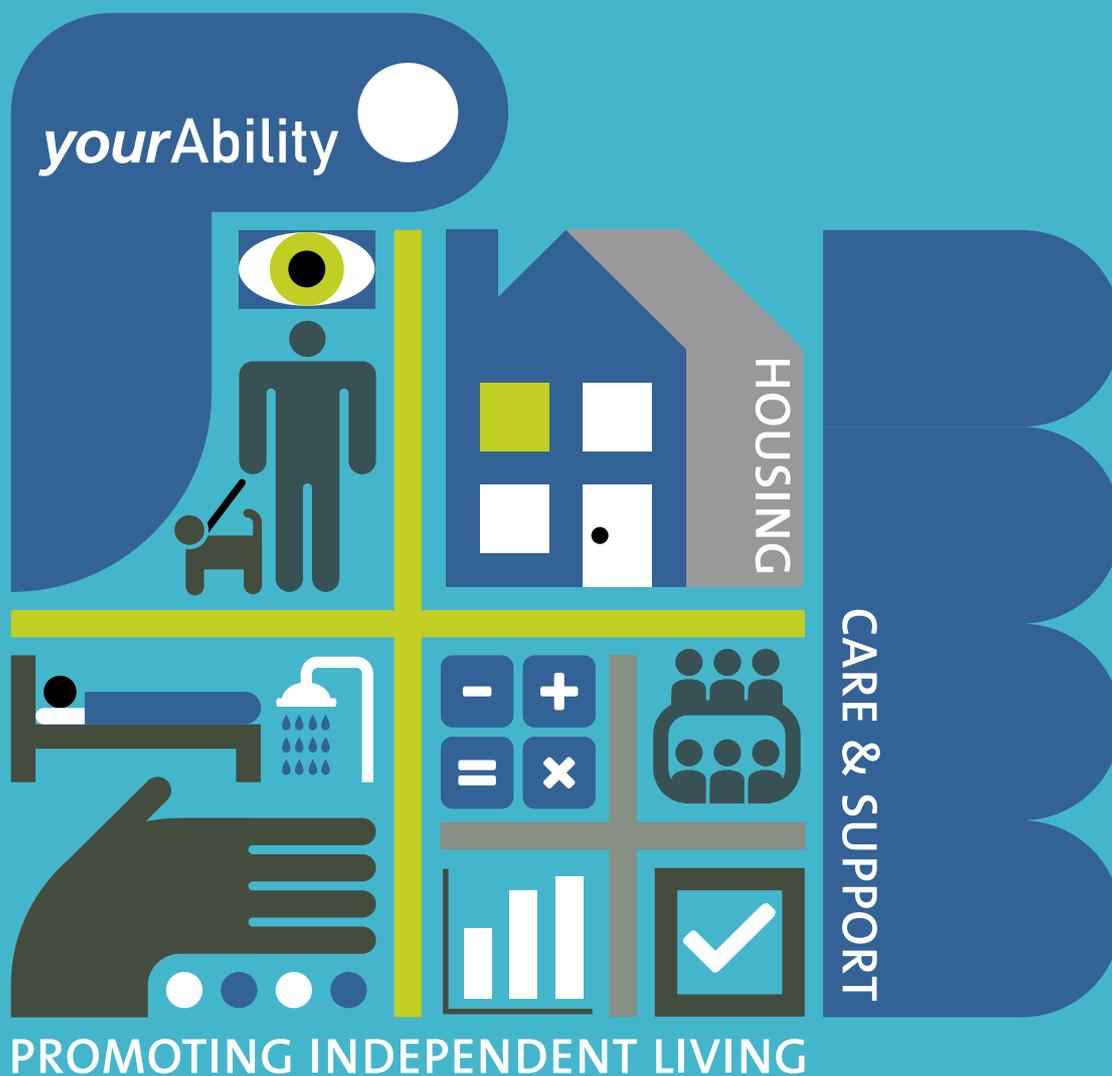




Ability
HOUSING ASSOCIATION

Customers taking centre stage



Chairman's statement

I am fortunate to lead a board of experienced and knowledgeable people drawn from a diverse range of professions. They are united by a commitment to Ability's values and to responsible governance.

The board has achieved stability and continuity by ensuring we continually refresh our membership with new talents. We said farewell to Jane Coleman, following 8 years of sterling work as a board member and as Chair of the Audit & Risk Committee. Jane Harrison took over as Chair of that committee, while Jane Minter joined the board following a period as a co-opted member.

At our Annual Strategy Day the board grappled with the challenges posed by the so-called 'race to the bottom' in care and support services. We have seen hourly rates for care and support being driven downwards by authorities and many providers have responded by reducing terms and conditions of workers and reducing training, support and supervision. I am delighted that the board was unanimous in deciding we will not join that race. Instead we have decided to focus on maintaining quality in our services and rewarding workers fairly. Accordingly, we have adopted the Living Wage.

As ever we are grateful to staff for the skill and dedication they consistently apply in their work throughout the organisation. I'd also like to express my thanks to all the Ability customers who have shared their feedback, which is so vital to our drive for continuous improvement.

John Daley

Ability at a glance

A summary of the organisation and our financial performance



Finance	2013	2012
Turnover	£8.7m	£8.8m
Operating costs	£7.4m	£7.6m
Operating surplus	£1.3m	£1.2m
Surplus after interest	£0.9m	£0.9m

Chief Executive's statement

Taking the Ability vision to Brazil must rank amongst the highlights of my year. I was invited to speak at the second International Forum on Social Inclusion in Rio de Janeiro and, while there, helped to launch a new organisation, the JNG Institute.

JNG has been established to promote independent living in Brazil, following the successful model of self-contained homes pioneered by Ability. It was a great privilege for me to be associated with the launch of JNG and our organisations have pledged to maintain links and share knowledge. *(Full story on page 9)*

Back at home, we secured a design award at the National Housing Awards for our partnership development with Thames Valley Housing – Concord House and Consortia House. This scheme epitomises the Ability vision: partnership working at its finest delivering independent living opportunities for some of our most vulnerable citizens, in high quality self-contained homes. This development also enabled the closure of the last of the hospital campus institutions for people with learning disabilities.



Above all, Ability is a people organisation and the cliché that our people are our most valuable asset has never been truer. That is why our improved position in the Sunday Times Top 100 Best Not-For-Profit Organisations to Work For means so much and why we have implemented the Living Wage to ensure fair reward for colleagues who deliver great service to our customers every day of the year.

David Williams

CUSTOMERS TAKE CENTRE STAGE

One of the highlights of the year was seeing our Customer Panel take an active role in many areas of Ability including staff recruitment, quality audits and reviewing complaints.

Here are some of their views about their involvement...

A year in the life of the Customer Panel

by Liam Toner, Customer Panel member



This year has been about setting things up. We started the Q-Team, split the Customer Panel into two groups, one to focus on housing and one to concentrate on care and support topics. We seem to have done quite a lot - we looked at policies and procedures, gave feedback on **yourAbility**, started writing guidance for running customer meetings and had more input from customers all over Ability such as ideas for the improvement fund. That has been my favourite thing - meeting more of the customers and getting to know Ability better. I am excited to see how the Q-Team progresses and to have the opportunity to meet even more staff and customers to see how we can drive improvement. I think the Customer Panel now has a strong foundation and next year is when the real change will happen.

Report on a service audit by Carron Cleversley, Customer Panel member



I love being on the Q-Team. I like meeting other members of the Q-Team and I loved visiting another service, meeting the staff and customers and finding how Ability works. I think the Q-Team is good because customers can give more information to us. Ability might be thinking they do a good job but they don't know unless the customer is asked if the service is good.

The best thing about the visit was that the customers opened up to me, staff were friendly and the customers were very happy. The Q-Team visits definitely help Ability improve their service because I am talking to other customers and they are telling me things that they might not be able to tell staff and this will improve the overall performance of Ability and the support they provide.

Report from a customer at a service that was audited

by Mark Lumsden

The Q-Team visited my service which was really good because they came and saw the service but then we all went to the pub for a more relaxed chat. It was really interesting and I enjoyed meeting customers from other services. We spoke about lots of different things like our dreams and experiences. I told them I want to go to Dubai and go skydiving. It was easy to talk to people who are in the same position as me and understand what it is like to be in supported living. I would like to join the Q-Team so I can go to other services and talk to customers about what is important to them.

The Q-Team arrives

We set up our own Q-Team of fully-trained customers who visit our services to get feedback from the customers there to see how well the services are performing and help us to identify any areas for improvement.



Ability Housing

Ability Housing exists to provide housing that enables people who want to live more independently to achieve their aspirations. Our housing stock comprises mostly either wheelchair standard housing or supported housing for people who need additional care or support to live more independently.

Some facts and figures

Number of homes



Repairs



Home improvements

- * better window and door locks in **18** homes
- * improved security lighting at **4** homes
- * new high-security doors installed at **6** homes
- * improved energy efficiency of **39** homes

New homes



Ability Standard



The Ability Home Standard is a higher standard we set for all of our homes. We have committed £850,000 to improving the standards of security, safety and energy efficiency of our homes by 2015.

This year we undertook Ability Standard works to a total of 20 homes to make tenants feel safer. We fitted better window and door locks to 18 homes and improved security lighting at 4 homes. We installed new high-security doors at 6 homes in Reading and made electrical improvements to 39 homes.

Improvement Fund

This year, in addition to funding for the Ability Standard, the Ability Board made available £25,000 for estate improvement projects suggested by tenants. Applications for the improvement fund were invited in Window magazine and were prioritised by the Customer Panel. Projects that were approved included: removal of an unused bin-store to provide an extra disabled parking space, new furniture for a communal garden and a new sensory garden.



At Ability Housing we have three main aims - to provide the best service we can, to build new high quality homes and to manage, maintain and improve our existing homes. This year we have made significant progress with each of these.

Many customers have been affected by Welfare Reforms. We've minimised the impact by: negotiating exemption status where support services are provided, supported tenants to apply for discretionary housing payments, helped some tenants to transfer to smaller homes and provided many tenants with advice and guidance.

We surveyed new tenants to find out how we could improve our lettings process. 92% of them were satisfied overall. They were most satisfied with the assessment process and least satisfied with their tenant information pack, which we will now improve with our Customer Panel.

One of our new developments, Concord House in the London Borough of Merton, developed together with Thames Valley Housing, won 'Best Small Development', at the National Housing Awards. Concord House, comprising 8 self-contained flats, provides supported living for people with learning disabilities.

We also invested in improving our existing homes. This year we prioritised works to keep tenants safer and warmer. Works included better window and door locks to 18 homes, improved security lighting at 4 homes, installed new high-security doors at 6 homes, and improved energy efficiency by fitting 34 new gas boilers and replacing windows in a further 18 homes.

Ability care and support

Ability Care and Support is the operating division of Ability that provides care and support services, not just to Ability tenants but to many other people of various tenures. Ability Care and Support offers support to people who want to live more independently and aims to tailor services to each individual's needs and aspirations.

Ability Care and Support has had a very positive year. We've improved our customer engagement and received lots of positive feedback from our Local Authority partners. We have retained all our existing contracts and, through re-negotiation with our commissioners, have agreed extensions on the vast majority of them. Through competitive tender in Croydon, we won a service to provide short-term housing related support for 21 customers with mental health issues / physical disabilities.

The *yourAbility* service is really taking off and we've had landmark events like the 5 year anniversary of Yew Tree Lodge in Hillingdon and the official opening of Layton Court in Mitcham.

Service reviews (CQC)

Several of Ability's care and support services have been reviewed this year either by the purchasing authority or the Care Quality Commission (CQC). I am pleased to say that all our services were found to be fully compliant. These are some of the quotes from the reports:

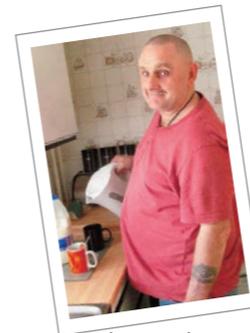
We spoke with a person who told us, "*Staff have helped me to be independent.*" This meant that risks to people had been assessed and managed in a way that did not curtail their independence.

Farnham report

One person told us: "*I feel very comfortable and the staff here couldn't do enough.*" We saw that each person had care records which contained assessments and care plans and other information, such as health care provision, which were up to date ... and were written from the individual's perspective. **Kingston report**

yourAbility This is our service designed to meet the needs of customers with personal budgets. It was developed in response to customer feedback that showed a demand for a support service that puts the customer in control and is tailored to their preferences. With *yourAbility* the customer decides how, when and by whom their support is delivered. *yourAbility* is now operating in 7 boroughs, providing services for 70 people.

Feedback from customers receiving and colleagues delivering *yourAbility* services has been extremely positive and we have set ourselves some challenging targets to make the service available to more customers in the coming year.



Terry's story

I am a *yourAbility* customer in Surrey. I first got ill in 1987 when I was 34. I was in a terrible state; sometimes I was homeless, sometimes in a squat, sometimes in hospital, I kept hearing voices. Ability are good. I came to

their 24 hours service in Surrey in 2011 and they helped me get back on track.

I was at the service for 2 years. When I felt I was ready I spoke to my support worker and they helped me get my own flat. I now have 12 hours support a week and I do things when I'm ready, I love the independence. The very best thing is having my own key to my own front door and I can come and go as I please – it's a miracle.

Barry's story

I came to Ability's service in Surrey in 2012 after spending some time in hospital as my mental health was not good. Before I became unwell I had been working as an IT Consultant and was excited to be in an environment where I could have support with returning to work and eventually living independently. After 3 months I felt ready to make steps towards my goal of returning to work. I completed a 6 month Accounting Technicians Diploma from Pitman. This enabled me to get voluntary work as a computer trainer.

I am now applying for full time work in IT consulting. Ability staff also supported me to move on and I am now living in my own flat which I really enjoy.



The Ability ethos welcomed in Rio

Chief Executive David Williams was invited to speak at an International Forum on Inclusion for people with autism and multiple disabilities in Rio de Janeiro. David spoke about "Supported living as a route to social inclusion for people with learning disabilities" and showed examples of Ability's services and how we support people to live more independent lives. He said, "I've been talking for many years about how supported living in self-contained homes promotes social inclusion. This in turn stimulates the development of independent living skills".



David's invitation to speak followed a study visit to the UK by a party from Brazil in 2010. During the trip they visited several Ability managed supported living schemes and proclaimed themselves 'astonished' to see people with profound and multiple disabilities living relatively independently in their own homes.

Governance and finance

Value for money

This year we:

-  achieved real cost reductions in the delivery of support services and limited other cost increases to below the rate of inflation
-  developed a new value for money strategy in consultation with the Board and Customer Panel
-  invested more in planned and preventative maintenance. This should mean we need to carry out fewer repairs in the future
-  set up a Service Improvement Group focussed on delivering better customer service by proactively engaging with customers, getting their feedback and then reporting back to them. A key improvement has been to the complaints procedure which we have totally redesigned to make it simpler for customers to complain and easier for staff to resolve locally. We have also retrained frontline staff and members of the Customer Panel who will be involved in reviewing complaints to ensure they are being successfully resolved and that we are following agreed procedures.

Next year we will:

-  update the value for money strategy
-  assess the impact of the value for money strategy
-  continue our efforts to reduce costs.

Financial Results

This year our turnover from rents increased by £361,327. This arises from the addition of new homes and partly offsets the reduction in Supporting People contract income of £467,029. We reduced total operating costs of lettings activity by £246,493 to £7,172,561.

The operating surplus for the year was £1,332,565 (15% of turnover), compared to a budget surplus of £1,145,000. This is consistent with forecast expectations and the business plan.

Other income and expenditure activities resulted in a net cost of £205,550. This is in line with expectations and is attributable to development activities. Management services and sundry items contributed a surplus of £30,704.

The business plan target is that we will achieve operating surpluses greater than 10% of turnover throughout this plan with surpluses after interest at least 3% of turnover. To date we have met the financial target in respect of surpluses despite the decline in turnover and our progress is in accordance with the financial plan.

Cash balances decreased during the year from £964,765 to £771,546. Additional drawdowns of £0.5m were used for development activities. Current loan covenant requirements have been met and we have facilities of a further £5m to fund future developments.

Governance

Our programme of Board renewal continues with the appointment of Jane Minter in February and co-option of Karen Hillhouse in September 2013.

Jane has worked in the housing and charity sectors for many years and is currently head of programmes (part time) at Care & Repair England, an independent charity which believes that all older people should have decent living conditions in a home of their own choosing. She wanted to be a part of Ability because of its vision about independent living, which has been demonstrated in the housing and services she has seen as a Board member.

Karen has worked in the housing sector for a number of years and is currently Group Head of Development at Radian and chairs the National Housing Federation development regional interest group, SE20. Karen said that it was her admiration of Ability's focus on what people *can do* and the commitment of its staff team that attracted her to becoming a Board member.



Board and Staff

at 30th September 2013

Board

John Daley (*Chair*)

Jane Coleman
(*to 27th February 2013*)

Wendy Crichlow

Adrian Polisano

Vince Mewett

Jane Harrison

Jane Minter
(*Appointed 27th February 2013*)

Karen Hillhouse
(*Co-opted 25th September 2013*)

Executive Directors

David Williams

Donna Marshall

Richard Strudwick

Chief Executive

Finance Director and Company Secretary

Corporate Services Director

Registered Office:

The Coach House, Gresham Road, Staines, Middlesex TW18 2AE

Company Number: 1261380

Charity Number: 271547

Registered with the HCA, Number LH 2174

Auditors: Grant Thornton UK LLP

Solicitors: Devonshires

Bankers: Lloyds TSB Bank plc
Barclays plc



@AbilityHA

www.ability-housing.co.uk