

Creating Joy

Viewpoint in 2013/14



Creating Joy

Welcome to our annual report and a fresh Viewpoint. This has been a big year for us as we redefined our vision and developed a new set of values and objectives.

The stories in this report are told through our new values and show the innovation and creativity of our people - both customers and staff - against a backdrop of change, exciting if challenging at times.

Creating joy in later years is about being courageous and bold, and celebrating the wisdom and ambitions of our customers. Our work throughout the year reflected this and helped us create the perfect platform for achieving our future plans.

Our tenants spent much of the year leading the way in developing our Tenant Scrutiny work. Their energy is boundless and they are grappling with a review of our repairs service as well as participating in recruitment and playing a key role in monitoring our performance.

Investment in our properties has been a top priority. During the year more than £773k was spent installing or refurbishing lifts, replacing boilers and insulating our properties to name a few. Demand for our services continues to grow and we are forging more partnerships to enable us to meet this demand – we are confident we have the experience, knowhow and financial strength to rise to this challenge and succeed. We are looking forward to the conversion of our Head Office to provide an additional 12 care home bedrooms for St Raphael's during 2014/15.



Promoting dementia awareness continued to be a key element in our strategy during the year. Our Information Roadshows in sheltered housing and the creation of a dedicated dementia wing at St. Raphael's are just two examples of the great work of our staff in this area. Courageous, engaged and fun, our team has worked hard to make our bold objectives a reality. We were incredibly proud to achieve Investors in People Silver and Investors in Diversity during the year, recognising our commitment to developing and realising the potential of our people

We would not have been able to achieve any of this without the leadership of our voluntary Board. We welcomed Dr Bill Campbell to the Board and said a fond farewell to Dr Roger Smith, our Chairman for 5 years. We have very high standards when it comes to governance and we were pleased to be assessed as low risk by the Scottish Housing Regulator.

Viewpoint is in great shape. We are ambitious, confident and ready. With a renewed vision and robust strategy we continue to play a leading role building vibrant communities, supporting our customers to live the lives they want, creating joy in later years.

We hope you enjoy the report

Dorry McLaughlin
Chief Executive

Rob Rae
Chairman

Inspire with positive smiles and words

Emilia joined us in October last year. She is the Housing Coordinator at Northwood House and a Viewpoint STAR.

Viewpoint STAR celebrates the hard work of our staff and volunteers who, like Emilia, make a big difference through their care and dedication.

Creative, hard working and kind, our talented staff team is the key to our success. And as we stretch ourselves to do a better job every day, we are delighted to see our efforts recognised with Investors in People Silver status, as well as Investors in Diversity accreditation.





Say - yes I can and I will

Angela is the Housing Officer for the East Neighbourhood. She worked with our tenants at Croft an Righ to bring to life their new café.

We empower our staff to deliver what really matters to our tenants. We have streamlined our ordering processes so that we can make things happen quicker. Most of our front line housing team is now based in neighbourhood hubs and we have introduced small budgets to buy little things that will make a difference, like new bedding for a guest room or a bench for the gardens.

Celebrate age, experience and wisdom

Robin is the Tenant Rep at St Albans and member of our first scrutiny group, the Repairs Service Improvement Group.

Our customers have so much to offer and we are always looking for ways to draw on their experience and wisdom to help us shape our services. Over the last year we have worked together, with the help of the Tenants Information Service, to rethink our approach to tenant participation and scrutiny. Our revised Participation Strategy offers a broad menu of opportunities for our tenants to get involved, to challenge us and to help assess where we do well and where we need to improve. Plans are afoot to develop Complaints Handling, Service Charge Policy and Allocations Policy Groups— there really is a lot to do and learn from each other!





Do according to our customers' wishes and ambitions

Margaret lives in Gillespie Lodge, one of the many complexes to have benefited from our lift replacement programme.

Our tenants want accommodation that is accessible, inclusive and provides a sense of community and wellbeing. New lifts, new commercial heating boilers, extensive internal and external painter works and a substantial cavity and loft insulation programme are some examples of the improvements we have made in the last year. With over £773k invested, we even met the Scottish Housing Quality Standard ahead of the Government target. But that's just the start. We want to go further than that and together with our tenants are developing our own Accommodation Standards.

Treat people as we would a loved one

John moved to St Raphael's 6 months ago. He has settled in well and is a big fan of our choir, Viewpoint Voices.

We are so much more than a housing association. Graded "good" and "very good" by the Care Inspectorate, our services support people from 16 years to over 100. For those requiring round the clock care, our care homes provide nursing and dementia care. Opened in 2013, our Dementia Unit is home to 14 residents requiring specialist care. Highly experienced, vibrant and warm, our care home teams will look after each resident and their families, enabling them to enjoy life to the fullest – with support when, how and where they want it.





Work hard, have fun and laugh

Kenny is our Handyman. Also a Viewpoint STAR, he led the Pink Panther team to victory at our Definitely-Not-Commonwealth Games.

From tea dances to art shows, dance classes and our very own choir, Viewpoint Voices, we know how to have a good time at Viewpoint. And for a great cause, too. Chosen by our Employee Forum as our charity of the year, Marie Curie has so far benefited from over £2,800 raised - with quite a bit of fun along the way. Bring and buy sales, a sponsored walk and our brave Directors' ice bucket challenge are some examples of our team coming together in support of this great charity.

Stay courageous, creative and ahead of the game

Ricky is part of the team working to convert our head office to provide 12 extra bedrooms for St Raphael's Care Home.

We continue to reimagine the way we provide our services and will not stand still. A very exciting project for 2014, the extension at St Raphael's will enable us to continue providing the highest quality in nursing care to those who need it the most. At a national level, we were delighted to represent the Coalition of Care and Support Providers Scotland in the government's 'future of residential care' task force, working together to enable older people to live independently for as long as possible.



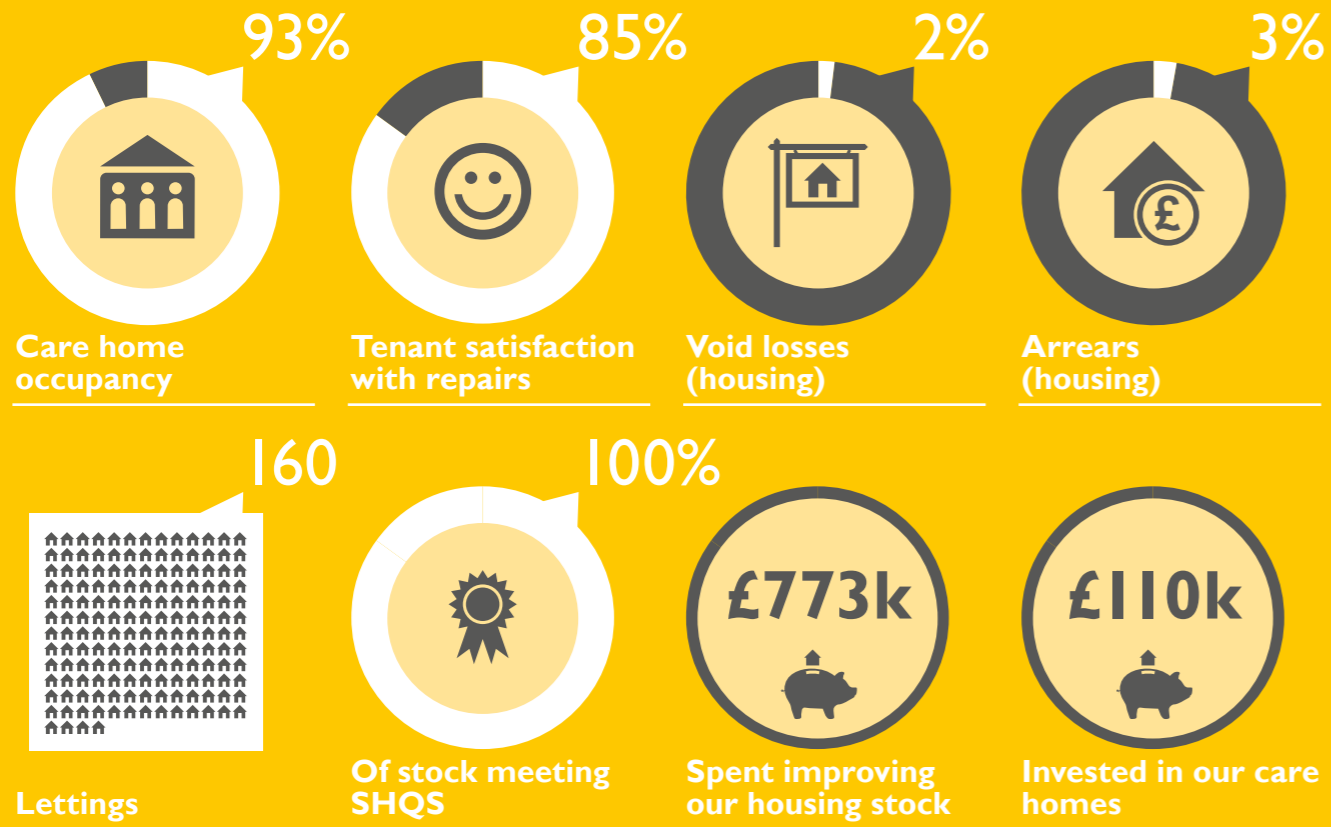


Work with those who share our values

Gareth lives at Lynedoch House. Since 2011 he has been attending the computer club run by Tish, Elaine and Stuart from KiTE.

Computer clubs are up and running in 5 of our sheltered housing complexes and all our common lounges now offer free wifi. We know we can't do it alone and like KiTE, we work with organisations that share our commitment to provide the diverse and thriving communities our customers tell us they want. Our services support people with a range of needs and we are only able to make this happen thanks to our wonderful partners. Tap Into It, Impact Arts, Dancebase, Carr-Gomm, The Action Group and The Richmond Fellowship are some of the brilliant people we work with.

The Year in Numbers



	2014	2013
	£	£
Turnover	12,572,882	12,608,412
Operating Costs	-10,651,136	-10,368,335
Operating Surplus	1,921,746	2,240,077
Gain on Sale of Fixed Assets	1,261,066	12,078
Interest Payable and similar charges	-329,051	-365,359
Interest Receivable and Other Income	46,550	76,121
Net Surplus for the year	2,900,311	1,962,917

Financial Performance

Our continued strong financial performance provides the platform on which to invest in homes which are fit for the future as well as developing additional services. The surplus of £2,900k (2013: £1,962k) includes £1.3m relating to the sales of housing at Newbattle Terrace and car park spaces at Northumberland Street.

Our surplus from housing activities of £1,515k was down from the previous year (£1,889k) as a result of increased voids (Newbattle) and reactive maintenance and service costs. The surplus in care homes of £435k increased by £133k from £302k. This was mainly due to increased occupancy and therefore income.

We made further significant investment in our properties with capital spend of £773k in housing and £110k in care homes. In addition to this, over £300k was spent on the replacement of other assets including fixtures and fittings.

The results of our 100% property survey, carried out in 2012, have been further analysed and our financial plans updated. It is encouraging to be able to report that future investment requirements identified can be met. The survey data shows significant investment requirements in 2017 and we have examined our designated reserves to ensure we are able to meet these. Reserves of £6.9m (2013 £6.6m) have been designated to meet the next three to five years of forecast spend. It is pleasing to report that compliance with

the Scottish Housing Quality Standard was achieved shortly after March 2014, almost a year earlier than required.

Our tenants benefited from a rent freeze in April 2013, however due to pressures on costs, in particular maintenance and pensions, a 3% increase was applied in April 2014. We are aware of the impacts rent increases have on our tenants and we made every effort to minimise these. In 2014 we are carrying out a review of our rent and service charge policy and are pleased to have a number of tenants involved in this process.

We are aware of the concerns regarding heating and lighting; during 2013 we entered into a fixed three year deal for gas which will protect tenants from unexpected increases during this period. We are also carrying out a programme of boiler replacement systems linking to our objective of reducing our carbon footprint.

As with many housing associations we have been experiencing increases in pension costs. We have carried out a review of our pension arrangements and with effect from 1st September 2014 our final salary scheme is closed, this will assist us in managing future costs.

Our Key Performance Indicator system alerts management to issues as they arise. The performance measured through these KPIs has ensured we are able to maintain a strong financial position.

