

Annual report and financial statements for the year ended 31 March 2021



Welcome to Northamptonshire Rural Housing Association's annual report

This report explains how we performed between April 2020 and March 2021.

It was an unprecedented year for us all. The covid-19 pandemic, coupled with the ongoing impact of changes in the benefits system, the effects of Brexit and the introduction of the government's Social Housing White Paper, meant business as usual had to change.

However, despite these challenges, Northamptonshire Rural Housing Association made a rapid and efficient transition to new ways of working, from home and online, and continued to deliver against our business plan objectives.

It was my first full year as Chair, and I was very proud of how the entire NRHA team worked together to ensure that the obstacles made as little impact as possible on service levels to our customers. At the height of the lockdown we temporarily moved to a reduced level of home service, which was necessary to protect our residents and staff. Thank you for your patience during this time.

This report has been structured around key measures identified in the Social Housing White Paper 'The Charter for Social Housing Residents'. These measures are: how we **deliver responsible neighbourhood management**, how we **keep your home in good repair**, how we **ensure your home is safe**, how we **handle complaints** and how we **enable respectful and helpful engagement**.

Throughout the year, we continued to balance offering value for money with environmental and economic sustainability, whilst maintaining the delivery of a high-quality service and safe, comfortable affordable homes. We focused on **developing our connections with customers, partnership working, the development of new homes and continued investment in our current homes**.



Developing our connections with customers

New ways of working increased our online engagement with customers, making it easier and quicker for many.

And, in recognition of the enhanced levels of support needed by our customers, we agreed increased resources in the Housing Management team giving more capacity to assist residents, including those who cannot use the internet, and more time to visit schemes.

Developing new affordable homes

We continued to focus on providing more new homes, built to high environmental standards and with lower energy costs. During the year we carried out work to start construction on nine much-needed homes in Nasington. We also concluded positive discussions to build more homes for local people across Northamptonshire, resulting in a further 19 homes due to start on site during the next year. Our new homes programme is carefully balanced with the continued need to reinvest in our existing properties.

Continued investment in our current homes

By maintaining and upgrading our existing homes we aim to ensure that all our customers benefit from environmental improvements and reduced energy costs. This supports our commitments to tackle fuel poverty and work towards achieving the government's targets of net zero-carbon emissions by 2050 and a minimum EPC band C energy efficiency rating for all homes by 2035.

Partnership working

We remained committed to partnership working with other organisations, including local authorities, parish councils and associations that are strategic partners of Homes England. The development team built on those relationships during the pandemic and positioned NRHA as leader in the delivery of affordable homes in rural communities in Northamptonshire.

We know there will always be areas where we can improve. Your continued feedback, through complaints, compliments and involvement in surveys and focus groups, really does help us focus on the areas that need attention.

I hope you find this report useful. As you read on, please bear in mind that some of our performance results have been affected by the covid pandemic. If you would like any further information, please get in touch via enquiries@midlandsrural.org.uk

Thank you.

Bradley Swingler

Chair – Northamptonshire Rural Housing Association

Responsible housing and neighbourhood management



Northamptonshire Rural Housing Association is a profit-for-purpose housing association. This means we invest every penny we make into providing good quality homes and services.

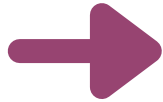
We provide affordable, safe and comfortable homes for local people in over 45 Northamptonshire communities. We offer financial and wellbeing support to our customers and enhanced this for those struggling with the financial impact of covid.

Housing management



571

total number of NRHA homes



69

shared owner homes



502

homes for social or affordable rent



30

is the average number of days to reallocate a property



100%

of our properties were allocated to residents with a strong local connection to the village

You said, we did...



You said: You want to see us out on your schemes more often

We did: Agreed budget to increase our housing officer resource, with new team members joining during summer 2021 and immediately starting scheme visits.

Rent and service charges

£2,588,791

was collected in rent

Arrears below
0.60%

Our housing team closely support our customers to help manage their rent.

How your rent was spent (top four areas):

1. Day to day repairs
2. Planned repairs / upgrades (heating, bathrooms, kitchens, windows, doors etc)
3. Staffing and administration
4. Servicing of loans

How your service charge was spent (top four areas):

1. Gardening: £64,488
2. Major tree works: £9,516
3. Landlord's lighting: £4,258
4. Sewage pump stations: £1,771

Neighbourhood management

£73,777

was spent on keeping schemes tidy and communal garden areas maintained



38

anti-social behaviour (ASB) cases reported

Top three ASB breaches:



Keeping your home safe and in good repair



Our priority is, and always has been, the safety and comfort of our customers.

We carry out surveys on all our homes on a five-year rolling basis. This survey data is used to plan our repairs and investment programme, to ensure our homes are safe and comfortable and continue to meet the Decent Homes Standard.

How do we decide what to spend?

The maintenance and repairs budget is set by the Board and increased annually in line with inflation and business requirements.

This covers **the upkeep of your home, the measures we take to keep you safe**, and the work to **prepare empty properties for letting**.

Impact of covid on service levels

Our maintenance service was affected by the covid pandemic, and all non-emergency works were suspended during the first lockdown. When we were able to restart, we introduced new safe working practices to protect both residents and our workforce. Throughout the year, some of our contractors needed to self-isolate, impacting our ability to maintain our usual service levels.

96%

of residents surveyed are satisfied with our repairs and maintenance service

£322,811

spent on completing repairs

£1,692

average spent on getting an empty property ready to re-let

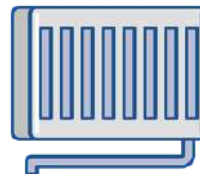
Planned works

Over time your rented home will need improvements or upgrades – including kitchens, bathrooms, heating, windows and doors – to maintain the quality of your home, and to keep you safe and comfortable. Despite suspending all planned works during the first lockdown, we completed the following upgrades to your homes:



£31,676

spent replacing **windows and doors** in **7** homes



£186,970

spent replacing **17** inefficient heating systems with energy and cost efficient air source heat pumps

Keeping your home safe and in good repair



Responsive repairs

1654 repairs completed



339
emergency



539
urgent



776
routine

Working towards zero carbon



The government has set a target for all social housing homes to be carbon neutral by 2050.

We are making significant progress in our programme to replace any remaining inefficient heating systems with air source heat pumps. We installed **17** this year, we have a further **35** planned for the year 2021 - 2022.

We are doing energy efficiency surveys on all our homes, identifying where we can improve the energy performance.

Making our homes more energy efficient not only works towards tackling climate change, it also saves residents money and helps combat fuel poverty.

End of year compliance



100%
gas compliant



100%
electrical safety
compliant



100%
fire safety
compliant

49 periodic electrical safety inspections carried out

17 asbestos refurbishment and demolition surveys carried out

You said, we did...



You said: You wanted clarification on the different types of repair categories

We did: Updated our website making it clearer what emergency, urgent and routine repairs mean and what service levels to expect.

You said: You wanted more maintenance support



We did: Increased our maintenance resource with an additional surveyor dedicated to compliance and asset management.

And: We have reviewed our planned works resource and process and now have a maintenance surveyor dedicated to managing planned works.

And: We are implementing a new process to improve communication and service levels for planned works.



You said: You wanted smaller, and ideally local, contractors

We did: Introduced smaller, specialist contractors for planned works and will review the option of introducing local contractors.

Effective customer service and handling of complaints

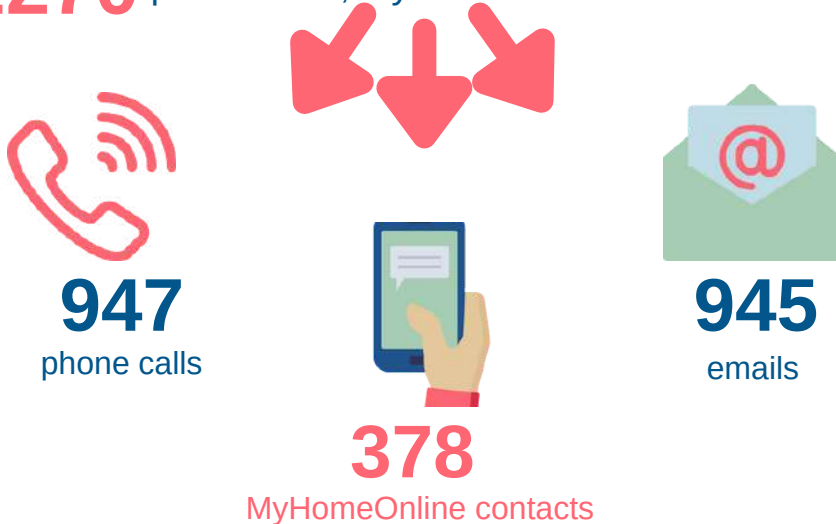


Our customers are at the heart of everything we do.

We strive to always deliver the best possible service. During, and following, the covid lockdowns, we have seen the way in which our customers want to communicate with us evolve, with many more now using email and MyHomeOnline.

On average, per month, our Customer Care Team dealt with*:

2270 phone calls, MyHomeOnline contacts and emails






23 seconds

was the average time taken to answer a call

88%

of customers surveyed are satisfied with the service they received from NRHA

You said, we did...

-  **You said: You wanted more information on our website**
We did: We have new forms on the website for requesting a pet, requesting an alteration, and to log a complaint. We regularly update our support and benefits pages and promote all pages on social media.
-  **You said: You wanted more functionalities online**
We did: We have a project team reviewing our MyHomeOnline service and will introduce new functionalities over the coming year, focusing on the ability to diagnose and book repairs online.
-  **You said: We don't always respond to some queries in a timely manner**
We did: Reviewed our service promises, which are on our website. We have raised awareness within the organisation of these promises and continue to look at performance measures to monitor these.

*Contact data is average per month into our Customer Care Team who cover NRHA and three other rural housing associations on behalf of Midlands Rural Housing.

Effective customer service and handling of complaints

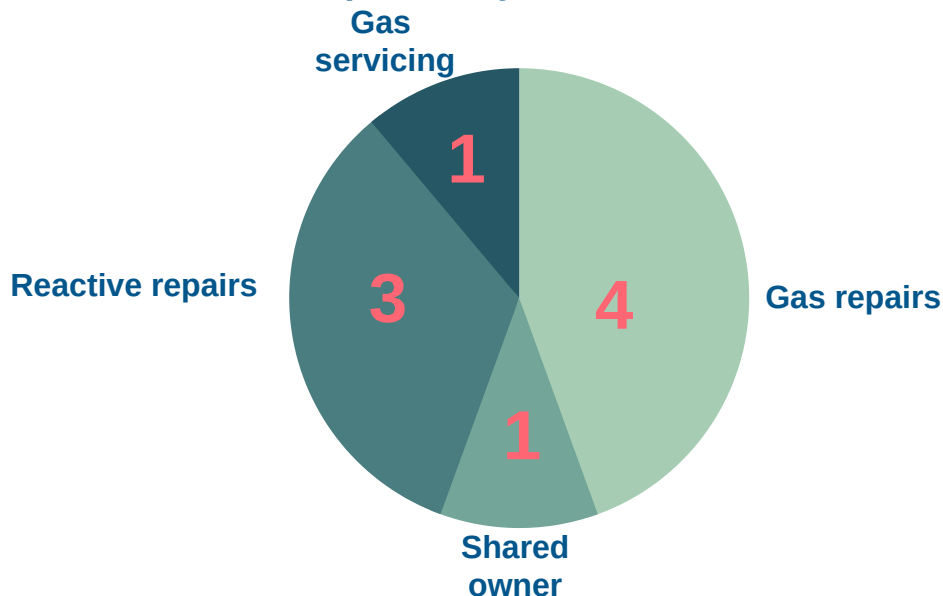


We welcome complaints and compliments as they help us see where we are getting it right and understand where we can improve.

We have adopted the Housing Ombudsman Complaints handling code. We are focused on ensuring that we learn and improve from every interaction with our customers and that we let you know what we've learnt.

9 formal complaints

Breakdown of complaints by service area:



We had 0 complaints relating to communal areas, anti-social behaviour or not being treated with respect.

100% of complaints resolved within agreed timescale

1 complaint escalated to stage two of our complaints process

0 complaints escalated to the Housing Ombudsman

You said, we did...



You said: You wanted the complaints process to be short and clearly defined

We did:

- reviewed our complaints policy and procedures
- consulted with our resident involvement board
- produced a dedicated web page and online form for complaints to be made, setting out clear timescales.

We are now reviewing our compensation policy.



You said: We want to be able to contact you on social media

We did: We enabled private messaging via Facebook/Messenger.

Respectful and helpful engagement



We know that to deliver the best possible service, we need to involve you and listen to you.

We will be introducing new ways of engaging with you, to make sure you have a range of opportunities to share your views, to ensure we are delivering the services you have a right to expect.

86%

of customers surveyed are satisfied that we listen to their views and take notice of them

89%

of customers surveyed are satisfied with the opportunities available to put their views and ideas forward

90%

of customers surveyed are satisfied with how we communicate the essential things they need to know about living in their home

Digital engagement



5443

new visitors to our website



73%

increase in number of new Facebook page likes



4%

increase in followers on twitter



66%

of NRHA customers are registered on our portal MyHomeOnline






55%

of NRHA customers registered on MyHomeOnline used it in the last **6** months

During the first covid lockdown we called **178** of our most vulnerable residents to check if they needed any extra support

You said, we did...

-  **You said:** You want to be more involved in the association
We did: A survey to find out how you want to be more involved and which topics you're interested in. We will be using this information to introduce new ways for you to get involved soon.
-  **You said:** We want more information in the newsletters
We did: Enhanced the newsletters to include more benefits updates and timely information about our services.
- You said:** You want to see us out on your schemes more often
 **We did:** Agreed budget to increase our housing officer resource, with new team members joining during summer 2021 and immediately starting scheme visits.

Developing new affordable homes and shared ownership opportunities



We are building the homes that people need. They are high quality, meet national space standards and are tackling the governments target of net zero-carbon emissions by 2050 and addressing the fuel poverty crisis.

Our new homes investment is carefully balanced with reinvesting in our existing homes to maintain standards for all customers.

New affordable homes



we're working with
21
parishes in support of
rural housing



9
new affordable homes
started on site in
Northamptonshire



All new homes will have energy efficient air source heat pumps, helping to keep energy bills low for residents.

Shared owners



3
new shared ownership
homes in development
in Northamptonshire



5
shared ownership
homes resold

You said, we did...



You said: We want information tailored to shared owners

We did:

- Introduced a dedicated newsletter for shared owners.
- Developed a new section on our website for existing shared owners.
- Created an email address for shared owners to contact the housing team directly.

Statement of comprehensive income

FOR THE YEAR ENDED 31 March 2021

	2021	2020
	£	£
Turnover	2,479,794	2,654,122
Operating costs	(1,917,083)	(1,633,577)
Gain on disposal of tangible fixed assets	16,624	12,829
Operating surplus	579,335	1,033,374
Interest receivable and similar income	826	3,092
Interest payable and similar charges	(299,946)	(224,717)
Movement in fair value of financial instruments	(6,336)	(14,996)
Surplus for the year	273,879	796,753
Total comprehensive income for the year	273,879	796,753

Turnover is derived from continuing activities.

Statement of financial position

AS AT 31 March 2021

	2021 £	2020 £
Tangible fixed assets		
Housing properties	25,390,498	25,688,385
Net book value tangible fixed assets	25,390,498	25,688,385
Current assets		
Properties for sale and work in progress	-	126,907
Trade and other debtors	65,357	305,775
Cash and cash equivalents	2,864,188	1,876,734
Total current assets	2,929,545	2,309,416
Creditors: amounts falling due within one year	(1,010,216)	(603,293)
Net current assets	1,919,329	1,706,123
Creditors: amounts falling due after one year	(19,154,964)	(19,513,524)
Net assets	8,154,863	7,880,984
Capital and reserves		
Called up share capital	14	14
Revenue reserves	8,154,849	7,880,970
Total funds	8,154,863	7,880,984

“Just want to say a **massive thank you** for all your help and getting the things done for us. Can't explain how grateful we are.”

NRHA resident

“Thank you for your timely response. Your contactors worked their socks off to get the replacement completed. **We were so impressed** with the quality and speedy workmanship.”

NRHA resident

“We cannot thank you enough for **all your help** with the sale of our shared ownership.”

NRHA resident

“Everyone at NRHA is really kind, and **Mark and Claire** have been so helpful.”



NRHA resident

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Northamptonshire Rural Housing Association Limited is a registered provider, with charitable rules, under the **Co-operative and Community Benefit Societies Act 2014 (27416R)** and with the **Regulator of Social Housing L3981**.


Northamptonshire
Rural Housing
Association