



Black Country Housing Group

Residents' Annual Report
April 2013 - March 2014



A Social Business Investing in
People and Communities

Contents

| | |
|---------------------------------------------|----|
| Welcome | 3 |
| Year at a Glance 2013/14 | 4 |
| About your Residents' Annual Report 2013/14 | 5 |
| Your Residents' Annual Report 2013/14 | 7 |
| A closer look at what we've been up to | 9 |
| Getting Involved | 13 |
| How we can help you | 14 |

Welcome

Looking back over the year I am proud to say our achievements have been significant in what has been a very challenging time for our customers and local residents.

At the start of the year we unveiled our new mission as A Social Business Investing in People and Communities. Alongside this new mission we agreed our new 3 year targets; over this time we will grow our business and provide more new homes, as well as pushing the boundaries of excellence in service delivery to our customers. For our existing residents this means providing well-maintained, safe and energy efficient homes, and for new residents creating much needed high quality new homes.

We continued to transform parts of our business to deliver value-for-money, such as our housing team who are preparing for the impact of welfare reform on our customers. Through the savings we have made by being more efficient, we have been able to support residents into employment and training, and have provided housing options advice to many of our more vulnerable customers. We are proud that our Social Investment Fund is supporting those of our customers in the most need, and we are creating employment locally, helping the local economy.

It is very important that we recruit and retain colleagues who are customer-focused and passionate about delivering excellence. During 2014 we reviewed our Values and Colleague Behaviours and achieving Investors in People Gold. Our recognition as a Sunday Times Top 100 employer shows that we are well on the path to being an outstanding employer.

Finally we celebrated our 40th Anniversary during 2014, and I am confident that BCHG will continue to play an important role in the lives of our residents and local communities, supporting individuals and families in these challenging times.



Amanda Tomlinson
Chief Executive

Year at a Glance 2013/14

Rent Collected:
99.15%



Target: 98%

Number of homes
managed by BCHG



2011

Resident
Satisfaction:

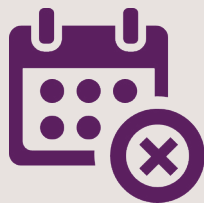


86%

Homeswapper
Successful Swaps:



9



Rent Losses: 1.4%

Target: 1.2%

Avg. time taken to let
homes (days): 17



Target: 20

Rent Levels

1 bed: £74.39

2 bed: £86.26

3 bed: £95.95



4 bed: £106.76

5 bed: £133.55

6 bed: £140.41

How residents came to us

Referrals from councils:
53%

Direct Applications to
BCHG: 35%



Transfers within BCHG homes:
6%

Mutual exchanges with council
or other social housing: 6%



New Homes:

71



Gas Safety Checks Completed

Target: 100%
Actual 100%



23 Complaints Received

100% of Complaints
responded to in time

% of Ethnic
Minority Lettings:

19%



About your Residents' Annual Report 2013/2014

Homes & Communities Agency (HCA)

The HCA is responsible for regulating social housing and it has set out in its regulatory framework the standards to which we must operate. This annual report tells you how we're doing against these standards.

The regulatory framework has seven standards, which are divided into two categories:

1. Economic Standards

- Value for Money
- Governance & Financial Viability
- Rent

The HCA monitor these standards and seek assurance from us that we are meeting these.

The good news is that we have achieved a V1 for viability & G1 for governance, which are the highest ratings the HCA can award. We also comply with the way we set our rents, which follows a formulae set by the government.

2. Consumer Standards

- Tenant Involvement & Empowerment
- Home
- Tenancy
- Neighbourhood & Community

The HCA expect these standards to be agreed and scrutinised more locally with residents. This report captures our performance of these standards, and also includes feedback we receive from residents. Performance checks carried out by the Tenant Scrutiny Panel show that we are performing at a good level and also highlight some areas where we can improve.

More information about the standards can be found on the HCA website:

www.gov.uk/government/organisations/homes-and-communities-agency

Your Residents' Annual Report 2013/2014

Your Views

Your feedback is important to us as it provides the opportunity to learn and put things right so we don't repeat the same mistakes in the future.

During the year, we received:

- 23 complaints which included: poor workmanship and poor communication.
- 57 compliments which included: Good quality workmanship, treating residents with respect, going the extra mile to help support residents.

We met our target by responding to 100% of complaints on time.

We used Quality Housing Services, an independent performance measurement organisation to analyse the complaints we received and our response to these. They told us that residents rated us between very good and excellent in our complaints handling and outcomes achieved. Complaints are also considered by the Tenant Scrutiny Panel, who in their review last year, made recommendations on how we can better record and monitor complaints in future.

In January 2014 we used independent company, Engage Plus, to survey the views of residents and in doing so contacted 450 of you by phone to get your opinions. Your comments and feedback has provided lots of information that will help us shape and improve our services.

Here's a snapshot of the feedback from those who took part:

- 86% of residents were satisfied with the services they received from us
- You told us we could do better in our processes to tackle anti-social behaviour
- We could do better on estate services, such as grounds maintenance and car parking
- Residents did not want us to open on a Saturday morning or a week day evening as we had suggested

This has helped us to put together a plan and we aim to improve satisfaction to at least 87% when we again carry out our next survey in January 2016.

A closer look at what we've been up to

Rent Collection

In April 2013 the Government began the introduction of Universal Credit which will bring together a range of benefits, including housing benefit, into a single monthly payment. In advance of this, a charge for under occupation was introduced and a cap put in place to limit the amount of benefit that individuals and families can receive. At the start, 195 residents were impacted by the under occupation charge and 8 by the benefit cap. We have been able to reduce the number of residents affected by the under occupation charge to 153, by either helping residents to downsize or by agreeing mutual exchanges. We have encouraged those residents who are affected by this charge to consider moving to smaller property and have promoted Homeswapper, a national online mutual exchange service available to residents free of charge.

To make sure we can help our residents as the introduction of Universal Credit gathers pace, we have made some changes of our own:

- We restructured the Housing team so that we now have a dedicated team that deals with **Rent Income Collection** and a team that specialises in **Tenancy Management**. Our aim is to reduce the impact of the welfare reforms on you.
- We also made sure that we have specialist help in-house through our Compass team (formally FirstStop) whose services are now funded through our Social Investment Fund. The service provides essential support to those who need help applying for benefits or just some help with day to day budgeting. This service is free to all our residents.
- We work with other agencies who offer support too such as:
Sandwell Hub - a partnership of several organisations within the West Midlands that provide support and guidance services to vulnerable households.
Energyextra - a partnership of 9 housing associations and councils that was set up to give residents easy access to cheaper gas and electricity.
Six Towns Credit Union - an organisation that provides affordable loans, savings and finance options for anyone living or working in Sandwell, South Birmingham and Worcestershire.
- We can now send text messages to you and receive text messages from you. You can also view your account online myhome.bchg.co.uk. You can view and update your details online as well as accessing your rent account.

Tenancy Management

We are committed to providing safe communities and work with other agencies to tackle unacceptable behaviour.

During 2013/2014 we dealt with following number of incidents:

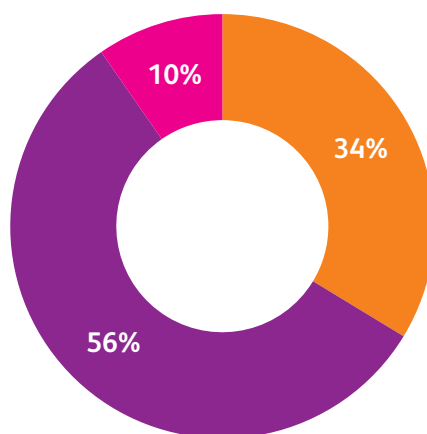
- 144 incidents - of those number 4 were high level cases. (High level cases where the victim is highly vulnerable due to an action made against them such as threats or violence). In 2013/14, the nature of our high level cases involved domestic abuse and assault.
- 1 family was evicted in response to their anti-social behaviour.
- 96% of cases were dealt with without resorting to legal action.
- £35,000 was spent on legal costs on legal remedies for residents who breached the terms of their tenancy agreement.

Maintaining Your Home

In the Engage Plus survey, 79% of you said that you were satisfied with our repairs and maintenance service. This was a good result but we will continue to work to increase this by 1% in each of the coming years.

We carried out a total of 6129 repairs during the year and the following chart provides a breakdown of these.

■ Emergency Repairs ■ Routine Repairs ■ Urgent Repairs



Types of repairs services carried out in 2013 / 14

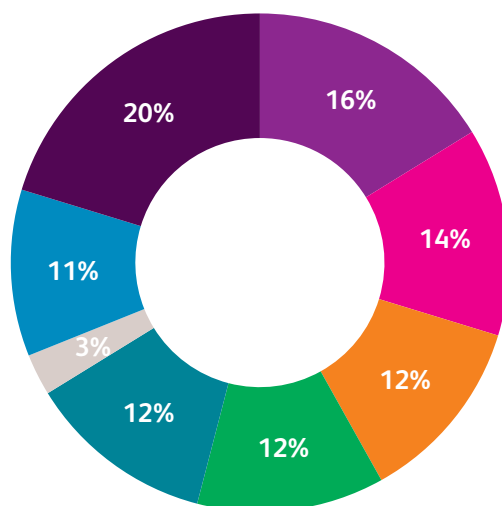
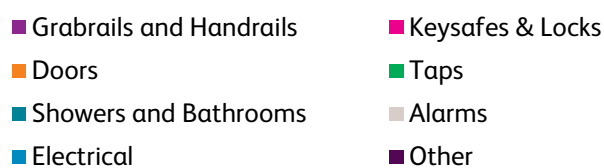
The key outcomes of our repairs and maintenance services are that:

- 100% of our homes meet the Government's Decent Homes standard
This means that all of the homes we offer to you are safe, have good working heating and insulation, have reasonably modern facilities and are in a good condition of repair.
- 100% of our emergency repairs were completed within time
- 98.6% of our urgent repairs completed within time.
- 95.2% of our routine repairs were completed within time.

Aids and Adaptations

We want to make sure that our residents are able to enjoy and live comfortably in their home. During the past year we have been able to respond to the changing needs of residents, particularly those who have encountered serious and life changing ill health. In some case we have moved residents to more suitable accommodation and in others we have adapted their existing home.

We have carried out a number of aids and adaptations over the year, enabling over 70 people to live more safely and independently in their home. Take a look at the chart on the next page to see the variety of aids and adaptations that we can help to provide.



Types of aids and adaptations carried out in 2013 / 14

If you feel that you would benefit from an aid or an adaptation to your home, please get in touch with our Compass team who will be able to discuss your needs with you. You can call the team on 0121 561 1969 or email them: compass@bchg.co.uk

Helping you save money

Energyextra

Utility bills - gas, electricity, water - can be one of your largest household costs. That's why we are part of Energyextra. A team of energy advisors are there to help you reduce with your utility bills, manage your energy and water usage.

In 2013/14 Energyextra have:

- Saved £96,737 for people in the local community
- Made over 1000 visits to people in the local community
- Saved nearly half a million kgs of CO²

The ways in which Energyextra can help you are:

- Apply to the Warm Homes discount fund (if you are eligible)
- Review your debts and help to find ways to manage your bills
- Help you find a cheaper fuel tariff or provider

Getting Involved

We know that the best way to improve our services is to listen to our residents. We welcome resident involvement in a number of ways as it influences what we do. Here are a few things that we have recently improved at your request:

- At Mountbatten Close, West Bromwich, we fitted new coded locks on bin stores to restrict access to outsiders and this reduced fly tipping.
- At Darby Street, Rowley Regis, we fitted railings on walls to deter groups from sitting on walls and intimidating locals.
- At Vantage Point, we put in a new slabbed pathway to give residents safer and better access to the gardens.

We also have a number of forums that help us shape our services:

- All 6 of our sheltered schemes have residents' associations
- There are 3 estate based resident committees

Our sheltered scheme associations put on a number of events and have helped make service improvements. Our 3 estate committees in Smethwick, West Bromwich and Wednesbury were consulted about our communal cleaning before we selected a new cleaning contractor.

Tenant Scrutiny Panel

This Panel was set up to hold us to account and help make improvements to the services we deliver. We currently have 5 residents on the Panel, and we have been supporting them so that they can better scrutinise our services and make improvements.

The 5 residents attended a Tenant Conference in Wolverhampton, to learn what other similar housing providers are doing. We have also helped residents to better understand the organization and the properties we manage, arranging site visits.

We joined the Tenant Participation Advisory Service (TPAS), an independent organisation to help and support members of the scrutiny panel as well as other resident groups. We recruited a new Resident Involvement Officer to give support and help to all our residents who want to get involved. We believe this greater understanding will help the Panel to drive up our performance.

The Panel meets every other month and this year scrutinised the way we handled complaints and the quality of our grounds maintenance. The key recommendations put to us were:

- Complaints could be better recorded and monitored, so we took this on board and changed the way we do this.
- Grounds maintenance can be better delivered better in some areas. We continue to work with the Panel to improve this area, and plan of action is in place.

How we can help you

Changes to your benefits and welfare

There are further changes that are happening to welfare benefits that may affect you. In 2015, Universal Credit is being introduced in the Black Country areas and Birmingham.

What these changes mean for you:

1. Benefits will be paid monthly into a bank account, so you if you don't have a bank account now is the time to get one.
2. To apply for benefits, you will be expected to use a computer and apply online. If you don't know how to use a computer, now is the time to learn. Local libraries are there to help and give you access to a computer.
3. Benefit will be paid monthly, so if you currently budget weekly, now is the time to get some budgeting advice and help. You can contact us and we can point you in the right direction.
4. Our Income Team is here to help and support you, call them on 0121 561 1969.

The importance of Gas Safety

We carry out yearly gas safety checks to keep you safe. When we contact you please make sure you are available for us to visit your home. The checks need to happen before the current certificate expires, so we'll give you as much notice as we can.

Need a hand?

If you need help in the home, an aid or adaptation or housing options advice, call our Compass team on 0121 289 3915 or email compass@bchg.co.uk.

If you are deaf or hard of hearing, all of our of Offices have hearing loops – please ask our receptionists. These help you hear more clearly and reduce background noise if you use a hearing aid or loop listener. If you would like a hearing loop for a meeting, let us know beforehand.

If you are blind or partially sighted we can give you information in large print, on audio tape or in Braille.

Please phone 0121 561 1969 to discuss your needs with us. If your first language isn't English, we can provide an interpreter either to help you over the phone or in person.

How to contact us:



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