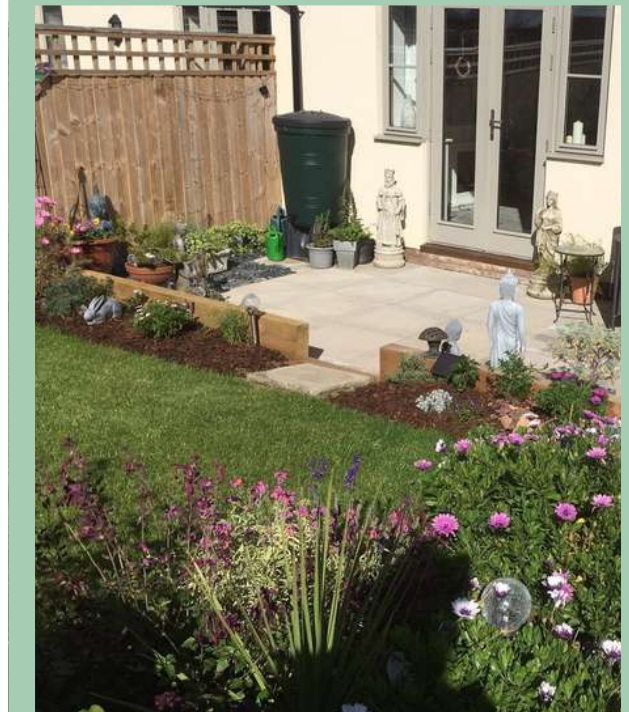


**Annual report
and financial statements
for the year ended 31 March 2021**



Welcome to Warwickshire Rural Housing Association's annual report

This report explains how we performed between April 2020 and March 2021.

It was an unprecedented year for us all. The covid-19 pandemic, coupled with the ongoing impact of changes in the benefits system, the effects of Brexit and the introduction of the government's Social Housing White Paper, meant business as usual had to change.

However, despite these challenges, Warwickshire Rural Housing Association made a rapid and efficient transition to new ways of working, from home and online, and continued to deliver against our business plan objectives.

It was my first full year as Chair, and I was very proud of how the entire WRHA team worked together to ensure that the obstacles made as little impact as possible on service levels to our customers. At the height of the lockdown we temporarily moved to a reduced level of home service, which was necessary to protect our residents and staff. Thank you for your patience during this time.

This report has been structured around key measures identified in the Social Housing White Paper 'The Charter for Social Housing Residents'. These measures are: how we **deliver responsible neighbourhood management**, how we **keep your home in good repair**, how we **ensure your home is safe**, how we **handle complaints** and how we **enable respectful and helpful engagement**.

Throughout the year, we focused on developing our **connections with customers**, **making our homes more environmentally friendly**, **developing new homes** and **partnership working**.



Developing our connections with customers

New ways of working increased our online engagement with customers, making it easier and quicker for many. We've set up a new working group to further develop how we provide opportunities for meaningful resident communication and involvement, to ensure we are accountable to, and influenced by, our customers.

And, in recognition of the enhanced levels of support needed by our customers, we agreed increased resources in the Housing Management team giving more capacity to assist residents, including those who cannot use the internet, and more time to visit schemes.

Making our homes more environmentally friendly

We have continued to increase the focus on our environmental objectives, through the delivery of homes built to high environmental standards and with lower running costs.

By maintaining and upgrading our existing homes we aim to ensure that all our customers benefit from environmental improvements and reduced energy costs. This supports our commitments to tackle fuel poverty and work towards achieving the government's targets of net zero-carbon emissions by 2050 and a minimum EPC band C energy efficiency rating for all homes by 2035.

Developing new affordable homes

During the year we delivered three much-needed homes in Claverdon. We started construction on seven passive homes in Bearley and had positive discussions to bring forward more homes for local people across Warwickshire. Our new homes investment is carefully balanced with reinvesting in our existing homes to maintain standards for all.

Partnership working

We remained committed to partnership working with other organisations, including local authorities and parish councils. The development team built on those relationships during the pandemic and positioned WRHA as leader in the delivery of affordable homes in rural communities in Warwickshire.

We know there will always be areas where we can improve. Your continued feedback, through complaints, compliments and involvement in surveys and focus groups, really does help us focus on the areas that need attention.

I hope you find this report useful. As you read on, please bear in mind that some of our performance results have been affected by the covid pandemic. If you would like any further information, please get in touch via enquiries@midlandsrural.org.uk

Thank you.

Ruth Bagley

Chair – Warwickshire Rural Housing Association

Responsible housing and neighbourhood management



Warwickshire Rural Housing Association is a profit-for-purpose housing association. This means we invest every penny we make into providing good quality homes and services.

We provide affordable, safe and comfortable homes for local people in over 45 Warwickshire communities. We offer financial and wellbeing support to our customers and enhanced this for those struggling with the financial impact of covid.

Housing management



587

total number of WRHA homes



102

shared owner homes



485

homes for social or affordable rent



33

is the average number of days to reallocate a property



80%

of our properties were allocated to residents with a strong local connection to the village

You said, we did...



You said: You want to see us out on your schemes more often

We did: Agreed budget to increase our housing officer resource, with new team members joining during summer 2021 and immediately starting scheme visits.

Rent and service charges

£2,599,186

was collected in rent

Arrears below
0.98%

Our housing team closely support our customers to help manage their rent.

How your rent was spent (top four areas):

1. Day to day repairs
2. Planned repairs / upgrades (heating, bathrooms, kitchens, windows, doors etc)
3. Staffing and administration
4. Servicing of loans

How your service charge was spent (top four areas):

1. Gardening: £64,188
2. Third party management companies: £16,457
3. Major tree works: £9,516
4. Landlord's lighting: £6,634

Neighbourhood management

£87,933

was spent on keeping schemes tidy and communal garden areas maintained



30

anti-social behaviour (ASB) cases reported

Top three ASB breaches:

1. Noisy neighbours
2. Parking disputes
3. Rubbish and gardens not maintained

Keeping your home safe and in good repair



Our priority is, and always has been, the safety and comfort of our customers.

We carry out surveys on all our homes on a five-year rolling basis. This survey data is used to plan our repairs and investment programme, to ensure our homes are safe and comfortable and continue to meet the Decent Homes Standard.

How do we decide what to spend?

The maintenance and repairs budget is set by the Board and increased annually in line with inflation and business requirements.

This covers **the upkeep of your home, the measures we take to keep you safe**, and the work to **prepare empty properties for letting**.

Impact of covid on service levels

Our maintenance service was affected by the covid pandemic, and all non-emergency works were suspended during the first lockdown. When we were able to restart, we introduced new safe working practices to protect both residents and our workforce. Throughout the year, some of our contractors needed to self-isolate, impacting our ability to maintain our usual service levels.

97%

of residents surveyed are satisfied with our repairs and maintenance service

£351,848

spent on completing repairs

£2,891

average spent on getting an empty property ready to re-let

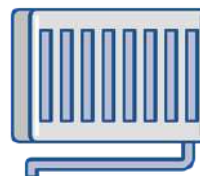
Planned works

Over time your rented home will need improvements or upgrades – including kitchens, bathrooms, heating, windows and doors – to maintain the quality of your home, and to keep you safe and comfortable. Despite suspending all planned works during the first lockdown, we completed the following upgrades to your homes:



£5,646

spent replacing windows and doors in **5** homes



£280,205

spent replacing **34** inefficient heating systems with energy and cost efficient air source heat pumps

Keeping your home safe and in good repair



Responsive repairs

1591 repairs completed



282
emergency



579
urgent



730
routine

End of year compliance



100%
gas compliant



99.6%
electrical safety
compliant



100%
fire safety
compliant

96 periodic electrical
safety inspections
carried out

28 asbestos
refurbishment and
demolition surveys
carried out

Working towards zero carbon



The government has set a target for all social housing homes to be carbon neutral by 2050.

We are making significant progress in our programme to replace any remaining inefficient heating systems with air source heat pumps. We installed **34** this year, we have a further **26** planned for the year 2021 - 2022.

We are doing energy efficiency surveys on all our homes, identifying where we can improve the energy performance.

Making our homes more energy efficient not only works towards tackling climate change, it also saves residents money and helps combat fuel poverty.

You said, we did...



You said: You wanted clarification on the different types of repair categories
We did: Updated our website making it clearer what emergency, urgent and routine repairs mean and what service levels to expect.



You said: You wanted more maintenance support

We did: Increased our maintenance resource with an additional surveyor dedicated to compliance and asset management.

And: We have reviewed our planned works resource and process and now have a maintenance surveyor dedicated to managing planned works.

And: We are implementing a new process to improve communication and service levels for planned works.



You said: You wanted smaller, and ideally local, contractors

We did: Introduced smaller, specialist contractors for planned works and will review the option of introducing local contractors.

Effective customer service and handling of complaints

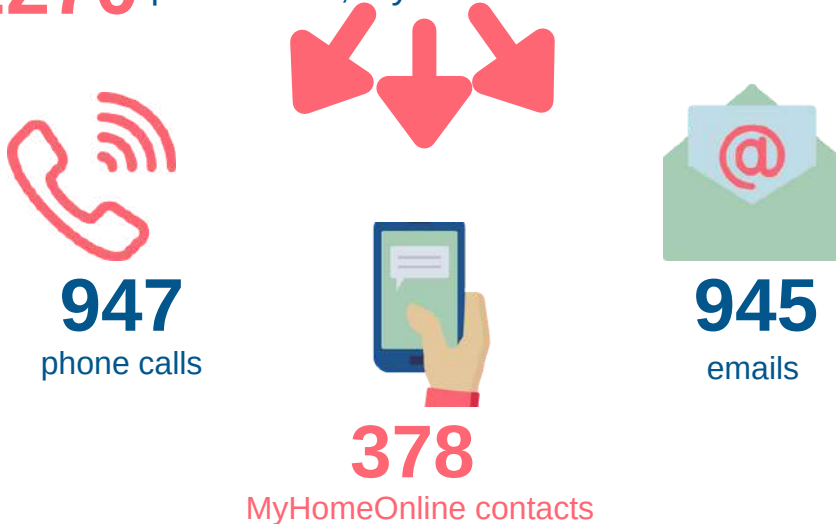


Our customers are at the heart of everything we do.

We strive to always deliver the best possible service. During, and following, the covid lockdowns, we have seen the way in which our customers want to communicate with us evolve, with many more now using email and MyHomeOnline.

On average, per month, our Customer Care Team dealt with*:

2270 phone calls, MyHomeOnline contacts and emails






23 seconds

was the average time taken to answer a call

85%

of customers surveyed are satisfied with the service they received from WRHA

You said, we did...

-  **You said: You wanted more information on our website**
We did: We have new forms on the website for requesting a pet, requesting an alteration, and to log a complaint. We regularly update our support and benefits pages and promote all pages on social media.
-  **You said: You wanted more functionalities online**
We did: We have a project team reviewing our MyHomeOnline service and will introduce new functionalities over the coming year, focusing on the ability to diagnose and book repairs online.
-  **You said: We don't always respond to some queries in a timely manner**
We did: Reviewed our service promises, which are on our website. We have raised awareness within the organisation of these promises and continue to look at performance measures to monitor these.

*Contact data is average per month into our Customer Care Team who cover WRHA and three other rural housing associations on behalf of Midlands Rural Housing.

Effective customer service and handling of complaints

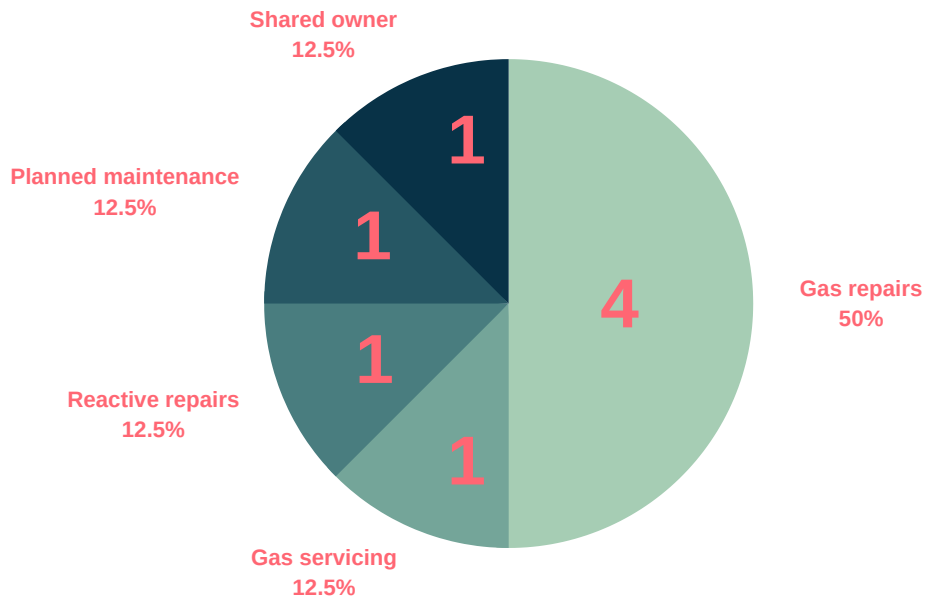


We welcome complaints and compliments as they help us see where we are getting it right and understand where we can improve.

We have adopted the Housing Ombudsman Complaints handling code. We are focused on ensuring that we learn and improve from every interaction with our customers and that we let you know what we've learnt.

8 formal complaints

Breakdown of complaints by service area:



We had **0** complaints relating to communal areas, anti-social behaviour or not being treated with respect.

100% of complaints resolved within agreed timescale

4 complaints escalated to stage two of our complaints process

0 complaints escalated to the Housing Ombudsman

You said, we did...



You said: You wanted the complaints process to be short and clearly defined

We did:

- reviewed our complaints policy and procedures
- consulted with our resident involvement board
- produced a dedicated web page and online form for complaints to be made, setting out clear timescales.

We are now reviewing our compensation policy.



You said: We want to be able to contact you on social media

We did: We enabled private messaging via Facebook/Messenger.

Respectful and helpful engagement



We know that to deliver the best possible service, we need to involve you and listen to you.

We will be introducing new ways of engaging with you, to make sure you have a range of opportunities to share your views, to ensure we are delivering the services you have a right to expect.

80%

of customers surveyed are satisfied that we listen to their views and take notice of them

82%

of customers surveyed are satisfied with the opportunities available to put their views and ideas forward

89%

of customers surveyed are satisfied with how we communicate the essential things they need to know about living in their home

Digital engagement



7321

new visitors to our website



24%

increase in number of new Facebook page likes



8%

increase in followers on twitter



55%

of WRHA customers are registered on our portal MyHomeOnline



55%

of WRHA customers registered on MyHomeOnline used it in the last **6** months

During the first covid lockdown we called **181** of our most vulnerable residents to check if they needed any extra support

You said, we did...



You said: You want to be more involved in the association
We did: A survey to find out how you want to be more involved and which topics you're interested in. We will be using this information to introduce new ways for you to get involved soon.



You said: We want more information in the newsletters
We did: Enhanced the newsletters to include more benefits updates and timely information about our services.



You said: You want to see us out on your schemes more often
We did: Agreed budget to increase our housing officer resource, with new team members joining during summer 2021 and immediately starting scheme visits.

Developing new affordable homes and shared ownership opportunities



We are building the homes that people need. They are high quality, meet national space standards and are tackling the governments target of net zero-carbon emissions by 2050 and addressing the fuel poverty crisis

Our new homes investment is carefully balanced with reinvesting in our existing homes to maintain standards for all customers.

New affordable homes



3

new affordable homes completed in Warwickshire



we're working with

18

parishes in support of rural housing



7

new affordable homes started on site in Warwickshire



100% of new homes installed with energy efficient air source heat pumps, helping to keep energy bills low for residents

Supporting our communities



To support and enhance the communities where we have homes we regularly contribute towards village initiatives. During the year we contributed towards a **new playground in Claverdon** and **new allotments in Stretton-on-Fosse**.

Shared owners



2

new shared ownership homes completed in Warwickshire



6

shared ownership homes resold

You said, we did...



You said: We want information tailored to shared owners

We did:

- Introduced a dedicated newsletter for shared owners.
- Developed a new section on our website for existing shared owners.
- Created an email address for shared owners to contact the housing team directly.

Statement of comprehensive income

FOR THE YEAR ENDED 31 March 2021

	2021 £	2020 £
Turnover	3,277,749	2,810,494
Operating costs	(2,289,647)	(1,719,358)
Gain on disposal of tangible fixed assets	1,500	-
Operating surplus	989,602	1,091,136
Interest receivable and similar income	2,019	210
Interest payable and similar charges	(520,133)	(233,691)
Movement in fair value of financial instruments	(6,704)	(13,518)
Surplus for the year	464,784	854,137
Total comprehensive income for the year	464,784	854,137

Turnover is derived from continuing activities.

Statement of financial position

AS AT 31 March 2021

	2021 £	2020 £
Tangible fixed assets		
Housing properties	40,951,932	40,931,088
Net book value tangible fixed assets	40,951,932	40,931,088
Current assets		
Trade and other debtors	24,935	333,791
Cash and cash equivalents	1,926,099	1,337,092
Total current assets	1,951,034	1,670,883
Creditors: amounts falling due within one year	(1,067,465)	(779,227)
Net current assets	883,569	891,656
Creditors: amounts falling due after one year	(30,953,286)	(31,405,313)
Net assets	10,882,215	10,417,431
Capital and reserves		
Called up share capital	19	19
Revenue reserves	10,882,196	10,417,412
Total funds	10,882,215	10,417,431

“The **housing team** were **very supportive** when I had financial difficulties due to benefit issues, **thank you.**”

WRHA resident

“When we bought our shared ownership home, it was really simple, no problems and **everyone we spoke to was helpful.**”

WRHA resident

“The customer care team are always a pleasure to speak to. **Helpful and cheery.** Thank you.”

WRHA resident

“Lauren has been a great help. She has got the communal areas sorted and kept us updated.”

WRHA resident

*Warwickshire
Rural
Housing
Association*



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Warwickshire Rural Housing Association Limited is a registered provider, with charitable rules, under the **Co-operative and Community Benefit Societies Act 2014 (26636R)** and with the **Regulator of Social Housing L3881**.