

Annual report

for residents

2016



A year of challenges

David Standfast,
Chief Executive

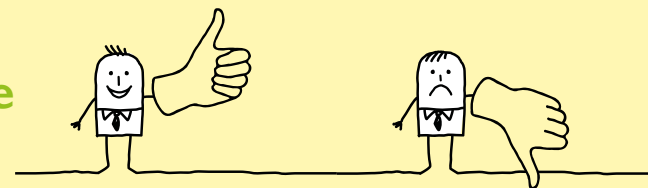
“The Government hit us with a curve ball last year, with a shock announcement in the Chancellor’s July 2015 budget that housing associations had to reduce their rents by 1% for three years. While this may seem like good news for tenants, it’s actually far more of a mixed blessing. A reduction in rent means a reduction in our income, which means less money to spend on services and homes. We’ve had to plan for a reduction in rental income of £10.9 million and this has meant making some extremely tough decisions. Our priority has been to protect our core services, such as repairs, as much as possible, to minimise the impact on customers. Unfortunately, we had to make a number of people redundant as part of the process, but I’m proud to say that the staff as a whole have worked

extremely hard to adapt and plug the gaps wherever possible. Other effects include having to reorganise the way we involve residents in monitoring services, cutting our community grants scheme and assistance for vulnerable tenants and having longer waiting lists for new kitchens and bathrooms. It’s not all been about cuts however. We’ve also tried hard to find more efficient ways of working, so we can deliver a similar level of service for less money. Pages 15 to 18 of this report explain the work we’ve been doing to ensure value for money.

It’s not been easy, but we believe we have risen to the challenge. We now have the plans in place to ensure our financial security while continuing to provide a good level of service to customers.”



How have we performed?



In January, we sent all our tenants a copy of a new service standard. This set out what you can expect from Saxon Weald and what we ask of you. This report tells you how we are living up to those promises.

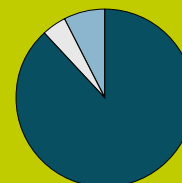
You will also find information on our finances, our approach to value for money and our home building programme. We hope you find it interesting and welcome your feedback – simply email us at pr@saxonweald.com



About our homes

We own

- 5622 rented homes, *plus*
- 284 shared ownership homes
- 470 leasehold properties



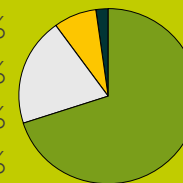
↑ 2.8 %

This is 160 more homes than last year

83% of our homes are in the Horsham district of West Sussex.

Type of property

- General needs 70%
- Retirement 20%
- Extra care 8%
- Supported 2%



How our rents compare

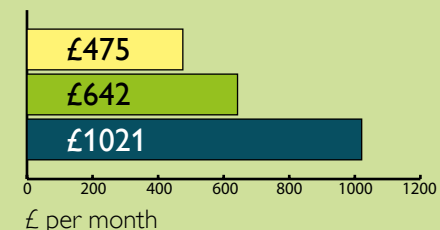
Our renters pay an average of around 48% of what private renters pay.

Average monthly rents for a two bedroom property in Horsham:

Saxon Weald social rent £475

Saxon Weald affordable rent £642

Private sector rent £1021



Customer service

Overall satisfaction with our services

85%

Up from 82% last year

128,235 phone calls answered

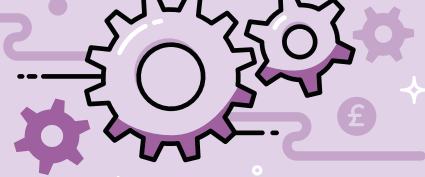
Promise 1:

We will be easy to contact, with helpful, knowledgeable staff who will aim to resolve your query at the first point of contact. Where we cannot do this, we will keep in touch with you until your issue is resolved.

We have invested substantial amounts of both time and money in our IT systems during the last year to help us deliver better customer service. Our team of customer service advisors now have access to a system which instantly gives them the information they need to answer the vast majority of enquiries. Together with our team of customer repair advisors, they are able to answer 83% of telephone enquiries at the first point of contact rather than having to pass you on to someone else.

We also have a new system which allows us to keep better records of our contacts with you. So, when you call with a query, we'll know if it's something new or, if it's an on-going issue, who has been helping you.

To improve access to our services, we've created a secure log-in area on our website which gives you 24-hour access to your account. You can diagnose and log repairs, check your rent statement, make payments and more. If you haven't already signed up, go to mysaxonweald.com or click the link on our homepage.



Promise 2:

We will answer telephone calls promptly and will respond to written enquiries (including emails) within a maximum of five working days.



We took an average of 27 seconds to answer a call. It was often quicker, but we did have times when the high number of calls meant people were kept waiting for longer. Our busiest times are Monday mornings (or Tuesdays after a bank holiday) and between

1.30pm – 2.30pm. If your enquiry isn't urgent and you can avoid ringing at those times, your call will be answered quicker. Alternatively, for simple enquiries such as checking your rent balance, you could log into your account online at mysaxonweald.com.

86% of residents are happy with how we deal with enquiries

Promise 3:

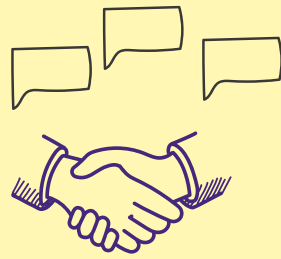
We will offer an out-of-hours telephone service for emergencies when our office is closed. Emergencies are issues which immediately affect the health, safety or security of you or your property.

1780 calls to our emergency helpline last year

Please only call when we are closed if it is a real emergency, such as a burst pipe or no usable toilet in the property. If you lock yourself out, it is your responsibility – we don't hold spare keys and will charge you the cost of the work if you call us.

83%
of residents think we answer queries in a reasonable time

Promise 4: *We will offer a range of ways for you to be involved in shaping and monitoring our services and giving us your feedback.*



Budget cuts have meant that we have had to review how some of our resident involvement works. We are working with the Resident Action Panel on establishing their new role. However, we still have residents on our Board, and we continue to do our monthly phone survey. We have also introduced a new text-based survey to get more instant feedback. Each day, we text people who have phoned us and ask for feedback on our customer service. On average, 85% of people rate us 4 or 5 out of 5.

85%
of people
rate us 4 or
5 out of 5

71 complaints
received during 2015/16

This is 40% lower than the previous year. Most complaints are dealt with quickly, with only five needing to go past the first stage of our complaints system.



158 compliments
received during 2015/16

We get numerous comments about the politeness and cheerfulness of our staff, which is always lovely to hear.



Looking
after
your
home

85%
overall
satisfaction
with our
repairs service

£3.5
million
spent on
major repairs
and planned
maintenance
work

We spent **£3.5 million** in 2015/16 on replacing components in properties.

This included:

- 122 new kitchens
- 68 new bathrooms
- 189 new boilers
- 80 heating systems
- 21 roofs (including 3 retirement scheme roofs)

£406 = Average cost per property for responsive repairs (was £558 in 2014/15)
27.2% improvement
(see p.17 for details) ↑

37.5 days

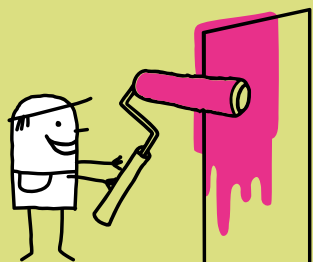
– time taken to get a general needs property ready to re-let **8.5% improvement**
(was 41 days in 2014/15)

It is still taking us longer than we'd like to re-let our homes. While we've improved this year, it's something we'll continue to work on. We have recently merged our lettings and empty homes teams so they come under one manager for the first time. This should create a more integrated service and reduce re-let times further.



Promise 1: When you move into a Saxon Weald home, it will meet our published lettable standard for the condition and cleanliness of the property. Please note, if you have arranged a mutual exchange, you move into the property as seen – our only involvement is to approve the swap, which we will only do if both homes are in good condition.

This year we changed the way we help people to decorate their homes when they move in. Instead of receiving decorating vouchers, as happened in the past, tenants now choose paint colours from a chart supplied by Brewers. The paint is then delivered to their door, along with brushes, rollers, dust sheets...



... in fact pretty much everything that's needed to do a great decorating job (apart from the tea and biscuits). The new system is more convenient for tenants, especially those without a car, and saves Saxon Weald money as we can get a better deal on the materials than tenants buying it individually.

85% of repairs completed on 1st visit

Promise 3: For non-emergency repairs, we will book a mutually convenient time-slot with you, usually within 10 working days. We aim to complete 85% of repairs on our first visit.

We carried out **10,954** standard repairs during the year, keeping to **94.9%** of the appointments we made. The average time for HomeFix to complete a job was **9.2** days, rising slightly to **10.8** days if we had to use a specialist contractor.

Promise 4: We will regularly carry out a range of checks and works to ensure your home is safe and well-maintained.

92% of residents are satisfied with their neighbourhood as a place to live

Each year in the UK more than 200 people are admitted to hospital with carbon monoxide poisoning. So, perhaps the most important check we carry out is our annual gas safety checks. Please make sure you stick to any appointments made for this – it's important for the safety of your whole household and doesn't take long. At the end of the financial year, six households had not given us access for the check and we were forced to take extreme action, including capping off their gas supply.

Other safety checks we carry out include asbestos surveys, Legionella testing and fire alarm testing.

Our team of facilities operatives, previously known as neighbourhood assistants, carry out regular checks on our estates, making sure communal areas are safe and clear. They spot repairs, remove inappropriate items and carry out improvement works. We are expanding the team so that they can help out our HomeFix team with gardening and clearance work. This will save us time and money in not using external contractors.

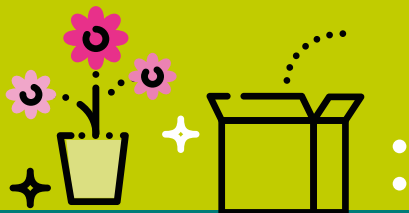
99% of emergency repairs within 24h

Promise 2: We will respond to emergency repairs within 24 hours of you reporting it and make safe.

We carried out **774** emergency repairs during 2015/16. Of these, **99.4%** were completed within our 24-hour target.

774 emergency repairs in 2015/2016

90% of people who move into one of our homes say they are happy with the experience overall.



Promise 5: Communal gardens around your home will be regularly maintained (the frequency of visits is dependent on weather/ growing conditions). If you have a private garden, this is your responsibility to maintain, including any trees within your boundary.

We spend close to half a million pounds a year on maintaining communal grounds, including cutting grass, maintaining trees and weed control. How frequently grass can be cut depends on weather conditions – if the ground is waterlogged, cutting has to wait.

We completed a number of environmental improvements during the year, including

- Parking improvements at Cousins Way
- New fencing at Honeysuckle Walk
- Planting improvements at Laurel Walk
- Installing bollards at Canberra Place

Promise 6: If you pay service charges for cleaning of a communal area, we will monitor the standard of cleaning.

In many cases, cleaning of communal areas is the shared responsibility of the tenants in the block. However, feedback from residents and the results of our own inspections showed that this wasn't always happening. As a result, we visited 139 blocks throughout the district and reminded residents of their responsibility to keep these areas clean and clear. We then gave them time to bring their block up to an acceptable standard. 39 of the blocks failed to clean up their act, so we introduced a weekly clean from our contractor, with residents paying £1.92 per week service charge. There is a second phase of inspections starting in September which may see further blocks added to the cleaning contract.



Living in your home

9 out of 10 tenants are satisfied that their rent is good value for money

17 people were evicted in 2015/16 because of high levels of rent arrears (13 in 2014/15)

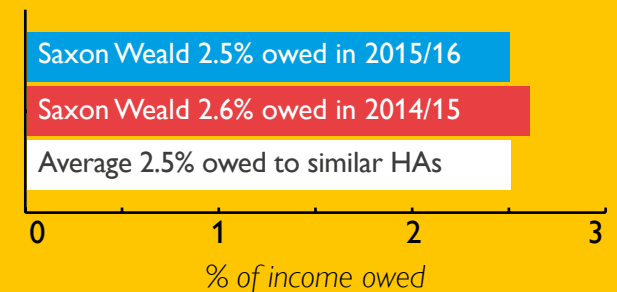
Promise 1: We will provide you with information about your rent and other charges and offer you a choice of ways to pay. We will give you notice of any changes.

Around a third of all calls to our office are related to rent payments. Rather than waiting to phone us, you can go to mysaxonweald.com at any time to see your rent statement and make a card payment quickly and easily.

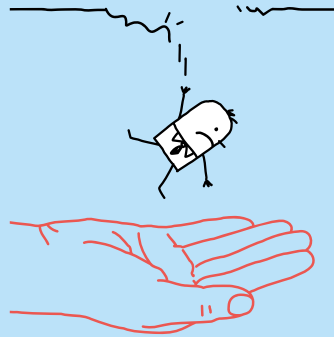
Of course, one of the things we ask of you is that you pay your rent on time, in accordance with your tenancy agreement.

£938,365 owed in overdue rent at the end of 2015/16

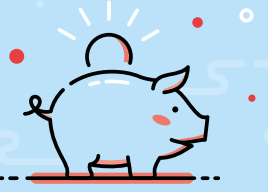
This represents 2.5% of our income, and is a slight improvement from 2014/15 where we were owed 2.6%. The average percentage for housing associations like us is 2.5% so we are performing well in collecting the money we are owed.



Promise 2: We will provide advice and support on benefits and managing your income, or refer you to other agencies who can help.



We have to make sure people pay their rent – not so we can make a huge profit (we're non-profit making) but so we have enough money to manage and maintain our homes. We understand there are times when money is tight, but we would far rather work with you to help you through the tough times, than have to force you out of your home.




259 people were helped by our specialist Benefit Support Managers. They help people maximise their income by making sure they are getting all the support they are entitled to. They even help appeal housing benefit decisions if they think you have a case.

191
households
are affected by the
bedroom tax
(213 in 2014/15)



If times get really tough, remember that we have access to food banks, household items and more. Get in touch and see how we can help.

Check out  the Money Advice Service www.moneyadvice.org.uk – they have two free planners which help you work out your spending.

Promise 3: We aim to visit all tenants periodically to check on your property and general well-being.

Most landlords check on their properties regularly to make sure they are being looked after. We will be doing the same during the coming year, so you may get an appointment letter. During the visit we'll update our information about who is living in the property, do a quick check on the property's condition and see if there is anything you need help with. The visits are important, and we will take action against those who don't give us access, but they are nothing to be concerned about.

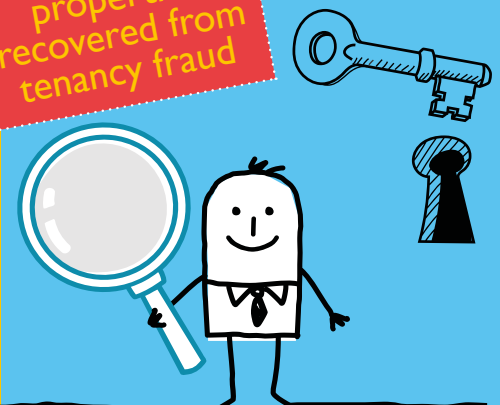


During the visits we carried out last year, we discovered a number of people who had issues with hoarding. As a result, we launched a hoarding forum for Horsham, Mid-Sussex and Crawley in conjunction with West Sussex County Council.

Tenancy fraud

Affordable homes are a precious resource and so must be used by the people that need them. You are not allowed to sub-let your home and move elsewhere, or treat it as a second home. Between July 2015 and February 2016 we referred nine cases of suspected tenancy fraud to Crawley Borough Council's Fraud Investigation Team. They have access to a huge amount of data such as bank details, flight records and credit information. With their help, we have already recovered two properties, including one where an illegal occupant was trying to buy the house with a large Right-to-Buy discount.

TWO
properties
recovered from
tenancy fraud



Promise 4: *If you live in retirement or extra care housing, we will agree with you how often your scheme manager will visit and what support we can offer you.*

Many residents have chosen to be visited less frequently than in the past, but with our scheme managers staying for longer when they do visit.

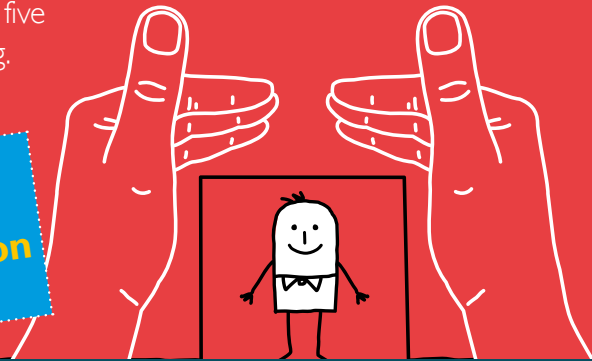
This allows our team to spend a meaningful amount of time with each resident, rather than just a quick five

minute check on their well-being.

Resident satisfaction with our scheme manager

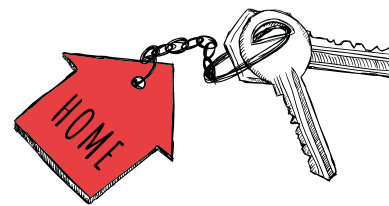
service rose from 88% in 2014 to 91% in 2015.

91% resident satisfaction in 2015



Promise 5: *Where we acknowledge that you are experiencing anti-social behaviour, we will listen to your concerns, agree an action plan where appropriate and update you regularly with progress on your case.*

During 2015/16 we obtained five injunctions against tenants with power of arrest attached. The injunction applications and hearings were all completed by our housing managers, saving us around £10,000 in legal costs.



Promise 6: *If you need to move, we will assess your housing priority and provide support to help you find alternative accommodation. How long you have to wait will depend on your personal circumstances and property availability.*

During 2015/16 we let 591 properties, which was 20% more than the previous year. The increase was partly due to the number of newly-built properties which were completed including Heathwood Park in Lindfield, Pretty Court in Partridge Green and Adur View in Upper Beeding.

In addition, 58 households (was 43 in 2014/15) carried out a 'mutual exchange', meaning they officially swapped their home with another tenant to a home which better suited their needs.



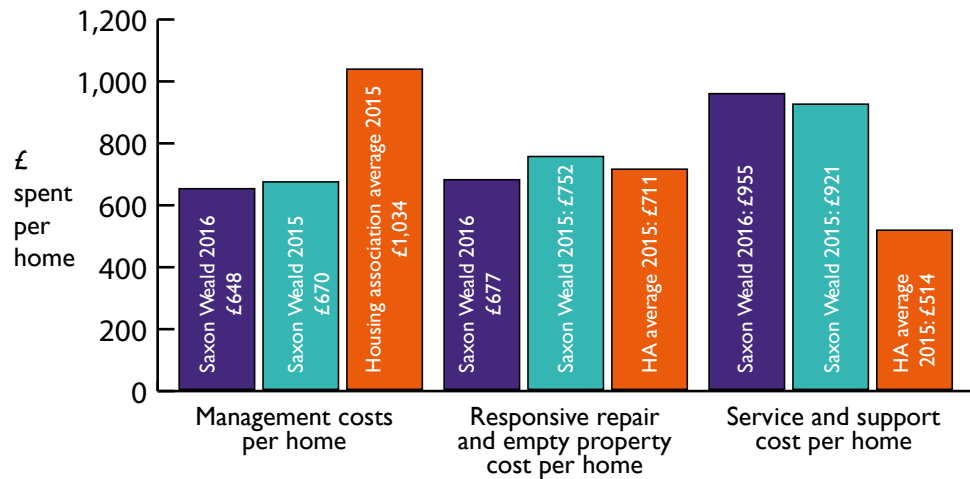
Value for money...

With cuts to our rental income, we have had to work harder than ever to find ways to reduce our spending or use our resources more efficiently.

This report cost 30p per copy to produce (55p in 2015)



How we compare



Our service and support costs are higher than average as we own an unusually high proportion of retirement and extra care schemes (25% of our homes are for older people compared to 8% on average for housing associations). These schemes require more services than standard housing, so costs are naturally higher as a result.

Efficiency measures



We launched mysaxonweald.com in March 2016 – a self-service web portal where you can view your account, make payments, check your balance and log repairs. This gives you access to your account 24/7 and saves unnecessary phone calls, while saving us administration time.

We have reduced the costs and time involved in chasing garage rent payments by texting people payment reminders instead of posting a letter. We will increase the number of letters replaced by texts over the coming year to help us save approximately £17,000 on postage, stationary and administration time.

£17,000 savings



Our HomeFix repairs team gained exclusive use of a new supplies store, thanks to a partnership arrangement with Buildbase. The store gives our operatives a one-stop shop for most of the parts and materials they need. As the store is not open to the public, waiting times are kept to a minimum. This, coupled with the convenient location, means our team is now even more efficient – less time waiting and travelling means more time completing jobs! The new set-up has also given us better control over our purchasing costs and product quality.

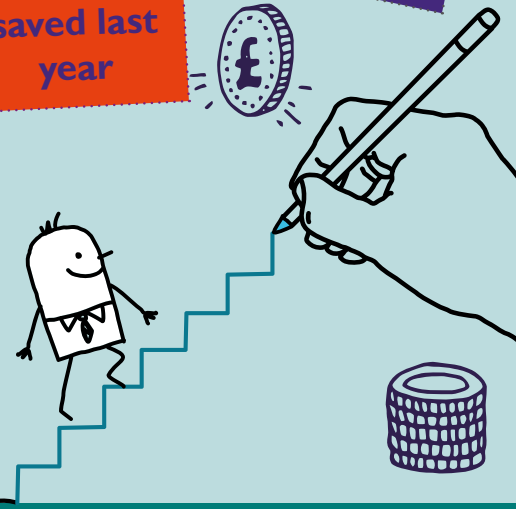


26% savings on major works

43% savings on minor works

£730,000 saved last year

We reduced the average cost of renovating a property ready to re-let (where major works were needed) by **26%** last year to **£10,550**. This was achieved by using our in-house team to do the majority of the work instead of contractors. Where only minor works were needed, we did even better, reducing costs by **43%** to **£2,031**. Again, this was achieved using our in-house team, but also getting more competitively priced materials from Buildbase and more effective scheduling of work. Based on the number of properties needing work over the year, we saved **£730,000**.



... Efficiency measures

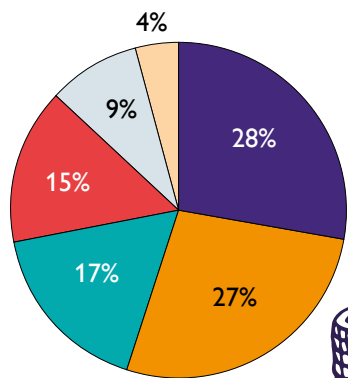


We re-tendered three major contracts, saving:

- £136,000 on grounds maintenance;
- £31,000 on scheme catering;
- £48,000 on contract cleaning



Money coming in:
£43.5 million

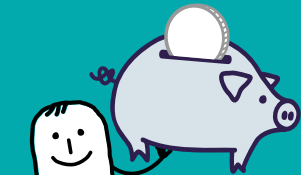


Money going out:
for every £100 we spend

- £28 = Interest payments
- £27 = Investment in homes
- £17 = Staff costs
- £15 = Repairs and maintenance costs
- £9 = Management and service costs
- £4 = Overheads

Value for money self-assessment

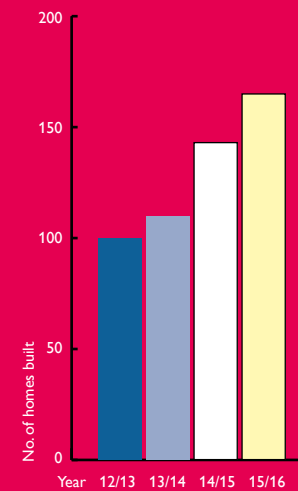
The Homes and Communities Agency requires us to publish an assessment of how we are achieving value for money. This page gives you some information, but for more detail, please see our [value for money statement](#) which is available on our website or by calling 01403 226000.



Developing our business

New homes built

2015/16	165
2014/15	143
2013/14	110
2012/13	100



Properties completed this year include:

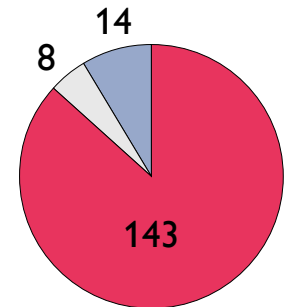
- Adur View, Upper Beeding
- Windrum Close, Horsham
- Pretty Court, Partridge Green
- Wickhurst Green, Broadbridge Heath
- Heathwood Park, Lindfield
- Bentley Grange, Hailsham

Homes built this year

143 Affordable rent

8 Shared ownership

14 Shared equity for older people



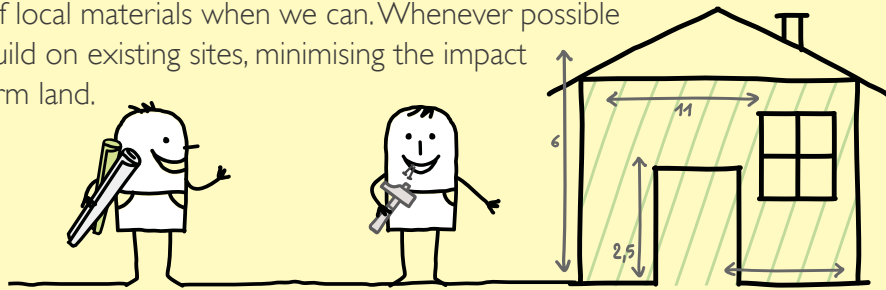
Development changes

Until now, 70% of the homes we build have been for affordable rent. With the government-enforced reduction in our rental income, this will drop to 40% and we will increase the homes we build for shared ownership, market rent and market sale.

New homes for Cowfold

The price of rural property can make it unaffordable for people to stay in the area where they grew up. Our affordable rural housing programme combats this and is helping to sustain community life. The government recognises this and has given us a grant of £587,000 towards the building of 20 affordable new homes to rent in Cowfold, West Sussex.

Building new homes in the countryside will always be a controversial issue. It's one we deal with by listening to residents and taking their concerns into consideration. We try to keep the design in keeping with the area and make use of local materials when we can. Whenever possible we build on existing sites, minimising the impact on farm land.



HIGHWOOD
MILL

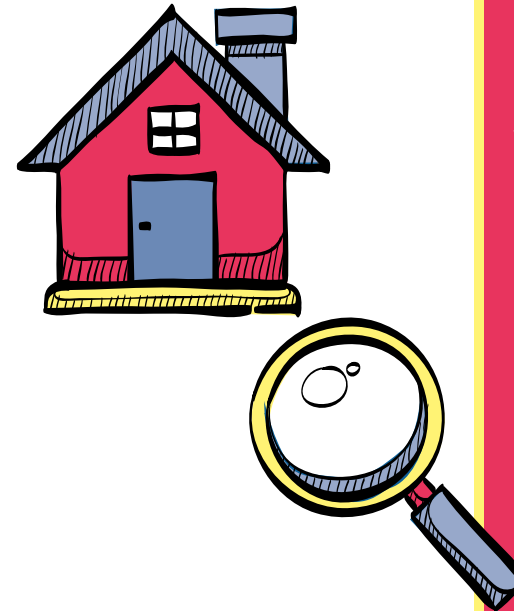
Opening
early
2017

Highwood Mill nears completion

It's been over two years in the making, but our flagship extra care scheme, Highwood Mill in Horsham is almost complete. The scheme will be ready by January 2017 and will offer 105 apartments for over 55s for sale and rent. Built by Berkeley Homes, the scheme is beautifully designed and finished, with a range of facilities aimed at creating a vibrant and supportive community.

Applying for a new home

How you apply varies from development to development. Usually, you need to register your interest with the local council for the area the scheme is in. You will need to explain why you need to move from your existing property, for example, you need more bedrooms or you want to move to supported housing.



Private rental properties

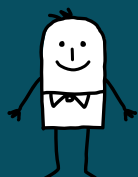
With the rent cuts enforced on us by Government, we have had to find ways not only to make savings, but also to generate income. So, on 21 April we made our first venture into private market rental properties. We purchased 81 one and two-bedroom apartments in Horsham town centre and are letting them out on the open market. The profit we make from this will be channelled back into Saxon Weald. The properties are being marketed under our Weald Living brand, and vacancies can be viewed on the Right Move website or at www.wealdliving.com



Income and Expenditure



	2015-16	2014-15
	£'000	£'000
Income	43,516	38,810
Less		
Management Costs	(9,459)	(9,156)
Repairs and Maintenance	(7,512)	(8,590)
Depreciation and other costs	(11,948)	(8,583)
Operating surplus	14,597	12,481
Surplus on sale of other properties	669	161
Interest paid less interest received	(11,257)	(11,157)
Gain on investment properties	545	382
Surplus for the year	4,554	1,867
Assets and Liabilities		
Cost of our homes	287,454	279,189
Investment in other assets	1,908	1,829
Cash plus debtors less creditors	30,014	30,777
	319,376	311,795
Loans	220,419	220,304
Social Housing Grant	59,700	57,972
Reserves	39,257	33,519
	319,376	311,795



Our Board

Saxon Weald is confident that we fully comply with the Homes and Communities Agency governance and viability standard. We have adopted and comply with the National Housing Federation Code of Governance 2015, which sets out best practice for Board members. We also comply with the National Housing Federation Code of Conduct. Our Board is responsible for the strategic and financial management of the company, while the Chief Executive and staff are paid to manage the organisation on a day-to-day basis. Board members are recruited through an open advertisement and interview process.

	Board Member	Committee Membership at 31 March 2016	Amount paid 2015/16
CO	Norman Hill (Company Secretary)		-
T	Debbie Joseph	Audit & Risk Committee. Complaints Review Panel.	£3,863
T	Martin Loates	Emergency, Finance and New Business Committees. Complaints Review Panel.	£5,519
I	Charlotte Moore	Audit & Risk and New Business and Remuneration Committees. Complaints Review Panel.	£3,984
I	Richard Perry	Finance, New Business and Remuneration Committees.	£3,984
I	Susan Sjuve	Audit & Risk, Emergency and New Business Committees.	£5,519
CO	David Standfast		-
I	Simon Turpitt (Chairman)	Emergency, Finance, Remuneration and New Business Committees.	£11,038
I	Richard Venables Kyrke (to 30.03.2016)	Audit & Risk, Emergency and New Business Committees.	£5,519
I	Stephanie White (Vice Chairman)	Emergency, Finance, New Business and Remuneration Committees.	£6,623
T	Vanessa Williams	Audit & Risk and Remuneration Committees. Complaints Review Panel.	£3,863

T= Tenant Member, I = Independent Member, CO = Co-Opted

About us

Established in 2000, Saxon Weald is a housing association managing over 6000 homes across Sussex and Hampshire. We provide affordable rented and shared ownership homes for individuals and families, as well as properties exclusively for the over 55s. We also provide homes for market rent and outright sale through our Weald Living brand.

Saxon Weald is a not-for-profit company, with the money we make from rents being re-invested in the management, maintenance and building of homes. We are also a registered charity.

Company Registered Number: 3847737

Registered Charity Number: 1114158

Registered with the Homes and Communities Agency: L4299

VAT reg. 742 3736 34

Who's who

The
Executive
Team



David Standfast,
Chief Executive



Mark Crosby,
Business
Development
Director



Steven Dennis,
Property Director



Kath Hicks,
Housing Director



Norman Hill,
Finance Director

Saxon Weald House
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