

About Us

The Alderney Housing Association (AHA) was set up in 2010 and is an independent Alderney company on the Guernsey Charity Register.

The AHA is not part of the States of Alderney but the organisations work together to help meet the social housing needs of local Alderney people.

How we are run

The Association is overseen by a Board of Directors who are experienced professionals drawn from the community.

The Board are all unpaid volunteers keen to give something back to the community through the provision of housing for local people on lower incomes.



Donald Hughes

Non-Executive Director and AHA Chairman

Retired chartered surveyor. Residential valuer, planning, land administrator and development of 10 social housing schemes.



Sarah Kelly

Non-Executive Director

Director of Licensing, Alderney Gambling Control Commission; UK Solicitor; Advocate, Royal Court of Guernsey.



Pamela Dixon

Non-Executive Director

Chartered Accountant and Secretary who worked for many years with clients within the UK Housing Association sector.



Chris Hill

Non-Executive Director and GHA Chairman

Financial background specialising in investment fund administration.



Jody Newark

Non-Executive Director and on the GHA Board

Financial services professional with experience in operational and business risk and strategy.

The AHA is overseen by the Guernsey Housing Association (GHA) Chief Executive.



Victoria Slade

Chief Executive of GHA and oversight of AHA

Previously Chief Executive of Cynon Taf Community Housing Group managing 1,850 properties, Vic brings extensive knowledge in providing social housing and quality services.

AHA Management



Mark Bristow

AHA Manager and Company Secretary

25 years Chartered Architectural background. AHA since 2016.

Day-to-day responsibilities

Property visits | respond to repair requests | maintenance and service scheduling | liaise with contractors | tenant queries | tenancy agreements | monitor rent accounts | rent arrears | rent reviews | satisfaction surveys | process housing applications and update waiting list | finance | processing invoices | annual budgets | States Liaison | GHA Liaison | quarterly performance reporting | development proposals | update AHA policies | administration and AGM/Board meetings.

We manage 55 homes rented or leased to local people, 15 have been newly built and most of the older stock have been refurbished to provide comfortable and modern homes.

The majority of our homes are for rent, however we have built a number of partial ownership homes for sale for local first time buyers.

What we do

The vision for AHA is to provide affordable and socially responsible housing for local households in housing need.

We have set three main **objectives**. They are to:

- 1.increase the supply and quality of affordable homes in Alderney.
- 2.provide high quality services that people are satisfied with;
and
- 3.remain financially strong;

How we do it

Through AHA's annually updated business plan.

We will achieve our objectives by:

- making best use of our resources and mitigating financial risk;
- performing well against targets for service delivery, timeliness and quality;
- investing in existing homes in a timely way;
- assessing opportunities to adjust housing stock to meet need; and
- working in partnership with others to deliver shared aims.

How we are financed

All new social housing we build and maintain is funded through a combination of rental income, grants via the States of Alderney, States of Guernsey long-term bond loan and private finance borrowed from the banks, currently The Royal Bank of Scotland International.

The grant is required in order to provide new housing at less than market rates.

Our response to housing need

- Our waiting list has shown a small decrease although this changes over time. The housing market also changes.
- We are looking to increase our 1 or 2 bedroom properties.
- The States of Alderney sets the Island Housing Strategy and a States Housing Group has been looking at needs across a variety of sectors.
- If they see a need to financially support first time buyer type housing then we are keen to assist. The current partial ownership scheme has had a low take up in Alderney.
- We have looked at alternative affordable housing ideas for the States to consider.

Improvements and Repairs

We continue to prioritise our housing maintenance programme and monitor how we adapt the housing mix to help meet today's tenants, the waiting list, and try to anticipate future trends such as the ageing population. We have a list of approved local tradesmen for minor works and main contractors for major works which go through a rigorous tender process.

Summary of performance 2022

Summary of performance for **2022**



£2.67m Long-term loan



To pay for refurbishing and building homes reduced quarterly using rental income

98.8%

rent collected



3

homes re-let



14 days

average re-let time

£408k

rent & fees receivable of which 41% towards AHA loans



£53.4k

Spent on maintaining and servicing properties



93%

of repairs completed on time



£34.3k

Spent on refurbishment or improvements

2021 5 year tenancy review

98% remained eligible

The review ensures that AHA tenants continue to meet the criteria for Social Housing



AHA's residents' satisfaction survey shows

100%

would recommend living in an AHA home to friends

100%

are satisfied with the service provided by AHA



Who do we house?

Homes are offered to people on the AHA's waiting list dependent on their current circumstances and accommodation availability.

To apply for AHA housing, the applicant must:-

- be over 18 years of age
- have been resident in Alderney for the last 5 years or lived in Alderney for 15 years consecutively at any time.
- have earnings below the household income threshold levels.

Property allocations

Subject to availability, properties are allocated according to need and length of time on the waiting list as below

Household size

- Single adult (18+)
- Couple
- Single/couple & health needs
- An adult/couple with one child
- An adult/couple with two children
- An adult/couple 2+ children same gender:
 - One bedroom per two children aged 10 or under
 - One bedroom per two children - same gender aged 11-18
- An adult/couple 4+ children
- Multi occupancy (2+)

Bedroom requirement

- One bedroom
- One bedroom
- Two bedroom
- Two bedrooms
- Three bedrooms
- Three bedrooms...
- Three bedrooms & dining room or four bedrooms
- One bedroom per tenant/couple up to a maximum of 3 bedroom unit

Net* Household earnings threshold limits (2023)

Household composition	Weekly and annual thresholds	
• Single, no children, 1 bed	£530	£27,560
• Single, no children, 2 bed	£650	£33,800
• Couple, no children, 1 bed	£670	£34,840
• Couple, no children, 2 bed	£780	£40,560
• 1 child	£900	£46,800
• 2 children	£1,180	£61,360
• 3 or more children	£1,300	£67,600

*Net earnings are less income tax; social insurance contribution; childcare costs; court-ordered maintenance payments; and any money paid into a pension fund.

Other eligibility factors

- no property or land ownership of any significance.
- no rent or maintenance arrears.
- be able to live independently within the tenancy agreement.

AHA homes

Average weekly rents

2	one bed flats	£126.00
3	one bed houses	£130.00
20	two bed flats	£137.00
12	two bed houses	£149.00
14	three bed houses	£173.00
3	four bed houses	£183.00
1	five bed house	£184.00

Our properties

55 homes owned and managed

53 rented*; 1 partial ownership; 1 managed

15 new homes built 2011-21

14 rented*; 1 partial ownership

30 homes thoroughly modernised 2011-22

*5 rented homes also have partial ownership potential when vacant, comprising: 1 wheelchair accessible house, and 2 flats & 2 houses at The Butes.

Partial Ownership

Partial Ownership is for buyers who cannot afford to buy a property in the normal housing market but could afford to buy between 40% and 80% of the property value.

At present the purchase would need to be self-financed until mortgage providers are willing to lend in Alderney

- As well as the percentage purchased the owner will also pay a discounted monthly rent on the part still owned by the AHA, service charge and sinking fund.
- When they wish to sell, AHA are a guaranteed buyer, valued at the time by an independent valuer approved by the Banks.

Completed Projects

- ✓ We have made real visible progress modernising and repairing the islands social housing stock, investing over £5 million over the last 11 years.
- ✓ We are improving the quality of life for tenants and offering new housing options for people to remain on the Island.
- ✓ In 2022 we invested £53,400 to improve and maintain our properties. More is planned in 2023.

Alexandra Court

All 6 flats & 3 houses have been modernised, re-wired, new plumbing, new kitchens, new shower rooms, passive ventilation and redecorated.



Birdcage Row

The 4 houses have been internally modernised, re-wired, new plumbing, new kitchens, new shower rooms, redecorated, passive ventilation, externally insulated and solar panels



Birdcage House

The 4 flats have been internally modernised, re-wired, new plumbing, new kitchens, new shower rooms, passive ventilation, redecorated and externally insulated.



Birdcage Terrace

The 3 houses have been internally modernised, upgraded electrics, plumbing, kitchens, shower rooms, redecorated, new boilers.



Butes House Flats

The 3 flats have new sound insulation between floors, new windows & doors, external decorations, kitchen & bathroom improvements and re-roofing the rear extension. Main drain repairs, fire safety and repairs are ongoing.



Timber Row

The 4 houses were constructed in 2000. Cyclical maintenance, redecoration and upgrade works are ongoing.



The Butes

The site was completed in 2015 as part of a planning gain for the overall Grand Site with a design and build contract by the developer.

- 4 three bedroom houses and
- 9 two bedroom flats.

The properties have high insulation and solar panels, with no oil or gas are future proofed to be less reliant on fossil fuels and to help reduce running costs.



Sables D'Or

The 2 three bedroom houses built in 2015 have high insulation and solar panels, plus good air tightness and mechanical ventilation & heat recovery to help reduce running costs.



Coastguards

These 7 terraced houses have been extensively refurbished. New electrics, heating, kitchens, bathrooms, internal insulation and improved gardens.

