



CORNWALL RURAL HOUSING ASSOCIATION



Annual Report to Tenants 2010

INTRODUCTION

Welcome to CRHA's Annual Report to Tenants for 2010.

You will see that the format for this year's Annual Report is different from our reports in previous years. The new regulator for social housing – the Tenant Services Authority (TSA) – has issued new rules which require every housing association to produce an annual report for tenants in a defined format, and our 2010 report follows the new expectation.

In this report, we have 3 aims:

- to set out how we provide services to you, and meet the standards set by the TSA
- to report how we are performing
- to identify the ways in which you can comment on our procedures and our performance, and influence how CRHA is run

I hope you find our Annual Report interesting, and that it encourages you to get more involved with the way CRHA is run. If you would like to contact me personally to discuss anything in our report, please feel free to email me on peter@crha.org.uk or telephone me on 01208 264530.

With best wishes

Peter Moore
Director

OUR SERVICE STANDARDS

The new regulatory framework requires CRHA to include in our Annual Report how we are meeting the TSA's regulatory standards, which relate to:

- **Tenant Involvement & Empowerment** - service standards & choice
- **Home** - repairs and quality of accommodation
- **Tenancy** - rents and allocations
- **Neighbourhood & Community** – neighbourhood management and anti-social behaviour
- **Value for Money**

The TSA has published detailed definitions of the standards it expects against all five headings – if you would like to read these, visit the TSA website, or contact us to ask for a copy.

CRHA believes that it meets the standards identified by the TSA. However, we recognise that there is always room for improvement, and we are committed to continuing to improve our performance each year. We support the TSA's view that performance can be improved by increasing the involvement of our tenants in running the Association, and this Report sets out how we aim to achieve this.

In setting our service standards to meet both our tenant's priorities and the regulatory expectations, CRHA:

- Sets rents which are affordable, and only increases rents annually in line with regulatory rules
- Allocates all homes according to our published Lettings Policy
- Lets its homes using Assured Tenancies, except in specified circumstances
- Minimises the number of our properties that are empty at all times
- Maintains a 24 hour responsive repairs service, with target times for action which reflect the urgency of the repair need
- Undertakes a stock improvement programme on our own properties each year, to ensure they continue to meet the government's Decent Homes Standard

- Inspects all of our developments at least every two months, to ensure that communal areas and gardens are maintained properly, and identify any problems that need to be addressed
- Responds actively to protect our tenants against anti-social behaviour, and takes strong action against perpetrators
- Addresses any complaints as quickly as practicable in accordance with our published Complaints Policy
- Is open to working with other social housing organisations on local initiatives, where this can benefit our tenants

HOW WE ARE PERFORMING

In this section, we aim to give you information about how we are performing.

The chart below includes a number of 'performance indicators' showing CRHA's performance over the last year. To put these figures in context, we have also included CRHA's performance for the previous year (2008/09). In future reports we plan to include information on the performance of other housing associations to allow tenants to make comparisons between CRHA's performance and that of other social landlords.

Statistics for the year ended 31 March 2010

Staff	2010	2009
Full-time	4	4
Part-time	2	2

Staff:

Director: Peter Moore

Finance Officer: Marie Baker

Housing Officer: Jennie Harrison

Building Surveyor: (from October 2010): Sarah Maddaford

Clerical Officers (part-time): Jenny Hoskin & Pat Dilworth

Community Land Trust Project Manager: Alan Fox
(up to 31st December 2009)

Housing in Cornwall & Isles of Scilly

Housing stock	2010	2009
1 bedroom	2	2
2 bedrooms	122	122
3 bedrooms	123	123
4 bedrooms	3	3
Total	250	250

Rents		2010		2009
Average weekly rents on assured tenancies				
	Number	Average rent	Number	Average rent
One bedroom	2	£63.91	2	£63.91
Two bedrooms	122	£79.17	122	£74.79
Three bedrooms	123	£89.42	123	£84.24
Four bedrooms	3	£94.47	3	£91.17
Average increase in assured rents	5.81%		6.11%	

Rent Collection	2010	2009
Gross rent receivable	£1,101,948	<i>£989,080</i>
Actual rent received	£1,083,760	<i>£982,032</i>
Proportion of rent receivable actually collected	98.34%	<i>99.29%</i>

Rent Arrears	2010	2009
Total arrears on current tenancies	£47,560.60	<i>£32,289.50</i>
Total arrears on terminated tenancies	£1,868.13	<i>£1,741.61</i>
Total gross arrears	£49,428.73	<i>£34,031.11</i>
Total current arrears as a percentage of rent debit	4.32%	<i>3.26%</i>
Total gross arrears as a percentage of rent debit	4.49%	<i>3.43%</i>
Note:		
1. The current arrears figure includes an estimated £20,554.40 due from Housing Benefit (2009 figure - £13,211.36)		

Repairs					
	2009/2010			2008/2009	
	Target	No. of orders	Repairs completed within target	<i>No. of orders</i>	<i>Repairs completed within target</i>
Emergencies	1 day	6	100%	<i>24</i>	<i>100%</i>
Urgent	7 days	323	75%	<i>269</i>	<i>70%</i>
Routine repairs	28 days	202	84%	<i>215</i>	<i>78%</i>

Lettings in 2009/2010			<i>2008/09 figures</i>
During 2009/2010 we rehoused	13	households in properties vacated by tenants moving elsewhere	<i>10</i>
And	8	households in newly built properties	<i>10</i>
Of these households,	14	were nominations from local authorities	<i>15</i>
	5	were direct applicants	<i>3</i>
And	2	were tenants transferring to another property	<i>2</i>
The longest time any of our properties was empty before being relet was	9	weeks (including time spent carrying out repairs before being relet)	<i>4</i>
The average time our properties were empty before being relet was	23	days.	<i>15</i>

Tenant Satisfaction

CRHA's last satisfaction survey in 2009 achieved a response rate of 51.05%. The feedback indicated that our tenants are generally positive about the services provided by CRHA.

92.3% of tenants responding to the survey said that they were either very satisfied or fairly satisfied with the overall service provided by CRHA; 74.4% said that they were either very satisfied or fairly satisfied that their views were being taken into account by CRHA and 88.8% stated that they were either very satisfied or fairly satisfied with the repairs service provided by CRHA.

The Tenant Services Authority will not display performance data from smaller housing associations on its website, so we have done our own analysis. As the following table demonstrates, these results compare favourably with those achieved by other housing providers operating on Cornwall:

	The percentage of general needs and supported housing tenants that said they were happy with the overall service provided by their landlord.	The percentage of general needs and supported housing tenants that said they were happy that their views were being taken into account by their landlord.	The percentage of general needs and supported housing tenants that said they were happy with the repairs service provided by their landlord.
Coastline Hsg	83.3%	60.9%	81.1%
Cornwall Rural HA	92.3%	74.4%	88.8%
Devon & Cornwall HA	86.2%	64.2%	83.4%
Guinness Trust	72.5%	70.7%	58.8%
Habinteg HA	79.0%	62.0%	77.0%
Haig Homes	76.5%	51.3%	63.2%
Hanover HA	92.0%	65.0%	84.0%
Housing 21	88.7%	56.4%	77.9%
Magna HA	80.9%	59.8%	71.5%
Ocean Hsg	89.0%	74.0%	88.0%
Penwith HA	83.8%	58.3%	78.3%
Sanctuary HA	68.0%	47.0%	64.0%
Sarsen HA	86.9%	59.4%	80.3%
Sovereign HA	80.2%	54.8%	72.7%
West Devon Homes	89.8%	66.2%	87.1%
Westcountry HA	86.3%	58.9%	80.8%

(Data for other landlords taken from Tenant Services Authority website January 2010)

Financial Information 2009/2010

Income and Expenditure		
for the year ended 31 March 2010	2010	2009
	£	£
Income:	1,150,850	1,070,969
Less repairs and operating costs:	(691,771)	(610,776)
Gives an operating surplus of:	459,079	460,193
Plus interest we received:	3,004	5,220
Less interest and similar charges payable:	(312,385)	(391,411)
Gives a surplus (deficit) on ordinary activities of:	149,698	74,002
Plus transfers from reserves for maintenance:	0	0
Plus reserves brought forward from previous year:	396,864	322,862
Results in general reserves at the end of the year of:	546,562	396,864
Balance Sheet	<u>2010</u>	<u>2009</u>
as at 31 March 2010		
	£	£
<u>What we own</u>		
Cost of our investment in houses	20,468,410	19,433,653
Less Social Housing Grant	(13,027,886)	(11,858,852)
Investment in computers and other equipment	10,627	4,504
Cash we have and money we are owed less bills not paid	28,422	(75,355)
Total assets less current liabilities	7,479,573	7,503,950
<u>How we fund it</u>		
By borrowing long term for housing	6,527,384	6,701,459
Called up share capital	43	43
Reserves for specific purposes	405,584	405,584
General reserves	546,562	396,864
Total funding	7,479,573	7,503,950
<p><i>The above information represents an extract from the audited Financial Statements for the year ended 31 March 2010.</i></p> <p><i>Copies of the full Financial Statements for the year ended 31 March 2010 are available on written request to the Secretary at the Registered Office of the Association.</i></p>		

PLANS FOR IMPROVEMENT

The new regulatory framework requires all associations to consider putting into place 'local offers' which reflect the needs of particular groups of tenants.

This is not easy for CRHA, as we are a small association with a scattered stock. We also believe that it is important that we offer the same level of service to all our tenants on our core activities such as repairs.

However, do please let us know if there is anything you feel we should be doing in your area. We can then assess whether additional or different services could be provided, and advise you whether or not an additional cost would be payable for such services.

INVOLVING OUR TENANTS

CRHA currently seeks to involve tenants in the affairs of the Association in a number of ways – by encouraging tenant representation on our Board, by encouraging all tenants to become shareholding members of the Association, by surveying your views in a number of ways (for example after each repair), by ensuring that every development is visited by a member of staff on regular pre-arranged days at least every two months, However, we aim to do more in future, and this section sets out what we hope to achieve.

During the coming year we would like to establish new options for our tenants to be involved, and have your say.

If you would like to be involved on a regular basis, looking at and commenting on our policies and our performance, being consulted on all proposed changes and proposing areas for review and improvement, you can do this in one of two ways:

- Attending meetings
- Receiving information and commenting by email

For instance, this could mean that tenants could take the lead in preparing this Annual Report in future years, or looking at requests and options for 'local offers'. We would like to hear from you if you would be interested in this type of regular involvement.

We have listed below the various reviews that we will be carrying out over the next twelve months or so. If you do not feel able to contribute on a regular basis, but have a particular interest in one area under review, you can opt to make a contribution on this area alone either by attending meetings or by email. Please let us know if you have an interest in any of the areas mentioned below.

We would also like to hear from any tenants who would be interested in participating in regular estate inspections of your development

If you would like to become more involved in the work of the Association then please contact either Peter Moore or Jennie Harrison for further information.

1. Tenant Involvement & Empowerment Standard

Tenant Handbook

CRHA intends to review its Tenants Handbook. Please let us know if you would like to be involved in this review.

Information for Tenants

CRHA will be reviewing the type and frequency of information we provide to tenants. Please let us know if you would like to be involved in preparing a more regular newsletter for tenants, or if there is any information you think we should be providing on a more regular basis.

CRHA Website

CRHA will be reviewing the information provided on its website. Please let us know if there is anything you would like to see on the website that is not already there.

Complaints Policy

CRHA will be carrying out a review of its Complaints Policy. Please let us know if you would like to be involved in this review.

Tenant Involvement

CRHA would like to know if there is any interest among tenants in becoming part of a policy review group or sounding board. This would involve you receiving draft policies and providing us with comments on them from your perspective as a tenant.

CRHA would like to know if any tenants would wish to be involved in the governance and scrutiny of the housing management service. Please let us know if this would be of interest.

Equality and Diversity

CRHA will be reviewing its Equality & Diversity Policy. Please let us know if you would like to be involved in this review.

2. Home Standard

Quality of accommodation

CRHA intends to focus future investment in its housing stock to maintain the overall quality of the homes and to reduce the running costs to residents in terms of fuel costs, water charges etc. We intend to use the proposed Warm Homes Standard to influence this investment.

Repairs and maintenance

CRHA has appointed Sarah Maddaford as our Building Surveyor to help improve the effectiveness of its maintenance function. Please contact Sarah if there are any maintenance issues that you wish to bring to our attention.

Disabled facilities Grants

CRHA will seek to work with Cornwall Council and other registered providers on the review of Disabled Facilities Grants which is understood to have recently commenced. CRHA will review and formalise its approach to adaptations in the light of that review.

3. Tenancy Standard

Allocations

CRHA intends to co-operate with Cornwall Council and the Council of the Isles of Scilly when we let our properties.

Lettings

CRHA will be reviewing its policies on lettings and under-occupation so that we can be clear that they meet the needs of tenants and offers the maximum amount of choice consistent with good practice. Please let us know if you would like to participate in that review.

Mutual Exchanges

CRHA did participate in the National Mobility Scheme (latterly known as HOMES) but has not subscribed to any of the privately-run mobility schemes.

CRHA has agreed to reimburse tenants with the costs of advertising (for a limited time) for a move with the Homeswapper scheme – please contact us if you require further information on this.

We would like to hear the views of tenants on what we can do to help facilitate mutual exchanges, whether through subscribing to one of the mutual exchange

schemes or by continuing to offer reimbursement to tenants with the costs of subscribing (for a specified period of time).

Local connection

CRHA has restrictions on who can live in its properties. We intend to continue to give priority to people with a local connection to the village or parish where our properties are located. We would like to know if our existing residents agree or disagree with this approach.

Translation Services

CRHA does not currently have access to translation services, but we would like to know from tenants if you think that any translation services are required.

Relet Standard

CRHA will be considering the adoption of a Relet Standard to ensure that empty properties are brought up to a consistently acceptable condition before being let to new tenants. Please let us know if you would like to be involved in this review.

Introductory Tenancies

CRHA will be reviewing its policies regarding tenancy management to ensure compliance with this standard. One proposal that will be considered is whether the use of Introductory Tenancies should be introduced.

Information on Residents

CRHA will also be introducing something like a formal and regular “census” to ensure that we are able to confirm that our homes continue to be occupied by the tenants to which they were let.

4. Neighbourhood and Community Standard

Neighbourhood management

CRHA will be developing a policy for maintaining and improving the neighbourhoods associated with your homes. Please let us know if you would like to be involved in the development of this policy.

Local area co-operation

CRHA will be seeking to identify and publish the role it is able to play within the areas where we have properties. We recognise that in many areas this role may be limited by the small number of homes we own, but we would be interested to hear from you if you feel there is anything that we can get involved with in your local area.

Anti-social behaviour

CRHA will be reviewing its policies on anti-social behaviour to ensure compliance with the TSA standard. Please let us know if you would like to be involved in this review.

4. Value for Money Standard

CRHA will provide tenants with comparative data to enable you to make informed judgements on value for money comparisons. Please let us know if there is any particular information you would like to see provided.

Board of Management

Cornwall Rural Housing Association is run by a voluntary Board of Management. The Board is elected by the shareholding members of the Association at the Annual General Meeting. At 31st March 2010 the Board consisted of:

Chairman:

Peter Mansfield LL.B (Hons) MRICS

Vice-Chairman:

Hugh Murton FRICS

Treasurer:

Graham Facks-Martin MBE

J M Williams FRICS DL

Roger Jones FCCA

Anthony L Venning DMS

Stephen Watson Dip TP MRTPI (retd)

Katherine Uren

Stuart Cooper

Val Newman

Honorary President:

Michael Galsworthy CVO CBE

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