



The heart of our community

Annual Report 2016-17

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Board of Management report

Welcome to this year's annual report.



It is an exciting time for me to take over as Chair of the Association. Liz Calderbank has taken over the role as Vice Chair and we will be working together to ensure the success of the Association. We are very grateful to the outgoing Chair and Vice Chair, Nick Thompson and Lawrence Walters. We will not lose their skills as they will remain on the board and continue to support myself and Liz. I feel fortunate to have such a strong board with a broad range of skills and my thanks go to all board members for their contribution to the success of our organisation.

The sector faces many challenges and this year we have responded to the first year of the rent reductions. We have

delivered efficiencies in our operating costs, sought new business through providing management services to a small housing provider in Southport and following a rigorous debate amongst Board Members we are determined to look seriously at new opportunities for growth. We are on with 2 projects now and by the end of the next financial year we will have brought a further 19/20 homes into ownership.

Two new members have joined the board and they have helped to set the strategic direction that we will follow. I have started the appraisal process and will build on the work of last year to involve members from CHANW in some form of peer review of the Board. We would like to improve the

gender balance and age profile of the board. One new member who was recruited during the year helps to support this aim but there is still more to do and we will be seeking to recruit new members during this financial year.

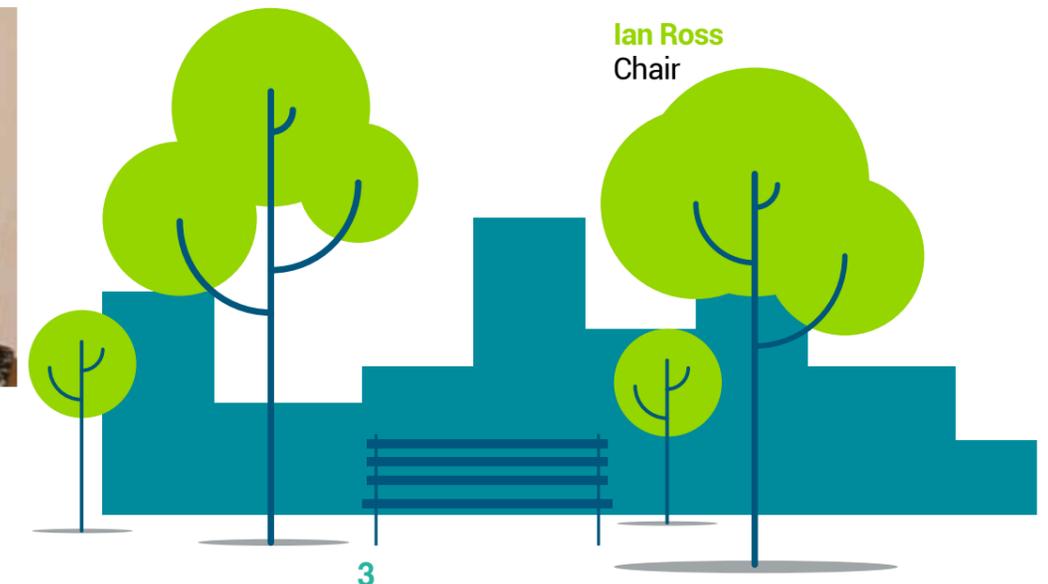
I would like to thank the staff team who have worked harder and faster over the year to deliver services to our customers and to promote our work locally and nationally.

Our desire to involve tenants is reflected in the Tenant Services Panel. This team has developed a range of skills and it is reviewing service areas and offering recommendations to the Board. I am grateful to all of our tenants who give up their time to help us improve services.



Liz Calderbank,
Vice Chair

Ian Ross
Chair



A word from our CEO

This is the first year of imposed reductions in rental income and we have been working at a pace.

We sought new ways of income generation and introduced new areas of work, acting as managing agents to Southport Soroptimist Housing Association (SSHA) and securing a lease for a property in Liverpool.

The financial statements demonstrate an improved financial position when compared to the previous year. A significant element can be attributed to changes in accounting techniques. However, it is clear that newly secured management fee income and VFM measures including, smarter procurement of services and maximising income streams have contributed to the position.

The importance of the Staff team in delivering the Associations objectives is critical. Our ongoing commitment to retaining Investment in People accreditation together with the investment we have made into the HR and training and development systems aims to ensure that staff are developed and equipped to meet the challenges of the business going forward.

The Operations Manager and the Business Support Manager now with new titles Head of Corporate Resources and Head of Housing Operations are now well established in post. The Technical Services Manager now Head of Asset Management works with the Estates Officer to deliver the Associations Asset Management function. The part time Project Manager post provides additional resource at Senior Management level in order to support the progression of the growth objectives.

Working with Sefton @ Work, we secured an ILM post, which provided work for a long term unemployed person (local under 25 year old). He has since secured a short term part time role in Housing Services.

Teams are supported through external expertise acquired through Citation for HR and Health and Safety, SASSHA for systems and IT infrastructure and NWHS for accountancy services.



CHART continues to be a key housing delivery vehicle for people with severe and enduring mental illness across Sefton. Funding for CHART became an issue during the latter part of 2016-17 and we will face funding cuts by the CCG for 2017-18. The CHART report provides good evidence of the outcomes of the team but we will be monitoring the situation closely.

The staff survey showed that, on the whole, employees are happy at CHA and would recommend CHA as an employer. However, there is room for improvement. In particular, some staff would like to see improved communication of key points from SMT meetings and better recognition for performing their duties well.

We are listening and additional incentives, including the introduction a staff health & wellbeing fund, have been introduced. These aim to recognise hard work and commitment to CHA and contribute towards improved staff morale.

Key highlights



Outperforming our 21 day target with average void times at the end of the financial year standing at 17 days.



Rent loss figure lower than forecast, less than 1% against budget of 2%.



Rent write offs & bad debts was reduced to £24k against a provision of £38k.



Positive approach to the recovery of former tenant arrears during the year helped us to recover circa £6k.



Projects to be completed during 2017-18 will add 19/20 units to the associations stock resulting in growth in numbers of units of 4%.



The TLF survey measured the Associations Net Promoter Score (NPS) and confirmed that CHA has an NPS of 68%. An excellent score by sector standards.



Being involved in the development of Sefton's coast at a strategic level helps to take forward the aspirations of the Coastal Community Team and Waterloo Town Team particularly in influencing the economic drivers for the coast.

Turnover slightly increased to
£2,297,243

Finding better efficiency

We have successfully reduced void turnaround times.

Outperforming our 21 day target with average void times at the end of the financial year standing at 17 days.

Rent loss figure lower than forecast, less than 1% against budget of 2%.

In addition, to demonstrate how we have improved management of arrears, the out turn for rent write offs & bad debts was £24k against a provision of £38k.

We have also demonstrated a positive approach to the recovery of former tenant arrears and during the year we recovered circa £6k.

There is still more to do on current arrears management as benefit restrictions and Universal Credit have a detrimental impact on our tenants as we did not meet our arrears target of 2% and delivered an outturn of 2.8%.

Going forward we still aim to provide homes for our existing customers and current client group but recognise that this will become more challenging as Universal Credit rolls out further. We will keep the impact of this under review and continue our approach of intensive arrears management.

Investment in improving systems and processes is now part of core business. There is further scope to develop into areas of mobile working such as site surveys and post inspections.



CHA taking ownership of the Southport Soroptimist HA (SSHA) property in Southport.



We are looking into opportunities to streamline processes through the use of technology.

Looking at our growth

The two projects that were in train during the last financial year have now crystallised.

The Association has entered into a 35 year lease for a property in Liverpool. A full refurbishment programme is underway and due to complete in the autumn of 2017. The scheme is the result of a working partnership with Health and the Ministry of Justice. During the year the

partnership procured a support provider to work at the project and Imagine Independence were the successful bidder.

The management service we now provide for SSHA is working well and in our first few months we agreed to purchase one of the two properties owned by SSHA. Completion of the purchase took place in July 2017. We will soon start some remodelling work to

the property. This will improve quality and create an additional unit.

Both projects will be completed during 2017-18 and this will add 19/20 units to the Associations stock resulting in growth in numbers of units of 4%.



A full refurbishment programme is underway and due to complete in the autumn of 2017.



Building a positive reputation

A good reputation is an important element of the business plan. The Association can demonstrate that its reputation and partnership roles have led to business opportunities and good relationships with tenants.

Following on from the work completed through the Crosby and Waterloo Coastal Community Team, the CEO was invited to join the Sefton Coast Landscape Partnership resources task group. Being involved in the development of Sefton's coast at a strategic level helps to take forward the aspirations of the Coastal Community team and Waterloo Town Team particularly in influencing the economic drivers for the coast.

Waterloo Town Team is hosted and chaired by CHA. The team continues to deliver Christmas in Waterloo and support local events. This year we secured lottery funding to support the Waterloo festival.

Alongside 11 other associations from Community Housing Associations North West (CHANW), we entered into a

partnership agreement with Brabners solicitors. Our new partnership with Brabners delivered staff training, the approval of two policies developed by CHANW and work to produce a standard tenancy agreement is being considered. CHA is also leading a review of the service to inform the future workings of the legal partnership.

The CEO continues to chair the National Housing Federation's smaller housing association forum. It provides a platform to raise issues that affect smaller providers and last year the CEO fed into key consultations around the government's review of how supported housing is funded. In addition she is working with the NHF to develop mechanisms that support smaller organisations to develop new homes.



Managing our assets

The Technical Services Manager suffered some major setbacks this year with a family tragedy, his own ill health and the ill health of his family. Despite this he has managed to deliver the majority of the works planned in the year. All works were delivered out of current revenue streams. One area that did fall behind was the review of how we deliver responsive repairs. This will be a priority in 2017-18.

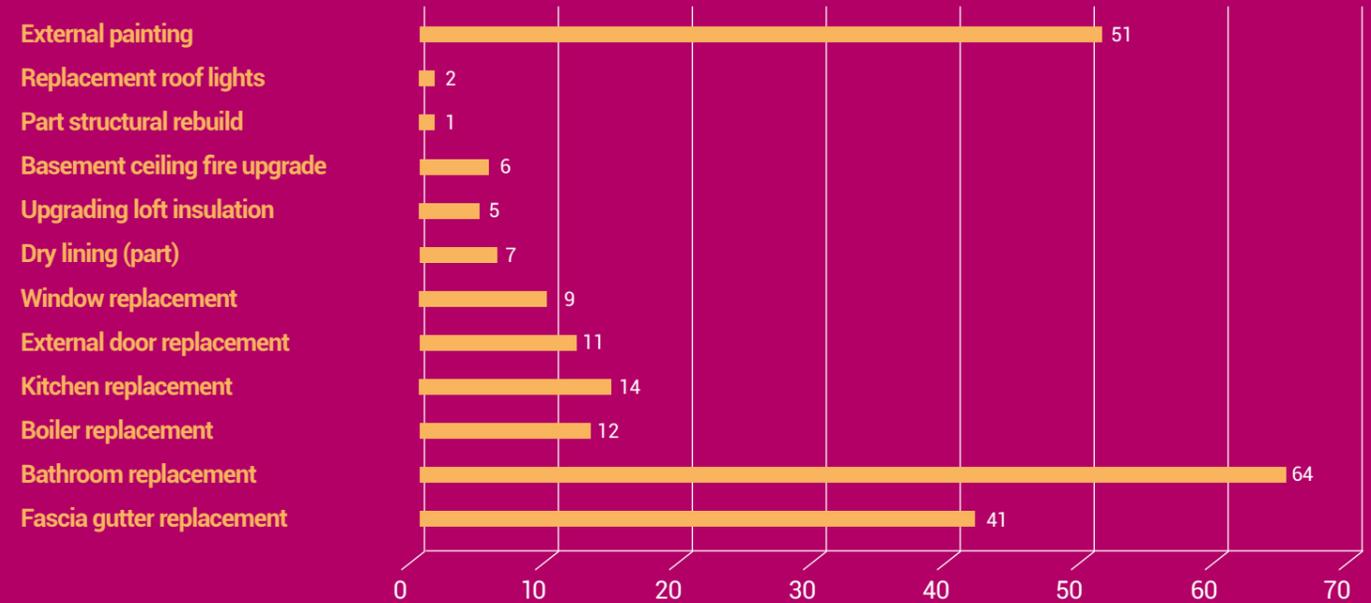
In terms of stock investment we have now largely completed the

heating, window and external door programme. At the end of the year we committed to a bathroom replacement programme and this will deliver 51 new bathrooms in tenant's homes.

The cyclical painting programme is also progressing well with a further 51 properties, including communal areas painted during the year.

The Association does not have any developments over four stories high and the stock is generally

conventional brick construction. Health and safety continues to be a priority, all gas certificates and electrical checks are up to date and the fire alarm upgrade programme is all but complete. We will take steps to enhance health and safety monitoring through the creation of a suite of dynamic management reports and by adding safety works/ records to our assets and liabilities register for quick reference.



Improving our premises

Our office premises have received investment during the year. New windows and a freshly painted reception area make the offices warmer and more welcoming.

The Charity Shop also benefitted from a number of improvements. New windows, roller shutters and CCTV were installed. Despite this investment, takings were disappointing and once again the viability of the shop comes under close scrutiny. New opening hours

and other efficiency savings have been implemented and at the year-end we reported a small surplus. Early results for 2017-18 show a welcome improvement.

The contractor who had been awarded the CHA cyclical paint programme volunteered to give the shop interior a coat of paint as part of its charitable work. This further demonstrates the benefits of partnership working in delivering value for money.



Novus donating Easter eggs to CHA's annual collection in aid of Sefton Children's Trust.

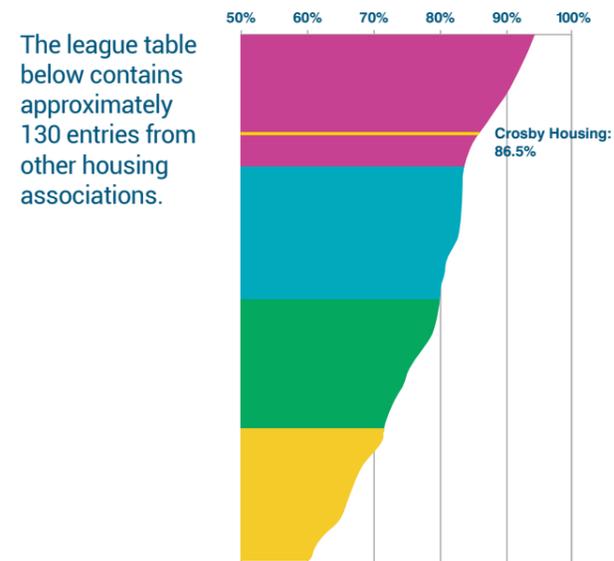
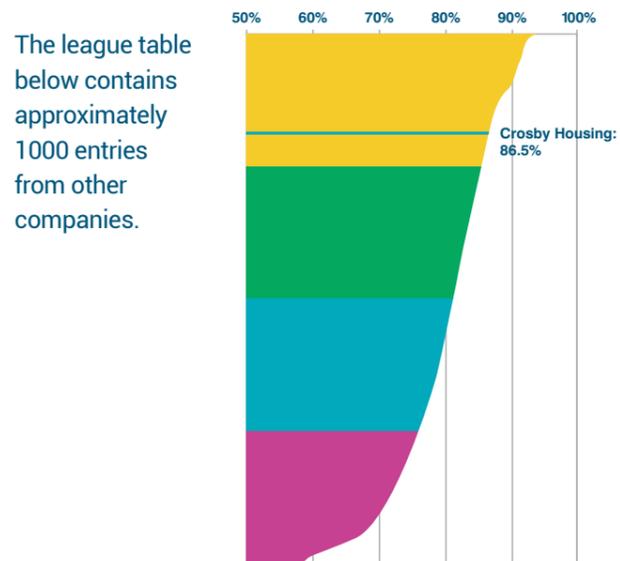
Improving our customer service

The Tenant Services Panel has now undertaken a number of reviews and presented its findings and recommendations to the December Board meeting

The Leadership Factor (TLF) completed an independent tenant satisfaction survey on behalf

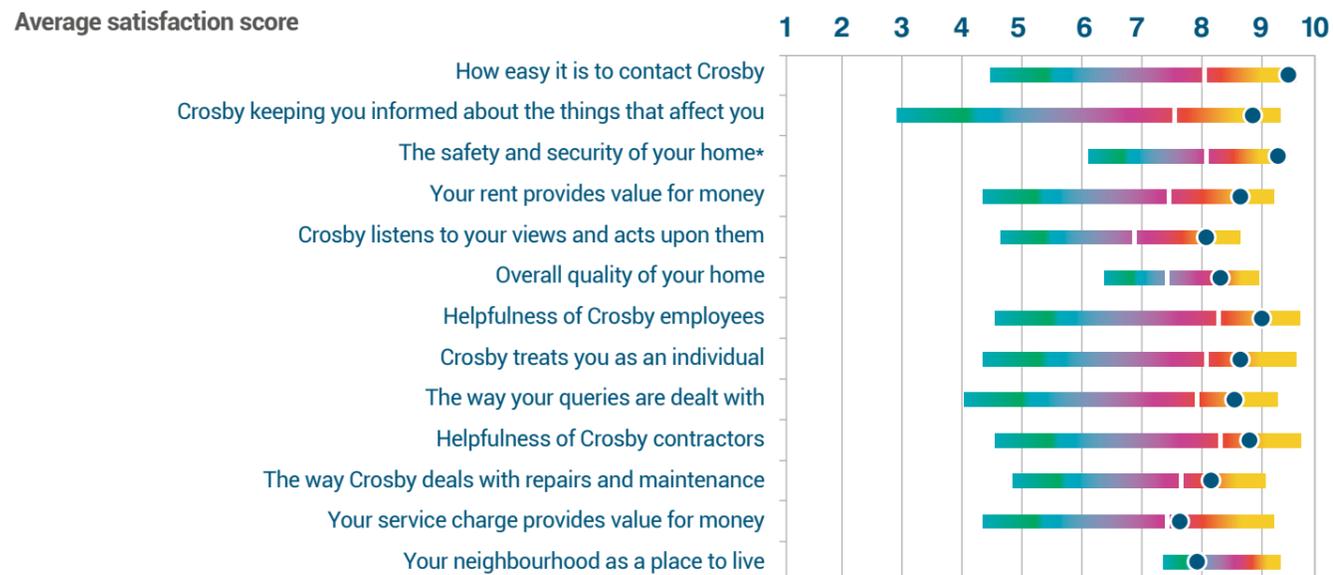
of the Association. Four members of CHANW commissioned the provider and the benefit of this joint commissioning approach delivered a competitive cost for the service and also provided a benchmark against the four organisations. CHA performed second best out of the group.

Satisfaction league index tables:



How does Crosby compare to other companies?

The blue dot shows Crosby's average satisfaction scores compared to the best, average and worst on TLF's results database. The chart is sorted by Crosby's distance from average.

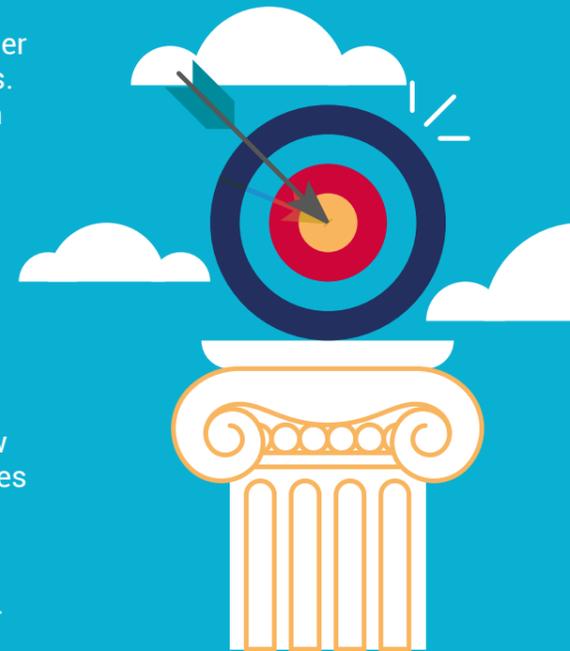


TLF work with many commercial organisations such as Rolls Royce, RBS, Sleepmasters. In the commercial sector the net promoter score is a significant measure of success. The survey measured the Associations Net Promoter Score (NPS) and confirmed that CHA has an NPS of 68%. This is an excellent score and top quartile when compared alongside both the housing sector and wider TLF customers.

The Association is pleased but not complacent and there were issues raised that we need to address around repairs and communications. The Tenant Services Panel interrogated the responses and have highlighted

3 key areas for the association to deliver improvements; Repairs & Maintenance, Service Charges and Customer Feedback & Communications. We have developed an action plan and are taking steps to improve in these areas.

Our commitment to digital communication and social media was influenced by the TLF survey. Whilst many tenants told us that they do not like the internet and will never want to use it, we know that many residents of all ages do access social media. Two of our long term engaging tenants will work with key staff members to explore our approach to social media in more depth.



Making best use of our finances

Income and Expenditure in the year ending 31 March 2017

Our income from rents and service charges, the Charity Shop, revenue grants and interest received was

£2,297,243

We spent on management, repairs and maintenance, services, loan interest payments, pension costs and shop expenses

£1,785,270

Leaving us with a surplus of

£511,973

Then we set aside the Charity Fund surplus

£1,594

Leaving a net surplus added to general reserve

£510,379

Balance Sheet Housing assets by the end of the year we had housing assets at cost, including capital works

£17,688,235

Less depreciation

£5,817,836

Leaves net housing assets of

£11,870,399

Plus other fixed assets (offices, shop, computers, equipment etc.) net of depreciation

£319,492

Giving a net total value for fixed assets of

£12,189,891

Plus current assets (cash and amounts owed to us)

£2,513,127

Less liabilities (what we owe to others)

£8,719,483

Giving a total for all assets less liabilities

£5,983,535



Performance where it matters



Key

Quartile rating			
●	●	●	●
Top	2nd	3rd	Bottom

PI	2012/13	2013/14	2014/15	2015/16	2016/17	Peer Group Quartile 2016/17	SPBM Quartile 2016/17	Housemark Quartile 2016/17
Repairs and Maintenance								
Average Weekly Cost per dwelling of responsive repairs	15.24	13.15	16.22	12.62	8.44	No data	No data	No data
% Repairs completed within target time	99.26	99.44	99.5	99.4	100.00	●	●	No data
% Repairs fixed on first visit	94.07	90	92.76	94.1	100	●	●	●
Improvements and Cyclical Maintenance								
Cost per property - Major and cyclical works*	No data	No data	No data	895.28	1313.02	●	●	●
Housing Management								
Weekly operating cost per unit	64.69	48.31	54.52	44.74	58.64	●	●	No data
Operating Cost as % of Turnover	85.46	64.6	64.09	71	54.7	●	●	No data
Ave weekly management cost per dwelling	12.24	12.32	12.92	16.45	12.78	●	●	No data
Rent collection and Arrears								
Former tenant arrears as a % of annual rent debit - GN & HfOP	0.18	0.33	0.7	0.67	0.42	●	●	●
Current tenant arrears as % of annual rent debit - GN & HfOP	2.13	5.59	2.33	3.27	2.59	●	●	●
Voids and Re-lets								
Percentage of rent lost through dwellings being vacant - GN only	No data	0.51	1	0.7	0.39	●	●	●
Average re-let time (calendar days) - GN only	No data	20.1	40	29	17.5	●	●	●

Figures calculated in line with Accuity benchmarking definitions

*Reflects CHA investment programmes, the more you invest in the property the lower the quartile.

Thanks to all our staff and board members



Staff

- Mandy Elliott**
Chief Executive
- Chris Richardson**
Head of Corporate Resources
- Hannah Wilson**
Corporate Resources Officer
- Si Jones**
Finance Officer
- Dave Tai**
Head of Housing Operations
- Kevin Powe**
Senior Housing Officer
- Jayne Carter**
Housing Officer
- Carolyn Bowfield**
Operations Assistant
- Sheila Duffy**
Operations Assistant
- Angela English**
Operations Assistant
- Malcolm Gilbert**
Head of Asset Management
- Geoff Wall**
Estates Officer
- Vin Fox**
Project Manager
- Stephen Wright**
Data Assistant



Charity Shop

- Kerrie Smart**
Shop Manager
- Kim Roberts**
Shop Assistant
- Jo Nelson**
Shop Assistant



CHART

- Colm Quinn**
Homelessness Officer
- Karen Kay**
Housing Co-ordinator
- Michelle Edge**
Housing Support Officer



Board Members

- Ian Ross**
Chair from April 17
- Liz Calderbank**
Vice Chair from April 17
- Nick Thompson**
- Lol Walters**
- Peter O'Dowd**
- Tony McClure**
- David Tournafond**
- Kim Ross-Houle**





Crosby Housing Association Ltd

10 Church Road
Waterloo
Liverpool
L22 5NB

Telephone: 0151 920 7300

Fax: 0151 949 0717

Email: enquiry@crosby-ha.org.uk

Twitter: @crosbyhousing

An exempt charity incorporated as an
Co-operative and Community Benefit Societies
Act 2014 No 19175R

Registered with the Homes and Communities
Agency No L1719

Member of the National Housing Federation
registered under the Data Protection Act No.
G04411988.

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prosimy dać nam znać.

ਜੇ ਇਹ ਜਾਣਕਾਰੀ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਵਿਚ ਜਾਂ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦੀ, ਤਾਂ ਇਹ ਸਾਥੋਂ ਮੰਗ ਲਓ।

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