



Family Housing Association
(Birkenhead & Wirral) Ltd

Annual Report



2022 - 2023

Welcome to our Annual Report to Tenants

Introduction from the Chief Executive

Welcome to Family Housing Association's Annual Report, after what has been another busy year. This report shows our continued commitment to investing in our homes, providing new homes and support to tenants to help them through difficult times.

During the year we continued with the Planned Maintenance programme, which includes all our homes over a five year period, completing work to over seventy homes and then surveying another seventy nine to prepare for works starting during the summer of 2023.

Supporting our tenants during tough financial times has become more important than ever, with staff working directly with those experiencing particular difficulties to maximise their income and also referring them to specialist partner agencies, as inflation and the rising cost of living is affecting everyone. The ongoing commitment from the Board to maintaining Social Rents well below market rents is particularly welcome when so many other household costs are rising.

Family Housing Association acquired six more new homes during the year, demonstrating our commitment to addressing housing need in Wirral. We will continue to identify opportunities proportionate to the size of the Association whenever we can.

Engaging with our tenants and providing the best possible services for them, remains at the heart of everything we do, so it will be good if more tenants choose to join the Customer Panel. New faces wanting to engage in ways that are most comfortable to them will always be welcome.

I hope that you enjoy reading about Family Housing Association's activities during 2022/2023.

Neil Moffatt, Chief Executive

Welcome from the Chairman of the Board

I am pleased to present to you the Annual Report for Family Housing Association. Much has happened over the last twelve months and this report highlights the progress made.

Throughout Family Housing Association, we recognise that our tenants are central to all we do and the decisions we make. I was greatly encouraged with the results of the Independent Tenant Survey undertaken in 2022, highlighting an overall tenant satisfaction rate of 92.6%, the highest score achieved from within our peer group. Much has been achieved in the past year, the details of which are set out in this report, and it is appropriate to thank all the staff at Family Housing Association, led by Chief Executive, Neil Moffatt, for their continued commitment and professionalism.

In the past year, the Social Housing sector has been the focus of much attention, sadly for the wrong reasons. The death of two-year-old Awaab Ishak from Rochdale, which was attributed by the Coroners Report to mould in his family's flat, has highlighted the duty of care and the responsibilities the sector has to its tenants. The maintenance of our properties and the safety of our tenants is of paramount importance. This is reviewed at every Board meeting and by all at Family Housing Association as part of their day-to-day activities.

Board members are responsible for our governance and strategic direction and they meet every other month with the Management Team and give their time on a voluntary basis. During the year, Rehan Pasha and Gordon Dennett tendered their resignations from the Board, and Allan Lewis also stepped down from the Board, having served the maximum term of nine years. We thank them for their commitment and support, and we extend to them our best wishes for the future.

In closing, can I thank my fellow Board members for their continuing support.

Richard Roberts, Chairman

Looking after your Homes

Energy Efficiency Improvements

During 2022 we spent £16,099 improving the thermal efficiency of our homes, we also spent £34,358 on heating improvements.



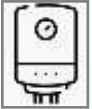
We are working with Ovo Energy and Procurement for Housing to explore ways to improve the energy efficiency of our homes that are currently below Energy Performance Certificate band C. We will provide more information to the tenants affected as the project develops in the months ahead.

Repairs Satisfaction

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

	21/22	22/23
Appointment made	97.45%	97.47%
Appointment kept	99.57%	99.48%
FHA Staff polite	100.00%	100.00%
Contractor polite	99.79%	99.74%
Contractor showed ID	95.09%	96.53%
Contractor tidy	99.58%	99.23%
Completed in one visit	87.07%	91.00%
Customer Satisfied	98.91%	98.71%

Property Improvements

	Planned 2022/23	Actual 2022/23	Planned 2023/24
 Kitchens	22	36	10
 Bathrooms	9	8	11
 Boilers	28	14	26



We installed 14 more kitchens than originally planned, as many of the kitchens due for replacement in the previous year were actually installed this year due to delays caused by the coronavirus pandemic. Fewer central heating boilers were updated during the year due to a shortage of boilers available, also as a result of the pandemic.

Repairs Performance

	Target	2021 / 2022 Success Rate	2022 / 2023 Success Rate
Emergency	1 day	100.00%	100.00%
Urgent	5 working days	98.68%	96.51%
Routine	21 working days	98.74%	93.27%
Money Spent on Response Repairs		£247,358	£217,235
Money Spent on Improvements		£227,615	£515,745

Review of Operations 2022/23

Mould and Damp

Following the tragic death of Awaab Ishak, the two-year little boy from Rochdale, whose death was attributed to breathing problems caused by mould growth in the family home, there has been a renewed drive across the housing sector to tackle mould in homes. Family Housing Association has introduced a new Mould and Damp Policy, which includes monitoring and the following up on causes of mould.

It's important to remember that it is very difficult to deal with mould in homes without the help and support of our tenants. In the majority of cases, mould is caused by too much moisture in the air. The only way to prevent it is to remove this excess moisture through proper ventilation.

Advice for reducing mould in homes:

- Extractor fans in bathrooms should be left switched on and they should be left running for 20 minutes after the shower is used.
- Extractor fans in kitchens should be used when you are cooking and the kitchen door shut.
- Windows should be opened for half an hour each day, even in winter, to let out the excess moisture. Leave trickle vents in windows open, except in windy weather.
- Avoid drying clothes indoors, if this can't be avoided, hang them in one room and keep the window open.



Mould affected home near London

New Properties

Family Housing Association exists to provide good quality homes, at low rents, to people in housing need in Wirral. One aspect of this work is providing services to maintain our existing homes, but of equal importance is the need to achieve steady growth, so that we can help more people in housing need.

During 2022, we purchased 6 modern one bedroom bungalows from a local developer. These new homes compliment our existing housing stock, and are in the same road as one of our other developments. The bungalows are very energy efficient, with an EPC rating of B. The bungalows are all let, and the tenants appear very settled.



New Housing Officer



Jayne Escoffery joined the team in April 2023 following the departure of Toni Rooney. Jayne has been working in a similar role in the housing sector for the last 2 years and is working with our tenants to help them manage their rent arrears as well as deal with Anti-Social Behaviour and neighbour disputes. Jayne also helps to re-let our properties when they become vacant and carries out estate inspections and home visits.

Jayne loves working with people and is enjoying getting to know and support our tenants. If you would like to discuss your rent or have some concerns regarding your neighbours, please give Jayne a call and she will be happy to help.

Independent Tenant Satisfaction Survey

During 2022 we received the report for the independent tenant satisfaction survey carried out by TLF Research. The results were very encouraging, finding that our tenants had the highest levels of overall satisfaction locally and nationally when compared to the other 210 Housing Associations that TLF had carried out surveys for.

Whilst it is great to hear that the majority of our tenants are very happy with the service we provide, we still want to improve and provide a better service. The survey highlighted a couple of areas where scores were slightly lower, including satisfaction with the neighbourhoods where we operate and satisfaction with keeping tenants informed about things that affect them. We will be looking to improve in these areas by working to improve our communication with tenants and working with Wirral Borough Council and other Landlords to improve the neighbourhoods that we operate in.

Tenant Satisfaction of 210 Housing Associations Surveyed by TLF

50% 60% 70% 80% 90% 100%



New Law on Smoke and Carbon Monoxide Alarms

During October 2022, the Government introduced new laws that required all Housing Associations to have a Carbon Monoxide Alarm in every room containing a gas boiler or gas fire. The new legislation was introduced within a very short timeframe and so for a brief period we did not comply with the new regulations. We brought this to our Regulator's attention, along with a plan to achieve compliance within three months. We are now compliant with the Regulations. We already complied with the regulations relating to Smoke Alarms.

Smoke Alarms and Carbon Monoxide Alarms can save your life, but only if they are working. When was the last time you tested yours? It's important to test your alarms regularly. If they are faulty, let us know and we will replace them for you, free of charge. We recommend that you test your alarms on the first day of each month. Pop it on your calendar now. It only takes a few minutes to do and it could save your life and the lives of those living with you.



Birkenhead Town Hall

Review of Operations 2022/23 (Continued)

Managing our Planned Maintenance Programme

For many years our Planned Maintenance Programme was managed by the Paddock Johnson Partnership. During 2022 Paddock Johnson advised that their business was moving in a different direction and that they wouldn't be offering the service in 2023. After exploring the alternatives, we entered into an agreement with RAND Associates who will be delivering the programme in 2023. We will assess RAND's performance over the duration of the project before making a decision on how we will deliver the 2024 Planned Maintenance Programme.



Cloud Based Telephone System

Over 12 months ago we moved our telephone system from a physical system based in the office to one that is run over the internet. The system allows staff to make and receive calls when working from home or when out and about. Whilst we have found that the system is not always quite as reliable as the old physical system, the advantages it offers outweigh the disadvantages. It also offers substantial savings compared to the old system.

Improving the Energy Efficiency of our Homes

Family Housing Association has set aside £170,000 a year to improve the energy efficiency of our properties. The target is to get all of our properties to reach EPC band C. Some properties are already at this level, but others will need improvements to loft insulation, wall insulation or heating systems.

If you would like to know the energy efficiency rating of your home, please contact the office. If we don't have an up to date certificate we will arrange for one to be prepared and then will discuss with you what improvements may be available.

Parking Disputes

Over the last year, our Staff have regularly had to become involved in disputes over parking. It is common for tenants to believe that they are entitled to park on the street outside their home or in a particular place in a communal car park. Sadly, this is not the case and anyone can park on a public road and we do not have allocated parking spaces in our communal car parks. Please always be considerate to your neighbours when parking as in most circumstances we cannot control where people park. It should be noted however, that under no circumstances is it acceptable to park on the pavement or to block access to another residents driveway.



Our Plans for 2023/2024

Garden Competition 2023



During this summer we will hold our next Garden Competition. Anyone can join in by sending a photo of their garden, yard, planter or window box. We will come and have a look at applicants before deciding which are the best. There will be prizes of £50 in Gardening Vouchers for Best Garden, Best Yard, Best Planter and Best Window Box. The deadline for sending your garden photos is the 20th August 2023. Please e-mail your photo's to admin@familyha.org along with your name and address, or send your photos to us on Facebook Messenger.

Text Messaging

During 2023 we will be launching a new text message service. With this new service you can choose to receive confirmation of your repairs by text message, rather than through the post. You'll also be able to submit your repairs satisfaction questionnaire on-line and will still be entered into the monthly prize drawer for £25 in vouchers for every questionnaire we receive. The new service is expected to save money, reduce carbon emissions and be more convenient for tenants.



New Bridge over East Float Dock



The Firs

The emergency lifeline system at The Firs is very old and is not compatible with the changes to the telephone network that are due to be introduced in 2025. During 2023/2024 we will be looking to upgrade the system.

This is a big project that will cost many thousands of pounds, the cost of which will be met by Family Housing Association.

Neighbourhoods and Communities

Dealing with Anti-Social Behaviour (ASB)

We will thoroughly investigate all reports of Anti-Social Behaviour, support victims and take proportionate action using the tools available to us, based on the evidence gathered.

Cases 21/22	Cases 22/23	Time Spent 21/22	Time Spent 22/23	Resolved 21/22	Resolved 22/23
32	24	4837 Minutes	4271 Minutes	31	24

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	
21/22	22/23	21/22	22/23	21/22	22/23
101.41%	100.82%	0.79%	0.39%	0.34%	0.32%

Rent Collection during the year has been positive, with most tenants paying their rent on time, despite many experiencing very challenging times. Re-letting of properties has been affected by many properties being returned by tenants in poor condition. Whilst we pursue outgoing tenants for the cost of any disrepair caused by them, it can result in delays to re-letting properties whilst repair work is carried out.

Universal Credit

Universal Credit continues to impact Family Housing Association's rent collection as unlike Housing Benefit, the housing element is paid to the tenant and the tenant must make arrangements to pay their rent to us. 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**

£25,159

**Average Increase in
arrears per claimant**

£185

**Number of Tenants
Receiving Universal Credit**

136

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

62



Perch Rock Lighthouse



Birkenhead Priory

Letting our Homes

When a property becomes empty, we carry out gas checks, electrical checks and any repairs or improvements that are necessary. We continue to use the local choice based lettings scheme, Property Pool Plus, to ensure our homes are let to those in greatest housing need.

No days to re-let a property		Number of Lettings	
21/22	22/23	21/22	22/23
34	28	28	17
Cost of Works		Low Demand Lettings	
£79,644		6	

Involving our Tenants in our Work

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. Customer orientated policies, procedures, information and reports are made available on our website for all tenants to comment on. Any comments are shared with the Customer Panel and Board to consider. Any tenant that wishes to join our Customer Panel should contact the office for more information.

We are committed to the Together with Tenants Charter, an initiative developed by the National Housing Federation that helps Housing Associations work with tenants by focussing on Relationships, Communication, Voice / Influence, Quality and effective management of complaints. More information on Together with Tenants can be found on our website.

Number of Board Members		Tenants who are Board Members		Number of Customer Panel Members	
21/22	22/23	21/22	22/23	21/22	22/23
8	8	2	2	7	7

Paying your Rent

Our only source of income is the rent we receive from our tenants. Unpaid rent affects our ability to deliver services.

Rent Received	Rent Owed
£1,786,441	£85,102
Owed by Former Tenants	Rent Paid in Advance
£9,795	£32,860



About our Homes

Where do we own homes?

Birkenhead	241
Wallasey	80
Port Sunlight	64
Bromborough	8
Number of Homes	393



What type of homes do Family Housing Association Own?

Terraced Houses	201
Semi-Detached Houses	26
Bungalows	13
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 into our homes or is used to acquire new housing stock.

Over the last year we had the opportunity to purchase 6 modern one bedroom bungalows. The purchase was completed in October 2022. All the bungalows are now let at Social Rents.



Budget for New Homes 2022/2023

£743,000

Spent on New Homes 2022/2023

£742,392

Keeping you Safe in your Home

Gas Safety

Asbestos Safety

Homes with Valid Cert		Checks On Time	
21/22	22/23	21/22	22/23
100%	100%	100%	100%

New Surveys		Homes Affected		
21/22	22/23	Low Risk	Medium Risk	High Risk
4	1	90	1	0

Electrical Safety

Radon Gas

Homes with Valid Cert		Tests Carried Out	
21/22	22/23	21/22	22/23
100%	100%	94	95

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 2022/2023

6

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.



Hamilton Square

Complaints

We have a simple complaints procedure if a tenant is unhappy with the service we have provided. To ensure that we learn from each complaint, a summary of every complaint and what we have learnt is provided to our Board and Customer Panel:

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

Complaints Received	9
Resolved Informally	9
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 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 or online surveys.
- ▶ **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 is involved in our Business Planning process and is consulted on any significant changes to Business Plan proposals.
- ▶ **Consult on Customer Service or Tenant related policies.**
The Panel was consulted on the following policies: Aids and Adaptations; Annual Inspections; Absolute Grounds for Possession; Business Plan; Welfare Payments; Service Standards; Mould and Damp; Assignment and Succession; Customer Panel Terms of Reference
- ▶ **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, website & social media.
- ▶ **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 (98.71% satisfied) and new tenants (60% very satisfied, 93% 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. Complaints are reported to the Board and Customer Panel.
- ▶ **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.



Repairs, Maintenance and 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 'Satisfied' with politeness of the call centre staff and 75% 'Very satisfied' .
- ▶ **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, 98.71% 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 96.9% repairs were found to be of a good standard and offered good value for money.
- ▶ **Keep our properties in a good state for repair.**
Properties are inspected every 5 years as part of Planned Maintenance, when they become void or when requested by the tenant. 75 properties were inspected as part of the 2022 programme. Last year the Association spent £906,936 on repairs and maintenance.
- ▶ **Improve properties through a Planned Maintenance Programme**
Roughly a fifth of our properties are inspected each year and have repairs or improvements carried out. Some of the 2021 programme was carried out in 2022 due to delays due to the pandemic, along with the bulk of the 2022 programme. The total spent in the year was £515,746.
- ▶ **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 430 gas safety checks last year and 95 electrical tests.
- ▶ **Ensure communal services are carried out to a good standard.**
Communal areas 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 £2,635 last year on adaptations for tenants. All work supported by an Occupational Therapist is carried out as quickly as possible.



Fort Perch Rock

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. 57% of our new tenancies last year 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, social media message or through the website. As a result of reports of ASB, we took 294 ASB actions in the year, such as making telephone calls, sending letters, carrying out interviews or compiling witness statements.
- ▶ **We will thoroughly investigate all reports of Anti-Social Behaviour, support victims and take proportionate action using the tools available to us, based on the evidence gathered.**
We investigated complaints in line with our Policy and took appropriate actions. Officers attended ASB training during the year which will be used to review and update our procedures in the year ahead. Last year 24 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 communal area / estate inspections and encourage residents to take part.**
We inspect communal areas every month. We welcome interaction with tenants during these visits.
- ▶ **We will carry out Annual Home Visits.**
We have re-introduced Annual Home Visits following their suspension during the Covid pandemic.
- ▶ **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 within 24 hours.**
One property was abandoned during the year but was left secure.
- ▶ **We will rapidly remove syringes or other drug related equipment within 24 hours.**
There have been no reports of abandoned drug related items 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.



Birkenhead Park, The Town Gates

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. 96.9% were found to offer good value for money. In the 3 yearly independent tenant satisfaction survey, 94% of tenants were satisfied with how we deal with repairs and maintenance and 94% felt that their rent provided good value for money.

- ▶ **Response repairs to achieve high standards of Customer Satisfaction.**
Customer Satisfaction Questionnaires were sent out with every repair and 404 were returned. Overall 98.71% of repairs were carried out to the tenants' satisfaction, with a questionnaire returned for 32% of repairs.

- ▶ **Support the local economy through our repairs service and planned maintenance.**
Over the last year, 67.6% of repairs expenditure was carried out by Wirral based contractors with 95.5% based in the North West.

- ▶ **Planned Maintenance to provide good value for money.**
The Planned Maintenance programme last year went out to tender where the successful contractor was JJ Kelly for the general repairs contract and Novus Property Solutions for the painting contract. Their quotes offered a saving of £34,597 compared to the closest rival quotations.



Wallasey Town Hall

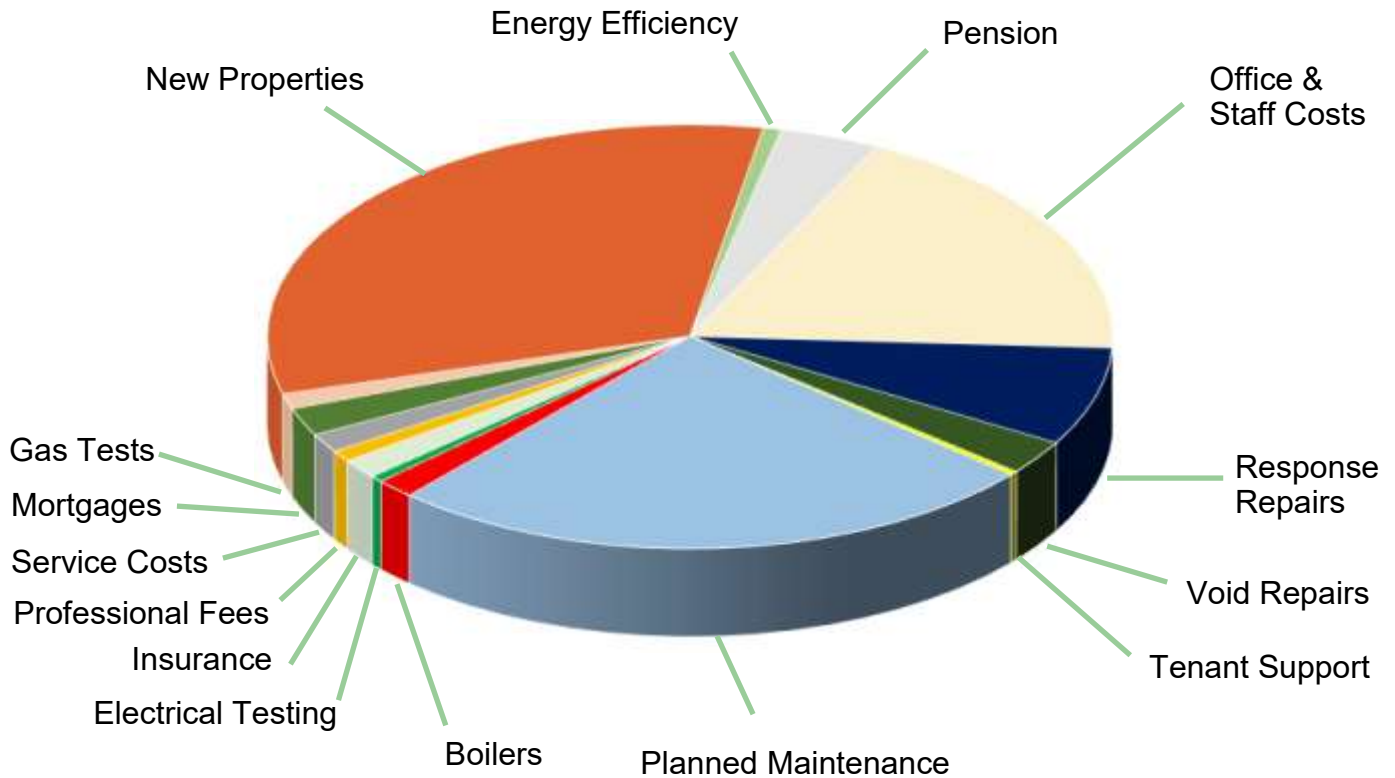
- ▶ **Purchase goods and services to achieve best value for money whilst supporting local economy.**

During the last year, 66.6%% of goods and services were purchased from suppliers in Wirral. 88.8% 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 are getting a reasonable return with minimum risk. We remain committed to investing our reserves in additional homes. In addition, we review the financial performance of our properties to ensure they generate sufficient income to cover their costs.

How your rent was spent 2022/2023



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)
Stephen Morris (Vice Chairman)
Peter Carter
Gordon Dennett (*Resigned Feb 2023*)
Gerard Donnelly (*Elected June 2023*)
Allen Gaskell
Joy Hughes
Allan Lewis (*Resigned June 2023*)
Rehan Pasha (*Resigned June 2023*)

Staff Members

Neil Moffatt (Chief Executive)
Mark French (Operations Director & Deputy Chief Executive)
Lisa Milns (Finance Director)
Chris Sorrentino-Ryan (Operations Manager)
Pam Fewtrell (Housing Administration Officer)
Jayne Escoffery (Housing Officer)
Helen Stonley (Receptionist / Administrative Assistant)



Family Housing Association

(Birkenhead & Wirral) Limited

Registered Office : Marcus House, Marcus Street, Birkenhead CH41 3NY
Tel 0151 647 5000 **email** admin@familyha.org
Website www.familyha.org

A charity registered under the Co-operative & Community Benefit Societies Act 2014, Reg No 18542R
A copy of Family Housing Association's Audited Financial Statements are available on request
A Charitable Housing Association registered with the Regulator of Social Housing L1236
A Member of the National Housing Federation, compliant with 2020 Code of Governance