



Birmingham Civic Housing Association
Annual Review for Tenants
2014

Chairman's Report

2014 was another successful year when we managed to further increase our reserves and enhance the long term viability of the Association. Our surplus for the year increased from £166,000 in 2013 to £229,000 in 2014 due in part to income from the sale of two properties but also as a result of continued strong financial management.

The cost of maintaining our homes remains the greatest area of expenditure for the Association mainly due to the age and type of property we own. We also know that the cost of heating homes is a major concern for our tenants and a priority for us in 2014 was to revise our long term investment plan to address this, to this end the Board of Management approved a new Affordable Warmth Strategy which will result in a substantial programme of refurbishment for all our homes over the next 5 years. Under this programme we will ensure that all our homes meet a minimum "C" energy efficiency rating by 2020, in addition we will complete a cyclical programme of kitchen and bathroom refurbishment to modernise homes for tenants.

We remain committed to providing tenants with high quality services that represent good value for money. Our programme of annual tenant liaison visits, through which we visit all our tenants at least once a year, is particularly important as many tenants still face difficult financial times.

I was pleased to round off the year with positive feedback from our tenants on the service we provide. The results of an externally validated satisfaction survey show that 95% of tenants are satisfied with our service, which places us in the top quartile of associations nationally. Our results are due to the hard work of staff and the leadership of the Board and the Chief Executive and I would like to put on record my thanks to them all.

Karen Bridges
Chairman



Performance Summary

In 2014 we have performed well maintaining our strong track record.

	2014	2013
Rent Collected	99.66%	99.0%
Rent Losses on empty homes	1.00%	0.57%
New Lettings	12	14
Average Re-let times (weeks)	5.19	5.26
Gas Safety Checks Completed	100%	100%
Tenant Liaison Visits completed	100%	100%
Tenant Satisfaction	95%	95% (2010)
Value for Money	83%	84% (2010)
Emergency Repairs completed on time	97.3%	97.1%
Responsive Repairs completed on time	94.3 %	96.2%

Overall the results are very positive but we are not complacent and in the coming year a priority for us is to improve performance to reduce rent loss on empty homes and on complete more reactive repairs within target time.

Rent

During 2014 we collected 99.66% of rent

Overall, performance on rent collection compares favourably with other small housing associations, but this will be more challenging as the Government introduce Universal Credit which will end the direct payment of housing benefit to the association.

During 2014 we provided support to tenants affected by the Government's bedroom tax assisting tenants with welfare benefit claims, setting up payment arrangements and moving to smaller properties.



Empty Homes

12 of our homes became available for re-let in 2014

During 2014 only 12 of our homes became available for letting. The average re-let time was 5.19 weeks. This includes the time taken to re-let a property that was converted from a 4 to a 6 bedroom home by extending into the attic space. We took the opportunity to do this as there is an acute shortage of large family homes in the inner city.



Gas Safety

We completed 100% of gas safety checks in 2014

The safety and wellbeing of tenants is a top priority and we take seriously our responsibility to carry out a gas safety check in all our homes every year.



EnergyExtra

In 2014 we also joined the EnergyExtra service which enables tenants to obtain the most favourable tariff for their circumstances and provides advice and support to those coping with energy debt. More information is available on our web-site.

Tenant Liaison Visits

100% of Tenant Liaison Visits Completed in 2014

We pride ourselves on delivering a friendly, reliable and efficient service and have established and maintained strong relationships with tenants through our annual programme of Tenant Liaison Visits.

These visits provide all our tenants with the opportunity to give us their views on the service we provide and how we can do better in the future.

In 2014 we completed 100% of liaison visits. Tenants told us that their main priorities are:-

- Reducing the cost of heating homes by replacing old window frames and improving insulation.
- A faster response time following requests for major improvements such as new kitchens and bathrooms.

We have listened to tenants views and these have shaped our Affordable Warmth Strategy which will see all our homes improved to at least a “C” energy rating by the year 2020.

Getting Involved

We also offer a variety of other ways for tenants to have a say in the services we provide and the issues that affect tenants, this includes e-surveys, telephone conferencing and in 2014 we set up a Tenants Panel. In the year ahead the Tenants Panel will be involved in developing our improvement programme including the choices available to tenants for new kitchen and bathrooms.

If you want to get involved you can be sure of a warm, friendly welcome and the support of a team who really want to work with you. No special skills or qualifications are required.



Tenant Satisfaction

95% of Tenants Satisfied with Overall Service

In 2014 we commissioned an independent company Acuity Research & Practice to survey the views of tenants. 61% of tenants responded to the survey. The following is a summary of the key findings:-

Measure	Result 2014
Satisfaction with Overall Service	95%
Satisfied with the Value for Money of Rent Paid	83%
Satisfied with the Overall Quality of the Home	92%
Satisfied with the Repairs & Maintenance Service	90%
Satisfied with Advice on Paying Rent	81%
Satisfied with the overall experience from last contact with us	90%

The results demonstrate that the vast majority of our tenants are satisfied with the services we provide and the headline result of 95% satisfaction with the overall service places us in the top quartile when compared to other associations.

While the results from the survey are very positive we are not complacent, we know there is more to do to improve further and a priority for the year ahead is to improve advice with paying rent and the completion times for responsive repairs.

Complaints

100% of Complaints Resolved

In 2014 we received 6 complaints. 100% of these were dealt with on time and fully resolved. Information on our compliments, complaints and comments policy is available on our website.

Repair & Maintenance

97.3% of emergency repairs completed on time
94.3 % of all reactive repairs completed on time
90% satisfaction with the repair and maintenance service

In 2014 we completed over 1200 reactive repairs. While feedback from the tenant satisfaction survey told us that 90% of tenants are satisfied, a priority in the year ahead is to improve the completion time for reactive repairs and improvements such as kitchen and bathroom replacement.

While our homes are generally in good condition the solid wall construction of most properties mean that they are difficult and costly to heat. We know that reducing the cost of heating homes is the top priority for tenants. We will address this through the Affordable Warmth Strategy which will see all our homes improved to at least a “C” rating under the Energy performance Rating System over the next 5 years. Measures to achieve this will include a mix of replacing windows to “A” rated standard, installing condensing boilers and wall insulation measures.



In 2014 we completed the following improvements to our homes :-

Improvement	Number
Window Replacement	24
External Door Replacement	16
Kitchen renewal	5
Bathroom renewal	5
Central Heating / Boiler replacement	20

In looking ahead to the next 5 years we have revised our investment plan to ensure that we meet the needs and aspirations of tenants to have warm and modern homes. In 2015 we will use some of our cash reserves to finance the first year of a significant investment programme and in addition we will explore the potential for additional borrowing to bring forward further major improvement works.

Value for Money

83% of tenants satisfied that the rent they pay represents Value for Money

Our definition of Value for Money is to:

“provide the highest quality homes and best services with the resources available”.

By embracing value for money we aim to create efficiencies that will be re-invested in our homes for the benefit of existing and future tenants.

During 2014 a key priority has been to develop a long term investment plan which will enable us to deliver the improvements that tenants deserve. Central to this is the need to secure the funding required to improve the energy efficiency standard of homes and modernise kitchens and bathrooms. This will come from using cash surpluses and new borrowing.



For us Value for Money goes beyond cutting costs, it is about getting more for less or more for the same or put another way improving our efficiency and effectiveness . As we spend most of our money on repairs and management services our priority is to create greater value in these services.

One example of this in 2014 was the procurement of a new contractor for gas serving and repairs which will save over £10,000 a year and will deliver a better service for tenants.

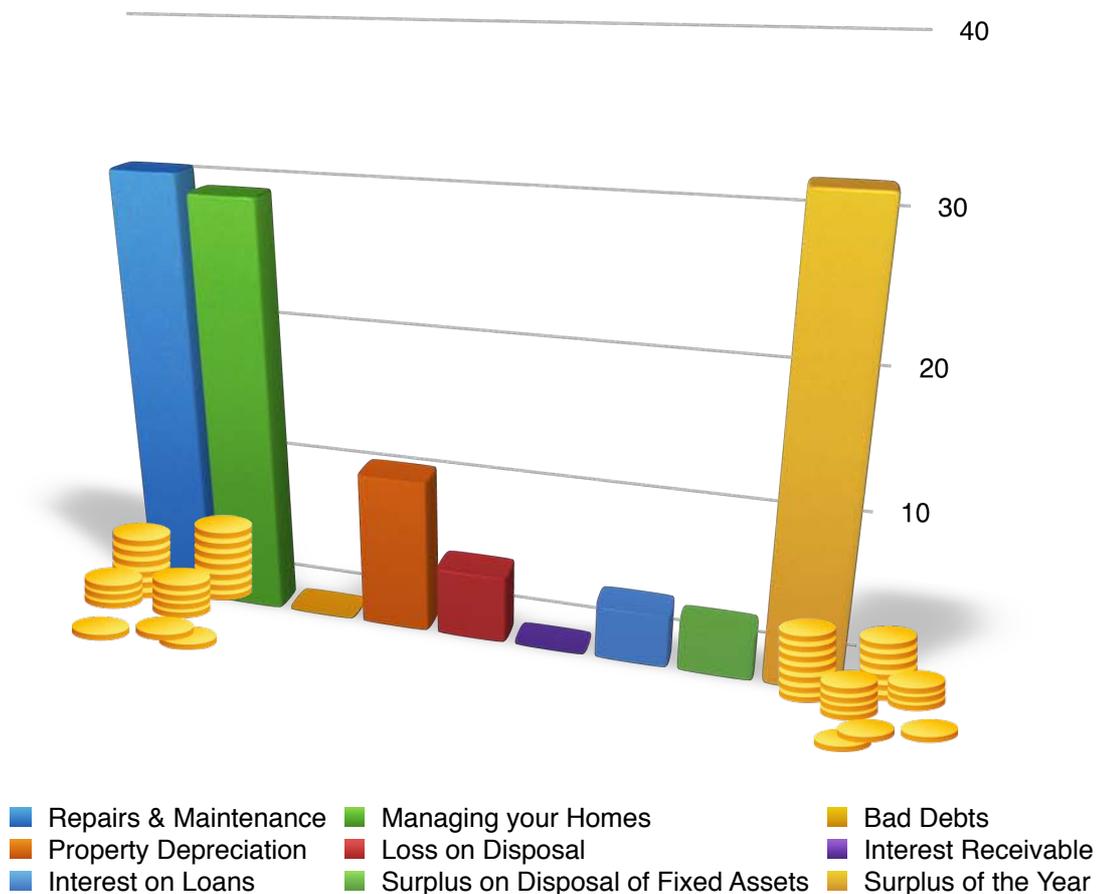
We also secured a reduction of 40% on the supply of kitchen units without compromising on quality. This will mean that we can improve many more kitchens for the money available.

These are just two examples of the reviews that we have already undertaken and there is more to do in the year ahead. Further information on our approach to Value for Money is available on our website www.bcivic.co.uk

Money Matters

During the year we collected £ 995,130 in rent. This is what we spent it on:

	£'000	%
Repairs and Maintenance	£306,453	30.79
Managing your Homes	£293,644	29.51
Bad Debts	£1,099	0.11
Property Depreciation	£110,855	11.14
Loss on Disposal	£48,257	4.85
Interest Receivable	(£109)	(0.01)
Interest on Loans	£37,540	3.77
Surplus on disposal of fixed assets	(£31,938)	(3.21)
Surplus for the year	£229,329	23.05



Average Weekly Rents

Property Size	Average Rent
1 Bedroom	£73.79
2 Bedroom	£81.69
3 Bedroom	£103.92
4 Bedroom	£122.18

Accounts 2014

Summary of Balance Sheet

Fixed Assets	£ 2,903,452
Net Current Assets	£ 525,943
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Total Assets less Current Liabilities	£ 3,429,395
Financed by:	
Long Term Loans	£ 832,330
Called up Share Capital	£ 15
Revenue Reserves	£ 2,597,065
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	£ 3,429,395

Contact Us

If you have any comments on this Annual report please contact us on **0121 382 5105** or at: **bcha@bcivic.co.uk**

