



# ANNUAL REPORT TO TENANTS

1 April 2019 to 31 March 2020

Each year the Association must report to all our tenants how we are meeting the standards set by the Regulator for Social Housing. These national 'standards' fall under seven main headings:

1	Tenant Involvement and Empowerment
2	Home
3	Tenancy
4	Neighbourhoods and Communities
5	Value for Money
6	Governance and Financial Viability
7	Rents



White Horse Housing must demonstrate we comply with these standards to our tenants, our regulator and other stakeholders, such as our funders.

We hope this report gives you a flavour of what we have achieved and how we have performed over the past 12 months.

[www.whitehorsehousing.co.uk](http://www.whitehorsehousing.co.uk)

**Covid-19** - 2020 has been a challenging year, with the outbreak of Covid-19, the subsequent lockdowns and other restrictions. We have worked hard to maintain services to all our tenants where the law has allowed. We appreciate your understanding and patience over the past 10 months and look forward to a 'normal' 2021.

# 1

## Tenant Involvement and Empowerment

The standard covers customer service, choice and complaints, involvement and empowerment and understanding and responding to the diverse needs of tenants.

The last round of resident meetings were a great success. In total, **63** residents attended to take part in the five meetings held across Wiltshire and Somerset, representing **17%** of all our households. We were delighted that those attending included families, single people and young and old alike, giving a good representation of our resident profile.

This year we asked our contractors 3 Solutions to give a demonstration on simple procedures in the home. These covered where to find the stop cock and the difference between hard wired and battery operated smoke alarms and how the batteries can be changed. Residents were reminded not to put tape over the smoke alarm when decorating and not to take them apart to stop them bleeping, stressing the dangers of doing so. In addition, an extractor fan was demonstrated, and residents advised how they work and why they should be used to protect the property from damp and mould. They were also advised to Hoover them regularly to ensure they functioned to full capacity. As our Maintenance Manager, Darrel, will always advise **"a well ventilated house is a happy house"**





# What did we ask residents and what did they tell us?

The agenda for each meeting covered the range of services we provide and followed the priorities residents highlighted in the most recent satisfaction survey. We asked residents for their feedback regarding the way we manage our homes and estates and our repairs and maintenance service, how we allocate our properties and if they thought they got value for money for their rent. We also briefed residents on Universal Credit, our ambitious development programme, and other strategic priorities.



Residents fed back that they were happy with the open spaces around their homes and that they were generally happy where they live. One resident said “it isn’t a house, it is our home”. One resident said that there was an issue with lack of outside storage for gardening tools etc. and we promised to look at possibilities to solve the problem.



Some residents were concerned about moss in the gutters and were advised that an operative would come out to inspect. A programme of gutter clearing has started to be introduced and this is likely to be extended further. There were some comments regarding overgrown trees and the Maintenance Manager explained that he was looking at introducing a separate budget for tree works.

Residents suggested that if there was any money left in the budget at the end of the year whether assistance could be given to some residents with fencing, gardens, hanging baskets or skip hire. We agreed to consider this idea and, as a result, in March 2020, a number of skips were hired for various schemes. Residents were very happy with this outcome.



Some residents asked about current ‘lifecycles’ for parts of their homes like kitchens, bathrooms and roofs. They were advised these 20, 25 and 80 years respectfully. However, in some villages where we have acquired homes, and where little maintenance had been undertaken prior to take over, residents were advised that this may impact on the estimated lifecycles and indeed, we had already completed a number of replacements ahead of time.

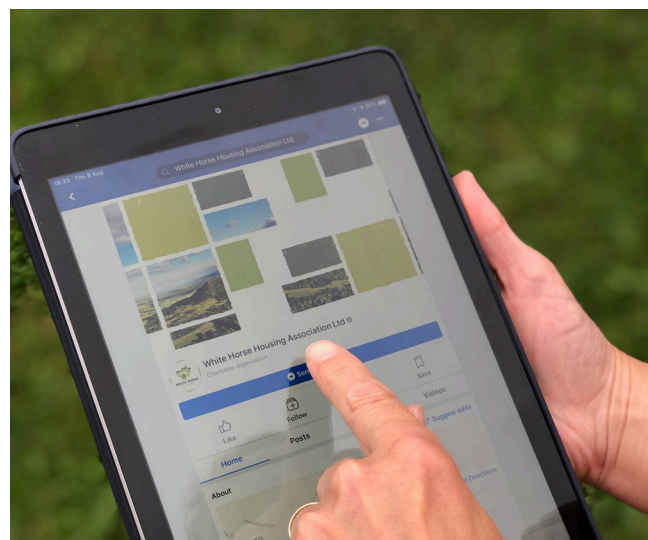


Most residents were happy that they get value for money for their rent and that they felt it was much better value than in the private sector.

Our contractors, 3 Solutions, talked about their procedures when visiting residents and what they should expect. For example, all operatives have a DBS check, wear uniform, and carry I.D cards. Some residents asked if we could ensure that foot coverings are worn in their homes when work is being carried out and 3 Solutions advised that operatives would be reminded of this. However, in general, there was good feedback regarding how operatives always look after resident's homes and are very respectful.

Many residents also fed back their appreciation for being able to choose the colour of paint and tiles when refurbishment is carried out in their homes. White Horse Housing always try to introduce choice for residents, wherever possible.

The Maintenance Manager explained the repair reporting procedure and some residents responded that they always request repairs by phone whilst others said they report them on-line. This led to discussions about IT and how likely residents are to use Messenger and Facebook. This seemed very popular and details were given regarding the Association's Facebook page where lots of information is provided throughout the year. Staff also talked about the introduction of the new "Tenant Portal" for residents on the White Horse Housing website [www.whitehorsehousing.co.uk](http://www.whitehorsehousing.co.uk) from December 2020.



Residents were very interested in the White Horse development programme and asked about the eligibility and locations of shared ownership and rented homes currently under construction. In Kilmersdon the Association had sold properties as they became vacant because they were not viable for continuing to be used for social housing. It was explained that across the village over £1.1 million had been spent on updating the remaining homes and there were also plans to build new homes for local people to rent or buy.



FRONT ELEVATION



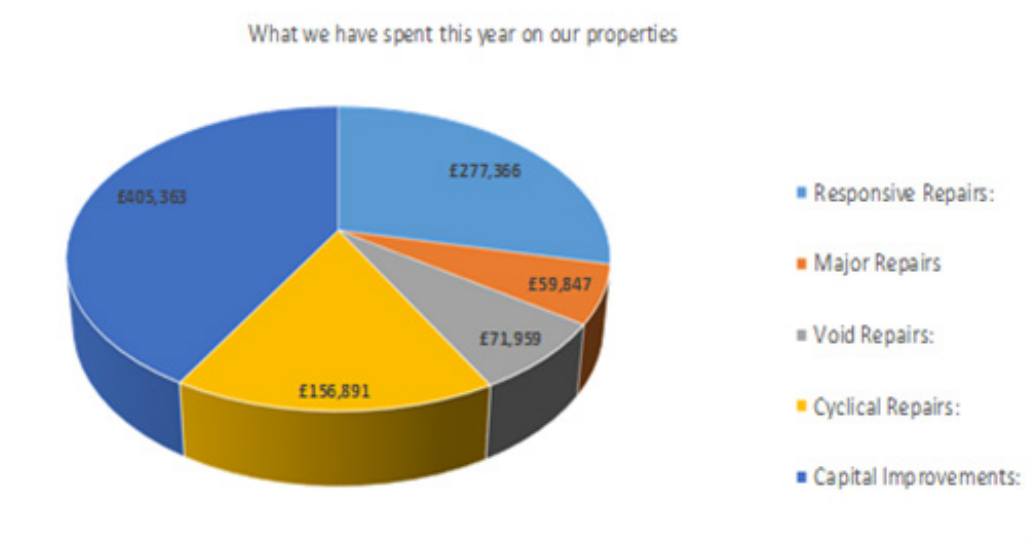
SIDE ELEVATION

# 2

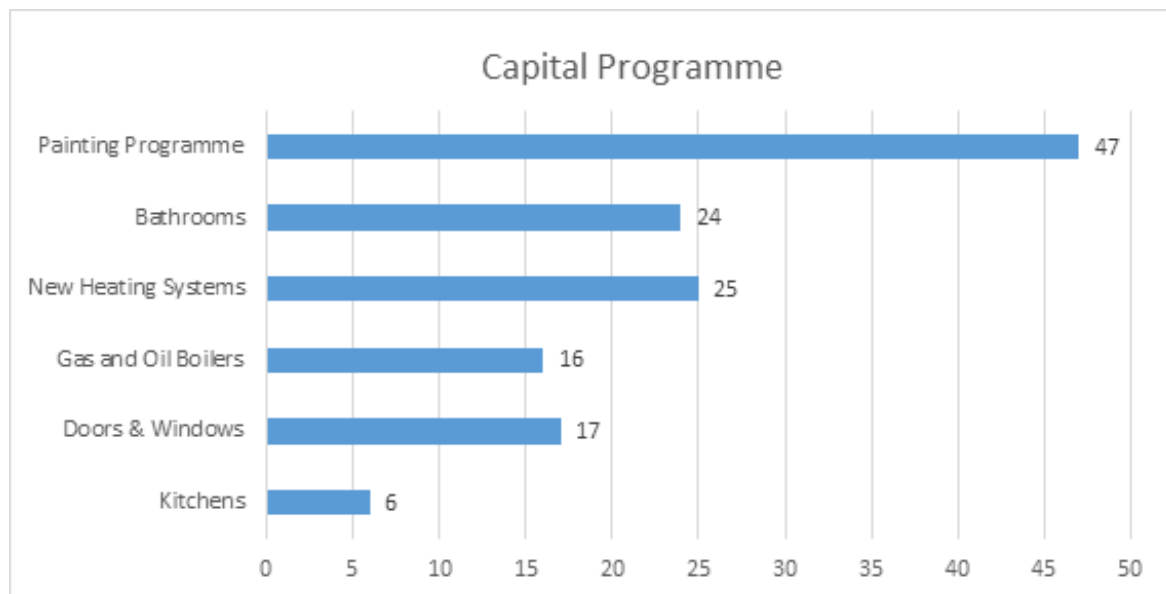
## Home

The Home standard covers quality of accommodation and repairs and maintenance.

During the year the Association spent a total of £971,426 repairing and maintaining our homes, representing 45% of our total turnover. This figure was split as indicated in the diagram below:



The planned works items included:



# Day to Day Repairs

During the year we completed **1170** day to day repairs - a decrease of 2.6% on the previous year. The average time to complete all repairs was 10.5 days. 99% of all repairs were completed on time. When compared to similar organisations our overall performance was amongst the top 25% in the country. The results showed the following:-

Type of repair	Number completed	% completed on time
Emergencies	<b>196</b>	<b>100%</b>
Routine Repairs	<b>974</b>	<b>98%</b>
<b>Total</b>	<b>1170</b>	<b>99%</b>

## Appointments

In total, appointments were made for **98.2%** of all our repairs, with **96.5%** of these appointments being kept by our contractors. All repairs are now completed by appointment – including external works – so tenants are aware of when workman will arrive. Whilst we always try to complete the repair at the first visit this is not always possible if spare parts or non-standard items are required. Follow-up appointments are made as soon as the correct part has arrived.

## Gas Safety

Gas safety is vitally important. During the year **103** gas boilers were serviced, with **100%** being completed within the statutory 12 month deadline. The Association also serviced **60** oil-fired boilers and **35** solid fuel systems.

## Satisfaction

Following each completed repair tenants receive a text or telephone survey to ask about their experience. Overall, **99%** of tenants were satisfied with the repairs service they received. Our surveys also show high levels of satisfaction with the quality of the repair (99%) and the conduct of the workmen (100%).





# 3

## Tenancy

This standard covers allocations, mutual exchanges and tenancy management.

During the year we let **14** properties to new and existing tenants wishing to move to a different home. All of these properties were re-lets. There were a total of 4 shared ownership sales of new build homes during the year. 7 tenants also moved home through a 'mutual exchange'.

All our homes are let through the relevant Local Authority's Housing Register (e.g. Homes4Wiltshire; Somerset Homefinder etc.) and are allocated to the applicant who demonstrates the highest level of housing need and, where possible, a local connection to the village.

**On average, each empty property was inspected, repaired and let to the new tenant within 14 days.**



# 4

## Neighbourhood and Community

The standard covers neighbourhood management, local area co-operation and anti-social behaviour.

### Managing our homes

All our homes are managed by the Operations Team. Their role is primarily to manage our tenancies and ensure we deliver the best service possible. Duties include – rent collection and arrears recovery, undertaking regular scheme inspections; tenant involvement and engagement, dealing with complaints, boundary issues, anti-social behaviour and other neighbour disputes as well as managing vacant properties and administering mutual exchanges. In 2019/20 the cost of the Associations housing management service was £360 per property, per year – well below many similar landlords.

**Neighbourhood Inspections:** During the year staff carried out over 80 scheme visits across all our housing schemes. Neighbourhood inspections are very important. They allow us to proactively look for, and resolve, potential problems before they start to affect tenants' lives.





The issues identified during scheme inspections are many and varied. They include overgrown and untidy front gardens, tree works, broken extractor covers, parking improvements, dog barking/fouling, burning rubbish, sunken pathways, gutter issues, meter box covers, boundary fencing, parking of caravans, trailers and camper vans, litter and faulty street lighting.

A popular service to tenants over the year was the provision of complimentary skips in order to give residents' the opportunity to clear out their homes and gardens of unwanted items or rubbish. Many people have commented on how this ends up being a recycling day, where one resident's cast off is another's new project being retrieved from the skip!

Whilst on site, pre-arranged home visits are made to tenants wishing to see a member of the team. Staff successfully answered questions relating to housing advice, welfare benefits, tenancy obligations, rent, service charges, requests for improvements and grounds maintenance.

Some of our schemes have received money from the Estate Management budget in order to make improvements to the environment or neighbourhood. For example, signs indicating parking areas or prohibiting dog fouling have been installed. Eleven skips have been supplied, solar lighting installed, white line marking to define parking bays, grit bins installed, assistance to those struggling with gardens, communal TV aerial provision, assistance with rubbish clearance, additional parking developed and prizes for the garden photo competition. All expenditure has been well spent in order to improve the look and feel of our schemes for residents and ensure the neighbourhood remains a lovely place to live.





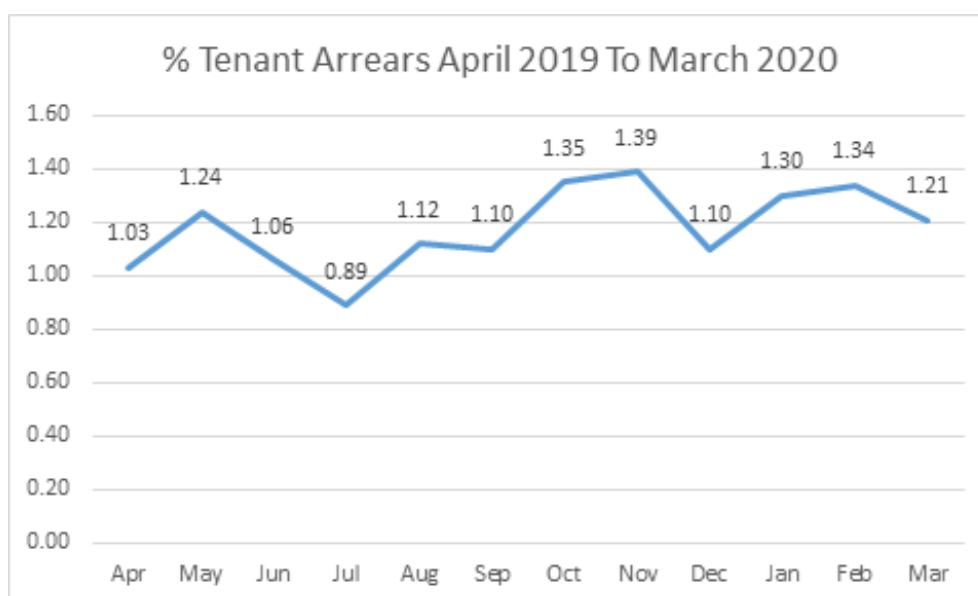
**Tenancy Plus:** The Tenancy Plus service provides focussed 1-2-1 support to any tenant who needs help to overcome a problem or sustain their tenancy. In 2019/20 we assisted 62 households through the service, working with them to resolve a total of 72 different problems. These included successfully assisting residents to obtain discretionary housing payments, making applications for housing benefit and universal credit as well as assisting older and vulnerable households with property support. This means finding solutions for clearing rubbish, cleaning, painting, gardening, fencing, and heating. Some older people needed assistance with external lighting of pathways, researching stairlifts and applying for Warm Home winter grants. Staff also liaised with local authorities to assist tenants with Council Tax queries and debt.

Our Tenancy Plus service continues to be in high demand, especially with the Covid-19 pandemic affecting many residents jobs and livelihoods. We believe that the positive outcomes it delivers raises the quality of life for everyone we help.

**Complaints:** During the year the Association received 5 formal complaints regarding a range of issues. In all cases the Association acted swiftly to resolve the complaint and deal with the problem that had occurred. All complaints were resolved and closed with 14 working days.

**Welfare Reform:** The Association now has 82 tenants in receipt of Universal Credit, some 22% of all our residents. Thanks to the dedication and support of the Operations Team we have ensured that most claimants pay their rent when due, meaning they do not put their tenancies at risk.

Despite the number of households receiving Universal Credit increasing over the past 12 months - and most of them having to endure long waiting times before they receive the benefit – overall tenant rent arrears only increased by 0.02%, compared to end of March 2019. **See the graph below.**



Eventually, those tenants who currently receive housing benefit will be migrated on to Universal Credit. Therefore, our staff team will continue to maintain a range of measures to help mitigate any risk to our tenant's welfare and our rental income.

# 5

## Value for Money

Value for Money is not just about saving money, it's about using it wisely to provide good value services to our tenants.

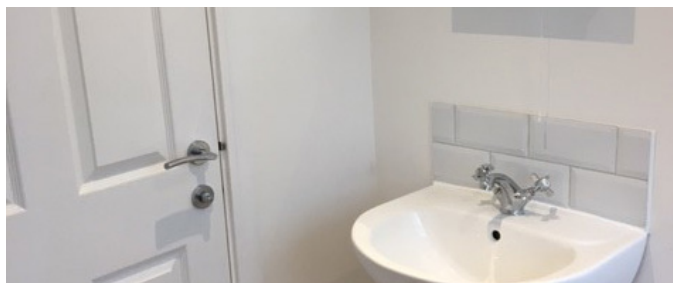
We continually look at our costs, the quality of the services we provide and the levels of satisfaction we receive. By comparing our costs and performance against other landlords we can identify those areas that need improvement and put in place measures to address them.

The implementation of the repairs contracts with 3 Solutions in 2017 has resulted in improved performance and satisfaction levels and, most importantly, reduced our average repair costs year on year. It also reduced the cost of many planned maintenance works, such as bathroom replacements.

Over recent years the Association has sold 12 properties that were no longer viable due to the high cost of repairing and maintaining them. The money received from the sale of these homes has been committed to building new, modern homes and refurbishing our existing ones. The Association has an ambition to develop **115** new homes by 2025 which will be funded from these receipts, two new loan facilities totalling some £9million, Government Grant and the income from the sale of shared ownership homes. Currently, the Association has **57** new homes that are either on-site being built, or are due to go on-site in the next 12 months.

Overall the Association has low costs, low rent arrears, quick empty property turnover rates and high satisfaction levels. The savings we have made enable us to complete more work to our properties and improve the overall service we provide to our tenants.

**Overall, the headline cost of providing and managing our homes was £4,081 per property.**





# 6

## Governance and Viability

The Association follows the National Housing Federation's Code of Governance which sets out standards for how we must run our organisation. The Association has adopted a clear Governance Framework setting out the roles and responsibilities of the Board and its Committees. The Framework ensures we have the correct mix of skills and experience to manage the Association effectively, remain financially strong and secure our long term future. For further details of all our Board members please visit our website.

The Association's 30-year Business Plan is updated annually and continues to demonstrate we are financially strong and able to invest further in new homes and services. To demonstrate this the Association has re-negotiated its existing loan portfolio with Triodos Bank to improve overall terms and conditions (including lower interest rates) together with an additional £3million loan to fund current developments. At the same time we also agreed a further £6million loan facility with Clydesdale Bank, that can be drawn over the next 5 years and fund future development work.



# 7

## Rents

Rents are set in line with the our rent policies. These policies are decided in accordance with Government guidelines. For the past 4 years rents have decreased by 1% per year for most tenants. However, from April 2020 the Government's new rent formula will mean rents are going to increase by CPI+1% each year until 2025. (NB: The CPI figure is taken from the previous September). This will increase the Association's income and help us to provide more homes for people in housing need. In 2019/20 the:

- Average weekly rent charged was **£104.92**, down from £105.25;
- Average 'affordable rents' charged were **£131.25**, down from £132.50;
- Rent arrears owed at 31/03/20 (excluding Housing Benefit payments) were **1.21%**
- Rent arrears owed at 31/03/20 (including Housing Benefit payments) were **1.65%**.
- Former Tenant arrears were **0.24%**

Where services are provided to communal areas tenants may be charged a 'service charge' in addition to their rent. These charges vary each year depending on the cost of providing these services and the amount of money tenants have paid. The most recent survey showed **82%** of tenants felt their service charge offered good 'value for money' – a significant improvement on previous surveys. We have worked hard to improve the way we calculate these charges and to make it clearer which services tenants are actually paying for.



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