

Annual report and financial statement summary for the year ended 31 March 2023

Warwickshire
Rural
Housing
Association



“You have looked out for me for 10 years and have always been helpful with any problems.”

“Every step of the way we’ve been supported by WRHA’s service.”

“Staff are always very friendly to talk to and very kind and understanding.”

“I feel valued as a tenant.”



Welcome to Warwickshire Rural Housing Association's annual report

This report explains how we performed between April 2022 and March 2023.

We recognise it's been yet another challenging year. And we know that the rising cost of living puts great pressure on all our customers.

To help, we've invested in additional staff to support our customers. We set our rent increase at less than the government's cap. And we set aside a budget for a new Customer Support Fund which was launched in April 2023.

During the year, we completed seven new homes, providing much-needed affordable and energy-efficient homes in the village of Bearley. And, whilst we will continue to create opportunities to build affordable homes across the county, we're focusing greater resources on improving our existing homes. We've dedicated capital funds and have secured a decarbonisation grant to ensure that all our homes meet new environmental standards and are energy efficient for our customers. We've also worked hard to improve our services, our communication and our responsiveness.

The present year brings similar challenges. The Association also faces significant financial pressures, plus new regulations from the government, but you can be assured we're rigorous in planning and managing our finances. We'll be reviewing our plans for the next five years to ensure that we continue to deliver value for money for customers, enable investment in the maintenance, improvement and safety of our homes and in new development, whilst also ensuring the long-term health of the Association. And we will of course continue to support customers and further improve our engagement with both customers and partners.



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 preparation for the Tenant Satisfaction Measures – which are a new way of measuring how landlords are performing – we carried out a benchmark satisfaction survey, giving every customer the chance to share their views. Thank you to those who responded to the survey.

We have **67** customers who've told us they want to be more involved in helping improve our services. We've developed a Customer Involvement Strategy, and will be working with the involved customers to deliver it.

We've continued to see the benefits from increasing the number of housing officers in our housing management team, with each housing officer having more time to support and get to know our customers.

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 more we can do.

Your continued feedback through surveys, conversations, complaints and compliments really does influence our service and help us prioritise where improvements are most needed.

Continued investment in our current homes

We've continued to maintain and upgrade our existing rental homes, with a focus on energy efficiency improvements, to make homes more comfortable and keep running costs as low as possible.

During the year we replaced inefficient heating systems in **64** homes.

These improvements support 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 2030.

Developing new affordable homes

We continued to focus on providing more affordable homes for local people, built to high environmental standards.

During the year we delivered **7** new rural affordable homes in Bearley.

The homes are built to Beattie Passive standard, meaning they are extremely energy efficient and will help to keep energy costs low for the householders.

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 **48** Warwickshire communities. We pride ourselves on really knowing our customers and providing a high-quality service.

Housing management



595

total number of homes



102

shared ownership homes



493

homes for social or affordable rent



12.3

is the average number of days to **reallocate a property**

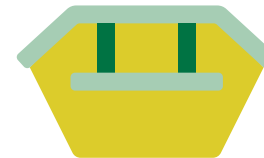


90%

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



34 organised **scheme visits** to meet customers in their homes



2 **skip days** to help customers keep their homes and neighbourhoods tidy



1 **community event** to celebrate the completion of seven new homes in Bearley



1 **donation** to support creation of Stockton Community Hub

Responsible housing and neighbourhood management

Rent and service charges

£2,791,397

was collected in rent

Arrears below **0.56%**

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

To help our customers we capped our rent increase for the year 2023-24 at 6%, which is **1% less** than the government cap set at 7%.

How your rent was spent (top four areas):

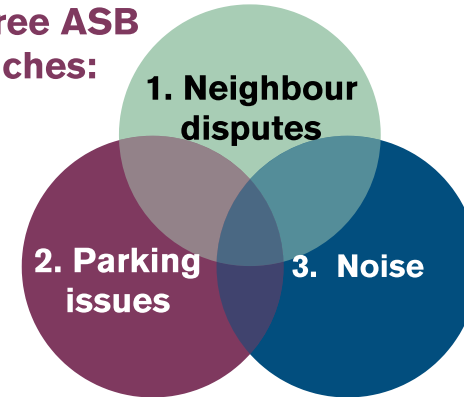
1. **Planned repairs / upgrades**
(heating, bathrooms, kitchens, windows, doors etc)
2. **Day to day repairs**
3. **Staffing and administration**
4. **Servicing of loans**

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

1. **Gardening: £76,358**
2. **Third party management costs: £19,171**
3. **Landlord's lighting: £8,678**
4. **Repairs to private access roads: £3,649**

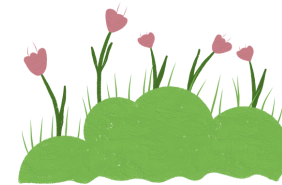
Neighbourhood management

Top three ASB breaches:



68

anti-social behaviour (ASB) cases opened



£80,127 was spent keeping schemes tidy and communal garden areas maintained (incl. work outside of gardening contract, such as clearing fly tipping and ad hoc maintenance)

We did...

✓ We created a Customer Support Fund, that was launched in April 2023.

All customers can apply for funds either for:

- emergency financial assistance, or
- to fund costs relating to interviews or training, or
- for new customers needing support with costs of moving into your new home.

You said...

"I'd like there to be a hardship fund for those in financial difficulty."

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 stock condition surveys on all our rental 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**.

Satisfaction with our repairs service and maintenance of our homes

98%

of residents surveyed, **following the completion of a repair**, are satisfied with our repairs and maintenance service (transactional survey)

99.5%

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



Keeping your home safe and in good repair

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.



£2,930
spent replacing **windows and doors** in **2** homes



£120,600
spent replacing **kitchens** in **17** homes



£122,157
spent replacing **11 inefficient heating systems** with energy and cost efficient air source heat pumps



£149,274
spent replacing **63 gas boilers** with new boilers



£8,906
spent replacing **bathrooms** in **3** homes



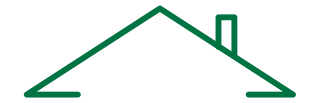
You said...
“The quality of our heating upgrade was not good enough.”

We did...

- ✓ We've changed contractors for our heating upgrades.
- ✓ We've recruited a new Tenant Liaison Officer, dedicated to working with customers throughout their planned works.



£35,027
spent on the **exterior painting** of **102** homes



£32,533
spent **replacing the roofs** on **4** homes

End of year compliance



100%
fire risk compliant



100%
gas compliant

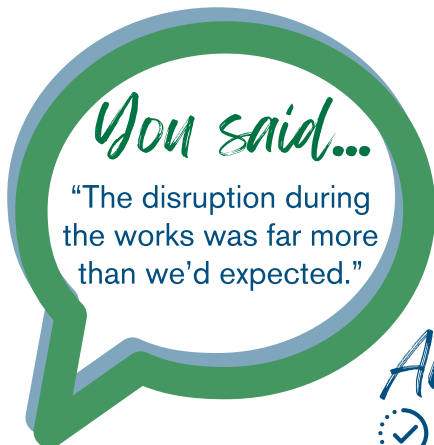


97%
electrical safety compliant

82 periodic electrical safety inspections carried out

26 homes supplied with radon equipment

74% of homes which required **asbestos surveys or re-inspection surveys** have been carried out



You said...

“The disruption during the works was far more than we'd expected.”

We did...

- ✓ Reviewed all letters to provide more information about the process.

And we are...

- ✓ Developing even more comprehensive information to better manage customer expectations.

Keeping your home safe and in good repair

Responsive repairs

1655
repairs
completed



303
emergency



654
urgent



698
routine



completed
within
target time:

196

709

What we've spent

£302,088
spent on completing repairs

£3,455

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

You said...

"We want
contractors that can
provide a more
reliable service."

We did...

- ✓ We've started working with **Alect** as our responsive repairs contractor. The new contract is built around customer feedback, and has a much greater focus on customer service than the previous contract.
- ✓ We've reviewed and updated our Contractor Code of Conduct, which will be issued to all new contractors.

Damp and mould

We're working hard to improve the way we manage reports, and effectively deal with the issues, of damp in our homes.

Over the last year we've been changing our organisational culture so we're proactive (rather than reactive) and reviewed how we deal with reports of damp.

We have...

- ✓ **We've simplified things:** We've simplified our processes for managing damp issues, including an easy to read customer journey process chart.
- ✓ **We're all aware:** If any of our team visit your home - not just repairs people - and spot signs of damp, mould or condensation they will report it immediately. This helps us tackle any issues at an early stage.
- ✓ **We're involving specialist support:** Where damp is present, we're using Rentokil to survey and remedy as soon as possible. And then working with customers to maintain the situation.
- ✓ **We're following up:** We've added a post-inspection and a 3 month post-completion check to ALL damp related maintenance jobs
- ✓ **We're asking customers to let us know:** We're encouraging customers to report any signs of damp as soon as possible.



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:

1873 phone calls, MyHomeOnline contacts and emails*



1009
phone calls



110

MyHomeOnline contacts



754
emails

24 seconds

was the average time taken to answer a call

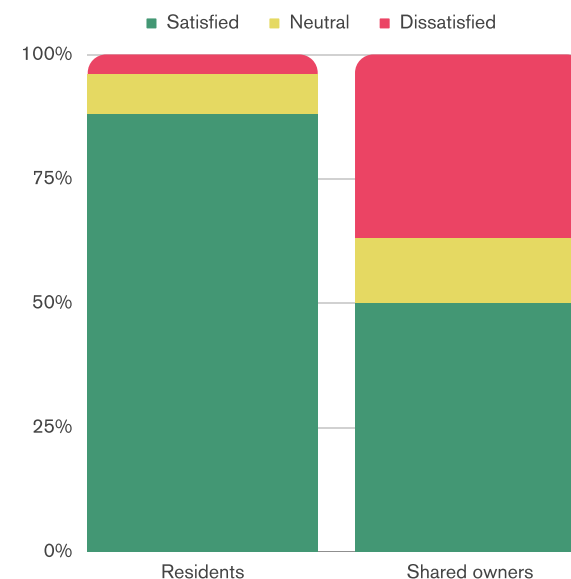
83% of customers are satisfied with the service from our customer care team

(14% n/a or don't know, 3% neutral, 2% dissatisfied)

*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?

Data from Customer Satisfaction Survey October 22



You said...

"I'd prefer to hear from you by email about arrears."

We did...

✓ We've started to send an initial alert to customers by email if their rent account goes into arrears

You said...

"I had to keep contacting you to get an update on my boiler repair."

We did...

✓ We've changed our process so we escalate your out of target time boiler queries on your first contact

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.

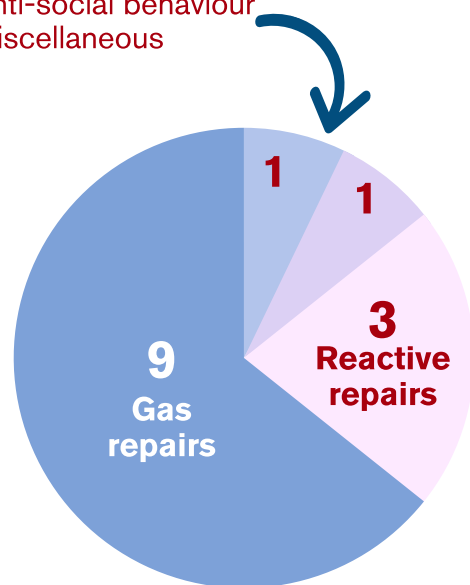
We've adopted the Housing Ombudsman Complaints handling code. And, we're focused on ensuring that we learn and improve from every interaction with our customers and that we let you know what we've learnt.

Complaints

14 formal complaints

Breakdown of complaints by service area:

- Anti-social behaviour
- Miscellaneous



14 complaints from tenants
0 complaints from shared owners

We publish our quarterly complaints performance on our website.

100% of complaints responded to within agreed timescale

2 complaints escalated to stage two of our complaints process

0 complaints escalated to the Housing Ombudsman

62% customer satisfaction with our approach to complaints handling

Digital engagement

43% of customers registered on MyHomeOnline used it in the last **6** months



64% of customers are registered on our portal MyHomeOnline

Respectful and helpful engagement



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

We have continued to increase the amount of opportunities to get involved and have your say, through surveys and policy reviews. The introduction of the Regulator of Social Housing’s Tenant Satisfaction Measures survey (TSM) will enable all customers to tell us which areas of our service they’re satisfied with and where we need to do better.

Customer involvement

67 customers have told us they want to be more involved in the association and influence how we deliver our services



1 new ideas scheme

Your Idea Matters is a new way for customers to share ideas to improve our service



We did...

- ✓ Introduced a bi-annual communications survey
- ✓ Sent a customer satisfaction to every customer and have created an action plan to address the issues raised
- ✓ Developed a Customer Involvement Strategy to set out how we’ll continue to increase opportunities for customers to have their say
- ✓ Recruited a pool of customers who want to be more involved

Satisfaction with customer engagement

	Residents		Shared owners
How satisfied are customers that we listen to their views?	81%	Satisfied	16.5%
	11%	Neutral	16.5%
	5%	Dissatisfied	67%
	3%	Don't know	0%
How satisfied are customers that we treat them with respect?	85%	Satisfied	33%
	9%	Neutral	50%
	3%	Dissatisfied	17%
	3%	Don't know	0%
How satisfied are customers that we keep them informed about things that matter to them?	82%	Satisfied	50%
	13%	Neutral	33%
	5%	Dissatisfied	17%

Data from Customer Satisfaction Survey October 22

Developing new affordable homes and working towards zero carbon



We are building the homes that people need. They are high quality, meet national space standards and are tackling the government's 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



we're working with

13

parishes in support of developing rural housing



7

new affordable, low-carbon homes delivered in Warwickshire

Shared ownership homes



4 shared ownership homes resold



100%

of new homes had energy efficient air source heat pumps and solar panels, helping to keep energy bills low for our customers.

Working towards zero carbon

The government has set a target for all social housing homes to be carbon neutral by 2050 and for all homes to have a minimum Energy Performance Certificate (EPC) band C by 2030.

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

We're making significant progress towards meeting these targets.



All homes have an EPC survey every 10 years.

This helps us know which homes to prioritise for energy efficiency improvements.

We're investing **£1.4 million** to retrofit homes over the next two years.



We've been awarded over **£710,000** from the Social Housing Decarbonisation Fund. We're matching this, bringing the total investment to over £1.4million. This will enable us to upgrade **51** homes to meet, or exceed, EPC Band C. With a further 120 homes to be upgraded before 2030. **The improvements will include:**

- replacing inefficient heating systems with air source heat pumps
- installing solar panels which have battery-powered storage and
- increasing loft insulation and cavity wall insulation

Statement of comprehensive income

FOR THE YEAR ENDED 31 March 2023

	2022 £	2023 £
Turnover (income)	2,983,321	3,134,314
Operating costs	(1,566,924)	(2,340,997)
Operating surplus	1,416,397	793,317
Interest receivable and similar income	259	2,923
Interest payable and similar charges	(464,021)	(456,466)
Movement in fair value of financial instruments	(168,428)	214,741
Surplus for the year	784,207	554,515
Total comprehensive income for the year	784,207	554,515

Turnover is derived from continuing activities.

Full financial reports are available on our website www.warwickshirerha.org.uk/annual-reports

Statement of financial position

AS AT 31 March 2023

	2022	2023
	£	£
Tangible fixed assets		
Housing properties	41,101,714	40,955,912
Net book value tangible fixed assets	41,101,714	40,955,912
Current assets		
Trade and other debtors	502,049	44,833
Cash and cash equivalents	3,293,701	3,812,102
Total current assets	3,795,750	3,856,935
Creditors: amounts falling due within one year	(1,185,228)	(1,407,430)
Net current assets	2,610,522	2,449,505
Creditors: amounts falling due after one year	(32,045,814)	(31,184,481)
Net assets	11,666,422	12,220,936
Capital and reserves		
Called up share capital	19	18
Revenue reserves	11,666,403	12,220,918
Total funds	11,666,422	12,220,936

“
**New boiler was installed yesterday.
Installer/company were brilliant!
Arrived when he said. Phoned before
hand and very respectful.
Cleaned up afterwards too!**”

WRHA customer

“
Everyone at WRHA is a pleasure
to deal with.

They are all A* workers. I'm so
pleased you're now my landlord.”

WRHA customer

“
Alayne in the Customer
Care Team is lovely, she
always gives me such a warm
welcome when I call.”

WRHA customer

“
Just wanted to say thank you for
assisting with the repairs to my
new house.

The staff are very helpful and
considerate to my needs
when I call.”



WRHA customer

Warwickshire Rural Housing Association

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  WarksRural

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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**.

*Warwickshire
Rural
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