

# Annual report and financial statement summary for the year ended 31 March 2023



Northamptonshire  
**Rural Housing**  
Association



# Welcome to Northamptonshire Rural Housing Association's annual report

**This report explains how we performed between April 2022 and March 2023.**

**I was honoured to be elected as the NRHA Chair in January 2023. I'm excited to continue guiding NRHA in its important role of providing affordable homes to help people stay in the rural communities where they live or work.**

I'm pleased to have met some of our customers recently at events in Norton and Lilbourne. And I'm looking forward to meeting and speaking to more of you in the coming months.



We recognise it's been yet another challenging year. And we know that the rising cost of living puts great pressure on all our customers. In 2022 we invested in additional staff to support our residents. And we set aside a budget for a new Customer Support Fund which was launched in April 2023.

During the year, we completed 28 new homes, providing much-needed affordable rural homes in four Northamptonshire villages. And, whilst we will continue to create opportunities to build affordable homes across the county, we're focusing greater resources on improving our existing homes. We've dedicated capital funds and have secured a decarbonisation grant to ensure that all our homes meet new environmental standards and are energy efficient for our customers. We've also worked hard to improve our services, our communication and our responsiveness.

The present year brings similar challenges. The Association also faces significant financial pressures, plus new regulations from the government, but you can be assured we're rigorous in planning and managing our finances. We'll be reviewing our plans for the next five years to ensure that we continue to deliver value for money for customers, enable investment in the maintenance, improvement and safety of our homes and in new development, whilst also ensuring the long-term health of the Association. And we will of course continue to support customers and further improve our engagement with both customers and partners.



### **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 preparation for the Tenant Satisfaction Measures – which are a new way of measuring how landlords are performing – we carried out a benchmark satisfaction survey, giving every customer the chance to share their views. Thank you to those who responded to the survey.

We have **64** customers who've told us they want to be more involved in helping improve our services. We've developed a Customer Involvement Strategy, and will be working with the involved customers to deliver it.

We've continued to see the benefits from increasing the number of housing officers in our housing management team, with each housing officer having more time to support and get to know our customers.

### **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 more we can do.**

Your continued feedback through surveys, conversations, complaints and compliments really does influence our service and help us prioritise where improvements are most needed.

### **Continued investment in our current homes**

We've continued to maintain and upgrade our existing rental homes, with a focus on energy efficiency improvements, to make homes more comfortable and keep running costs as low as possible.

During the year we replaced inefficient heating systems in **27** homes.

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 2030.

### **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 delivered **28** new rural affordable homes: five in Lilbourne, six in Little Addington, nine in Nassington, and eight in Norton.

All 28 homes meet or exceed national space standards. They also incorporate energy efficient air source heat pumps (ASHPs), to help keep running costs as low as possible for the householders.

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

*Darren Paterson*

**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 **49** Northamptonshire communities. We pride ourselves on really knowing our customers and providing a high-quality service.

## Housing management



**598**

total number  
of homes



**80**

shared ownership  
homes



**518**

homes for social or  
affordable rent



**17.5**

is the average  
number of days to  
**reallocate a  
property**



**100%**

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



**60** organised **scheme  
visits** to meet customers in  
their homes



**2** **skip days** to help  
customers keep their homes  
and neighbourhoods tidy



**1** **community event** to  
celebrate the completion of  
eight new homes in Norton



**1** public **open event** to view  
the new homes in Norton

# Responsible housing and neighbourhood management

## Rent and service charges

**£2,868,071**

was collected in rent

Arrears below **0.38%**  
Our housing team closely support customers to help them manage their rent.

### How your rent was spent (top four areas):

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

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

1. Gardening: £70,709
2. Landlord's lighting: £7,695
3. Sewage pump stations: £4,776
4. Repairs to private access roads: £2,607

## Neighbourhood management

### Top three ASB breaches:



**15**  
anti-social behaviour  
(ASB) cases opened



**1** new defibrillator  
funded and installed



**£73,759**  
was spent keeping  
schemes tidy and communal garden  
areas maintained (incl. work outside of  
gardening contract, such as clearing fly  
tipping and ad hoc maintenance)

*You said...*

"I'd like there to be  
a hardship fund for  
those in financial  
difficulty."

*We did...*

✓ We created a Customer Support Fund, that was launched in April 2023.

### All customers can apply for funds either for:

- emergency financial assistance, or
- to fund costs relating to interviews or training, or
- for new customers needing support with costs of moving into your new home.

# 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 stock condition surveys on all our rental 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**.

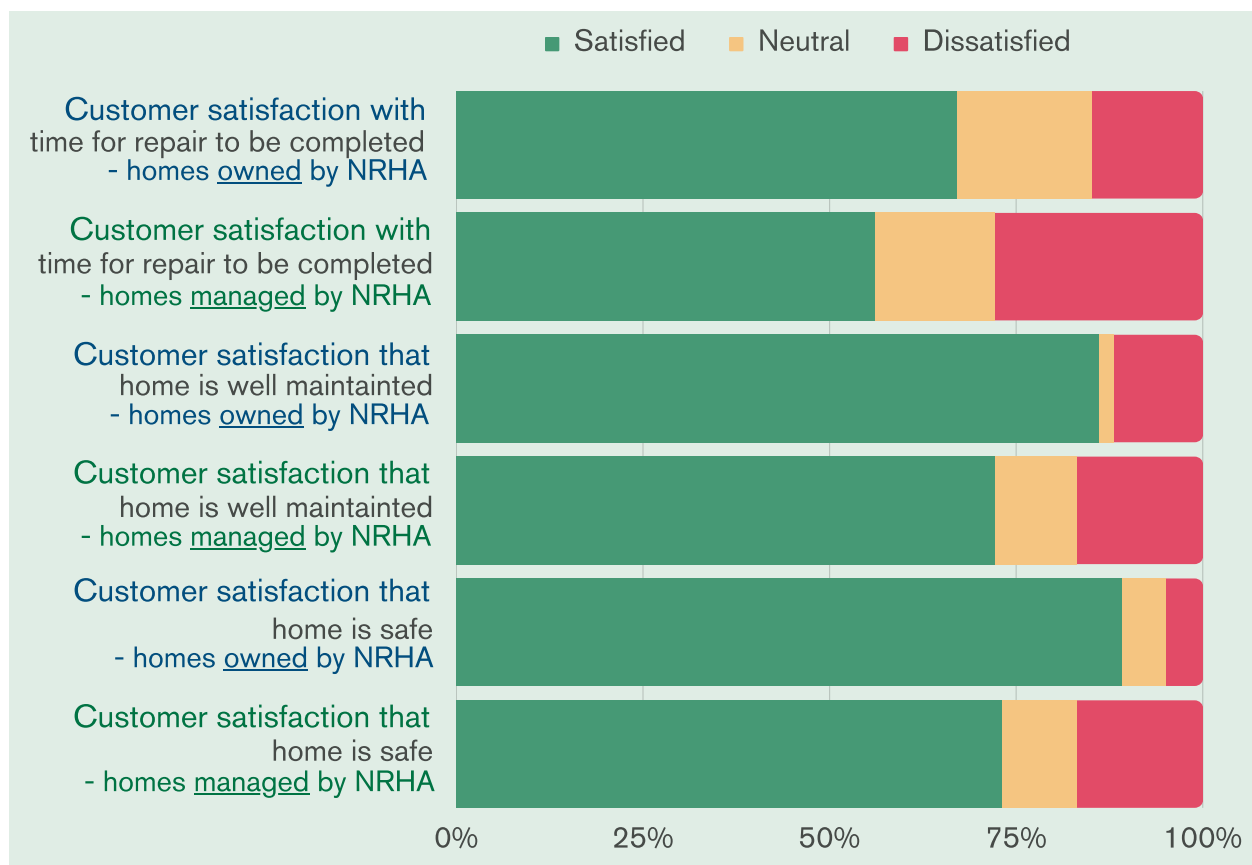
## Satisfaction with our repairs service and maintenance of our homes

**97%**

of residents surveyed,  
**following the completion of a repair**, are satisfied with our repairs and maintenance service (transactional survey)

**99.5%**

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



Data from Customer Satisfaction Survey October 22

# Keeping your home safe and in good repair

## Responsive repairs

**2105**  
repairs  
completed



**339**  
emergency



**861**  
urgent



**905**  
routine



completed  
within  
target time:

**202**

**919**

## What we've spent

**£383,117**

spent on completing repairs

**£2,632**

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.



**£25,091**

spent on the **exterior**  
painting of **78** homes



**£5,760**

spent replacing  
**bathrooms** in **1** home



**£170,953**

spent replacing **19** inefficient  
**heating systems** with energy and  
cost efficient air source heat pumps



**£21,829**

spent replacing **8**  
**gas boilers** with new boilers

*You said...*

"The quality of our  
heating upgrade was  
not good enough."

*We did...*

✓ We've changed  
contractors for our  
heating upgrades.

✓ We've recruited a new Tenant  
Liaison Officer, dedicated to  
working with customers throughout  
their planned works.

*You said...*

"The disruption during  
the works was far more  
than we'd expected."

*We did...*

✓ Reviewed all letters to provide  
more information about the process.

*And we are...*

✓ Developing even more comprehensive  
information to better manage customer expectations.

# Keeping your home safe and in good repair

## End of year compliance



**100%**  
gas compliant



**97%**  
electrical safety  
compliant



**100%**  
fire risk  
compliant

**52** periodic electrical  
safety inspections  
carried out

**20** homes supplied with  
radon equipment

**85%** of homes which required  
asbestos surveys or re-inspection  
surveys have been carried out

*You said...*

"We want  
contractors that can  
provide a more  
reliable service."

*We did...*

- ✓ We've started working with **Alect** as our responsive repairs contractor. The new contract is built around customer feedback, and has a much greater focus on customer service than the previous contract.
- ✓ We've reviewed and updated our Contractor Code of Conduct, which will be issued to all new contractors.

## Damp and mould

**We're working hard to improve the way we manage reports, and effectively deal with the issues, of damp in our homes.**



Over the last year we've been changing our organisational culture so we're proactive (rather than reactive) and reviewed how we deal with reports of damp.

*We have...*

- ✓ **We've simplified things:** We've simplified our processes for managing damp issues, including an easy to read customer journey process chart.
- ✓ **We're all aware:** If any of our team visit your home - not just repairs people - and spot signs of damp, mould or condensation they will report it immediately. This helps us tackle any issues at an early stage.
- ✓ **We're involving specialist support:** Where damp is present, we're using Rentokil to survey and remedy as soon as possible. And then working with customers to maintain the situation.
- ✓ **We're following up:** We've added a post-inspection and a 3 month post-completion check to ALL damp related maintenance jobs
- ✓ **We're asking customers to let us know:** We're encouraging customers to report any signs of damp as soon as possible.



# Effective customer service and handling of complaints

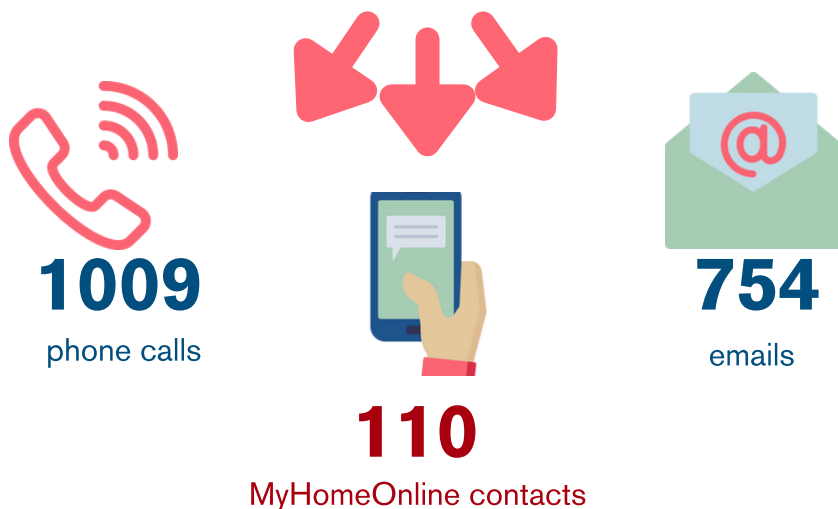


**Our customers are at the heart of everything we do.**

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:**

**1873** phone calls, MyHomeOnline contacts and emails\*



**24seconds**

was the average time taken to answer a call

**87%** of customers are satisfied with the service from our customer care team (The other 13% are either 'neither satisfied nor unsatisfied' or 'don't know')

\*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?**

**Shared owners**

**37.5%**

**25%**

**37.5%**

**Satisfied**

**Neutral**

**Dissatisfied**

**Residents**

NRHA  
owned homes

NRHA  
managed homes

**82%**

**11%**

**7%**

**70%**

**21%**

**9%**

Data from Customer Satisfaction Survey October 22



# 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.**

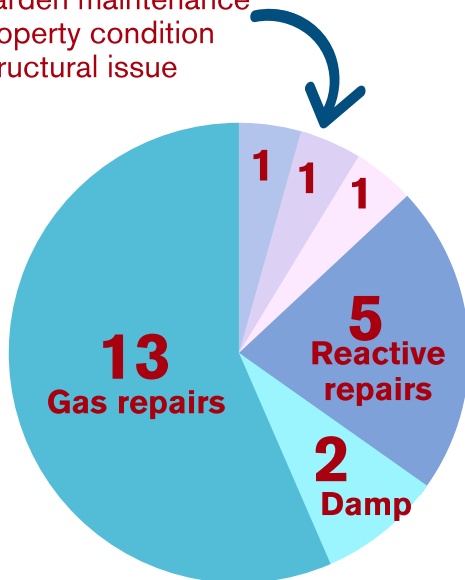
We've adopted the Housing Ombudsman Complaints handling code. And, we're focused on ensuring that we learn and improve from every interaction with our customers and that we let you know what we've learnt.

## Complaints

**23 formal complaints**

**Breakdown of complaints by service area:**

- Garden maintenance
- Property condition
- Structural issue



**22** complaints from tenants  
**1** complaint from shared owners

**We publish our quarterly complaints performance on our website.**

**100%** of complaints responded to within agreed timescale

**0** complaints escalated to stage two of our complaints process

**0** complaints escalated to the Housing Ombudsman

**53%** customer satisfaction with our complaints handling

## Digital engagement

**33%** of customers registered on MyHomeOnline used it in the last **6** months



**78%** of customers are registered on our portal MyHomeOnline

# Respectful and helpful engagement



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

We have continued to increase the amount of opportunities to get involved and have your say, through surveys and policy reviews. The introduction of the Regulator of Social Housing’s Tenant Satisfaction Measures survey (TSM) will enable all customers to tell us which areas of our service they’re satisfied with and where we need to do better.

## Customer involvement

**64** customers have told us they want to be more involved in the association and influence how we deliver our services



**1** new ideas scheme  
Your Idea Matters is a new way for customers to share ideas to improve our service



- ✓ Introduced a bi-annual communications survey
- ✓ We did...
  - ✓ Sent a customer satisfaction to every customer and have created an action plan to address the issues raised
  - ✓ Developed a Customer Involvement Strategy to set out how we’ll continue to increase opportunities for customers to have their say
  - ✓ Recruited a pool of customers who want to be more involved

## Satisfaction with customer engagement

	Residents			Shared owners
	NRHA owned homes	NRHA managed homes		
How satisfied are customers that we listen to their views?	<b>76%</b>	<b>58%</b>	<b>Satisfied</b>	<b>26%</b>
	<b>15%</b>	<b>18%</b>	<b>Neutral</b>	<b>24%</b>
	<b>7%</b>	<b>17%</b>	<b>Dissatisfied</b>	<b>37%</b>
	<b>2%</b>	<b>7%</b>	<b>Don't know</b>	<b>13%</b>
How satisfied are customers that we treat them with respect?	<b>89%</b>	<b>75%</b>	<b>Satisfied</b>	<b>25%</b>
	<b>9%</b>	<b>17%</b>	<b>Neutral</b>	<b>50%</b>
	<b>0%</b>	<b>8%</b>	<b>Dissatisfied</b>	<b>50%</b>
	<b>2%</b>	<b>0%</b>	<b>Don't know</b>	<b>0%</b>
How satisfied are customers that we keep them informed about things that matter to them?	<b>78%</b>	<b>69%</b>	<b>Satisfied</b>	<b>37.5%</b>
	<b>15%</b>	<b>18%</b>	<b>Neutral</b>	<b>50%</b>
	<b>7%</b>	<b>13%</b>	<b>Dissatisfied</b>	<b>12.5%</b>

Data from Customer Satisfaction Survey October 22

# Developing new affordable homes and working towards zero carbon

We are building the homes that people need. They are high quality, meet national space standards and are tackling the government's 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

**9**

parishes in support of rural housing



**28**

new affordable homes delivered in Northamptonshire:  
18 for rent / 10 for shared ownership

## Shared ownership homes



**10** new shared ownership homes delivered in Northamptonshire



**2** shared ownership homes resold

## Working towards zero carbon

The government has set a target for all social housing homes to be carbon neutral by 2050 and for all homes to have a minimum Energy Performance Certificate (EPC) band C by 2030.

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

We're making significant progress towards meeting these targets.



All homes have an EPC survey every 10 years. This helps us know which homes to prioritise for energy efficiency improvements.

**100%** of new homes had energy efficient air source heat pumps, helping to keep energy bills low for our customers.

We're investing **£1.4 million** to retrofit homes over the next two years.

We've been awarded over **£740,000** from the Social Housing Decarbonisation Fund. We're matching this, bringing the total investment to over £1.4million. This will enable us to upgrade **56** homes to meet, or exceed, EPC Band C. The improvements will include:

- replacing inefficient heating systems with air source heat pumps
- installing solar panels which have battery-powered storage and
- increasing loft insulation and cavity wall insulation





# Statement of comprehensive income

FOR THE YEAR ENDED 31 March 2023

	2022 £	2023 £
Turnover (income)	2,263,146	2,587,563
Operating costs	(1,173,961)	(2,173,182)
<b>Operating surplus</b>	<b>1,089,185</b>	<b>414,381</b>
Interest receivable and similar income	325	4,709
Interest payable and similar charges	(253,887)	(379,956)
Movement in fair value of financial instruments	(178,678)	227,756
<b>Surplus for the year</b>	<b>656,945</b>	<b>266,890</b>
<b>Total comprehensive income for the year</b>	<b>656,945</b>	<b>266,890</b>

Turnover is derived from continuing activities.

Full financial reports are available on our website: [www.northamptonshirerha.org.uk/annual-reports](http://www.northamptonshirerha.org.uk/annual-reports)

# Statement of financial position

AS AT 31 March 2023

	2022 £	2023 £
<b>Tangible fixed assets</b>		
Housing properties	25,429,436	27,877,115
Net book value tangible fixed assets	25,429,436	27,877,115
<b>Current assets</b>		
Trade and other debtors	581,537	134,801
Cash and cash equivalents	3,253,416	1,958,317
<b>Total current assets</b>	<b>3,834,953</b>	<b>2,307,427</b>
<b>Creditors:</b> amounts falling due within one year	(859,250)	(1,070,977)
<b>Net current assets</b>	<b>2,975,703</b>	<b>1,236,450</b>
<b>Creditors:</b> amounts falling due after one year	(19,593,331)	(20,034,869)
<b>Net assets</b>	<b>8,811,808</b>	<b>9,078,696</b>
<b>Capital and reserves</b>		
Called up share capital	14	12
Revenue reserves	8,811,794	9,078,684
<b>Total funds</b>	<b>8,811,808</b>	<b>9,078,696</b>

“

**A big thank you to Maxine in the Customer Care Team, for her understanding and warm professionalism.”**

**NRHA customer**

“

**I'm really happy with the new air source heat pump. The workmen were absolutely fantastic and have done a great job. ”**

**NRHA customer**

**“Absolutely amazing housing association!”**

**NRHA customer**

“

**Anytime I phone with an issue or to ask advice, I usually speak to my housing officer Claire. She is always very patient and helpful, and always comes up with a solution.”**

**NRHA customer**

## **Northamptonshire Rural Housing Association**

enquiries@midlandsrural.org.uk  
0300 1234 009  
www.northamptonshirerha.org.uk

 NorthantsRural

**Memorial House  
Whitwick Business Park  
Stenson Road  
Coalville  
Leicestershire  
LE67 4JP**

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