



Family Housing Association
(BIRKENHEAD & WIRRAL) LTD

Annual Report



2020 2021

Welcome to our Annual Report to Tenants

Introduction from the Chief Executive

The Covid-19 pandemic has continued to dominate the news and our day to day lives. Family Housing Association has managed to continue delivering high quality services throughout. Thanks is due to our staff team, our contractors, our voluntary Board Members and our tenants for their support during this challenging time.

At the start of the pandemic, new ways of working were rapidly introduced to support remote working and have demonstrated that we can work efficiently and effectively both in the office and from home, whilst reducing our impact on the environment.

Family Housing Association has become an adopter of the National Housing Federation's "Together with Tenants" initiative, which ensures that tenants remain at the heart of everything we do. The numbers participating in the Customer Panel have increased over the past year with many other tenants choosing to share their views in the ways most comfortable and convenient to them.

During 2020 we adopted the 2020 Code of Governance. This is a national standard that ensures that the Association is run effectively, openly, transparently with due regard to equality and diversity.

Family Housing Association continues to invest in our existing properties, managing to deliver our annual planned maintenance programme, despite the pandemic. We have also been working to improve the energy efficiency of our homes as they become vacant, so minimising the disruption to tenants of having such works completed around them.

We continue to look to invest in additional homes, with some significant progress since the end of the year which will be reported in next year's annual report and on our website.

I hope that everyone remains safe and well and that we can all look forward with optimism to the year ahead.

Neil Moffatt
Chief Executive



Welcome from the Chairman of the Board

I am sure that many of us could not imagine, that over twelve months after the start of the Pandemic we would still be experiencing its impact on our daily lives.

As with all organisations, it has been necessary to adapt our working practices; a combination of home and office working. It is a credit to the staff at Family Housing Association that the day-to-day operations have continued and that the service to our tenants has been maintained, delivering the best possible services. I would like to thank the staff for their commitment and flexibility.

We have all become experts (to a lesser or greater extent!) of Zoom meetings. The Board has continued to meet every other month, where we have discussed and agreed the strategic direction of Family Housing Association. I would like to express my thanks to the Board for their time, commitment, and expertise. Board members give of their time freely and offer valuable advice and support to the management team of the Association.

As we face the ongoing challenges of the Pandemic, I am confident that Family Housing Association will continue to adapt and support our tenants.

Richard Roberts
Chairman

Looking after your Homes

Energy Efficiency Improvements

During 2020 we spent £50,514 improving the central heating boilers in our homes.

We have also budgeted to spend £1.7 million between now and 2030 to improve the energy efficiency of our homes. The target is for all of our homes to achieve an EPC band C rating by 2030.

Repairs Satisfaction

We send a questionnaire to our tenants each time they report a repair. The results were as follows:

	19/20	20/21
Appointment made	98.12%	98.28%
Appointment kept	99.24%	99.25%
FHA Staff polite	100.00%	100.00%
Contractor polite	99.44%	100.00%
Contractor showed ID	95.69%	93.92%
Contractor tidy	99.26%	99.25%
Completed in one visit	87.29%	83.90%
Customer Satisfied	99.82%	98.51%

Property Improvements



Kitchens

25

27

22



Bathrooms

7

7

1



Boilers

30

22

24

Repairs Performance

	Target	2019 / 2020 Success Rate	2020 / 2021 Success Rate
Emergency	1 day	100.00%	100.00%
Urgent	5 working days	97.44%	98.83%
Routine	21 working days	98.19%	98.83%
Money Spent on Response Repairs		£258,725	£264,524
Money Spent on Improvements		£273,448	£175,287

Neighbourhoods & Communities

Dealing with Anti-Social Behaviour (ASB)

We aim to resolve all complaints about Anti-Social Behaviour to the satisfaction of the complainant.

Cases 19/20	Cases 20/21	Time Spent 19/20	Time Spent 20/21	Resolved 19/20	Resolved 20/21
29	33	5117 Minutes	2331 Minutes	20	31

Family Housing Association continues to offer an out of hours ASB response service where tenants can report ASB whilst the office is closed. Security officers will respond to witness the Anti-Social Behaviour and challenge the perpetrators if safe to do so.



Managing our Income

The income we receive is the rent from our tenants

Percentage of Rent Collected		Rent lost on Empty Homes		Rent Written Off	
19/20	20/21	19/20	20/21	19/20	20/21
99.1%	101.83%	0.89%	0.83%	0.37%	0.28%

During the first lockdown, letting of properties was not permitted which resulted in a number of properties being empty for a long time. This impacted on rent lost on empty homes and the number of days taken to re-let properties. Over the last twelve months we have also found a much higher proportion of properties required extensive works before they could be re-let.

Universal Credit

Universal Credit has been a huge challenge for Family Housing Association as, unlike Housing Benefit, the housing element is paid to the tenant and the tenant must make arrangements to then pay their rent. Everyone of working age that receives Housing Benefit is likely to move to Universal Credit in the future.

**Increase in Arrears due
to Universal Credit**

£18,074

**Average Increase in
arrears per claimant**

£159.95

**Number of Tenants
Receiving Universal Credit**

113

**Number of Tenants
expected to move to UC**

62



Letting our Homes

When a property becomes empty, we carry out gas checks, electrical checks and any repairs or improvements that are necessary.

No days to re-let a property		Number of Lettings	
19/20	20/21	19/20	20/21
34	43	32	17
Cost of Works		Low Demand Lettings	
£129,422		1	



Involving our Tenants in our Decision Making

Family Housing Association has a Board that is responsible for guiding the Association through the challenges that it faces. Our Board includes Members who are tenants, to ensure that our tenants' views are always taken into consideration. We also have a Customer Panel that works closely with Staff to provide advice and guidance. We have been working with our Panel Members to understand how we can get the best value from the time they give to support the Association.

Number of Board Members		Tenants who are Board Members		Number of Customer Panel Members	
19/20	20/21	19/20	20/21	19/20	20/21
7	8	2	2	5	7

Paying your Rent

Rent Received	Rent Owed by Current Tenants
£1,718,672	£76,657
Owed by Former Tenants	Rent Paid in Advance
£10,306	£33,973



About our Homes

Where do we own homes?

Birkenhead	231
Wallasey	80
Port Sunlight	64
Bromborough	8
Number of Homes	383



What type of homes does Family Housing Association Own?

Terraced Houses	199
Semi-Detached Houses	24
Bungalows	7
Converted Flats	30
Purpose Built Flats	66
Sheltered Flats	57

Providing More Homes

Family Housing Association is a charitable organisation that does not pay money to shareholders. Any surplus money is re-invested in our homes or is used to acquire new homes.

Over the last year we have been working hard to identify opportunities for investment in new homes and are currently finalising the purchase for 3 existing properties and a plot of land suitable for the development of 3 homes.



**Budget for New
Homes 2021**

£958,000

**New Homes Budget
2021 to 2030**

£3,766,000

Keeping you Safe in your Home

Gas Safety

Asbestos Safety

Homes with Valid Cert		Checks On Time		Surveys		Homes Affected		
19/20	20/21	19/20	20/21	19/20	20/21	Low Risk	Medium Risk	High Risk
100%	100%	100%	99.1%	28	28	66	0	0

Electrical Safety

Homes with Valid Cert		Tests Carried Out	
19/20	20/21	19/20	20/21
100%	100%	126	83

Radon Gas

Some homes in the UK are affected by radioactive gas that comes up naturally through the ground.

Family Housing Association properties in areas affected by Radon

0

Keeping your Water Safe

All of our homes are risk assessed for water safety. We have no shared water tanks but some of our homes still have tank fed hot water systems. We are converting these homes to combination boilers to improve water quality.

Number of conversions 2020/2021 **10**

Fire Safety

Fire Safety is critically important, especially for our flats with communal areas. We carry out regular inspections of those common parts to identify fire safety risks and appoint an independent fire safety expert to assess the common parts every three years.

We also take action where fire safety issues are identified during annual home visits.



Complaints

We have a simple complaints procedure where tenants are unhappy with the service we have provided;

- 1) Informal Complaint
- 2) Formal Complaint to Chief Executive
- 3) Housing Ombudsman

Complaints Received	5
Resolved Informally	5
Resolved Formally	0
Referred to Ombudsman	0

Involvement and Empowerment

Family Housing Association has a number of 'Service Standards' agreed with its tenants. These Service Standards explain the service we intend to deliver and our performance targets. Full details of our Service Standards can be found on our website. They are reviewed each year by our Customer Panel and the Board. On the next four pages our Service Standards and our performance over the last 12 months will be summarised. If you feel any of these Service Standards should be changed, please let us know. All suggestions received will be discussed by the Customer Panel who will then make recommendations to the Board.

- ▶ **Support and Service a Customer Panel made up of a cross section of Tenants.**
Our Customer Panel met three times during the year and currently includes tenants from Birkenhead, Wallasey and Port Sunlight.
- ▶ **Provide a menu of involvement options including surveys, phone, e-mail and meetings.**
Customer Panel Members have the option to attend meetings, discuss issues over the phone or take part through postal questionnaires.
- ▶ **Consult on major changes to Service Delivery.**
There were no major changes to service delivery during the year.
- ▶ **Consult on Business Plan Proposals.**
The Customer Panel discussed our Business Plan in their September 2020 meeting.
- ▶ **Consult on Customer Service or Tenant related policies.**
The Panel was consulted on the following policies: Customer Panel Terms of Reference, Starter Tenancies, Business Plan, Service Standards, Rent Arrears, Tenant Involvement, IT & Communications, Social Media, Anti-Corruption Bribery and Fraud.
- ▶ **Ensure Tenant Representation on the Board.**
The Board has 2 members that are also Tenants.
- ▶ **Provide choice during planned maintenance works.**
Tenants can choose from a range of: kitchen designs, worktops, kitchen and bathroom flooring.
- ▶ **Provide feedback on surveys and consultations undertaken.**
Information provided in this Annual Report, in our newsletters and on the website.
- ▶ **Provide information regarding our performance.**
Performance statistics are provided in this Annual Report and on our website.
- ▶ **Maintain high standards of Customer Care.**
Customer care is monitored by the Board. All complaints are reported to the Board and performance is monitored in respect of satisfaction with our repairs service (98.5% satisfied) and new tenants (100% very satisfied).
- ▶ **Offer a clear and straightforward complaints procedure.**
Our complaints procedure has been updated during the year. It now has only three stages, Informal Complaint, Formal Complaint and Housing Ombudsman.
- ▶ **Provide a fair, equal service to all.**
We aim to offer a fair service to all our tenants, regardless of disability, gender, race, age, sexual orientation, religion or philosophical belief. Satisfaction is monitored for different groups in our 3 yearly tenant satisfaction survey to ensure that no group experiences direct or indirect discrimination. During the last year, 5.3% of lettings were to minority communities, compared to a Wirral average of 2.5%.



Repairs, Maintenance & Quality of Homes

These Service Standards relate to the services we provide to maintain our homes.

- ▶ **Ensure a variety of methods for reporting repairs is available.**
Our tenants can report repairs by telephone, e-mail, through our website, text message or social media. Telephone remains the most popular way to report a repair.
- ▶ **Provide an out of hours emergency repairs service.**
When our Office is closed, our calls are forwarded to a 24 hour call centre provided by Magenta Living. For each repair reported using this service, a customer satisfaction questionnaire is sent out. Customer Satisfaction with the service provided by Magenta remains high, with 100% of those responding 'Very Satisfied' with politeness of the call centre staff.
- ▶ **Prioritise Repairs so that the most urgent are dealt with first.**
Repairs are allocated a priority when they are reported. Emergency repairs are attended within 24 hours. Urgent repairs within 5 working days and Routine repairs within 21 working days. The priority allocated is based on whether there is a risk to health and safety or danger of damage to the building.
- ▶ **Ensure our Customers are satisfied with our repairs service.**
A Customer Satisfaction Questionnaire is sent out with every repair. Full details can be found on page 3, but overall, from the replies received, 98.5% of repairs were carried out to the satisfaction of the tenant.
- ▶ **Carry out Repairs to a good standard.**
A sample of repairs is assessed for quality and value for money. Last year 100% repairs were found to be of satisfactory or good value for money and 100% of repairs were found to be of a satisfactory or good standard.
- ▶ **Keep our properties in a good state of repair.**
Properties are inspected every 5 years. They are also inspected when they become void (empty) or when requested by the tenant. Last year the Association spent £618,249 on repairs and maintenance.
- ▶ **Improve properties through a Planned Maintenance Programme**
76 properties were inspected last year and had repairs or improvements carried out, at a total cost of £101,358 although some tenants declined work due to the Coronavirus. Some work was delayed due to the Pandemic and was completed in 2021.
- ▶ **Test gas and electrical installations in our homes regularly.**
Gas safety checks are carried out every year and electrical tests every five years. We carried out 425 gas safety checks last year and 83 electrical tests.
- ▶ **Ensure communal services are carried out to a good standard.**
Communal areas are usually inspected every month although this has been scaled back during the last year due to Coronavirus.
- ▶ **Carry out adaptations to assist residents with disabilities.**
Family Housing Association spent £7,705 last year on adaptations for tenants. All work supported by an Occupational Therapist is carried out as quickly as possible.



Neighbourhood & Community

These Service Standards relate to the communities we serve and how we can improve the local environment.

- ▶ **New tenants will be made aware of their responsibilities in relation to Anti-Social Behaviour.**
Our sign up procedure includes our expectations in regards to behaviour and respect for others.
- ▶ **All new tenants to be monitored for 12 months and Starter Tenancies used were appropriate.**
Starter Tenancies are used unless the new tenant is transferring from another Housing Association. Last year 76% of our tenancies were Starter Tenancies.
- ▶ **We will make it easy to report Anti-Social Behaviour.**
Tenants can report Anti-Social Behaviour (ASB) by phone, e-mail, text message or social media message. We took 85 ASB actions in the year as a result of reports from tenants.
- ▶ **We will work to resolve all complaints of Anti-Social Behaviour to the satisfaction of the complainant.**
ASB complaints are kept open until the complainant has agreed that they are resolved. Last year 31 ASB complaints were resolved.
- ▶ **We will work to improve local environmental standards.**
We carry out home visits and estate inspections to ensure gardens and yards are maintained to a reasonable standard and communal areas are kept clear.
- ▶ **We will carry out estate / property inspections and encourage residents to take part.**
We normally inspect communal areas every month although this has been reduced due to the Coronavirus pandemic. We welcome interaction with tenants during these visits.
- ▶ **All issues identified at inspections will be addressed.**
All issues are recorded and any repairs are processed appropriately.
- ▶ **We will ensure offensive and other graffiti is removed.**
There have been no incidents of graffiti reported during the past year.
- ▶ **We will secure abandoned properties with 24 hours.**
No properties have been abandoned and left unsecure during the last year.
- ▶ **We will rapidly remove syringes or other drug related equipment within 24 hours.**
There have been no reports of abandoned drug related items on our properties during the year.
- ▶ **We will encourage recycling of household waste.**
Information on recycling is periodically included on our website, newsletters and social media. All items cleared from void properties are recycled where possible.
- ▶ **We will work with residents and partner agencies to improve the local environment.**
We have worked with Wirral Borough Council to clear rubbish that has been dumped in alleyways and on pavements.



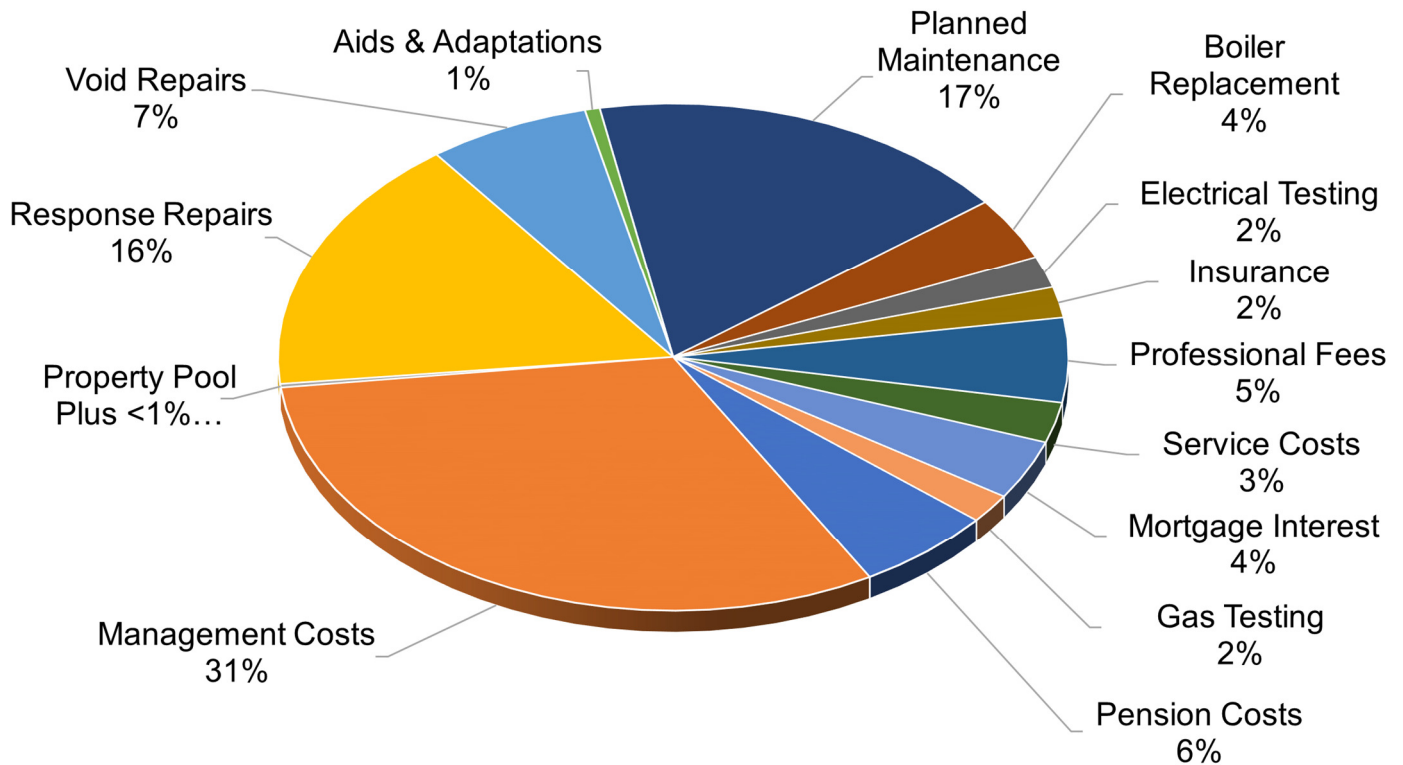
Value for Money

These Service Standards are designed to ensure we achieve good value for money whilst supporting the local economy.

- ▶ **Provide a high quality responsive repairs service that offers good value for money.**
We review a sample of repairs for quality and value. 100% were found to offer good value for money.
- ▶ **Response repairs to achieve high standards of Customer Satisfaction.**
Customer Satisfaction Questionnaires were sent out with every repair and 36% were returned. Overall 98.5% of repairs were carried out to the tenants satisfaction.
- ▶ **Support the local economy through our repairs service and planned maintenance.**
Over the last year, 70% of repairs expenditure was carried out by Wirral based contractors with 85% based in the North West.
- ▶ **Planned Maintenance to provide good value for money.** The Planned Maintenance programme last year went out to tender ,when the successful contractor was Novus Property Solutions for both the general repairs contract and the painting contract. Their quotes offered a saving of £71,086 compared to the closest rival quotation.
- ▶ **Purchase goods and services to achieve best value for money whilst supporting local economy.**
During the last year, 83% of goods and services were purchased from suppliers in Wirral. 98% were purchased from the North West as a whole.
- ▶ **Invest reserves to minimise risk and maximise return.**
We reviewed our borrowing and investment rates again this year to make sure we get a reasonable return with minimum risk. We remain committed to investing our reserves into additional homes and since the end of the year we have made significant progress with property and land purchases.



How your rent was spent 2020/2021



Who runs Family Housing Association?

As a charitable organisation, the work of Family Housing Association is overseen by a Board of Volunteers. Each Board Member brings relevant skills and experience and together they form a formidable team. The day to day running of the Association is carried out by paid staff.

Board Members

Richard Roberts (Chairman)
Allan Lewis (Vice Chairman)
Peter Carter
Gordon Dennett
Allen Gaskell
Joy Hughes
Stephen Morris
Lucy Parr

Staff Members

Neil Moffatt (Chief Executive)
Mark French (Operations Director & Deputy Chief Executive)
Chris Sorrentino-Ryan (Operations Manager)
Collette Byrne (Administrative Officer)
Pam Fewtrell (Housing Assistant)
Dawn Keenan (Housing Assistant)
Helen Stonley (Receptionist / Admin Assistant)



Family Housing Association

(BIRKENHEAD & WIRRAL) LIMITED

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A charity registered under the Co-operative & Community Benefit Societies Act 2014, Reg No 18542R
A Charitable Housing Association registered with the Regulator of Social Housing L1236
A Member of the National Housing Federation, compliant with the Code of Governance