

The journey continues



Chairs foreword to the Annual Report 2022-2023

I have now been in my new role of Chair for a year, and it is noticeable how the pace of change and complexity continues to increase year on year.

We have new laws and regulations placing greater pressure on the sector and we are fortunate to have a strong and committed Board who give their skills to the Association without any form of remuneration. I want to thank our Vice Chair, Rachel Snow-Miller, for her fantastic support since I have been in post and also Rory Dillon who is retiring from the Board. Rory is an experienced Surveyor who has made significant contributions to the success of CHA.

The Board completed a skills audit so that it could target new members with the right skills, and we were delighted to welcome Alison Williams to the Board. Alison is a skilled Finance Director with direct experience of working as part of a small Housing Association. We continue to recruit new members to ensure the mix of skills, experience and diversity of views can lead the Association in the future.



Alison Williams
New Board Member

Our tenants' homes have been in sharp focus this year. Work continued to ensure homes are safe and in good condition and we have taken many steps to identify cases of damp and mould, provided advice to tenants and are working on a programme of decarbonisation measures. All of this has been at a time when the cost of maintenance and planned investment has risen sharply. Monitoring our financial performance and ongoing viability has been an important consideration for the Board.

We recognise how difficult the year has been for our tenants and there is no sign of this changing any time soon. The Housing team have worked hard to support tenants, signposting to other agencies where additional support is offered. We also joined with Waterloo Community Association to open a Warm Space at their centre. Once a week the community is offered a hot meal, some company and warmth to help people through these challenging times.

We know that we can still improve communication with our tenants. We have produced newsletters and will soon have a new complaints policy that will be easier to access. Some tenants have also started to attend meetings to discuss how we meet their needs and how they can be more involved in influencing and improving our performance.

Our commitment to providing homes for people requiring support continued and with some remodelling we provided an additional two people with accommodation that meets their needs. We are also planning to remodel another property so we can provide more homes and support for people.

The Charity Shop is a key asset in the community and, apart from its main business, it continued to provide free school uniforms to local families and, most recently, has sponsored the Crosby Stuart under 8 football team, encouraging kids to get involved in sport.

We work alongside the Community Housing and Re-enablement Team (CHART) and their experience in finding accommodation for people with mental health problems has been an important resource to improve the wellbeing of many people.

I want to thank the staff of Crosby Housing Association, the Charity Shop, our volunteers, and CHART. All are at the heart of what we do, and the Board appreciates their efforts and their commitment to go above and beyond to deliver a good, meaningful, and important service.



Tony McClure
Chair

Review of the Year

In the face of a challenging cost of living crisis and significant cost increases for the business we remain committed to supporting our tenants and communities. Our work is underpinned by our values and we are grateful to the hard work of our staff team, volunteers and our community partners who have all played a key role in delivering our achievements.

Finances

Turnover for 2022/23 was higher than the previous financial year by circa £47k. This was mostly due to increased rental income and higher than anticipated Charity Shops sales.

Striking a balance between rising costs and ensuring well-being and financial security has remained our foremost concern. To support tenants we have held weekly drop in sessions at the office with partners from Households into Work and the CAB, this has given tenants an opportunity to gain support and advice during these tough times. We have also provided support to those migrating to universal credit and have had some success in securing Discretionary Housing Payments

for some tenants through the Local Authority. Further support has been provided through a range of projects utilising our neighbourhood improvement, greenspace grant and tenant welfare budgets.

Governance

Our board is successfully using a mix of approaches for meetings. The Board confirms that it meets regulatory standards including compliance with the 2015 National Housing Federation Code of Governance. The Chair together with two longstanding members stood down at the AGM in September 2022. The vice chair took on the role of Chair and an existing board member moved up to the vice chair role. This helps to maintain continuity on the Board. We introduced a skills audit of the Board to determine whether any gaps were identified and to identify training needs. A need to strengthen Finance skills informed further Board recruitment, and a new member joined the board this year.

This year we have developed a board portal which has been trialled by members and will be rolled out to full board in 2023/24.

Stronger Community Voice

Tenants have begun to reengage this year and we were pleased to re establish the tenant panel to help us take forward our plans to improve communication and involvement. Working with the group we introduced a good neighbour agreement which encourages more respectful, considerate and tolerant behaviour towards neighbours and those who live in the surrounding areas. The agreement includes external agencies such as the local authority and police.

We also encouraged our supported tenants to engage with each other over a cup of tea during His Majesty the Kings coronation celebrations.

Our Homes

Property investment works have continued but costs have risen steeply. We continued to replace components such as bathrooms, kitchens, boilers, and some extensive roof

works. all together we invested in 137 homes. We introduced a new policy around Damp and Mould, and we sent some educational information to tenants describing the main causes of damp and mould and gave examples of where minor changes could help to reduce incidents of condensation. We also encouraged tenants to report cases as soon as they arise.

We completed all required compliance works, including gas and electrical safety checks to ensure that our tenants are safe in their homes.

Sustainability

We recognise that there is a shortage of affordable housing and one of our business aims is to build some new homes that will increase our stock ownership. The volatility in the marketplace with rising inflation and uncertainty of affordable loan terms has put this on hold so we can monitor where the market settles and how it has changed. We did make progress in increasing the number of homes we provide for people requiring support and we are making good progress in remodelling a further property to provide a supported home for 4 separate individuals during 2023 -24.

Working with the Liverpool City Region (LCR) we joined a consortia of housing Associations to submit a bid for funding from the governments Social Housing Decarbonisation Fund (SHDF). We were the smallest independent association to enter the programme and were successful in achieving a grant award. Next steps will be to determine projects and involve tenants.

We also introduced initiatives in both the office and shop to encourage recycling.

Community

Our passion to help our community goes beyond housing. From creating the "Warm Hub" in partnership with the Waterloo Community Association – a place of warmth, sustenance, and companionship – to supporting local sports teams, spreading Easter cheer, and contributing to the Community Pantry.

Charity Shop

We are proud that the Charity Shop continues to play an important role for the Association. It provides a safe and welcoming space and delivers initiatives working with other partners to benefit the wider community. This year we have seen an increase in customers and believe that the cost-of-living crisis has been a contributing factor to this. 2023/24 will see improvements made to the shop both visually and structurally.

Our People

None of our achievements would have been possible without the dedication and passion of our Board, Staff, Volunteers & the partners we have worked with.

Their unwavering commitment has been instrumental in our success, and we are grateful for their valuable contribution.

The Future

As we move forward, we remain committed to creating sustainable tenancies, supporting our tenants, and communities we work in. Working together we aim to overcome the challenges that come our way and to develop our role of leading partnerships that will result in more positive outcomes for local people.



Mandy Elliott
Chief Executive



2022-23 Highlights



1867 day to day repairs complete



343 gas safety checks completed



258 CHART referrals for mental health accommodation support.
42 of these were homeless cases



1864 volunteer hours received from Charity Shop volunteers and Board members



Over 100 families provided with free school uniforms for their children



Over 215 Easter eggs donated to Sefton Community Pantry



Provided a warm space for **578** people working alongside Waterloo Community Centre



29% of general needs tenants have registered to use the Tenant Portal since its launch

Digital improvements

We are making good progress with our aims for digital improvement. We are upgrading IT equipment for staff and the tenant and Board portals offer wider choice and ease of access to our services.

Internally we working to upgrade our housing management system and we believe that the additional features will help us to conduct tenant surveys more frequently and to provide tenants with information that is more meaningful and easily understood.

Almost all office workstations are now equipped with dual display which assists staff to work across multiple software packages more easily and this has a positive impact on productivity.

System development

During 2022-23 we worked with our IT providers to implement several improvements to our housing management system.

These improvements included the development of a Compliance Dashboard which allows us to closely monitor cyclical programmes such as gas servicing, electrical checks and fire safety inspections to ensure all of our homes are fully compliant and safe for our tenants.

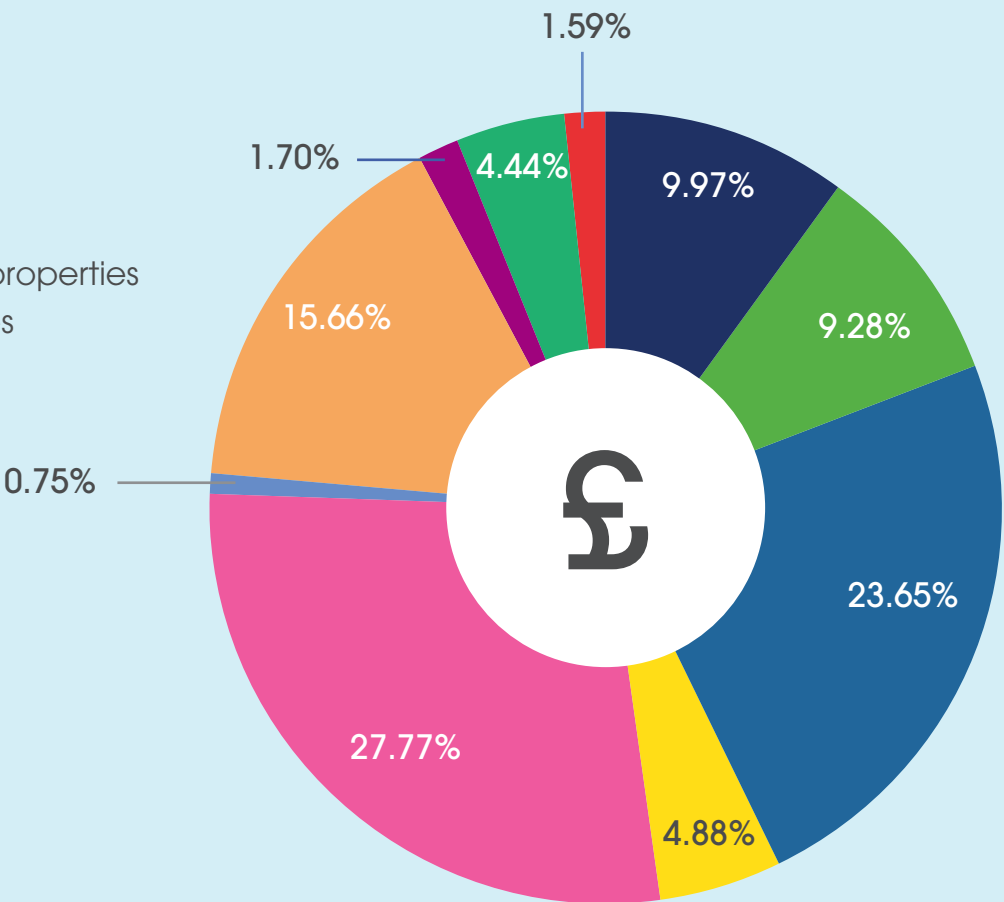
We continued to work with our contractors to improve how our systems work together and going forward we will develop new opportunities to make our systems and processes smarter and more efficient.



Financial performance

The chart below shows our operating costs in more detail

- Management
- Service charge costs
- Routine maintenance
- Cyclical maintenance
- Major repairs
- Property lease charges
- Depreciation of housing properties
- Charity shop and activities
- CHART
- Other



Property investment and repairs

During 2022/23, Crosby HA continued to invest in improving your homes with around £1.4m spent.

Property investment work included:

-  **37** Bathrooms
-  **25** Heating installations
-  **17** External Doors
-  **43** Kitchens
-  **8** Substantial Roof Works (benefiting a total of 15 homes)



In addition to this, we completed **1,861** responsive repairs, including emergencies, urgent and routine jobs.

In 2022/23, **100%** of emergency repairs were attended and made safe within 24 hours.



Performance

	2020-21	2021-22 Actuals	2022-23 Targets	2022-23 Actuals	Peer Group Benchmarking (^)
Business KPIs					
New units added	1	0	3	2	●
No of new board members recruited	-	-	2	2 (not yet full members)	N/A
Service Management					
Tenant satisfaction with repairs service	* – 100% ** – Not available	* – 98% ** – 100%	* – 95% ** – 95%	* – 100% ** – 99%	●
Repairs completed at first visit	* – 90% ** – 83%	* – 83.2% ** – 84.5%	* – 95% ** – 90%	* – 74% ** – 83%	●
Repairs completed within target timescale – urgent	-	-	* – 95% ** – 95%	* – 100% ** – 100%	●
Repairs completed within target timescale – routine	-	-	* – 90% ** – 90%	* – 71% ** – 83%	●
% of planned programme components completed	-	-	100%	85%	N/A
Complaints relative to the size of the landlord - number of 1. Stage one complaints as set out in the Housing Ombudsman's Complaint Handling Code received per 1,000 homes during the reporting year	-	-	65	30	●
Stage 2 complaints received per 1,000 homes during the reporting yr.	-	-	16	4	●
Complaints responded to within Complaint Handling Code Timescales Proportion of 1. Stage one complaints responded to within timescales	-	-	100%	100%	●
Stage two complaints responded to within timescales.	-	-	100%	100%	●
Anti-social behaviour cases relative to the size of the landlord. Number of ASB cases opened per 1,000 homes by or on behalf of CHA during the reporting year	-	-	3	5	●

* Compliance contractor

** Routine repairs and property investment works contractor

^ Peer group benchmarking data is from an Acuity report as at 13/07/2023 and is subject to change

	2020-21	2021-22 Actuals	2022-23 Targets	2022-23 Actuals	Peer Group Benchmarking (^)
Income Management KPIs					
Average re-let time (total void period days)	27.5	23.5	20	33	●
Rent loss due to voids (as % of gross rental income)	0.70%	0.45%	2%	0.79%	●
Rent collected as % of rent owed (ex arrears b/f)	102%	100.64%	100%	100.4%	●
Current arrears as % of annual rent debit	4.47%	4.09%	5.3%	3.94%	●
Rent Write-Offs & Bad Debts against Provision	£41,324	£38,989	£68,592	£43,088	N/A
Safety and Compliance KPI's					
% of dwellings with a valid Gas Safety Certificate	99.70%	100%	100%	99.1%	●
% of dwellings with a valid Electrical Safety Certificate	-	-	100%	99.3%	N/A
Proportion of Homes that meet the Decent Homes Standard	-	-	100%	100%	●
Fire safety checks Proportion of homes for which all required fire risk assessments have been carried out.	-	-	100%	-	New FRA system not in place by the end of the year so no figure to report
Asbestos safety checks Proportion of homes for which all required asbestos management surveys – re-inspections completed	-	-	100%	95%	●
% of homes with EPC assessment of C or above	-	-	80%	53%	N/A
Other KPI's					
% of tenant taking up digital access offer	-	-	30%	23%	N/A
Sickness absence	10.60%	1.64%	2.00%	3.03%	●



Performance (continued)

Compliance

We continue to work closely with our tenants and contractors throughout the year to ensure properties remain compliant and safe within their expected servicing dates.

Contractors

We are now in the fourth year of our repairs & compliance contract. Both main contractors strive for high levels of tenant satisfaction, but at times throughout the year feedback has not reflected the levels of satisfaction we expect and we continue to work closely with them to improve performance of the repairs and investment service.

Jane Cunningham, Director of Ashley & McDonough reflects on the 4 years since Ashley & McDonough started delivering heating and specialist safety services to Crosby Housing customers.

"The sense of community and the importance of supporting vulnerable customers has always been a priority for Crosby Housing and the A&M Team and It's been an absolute pleasure working alongside the Association to help keep tenants safe and warm in their homes.

We have had some severe winters over the last 4 years, and I am proud that the A&M Team pulled out all the stops to make sure that tenants have had heat and hot water, and we are already putting together our Winter Plan to make sure that we are ready to support customers in the colder months.

We have appreciated being involved in many of the community events that the Housing Association has organised, and hope that we can continue to enjoy being a part of your wonderful community"

Julie McEvoy, Director at Penny Lane Builders (PLB) also reflected on their relationship with CHA tenants

"We are proud of our partnership with CHA and its tenants and we strive to deliver a high quality repairs and investment service that ensures timely and professional completion of responsive repairs, voids and planned works. To provide a high-quality service that prioritises tenant well-being, minimises disruptions, and fosters a sense of community is at the heart of PLB's vision.

PLB have been honoured to contribute to the community drives at Crosby Housing, the Christmas event and the Easter Egg appeal.

Together, we continue to develop vibrant communities where residents feel proud to call home. The positive experiences of this partnership show how social responsibility, innovation, and compassion can deliver positive outcomes for social housing tenants."



Rent Arrears

We have been very busy this year, supporting a great number of our tenants with enquiries and issues in relation to their rent payments and also in exploring if they are eligible to apply for financial support through benefits and other funding opportunities.

With the ongoing cost of living crisis, many tenants and their families are experiencing difficulties in meeting their household bills.

During the year, we did see a slight increase to the amount overall that is owed in rent arrears and we have provided support to ensure tenants continue to pay their rent whilst also managing their other bills. However as we had some successes in recovering some long term debt owed by former tenants, we did manage to collect 100.4% of our expected rental income.

We will continue to support our tenants during these difficult times and encourage them to contact us if they are worried about paying their rent or any other bills.



Voids & Lettings

This year we have had 27 general needs properties and 8 supported properties become void.

We have strived to relet these available properties to applicants with genuine housing need and as always, have continued to identify new tenants based upon the priority for their housing need and also the time they have been seeking a new home.

Within the year, we managed to relet every available property with an average turnaround time of 33 days, this relet time did exceed our target, but a number of the properties required extensive works including damp works, full kitchen/bathroom upgrades and roofing & external rendering works. We have also experienced difficulties in letting some properties, which have proven unpopular, specifically small one-bedroom flats and upper floor flats in areas of Waterloo and Seaforth. The remaining 20 standard voids, were surveyed, works completed and relet with an average of 20.5 days.



Value for Money

Performance against the required Value for Money metrics is set out in the table below.

Metric	2020-21	2021-22	2022-23	Global accounts 2021-22 - VFM Annex (<2,500 units)	2023-24 Target (based on budget)
1 Reinvestment (%) (H)	0.97%	1.72%	4.37%	4.7%	3.01%
2 New supply delivered (social) (H)	0.2%	0%	0.46%	0.9%	3 units
3 Gearing % (L)	-13.6%	-15.4%	-15.78%	32.3%	-13.29%
4 Earnings before interest, tax, depreciation, amortisation and major repairs / interest payable (EBITDA) (H)	883.8%	381.3%	109.64%	194%	341.67%
5 Headline social housing cost per unit	£	£	£	£	£
Services	275,616	228,462	238,906	-	233,099
Routine maintenance	313,084	410,065	572,437	-	354,000
Planned maintenance	171,136	162,810	122,524	-	130,500
Major repairs (components)	94,323	172,019	(117,311)	-	568,000
Management	266,645	258,358	223,626	-	385,449
Bad debts	12,634	10,903	(8,829)	-	76,791
Total costs	1,133,438	1,242,617	1,031,353	-	1,747,839
Number of units (owned & managed)	441	433	435	-	438
Cost per unit (L)	2,570	2,870	2,371	4,960	3990.50
6 Operating margin – social housing (H)	29.6%	20.1%	32.29%	19.5%	38%
7 Return on Capital Employed (ROCE) (H)	4.48%	2.93%	4.69%	2.4%	3.11%

(H) The higher the better (L) The lower the better

To give an overview of VFM performance, previous year’s figures have been included as well as targets for 2023-24, and the latest national statistics from the Regulator of Social Housing’s global accounts (units owned <2,500) for benchmarking.

Overall performance against the VFM metrics is good when compared to the global accounts. ‘Gearing’ shows that the association has capacity to borrow funds for growth and this is positive in terms of its aspirations to develop new homes.

It is important to note that ‘Major repairs (components)’ figure includes accounting adjustments and does not reflect the actual spend in the year.



Complaints

During the year, the association received 15 complaints. All were acknowledged in the 5 day KPI time frame.

We have spent significant time reviewing our policy and process in line with the Housing Ombudsman's code of complaints and the Tenant Satisfaction Measures. This will help to improve and streamline our process with the plan to improve tenant satisfaction in complaint resolution.

In 2022/23 we learnt...

- To ensure that contractors communicate correctly with tenants when booking appointments and revisits if necessary to complete works.
- Communication needs to improve between tenants and our staff to ensure that works needed are clearly explained and delivered.

In 2023/24 we will...

- Improve internal systems on reporting of complaints, to allow us to continue to improve services provided to tenants.
- Work to improve communication with tenants, particularly with regards to repairs and maintenance.

Disrepair

Between April 2022 and March 2023, we received 4 new claims of disrepair. All have now been addressed and we continue to improve processes to prevent further cases.

ASB and neighbourhood issues

The housing team continue to deliver an effective service to residents affected by anti social behaviour (ASB). This year has seen an increase in significant issues that have required legal action.

In 2022/23, the team dealt with 5 issues of ASB, consisting of:

- Alleged drug activity
- Neighbour disputes
- Domestic violence



Useful contacts

Crosby Housing Association 10 Church Road, Waterloo, L22 5NB E: info@crosby-ha.org.uk www.crosbyhousing.org.uk	0151 920 7300
Crosby Charity Shop 1C Lorne Road, Waterloo, L22 0NH shop@crosby-ha.org.uk	0151 665 0230
Sefton Council – Sefton Welfare Rights advice line Mon, Tue, Thurs & Fri – 10.20am – 12.30pm Wefarerightsadvice@sefton.gov.uk	0151 934 3660
Households into work https://www.liverpoolcityregion-ca.gov.uk/what-we-do/households-into-work/	07825 822 701
Citizens Advice Bureau http://www.seftoncab.org.uk Closed for Drop In Services. Access help via: Citizens Advice National Adviceline Debt Advice Help to Claim Universal Credit	0808 278 7841 0800 144 8848 0151 318 6407 0800 144 8 444
Department of Works and Pensions https://www.gov.uk/government/organisations/departement-for-work-pensions	0843 816 6330
Sefton Council contact@sefton.gov.uk Raise a concern – Adult or children’s social care	0345 140 0845
Independent living – Sefton Care Line	0151 934 3785
Cadent Gas – if you smell gas	0800 111 999
Merseyside Police Non-emergency	101
Crime stoppers – stay anonymous	0800 555 111
NHS Direct	111
Sefton independent Domestic Violence (IDVA) service	0151 934 5142
Sefton Women’s and Children’s Aid www.swaca.com	0151 922 8606

Staff and Board Members

Staff		Charity Shop	
Mandy Elliott	Chief Executive	Olivia Watts	Shop Manager (until May 23)
Chris Richardson	Head of Resources	Lorraine Fairbrother	Shop Manager (from May 23)
Hannah Wilson	HR & Governance Manager	Kim Roberts	Shop Assistant
Liz Wood	Finance Manager (until Oct 22)	Grace Watts	Shop Assistant
Gemma Livesey Scicluna	Finance Manager (from April 23)		
Nikola Hughes	Finance Apprentice	CHART	
Dave Tai	Head of Housing and Property Services	Colm Quinn	Homelessness Officer
Denise Hair	Housing Manager	Karen Kay	Housing Co-ordinator
Steven Penn	Projects & Compliance Lead (from March 23)	Emma Hooton	Housing Support Officer
Jayne Carter	Housing Officer	Board Members	
Emma Deakin	Operations Assistant	Tony McClure	Chair
Alicia Cavanagh	Housing & Operations Apprentice	Rachel Snow Miller	Vice Chair
Malcolm Gilbert	Head of Asset Management	David Tournafond	
Vin Fox	Project Manager (until Dec 22)	Rory Dillon	
		Carl Edwards	
		Becky Crook	



Crosby Housing Association Ltd

10 Church Road
Waterloo
Liverpool
L22 5NB

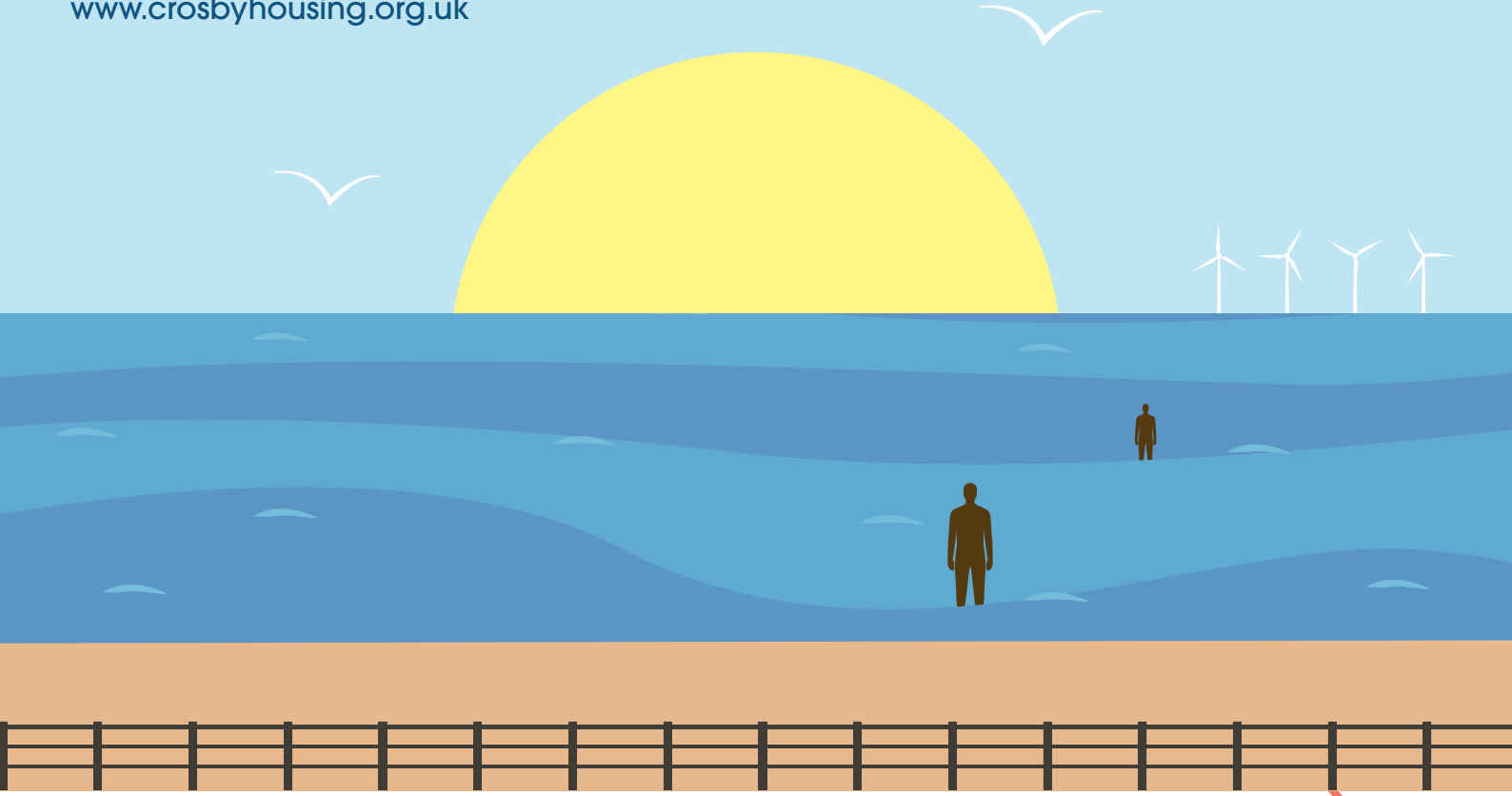
Telephone: 0151 920 7300

Fax: 0151 949 0717

Email: enquiry@crosby-ha.org.uk

Twitter: @crosbyhousing

www.crosbyhousing.org.uk



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إذا أردت المعلومات بلغة أخرى أو بطريقة أخرى، نرجو أن تطلب ذلك منا.

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ਜੇ ਇਹ ਜਾਣਕਾਰੀ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਵਿਚ ਜਾਂ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦੀ, ਤਾਂ ਇਹ ਸਾਥੋਂ ਮੰਗ ਲਵੋ।

Če želite ta dokument v drugem jeziku ali obliki, ali če potrebujete storitve prevajalca, se prosim obrnite na nas.

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھئے۔

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