

Message from Chair of the Board:

I have been a member of the NDH Board since May 2023 and I have recently been appointed as the new Chair of the Board. As we navigate yet another year filled with economic challenges, I want to take a moment to reaffirm our commitment to providing the best support and services to our customers.

Recognising the pressures on household budgets, our Board has prioritised affordability while ensuring we can continue to deliver essential services. It is important for us to balance this commitment with the rising costs that we, like many organisations, continue to face.

At North Devon Homes, the well-being of our customers and communities remains at the forefront of our mission. This past year, we maintained our Hardship Fund to support those in greatest need and delivered 75 hampers to customers at Christmas. Our Home Movers Fund

has assisted those relocating, while our Financial Inclusion Officer has helped older customers access over £440,000 in additional income. We are also proud to invest in Energy & Wellbeing services, supporting 172 households last year to remain warm and well in their homes.

While it is never easy to implement a rent increase, it is a necessary step to ensure NDH remains a resilient and responsible landlord capable of maintaining our high service standards. If you are facing challenges with your rent payments, I encourage you to reach out to us. Our dedicated team

is here to provide the support and assistance you need.

These are indeed difficult times, but together as a community, we will face these challenges head-on and emerge stronger. Thank you for your understanding and continued support.



John Creswell, Chair of the Board

Message from Customer representatives

As your customer representatives, we've been working closely with NDH's Directors, Managers, and Board members as part of the annual consultation process to discuss the proposed rent increase and what it means for all of us.

We know that rent increases can be difficult, especially in these challenging times, so we are relieved that the increase has been lower than we've seen in recent years, which will hopefully provide some much-needed financial relief to customers.

Our goal has always been to ensure that NDH delivers the best possible value for your money. NDH's rents are still lower than other South West housing associations, and significantly less than private sector rents in North Devon. By keeping rents affordable, NDH can continue to offer vital services while easing the burden on customers' finances.

In this booklet, we've asked NDH to highlight what your rent contributes towards, so you can see exactly how it's spent. It's important to us that you know where every pound goes and that

NDH continues to be transparent in how your money is used to support and improve services.

While no rent increase is easy, the level of increase reflects a balance between maintaining essential services and keeping the cost of living manageable. We know these are tough times, but NDH remains committed to supporting you and ensuring that we all receive good value for the money we contribute.

As your representatives, we will continue to work with NDH to keep your needs at the heart of these decisions.



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Thank you

We'd like to say a huge 'Thank You' to the 88% of our customers who pay their rent on time and keep up to date with their rent payments.

Paying your rent on time makes a huge difference to the service we can provide for our customers. If you would like to bring your account up to date, please speak to a member of the Income team who will be happy to help you.

How is my new rent calculated?

From April many rents will be increased by 2.7%. Your total rent is calculated as a full year and then equally spread to give you your new regular rent amount.

- If you are on a weekly tenancy, your yearly total is divided into 48 weekly charges which leaves four rent-free weeks in the year. Although no rent is charged to your account on these dates, if you have fallen behind with your payments it is your opportunity to catch up with any arrears.
- If you are on a monthly tenancy, your yearly total is divided into 12 equal charges from 1 April 2025 to 31 March 2026.

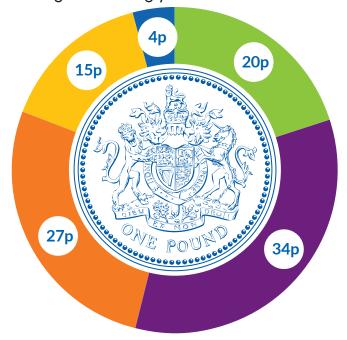
*Please note that there are a total of four rent-free weeks in 2025/26, in addition to 7 April 2025 you also have 16, 23 and 30 March 2026

Rent free weeks

- Monday 7 April 2025
- Monday 16 March 2026
- Monday 23 March 2026
- Monday 30 March 2026

Where does my rent money go?

As a not-for-profit charity, all of the income collected from rents is invested into the homes and services we provide for customers. Below we have broken down how every £1 is planned to be spent during the coming year.



- Routine maintenance and repairs **20**p
- Investment in homes (such as new kitchens and bathrooms) including energy efficiency improvements **34p**
- Finance and other costs **27**p
- Neighbourhood, tenancy and customer services
 15p
- Servicing costs (health and safety)4p

Average Rents

The chart shows the average rent in 2023/24 for a two bedroom property in the area. NDH social and affordable rents are still far lower than private sector rents in North Devon.





Services we offer you



Neighbourhood support

Our team are here to help you within your community. They can deal with any anti-social behaviour reports, tenancy help or refer you to other local services.



Financial support

We have a fantastic team who are here to help you with any money worries you may be having. Whether this is with energy bills, budgeting or if you are worried about how you'll pay your next week's rent, we are here to help guide you to where support can be found and help in any way we can.

We want customers to get as much support as they can to ensure they do not lose their home. Please do not worry in silence.



Independent Livina

Our independent living communities and support officer service enables customers over the age of 55 to live independent and fulfilled lifestyles. This year we have also focussed on providing dedicated financial support as well as ensuring they are receiving all their pension and benefit entitlements. If you are concerned about anything please speak to the team.

Where was your rent money spent last year?

To keep up to date with everything we are doing, you can read our Home News and Annual Report issues online, or when they land on your doorstep each April, September and December. Below are just a few examples of completed projects.



Repairs

9,153 repair completions

88% customer satisfaction

*results collected from surveys following the completion of works



Safety

96% homes with a valid and satisfactory electrical certificate

100% homes with a valid gas safety certificate



Specialist support

Our Specialist Support Team offers a more targeted support for things such as mental health and hoarding that you may need assistance with. If you feel you need additional help, the team can work with you to find support.



Customer involvement

Our Involvement Team love to hear from all our customers wanting to have their say at NDH. If you'd like to find out more about getting your voice heard please email customer. experiencemailbox@ndh-ltd.co.uk



Energy efficiency

102 new energy efficient boilers

73 homes received new energy efficiency measures costing £1 million of which £426,000 was from grants and funding applications



Home improvements

200 new kitchens

22 new bothrooms

20 new roofs

35 new windows

129 new doors

Please note the figures for Repairs and Safety are for April to December 2024, whereas Energy Efficiency and Home Improvements are for our planned repairs for the whole year until March 2025.

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Got a query?

We know you may have some questions regarding your new rent and so we hope this brochure has been of help to answer these. If you still have questions, our team is ready to discuss them with you. Please get in touch with us via email or phone.

If you are in need of financial support or are worried about anything related to the rent increase please do get in touch. The sooner you reach out, the sooner we can help you. We have a Money Matters Team who are on hand to help you find any support or additional entitlements you may need and we will always work with customers who are struggling to maintain their payments.

If you want to chat to one of the customers who helped put this brochure together or want to discuss what Customer 2Customer support is available, we're just an email or phone call away.

Please contact us using the phone number or email address below:

- 01271 312500
- www.ndh-ltd.co.uk
- customercare@ndh-ltd.co.uk
- f @northdevonhomes
- @north.devon.homes







