

Annual Report

2019/20





Ellerton Lake, Richmond - By Paula Craggs, Customer Services Assistant



MON	TUE	WED	THU	FRI	SAT	SUN
				New Years Day 1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



Mary Murdoch Bridge, Hull - By Janet Blades, a resident of Hull



MON	TUE	WED	THU	FRI	SAT	SUN
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

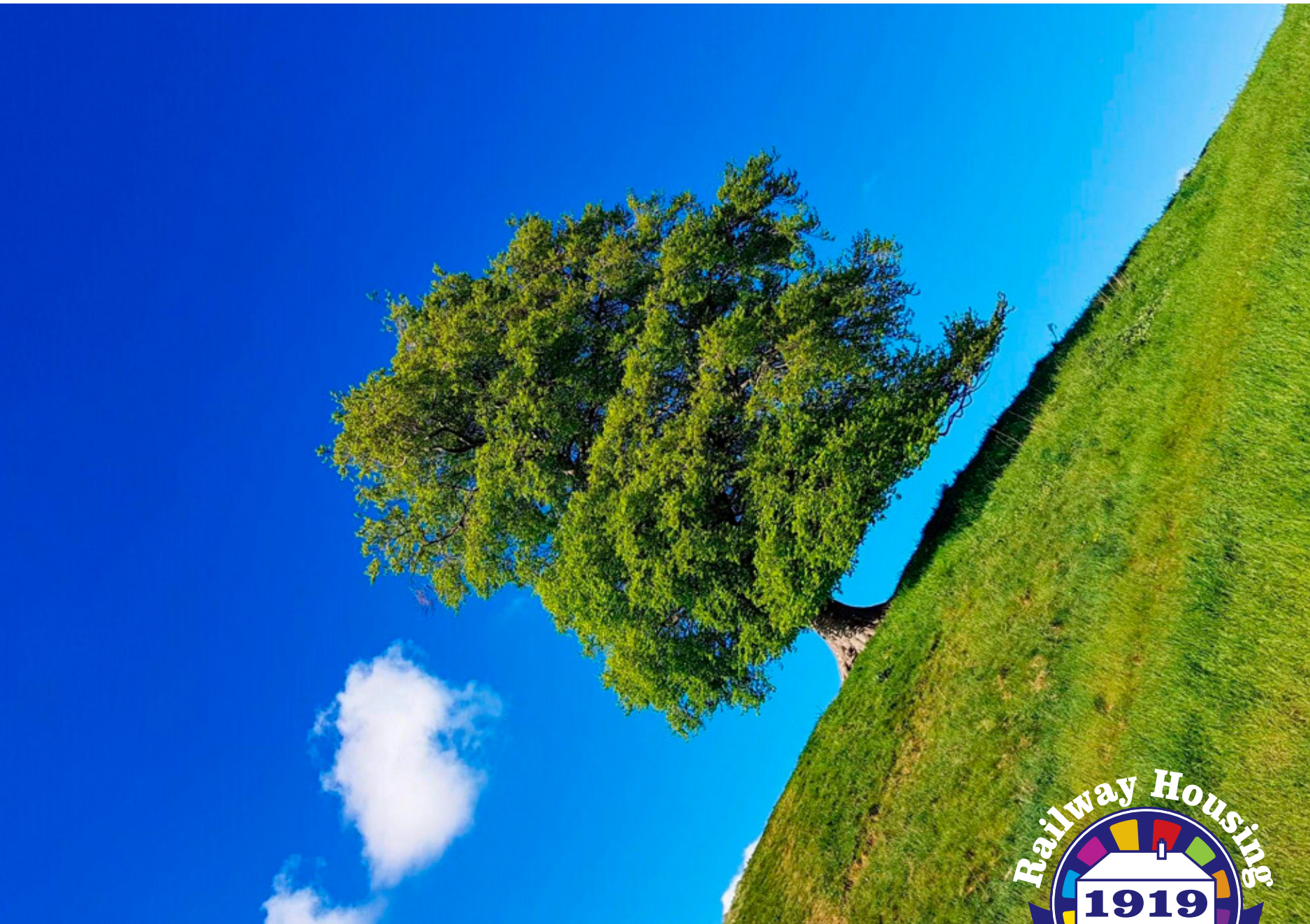
2021
FEBRUARY



Statue of the composer Edward Elgar outside Hereford Cathedral
By Robert Edwards, a resident of Hereford



MON	TUE	WED	THU	FRI	SAT	SUN
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	Clocks go forward 28
29	30	31				



Barmpton, Darlington - By Nick Wray, relative of the Chief Executive's PA

MON	TUE	WED	THU	FRI	SAT	SUN
				Good Friday		Easter Sunday
			1	2	3	4
Easter Monday			8	9	10	11
5	6	7				
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		



Bamburgh Castle, Northumberland - By Paula Craggs, Customer Services Assistant



MON**TUE****WED****THU****FRI****SAT****SUN**Early May
Bank Holiday**3****4****5****6****7****1****2****8****9****10****11****12****13****14****15****16****17****18****19****20****21****22****23****24****25****26****27****28****29****30**Spring Bank
Holiday**31****2021**
MAY



Barmpton, Darlington - By Nick Wray, relative of the Chief Executive's PA



MON	TUE	WED	THU	FRI	SAT	SUN
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				



Hazelwood Castle, Tadcaster - By Ken Pickering, a resident of York



MON	TUE	WED	THU	FRI	SAT	SUN
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	



Dragon fly - By Trish Brown, relative of Chief Executive's PA



MON

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Summer Bank
Holiday

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2021
AUGUST



Saltburn, North Yorkshire - By Kerrie Davison, Administrative Assistant



MON	TUE	WED	THU	FRI	SAT	SUN
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

2021
SEPTEMBER



Clapham in the Yorkshire Dales - By Paula Craggs, Customer Services Assistant



MON	TUE	WED	THU	FRI	SAT	SUN
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	Clocks go back 31



Nose's Point at Seaham, County Durham - By Karen West, Chief Executive's PA



MON	TUE	WED	THU	FRI	SAT	SUN
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

2021
NOVEMBER



All Saints Church, Thornton-le-Dale, North Yorkshire-
By Ken Pickering, a resident of York



MON	TUE	WED	THU	FRI	SAT	SUN
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	Christmas Eve Office closes 12 noon	Christmas Day Office Closed	Boxing Day
Office Closed	Office Closed	Office Closed	Office Closed	New Years Eve Office Closed	New Years Day Office Closed	
27	28	29	30	31	1	

2021
DECEMBER

ANNUAL REPORT

2019/20

I am writing this as we continue to deal with the challenges of the coronavirus pandemic. It has been an extremely hard time for many residents and my thoughts are with any of you who have suffered illness, loss or any other hardships. Our staff and board members have been working hard to make sure that we can still provide the support and services that are needed.



This report tells you what we did from 1 April 2019 to 31 March 2020, with comparisons to previous years and other similar landlords. It is kept brief because this is what residents have told us that they want, but more detailed information is provided throughout the year in our newsletters and on our website.

Please let us know what you think of our annual report (our contact details are shown on the back page).



Last year we celebrated 100 years of the Association. Many residents enjoyed parties, afternoon tea on a steam train and visiting the National Railway Museum for our AGM. We are very proud of the Association's heritage and history of providing homes for the last 100 years.

I am pleased to be able to tell you that the association is financially strong; and we will continue to work hard to achieve our mission to make the best use of our resources to provide good quality, desirable and affordable homes for residents in need of housing.

Involving residents in the management of the association is very important to us and you'll see in the report the differences made by residents to the way we provide services.

I'd like to thank those residents and members of staff who entered our photography competition and provided all of the fabulous photographs used on the calendar pages. Many congratulations to Paula Craggs for the winning photograph, which is shown on the cover and the month of May.

Finally, I'd like to assure you that the wellbeing and safety of residents, staff and our contractors is still our highest priority and we will continue to work and deliver services in a way that minimises risks from the coronavirus.

Berni Whitaker

Chair of the Board of Trustees

ABOUT US

1,502 rented

73 leasehold for older people

2 shared ownership

Total 1,577 homes

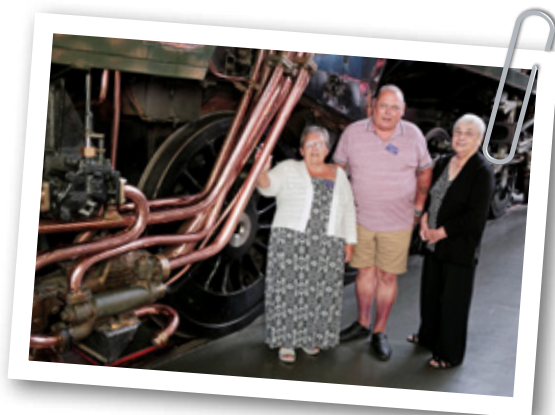
- 562 homes for working age people
- 1,015 homes for older people
- In 24 local authority areas mainly in the North East of England, and Hereford
- 33 members of staff
- Awarded the highest rating by the Regulator of Social Housing
- Investors in People Silver accreditation
- Priorities for the next 5 years are to continue providing high quality services to residents and building new homes to meet housing needs.

LISTENING TO YOU

- **80% satisfied their views are listened to and acted on, with 11% dissatisfied**
- 84% of residents visited at least once in last 2 years

Thank you to the 75 residents involved in the Scrutiny Panel, Focus Groups, Resident's Forum and Grand Day Out who made sure that we know what matters most to residents, resulting in the following changes -

- Contractors will always telephone you to make appointments, agreeing the date and an idea of the time of day
- Contractors will tell you the date and an idea of the time of day of an external repair; and if you are not at home, leave a note to let you know that the work has been completed
- Contractors will not take or make mobile telephone calls whilst working at your home, unless it is about the job in hand or an emergency
- We will offer to connect new residents' gas cookers and recharge them for the cost
- The notification you receive to confirm that a repair is due to be carried out, will include advice that you can contact the association at any time during the repair if you think that it is unacceptable or inadequate
- We will check residents' satisfaction with completed repairs more quickly
- We will reply to all residents who return a repair satisfaction slip telling us that they are dissatisfied with the repair or the service received, including those where we can't take any other action and explain why
- We will involve residents in the design of new homes



- We will involve residents in the design of replacement kitchens and bathrooms
- You decided –
- How value for money savings should be spent
 - The recipes, quizzes and performance information published in RHA News
 - The winner of the 2019 good neighbour award – Michael Fisher from Darlington
 - The winning photograph, shown on the cover of this report

You also gave your views on how we deal with complaints, domestic abuse, anti-social behaviour, harassment and hate crime; how our annual income is spent, our performance, and plans for the next 5 years.

Please contact us to find out how you can have your say.

2.8m spent on repairing and improving residents' homes

HOME SWEET HOME

- **92% satisfied with the quality of their home, with 5% dissatisfied**
- £2.8m spent on repairing and improving residents' homes
- 162 homes had new heating installed
- 13 new kitchens fitted
- 4 homes externally insulated
- 86% satisfied with repairs service with 8% dissatisfied
- 85% repairs completed right first time
- 78% repairs completed on time
- 11.6 days – the average time taken to complete a repair
- Enhanced repairs service for residents of sheltered housing schemes
- All homes are maintained to a standard higher than required by the government



COMPLAINTS & COMPLIMENTS

- **91% satisfied with overall service, with 5% dissatisfied**
- 37 complaints (40 previous year)
- 25 about repairs and maintenance services
- 2 about garden maintenance service
- 4 about our response to problems with neighbours
- 1 about application for housing
- 4 about other matters
- 7 compliments received - 5 about repairs and maintenance services and 2 about garden maintenance service
- 93% say staff are friendly and approachable, with 3% disagreeing
- 91% trust the association, with 2% disagreeing

STAYING INDEPENDENT

£20,941 (previous year £14,000) spent on adapting homes, including –

- 36 sets of grab/handrails
- 7 alterations to bathrooms
- Lever taps, key safes, high visibility nosing to steps, door entry handsets, door closers, specialist smoke alarms for hard of hearing, and contributions to 21 level access showers funded by local councils

If an adaptation would make living in your home easier for you, please contact us

PRIORITISING RESIDENTS' SAFETY

- Fire detectors, fire alarms, emergency lighting, fire extinguishers and other fire equipment regularly checked and serviced
- Fire risk assessments of communal areas
- Regular testing of hardwired smoke and carbon monoxide alarms
- Passenger lifts regularly checked and serviced
- Annual gas safety checks – 99.49% completed on time
- Regular testing of portable electrical appliances
- Gas and electric checks before homes are re-let
- Routine electrical testing of all homes
- Checks for asbestos before major repair or improvement works
- Prevention of legionella and scalding from communal water services by risk assessments, temperature checks, cleaning showerheads, and checking for contamination

BEING NEIGHBOURLY

- **93% satisfied with their neighbourhood as a place to live, with 5% dissatisfied**
- 8% consider car parking is a major problem – plans are in place to deal with the worst affected when money is available
- 34 reports of problems with neighbours

2019 good neighbour of the year Michael Fisher (right) from Darlington, nominated by Joyce Orr "He is an extremely kind, thoughtful and upbeat neighbour and thoroughly deserves his award."

Nominate a special neighbour for our 2021 good neighbour competition and they could win £50.

EVERY PENNY COUNTS

- **94% satisfied that their rent is good value for money, with 2% dissatisfied**
- **87% satisfied that their service charges are good value for money, with 6% dissatisfied**

We aim to provide the best possible service for the lowest possible cost

- £217,437 saved last year without affecting the quality of homes or services
- Residents told us to spend these savings on external maintenance like paths and fencing
- Insulating external solid walls and new energy efficient central heating boilers will save residents money
- An independent review of how quickly we re-let homes reduced the amount of rent lost by £24,650
- A value for money review of the repairs service due last year will now be carried out in 2020/21
- Most rents reduced by 1%
- 99.72% of rent due collected (99.42% previous year)
- 1 eviction for rent arrears

Can you help us save money? £25 is paid for each suggestion that is used and £100 for best suggestion of the year.



BUILDING NEW HOMES

All new homes are for rent at below the market rate.

- £2.24 million to build 16 more bungalows in Darlington, due to complete September 2020
- 28 bungalows and apartments for older people to be built in Bishop Auckland, Durham
- 15 more apartments to be built at a sheltered scheme in Hereford
- Then 25 homes a year to 2025



MOVING IN

- 85% of new residents visited within 6 weeks of moving in
- 128 homes re-let
- Average re-let time 20.3 days, down from 35.8 days the previous year
- £43,035 (£67,689 the previous year) rent lost whilst homes being re-let
- 6 homes let to black, Asian and minority ethnic applicants
- 62.1% of re-lets made available for applicants nominated by their local council

KEEPING US ON TRACK

Our Board of Trustees give their time and expertise voluntarily and without receiving any payment.



Berni Whitaker
(Chair)
Centre Manager,
Sunderland Council



Stuart Blackett
(Vice Chair)
Chief Financial Officer,
RPMI



Alistair Brown
(Chair of Audit)
Chartered Accountant



Fiona Coleman
(Chair of R&G)
Development Manager,
Broadacres Housing Association



Chris Fawcett
Business Transformation Director,
Broadacres Housing Association



David Goodman
Chartered Accountant



June Grimes
retired Director of Crisis
Skylight, Newcastle



Carl Makin
PhD Researcher,
University of York



Paul Stephens
FM Services Manager,
Thirteen Housing Group

The trustees comply with the National Housing Federation 2015 Code of Excellence for Governance and 2012 Code of Conduct.

HOW WE COMPARE TO OTHER LANDLORDS

	2017/18	2018/19	2019/20
Residents' satisfaction with overall service	✓	✓	✓
Residents' satisfaction that views are listened to	✓	✓	✓
Residents' satisfaction with repairs service	✓	✓	✓
Residents' satisfaction that rent is value for money	✓	✓	✓
Residents' satisfaction with quality of their home	✓	✓	✓
Residents' satisfaction with their neighbourhood	✓	✓	✓
Average time taken to re-let empty homes	✗*	—	✓
Average number of days to complete repairs	—	N/A**	✗***
Repairs completed at first visit	—	N/A**	✓
Rent arrears	✓	✓	✓
Rent lost whilst homes are re-let	—	—	✓
Cost of housing management	—	✓	✓
Cost of repairs	✓	✓	✓
Overheads as a percentage of turnover	—	✗****	—

**GREEN**

Compares well to other landlords

**AMBER**

Average compared to other landlords

**RED**

Poor compared to other landlords

* An independent review of how long we take to re-let homes has resulted in improvements.

** Information not available due to problems with a new IT system that have now been resolved.

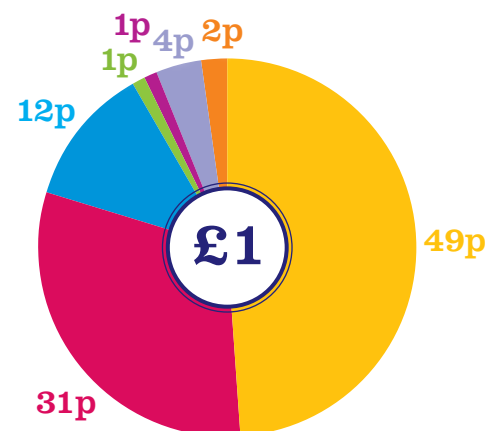
*** An independent review of our repairs service will be carried out in 2020/21.

**** Independent value for money reviews have concluded that our overheads are reasonable for the size of our organisation.

Satisfaction figures throughout the report are taken from a survey (STAR) of all our residents in 2018.

WHERE EACH £1 CAME FROM IN 2019/20

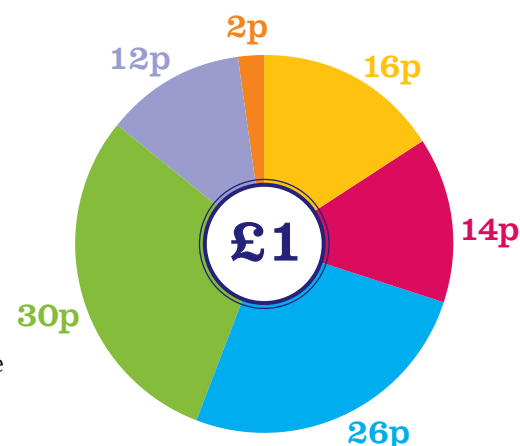
- Rents from housing for older people
- Rents from general needs housing
- Service charges from housing for older people
- Service charges from general needs housing
- Interest receivable and similar income
- Amortised government grant†
- Leasehold schemes for the elderly service charges and other income



† Grants towards building new homes are included in income in equal annual installments over the expected life-time of the homes

HOW EACH £1 WAS SPENT IN 2019/20

- Housing management
- Services and support
- Property maintenance
- Property depreciation and impairment
- Interest payable and similar charges
- Leasehold schemes for the elderly service costs and marketing and other costs



STATEMENT OF COMPREHENSIVE INCOME

	2020 £	2019 £
Turnover	7,329,689	7,237,322
Operating costs	-6,020,449	-5,745,705
Operating surplus	1,309,240	1,491,617
Interest receivable	26,313	16,030
Interest payable	-799,407	-760,353
Surplus for the year	536,146	747,294
Initial recognition of multi-employer defined benefit scheme*	-	-847,257
Actuarial gain/loss(-) in respect of pension scheme*	1,349,561	-478,624
Total comprehensive income	1,885,707	-578,587

*The amounts added to or deducted from the surplus for pensions are accounting adjustments only and do not affect our financial viability.

The full audited accounts, including details of our value for money performance, are available on request.

STATEMENT OF FINANCIAL POSITION

	2020 £	2019 £
FIXED ASSETS		
Intangible assets	109,105	135,919
Housing properties	52,171,284	51,978,128
Other tangible fixed assets	222,138	234,479
Total fixed assets	52,502,527	52,348,526
CURRENT ASSETS		
Debtors	647,180	669,566
Cash at bank and in hand	3,501,522	3,742,446
	4,148,702	4,412,012
CREDITORS		
Amounts falling due within one year	-2,111,248	-2,307,689
Net current assets	2,037,454	2,104,323
Total assets less current liabilities	54,539,981	54,452,849
CREDITORS		
Amounts falling due after more than one year	-30,107,538	-30,485,921
Defined benefit pension liability	-833,678	-2,253,870
Net assets	23,598,765	21,713,058
Capital and reserves		
Accumulated surplus	22,459,523	5,115,335
Designated reserves	1,139,242	16,597,723
Total reserves	23,598,765	21,713,058

This report cost £1.71 per copy to design and print.

**Further information, including our Business Strategy and key policies,
is available on our website.**

Contact us

Freephone: 0800 0287428

Email: info@railwayha.co.uk

Online: www.railwayha.co.uk

**Write: Bank Top House, Garbutt Square, Neasham Road, Darlington, DL1 4DR
(usually open 8.30am to 4.30pm Monday to Friday)**

**To report emergency repairs when the office is closed:
use pull cord or telephone 0300 3034917**

