

Meeting the challenge

Annual report 2010/2011



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Welcome to this year's review



What an amazing year – seismic political change and significant economic issues.

But we are delighted to report that Black Country Housing, while having to cope with some bad news and loss of contracts, has done a great job in responding to all this change.

The executive team have responded by positioning the organisation to meet the new agenda of localism and developing new activity streams to help our tenants and other local people through changing times.

Our staff often go the extra mile to put customers first and thanks are due to them as well as our other local partners and friends. We will continue to do all we can to tackle the well known key issues in our local area.

Finally, thanks also to my fellow Board members who have worked hard to keep the organisation on track whilst at the same time carrying out an extensive governance review.

It has been a pleasure to work with so many good people and I am proud to have been part of such an inspiring organisation.

Sarah Webb

Sarah Webb (Chair)
Chief Executive, Chartered Institute of Housing

Our staff often go the extra mile to put customers first and thanks are due to them as well as our other local partners and friends.

Board member profiles

- Sarah Webb**
(Chair)
Member since 2000
- Rajpal Virdee**
(Deputy Chair)
Member since 2001
- Mohan Sandhar**
Member since 2004
- Ann Harrison**
Member since 2008
- Dannet Gittens**
Member since 2007
- David Gutteridge**
Member since 2009
- Fadel Takrouri**
Member since 2007

- Jameel Malik**
Member since 2003
- Janet Ayliffe**
Member since 1976
- Kevin Wright**
Member since 2008
- Peter Bilson**
Member since 2008
- Richard Newby**
Member since 1996
- Roger Chapman**
Member since 1993

Senior management team

- Sandra Spence**
Chief Executive
- Amanda Tomlinson**
Assistant Chief Executive
- Ian Stuart**
Director of Housing Services
- Elemay Parkes**
Director of Community Regeneration
- David Saunders**
Director of Finance

Enabling neighbourhoods to thrive



Sandra Spence
Chief Executive, Black Country Housing Group

Changing times

The year saw a new government with a determination to change the way things happen as well as to cut the UK's budget deficit quite drastically.

Inevitably, this would mean change for us and, sadly, we were told by our partner local authorities that some contracts with us would be ended.

The threat now facing us is that the arrival of the universal credit will cause difficulties for our tenants and make the work of our housing staff even more challenging.

We must, however, welcome the emphasis on getting people into work and we are pleased to have secured an involvement with the Single Work Programme.

We were sad to say goodbye to some colleagues where contracts had been terminated but also pleased to note the willingness of everyone to change and to seek new business. They have ensured that our core housing activities are well managed

and that we continue to provide an excellent service to tenants.

We are a community-based housing association and want to continue to work with local people to try to improve lives and neighbourhoods.

A high point of the year was the completion of our landmark new office and library building on Blackheath High Street. We hope it will bring people, and potential shoppers, into the area.

Next year will be a year of transition but, as a committed and financially sound local organisation, we can look forward to re-organising our business around the emerging agenda and to ensuring that our tenants, and other customers and clients, continue to receive a quality service from us.



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Helping people into homes

Putting this all into context, the year also saw us succeed in many areas. We manage 1839 homes and over 99% meet the government's Decent Homes Standard.



With the help of our partners, Orbit First Steps, we bought the homes of 22 vulnerable families under the government's Mortgage Rescue Scheme and prevented them from losing their homes.



We made steady progress this year in meeting local housing needs – finding new homes for 268 new tenants and 57% of these lettings were nominations from our local authority partners. Our average time to re-let a property fell to 4.3 weeks from 6.9 weeks in 2009/2011 and rent collection improved over the year, despite the difficult economic climate.

Keeping our homes in good condition

We completed a number of planned improvements to our properties. We:

- Replaced timber single glazed windows with efficient double glazing.
- Replaced 100 kitchens, including many upgrades to fuse boards. Most were in properties over 20 years old.
- Replaced boilers
- Installed Smart meters
- Upgraded insulation
- Replaced bathrooms

Tenants at Doveton House, our sheltered housing scheme in Stourbridge, saw gas central heating fitted in their flats and thanked Gass for an “excellent job done with little inconvenience”. The old heating and hot water system had to be replaced in the 31 flats.

We also refurbished our sheltered housing scheme at Stambermill House in Stourbridge. We fitted new bathrooms and kitchens for the 40 self-contained bedsits and flats and revamped the heating systems and communal areas. These homes now meet the Decent Homes Standard.

Big improvements

We made a big improvement in our routine repairs service with a tenant satisfaction rating of 97.1% - exceeding our target of 95%.

Independent auditors checked out our service anonymously and graded it as “excellent”.

The Wrekin Housing Trust were appointed as our new maintenance contractor after residents gave their approval – providing high quality responsive repairs for tenants in our homes as well as job and training opportunities for local people.

Resident Ann Harrison sat on the contract management panel and helped to choose Wrekin. She and fellow residents drew up key questions, attended tender presentations and talked to tenants already using the service about their experience.

Ann has been a resident board member since 2008 and is a shared owner at the Courtyard in West Bromwich.

She chairs the maintenance partnership group and has seen the benefits of the new contract during the last year.

“Our tenant survey comments appear to confirm that the right contractor was appointed and that the partnership is working well,” said Ann.

New developments

Developments in Woodgate Valley, Tipton, Bloxwich, Cradley Heath and Wednesbury saw 59 new homes built and work on 30 new homes started in Bloxwich, Great Barr and Birmingham at the end of the financial year.

Mortgage rescue

With the help of our partners, Orbit First Steps, we bought the homes of 22 vulnerable families under the government's Mortgage Rescue Scheme and prevented them from losing their homes. These families are now paying rent they can afford instead of facing repossession.

The Tenant Scrutiny Panel is currently looking to improve tenant satisfaction in the way that BCHG responds to repairs and maintenance.



Tenants volunteer

A number of tenants volunteered to join our Tenant Scrutiny Panel to review and measure our performance as well as outcomes for tenants.

They will be looking at complaint handling and what lessons we have learned; at policies in housing and maintenance services from the tenant point of view and helping us to improve our letters and leaflets.

They first met in February and have received training to develop their skills and help them in their new roles.

Since joining the panel they have met our Board members and key members of staff. They have also taken a tour of our properties and schemes to talk to tenants and see how our services are being delivered out in our neighbourhoods.

They are currently looking to improve tenant satisfaction in the way that BCHG responds to repairs and maintenance. The panel is checking that we action all our complaints and ensuring that tenants can raise other issues for them to investigate.

Here are some comments from our tenants:

“Service was brilliant as tradesmen attended within the hour.”

“Happy with Black Country - staff always really helpful.”

Support worker said: “Excellent service, with polite and tidy tradesman.”

“Excellent service - thank you.”

“They are always so helpful.”



The aim is to develop best practice tools that will cut costs across the supply chain.

Helping the environment

Black Country Housing Group was the only UK partner to be chosen to take part in a major pan-European research project.

This project is aimed at cutting the cost of fuel saving measures in existing homes. We will be working alongside social housing providers in France, Belgium, the Netherlands, Italy and Bulgaria for 3 years under the project name of SHELTER.

Our expertise

Richard Baines – our Director of Sustainable Development – has been accredited as a Building Research Establishment Environmental Assessment Method (BREEAM) Bespoke assessor for non-standard building types. Kim Cherry, Associate – Sustainable Development, has become a fully qualified energy rating assessor for new housing and will be using her new skills at our Green Homes shop in West Bromwich.

Their new qualifications should mean that we can expand our services to our external customers.

Construction work was also completed on the new library at Blackheath and our new eco-efficient offices. A joint project between Black Country Housing Group and Sandwell Council, the building combines natural light with open space and features state-of-the-art systems for heating, lighting and hot water.



Intelligent Energy  Europe

Helping older people

We have worked hard this year to improve our services for older and vulnerable residents.

In October last year, we launched the Wolverhampton Handyman service. Our Care and Repair team were chosen by Wolverhampton City Council after delivering a successful initiative in Sandwell, which won an award for excellence from Foundations, the national body for home improvement agencies in England.

Quality Mark

Our Care and Repair team was also awarded a Foundations Quality Mark. Foundations carried out a rigorous assessment of the service.

The team helped 5,500 people in Birmingham and the Black Country improve their properties – from undertaking free household repairs and providing loans for repair work – to adapting properties so that people can return home early from hospital.

£200,000 raised

Care & Repair also helped to raise £200,000 of benefits for vulnerable people in Birmingham and the Black Country through our Caseworker service to reduce poverty for those struggling in the tough economic climate.

Award-winning care staff

Our two domiciliary care companies, Black Country Care Services and Causeway Care are both rated as 'Good' or 'Excellent' by the Care Quality Commission.

Black Country Care Services provides personal care to people living in their own homes in Dudley and Causeway Care to those living in our sheltered schemes.

Kelly Bywater, a care assistant at Doveton House, a sheltered housing scheme in Stourbridge, won the Home Care Worker Award at the Great West Midlands Care Awards because of the high quality care and support she provides for residents.

Kelly saw off strong competition from care professionals across the region, which automatically entered her into the national Great British Care Awards for the winners of the nine regional awards to determine the best Home Care Worker in the country.

All Round Care

The launch of All Round Care heralded a new service bringing together personal care and home improvements services for people so that they can live independently. Stourbridge MP Margot James, who attended the launch, said: "All Round Care will be a valuable service to older people living locally, helping them with personal tasks and household repairs."



All Round Care will be a valuable service to older people living locally, helping them with personal tasks and household repairs."

Our advisors saw 756 people from August 2010 to March 2011. Most of them were long-term unemployed.

Helping people into work



We worked with 207 local people, helping them into either training or employment.

Open Door

We have been part of the Learning and Skills Council's Open Door Scheme for the last two years and have helped hundreds of local people to access skills, training, gain qualifications and find the right job.

Next Step

As a result of this success, we are now working with Next Step West Midlands to progress and advance the careers of the low skilled. Our advisors are supporting clients through a face-to-face service and saw 756 people from August 2010 to March 2011.

Most were long-term unemployed, aged between 19 and 50 years old, looking to get back into full-time work.

We have also provided jobs and training for 27 young people in the West Midlands under the Future Jobs Fund – a government scheme to create jobs for young people not in education or training, who are unable to find work in the current economic climate.

Savoy Centre

We manage The Savoy Centre in Netherton, along with Dudley Metropolitan Borough Council. This social enterprise 'one-stop shop' is a mixture of high quality business units, training facilities and meeting venues for local people. Our Job Club at the Savoy Centre is run in conjunction with Dudley Metropolitan Borough Council Adult and Community Learning. Up to 25 people regularly attend. Internet and newspaper job search are available as is support with CVs.

Harry Johnson is one of our new housing administrators – he started through the Future Jobs Fund scheme on a six-month contract. "I thoroughly enjoyed my time and learnt a great deal. I have been positively motivated by my manager and highly supported every step of the way."

Helping to support health

We retained the Sandwell Local Involvement Network (Sandwell LINK) contract which means we are now hosting an innovative programme to help the users of health and social care services for the third year running.

This programme was set up in 2008 as a voice for local people to decide on the services they need. In the last 12 months, Sandwell LINK has grown to 730 members and taken up numerous issues on behalf of the community.

Its key success has been a research project into discharge from hospitals – already some service providers have promised changes as a result of this research. For us, it has been enormously satisfying to see how far we've enabled volunteers to progress.

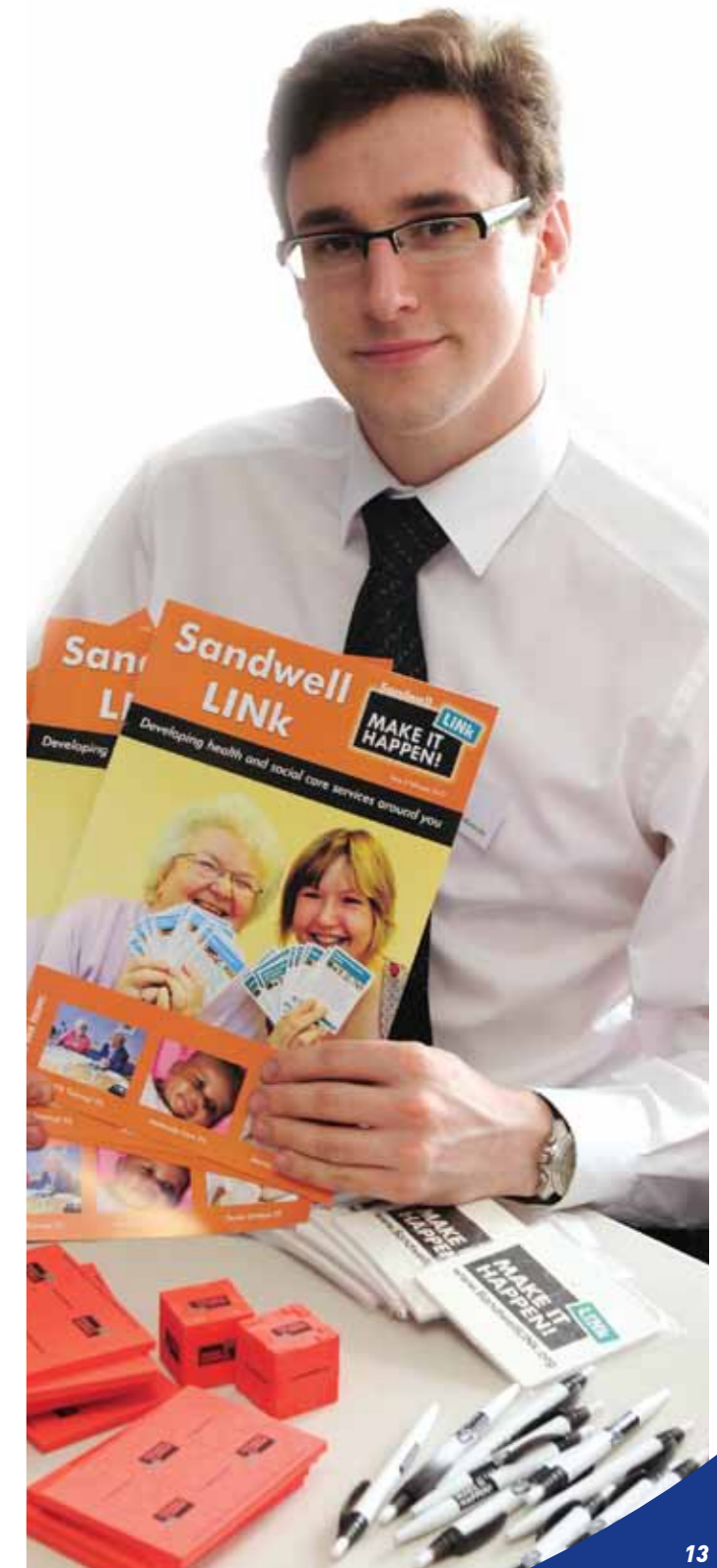
We took over the hosting of Walsall LINK, which has grown from 126 to 455 members and, thanks to stronger engagement, now better reflects the community.

Partnership

This year we took steps to form a strategic partnership called Health for Living with three other partners, Accord Housing Group, Murray Hall Community Trust and Sandwell Mind.

This will further strengthen our involvement in the community in social care, health, welfare and education.

For us, it has been enormously satisfying to see how far we've enabled volunteers to progress.



Our financial performance

1 April 2010 to 31 March 2011

Our objective is to grow our business and cut costs which will give us the financial strength and capacity.

INCOME & EXPENDITURE	2011	2010
	£000's	£000's
Turnover	13,546	14,756
Operating Costs	(11,585)	(12,858)
OPERATING SURPLUS	1,961	1,898
Surplus on Sale of Properties	53	43
Interest receivable and similar income	37	61
Interest Payable and similar charges	(1,609)	(1,478)
SURPLUS FOR THE YEAR	442	524

ANALYSIS OF INCOME 2010/11	£000's	%
Rents	6,986	50%
Service Charges	639	5%
Supporting People (excl Care & Repair)	400	3%
Care & Repair	3,305	24%
Shared Ownership sales	818	6%
Other	1,398	10%
	13,546	98%
Other Sales of properties	262	2%
	13,808	100%

BALANCE SHEET	2011	2010
	£000's	£000's
<u>Fixed Assets</u>		
Housing Properties - Cost	102,429	96,111
- SHG	(53,714)	(51,857)
- Depreciation	(2,875)	(2,493)
	45,840	41,761
Other Fixed Assets	3,172	1,434
	49,012	43,195
<u>Current Assets/ (Liabilities)</u>		
Stock	554	1,428
Debtors	1,367	1,746
Cash	959	6,202
Creditors	(4,616)	(4,792)
	(1,736)	4,584
TOTAL ASSETS LESS CURRENT LIABILITIES	47,276	47,779
Creditors due after more than one year	36,264	37,201
Accruals and Deferred Income	38	46
Capital & Reserves	10,974	10,532
	47,276	47,779

ANALYSIS OF EXPENDITURE 2010/11	£000's	%
Housing management	2,141	16%
Maintenance	2,505	19%
Services & Support	1,172	9%
Care & Repair	3,379	24%
Shared Ownership Sales	937	7%
Other	1,451	11%
	11,585	86%
Other Sales of properties	209	2%
Net Interest	1,572	12%
	13,366	100%

Collection of rent & Service Charge	
Rent collected as a percentage of rent due	100.28%
Rent losses from voids and bad debts	1.76%

Rent levels	
1 bed assured	£67.53
1 bed fair	£61.30
2 bed assured	£79.25
2 bed fair	£63.62
3 bed assured	£88.11
3 bed fair	£75.28
4 bed assured	£98.54
4 bed fair	£76.65

Homes in management	
General needs	1,431
Supported housing and housing for older people	250
Residential Care Homes	8
Low cost home ownership	118
Intermediate rent	32
Total properties owned and managed	1,839

How quickly we let properties %	
Under 1 week	23%
1 to 2 week	12%
3 to 4 week	14%
5 to 9 week	24%
10 weeks and over	27%

How tenants came to us	
Nominations	47.40%
Direct Applications	26.00%
Internal Transfer	8.20%
MEX	7.70%
Social Services Referral	1.00%
Other	9.20%

Percentage of lettings by ethnic origin	
White British	86.10%
Black British	7.20%
Black Asian/SE Asian	2.50%
Mixed	4.10%
Other	0.00%
Refused	0.00%

Need help using our services?

If you are deaf or hard of hearing, all of our offices have hearing loops – please ask our receptionists. These help you hear more clearly and reduce background noise if you use a hearing aid or loop listener. If you would like a hearing loop for a meeting, let us know beforehand. If you are blind or partially sighted we can give you information in large print, on audio tape or in Braille. Please phone 0121 561 1969 to discuss your needs with us. If your first language isn't English, we can provide an interpreter either to help you over the phone or in person.

How to contact us:

- Phone: 0121 561 1969
- E-mail: marketing@bcha.co.uk
- Website: www.bcha.co.uk (fill in our online form)

Black Country Housing Group Ltd

134 High Street

Blackheath

West Midlands

B65 0EE

- You can also write to us at the address above
- You can also call in to our offices at the same address