



We've been busy
Working on delivery
And value for money

Busy Working on Delivery and Value for Money

Last year's annual report focused on the change we were experiencing as a Group, and also in the wider housing sector.



The Government's welfare reforms were about to impact the organisation and substantially reduced Affordable Homes grants were changing the way the Group would deliver new homes to Shropshire.

We are still changing, but this year the focus of our challenge has been service delivery to our customers and value for money.

The welfare reforms have had a significant impact on a lot of tenants, and help to manage these changes has been provided by the Group. This included facilitating downsizing to smaller properties to avoid what our tenants commonly refer to as the 'bedroom tax', providing advice on benefits, getting back into work, and ensuring access to computers and online services are taken full advantage of.

The building programme has been getting into full swing, with homes completed in Bucknell, Market Drayton, Wem, Church Stretton and Loppington, providing 50 new homes either on rented or shared ownership tenures. A total of 118 homes were also started during the year right across Shropshire and northern Herefordshire strengthening our commitment to community led developments.

Jake Berriman began his new post of Chief Executive, and has been able to steer Shropshire Housing Group through this major change well. He has spent time with members from each of the teams that make up the Group, listening and learning about the very different challenges faced in delivering the right services to tenants.

The Group's focus on value for money has increased, with significant savings being made on procurement through our membership of the Central Housing Investment Consortium (CHIC) to be reinvested back into the business. But value for money is more than just making savings it is also about working more intelligently and being more effective to ensure that in whatever we do we can show a return to the business, to our customers and communities.

Overall, Shropshire Housing Group has shown strong performance and growth, with a clear trend to improvement; the year has been a busy one, but staff and board members alike have continued to work hard to ensure the Group remains healthy and strong, offering the right services, at the right time and the right price.

**Shena Latto, Chair,
Shropshire Housing Group**

Jake Berriman, Chief Executive



Tenant Involvement and Empowerment

Home

Tenancy

Neighbourhoods and Communities

Value for Money

Governance and Financial Viability

Rents

Tenant Involvement and Empowerment

Customer Service

Improving customer service is a top priority for Shropshire Housing Group. In the last year the Group started a project to introduce a central point for information about tenants, their tenancies and the homes they live in. This will allow staff to provide a more customer focused service across the organisation. Already implemented is a text message reminder service for repairs appointments booked with tenants.

In the next year, Shropshire Housing Group will be adding more online functions, including the ability to be able to print rent statements online through its Tenants Portal.

Community Development Fund

The Community Development Fund was set up by Shropshire Housing Group to enable neighbourhood projects to access funds for local projects that have a positive effect in their area. Not only are funds available, but assistance from staff members. Each project has to meet one or more of the following criteria:

- Benefits tenants and develops links with the wider community
- Encourages interaction between different generations within the whole community
- Leads to activities people want, but no one currently provides
- Generates training or employment opportunities

Members of the two residents groups, Tass and TARCA are on the panel that decide whether grants will be awarded.

Community Chest – grants up to £500

Projects the Community Chest sponsored this year include:

Goal (Getting Older Adults Online) £500

Goal holds sessions to get older people used to working on computers. Their grant enabled them to buy IT equipment so the service can expand. New people have been attracted to their sessions.



Helping older people to access online services

South Shropshire Youth Forum Garden Project £500

The short term project was hailed as a huge success. Fifteen young people signed up to the garden project, which ran for 7 days last summer, and 4 gardens of older people were tidied up. The project is hoping to develop an enterprise scheme this year so the older participants can develop the project in a way to earn an income.

Development Fund – grants from £500 to £5000

Projects the Development Fund sponsored this year include:

Craven Arms Area Youth Group £2000

The youth group runs a two hour session on a Thursday evening, with an average attendance of 18 to 25 young people each week. The young people suggest activities planning and have raised funds for Children in Need and the Indonesian Tsunami Appeal. Sessions planned include internet awareness and safety, first aid, cooking and a bowling trip. Youth workers are also on hand for the young people to talk to about an issues they may have.



Supporting the Craven Arms Youth Group

Orchard Community Garden, Fairfield, Market Drayton £2465.50

A committee of community members runs the garden. The committee applied for a grant for materials and equipment to complete the construction of the garden. The project hopes to provide the local community with fresh fruit and vegetables and encourage other members of the community to grow their own vegetables, cook healthy meals and save money.



Hard work has been put into the Community Garden in Market Drayton

Staff Fundraisers



Dale Vass, Senior Electrician, who won 'best tash' for Movember

In the last year, staff at Shropshire Housing Group have taken part in Severn Hospice's annual Dragon Boat Festival, raising £1,673.58 for the local charity. Many male members of staff took part in Movember, growing moustaches to raise awareness of prostate cancer, raising another £125 for the charity. Shropshire Housing Group also has a 'charity of the year', voted for by staff. Last year the charity was Midlands Air Ambulance, which received £800 from staff paying for dress down day once a month, and holding bake sales.

Home

Planned Improvements

Shropshire Housing Group continues to invest in its homes, replacing bathrooms and kitchens, painting externally and replacing roofs when needed. All works are based on a five year plan of investment. This plan started in 2013, and throughout the process, the Assets team keep each tenant informed by letter and local events. Tenants have a dedicated liaison officer who is available throughout the works.

From April 2013 – March 2014 we spent £5,768,520 on improvements, this included:

- 119 bathrooms
- 180 kitchens
- 104 external doors
- 56 new roofs
- 12 window replacements



New roofs and photo-voltaic panels in Wem

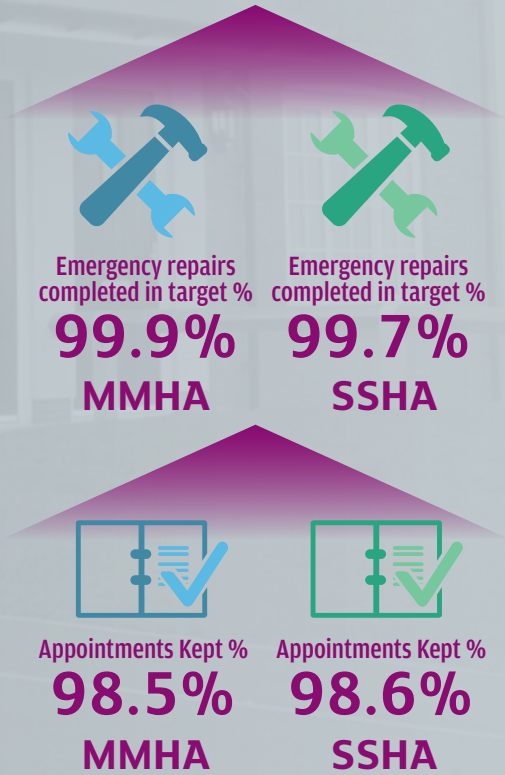
Alternative Heating Solutions

Shropshire Housing Group has taken steps to provide tenants with affordably warm homes. We ensure all properties are sufficiently insulated, and have, where possible, efficient heating solutions. Many properties are not on a mains gas connection, and over the last year the Group has successfully installed:

- 36 photo-voltaic panels and new roofs (in addition to the number of new roofs shown above)
- 200 efficient boilers
- 27 ground source heat pumps
- 48 air source heat pumps

Funding for many of these projects was secured through the Department of Energy and Climate Change's Renewable Heat Premium Payment.

Repairs Performance:





9 new homes in Wem



10 new homes in Bucknell

New Developments

Shropshire Housing Group secured £1.9m of funding from the Homes and Communities Agency for the building of some of the 100 new homes being built in 2013-2014. Homes started on site in 2013-2014 were:

- Lyonshall, Herefordshire. 4 homes for rent and 4 for shared ownership
- Park Hall, Oswestry. 14 homes for rent and 4 for shared ownership
- Ashbrook II, Church Stretton. 30 homes for rent and 8 for shared ownership
- Onibury, near Craven Arms. 6 homes for rent
- Hodnet, Station Road. 12 homes for rent and 2 for shared ownership
- Neenton, The Pheasant Inn. 2 homes for shared ownership. The site will include 5 homes for outright sale
- Orleton, Herefordshire. 10 homes for rent and 4 homes for shared ownership

In addition an outright sale site of 10 homes and 1 shared ownership home commenced in Shrewsbury. The profit from which will be recycled into more affordable homes.

Homes completed in 2013-2014 were:

- Market Drayton, Abbey Way. 12 homes for rent and 3 for shared ownership
- Church Stretton, Windsor Place. 2 homes to rent
- Wem, Isherwoods Way. 9 homes for rent
- Bucknell, Weston Road. 10 homes for rent
- Loppington, The Grange. 4 homes for rent and 4 homes for shared ownership

Work is continuing on the new Community Led building process. This process allows Shropshire Housing Group to work collaboratively with the local community, parish and town councils and local authorities. Communities are involved in key decisions about the homes, where they are built and what they look like.

Tenancy



Mr Reading from Ludlow successfully moved to a smaller home this year

Welfare Reforms

Shropshire Housing Group has been working hard to help tenants affected by the welfare reforms. The Group has an assigned Money Management Officer that helps affected tenants to minimise the impact on their lives. This includes benefits advice, ensuring they are living in the appropriately sized house, facilitating mutual exchanges where possible and helping them through the Homepoint application process. Out of the 465 tenants originally affected by the welfare reforms, 108 have been helped in different ways and are now not affected. 58 tenants have now returned to work and another 85 have downsized to other homes to ensure they avoid the 'bedroom tax'.



Anti Social Behaviour

Most of Shropshire Housing Group's tenants don't experience any anti-social behaviour during their tenancy. When it does happen, we work closely with tenants and other agencies to take action to stop it where we can.

Recently Shropshire Housing Group have had the following good outcomes from anti-social behaviour that has been reported to us:

- Injunction order awarded in Bishops Castle to prevent a tenant causing nuisance or harassment to local residents
- A possession order due to the selling of drugs
- An injunction order in Ludlow to prevent a violent offender from returning to his home
- Injunction order to prevent a violent offender entering a certain street
- Injunction order in Ludlow to prevent a tenant causing nuisance or harassment to local residents

These orders were only made possible due to support from tenants, their commitment to see it through to the end, their willingness to attend court, and to give statements. The success was also due to information sharing and joint working with the police.

Performance:



Average relet
times (days)
30.8
MMHA



Average relet
times (days)
28.8
SSHA

- this figure does not include properties that have had major works completed before re-letting



Let on first
offer %
56.5
MMHA



Let on first
offer %
55.5
SSHA

Neighbourhoods and Communities

TRIP

Shropshire Housing Group has set up TRIP, a new scrutiny panel made up of tenants from both Meres and Mosses and South Shropshire Housing Associations. They began with a review of 'Right First Time' for repairs. Recommendations from the review went to Board meetings and the Group's Performance Committee. Some of their recommendations for improvement were that:

- An issue with the main telephone number, that meant that some tenants were cut off be remedied. This recommendation has already been implemented
- There should be a procurement policy developed with the explicit aim of standardising parts across Shropshire Housing Group

The panel have put together a work schedule to ensure essential reviews are prioritised. TRIP don't have regular official meetings, but will meet when necessary and will be using Facetime and Skype to keep in regular contact.

In order to carry out their reviews, TRIP are able to request information and may ask to spend time with both office staff and Total Response operatives to see how things really work.



Homelife

Homelife is a local service that provides help and assistance for people of any age with day to day tasks, to help them live a better, more fulfilled life. The service is tailored to customers' needs.

During 2013 - 2014 our customers, on average, bought 126 hours per week for 62 customers primarily living in the South West of the county. The service is delivered by 8 part time staff and all customers have the option to change their service in line with their requirements by negotiation with their dedicated support worker. Three bank staff regularly cover holidays and sickness. The staff are supervised by the Homelife development officer but on a weekly basis they work closely with housing support colleagues who are based at hubs, where often both services are offering support to the same person. This can offer an opportunity for a joined up service to the customer and offers extra value.

Homelife is currently aiming to grow the service into the South East of the county and are recruiting for the Bridgnorth area. The expectation is to secure 10% growth in the business annually.

The service works closely with People to People in South West Shropshire and this has resulted in excess of 35% of our customers paying for their service through a personal care and support budget via a range of contracting arrangements in line with Shropshire Council's personalisation agenda.

Our customers give regular feedback on their service and have consistently fed back their satisfaction with both the service and the Homelife staff. We have implemented some changes to our contract based on customer feedback and will continue to aim to improve based on the feedback we receive.



Community Projects

As part of the Chartered Management Institute Level 3 course in first line management, two teams made up of staff members took part in community projects. In the north of the county, members of staff asked children from Ellesmere Primary School to paint pictures of local themes to brighten up Levi Court's Community Room. The team held an event at Levi Court with residents and some of the children involved to unveil winning pictures and award prizes. A great afternoon was had by all that helped forge links in one of Shropshire Housing Group's communities, aided by plentiful tea, juice and cake.

Meanwhile, in the South of the county, the project team helped Craven Arms Pre-school with a summer makeover. Funding provided by Novus Property Solutions enabled the team to tidy the garden, refurbish and repaint the playhouse, replace bamboo fencing and paint the decked area and benches. The grass and hedges were cut by Total Response Ltd, while Novus also provided painters to spruce up the internal walls of the playroom and conservatory.



Prize winners and the organising team at Levi Court



The project team and volunteers from Craven Arms Pre-school committee

Value for Money

The Group has changed its approach to value for money and business effectiveness. The previous working group was disbanded, and value for money became everyone's responsibility throughout the Group, and a board 'champion' for value for money was appointed to constructively challenge Shropshire Housing Group's work in this area.

Staff were asked to give examples of value for money savings. Below are just some of the savings made.

The Business Effectiveness Strategy was agreed in May, which describes the Group's approach to making the business as a whole more effective, and support the Value for Money culture that thrives across the organisation.

VFM Item	Savings Made
Use of a local company to rack TRL vans	£806 per van x 6 vans = £4,854 annual saving and reduced carbon footprint.
In house mediation by Neighbourhood Management Officers	£700 per case - £1,400 so far
IT cost savings as part of uniTe consortium	£45,000 made up of: Network, Telephony Contract 10k Server Hosting 15k HR system maintenance 5k Virtual and Anti-Virus Licenses 4K React system maintenance 2k Consultancy days 10k

Values

Consultation with tenants is key to all parts of Shropshire Housing Group, and one area that has been looked at with their help has been the future direction of the organisation. The Group went through a process to refresh its corporate plan, and core values. With the executive team, board members and staff working together, a clearer way of stating the organisational values was found. This sums up the Group's approach to achieving its ambitions and what it means to be part of Shropshire Housing Group. This is brought together in the word PRIDE.

PRIDE in building local communities together:

PASSIONATE about what we do in serving people & communities

RESOURCEFUL & well-resourced with a focus on delivery

INNOVATIVE, creative & forward thinking

DETERMINED to be the best we can be

EFFECTIVE in meeting our ambitions with great quality & value

The Group's five corporate ambitions and business priorities remain:

- More homes more choice
- Developing and growing our business
- Being well run for community benefit
- Excellent services and satisfied customers
- Working for sustainable communities



IIP Gold

In August last year, Shropshire Housing Group was awarded the Investors in People Gold business management standard. Independent assessors visited the Group over the course of a week and interviewed staff on how the organisation manages and develops its staff. Shropshire Housing Group is now recognised as a reference site for best practice and will be able to share its expertise in the area with other like-minded businesses.



CHIC

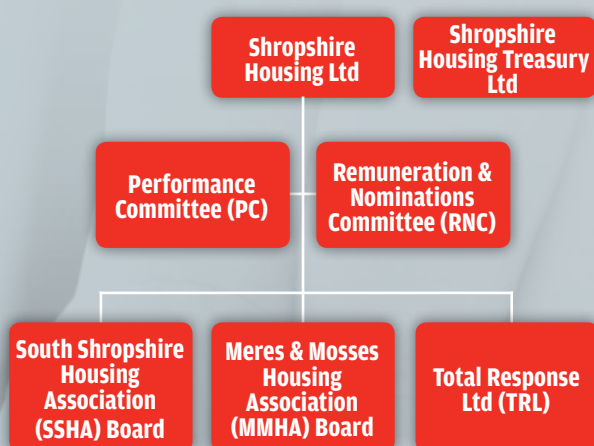
As founder members of the Central Housing Investment Consortium, Shropshire Housing Group procures suppliers and materials through this group. In the last two years the Group has saved £217,047 through this procurement arrangement, which is a 8.4% saving.



Governance and Financial Viability

Our Boards & Committees

Shropshire Housing Group operates through 4 Boards and 2 Committees:



Governance Review

In 2013/14 Shropshire Housing Group started a full governance review with a view to strengthening and simplifying arrangements, maintaining its ability to grow and develop the Group whilst retaining local identity and accountability. Changes to the board structure are planned for 2014/15.

Our Board Members

Board members receive an annual allowance paid in recognition of their time, commitment and responsibilities. Further details can be found in the Financial Statements for each part of the Group, available on the website.

Name	Membership
Martin Buxey	SHL / TRL / PC (chair)
Mark Colclough	MMHA
Pauline Dee	MMHA
Stephen Donkersley	MMHA (chair) / TRL / SHL
Irene Grant	SSHA (vice chair) / SHL / RNC / PC
Ian Graves	SSHA / PC
John Higginson	MMHA
Lesley Hyde	SHL / RNC (chair)
Richard Jaboor	MMHA
Shena Latto	SHL (chair) / RNC
Stuart McLaren	SHL (vice chair) / RNC / PC
Chris Mellings	MMHA (vice chair) / PC
David Mullins	SSHA
Heather Pattimore	MMHA
Tim Ralphs	SSHA (chair) / SHL
Clare Ratcliff	SSHA
Neville Stephens	SSHA
John Stringer	SSHA / SHL / TRL (chair)
Michelle Thomas	SSHA
Dr Paul Turner	MMHA / SHL / RNC
Brian Williams	MMHA
James Williamson	SSHA / PC

Gordon Hodgkiss was a member of the MMHA Board until his resignation in September 2013.



**SHL Board Chair,
Shena Latto**



**MMHA Board Chair,
Stephen Donkersley**



**SSHA Board Chair,
Tim Ralphs**



**TRL Board Chair,
John Stringer**

Code of Governance

Shropshire Housing Group follows the National Housing Federation's code 'Excellence in Governance'. This sets out good practice in issues such as board conduct and effectiveness, recruitment and remuneration, probity and openness. Each year the Group reviews how we comply with this code. The social housing regulator takes this self-assessment into account when assessing whether the Group meets its national standard on governance and financial viability. At the end of 2013/14, 3 board members had served for over 9 years, two of which moved from a subsidiary board to the parent board in 2007. These members are due to retire when the new board structure is put in place.

Managing Risk

Shropshire Housing Group's Boards have the important responsibility of ensuring that a robust framework is in place to manage risks. The Group's risks are similar to those faced by many housing associations and include financial, operational, reputational and health and safety risks. The risks are reviewed regularly by senior managers, are reported to and considered by the Boards as part of board reports, and reviewed periodically by the Performance Committee. A separate group, which includes board members, senior staff and specialist advisors, oversees arrangements for effective management of health and safety. The Group's internal controls are set out in our annual assurance statement, which is reviewed and approved by the Shropshire Housing Board. Internal auditors also provide an independent assessment of the governance, risk management and control arrangements; their annual report for 2013-14 stated that these arrangements were adequate and effective and improving - giving the highest (green) rating for all three elements.

National & Local Standards

Shropshire Housing Group, like all other registered providers, has to comply with minimum regulatory standards. These fall under the following headings:

- Governance & Financial Viability
- Homes
- Tenancy
- Rent
- Neighbourhood & Community
- Value for Money
- Tenant Involvement & Empowerment

When the standards were first introduced in 2010, Shropshire Housing Group set out how we complied with these minimum standards and consulted with tenants about their priorities for service improvement and local service standards. Since then, the Group has been working with tenants and with partner organisations to meet these agreed standards. An update on these standards, and how we continue to meet them, is set out each year in our Tenants' Annual Report, which is available on our website.

Tenant Involvement and Empowerment

Home

Tenancy

Neighbourhoods and Communities

Value for Money

Governance and Financial Viability

Rents

Rents

Shropshire Housing Group's rents are set in line with Government guidelines. These guidelines allow the Group to increase rent annually to a maximum of inflation plus 0.5%, plus £2 a week. The inflation rate is taken from the previous year's September figure, which for 2013- 2014 was 2.6%.

This is the target rent formula set by Government to bring all landlords' rents in one area into line.

This formula reflects:

- The property location and number of bedrooms
- The value of housing in the area
- The average earnings in the area compared with the national average

Rental income is used by Shropshire Housing Group to cover the cost of repairs and maintenance of the properties, the management of tenancies and loan repayments of the original cost of the buildings.



Shropshire Housing Group provides help and support to those who find it hard to pay their rent and offer several different payment methods.

With Direct Debit being the most effective method of paying rent, this is encouraged at all times. Other payment methods are available, including online payments and cash payments through the Post Office.

The Government welfare reforms have had an impact on the Group's arrears performance, but due to the on-going publicity to tenants, and the employment of a money management officer, this impact has been minimised.



Performance:



Number of tenants
in arrears
586
MMHA



Number of tenants
in arrears
578
SSHA



Former tenants owing
1.37%
MMHA
£132,314



Former tenants owing
1.37%
SSHA
£136,820

- as a percentage of rent income due



Current tenants owing
2.26%
MMHA
£218,212



Current tenants owing
2.74%
SSHA
£273,883

- as a percentage of rent income due

Finances & Accounts

	2014 (£'000)	2013 (£'000)
Our income for the year	22,923	22,444
Less the cost of running the group	(17,428)	(15,131)
Equals the operating surplus for the year	5,495	7,313
Deficit on sale of property	(1,073)	(3)
Surplus/(deficit) on ordinary activities	6,568	7,310
Add interest on cash balances	172	78
Deduct interest payable on loans	(3,504)	(3,252)
Equals surplus for the year	3,236	4,136
Taxation on surplus	(58)	(7)
Equals surplus after tax for the year	3,178	4,129
Actuarial (loss) / gain for pensions	(499)	(392)
Prior year adjustment	-	-
Surplus for the year	3,677	3,737

Although the Group has seen a slight fall in surplus for 2014, the results for the year are good, with the outturn being in line with expectations. The auditor has, once again, given an unqualified opinion on the accounts and certified that they portray a true and fair view of the financial position of Shropshire Housing Group.

Balance Sheet

	2014 (£'000)	2013 (£'000)
Assets held on long term basis		
Housing properties at original cost	167,322	155,479
Less grants received from building houses	(24,119)	(21,317)
Less Social Housing and other grant	(35,580)	(36,271)
	104,623	97,891
Investments / Joint Ventures	(22)	(22)
	104,601	97,869
Current assets		
Assets held for resale	1,234	216
Stock of materials for repairs	234	205
Money owed to us including rent	2,069	1,367
Long term debtor improvements	13,614	16,417
Land investment	-	89
Cash invested for at least 1 week	16,018	21,506
Instant access cash	5,245	3,841
Sub-total	38,414	43,641
Money owed by us	(4,631)	(3,675)
Net short term position	33,783	39,966
Total assets less current liabilities	138,384	137,835
Creditors		
Bank loans and improvements	116,627	119,235
Provision for pension liability	1,364	1,884
Capital and reserves		
Reserves	20,393	16,716
Total bank loans and reserves	138,384	137,835



Equal Opportunities statement

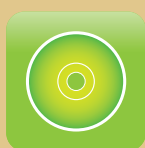
We recognise the damage that disadvantage and discrimination can cause. We are committed to equal opportunities and will take positive steps to ensure that you will not be treated less favourably than anyone else in your dealings with us because of race, religion, gender, marital status, sexual orientation, disability, class or age.

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Traduzione disponibile



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www.shropshirehousing.org.uk  Follow us on Facebook



Shropshire Housing Group consists of the following organisations

