

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.

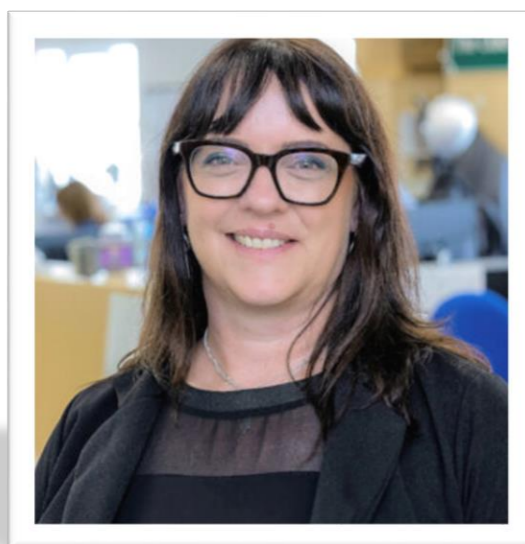


John Dunford

Executive Director of AHA, Chief Financial Officer and Deputy CEO of GHA

Chartered Accountant responsible for the financial oversight of the Alderney Housing Association.

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



Victoria Slade

Chief Executive of GHA, Executive Director & 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 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. Remain financially strong.
2. Provide high quality services that people are satisfied with.
3. Contribute to the supply and quality of affordable homes in Alderney.

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 for capital works and to provide new housing at less than market rates.

Our response to housing need

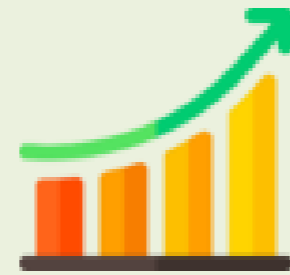
- Our waiting list has shown a small decrease although this changes over time. The housing market also changes.
- We are looking to increase our 1 or 2 bedroom properties.
- The States of Alderney sets the Island Housing Strategy and a States Housing Group has been looking at needs across a variety of 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 2024

Summary of performance
for **2024**



£2.52m Long-term loan



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

99.3%
rent collected



3
homes
re-let



6 days
average
re-let time

£462k
rent & fees receivable
of which 36% towards AHA loans



£72.9k
Spent on maintaining
and servicing properties



94%
of repairs
completed on time



£72.6k
Spent on refurbishment
or improvements

2021 5 year tenancy review

98% remained eligible

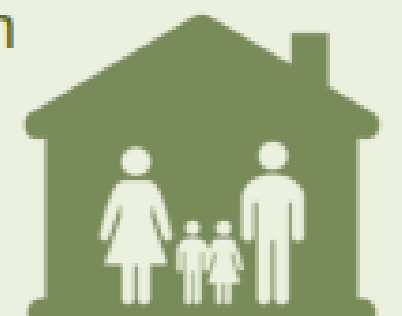
The review ensures that AHA tenants continue to meet the criteria for Social Housing



2024 residents' satisfaction survey shows:

100% would recommend living in an AHA home to friends

97% 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

- | Household size | Bedroom requirement |
|---|--|
| • Single adult (18+) | One bedroom |
| • Couple | One bedroom |
| • Single/couple & health needs | Two bedroom |
| • An adult/couple with one child | Two bedrooms |
| • An adult/couple with two children | Three bedrooms |
| • An adult/couple 2+ children same gender: | Three bedrooms... |
| ▪ One bedroom per two children aged 10 or under | |
| ▪ One bedroom per two children - same gender aged 11-18 | |
| • An adult/couple 4+ children | Three bedrooms & dining room
or four bedrooms |
| • Multi occupancy (2+) | One bedroom per tenant/couple
up to a maximum of 3 bedroom unit |

Net* Household earnings threshold limits (2025)

Household composition	Weekly and annual thresholds	
• Single, no children, 1 bed	£620	£32,240
• Single, no children, 2 bed	£760	£39,520
• Couple, no children, 1 bed	£770	£40,040
• Couple, no children, 2 bed	£910	£47,320
• 1 child	£1,040	£54,080
• 2 children	£1,330	£69,160
• 3 or more children	£1,470	£76,440

*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

2025 Average weekly rents

2	one bed flats	£138.00
3	one bed houses	£143.00
20	two bed flats	£150.00
12	two bed houses	£163.00
14	three bed houses	£190.00
3	four bed houses	£201.00
1	five bed house	£202.00

Our properties

55 homes owned and managed
54 rented*; 1 managed

15 new homes built 2011-21
15 rented*

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 housing market but could afford to buy between 30% 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 2024 we invested £145,500 to improve and maintain our properties. More is planned in 2025.

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.

