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2017 ANNUAL REPORT TO RESIDENTS

# SHAPING THE FUTURE TENANTS, SHARED OWNERS & LEASEHOLDERS

GET STARTED



## WELCOME TO YOUR

# 2016 ANNUAL REPORT

## MESSAGE FROM MADDY BUNKER, CHAIR OF THE BOARD

Welcome to your 2017 Annual Report to all bdht residents. In this report we will let you know how well we have delivered services to our customers over the previous year and our plans for the next 12 months. In last year's report I told you about the financial pressures facing bdht as a business and reiterated our commitment to maintain our services to you, continue to pursue excellence in customer service whilst reducing the cost of service delivery.

During 2016/17 we were able to deliver £220,000 in efficiency savings whilst maintaining service quality.

We introduced a new computer system encompassing all our customer services to help us achieve these efficiencies. The new system has already allowed us not only to deliver savings but also improving services, for example in repairs, the average time to complete a repair has reduced:

Average time to carry out repairs:	2015/17	2016/17	
Gas repairs	5.10 Days	3.78 Days	▼
Non-gas repairs	11.31 Days	7.58 Days	▼

We have been able to make these savings whilst maintaining very high levels of customer satisfaction. Customer feedback has been very positive with 98% of respondents to surveys telling us that they were satisfied with the service provided by bdht.

We like to know how we are doing so any feedback you have, please let us know.

We have also been able to continue to build with 91 new homes provided to help our customers onto the housing ladder. I would also like to take this opportunity to welcome residents at Dingle Lane in Solihull who became our customers in March 2017.

As you will see from the financial report our business remains financially very strong but we, like many of you, continue to face significant financial pressures.

We continue to have to work flexibly and the Board has developed a strategy to ensure that the business is able to respond to the challenges. Our three year "Shaping the Future" Strategy looks to:

- Continue to improve response repairs and planned maintenance procedures to improve customer experience and deliver operational efficiencies.
- Develop services to customers prior to occupation;
- Ensure we are building homes for the future;
- Streamlining "back office" functions, and
- Develop new ways for customers to contact us.

Despite the challenges I am confident that we will continue to offer you great services although how you access them and how we deliver them may change

## OUR VALUES

### Caring:

To care about the quality of services we provide to our customers and the welfare of the Trust's employees.

### Enabling:

To enable our customers to access and choose services wherever possible and empower the Trust's employees to deliver high standards of customer service.

### Fair:

To deliver a consistently excellent service to all customers and to always be fair in the day to day support of the Trust's employees.

### Honesty:

To only promise services to customers that we can reliably deliver and be an employer who is trustworthy and acts with integrity.

### Positive:

To display a positive "can-do" approach to customer service and support and encourage the Trust's employees in this respect.

## MEETING THE STANDARDS

There are 7 national standards that a housing provider is expected to meet.

- Home Standard – quality of accommodation, repairs and maintenance.
- Tenant Involvement and Empowerment Standard – customer service, choice and complaints, involvement and empowerment, understanding and responding to diverse needs.
- Tenancy Standard – allocations and tenancies.
- Neighbourhoods and Community Standard – neighbourhood management, local area co-operation and dealing with anti-social behaviour.
- Rent Standard
- Value for Money Standard
- Governance & Financial Viability Standard.

### During 2016/17 we have:



- Met the national standards set by the Homes and Communities Agency
- Continued to deliver services as promised within our offer to customers.

## 2. LISTENING AND INVOLVING YOU

### OUR OFFER TO YOU

We aim to deliver excellent customer service in a way that suits you.

We will treat you fairly with courtesy and respect

Customer Service – how have we performed?	Target	Result	
Satisfaction with overall customer service	95%	98%	
Staff taking time to listen and understand	96%	93%	



### MYBDHT CUSTOMER PORTAL

As part of our commitment to excellent customer service, we've recently changed all of our major management systems. One of the outcomes of this project is to provide you with more of your information digitally, over the internet. We're launching our customer portal mybdht very soon, and we'll let you know how you access it.



### GREAT PLACES

We believe that well motivated staff deliver excellent customer service. We put as much effort into staff satisfaction as customer satisfaction and have benchmarked ourselves against the best organisations in the country through Great Places to Work.

Our First Place in the Medium Sized Organisations category in 2017 confirms bdht as a great place to work.

By being a great employer this helps us retain and attract the best staff to deliver services to you.

98% of our staff told Great Places that bdht is truly customer focused with systems in place that allow them to deliver the best possible service to customers.

[VISIT GREAT PLACES TO WORK](#)

## 3. CUSTOMER INVOLVEMENT

### OUR OFFER TO YOU

We will ensure you are listened to and give you opportunities to be involved.

You can be involved in a number of ways to suit you to help improve services for everyone.

You can participate in the following ways (subject to vacancies and selection)

- Cleaning Inspector
- Grounds Maintenance Inspector
- Tenant Mystery Shoppers
- Member of the Tenant Panel (membership limited to 9 tenants, 1 leaseholder and 1 shared owner)
- Member of the bdht Board (4 positions on the Board are reserved for bdht tenants and shared owners or leaseholders)
- Completing customer surveys.

If you would like more information about any of these options and the rewards available to participating tenants please contact the Business Improvement team by email at [info@bdht.co.uk](mailto:info@bdht.co.uk) or call us for free on 0800 0850 160.

### DURING 2016/17



- We received 2101 satisfaction surveys from our customers;
- 24 cleaning inspectors carried out 446 cleaning checks
- 31 grounds maintenance inspectors undertook 227 assessments and
- 29 Tenant Mystery Shoppers tested our services on 127 occasions.

Tenants who have participated in the above activities have helped improve many services including:

#### Cleaning Inspectors Tenant Panel

Customer Cleaning, Standards being met:	2012/13	2016/17	
Cleaning Inspectors Tenant Panel	56%	97%	

#### Cleaning Inspectors Tenant Panel

Standard of Re-Let Homes, Standards being met in full:	2012/13	2016/17	
Customer Inspectors Tenant Panel	71%	88%	

#### Tenant Mystery Shoppers

“Identified issues with the bdht Text facility which was immediately resolved as a result of the Mystery shop.”

#### Tenant Grounds Maintenance Inspectors

“Maintaining high standards of service – 2016/17 – standards met - 96% of tenant inspections.”

#### Customer Surveys Tenant Panel



#### Shared Ownership:

- Welcome to Your New Home visit within 4 weeks of moving in;
- Offer of an annual visit for all shared owners;
- Offer of annual gas service and repairs contract for shared owners.

## 4. COMPLAINTS, COMPLIMENTS AND FEEDBACK

### WE WILL RESPOND QUICKLY TO COMPLAINTS AND LEARN FROM OUR MISTAKES.

Your feedback is really important to help us improve services for you and your neighbours. Thank you to all of those who took time last year to let us know how you felt.

Please let us know how you feel, good or bad, we can learn. You can do so via our website portal [www.bdht.co.uk](http://www.bdht.co.uk) by email: [info@bdht.co.uk](mailto:info@bdht.co.uk); by phone 0800 0850 160.

During 2016/17 the number of complaints received fell slightly compared to 2015/16.

If you are dissatisfied with any action we have taken or failed to take, or the standard of service provided, please tell us. We will try to resolve your complaint quickly either through a "quick fix" (within two working days) for simpler issues or through a formal complaint for more complex problems (within 15 working days).

### DURING 2016/17 THE NUMBER OF COMPLAINTS RECEIVED FELL SLIGHTLY COMPARED TO 2015/16.

We were, however, able to resolve more complaints through our "quick fix" system this year than last, with over two fifths (43%) completed as "quick fixes" during 2016/17 compared to just over one third (36%) in the previous year.

Of those more complex formal complaints 88% were resolved at the first stage of our internal complaints process, this compares to 85% during 2015/16.

We operate a simple two-stage complaint process, tenants still dissatisfied at the end of this process can contact a "designated person" (a local district Councillor or any MP) and ultimately take their complaint to the Independent Housing Ombudsman. During 2016/17 two complaints were escalated to the Housing Ombudsman. Whilst we are not complacent, we are proud that in the past thirteen years no complaint against bdht has been upheld by the Ombudsman.

### COMPLAINTS OVERVIEW

Complaints Overview:	2014/15	2015/16	2016/17	
Formal Complaints	164	72	63	▼
Quick Fix Complaints	36	41	48	▲
Total Complaints	200	113	111	▼

### DURING 2016/17 WE RECORDED 119 COMPLIMENTS

The main cause of formal complaints during 2016/17 were:

The main cause of formal complaints during 2016/17 were:	2015/16	2016/17	
Poor communication	22	16	▼
Delays to completing repairs	19	11	▼
Poor Customer Service	15	8	▼
Handling of Anti- Social Behaviour	0	6	▲

With every complaint, we always look to identify any learning we can apply. We will review how we deliver services and whilst any service failure is a disappointment, it is noteworthy that in three of these four areas the number of formal complaints received this year is significantly lower than last year.

During 2015/16 two other areas generated a higher than average number of complaints. The very low number reported during 2016/17 reflects the:

- Appointment of a Special Projects Surveyor, Mick Pinfold, who has increased satisfaction with the way we manage larger works such as damp and mould treatments, and the
- Work of the Voids and Lettings teams to ensure vacant properties meet our letting standard.

Cause of Complaint	2015/16	2016/17	
Failure/delays to remedy damp	7	1	▼
Void standard not met	5	0	▼

## 5. YOUR HOME

### WE WILL ENSURE THAT YOU HAVE A DECENT HOME TO LIVE IN.

- We will ensure that you have a decent home to live in
- We will strive to make your home as energy efficient and affordable to heat as possible. If you have a disability we will help you adapt your home to suit your needs
- We will repair your home quickly and make improvements when required
- During 2016/17 bdht spent £3,761,657 improving, repairing, maintaining and adapting customers homes.

During 2016/17 we spent £2,338,179 improving homes, of which £561,898 was toward improving the energy efficiency of homes through installation of new boilers.



## 6. IMPROVING HOMES

During 2016/17 bdht spent £3,761,657 improving, repairing, maintaining and adapting customer's homes.

Improvements & Adaptations - how have we performed?	Target	Result	
Percentage of homes meeting the Decent Homes Standard	100%	100%	
% of homes in energy efficiency bands A-D	99%	98.73%	
Satisfaction with the aids and adaptation service	97%	100%	
Number of adaptations assessed and undertaken by the Community Repairs Team	100	25	

During 2016/17 we spent £2,338,179 improving homes, of which £561,898 was toward improving the energy efficiency of homes through installation of new boilers. Improvements carried out included:

Improvements carried out in 2016/17:		
	External Doors	134
	Flat Roofs	46
	Main Roofs	19
	External Wall Insulation	2
	Render & Timber Cladding	22
	Guttering Works	107
	Full Window Replacement	2
	Kitchen	25
	Bathrooms	19
	Rewires	53
Boilers	245	

### MANAGEMENT OF PLANNED WORKS

Previously the day to day management of planned works has been undertaken by a main contractor, most recently Wates Living Space and previously Bullocks Construction. The main contractor has then used sub-contractors to undertake the work. Customers have told us that they feel bdht is too remote from the management of these works and too often they are not treated as customers by those undertaking the work.

2017/18 will see big changes with all management and procurement now being directly undertaken by our in-house team of experienced and customer focused surveyors led by Gordon Brown, Capital Works Manager.

To ensure a great service for customers we have appointed Lee Pitchford (who previously worked within our Community First Team) as Customer Liaison Officer who will work closely with all customers whose homes fall within the planned works programme.



### COMMUNAL AREA REFURBISHMENT

You have told us that the condition of communal areas is very important. Over the last 12 months bdht has invested £71,000 in refurbishing communal areas to 101 flats at Austin Road, Talbot Road in Charford and at Kempton Court in Catshill.

Communal refurbishments include:

- New easy clean flooring,
- Wipe-able paint finishes, and
- Additional stairwell lighting.



### FIRE RISK ASSESSMENT

We carry out regular fire risk assessments for all communal areas and it is important that everyone helps us to maintain these areas by keeping them free from obstructions.

Our approach to managing fire risks in communal areas was recently subject to an independent audit which gave a "substantial assurance" rating.

### MAJOR WORKS

Last year we told you about the appointment, following customer feedback, of Mick Pinfold, as our special projects surveyor employed to manage the more complex larger repairs and upgrades to residents homes.

During 2016/17 Mick supervised the completion of 173 major works with a total value of £202,944. 100% of residents responding to our survey were "satisfied" with how these works were managed and undertaken with 97% "very satisfied".



### RESPONDING TO THE LOCAL HOUSING ALLOWANCE

From 2019 the amount of Housing Benefit any household can receive will be linked to what is known as the Local Housing Allowance. For single tenants under the age of 35 this is based on a "shared room rate" in the private sector. In Bromsgrove this is £66.51 per week (based on a 48 week rent year). This is well below the average rent for one bedroom flats. Our Development Team has responded by converting a number of larger flats into smaller one bedroom flats which we are able to let at the LHA rate.

At Shawfields we have converted three two bedroom flats to six one bedroom units. At Arden House, Norton, we are in the process of converting a block currently containing two flats, a meeting room and laundry into six, one bedroom flats.

### EQUIPMENT & ADAPTATIONS

Where homes need to be adapted to help tenants live independently, we will undertake works up to a value of £1,000. Works costing more than this will be referred to the local authority for grant funding. During 2016/17 bdht spent £130,400 completing 277 adaptations to tenant's homes to meet their changing housing needs.

If you think you need an adaptation made to your home, let us know and we will arrange for an assessment.

## 7. REPAIRING YOUR HOME

### OUR OFFER TO YOU

- We will repair your home quickly and make improvements when required
- We will regularly check your home to make it safe and secure
- We will offer appointments and try to fix faults first time.

During 2016/17 we

- Carried out 9,437 repairs
- Spent £1,019,139 on completing these repairs
- An average cost of £107.99 per repair



### ROOFING TEAM UPDATE

Based on feedback from tenants about poor service from previous roofing contractors, we took the decision to employ our own team. This has been in place since September 2015 and has proved more successful than we could have hoped.

Repairs – how have we performed?	Target	Result	
Repairs completed by appointment	99%	99.74%	😊
Emergency Repairs completed in same day	100%	100%	😊
Repairs - % completed within 20 days	85%	89%	😊



## 8. GAS REPAIRS TO YOUR HOME

### OUR OFFER TO YOU

- We will repair your home quickly and make improvements when required
- We will regularly check your home to make it safe and secure
- We will offer appointments and try to fix faults first time.

### GAS SERVICING

- During 2016/17 we completed gas safety checks to 3,498 homes at a cost of £180,237.
- During 2016/17 over 400 customers gave us their views of the gas repairs service. 98.56% of customers were satisfied with the annual gas safety service undertaken.

Gas Repairs – how have we performed?	Target	Result	
Homes with a valid gas safety certificate at 31st March 2017	100%	100%	

Your safety is our top priority. To continue to keep you safe we need you to provide us with access to your home each year to complete our annual gas safety check. It is a legal requirement to have an up-to-date gas safety certificate. On the rare occasions that customers fail to provide access we take court action to gain entry.

At the 31st March 2017, all of our homes, with gas, had a valid gas safety certificate – a big thank you to all of you for providing us with access to your homes to undertake these vital checks.

#### What we check as part of your gas service:

- The gas meter is working properly
- That your boiler is maintained and safe
- Check pipework
- Do a visual inspection of your gas cooker
- Carry out a gas safety check on gas fires installed by us
- That tenant’s own fires have a valid gas safety and flue check.

Everyone’s first gas servicing appointment will be a minimum of 28 days before your certificate is due to expire. Your appointment will be earlier than your certificate expiry date, this is because we want to be sure that we can complete the service within time and still have Team members free to make any repairs during the winter.

If a weekday appointment is inconvenient, Saturday appointments are available on request.

### GAS REPAIRS

During 2016/17 we carried out 2,347 gas repairs, all under-taken by our in- house gas team.

97.41% of customers were satisfied with the gas repair service.

We spent £281,230 on completing these repairs at an average cost of £119.83 per repair

We want to reduce inconvenience to customers caused by repeated heating failures. During 2016/17 we fitted new energy efficient boilers to 245 homes. We are continuing to invest in modernising heating systems and use repair data to focus replacement programmes on those boilers breaking down most often.

Gas Repairs – how have we performed?	Target	Result	
Emergency Gas Repairs completed in same day	100%	100%	
Gas Repairs - % completed within 20 days	85%	96%	

### SERVICES FOR SHARED OWNERS

bdht now offers every shared owner an annual home visit. We have a rolling programme of visits scheduled and when we are in your community we will be in touch

#### Help with Gas Repairs

We know how important it is to you to keep your gas appliances safe and in working order. We also know from your feedback that you would like help with this. We are pleased to announce the introduction of a gas repairs service for shared owners.

The service is now available and is summarised below.

#### Annual Service:

- Boiler - **£66.00**
- Boiler and gas fire - **£90.00**
- Boiler and gas cooker - **£78.00**
- Boiler, fire and cooker - **£102.00**

All prices include VAT. You will receive a Gas Safety Certificate after each service. Excludes repairs to solar panels.

#### Gas Repair Service:

This covers repairs to your boiler and an annual service and costs £12.50 per month payable by direct debit. There is an excess of £60.00 for each repair.

## 9. REPAIRING AND RE-LETTING VACANT HOMES

### OUR OFFER TO YOU

- We will repair your home quickly and make improvements when required
- We will regularly check your home to make it safe and secure
- We will offer appointments and try to fix faults first time.

### THE REASONS FOR HOMES BECOMING VACANT WERE:

Reason for Vacancy	Number	% all vacancies
Moving to other bdht property	89	33%
Death of Tenant	39	15%
Moving to Nursing Home etc	33	12%
Moving to another housing association	27	10%
Moving to live with family or friends	23	9%
Moving to live in Private Rented sector	18	7%
Evictions	10	4%
Other reasons	30	11%

During 2016/17 we repaired a total 289 vacant properties at a total cost of £654,947 (an average of £2,266 per property)

ALTHOUGH A NUMBER OF TARGETS HAVE BEEN NARROWLY MISSED, CONSIDERING A COMBINATION OF QUALITY, COST AND TIMESCALES, PERFORMANCE IN THIS AREA CAN BE CONSIDERED GOOD.

Repairs to Empty Properties - how have we performed?	Target	Result	
Average time to re-let properties	18 days	19 days	
Average cost of repairing empty properties	£2,300	£2,266	
Tenant satisfaction with the allocation process	96%	94%	
Tenant satisfaction with condition of the re-let home - did property meet the Letting standard?	90%	88%	



### MUTUAL EXCHANGES

28 tenants swapped homes during 2016/17, 100% were approved within timescale.

If you are looking to move homes you may be interested in joining HomeSwapper.

HomeSwapper is a website to help customers identify others who want to exchange homes, access to the site is free for bdht customers. You will be able to advertise your property and receive automatic matches for your needs. Just visit [www.homeswapper.co.uk](http://www.homeswapper.co.uk) for more information.

Mutual Exchanges					
2011/12	2012/13	2013/14	2014/15	2015/16	2016/17
18	21	34	27	36	28

## 10. NEIGHBOURHOODS & COMMUNITIES

### OUR OFFER TO YOU

- We will work with you to make your communities a nice place to live
- We will help to reduce crime and tackle anti-social behaviour (ASB)
- We will support people to find employment opportunities and access benefits and training available to them
- We will help people and communities to reach their full potential

### SHELTERED LIVING



#### Parkside Court

bdht's newest housing scheme for older people offers 13 rented properties and 13 shared ownership homes and is based in the centre of Bromsgrove. A modern and welcoming scheme it is ideally placed for transport links and the shopping centre. With a small community room we are able to offer activities and drop-ins for the residents as well as the well-being calls and individual support when needed.



#### Gilbert Court

bdht's only extra care scheme is based in Charford and available for older and disabled people who need additional support to remain independent. This year we have engaged Eclipse Home Care, an excellent care provider to offer care and support both within the Gilbert Court scheme and throughout the wider Bromsgrove area.

### DRIVING FUTURES

- Job coach
- Employment Service
- Digital Inclusion
- Welfare support

This is bdht's newest team, set up from April 2017 and has been developed as a 1 year pilot to support people in our communities to start on their journey into employment. We have 2 job coaches based at the Starlight Café and Community Centre (funded by The Big Lottery and EU funding through our Fusion Partnership with other housing organisations in Worcestershire) who support individuals to prepare for and achieve employment. We have officers who help with budgeting, applying for in and out of work benefits and supporting people to get online as this helps them to access services and will support bdht to increase the number of people who access us online, freeing up staff to concentrate on those who need that extra bit of support.

### AWARD WINNING STARLIGHT COMMUNITY CENTRE



As well as providing homes we feel it is just as important to build and maintain communities. As well as being a fully functional café and buffet service, the Starlight Café in Charford is the hub for a lot of our community initiatives. It provides

- Work experience and volunteering opportunities
- Youth clubs & Craft Groups
- Autism club and specialist services
- IT Training & Adult literacy courses
- Addiction Recovery Groups
- Senior Citizens Lunch Club
- Weekly job clubs and employability courses
- Digital support and access to online services

Part of the Starlight Centre is now let out to the Bromsgrove Parenting and Family services, giving them a base in the community to access those who need their services and giving bdht direct access to support for our customers who might need additional support.

For more information contact us on the Starlight Centre number 01527 833886.

### COMMUNITY DAYS

Last year we were again able to hold two community fun days in Charford and Sidemore with around 600 customers attending. They enjoyed a range of fun activities and raised £950 towards the refurbishment of the Starlight Community Centre. With the continuing success of the fun days, we also held two similar events in August this year.

### COMMUNAL CLEANING UPDATE

Boxer Facilities management now provide cleaning services for all communal areas at bdht schemes following a successful tender submission in 2016. Tenant Cleaning Inspectors monitor the service, during 2016/17 inspectors agreed that standards had been met on 97% of occasions. Where standards are not met, the Environmental Services Team liaise with the contractor to rectify the situation.

### GROUNDS MAINTENANCE UPDATE

Oakleaf Commercial Services Ltd now provide our grass cutting and environmental services for bdht, again following a successful tender submission in 2016. Standards and satisfaction with this service have traditionally been very high for customers, we are keen to build on this and develop innovative ways of working. Again our Grounds Maintenance Tenant Inspectors keep a watchful eye to make sure standards are maintained.

If you need help with maintaining your garden, we do offer a "Handy Garden" service. This is charged at £8 for half an hour. Please contact the Environmental Services Team on 0800 0850 160, email alan.williams@bdht.co.uk or via our Website Portal.

## 11. WHERE WE ARE BUILDING

### OUR OFFER TO YOU

Despite recent national policy changes which have impacted on our income, bdht continues in its commitment to develop new affordable homes to meet the housing needs of local people.

As part of bdht's commitment to improving customer service, all residents of new build properties are now offered the opportunity to be visited by a member of the development team within the first 2 weeks of moving in. At the visits the residents are shown how things work, for example the boiler, given explanations as to bdht's service standards and offered the opportunity to ask questions and raise repairs.

During 2016/17 we completed 91 new properties and acquired an additional 47 homes.

We plan to deliver a further 87 new homes during 2017/18

Where we are building:	2016/17 Actual Delivery	2017/18 Planned Delivery
<b>Alvechurch</b>	<b>8</b>	<b>0</b>
Shared Ownership	5	0
Rent	3	0
<b>Bromsgrove</b>	<b>27</b>	<b>0</b>
Shared Ownership	13	0
Rent	14	0
<b>Bromsgrove District</b>	<b>49</b>	<b>+ 71</b>
Shared Ownership	6	+ 17
Rent	43	+ 54
<b>Redditch</b>	<b>6</b>	<b>+ 16</b>
Shared Ownership	0	+ 4
Rent	6	+ 12
<b>Rubery (Birmingham)</b>	<b>2</b>	<b>0</b>
Shared Ownership	0	0
Rent	2	0
<b>Solihull</b>	<b>46</b>	<b>0</b>
Shared Ownership	0	0
Rent	46	0

### Dingle Lane

As part of our growth strategy, bdht completed the acquisition of 46 tenanted market rent flats in Solihull during March 2017. This is a new market for bdht and we will offer these tenants full access to reliable and excellent day to day services.

## 12. PAYING YOUR RENT/PAYING FOR SERVICES



- Universal Credit replaces Housing Benefit and is paid directly to the tenant once a month and the tenant is then responsible for paying their rent to bdht.
- There are long delays before the first Universal Credit payment is made which can take between 6 to 8 weeks.

If you are struggling to meet your rent payments, please contact the Financial Inclusion Team, as early as possible. We are here to help.

### RENTS PERFORMANCE

External pressures have impacted on the performance of our rent collection this year. A number of factors have contributed to this including pressures on tenant's income:

- Universal Credit now affects any tenant who is single and makes a new claim for welfare benefits.
- Universal Credit will also be introduced to Couples and Families who make new claims from May 2018.

Rent Collection & Arrears - how have we performed?	Target	Result	
Rent collected (as a % of Rent Due)	99.83%	99.56%	☹️
Rent Arrears (as a % of Rent Due)	1.58%	1.93%	☹️

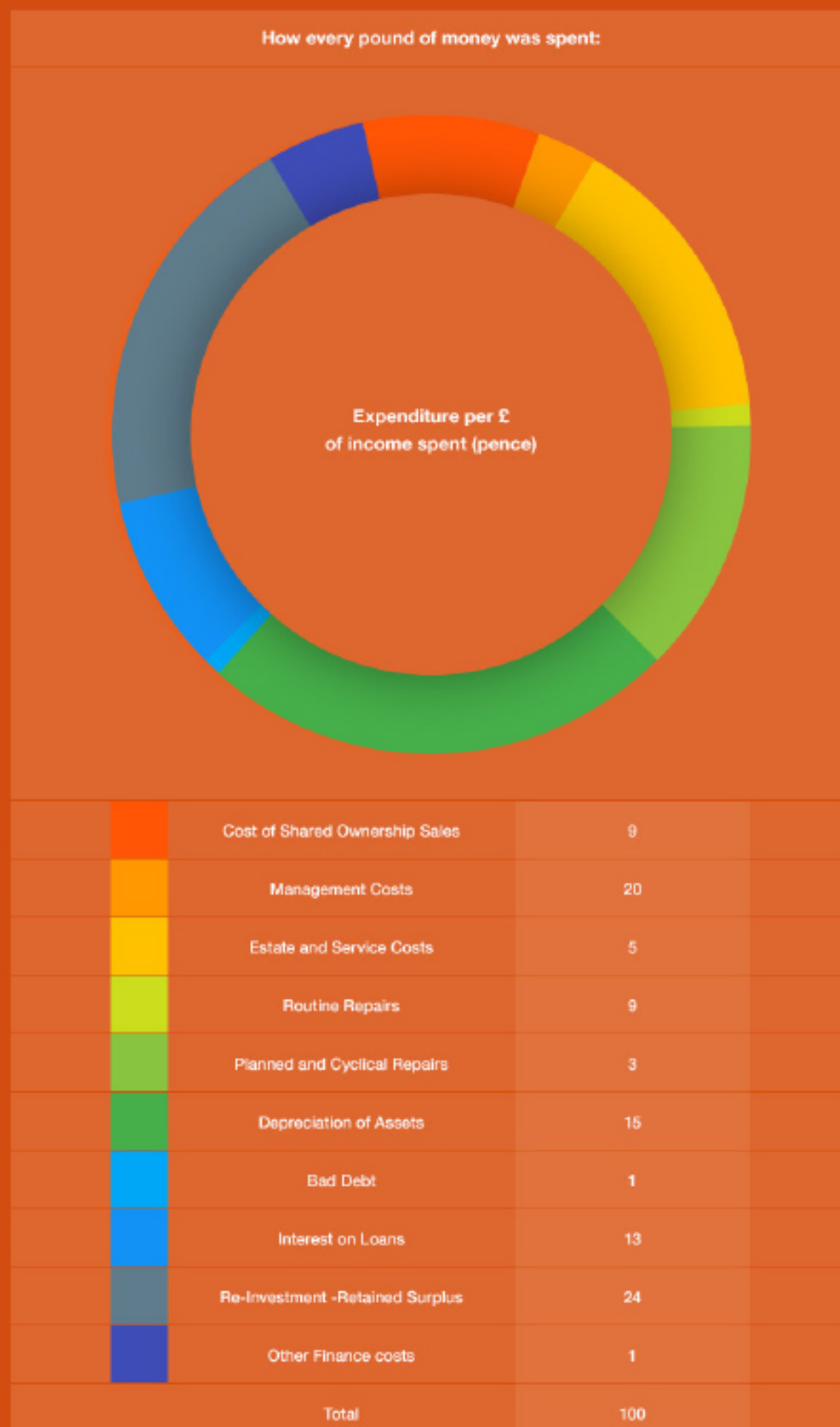
## 13. VALUE FOR MONEY

So, where does our money come from and how is it spent?

During 2016/17 we received £22,752,600 from the following sources:

Source	per £ of income (p)
Rents	73
Service Charges	6
Sales	18
Management Fees	2
Other	1
<b>Total</b>	<b>100</b>

During 2016/17 the £22,752,600 of income was spent in the following ways:



There has never been as much change or challenge in the housing association sector and we are doing everything possible to improve efficiency whilst maintaining quality in front line service delivery.

We remain committed to providing housing for those most in need and continue to develop new affordable housing.

Staff at bdht are committed to working flexibly to respond to new priorities to ensure quality services are maintained.

Figures released by the Homes & Communities Agency show that bdht is more efficient in the provision of services to tenants than most other housing associations with below average costs per unit.

Homes & Communities Agency Benchmark	Social Housing Cost per Unit (£) 2014/15
bdht	3,250
Median for all Housing Associations	3,550

By managing our costs and investing in the development of new homes we have seen further efficiencies. Our cost per property in 2016/17 has fallen further to £2884.

### VALUE FOR MONEY STATEMENT

## 14. GOVERNANCE & FINANCIAL VIABILITY



### MADDY BUNKER

Independent Board Member

Chair of the Board



### PETER WORTHINGTON

Resident Board Member

Chair of the Performance & Review Committee



### MARY MILLER

Independent Board Member

Chair of the Development & New Business Committee



### RACHEL WARD

Resident Board Member

Chair of the Remuneration Committee



### BARRY THOMPSON

Independent Board Member

Chair of the Compliance Committee



### EMMA WINDSOR

Independent Board Member



### VIKKI HOLLOWAY

Independent Board Member



### KATHRYN COULSON

Resident Board Member



### ADAM WAGNER

Independent Board Member



### BARRIE PAYNE

Resident Board Member



### EDWINA EVANS

Chair of Tenant Panel  
Permanent Invitee

### FURTHER INFORMATION

bdht is independently assessed by its regulator, the Homes and Communities Agency (HCA). The result of the most recent assessment bdht maintaining the highest possible rating for financial viability (V1) and governance (G1). These assessments can be viewed in full at [www.gov.uk/government/organisations/](http://www.gov.uk/government/organisations/) then go to Regulation and then Regulatory Judgements.

The Board is responsible for the performance of our organisation. The Board sets out our strategic direction and ensures that we comply with legislation, regulation and manages risks faced by the organisation.

### WAYS TO GET IN TOUCH

Website/Portal - [www.bdht.co.uk](http://www.bdht.co.uk)

Email - [info@bdht.co.uk](mailto:info@bdht.co.uk)

Phone - 0800 0850 160 or 01527 557557

Text - 88020 start your message with the word bdht

Fax - 01527 557600

Letter - FREEPOST bdht

In Person - bdht offices Buntsford Court