



INCLUSIONHOUSING

YOUR ANNUAL
TENANT REPORT
2018/2019





INCLUSIONHOUSING



INCLUSION HOUSING ANNUAL TENANT REPORT 2018/2019

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HELLO AND THANK YOU

INCLUSION HOUSING CONTINUES TO BE RECOGNISED AS THE BEST OPERATOR IN OUR SPECIALISED SUPPORTED HOUSING SECTOR. OUR CONTINUED GROWTH TO OVER 2000 TENANCIES DEMONSTRATES THE CONFIDENCE THAT COMMISSIONERS, FUNDS AND CARE PROVIDERS HAVE IN INCLUSION TO DELIVER EXCELLENT SERVICES ALONGSIDE SOUND FINANCES AND EFFECTIVE PARTNERSHIP WORKING. GOING FORWARD WE ARE WELL PLACED TO ACHIEVE OUR STRATEGIC OBJECTIVE OF HAVING 3000 TENANCIES IN MANAGEMENT BY 2022.

Overall, we have substantive evidence to support our claim that we are meeting our strategic vision of being the leading health and social care landlord in the country.

This annual report provides demonstrable evidence of our continued and strengthening financial viability; with record turnover, higher surplus and positive and strengthening balance sheet. Unlike other operators of the lease backed model, Inclusion has a track record over a number of years of lowering operational costs, increasing revenues, lack of indebtedness and strong balance sheet; our expectation is that this momentum of success will continue as we provide much needed supported housing at a time of increasing demand. Our responsible, well organized, low cost but high quality approach is unprecedented in the sector and we continue to innovate and deliver to benefit the most vulnerable in society; while saving substantive sums for health and local authorities.

Excellence and innovation is not just recognised by the increasing demand for our partnership approach but in 2018/19 we were presented with the Queens Award for Enterprise (innovation); a prestigious accolade that highlights the difference we are making across the country. In addition, Inclusion was cited in the Parliamentary Review 2019 as one of the 'new approaches to funding and commissioning... to encourage local systems to collaborate more effectively to deliver personalised care to the people who rely on care services.'

In its role as a property manager Inclusion is achieving high levels of compliance in the areas of fire safety, gas, legionella and electrical safety amongst others. We maintain high standards, effective monitoring and robust systems including independent audit to ensure that we are not complacent. In 2019 we were successful in appointing Lancashire Fire Authority as our primary fire authority across the country; this required achievement of high standards and

ministerial sign off. Another example of our strive for excellence and achievement.

Inclusion is delivering excellence with high levels of customer satisfaction at comparable low cost of management and operation. Our low hierarchy, utilising local contractors and out-sourcing non-core activity means that our costs are approximately half of what is achieved by comparable supported housing providers. We operate on a national basis but maintain local delivery through our locally based staff and local contractors. Satisfaction with our managing agents is at 94%; we are extremely proud of the talented staff that we employ, develop and empower to deliver great services.

Overall, we are delighted to be able to make a meaningful difference to the quality of life for our vulnerable and disabled residents; the majority of whom would be faced with hospitalization or registered care. Inclusion is delivering real independent living within the community in quality refurbished and new-build accommodation; this is why the social enterprise was founded and we are delivering. We recognize the great responsibility we have in providing key services to vulnerable people; while we are not perfect the business maintains a sharp focus on delivering our values (Excite) in whatever we do; excellence, collaboration, inclusive, trust and enterprise.

Inclusion continues to contribute substantively toward the governments objectives of transforming care by providing a local independent living options; that is why we operate in across England, Wales and into Scotland. Whilst our services are required and we continue to achieve the highest standards then Inclusion will work in partnership with local commissioners to deliver more supported living in partnership with our funders and care providers; we do it well and are best placed to do even more.



Pete Ottowell, Chair



Neil Brown, Chief Executive



2.0 ABOUT
US

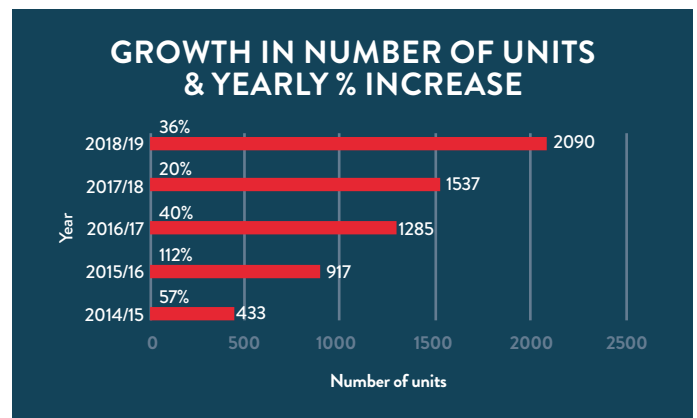
ABOUT INCLUSION HOUSING

INCLUSION HOUSING (IH) IS A COMMUNITY INTEREST COMPANY (CIC – SOCIAL ENTERPRISE) REGULATED BY THE GOVERNMENT CIC REGULATOR AND A REGISTERED PROVIDER OF SOCIAL HOUSING REGULATED BY THE REGULATOR OF SOCIAL HOUSING. A NOT FOR PROFIT AND A PUBLIC BENEFIT ENTITY WE CONTINUE TO WORK WITH AND ON BEHALF OF VULNERABLE PEOPLE. IH IS EUROPE’S BEST SMALL BUSINESS 2017 AND THE UK BEST SMALL BUSINESS 2016; AWARDED THE QUEENS AWARD FOR ENTERPRISE (INNOVATION) 2018 AND RECOGNISED IN THE PARLIAMENTARY REVIEW 2019.

Award winning IH is one of the leading national providers of non-government grant funded supported accommodation designed to meet a range of housing needs for adults with learning disabilities, mental ill health, acquired brain injuries, physical & sensory disabilities and extra care, including a specialist dementia scheme. With 2090 units in management, located across 91 local authority areas, we work in partnership with other organisations to meet the specific care and support needs of client groups with particular specialist requirements. Tenancies are granted to vulnerable people who receive daily support from specialist support providers.

Inclusion is an entrepreneurial, innovative company that can respond quickly to new opportunity or ideas. We are not bureaucratic or hierarchical; the senior management team can be easily accessed and immediately. The Inclusion Housing team operates as a cutting edge and innovative health & social care landlord and is unique in the sector, well placed to identify many commissioning authorities and support organisations requiring good quality social housing for vulnerable people. There exists a unique strategic and operational experience of all orientations of community-based care and housing support.

Continued business growth is helping to meet the demand for supported living accommodation in the social and healthcare sector. We have a major development programme underway to help deliver the best property and support services to thousands more people and demands from all over the United Kingdom to deliver a better way. We have a range of funders ranging from banks to the major financial institutions that invest in the housing and/or healthcare market. Continued business growth will encompass supported living accommodation in the affordable housing and healthcare sector.

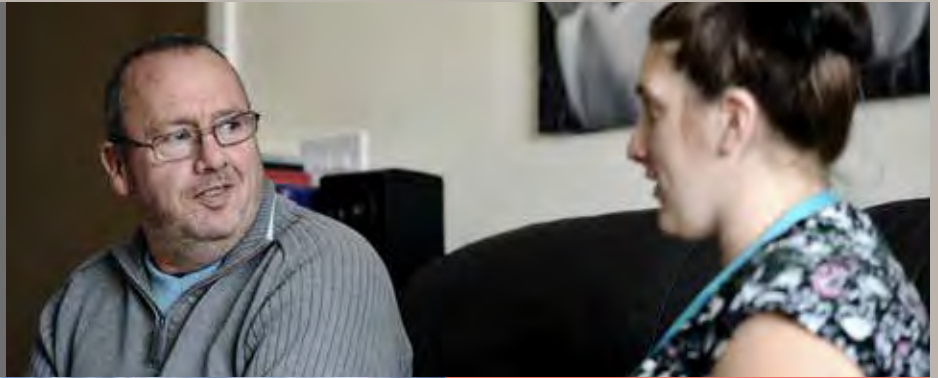


The rate of growth achieved by IH over the last five years has been significant, experiencing an exceptional 112% increase in 2015/16; reducing to an average of 32% over the last three years.

Our unique and rewarding approach means we have first class relationships with our key delivery partners – including institutional investors, commissioners in local authorities, Clinical Commissioning Groups and developers. Institutional investment partners recognise that the creation of social benefits through our model in this sector also brings about the opportunity of sensible, stable, regular and reliable commercial returns for their stakeholders too.

INCLUSION HOUSING IS NOW FIRMLY ESTABLISHED AS ONE OF THE UNITED KINGDOM’S LEADING SOCIAL ENTERPRISE COMPANIES.

IMPROVING THE LIVES OF THE MOST VULNERABLE PEOPLE IN OUR SOCIETY



2090 UNITS IN MANAGEMENT, LOCATED ACROSS 91 LOCAL AUTHORITY AREAS



AWARD WINNING IH IS ONE OF THE LEADING NATIONAL PROVIDERS OF NON - GOVERNMENT GRANT FUNDED SUPPORTED ACCOMMODATION



CHURCH COURT, BARROW

Church Court, Barrow; in management from November 2018 providing 18 apartments with Lifeways.



CASE STUDY: LEE - BARROW

Lee moved into the scheme after living in the community which he found to be extremely difficult for himself and family. After moving to Church Court in May 2019 Lee has experienced more independence and is a key member of the community.

He enjoys supporting the European Champions Liverpool and loves watching the games with other tenants, which was not possible at his previous address.

“THANK YOU TO STEVE AND DALE FOR ORGANISING MY NEW HOUSING AS I LOVE HAVING PATIO DOORS AND BEING ABLE TO GO INTO A BEAUTIFUL GARDEN, WHICH I ENJOY”.



3.0

**STRATEGIC
VISION &
PRIORITIES**

3.0 STRATEGIC VISION & PRIORITIES

PURPOSE

Our two main purposes are:

Carrying on the business of social enterprise, which provides and manages housing and associated services to vulnerable and disabled people in the UK (without limitation).

Any other object which is connected with or incidental to the provision of housing (including specialist and supported) that can be carried out from time to time as a company registered as a community interest company and registered housing provider in partnership with commissioners, communities, care providers, developers and investors which benefit the community.

VISION

To be the leading health & social care landlord for vulnerable adults; providing flexible, innovative housing solutions and life opportunities in partnership.

VALUES (ExCITE)

Our key values are:

- Delivering **excellence** across all our activities and services
- Working in **collaboration** with all stakeholders to ensure improvement
- **Inclusive** and person centred to promote diversity across our activity
- **Trusted** by being open and accountable to our stakeholders
- **Entrepreneurial** and innovative to grow our company



PRIORITIES

Strategic Priority 1	Strategic Objectives	Issue	Key Outcomes	IH Value
Asset Management	Maintain Assets - The delivery of high performing efficient and compliant property maintenance and servicing arrangements that deliver excellence and maintain our property portfolio to a high standard	Property	Top Quartile Maintenance Service Satisfaction Reduced average property costs	Excellence Trusted

Strategic Priority 2	Strategic Objectives	Issue	Key Outcomes	IH Value
Growth	Develop New Business - Fully appraise each development opportunity as IH expands its portfolio across the country as a unique housing & social enterprise;	Growth	3000 properties in Management by 2022	Enterprise Collaborative

Strategic Priority 3	Strategic Objectives	Issue	Key Outcomes	IH Value
Business Viability	Organisational Development - To encourage innovation and flair within the team, combined with a reward structure that encourages individuals will always continue to demonstrate the extra commitment to get the job done	People	National Top Employer Award Low turnover of staff	Inclusive Collaborative
	Continuous Improvement - To continuously improve our operational systems and service delivery	Delivery & Customer	Best Companies Accreditation	Excellence
	Commercial Management Viability - Be commercially governed and effectively managed	Governance	G1 Governance Rating	Trusted

Strategic Priority 4	Strategic Objectives	Issue	Key Outcomes	IH Value
Customer Excellence	Homelife Tenant Involvement - Support & encourage volunteering, training and employment opportunities and the related benefits this brings to an individual's lifestyle	Resident Involvement	Top Quartile Customer Satisfaction	Inclusive
	Customer Excellence - Meet the housing needs of vulnerable people and provide a range of housing related services to enable the tenants to live a happy and sustainable lifestyle	Diversity & choice	Customer Excellence Accreditation Investors in Diversity Accreditation	Excellence

Strategic Priority 5	Strategic Objectives	Issue	Key Outcomes	IH Value
Financial Viability	Financial Viability - Be financially viable, and professionally managed	Finance	Deliver against our business plan	Trusted
	Value for Money - To be efficient in our drive to provide a range of housing and related services to a recognised quality to all our current tenants and customers	Value	Reduce Average Operational Costs by 15% Margins >8%	Excellence



CASE STUDY: SKY - CHESTERFIELD

Sangwell House Chesterfield, in management August 2018 with Lifeways. Scheme with 16 apartments.

Sky moved into her first purpose adapted home with kitchen designed for her disability on the 1st July 19, having lived in residential care for 3 years.

When our Managing Agent Lisa (picture here with Sky) asked what she likes about living at Sangwell, Sky told her:

“ I LOVE THE INDEPENDENCE AND FREEDOM IT HAS GIVEN ME; I LOVE COOKING MY DINNER WITH MY SUPPORT STAFF”

Pictured: Our tenant Sky with Managing Agent, Lisa .



4.0

AWARDS & ACCREDITATIONS

4.0 AWARDS & ACCREDITATIONS

QUEENS AWARD FOR ENTERPRISE (INNOVATION) 2018

Inclusion Housing has been awarded the Queens Award for Enterprise in recognition of its innovation in housing vulnerable adults.

The Queen's Awards for Enterprise are the UK's most prestigious business awards, recognising and celebrating business excellence across the UK. The Queen's Awards for Enterprise are for outstanding achievement by UK businesses in the categories of innovation, international trade, sustainable development and promoting opportunity through social mobility.



PARLIAMENTARY REVIEW 2019

Inclusion has been appeared in the 2018/19 Parliamentary Review, showcasing the organisation's best practice as a learning tool to the public and private sector, in particular to leading policymakers/executives within the care sector.

The business has demonstrated how determined leadership and innovative thinking can turn around organisations and to highlight how organisations/individuals have become outstanding leaders in their field. The contributors thus act as a template for reform.

LEADERS IN DIVERSITY 2018

The National Centre for Diversity has confirmed that Inclusion has successfully completed and been accredited with **Leaders in Diversity Award Stage 3**. Summarised below are key findings from the full report.

Staff are positive about leadership behaviours regarding EDI and indicate that, culture around inappropriate behaviour, discrimination or bullying and harassment is set at a zero tolerance and that policies & procedures that are in place are working.

Survey results and discussions show excellent continuous improvements in the organisation regarding behaviours and conduct in relation to EDI. It has developed an excellent range of effective policies and the E&D annual report, which is concise, easy to follow and includes the Leaders in Diversity action plan. There is clearly a fantastic commitment from leadership, in terms of quality and external standards, that are valued as a route to demonstrating this.

INTERNATIONAL CORPORATE SOCIAL RESPONSIBILITY WINNER 2019

Inclusion was recognised by a panel of independent judges as being a 'project of significant merit' at the international corporate social responsibility awards in London.





AUSTRALIA

5.0 OUR CUSTOMERS

5.0 OUR CUSTOMERS

INCLUSION IS INCREASING ITS HOUSING SUPPLY IN THE SOUTH OF ENGLAND TO REFLECT THE UNMET NEED AND INCREASING DEMAND FOR ACCOMMODATION AND SERVICES FOR VULNERABLE ADULTS.

Inclusion Housings' aims in regard to Equality & Diversity is to ensure equality of opportunity for all, making sure that services are available to all sections of society and we are able to tailor services to individual needs.

It is now standard practice to capture and record tenant profiling information as part of our sign-up process; this enables greater analysis of letting across the business and assists us in understanding and analysing our customer base more thoroughly.

KEY POINTS AS NOTED IN THE ANNUAL LETTINGS REPORT CONSIDERED BY BOARD IN APRIL 19 IN REGARD TO CUSTOMER PROFILE WERE:

- **60%** of tenants are **male** (692), a replica of prior year statistics
- **24%** of tenants who responded fall into the age category of **20 – 29 years**. **36%** categorise between **40 and 60 years of age**.
- **10%** are **over 65 years**, a 3% reduction from 2017-18..
- 458 of the 779 who provided a factual response identify as **Christian (59%)**
- **78%** of the 1133 responders told us that they **speak, read and write in English**, with 15 tenants having no understanding of English.
- **63%** of tenants identify as **Heterosexual**

Further analysis is provided on the next page to inform the difference that we make to a diverse range of vulnerable and disabled people: ►

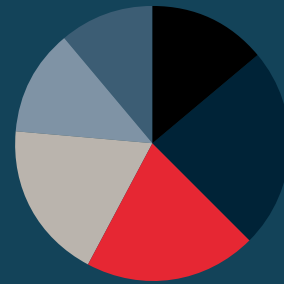


GENDER SPLIT



Male Female

TENANT AGE



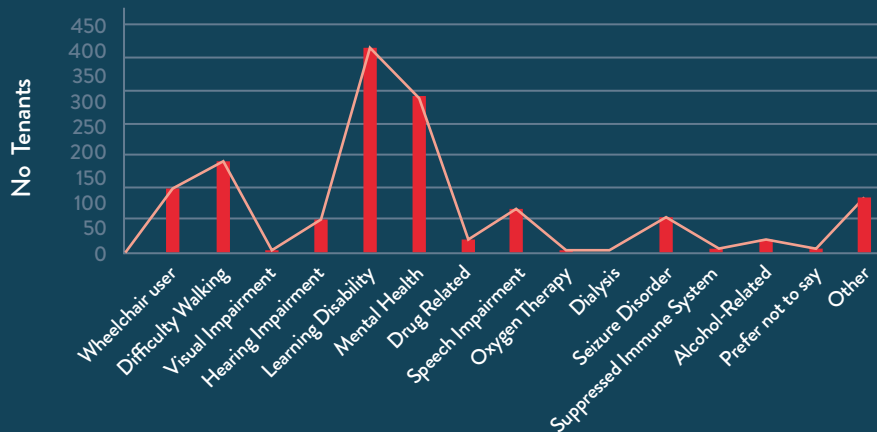
14 < 24 25 < 34 35 < 44
45 < 54 55 < 64 65+

ETHNIC ORIGIN



- Asian - Bangladeshi
- Asian - Chinese
- Asian - Indian
- Asian - Other
- Asian - Pakistani
- Black - African
- Black - Caribbean
- Black - Other
- Mixed - Other
- Mixed - White/Asian
- Mixed - Wht/Blk Africa
- Mixed - Wht/Blk Carib
- Other
- White - British
- White - East European
- White - Irish
- White - Other European
- White - Rom/Gypsy/Trav

TENANT PROFILE - DISABILITY





6.0 CUSTOMER SERVICE

6.0 CUSTOMER SERVICE

Our **KPI target** for overall satisfaction has increased this financial year from 89% to 92%. The results of the most recent survey demonstrate that we are operating with an actual overall satisfaction level with the service at **87%**.

We aim to achieve a Net Promoter Score of above 60; this is being achieved across 5 of the 9 areas of service provision (55%) and the average is rated at **+61** across all 9 questions.

There are still high levels of satisfaction with the service provided by Managing Agents (92%); continuing to demonstrate the success of Inclusions approach to recruitment on an attitude and transferable skills basis. As a result, 94% of tenants feel they are supported in their home and 92% report feeling safe.

The table below provides insight into the survey results for the individual questions and overall:

Question	Very Satisfied	Satisfied	Impartial	Dissatisfied	Very Dissatisfied	%	Net Promoter Score
Overall service	60	28	9	2	1	87%	+56
Managing Agent service	70	22	6	1	1	92%	+68
Property condition & repair	60	21	11	5	3	80%	+51
Scheme condition	62	24	9	3	2	86%	+58
Anti-social behaviour service	60	19	15	3	3	79%	+55
Tenancy support	74	20	4	1	1	94%	+72
Being listened to	65	22	9	2	2	87%	+61
Safe in your home	75	17	3	2	3	92%	+69
Opinion taken into account	65	21	10	2	2	87%	+62
Overall average	66	22	8	2	2	88%	+62

CONTINUOUS IMPROVEMENT (NET PROMOTER SCORE)

The Net Promoter Score is a well-known satisfaction tool utilised primarily in the commercial sector to measure the difference between promoters of a business service (those who are very satisfied); minus those who are more likely to denigrate the service (those who are dissatisfied).

Our Net Promoter Score Target is +60% for each survey question; overall, we are achieving an average of +62%.

Question	NPS Sept 2016	NPS Sept 2017	NPS Sept 2018	Variance on 2017
How satisfied are you with the overall service provided by Inclusion Housing?	+66	+61	+56	-5
How satisfied are you with the service your Managing Agent provides?	+74	+67	+68	+1
How satisfied are you with the condition and repair of your home?	+44	+47	+51	+4
How would you rate the satisfaction of the scheme you live in?	+59	+60	+58	-2
How satisfied are you with our response to anti-social behaviour issues?	+53	+54	+55	+1
Do you feel supported to manage your tenancy?	+73	+68	+72	+4
Are you satisfied you are listened to by Inclusion staff?	+64	+61	+61	0
Are you satisfied with how safe you feel in your home?	+76	+70	+69	-1
Are you satisfied that your opinions are taken seriously?	+62	+59	+62	+3
Overall Average for Questions	+64	+61	+62	+1

6.0 CUSTOMER SERVICE

Benchmark information has been utilised to compare Inclusions overall satisfaction with the services provided by other small supported housing organisations. Taken from the benchmarking report which was presented to Board in August 2018 and made up of participants of the Social Housing Benchmarking Club, the table below shows that overall, we are broadly reflective of the average for these organisations across the 3 service areas; with a need to further enhance home condition.

Customer Indicators	Benchmarking [SH median] 2017/18	2015/16 Inclusion Housing	2016/17 Inclusion Housing	2017/18 Inclusion Housing	2018/19 Inclusion Housing
Customer Satisfaction	89%	72%	89%	89%	87%
Satisfied with Managing Agent	86%	68%	94%	93%	92%
Satisfaction with Home Condition	85%	67%	79%	78%	80%

COMPLAINTS

During the 2018/19 **20 complaints** were received in total. This constitutes an average of **1.7** complaints received per month, a slight increase against the same period for 2017-18 where the average was 1.33 / month for the year.

With relatively small numbers it is difficult to identify trends, however it is evident that expectations over property condition and investment plans remains a priority for customers; the continued expansion of handyperson service continues to impact positively where implemented (over 80 schemes at present).

INTENSIVE HOUSING MANAGEMENT

Inclusions Managing Agents provide Intensive Housing Management services for all tenants. This service is an investment in prevention and gives housing management support that reflects the additional needs of our tenants; with the objective of maintaining & developing independence in relation to their accommodation.

We assist tenants to take up, manage and maintain their tenancies, provide support in their applications for Housing Benefit and other welfare benefits, and ensure they are aware of their rights under their tenancy agreements.

Inclusion also liaises with other agencies, both statutory and voluntary, on the tenant's behalf to ensure they are supported to manage their tenancy. We also provide signposting and offer advice and guidance on keeping their property to a reasonable standard of hygiene and do monthly estate checks to ensure the schemes in which they live are safe and secure.

Intensive Housing Managements are monitored closely as part of our Operations Performance Scorecard, we team these person focused visits with scheme inspections where we assess the facilities, repairs and health and safety of our schemes. We aim to visit each scheme and undertake these assessments every 4 weeks and have a target of 95% attendance; the actual achieved in March 2019 was 88%.

SCHEME STANDARDS

Schemes are inspected every 4 weeks by Managing Agents to ensure that we comply with our service standards. Usually this target is surpassed through fortnightly visits during which Intensive Housing Management is delivered.

Checks continue to be made against up to 14 applicable criteria (including cleanliness, health and safety and maintenance issues) and rated against a simple Good, Fair or Poor scale on a standard Scheme Inspection form.

The inspection allows Inclusion to monitor standards and improvement in schemes and enables Managing Agents to deliver meaningful facilities contract management, as well as liaise with the Property Services team to address specific concerns and investment requirements.

Inclusion now has 282 schemes in management and achieved **100% of schemes scoring good or fair** in March 2019; with the percentage of schemes rating poor dropping to less than 1%.

March 2019	Schemes	%
Good	259	92%
Fair	22	8%
Poor	1	<1%
TOTAL	282	100%



**CASE STUDY:
HEATHER - TELFORD**

Sampson Park, Telford, in Management with Swanton Care since November 2018.

Heather told us:

“SINCE MOVING INTO MY OWN BUNGALOW IT HAS IMPROVED MY INDEPENDENCE AROUND THE HOME AS EVERYTHING IS ACCESSIBLE TO USE WITH MINIMAL SUPPORT.

I ENJOY LIVING AS PART OF THE COMMUNITY AT SAMPSON PARK AND HAVE BEEN ABLE TO FORM NEW FRIENDSHIPS WITH MY NEIGHBOURS.

I ACCESS THE COMMUNITY REGULARLY WITH MY SUPPORT STAFF AND ENJOY A VARIETY OF ACTIVITIES SUCH AS THE THEATRE AND SHOPPING”.



7.0 INVOLVING OUR RESIDENTS

7.0 INVOLVING OUR RESIDENTS

Inclusion Housing (IH) has given a high priority to delivering effective resident involvement and this is reflected in our strategic objective to **‘actively inform, consult, & involve our residents to shape our services, contribute to improvements in the quality of life in each community & ensure that they are at the heart of our decision making.’**

Putting tenants at the heart of decision making does not compromise sound business objectives; it brings strength and substance to what we are about and where we want to go. Additionally, it helps us achieve our objective to ensure value for money by aligning our vision and resources to the priorities of our customers and communities.

Inclusion engages residents in shaping and evaluating our services. We have a menu of involvement activities, including regional forums, resident scrutiny, residents’ groups, mystery shopping and feedback through regular satisfaction surveys.

Inclusion Housing is committed to engaging with and supporting our tenants to develop their skills to engage with the wider community, and to help shape our products and services to help us continually improve and deliver excellence.

Our **HomeLife** project allows us to delivered involvement activities to assist tenants to engage with the wider community, obtain new skills, build confidence and improve wellbeing, below are a few examples of what this initiative has provided in 2018-19, overall, we supported more than 100 tenants using these funds:

The table below provides an overview into the different involvement, consultation and community initiatives that Inclusion Housing has been involved with over the last 12 months. Overall it demonstrates a wide body of varied work that Inclusion Housing has been involved in. We look forward to receiving ideas and approaches from residents about what else we can work with and invest in to make a difference in their communities.

IN 2018/19 OUR HOMELIFE PROJECT DELIVERED 28 SEPARATE INITIATIVES BENEFITING UP TO 525 TENANTS.

	Events / Activities	No Involved	Times / Year	Outcomes
Consultation	IHM	All Tenants	26	<ul style="list-style-type: none"> • One to one contact • Documented requests
	Customer Satisfaction	All Tenants	1	<ul style="list-style-type: none"> • Published results • Documented Improvement
	Influencing Cust Sat x 100 Mystery Shop x 169	269	1	<ul style="list-style-type: none"> • Published results • Engagement • Influencing the Business
Involvement	Notice Boards	All Schemes	N/A	<ul style="list-style-type: none"> • Informed on Safety • Regular Visits Documented
	Resident Meetings	36 schemes	36 per Month	<ul style="list-style-type: none"> • Life enrichment • Inclusivity • Combat social isolation
	Newsletter	All Tenants	1	<ul style="list-style-type: none"> • Published results • Case studies (how we can help)
	Tenant good news stories	6	1	<ul style="list-style-type: none"> • Making a difference • Success stories
	Tenant Annual Report	All	1	<ul style="list-style-type: none"> • Transparency • Insight & Accountability

7.0 INVOLVING OUR RESIDENTS

	Events / Activities	No Involved	Times / Year	Outcomes
HomeLife Activities	Gardening projects (courses, equipment, flowers and veg growing) x 12	146	ongoing	<ul style="list-style-type: none"> • Life enrichment • Inclusivity • Combat social isolation • Social skills • Health and Wellbeing
	Arts and Crafts / Xmas Card Design	20	1	<ul style="list-style-type: none"> • Stimulation • Combat social isolation • Inclusivity • Reminiscence • Social skills • Health and Wellbeing
	Health and Wellbeing	46	5	<ul style="list-style-type: none"> • Life enrichment • Inclusivity • Combat social isolation • Social skills • Health and Wellbeing
	External Courses / Activities	20	52	<ul style="list-style-type: none"> • Life enrichment • Inclusivity • Combat social isolation • Social skills • Health and Wellbeing • New skills • Learning / Development
	Parties / Social Gatherings	217	6	<ul style="list-style-type: none"> • Life enrichment • Inclusivity • Combat social isolation • Social skills • Health and Wellbeing • Healthy Eating
	Reminiscence	60	12	<ul style="list-style-type: none"> • Life enrichment • Inclusivity • Combat social isolation • Social skills • Health and Wellbeing

Some of the specific initiatives we have delivered through HomeLife are Halloween, Royal Wedding and Christmas parties; purchasing fishing licences for tenants, gym memberships, horse riding lessons, college courses and community fun runs.



CASE STUDY: **JORDAN, MATTHEW & JAMIE - HIGHFIELD ROAD**

Highfield Road, delivered with Voyage Care in January 2019, providing four tenancies in a shared house.

Meet Jordan, Matthew and Jamie:
- Jordan (front), Matthew back left and Jamie back right.

The new tenants have all left their families to start their independent living at Highfield Road. Since they have all moved in, they have all started sharing the cooking for each other which they enjoy with support.

Every Sunday they take turns to help with the preparing of the Sunday roast.

Jamie says since moving in he has lost weight due to more of healthy diet. He loves making his own cup of tea.

Jamie and Matthew have known each other from the Day Centre they go to and do a lot of social activities together.



8.0

**PROPERTY
MANAGEMENT**

8.0 PROPERTY MANAGEMENT

ASSET MANAGEMENT

Before we make informed and evidence-based decisions about our assets we will follow a core set of good practice principles ensuring that we focus our limited resources into delivering greater value for money for the business and ensuring the future maintenance of our assets.

IN DELIVERING THE ASSET MANAGEMENT STRATEGY, INCLUSION HOUSING WILL BE ABLE TO ACCURATELY DETERMINE THE INVESTMENT AND MAINTENANCE REQUIREMENTS OF OUR ASSETS. THIS WILL PROVIDE STAKEHOLDERS WITH GREATER ASSURANCE AND CERTAINTY OF THE VIABILITY OF THE BUSINESS PLAN AND EVIDENCE THAT WE CONTINUE TO DELIVER BEST PRACTICE IN ASSET MANAGEMENT.

The following principles are set out in the Asset Management Strategy and form part of the IH delivery plan but can be summarised as follows:

1. We will maintain the stock condition surveys of the company's stock on a five-year rolling programme and identify properties which need further investigation.
2. We will undertake detailed investigations of low performing assets to determine the most effective solution for the company.
3. We will ensure all our properties continue to meet the Decent Home Standard.
4. We will interrogate our planned investment programmes annually to reduce demand for responsive repairs and deliver greater value for money through joined up procurement on our investment and responsive maintenance programmes.
5. We will annually maintain a clear 30-year investment Plan, detailing the works identified and estimated costs of all programmed works.

A summary of all key data detailed in this report is tabled below.

Summary of All Key Data		
	2018	2019
Number of Properties with an up to Date Stock Condition Survey	1023	1750
Total Planned Investment (30 Years) ¹	£15,226,981	£14,426,791
Annual Investment Per Unit ²	£672.00	£427
Percentage of Property Constructed Post 2000	83%	82%
Average SAP Rating	76.9	76.7
Percentage of Self-contained Accommodation	73%	74%
Percentage Shared Accommodation	27%	26%

1. Total investment requirement based on all leases ending on year surrender date.

2. Cost per units based on all leases ending year following surrender date

REPAIRS SERVICE

11,240 works orders were raised in the financial year 2018/2019 resulting in a repairs and servicing expenditure of £896,809 - positive growth compared to the 8788 job completions last year.

We continue to review our systems and procedures and ensure wherever possible that non-urgent repairs are 'batched' and completed as cyclical maintenance to ensure we continue to reduce costs and enhance service delivery. To contribute to this, we have again expanded the 'handyperson' service.

COMPLIANCE

The compliance working group meet monthly to monitor progress, performance and agree required actions; this group has a key role to play in ensuring compliance remains a key focus for Inclusion Housing

IH currently monitors 8459 various compliance certificates; at year end we achieved 100% gas compliance.

8.0 PROPERTY MANAGEMENT

PLANNED INVESTMENT

The Planned maintenance budget shows expenditure for 2018/2019 of £160,722.24 set against an annual budget of £175,000; the majority of the planned works had been completed by Quarter 2 of the financial year. The Planned maintenance budget currently covers items such as boiler renewals, bathroom and kitchen replacements, internal and external decoration, fencing, roofs and guttering.

We continue to maintain the stock condition surveys of the company's stock on a five-year rolling programme and update all relevant property data. Below is a summary of key data for 2017-2018.

SINKING FUND RESERVE

Inclusion Housing has a Property Sinking Fund Reserve of £2.482M. The property sinking fund will be used for the programmed replacement and planned repairs of roofs, doors, windows, kitchens, bathrooms, electrical rewiring, communal decorations etc.

HANDYPERSONS

The Handyman Service continues to perform well, and we continue to receive positive feedback from tenants and care providers. The service is regularly monitored by the Property Managers to ensure schemes are receiving top quality service and the proactive approach to delivering the repairs service is achieving value for money.

We currently provide the handyman service on 82 schemes and continue to review and improve this service through repairs performance data reviews and ongoing discussions with Regional Managers and Managing Agents.

Summary of Key Data 2019	
30 Year Investment Plan Cost	£14,426,791
Annual Investment Plan Cost	£465,380
Number of Units	1091
Annual Investment Plan Cost Per Unit	£427
Income Per Unit Per Annum (@ £672)	£733,109
Total Annual Investment	-£465,380
Surplus/(Deficit) To Sinking Fund Per Annum	£267,728

In 2018-2019 this service has been reviewed and realigned. Schemes that were not utilising the handyman have had the service removed whilst schemes where the service is providing value have had the service increased. The number of visits has increased by 130%, with jobs completed increasing by 126%, whilst average costs per job have reduced by 10%.

The information below covers Handyman works completed in the year up to year end. This data clearly shows that we are continuing to develop and further improve the service offer to our tenants.

Area	No. of Visits	No. of Repairs completed	Average number of jobs completed per visit	Total Cost of visits	Average cost per Job
North	256	1816	7	£62,982	£34.68
South	115	672	5.8	£19,283.00	£28.69
Total	371	2488	6	£82,265	£31.69

FIRE SERVICES PRIMARY AUTHORITY SCHEME (PAS)

Since the 6th April 2014 Fire and Rescue Services in England and Wales have been able to enter into partnerships with businesses, charities or other organisations which operate across more than one local authority area - becoming their key point of contact for advice on fire safety regulations.

The aim of the Fire Services Primary Authority Scheme (PAS) is for fire services to develop effective partnerships with businesses to achieve a national consistency in delivering fire safety advice. The benefits of the PAS to Inclusion Housing are:

- Provide reliable and consistent regulatory advice in relation to fire safety.
- Carry out independent reviews of all Inclusion housing's fire safety documentation (this would minimise our risk and give board comfort that all policies and procedure relating to fire safety are up to date and fit for purpose)
- Provide guidance on FRA actions (risk ratings, completion dates and timescales)
- All notices served must be sent to the primary authority for initial review. This will ensure a more consistent approach from other fire services.
- Early intervention and support with any notices served or issues encountered.
- Support and guidance on the design and layout of new developments or complicated schemes.
- The use of the Lancashire Fire and Rescue Service logo.

Following these discussions Lancashire Fire and Rescue Service (LFRS) was selected as Inclusion Housing's Primary Authority Scheme Partner and an application was submitted to the Secretary of State in November 2018. On the 15th February 2019 the partnership between Lancashire Fire and Rescue Service and Inclusion Housing was officially nominated by the Secretary of State.



CASE STUDY:
MIKE - SPENCER AVENUE

Mike was in shared accommodation for approx 3 years, he was really stressed with changes of flatmates so it was then decided that he should move to his own flat in order for him to have his pets with him and improve his mental wellbeing.

“IT’S A MASSIVE RELIEF TO FEEL SECURE AND AT HOME. I’VE PREVIOUSLY BEEN HOMELESS AND HAD ANY SECURITY I’VE HAD TAKEN AWAY FROM ME. THE WHOLE TEAM SUPPORT OF FRAN PRIORY AND KATE IH HAS MADE A HUGE DIFFERENCE TO ME AND I REALLY BELIEVE THAT IF IT WASN’T FOR THEM I WOULD HAVE ENDED UP IN PRISON. I LOVE LIVING WITH MY ANIMALS ELLA MY GERMAN SHEPHARD AND GEORGE AND ANGEL THE PARROTS, IT REALLY HAS IMPROVED MY LIFE SO MUCH, SO THANK YOU.”



**CASE STUDY:
ALEXANDER - YEADON**

The Parade, Yeaton, in management September 2018 with Voyage. Scheme with six apartments.

Our tenant Alexander says:

“I AM HAPPY LIVING HERE BECAUSE IT FEELS VERY SAFE WHICH IS IMPORTANT TO ME AND YEADON IS ONE OF THE SAFEST PLACES I HAVE EVER LIVED AND SHOPPED IN”.



9.0

CONTINUOUS
IMPROVEMENT

9.1 CONTINUOUS IMPROVEMENT

Inclusion Housing uses a number of frameworks and data analytics to score and analyse our performance and progress across business-critical areas. The table below highlights the respective scoring for each of these frameworks to measure continuous improvement across the year.

The frameworks have been approved by Board previously and the scoring represents the manifestation of their active implementation including the balanced scorecard, delivery plan, risk, board reporting, property compliance and governance frameworks.

The table below satisfies two objectives of the framework in regard to measurement and links to business frameworks. Overall the Continuous Improvement Approach has resulted in a positive trend with the average Continuous Improvement Score for the Business improving from: -

Year	2014/15	2015/16	2016/17	2017/18	2018/19	Trend
CI Score	45% (est)	77%	86%	86%	85%	91%

This represents a **91% positive trend** improvement since 2014/15 and reflects the progress made during the last two financial-years. During 2018/19 the improvement trend increased or was maintained across most frameworks.

Framework	2015/16	2016/17	2017/18	2018/19	Trend
Risk	64%	67%	68%	79%	+23%
Performance	46%	71%	58%	54%	+17%
Delivery	94%	92%	97%	86%	-9%
Governance	93%	97%	98%	100%	+8%
Facilities	81%	89%	95%	95%	+17%
Customer Service	72%	89%	89%	87%	+21%
Development	86%	85%	85%	82%	-5%
Compliance	n/a	97%	100%	96%	-1%
Average CI Score	77%	86%	86%	85%	+10%

9.2 2018/19 DELIVERY PLAN SUCCESSES

The following section provides proof and demonstration of the progress made as well as the evidence base for the conclusions. Evidence of significant systems continuous improvement are detailed in the table below.

Continuous Improvement – Systems		
Ref	Description	Impact
i	Adopt new technology to support paperless office working practices	Implemented – scanning of all invoices undertaken linked to our finance and housing ICT systems
ii	Improved efficient ways of working - Introduce electronic authorization of purchase ledger invoices	Complete – on-line authorisation now established.
iii	Adoption of lease module to enable easier payments to superior landlords	Achieved – Implemented on 2018/19.

Continuous Improvement – Performance		
Ref	Description	Impact
i	Establish links with community learning groups to promote lifelong learning in community and provide appropriate support and resource.	Implemented - Homelife activities which we have approved progressed
ii	Achieve Leaders in Diversity Accreditation	Achieved – replaced Investors in Diversity Accreditation
iii	Review of staff Terms and Conditions	Complete – Increase in pension provision and salary points for front line employees

9.2 2018/19 DELIVERY PLAN SUCCESSES

Continuous Improvement – Innovation

Ref	Description	Impact
i	Implement a programme to digitise service delivery through technology	Complete – Personal accounts launched on website; texting to be introduced. GDPR arrangements implemented
ii	Achieve Recognition of Excellence	Achieved – Featured in the Parliamentary Review 2019.

Continuous Improvement – Knowledge

Ref	Description	Impact
i	Make significant progress against liE action plan	Complete – Action plan devised; progress made against actions. liE re-accredited.
ii	Review Risk Documents following in depth Assessment	Complete – Risk Framework, Appetite, Report and Matrix all revised.
iii	Develop Contingency Plan following IDA	Complete – Contingency Plan revised and adopted

Continuous Improvement – Efficiency

Ref	Description	Impact
i	Implement annual MOT of every unit to identify repair and asset issues where demand/cost of accommodation is excessive	Implemented – Analysis of repair spend to identify and address cause ‘out-liers’ undertaken.
ii	Repairs deep dive analysis (number and cost) develop robust action plan for underperforming schemes/units.	Complete – Review and on-going analysis of repairs spend and activity positively impacting upon repairs performance
iii	Re-procurement of utility services to reduce administration work through Inclusion.	Achieved – New contracts let with significant saving and reduction in staff time requirement

CASE STUDY: JONATHAN - MANCHESTER

“I HAVE LIVED AT EDEN SQUARE FOR AROUND SIX AND A HALF YEARS, THIS IS MY FIRST HOME ON MY OWN SINCE LEAVING THE FAMILY HOME. I LOVE LIVING HERE AND WOULD BUY IT IF I COULD!

I CURRENTLY WORK WITH MENCAP AND LOVE EDEN SQUARE’S LOCATION BECAUSE IT’S SO CLOSE TO ALL THE COFFEE SHOPS AND THE TRAFFORD CENTRE. I AM INCREDIBLY HOUSE PROUD AND LOVE TAKING CARE OF MY FLAT AS WELL AS THE INDEPENDENCE IT GIVES ME ”.





10.0 PERFORMANCE MANAGEMENT

10.0 PERFORMANCE MANAGEMENT

The tables below provide insight into our key performance management indicators compared to national benchmarking figures. This is the second year of such benchmarking and plans are already in place to improve upon our void, maintenance and overall customer satisfaction performance.

10.1 CUSTOMER INDICATORS

Overall there has been a significant positive trend in customer service indicators reflecting the high standards being achieved within the business. Benchmarked against other supported housing organisations Inclusion is demonstrating favourable comparison and achieving high levels of customer satisfaction.

Customer Indicators	Benchmarking [Supported Housing]	2015/16 Inclusion Housing	2016/17 Inclusion Housing	2017/18 Inclusion Housing	2018/19 Inclusion Housing	T/L
Customer Satisfaction - Net Promoter Score %	89%	72%	89%	89%	87%	●
Complaints Resolved within timescale	92%	n/a	100%	100%	100%	●
Landlord listens to their views	83%	70%	84%	90%	87%	●
Satisfied views taken into account	85%	-	-	85%	87%	●
Satisfied with Managing Agent	91%	68%	94%	93%	92%	●

10.2 COST INDICATORS

Overall as Inclusion grows it is reducing its costs in all areas of the business and will continue to do so whilst retaining excellent levels of service. The table below highlights that our management and property costs are lower than other operators in this market.

Cost Indicators	Benchmarking [Supported Housing]	2015/16 Inclusion Housing	2016/17 Inclusion Housing	2017/18 Inclusion Housing	2018/19 Inclusion Housing	T/L
Overhead cost per property %	13.8%		6.2%	6.2%	5.2%	●
Supporting People Block income % of turnover	9.1%	0%	0%	0%	0%	●
Agency staff costs as % of payroll	2.7%	n/a	2.8%	0.3%	1.0%	●
Reactive spend per property per week	£13.85	n/a	£5.08	£8.10	£13.32	●
Annual Housing Mgt cost per property	£436		£432	£329	£293	●
Annual Responsive Repairs and Voids per property	£720		£374	£585	£693	●



10.3 OPERATIONS INDICATORS

Overall operation indicators improved during the last two years in regard to reducing current and former rent arrears. Void loss is reducing but we aim to improve further in regard to average re-let days.

Operation Indicators	Benchmarking [Supported Housing]	2015/16 Inclusion Housing	2016/17 Inclusion Housing	2017/18 Inclusion Housing	2018/19 Inclusion Housing	T/L
Net Current Rent Arrears %	1.1%	5.51%	1.86%	1.31%	2.1%	●
Former Tenant Arrears %	1.2%	0.47%	0.25%	0.24%	0.2%	●
Arrears Written Off	0.8%	n/a	0.26%	0.18%	0.1%	●
Rent Collection %	97.6%	95.5%	95.9%	100.2%	97.2%	●
Re-let Days	36	183	156	219	175	●
Net Void loss %	5.3%	11.7%	7.7%	5.2%	7.8%	●
Work days lost to sickness	3.7 days	n/a	4.2 days	6 days	3.7	●

10.4 PROPERTY INDICATORS

In comparison with other supported housing peers Inclusion Housing is performing comparatively well in benchmarking of property services. We have implemented significant improvements to overhaul our maintenance services and the impact has been positive across all areas.

Property Indicators	Benchmarking [Supported Housing]	2015/16 Inclusion Housing	2016/17 Inclusion Housing	2017/18 Inclusion Housing	2018/19 Inclusion Housing	T/L
Satisfaction with Home Condition %	89%	67%	79%	90%	80%	●
Satisfaction with Neighbourhood %	88%			90%	86%	●
% Repairs Completed on First Visit	96%	85%	96%	94.7%	88%	●
Routine Repairs Completed in Target Time	95%	41%	97.3%	91%	97%	●
Repairs Spend as % of rent	24%			10%	10%	●
Repairs per property	2.4			2	1.7	●
Total repair spend per property per week	£38.20			£27.05	£29.50	●





CASE STUDY:
LEE - WILLOWFIELD TERRACE

Willowfield Terrace, in management Dec 18 with Lifeways. Shared House with 5 rooms.

Lee's Mum tells us how:

“AFTER SEARCHING FOR A LONG TIME FOR THE MOST SUITABLE HOME FOR HIM TO BECOME INDEPENDENT IN, WE KNEW AFTER LOOKING AROUND THE PREMISES THAT THIS WOULD BE THE PERFECT HOME FOR LEE. THE STAFF ARE MOST CARING, HELPFUL AND VERY SUPPORTIVE OF LEE. WE KNOW THAT LEE WILL BE SAFE AND SECURE BECOMING AS INDEPENDENT AS POSSIBLE.”

Lee told us how he likes the flat, is getting on well with everyone and hopes to learn new things.

Pictured: Our tenant Lee (right) with Inclusions Managing Agent Karen.



CASE STUDY:
RICKY - MEADOWHURST GARDENS

Ricky tells us:

“I LIKE MY FLAT BECAUSE IT IS QUIET, SUPPORT STAFF ARE SUPPORTIVE AND FRIENDLY, AND I FEEL MORE CONFIDENT TO TALK AND SOCIALISE WITH OTHER TENANTS AND STAFF”.



MEADOWHURST GARDENS

Meadowhurst Gardens, 8 Apartments with Lifeways in Management December 2018



11.0

VALUE
FOR MONEY

11.0 VALUE FOR MONEY

OUR VALUE FOR MONEY APPROACH IS AN IH STRATEGIC OBJECTIVE AND LINKED TO OUR VISION. THE VALUE FOR MONEY OBJECTIVE IS TO ‘ENSURE ROBUST BUSINESS PLANNING THAT DELIVERS VALUE FOR MONEY’

The 3 classic components of ‘VFM’: - economy, efficiency, and effectiveness, are -

- **Economy** relates to keeping down the **cost of inputs**,
- **Efficiency** relates to the **transformation of inputs to outputs** (quantity & quality) i.e. how much you put in, in relation to what you get out.
- **Effectiveness** relates to **achieving desired outcomes**. Outcomes are what matter to the customer and should map across to the business’s high-level objectives.

In bringing these three components together, IH is producing a range of quantitative and qualitative outputs across a range of services, which collectively deliver the desired outcomes for the best possible cost. This objective is underpinned by the following aims: -

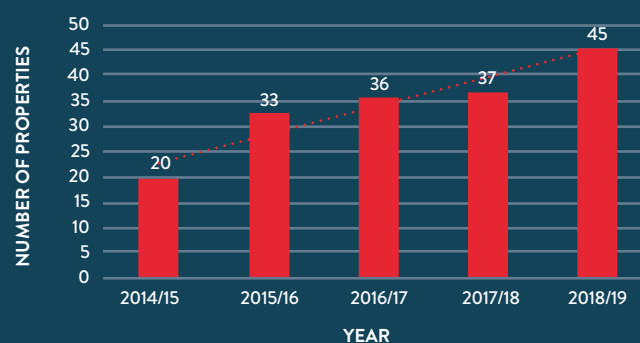
- To ensure that VFM is embedded into all aspects of the Business’s work that all staff understand that VFM and improvement form part of individual performance targets
- To measure and benchmark VFM to enable informed service improvements, costs and priorities
- To fully understand our service costs and the factors that affect these
- To ensure that opportunities for procurement and partnering are fully explored
- To ensure that efficiency gains are reinvested into front line services, and the people and infrastructure that support these services, in line with customer wishes and community needs
- To ensure that there is demonstrable improvement in our VFM performance through challenging but achievable and sustainable efficiency targets year on year

There is a range of activities underway within IH to ensure the delivery of VFM. They include a clear role for Governance in setting strategic priorities and the delivery for VFM; performance management and benchmarking; effective fiscal management and the dissemination of accurate and relevant financial information; clear efficiency targets reflected in budgets; and effective procurement. Inclusion has a continuous improvement framework to achieve economies and efficiencies as a fundamental requirement.

11.1 PRODUCTIVITY EFFICIENCIES

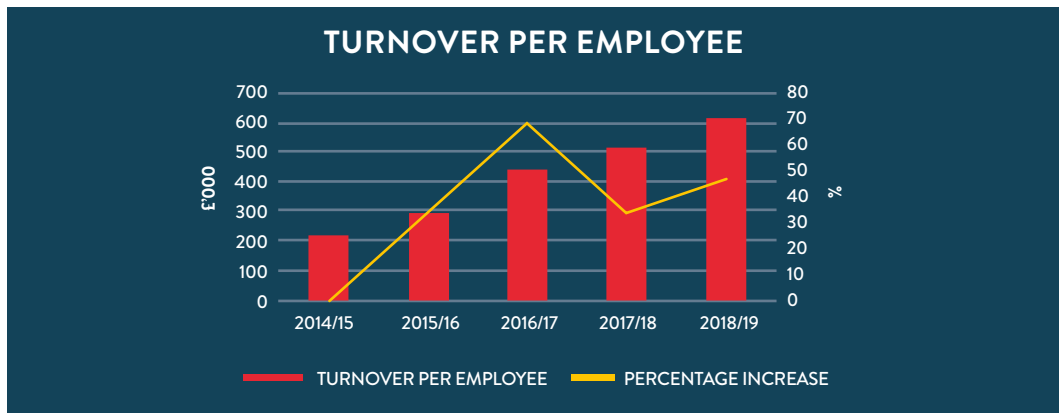
As IH has grown, efficiencies have been gained through economies of scale, increasing front line staffing at levels to ensure excellent service delivery, whilst keeping the management numbers static. There has been a sustained increase in efficiencies over the last 5 years achieving productivity gains from 20 properties in management per average number of employees to 50 in 2018/19 a 150% increase. This strategic approach is key to the business plan indicating future increases in the average number of properties over the next 5 years.

PROPERTIES PER AVERAGE NUMBER EMPLOYEES



11.1.1 PRODUCTIVITY PER EMPLOYEE

There has been a substantial year on year increase in the turnover per employee rising from £219k to £617k over the five-year period; a 180% increase. Greater productivity achieved an average year on year improvement of 45%.



11.1.2 VALUE FOR MONEY SUMMARY TABLE

Key Strategic Priority	Self-Assessment
Asset Management	<p>Growth in Business</p> <ul style="list-style-type: none"> Completed 553 new units in management with plans to deliver future sustained growth average 329 units a year in line with the strategic plan. Biannual return on assets report is presented to Board containing a review of the financial viability of all schemes, consideration of required actions to ensure ongoing positive returns from each scheme managed.
Added Value	<p>Handyperson Service</p> <p>30% of schemes (85) receive a handyman service this proactive approach to delivering the repairs service is achieving added value through:</p> <ul style="list-style-type: none"> Enhanced service provided through value added jobs Reduced number of informal complaints Reduced number of calls to IH staff ordering and chasing repairs The improved relationships between IH and care providers Schemes stay fresher for longer as the handyperson regularly touches up paintwork around hard used areas (lifts/doors etc.) <p>Value added jobs (19% of total handyperson jobs) cover items not normally the responsibility of IH, where there is no capacity to undertake the jobs examples are - picture/mirror hanging, curtains/blinds rehanging/fitting, bulb changes, electronic fittings (TVs/DVDs/programming/setting of electrical items).</p>
Business Viability	<p>Continuous Improvement</p> <ul style="list-style-type: none"> 21% increase in productivity per employee Re-aligning managing agent patches to reduce non-productive / travel time and fuel costs 62% reduction in days lost due to sickness from an average of 5.95 in 2017/18 to 3.66 days per employee in 2018/19

11.1.2 VALUE FOR MONEY SUMMARY TABLE

Financial Viability	<p>Financial Viability</p> <ul style="list-style-type: none"> • Achieved 6.5% operating surplus before tax. Focus for the future to sustain the surplus by reducing our core cost base and better procurement in a challenging economic environment • A move towards self-insurance of lost income from void properties, resulted in retaining £1 million in the business, rather than funding insurance premiums • Property Sinking Fund growth to £2.5 million cash reserves , supporting the 30 year asset investment plan • Procurement of insurance resulted in a 4.5% reduction in the renewal rate and low claims rebate of £15.9K .New utility contracts estimated to provide savings in the region of £62K, 7% on gas supply and 22% on electricity
	<p>Treasury Management</p> <ul style="list-style-type: none"> • Increase in Cash equivalents rose from £1.6 million generated in 2017/18 to £2.6 million in 2018/19 • Focused arrears management resulted bad debt write off remaining low at £30K 0.1% of net rental income, sector average 0.8% • Interest bearing bank accounts generated £31K in additional interest receivable

11.2 VALUE FOR MONEY METRIC

Value for money metrics introduced by the RSH broadly setting a measure to capture performance across the sector in a fair and comparable way. It is however acknowledged that any metric, will inevitably be more appropriate for some providers than others. The lease-based model does provide some results outside the sector norm.

Table 1 highlights IH performance over the past two years reflecting positive trends in new supply, gearing and EBITDA MRI%. Headline social housing cost per unit includes the lease rent costs and reflects a small 1% year on year increase whilst the IH matrix excluding the lease rent costs reflects a 1% year on year reduction.

Operating Margin has fallen year on year due to higher day-to-day repair and compliance costs incurred in 2018/19. The return on capital employed has fallen year on year due in part to the fall in surplus generated. In 2018/19, no opportunities were presented to acquire new properties; the strategic direction captured in the business plan is to acquire further new supply.

The VFM metrics reflects an overall positive position with low levels of debt, strong growth in new supply and costs under control.

Table 1

Number	VFM Metrics - Peer Comparison	2017/18	2018/19	Continuous Improvement Trend
RSH 1	Reinvestment %	15.9%	0.0%	●
RSH 2A	New supply delivered (Social housing units)	14.9%	26.4%	●
RSH 2B	New supply delivered (Non social housing units)	0.0%	0.0%	●
RSH 3	Gearing % Assets Valuation	-365.1%	-590.5%	●
RSH 4	EBITDA MRI%	-6218.5%	-15038.0%	●
RSH 5	Headline Social housing cost per unit	£11,012	£11,209	●
IH Matrix	Headline Social housing cost per unit (Omitting Lease Rent Costs)	£3,791	£3,746	●
RSH 6A	Operating Margin (Social housing Lettings only)	7.4%	6.3%	●
RSH 6B	Operating Margin	7.4%	6.5%	●
RSH 7	Return on Capital Employed	28.1%	22.0%	●
IH Matrix	Units per Employee	37	45	●
IH Matrix	Turnover per Employee	£432	£624	●
IH Matrix	Salary Costs %	6.8%	6.0%	●

11.2 VALUE FOR MONEY METRIC

Table 2 provides benchmarking comparisons with the supported housing Acuity benchmarking club; results suggest IH is undertaking new supply greater than peers at lower margins. Inclusion has 8% higher headline social housing cost per unit, this is influenced by a higher proportion of owned assets in the peer group portfolios; excluding lease costs demonstrates this.

Table 2

Number	VFM Metrics - Peer Comparison	2017/18	2018/19	2018/19 Peer Group Median	2018/19 SPBM Median	Peer Group Comparator
RSH 1	Reinvestment %	15.9%	0.0%	3.5%	2.5%	●
RSH 2A	New supply delivered (Social housing units)	14.9%	26.4%	3.1%	0.0%	●
RSH 2B	New supply delivered (Non social housing units)	0.0%	0.0%	0.0%	0.0%	●
RSH 3	Gearing % Assets Valuation	-365.1%	-590.5%	6.0%	16.3%	●
RSH 4	EBITDA MRI%	-6218.5%	-15038.0%	227%	245%	●
RSH 5	Headline Social housing cost per unit	£11,012	£11,209	£10,347	£4,419	●
IH Matrix	Headline Social housing cost per unit (Omitting Lease Rent Costs)	£3,791	£3,746	N/A	N/A	●
RSH 6 A	Operating Margin (Social housing Lettings only)	7.4%	6.3%	10.1%	22.9%	●
RSH 6B	Operating Margin	7.4%	6.5%	5.6%	21.9%	●
RSH 7	Return on Capital Employed	28.1%	22.0%	3.5%	2.9%	●

Source supported housing Acuity benchmarking club 2018/19 results.
Peer Group Median – Members of benchmarking club
SPBM the national median for all smaller HA SPBM members

11.3 RETURN ON ASSETS

IH undertakes twice ever year an analysis of the return on assets across the entire stock to ensure the returns are consistent with our overall financial strategy and business plan assumptions.

The number of schemes analysed in 2015/16 was 141, 164 in 2016/17 and a rise to 282 in 2018/19. There is a significant **positive trend relating to a fall in the number of schemes making a loss** now down to 7% of the overall schemes in management. This position is assisted by self-insurance arrangements and initial support for new schemes coming into management including lease subsidies, project management fees and council tax pots.

Classification	2015/16	2016/17	2017/18	2018/19	% Trend
Schemes Making a Loss	17 (12%)	19 (12%)	16 (8%)	20 (7%)	↑
Total	141	164	204	282	

In 2018/19, 82% of the leased schemes were classed as green, 13% as amber and 7% as red. This is a continuing positive trend with loss making schemes accounting for only 0.4% of business turnover.



**CASE STUDY:
DANIEL - NOTTINGHAM**

Daniel has been a resident since February 2019. He enjoys his stay at Knights Close and quoted

“THIS IS THE BEST PLACE I HAVE LIVED SO FAR BECAUSE I HAVE MADE FRIENDS.’ DANIEL HAS DAYS OUT WITH SUPPORT STAFF AND HE HAS A SPACIOUS FLAT.”

Daniel has made great progress while staying at Knights close and is soon going to attend college to complete his English & Maths.

Knights Close, Nottingham, 8 Apartments and 5 shared units with Eden Supported Living, in Management October 2018.

Pictured: Our tenant Daniel with Amanda from Eden Supported Living.



12.0 FINANCIAL
VIABILITY

12.0 FINANCIAL VIABILITY

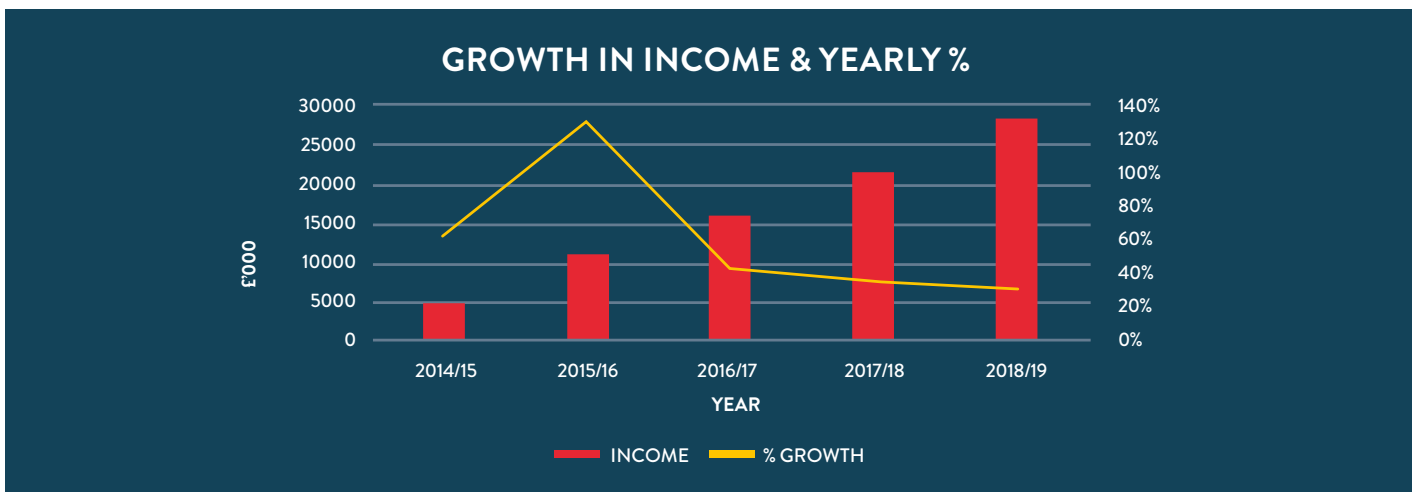
IH USES VARIOUS FINANCIAL INSTRUMENTS, INCLUDING LOANS AND CASH, AND OTHER ITEMS SUCH AS RENTAL & TRADE ARREARS ALONGSIDE TRADE CREDITORS THAT ARISE DIRECTLY FROM ITS OPERATIONS.

The main purpose of these financial instruments is to raise finance for the organisation's operations. The existence of these financial instruments exposes the organisation to a number of financial risks. The main risks arising from the organisations financial instruments are understood by the Board to be liquidity risk and credit risk.

As a housing provider, it is essential that we make a healthy surplus so we can fulfil our core strategic priorities. All our surpluses are reinvested into bringing new units either into management or into improving services for our tenants. Since 2014/15 significant yearly growth in the number of units in management from 433 to 2090 and consequently income has grown significantly from £5 million to just under £28 million; 600% increase.

As a housing provider, it is essential that we make a healthy surplus so we can fulfil our core strategic priorities. All our surpluses are reinvested into bringing new units either into management or into improving services for our tenants.

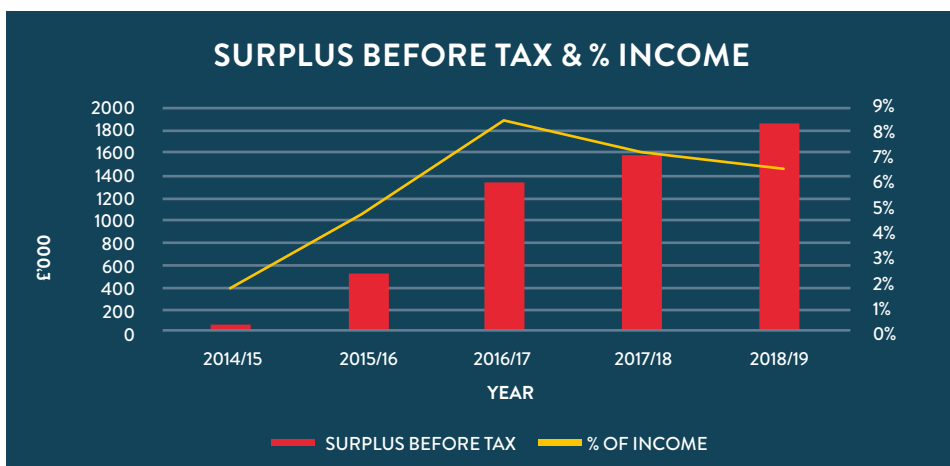
The income over the last five years increased from just under £5 million to £28 million driven by the increase in the number of units in management shown in graph 4. The rate of increase peaked during 2015/16 at 130%, reducing to an average of 37% over the past three years. The yearly percentage increase in income generated is diminishing due to the current size of the organisation by comparison to the projected units into management in the future in line with the business plan.



During the last five years, IH has achieved a significant reduction in operating costs, in particular during the period 2014/15 to 2016/17, demonstrating a history of cost control in an environment of rapid growth.

Economies of scale and efficiencies are being realized on staffing costs; 13% of income in 2014/15 reduced to 6% of income in 2018/19.

The combination of continued growth in income and the control of costs has resulted in yearly-sustained surplus before tax achieving a consistent return of 7% over the last two years. The business plan projection further supports this level of return rising to 10% over the next ten years through productivity gains.



**OVERALL,
THE BUSINESS
CONTINUES TO BE
MORE PROFITABLE
AS IT GROWS, AS WE
ACHIEVE GREATER
ECONOMIES OF
SCALE THAT REDUCE
OVERALL COSTS.**

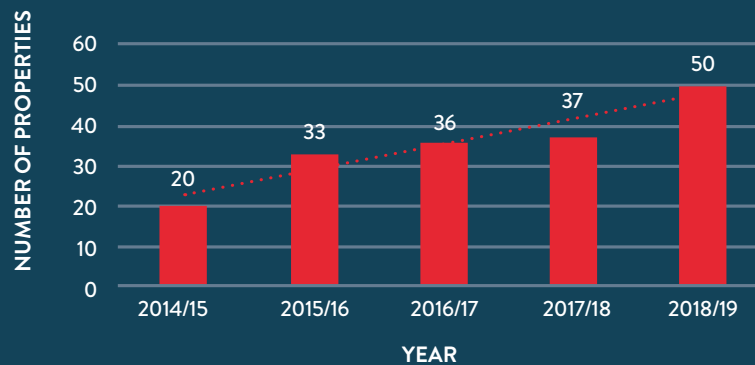
12.1 FINANCIAL RATIOS

- The financial ratios support the improved financial position of the organisation from achieving break-even margins in 2014/15 through to sustainable operating margins at 6% in 2018/19 to support the delivery of services for the long term.
- The improved Liquidity supports the future cash requirements, to cover the risks associated with long-term lease commitments, excellent service delivery and investment in additional units in management. Over the past five years cash reserves have increased from just over £1million to just over £7 million, 700% increase.
- Leasing the majority of the properties in management means IH has no debt requirement. In 2016/17 IH repaid all historic loans relating to properties to rent. The only loans now in place relate to the purchase of the head office building at the beginning of 2017/18. There are no plans to increase the current level of borrowing.

12.2 MANAGEMENT COSTS PER UNIT

- As IH has grown, efficiencies have been gained through economies of scale, increasing front line staffing at levels to ensure excellent service delivery, whilst keeping the management numbers static. Graph 8 shows the sustained increase in efficiencies over the last 5 years achieving productivity gains from 20 properties in management per average number of employees to 50 in 2018/19 a 150% increase. This strategic approach is key to the business plan indicating future increases in the average number of properties in management per employee to 59 (18% increase) over the next 5 years.

PROPERTIES PER AVERAGE NUMBER EMPLOYEES



12.3 FINANCIAL RATIOS

The financial ratios support the improved financial position of the organisation from achieving very small margins in 2014/15 through to sustainable operating margins at 7% in 2018/19 to support the delivery of services for the long term. The improved Liquidity ratio supports the future cash requirements, to cover the risks associated with long-term lease commitments, excellent service delivery and investment in additional units in management.

Leasing the majority of the properties in management means IH has no debt requirement. In 2016/17 IH repaid all historic loans relating to properties to rent. The only loans now in place relate to the purchase of the head office building at the beginning of 2017/18. There are no plans to increase the current level of borrowing.

Indicator	2014/15	2015/16	2016/17	2017/18	2018/19
Operating Margin	1.4%	5.3%	8.7%	7.4%	6.5%
EBITDA	1.8%	7.8%	11.9%	10.68%	11.31%
Liquidity Ratio	1.15	1.25	1.46	2.07	2.26
Gearing Ratio	1.09	0.95	0.23	0.12	-168.4

12.4 COSTS

The Regulator of Social Housing annually publishes global accounts of private registered providers. This has been utilised to compare Inclusion benchmarked costs to national averages.

Average (mean) headline social housing costs were £3,737 per unit in 2018/19 compares very well to the median global accounts average of £3,400; which is made up primarily of general needs properties.

An annual consistent 10% fall in management costs over the last four years reflects the economy of scales being achieved through continued growth and a flat management structure.

Costs per Property per annum	Inclusion 2014/15	2015/16 Inclusion Housing	Inclusion 2015/16	Inclusion 2016/17	Inclusion 2018/19	Median HCA global Accounts 2017/18	T/L
Management Costs	£1,646	£1,457	£1,320	£1,207	£703	£1,037	●
Service Charge Costs	£935	£1,176	£973	£974	£849	£592	●
Maintenance Costs per unit	£635	£881	£629	£387	£863	£1,000	●
Major Repair Costs	£0	£353	£214	£256	£656	£185	●
Other Social Housing Costs	£939	£571	£237	£922	£665	£148	●
Headline Social Housing	£4,155	£4,438	£3,373	£3,746	£3,737	£3,400	●

Source: Inclusion Management Accounts (FVA Submission 2018/19) – Global Accounts (HCA)

Notes

- The number of units includes the care homes, this is in line with the FVA submission – VFM calculations.
- Major repairs expenditure is influenced by the drawdown from sinking fund; in 2018/19 this was £232K



CASE STUDY: JAMIE AND JULIE - BOURNEMOUTH

**ROWAN COURT – Bournemouth, 13 Apartments
with Lifeways in Management September 2018.**

The Scheme comprises of 2 large period houses divided by a welcoming driveway leading to 2 converted coach houses surrounded by very well maintained gardens. It is a gated scheme comprising of 13 flats.

Julie has lived here since April 2019 and she said...

“I LIKE LIVING HERE BECAUSE I KNOW I’M SAFE AND STAFF ARE HERE TO HELP ME WITH THINGS. I FEEL THAT MY WALKING HAS IMPROVED AS THE STAFF ARE ALWAYS ENCOURAGING ME. I PREFER LIVING HERE TO ANYWHERE ELSE I’VE EVER LIVED AS STAFF ARE SO FRIENDLY. I LOVE SITTING OUTSIDE IN THE GARDEN AND SOCIALISING WITH THE OTHER RESIDENTS.”

Jamie has been living here since February 2019 and loves gardening, Jamie told us:

“I LIKE LIVING HERE AS I FEEL I CAN TRUST EVERYONE AND I HAVE STAFF TO TALK TO. I FEEL VERY SAFE HERE UNLIKE THE LAST PLACE I LIVED, I USED TO LIVE ON MY OWN AND I FELT VULNERABLE AND LONELY. NOW I ALWAYS HAVE STAFF HERE. I ALSO LOVE LIVING HERE BECAUSE I LOVE MY GARDEN AND I CAN DO GARDENING WHEN I WANT TO. I LIKE SHARING THE GARDENING WITH THE OTHER RESIDENTS. I ALSO LOVE LIVING HERE BECAUSE THERE ARE STAFF HERE AT ALL TIMES AND THERE ARE BIG SECURITY GATES TO KEEP ME SAFE.”



13.0 GOVERNANCE

13.0 GOVERNANCE

THE BOARD'S ROLE IS TO PROVIDE STRATEGIC DIRECTION AND TO GOVERN, CONTROL AND SCRUTINISE OUR OPERATIONS. THE BOARD MEETS REGULARLY TO REVIEW THE PERFORMANCE OF THE BUSINESS AND OPERATE IN LINE WITH THE NHF EXCELLENCE IN GOVERNANCE 2015 (ADAPTED).

An annual self-assessment is completed and this continues to confirm that IH is fully compliant with the NHF Code of Governance. A Board improvement plan is in place to sustain and continuously improve compliance. Insurance policies indemnify Board members and Officers against liability up to certain limits, when acting for the organisation.

The **Risk & Audit Committee** meets at least 3 times per year. It receives reports from the external and internal auditors and reviews the processes for audit and risk management. It is chaired by a member of the Board who is not the Chair of the Board of Inclusion Community Interest Company

The **Governance & Remuneration Committee** keeps under review the composition of the Board and its subordinate committees and to make recommendations for Board appointments. Importantly it determines policy on staff and Board remuneration ensuring that it is aligned to the performance of the business. Fundamentally it promotes effective governance across the Inclusion Housing.

Inclusion as a **Registered Provider** is subject to the requirements of the current social housing regulator, the Homes & Community Agency. The remunerated Board and Committee members attended 87% of meetings in 2018/19 and are subject to regular performance appraisals.

The Board will continue to review progress against the business plan and assesses progress against the delivery of agreed priorities and targets including those which are VfM related. It will also continue to review this VfM self-assessment process in the context of its wider role of monitoring and ensuring compliance and helping to drive further improvements across the business.

Chairman
Pete Ottowell

Board Members as at 31st March 2019

Ian Brown	Guru Naidoo (G&R Chair)	Anthony Bell (R&A Chair)
Joanna Wild	Paul Redfern	June Grimes
Tom Frank (Co-optee)	Keith Lewis	Kevin Harwood

Governance & Remuneration Committee	Role
Guru Naidoo	Chairman
Responsible for overseeing governance arrangements, terms & conditions of employment, remuneration and the board member appraisal process	
Independent Member – Frank Ashton	

13.0 GOVERNANCE

Audit & Risk Sub Committee	Role
Tony Bell	Chairman
Responsible for overseeing standards of probity, risk management strategy and internal and external audit	
Independent Member – Tony Allen	

Each board and committee member is expected to attend at least 90% of meetings each year and all board and committee members are subject to regular performance appraisals.

NEW BOARD MEMBER APPOINTMENTS

- Kevin Harwood** - Appointed 22nd August 2018
- Joanna Wild** - Appointed 22nd August 2018
- Paul Redfern** - Appointed 23rd October 2018
- Tom Frank** - Appointed Co-optee 22nd August 2018

NEW COMMITTEE APPOINTMENTS

- Frank Ashton** - Appointed as Independent Member Remuneration & Governance Committee from 22nd August 2018
- Tony Allen** - Appointed as Independent Member Risk & Audit Committee from 22nd August 2018

13.1 BOARD MEMBER PROFILES



PETE OTTOWELL

Pete has been Inclusion's Chair since 2010 and has more than forty years' experience working in the social housing sector and is a member of the Chartered Institute of Housing. Pete started his career at a junior level in 1974 as a front-line housing officer to retirement in 2010 from his role as Managing Director of Four Housing Group. Pete is also involved in Broadacres Housing Association based in North Yorkshire as a board member and Chair of the Asset & Development Committee for its house building subsidiary Mulberry Homes Yorkshire.



GURU NAIDOO

Guru joined Inclusion's board in 2015 following a successful 32-year career in the public and social housing sector. Before joining IH he spent 15 years in a senior management role with Broadacres Housing Association. In 2016 he was appointed as Chair of Catalyst a voluntary community and social enterprise organisation that provides specialist support to voluntary agencies on Teesside. Guru recognises and appreciates the critical role that affordable housing plays in meeting the needs of diverse communities and the contribution it makes to local communities and individuals in need of specialist housing.



ANTHONY BELL

Tony joined Inclusion's Board in June 2016. He has more than 20 years' experience at board level in the education and social housing sectors and has also held senior roles in the private sector. Tony is a qualified accountant and has previously held positions of Group Commercial Director and Director of Finance in the education sector. In addition, Tony has been a Non-Executive Board Member at The Guinness Partnership/Northern Counties Housing Association and concluded his term on the group's audit and risk committee in March 2016 prior to joining Inclusion. Tony is also Deputy Chair of a managed workspace complex company. Tony holds additional non-executive directorship roles at Greater Manchester Mental Health NHS Foundation Trust and at Cheshire based Equity Housing Group.



IAN BROWN

Ian joined Inclusion's Board in October 2015 following a successful 30-year career in the public sector. Most of this time was spent operating in senior leadership roles with a specific focus on private sector and social housing, managing a stock of 11,000 homes and contributing to a range regeneration projects along with new build provision affordable homes. Since joining Inclusion, Ian has developed a focus on the positive outcomes of the provision of specialist social housing on promoting independence for vulnerable tenants. Alongside this Ian has an interest in governance, the role of RSH in the sector and how different funding models can support delivery of much needed accommodation.



JUNE GRIMES

June joined Inclusion's board in October 2015. She began her career in social housing and has more than 30 years' experience in a variety of senior management roles within local authorities and housing associations. June also has considerable experience in commissioning and inspecting adult residential care schemes. As well as being qualified to teach at further education establishments up to degree level she was employed by *Project North East* as a consultant delivering training and development to the third sector. Before retiring in 2015, June was the Regional Director for the national homeless charity *Crisis*. June has held trustee positions and sat on a number of boards in a variety of sectors including housing organisations and business membership organisations.



KEITH LEWIS

Keith joined Inclusion's board in October 2015 with a background in local government and house building, including extensive work with a number of registered providers. Keith has held principal planning officer positions in local government dealing with development control, conservation and local plans; in addition, his experience involves positions held in recreation and amenities heading up the development and management of leisure and community facilities. Keith's experience also covers working for several national house builders and developers dealing with land acquisition, planning and project management. Now retired Keith also sits on a board and acts as Company Secretary of a Northeast based environmental charity.



KEVIN HARWOOD

Kevin's initial role with Inclusion was one of Board Co-optee for a number of years and in 2018 he joined the Board as a full Board Member & Director. Kevin is currently employed as Vice President in the Real Estate Debt Finance Team at Barclays. He has responsibility for leading the delivery of real estate debt transactions (above £10m debt levels). This responsibility ranges from client negotiations through credit approval, due diligence and draw down. He has provided full relationship management across the largest Barclay's real estate customers in the North West of England. Kevin's credit risk skills have been formally recognised by appointment to the Barclay's Real Estate 'Expert Lender' Panel to provide input and guidance to colleagues within the real estate team and across the wider corporate and commercial teams.

13.1 BOARD MEMBER PROFILES



PAUL REDFERN

Paul joined Inclusion's Board in 2018. Paul is a professionally qualified Chief Auditor / Risk Director with a wealth of national and international experience across the public and private sectors designing and delivering first class governance solutions aligned to international best practice and achievement of corporate objectives. A proven expertise as an audit and risk executive, audit committee chair, risk management facilitator, managing forensic engagements, fraud investigations and project management. Paul currently holds the position of Director of Business Assurance with Registered Provider Gentoo where his role is to direct and manage the Group's internal audit function and review its approach to core business assurance activities such as risk management, control and governance processes. Paul also holds non-executive roles on the audit committees of Together Housing and the Electoral Commission.



JOANNA WILD

Joanna joined Inclusion's board in 2018. Joanna is a highly experienced Managing Director from Travel, Retail and Aviation sectors with a wealth of transferable skills and expertise operating at Board level. Accomplished at leading businesses through periods of change, transformation and transition; comfortable working within a range of regulatory frameworks. Joanna currently holds the position of Chief Commercial Officer at Leeds Bradford Airport, previously she was Director of Customer Services for Thomas Cook Airlines, before moving to Thomas Cook Group plc as Managing Director for UK Retail.



TOM FRANK (CO-OPTEE)

Tom joined Inclusions board as a co-optee in 2018. Tom's has 18 years intensive experience in the property sector, with a broad range of experience across residential, commercial, leisure and overseas. Tom brings strong understanding and experience in property investment and funding, with a track record of structuring and sourcing private equity investment.

Tom is currently Director of Ice Cubed Consulting and Commercial Finance providing independent commercial finance brokerage and property/investments consultancy.



TONY ALLEN (INDEPENDENT COMMITTEE MEMBER)

Tony joined the Risk & Audit Committee as an independent member in 2018. Tony has significant, senior level expertise gained in the private and public sectors at Board level and has delivered sustainable business improvements in a variety of sectors. Tony is a qualified accountant (FCMA CGMA) and ILM accredited coach and mentor.

Tony is Managing Partner of TNL Consulting Limited and in addition currently holds non-executive positions at Dudley CCG, Shrewsbury & Telford Hospital NHS Trust, Brio Leisure Group and the British Dental Association.



FRANK ASHTON (INDEPENDENT COMMITTEE MEMBER)

Frank joined the Governance & Remuneration Committee as an independent member in 2018. Frank is a senior manager and independent consultant, with proven delivery of complex strategic and tactical projects that result in financial advantage across all areas of the value chain; he specializes in delivering change across several dimensions (including IT, Processes and People) and has experience across a range of commercial and retail sectors.

Frank currently works as an Independent Management Consultant for Pot3ntial Change LLP and Upwards Ltd specializing in definition and delivery of complex Change Management programs – particularly in Supply Chain alignment and Partnership Development.

18.2 COMPLIANCE WITH GOVERNANCE AND FINANCIAL VIABILITY STANDARD

In February 2019, the regulator of social housing (RSH) published its first regulatory judgement stating that it found IH was non-compliant in terms of both the governance and viability standards issuing a non-compliant G3/V3 assessment. In response to the regulatory engagement, IH continues to work with the regulator to address their concerns.



14.0

**LOOKING TO
THE FUTURE**

14.0 LOOKING TO THE FUTURE

The focus is on 'Excellence & Growth' by providing quality services to our customers and growing to in excess of 3000 units in management in the next 3 years, rising to 6000 units by 2028/29 with an increase in the number of schemes being self-funded from IH cash reserves. We will achieve this by enhancing our efficiency to generate increased surpluses for investment in homes and services and continuing to develop our people and organisation so that we can do more and better. These strategic priorities will help us to deliver our longer-term targets in line with the 30-year business plan.

THE KEY OPERATING PRINCIPLES OF INCLUSION HOUSING ARE:

- Continue to grow and develop the number of units in management and provide services on a national level.
- Enhance our working relationship with others; particularly finance partners, care providers, developers, Enterprise Partnerships, strategic partnerships, government agencies, The Regulator of Social Housing and the voluntary sector.
- Ensure that all new development proposals remain demand led, viable and subject to high levels of commissioner consultation.
- Continue to provide accredited excellent services that are sensitive to the needs of residents and communities and meet the aspirations of our partners and residents.
- Set clear measures of performance that are reviewed and reported regularly and make a commitment to on-going improvement in service delivery.
- Ensure that our staff are well trained and motivated and have clear targets that contribute directly to achieving business goals.
- Ensure that the governance and decision-making processes within IH are commercial, efficient and accountable.
- Ensure the key risks to IH are identified, monitored and managed effectively at a strategic and operational level.
- Ensure that the business remains financially viable, and that IH achieves growing surpluses and increased cash reserves in each year of the business plan period.

With the CIC (social enterprise) status combined with our specialist team of experts, this will help deliver more business opportunities. The contracting arrangements provide sound protection for a variety of organisations who wish to financially invest in the growth of IH. Partnership working will be invaluable to the future success of IH's growing national reputation as a unique specialist health & social care housing provider with initiative to deliver innovative social enterprise initiatives.

Over the next 5-years it is anticipated that Inclusion housing will grow at an **average growth rate** of approximately **350 units per annum**; incorporating both new build and portfolio acquisition. This will result in the stock increasing to over 3000 units; and turnover reaching approximately £50m per annum. This is within the management capability of the existing organisational structure and will assist with reducing average management costs, increasing productivity and profitability, reducing risk and further consolidating our national profile.

CASE STUDY: LAUREN - LARCH COTTAGE

“SINCE MOVING TO LARCH COTTAGE IN MAY I HAVE STARTED VOLUNTEERING AT POOCHES, HELPING TO GROOM DOGS. I WOULD LIKE TO GET A QUALIFICATION IN THIS WHEN I FINISH COLLEGE. I LOVE BEING IN AN INDEPENDENT ENVIRONMENT AND SOCIALISING WITH OTHER TENANTS AND STAFF, GETTING A HEALTHIER LIFESTYLE”.





INCLUSIONHOUSING

REGISTERED OFFICE

INCLUSION HOUSING
106 HEWORTH GREEN
YORK
YO31 7TQ

EMAIL OR CALL

WWW.INCLUSIONHOUSING.ORG.UK
HELLO@INCLUSIONHOUSING.ORG.UK
01904 675 207

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