



Residents at the Heart

How we are doing...

2011

Contents Page

Introduction

Welcome to the 'How we are doing' information sheets which provide extra information on our Annual Report 'Residents at the Heart'. The information sheets show how each of our housing associations (Spectrum Medina, Spectrum Signpost and Spectrum Western Challenge) has performed over the 12 months (April 2010 to March 2011) in comparison to others.


We measure how we are doing in each area in four different ways - quality, cost, performance and resident involvement. We are members of two organisations so we can see how well we are doing. QHS gives each area a rating, and by achieving top scores we can get 'enhanced' status. We show where we have achieved this in the report by using stars. HouseMark compares our performance with others, so we can see whether we are in the top 25 per cent, top 50 percent, or below this. We show this in the report by using green, amber and red.

We want to make sure that we are delivering an excellent service to you. over the next few pages you will be able to see where we do well, and where we still need to improve.

The performance information has been set out under the Tenant Services Authority's six standards (1 Tenant involvement and empowerment, 2 Homes, 3 Tenancy, 4 Neighbourhoods and community, 5 Value for money, 6 Governance and financial viability). We've also added a couple of our own to include development and financial information (money matters).

Key


Throughout this report you will find references to our QHS performance. The key below shows the level of performance we have achieved.


Enhanced = 


Certificated = 


Not Certificated = No Stars

HouseMark

Quartile 1 (best) = 

Quartile 2 (above average) = 

Quartile 3 (below average) = 

Quartile 4 (poor) = 

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Front cover photos

Top row left to right: Communications and charring skills training, Isle of Wight ● Easter bonnets at Gordon Lodge, Isle of Wight ● Clean up at Honiton ● Residents of Churchill Court, North Dorset.

Bottom row left to right: Spectrum Western Challenge presents a cheque to the Friends of Mudeford, Dorset ● Mascot 'SAM' at Hookes Way Travelling Park event, Isle of Wight ● Residents improving flower beds at Keeble Challenge Day, Bournemouth ● 2010 Residents' Annual Conference ● Resident outside their new home, Wiltshire.

1 Tenant involvement and empowerment

This means that we have to give you clear information in a way that suits you, offer you choices about your services, involve you in the decisions we make and treat you fairly.

Overall the results show that you are generally happy with the way that we involve you, the way we deal with complaints, and our approach to diversity. There are areas we would like to review:

- Your satisfaction with how we take your views into account
- How we can reduce the cost of resident involvement, while keeping a high level of service.

Resident involvement

Involvement Service Quality

Cost of involvement per property

What was the reason for contacting us and the method used?

How good are we at keeping you informed?

How satisfied are you that we take your views into account?

Complaints

Complaints Service Quality?

Number of complaints per 1,000 homes*

How satisfied are you with the handling of your complaint?

% of complaints dealt with in time

% of complaints completed before Stage 3 (Board)

Diversity

Quality of service to meet the diverse needs of customers

	Spectrum Western Challenge		Spectrum Signpost		Spectrum Medina	
	Performance	Benchmark	Performance	Benchmark	Performance	Benchmark
Involvement Service Quality	81%	★ ★ ★	81%	★ ★ ★	81%	★ ★ ★
Cost of involvement per property	£78	☹️	£58	😊	£80	☹️
What was the reason for contacting us and the method used?	Reason Repairs	Method Phone	Reason Repairs	Method Phone	Reason Repairs	Method Phone
How good are we at keeping you informed?	81%	*	76%	*	85%	*
How satisfied are you that we take your views into account?	56%	😞	56%	😞	70%	😊
Complaints Service Quality?	84%	★ ★ ★	84%	★ ★ ★	84%	★ ★ ★
Number of complaints per 1,000 homes*	20	*	19	*	21	*
How satisfied are you with the handling of your complaint?	50%	😞	57%	😊	75%	😊
% of complaints dealt with in time	95%	😊	81%	😊	98%	😊
% of complaints completed before Stage 3 (Board)	93%	😊	99%	😊	90%	😊
Quality of service to meet the diverse needs of customers	87%	★ ★ ★	87%	★ ★ ★	87%	★ ★ ★

* we were unable to benchmark this result

2 Homes

This means that we have to make sure our homes meet the Government's standards, we look after our properties and we provide a cost-effective repairs service.

Results under this standard varied across each of our housing associations. There are areas for improvement, most notably in improving the number of repairs that we get 'right first time' and the average time to complete improvements to empty homes.

We have improved our appointments system and we are establishing a group of Resident Void Inspectors to ensure that our empty homes come up to standard. Overall satisfaction levels with responsive and planned / major repairs were satisfactory in comparison to other housing associations.

89%
satisfaction with
repairs

87%
satisfied with
maintenance

86%
happy with
quality of
home



Overall

Maintenance Service Quality

Responsive repairs & repairing empty homes

How much did it cost per property?

% of repairs we got 'right first time'?

How many days did the average repair take?

How satisfied are you with the repairs & maintenance service?

Major & cyclical works

What is the average cost per property?

What is the average energy efficiency rating per home?

How satisfied are you with the condition of your property?

How satisfied are you with the quality of your home?

Spectrum Western Challenge
Performance Benchmark

87%



Spectrum Signpost
Performance Benchmark

87%



Spectrum Medina
Performance Benchmark

87%



£1,010



£796



£457



76%



80%



87.5%



11.8



11.8



9.0



76%



79%



89%



£1,153



£769



£1,331



67.6



66.4



68.4



85%



79%



85%



86%



82%



86%



* we were unable to benchmark this result

3 Tenancy

This means that we must make the best use of our homes, have a clear process for letting them, charge our rents in line with Government guidelines ,and provide clear information and support to residents.

The service quality for this standard has remained high and we have achieved Quality Housing Services Enhanced the QHS. We will be building on this by investing in more frontline staff through the new Operations restructure which includes Neighbourhood, Property, Resident Involvement and Customer Services.

We will be ensuring a consistant standard across Spectrum, developing our Local Offers in partnership with the Community Forums and introducing 'affordable rent' as an alternative rental option. Our goal is to achieve a top rating for reducing the amount of money that is owed to us through rent arrears. We have many initiatives to help residents, including help and advice on managing budgets.

92%
quality rating
for rent
service

£48
rent collection
cost per
home

93%
Lettings
service quality

Rent & arrears

Rent Service Quality

How much did it cost per property to collect rent?

How much are current tenant rent arrears?

Lettings

Letting Service Quality?

How much does lettings management cost per property?

What is the average relet time in days?

How much rent is lost from empty homes?

	Spectrum Western Challenge		Spectrum Signpost		Spectrum Medina	
	Performance	Benchmark	Performance	Benchmark	Performance	Benchmark
Rent Service Quality	92%	★ ★ ★	92%	★ ★ ★	91%	★ ★ ★
How much did it cost per property to collect rent?	£91	☹️	£50	😊	£48	😊
How much are current tenant rent arrears?	5.1%	😞	4.1%	😊	5.9%	☹️
Letting Service Quality?	93%	★ ★ ★	93%	★ ★ ★	93%	★ ★ ★
How much does lettings management cost per property?	£44	😞	£39	😊	£51	😞
What is the average relet time in days?	29	😊	45	☹️	37	😞
How much rent is lost from empty homes?	77%	😞	1.9%	☹️	1.5%	😞

4 Neighbourhood and community

This means we must work with partners in the neighbourhoods that our properties are in, promote wellbeing, tackle anti-social behaviour and keep our residents informed.

Overall you are happy with the quality of neighbourhood and community services. The number of anti-social behaviour cases per 1,000 homes for Spectrum Medina is high in comparison to the other Spectrum housing associations. This is because cases are reported in a different way. We will be working towards a standard approach for measuring performance generally, so that in future we are comparing like with like. It is interesting to note that the top neighbourhood issues are:

- Parking
- Rubbish
- Children
- Neighbours

Through the new staff structure, we will make sure that your Neighbourhood Housing Officer is able to spend more time in your community, and listen to your concerns about your neighbourhood.

87%
of ASB cases
resolved



£183
estate costs
per home

83%
satisfied with
neighbourhood

Neighbourhood services

How satisfied are you with estate management services?

80%



How much do estate services cost per property?

£183



How satisfied are you with your neighbourhood?

78%



Anti-social behaviour (ASB)

How much does it cost per property to deal with ASB?

£34



How many cases were there per 1,000 homes?

29



What % of cases were resolved?

80



What were the top three neighbourhood issues?

Parking/Rubbish/Children

How satisfied are you with ASB case handling?

79.7%



* we were unable to benchmark this result

Spectrum Western Challenge
Performance Benchmark

Spectrum Signpost
Performance Benchmark

Spectrum Medina
Performance Benchmark

80%



£185



81%



£26



24



87



Parking/Rubbish/Neighbours

*

*

80%



£218



83%



£38



81



83



Parking/Neighbours/Children

88.3%



5 Value for money

This means how we manage our resources to provide cost-effective, quality services and homes to meet the needs of residents and potential residents.

The results show that you are generally happy that the housing service Spectrum provides offers value for money at an average cost of around £276 per property. We need to improve the value for money on the amount we spend per property on maintenance and repairs to void homes. You are happy that the rent you pay offers value for money for the home you live in and the services you get from Spectrum.

You have also told us that you think the most important services you receive from us are:

- repairs
- the quality of your home
- rents
- being kept informed

The Spectrum Residents' Group has looked in detail at the Value for Money provided by Spectrum and the next page details their findings.

89%
satisfied with
overall service

84%
satisfied with
rent

repairs
are the most
important
service



Overall

	Spectrum Western Challenge Performance	Benchmark	Spectrum Signpost Performance	Benchmark	Spectrum Medina Performance	Benchmark
How much does the overall housing service cost per property?	£329	☹️	£225	😊	£276	😊
Cost of responsive repair & void service per property	£1,010	☹️	£796	☹️	£457	😊
Cost of major & cyclical works per property	£1,153	☹️	£769	😊	£1,331	☹️
What are the outgoings as a % of turnover?	12%	😊	13%	☹️	11%	😊
How satisfied are you that your rent is value for money?	84%	*	81%	*	83%	*
How satisfied are you with the overall service ?	86%	😊	79%	😊	89%	😊

* we were unable to benchmark this result

Value for money *Spectrum Residents' Group*

In 2010 the Spectrum Residents' Group (SRG) investigated Value for Money (VfM) at Spectrum Housing Group. They wanted to compare the performance of the companies in the Group, find areas where services could be improved, and identify where we do things well.

The SRG looked at how we achieve VfM in three areas: service charges, responsive repairs, and the way we record and plan VfM. They talked to staff and looked at our policies and procedures.

What were the results?

Service charges

Things we do well

- Some residents benefit from clear, itemised service charge statements.

Areas that need improvement

- There is no consistent quality standard for service charge statements, or ways for residents to get help.

The SRG recommended

- We should carry out an internal audit of service charges.
- The new Group-wide Service Charge Policy and Procurement Policy should include VfM aims. We should investigate service charges to make sure residents are not paying for services they don't use.

Responsive repairs

Things we do well

- Using in-house Direct Maintenance is very cost effective.

- The cost for repairs and maintenance is low in some areas of the Group.

- Resident satisfaction with repairs and maintenance is generally high.

Areas that need improvement

- It can be difficult to recruit multi-skilled staff, so sometimes we have to send multiple vans to complete a job.
- We sometimes take a long time to send invoices.

The SRG recommended

- We should use mystery shopping to test the repairs service, including what happens out of hours and whether we are offering the full range of appointments.
- We should report the number of appointments that residents have missed, and how much this has cost us.
- Residents should have access to information about communal repairs.
- We should introduce Resident Void Inspectors across the Group, to make sure there is a high quality re-let standard.

Value for Money recording and planning

Things we do well

- There is a strong commitment to VfM across the Spectrum Group.

Areas that need improvement

- Not all staff record how they have achieved VfM.

The SRG recommended

- We should use our intranet better, to help staff make suggestions and log savings they have made.
- Residents should be able to make suggestions for improving VfM.

The SRG said, so we did...

- We carried out an audit of our service charges.
- We have a new Group Procurement Policy, which aims to make sure that we achieve the best VfM possible.
- For historical reasons, some residents have fixed charges. This only affects some parts of the Group; we are looking at ways to improve it.
- Residents across the Group trained to be mystery shoppers, including for the repairs service.
- Resident Void Inspectors work with us to check properties after residents move out, and when properties are ready for reletting.
- We will be launching 'Residents' Big Ideas' in April 2012. This will give residents an incentive to suggest ways we can improve VfM.

Development

How we compare...

- The new homes that we build meet Government standards and in many cases exceed the national standards.
- The amount of grant that we get per home that we build is comparable with other developing housing associations.
- Source Development Partnership which Spectrum leads is working well with partners sharing ideas and resources so that we make best use of the skills that we all have.

Last year we said we would...

- Develop homes to meet housing need.
- Work with our residents to build homes that meet their needs.
- Ensure we meet the Government's design standards for new homes.
- Work in partnership with house builders such as Persimmon, Barratts and Crest.

Next year we will...

- Look to alter internal layouts to suit lifestyles following feedback from residents.
- Build more homes in partnership with house builders and local authorities.
- On some homes introduce rents that are set at 80% of the private rental market.

- Look to invest in 'green' measures in our new homes including increased insulation, solar panels and water recycling.

How we have involved and consulted with residents

Spectrum Housing Group leads a development partnership called Source. The partnership is made up of housing associations including Bournemouth Churches Housing Association, Broadway Park Housing Association, Coastline Housing, East Boro Housing Trust, Magna Housing Group and Vectis Housing Association. Each year residents are invited to attend the annual Design Conference to look at residents' feedback on new homes.

This feedback is used to develop a design manual which details information that our residents say is important. The feedback from the conference is put into a report which is sent to the Housing Association Boards as well as to the Homes and Communities Agency. This year's conference focussed on internal layouts of new homes and resident's suggestions will be incorporated into the design manual.

We also:

- Carry out surveys once a home has been completed for 12 months.
- Scrutinise all new developments through individual Associations' Design Panels which include residents and representatives from Housing Management and Maintenance.

- Report regularly to Spectrum's Development Committee and the Source Design Forum, which include resident representatives.
- Involve residents in tours of our existing homes and new homes.
- Meet with local communities to discuss our plans for new homes and invite their comments and input.

You said, we did...

You wanted us to provide more homes – we built 230 homes last year compared with 171 in the previous year. Spectrum works closely with local authorities to build homes where there is a need.



Source Design Day 2011

Development continued...

We have contracts in place to deliver new homes up to and beyond 2016:

- We are offering a choice of homes from Social rent to outright sale – please see chart for the breakdown of our different types of housing.
- Spectrum will be delivering over 1,000 new homes over the next five years.

You wanted us to get better deal ...

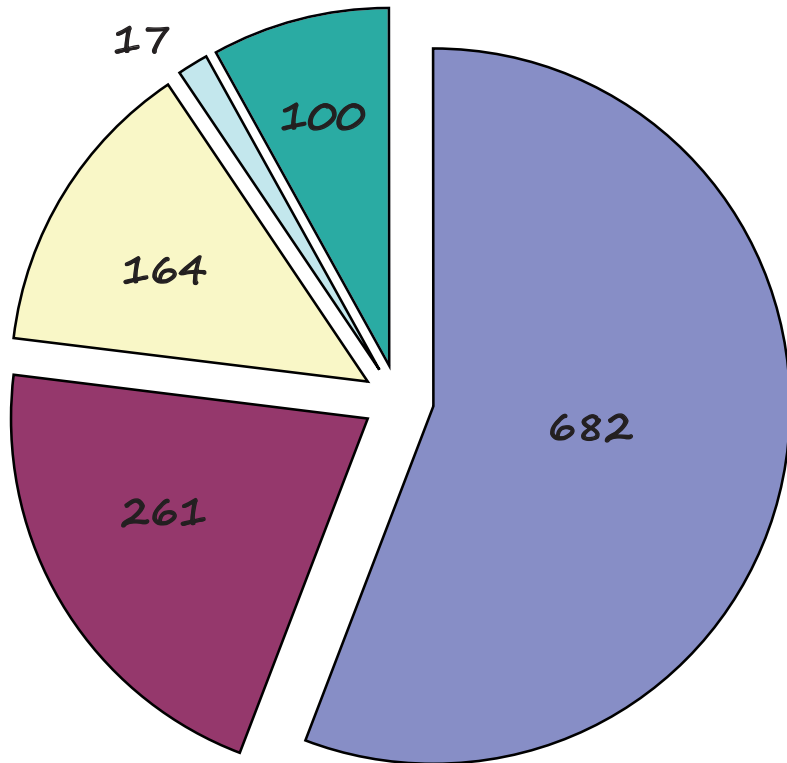
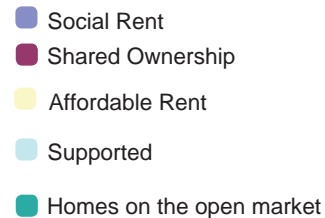
We are working with developers and accessing Government grant so that we can keep rents affordable – last year we managed to secure funding of £62,000 for our rented homes and £34,000 for our shared ownership properties. We have also worked hard to build up good relations with our house builder partners.

You wanted us to build quality homes

We are including items such as 'A' rated gas boilers, solar panels, ground-source heat pump systems, high levels of insulation and energy efficient windows into our homes. We were also recognised in two awards last year:

- Royal Institute of Chartered Surveyors (RICS) Housing Design Awards for Porlock Road in Southampton.
- Commendation in the Salisbury Civic Society Conservation Awards for Kingsway House, Wilton, for "outstanding work to an existing building".

The number of homes to be developed



Money matters *Signpost Housing Association Ltd*

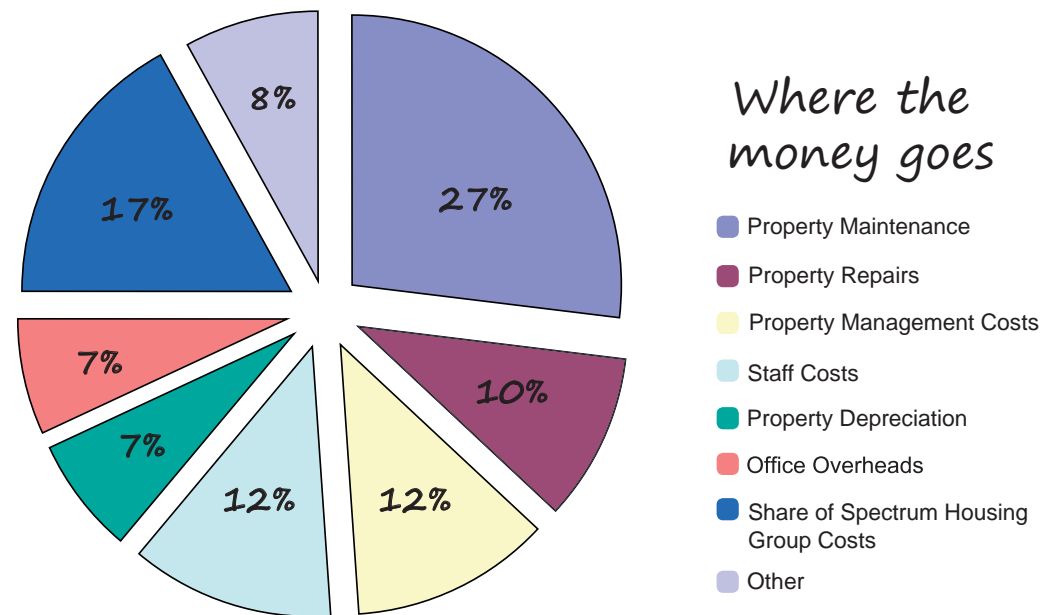
Income & Expenditure Account for the year ended 31 March 2011

	2011	2010
	£'000	£'000
Turnover	22,532	23,991
Operating costs	(16,021)	(18,521)
Operating surplus	6,511	5,470
Surplus on sale of housing properties	792	2,879
Interest payable	(6,155)	(5,803)
Surplus before tax	1,148	2,546

Financial terms explained

Turnover = The Association's rental and other income from its properties. It also includes sales of shared ownership and other 'build for sale' properties.

Surplus = The Association has made a surplus (i.e income has exceeded costs). It provides the funds necessary to invest in both existing and new properties.



Balance Sheet

	2011	2010
	£'000	£'000
Fixed Assets		
Housing properties	141,894	143,480
Other	2,412	2,641
	144,306	146,121
Net current assets	13,680	12,703
Total assets less current liabilities	157,986	158,824

Asset position funded as follows:

Loan balances due in more than 1 year	146,234	148,219
Deferred taxation	-	1,280
Revaluation reserve	1,282	1,096
Income & expenditure reserve	10,470	8,229
	157,986	158,824

Money matters *Signpost Care Partnerships Ltd*

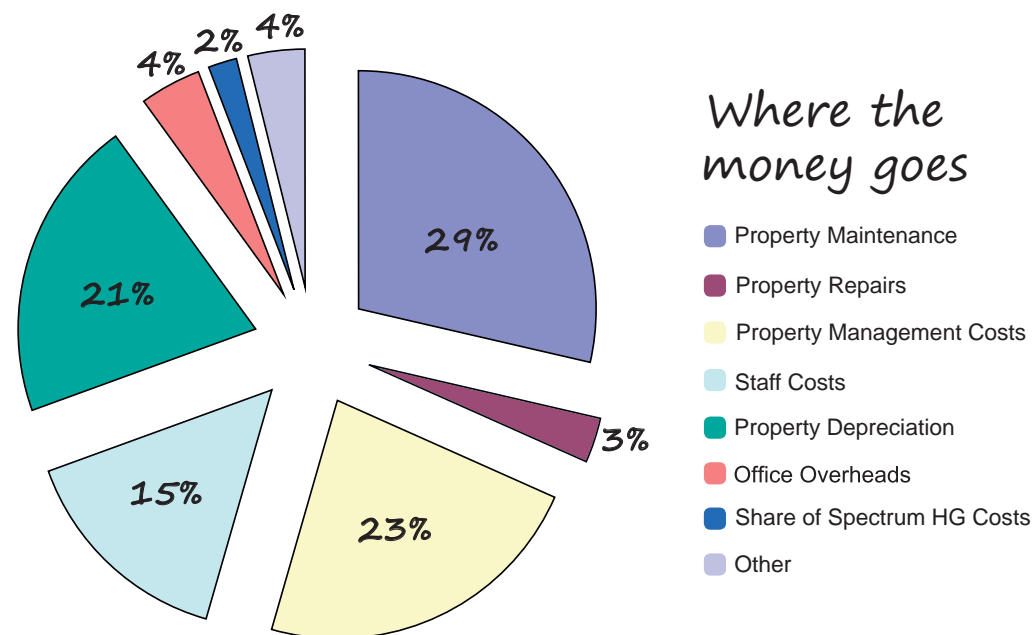
Income & Expenditure Account for the year ended 31 March 2011

	2011	2010
	£'000	£'000
Turnover	3,199	3,921
Operating costs	(2,671)	(3,467)
Operating surplus	528	454
Surplus on sale of housing properties	159	128
Interest payable	(446)	(514)
Gift Aid receipt	50	80
Surplus before tax	291	148

Financial terms explained

Operating costs = what the Association spends on managing and repairing properties as well as the running costs of the office and staff. Details of where this is spent are shown in the pie charts.

Surplus on sale of housing properties = the profit (proceeds less cost) from the sale of properties which were not originally developed for outright sale.



Balance Sheet

	2011	2010
	£'000	£'000
Fixed Assets		
Housing properties	14,426	16,756
Other	38	43
	14,464	16,799
Net current assets (liabilities)	1,873	(342)
Total assets less current liabilities	16,337	16,457

Asset position is funded as follows:

Loan balances due in more than 1 year	13,315	13,726
Income & expenditure reserve	3,022	2,731
	16,337	16,457

Money matters Medina Housing Association Ltd

Income & Expenditure Account for the year ended 31 March 2011	2011	2010
	£'000	£'000
Turnover	14,911	14,384
Operating costs	(10,470)	(10,280)
Operating surplus	4,441	4,104
Surplus on sale of housing properties	591	318
Interest payable	(3,012)	(3,076)
Surplus before tax	2,020	1,346

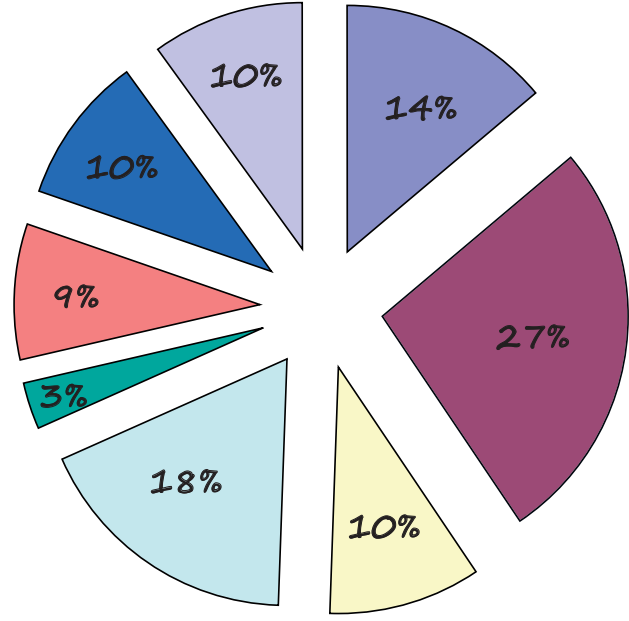
Financial terms explained

Interest payable = the total interest charged on loans, less interest received on bank deposits.

Housing properties = the cost or valuation, less depreciation and grants, of the Association's housing stock.

Net current assets = the net sum owed to the Association in the short term.

Balance Sheet	2011	2010
	£'000	£'000
Fixed Assets		
Housing properties	39,851	40,243
Other	1,568	1,573
	41,419	41,816
Current assets	2,957	2,688
Current liabilities	(3,498)	(3,619)
Net current liabilities	(541)	(931)
Total assets less current liabilities	40,878	40,885



Where the money goes

- Property Maintenance
- Property Repairs
- Property Management Costs
- Staff Costs
- Property Depreciation
- Office Overheads
- Share of Spectrum HG Costs
- Other

Asset position is funded as follows:		
Loan balances due in more than 1 year	33,119	34,386
Pension liability	1,981	4,098
Income & expenditure reserve	5,778	2,401
	40,878	40,885

Money matters *Western Challenge Housing Association Ltd*

Income & Expenditure Account for the year ended 31 March 2011

	2011	2010
	£'000	£'000
Turnover	35,619	33,640
Operating costs	(27,960)	(26,479)
Operating surplus	7,659	7,161
Surplus on sale of housing properties	5,898	406
Interest payable	(5,089)	(4,774)
Surplus before tax	8,468	2,793

Financial terms explained

Loan balances = the amount that the Association has borrowed to purchase or build new homes.

Revaluation reserve = the surplus of current value over cost for those properties which are reported within fixed assets at valuation rather than cost.

Income & expenditure reserve = the accumulated surpluses of the Association which have been reinvested into the organisation.

Where the money goes



Balance Sheet

	2011	2010
	£'000	£'000
Fixed Assets		
Housing properties	200,649	187,473
Other	5,637	6,264
	206,286	193,737
Current assets	21,363	20,123
Current liabilities	(18,847)	(22,505)
Net current assets (liabilities)	2,516	(2,382)
Total assets less current liabilities	208,802	191,355

Asset position is funded as follows:

Loan balances due in more than 1 year	162,172	154,261
Revaluation reserve	1,096	28
Income & expenditure reserve	45,534	37,066
	208,802	191,355