

Annual report and financial statement summary for the year ended 31 March 2022



Northamptonshire
Rural Housing
Association



Welcome to Northamptonshire Rural Housing Association's annual report

This report explains how we performed between April 2021 and March 2022.

We recognise it's been a tough year. The impact of Covid, uncertainty across Europe, rising costs, challenges in securing materials and workforce, and changes in the benefits system have made it difficult for almost everyone. Throughout 2021/22 we continued to deliver against our business plan objectives, and to provide and improve affordable village homes in the County.

With the growing pressures on residents' income and the emerging cost of living crisis, we have been successful in supporting residents at an early stage and more recently have invested in additional staff to increase this support.

During the year, we've worked on building 28 homes in four Northamptonshire villages: Nassington, Norton, Lilbourne and Little Addington, which will be completed in 2022/23, providing much-needed affordable rural homes.

This annual report reflects the five key themes from the Government's 'Charter for Social Housing Residents' and how we:

- **deliver responsible neighbourhood management**
- **keep your home in good repair**
- **ensure your home is safe**
- **handle complaints**
- **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, continued investment in our current homes, developing new homes and partnership working.**



Developing our connections with customers

We continue to explore and introduce opportunities for meaningful resident communication and involvement, to ensure that our customers can hold us to account and influence what we do.

In March 22, we committed to work towards the National Housing Federation's Together with Tenants Charter, a national initiative to improve resident engagement across all housing associations.

In August 21, we increased the number of housing officers in our housing management team in recognition of the enhanced levels of support needed by our customers. This reduced the patch sizes for each housing officer, giving more time to support and get to know customers, and increased face-to-face visits and contact. This has led to improved safeguarding and financial support, through early detection, intervention and referrals.

Partnership working

We remained committed to partnership working with local authorities, including parish councils and with associations that work closely with Homes England, particularly to deliver new housing.

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.

Continued investment in our current homes

We have increased our focus on environmental objectives. During the year we replaced inefficient heating systems in 31 homes.

By maintaining and upgrading our existing homes we aim to ensure that all our customers benefit from environmental improvements and reduced energy costs.

These improvements support 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 2028.

Developing new affordable homes

We continued to focus on providing more affordable homes for local people, built to high environmental standards.

During the year we continued construction on nine new homes in Nassington, and started work on a further 19 new homes across Northamptonshire. All 28 homes will be built to meet or exceed national space standards and will incorporate energy efficient air source heat pumps (ASHPs).

I hope you find this report useful. If you would like any further information, please get in touch via enquiries@midlandsrural.org.uk

Bradley Swinger

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 pride ourselves on really knowing our customers and providing a high-quality service.

Housing management



571

total number
of homes



69

shared ownership
homes



502

homes for social or
affordable rent



18.6

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



60

organised scheme
visits to meet
customers in their
homes

Rent and service charges

£2,645,783

was collected in 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

Arrears below
0.46%

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

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

1. Gardening: £66,055
2. Major tree works: £4,788
3. Landlord's lighting: £4,040
4. Sewage pump stations:
£1,819

Neighbourhood management

£71,216

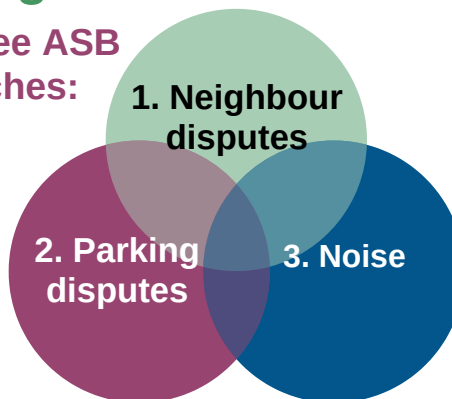
was spent on
keeping schemes
tidy and communal
garden areas
maintained

**Top three ASB
breaches:**



28

anti-social behaviour
(ASB) cases reported



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**.

97%

of residents surveyed are satisfied with
our repairs and maintenance service

£327,280

spent on completing repairs

£2,001

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.



£97,152

spent replacing
windows and doors
in **21** homes



£6,084

spent replacing **kitchens**
in **1** home



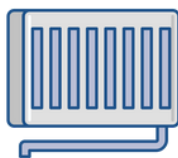
£4,078

spent replacing
bathrooms in **1**
home



£22,202

spent on the **exterior**
painting of **73** homes



£191,409

spent replacing **26** inefficient
heating systems with energy and cost
efficient air source heat pumps



£14,262

spent replacing **5**
gas boilers with new boilers

Keeping your home safe and in good repair



Responsive repairs

1746 repairs completed



237
emergency



713
urgent



796
routine



971
completed within
target time

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 **26** this year. Due to a national shortage of systems, we also replaced **5** old gas boilers with newer, more efficient gas boilers.

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



98%
electrical safety
compliant



100%
fire safety
compliant

66 periodic electrical
safety inspections
carried out

30 asbestos
refurbishment and
demolition surveys
carried out

20 homes supplied
with radon equipment

You said, we did...



You said: We want contractors to provide a more reliable service

We did: We introduced daily meetings with our gas contractor and weekly meetings with our day-to-day contractor to manage issues and complaints.

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. Our Service Promises are published on our website and we also provide an update on our website every quarter of our complaints performance.

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

1977 phone calls, MyHomeOnline contacts and emails



20 seconds

was the average time taken to answer a call

*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.

How satisfied are our customers with our overall service?

Tenants		Shared owners
80%	very satisfied or satisfied	0%
13%	neither satisfied or dissatisfied	80%
7%	very dissatisfied or dissatisfied	20%

You said, we did...



You said: We want to see you out on our schemes more often
We did: added extra housing officers to our team, giving them more time to support and get to know our customers



You said: We'd like more benefits support
We did: having extra housing officers, means they can provide individual support. And we've added lots of benefits information to our website.

Effective customer service and handling of complaints

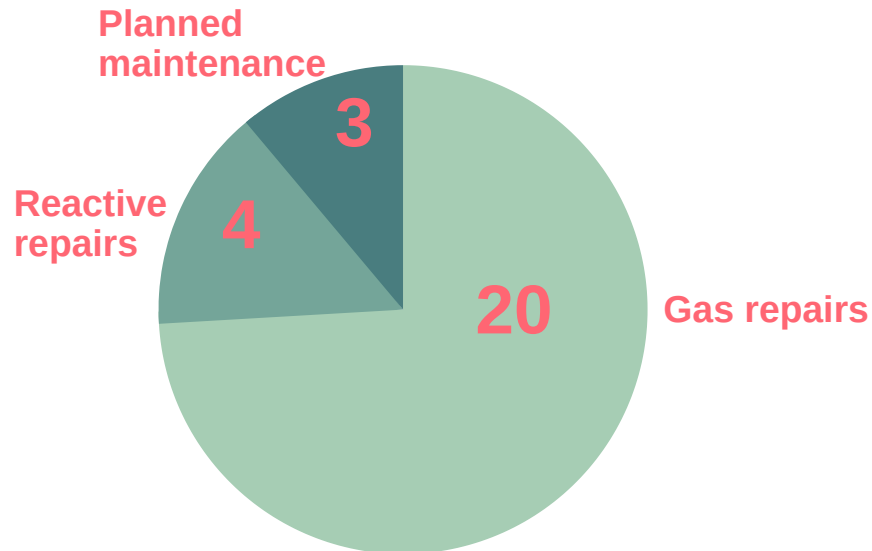


We welcome complaints and compliments as they help us see where we are getting it right and understand where we can improve.

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.

27 formal complaints

Breakdown of complaints by service area:



0 complaints relating to communal areas
0 complaints relating to 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

100% customer satisfaction with our complaints handling (from those who made a complaint and then completed the satisfaction survey)



You said: We want a complaints form

We did: We introduced a new online complaints form to make it easy if you'd like to make a complaint



You said: Nothing changes, so what's the point complaining?

We did:



We've increased resource in our housing team so our housing officers have more time



We've increased resource in our maintenance team



We encourage residents to be 'involved' - to have their say and provide feedback from what they've told us



We have a new complaints process and always aim for a quick resolution

Respectful and helpful engagement



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

We have increased the amount of opportunities to get involved and have your say, through surveys, policy reviews and focus groups. We have also adopted the Together with Tenant charter. This is a National Housing Federation initiative which aims to strengthen the relationship between customers and landlords by providing a framework to help us get our services right and make sure we're held accountable.

Digital engagement



7401

new visitors to our website



32.5%

increase in number of new Facebook page likes



3.9%

increase in twitter followers



73%

of customers are registered on our portal MyHomeOnline



41%

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

99.7% of customers surveyed agree our contractors treated them with courtesy and respect

Satisfaction

	Tenants		Shared owners
How satisfied are customers that we listen to their views and take notice of them?	79%	very satisfied or satisfied	12.5%
	13%	neither satisfied or dissatisfied	50%
	8%	very dissatisfied or dissatisfied	37.5%
How satisfied are customers with opportunities to put forward their views and ideas?	70%	very satisfied or satisfied	12.5%
	26%	neither satisfied or dissatisfied	50%
	4%	very dissatisfied or dissatisfied	37.5%
How satisfied are customers with how we communicate about the things they need to know about living in their home?	82%	very satisfied or satisfied	20%
	11%	neither satisfied or dissatisfied	30%
	7%	very dissatisfied or dissatisfied	20%

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



£1,449,000

grant funding
secured



we're working with

12

parishes in support of
rural housing



28

new affordable homes
on site in
Northamptonshire

Shared ownership homes



10 new shared ownership
homes in development
in Northamptonshire



2 shared ownership
homes resold

You said, we did...



You said: We want easy to access information on the website

We are: continuing to add to and improve the dedicated shared owners section on our website.



You said: We're not satisfied with information provided to shared owners when we move in

We are: reviewing our moving in process for shared owners



100% of new homes in development will have energy efficient air source heat pumps, helping to keep energy bills low for our customers.

Statement of comprehensive income

FOR THE YEAR ENDED 31 March 2022

	2022 £	2021 £
Turnover	2,263,146	2,479,794
Operating costs	(1,173,961)	(1,917,083)
Gain on disposal of tangible fixed assets	-	16,624
Operating surplus	1,089,185	579,335
Interest receivable and similar income	325	826
Interest payable and similar charges	(253,887)	(299,946)
Movement in fair value of financial instruments	(178,678)	(6,336)
Surplus for the year	656,945	273,879
Total comprehensive income for the year	656,945	273,879

Turnover is derived from continuing activities.
Full financial reports are available on our website.

Statement of financial position

AS AT 31 March 2022

	2022 £	2021 £
Tangible fixed assets		
Housing properties	25,429,436	25,390,498
Net book value tangible fixed assets	25,429,436	25,390,498
Current assets		
Trade and other debtors	581,537	65,357
Cash and cash equivalents	3,253,416	2,864,188
Total current assets	3,834,953	2,929,545
Creditors: amounts falling due within one year	(859,250)	(1,010,216)
Net current assets	2,975,703	1,919,329
Creditors: amounts falling due after one year	(19,593,331)	(19,154,964)
Net assets	8,811,808	8,154,863
Capital and reserves		
Called up share capital	14	14
Revenue reserves	8,811,794	8,154,849
Total funds	8,811,808	8,154,863

“Alayne on reception always answers the phone in a cheerful manner and nothing is too much trouble for her.

She goes **above and beyond** to help and makes calling Northants Rural a pleasure.”

NRHA resident

“The builders who have been working on our property were the nicest and most polite builders we have ever come across. Clean, tidy, and just all round brilliant and nice men!

Thank you. ”

NRHA resident

“Many thanks to Ash for helping me with my new heating system and for organising the insulation. The insulation has certainly made a difference. ”

NRHA resident

“They have done a fab job. It's amazing the change in the street just by having some trees cut back! ”

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**.



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