

Annual Report






This report has been designed by customers for customers

.....
April 2022 – March 2023
.....



Contents

- 04** Customer Involvement & Governance
- 06** Equality, Diversity and Inclusion (EDI)
- 07** Value for Money (VfM)
- 08** Repairs and Planned Maintenance
- 10** Energy Efficiency
- 12** Safety, Servicing and Compliance
- 13** Damp, Mould and Condensation
- 14** Income
- 16** Money Matters Support
- 17** Community Services
- 19** Specialist Support
- 20** Independent Living Services
- 24** Compliments and Complaints
- 26** Performance
- 28** How do I make a complaint?
- 29** Customer Care Team
- 30** Regeneration and Development

-  @northdevonhomes
-  @northdevonhomes
-  @north.devon.homes





If you have any questions about the report, or would like it in a different format in future, please email marketing@ndh-ltd.co.uk or call 01271 312500.



Welcome

Welcome to the North Devon Homes 2022-2023 Annual Report, which looks at how we performed over the last financial year.

We've tried to keep this report simple and to showcase some important information throughout. Look out for these icons in the report, which will help to guide you:

-  This icon will highlight costs and value for money data
-  This icon will explain where customers have helped influence services
-  This will let you know where to go to find more information
-  This will give more information on terminology that might not be clear

We are a community landlord and, although we are in challenging times, we want to do all we can to help support our customers sustain their tenancies. This report highlights the good work but also shows where we may have got things wrong or haven't met our ambitions yet, giving us more that we can aim for in the next twelve months.

*Martyn Gimber
Chief Executive*



Working together with customers and staff

This Annual Report is a chance for customers to see how NDH is performing. As the Chair of CBP (Customer Board Partnership), other customers and I get to see first-hand the changes that NDH makes each year based on our customer voice. I believe that working together we can ensure that everyone will have access to safe, comfortable and affordable homes which meet our customer needs while also protecting the environment.



Jane
CBP Chair



Colin Dennis
Chair of the Board

A note from our Board

This Annual Report comes at a difficult time for our business and our customers. The last twelve months have been tough, with rising costs in all areas – and the current year will be even more of a challenge to navigate. We know that by working together with our customers we can make sure that the service we are providing offers the best for customers, whilst also being the best value for money that we can achieve.



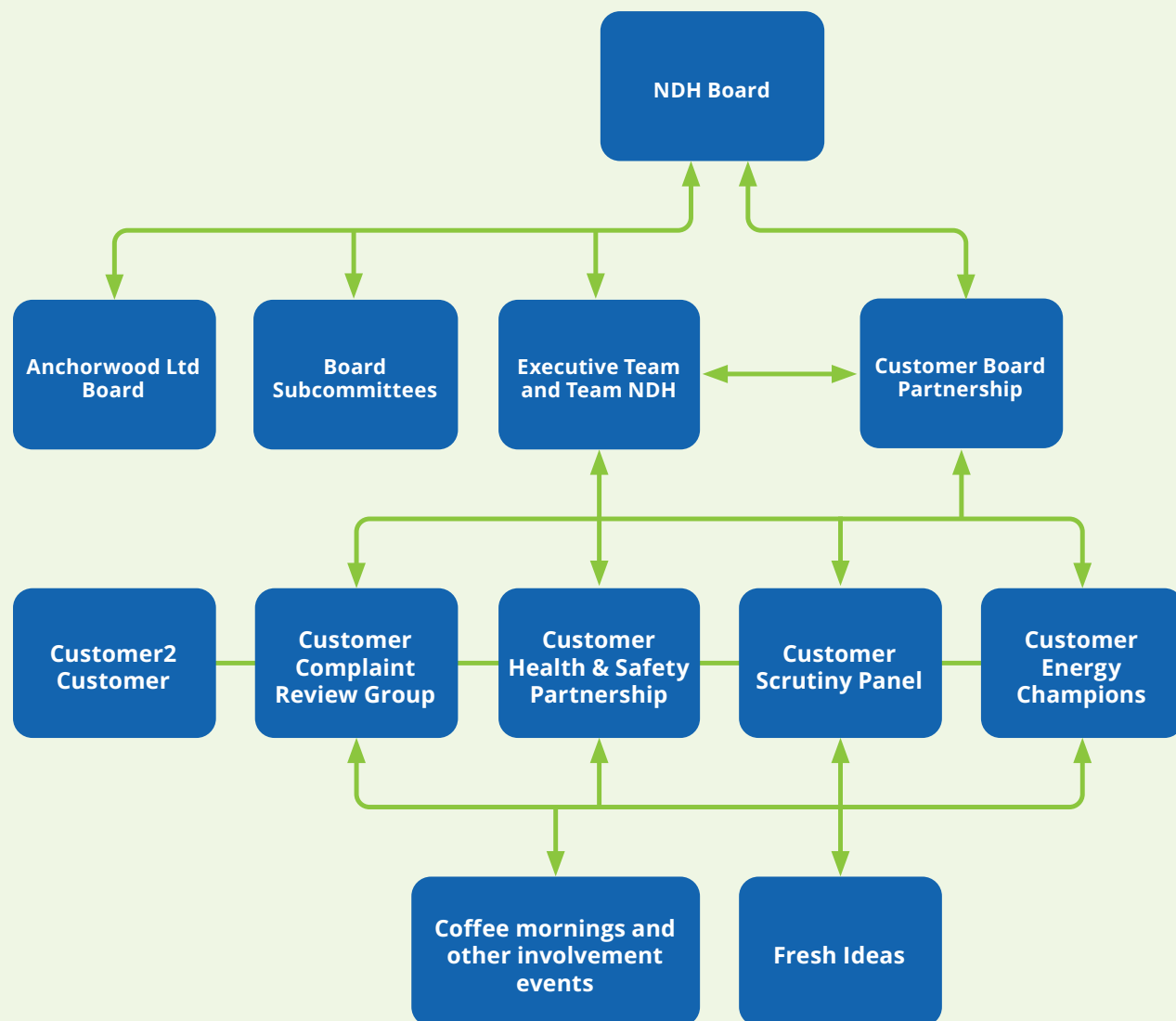
As we want everything to be as accessible as possible for our customers, we have also published this Annual Report on our website. On each page of the report, you will find a link and QR code where you can access the online version. For further information and stories for each section go to www.ndh-ltd.co.uk/art23



Customer Involvement and Governance

Working together with our customers is extremely important to us and, as you will see through this report with the customer icon on each page, they play an important role at NDH in co-designing and influencing our service.

Below is a picture showing how each group feeds into our business, from their front room to our Board Room. Any customer who interacts with us – whether at one of our events or in one of our groups – influences everything that happens at Board level.



Customer Board Partnership

Total number of meetings (held every 8 weeks) **6**
Customer volunteer hours **54.5**

Outcomes – outcomes and recommendations from customer involvement activities discussed and approved at CBP meetings and then shared with the Board.



New Customer Complaints Review Group

Total number of meetings **1**
Customer volunteer hours **12**

Outcomes – First set up meeting agreed approach to meetings.



Fresh Ideas

Total number of meetings **42**
Customer volunteer hours **445**

Outcomes – 8 policies and procedures changed, 11 leaflets / letters.



Health & Safety Customer Partnership

Total number **36**
Customer volunteer hours **118**

Outcomes – action trackers created for each area.



Scrutiny

Total number of meetings **12**
Customer volunteer hours **164**

Outcomes – 3 areas of the business inspected.



Informal coffee mornings / consultation events

Total events **36**

Outcomes – light touch consultation events at coffee mornings and information meetings in our community lounges.



Read further updates from each customer group on our website: www.ndh-ltd.co.uk/art23/customer-involvement



Equality, Diversity and Inclusion (EDI)

At NDH we believe in the importance of getting to know our customers to understand their lifestyles, which will help inform a better service. As well as any characteristics such as disability, ethnicity or age, we also believe in the importance of socio-economic characteristics (shown here) which can help us to tailor our support to those who may need it.

In everything we do, we try to consider the equality impact on our customers who have certain characteristics, and we are working hard to ensure we collect this information and understand where we may have any gaps in our service.

Look out for more information on how we will be collecting this information from customers in future issues of Home News, on our website and on social media.

If you ever need any of our communications in a different format, please do contact customercare@ndh-ltd.co.uk or call 01271 312500.



Customers who work with us on our projects all understand the importance of treating each customer as an individual. They understand that everyone has different needs and that by working together we can better inform our service offer with customer input.



Fuel and Food Poverty



Drug and Alcohol Dependency



Young People who may be vulnerable



Carers



Homelessness



Single Parents



Rural Isolation



Find out how our staff EDI data compares to the local population on our website: www.ndh-ltd.co.uk/art23/edi



Value for Money (VfM)

As a community landlord, achieving Value for Money (VfM) is a key driver for how we deliver our services, work with our partners and get the most from every pound we spend.

We aim to deliver high quality services as efficiently and effectively as we can, maximising the value of those services with the money we have available to us. Ensuring we achieve VfM is of increasing importance to us during a time when costs are dramatically rising, both for us as a business and our customers.

Here we highlight our key VfM figures. Throughout this report you can also see more about our funding, income and costs.

Just look for this icon:



£609k
surplus remaining at the end of the year



At the end of each year, we don't keep the profits from any income that has not been spent. Instead, anything remaining (the surplus) is invested back into homes and services for the upcoming year.



Each year, as part of our Governance structure, customers play a role in helping us to prioritise spending where it is most needed. This includes the rent setting consultation each year; customers work with us to understand costs and income and how we explain this to our customers.



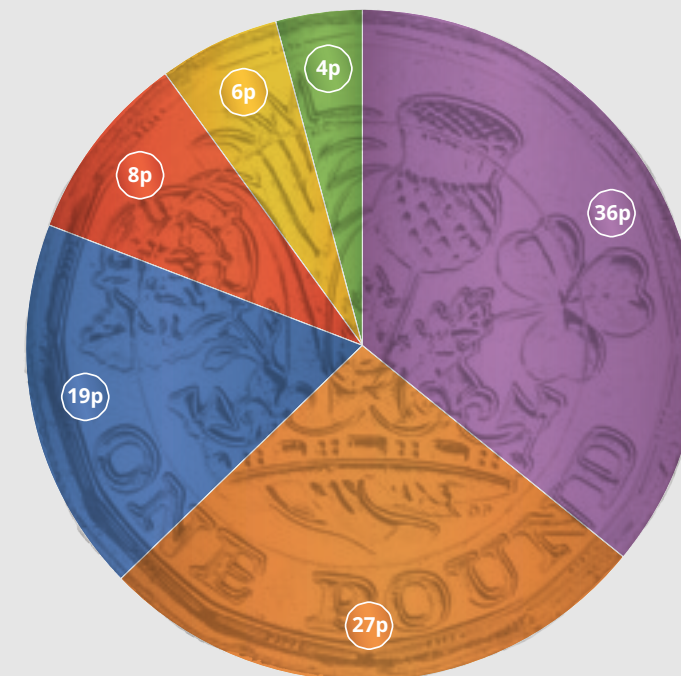
How we perform against all the VfM measures can be found on our website: www.ndh-ltd.co.uk/art23/vfm



How we spend your rent money



As a not-for-profit charity, income collected from rents is invested into the homes and services we provide for customers. The chart below shows a breakdown of how we have spent every £1 over the year:



- 36p Major repairs
- 27p Finance and other costs
- 19p Routine maintenance
- 8p Neighbourhood and tenancy services
- 6p Routine servicing (health & safety)
- 4p Customer services

Repairs and Planned Maintenance

Our offer and your responsibilities

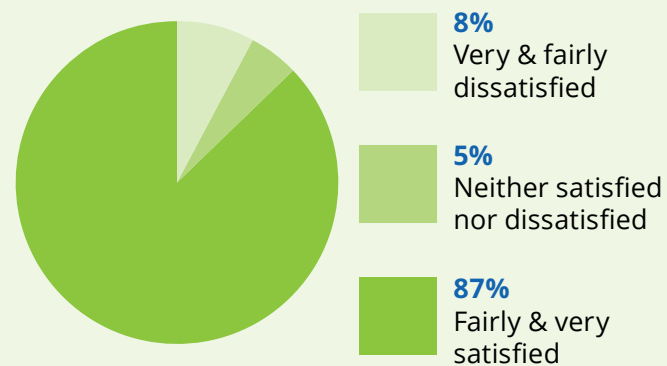
As a landlord we have a number of responsibilities to you, our customer, to ensure that you have a safe and secure home to live in. This includes making sure your home's structure is safe, that servicing of gas and alarms takes place; broken kitchen and bathroom fittings are replaced, as well as keeping your home in general good repair.

As a customer living in one of our homes, you have responsibilities to keep your home in a good condition. This includes replacing soft furnishings such as carpets and curtains, internal decorating, fencing and other general maintenance of the property. For more information on responsibilities, please see the leaflet on our website.

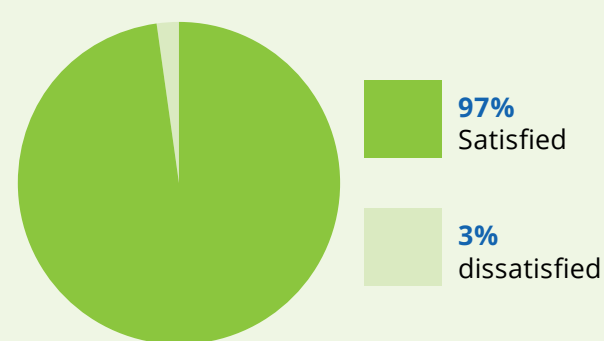
Satisfaction

What do customers say about our repairs and planned maintenance services?

Repairs satisfaction



Planned Maintenance satisfaction



"Work was completed to a high standard. The worker worked very hard and was respectful to our home and was very polite and really good with our children."

"Very pleased, contractor arrived on time, kept me updated. Used carpet protector and tidied up afterwards. Thank you."



How did we invest in customers' homes?

£3.9 million spent improving customers' homes



- 182 new kitchens
- 20 new bathrooms and wet rooms
- 113 new doors
- 250 heating and boiler upgrades
- 28 roofing works



Whilst new doors, heating upgrades and boilers were carried out by partner contractors, the remaining works were all completed in-house by our very own Home2Home Team. Growing our own talent and skills is something we are working hard to expand on - and it offers better value for money overall.

Want to hear more about our planned improvement works or learn how we deal with our repairs? Read more on our website: www.ndh-ltd.co.uk/art23/repairs-planned-maintenance

Energy Efficiency

PV Panel installation

Following on from the Boxergy Project last year, we have secured funding from the Energy Savings Trust to add PV panels to eight properties, which will increase the energy efficiency further. In addition to these properties, we are fitting PV panels to a further sixteen properties, some of which have air source heating. Some of these properties will also receive a new smart 'Mixergy' hot water cylinder which connects directly to the PV panels.

This scheme will be monitored for twelve months to understand how all these components work and help inform decisions on potential heating strategies in the future.

Heating upgrades

We have secured funding to install new infra-red heating, a Mixergy tank and PV panels to two properties. These will receive monitoring and remote connection to understand how these technologies work together.

We are also undertaking a funded project to install sophisticated controls from a company called Connected Response to forty properties with mid-life Economy 7 heating, which will enhance efficiencies for the customer and provide lower running costs too.

Social Housing Decarbonisation Fund and Project

Following our wave one funding win for the Social Housing Decarbonisation Fund (SHDF), we have completed all retrofit assessments to properties under this phase. We've progressed works to remove all existing defective cavity wall insulation and replaced any thermal doors that needed replacing. We were also successful in a further funding win in the second wave of SHDF. This extra funding will help improve energy efficiency for over 100 customers.



£2.3m

raised from funding bids awarded

£2m

additional matched funding from NDH

79.7%

properties with a SAP rating of Band C or above

72

Average SAP score



The SAP rating (Standard Assessment Procedure) is one that measures the energy efficiency of a home. By 2030 all our homes will need to be rated Band C or above. The SAP score is based on our average SAP rating across all properties.



During energy efficient visits involved customers have been able to offer advice to customers on how to use their radiators correctly and work closely with the energy and welfare officer to identify customers who need extra support.



Read about some of our customer experiences with their energy upgrades on our website: www.ndh-ltd.co.uk/art23/energy-efficiency



Safety, Servicing and Compliance

£1m overall spend on cyclical maintenance.

Cyclical means routine, so this figure includes things such as gas servicing and electrical checks.

Electrical Safety First Funding

In February we held a series of events in our various communities to promote fire and electrical safety, offering customers the chance to get their own electrical appliances tested. Funded by Electrical Safety First, the awareness events also gave our customers the opportunity to receive further electrical safety advice and chat to our staff and partners about other areas of safety in their homes.



Fire and electrical safety

- 123 new fire doors fitted
- 160 fire inspections carried out
- 33 electrical upgrades
- 672 electrical inspections carried out

Gas servicing

- 100% of homes with a valid gas safety certificate at year end

Radon surveys

- 208 homes checked for radon gas at year end



Our Customer Health and Safety Partnership has been busy meeting our customers at their roadshow of coffee mornings and themed events. They are always welcoming new members if you are interested in hearing more.



If you want to know more about the inspections and survey projects underway at the moment, you can read more on our website: www.ndh-ltd.co.uk/art23/landlord-compliance



Damp, Mould and Condensation



619

damp, mould and condensation surveys completed

92

homes with ventilation improvements made

273

homes with energy efficiency improvements made

Updating our policy

When news broke of the tragic death of a little boy in Rochdale, who died as a direct result of the effects of damp in his home, the housing sector stood up and listened. We had always had a good working policy with regard to the causes of damp, but we held immediate consultations with our customers to help review our policy and customer communications to see what else we could do. The policy has now been updated with new advice and assurances that even minor cases of damp or mould will be taken seriously from day one.

If you have any prolonged instances of condensation in your home, or you start to see damp or mould forming, please contact us as soon as possible so that we can work together to sort any issues. Details of how to reach us can be found at the front of this magazine.



Our Fresh Ideas group reviewed this policy and recommended including how customers can help with this as well as support from NDH. The Scrutiny Panel is currently doing a review on the damp, mould and condensation procedure and how we can communicate the importance of reporting damp and mould messages out to all customers in a variety of ways.



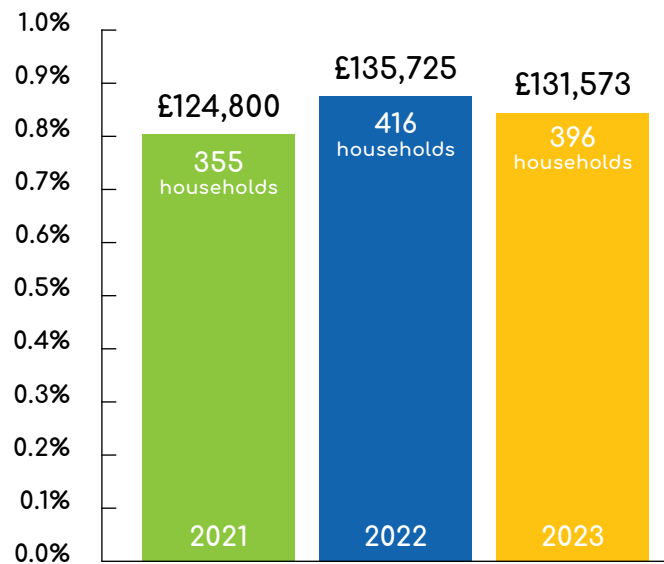
You can read our full Damp, Mould and Condensation policy and guidance on our website: www.ndh-ltd.co.uk/art23/dmc



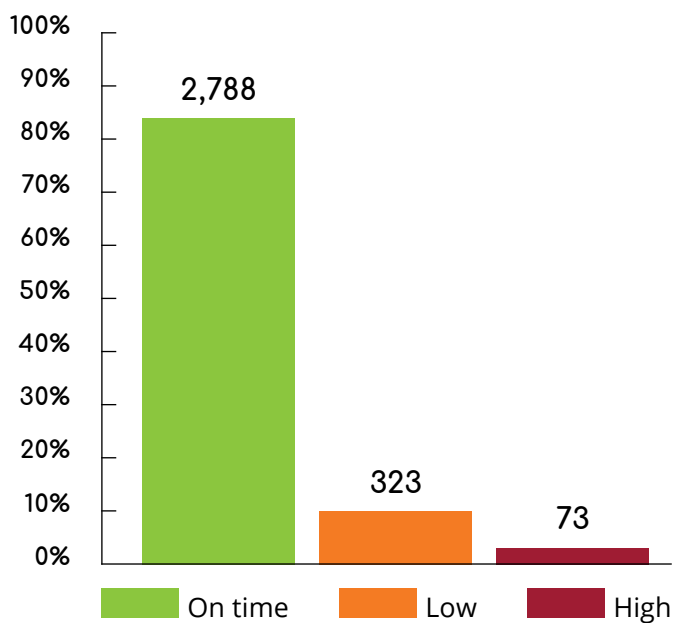
Income

Rent Arrears

Over £15.8m was paid by NDH customers. The chart below shows how much rent was unpaid at the end of the year.



At the end of last year just 396 households were late with rent payments. This compares very well to other social housing landlords. From the 396 households who were late with payments, just 73 were for households in high arrears as shown in the graph below. 323 households just need to make small payments to bring their accounts up to date.



THANK YOU

A big Thank You

to the 88% of customers who pay their rent on time. It makes a real difference to the service we can provide. If you'd like help to bring your account up to date, please speak to one of the team who will be happy to help.



We're pleased that we've been able to work in partnership with customers to keep rent arrear evictions to a minimum

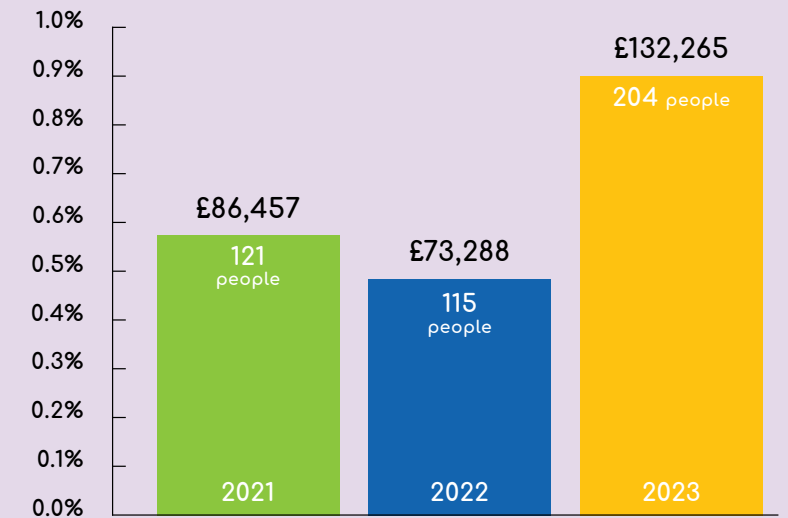
"I got into difficulty paying the rent when my business was hit hard by Covid. I buried my head in the sand and the arrears escalated. The staff at NDH didn't give up on me and kept offering help. Once I started talking with Laura it was easy to sort out a repayment plan that I could afford."

Mr H, Barnstaple

Former Customer Rent Arrears



A former customer is someone who used to live in one of our homes and who still owes us rent money.



Helping customers in hardship

After the pandemic, we started to see how much customers were struggling with the rising cost of living. Last year was our first year of implementing an official Hardship Fund. We have always had ways of supporting customers in hardship before this, but this year we have dedicated funds set aside to help our customers.

Did you know...

It's estimated that £19 billion of benefits goes unclaimed each year? Including around £1.8 billion in Pension Credit alone!

Are you receiving everything you are entitled to?

We have a free benefits calculator on our website – check whether you could be one of those missing out.



£2,920

paid to customers who needed crisis payment support



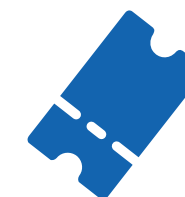
8

white goods, carpets and essential household items purchased



1096

customers are now receiving Universal Credit



87

Foodbank vouchers issued



For more information on our Hardship Fund, or how we could support you, please visit our website: www.ndh-ltd.co.uk/art23/income





Money Matters Support

Our Money Matters Support Service is a free service run in-house by our Income Team and it aims to help customers find extra benefits, energy or the support they are entitled to. Our team can also help assist with payment plans and budgeting.

 **426**
households supported

 **£195,846**
Successfully secured for customers

 This is extra money that the customer receives because of our support. This is calculated by adding up all the additional benefits that were being missed out on by customers, that we found for them through our service.

 During energy efficiency visits involved customers are able to chat to customers about support and can help by referring back to the Money Matters team. The Customer2Customer group is always happy to talk directly to any customer.

 Read a success story from a customer on our website: www.ndh-ltd.co.uk/art23/money-matters 

Over 65s additional support

Last year we received additional funding from Independent Age which allowed us to support even more over 65s customers with benefits checks. We were able to reach out directly to customers who may not usually be known to us.

- 104 customers supported
- £61,739 successfully secured

Energy support

When energy costs increased last year, this pushed many households into fuel poverty. In response, we funded a specialist Energy and Wellbeing Officer to support customers with energy saving measures and dealing with energy crises.

- 81 customers supported
- £5,388 spent on helping customers with energy bills

Other ways we have been supporting our customers

As well as supporting customers and finding extra benefits, we have also been working on...

- 36 food hampers gifted at Christmas
- 75 emergency energy top ups
- 26 retail vouchers issued totalling £2,920

Community Services

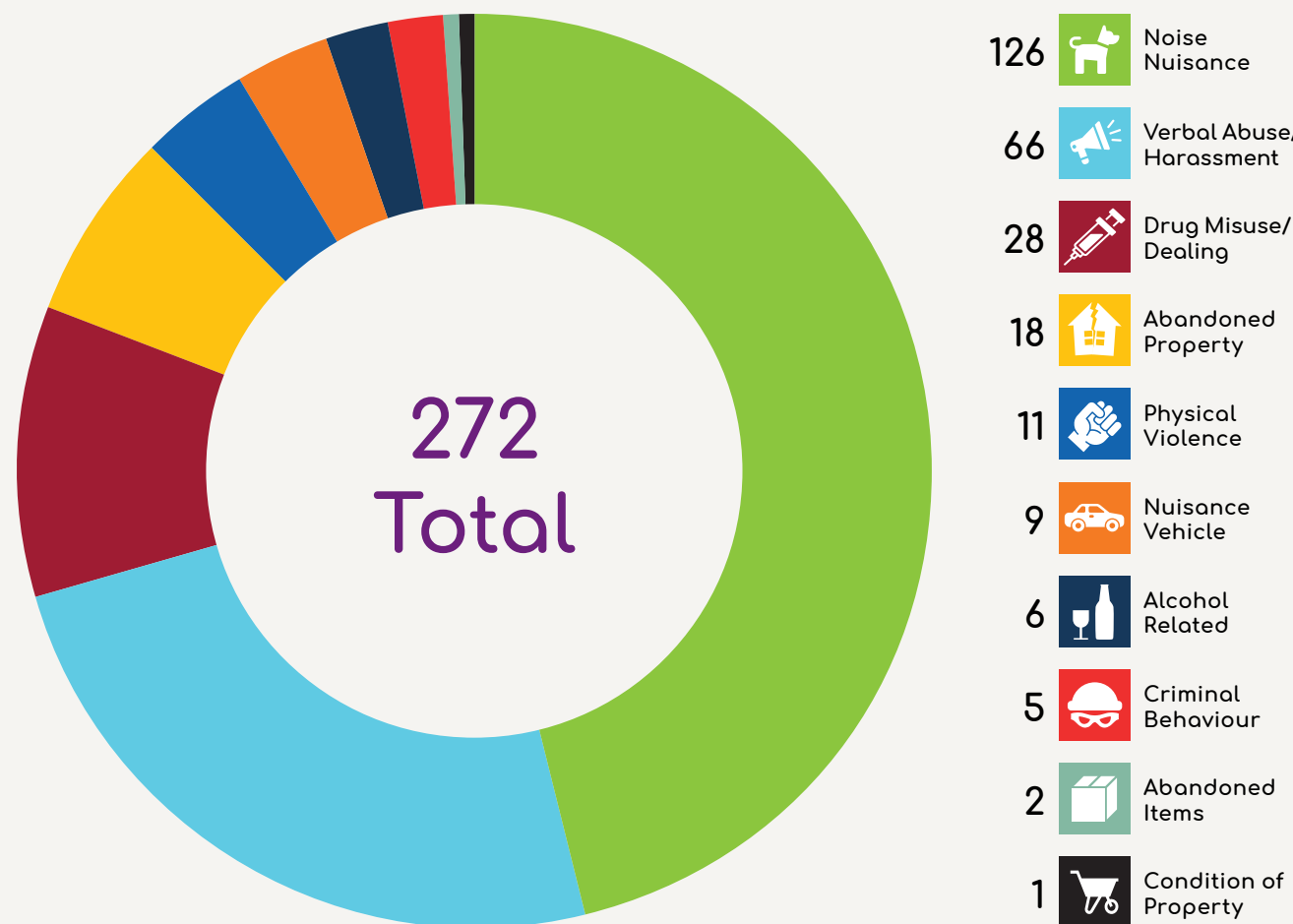
Our Community Services Team consists of our Neighbourhoods, Specialist Support and Independent Living Services Teams. They work together to support our communities with a range of issues from tenancy related matters, to mental health or older person's support which you can read more about on these pages.

The teams work on a patch basis, which means they focus on one area within North Devon. Our patches are Green which is the Barnstaple area, Orange which is the South Molton area and Purple which is the Ilfracombe area. The patch system is applied across the business to ensure that everyone has a team of people they can call on, who know their area and home, no matter what they are calling about.

Watch out for more of our team out and about in your community as we attend more customer events, clear up days and more!



Types of Anti Social Behaviour



Working together with our local Police

To help support our communities, we are working closer than ever with our local Police. Last year some new recruits to the force came to shadow one of our team, to see for themselves the work that we do and how we can both benefit from sharing information. This approach is being continued and we look forward to developing more partnerships with local community officers.

Safeguarding

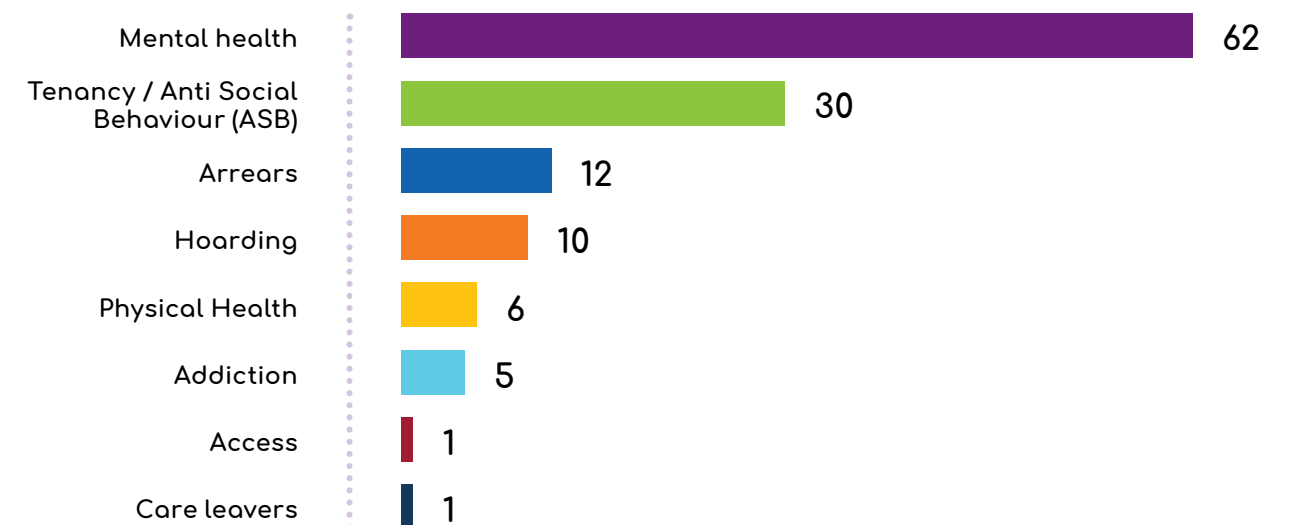
As a member of our community, we have an obligation to ensure the welfare and safeguarding of our customers. This year we have supported **62 people** with safeguarding concerns by working closely with other partner organisations.



62
safeguarding concerns raised

Specialist Support

Our Specialist Support Team was created to help support those customers who need long term support on specialist issues such as mental health, money and drug issues.



The chart above shows the different sort of themes each support case had. As you can see, mental health plays a part in almost all of the households supported in the year. Here are the definitions of the other types of issues:

Addiction is where we are supporting someone with an addiction. This could be substance related, or an addiction to gambling or gaming, for example.

Hoarding is a mental health condition usually linked to some kind of trauma, where the person is unable to let go of physical items and begins to hoard them in their home – potentially posing a health and safety risk to themselves and their neighbours.

Arrears is where the customer is struggling to keep up with rent or other debts. We work closely with our Money Matters Team on these cases.

Physical health could be linked to an illness, or something such as a weight issue.

Where **access** might be an issue, we support our colleagues to gain access to carry out routine servicing checks such as for gas and fire safety.

Care leavers are young people who leave the childcare system, sometimes as young as sixteen, and who need support getting housing and wider support adjusting to adult life.

The support that our team is able to provide has been a huge cost saving to the business and, therefore, to our customers, as we work together. A report that has been carried out shows the savings, below:

£1 spent on support = £15.75 saved in legal and other costs

When you invest in support the savings are clear. Cheaper proactive support costs vs costly reactive expenditure is a cost saving and helps ensure our customers get the support they need to sustain their tenancies.

If you want to read the full report and see the case study examples for yourself, please visit our website here www.ndh-ltd.co.uk/art23/community-services

Independent Living Services

 **214**
Support customers at the end of March 2023

"The service is very good, always helpful and caring"

"Everything is brilliant, they are always ready to help quickly and professionally"

Personal Emergency Alarms

As an additional service, we can provide either a hardwired or personal emergency alarm to our customers so they can access support in an emergency. This normally consists of a pendant alarm with fall detection, for example. As we are a charity, the income from this service goes straight back into providing more services for our NDH customers. This is our progress on the service in the last year:

 **£194,704**
raised from alarm services

195
new alarm customers

We are also undergoing an upgrade to our hardwired alarms, as the infrastructure in our communities switches from analogue to digital. So far, we have upgraded:

 **206**
properties at 4 independent living communities

Helping families into homes

As well as supporting customer tenancies, we also support customers moving in, moving out, and moving from and to our homes.


- **193 people** and families have been given a home to live in
- **192 households** have been supported with moving out
- **58 households** have been supported with a mutual exchange

Furniture donations

To help some of our customers, we run a furniture donation project where we help match customers who have something to give with customers who are in need. If you have something in good condition that you would like to donate, please email neighbourhoodservices@ndh-ltd.co.uk.

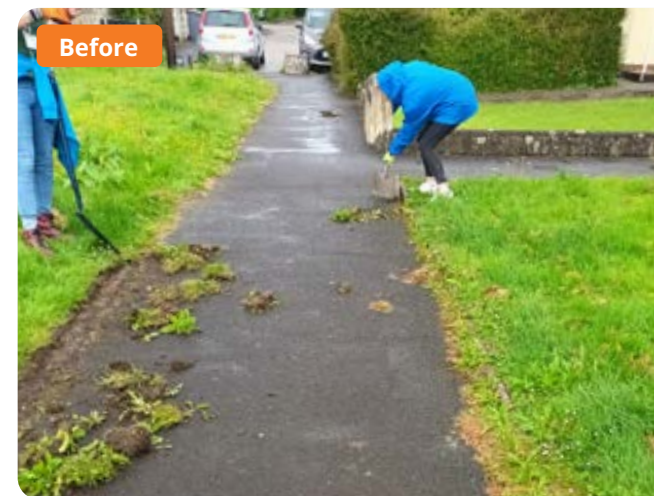
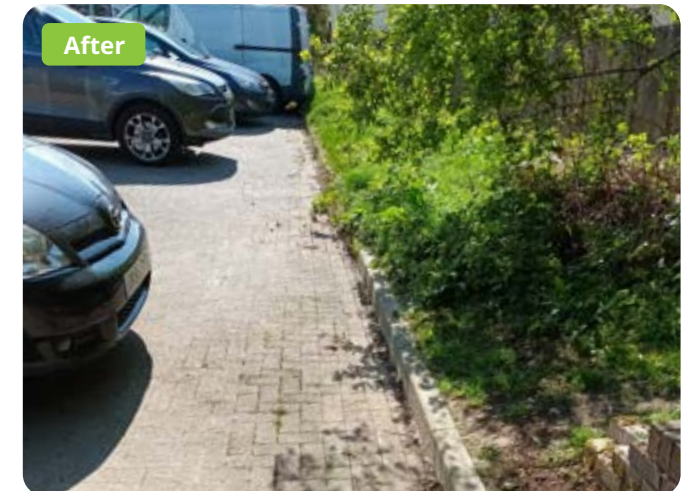
Funding award for our communities

We were pleased to be awarded **£17,123** from the S106 grant funding. This money will be arriving with us this year and will be used to fund new playground safety surface at Hart Manor.

 S106 is a pot of funding from the Council for local community projects. The money comes from local developers who need to contribute a certain amount per development to the local area.

Improving our green spaces

Our Estates Team has been busy working to improve the green spaces in our communities. Just take a look at some of these before and after photos:



We also took part in 6 clear up days in communities last year. Take a look!



The Fresh Ideas Group worked with the Community Services Team on a number of policies and gave feedback/recommendations. All our policies are available to read on our website.

The Scrutiny Panel has also carried out a deep dive into the estate services and commissioned a paper survey to all customers who pay a service charge. The Panel reviewed and has produced communal garden principles (with the help of Fresh Ideas group) and this has been implemented and displayed on communal notice boards. The Panel agreed that bringing the service in-house has been successful and recommended that customers are better informed of estate responsibilities and what they do and recommendation of a future enhanced service if they need gardens cut. The survey results did show that a high level of information relates to areas not owned by NDH. The Customer Board Partnership approved the communal spaces and standards co-designed by Scrutiny and Fresh Ideas. These principles will make it fair for everyone to use and enjoy communal gardens.

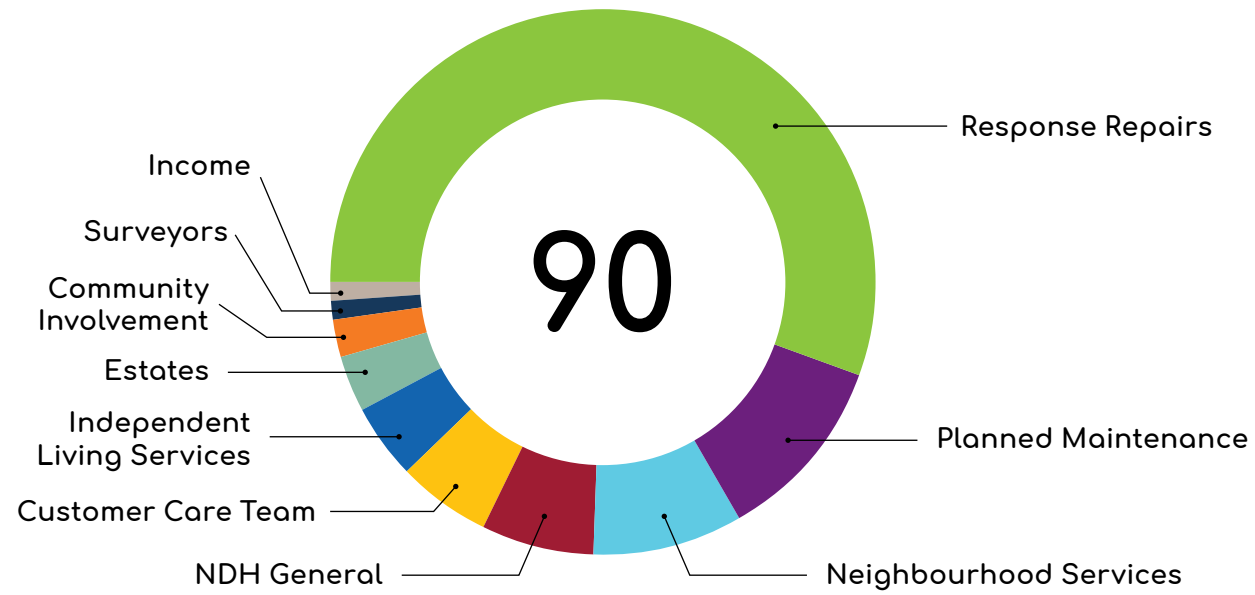


Read our reports, more case studies and watch our partner videos on our website:
www.ndh-ltd.co.uk/art23/community-services



Complaints and Compliments

Compliments

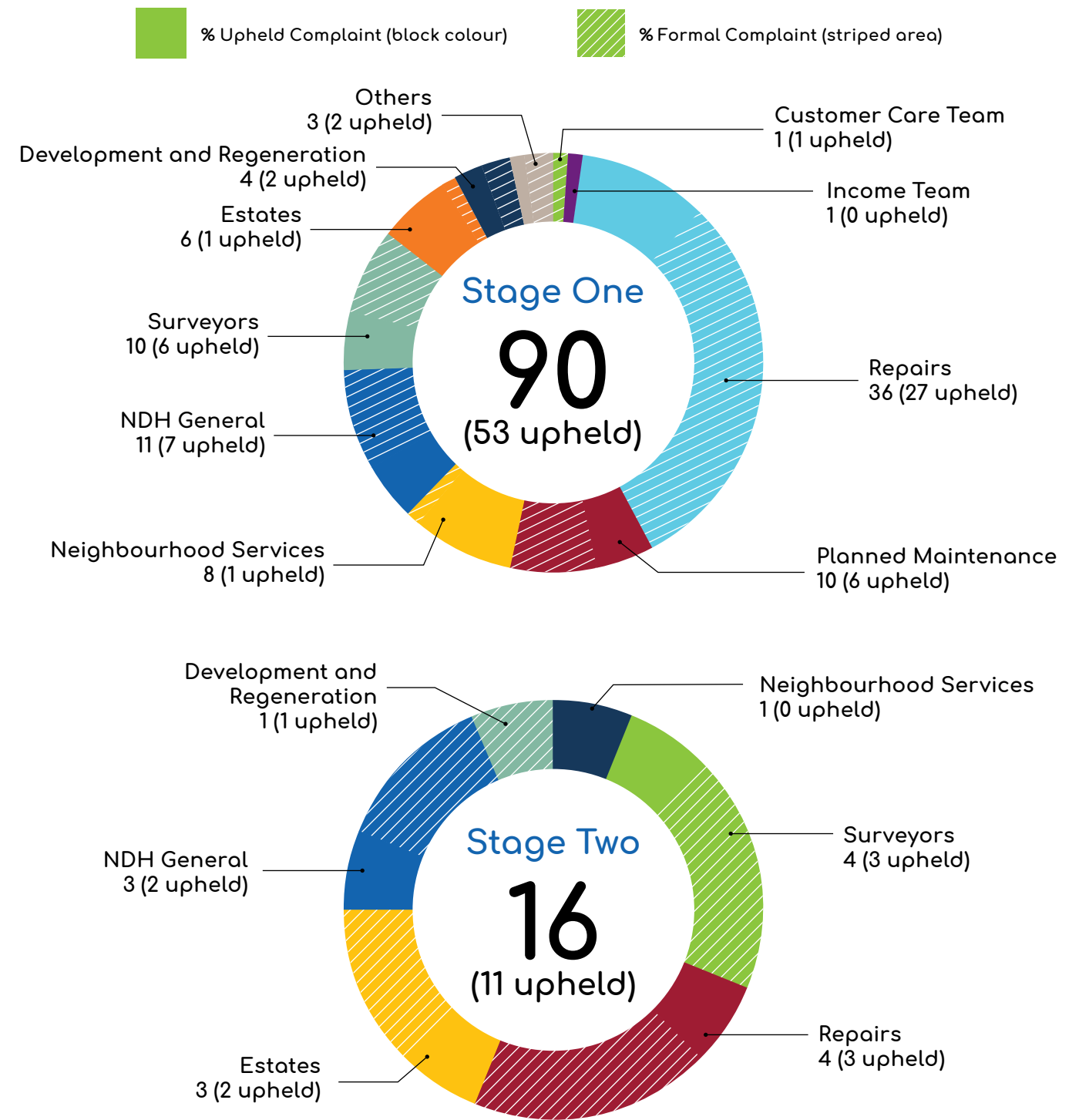


Complaints



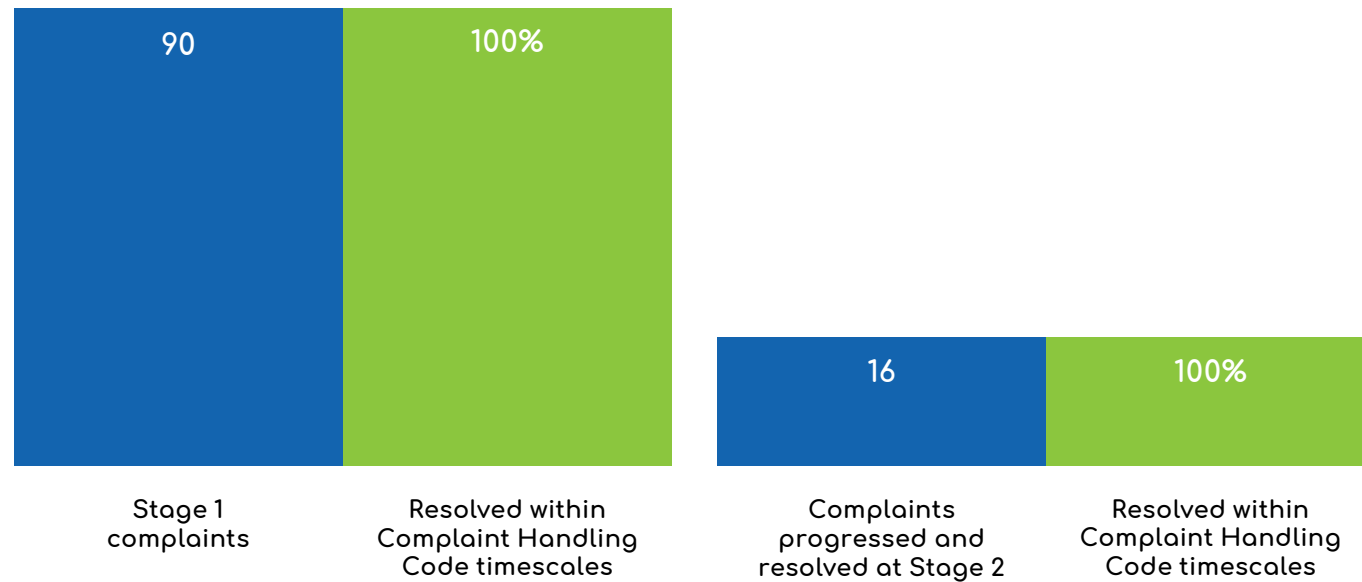
Our formal complaints process has two stages. At Stage 1 we work through the complaint with the customer in an official review process. If we are unable to resolve the complaint with the customer to their satisfaction, the complaint can be moved on to Stage 2 of the process.

An upheld complaint is one that we agree is a valid complaint during the process which we will aim to resolve with the customer.



Our Performance

The figures below show our ability to resolve customer complaints within the Complaint Handling Code timescales as set by the Housing Ombudsman. We are pleased to see that we haven't been included in the Complaints Report by the Housing Ombudsman this year, due to having no unresolved complaints from customers.



You can also read our Complaints Code Self Assessment on our website for more information: www.ndh-ltd.co.uk/art23/complaints-compliments



Tenant Satisfaction Measures (TSMs)

Over the coming year you may receive a letter, call, text or email from us, asking you to take part in a Tenant Satisfaction Survey.

We're doing this survey so that we can understand where we are doing well and where we need to improve. It will also help us see how we're performing against the new tenant satisfaction measures which have been introduced by the Regulator of Social Housing from 1st April 2023.

The survey consists of 12 questions covering our repairs service, building safety, customer engagement, neighbourhood management and complaints. You can answer as part of the call, by using your keypad or, if you prefer, you can request that the survey is sent to you via text message (SMS). The survey should take approximately 5 minutes to complete.

We really hope that you'll take part in our survey and share your views with us. If you want to tell us anything further - good or bad - you can always do this by calling 01271 312500 or emailing us on feedback@ndh-ltd.co.uk

Compensation

In some cases where complaints have been made and, for example, possessions have been damaged, part of the resolution may include some form of compensation.

£8,386

awarded in compensation

30

customers received compensation

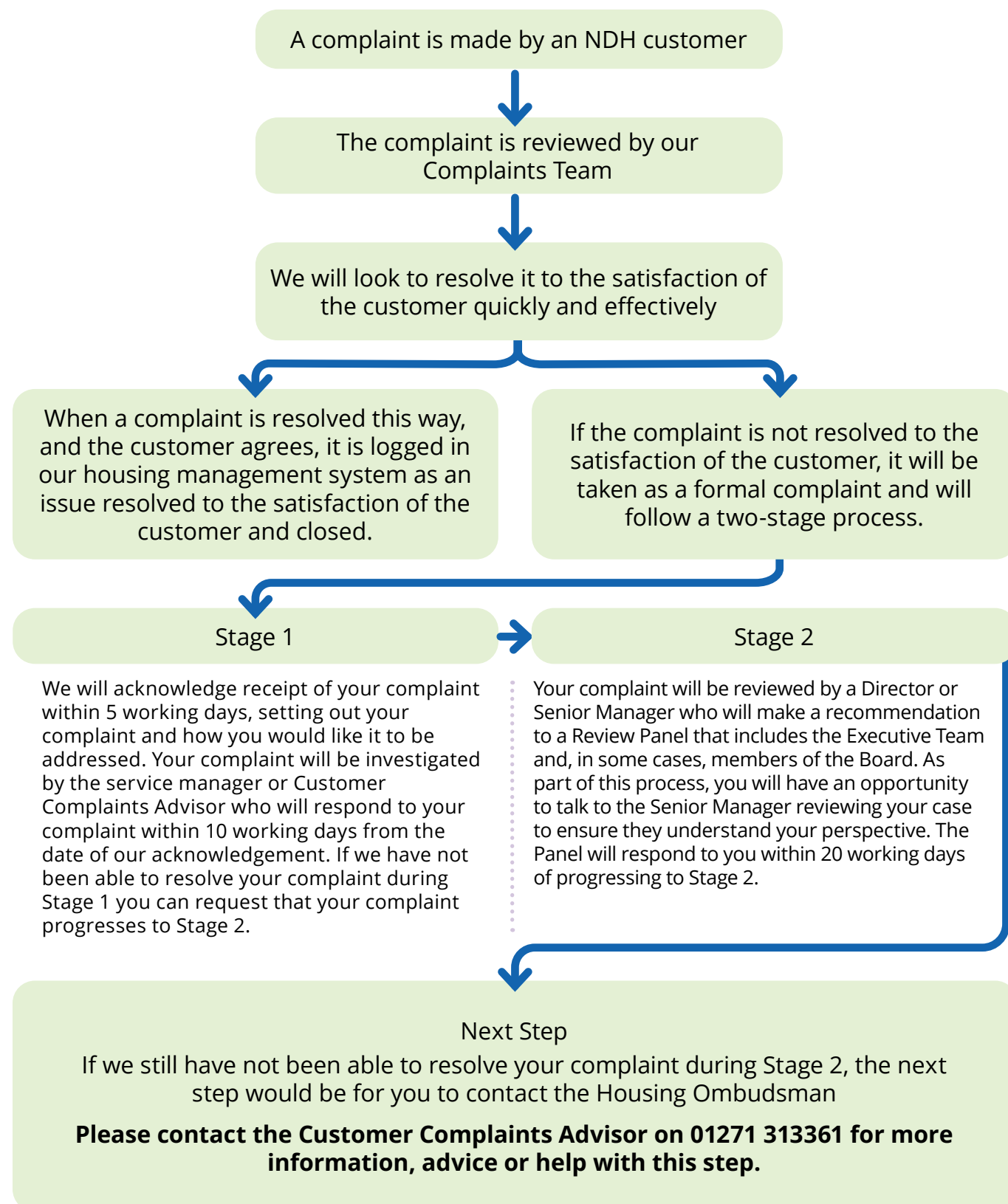


Our involved customers helped to form our new Customer Complaints Review Group. This was set up to review our feedback to ensure that any trends are spotted and help us make service changes where needed. The group now reports any trends back to the CBP group to ensure that the Board is kept up to date with their findings.



How do I make a complaint?

If you need to make a complaint to NDH, you can follow our complaints procedure as below.



Customer Care Team

Our team is always available to help customers from 8.30am until 5pm Monday to Friday either over the phone by calling 01271 312500, in person at our Head Office, or by emailing customer care@ndh-ltd.co.uk.

Outside office hours you can find an array of services available on our website, including reporting repairs, logging ASB, making a general enquiry, or requesting a rent statement by email, to name just a few.



 35,270 calls answered

 Average of 120 calls a day

When asked how satisfied customers were with our service:



88%

said it was easy to get through to us



92%

said the agent was friendly and helpful



92%

said they understood the explanation to their query

"Very happy with the service I receive"

"Very satisfied with the whole service"



Customers have once again been an ongoing help with our customer communications. They review our letters, leaflets and other communication avenues to make sure everything we send out is clear to all. They have also been working with our Customer Care Team to develop and implement a new Recharge Policy and Procedure.



Read more successful stories about our customer service and find out what else you can do by visiting our website: www.ndh-ltd.co.uk/art23/cct



Regeneration and Development

New Development Strategy

This year, we have been reviewing and updating our development strategy to ensure we are making a positive contribution to our communities in every way we can. Build costs are increasing and borrowing costs rising but the value of homes remains steady. However, we are finding (along with other housing providers) that our ability to build new homes for our customers is becoming harder in the current climate.



Step 1

Acquisition

acquiring new affordable homes from existing house builders, buying them at sale price to join our portfolio.



Step 2

Development

building our own new developments with a mixture of market sales to increase income and affordable homes to rent or buy.



Step 3

Regeneration

focus on regenerating some of our older, less energy efficient homes.



Step 4

Disposal

when absolutely necessary (due to condition or age of a property) it is sometimes better to sell a property rather than regenerate it. Usually, depending on value, by the sale of one older property with lots of issues, we can fund a further two or three energy efficient and accessible properties, which are more in demand. Less than 0.3% of our stock (10 from 3,300) may get put up for sale each year and only after consultation with our Board.

New homes and funding created



£5.2million

spent developing new homes

£630,000

made by Anchorwood Ltd to gift-aid back to North Devon Homes.

Across our North Devon Homes and Anchorwood Ltd portfolio we have completed on:
New homes completed (total) – 37 homes



26 market sale homes



7 Social rent homes



4 shared ownership homes

In the pipeline for the next couple of years we are also working on:



160+ social rent, shared ownership or affordable rent homes



51 market sale

New feedback process

We continue to improve how we review our developments once a home has been handed over to customers and will be seeking honest feedback from them about their new homes. We will use this information to better inform our future developments.



Customers have helped us put together our Development Strategy which will be launched for the next few years. They have also been visiting and reviewing a number of developments to check on progress, standards and quality.



To see what customers think of their new homes on our developments this year, please read the stories on our website: www.ndh-ltd.co.uk/art23/regen-development



