found on our website.

## 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. We have three blocks where remedial work is required. We have put in additional measures to make sure you are safe in your homes. All customers living in these blocks have been kept informed through meetings and newsletters about progress on these works.

## Tenant Involvement and Empowerment Standard

### What we will achieve

- ✓ Improved 'You Said We Did' reporting to evidence how you have changed our services;
- ✓ Develop 'Voice of the Customer Framework' to include how we engage with you, the customer, capture your feedback and capture customer demand; and
- ✓ Continue customer conversations for the Future of St Mary's Path Estate to identify best solution to future-proof the estate for another 80 years.





## Home Standard

### What we will achieve

- ✓ Complete Asset Performance Reviews with all leaseholder and shareholder blocks by March 2019;
- ✓ Renew Cleaning and Gardening Contract for half of all estates, (Areas 2 and 3) including the revised standards identified by customers; and
- ✓ Tender new Lift Contract and implement replacement of four lifts.

## Tenancy Standard

### What we will achieve

- ✓ Continue to offer empty homes at St Mary's Path as temporary accommodation for the homeless team in Islington;
- ✓ Renew tenancy fraud service level agreements with Hackney, Islington and Waltham Forest; and
- ✓ Review all correspondence to make sure everything is clear and jargon free.

## Neighbourhood And Community Standard

### What we will achieve

- ✓ Provide clearer information to customers on how they can contribute to adapting local estate services;
- ✓ Open a new monthly Vietnamese housing drop-in surgery at Hackney Chinese Community Service; and
- ✓ Review the Domestic Violence Policy by end 2018.



# What Customers are Speaking Up About

Customer surveys carried out between April and August 2018 have measured your satisfaction with the following services:

**Repairs** Average across period = **81%** Our target is 85%, and the highest monthly score was in July 2018, where it reached 84%.

**Call handling** Average for Customer Services and ISHA Home Team combined = **77%** Customer Services alone scores higher and in July 2018 was 100%.

**New Tenancies** Satisfaction with new tenancy process remained at **100%** during July and August 2018.

**Cleaning** Cleaning = **70%** by August 2018 (target = 75%).

**Grounds Maintenance** Gardening = **67%** by August 2018 (target = 75% & 100% in June 2018).

**Neighbourhood** Satisfaction with neighbourhood as a place to live = **83%** by August 2018 (target = 86%).

**Outreach** Average = **98%** 100% every month apart from May 2018.

**Management of ASB** **100%** satisfaction with case handling and case outcome.

**Complaints** Satisfaction = **50%**  
Reasons for dissatisfaction related to the delays in dealing with your complaint, including:

- Delay of 28 days to be able to close complaints;
- Escalations and further correspondence; and
- Waiting for leaning outcomes to close complaints.

We have changed our policy to remove these delays.

Over the year we will be bringing together customer feedback received through the range of ways that we work with you. We will call this the Customer Voice and its aim is to provide a more accurate picture of what you are telling us. This includes feedback through the Customer Scrutiny Panel, complaints, Satisfaction Surveys, estate inspections, calls to the office, emails and increasingly social media.

We will use this feedback to make lasting improvements with the work that we do. Letting you know how we get on is a really important part of this and updates will be provided through ISHA'S newsletter, as well as more instant news on social media and website.

A full Customer Satisfaction Survey will be carried out in February 2019.



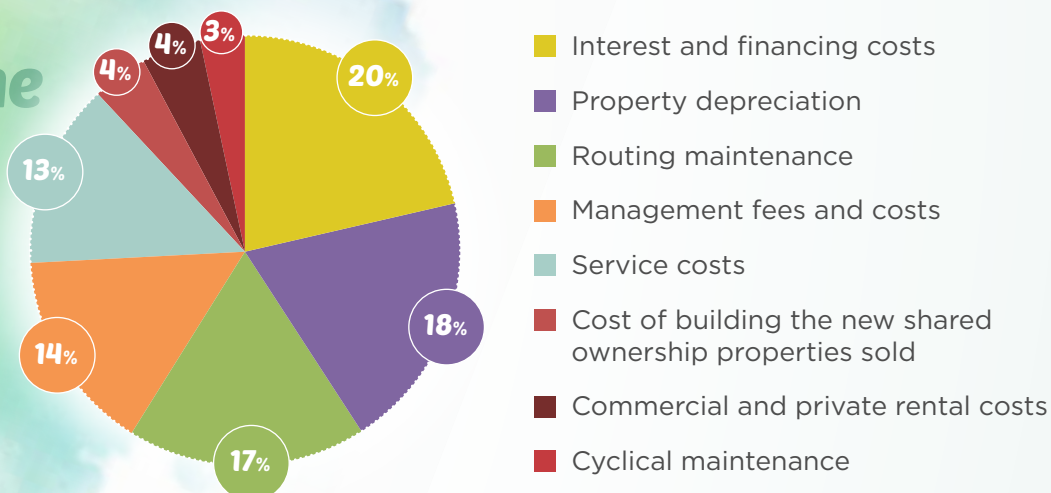
# The Group's Finances

## Statement of comprehensive income for the year ended 31 March 2018

	Group 2018 £'000	ISHA 2018 £'000	Lien Viet 2018 £'000
Turnover	21,959	21,104	1,172
Operating costs	(15,216)	(14,540)	(946)
Operating surplus	<b>6,743</b>	<b>6,564</b>	<b>226</b>
Gain on disposal of property and land	2,715	2,719	(4)
Interest receivable and similar	30	28	10
Interest payable and similar charges	(3,751)	(3,753)	(33)
Movement in fair value of investment properties	1,607	1,562	45
Surplus for the year	<b>7,344</b>	<b>7,120</b>	<b>244</b>
Total comprehensive income for the year	<b>7,344</b>	<b>7,120</b>	<b>244</b>

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

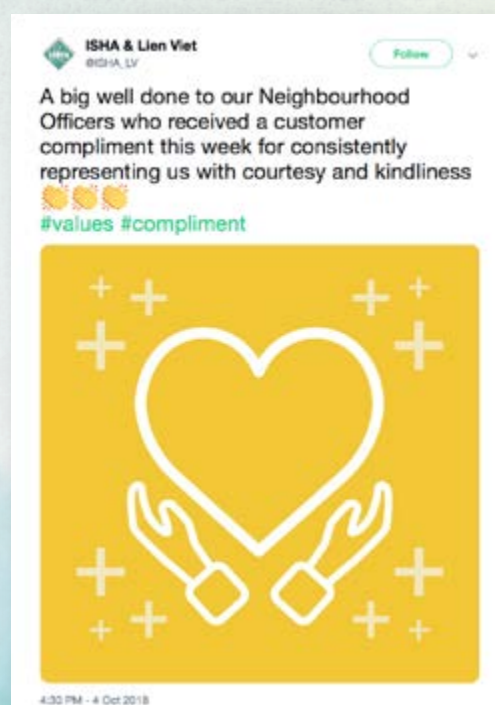
## Where the income goes



# Speaking Up for Getting You Connected








Last year we highlighted where our service was not good enough, particularly around getting through on the telephones and booking repairs. We have concentrated on fixing these main issues and improvements on both these areas are now being seen in our performance figures.

The big improvement we are not able to implement is the customer portal. We have more work to put in place to make sure your data is secure and accurate. We have set-up a project group dedicated to Getting you Connected and please be assured this remains a key target in the Strategic Plan.





## Our performance for the year April 2017 to end of March 2018 was:

Measure	Result	Additional measures
% of <b>Complaints</b> resolved at informal or Stage 1	 87%	Quality of responses are monitored monthly and remained above target throughout the year. The time taken to resolve complaints was a major area of dissatisfaction. Customer Scrutiny Panel completed a Complaint Handling review in May 2018 and the Board approved a new policy in July 2018. This will be launched to customers by November 2018.
% Phone <b>Calls</b> abandoned	 13%	Calls abandoned have reduced since April 2018 and were at 5% in August 2018.
The Number of <b>Gas Safety Checks</b> that were out of date over the last 12 months	 6	We 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.
<b>Repair</b> fixed at first appointment	 77%	97% of appointments made were kept. We are working with ISHA Home Team to improve getting your repair finished on the first visit.
How <b>Quickly</b> we <b>re-let</b> your Home?	 38 days	Re-letting some homes has been delayed on St Mary's Path, where we have been carrying out detailed surveys to assist with future plans for the estate.
What is the Level of <b>Arrears</b> ?	 5.01%	Level of rent arrears increased last winter. This is now reducing but will remain a key focus in 2018/19.
How much <b>Rent</b> did we collect?	 100.71%	We collected more rent than due because of the need to recover arrears due to ISHA.
How Many <b>Evictions</b> for <b>Rent Arrears</b> were there?	2	
How many customers involved	569	
Changes to ISHA's services as a result of customer involvement April 2017 to March 2018	34	<b>Customer Involvement strategy was renewed in 2017</b>

# Speaking Up as a Good Employer

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 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 at April 2018 was 1:4.3, which means the differential between highest and lowest paid staff is much smaller than other companies. In other words, at ISHA for every £1 the lowest paid staff member earns, the highest paid staff member gets £4.30. The Greater London Authority has a ratio of 1:9.05 and Islington Council a ratio of 1:9.1.

As part of our commitment to diversity, we are proud that we recruit anonymously, so recruiters shortlist without knowing the names and addresses or any personal details such as gender, ethnicity or age of candidates. This year we have used social media such as Twitter and LinkedIn to widen our potential audience when we advertise our jobs.

We have carried out pulse surveys with staff for the last two years and in March 2018, our employee engagement score was 70%, which is above average in the sector. A highlight in staff feedback was 100% of staff giving a positive response to “My line manager recognises and acknowledges when I have done my job well”.

***Last year ISHA and Lien Viet staff raised over £7,000 for No Second Night Out, a charity which focuses on helping those who find themselves rough sleeping on the streets of London for the first time.***

This contributed to the newly refurbished Assessment Hub in Mare St, Hackney, with vastly improved facilities for rough sleepers including a separate women's area.





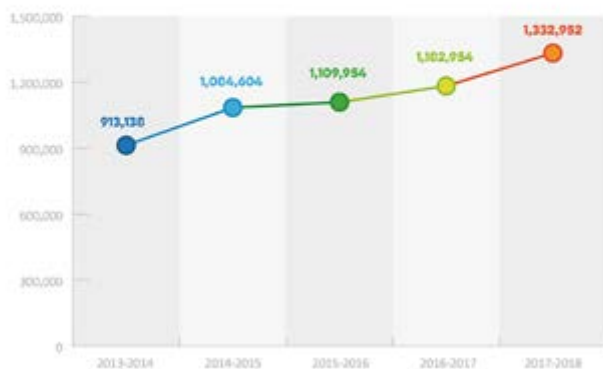
This year ISHA and Lien Viet staff are raising money and donations for Food Banks in Islington, Hackney and Waltham Forest. The first donations were presented to Hackney Food Bank, which gives out over 3000 emergency food parcels a year.

According to the **Trussell Trust**, over one million emergency food packages are given to people in crisis each year. While benefit delays and changes remain the biggest cause (43% of all referrals) over a quarter of referrals were for people in low-paid work. Debt, the increased cost of living and the introduction of Universal Credit are also forcing people to choose between buying food and other expenses.

If you need to be referred to a Food-Bank or are struggling with money issues, please contact the ISHA Outreach and Support Team on **0300 131 7300** or [isha@isha.co.uk](mailto:isha@isha.co.uk).

If you would like more information or would like to set-up your own collection contact your nearest Food Bank:

### NUMBER OF THREE-DAY EMERGENCY FOOD SUPPLIES GIVEN BY TRUSSELL TRUST FOODBANKS



#### **Hackney Food Bank**

020 7254 2464

[info@hackney.foodbank.org.uk](mailto:info@hackney.foodbank.org.uk)

#### **Islington Food Bank**

07753 222 755

[info@islington.foodbank.org.uk](mailto:info@islington.foodbank.org.uk)

#### **Eat or Heat (Walthamstow)**

0800 772 0212

[info@eatorheat.org](mailto:info@eatorheat.org)



# Speaking Up for Good Governance

**Andrew Wade**, ISHA Board member, resigned having completed his full nine years on ISHA's Board.

**Kim Nguyen**, Lien Viet Board member for the last four years, resigned due to increased work pressures. The Board, staff and customers are very grateful for their contributions.



## From 18 September 2018, ISHA's Board members:

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

**Julian Elve**, (Housing), IT Specialist & ISHA Resident, 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

**Yasmin Khan**, (Development) Solicitor specialising in Property Law, Member since September 2018

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

**Alice Powell**, (Development) Conservator Restorer & ISHA resident, 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





# 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.



## 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

**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





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**LienViet**  
HOUSING ASSOCIATION