



Mrs Onchere gets to look around her new home at Turnpike Close, Churchill, Somerset



## English Rural

**At English Rural** we believe in working with rural communities to offer local delivery and management. Our approach has always been to understand the needs of the villages where we build by bringing together a local partnership. This helps to ensure that the homes we provide are community driven and provide an asset for local people both now and in the future.

Our objectives of providing affordable homes in villages for local people is simple, but what we need to do to deliver these homes is often complex and involves a number of key partners, including:

- Local Authorities
- Parish Councils
- Rural Community Councils
- Tenant Services Authority
- Homes and Communities Agency
- Regional Government Agencies
- Landowners
- Private Developers
- National Housing Federation
- National Federation of Young Farmers' Clubs
- Rural Housing Enablers
- Barclays Bank
- Triodos Bank
- Co-operative Bank



- Location of English Rural's offices
- Developments currently managed by English Rural





## Chairman's welcome

**At this year's AGM I will be stepping down** from my role as Chairman of English Rural and also as a Board Member. It seems appropriate to use this opportunity to highlight our success over the years, particularly the last 4 to 5 years, where we have established ourselves as one of the leading affordable rural housing providers and advocates.

Those of you who know our organisation will recognise how far we have come; our unwavering determination to focus solely on rural communities with the objective of providing village homes for local people now sees us owning and managing around 900 homes across 16 different counties. As this report goes to print, we are currently onsite building around 100 new village homes and have a development pipeline of 400 more, our largest and most successful development achievement to date.

All of this is made possible by the skills and knowledge of our Board and staff and our commitment to building homes and communities where people want to live. This commitment was further strengthened last year, when the decision was taken to expand our housing services team to build on the 90% resident satisfaction level that we currently have. Consequentially we are now also providing housing management services to the residents of another rural housing specialist, Test Valley Rural Housing Association.

Our continued success relies heavily on our ability to maintain local sensitivity in the way we operate and deliver services. The regional office structure we now have will help to reinforce this. Alongside this we need to ensure that our business needs maintain pace with the changing political landscape. Increasingly our work has involved our own influence in the political arena to ensure that rural housing remains a key objective for Government.

Our business success also benefits from our strong financial position, which has enabled us to continue securing private finance even in the current difficult economic climate. It has been a great privilege to serve on the Board since we were created by The Rural Housing Trust in 1992 and I would particularly like to thank all the members of staff and colleagues for their support and wise counsel during my time in the chair since 2003. As I depart English Rural I have every confidence that the commitment and experiences of those involved with the organisation will ensure objectives continue to be met and that many more villages will benefit from the homes English Rural provides.



**Viscountess Knollys**

## Development and funding

**English Rural's development programme** is larger than ever before, we are at present on site building around 100 new affordable village homes and have a future pipeline of 400 more. The scale of this programme has led us to invest further in staff and expertise. Over the past year an additional regional office has been opened in Essex to co-ordinate the technical and support services involved in delivering new homes.

The growth of our development activity is in part due to the specialist nature of the product that we offer; our ethos is to build local strategic partnerships to provide a development that the community both needs and supports. This bottom-up approach ensures that our efforts are concentrated on working with communities that welcome the provision of affordable homes.

Maintaining the momentum of our development activity over the past year has seen us deal with a number of challenges. In the current economic climate many businesses have struggled to secure the investment of private funding which is an essential addition to the public subsidy we receive for our new developments. In addition to the £9 million facility secured in 2008 from Barclays, English Rural has managed to negotiate a further loan of £5 million in 2009 from the ethical bank Triodos Bank NV on very attractive terms. Prudent treasury management has ensured that our organisation continues to maintain a secure financial basis.

Our development activity also faces challenges around meeting the Sustainable Homes agenda, which is designed to improve the efficiency and economy of the homes that we provide. Because of the nature of our rural work and the variances in site location and property types we continue to be innovative, creating bespoke solutions to the development we are providing. Over the past year this has included investing further in volumetric techniques, where much of the property is built off-site. We have also ensured that renewable energy is optimised in all new developments, this has included the use of ground source heat pumps, solar panels and photovoltaic tiles.

The bulk of the development programme continues to be homes for rent, but unlike some of our peers we also continue to develop shared ownership products for sale. Our belief is that mixed tenure developments help to meet the longer term needs of communities and that shared ownership homes are an important part of achieving this. Because of the specialist shared ownership model we use, which does not charge rent on unsold equity, our shared ownership homes continue to offer an affordable product to households on medium incomes and present a secure investment for mortgage lenders.



We continue to be innovative, creating bespoke solutions to the development we are providing

Volumetric units are craned into position at Byng Crescent, Thorpe-le-Soken, Essex

Chew Magna, Somerset, where English Rural is working to provide affordable homes



## Our work as rural advocate

**Over recent years our work as a rural advocate** has become increasingly important and helped to raise affordable rural housing up the political agenda at a national, regional and local level. Many of you reading this report will have received other publications over the past 12 months referring to rural housing provision. The chances are that these will have included input from English Rural as a specialist rural housing provider or used our work to demonstrate good practice somewhere within.

Much of the work we do involves contributing to or meeting with members of the political decision making system, but equally important is our wider role working with others involved in the rural sector. As an example of this work we recently launched a survey in partnership with the National Association of Young Farmers, with the support of the National Farmers Union, the survey is specifically designed to identify the problems facing those in the farming community and the barriers to making land available for affordable housing.

We have also worked to provide support to the Rural Housing Enabler network, both in terms of training and funding. As one of the primary rural housing providers we also contributed evidence to the Matthew Taylor Report into rural housing, the findings of which have been backed by Government. This year we have sponsored the Chartered Institute of Housing's rural conference, which will include a visit to one of our developments. Along with others working in the rural housing sector we have helped to establish the National Housing Federation Rural Group, which will share good practice and promote the need for affordable rural homes. Our work has also brought us into contact with the new social housing regulator and investment bodies, the Tenant Services Authority and the Homes and Communities Agency, where we continue to contribute the rural perspective as they establish their new arrangements.



Much of the work we do involves contributing to or meeting with members of the political decision making system, but equally important is our wider role working with others involved in the rural sector.

**Location:**

Turnpike Close, Churchill,  
Somerset

**Tenure:**

6 rented and 6 shared  
ownership

**Partners:**

Churchill Parish Council,  
North Somerset Council and  
the Homes and  
Communities Agency

**Development summary:**

The site was developed using the rural exceptions policy having been made available by North Somerset Council, who also part funded the project along with the Homes and Communities Agency. The Parish Council had been concerned for some time about the loss of young local people from the village due to high property values. A mixture of flats and family houses have been provided and all properties benefit from solar panel hot water systems. The project is part of a wider programme being delivered by English Rural in the South West since a regional office was opened in 2008.

**Location:**

Fortescue Place, Smeeth,  
Ashford, Kent

**Tenure:**

8 rented and 3 shared  
ownership

**Partners:**

Smeeth and Brabourne  
Parish Councils, Homes and  
Communities Agency,  
Ashford Borough Council  
and Action with  
Communities in Rural Kent

**Development summary:**

Planning was granted to  
develop the homes on  
agricultural land abutting  
the parish boundary using  
the rural exceptions policy.  
Features include water  
saving devices, photovoltaic  
tiles used to generate  
electricity and sympathetic  
local designs and materials.  
Our partnership with  
Ashford Borough Council  
has resulted in around 100  
affordable village homes  
around the Borough, where  
open market properties are  
sold for a premium due to  
the picturesque countryside  
and good transport links to  
London, the South East and  
the Continent.

## Resident Services

**Our reputation depends on the quality of the accommodation that we provide** and the ongoing service that we offer to those living in our homes. With 90% of recipients satisfied with our overall service we already know that we perform well, but our commitment to excellence has seen us look at ways of reinforcing and improving the way we deliver and provide services.

Much of our work over the past year has centered around residents. As recipients of the services we provide they are ideally placed to help us identify improvements. Resident feedback via the existing involvement and consultation structure has been crucial, but we are committed to taking this a step further during the coming year with the introduction of a Residents' Panel. This Panel will help strengthen governance arrangements and improve scrutiny of service delivery and performance. Working with the Panel and all of our residents we will be looking to establish a set of service standards to which we will be accountable. In the spirit of our localism ethos, we are committed to improving services in the direction given by residents.

To maintain pace with the growing number of stock we manage over a wider geographic spread, housing personnel arrangements have been strengthened over the past year. Our regional and field based structure continues to ensure that residents have access to staff members who are specifically dedicated to the management of certain areas; contributing towards a reciprocal relationship of trust and understanding.

Securing technical resources and knowledge has also been critical in dealing with the level of investment we now see in properties. Over 100 homes have had loft installation upgraded in recent months and we are currently finalising arrangements for the investment of around £750,000 in maintaining and upgrading the homes we manage over the next 6 months.

A review of how we use technology to secure service improvements and greater efficiency has also been carried out; with our current website being revamped to provide an improved resource for residents. We have also been upgrading communication networks and equipment for field based staff and ensuring more effective use of our internal management software.

Because English Rural is a specialist provider of affordable homes we are uniquely placed to ensure that ongoing management is carried out with the original objective of providing affordable homes for local people in mind. We look to build and maintain an ongoing relationship with parish councils in particular to ensure community interests are represented. Our success is not only measured in the level of our performance and satisfaction levels of service users, but also in the productive relationships we build with external partners.

English Rural resident Mrs Hunter in the garden at Birgage Road, Hawkesbury Upton, Gloucestershire



## Providing services for rural partners



**Over the past year our business has expanded in a new direction.** Based on the success of our own housing services and effective financial management, we have entered an Agreement with Test Valley Rural Housing Association to supply them with these services.

Test Valley Rural Housing Association is a like-minded organisation to English Rural operating in the Test Valley area of Hampshire and run by an independent Board of Management. The Association currently owns around 150 rented and shared ownership rural homes, all of which have now been incorporated within our own management structure.

Going forward this arrangement will provide a number of benefits to Test Valley Rural Housing Association, who will be able to take advantage of our specialist skills and knowledge, as well as the services we provide to both the Board and residents. It will also benefit English Rural, allowing potential efficiency savings.

As an organisation we are committed to exploring how we can work with and support compatible associations, both large and small, in order to raise the profile of our mission and present a coherent voice on rural housing issues.



## Statistics

### Resident feedback and profile information

- 90% of residents are satisfied with the overall service provided by English Rural.
- 88% found English Rural staff helpful with resolving their enquiries when they last made contact.
- 84% of residents felt English Rural was good about keeping them informed.
- Sampling showed that around 21% of households living in an English Rural home had a member with a disability.

### Average rents and sale prices

Number of sales and re-sales completed during the year was 7.

Number of lettings and re-lets completed during the year was 27.

In 2008/09 the average percentage share sold in our shared ownership homes was 48% (52% in 2007/08), with the average price of £115,368 (£106,525 in 2007/08), making the average open market value £240,350 (£204,365 in 2007/08).

Our Rent Plan continues to progress all rents to target levels in line with regulatory guidelines.

**1 bed £77.80**

**2 bed £93.27**

**3 bed £99.50**

**4 bed £110.22**

The current level of rent arrears is 3.56%, down from 4.2% when we brought all housing services in-house in October 2008.

English Rural resident Rosemary Winsley outside her home at Salway Close, Chew Stoke, Somerset



## Abbreviated Accounts

The abbreviated 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 15 July 2009 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

### Income

	2008/9 £000	2007/8 £000
Lettings	1,891	1,774
Ground rents	102	85
1st Tranche Shared Ownership Sales	110	2,551
Other income	12	14
Interest	78	72
	<u>2,193</u>	<u>4,496</u>

### Expenditure

Cost of sales	(82)	(1,803)
Operating costs	(1,927)	(1,896)
Deficit on resale property	(12)	0
Interest & bank charges	(365)	(391)

### (Deficit)/Surplus For The Year

	<u>(193)</u>	<u>406</u>
Transfer from/(to) designated reserves	972	(100)
	779	306
Revenue reserves at 1st April 2008	4,324	4,019
	<u>£5,103</u>	<u>£4,325</u>

### Balance Sheet as at 31st March 2009

#### Fixed Assets

Properties-depreciated cost	41,942	38,383
Less Social Housing Grant	(30,675)	(27,472)
Office equipment	35	44
	<u>11,302</u>	<u>10,955</u>

#### Current Assets

Shared Ownership Properties Developed For Sale	1,711	341
Debtors	451	447
Cash at Bank	929	2,366
	<u>3,091</u>	<u>3,154</u>

#### Creditors

Falling due within 1 year	(1,666)	(3,430)
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Net Current Assets/(Liabilities)	<u>1,425</u>	<u>(276)</u>
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<b>Total Assets less Current Liabilities</b>	<u><b>£12,727</b></u>	<u><b>£10,679</b></u>
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#### Financed by:

#### Creditors

Amounts falling due after more than 1 year	7,623	5,381
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#### Capital and Reserves

Share Capital	1	1
Designated Reserves	0	972
Revenue Reserves	5,103	4,325
	<u>£12,727</u>	<u>£10,679</u>

## Company structure

### Staff

Adrian Maunders **Chief Executive**

Karen Eagles **Business Support Officer**

Carol Roast **Board Administrator**

Pat Guthrie **Caretaker and Cleaner**

### Development Team

James Taylor **Deputy Chief Executive & Development Director**

Andrew Cruttenden **Technical Development Manager**

Louise Davidson **Regional Development Manager**

Nick Hughes **Regional Development Manager**

Alison Thompson **Regional Development Manager**

### Housing Services Team

Martin Collett **Operations Director**

Steven Bland **Housing Services Administrator**

Beth Crowe **Repairs Administrator**

Christopher Graves **Regional Housing Manager**

Katie Maclean **Regional Housing Manager**

Jo Passmore **Regional Housing Manager**

Kathryn Watson **Housing Services Manager**

### Finance Team

Gregory Yin **Finance Director**

Ferdie Lachica **Financial Services Officer**

Lorna Murdoch **Accounts Officer**

David Taylor **Treasury and Development Accountant**

### President

Sir Peter Dixon OBE

### Board of Management

Viscountess Knollys OBE DL **Chairman of the Board of Management**

Jane Jennings **Vice Chairman of the Board of Management**

The Rev Canon John Brown DL **Lead Member for Housing Management**

Lesley Childs **Board Member**

Mike Haslam OBE **Lead Member for Development**

Christine Knight **Resident Board Member**

Rosemary Lansdowne **Chairman of the Remuneration Committee**

Mike Paddock **Lead Member for Finance**

Adrian Parker **Board Member**

Pauline Rose **Resident Board Member**

Mark Tillson **Chairman of the Audit & Standards Committee**



Chew Magna, Somerset,



## **English Rural Housing Association**

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