

Warwickshire
Rural
Housing
Association



Warwickshire Rural Housing Association

Strategic Plan 2020/21 – 2024/25

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CHAIR'S INTRODUCTION

I am honoured to have been recently elected as Chair of WRHA in the year the Association celebrated its 30th Anniversary. May I first of all pay tribute to my predecessor Derrick Dyas, who as a founding member of WRHA was central to establishing the Association as a highly successful provider of affordable homes in rural Warwickshire. Under his leadership WRHA now provides homes to almost 600 families, couples and individuals in 43 communities. We have also embraced innovative building technologies with our first PassivHaus scheme opened in Wootton Wawen in 2018, for which WRHA received the 24 Housing Award for Best Green Scheme.

There are new challenges to face and we cannot rest on our laurels. The demand for good quality housing for families and others unable to buy a home is increasing. This is made worse by high house and land prices in rural Warwickshire and by the sources of funding for rural housing dwindling nationally. I want WRHA to continue to make a real contribution to our local residents and their communities.

We are confident in our future viability, but we also wish to grow and re-invest. By providing new affordable housing we will ensure that local people can support their families, their communities and the rural economy. By maintaining and upgrading our existing homes we will seek to ensure that all our residents benefit from environmental improvements and reduced running costs.

To achieve that, we must be innovative in the way we work, whether in how we fund new homes and improvements, how we design homes or how we work with our residents and partners.

I particularly wish us to work more closely with our residents who are a valued and valuable source of ideas, to ensure that we understand their needs, that we improve our services and respond in a customer-focused way. By building on the national Together with Tenants code we will achieve a Warwickshire Way of engaging with our residents wherever they are in the county.

We have developed excellent relationships with our many partner and funding bodies. I want to deepen and grow our partnerships with public and private partners and work together in pursuit of our shared housing, social and economic objectives.

The Association has a passionate, hard-working and effective staff team led with considered and supportive leadership by Richard Mugglestone and colleagues. They are committed to serving our residents and delivering the innovation and improvement we all wish to see. We have recently renewed our board membership, consolidating the experience of long-standing members and attracting new members with ideas, skills and a track record in housing and related fields. I am delighted to be working with such a dedicated group of staff and board colleagues. Together we have developed a Strategic Plan for the next five years.

This Plan sets out our Vision, Values and Strategic Aims for 2020 to 2025 and creates a framework in which our actions for 2020/21 and beyond can be prioritised and judged. The Plan is intentionally briefer than in previous years, though with greater focus and clarity. I commend it to you and welcome any thoughts on how we can improve our plans and delivery.

Ruth

Ruth Bagley

Chair of Warwickshire Rural Housing Association

WRHA OVERVIEW

Since our inception in 1989, Warwickshire Rural Housing Association has developed into a thriving specialist housing provider, renowned for bringing affordable local homes to local people where they are most needed in Warwickshire's rural communities. Today we continue to build and manage affordable homes in rural communities across the county which help to transform the lives of hundreds of people and helping keep Warwickshire's villages alive.

We work with a range of partners, particularly Parish Councils, Local Authorities, Homes England, and Midlands Rural Housing, and this valued support will be built on throughout the plan period. Additional engagement will take place with Local Enterprise Partnerships and the emerging devolution structures, including the West Midlands Combined Authority, and associated West Midlands Housing Partnership.

This Strategic Plan covers a period of time where the sector is experiencing significant changes affecting affordable housing – particularly the impacts resulting from the refocusing of capital subsidy, rent control, implementation of welfare reforms and the current Government promotion of home ownership. There is also significant political uncertainty and change running through the plan period as the UK's exit from the European Union unfolds. Despite these challenges, we are determined not to lose sight of our primary objectives of providing affordable, well designed, attractive, well managed homes for local people within the villages of Warwickshire; securing improved services for our residents; and contributing to the sustainability of the rural communities.

This Plan sets out the way ahead for achieving strategic objectives and how the emerging challenges will be addressed.

OUR VISION

Good quality, well-managed affordable homes;
vibrant communities across rural Warwickshire.

OUR VALUES

Integrity – We work to the highest ethical standards

Diversity – We respect others for who they are

Openness – We are honest and straightforward

Accountability – We are accountable to and influenced by our customers

Clarity – We are clear about what we are here to do and why

Excellence – We strive to be the best in everything we do

INTRODUCING A SUSTAINABLE DEVELOPMENT PERFORMANCE FRAMEWORK

The development of our new Strategic Plan gave us the opportunity to review how we might better align existing business efficiency measures with our underlying commitment to global wellbeing and social inclusion. We have therefore placed the three pillars of Sustainable Development at the heart of our strategic objectives and performance framework. This means that we will have a balanced set of environmental, social and economic measures which better reflect the objectives and values of WRHA and the world in which we work. The reasons for making the change at this time are very clear.

Turning first to the environment, we are all being urged to consider the impact of global climate change and how we individually and collectively should take urgent measures to mitigate this. At the same time we are using more of the earth's resources than ever before, with housing alone consuming 40% of these. This requires all of us, and especially those professionally involved in housing, to examine critically the way that we work and live in order to ensure that there is a better world for future generations to inherit.



We have also brought social responsibility to our residents much more clearly into focus. We have committed in this plan to engaging with residents and working with them to shape the homes we provide and the services we offer. Our performance will be measured on the quality of these services.



We support the rural economy by providing homes for people to live and work in their local community. Where practicable we use the local workforce. Through innovation in construction and funding we support the economy and deliver our business objectives.



WRHA is ambitious to deliver on these pillars of environmental, social and economic measures for the benefit of our current and future residents as well as the communities where they live. We recognise that in order to succeed we need to work with both our residents and partner organisations in the public and private sectors to harness and benefit from their vision, knowledge, ideas and skills. By working collaboratively we can have a greater impact.

We invite you to share our ambition and work with us to achieve it.

STRATEGIC AND BUSINESS OBJECTIVES

Our strategic objectives for the plan period 2020/21-2024/25 are to:












- ✓ Engage effectively with our residents
- ✓ Maintain our stock in good condition and invest to meet modern standards of quality, affordability and environmental sustainability
- ✓ Provide high quality housing management services
- ✓ Provide new affordable homes for the benefit of people who need to live or work in rural areas
- ✓ Innovate to achieve lower running costs for our residents and lower delivery costs in construction and environmental efficiency
- ✓ Strengthen and grow partnership arrangements with local authorities, developers, financial organisations and other stakeholders

In support of these objectives we will:

- ✓ Maintain a viable and well-managed business and enable re-investment in our objectives, through:
 - Sound financial management
 - Compliance with regulatory and governance requirements
 - Understanding of our residents' needs and aspirations
 - Motivating, developing and recruiting a skilled and committed staff team and board

We provide more detail of our Objectives below, what we intend to achieve within the five-year plan period, and our targets from 2020/21-2025/26.

Strategic Objective	Key Outputs	Strategic Plan measures
<p>1. Engage effectively with our residents</p>	<p>Residents fully consulted and involved in all matters regarding WRHA service provision and sector resident engagement standards met</p> <p>Comments, complaints and compliments used to improve service</p>	<p>Residents' satisfaction levels:</p> <ul style="list-style-type: none"> ○ Overall services to residents (90% by 2022) ○ Information provided (85% by 2022) ○ Listened to / acted upon (75% by 2022) <p>Residents' Charter published and implemented in line with Together With Tenants following resident consultation (by 2021)</p> <p>Comments, Complaints and Compliments policy adopted following resident consultation (by 2021)</p>
<p>2. Maintain our stock in good condition and invest to meet modern standards of quality, affordability and environmental sustainability</p>	<p>Planned programme of maintenance and refurbishment at sustainable cost to residents</p> <p>Systematic programme of safety assessments and actions implemented</p>	<p>100% of homes meet Decent Homes Standard (by 2021)</p> <p>50% of homes to have C category EPC rating or better (by 2024)</p> <p>100% of homes meet standards on gas servicing, radon mitigation and asbestos surveying / management (by 2021)</p>
<p>3. Provide high quality housing management services</p>	<p>An efficient and responsive service to residents in respect of repairs, allocations, income and arrears management, and neighbourhood management</p>	<p>90% of residents satisfied with outcome and responsiveness of repairs (by 2022)</p> <p>97% of rent collected as a percentage of rent owed (by 2021)</p>

Strategic Objective	Key Outputs	Strategic Plan measures
<p>4. Provide new affordable homes for the benefit of people who need to live or work in rural areas</p>	<p>A pipeline of new, affordable and environmentally sustainable homes across Warwickshire</p> <p>Housing needs analyses carried out with partners to target future development</p>	<p>Total number of new WRHA homes to have increased by 70 (by 2025)  </p> <p>Housing needs data available for 50% of Warwickshire villages (by 2023)  </p>
<p>5. Innovate to achieve lower running costs for our residents and lower delivery costs in construction and environmental efficiency</p>	<p>Improvement in environmental efficiency of new and existing homes and reduction in whole life costs</p>	<p>Up to date stock condition survey and asset strategy for refurbishment and renewal (by 2022)  </p> <p>Exploration of one innovative construction scheme in the development pipeline and one innovative renewal project (subject to meeting resident cost and project viability standards)  </p>
<p>6. Strengthen and grow partnership arrangements with local authorities, developers, financial organisations and other stakeholders</p>	<p>Recognised as the rural affordable housing association of choice within Warwickshire with a national lobbying voice.</p> <p>Additional funding secured for new housing development, replacement programmes or refinancing</p>	<p>New affordable housing located within all Warwickshire rural planning authority areas (by 2025)  </p> <p>15% of capital funding secured from new sources (by 2025) </p>

Business Objective	Key Outputs
<p>Maintain a viable and well-managed business and enable re-investment in our objectives</p>	<p>Sound financial management, creating surpluses and target financial ratios</p> <p>Compliance with regulatory and governance requirements</p> <p>Understanding and acting on our residents' needs and aspirations</p> <p>An engagement programme supporting the staff and board in delivering the strategic plan</p> <p>A competent and well motivated staff team and board</p>

FINANCIAL CONSIDERATIONS

INFLATIONARY INCREASES

	2020/21	2021/22	2022/23	2023/24	2024/25
INFLATION INDEX					
Consumer Price Index	1.70%	0.80%	1.80%	2.00%	2.00%
Rental Income	2.70%	1.80%	2.80%	3.00%	3.00%
Staff Costs	3.39%	0.80%	1.80%	2.00%	2.00%
Maintenance - Responsive	19.47%	2.00%	1.80%	2.00%	2.00%
Other Expenses	1.70%	2.00%	1.80%	2.00%	2.00%
FUNDING COSTS					
Bank Base Rate	1.50%	1.65%	2.00%	2.75%	3.50%
Margin on new Bank Debt	2.50%	2.50%	2.50%	2.50%	2.50%
RENT LOSSES					
Voids	2.00%	2.00%	2.00%	2.00%	2.00%
Bad Debts	2.50%	2.50%	2.50%	2.50%	2.50%

Delivering Value for Money is integral to the way the Association operates and this is overseen directly by the Board. A key part of delivering our services as efficiently as possible is understanding the costs and main drivers, setting targets for key financial measures and understanding how our costs compare to our peers.

The Sector Scorecard comprises a number of indicators; mostly taken from our financial accounts across 5 categories (business health, development, outcomes delivered, effective asset management and operating efficiencies) and allows us to track our progress with delivering cashable savings and demonstrate how we are controlling costs whilst still delivering our core services and developing new homes. This scorecard is presented in the annual accounts.

We apply a commercial approach to our decision making and have an efficient operating model as we procure staff and services from Midlands Rural Housing. This allows us to focus our attention on the activities that support the achievement of our objectives.

OUR WORK

Keyte Gardens in Wootton Wawen is the first PassivHaus development of ultra-low energy affordable homes in Warwickshire. HRH The Princess Royal officially opened WRHA's ground-breaking development of 14 homes built to the rigorous PassivHaus standard to make them as energy efficient as possible. This flagship development was declared 'Best Green Scheme' in the 24housing Awards 2018 and was named as one of four finalists in the 'Housing Crisis Solution' category of The Sunday Times' British Homes Awards.



Our vision to bring ultra low energy affordable homes to local people, helping to tackle fuel poverty and protect our climate was delivered with the latest renewable air source heat pumps to fuel heating and hot water in place of a traditional boiler. The benefits speak for themselves with residents reporting energy bills more than half of what they were in their previous homes.



To celebrate WRHA's 30th anniversary we came full circle and celebrated the completion of another development in Stretton on Fosse. WRHA's first ever development, Harolds Orchard, began in the village 30 years ago, followed by phase two in 2009. Now the third and final phase of Harolds Orchard provides a further four houses and one bungalow for local people.

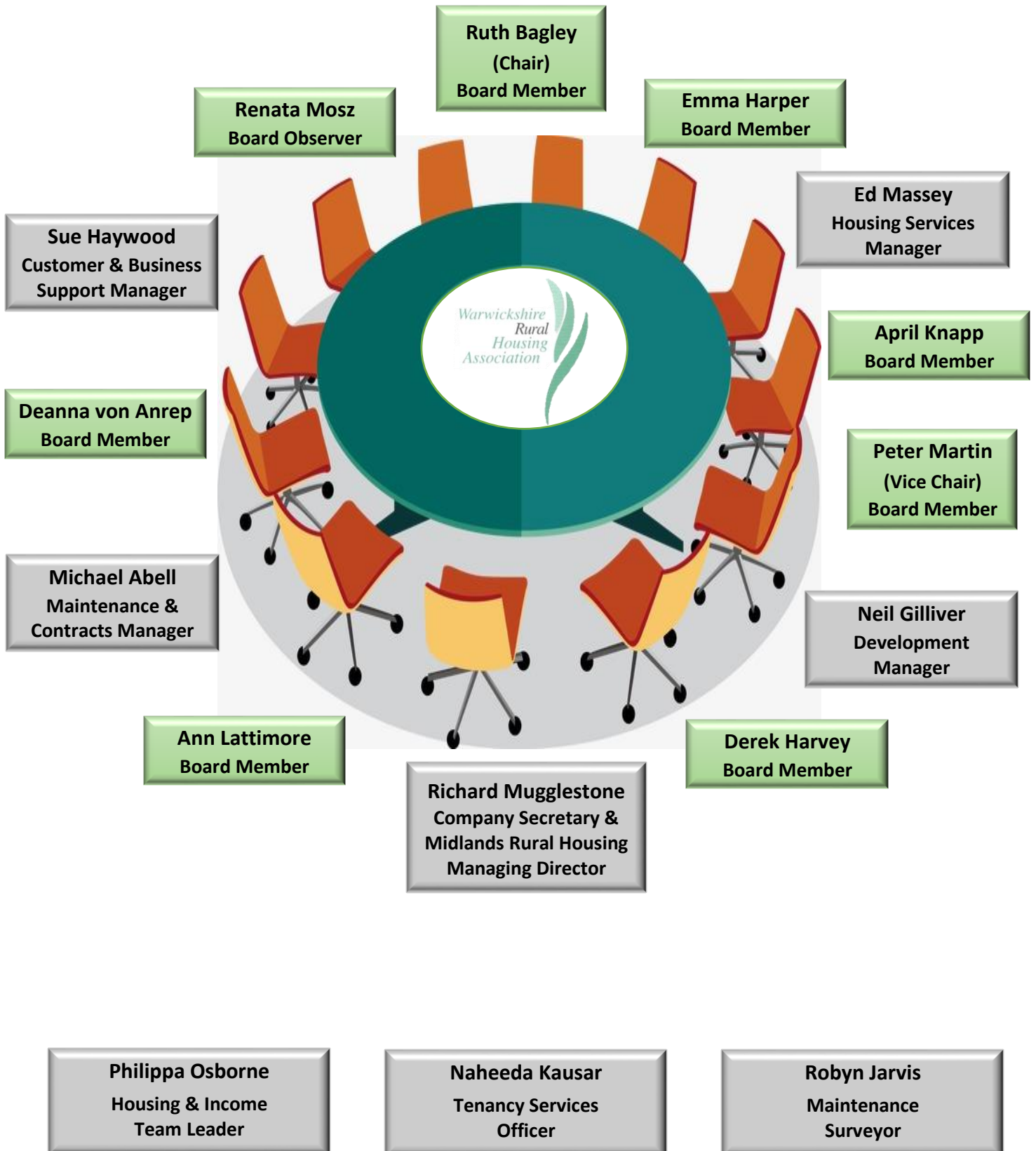


Partnership working has been key to the success of each of these schemes, not least with the local landowner who has worked with us from the outset of the first scheme to help ensure that local families can afford to live in the rural communities they know and love. The former butcher, who inherited part of his wife's family farm, is delighted to have helped to create something for the families of Stretton on Fosse to keep the village very much alive.

2019 also saw WRHA's first homes in North Warwickshire. With the help of funding from North Warwickshire Borough Council, we were able to take ownership of two affordable bungalows on the new Corley Gardens development. The properties have already made a big difference to the new residents who were able to remain in the village and WRHA is looking forward to exploring further opportunities in North Warwickshire.



Who we are



THE WARWICKSHIRE WAY OF WORKING (WWW)

WWW is a set of principles specific to WRHA that sit alongside the values and complement the Strategic Plan. They accurately reflect the ethos of the organisation that we want WRHA to be.

1. We meet the needs of people excluded from the commercial housing market.
2. We actively engage and work with our residents to better understand the homes and services they want.
3. Our homes, services and support for residents will meet the standards that we agree with them.
4. We champion the provision of affordable housing which supports rural communities and the rural economy.
5. We work with local authorities and other partners to identify, develop, fund and promote rural housing development.
6. We ensure that our business remains financially robust.
7. We invest surpluses in increasing and improving our homes and services.
8. We enter into partnerships that assist us to deliver our objectives in line with our values.
9. Our new developments are assessed on how they make a positive impact on the environment, and our renewal work exceeds minimum environmental standards.
10. Our development and maintenance work uses materials and building systems that reduce the long-term adverse impact on the environment, control costs, and help to lower household bills.
11. We promote the highest levels of professionalism amongst all staff and contractors.
12. We meet all regulatory standards, and seek to exceed them when that adds value.

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