



**SHROPSHIRE
RURAL HOUSING**
ASSOCIATION



Annual Report

2020-2021





THE KEY TO AFFORDABLE FAMILY HOMES

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Chair's Report

BY SAM HINE
CHAIR OF THE BOARD

An annual report involves looking back over the previous year – the progress made, successes along the way, hurdles we have had to overcome. Looking back over my first six months as Chair of SRHA, and the unprecedented challenges of the past year, our experiences will undoubtedly help shape the long term future of the Association.

The board reviewed our strategic plan in 2020, helping everyone at Shropshire Rural to really think about what sort of organisation we are, and most importantly what we want to be in the future.

I'm proud to lead an organisation committed to providing homes that help rural communities to thrive, and particularly to be part of an organisation with the values of being customer focused and friendly; acting with integrity; encouraging teamwork and striving always to be inclusive.

Improving how we engage with our tenants, and ensuring tenants are at the heart of what we do, are my main priorities during my time as Chair of SRHA.

We hope to offer a variety of ways for tenants to get more involved, including sharing views on how we might improve homes, consultation on new policies, and feeding thoughts and ideas into Board and Committee decision making.

We are analysing the findings of the tenant satisfaction survey we carried out earlier this year and looking forward to working more closely with our tenants on a range of initiatives.

Minimising our impact on the environment is also an important priority - reducing our carbon footprint and offering sustainable, affordable warmth solutions. This is a big challenge but one we must invest in for the future of the planet and the benefit of our tenants.

Moving Forward

As we move forward, we will continue to develop and nurture partnerships to help us deliver our vision and to provide the best housing management services possible.

We will work closely with local communities and parish councils to meet housing need where we are looking to develop new homes.

It's been a difficult year for many during the Covid 19 pandemic. At SRHA we strive to put our tenants first and will continue to do all we can to ensure a positive experience for people living in a Shropshire Rural home.





A Review Of The Year

BY JOHN GREEN
CHIEF EXECUTIVE



Inevitably, 2020/21 will rightly always be known for the Covid-19 pandemic. As we all continue to get to grips with the impact of these unprecedented times now and into the future, it is important to reflect on how we adapted and responded to the challenges presented by the pandemic and how we continued to deliver services to our tenants whilst developing the Association and formulating our plans for the future.

When I was writing my review for last year's Annual Report, the pandemic was still relatively new and the need to tread carefully when making any decision about our work was to the forefront of all our thinking in the Association. When I look back over the year therefore, it is with a real sense of pride in how the team at Shropshire Rural responded and continued to focus on our organisational priorities and most importantly, our tenants. It is only through the dedication of our staff, Board and Committee members that we are able now to look back on a year of progress and achievement in this Annual Report.

Vision, Values & Mission

One of our key pieces of work last year, and one that served to re-affirm exactly what Shropshire Rural Housing is and what we will be in future, was the work to review our Vision, Values and Mission. We will continue to "Provide the homes that help Shropshire's rural communities thrive", underpinned by a mission that emphasises our belief that tenants are at the heart of everything we do. We also made an express commitment to ensure climate change and

environmental awareness are integral to our decision making.

The development of new homes remains a key priority for the Association and during the year we were able to bring into our ownership four houses in the village of Preston upon the Weald Moors, which were purchased from Shropshire Homes. The significance of these homes is that they are the Association's first in the Borough of Telford and Wrekin and we look forward to working with the Council on further opportunities in the rural parts of the Borough.

We also made positive progress on two of our long-standing development priorities in the villages of Chirbury and Doddington, on which we expect to hear the outcome of planning applications during the summer of 2021, hopefully followed by starts on site later in the year.

Growth & Development

As we look forward to further growth and development, it is important not to lose sight of the needs and aspirations of our existing tenants, and towards the end of the year we undertook a tenant satisfaction survey to help our understanding of tenants' needs and our own performance. Pleasingly, satisfaction has improved in almost every aspect of our service, but there is still work to do as we develop new approaches to understanding and improving satisfaction and how tenants can influence our work.

Developing New Homes

HELPING SHROPSHIRE'S RURAL
COMMUNITIES THRIVE



The Association remains committed to seeking out and delivering opportunities for the development and acquisition of new homes to meet the ever increasing need for affordable housing in rural Shropshire.

During the year, following a period of negotiation with local housing developer Shropshire Homes, we were pleased to complete the purchase four houses in the village of Preston upon the Weald Moors, on the outskirts of Telford. The three bedroomed houses, which are let at social rents are the Association's first homes in the Borough of Telford and Wrekin.

The year also saw positive progress made on two long standing development schemes in the villages of Chirbury and Doddington, both of which were submitted for planning approval.

Alongside a number of other pipeline schemes which we expect to progress in the coming year, these two schemes serve to demonstrate the Association's continuing dedication towards working creatively with partners to deliver our development ambitions.

Looking towards the future, the development of new housing will be significantly influenced by the Government target for housing to be carbon neutral by 2050. With this target in mind, the Association will continue its fabric first approach when drawing up proposals for new housing, and will seek to develop homes that deliver affordable warmth from the outset.



Asset Management & Maintenance

SHROPSHIRE IS ENGLAND’S LARGEST INLAND COUNTY, AT **1,346** SQUARE MILES

Ensuring we provide safe and affordable homes for our tenants to live in and that our housing stock continues to achieve the legal and regulatory standards is a major focus at Shropshire Rural.

Following our full stock condition survey in 2019 we implemented new procedures to monitor compliance with health and safety in our homes. The Covid-19 pandemic presented a completely new and unprecedented challenge for the Association in terms of our ability to undertake repairs, servicing and planned maintenance works in people's homes.

Having initially put all works on hold, apart from essential and health and safety works in the early part of the year, we developed procedures to ensure our contractors employed safe working and social distancing practices as the year progressed. This was done alongside vulnerability surveys of our tenants which served to inform risk assessments for individual jobs.

In respect of reactive repairs, we improved or matched response time performance in all repair categories compared with the previous 2 years..

	Emergency	2 Day Urgent	7 Day Urgent	28 Day Routine
2020/21	99%	99%	99%	99%
2019/20	98%	97%	95%	93%
2018/19	98%	93%	88%	93%

We will continue to work on improving response times through ongoing work with contractors and through closer communication with tenants.

Despite the inevitable delays in undertaking planned maintenance works caused by the pandemic and the need to put some works on hold, we completed a number of projects including kitchen and bathroom replacements as required during void works and multiple boiler upgrades where the works could be undertaken quickly, and with minimum disruption to the tenant.

During the year, we also agreed terms with Wrekin Housing Group to be our main repair contractor.

We improved response time performance in all reactive repair categories compared with the previous two years.



Finance & Value for Money



£1,471,754

Total Rent & Other Income

£1,435,059

Gross Rents Receivable

£1,161,661

Operating Costs

Financial Summary - Turnover & Other Income	
Rent Receivable	£1,377,472
Service Charges Receivable	£43,035
Management Fee Income	£14,552
Gross Rents Receivable	£1,435,059
Less: rent and service charge losses from voids	-£6,900
	£1,428,159
Other Income	£43,595
Total Rent & Other Income	£1,471,754
Deposit account interest	£2,940
Government grants released	£125,336
	£1,600,030

Accounts	
Investment in Housing Development	£21,885,195
Total Rent & Other Income	£1,600,030

Financial Summary - How Every Pound Is Spent		
Cyclical/Planned Maintenance	£120,817	7.6%
Services	£75,880	4.8%
Responsive Repairs	£200,431	12.5%
Management	£302,461	18.9%
Bad Debts	£-11,864	-0.7%
Lease Charges	£62,409	3.9%
Development Administration	£122,263	7.6%
Expenditure	£872,397	
Depreciation	£288,727	18.0%
Bank Charges	£537	0.0%
Operating Costs	£1,161,661	
Loan Interest Payable	£219,888	13.7%
Pension Scheme Interest Liability	£3,000	0.2%
Retained Surplus for the Period	£215,481	13.5%
	£1,600,030	100.0%

Summary of Balance Sheet (as of 31st March 2021)

Fixed Assets	£18,236,315
Investment Property	£181,905
Net Current Assets	£4,846,814
Total Assets less Current Liabilities	£23,265,034
Financed by:	
Long Term Creditors	£17,569,789
Pension Liability	£230,000
Called Up Share Capital	£17
Income & Expenditure Account	£5,465,228
Members Funds	£23,265,034

Average Rents

ARCHETYPE / 2020-21 WEEKLY RENT

1 Bed Semi-Detached Bungalow	1 Bedroom House	2 Bed Semi-Detached Bungalow	2 Bed Detached Bungalow
£76.06	£83.84	£83.80	£92.24
2 Bed Detached House	3 Bed Semi-Detached Bungalow	2 Bed Terraced House	2 Bed Semi-Detached House
£109.71	£96.03	£90.94	£91.07
3 Bed Semi-Detached House	3 Bed Detached House	4 Bed Semi-Detached House	4 Bed Detached House
£98.71	£110.26	£111.12	£119.05
1 Bed Flat	2 Bed Flat	Overall	The above figures are exclusive of charges for additional services which apply to some, but not all, of Shropshire Rural's homes.
£67.29	£85.80	£90.20	

Performance & Value For Money

ENSURING THAT WE DELIVER **GREAT VALUE** IN THE WORK WE DO



As a small charitable provider of housing and related services, value for money (VfM) is an essential ingredient of all we do. Though smaller and less diverse than many housing providers, we are committed to ensuring that we deliver great value in the work we do. VfM is not necessarily about being cheaper; rather it is about getting more from each pound spent or spending more but getting a disproportionately greater benefit from that expenditure.

DURING 2020-21:

- ✓ We undertook a full tenant satisfaction survey in early 2021 to help understand how we were performing and how we can continuously improve our service delivery.
- ✓ We developed a new Asset Management Strategy to inform our investment priorities over the coming years with a particular emphasis on affordable warmth and environmental sustainability.
- ✓ We deployed our Tenancy Management Officer (TMO) to work closely with tenants: maximising income, assisting with effective budgeting and mitigating the potential impact of the roll-out of Universal Credit, providing support with the impact of COVID 19.
- ✓ We continued to investigate affordable warmth solutions for our properties and worked on our plans for all properties to achieve a minimum EPC rating C by 2030 and carbon neutral by 2050.
- ✓ We purchased an additional four homes at Preston upon the Weald Moors, and we continued to make progress on development sites in Chirbury and Doddington.
- ✓ We made significant progress on the development of our asset records in the housing stock database to inform our ongoing asset management decision making, and help monitor our servicing and safety compliance.
- ✓ We generated Renewable Heat Incentive income from our investment in heat pumps and have continued to improve our average energy efficiency rating in support of our commitment to affordable warmth.
- ✓ We appointed our Housing Apprentice into a new role of Tenant Engagement Trainee to help us improve our engagement with our customers.
- ✓ We collected 100.45 percent (102.64 percent 2019/20) of the rent due; working closely with our tenants to help them get support available. Thanks to our customers for keeping payment of rent prioritised.
- ✓ We improved our website with a focus on delivering better online services to tenants, prospective tenants and other interested parties.
- ✓ We strengthened our social media presence as a means of enhancing our external profile and communicating with tenants and applicants for housing.
- ✓ We set up a working group of staff and Board/ Committee members to lead on improving our approach to tenant engagement and involvement.

Participation in Acuity's performance benchmarking services enables us to compare our performance with that of similar providers and to see where we may be able to improve.

Our financial reporting arrangements enable close scrutiny of our income and expenditure by our Board of independent, voluntary

members. The Board is responsible for setting the strategic direction of the Association and ensuring our key objectives are achieved.

A fuller value for money statement is included in our annual accounts which are also available on our website: www.shropshirerural.co.uk

Looking Forward

OUR VISION, MISSION AND VALUES

The Association's vision is to "Provide homes that help Shropshire's rural communities thrive"

OUR MISSION

- ✓ Managing and developing affordable, good quality homes in rural Shropshire
- ✓ Helping to make and keep villages vibrant and sustainable
- ✓ Engaging positively with our customers, managing our finances efficiently and having the best team in place
- ✓ Seeking to provide solutions that minimize negative impact on the environment and combat climate change

OUR VALUES

- ✓ CUSTOMER FOCUSED
- ✓ FRIENDLY
- ✓ INTEGRITY
- ✓ TEAMWORK
- ✓ INCLUSIVE

During 2021/22 we will focus on some specific initiatives:

- ✓ Further developing our approach to tenant engagement and involvement to ensure accountability throughout the Association, with a dedicated staff role to ensure the tenant voice is heard.
- ✓ Delivering the annual asset management action plan focusing on the planned maintenance programme.
- ✓ Understanding and planning the works required to achieve EPC level C by 2030 and carbon neutrality by 2050, associated customer engagement and the development of satisfaction measures.
- ✓ Creating a "My Tenancy" portal on our website enabling tenants to access tenancy documents, statements and report repairs online.
- ✓ Raising our profile through social media and engagement with local press.
- ✓ Reviewing our service delivery and how we function overall in the light of the 2020 Covid-19 pandemic, including alternative methods of communication with tenants and the use of virtual meetings.
- ✓ Positive progression of the development programme and completion of the purchase of four further homes.


SOCIAL VALUE

As an organisation founded to provide homes for local people in rural areas of Shropshire, our social ethos is well established. It is important however that we understand the economic, social and environmental impact of our work in providing and managing homes in the communities where we work.

Social value forms an increasingly important part of our key decision making within the Association, building on our previous

work supporting the local economy by such things as using local contractors and suppliers where possible, providing affordable warmth solutions, and the availability of support and assistance to vulnerable and isolated tenants, for example during the Covid-19 pandemic.

WE WILL ACHIEVE OUR MISSION THROUGH...

 **CUSTOMERS**
We will establish structures and means of engagement that put tenants at the heart of decision making throughout the Association.

 **PARTNERSHIPS**
We will raise awareness of what we do and the role we play in addressing rural housing needs in Shropshire.

 **FINANCIAL VIABILITY & DECISION MAKING**
We will adopt a rational forward planning approach to financial decisions to ensure that we maintain our financial stability whilst focusing on our investment priorities.

 **ENVIRONMENTAL FACTORS**
We will endeavour to use sustainable forms of energy where possible in existing or new housing, with affordable warmth a priority for our tenants.





Sam Hine
Chair of the Board



Steve Price
Chair of the Board
up to September 2020



Katrina Baker MBE
Vice Chair of the Board



Rachel Danemann
Chair of Housing
Management Committee



Tom Howard
Chair of Development and
Finance Committee



Celia Bahrami
Vice Chair of Housing
Management Committee



Matthew Mead
Board Member



Rosemary Abbiss
Board Member



John Green
Chief Executive



Kate Adams
Finance Director
and Secretary



Annette Hadwen
Scheme Manager –
Older Persons' Housing



Lauren Gregory
Tenant Engagement
Trainee



Philip McVeigh
Tenancy Management
Officer



Stuart Jobson
Asset Manager



Linda Talbot
Housing Officer



Wendy Wainwright
Administrative Officer

Our People

WHO WE ARE AND WHAT WE DO

Shropshire Rural Housing Association is managed by a small team of paid staff who are responsible, through the Chief Executive, to a Board of volunteer Members (non-profit shareholders) of the Association.

The Board and its Committees are responsible for setting the strategy and priorities of the Association and for ensuring that the objectives are met.

For 2020-21, the Board of the Association comprised of:

Sam Hine	Chair of the Board from September 2020
Steve Price	Chair of the Board up to September 2020
Katrina Baker MBE	Vice Chair of the Board from September 2020
	Chair of Human Resources Committee from September 2020
Rachel Danemann	Chair of Housing Management Committee
Tom Howard	Chair of Development and Finance Committee from September 2020
Celia Bahrami	Vice Chair of Housing Management Committee from October 2020
Matthew Mead	
Rosemary Abbiss	From September 2020
Gloria Johnson	(Resigned in March 2021)
Ian Davies	(Resigned in August 2020)

For 2020-21, the Association's staff team:

John Green	Chief Executive
Kate Adams	Finance Director and Secretary
Annette Hadwen	Scheme Manager – Older Persons' Housing
Lauren Gregory	Tenant Engagement Trainee
Philip McVeigh	Tenancy Management Officer
Stuart Jobson	Asset Manager
Linda Talbot	Housing Officer
Wendy Wainwright	Administrative Officer

Financial and legal services have been provided to the Association by the following:

Bankers:	National Westminster Bank plc
Auditors:	DRE & Co, Shrewsbury
Solicitors:	Wace Morgan, Shrewsbury
	Trowers and Hamlin, Birmingham
Lenders:	Nationwide Building Society;
	Orchardbrook/Fresh;
	GB Social Housing;
	Lloyds

The Association also appreciates the support and assistance provided during the year by a wide range of consultants and contractors.



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