

make it happen

Plymouth
Community Homes



Annual Report
for Residents
2012/13

Welcome from Elaine Pellow, Chair of Plymouth Community Homes

Welcome to the 2012/13 Annual Report!

There is so much we have to tell you - this year we have been really busy working towards meeting our transfer promises and looking ahead to the next five years as we come to meet all of those promises.

2012/13 saw the lead up to the most radical changes to the benefits system. Our Neighbourhood Services teams have been working really hard with residents affected by the introduction of the size criteria (Bedroom Tax) to offer a range of options to help them prepare for the changes, which took effect in April 2013.

I'm delighted with how the new Rangers Service has been received by residents - it is fantastic to see our people out and about taking pride in the look of our neighbourhoods, making them better places to live. We have expanded the service during this year, taking on grounds maintenance and the assisted gardening scheme; you can read more about this later on.

The regeneration scheme in North Prospect is taking shape, I am very proud that last summer we took ownership of 80 new homes for rent and low-cost home ownership.

This is just the beginning but already we can see how the neighbourhood will be transformed over the coming years.

Last year we told you about our plans to install solar panels on some of our homes to make living in our homes more affordable – I am very pleased with the impact this is having on our residents' electricity bills and improving their wellbeing. We plan to install more solar panels where we can.

I hope you find this year's report an interesting read, it tells you about lots of things we've been doing throughout the year - which have been achieved with significant levels of resident involvement - together with some of the things we intend to do in the future.

I'd like to thank residents for their commitment and support in making this another successful year and I hope you enjoy reading our report!

A word from Clive

It's been another busy year! First of all, I'm pleased to report that, of the 125 promises we made to you with stock transfer, we have completed 115 – that's over 90% in just three-and-a-half-years. We are very proud of this achievement, but what's next?

During 2012/13, we have worked on developing our future plans so that we continue to grow and improve our organisation for residents – both current and future.

In last year's report, we asked you for your views on what we should do over the next five years from 2013-18. A clear message we got from this exercise is that we should build more homes for future generations, and we're listening. You will read more about our ambitious plans to expand our housing stock within this report.

Looking back to last year, there are very visible signs of our success in the new homes being built at North Prospect and the large scale improvement of our existing homes in terms of replacement kitchens, bathrooms, central heating, external doors and windows as well as a range of cladding measures to improve energy efficiency. Almost

80% of our homes now meet the Decent Homes Standard, compared to 41% in 2009. So many more residents have a high-quality home to live in, and this is fantastic. In addition, we have seen an astounding 15% increase in customer satisfaction since 2009 as our services to residents improve. But we know we need to do more both to improve further the services we provide, especially with how our residents contact us and get to speak to the right person.

The economy and changes to the benefits system are making things tough. We have put support in place for residents affected by Welfare Reform in terms of financial and budgeting advice but we have also set up free training courses to help residents to gain the skills they need to find paid work. Because of this, it is important to us that we spend our money in Plymouth as much as

possible to support the local economy and help create jobs.

I must also tell you about an exciting deal we have agreed with British Gas, who will be funding a huge over-cladding programme for 10,000 of our homes over eight years. This is an amazing project which will massively improve the warmth and appearance of our homes – not only that, it will help to reduce fuel bills in our residents' homes.

There is so much more I could tell you but please read on to find out what else Plymouth Community Homes has been doing during last year!

Clive Turner
Chief Executive

Looking ahead – being a leading housing provider

During 2012/13, we asked residents and other stakeholders for their views on what PCH's priorities and activities should be over the next five years, as we come to the end of delivering on our Transfer Promises.

Using these priorities, the Board has agreed one purpose, three desired outcomes and nine strategic objectives. Our objectives are supported by a series of activities, which will combine to deliver our overall purpose of being a leading housing provider.

Our new Business Plan builds on a strong platform of delivery, achievement and reliability but we know we need to do more, both to improve the services we provide and to support residents who are facing tough times.

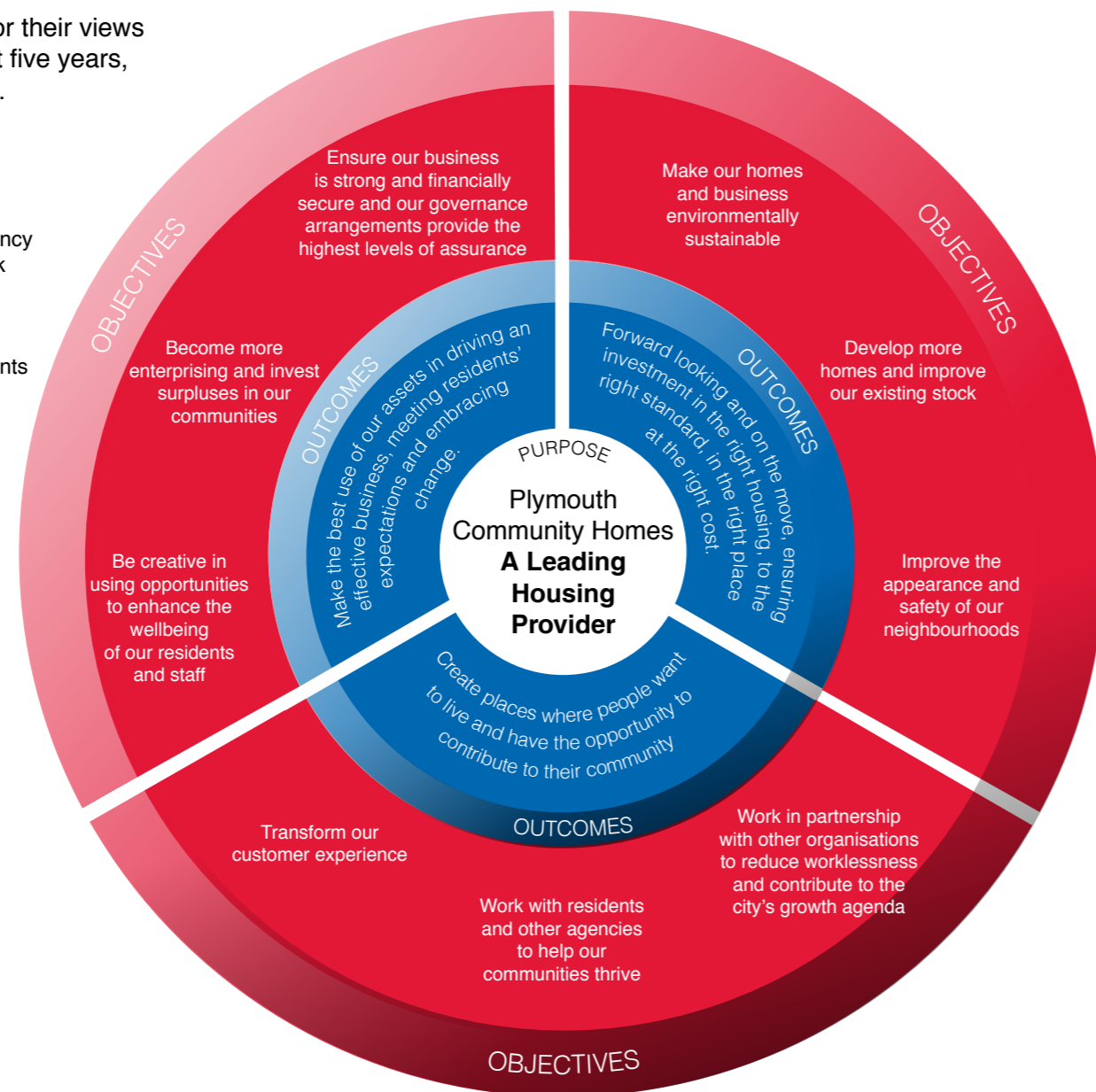
Our ambitious plan can be seen here, at a glance.

As you can see, our agenda over the next five years will very much be about:

- Transforming the experience for the way our customers engage with us and we engage with them
- Building new affordable homes for Plymouth

- Improving the energy efficiency and kerb appeal of the stock
- Working with partners to improve the general health and well-being of our residents and communities
- Ensuring we have a strong financial base to achieve our ambitions

Our five-year plan, which can be seen here at-a-glance, will ensure we deliver for our residents and our city in what will continue to be a tough economic and social environment.



Business effectiveness - spending money wisely

At Plymouth Community Homes (PCH) we regard our residents and customers as our main stakeholders and we have a responsibility to spend money wisely so that we can provide good quality services at the right cost.

Business effectiveness at PCH is about delivering our purpose to be a leading housing provider, whilst making best use of our assets, in a cost effective, customer focused and efficient way.

It is integral to all that we do as reproduced here from our 2013 -18 Business Plan.

We are concerned with the wider context of value for money in terms of social value and community impact. That is how we can have a positive impact on all residents of Plymouth and how we can play a role in supporting local businesses.

Our approach to value for money will also consider our effect on the environment. This is not only about the way we make our organisation environmentally sustainable but also the important role we have in helping our residents to reduce their environmental impact and therefore the cost of running their homes.

These are key elements of business effectiveness, and this will be measured in terms of the financial, environmental and social impact of what we do.

All the financial information in the report is the best available at the time of going to print.



Every year, we assess our ability to deliver business effectiveness across our services and this year, we're publishing the results of the assessment to our stakeholders.

Each assessment considers the cost of delivering a service in comparison to the quality of the service being delivered. This is demonstrated using a heat-map.



From top-to-bottom, the diagram shows whether the cost of delivering a service is low, medium or high. This judgement is made based on checking our costs out with other housing associations, although each landlord delivers its services slightly differently so costs may vary.

From left to right, the diagram shows how good we are at delivering that service – this is based upon customer satisfaction and other performance indicators such as how much of something we do – for example the percentage of repairs that we complete within the published timeframe.

STAR Survey (see ★)
In early 2013, we asked just under 3,000 tenants for their views on our services using the STAR (Survey of Tenants and Residents), which was developed by our benchmarking provider Housemark. **49% replied and the results show that we're in the top 25% nationally!**

Forward looking and on the move, ensuring investment in the right housing, to the right standard, in the right place at the right cost.

There's no place like a decent home

We're progressing well with our Decent Homes investment programme where we are making significant improvements to your homes.

In November 2009 we promised that, within 5 years, we would replace almost 14,000 kitchens and bathrooms and 15,000 external doors as well as fitting 5,000 new central heating systems, replacing the windows in 2,800 homes and re-wiring 7,500 homes.



We're over three years into the programme and we have already met our central heating promise – and the programme is carrying on so that even more residents will have very reliable and highly efficient heating systems in their homes.

Our replacement programme is progressing well, with over 7,700 homes now having new kitchens and / or bathrooms. During 2012/13 our contractors' performance increased considerably and we installed over 50 kitchens and bathrooms a week, beating our target for the year - with 98% of residents being satisfied with the work carried out. We're on schedule to complete the programme within five years.

Our Manufacturing Service has been busy making and fitting new front and back doors – at the end of 2012/13, over 9,200 homes had been fitted with their new doors. The programme has involved us fitting a new type of fire door to our flats. These doors are designed and made by us in a way that helps prevent fire coming into a flat for an hour – this is double the amount of time required by law.

In addition to the Decent Homes programme, Plymouth Community Homes successfully benefited from grant-funding to fit external wall insulation through a scheme called CESP (Community Energy Saving Programme), which resulted in a £1m saving on contract costs. Two hundred and fifty six homes in Efford have benefitted from these energy efficiency



We invested over **£30m** in our home improvement programme. Around 3,500 more homes now meet the Decent Homes Standard.

works, which not only increased the warmth of the homes but also improved the appearance of them. In addition to these works, Plymouth Community Homes funded additional environmental improvements to the area including new metal fences, off-road parking and new canopies.

Over 79% of our homes now meet the Decent Homes Standard. We are on track to complete our planned improvement programme within five years, with 100% of our homes meeting the Decent Homes Standard by March 2015.



Improvements	Average cost per property
--------------	---------------------------

Kitchens	£3,953
Bathrooms	£2,765
Heating	£3,740
Roofs	£8,214
Windows	£2,197
Set of doors	£1,149



Value for Money
Self Assessment
Asset Management



During 2012/2013 we also:

- Invested £1.5million in fitting solar panels, with 179 homes now generating their own electricity, giving residents lower bills. PCH will receive around £70,000 a year from the feed-in-tariff which pays for the cost of installing and maintaining the panels over 25 years.
- Our solar panels have also resulted in an estimated saving of 221 tonnes of CO₂, reducing the environmental impact of our homes.
- Replaced over 200 roofs and topped up the loft insulation where possible to make homes warmer.
- Re-wired over 6,600 homes to help ensure that our residents stay safe.



Looking Ahead

We're also going to build on our success in North Prospect and continue with the major regeneration project underway. Over the next 12 months, 170 new homes will be completed and the new community facility called The Beacon will open.

Over the summer this year, we will start a new programme to insulate the exterior walls of a further 10,000 homes over eight years. This is thanks to a Government-driven initiative called ECO. This is the Energy Company Obligation which means that the large energy companies have to fund a significant amount of energy efficiency works to households. We have struck a deal with British Gas, which has agreed to undertake the works, saving us over £30 million.

The ECO funding will make this happen and should have a positive impact on our residents' gas and electricity bills, making our homes more affordable to live in. We will be starting to contact residents whose homes are eligible soon.

Forward looking and on the move, ensuring investment in the right housing, to the right standard, in the right place at the right cost.

Your home and your environment

In November 2012, Plymouth Community Homes started to deliver its grounds maintenance service in-house. The amount of land we own equates to the equivalent of just under 100 football pitches, with the majority in the south of the city. We also have pockets of land in other areas, particularly surrounding our sheltered homes.

We work in a number of ways both in your home and in your environment where you live - whether clearing grounds of overgrowth or coming out to fix your boiler. Our Rangers do a much wider range of services now, including cutting grass, pruning trees and helping our residents with their gardens. Although we're now providing more services and to a higher quality, the overall annual cost went down by £500,000.

We also saved £250,000 on running our repairs service, due to some big changes in the way we do things. Our Responsive Repairs team took over 63,500 calls and received over 13,000 emails last year.

Cost of repairing our homes per household

£710

Our contact centre team took over

63,500

calls and received over

13,000

emails last year.

% of routine repairs completed within time (20 working days)

99.53%



Value for Money Self Assessment
Responsive Repairs



During 2012/2013 we also:

- Provided metal fences and gates on our estates through the Money Tree Fund
- Improved the parking facilities in Stonehouse
- Improved play areas in Boons Place, Claremont Street, Flora Court and Granby Street
- Provided the residents of Waterloo Yard Flats with a greenhouse to help their plants flourish
- Built bicycle stands outside our block at Woodland Court
- Carried out a landlord's gas safety check to 99.79% of homes



Looking Ahead

We're going to review the way we do things so that we can reduce our environmental impact. This means that we will aim to recycle the majority of our waste, reduce the water and energy usage in our offices and factories as well as making sure we get the best use out of our fleet of vans. This should not only reduce our carbon footprint but also reduce the day-to-day running costs of our business.

We will also work with residents to help reduce the cost and environmental impact of running their homes. This will be through the installation of energy saving measures such as over cladding, solar panels as well as the provision of free training opportunities to learn, for example, how to make best use of heating controls, water-saving tips and how to separate household rubbish for recycling.

Contributing to the community

In early 2013, we set up a Continuous Improvement Group (CIG) to carry out a resident-led service review. The groups will be continuing but this was the last one stipulated in our promises. It was tasked with reviewing our approach to equality and diversity, and to ensure that we give everyone the opportunity to receive the same service but in a range of ways to suit their individual needs.

The group, made up of residents and staff, reviewed current equalities legislation, checked PCH's own policies and looked into best practice from other housing associations. The overarching finding is that generally we are delivering our services in a fair way but there are some areas for improvement for communicating with a diverse range of people.

In 2012/13 we also implemented the recommendations from the other three CIG reviews, which have been instrumental in bringing about improvements for services to residents. Results include the introduction of a text appointment reminder service for repairs, extended working hours for our contact centre team to be flexible to customer needs and routine repair appointments on a Friday afternoon. As a result of the CIGs we also now have a city centre presence at our shop in Frankfort Gate, serving as a one-stop-shop for residents to come and talk to our team. All these recommendations for less than 40p per household per year!



During 2012/2013 we also:

- Introduced Equalities Cafes where staff are given the opportunity to learn about equality issues in the city during their lunch break.
- Increased the average number of days to re-let our empty homes to over 37 days; we're working hard to reduce this by streamlining the way we repair and let our empty homes.
- Dealt with 417 stage 1 (initial) complaints – all of them were responded to in full within our published timeframe.



Looking Ahead

Our STAR survey results told us that only 69% of residents feel that they can get hold of the right person when they contact us. We're going to put that right by opening a new Customer Service Centre in our headquarters at Plumer House. It will act as a one-stop-shop for all residents' needs and will include a contact centre offering a wider range of services, private rooms to talk to us and community space where residents can meet or use computers to get onto the Internet.

We will widen the Equalities Cafes to include our residents.

Create places where people want to live and have the opportunity to contribute to their community

Supporting our residents

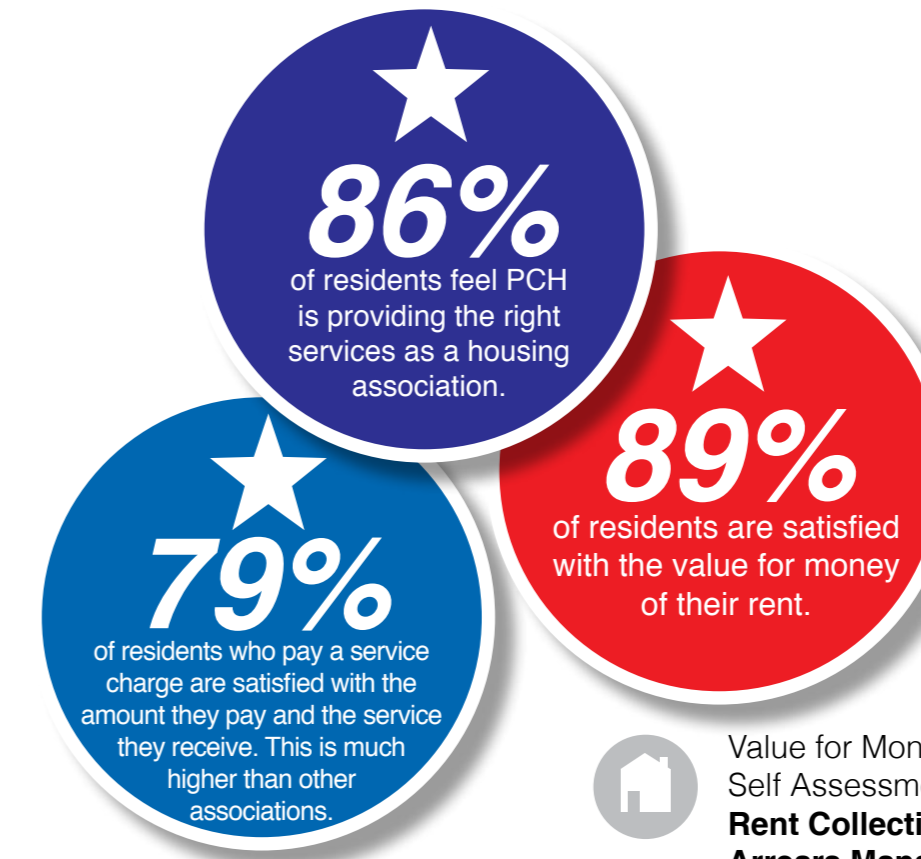
Rents charged by Plymouth Community Homes continue to be among the lowest for housing associations in the country.



In both the South West and Plymouth, our average rents are the lowest. In order to fund new homes in the future, we took the decision to move towards Plymouth's mid-market social rents over the coming years. From April 2013, the rents on our transferred stock increased by an average of 6% taking the average social rent to £66 per week.

An important part of our role is supporting residents in managing their finances whether rents, household bills or managing benefit changes. The Spare Room Subsidy, or Bedroom Tax, was introduced in April 2013, and since then we have been working with residents to help them manage the effects of the changes in Welfare Reform. We have a dedicated team of staff, offering advice on budgeting, maximising income and managing debt and work in partnership with other agencies such as the Citizens Advice Bureau. We're also working closely with Plymouth City Council to help people access Discretionary Housing Payments where there are severe financial difficulties.

We will continue to support residents through the tough economic situation affecting many people in the city; if you are affected by these changes you can contact us on 01752 389778 and ask to speak to a member of the Incomes Team.



Value for Money Self Assessment
Rent Collection and Arrears Management



During 2012/2013 we also:

- Spoke to 1,200 people about the changes to their Housing Benefit payments, talking through the options available to them.
- Worked with media, where appropriate, to voice our concerns about the effect of Welfare Reform on residents, supporting the position of the National Housing Federation.
- At the end of 2012/13, 2.97% of the rent due to be paid over the year was outstanding; this equates to £1.4million.



Looking Ahead

We're continuing to work with residents and partners to minimise the impact of Universal Credit and the Benefit Cap, which is expected to begin this year. A large part of this is linking up with high street banks to help residents get bank accounts, and signing them up to pay their rent by Direct Debit. It's really important that residents pay their rent when housing benefit is paid directly to them and we want to make it as easy as possible for this to happen.

Make best use of our assets in driving an effective business, meeting residents' expectations and embracing change.

Shaping our future

Plymouth Community Homes is led by its 12 Board members who set the direction. They base strategic decisions about the future on residents' views, aspirations and how much money we will borrow. The Board is also responsible for ensuring that we make best use of our assets and resources – that they provide value for money, and that we have a robust approach to managing risk.

The Board works closely with the Executive Management Team (EMT), which comprises of four Directors and a Chief Executive. During 2012/13, the Board and EMT have worked together to understand what residents' priorities are and how in future PCH can meet residents' expectations of their landlord. As a result, we have produced a new Business Plan for the years 2013-18 called Looking Ahead.

This new Business Plan moves us forward beyond our transfer promises and into a new phase of our existence.

During 2012/13, the Board has made some challenging decisions. For example, and having carefully considered the options and implications, and following feedback from tenants, the Board agreed that we should start to develop new properties outside of the area of North Prospect. This has financial implications, but the Board are confident that PCH is in a strong position to both develop new properties whilst continuing to improve services to existing tenants.

We are committed to ensuring that our services are effectively scrutinised and challenged by our tenants and residents. The Customer Assurance Panel (CAP) plays a key role in making sure this happens in practice.

The CAP is now well established. The Panel has looked at how well we have delivered some of the original transfer promises. In particular it has looked at how well we involve tenants in community improvements, and how we have integrated energy saving works into planned improvements.

Whilst recognising that the promises have been completed, the Panel also identified a number of improvements that can be made in these areas.

The CAP also checks on how well we have implemented recommendations made by Continuous Improvement Groups. In the last year they have looked at the recommendations made by the group who looked at service standards, and whilst they agreed that a number of the recommendations had been completed, there were others that still needed

attention. In addition, they made further recommendations, which were accepted – for example, that consideration is given to on-going Customer Service refresher training, in particular for the customer facing staff.

During 2012/2013 we also:

- Agreed a new Value for Money strategy which outlines how we make best use of our assets at the right cost.
- Set out our plans for the next five years in our new Business Plan "Looking Ahead", which can be seen at a glance on page 4.



Value for Money
Self Assessment
Leadership and Governance



Looking Ahead

Increase the commercial activities managed through our trading subsidiary. We're working on a project called Open for Business so that we can take on more work in our Manufacturing Service which, in turn, would generate a surplus for investing in our homes and communities.

Continue to invest in training for staff to ensure that they are skilled to deliver the best possible service for our residents.

Along with other organisations, support the Herald's LoveLIFE campaign which promotes a healthier lifestyle for people living and working in Plymouth. Our staff will be taking part in the Plymouth Games – a competition amongst local businesses. We came second last year so it's all to play for!



Make the best use of our assets in driving an effective business, meeting residents' expectations and embracing change

Working with you

We think it's important to offer residents opportunities to develop in a variety of ways whether for finding work or contributing to their community.

In 2012/13, 291 PCH residents took up the opportunity of training courses on offer through the city-wide Learn for Free scheme

We organised a series of practical training sessions which could lead to residents finding paid work, gaining help to manage their money, and assistance with improving their homes and neighbourhoods.

The training courses offered include Certified First Aid, cooking healthy meals on a budget, computer classes, DIY and gardening.

The most successful course was the Construction Skills Certification Scheme (CSCS) – we had many residents tell us that they had the skills needed to work in maintenance jobs but that most employers now require their staff to hold a CSCS card before they can work on a site. We particularly recognise the importance of this because here at PCH we insist that all contractors employ staff with this qualification and our own people need to hold a CSCS card to enter their sites whilst work is underway.

However, the card costs over £90 and it isn't easy to find this when you're already in a situation where you are looking for work. We paid for 57 residents to take the CSCS exam and as a result over a quarter of the people who took part are now in paid work.

During 2013/14 we will be running more learn for free courses. If you are interested in finding out more please contact our Communities Team on 0800 917 9457.

During 2012/2013 we also:

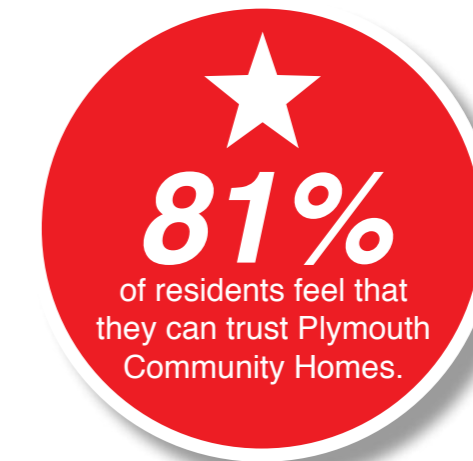
- Carried out almost 1,500 community walkabouts, inspecting our neighbourhoods for things that could be made even better.



Value for Money
Self Assessment
Resident Involvement



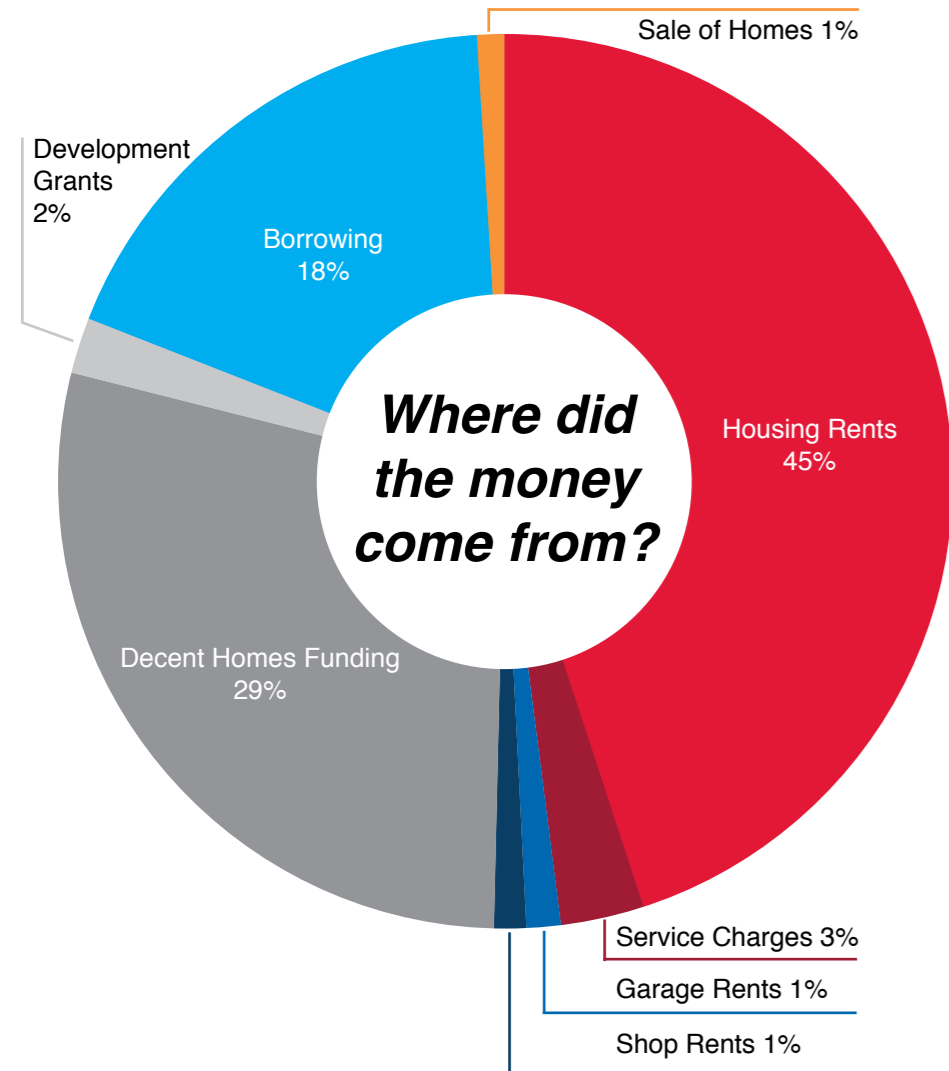
We value resident involvement and invested just over £50 per household supporting residents' involvement.



Looking Ahead

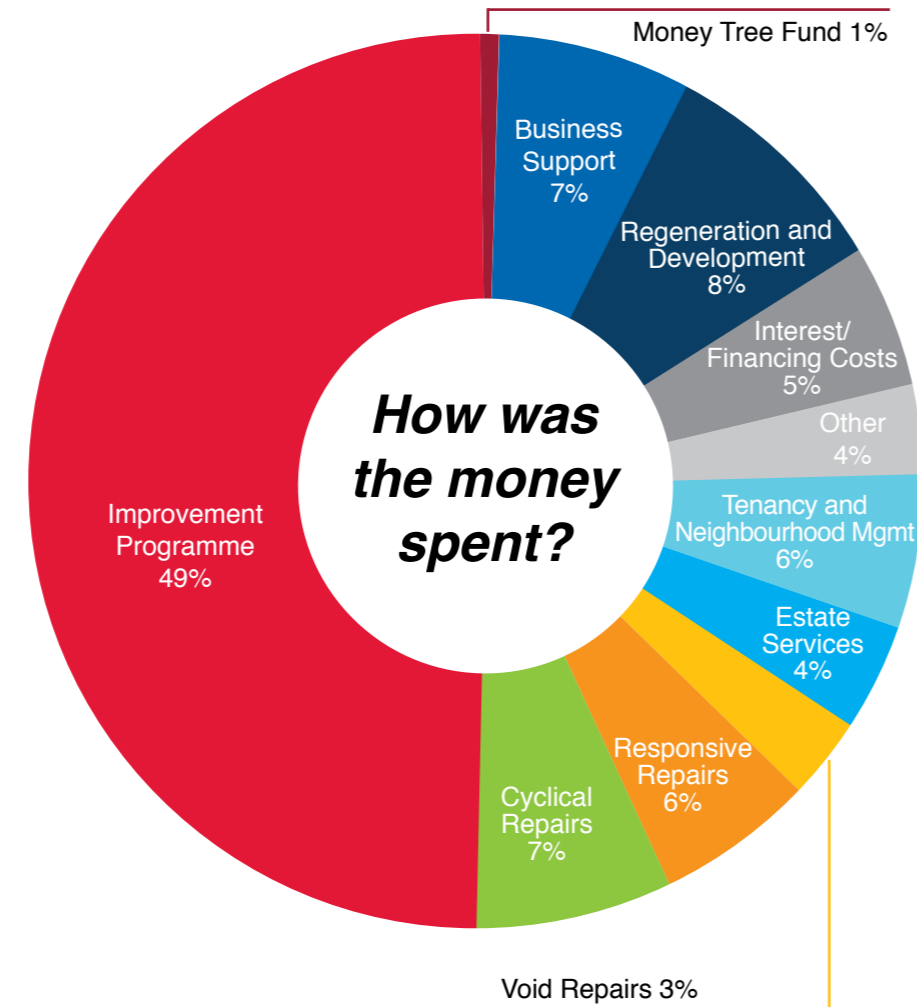
We will continue to be an active member of the Health and Wellbeing Board made up of leaders from Plymouth City Council and health agencies addressing the needs of people across the city in a joined up way. This group is currently working on the result of a wellbeing survey, which includes access to leisure facilities and helping reduce stress, amongst other priorities.

Income £104m



During 2012/13 we received £104 million which consisted of rents, Government grants to meet the Decent Homes Standard and further our Regeneration programme and other income from our commercial arms of the organisation. We borrowed £20million to fund our major improvement programme.

Expenditure £104m



Most of the money we received was spent on managing and improving residents' homes. We also spent £9million on the regeneration of North Prospect.

During 2012/13, we had a budget of £6.6million for Responsive Repairs and we spent £6million.

Working together

Our organisation is led by a Board made up of a mixture of residents, independent members and Council nominees. Our Board members give their time on a voluntary basis. They have a wide-ranging set of skills to lead and shape our organisation. They are ultimately responsible for the association's financial performance, and for ensuring that PCH is delivering the landlord service that residents expect.

Our Executive Management Team (EMT) has overall responsibility for the day-to-day running of PCH. The association consists of four Directorates – Corporate and Strategic Services, Regeneration and Development, Business Services and Manufacturing, Homes and Neighbourhoods.

Together, the Board and EMT determine the strategic direction of the organisation and plan for the future. They also ensure that the association's assets are used in the best possible way to achieve our overall purpose.



In our balance sheet, we have assets to the value of £124m. This is funded by loans of £20million and reserves and other long-term creditors of £104m. The value of our rent-producing properties is £151million.

The figures are based on our statutory accounts for the year ending 31st March 2013 which are available upon request on 0800 694 3101

