





'After three years I've now got my nursing diploma and I'm hoping to do another in cancer care towards the end of the year. It's hard work – lots of studying and essays. I was in a tiny studio flat through the hospital before I moved here and there was no space to study so this is perfect.'

Rachel Driver with her mother, Hershaw, Walton on Thames

We've put in the hours

Three years ago we set out to give Rosemary Simmons Memorial Housing Association a revived sense of purpose and ambition. With family homes in very short supply and sheltered housing declining in popularity, our focus had to change. We set ourselves challenging new standards for our management and property services. We began building on a modest scale, targeting small sites in good locations. And we began the sometimes painful process of knocking down buildings past their use by date and finding new owners for homes we couldn't feasibly manage. This last year has brought with it a sense that we've turned a corner. And with a £19 million loan secured we're ready to get going.

Strategic direction is determined by chief executive Wendy Pridmore and chairman Trevor D'Cruz, pictured left

We've set our strategy

Our business is housing people so finding new homes for the small number living in properties we closed down required patience and sensitivity. But we're making good progress. We will comfortably beat the government's 2010 target for bringing all our homes up to the Decent Homes standard. We have strengthened our base in Guildford, taking on 16 flats from another housing association. We're managing homes for another smaller landlord near Farnham. And our three new board members are bringing fresh ideas and enthusiasm to the board's twin roles of setting our strategy and overseeing standards.

'We've got the funding sewn up, we're raising the bar for design and construction standards and now we're targeting top locations. Our goal is building homes that go far beyond people's expectations.'

Ian Lines, development director

We've taken some risks

With the £19m loan we can now tap into our full development potential. At one of our 'recycled' sites in Thames Ditton we have mixed shared ownership with rented homes. Shared ownership was new to us but both here and in Guildford our sales were fast. 'Once we saw your homes there was no contest,' our buyers told us. We're now building on a bigger scale in places like Esher. It's the qualities of these new homes that will make them stand out – space for growing households, home working and studies, broadband wired in, excellent insulation and outstanding design.





'There's a real sense of community building up at Imber Place in Thames Ditton where it was residents like Nick, pictured, who first got everyone together. This is a great way for us to meet residents in a friendly, informal setting.'

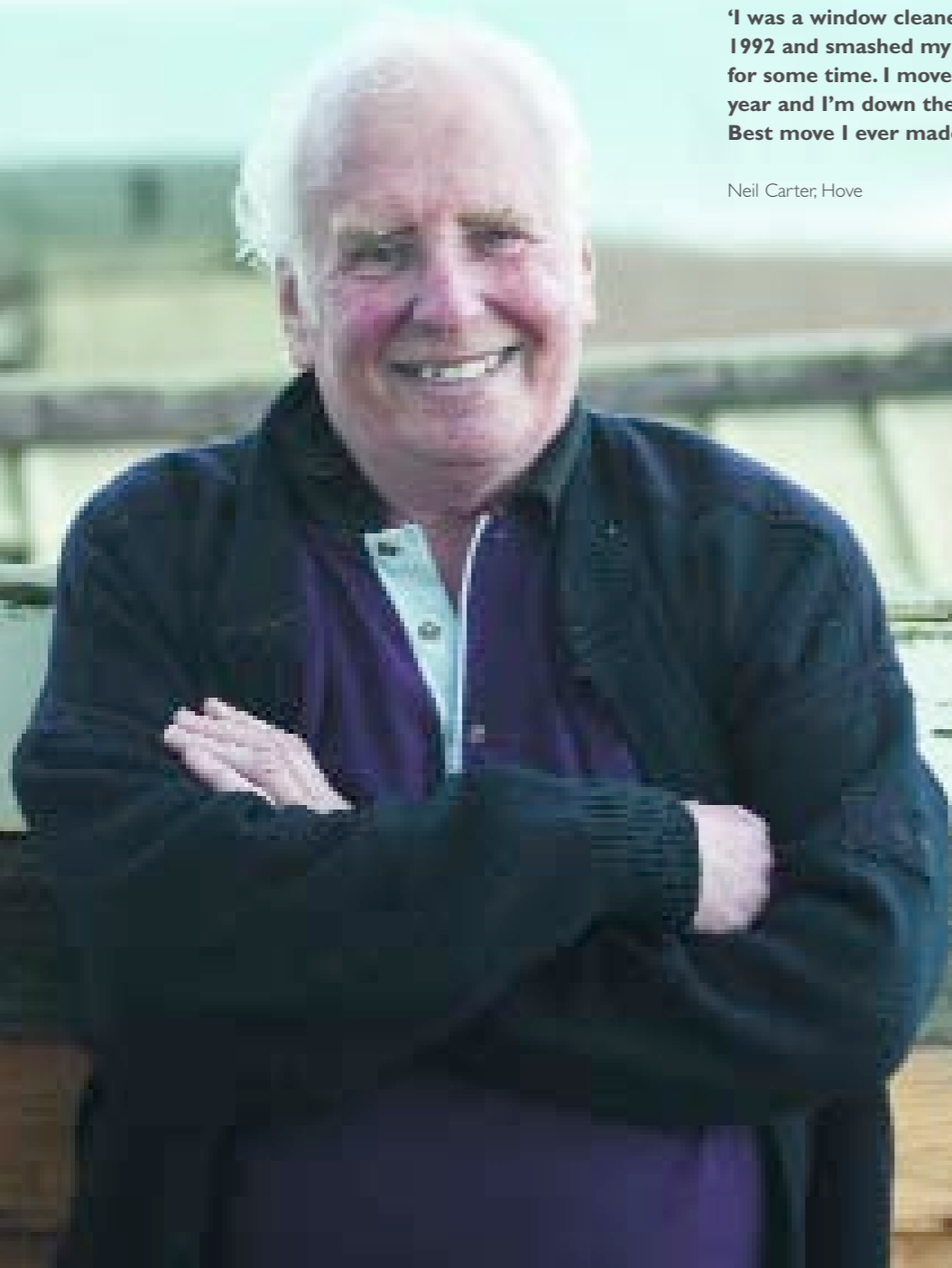
Nick Coverdale, housing director

We're listening

Each of our customers has different expectations, outlooks and aspirations. Satisfying everyone can be tricky and we sometimes have to make difficult decisions. So we need a consistent and structured dialogue with our residents, one which recognises that they're the real experts on our service. We've relaunched our newsletter and made it much easier to use our website to find out more about our services. We're trying to get more personal contact with residents but know that not everyone has the time or inclination to come to meetings. Email is becoming more popular with residents and our customer panel lets us engage as equals.

'I was a window cleaner but I fell off a ladder in 1992 and smashed my spine so I've been retired for some time. I moved down from London this year and I'm down the beach most days. Best move I ever made in my life.'

Neil Carter, Hove



We're learning

'My job's minor repairs and maintenance, says James. 'We get good supervision and we're a great team. Ian tells us our goals then it's, 'now go out and do your job'.



I get a lot of responsibility so it's like working for myself, but with the security of a company. I schedule my own work, inspect other jobs, instruct builders, liaise with residents and do post inspections. I started out as a graphic designer but I like fixing things so switched careers. I've just finished a two-year City & Guilds course. It was plumbing but included general knowledge like building practices, electrics and health and safety. I learnt a lot and use it every day.'



'My niece was very good to me. She went beyond the call of duty taking me in and never charged me rent. I don't know how her husband put up with it and then they got the two boys!'

Michael Collins, Esher

We're getting results

'I'd been on the council's list for eight years when they called in April and said, 'There's something in Esher'. I took one look at the flat and said, 'That'll do nicely'. I'd had my own business but when a deal fell through the plug got pulled in just three days. I sold my flat to pay off the debts then moved in with my niece and her husband. In three years I got just three job interviews so I signed up to a sailing school and became a professional boat skipper. I lived in marinas in a motor home in the summer months to try to find work. They were hard times and very lonely. But it's all coming together. I've just sailed back from Greece and I'm off to Croatia in two weeks. Getting the flat has changed my life beyond belief.'



'I worked evenings for 30 years as the administrator at the Theatre Royal in Brighton. It didn't leave a lot of time for gardening, but I do enjoy it. Our patio gardens are ideal for one person. I also do some hanging baskets and a couple of beds in the communal garden.'

Edna Travers, Hove

We've given due credit

Where the money comes from	2008/09	2007/08
Rent	1,152,064	1,174,052
Service charges	106,059	120,820
Support charges	34,696	49,310
Leasehold service charges	270,508	260,623
Interest receivable and similar income	16,437	123,397
Shared ownership sales	980,000	0
Other income	46,763	43,833
	2,606,527	1,772,035
Surplus/(deficit) on sale of properties	219,848	(44,761)
	2,826,375	1,727,274

Where the money goes	2008/09	2007/08
Service charges	116,188	147,196
Support charges	37,131	57,356
Leasehold service charges	234,166	225,813
Routine maintenance	234,131	248,959
Major/planned repairs and Decent Homes	252,031	427,409
Depreciation of properties	146,004	148,056
Housing management	462,405	503,882
Development services	22,960	37,334
Home loss payments	(9,561)	(39,715)
Shared ownership costs	768,522	0
Interest payable and similar charges	346,786	362,241
Others	34,898	41,358
	2,645,661	2,159,889
Surplus/(deficit) for the year	180,714	(432,615)



‘They diagnosed a heart defect in Alfie when I was five months pregnant and he’s already had four operations. I told Rosemary Simmons because they were installing new windows and they fitted the work around hospital visits and mended lots of little things. They’ve been brilliant.’

Samantha Wellbelove
Alfie and Courtney, Addlestone

We’ve done our sums

Balance sheet Year ended 31 March	2009	2008
	£	£
Housing properties net of grant	13,728,961	12,585,288
Other fixed assets	62,502	36,727
Short term investments	200,000	790,000
Net current assets	1,419,221	1,269,999
	1,681,723	2,096,726
Total assets less current liabilities	15,410,684	14,682,014
Capital and reserves		
Creditors falling due after more than one year	6,050,748	5,453,394
Provisions	0	49,400
Non equity share capital	32	30
Revenue reserves	9,359,904	9,179,190
	15,410,684	14,682,014
Income and expenditure		
Turnover	2,590,090	1,648,638
Operating costs	(2,298,875)	(1,797,648)
	291,215	(149,010)
Surplus/(deficit) on sale of properties	219,848	(44,761)
Interest receivable and similar income	16,437	123,397
Interest payable and similar charges	(346,786)	(362,241)
Surplus/(deficit) for the year	180,714	(432,615)

Further detailed financial information is available on request.

We're making the grade

Managing service

During the year we continued to provide management services to The Fellowship Houses Trust.

Complaints

We've improved the way we log complaints to make sure all are recorded and get a response. Last year we had 13 customer complaints. All were resolved.

Our rented properties

	RSMHA		FHT	
	2007/08	2008/09	2007/08	2008/09
studio flats	47	49	70	70
one bedroom	143	143	46	46
two bedrooms	46	46	8	8
three bedrooms	51	51	0	0
four bedrooms	14	14	0	0
total rented	301	303	124	124

Our leasehold properties

	111	111	0	0
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Our shared ownership properties

one bedroom	-	2	-	-
two bedrooms	-	14	-	-
total	-	16	-	-

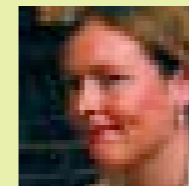
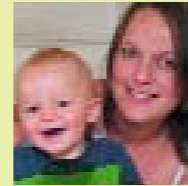
Average weekly rents

	2008/09	2009/10	2008/09	2009/10
studio flats	£60.78	£69.47	£56.19	£61.74
one bedroom flat/bungalow	£77.66	£83.89	£60.97	£66.97
two bedroom flat/bungalow/house	£92.75	£98.79	£75.99	£80.09
three bedroom house	£106.79	£111.12	n/a	n/a
four bedroom house	£117.37	£124.00	n/a	n/a

Residents we housed last year

	RSMHA	FHT	total
were already housed by us	7	0	7
applied to us directly	1	5	6
were nominated by their council	19	1	20
were referred by the council housing team	0	3	3
other	1	0	1
total	28	9	37

Most of the people we housed last year were 'nominated' through arrangements we have with our local authority partners.



How long were our properties empty?

	RSMHA	FHT	total
less than 1 week	18	0	18
1-2 weeks	1	0	1
3-4 weeks	5	1	6
5-9 weeks	3	1	4
10-19 weeks	0	3	3
20-29 weeks	0	0	0
30-39 weeks	0	2	2
40 weeks or more	1	2	3

A lot of vacancies were for newly built or refurbished homes, which made it easy to find new residents for them. FHT vacancies were mostly studio flats, which are in low demand.

Lettings

	RSMHA	FHT	total
new homes	8	0	8
older homes relet	20	9	29
total	28	9	37

Ethnic origin of lettings

	RSMHA	FHT	total
white British	22	9	31
white other	2	0	2
white Irish	2	0	2
Asian/Asian British other	1	0	1
no answer given	1	0	1
totals	28	9	37

The ethnic mix of the people we housed reflects the make up of the communities where we have homes. For example the last Census found 94% of Elmbridge residents were 'white'.

Homelessness status of new tenants

	RSMHA	FHT	total
were not homeless*	15	8	23
were homeless (legal definition)	8	0	8
were homeless (by other definition)	5	1	6
total	28	9	37

* as defined by the law

Board members at 31 March 2009

Iris Simmons MBE
honorary life president

Trevor D'Cruz
chairman

Jenny Edwards
resident board member

Stephen Cooper
Alistair Court-Smith

Nigel Eveleigh

Jill Gale

Chelliah Krishnamoorthy

Alan Martin

Bernard Payne

Bruce Roberts

Ingrid Saffin

Jane Worsley

Edward Greenhalgh
stood down from the
board in 2008.

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