

Family Housing Annual Report 2009/10

Working together to achieve
higher standards



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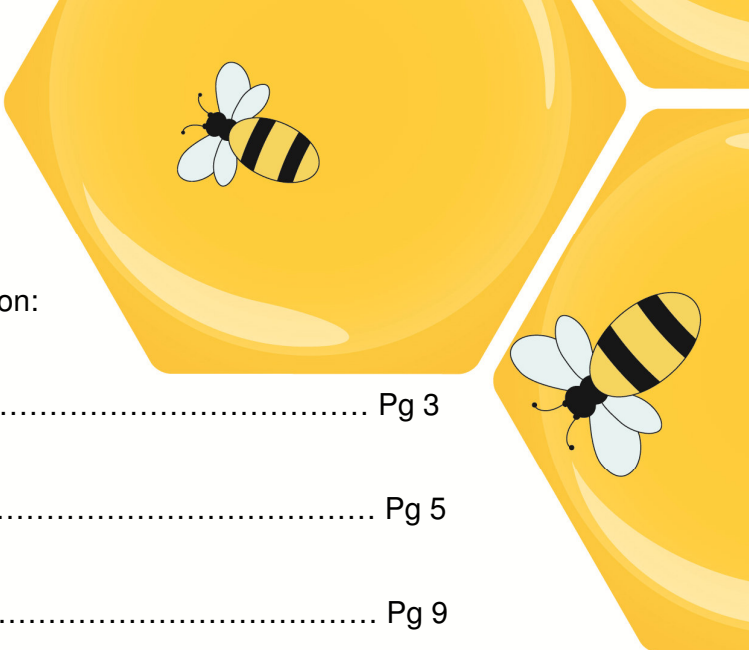
Introduction

This document provides detailed information about how Family Housing Association (Birmingham) Ltd is doing in meeting the standards detailed by the Tenant Services Authority. The information contained within the report refers to activities undertaken during the 2009/10 financial year.

Family Housing is a medium sized Registered Provider based in Birmingham with approximately 2200 homes in Birmingham and surrounding areas. We operate in a particularly challenging environment. 54% of our stock is in the most deprived wards in Birmingham, and 10% within the most deprived wards in the UK. 72% of our stock was built before 1950, with almost 30% of this having been built before 1900. In excess of 65% of our customers are from minority ethnic groups and a third live on less than £100 per week.

We are a key player in community investment activities across the city including being involved in delivery of the award winning Summerfield Eco Village, the city wide Green Doctor project and numerous training and employment initiatives.

A summary of this document has been sent to all our tenants and copies are available on request.



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Development of Report

Our approach to the development of this report has been underpinned by the principles of co-regulation. In that vein our Board is aware, and fully supportive of our approach, and has been involved in scrutinising and challenging the information provided. Moreover, we have built our tenants capacity to enable them to play a full and active role in the development and scrutiny of the report.

Tenants have been involved at every step in developing the report, from what it looks like, the size, colours and style, to what it says, and even how it was distributed. Tenants worked with our design team to develop ideas and themes, finally selecting the chosen design from two concepts presented.

Tenants were keen that the report was produced to make it accessible and attractive to as wide an audience as possible, thus they came up with idea of the summary version with more detail available on request. Furthermore, the tenants considered the costs of printing, opting for the shortened summary to be made available in hard copy with the detail available via the website and on request.

Tenants have scrutinised the content through Service Groups and One Voice, the tenant's forum, to ensure it reflects tenants' priorities and experiences of our services.

We have also considered the requirement for the use of external validation, peer review and benchmarking, building this into the report where available.

Getting it Right Together

– Tenant Involvement and Empowerment

1. Customer Service, Choice and Complaints

We strive to deliver great customer service which meets the differing needs of our tenants. We have held the nationally recognised Charter Mark since 2005 and in March this year, we successfully achieved the new Customer Service Excellence mark illustrating our commitment to customer service.

We collect and use profiling information to enable us to proactively provide appropriate choices in relation to service delivery, including how we communicate with our tenants. This year we have introduced greater choice in relation to contacting us by extending our telephone opening hours, offering weekend and evening appointments and providing translations or alternative formats if required.

In partnership with tenants we tendered our contact centre during autumn 2009. A local 3* Arms Length Management Organisation (ALMO) won the contract, offering added value such as telephone surveying, increased call monitoring and quality checking. Satisfaction with enquiry handling has increased by 20%, to 75% since the contract has been in place.

We have a clear, simple and accessible four stage approach to complaints developed in partnership with tenants. In the 2009/10 year we received 68 compliments and 192 complaints, 85% of which were upheld. 69% of all complaints related to the repairs service. Once the complaint is closed the tenant is surveyed about their satisfaction with the process and outcome. For 2009/10 respondents reported 67% satisfaction with complaint handling.

By analysing complaints trends we have made service improvements, such as introducing appointment letters for all non emergency repairs jobs, carrying out a sample of post inspections on repairs and conducting satisfaction surveys via the telephone on completed jobs.

During the next 12 months Family will...

- Develop a more advanced customer insight project to use profiling information to proactively shape services and offer greater choice to tenants.
- Improve learning from complaints to tackle trends and improve service delivery.

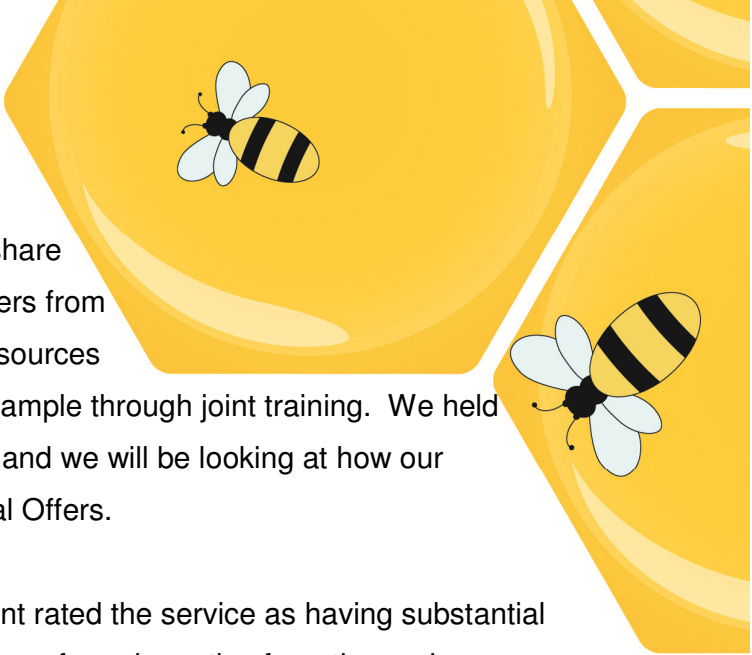
2. Involvement and Empowerment

Our Customer 1st framework offers tenants a wide range of opportunities for involvement from service groups and mystery shopping, to forum membership and service inspectors. Over the past year 12% of tenants have been involved or have expressed an interest to get involved and 120 tenants have actively engaged in involvement activities. Satisfaction with views being taken into account has increased by over 20% since Status 2008, now reaching 76% satisfaction.

Tenants have the opportunity to influence strategic priorities through Service Groups, One Voice forum membership and Board membership. Tenants were central to the development of a new Corporate Strategy and associated objectives launched during 2009, and are regularly involved in reviewing and developing business strategies.

We have robust mechanisms for scrutiny of performance through service groups, with each area of front line delivery being accountable to a relevant tenant service group. We have worked with tenants to enhance their scrutiny role by introducing a new Resident Service Inspectors Programme. We also have two tenant Board members and one co-opted tenant Board member.

We offer an annual programme of capacity building sessions for residents including IT training, getting involved in staff recruitment and procurement training, and training sessions on the new face of regulation for the sector.



We are members of Midlands Network for Resident Involvement which allows us to share best practice with other Registered Providers from across the Midlands, as well as pooling resources and securing good value for money, for example through joint training. We held Local Conversations through the network, and we will be looking at how our partnership working can enhance our Local Offers.

A recent internal audit of tenant involvement rated the service as having substantial assurance and highlighted several examples of good practice from the work we were doing.

During the next 12 months Family will...

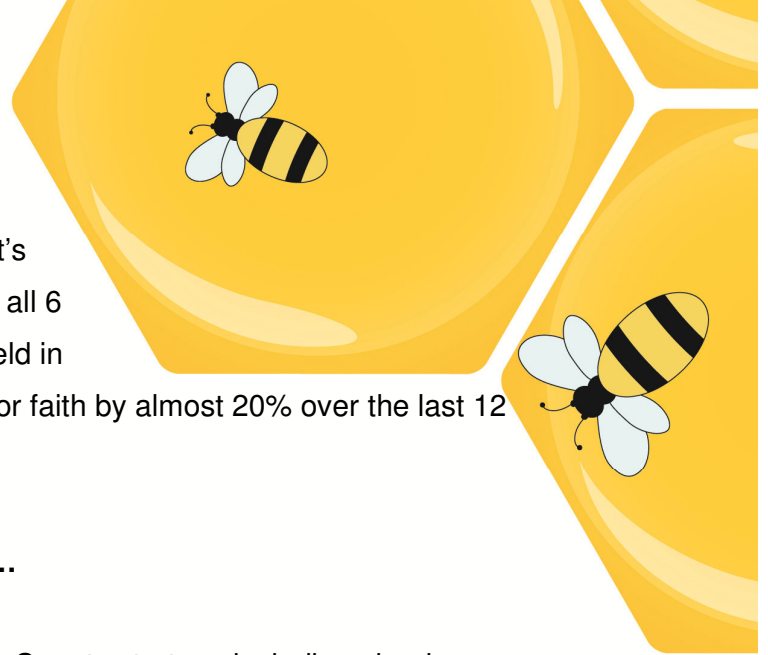
- Explore the use of social media to involve more tenants, particularly as a mechanism of engaging with young people.
- Enable One Voice to take a lead role in commissioning service reviews and resident service inspections.

3. Understanding and Responding to the Diverse Needs of Tenants

We aim to treat all customers with fairness and respect and this commitment is reflected through our corporate Values and core competencies for all staff. We have a comprehensive Diversity and Access strategy called Every Customer Counts and we have developed a Single Equalities Scheme including a suite of diversity performance indicators in accordance with the Single Equalities Act.

We meet tenants support needs through the use of specialist external agencies such as Mencap and Mind as well as supporting residents to access relevant support services. Furthermore, our directly managed sheltered housing tenants reported 90% satisfaction overall in our 2008 Status survey.

Our Getting to Know You project has increased our understanding of our tenant's needs and preferences. We hold data on all 6 diversity strands having increased data held in relation to sexual orientation and religion or faith by almost 20% over the last 12 months.



During the next 12 months Family will...

- Deliver objectives in Every Customer Counts strategy including shaping services to meet tenant's needs, assisting community cohesion and developing excellence in procurement.
- Continue to monitor and report performance in key areas, such as satisfaction and complaints, by diversity.
- Deliver the Getting to Know You project to enhance understanding and enable appropriate and proactive responses to individuals needs.

About Your Home

– Home

1. Quality of Accommodation

By the end of December 2009 all our tenant's homes met the Decent Homes standard. Satisfaction with the quality of the home has risen to 79% over the past year and satisfaction with the condition of the home has increased even further to 81%.

We are committed to improving the environmental performance of our tenant's homes. Our average SAP rating for 2009/10 is 65.7 up from 60.9 in 2008/9.

During the next 12 months Family will...

- Incorporate requirements of Decent Homes Plus into planned maintenance programme.
- Develop and deliver a comprehensive Property strategy to ensure the standards of homes are maintained at a high level.

2. Repairs and Maintenance

We have been working closely with tenants on our Improving Repairs Service Group to improve our repairs and maintenance service. The key changes resulting from this work include:

- An improved ordering system through the introduction of our outsourced telephone service.
- A new improved system to monitor customer satisfaction with repairs.
- A re-organisation of resources to enable better service delivery and tighter performance monitoring.
- Measurement of tenant priorities such as 'right 1st time'.

Repairs performance has improved over the past 12 months with;

- 99.2% emergency repairs being completed within the 24 hour target which is average amongst our peers.
- 90.9% of urgent repairs were completed within the 7 day target.
- 91% of routine repairs were completed with the 31 day target, which is poor amongst our peers.

Satisfaction with repairs and maintenance has risen to 63%, although this remains low when compared to our peers. Satisfaction in other repairs indicators such as time taken for work to start, quality of the repairs and the attitude of workers has also improved significantly since our last Status survey in 2008.

We meet all the statutory requirements for the health and safety of our tenants including completing Housing Health and Safety Rating Systems surveys, covering items such as trip and fire hazards. We carried out Disability Discrimination Act surveys on all our communal areas and where required undertook necessary works to improve accessibility. Furthermore, 99.9% of properties had a valid gas safety certificate at the end of March.

We have a successful relationship with Birmingham City Council and House Proud facilitating the delivery of aids and adaptations for our tenants.

During the next 12 months Family will...

- Make improvements to the repairs and maintenance service to ensure we deliver a high quality, good value for money services.
- Focus on driving up performance across all three categories of repair

Living with Family

– Tenancy

1. Allocations

We let our homes through Birmingham Home Choice, the choice based lettings scheme for Birmingham. This scheme is clear and accessible for existing and potential tenants. The allocations process operates in a transparent and fair way, enabling tenants to choose where they live.

The average time that a property was empty for at the end of 2009/10 was 26 days which is on a par with other Midlands based Registered Providers. Last year 68.7% of all lettings were made to households of Black and minority ethnic background which is considerably higher than other Midlands based Registered Providers.

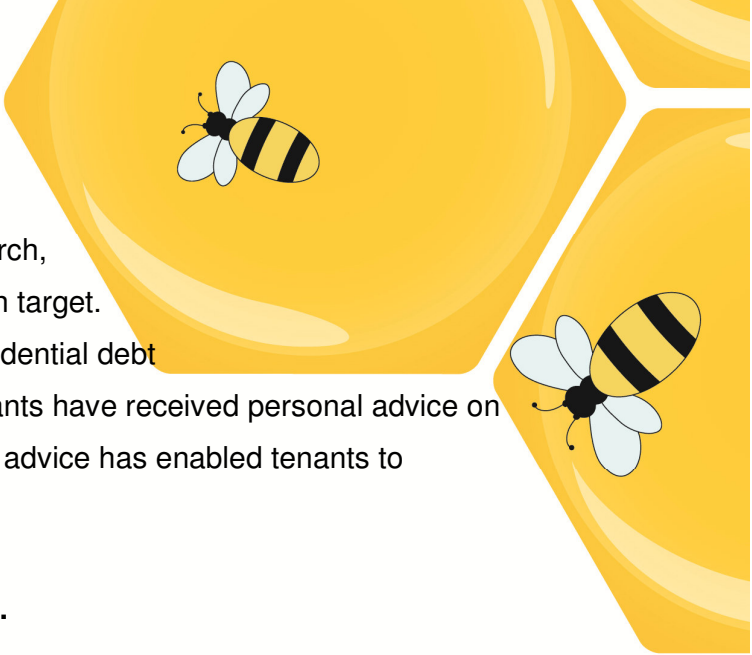
We have offered tenants support and incentives to move from homes which are unoccupied. In addition, we can assist with mutual exchanges and transfers to facilitate tenants wishing to move.

During the next 12 months Family will...

- Reduce the time taken to re-let void properties.
- In consultation with tenants, improve the standard of properties when they are let.

2. Rents

Rents are set in accordance with the objectives and framework set out in Governments Direction to the TSA. Our average weekly rent is £65.86 which is amongst the lowest in the West Midlands.



Money owed by those failing to pay has reduced consistently and at the end of March, arrears were down to 4.9% and better than target. During the year we introduced a new confidential debt advice service and to date nearly 100 tenants have received personal advice on benefits and saving money. Furthermore, advice has enabled tenants to increase their income by a total of £8000.

During the next 12 months Family will...

- Continue to reduce rent arrears in line with targets set.

3. Tenure

We interview all potential tenants before giving them a starter tenancy. After 12 months this converts to an assured tenancy if the agreement is maintained. Our tenancy agreement clearly states the tenant's responsibilities and what the tenants can expect from us as an organisation.

By working in partnership, we provide support to tenants, such as the debt advice service highlighted above, which helps tenants maintain their tenancy and prevent unnecessary evictions. We also promote schemes, such as the Green Doctor home energy check to help Birmingham residents save energy and cut bills, and we offer training and employment advice, including opportunities to gain paid work experience.

This year we introduced a new 'Welcome to Family' DVD which is shown before tenants sign the tenancy agreement. The DVD has translation facilities to ensure all new tenants receive the same information and are clear about responsibilities surrounding the tenancy agreement.

Where You Live

– Neighbourhood and Community

1. Neighbourhood Management

In partnership with tenants we have developed a Decent Estate standard which is used by Neighbourhood Officers when completing estate inspections. The standard enables officers to rate estates on a simple traffic light system which is then communicated to tenants. Satisfaction with the neighbourhood as an area to live has increased to 79% over the last 12 months.

Tenants from the Safer Cleaner Communities Service Group form a 'Dragons Den' style panel to approve expenditure suggested by Neighbourhood Officers to improve communal areas. Last year the tenants approved almost £30,000 worth of improvements, including re-design of communal drying areas to prevent littering, benches at a scheme for older people and fencing to improve security.

In addition, during the last year over three quarters of our internal communal areas have been upgraded to ensure they are clean, safe and well maintained. Upgrades included works to improve access, door entry systems, flooring and decoration.

We work in partnership with local organisations such as the Local Authority, regeneration bodies and voluntary sector organisations. We are a key player in regeneration work across the city, most notably being heavily involved with the multi award winning Summerfield Eco Village.

During the next 12 months Family will...

- Deliver the objectives set out within the Neighbourhood Strategy including managing and meeting the expectations of tenants and creating sustainable communities.
- Increase tenant involvement in estate inspections

2. Local Area Co-operation

We have a strong track record in delivering community investment projects in partnership with others including the Local Authority, Urban Living (Birmingham/Sandwell Housing Market Renewal Area Pathfinder), Be Birmingham (Local Strategic Partnership), Groundwork West Midlands and the National Housing Federation to mention just a few! Our contribution to the objectives of the Local Authority housing function was recognised through their Comprehensive Area Assessment where we were mentioned on two separate occasions in relation to the Green Flag assessment.

By working in partnership with others we have delivered a variety of externally funded projects. These projects have involved the delivery of 135 Green Dr Home Energy Advice visits, and installation of 20 smart meters for monitoring energy consumption as well as working with more than 200 people to assist them into employment and training in the last year alone.

Our partnership working and community involvement has been recognized through national and international awards including the Chartered Institute of Housing's Sustainability Awards 2009, Community Involvement and Engagement category, and Eurocities 2009 Award for Participation.

During the next 12 months Family will...

- Use learning from community investment projects to apply to our stock ensuring our tenants benefit from new technologies such as solar panels and smart meters.
- Focus community investment activities on areas that benefit our stock and residents as well as the wider community.

3. Anti-Social Behaviour

We take anti-social behaviour (ASB) very seriously, working in partnership with the police and Birmingham Anti Social Behaviour Unit to prevent as well as tackle ASB.

In partnership with tenants we have developed service standards detailing what we will do if they report anti-social behaviour. Over the last 12 months 80 cases of ASB were reported and all were responded within target. 73 cases were fully resolved and the remainders are ongoing. Tenants who reported ASB also reported 85% satisfaction with the outcome of the case which is good compared to our peers.

During the next 12 months Family will...

- Improve performance monitoring and benchmarking of ASB.
- Introduce new action plans to help keep tenants up to date with action being taken.

Value

– Value for Money

1. Value for Money

We have a strong history of financial management, and have taken steps to ensure we deliver the best possible value for money (VFM) to our tenants through delivery of efficient, productive, cost effective high quality services.

Tenants are involved in strategic decisions about VFM through representation on our working group, as well as discussions at One Voice and Service Groups. Tenants are involved in the procurement of services and goods having been trained to assess potential providers on a range of criteria including VFM. We allocate expenditure to reflect tenant's priorities, where possible, sharing information about costs, strengths and weaknesses with tenants during the consultation process.

Over the past 12 months we have secured value for money savings worth in excess of £500k through the re-negotiation of contracts such as Decent Homes, Insurance and utilities. We have reviewed our procurement procedures to ensure appropriate competitive tendering is undertaken securing the best possible value for our tenants. In addition, we are utilising joint procurement in some areas to generate greater economies of scale.

We benchmark through Housemark to compare costs and performance with other organisations. In some areas including repairs and housing management our costs are high compared to others. This will be addressed over the coming months through the development and delivery of a new VFM strategy.

During the next 12 months Family will...

- Address areas of high cost low performance / satisfaction as identified through benchmarking.
- Achieve set targets for savings and efficiency gains across the business.



Properly Managed **– Governance and Financial Viability**

1. Governance

We have a strong Board of Management which includes a tenant and a shared owner, as well as a co-opted tenant who sits on the Homes and Neighbourhoods Committee, ensuring that tenants are involved in decision making at all levels. The Board follows the National Housing Federation's Code of Governance and complies with all regulatory requirements.

We have an effective risk management framework in place to ensure risks are recognised and managed appropriately.

During the next 12 months Family will...

- Build tenants knowledge and skills to ensure they can make a full contribution to the management of the organisation.

2. Financial Viability

As with many other organisations the current economic climate has created challenges which we have successfully overcome. We had a £200,000 surplus at the end of the last financial year and met our lenders requirements. We were assessed as financially viable by the Tenants Services Authority.

We have effective systems and procedures in place for the management of assets and to ensure the timely delivery of financial plans.

During the next 12 months Family will...

- Review our treasury management arrangements helping to ensure our continued viability.

Family's Local Offer

What does local mean?

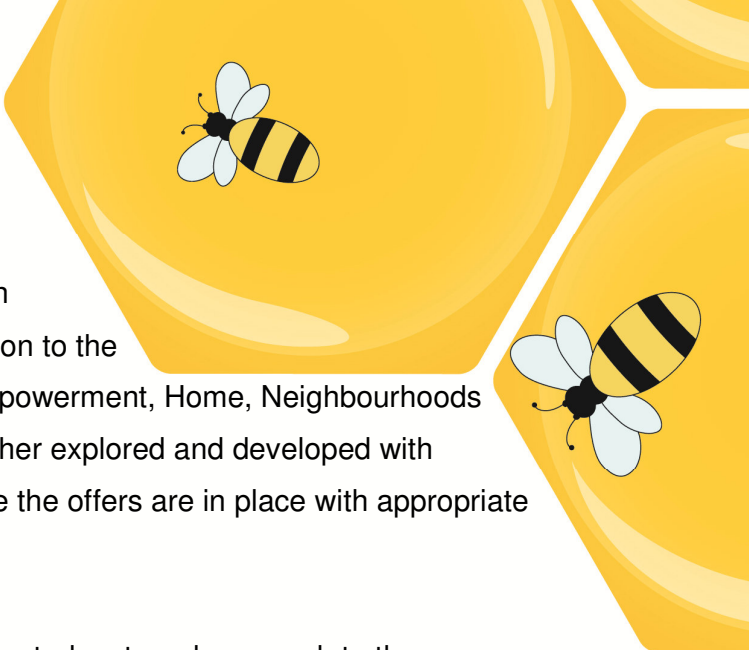
We have been working with our tenants to develop a shared understanding of what 'Local' means. This process has led us to explore and identify what matters most to tenants and potential tenants.

Given the dispersed nature of our stock and our diverse tenant base, tenants felt that services should be tailored around individual and group needs and preferences, rather than geographic groupings. Tenants are also keen that Community Investment projects such as the eco initiatives and employment and training programmes, should be developed to further benefit our tenants as well as the wider community.

Current Position

Currently we have 'Service 1st' which details our service standards and promises. Developed in partnership with tenants, Service 1st sets out the specific standards tenants can expect in relation to service delivery for all aspects of our business from repairs timescales, to responding to complaints and options for getting involved. Performance against these standards is monitored and reported to committees, and to tenants through our newsletter Good Neighbours News. Tenants have requested that these remain and are reviewed with them on an annual basis with the aim that we continue to improve and enhance the Service 1st offer.

In addition, we are developing our 'Customer Insight' project which will use the information gathered through our recent 'Getting to Know You' campaign to enable us to proactively offer greater choice to tenants, tailoring services to meet their needs and preferences. Tenants have been involved in the development of this project through our Diversity Matters working group and are keen that we continue to pursue the agreed objectives for this project which will result in Local Offers based on demographic and socio-economic factors.



Next Steps

Various options for Local Offers have been discussed with tenants specifically in relation to the standards for Tenant Involvement and Empowerment, Home, Neighbourhoods and Community. These options will be further explored and developed with tenants over the coming months, to ensure the offers are in place with appropriate monitoring systems for the 1st April 2011.

With VFM in mind, tenants have also suggested a staged approach to the implementation of Local Offers. We are therefore looking at introducing offers around aspects of the service which tenants rated as their highest priorities first, with a view to expanding and evolving the offer year on year.

Figures 2009/10

Balance Sheet		2010	2009
		£'000	£'000
Housing Properties	Cost	117,714	113,315
	Less capital grants	(59,005)	(58,672)
	Less depreciation	<u>(2,759)</u>	<u>(2,359)</u>
		55,950	52,284
Other fixed assets		<u>2,268</u>	<u>2,262</u>
		58,218	54,546
Current Assets		2,406	2,187
Less current liabilities		4,113	3,598
Net current liabilities		<u>(1,707)</u>	<u>(1,411)</u>
Total assets less current liabilities		<u>56,511</u>	<u>53,135</u>
Long term liabilities		44,088	40,723
Pension liability		1,289	897
Reserves		11,134	11,515
		<u>56,511</u>	<u>53,135</u>

Income & Expenditure Account		2010	2009
		£'000	£'000
Turnover		11,233	10,953
Less operating costs		<u>(9,138)</u>	<u>(8,964)</u>
		2,095	1,989
Surplus on property sales		31	421
Interest receivable		83	106
Interest payable		(1,945)	2,228
Less other finance credits / (charges)		(87)	14
Surplus for the year		<u>177</u>	<u>302</u>



Further Information

For further information visit our website

www.family-housing.co.uk or call 0121 766 1100 and ask to speak to Ellen Watts.