



**SHROPSHIRE  
RURAL HOUSING**  
ASSOCIATION

01743 874848  
[www.shropshirerural.co.uk](http://www.shropshirerural.co.uk)

# ANNUAL REPORT

Providing homes that help  
Shropshire's rural communities thrive

**2022-2023**



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**BY SAM HINE**  
**CHAIR OF THE BOARD**

2022-23 marked the 40th anniversary of Shropshire Rural Housing Association. As Chair of the Board, I am proud of our ongoing achievements in providing good quality homes and delivering the very best services we can for our tenants.

# CHAIR'S REPORT

On a frosty morning back in December we planted a commemorative tree to celebrate 40 years since the opening of our first housing development – a cul de sac of bungalows for retired farm workers in Hadnall. As we chatted to the residents I was pleased to think that 40 years on we are still doing what the Association's founders had set out to do – to offer much needed, affordable homes for people in rural Shropshire.

Strong organisations must adapt and evolve in order to be successful, to create opportunities and to tackle the challenges we face. It's been a tough few years with the pandemic, spiralling inflation and the economic cost of living crisis. It's important that we have good people involved in the leadership and governance at Shropshire Rural Housing to support our hardworking, professional staff team.

As a volunteer Board we regularly look to recruit new members, to bring in new skills and experiences and to keep our thinking fresh. Following a successful campaign we welcomed new members into our committee structure during the year. These new members, working alongside our longer standing members will, I am sure, help the Association to continue to thrive into the future.

The National Housing Federation's latest Code of Governance 2020, places clear emphasis on safety in the homes we provide and the importance of listening to our tenants. These are principles Shropshire Rural has always been committed to. We are working through the detailed requirements of the new Code and identifying any areas we need to address or improve in the short and medium term.

On behalf of the Board we hope you enjoy reading this Annual Report. If you would like to find out more about Shropshire Rural Housing Association, have any views to share or want to get involved in any of our work please get in touch, we would be pleased to hear from you.

# CHIEF EXECUTIVE'S REPORT

**BY JOHN GREEN**  
**CHIEF EXECUTIVE**

In last year's annual review, I wrote about the positive aspects of coming out of lockdown restrictions including the importance of face to face contact and the personal, friendly touch we pride ourselves on, and which we had missed so much.

The pandemic had changed a lot of things about how organisations and individuals function. The challenge was (and still is) to use the positives we learned, such as the efficiencies of digital communication and virtual meetings, whilst not losing our core beliefs and values.

As we moved through 2022-23, a number of things became clear. Firstly, the aftermath of the pandemic alongside the political and economic turmoil we were facing meant we were never going to be in for an easy ride. In 2021, we had re-evaluated our vision and mission. Could we still be expected to deliver that mission in the face of spiralling costs and rents not keeping up with inflation? I am pleased to say the answer was "yes" and as you will read in this Annual Report, we have made positive progress against all elements of the four broad elements of our mission.

Initiatives such as the heat pump installations at Burwarton and Cockshutt, would not have been possible without the grant support from Shropshire Council. But equally, our prudent and reasoned approach to how we manage our finances, means that when grants become available, we are able to respond quickly and efficiently to find the match funding with minimal impact overall.



The 16 heat pumps we installed during the year now provide highly efficient heating and hot water at far lower cost than had been the case before. In the current economic climate and the financial pressures faced by our tenants, investment such as this is very worthwhile.

Improvement works that have such a direct positive effect on the lives of our tenants take a high priority in Shropshire Rural. Behind the scenes however, we continue to make positive strides with our systems and structures to ensure we are as efficient as we can be. The positive knock on effect being that greater efficiency ultimately leads to having more resources available to help our tenants. How we manage the data we hold on our systems also serves to help the Association remain compliant in relation to health and safety ensuring the homes we let are safe for our tenants.

As we look forward beyond 2023, we will continue to seek out and access grant funding to support our tenants by providing affordable warmth. These works also serve to help us deliver our environmental commitments. Alongside this, we will continually seek out means of ensuring tenants are able to influence our work and the services we provide.



Meeting the  
needs of local  
people and  
communities  
in rural  
Shropshire.



# Managing and developing affordable, good quality homes in rural Shropshire.



## HOUSING INVESTMENTS

At a time of rising material and labour costs, the procurement of planned maintenance works continues to be a challenge, but we made positive progress in our stock investment programmes. This included a number of kitchen upgrades, alongside the completion of heating installations at Princess Court, Shawbury, and our ongoing cyclical painting programme.

We continue to run our planned maintenance programmes with a degree of flexibility to ensure we take account of rising costs, but also to take advantage of grant funding that not only helps the Association, but most importantly helps our tenants. It was particularly pleasing to access funding towards the installation of air source heat pumps at Burwarton, Cockshutt and Wilcott, amounting to 16 properties in total, providing efficient and affordable heating for tenants.

## DEVELOPMENT & GROWTH

The year saw tenants move into the newly purchased properties at Stonehouse Close, Nesscliffe and the achievement of planning approval for 13 dwellings in the village of Chirbury. These developments serve to demonstrate our commitment to growth and meeting local housing needs, even in times of economic pressure and uncertainty. The 13 homes at Chirbury will represent the largest Shropshire Rural development in over 10 years and will play a significant role in ensuring the village remains sustainable for many years.

## ENSURING A QUALITY SERVICE FOR OUR TENANTS

Our commitment to providing a quality service for our tenants continues to be the bedrock of why Shropshire Rural Housing exists. During the year, we reviewed part of our governance structure, replacing the Housing Management Committee with the Tenant Matters Committee, to provide greater scrutiny of our performance in housing services, and greater opportunity for tenants to influence the services we provide.

During the year, we also put in place our processes for collection of the Tenant Satisfaction Measures and undertook a review of our Complaints Policy to provide a clearer and swifter response when tenants are dissatisfied with our service.



# HELPING TO MAKE & KEEP VILLAGES VIBRANT & SUSTAINABLE



## DEVELOPMENT OF NEW RURAL AFFORDABLE HOMES

We have been working with Shropshire Council and Powis Estates to bring forward proposals to develop 13 new affordable homes in the village of Chirbury. Having achieved planning approval for the site, which also includes 27 homes for sale to be developed by Powis Estates, it is hoped construction work will start in 2023-24, bringing much needed affordable housing to this rural community in south west Shropshire. The housing will be for people with a local connection and will help sustain local services including the primary school, pub, village shop and church.

Development of new rural affordable homes is particularly important at a time of housing crisis, as rural areas suffer disproportionately due to the higher costs of construction and land, alongside generally lower wage levels.



Engaging positively with our customers, managing our finances efficiently and having the best team in place.



JANET DONOVAN-MENDY

## THE TENANT VOICE IN SHROPSHIRE RURAL

During the year, we implemented a communications plan to ensure a means of regular two-way communication with our tenants. The quarterly tenants bulletin is emailed and posted to all tenants reviewing what we have been working on, seeking the views of tenants on things we are working on and encouraging tenants to work with us to ensure where they live is as good as it can be.

Overseeing our work with tenants is the Tenant Matters Committee which we formed during the year and is aimed at giving tenants more of a voice on how the Association is run. The committee's key functions are to oversee our performance on matters such as repairs, allocations and rent collection; and to ensure that tenants are heard at every level in the Association.

With this in mind, we were delighted to welcome Janet Donovan-Mendy, a tenant who lives in north Shropshire, to the committee.

### WHY DID YOU JOIN THE TENANT MATTERS COMMITTEE?

"As a tenant I think it's important to get involved so you can provide a tenant's perspective on how things are going."

### WHAT ARE YOU HOPING TO BRING TO THE COMMITTEE?

"My job is in customer service and communication is vital in this role, so I hope I can bring some useful insight into how the Association talks to tenants - not just about things that are happening, but also when things are not happening. It's important to be realistic and manage expectations around things like property improvements - for instance, I believe that people will usually be sympathetic and understand that repairs need to be prioritised as long as they are kept informed."

### WHAT ARE YOUR KEY PRIORITIES?

"I think the Association needs to be prioritising affordable heating - the quicker more properties have fuel efficient heating systems installed, the better for tenants especially following the past difficult winter. I am passionate about simplifying communication with tenants and making sure everyone is included. I am also very keen to ensure tenants are made aware of any benefits they may be entitled to, and sharing money-saving ideas."

As we bed in the new Tenant Matters Committee within our structure, we will be working with our tenants to ensure more opportunities exist for tenants to influence our work.



# Seeking to provide solutions that minimise negative impact on the environment and combat climate change

Throughout the year, work continued on our approach towards climate change and the environment. As a housing provider, the most significantly positive impact we can have on the environment relates to the housing we provide.

The Government target of all housing association homes achieving Energy Performance Certificate level C by 2030 is a challenging target and during 2022 we formulated our plans to achieve it. This will involve investment in our housing stock in the coming years and we were pleased to work with Shropshire Council to access capital grant funding for the installation of air source heat pumps and heating systems for 16 of our most inefficient properties. Alongside additional insulation measures, the works carried out have enabled these homes to achieve level C. Going forward, the positive working relationship we have established with Shropshire Council will go a long way to accessing further grant funding for other properties.

The installation of heating systems powered by air source heat pumps is not only geared towards having a positive environmental impact. The systems installed are far more efficient than the storage heaters they have replaced, resulting in lower energy bills for our tenants.

## HEAR FROM OUR TENANTS, WENDY & ANDY MOLE

Tenants Wendy and Andy Mole, who had a new air source heating system installed at their bungalow in Cockshutt in May 2023, say it has already made a big difference.

“The main thing we have noticed so far is the hot water. With our old electric heating system the water tank was so big that we didn't bother switching it on for the washing up, we'd boil the kettle instead. But the new system automatically heats the water so we have hot water available all of the time.

“We have already noticed a reduction in our electricity consumption too - we think we are using about 25% less than this time last year, which is a massive improvement.

“The team who installed it were great, very respectful and took care while working in our property. We have had lots of support from Shropshire Rural too, with people coming out to make sure the system has been set up properly - we are really happy with it.”



## ENSURING COMPLIANCE

In order to develop new homes and maintain our existing homes to a good quality, it is important that we manage as efficiently as possible.

2022 saw the Association make significant progress on our systems for managing legal and regulatory compliance in relation to gas and electrical safety and smoke and carbon monoxide detection. Such matters can go under the radar when reviewing a year, but are vital to ensure that our tenants remain safe in the homes we provide.

We also began to look in depth at our governance arrangements with a view to signing up to a new Code of Governance.

The 2020 National Housing Federation Code of Governance serves to provide a more robust means of governing housing associations that focuses on ensuring tenants are heard throughout the Association, with particular emphasis placed on health and safety and ensuring tenants feel listened to. As we progress through 2023, we will continue to put in place the processes and policies that will ensure we can sign up to the Code.

# FINANCIAL SUMMARY



Gross Rents Receivable

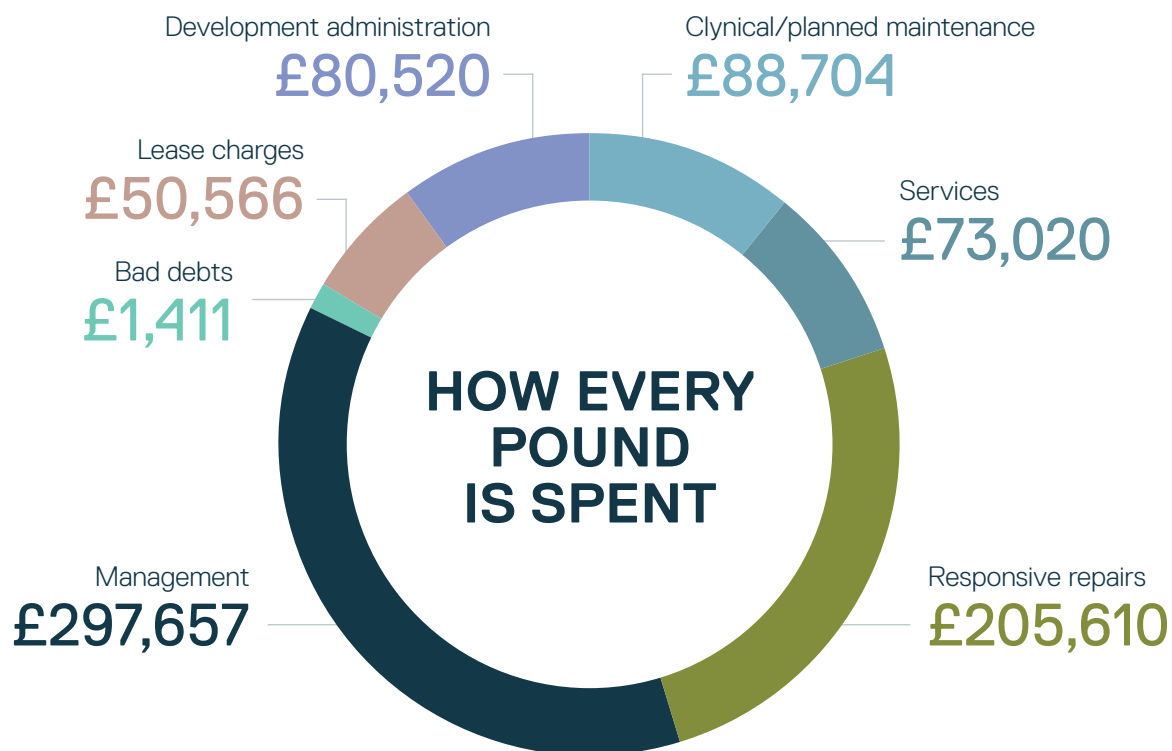
**£1,544,831**

Total Rent & Other Income

**£1,572,147**

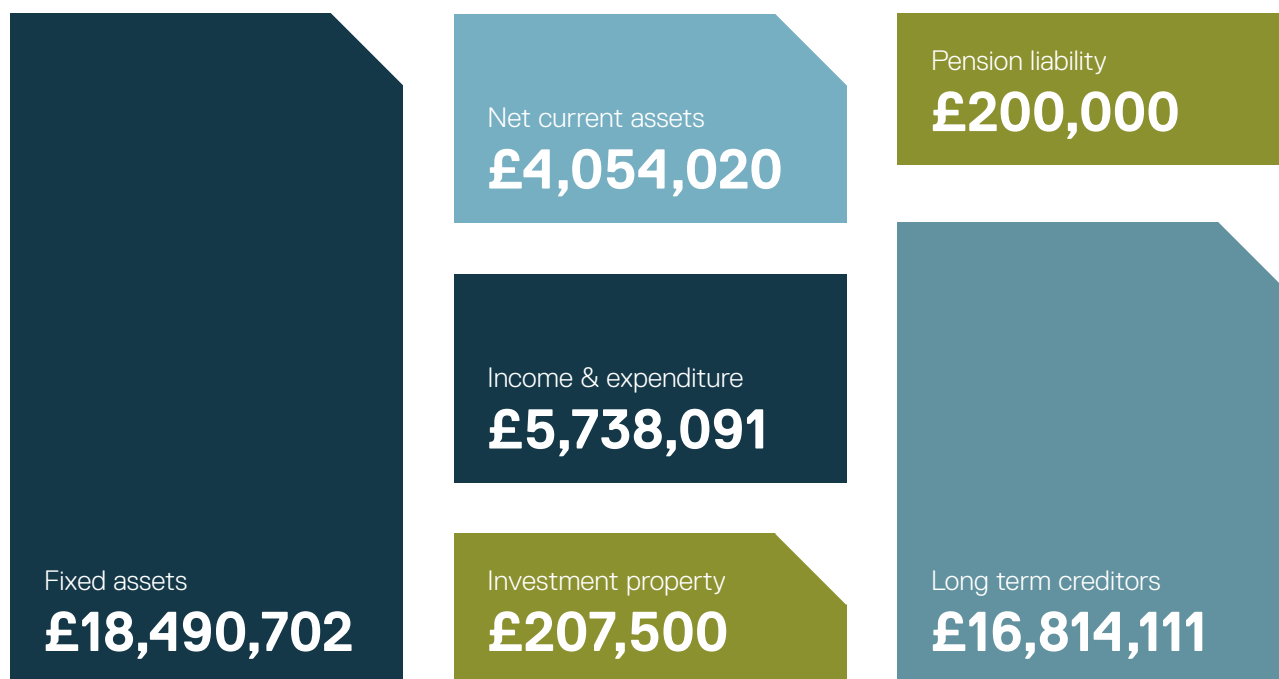
TURNOVER AND OTHER INCOME	
Rent receivable	£1,501,733
Service charges receivable	£43,098
<b>GROSS RENTS RECEIVABLE</b>	<b>£1,544,831</b>
Less: rent and service charge losses from voids	-£2,368
	£1,542,463
Other income	£29,684
<b>TOTAL RENT AND OTHER INCOME</b>	<b>£1,572,147</b>
Deposit account interest	£20,156
Increase in valuation Investment Property	£0
Government grants released	£114,849
	<b>£1,707,152</b>

ACCOUNTS	
Investment in homes	£22,680,830
Total rent and other income	£1,707,152



HOW EVERY POUND IS SPENT		
Cyclical/planned maintenance	£88,704	5.2%
Services	£73,020	4.2%
Responsive repairs	£205,610	12.0%
Management	£297,657	17.4%
Bad debts	(£1,411)	0.0%
Lease charges	£50,566	3.0%
Development administration	£80,520	4.7%
<b>EXPENDITURE</b>	<b>£794,666</b>	
Depreciation and on components replaced	£378,636	22.2%
<b>OPERATING COSTS</b>	<b>£1,173,302</b>	
Loan interest payable	£384,380	22.5%
Pension scheme interest liability/gain	£39,000	2.3%
Retained surplus for the period	£110,470	6.5%
	<b>£1,707,152</b>	<b>100.0%</b>

# SUMMARY OF FINANCIAL POSITION



SUMMARY OF FINANCIAL POSITION SHEET AS AT 31 MARCH 2023	
Fixed assets	£18,490,702
Investment property	£207,500
Net current assets	£4,054,020
Total assets less current liabilities	£22,752,222
<b>FINANCED BY</b>	
Long term creditors	£16,814,111
Pension liability	£200,000
Called up share capital	£20
Income and expenditure account	£5,738,091
<b>Total</b>	<b>£22,752,222</b>

# AVERAGE RENTS



1 Bed Semi-Detached Bungalow

£80.37

1 Bedroom House

£88.59

2 Bed Semi-Detached Bungalow

£89.18

2 Bed Detached Bungalow

£97.47

2 Bed Detached House

£115.93

3 Bed semi-detached bungalow

£101.47

2 Bed Terraced House

£96.03

2 Bed Semi-Detached House

£96.60

3 Bed Semi-Detached House

£104.73

3 Bed Detached House

£116.50

4 Bed Semi-Detached House

£117.41

4 Bed Detached House

£125.79

1 Bed Flat

£71.10

2 Bed Flat

£90.66

Average Rent Overall

**£95.81**

The above figures are exclusive of charges for additional services which apply to some, but not all, of Shropshire Rural's homes.

# PERFORMANCE & VALUE FOR MONEY

## DURING 2022-23

- We further developed our plans to ensure all of our housing stock achieves EPC level C by 2030.
- We replaced 16 inefficient and expensive to run heating systems with systems powered by air source heat pumps.
- We completed the installations of non-grant funded heating systems at Princess Court in Shawbury.
- We developed more robust systems to ensure our tenants' safety, in relation to smoke and carbon monoxide detection, electrical testing and gas safety.
- We recruited new voluntary Board and Committee members to provide specialist in-house skills in customer services, rural development and housing services.
- We continued to generate Renewable Heat Incentive income from our investment in heat pumps to improve energy efficiency in support of our commitment to affordable warmth.
- We further developed our approach to tenant engagement and influence, focusing on a specific project based approach in response to issues raised by our tenants.
- We developed our tenant communications plan.
- We collected 100.4% of the rent due, working closely with tenants helping them to get the support available.
- We updated our complaints handling processes in the light of the Housing Ombudsman Complaint Handling Code, to ensure we continuously learn from complaints we receive.

## Planned Maintenance

**NUMBERS OF HOMES IMPROVED  
2022-23**

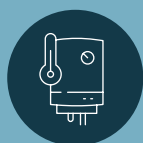
**AMOUNT SPENT ON IMPROVEMENTS  
2022-23**



Kitchen Replacements

16

£75,754



Heating Upgrades Gas

03

£17,500



Heating Upgrades Air Source Heat Pumps

16

£104,000

# PERFORMANCE & VALUE FOR MONEY

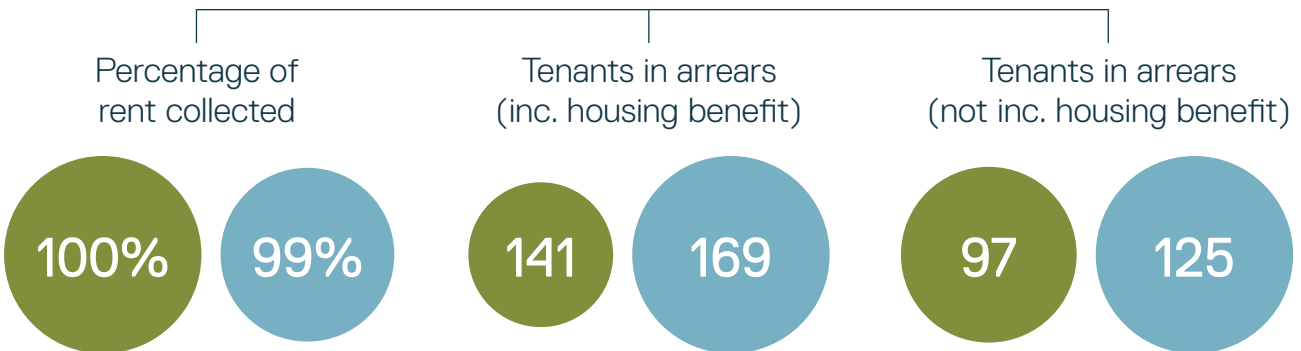
## FINANCIAL REPORTING ARRANGEMENTS

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 full VFM statement is included in our annual accounts which are also available on our website: [www.shropshire rural.co.uk](http://www.shropshire rural.co.uk)

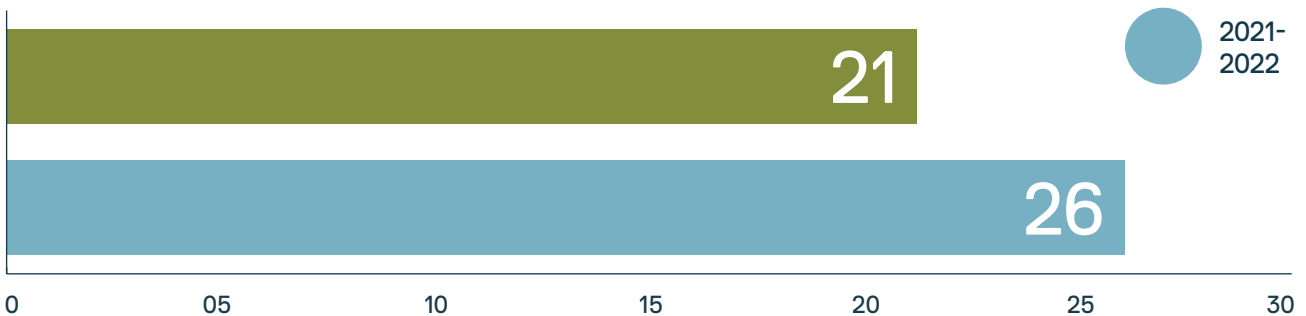


## Rents



## Voids

Average number of days homes were empty between relets



**KEY**  
 ● 2022-2023  
 ● 2021-2022

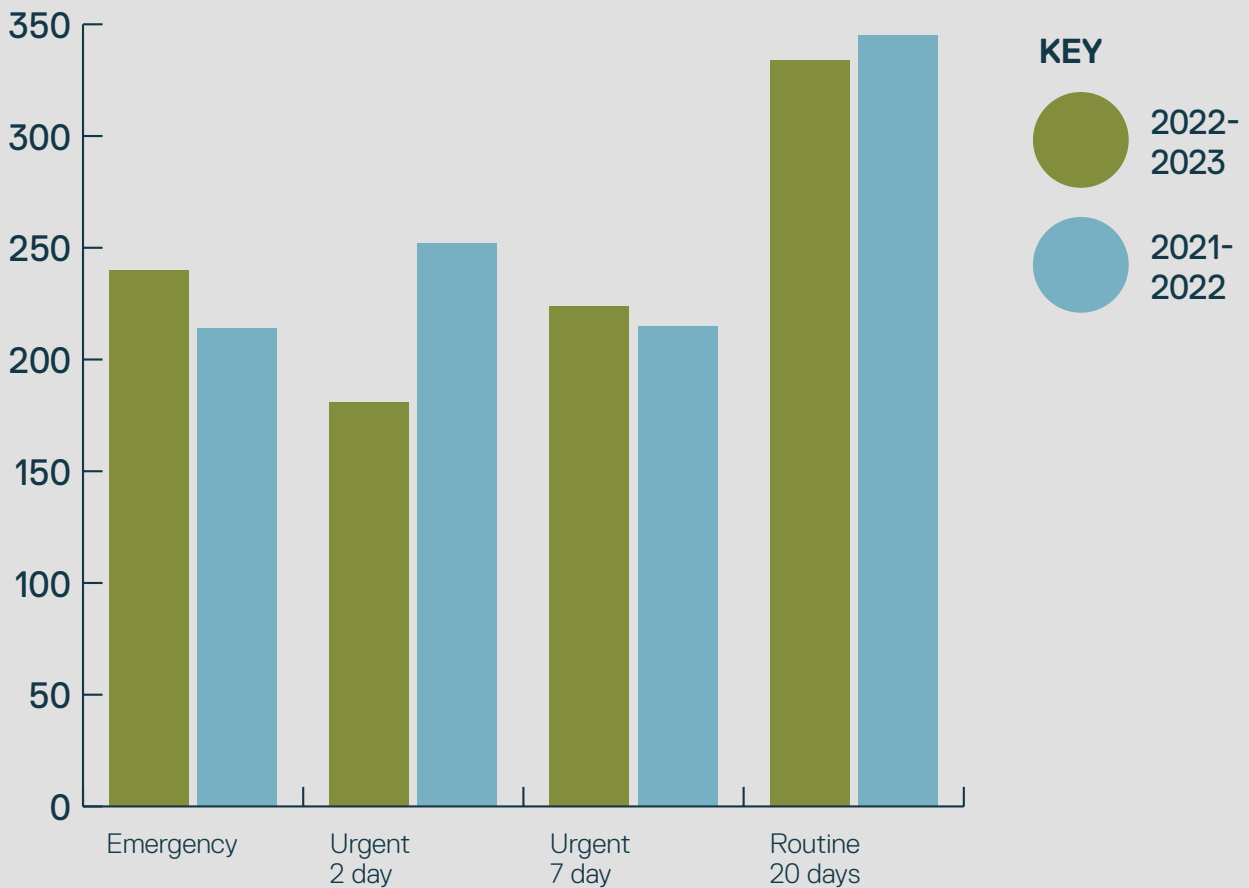




## Responsive Repairs Completed within target times

Category	2022-2023	2021-2022
<b>EMERGENCY</b>	100%	100%
<b>URGENT 2 DAY</b>	97%	98%
<b>URGENT 7 DAY</b>	98%	99%
<b>ROUTINE 20 DAYS</b>	99%	98%

## NO. OF RESPONSIVE REPAIR JOBS ISSUED





## LEARNING FROM COMPLAINTS

At Shropshire Rural, we strive to get things right first time, but appreciate that our tenants may not always be satisfied with the service we have provided. The Housing Ombudsman requires the Association to report our learning from poor service delivery.

Over the last financial year we have received seven complaints relating to repairs, upgrades of kitchens & bathrooms, heating issues and permission for sheds.

Following these complaints the Association has learnt that communication with tenants, external organisations and approved contractors is key to obtaining a quick resolution to the issues.

The Board and Tenant Matters Committee review the performance on complaints every quarter and staff training has also been undertaken to ensure the process is correctly followed. An annual self-assessment to ensure we are complying with the Housing Ombudsman Code is also completed and published on our website.

# OUR SOCIAL VALUE



## ECONOMIC, SOCIAL & ENVIRONMENTAL IMPACT

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 Shropshire's rural communities.

Social value forms an increasingly important part of our key decision making within the Association, building on our previous work supporting the local economy. This includes such things as using local contractors and suppliers where possible, providing affordable warmth solutions, the availability of support and assistance to vulnerable and isolated tenants, and day to day advice and support for people struggling in the cost of living crisis.

During the year, the Association also continued to evaluate and review our environmental credentials as we move towards a more sustainable future.



# LOOKING FORWARD

As we move into 2023-24 we will continue to invest in our housing stock, focusing on improvements that will have a positive impact on the environment and provide affordable warmth solutions for our tenants. This work will also involve the provision of advice and support for tenants who may be struggling with energy bills and other costs.

Improving the energy efficiency of our housing stock is one of our key priorities and we are pleased to be working with Shropshire Council to access the grant funding needed. The positive relationship with the Council's Affordable Warmth and Energy Efficiency Team not only helps our tenants, but also serves to bring in additional grant funding to the county and we will continue to work creatively and positively with the team.

Having completed a successful recruitment drive for new members in 2022-23, we will be working with the new members to induct them into the work of the Association. Alongside this, we will continue to work towards compliance with the 2020 Code of Governance, with a view to its adoption later in the year.

We will be taking an in depth look at our housing services function to ensure we continue to operate efficiently when letting, managing and maintaining our homes, whilst providing a quality service to tenants.



# WHO WE ARE

## FOR 2022-23, THE BOARD OF THE ASSOCIATION

<b>Sam Hine</b>	Chair of the Board
<b>Katrina Baker MBE</b>	Vice Chair of the Board Chair of Human Resources Committee
<b>Rosemary Abbiss</b>	Vice Chair Tenant Matters Committee
<b>Celia Bahrami</b>	Chair of Tenant Matters Committee
<b>Rachel Danemann</b>	Resigned September 2022
<b>Tom Howard</b>	Chair of Development and Finance Committee
<b>Matthew Mead</b>	Vice Chair of Development and Finance Committee
<b>Steve Price</b>	Retired September 2022
<b>Tracy Payton</b>	
<b>Paul Sutton</b>	

## FOR 2022-23, THE ASSOCIATION'S STAFF TEAM

<b>John Green</b>	Chief Executive
<b>Kate Adams</b>	Finance Director and Company Secretary
<b>Annette Hadwen</b>	Scheme Manager – Older Persons' Housing
<b>Phillip McVeigh</b>	Tenancy Management Officer
<b>Stuart Jobson</b>	Asset Manager
<b>Linda Talbot</b>	Housing Officer
<b>Wendy Wainwright</b>	Administrative Officer
<b>Katie Perks</b>	Apprentice (Left September 2022)

## FINANCIAL & LEGAL SERVICES

<b>Bankers</b>	National Westminster Bank plc
<b>Auditors</b>	Beevers and Struthers
<b>Solicitors</b>	Trowers & Hamlins, Birmingham
<b>Lenders</b>	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.

## Our People



**SAM HINE**  
Chair of the Board



**KATRINA BAKER MBE**  
Chair of Human Resources Committee



**TOM HOWARD**  
Chair of Development & Finance Committee



**CELIA BAHRAMI**  
Chair of Tenant Matters Committee



**MATTHEW MEAD**  
Vice Chair of Development & Finance Committee



**ROSEMARY ABBISS**  
Vice Chair Tenant Matters Committee



**PAUL SUTTON**



**TRACY PAYTON**



**JOHN GREEN**  
Chief Executive



**KATE ADAMS**  
Finance Director & Company Secretary



**ANNETTE HADWEN**  
Scheme Manager - Older Persons' Housing



**PHILLIP MCVEIGH**  
Tenancy Management Officer



**STUART JOBSON**  
Asset Manager



**LINDA TALBOT**  
Housing Officer



**WENDY WAINWRIGHT**  
Administrative Officer



**SHROPSHIRE  
RURAL HOUSING**  
ASSOCIATION

## **ANY QUESTIONS?**

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**IRHA**  
Rural Housing Alliance

