

OUR LOCALISM PLAN 2011/12



**WHERRY
VISION**

We will work together, being innovative and creative to provide a unique, great service



Enhancing Life Chances

Foreword



As the Chairman of Wherry Housing Association, I am delighted to introduce our Localism Plan for 2011/12. This plan is designed to set out the nature and culture of our organisation by providing the local context and how we approach the delivery of our services, and also clarifies our commitments as we move forward.

We take our responsibilities very seriously and believe that by working and developing strong relationships with our residents, partners, decision makers and influencers; our employees, local communities and service providers with a shared interest in our mission that we really can provide a unique, great local service, and play a stronger role in our localities.

The challenges we are currently facing with a tough economic climate, and new legislation being implemented, reinforces the need for us to be more versatile, more creative and open to new and shared opportunities to ensure that we really can make a difference and enhance people's lives. I am proud that Wherry is about so much more than just providing high quality housing services and this Plan sets out how we intend to engage with local communities and partners to work together to protect and enhance the live chances of our residents and service users.

Brian Stewart OBE,
Chair of Wherry Housing Association Board



Enhancing Life Chances

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2. Introduction

Wherry Housing Association (WHA) is an Industrial and Provident Society (Registration No. 26622R) with charitable status. We are a Registered Provider of social housing regulated by the Tenant Services Authority (Registration No. LH3866). WHA is a member of the Circle Housing Group which consists of 9 Registered Providers owning 65,000 properties and is the 3rd largest housing group in the UK.

The organisation's Mission is 'Enhancing Life Chances' and in order to provide a clear direction for all members, the Group has developed a 3 year 'Life Chances Plan' setting out strategic priorities and a business delivery plan.

To support this overall Group plan, in consultation with residents, key partners, Board Members and staff, WHA has formulated a localised Life Chances Plan for 2011 -12 that sets out our one year commitments. This document aims to

demonstrate how we are approaching and intend to deliver these commitments. It also provides an overview of the work we have been doing in the past and some of the outcomes we have achieved.

We are committed to ensuring that residents are at the heart of our work and influencing the decision making process, providing solutions to housing issues at a local level. This document also aims to set out how we do this alongside our other stakeholders.

The service continues to deliver what it promises, and this has been evidenced over the last twelve months with a significant increase in customer satisfaction through the STATUS survey. Meeting staff from across the organisation and speaking to customers highlighted that there is a very real culture of customer service throughout the organisation.

Customer Service Excellence – Rolling report May 2011

3. Enhancing Life Chances

Our Mission - 'Enhancing Life Chances' are the opportunities each individual has to improve his or her quality of life and are linked to a person's social situation.

Professor John Hills, London School of Economics, stated in his 2007 research study "Ends and Means": The Future Roles of Social Housing', that:

- 70% of social tenants have incomes within the poorest two-fifths of the overall income distribution.
- Nearly half of all social housing is located in the most deprived fifth of neighbourhoods. Tenants have high rates of disability and are more likely to be lone parents or single people and to be aged over 60. More than a quarter of all BME householders are social tenants.
- In 2006 more than half of those of working age living in social housing were without paid work, twice the national rate.

This research, and others, has identified that individuals and groups likely to be in social housing are generally more disadvantaged in terms of income, health, disability, worklessness, and education. In the current economic climate the level of these constraints on people's lives are much more likely to be exacerbated. In cases where there are frequent and multiple instances of these factors this can lead to complex social problems, leading to social and financial exclusion or multiple deprivation. It is therefore essential to ensure that the considerations of these wider factors are taken into account by a housing provider alongside the basic premise of the provision of homes.

WHA support our mission of “Enhancing Life Chances” by delivering sustainable communities, where residents are able to enjoy a good quality of life and services and feel safe.

Feeding from our mission, the Group have identified four strategic goals that provide a framework for developing our commitments to Enhancing Life Chances by being:

- Number one in the sector for customer loyalty
- Best in the sector at creating value from assets
- Accelerate our scale to reach more customers
- Brilliant Place, fantastic people who care

For each of these strategic goals, a number of objectives have been set out by Circle for the business partners to support. These objectives are set out on the next page. At a local level, the Life Chances Plan for 2011-12 sets out the commitments we have made that will support working towards the strategic goals and group objectives.



Circle's 3 year group objectives for each of these strategic goals are:

Number one in the sector for customer loyalty	Accelerate our scale to reach more customers
<ul style="list-style-type: none"> ➤ Revolutionise customer access ➤ Define principal and specialised services ➤ Build customer loyalty ➤ Meet all customer promises as set out in offer documents, transfer agreements and local communications ➤ All Group RPs to achieve the equivalent of SNI of strengths and weaknesses as a minimum and adhere to necessary regulatory standards 	<ul style="list-style-type: none"> ➤ Define and develop scale and reach ➤ Assess and impact of the CSR and respond ➤ Influence Government to be on the customer's side ➤ To work with our partners to deliver on the key local agendas in the areas where we have high concentrations of homes ➤ Help develop sustainable communities, with a focus on reducing worklessness and improving financial inclusion ➤ To be a dynamic care and support provider
Best in the sector at creating value from assets	Brilliant Place, fantastic people who care
<ul style="list-style-type: none"> ➤ Maximise the use of assets ➤ Re-invent the maintenance service ➤ Transform the procurement function to leverage income and opportunities ➤ To have a financial plan which is deliverable and has sufficient funding secured to enable the Group to meet promises to existing and potential partners ➤ Maintain our properties to provide safe, warm environmentally sustainable and secure homes and achieve Decent Homes ➤ Deliver quality new homes in a low grant environment that meets the aspirations of current and future customers ➤ Promote and deliver development agency services to other registered providers and local authorities 	<ul style="list-style-type: none"> ➤ Evolve our structures to support our vision ➤ Define and deliver a culture to support our vision ➤ That IS&T infrastructure meet the Group's performance and service expectations ➤ Ensure that Circle Anglia has the capability and talent to deliver our mission and objectives and manages change well ➤ Improve levels of engagement and motivation to deliver high levels of customer loyalty ➤ Have first class business support services

4. About Wherry Housing Association

4.1 Background

WHA was formed following the transfer of 3715 homes from Broadland District Council in 1990. As at 1st April 2011, we currently own and manage 6716¹ homes in Norfolk, Suffolk and Cambridgeshire. We formed part of the Anglia Housing Group, the first group structure in the country in 1995, which then merged with Circle 33 Housing Group to become Circle Anglia (CA) in 2005. The group has rebranded in 2011 to become Circle Housing Group.

4.2 Our Vision

In 2008 WHA commenced on a transformational journey when we defined a pursuit of excellence in our vision and the success of this can be shown in the following achievements:

Achievement	Year
Investors in People (attained at Group level)	
Published “Forward Thinking” as founder member of the Norfolk Housing Alliance, the first county wide Homelessness prevention strategy in the UK. Cited as national best practice by the Housing Corporation (best practice note April 2008 “Working in partnership with local authorities”)	2008
Launched digital TV service – WHA is the only housing association in Norfolk to offer residents access to services through digital TV.	2008

¹ Made up of 5915 General Needs properties; 571 Sheltered; 18 Staff Accommodation; 212 Supported Housing;

Institute of Housing commend WHA Financial Inclusion Service as “being a leading example of best practice in the affordable housing sector”.	2008
Achieved accredited status as Norfolk Constabulary’s Community Safety Accreditation scheme – Only HA in Norfolk to achieve accreditation. http://www.norfolk.police.uk/aboutus/ourservices/communityaccreditationscheme.aspx	2008
Green exemplar scheme, “Greening the box”, recognised by the Energy Saving Trust, Building Research Establishment, Ecologist, the Times and Inside Housing as a sector leading, energy efficiency project. www.greeningthebox.co.uk	2009
WHA invited to join <i>Retrofit Pioneers</i> – Established by the Existing Homes Alliance, a national group of housing associations that have completed exemplar low carbon projects to inform the sector. http://www.existinghomesalliance.org.uk/index.php	2009
Selected by the Tenant Services Authority to deliver a national local standard pilot project http://www.tenantservicesauthority.org/upload/pdf/Going_local-web.pdf	2009
Achieved Customer Service Excellence standard http://www.customerserviceexcellence.uk.com/	2010
Established a rural, out-reach family intervention service. The first of its kind in the country.	2010
Achieved Co-Regulatory Champion status by the Tenant Services Authority. WHA was of one of ten organisations nationally to achieve champion status. www.tenantservicesauthority.org/server/show/nav.14953	2011
Achieved Warden Charter Standard. http://wardencharter.org.uk/	2011
Achieved Warden Quality Standard with distinction. http://www.londontrc.org.uk/#/quality-standard/4533345224	2011
Achieved Tenant Participation Advisory Services accreditation. www.tpas.org.uk	2011
Achieved Recognised For Excellence 5 Stars http://www.bqf.org.uk/recognition/recognised-for-excellence	2011

In 2011, in consultation with stakeholders, we have reviewed and revised our vision which is now:

We will work together, being innovative and creative and deliver a unique, great service

This vision is underpinned with our values that define how we will be working towards our goals and achievements. These values are:

Excellence - We will be accountable for our work and deliver quality and reliable homes and services.

Partnership- We will work as one team with our residents, staff and partners to ensure we are developing and delivering efficient and effective homes and services.

Quality – We will ensure all our residents can rely on receiving a consistent excellent service, and our staff are fully competent, flexible and deliver a positive experience.

Respect – We will listen and empathise with our residents, staff and partners to understand their needs and embrace their diversity to develop our services, acting with integrity at all times. We will gain respect by demonstrating our values.

4.3 Our Residents

In order to ensure we fully understand the needs of our residents and that we can tailor our services to meet their needs and expectations, over the last two years we have been collecting 'profile' data. As a result, for more than 98% of our tenancies, we have a much better insight into the make-up of our residents. This is summarised on the following page:

Resident Profile



TOTAL NUMBER OF RESIDENTS: 13,196

Male: **6060** Female: **7136**
 Over 18: **9295** Under 18: **3816**

TOTAL NUMBER OF HOUSEHOLDS: 5929*

Single occupancies: **2199**

Families (multiple occupants with dependants under 18): **2060**

Single parent families: **975**

Other: **1641** * General Needs households

Adult Age breakdown:

18-35 : 3443
 36-55 : 3571
 55-75 : 1588
 75+ : 693
 Unknown : 267

RESIDENTS WITH DISABILITY: 26%

Top 3 types of disability:

- Limited Mobility: **7.7%**
- Mental Health: **5%**
- Partial hearing: **1.4%**

NO OF HOUSEHOLDS RECEIVING BENEFITS: 3202 (54%)

Households classed as under occupied: 2579

Households classed as over occupied *: 465

ETHNICITY

White: **85.6%** White Other: **3.2%** Other BME: **3.3%**

Top 3 translation requests in 2010

- Lithuanian
- Polish
- Russian

RELIGION

Christianity: **51.1%**
 No Religion : **31.1%**
 (All others declared each less than 1%)

Rural: **34%**

Urban **: **46%**

Suburban: **20%**

All Data as at 30/6/2011 unless specified.
**based on occupancy criteria of 1 bedroom per parent grouping (single/dual) and or 16+; 1 bedroom per gender for 10-15yrs; 1 bedroom per 2 children under 10.*
*** as defined at national level –urban classed as 20 hectares or 1500 + residents*

5. Local Area & Context

The majority of our homes are in the Broadland Local Authority District, which adjoins the Greater Norwich urban area, although the majority of the district is very rural with geographically dispersed stock. The problem of affordability remains a major issue and need for housing remains acute in the area. We are conscious that many of our communities are situated where wages, educational attainment and the proportion of economically active people are lower than the national average.

The following local statistics drawn from data captured and published in 2010 demonstrate the context and issues faced in the local area:

- ◆ As at the 1st April 2010¹ there were 33,667 registered on the housing waiting list in Norfolk with only approx 4,800 homes that become available for re-letting each year. 3,503 are registered in the Broadland area.
- ◆ As at the end of 2010, the average selling price for a property in the Broadland area was £172, 500² and the average gross annual income was £18,688³, this cost equates to more than nine times the average income and thus explains why social housing demand is high.
- ◆ Throughout Norfolk over 24,000 households lack central heating, 59% of these are located in rural areas and 37% of people live in communities of fewer than 2,500 people, where access to services, jobs and education can be difficult⁴.
- ◆ Approximately 80% of high school leavers enter into further full-time education with less than 10% entering the employment market⁴.
- ◆ At a cost of approximately £7.5 million extra a year, 2,600 people have learning difficulties in Norfolk⁴.
- ◆ 12.7% of the working population in Norfolk have no formal qualifications & 58% of all adults with no qualifications live in rural areas⁴.

¹ 2010, CLG Housing Statistics live table 600; ² 2010, CLG Housing Statistics live table 582

³ ONS Annual Survey of Hours & Earnings Table 2010 8.7a

⁴ Norfolk Community Foundation 'Summary of Need in Norfolk' August 2010

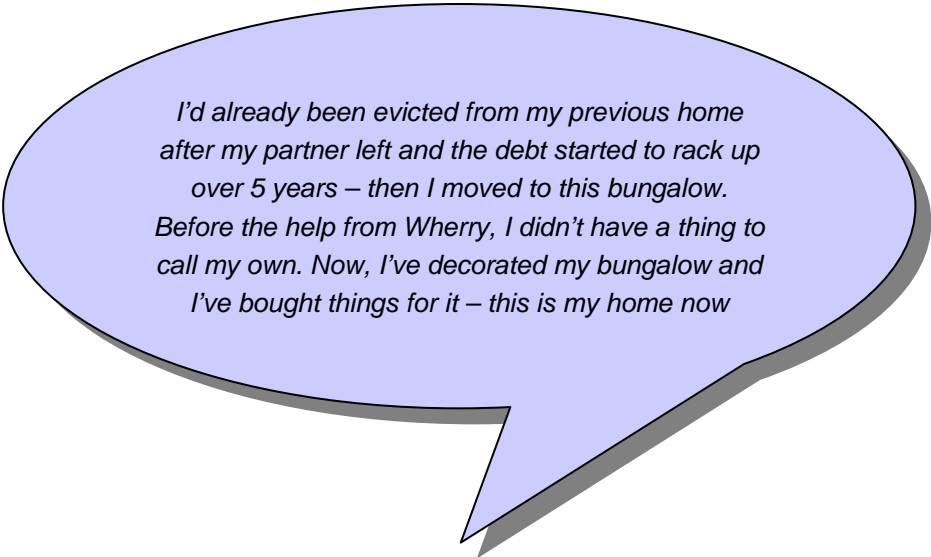
Our resident profile highlights that more than half of our households receive some form of benefit and thus are on low incomes. 'Save the Children' estimates that people on low incomes pay out nearly £1,300 more each year for basic goods, services and heating due to steeper interest rates on borrowing, higher insurance premiums and expensive fuel payment systems.

The age group of our residents indicate a large working-age population as well as a large number of dependants who will be in education. The UK Commission for Employment and Skills (UKCES) estimates that by 2020, only 1 in 50 employment opportunities will be available to those with no qualifications

More than a quarter of our residents have declared that they have some form of disability with limited mobility being the most prevalent. Profile analysis against our lettings information highlights that new residents are more likely to experience some form of mental health problem. This analysis also highlights that we are more likely to offer new tenancies to the under 25's, the age-group who are more likely to fall into arrears or cause anti-social behaviour.

Our priorities and commitments in our local plan aim to reflect these local issues and needs as well as taking into account all of the impacts of the current economical and political climate.

*A resident who used our financial
Inclusion service in 2010 said:*



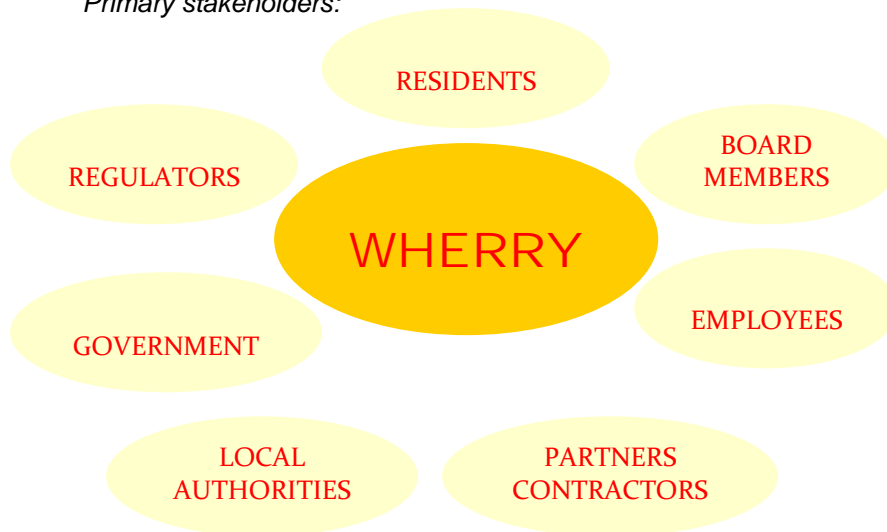
I'd already been evicted from my previous home after my partner left and the debt started to rack up over 5 years – then I moved to this bungalow. Before the help from Wherry, I didn't have a thing to call my own. Now, I've decorated my bungalow and I've bought things for it – this is my home now

6. Our Approach to Delivery

6.1 Local Engagement

Alongside the current climate and information about the local area, we also ensure that we engage with our primary stakeholders to develop our local priorities and commitments. Our primary stakeholders are set out in the diagram below:

Primary stakeholders:



Depending on the interest of the stakeholder we aim to engage and work closely with all of these groups to inform, shape and influence either our own local decision-making or influencing others' strategies and decisions where we will be impacted. For our external stakeholders, we issue a regular newsletter, "Viewpoint", to update them on how and what we are doing. We recently conducted a survey with these stakeholders to gather feedback on both our newsletter and how we engage so that we can learn and enhance these relationships accordingly.

6.2 Resident Involvement

We have developed a Resident Involvement Strategy that has recently been revised and sets out our approach for engaging with our residents for 2011-14. We have an established landlord wide resident group known as Way Ahead with Wherry (WAWW) and a network of local 'patch panels' and resident representatives. This provides a solid framework for our residents to work with Wherry in a strategic and co-ordinated way. We have a whole host of different engagement methods and activities in place and we will continue to develop these to engage with more of our residents in ways that suit their needs and circumstances. Every year we carry out an impact

assessment on our resident involvement activities to evaluate how effective they are in both value and cost terms.

Katherine Shuttelworth (talking about Facebook) "It's great that I can use this to contact you for free through my mobile phone. I don't have a landline so this saves me a fortune."

In order to ensure we are conducting and are able to demonstrate effective co-regulation as set out by our regulators, WAWW carry out a scrutiny role and have also formulated a specific scrutiny panel, known as Wherry Independent Scrutiny Panel (WISP) that regularly monitors performance and has a structured annual programme of areas to review and scrutinise.

6.3 Our Board

Leadership is delivered through the WHA Board consisting of 12 members. These are made up by three resident representatives, seven independent representatives and two local authority councillors. Board Members have a clear remit set out and are provided with training to support the requirements of the role. Champion roles are also designated to members of the Board to ensure that specialist areas are developed and specific focus can be made in certain areas.

In 2010/11, in order to assess the quality and effectiveness of the Board, an observed analysis of a Board meeting was completed by an independent expert and 360 degree appraisals of members were

carried out with feedback given by the Chair. The Board also completed an effectiveness review of its governance role and revised its annual training programme accordingly.

The Board has held two challenge events in 11/12. The first event challenged the senior management team on the self-assessment against the TSA standards (See Appendix A) and the second the Board were challenged by the landlord wide resident group, Way ahead with Wherry.

6.4 Employees – Our Organisational Structure

WHA currently comprises of 140 whole time equivalent staff to deliver its operations and is also supported by the Circle group for many of its central services such as Human Resources, Finance, IS&T. From 1st April 2011, WHA also incorporated the staffing for the delivery of its core maintenance services.

Service delivery is channelled through the following 3 core teams:

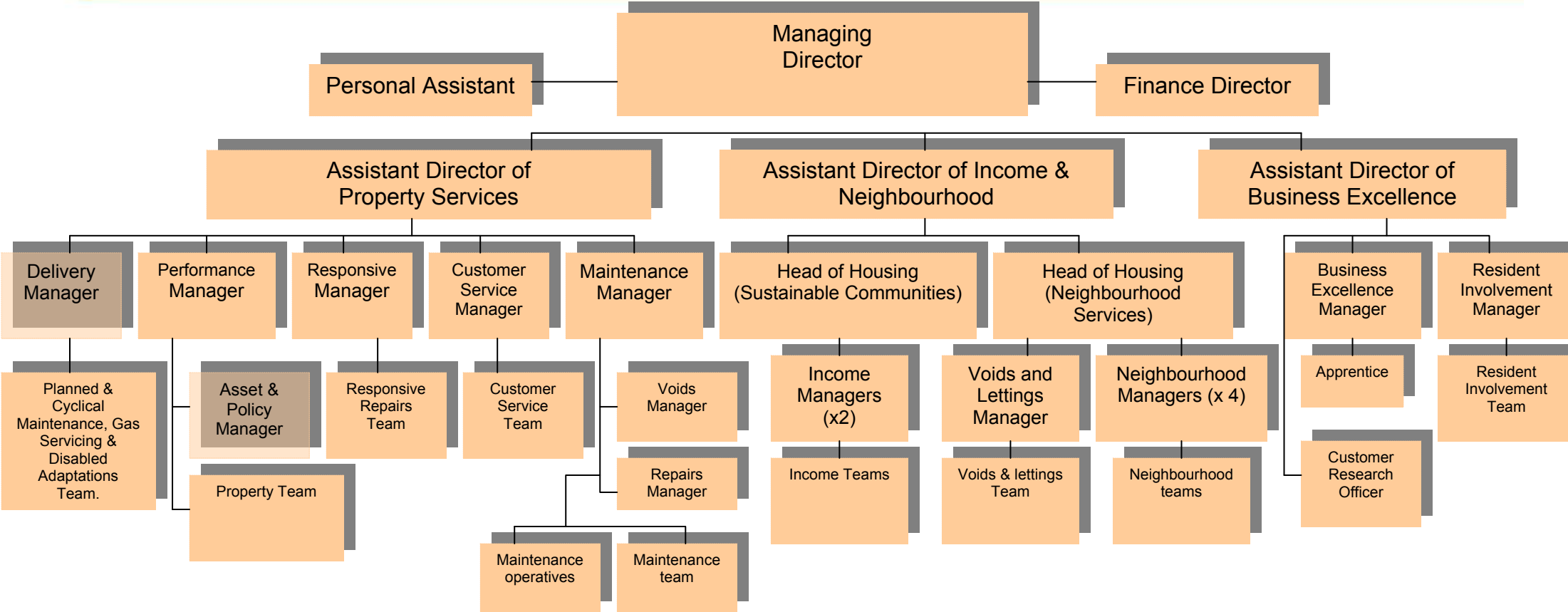
- Property & Customer Services
- Income & Neighbourhood
- Business Excellence

We have various internal mechanisms to ensure that we engage with staff and gather their feedback and they are constructive in developing our services in conjunction with residents. We actively encourage the

use of suggestions and ideas in order to bring innovative solutions to the table that can provide added value for our residents. Opportunities for training and development are provided and where appropriate the ability to obtain professional qualifications to ensure that the service we provide is of a high quality. We will be ensuring that during 2011-12, every individual has a personal development plan. Each year, our staff hold a conference where all stakeholders are invited, that showcases the work that they do and how they contribute to Enhancing Life Chances.

Staff survey feedback:
99% of staff agreed that
Wherry is committed to
continuous improvement

Organisational Structure



As at 1st April 2011

The Property Services team is responsible for the repairs and maintenance service for Wherry properties. This includes day to day repairs, planned maintenance works and repairs to empty properties to enable them to be ready for new residents. The Customer Services team is the first point of contact for our residents and aims to deal with the whole range of enquiries made whether by phone, face to face in the offices or by other channels such as SMS text or digital television.

The Neighbourhood team is responsible for providing a comprehensive tenancy management service. It provides services such as tenancy changes, mutual exchanges,

viewings and sign ups, tackling anti-social behaviour, estate inspections and improvements, and community warden services. The Income team is responsible for the collection of rents, service charges and arrears. It also provides specialist money and debt advice. The Voids and Lettings team co-ordinate the letting of any new or empty properties.

The Business Excellence team is responsible for developing a framework across the organisation to enable and support the improvement of our services. This includes working and engaging with our residents, capturing feedback and ideas from a range of sources, analysing and drawing conclusions to feed into the development of services.




6.5 Partnership Working and Contractors

In order to achieve our mission to 'Enhance Life Chances' and to work in the most effective and efficient way it is important that we engage and work closely in partnership. For example, many factors influence and impact on an individual's circumstances, their environment, crime, health, education, employment, family circumstances to name but a few. In such social complexities, to improve these circumstances and enhance the economic and social wellbeing for individuals and families it will often involve a range of organisations or agencies.

Anti-social behaviour (ASB) is a good example where responsibility to tackle lies across organisations. It therefore makes sense to work in partnership to try and tackle, reduce and prevent the occurrence of such behaviour wherever possible. Our close partnership working with the police resulted in Wherry being the first RP in Norfolk to achieve

accredited status under Norfolk Constabulary's Community Safety Scheme in 2009.



80% of those who have suffered from repeated anti-social behaviour (ASB) states that this has a high impact on their quality of life¹ and it is estimated that for every 'anti-social' family that can be helped through a family intervention project scheme, it saves a minimum of £235,000 to the taxpayer²

¹ HM Inspectorate of Constabulary cited in Inside Housing/CIH

² CLG cited in Inside Housing/CIH

In 2010, we launched our Family Intervention project in the Broadland area, one of the first of its kind in a rural area. This service provides support to families who are experiencing difficulties and we have to work closely with Social Services and other agencies to provide the right support tailored to their specific needs. This has been made possible by obtaining grant funding through Norfolk County Council.

We also provide a sector leading financial inclusion service recognised by the Housing Quality Network and the Chartered Institute of Housing. Whilst we offer an in-house service to provide money and benefit advice, we also work closely with agencies to ensure that the support we provide is whole and inclusive. We have service level agreements in place with the Norwich and District Citizens Advice Bureau and the Cambridge Housing Society who will provide advice and support for any referrals that we make. We have developed appropriate arrangements with agencies to enable us to

provide support through credit unions and low cost home insurance. For example, Norfolk Credit Union will provide support for fuel poverty and those on oil heating. We have also recently joined as a partner to Norfolk County Council's Home Shield service that provides connections to a host of support based on identified specific needs.

We recognise that education, training and development is instrumental in making improvements and Enhancing Life Chances and we work closely with many educational organisations. For example, we are working in partnership with Great Yarmouth College to deliver apprenticeship opportunities, we work with Adult Education and Next Steps in Cambridge who provide careers and learning advice, we have worked with Meridian East to deliver IT training in rural areas and are working very closely with the University of East Anglia to develop our WiSE (Wherry is Saving Energy) strategy.

WHA has an established reputation for leading active and effective partnerships - we were a founder member of the now established partnership The Norfolk Housing Alliance which includes all housing providers operating in Norfolk. We are also a member of the Eastern Procurement Consortia. It is important that we have strong, positive relationships with organisations that develop and implement strategies where we are key players for delivery. We ensure we are members of and attend appropriate groups. The table on the next page provides details of the core local groups we are members of.

To ensure we deliver our services effectively we have a number of contracts in place. The major contracts we have are for delivering our repairs and maintenance service to the

homes of our residents or their surrounding areas. The core maintenance delivery is now being managed in-house but key areas where we have contractors to deliver is for our gas servicing (Carillion); gas installations (Ajustus); refitting of kitchens and bathrooms (Fosters); grounds maintenance and estate cleaning (Norse). A number of other smaller contracts are in place. We ensure we engage with our contractors by holding regular contractor meetings to discuss needs and performance. All contracts are regularly reviewed, through this process we ensure that our residents are involved in order that they can input and shape the nature of the contract. We encourage employment of local labour to offer opportunities to local people.

Our WiSE advisor will provide a home-based advice service & be able to supply residents with **FREE** energy & water saving devices (light-bulbs; radiator deflectors; draught excluders; water displacement devices; de-scaling tablets; power-down standby devices; smart meters) This equipment will be funded by our grant from Ebico

Partnership table

The table below details the core current partnerships that we are represented on. We are committed to engaging with strategic, operational and developing partnerships to efficiently consider local issues. (Eg. Local Enterprise; Health & Well-Being)

Partnership	Function	Partnership	Function
Broadland Community Partnership - District Local Strategic Partnership	Multi-Agency Strategic Partnership	Eastern Procurement Consortia	Procurement partnerships
Norfolk County Strategic Partnership		Procurement for Housing	
County Safety Partnership (Norfolk)		London Housing Consortium	
Norfolk & Suffolk Housing Chairs & Portfolio Group		Northern Housing Consortium	
Broadland Multi-Agency Support Team	Multi-Agency Operational Partnerships	Norfolk Housing Alliance	Housing sector partnerships
Broadland Operational Partnership Team Norfolk Constabulary/BDC		Suffolk Social Housing Group	
Disability Partnership with Norfolk Adult Social Services and BDC		Norfolk Resident Group	
BDC Housing Benefit Partnership & Homelessness		Wardens Network	
Norwich and Norfolk Citizens Advice Bureau		Housing Quality Network	
Norfolk Victim Support		Housemark	
Norfolk Mediation Partnership		Rent Excellence Network	
Norfolk Offender Accommodation Forum		Norfolk Equalities Group	
Norfolk Credit Union		Cambridge Housing Society	
National Apprenticeship Service		Norfolk Housing Allocations, Advice and Homelessness Liaison Group	
		Co-Regulatory Champion Partnership	

6.6 Government and Regulation

It is imperative that we engage and understand the implications being set out by the Government and Regulators and wherever possible utilise our resources to influence any strategies or policies being considered. We aim to strengthen our relationships with local MP's and key opinion makers in order to achieve this two way communication.

Currently high on the agenda is the Welfare Reform and Flexible Tenures. As part of Circle, we are actively engaging in consultation and requirements that feed into the development of the different aspects of these changes.

Wherever possible we will identify those potentially impacted by changes to offer them any additional support that may be required.

Locally, members of Way Ahead With Wherry have held a meeting with Norwich North MP Chloe Smith and asked a number of questions with regard to the proposed changes and raised a number of concerns. They have received letters from the Housing & Welfare Reform members, Grant Shapps and

Lord Freud as a result of this meeting. This will be followed up with another meeting in the Autumn.

The current regulators, the Tenant Services Authority (TSA) will eventually be replaced by the Homes and Communities Agency (HCA) as our regulators but the regulatory framework set out by the TSA will remain. The six standards set out in the framework cover the following aspects:

- Tenant Involvement & Empowerment
- Home
- Tenancy
- Neighbourhood & Community
- Value for Money
- Governance & Financial Viability.

We need to ensure that we comply with the outcomes set out in each of these standards. These standards are continuously kept under review and we set out to our residents how we comply with the standards in our annual Resident Review. A

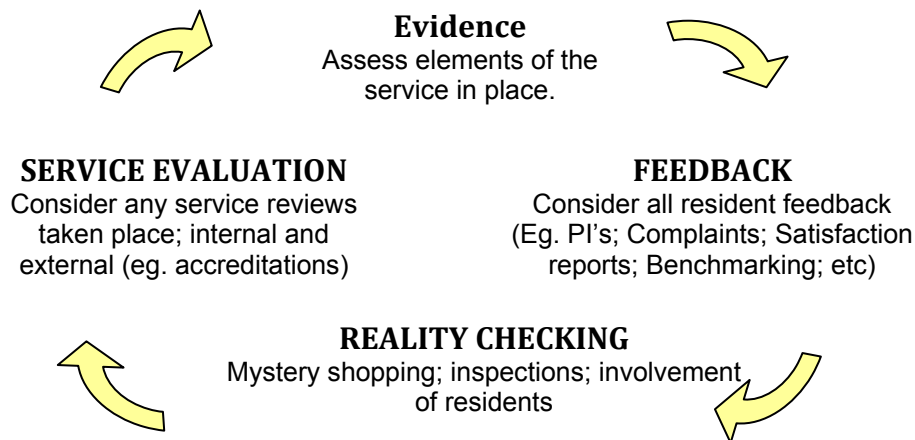
detailed internal self-assessment against each of the standards is carried out and a compliancy statement

(Appendix A) summarising the findings is produced and reported to the Board. This also informs us as to areas that need to be improved and is an integral part of the performance management framework. The following methodology is used to carry out the self-assessment:

The TSA's approach to regulation is focused on co-regulation, landlords and residents working together to design and deliver services that meet local needs. Resident involvement is

therefore a fundamental element of the way we conduct our business. The TSA state that we need to ensure that we provide opportunities for our residents to engage with us and develop services that are tailored to meet local needs and through this process develop 'Local Offers'.

Our Local Offers that were formulated in 2010, (see Appendix B) are set out to residents in the annual Resident Review. Measures against each element of the Local Offer are formulated and incorporated into the monitoring system of the performance management framework. Progress and performance against the measures are also included in the annual Resident Review to inform our residents.



6.7 Managing Performance

It is essential that performance is managed effectively to ensure that the organisation is delivering what it expects to against its key objectives. Most importantly, it also needs to know that the services being delivered to its residents are meeting their needs and expectations.

In the current changing environment, WHA is and will continue to be faced with various external factors that will impact on the expectations from our residents and other stakeholders. It is therefore imperative that such factors are taken into account when considering performance and how they may impact on our objectives to ensure that we have the foresight and flexibility to manage effectively. To support this process, we assess and utilise external tools and frameworks wherever it is considered beneficial. For example, we are proud that we have achieved and maintained accreditation of the Customer Service Excellence (CSE) Standard that supports that we

really do place our customers at the heart of what we do. Our senior management team have been trained and are now qualified to assess organisations against a Business Excellence framework (EFQM 2010). We have therefore been utilising these skills to assess WHA and this is providing us with valuable insight into areas for improvement that will ultimately have an impact on achieving our vision and achieving the very best for our residents and stakeholders and improving our local communities.

We have been developing our performance management approach to ensure that it is balanced in a way that meets all the needs of our stakeholders and have defined what we see as our measures of success in order to meet our strategic goals (see diagram below). These measures are managed by using a range of both qualitative (outcome and activity measures) and quantitative (metrics or process measures) data. Performance is managed at all levels within the organisation. Wherever possible, all stakeholders are involved

6.8 Performance Targets

Performance targets are set at all levels throughout the organisation to ensure that each member of staff is contributing to the organisations overall aims and objectives.

Circle set out Group Performance Indicators (GPI's), these are a set of key measures that are reported across the group and combined to give an indication of a level of group performance.

The group also has a set of Key Performance Indicators (KPI's) that monitor core activities across the group. These include statutory indicators and additional measures that the group have identified as high priority in order to meet their objectives. Each partner of the group has the same set of KPI's which ensure we are all working towards the same aims and objectives but also allows for benchmarking to take place and to share best practice. Our performance for the previous four years is provided in section 6.4 and shows how overall

the organisation is travelling in a positive direction. The KPI's for 2011/12 are set out in the table in section 6.5.

We also have a set of Local Performance Indicators (LPI's) which are specifically related to WHA to ensure that service delivery is being managed effectively and they are also used to understand the factors that can impact on the higher level KPI's. In some cases the LPI's are similar to others' in the group and can also be used for benchmarking. Alongside the performance indicators, we also carry out 'impact assessments' . These assessments are carried out where the measures are not so easily defined in the form of a targeted indicator and so takes into account a range of elements such as what outcomes have been achieved, associated costs and potential preventative costs, quality, and other factors dependant on the nature of the assessment.

6.9 Performance in last 4 years

The following table shows our performance over the last four years and overall shows a positive direction of travel.

Measure	Achieved 07/08	Achieved 08/09	Achieved 09/10	Achieved 10/11	Direction of Travel
Repairs Appts made & kept	87.1%	93.8%	93.8%	95.0%	↑
Emergency repairs completed in target	88.4%	89.2%	99.2%	99.4%	↑
Urgent repairs completed in target	89.1%	89.8%	96.3%	98.5%	↑
Routine repairs completed in target	94.2%	90.4%	97.7%	98.9%	↑
Tenants satisfied with repairs & maintenance	85.2%	95.3%	94.1%	95.2%	↑
Tenants satisfied with landlord's services	82.2%	85.4%	89.5%	87.7%	↓
Tenants satisfied views are being taken into account	78.3%	72.8%	76.7%	83.2%	↑
Complaints resolved at first stage	93.8%	90.8%	88.0%	94.8%	↑
Rent & service charge collection	100.8%	99.8%	99.8%	100%	↑
Current tenant arrears	4.2%	3.8%	3.3%	3.1%	↑
Debtors	5.3%	5.1%	4.9%	4.8%	↑
Re-Let time (days)	23.76	23.9	17.3	15.6	↑
Vacant dwellings	1.5%	0.9%	0.6%	0.4%	↑
Permanent employees as % of headcount	99.8%	95.2%	94.1%	89.4%	↓
% of days lost to sickness	2.9%	2.4%	3.7%	2.6%	↑
Staff turnover as % of headcount	9.4%	5.0%	4.8%	5.6%	↓

We are really trying to engage with our residents to understand their needs

Our best ever performance

Significantly high performing for the sector

Trend is downward based on a slight drop from last year but overall still high. Fewer numbers were surveyed in 10/11

We are utilising apprentices, Future Job Fund, secondments and fixed terms contracts to provide flexibility and opportunities for people (not classed as permanent.)

Turnover is still low and some relate to promotion within group.

Key Performance Indicators 2011-12



No.	Description	Target	No.	Description	Target
Number one in the sector for customer loyalty			Best in the sector at creating value from assets		
KPI 1	Emergency repairs completed in target	99%	KPI 4	Units with a valid gas safety certificate	100%
KPI 2	Urgent repairs completed in target	98%	KPI 5	Gas safety certificate serviced within 12 months of previous certificate	98%
KPI 3	Routine repairs completed in target	98%	KPI 6	Properties with a gas certificate more than 6 months overdue	0%
KPI 8	Tenants reported that the appointment was made & kept for their last repair	95%	KPI 7	Units with a completed Fire Risk Assessment	100%
KPI 9	Tenants reported that their last repair was completed at first visit	87%	KPI 15	Rent & service charge collection	100.5%
			KPI 16	Current tenant arrears	3.6%
KPI 10	Tenant satisfied with the way the landlord dealt with their last repair	95%	KPI 17	Debtors	5.2%
			KPI 18	Re-let time	20 days
KPI 11	Tenants satisfied with the services provided by the landlord	85%	KPI 47	Vacant & available to let or pending completion of works	0.5%
KPI 12	Tenants satisfied that their views are being taken into account	68%	KPI 48	Vacant & unavailable to let due to awaiting demolition, redevelopment or sale	0.6%
KPI 13	Complaints resolved at first stage	95%	KPI 20	Cash void loss £'000	£100
Accelerate our scale to reach more customers			Brilliant place, fantastic people who care		
KPI 14	Tenants profiled	95%	KPI 43	Permanent employees as % of establishment	90%
			KPI 44	% of days lost to sickness	3%
			KPI 45	Staff turnover as % of total permanent employees (voluntary leavers only)	5%

7 Risk Management

Managing risk is an important part of our business planning process. Risks are identified at both an organisational level and operational levels within WHA. When they are identified, each one is assessed to consider the likelihood of the risk occurring and the relative impact. This approach ensures that every risk identified is given careful and appropriate consideration and allows for prioritisation to take place to give due attention to those that are most likely to occur and/or will have a significant impact on achieving our objectives. Action plans are then formulated to identify actions and activity that can mitigate the risks wherever possible. Regular reports on these plans are made to the Wherry Board.

8 Value for Money

Value for money is all about 'doing the right thing, in the right way for the best price'. It is about considering how we can do

more with reduced resource. The Housemark document "Preserving value in difficult times" has helped us to define our approach by setting out two fundamental questions:

- **Are we doing things right?**

This is about how we are delivering our services, are we effective eg. are residents satisfied? And are we delivering in the most efficient way?

- **Are we doing the right things?**

This is about how we prioritise and utilise our resources. It is about considering options and seizing opportunities.

We believe that value for money should be at the heart of everything that we do. This plan aims to demonstrate how our overall approach achieves this. We will continue to evaluate our services using performance indicators or impact assessments to ascertain whether we are achieving value for money and publish our findings to our residents.

Value for Money Case study



Comparison between in-house money advice & the CAB SLA service

Because of the geography of our stock and the amount of different financially independent CABs that operate in our operational area, it was not viable for Wherry to pay for a SLA with each provider. This means that the CAB service is predominantly telephone and letter based and thus is much more dependent on customers being pro-active.

Telephone-only advice can be a cost effective way of providing one-off advice or information. However, delivering a high proportion of advice in this way can limit accessibility and engagement. For example, customers may struggle to understand or act upon advice due to literacy or language barriers. In practical terms, this means that complicated cases are unlikely to be referred to the CAB and, as a result, there are no known cases of the CAB successfully completing a Debt Relief Order or Bankruptcy (more likely remedies for high debt cases) for any of our referees. This compares to thirty-seven completions through our in-house service.

However, the CAB is independent of Wherry and is therefore a good option for those seeking totally independent advice. In addition, the CAB can often help with other issues; for example, using ACAS to settle an employment issue.

Success of referrals

The CAB has advised us that they achieve a money advice success rate of around 30% for all customers who engage with their service. For our referrals to the CAB we have calculated a success rate of only 18%. Wherry's in-house service achieves a success rate of 51%.

9 Our Key Achievements for 10 - 11

An overview of our key achievements are summarised below:

- ❖ Built 219 new homes and provided housing for 1157 people (450 children and 139 households who were homeless)
- ❖ Reviewed our repairs service and used resident feedback to develop a new '**Repairs Charter**'
- ❖ Published a three year home improvement work programme
- ❖ Ensured all our homes met the National '**Decent Homes Standard**'.
- ❖ Invested £14million to improve homes – we have fitted 279 new kitchens, 230 new bathrooms and upgraded 721 heating systems.
- ❖ Launched our **Room to Move** scheme – an incentive scheme that helps and rewards people who wish to move to a smaller home
- ❖ Held two estate based events that provided 85 residents with help and advice to cut their energy bills
- ❖ Carried out assessments against our key services to ensure we are not indirectly discriminating or having any negative impacts against particular groups or members of our communities. As a result we have provided additional training to our staff to increase their understanding and the support they can provide in a range of different circumstances
- ❖ Launched our new '**Family Intervention**' project, a scheme that helps families facing difficulties
- ❖ Helped residents claim over £50,000 worth of benefits that they didn't know they were entitled to
- ❖ Held 13 '**Fun days**' on estates where we gathered resident feedback on our services

- ❖ Recognised by the **Tenant Services Authority** as a 'co-regulatory champion' one of only ten associations nationally leading the way in best practice for resident scrutiny
- ❖ Reviewed our resident involvement strategy
- ❖ Made savings of over £100,000 per year through the re-tendering of our grounds maintenance, tree and cleaning contracts.
- ❖ Trained nineteen residents to be estate inspectors
- ❖ Provided financial help and guidance to more than 28% of our residents over the last two years.
- ❖ Made over £900,000 of efficiency savings by renegotiating contracts, seeking funding from elsewhere and improving our business practises.
- ❖ Reduced the time it takes to re-let any empty homes to an average of 15 days.



10 Life Chances Plan commitments for 2011-12

ADBE – Assistant Director of Business Excellence
 ADPS – Assistant Director of Property Services
 MD – Managing Director

ADIN – Assistant Director of Income & Neighbourhood
 FD – Financial Director
 SHD – Sheltered Housing Director

SMT – Senior Management Team

LCP Goal	No.	Wherry 1 year commitment	Target date	Owner
Customer Loyalty	1.1	Engage & support the Business Transformation programme as required.	Mar 12	SMT
Customer Loyalty	1.2	Engage & support Group Strategic plans & Delivery plans as required.	Mar 12	SMT
Customer Loyalty	1.3	Minimise unnecessary contact for customers; Increase successful transactions at first point of contact; Introduce “positive response” for customers when contacting staff, contractors or agents.	Mar 12	SMT
Customer Loyalty	1.4	Increase digital access for residents accessing our services.	Mar 12	ADBE
Customer Loyalty	1.5	Improve the quality & content of customer website to reflect other excellent providers & best practice in the sector	Sep 11	ADBE
Customer Loyalty	1.6	Review local service delivery and services received in line with agreed Delivery Plans and Business Partnership Agreements	Dec 11	SMT
Customer Loyalty	1.7	Contribute to the ‘older people’s offer’ and the outcomes of the Group Sheltered Housing review.	Dec 11	SHD
Customer Loyalty	1.8	Introduce an internal Quality Assurance scheme for complaints management.	Sep 11	ADBE
Customer Loyalty	1.9	Refresh and relaunch Wherry Customer Loyalty scheme	Sep 11	ADBE
Customer Loyalty	1.10	Deliver a unique “ excellent” customer experience	Dec 11	SMT
Customer Loyalty	1.11	Maintain Customer Service Excellence Accreditation	Jun 11	ADBE

LCP Goal	No.	Wherry 1 year commitment	Target date	Owner
Customer Loyalty	1.12	Support & encourage residents to hold a series of community events in 11 neighbourhoods; hold an event celebrating customer loyalty; hold a customer service week for the entire organisation in one neighbourhood	Dec 11	SMT
Customer Loyalty	1.13	Hold an annual 'Community Hero Award' ceremony to recognise residents who have made contributions to their community	Dec 11	ADBE
Customer Loyalty	1.14	Deliver our promises	Mar 12	SMT
Customer Loyalty	1.15	Deliver our Local Offer	Mar 12	SMT
Customer Loyalty	1.16	Continue to improve performance	Mar 12	SMT
Customer Loyalty	1.17	Meet regulatory requirements	Mar 12	SMT
Customer Loyalty	1.18	Shape services based on a greater understanding of our local profile	Mar 12	SMT
Customer Loyalty	1.19	Continuously improve the performance of the Association through effective co-regulation & learning from other organisations	Mar 12	SMT
Value through Assets	2.1	Maximise the use of assets – both buildings and people	Mar 12	SMT
Value through Assets	2.2	Contribute to Business Transformation workstream on re-inventing the maintenance service	Mar 12	ADPS
Value through Assets	2.3	Working with external contractors to tailor services to meet customer expectations & increase operating efficiencies.	Mar 12	ADPS
Value through Assets	2.4	Implement an internal Quality Assurance scheme for all maintenance works.	Sep 11	ADPS
Value through Assets	2.5	Deliver agreed efficiency savings.	Mar 12	FD
Value through Assets	2.6	Deliver LCP commitments & other targets (incl KPI's) whilst driving efficiency & budget savings & driving down management & operating costs per unit.	Mar 12	FD
Value through Assets	2.7	Deliver forecasted operating efficiencies & surplus .	Mar 12	SMT

LCP Goal	No.	Wherry 1 year commitment	Target date	Owner
Value through Assets	2.8	Meet Decency standards	Mar 12	ADPS
Value through Assets	2.9	Ensure stock condition information is fit for purpose	Mar 12	ADPS
Value through Assets	2.10	Agree programme of cyclical works	Mar 12	ADPS
Value through Assets	2.11	Input to the Sustainability & Security delivery plan and support the best approach to delivering affordable warmth; Link to Govt initiatives as appropriate (eg. FITS; Green Deal) and deliver value for money	Mar 12	ADPS
Value through Assets	2.12	Work with Group to pilot initiatives to identify greatest impact on fuel poverty, making best use of funds, & supporting objectives of Sustainable Communities strategy & delivering within cost parameters.	Mar 12	ADPS
Value through Assets	2.13	Deliver Home Improvement plan within budget and maintaining 100% decency.	Mar 12	ADPS
Value through Assets	2.14	Deliver Wherry is Saving Energy (WISE) strategy	Mar 12	ADPS
Value through Assets	2.15	Deliver all Health & Safety requirements for residents	Mar 12	ADPS
Value through Assets	2.16	Contribute to the potential changes of the Homes Standard & incorporating energy efficiency	Nov 11	ADPS
Value through Assets	2.17	Engage with phase 1 of the Sheltered Housing review in line with agreed programme & budget; Support phase 2 in line with agreed timetable.	Mar 12	SHD
Reach more customers	3.1	Implement Single Equality Scheme to reach more customers	Mar 12	SMT
Reach more customers	3.2	Engage with Broadland DC to develop & deliver the Offer to HCA & influence their strategies accordingly.	Jun 11	MD
Reach more customers	3.3	Assess impact of changes to benefits & devise a communications & support plan for affected tenants who seeks to protect income collection, & links to the development & implementation of the Employment & Financial Inclusion service delivery plans.	Nov 11	MD
Reach more	3.4	Input into investigating Housing Options Advice.	Mar 12	ADIN

LCP Goal	No.	Wherry 1 year commitment	Target date	Owner
Reach more customers	3.5	Strengthen relationship with stakeholders to respond to Localism Agenda	Mar 12	MD
Reach more customers	3.6	Maximise jobs, training & work experience opportunities for customers through principle business activities.	Mar 12	MD
Reach more customers	3.7	Develop & provide advice, guidance & services to offer pathways into employment & financial inclusion to customers.	Nov 11	ADIN
Reach more customers	3.8	Review effectiveness & value for money of the Group's Sustainable Communities work & recommend how this should be supported in the future.	Jun 11	MD
Reach more customers	3.9	Delivery of the Sustainable Communities Strategy	Mar 12	ADIN
Reach more customers	3.10	Deliver top quartile performance in tackling anti-social behaviour & achieve external recognition as a sector-leading landlord for delivering safe attractive neighbourhoods.	Mar 12	ADIN
Reach more customers	3.11	Produce a LCP delivery plan for key stakeholders & managers; LCP a resident summary guide; Produce quarterly stakeholders briefing evidencing impact on communities.	Jun 11	ADBE
Reach more customers	3.12	Support local employment initiatives & training opportunities & promote to residents.	Mar 12	ADIN
People who care	4.1	Ensure the WHA Board delivers its Localism Plan.	Sep 11	MD
People who care	4.2	Complete Government compliancy & effectiveness review.	Sep 11	MD
People who care	4.3	Create a talent management process to embed culture & vision .	Sep 11	SMT
People who care	4.4	Support & empower a cross-functional staff problem-solving forum; complete staff satisfaction survey; create & support action learning sets to drive continuous improvement.	Jun 11	SMT
People who care	4.5	Prepare for the upgrade of the Orchard Housing management system & other IS&T changes that may impact on service delivery.	Feb 12	ADIN
People who care	4.6	Embed effective risk management.	Mar 12	SMT
People who	4.7	Meet all Health & Safety requirements.	Mar 12	SMT

LCP Goal	No.	Wherry 1 year commitment	Target date	Owner
People who care	4.8	Communications – ensure up to date stakeholder management plans are in place for all key leaders & Registered Provider's.	Mar 12	SMT
People who care	4.9	Delivery plans & strategies – cascade effectively relevant delivery plans.	Sep 11	ADBE
People who care	4.10	Monitor all Business Partnership Agreements	Mar 12	MD



11 Financial Information

Wherry Housing Association – 12 months to March 2011

Financial Data	£'000
Gross Income	28,021
Voids (loss of rental earnings)	(276)
Net Income/Gross profit	27,745
Expenditure	(17,863)
Operating surplus as a % of turnover	10,062 35.9%
EBITDA	12,897
Profit from Property sales	1,201
Surplus before interest	11,263
Interest	(10,002)
Surplus after interest	1,261

Balance Sheet	£'000
Total Fixed Assets – Housing Properties	254,872
Current Assets	5,025
Current Liabilities	(8,258)
Net Current Assets (Liabilities)	(3,233)
Long Term Creditors – Loans – long term	(249,598)
Net Worth	2,041
Capital and Reserves	2,041

12 Acronym Glossary

AD	Assistant Director	KPI	Key Performance Indicator
ADBE	Assistant Director of Business Excellence	LCP	Life Chances Plan
ADIN	Assistant Director of Income & Neighbourhoods	LPI	Local Performance Indicator
ADPS	Assistant Director of Property Services	LSP	Local Strategic Partnership
ASB	Anti Social Behaviour	MD	Managing Director
CIH	Chartered Institute of Housing	ONS	Office of National Statistics
CLG	Communities and Local Government	NHF	National Housing Federation
CSR	Comprehensive Spending Review	RP	Registered Provider
EFQM	European Foundation of Quality Management	RSL	Registered Social Landlord
FD	Finance Director	SAP	Standard Assessment Procedure
FITS	Feed in Tariff Scheme	SHD	Sheltered Housing Director
GOT	Group Operations Team	SMT	Senior Management Team
GPI	Group Performance Indicator	TPAS	Tenant Participation Advisory Service
HA	Housing Authority	TSA	Tenant Services Authority
HCA	Homes & Communities Agency	VFM	Value for Money
ILM	Institute of Leadership & Management	WAWW	Way Ahead With Wherry
KLOE	Key Lines of Enquiry	WHA	Wherry Housing Association
		WISE	Wherry is Saving Energy
		WISP	Wherry Independent Scrutiny Panel

APPENDICES