

CORNWALL RURAL HOUSING ASSOCIATION



ANNUAL REPORT TO TENANTS 2011

Front cover photographs:

St Martin's		Bryher
St Teath	St Martin's	St Agnes
Rock	St Ewe	Landrake

Back cover: Delabole

INTRODUCTION

Welcome to CRHA's Annual Report to Tenants for 2011.

The format for this year's Annual Report follows that introduced last year to comply with the expectations of the Tenant Services Authority (TSA) - the regulator for social housing.

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 regulatory framework requires CRHA to 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 has continued to meet 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 its properties that are empty
- 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 four times a year, 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 tables in this report include 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 (2009/10).

Where possible we have also included additional tables showing how our performance compares with other social housing providers. We have tried to compare our performance with smaller organisations working across the South West, with smaller organisations working across England and also with the larger housing providers.

SWBM stands for the South West Benchmarking group. This is a group of smaller housing providers operating in the South West, including CRHA, who work together to try and help improve each other's performance.

SPBM includes data from all of the members of SWBM plus data from smaller housing providers operating across England.

HouseMark is a national performance benchmarking service showing data for the larger housing providers operating across England. Where data is not available we have either not included a reference to HouseMark or included a reference to the TSA where the data has been taken from the Global Accounts compiled by the Tenants Services Authority.

Staff:

Staff	2011	<i>2010</i>
Full-time	4	<i>4</i>
Part-time	2	<i>2</i>

Director: Peter Moore
Finance Officer: Marie Baker
Housing Officer: Jennie Harrison
Building Surveyor: Sarah Maddaford
Clerical Officer (p/t): Pat Dilworth
Clerical Officer (p/t): Jenny Hoskin

Housing in Cornwall & Isles of Scilly

Housing stock	2011	<i>2010</i>
1 bedroom	6	<i>2</i>
2 bedrooms	131	<i>122</i>
3 bedrooms	150	<i>123</i>
4 bedrooms	7	<i>3</i>
Total	294	<i>250</i>

Comparison: SWBM – Average no. of homes = 376

CRHA on the Isles of Scilly

Size of homes	No.	Average rent
Two bedroom bungalow	3	£91.26
Two bedroom house	7	£91.17
Three bedroom house	15	£102.27
Total	25	£97.85

Number of lettings during 2010/11 - 9

CRHA in Cornwall

Size of homes	No.	Average rent
One bedroom bungalow	2	£60.78
One bedroom house (with study)	4	£72.17
Two bedroom house	63	£79.53
Two bedroom bungalow	40	£80.63
Two bedroom flat	18	£75.10
Three bedroom house	134	£89.94
Three bedroom bungalow	1	£91.27
Four bedroom house	7	£98.27
Total	269	£84.88

Number of lettings during 2010/2011 - 46

Rents

Average weekly rents on assured tenancies				
		2011		2010
	Number	Average rent	Number	Average rent
One bedroom	6	£68.37	2	£63.91
Two bedrooms	131	£80.19	122	£79.17
Three bedrooms	150	£91.18	123	£89.42
Four bedrooms	7	£98.27	3	£94.47

	2010/11	2009/10
Average increase in assured rents	1.57%	5.81%

Rents - Comparison

	CRHA	SWBM	SPBM
Average weekly rent – all assured tenancies	£86.91	£86.90	£89.08
One bedroom	£68.37	£77.28	£70.04
Two bedrooms	£80.19	87.88	£86.43
Three bedrooms	£91.18	£99.05	£91.34
Four bedrooms	£98.27	£105.52	£95.92
Average increase in assured rents	1.57%	0.28%	1.22%

Rent Collection – Performance

	2011	2010
Gross rent receivable	£1,176,286	<i>£1,101,948</i>
Actual rent received	£1,175,260	<i>£1,083,760</i>
Proportion of rent receivable actually collected	99.91%	<i>98.34%</i>

Rent Collection – Comparison

Rent Collection	CRHA	SWBM	SPBM	HouseMark
Proportion of rent receivable actually collected	99.91%	<i>100.05%</i>	<i>100.01%</i>	<i>99.91%</i>

Many tenants find it more convenient to pay their rent by regular weekly standing order from their bank account.

Please contact us a standing order mandate form if you would like to set up a standing order with your bank.

Rent Arrears - Performance

	2011	2010
Total arrears on current tenancies	£50,506.67	£47,560.60
Total arrears on terminated tenancies	£3,008.71	£1,868.13
Total gross arrears	£53,515.38	£49,428.73
Total current arrears as a percentage of rent debit	4.29%	4.32%
Total gross arrears as a percentage of rent debit	4.55%	4.49%
<p>Note: 1. The current arrears figure includes an estimated £23,304.59 due from Housing Benefit (2010 figure - £20,554.40)</p>		

Rent Arrears – Comparison

	CRHA	SWBM	SPBM	HouseMark
Total current arrears as a percentage of rent debit	4.29%	3.06%	2.67%	3.53%
Total gross arrears as a percentage of rent debit	4.55%	4.49%		
Current tenant arrears as a percentage of the annual rent debit (including amounts due from Housing Benefit)	4.29%	3.06%	2.67%	3.53%
Rent arrears net of Housing Benefit	2.23%	1.79%	1.59%	
Rent collected as a percentage of rent due	99.91%	100.05%	100.01%	99.91%
Former tenant arrears as a percentage of the annual rent debit	0.25%	0.59%	0.23%	1.28%

Rent written off as a percentage of the annual rent roll	0.48%	0.32%	0.25%	0.38%
Percentage of all tenants who have been evicted for rent arrears	0.34%*	0.18%	0.00%	0.30%

During the year 2010/2011 CRHA evicted one tenant for non-payment of rent.

Anyone experiencing difficulty in paying their rent should contact our Housing Officer as soon as possible.

We encourage all tenants to make a claim for Housing Benefit. You might be entitled to receive help with your rent.

For further information on Housing Benefit please contact:

Cornwall Council on 0300 1234 121

or

Council of the Isles of Scilly on 01720 424000

Repairs - Performance

		2010/2011		2009/2010	
	Target	No. of orders	Repairs completed within target	No. of orders	Repairs completed within target
Emergencies	1 day	8	100%	<i>6</i>	<i>100%</i>
Urgent	7 days	399	76%	<i>323</i>	<i>75%</i>
Routine repairs	28 days	227	86%	<i>202</i>	<i>84%</i>

Repairs - Comparison

	CRHA	<i>SWBM</i>	<i>SPBM</i>	<i>HouseMark</i>
Percentage of emergency repairs completed within target time	100.00%	<i>98.57%</i>	<i>100.00%</i>	<i>98.99%</i>
Percentage of urgent repairs completed within target time	76.19%	<i>93.34%</i>	<i>96.85%</i>	<i>97.42%</i>
Percentage of routine repairs completed within target time	85.90%	<i>93.89%</i>	<i>97.00%</i>	<i>97.21%</i>
Average weekly cost per dwelling of routine maintenance	£9.25	<i>£10.36</i>	<i>£10.58</i>	
Average weekly cost per dwelling of planned maintenance	£7.25	<i>£5.71</i>	<i>£4.22</i>	
Average weekly cost per dwelling of major repairs	£5.65	<i>£10.61</i>	<i>£12.38</i>	

Lettings - Performance

Lettings in 2010/2011			<i>2009/2010 figures</i>
During 2010/2011 we rehoused	11	households in properties vacated by tenants moving elsewhere	<i>13</i>
and	44	households in newly built properties	<i>8</i>
Of these households,	2	were nominations from local authorities	<i>14</i>
	7	were direct applicants	<i>5</i>
and	46	were housed via Cornwall Homechoice	<i>N/A</i>
The longest time any of our properties were empty before being relet was	5	weeks (including time spent carrying out repairs before being relet)	<i>9</i>
The average time our properties were empty before being relet was	21	days.	<i>23</i>
During the year	3	tenants swapped homes by way of mutual exchange	<i>0</i>

Lettings – Comparison

	CRHA	<i>SWBM</i>	<i>SPBM</i>	<i>HouseMark</i>
Number of lettings	55	59	29	
Average re-let time (calendar days)	21.00	15.16	25.70	24.50
Percentage of rent lost through dwellings being vacant	0.32	0.42	0.30	0.92

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 survey scheduled for 2011 has been delayed so that we could take account of a change that has been made to the standard surveys used by providers of social housing. We intend to carry out a new survey early in 2012 so that we have more up to date feedback from the users of our services.

Tenant Satisfaction – Comparison

	CRHA	<i>SWBM</i>	<i>SPBM</i>	<i>HouseMark</i>
Percentage of tenants satisfied with the landlord's services overall	92.30%	89.96%	90.00%	85.00%
Percentage of tenants satisfied with repairs and maintenance	88.80%	89.19%	90.00%	84.90%
Percentage of tenants satisfied that their views are taken into account	74.40%	77.16%	74.40%	67.60%

Financial Performance

Financial Information 2010/2011

Income and Expenditure for the year ended 31 March 2011	2011	2010
	£	£
Income:	1,190,186	1,150,850
Less repairs and operating costs:	(663,458)	(691,771)
Gives an operating surplus of:	526,728	459,079
Plus interest we received:	2,848	3,004
Less interest and similar charges payable:	(371,377)	(312,385)
Gives a surplus (deficit) on ordinary activities of:	158,199	149,698
Plus transfers from reserves for maintenance:	0	0
Plus reserves brought forward from previous year:	546,562	396,864
Results in general reserves at the end of the year of:	704,761	546,562
Balance Sheet	2011	2010
as at 31 March 2011		
	£	£
<u>What we own</u>		
Cost of our investment in houses	25,993,483	20,468,410
Less Social Housing Grant	(16,686,941)	(13,027,886)
Investment in computers and other equipment	14,208	10,627
Cash we have and money we are owed less bills not paid	184,678	28,422
Total assets less current liabilities	9,505,428	7,479,573
<u>How we fund it</u>		
By borrowing long term for housing	8,395,040	6,527,384
Called up share capital	43	43
Reserves for specific purposes	405,584	405,584
General reserves	704,761	546,562
Total funding	9,505,428	7,479,573
<p><i>The above information represents an extract from the audited Financial Statements for the year ended 31 March 2011.</i></p> <p><i>Copies of the full Financial Statements for the year ended 31 March 2011 are available on written request to the Secretary at the Registered Office of the Association.</i></p>		

Financial Performance – Comparison

	CRHA	<i>SWBM</i>	<i>SPBM</i>	<i>HouseMark</i>
Weekly Operating Cost per unit	£36.72	<i>£53.90</i>	<i>£64.00</i>	<i>£57.68</i>
Operating Cost as % of Turnover	47.73%	<i>63.46%</i>	<i>77.00%</i>	<i>75.72%</i>
Average weekly cost per dwelling on management	£8.91	<i>£16.55</i>	<i>£17.13</i>	<i>£15.11</i>
Gearing ratio (loans divided by reserves plus grants)	47.51	<i>47.19</i>	<i>35.00</i>	
Interest cover (operating surplus plus interest receivable divided by interest payable)	1.60	<i>1.60</i>	<i>2.01</i>	
Liquidity (current assets divided by current liabilities)	1.09	<i>2.54</i>	<i>3.18</i>	

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 necessarily easy or straightforward 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.

We did not achieve much of what we set out in last year's Report, mostly because we did not take sufficient account of the amount of staff time that would be taken up in dealing with the 44 new homes that were completed in the second half of last year. Much of what we said in last year's Report is therefore repeated below.

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 four times every year. 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

Last year we said that we would be reviewing the information provided on our website. We have started updating the website its website and we would be pleased to 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.

Last year we stated that we intended to use the proposed Warm Homes Standard to influence this investment. However, during the year we decided that we would use the information we have on the Energy Performance Certificates for each property to prioritise those developments with the lowest average energy performance rating.

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 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 still underway. 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 offer 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.

“Affordable Rents”

The new development regime introduced by the Government for 2011-2015 required housing associations to charge up to 80% of open market rents on all newly constructed properties and also charge these higher rents on a proportion of relets of existing properties. CRHA took the decision not to charge higher rents on relets of existing properties. **We would be interested in hearing the views of existing residents on this issue.**

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. We have made a start on providing this information in this Report. **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.

Chairman: Graham Facks-Martin MBE

Vice-Chairman: Hugh Murton FRICS

Treasurer: Stuart Cooper

Peter Mansfield LL.B (Hons) MRICS

J M Williams FRICS DL

Roger Jones FCCA

Anthony L Venning DMS

Stephen Watson Dip TP MRTPI (retd)

Katherine Uren

Val Newman

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