

Contents

Letter from our Chief Executive ..	3
At a glance	4
Customer service	6
Maintaining homes	9
Living in your home	12
Money matters.....	14
Later life	16
Building new homes.....	18
Value for money	20
Income & expenditure	22
Our Board	23
About us & who's who	24

Thank you for helping us save!

This year's report cost

25p per copy

(30p last year)

This is a **17% saving** based on **2,826** households receiving our digital version via email.

If you received your copy by post, give us your email address and help us save more in future.

My
**Saxon
Weald**

**SIGN UP
NOW & ONCE
REGISTERED
YOU CAN:**

- diagnose & log repairs
- 24/7 access to rent balance
- make payments
- update your details

Access your account
at any time at

MySaxonWeald.com

... or Weald Living
customers go to

My WEALDLiving.com

A question of balance



Striking the right balance is not always easy. This year, rent cuts have meant we've had to find ways to save money, but without compromising on the quality of our services. We've had to find ways to build much-needed affordable new homes, while still investing in our existing properties. We've had to make sure we collect all the rent we're owed, while supporting those whose benefit entitlements have been cut. And we've had to plan for the future amidst huge political uncertainty.

But there's nothing like the feeling of rising to a challenge. We have prioritised the things that are most important to customers and have worked hard to ensure we've delivered those as cost-effectively as possible. As you can see from the information on page 20, our management, maintenance and overhead costs have all gone down this year. Yet at the same time, I'm extremely pleased to say that both customer satisfaction with repairs and customer satisfaction overall has

increased. And we've also managed to build 131 new homes. I'd call that a successful year!

Looking ahead, we are working on our online services. You can already log in to your account at mysaxonweald.com, send us a text to get your rent balance, catch up with news on Facebook or see a wealth of information on our website www.saxonweald.com. Our plan is that by next summer, you will also be able to choose and book your own repairs slot online.

There is plenty more information on our performance and plans in this report. I hope you find it of interest.

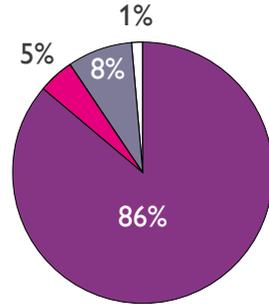


David Standfast
Chief Executive

At a glance

We own 6578 properties:

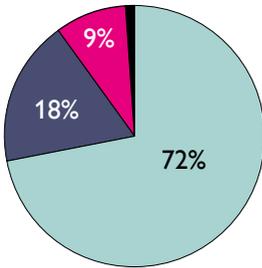
- 5673 Rented homes
- 302 Shared ownership homes
- 522 Leasehold properties
- 81 Market rented homes



This is a 3.2% increase on last year



Types of property

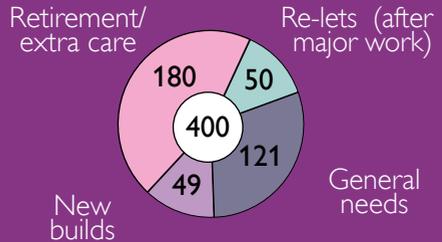


- General needs 72%
- Retirement 18%
- Extra care 9%
- Supported housing 1%



Overall customer satisfaction
87%

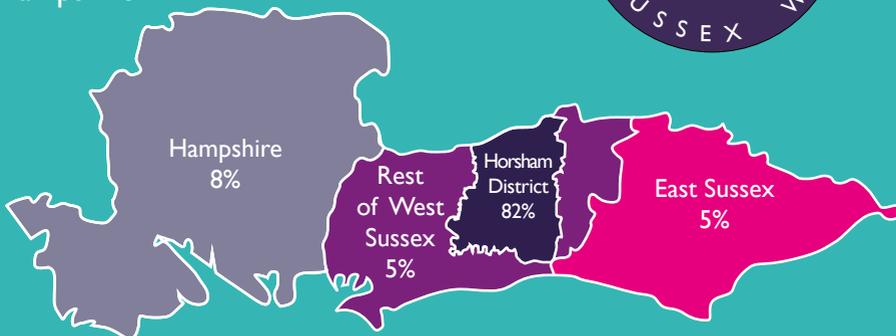
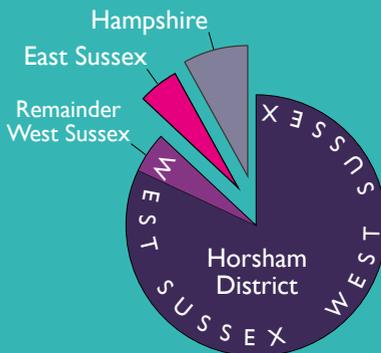
400 homes let last year



13,135 Repairs completed last year

Location

- 82% of our homes are located in the Horsham district of West Sussex.
- 5% Located in the remainder of West Sussex
- 5% East Sussex
- 8% Hampshire



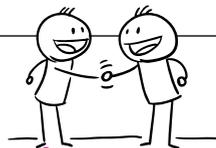
£ Bargain rents

Average monthly rents for a two-bedroom property in Horsham:



http://www.home.co.uk/for_rent/horsham/current_rents?location=horsham

64



Mutual exchanges

(home swaps) last year

Last year we made an important change to how we let our homes. We no longer hold a waiting list for existing customers who wish to move, unless they want retirement housing. All applications now go through the relevant local authority, meaning there is only one list of everyone in housing need, which we feel makes the lettings process fairer.

Customer service

Our improved IT systems have come into their own this year. Our customer support team now have access to a huge range of information which means they were able to answer 89% of customer enquiries at the first point contact, rather than having to pass you on.

Last year, our customer support team answered

82,196 phone calls

16,312 emails

We also had 86,914 visits to our website last year (19.2% increase from 2016).

Overall satisfaction with our services

82% - 2015 

85% - 2016 

87% - 2017 

10 ways to get in touch



We used to have five key ways of communicating with customers – by **phone**, by **post**, by **email**, via **surveys** and **in person**. We have added another five to this, with customers increasingly getting in touch via **social media**, through **forms on our website**, via **text**, via **My SaxonWeald** (our self-service portal) and through **webchat**.



Get your rent balance in an instant

We can send your rent balance by text – it's quick, it's easy and we don't charge for the service (although a standard network fee for sending your text may apply).

Simply text 'balance' to 07860 024509.

If we don't have your mobile number on record it won't work, so please keep us up-to-date.



Change to opening hours

From 1 November, we will be changing our opening hours for visitors and telephone calls.

Saxon Weald House will be open to visitors:

Monday – Friday from 9am to 4pm

Telephone calls:

Monday – Friday from 8.30am to 4pm

This change will allow our customer support team more time to manage the increasing number of enquiries received through digital channels, as we want to ensure you get a great level of service however you choose to get in touch. You'll still be able to access many of our services when our phones and offices are closed by using our website and the My SaxonWeald self-service portal.

To report emergency repairs outside opening times, please call 01403 226000.

Listening to your views

We use residents' views to help us shape and improve our services. This includes:

- having tenants on our Board
- regular phone surveys
- daily text surveys
- reviewing complaints and compliments received

During the year we asked residents if they would like to form a 'scrutiny panel' to help monitor and improve our services. There was little interest, so we trialled consulting with residents via email and social media. We are very pleased to report that, for our first topic of HomeFix, we received 346 responses. We feel this gives a more representative view than we could ever hope to achieve with meetings, so will be using this format more in the future.

PS. As a result of the survey, HomeFix will be running a trial scheme offering customers the chance to pay for extra services, such as fitting additional electric sockets. We hope to launch this service by Christmas.

346
Responses
to our first
customer
influence
survey

Happy
staff
make
happy
customers



We believe that it is only through well-trained, well-informed staff that we can deliver the best services to our customers. As well as holding the Investors In People gold standard, our recent staff survey showed 97% of our staff are happy with the company.

93%
staff happy
with
their job



**INVESTORS
IN PEOPLE**

Gold

Maintaining homes

HOME FIX

We know that having a good repairs service is one of your top priorities, and we feel that our HomeFix team are really delivering. In fact, 96% of people were satisfied with the last repair they had carried out. The average satisfaction level with repairs for similar housing associations is 86% so we are really pleased with this result.

96%
satisfaction
with
repairs



801 emergency repairs carried out

100% of emergency HomeFix repairs were responded to and made safe within 24 hours of it being reported.

Out-of-hours emergencies

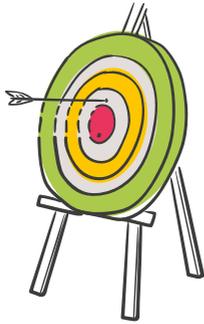
If you have an emergency repair while we are closed, please call us on 01403 226000 and you will be re-directed. Please only do this if it is a real emergency such as a broken toilet (where it is your only one) or a burst pipe. We have lots of calls to our out-of-hours line reporting issues such as blown lights bulbs (which are tenants' responsibility to maintain) and leaky taps (which can usually wait until the morning) which do not constitute an emergency. We even had a call to fix a leak which turned out to be someone watering their plants. **So please think before you call!**



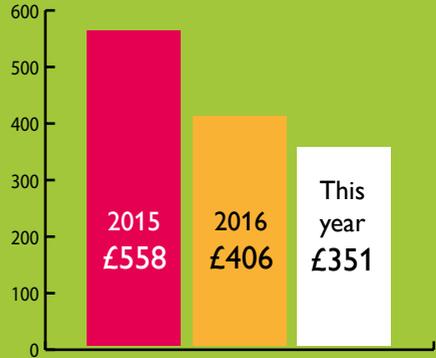
Standard repairs

12,007
Standard repairs carried out

The average time to complete a repair this year was 13 days. This is a bit higher than our target of 10 days, but we did carry out 1355 more repairs this year than the previous one. We're pleased to say that electrical and plumbing jobs, which make up over three-quarters of the work, were completed within our 10 day target.



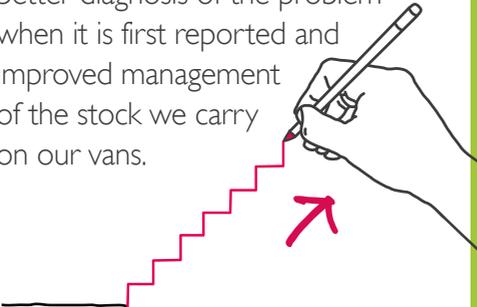
Average cost per property for repairs



89% of customers were satisfied with our gas servicing arrangements. We hope that this will improve once our new contractors, who took over in March 2017, are settled in.

91% Repairs completed at first visit

91% of all repairs were completed on our first visit compared to 89% the previous year. This is due to better diagnosis of the problem when it is first reported and improved management of the stock we carry on our vans.



Our new gas maintenance contractors

Domestic gas boilers – P&R
0800 919634
email saxonweald@pandr.com

Communal boilers – BTU
01483 590690
email dc@btu-maintenance.com



It's all in the planning



As well as carrying out day-to-day repairs, we manage a huge programme of planned work designed to keep homes safe, warm and well-maintained.

£4.8 million spent in 2016/17 on replacing components in homes

£3.2 million spent in 2016/17 on major repairs and planned maintenance.



This included:

- 191 kitchen and bathroom replacements
- 79 roofing projects 
- 186 new boilers and heating systems



We saved £70,600 by completing 85 of the refurbishments using our expanded in-house team instead of contractors. This meant we were able to add a further 40 properties into our programme for the year.

£70,600 saved!

& 40 more refurb's!

Letting empty homes

2017 - 23.9 days

2016 - 37.5 days

2015 - 41 days

0 10 20 30 40 50 Days

The time taken to prepare a general needs property to let and to find a new tenant has dropped considerably to 23.9 days. This saved an average of £220 per property in lost rent.

We are working hard with our partner local authorities to get nominations for our empty homes even faster, and hope to reduce our turnaround times again next year.

Out and about

Last year, our neighbourhood improvement team carried out:

- **1262 estate inspections**
- **432 garage and block inspections**

They also helped HomeFix by carrying out some clearance and gardening works – saving us £43,400 on contractors in the process.

Living in your home



160 – tenancy audits carried out by our housing team. These are quick checks to make sure that everything is going well with you and your home.

Get a grip!

We spent £75,000 on aids and adaptations last year, helping make life a little easier for some of our tenants with mobility issues. The most popular adaptations were grab rails and lever taps, although we have seen an increasing number of requests for electrical supply points for charging mobility scooters.

95% of people who move into one of our homes say they are happy with the experience overall.

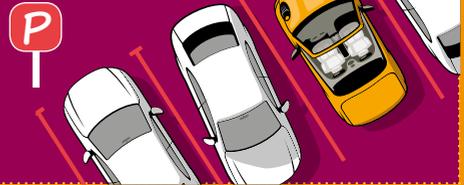
A clean sweep

126 blocks of flats (not including retirement schemes) have a cleaning contract in place to make sure communal areas are kept spick and span. Cleaning of communal areas costs around £2 per week via a service charge. If you'd like us to consider this for your block, please get in touch.



Need more parking?

We offer a selection of garages to rent across the Horsham district from as little as £12.06 per week. You can see what is available and apply online through our website www.saxonweald.com/rent-a-garage.



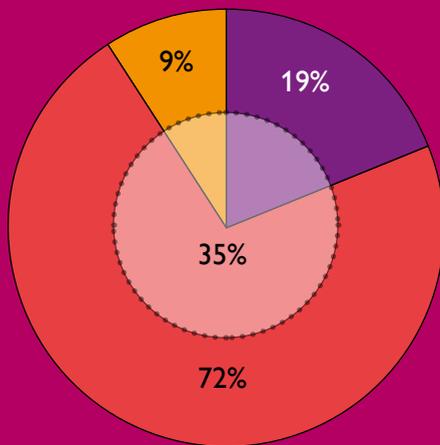
Antisocial behaviour (ASB)

98 cases of ASB were dealt with by our housing management team last year

- 19% high risk cases (violence, drugs, domestic violence)
- 72% medium risk cases (noise, alcohol, verbal harassment)
- 9% low risk cases (environmental issues)
- 35% of all antisocial behaviour cases we deal with are related to noise nuisance.

2 households were evicted for antisocial behaviour

98 - cases of ASB



Our housing managers are skilled at preparing paperwork for court and attending hearings, which reduces our costs. We have obtained 15 injunctions and made four possession applications this year; which has cost us £6500. It would have been around £22,500 if we had used solicitors.

Facing up to fraud

Affordable homes are a precious resource which we have to protect. If we allocate someone a home, it's important that it is used by them and not sub-let to someone else at a profit. Last year we reported nine suspected cases of tenancy fraud to the Fraud Investigation Team at Crawley Borough Council. If you suspect someone is not living in their home, please report your concerns to us at info@saxonweald.com.

Money matters



and understanding – they are there to help you, not to judge, so please don't hesitate to get in touch if you are struggling financially.

Stagnant salaries, benefit cuts and increased living costs have made this a financially tough year for many of our customers. And indeed, as a business, we have had to face budget cuts and loss of funding. This makes it really important that:

- we help customers manage their money
- we collect all the rent we are owed, as this funds our services



343 Households were helped by our specialist Benefit Support Managers.

Our Benefit Support Managers can check you are getting all the help you are entitled to, help you with claims and refer you to other specialist agencies such as debt advisors. In the last year, they have helped people claim back £97,495 in backdated benefit payments. They are very friendly

192 Households affected by the bedroom tax

Collecting rent

Most of our income comes from your rent. Our income for 2016/17 was £45.2 million. As a non-profit making housing association, all the money we receive in rents is reinvested in the management, maintenance and building of homes. Rents are set using a government formula.

We were owed £1,014,724 in overdue rent at the end of 2016/17. This represents 2.67% of our rental income. This is just within our target of 2.7%, so is something we will be keeping a close eye on.

8 People were evicted in 2016/17 because of high levels of rent arrears.



Universal credit is coming



Universal credit (UC) is a new way that the Government gives people their benefit payments. It combines a number of different benefits into one and pays it directly to the recipient, rather than giving the housing benefit element straight to us. This means people will become more responsible for managing their money and making sure their rent is paid on time. That may sound easy to some people, but for others, it is a whole new skill to learn.

Just 27 of our customers are on UC at the moment, but this will rise rapidly from March 2018. By March 2021 we expect 1700 households to be affected. We will be making sure there is lots of support on hand as people make the change.

Tough times

While we hope you won't need it, remember we have access to food banks, household items and more. Our housing managers will be happy to speak to you in confidence about how we can help.

Did you know?

- UC is paid monthly in arrears and you will have to wait at least six weeks for your first payment.
- If you get help with your rent, this will be included in your monthly payment – you'll then need to pay us directly.
- If you live with someone as a couple and you are both entitled to claim UC, you will get one monthly joint payment paid into a single bank account.
- There are no limits on how many hours a week you can work. If you work and are claiming UC, the amount you get will gradually reduce as you earn more, so you won't lose all your benefits at once.
- You have to make your claim online.



Later life

We pride ourselves on being experts in the field of older people's housing, with 39 retirement schemes and 11 extra care schemes to our name.

27% of our homes are retirement or extra care properties



Service changes

Supporting People funding – the government money that paid for our scheme manager service – has been removed. It was incredibly important to us that we found a way to keep scheme managers so we changed support services for enhanced housing management, which is funded in a different way. This enabled us to continue with many of our core jobs but unfortunately does not cover welfare visits and social activities.

86% - satisfaction with our scheme manager service

Scooter storage

As mobility scooters have become cheaper, they have grown in popularity and parking them is now becoming an issue at some of our older retirement schemes. We will be looking at what we can do about improving charging and

storage facilities over the coming year. However, we also need to ask scooter users to be careful when driving them in corridors – we've had quite a lot of damage to walls and doorframes from scooter incidents.

Awards for Highwood Mill



Our newest and biggest extra care scheme, Highwood Mill, opened in January 2017. We are proud of it being shortlisted for the Inside Housing Development Awards, but the real reward is knowing how happy our new residents are:

- Beryl: *"It has been fantastic; I honestly could not fault it."*
- Arthur: *"It is like a 5-star hotel!"*
- Inge & George: *"There is always a friendly atmosphere and our flats*

are well-designed. We would highly recommend to anyone who would like to have a home in a lovely environment."

- Audrey & Robert: *"There is so much comfort, always a lot happening and the building itself is great."*



**HIGHWOOD
MILL**

Need a helping hand?

We have a support service available



for over 55s – and you don't have to be living in retirement accommodation to benefit. Our floating support team can come to your home and give you help with anything from filling in forms to managing your income or meeting new people. They can also help with health and wellbeing and support you if you are thinking of moving home. To find out how you could

benefit, contact Julia (07595 651415) or Charlotte (07484 534481) or email floating.support@saxonweald.com

Thanks gardeners!

We've had lots of grateful scheme managers telling us about residents who are giving up their time and often, money, to make communal gardens look lovely. We thank all of you and know your friends and neighbours genuinely appreciate your efforts.



Building new homes

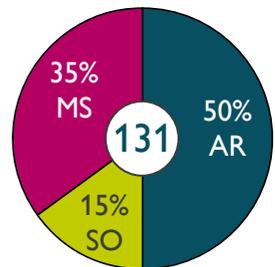


The UK is experiencing a housing crisis, with 1.8 million people on waiting lists for a rented home – that’s an 81% increase since 1997. Despite massively reduced funding and cuts to our income, we were determined to find ways to continue developing new homes to help meet the high local housing need.

One of the ways we are able to build new homes for affordable rent, is to also build a number of homes for sale and market rent. The surplus we make on the sale/market rented properties is then invested in new affordable homes.

Number of properties built during 2016/17 - 131

-  50% affordable rent (AR)
-  15% shared ownership (SO)
-  35% market sale (MS)



We also purchased 81 properties in Horsham town centre to let at market rents.

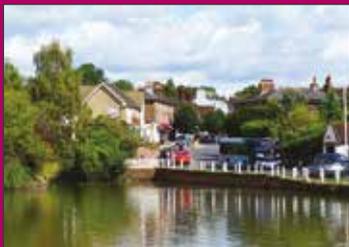
Work underway at Winterton Court

Our former bungalows at Winterton Court have been demolished, with work underway on building 65 new homes on the site. We were set back when our planning application for the site was turned down by Horsham District Council, but we got there in the end! The development, to be called Winterton Square, will be a mix of properties for affordable rent, shared ownership and private market rent. We hope to be complete by spring 2019.



Village life

The dream of village life became a reality for 10 lucky families following the completion earlier this year of our second phase of new homes at Heathwood Park in Lindfield, West Sussex. Four of the homes were for shared ownership - with average house prices in Lindfield topping half a million pounds, it's no wonder they were snapped up in no time! We hope to have more properties available from autumn 2017 – see our sales website www.wealdliving.com if you are interested in shared ownership opportunities.



New homes in Angmering

We are working with Cala Homes for the first time to provide 49 new homes in Angmering. The homes will be a mix of shared ownership and affordable rent properties due for phased release from autumn 2017 to summer 2020.



1,500 new homes

We built our first new homes in 2003 at Arun Road in Billingshurst. We reached the milestone moment of completing our 1500th new property in September 2017. Our developments have certainly been varied, ranging from one-bed flats to four-bed houses, wheelchair-accessible bungalows, large extra care developments and even a number of super energy-efficient eco-homes. Our thanks go to all our partners who have worked with us along the way.

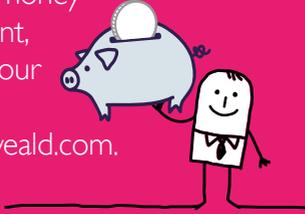
Passing with flying colours

In August 2016 we underwent an in-depth assessment by the Homes and Communities Agency which looked at our governance and financial viability. We were extremely pleased to retain the top rating in both categories.

TOP
RATING
★★★★

Value for money

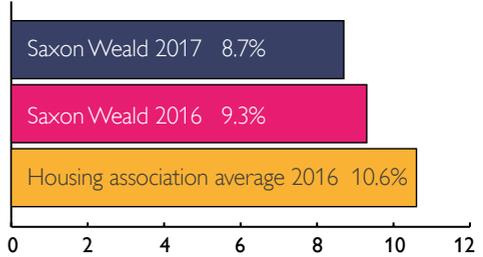
We try to make our services as efficient as possible, ensuring we get value for money in all we do. This page gives you some information on how we are performing, but if you would like to see our full value for money self-assessment, please go to our website www.saxonweald.com.



Overheads as a % of turnover

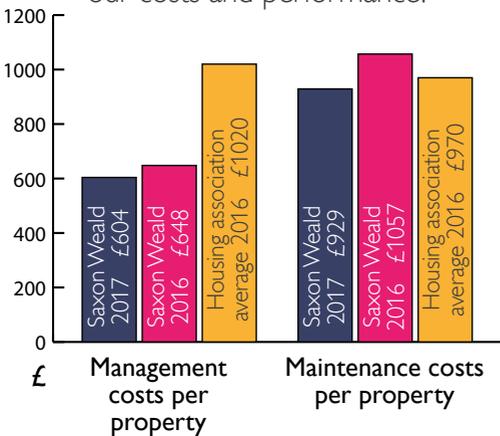


Overheads are central costs which do not provide services directly to our residents, such as our office running costs, IT systems, and administration staff. Our costs are falling as staff numbers have remained stable while property numbers have increased. We are well below the average for similar housing associations.



How we compare

We use data from the Homes and Communities Agency to compare our costs and performance.



Saving on legal fees

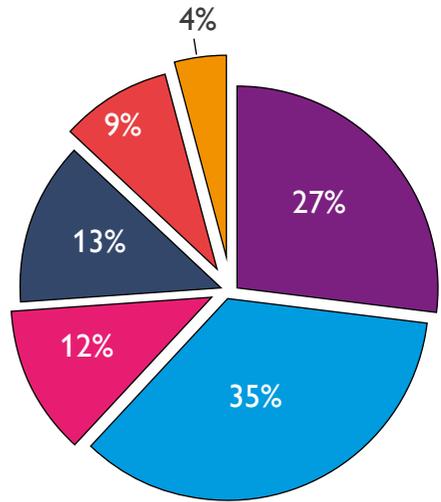


When it comes to making efficiencies, we have looked at every area of the business. Last year we joined the Housing Association Legal Alliance, and this has helped us save an average of 26.5% on our legal costs, as well as giving us access to a number of free training courses.

How we spend our money

For every £100 we spend:

- Interest payments on our loans £27
- Investment in homes £35
- Staff costs £12
- Repairs and maintenance costs £13
- Management and service costs £9
- Overheads £4



In-house vs contractor

We expanded our HomeFix team this year so that we could take on some of our modernisation work in-house. We found that compared to using a contractor, HomeFix are 17% cheaper on kitchen replacements and 23% cheaper on bathrooms. The customer satisfaction rate for work carried out by our in-house team was also very good, so we plan to use HomeFix for our whole kitchen and bathroom programme during the year ahead.



Buildbase contract working well



Our agreement with Buildbase to supply materials to our HomeFix team is working really well. The central location of our dedicated store has reduced travelling time for operatives, while a like-for-like comparison of costs with our previous supplier has shown savings of at least £50,000 last year. The introduction of a new electronic ordering and invoicing system has also enabled us to reduce administration costs.

Income and Expenditure

		2016-17	2015-16
		£'000	£'000
Income		45,230	43,516
Less	Management Costs	(9,090)	(9,459)
	Repairs and Maintenance	(6,809)	(7,512)
	Depreciation and other costs	(11,363)	(11,948)
Operating surplus		17,968	14,597
	Surplus on sale of other properties	941	669
	Interest paid less interest received	(11,617)	(11,257)
	Gain on investment properties	536	545
Surplus for the year		7,828	4,554
Assets and Liabilities			
	Cost of our homes	313,600	287,454
	Investment in other assets	2,117	1,908
	Cash plus debtors less creditors	11,558	30,014
		327,275	319,376
	Loans	220,540	220,419
	Social Housing Grant	59,230	59,700
	Reserves	47,505	39,257
		327,275	319,376

Our Board

The Board has adopted and complies with both the National Housing Federation's code of governance and code of conduct. Our Board is responsible for the strategic and financial management of the company, while the Chief Executive and staff are paid to manage the organisation on a day-to-day basis. Board members are recruited through an open advertisement and interview process.

	Board Member	Committee Membership at 31 March 2017	Amount paid 2016/17
CO	Norman Hill (Company Secretary)		-
T	Debbie Joseph	Audit & Risk Committee. Complaints Review Panel.	£3,863
T	Martin Loates	Emergency, Finance and New Business Committees. Complaints Review Panel.	£5,519
I	Charlotte Moore	Audit & Risk and New Business and Remuneration Committees. Complaints Review Panel.	£5,519
I	Liz Nicolls (from 11 July 2016)	Audit & Risk and New Business Committees	£2,743
I	Richard Perry	Finance, New Business and Remuneration Committees.	£5,519
I	Susan Sjuve	Audit & Risk, Emergency and New Business Committees.	£5,519
CO	David Standfast		-
I	Simon Turpitt (Chairman)	Emergency, Finance, Remuneration and New Business Committees.	£11,038
I	Stephanie White (Vice Chairman)	Emergency, Finance, New Business and Remuneration Committees.	£6,623
T	Vanessa Williams	Audit & Risk and Remuneration Committees. Complaints Review Panel.	£3,863

T= Tenant Member, I = Independent Member, CO = Co-Opted

About us

Established in 2000, Saxon Weald is a housing association managing over 6000 homes across Sussex and Hampshire. We provide affordable rented and shared ownership homes for individuals and families, as well as properties exclusively for the over 55s. We also provide homes for market rent and outright sale through our Weald Living brand.

We are a not-for-profit company, with the money we make from rents being re-invested in the management, maintenance and building of homes. Saxon Weald is also a registered charity. We are regulated by the Homes and Communities Agency.

Company Registered Number: 3847737

Registered Charity Number: 1114158

Registered with the Homes and Communities Agency: L4299

VAT reg. 742 3736 34

Saxon Weald House
38-42 Worthing Road
Horsham
West Sussex
RH12 1DT

Who's who

The Executive Team



David Standfast,
Chief Executive



Mark Crosby,
Business
Development
Director



Steven Dennis,
Property Director



Kath Hicks,
Housing Director



Norman Hill,
Finance Director

01403 226000

Email: info@saxonweald.com

www.saxonweald.com

