

English Rural Housing Association

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Produced by English Rural Designed by Hugh Ribbens Principal photography by Martin Collett Cover photography by Peter Smith

# English Rural Housing Association

ANNUAL REPORT 2011





## MAINTAINING YOUR HOME

### Our offer...

▶ Include and plan in the Asset Management Strategy for improving efficiency of homes.

▶ Work with contractors to see how the appointment system can be improved.

▶ Update the Tenants' Handbook with this information and send it to all tenants.

▶ Find ways for shared owners to benefit from the cost efficiencies or buy into the maintenance programme that we offer to rented homes.

▶ Build resident involvement into the selection of large scale contractors and continue to use resident feedback when reviewing preferred contractor arrangements.

▶ Provide clear information on work specifications so that residents can be involved in quality control.

▶ Increase the ways you can report repairs and make appointments.

▶ Introduce choice into the planned maintenance of your homes.

▶ Explore the possibility of introducing choice into the day to day repairs carried out by our preferred contractors as part of our broader work.

▶ Incorporate the introduction of choice into all future service delivery reviews.

### How have we done...

▶ Published an Asset Management Strategy which incorporates this as a key objective.

▶ Monitored how satisfied residents are with contractors when making appointments, escalating any concerns and where possible agreed with contractors a process for making appointments ourselves.

▶ Instigated a full review of the Tenants' Handbook.

▶ Introduced changes to our planned maintenance programme, enabling shared owners to buy in to the work which we commission.

▶ Used the feedback from the Residents Panel to influence how we have structured our planned maintenance contracts and reported the success of this to them.

▶ Provided details of work we commission to residents so that they know what to expect and can hold the contractor to account or notify us of concerns.

▶ Added a section to our website so that repairs can be reported online.

▶ Extended the amount of choice available when we replace major elements of your home.

▶ Extended to amount of choice available when we replace major elements of your home.

▶ Made sure that the issue of tenant choice is considered at all stages.

### What next...

▶ Implement the Asset Management Strategy.

▶ Work with contractors to identify more improvements to the way appointments can be made.

▶ Publish the revised Tenants' Handbook and distribute to all residents.

▶ Review if this change has worked and carry on extending this option.

▶ Include the Residents Panel in a post-contract performance review and explore with the Residents Panel how else this offer can be achieved.

▶ Review how residents found the information we supplied and see where else this approach can be used.

▶ Find out from residents how else they would like to report a repair and accommodate this.

▶ Work with contractors and residents to develop and offer the choices available.

▶ Report to the Residents Panel on progress and get input from them on how to proceed.

▶ Continue to assess the impact and potential of offering choice to all service areas.



## LOOKING AFTER YOUR NEIGHBOURHOOD AND COMMUNITIES

### Our offer...

▶ As part of the service charge review we will provide you with details of service contracts so that you can help to scrutinise performance and also tailor the service provided.

▶ Continue to provide as much parking as we can on all new developments subject to planning constraints and take a stronger stance when dealing with households who persistently cause problems with inconsiderate parking.

▶ Promote visits and estate inspections in advance and invite you to join in and the opportunity to ask for an estate inspection to take place.

▶ Make specific budgetary provision for making improvement grants and promote within the resident newsletters.

▶ Ensure that before a planning application is submitted, neighbourhood and management issues are considered and that when built, all new homes will meet Secure by Design accreditation and where possible external lighting is included within plans.

### How have we done...

▶ This year we included extra information on the level and type of services you pay for when we notified residents of service charges along with how to make comments on these.

▶ Through site visits and neighbourhood management identified parking problems and sought to tackle these. Used feedback to influence parking arrangements on new developments.

▶ Carried out a series of visits and inspections, writing to residents to let them know when these will be taking place and included the Residents Panel Members in some of these.

▶ Made budget provision of £2,000.

▶ Changed the way that we work internally, holding pre-planning meeting with development colleagues to review design proposals before a planning application is submitted.

### What next...

▶ Continue to improve the information we provide on local contracts and services and empower residents to influence and direct them.

▶ Monitor how our revised approach to tackling parking problems works and implement on a wider scale.

▶ Carry on with a programme of visits and inspections and monitor how these are received by residents and the benefits they bring.

▶ Promote the budget provision and introduce a system for administering grants which involves residents.

▶ Continue developing this system and also identify additional ways in which design feedback can be submitted.

## TENANCY

### Our offer...

▶ Continue to highlight the need to accommodate rural local needs homes within local authority choice based lettings systems and support applicants who experience difficulties in applying.

▶ Apply a flexible approach to making appointments.

▶ Accept supporting information at the interview stage and treat all information supplied carefully and in accordance with data security and protection requirements.

▶ Look at expanding the ways in which you can pay your rent to include taking payment over the phone or via our website.

▶ Review the information sent to you when the rent review takes place and include a plain English version, which has been written jointly with residents, in addition to the prescribed forms.

### How have we done...

▶ Raised issues that have been identified with local authorities and represented rural interests at meetings with them.

▶ Introduced a more flexible approach to carrying out interviews.

▶ Introduced a more flexible system of both submitting and checking supporting information.

▶ Carried out an assessment of the online/phone payment systems and selected a preferred partner to provide the service.

▶ Carried out a review of this information, clarifying any issues and providing additional information where necessary; included residents in this review.

### What next...

▶ Make sure we carry on this work as systems are reviewed following changes to Government legislation.

▶ Use resident surveys to see how successful this has been and what other improvements can be made to the interview process.

▶ Use resident surveys to see how successful this has been and what other improvements can be made to the interview process.

▶ Implement the new system and publicise to residents.

▶ Keep on reviewing this information as it develops as a result of external changes and include residents within these reviews.

# 2011 Annual Report to Residents

LAST SEPTEMBER ENGLISH RURAL published our first ever Annual Report specifically for residents. The report was produced to provide an overview of how we are performing in six key areas and also the development of our 'local offers', which were designed to develop services to meet the expectations and requirements of residents.

This year, to help minimise production and publishing costs, the key features and facts from the Annual Report to Residents have been incorporated within the broader Annual Report we produce. The result being that overall production costs fall below £500. A more detailed annual

report to residents is also available either by post upon request or online via our website. This detailed report covers the following six key standards:

- Tenant involvement and customer care
- Maintaining your home
- Allocating homes and setting rents
- Looking after the neighbourhood and communal areas
- Value for money
- Ensuring financial security

Later on in this publication you will find an overview of our services to residents and some key statistical and financial performance figures. In addition to this, the following pages also cover how well we've done in implementing the local offers we made last year and what else we're planning to do with these in the future.

The local offers we developed are kept under regular review by the Residents Panel and through their work, alongside other feedback we receive from surveys, meetings, complaints and also our membership to various comparison groups, we have sought to adapt and evolve these original offers.

## RESIDENT INVOLVEMENT AND CUSTOMER CARE

### Our offer...

▶ Provide you with details of local contracts in place as part of the annual service charge review and offer the opportunity to influence the level and type of service within the contract.

▶ Use the Residents Panel to scrutinise performance against key indicators and use this Annual Report to provide an opportunity to examine and comment on performance.

▶ Prepare and publish documentation to support and guide residents who want to be involved so that involvement options are clearer.

▶ Offer training opportunities for those who want to get involved.

▶ Carry out a review of how we communicate which is led by residents and set in place an action plan to improve the way we communicate in a way that residents want to see.

### How have we done....

▶ This year we included extra information on the level and type of services you pay for when we notified residents of service charges along with how to make comments on these.

▶ The Residents Panel now receive and scrutinise performance information.

▶ Agreed with the Residents Panel to produce a booklet aimed at supporting resident involvement.

▶ Promoted training opportunities and implemented an internal training programme for the Residents Panel.

▶ Instigated a review of how we communicate with residents, with a lead member from the Residents Panel to assist with this.

### What next....

▶ Continue to improve the information we provide on local contracts and services and help residents to influence them.

▶ Development performance information that the Residents Panel receive and use their feedback to influence changes.

▶ Publish and promote this booklet so that all residents have access to it.

▶ Continue to promote training opportunities and identify training need of residents who get involved.

▶ Publish the results of this review and implement any recommendations which are made.



# Chairman's welcome

THE PAST YEAR HAS BEEN one of transformation for English Rural as we acclimatise to the rapid changes introduced by a new coalition Government and also accommodate significant growth as a result of the transfer of homes from Test Valley Rural Housing Association. Like many organisations, we have been busy implementing plans to make sure that we successfully adapt and evolve to meet new challenges and continue to achieve our objective of building and managing affordable rural homes. Later on in this report you will find an overview of our strategic vision, demonstrating our commitments and aspirations for the future.

What has been obvious to me as Chairman over the past year is the quality and commitment of my colleagues at all levels and also the capacity for residents to influence and drive improvements to the services and products that we provide. Innovative, skillful and passionate are some of the words which come to mind when thinking about those involved with English Rural; and these attributes continue to serve us well, ensuring we are well placed to adapt and meet challenges which come our way.

The social housing sector has not been immune from the wider economic problems experienced post credit crunch. As an organisation English Rural has always sought to be cost effective and offer value for money, striking a balance between prudence and ambition. The results of this are clear; we continue to be seen as financially robust by our regulators and also lenders.

Over recent years English Rural has matured as an organisation, we have consolidated our position as a developer of quality affordable rural homes with our 1,000th home currently under construction. Since 2008, when the decision was taken to bring housing and property services in-house, we have also seen an increasing focus on the services that we provide to residents. This approach has been particularly beneficial

to our residents, through the performance improvements which have been secured and also opportunities to influence how services are provided. A good indication of this can be seen in the update provided on the preceding pages, which reviews the local offers we developed with residents last year.

Externally English Rural continues to undertake an important advocacy role, promoting the housing problems affecting rural communities at both a local and national level. Over the past year this role has included playing a critical role in supporting and influencing a countywide rural protocol in Kent, a National Rural Housing Pledge - to which a number of rural housing providers have also signed up - and more recently, Rural Housing Week, which saw coordinated action with our peers to promote the need for more affordable rural homes.

Looking to the future, it is clear that English Rural has a great deal of potential and with the support of residents, staff commitment, experience and expertise, and a strong business footing, we have the ability and determination to achieve our aim of delivering up to 200 new homes over the next four years. These attributes and our financial strength are now paramount, as along with many others in the social housing sector we face a position of developing without the support of Government funding. The new £13 million loan facility put in place earlier this year and capacity of internal resources will help to support our continued activity, as will our work with partners to supplement these resources through new innovative approaches or alternative grant mechanisms. As an organisation we are able to tackle this latest funding challenge with a significant optimism.

MIKE HASLAM OBE





# Developing New Homes and Funding

THE LAST YEAR HAS SEEN a continued demand for English Rural's development expertise, with around 50 new homes completed and many more incorporated within our longer term development programme. Our reputation as a specialist rural housing association is a valuable quality which appeals to existing and new development partners. As a result, we have been invited to work across new districts during the year to help secure the delivery of affordable village homes.

The success of our reputation and activity is dependent on our ability to form productive working partnerships at a local community level; crucial to this are the skills and experience of the development staff, but also the support we receive from the network of Rural Housing Enablers with whom we work.

We continue to pursue a development programme which strikes the balance between our capacity for growth and a need to sustain a financially sound business. We are not immune from the wider financial adjustments which the country has experienced post 2008, but our prudent planning has ensured that we remain financially strong and are in a position where we can sustain our development programme by securing private investment in the form of long term loans or innovative development models, this is now essential given the retraction of Government investment in affordable housing. During the current year the annual financial appraisal carried out by our regulator, the Tenant Services Authority, underlined the strength of our financial



position and arrangements were completed to secure a loan of £13 million from Triodos Bank to help fund more homes.

Our financial and organisational strengths ensure that we are well placed to respond to the changes which are currently being introduced and challenges that we now face following changes to grant availability. One of our clear objectives is to continue to develop affordable rural homes with much less grant and over the next four years will be looking to deliver up to 200 more homes through investment of our own resources and other funding streams available. These will be in addition to the 1000 homes milestone which will be achieved during the current financial year.

Delivering our programme of rural homes continues to see some specific challenges around securing sites, achieving planning consent and meeting the sustainability agenda. The partnership approach we take with local communities plays an important role in resolving these and to help reinforce this English Rural now advocates the use of Village Partnerships, which are a form of agreement signed by all interested parties. We also continue to research and maximise on innovative design and energy solutions in the homes that we provide; making the living environments both healthy, practical and economical places to live.

Left - Mr Moore and Miss Jarrold at Byng Crescent, Thorpe le Soken, Essex  
Above - Fortescue Place, Smeeth, Kent

# Resident Services

OVER RECENT YEARS the provision of resident services has been one of the areas of English Rural's operation which has seen the most significant growth and development; particularly over the past twelve months with the transfer of Test Valley Rural Housing Association homes. The total number of homes to which we provide services will soon exceed the 1000 milestone. As the organisation has grown, the level of service that we are able to offer has also developed and we have been particularly fortunate that this service development has been shaped by the Residents Panel, which was set-up around 18 months ago. A good demonstration of this influence is the quality of the local offers developed as part of our Annual Report to Residents published in September 2010.

Sustaining the familiarity of our service to residents will be a challenge as we continue to expand. As a smaller housing association we have always taken pride in how well we know our residents and they know us. As we grow, we want to make sure that we maintain this approach and the continuity of the relationship we form with residents early on. To achieve this we are committed to maintaining a structure where residents have dedicated contacts, and by supporting staff to develop a broad knowledge of our operations, so that most enquiries can be resolved easily and by the same person.

This coming year will see the full affect of our new Asset Management Strategy, with increased investment in a programme of replacing and improving the homes that we own. We're investing around £1 million over the current financial year in our maintenance services. All of our homes already meet the Government requirement of being a 'decent home', but we want to go beyond this and improve the energy efficiency and overall comfort.



Alongside replacing doors, windows, kitchens and bathrooms, we are also proposing a programme of installing renewable energy technology in older homes and looking to the future will be increasing our investment in this area.

Through the use of feedback, benchmarking and consultation we are constantly adapting and tailoring services. As an organisation we have always strived to be accountable, whilst supporting a flexible ethos; preferring that our services are led by residents rather than regulation. This ethos has enabled us to meet the changing internal and external expectations of both residents and partners. We believe that it will continue to serve our residents well as we face new challenges through the regulatory framework, including the potential introduction of new tenancies, rents and increasing accountability for the quality of services that we provide.

Above - Ms Mathers, Edwards Drive, Thorrington, Essex  
Right - Miss Fisher and Bailey at Byng Crescent, Thorpe le Soken, Essex



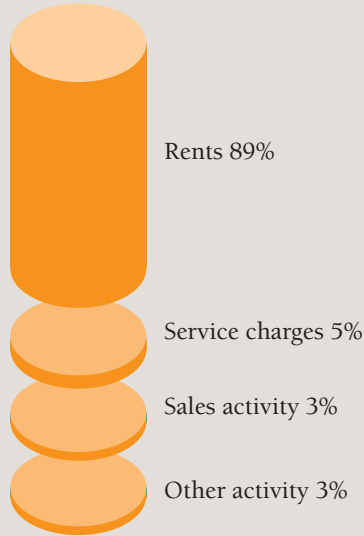


# Service Performance

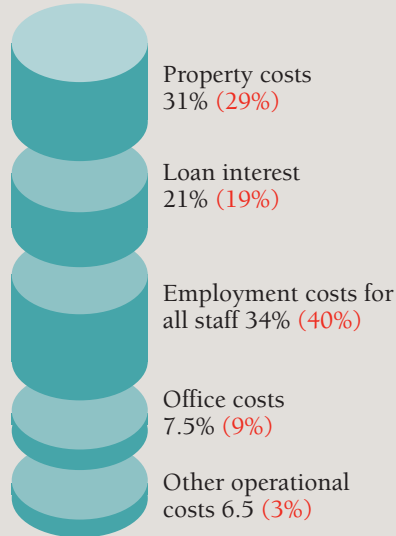
Left - Mr and Mrs Thickbroom at Byng Crescent, Thorpe le Soken, Essex

## Where our income came from and how we spent the money over the year

### PERCENTAGE OF INCOME



### PERCENTAGE OF EXPENDITURE

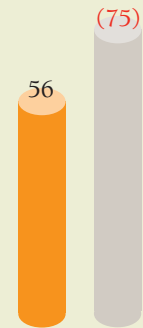


## Average rents & sale prices

Number of sales and re-sales completed during the year



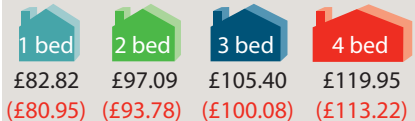
Number of lettings and re-lets completed during the year



Performance indicator	Performance target	Last year's performance	This year's performance
To respond to emergency repairs within a 24 hour period	95%	100%	97%
Tenants satisfied with repairs	90%	99%	98%
Tenants satisfied with the allocations process	90%	n/a	95%
Tenants satisfied with the overall service	90%	91%	91%
Current level of tenant arrears	3%	3.55%	3.23%
Collection of rent as a percentage of rent receivable	97%	100%	103%

In 2010/11 the average percentage share sold in our shared ownership homes was 50% (55%), the average price of £100,288 (£97,870), making the average open market value £200,576 (£177,945).

Average rents charged for the 2010/11 financial period



Our Rent Plan has ensured that all rents continue to be reviewed in line with regulatory guidance and set at or below Government targets.

(Red figures in brackets indicate 2009/2010)

# Strategic Vision

English Rural exists to promote and provide affordable housing and services, with and for, rural communities.

Left - Official opening, Edwards Drive, Thorrington, Essex

Centre - Opening at Cherry Fields, Lynsted, Kent

Right - Turning the turf at Chiddingfold, Surrey

Right hand page - Arnold Close, Dunsfold, Surrey

Our aims and objectives are to...

- Support the research and development of affordable rural homes;
- build homes that meet the financial and housing needs rural communities;
- deliver quality services to residents and develop services in partnership with them;
- provide residents with a secure, comfortable and affordable place to live;
- be fair, transparent and accountable to our residents and partners;
- deliver value for money;
- be a rural advocate, promoting the need for affordable rural homes and the benefit that they bring;
- manage our homes and neighbourhoods in a way which supports the needs of those living in them;
- establish ourselves as one of the leading rural housing providers.



Where we operate...

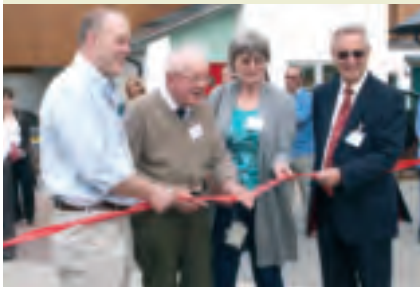
- English Rural is committed to a broad geographic area covering the south, east and west of England.

We will invest in our homes and services to...

- maintain and improve the quality of our homes, increasing comfort and improving energy performance;
- develop what we offer residents in consultation with them and increase the choices that are available;
- help to tackle wider social and economic issues which affect our residents.

We want to develop English Rural...

- by expanding the services that we are able to offer other rural housing providers or organisations;
- through delivering new innovative products and development solutions;
- by sustaining an independent development programme;
- in a way which does not compromise our values or the quality of what we offer to partners and residents;
- by consolidating where we own and manage homes through partnerships, transfers, disposals and acquisitions;
- in a way which continues to benefit residents and the rural communities in which they live;
- by investing in and supporting our staff through training, equipment and personal development.



# Audited Accounts

The summary accounts are not full statutory statements but a summary of financial information extracted from those statements. The statutory financial statements, on which the auditors have given an unqualified report, were approved by English Rural Housing Association's Board of Management on 20th July 2011 and will be submitted to the Tenant Services Authority, the Register of Friendly Societies and the Financial Services Authority. Reference to the full statutory financial statements should be made for a full understanding of the financial affairs of the Association and copies are available from the Association's Secretary at the address shown on the back page of this publication. *Secretary*

In our opinion the abbreviated accounts are consistent with the full annual accounts. Knox Cropper, Chartered Accountants, 8/9 Well Court, London EC4M 9DN



INCOME AND EXPENDITURE ACCOUNT	2010/11 £000	2009/10 £000
<b>INCOME</b>		
Lettings	2,443	2,160
Ground Rents	137	120
1st Tranche Shared Ownership Sales	1,158	2,344
Management Fees	80	77
Other Income	12	7
Surplus on Sale of Property	-	17
Interest	1	2
	<u>3,831</u>	<u>4,727</u>
<b>EXPENDITURE</b>		
Cost of Sales	(1,073)	(2,305)
Operating Costs	(2,140)	(2,152)
Interest and Bank Charges	(555)	(460)
	<u>(3,768)</u>	<u>(4,917)</u>
<b>(DEFICIT)/SURPLUS FOR THE FINANCIAL PERIOD</b>	<b>63</b>	<b>(190)</b>
 <b>BALANCE SHEET AS AT 31ST MARCH 2011</b>		
<b>FIXED ASSETS</b>		
Housing Properties-Depreciated Cost	52,776	50,084
Less: Social Housing Grant	(35,466)	(33,775)
Office Equipment	22	37
	<u>17,332</u>	<u>16,346</u>
<b>CURRENT ASSETS</b>		
Shared Ownership Properties Developed for Sale	523	876
Debtors	461	373
Cash at Bank	1,408	712
	<u>2,392</u>	<u>1,961</u>
<b>CREDITORS</b>		
Falling due within one year	(1,368)	(1,615)
Net Current Assets	<u>1,024</u>	<u>346</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<b><u>£18,356</u></b>	<b><u>£16,692</u></b>
 <b>FINANCED BY:</b>		
<b>CREDITORS</b>		
Amounts falling due after more than one year	13,379	11,778
<b>CAPITAL AND RESERVES</b>		
Share Capital	1	1
Revenue Reserves	4,976	4,913
	<u>£18,356</u>	<u>£16,692</u>

**HONORARY PRESIDENT**

Sir Peter Dixon OBE

**CHIEF EXECUTIVE'S OFFICE**

Adrian Maunder

**CHIEF EXECUTIVE**

Karen Eagles

**BUSINESS SUPPORT OFFICER**

**DEVELOPMENT TEAM**

James Taylor

**DEPUTY CHIEF EXECUTIVE & DEVELOPMENT DIRECTOR**

Alison Thompson

**SENIOR REGIONAL DEVELOPMENT MANAGER**

Louise Davidson

**REGIONAL DEVELOPMENT MANAGER**

Nick Hughes

**REGIONAL DEVELOPMENT MANAGER**

Ian Gillespie

**TECHNICAL DEVELOPMENT MANAGER**

**RESIDENT SERVICES TEAM**

Martin Collett

**OPERATIONS DIRECTOR**

Kathryn Watson

**HOUSING SERVICES MANAGER**

Steven Bland

**HOUSING SERVICES ADMINISTRATOR**

Beth Crowe

**REPAIRS & MAINTENANCE OFFICER**

Louisa Ezehma

**REPAIRS ASSISTANT**

Chris Graves

**REGIONAL HOUSING MANAGER**

Katie Maclean

**REGIONAL HOUSING MANAGER**

Jo Passmore

**REGIONAL HOUSING MANAGER**

**FINANCE TEAM**

David Taylor

**SENIOR FINANCE MANAGER**

Ferdie Lachica

**MANAGEMENT ACCOUNTANT**

Lorna Murdoch

**ACCOUNTS OFFICER**

**THE BOARD OF MANAGEMENT**

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**CHAIRMAN**

Rosemary Lansdowne

**VICE CHAIRMAN**

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Lesley Childs

Ivor Evans

Jane Jennings

Christine Knight

Mike Paddock

Adrian Parker

Pauline Rose

Mark Tillson

Nick Way



In 2010 as part of its commitment to involving residents in the running of English Rural, the decision was taken to convene a panel of residents to help inform, influence and scrutinise services. The Panel was also established to act in an advisory capacity to the Board and staff.

The Panel meets around 6 times a year in-between board meetings and discusses a broad range of subjects and services. In total the Panel has eight Members, four of whom are also Board Members and six are residents.

#### THE RESIDENTS PANEL

Jane Jennings, Chairman  
Lesley Childs  
Martyn Clements  
Christine Knight  
Tony MacArthur  
Brian McCombie  
Patricia Peters  
Pauline Rose

