



**Annual report
and financial statements summary
for the year ended 31 March 2022**



Welcome to Warwickshire Rural Housing Association's annual report

This report explains how we performed between April 2021 and March 2022.

We recognise it's been a tough year. The impact of Covid, uncertainty across Europe, rising costs, challenges in securing materials and workforce, and changes in the benefits system have made it difficult for almost everyone. Throughout 2021/22 we continued to deliver against our business plan objectives, and to provide and improve affordable village homes in the County.

With the growing pressures on residents' income and the emerging cost of living crisis, we have been successful in supporting residents at an early stage and more recently have invested in additional staff to increase this support.

This annual report reflects the five key themes from the Government's 'Charter for Social Housing Residents' and how we:

- **deliver responsible neighbourhood management**
- **keep your home in good repair**
- **ensure your home is safe**
- **handle complaints**
- **enable respectful and helpful engagement.**

Throughout the year, we continued to balance offering value for money with environmental and economic sustainability, whilst maintaining the delivery of a high-quality service and safe, comfortable affordable homes. 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

We continue to explore and introduce opportunities for meaningful resident communication and involvement, to ensure that our customers can hold us to account and influence what we do.

In March 22, we committed to work towards the National Housing Federation's Together with Tenants Charter, a national initiative to improve resident engagement across all housing associations.

In August 21, we increased the number of housing officers in our housing management team in recognition of the enhanced levels of support needed by our customers. This reduced the patch sizes for each housing officer, giving more time to support and get to know customers, and increased face-to-face visits and contact. This has led to improved safeguarding and financial support, through early detection, intervention and referrals.

Partnership working

We remained committed to partnership working with local authorities, including parish councils and with associations that work closely with Homes England, particularly to deliver new housing.

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.

Making our homes more environmentally friendly

We have increased our focus on environmental objectives. During the year we replaced inefficient heating systems in 40 homes.

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 2028.

Developing new affordable homes

During the year we continued the construction of seven passive homes in Bearley, built to high environmental standards and with lower running costs. Completed just after the year end, they were all allocated to local people.

Progress continues to be made across the county, with a healthy planned programme of new developments for the coming year.

I hope you find this report useful. If you would like any further information, please get in touch via enquiries@midlandsrural.org.uk

Ruth Bagley

Chair – Warwickshire Rural Housing Association

Responsible housing and neighbourhood management



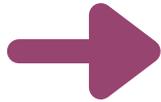
Warwickshire Rural Housing Association is a profit-for-purpose housing association. This means we invest every penny we make into providing good quality homes and services. We provide affordable, safe and comfortable homes for local people in over 45 Warwickshire communities. We pride ourselves on really knowing our customers and providing a high-quality service.

Housing management



587

total number of homes



102

shared ownership homes



485

homes for social or affordable rent



16

is the average number of days to reallocate a property



90%

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



2

skip days, helping customers to keep their homes and schemes tidy



15

organised scheme visits to meet customers in their homes

Rent and service charges

£2,643,451

was collected in rent

Arrears below
0.59%

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: £74,214
2. Third party management companies: £18,457
3. Major tree works: £14,731
4. Landlord's lighting: £4,974

Neighbourhood management

£91,138

was spent on keeping schemes tidy and communal garden areas maintained

Top three ASB breaches:



54

anti-social behaviour (ASB) cases reported



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.**

98%

of residents surveyed are satisfied with our repairs and maintenance service

£323,216

spent on completing repairs

£2,355

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.



£53,820

spent replacing windows and doors in **13** homes



£44,390

spent replacing kitchens in **7** homes



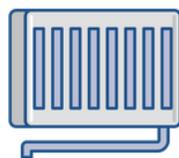
£26,160

spent replacing bathrooms in **6** homes



£34,695

spent on the exterior painting of **98** homes



£85,774

spent replacing **15** inefficient heating systems with energy and cost efficient air source heat pumps



£27,553

spent replacing **25** gas boilers with new boilers

Keeping your home safe and in good repair



Responsive repairs

1555 repairs completed



206

emergency



671

urgent



678

routine



879

completed within target time

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 **15** this year. Due to a national shortage of systems, we also replaced **25** old gas boilers with newer, more efficient gas boilers.

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

End of year compliance



100%

gas compliant



98.8%

electrical safety compliant



100%

fire safety compliant

55 periodic electrical safety inspections carried out

30 asbestos refurbishment and demolition surveys carried out

120 homes required a radon assessment

26 homes supplied with radon equipment

You said, we did...



You said: We want contractors to provide a more reliable service

We did: We introduced daily meetings with our gas contractor and weekly meetings with our day-to-day contractor to manage issues and complaints.

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. Our Service Promises are published on our website and we also provide an update on our website every quarter of our complaints performance.

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

1977 phone calls, MyHomeOnline contacts and emails



20 seconds

was the average time taken to answer a call

*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.

How satisfied are our customers with our overall service?

Tenants		Shared owners
60%	very satisfied or satisfied	45%
32%	neither satisfied or dissatisfied	33%
8%	very dissatisfied or dissatisfied	22%

You said, we did...

- You said: We want to see you out on our schemes more often**
We did: added extra housing officers to our team, giving them more time to support and get to know our customers
- You said: We'd like more benefits support**
We did: having extra housing officers, means they can provide individual support. And we've added lots of benefits information to our website.

Effective customer service and handling of complaints

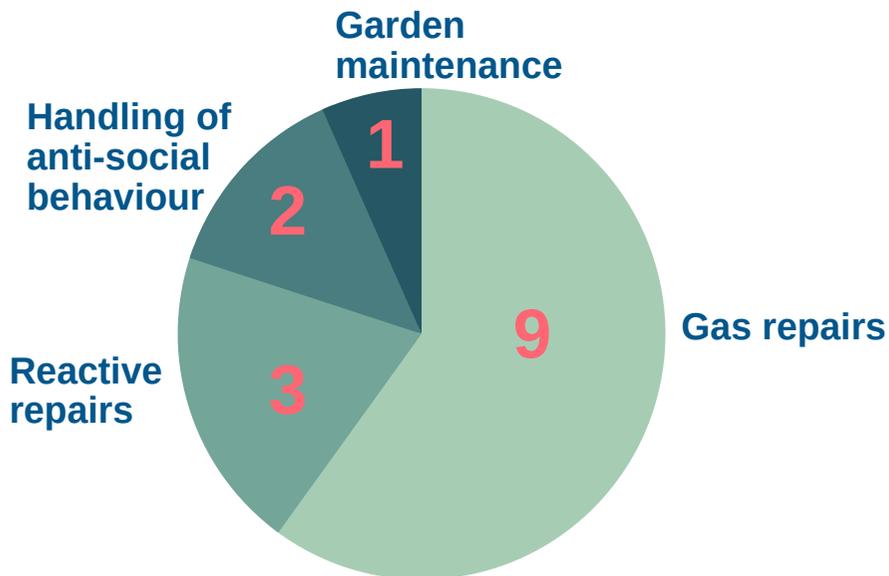


We welcome complaints and compliments as they help us see where we are getting it right and understand where we can improve.

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.

15 formal complaints

Breakdown of complaints by service area:



We had **1** complaint relating to communal areas and **2** complaints related to handling of anti-social.

100% of complaints resolved within agreed timescale

1 complaint escalated to stage two of our complaints process

0 complaints escalated to the Housing Ombudsman

100% customer satisfaction with our complaints handling (from those who made a complaint and then completed the satisfaction survey)



You said: We want a complaints form

We did: We introduced a new online complaints form to make it easy if you'd like to make a complaint



You said: Nothing changes, so what's the point complaining?

We did:



We've increased resource in our housing team so our housing officers have more time



We've increased resource in our maintenance team



We encourage residents to be 'involved' - to have their say and provide feedback from what they've told us



We have a new complaints process and always aim for a quick resolution

Respectful and helpful engagement



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

We have increased the amount of opportunities to get involved and have your say, through surveys, policy reviews and focus groups. We have also adopted the Together with Tenant charter. This is a National Housing Federation initiative which aims to strengthen the relationship between customers and landlords by providing a framework to help us get our services right and make sure we're held accountable.

Digital engagement



7931

new visitors to our website



23%

increase in number of new Facebook page likes



45

new twitter followers



60%

of customers are registered on our portal MyHomeOnline



40%

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

99.7% of customers surveyed agree our contractors treated them with courtesy and respect

Satisfaction

	Tenants		Shared owners
How satisfied are customers that we listen to their views and take notice of them?	59%	very satisfied or satisfied	28%
	30%	neither satisfied or dissatisfied	36%
	11%	very dissatisfied or dissatisfied	36%
How satisfied are customers with opportunities to put forward their views and ideas?	58%	very satisfied or satisfied	36%
	31%	neither satisfied or dissatisfied	45%
	11%	very dissatisfied or dissatisfied	19%
How satisfied are customers with how we communicate about the things they need to know about living in their home?	74%	very satisfied or satisfied	56%
	20%	neither satisfied or dissatisfied	22%
	6%	very dissatisfied or dissatisfied	22%

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



£898,000

grant funding secured



we're working with
12
parishes in support of
rural housing



7
new affordable homes
on site in
Warwickshire

Shared ownership homes



3 shared ownership
homes resold

You said, we did...



You said: We want easy to access information on the website

We are: continuing to add to and improve the dedicated shared owners section on our website.



You said: We're not satisfied with information provided to shared owners when we move in

We are: reviewing our moving in process for shared owners

100% of new homes in development will have :

- energy efficient air source heat pumps
- solar panels
- electric vehicle charging points

helping to keep energy bills low for our customers.

Statement of comprehensive income

FOR THE YEAR ENDED 31 March 2022

	2022 £	2021 £
Turnover	2,983,321	3,277,749
Operating costs	(1,566,924)	(2,289,647)
Gain on disposal of tangible fixed assets	-	1,500
Operating surplus	1,416,397	989,602
Interest receivable and similar income	259	2,019
Interest payable and similar charges	(464,021)	(520,133)
Movement in fair value of financial instruments	(168,428)	(6,704)
Surplus for the year	784,207	464,784
Total comprehensive income for the year	784,027	464,784

Turnover is derived from continuing activities.
Full financial reports are available on our website.

Statement of financial position

AS AT 31 March 2022

	2022 £	2021 £
Tangible fixed assets		
Housing properties	41,101,714	40,951,932
Net book value tangible fixed assets	41,101,714	40,951,932
Current assets		
Trade and other debtors	502,049	24,935
Cash and cash equivalents	3,293,701	1,926,099
Total current assets	3,795,750	1,951,034
Creditors: amounts falling due within one year	(1,185,228)	(1,067,465)
Net current assets	2,610,522	883,569
Creditors: amounts falling due after one year	(32,045,814)	(30,953,286)
Net assets	11,666,422	10,882,215
Capital and reserves		
Called up share capital	19	19
Revenue reserves	11,666,403	10,882,196
Total funds	11,666,422	10,882,215

“Kayleigh in the housing team is amazing, if you have any issues she will help you.”

WRHA resident

“Thank you Philippa for all the help you and your team have given us since moving in.”

WRHA resident

“The customer care team are all polite and lovely.”

WRHA resident

“Thank you to everyone involved in the installation of our new air source heat pump. We are over the moon with it.”

WRHA resident

Warwickshire
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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**.