

VALUE FOR MONEY: SELF-ASSESSMENT

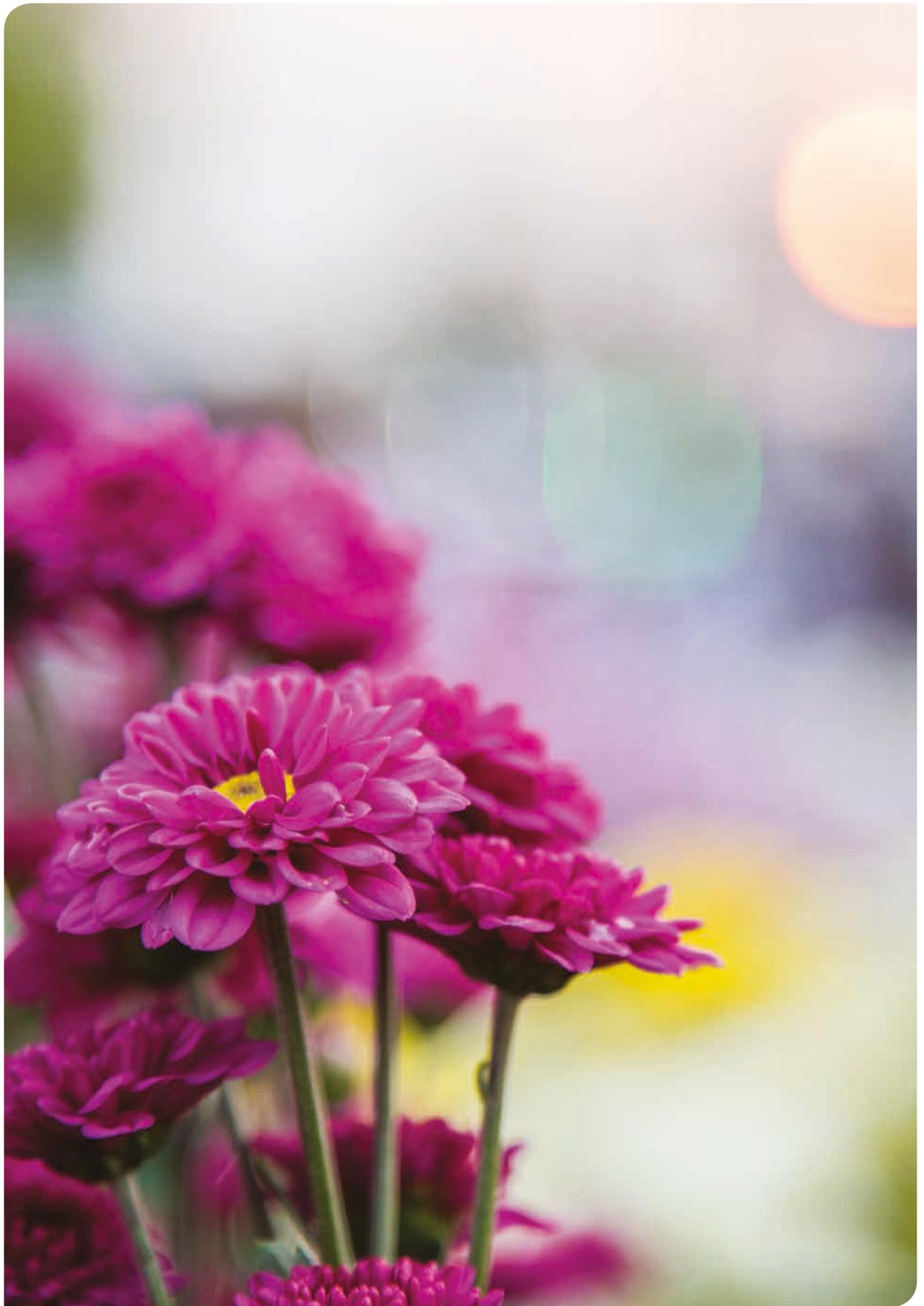
YEAR ENDED 31 MARCH 2017

Making the most of what we have



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Value for money self-assessment

Year ended 31 March 2017

Purpose of this document

As a social benefit organisation, Value for Money (VfM) is very important to Rosebery Housing Association because we have only limited resources to meet an overwhelming demand for our services. This document is intended to provide an overview of how we:

- focus resources on our objectives to bring value to the communities we serve;
- manage our costs to maximise the resources available; and
- identify and implement improvements in the way we work.

Who we are and what we do

Rosebery Housing Association was formed just over 20 years ago and today owns more than 2,200 affordable homes across Surrey and West Sussex, ranging from one-bedroom flats to four-bedroom family homes. We are a charitable registered provider and committed to providing good quality homes and services. The focus of our property portfolio is in Epsom and Ewell, where we own three-quarters of all affordable housing. We are proud to be a local business that creates sustainable communities by forging strong local partnerships, working closely with residents and communities and creating local jobs.

While our main area of operation has always been the Borough of Epsom and Ewell, we have extended our operations in recognition of the limited amount of development that can happen in our core area.

Our objectives are:



Choice

To provide a range of affordable, quality homes and services ensuring choice where possible



Cost

To provide excellent service at a suitable price, recognising value for money principles



Creativity

To bring added value to the communities where we work



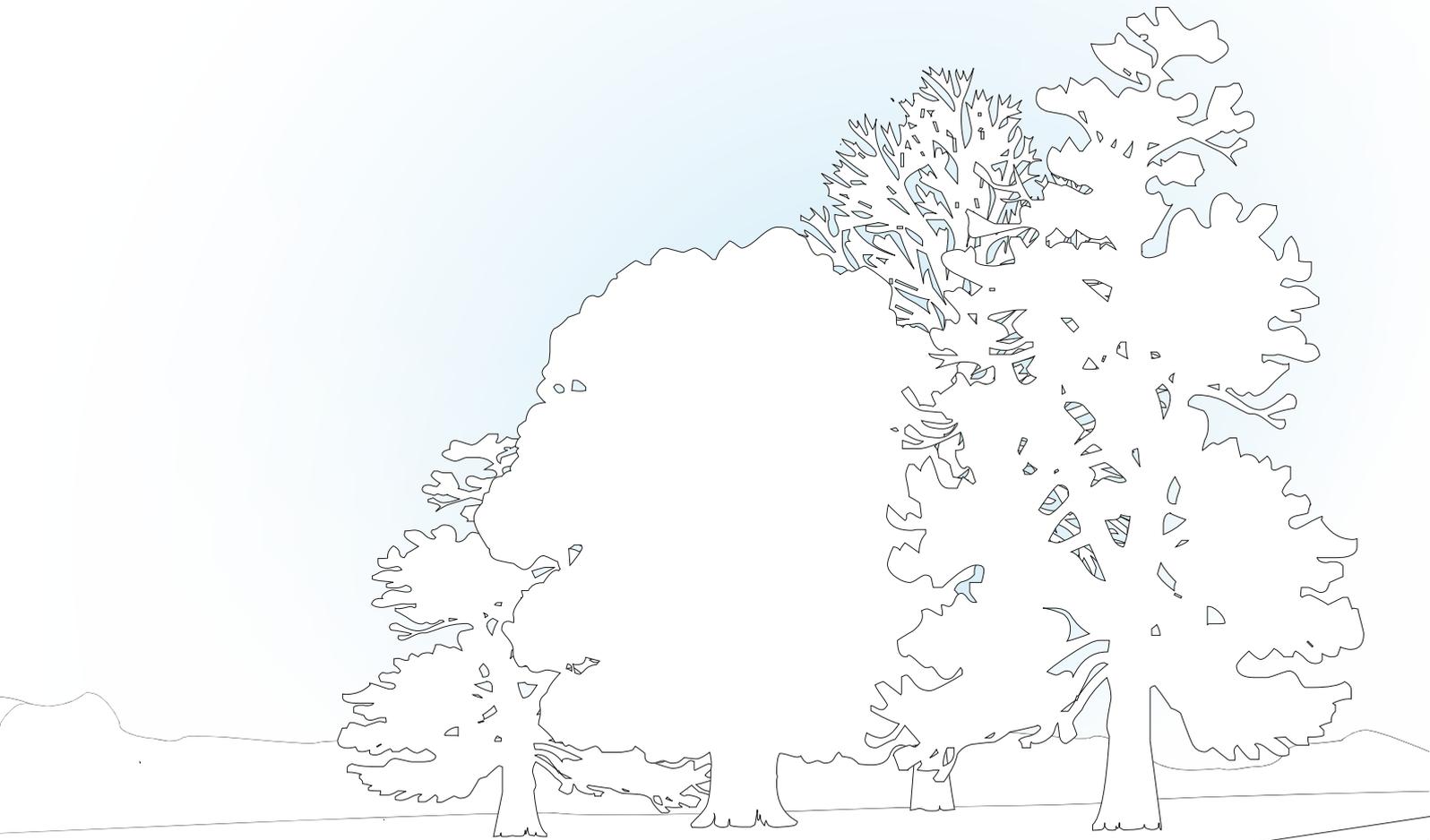
Communications

To develop clear and concise communications



People

To develop our people to achieve their, and our, potential



In recent years, we have focussed on taking more control of our operations and activities to improve quality and capacity, including:

- Refinancing to remove onerous constraints on our business planning;
- Creating our Rosebery Repairs business to ensure quality in our repairs and maintenance activities;
- Restructuring our housing staff to allow different teams to focus on customer service and protecting our income by helping customers to manage their budgets; and
- Investing in IT systems to automate processes where we can, allowing our people to focus on higher value activities.

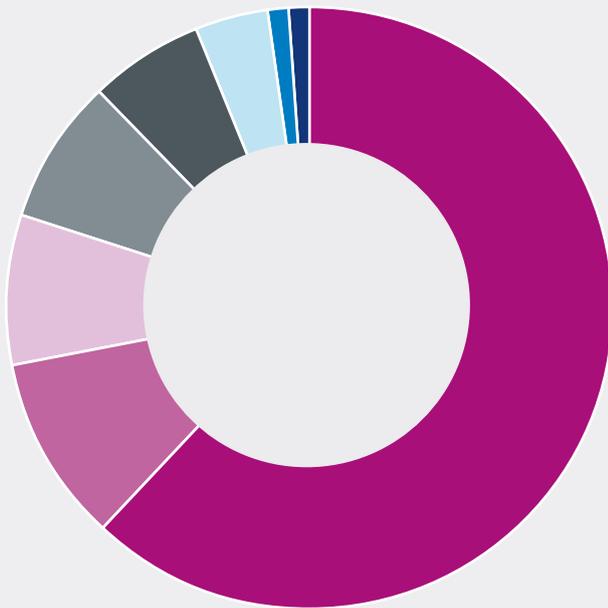
This has provided us with solid foundations on which to further build our services.

While doing this, however, we need to be mindful of the constraints under which we work:

- Land prices in our area of operation are very high, limiting our capacity for investment in new homes;
- 66% of our housing stock is over 25 years old, 43% over 45 years old. This means that our ongoing maintenance costs are relatively high;
- Government policies have discouraged social housing through rent reduction and concentration on home ownership; and
- Uncertainty arising from the Brexit vote has reduced investment generally.

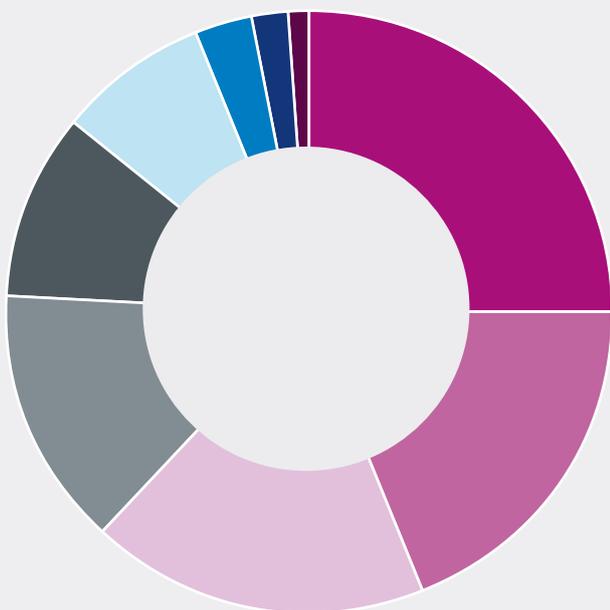
Our approach is intended to maximise the extent to which we meet our objectives within these constraints. We are still able to compete despite our high costs and this is evidenced at a local level via benchmarking.

Where our money comes from and how we use it



- General needs rent (62%)
- Temporary accommodation rent (10%)
- Profit on sale of properties (8%)
- Service income (8%)
- Shared ownership rent (6%)
- Rent from sheltered schemes (4%)
- Leaseholders income (1%)
- Garage rent (1%)

This chart shows how we spent our funds during the year



- **Interest (25%)**
Payments for loans which finance our property holdings.
- **Repairs and maintenance (19%)**
Spend on maintaining our properties to high standard.
- **Staff costs (18%)**
The amount we pay and spend on our staff.
- **Housing Development (14%)**
The amount we spend on constructing new houses.
- **Service and community development (10%)**
The cost of services provided, such as grounds maintenance, communal cleaning and communal heating and lighting.
- **Major Repairs (8%)**
Spend on major repairs such as new bathrooms and kitchens.
- **Insurance, banking and professional (3%)**
The cost of insurance, banking and other professional services we use.
- **Premises & office running costs (2%)**
The amount we spend on renting and running our office.
- **IT and communications (1%)**
Spend on upgrading our IT capability which will reduce overheads in the future.

VfM Scorecard

VfM summary scorecard							
Objectives	Performance Indicator	Actual 16-17	Bench-marking quartile	Actual 15-16	Trend	Target 16/17	Target 17/18
Choice quality homes	New homes delivered in year	19	N/A	24	▼	19	11
	Homes meeting Decent Homes standard	100%	U	100%	↔	100%	100%
	Average SAP rating	73.2	(73.95)	73.2	↔	No target	No target
Choice quality services	Current GN & HfOP arrears as % of yearly rent debit	2.20%	U* (2.26%)	2.05%	▼	2.25%	2.25%
	Average GN void turn around (days)	12.08	U*(20.64)	11.95	▼	15 cal days	15 cal days
	% of repairs right first time	91.95%	L*(86.4%)	84.77%	▲	91.0%	91.0%
	Appointments kept as % of appointments made	96.01%	M*(97.8%)	98.46%	▼	95.0%	95.0%
	% of dwellings with a valid gas safety certificate	100.0%	U* (100%)	100.0%	↔	100%	100%
People	Average sickness days per employee	5.06	U* (4.3)	2.5	▼	3.0	3.0
	Training per head £		N/A	£158		£307	£307
Creativity and choice	% of residents satisfied with overall service	88.17%	M*(88%)	90.07%	▼	92.0%	92.0%
	% of residents satisfied their views are taken into account	81.46%	U*(75.95%)	77.69%	▲	78.0%	78.0%
	% of residents satisfied with R&M	93.57%	U*(86.6%)	92.32%	▲	82.0%	82.0%
Financial	% Operating surplus (excluding FTS)	31.5%	26.5%	35.3%	▼	30.4%	30.4%
	% Net surplus	18.0%	15.6%	12.4%	▲	9.42%	9.42%
	EBITDA MRI	157.0%	153.7%	163.0%	▼	127.38%	127.38%
	Net debt per unit (owned)	£32,095	£22,474	£33,708	▲	£32,628	£32,628
	Gearing	58.8%	63.6%	59.1%	▲	58.60%	58.60%

Throughout this report we illustrate trends, year on year, by using arrows to indicate where our position has improved, been maintained or declined.

- ▲ Improved
- ↔ Maintained
- ▼ Declined

Key

- SAP Standard Assessment Procedure
- GN General Needs
- HfOP Housing for Older People
- * HouseMark outturn performance data for 2015/16 for Peer Group (London and South East)
- ** HouseMark outturn performance for STAR benchmarking club. Q1 2016/17

We are pleased with the performance steps we have made, especially given the pressures on us and the uncertainty arising during the year. Specifically, we have delivered:



Homes

19 much needed new homes in Epsom, making use of land on which we previously had a number of unused garages. We have also maintained our decent homes and energy efficiency (SAP rating) standards. Although we don't have a target for SAP ratings, we have prioritised investment in energy efficiency improvements to maintain our current high ratings, in spite of the age of our homes.



Services

Improved our repairs service by bringing it in house, giving us greater control over the level of customer services provided. We have also met our targets on appointments made and kept, turning around empty properties for re-let and the level of arrears, which is particularly pleasing given the cuts in welfare provision.



People

Low levels of sickness, although the figures above are skewed by one member of staff who has suffered a bout of long term illness that is not related to our business.



Satisfaction

We have improved the level of satisfaction with our repairs service, which is consistently highlighted as the most important service with our customers. At 93.5% this is well above the upper quartile. Our overall satisfaction level, while better than median for the sector, has not met our challenging target, and we will be seeking ways to improve this over the coming years. We are conscious, however, that the drive for efficiency and reduced costs has potential to reduce levels of customer satisfaction.



Financial

We have met all of our financial targets for the year, despite the pressure arising from the reduction in rent levels which have reduced our operating surplus from last year. Our rent surplus has improved, partly from efforts to manage interest costs by reducing the amount of surplus debt we would have carried, and partly from the impact of increased shared ownership staircasing sales experienced during the year. We have met all of our funding covenants.



Building on our foundations,
our approach to value for
money is threefold:

1 Make the most
of what we have

2 Invest in our systems
and our people

3 Continuously improve
our efficiency and
effectiveness



Approach

Making the most of what we have

We have a considerable portfolio of existing housing stock and we use this in the following ways:

- To house those people who cannot access the open housing market; and
- As security to borrow money to invest in new properties.

In addition, where a property becomes void when a tenant leaves, we consider the best use of that property going forward:

- Continue in its current form;
- Change to a different tenure reflecting demand in the community concerned;
- Where the future maintenance and management costs exceed projected income, dispose of the property and use the proceeds to invest in new property that is more suitable for our requirements.

We work closely with our local authority partners in assessing the housing demand and requirements of the communities in which we operate. Of late, we have seen an increasing demand for temporary accommodation to house homeless people. Local authorities have been forced to use bed and breakfast accommodation, which is both expensive and subject to legal restrictions. We have been able to identify opportunities to increase the number of temporary accommodation units available, which:

- reduces the cost to local authorities;
- provides a more stable base for the resident; and
- beneficially uses some of our financial capacity at a time when more conventional development is proving difficult.

Investing in our systems and people

We have continued to invest in our systems and people, in particular to form Rosebery Repairs, which has taken responsibility for responsive repairs since May 2016. As part of this, we have been able to invest in maintenance systems that allow us to more accurately project future maintenance requirements, supporting the stock management procedures outlined above. Stock condition can now be recorded remotely, cutting duplication of work and ensuring that our surveyors can spend more time in the field and are not required to travel back to the office.

Future plans include extending this mobile working such that our housing management and income teams can also work remotely. It is intended that this will reduce our requirement for expensive office space, as well as increasing the productivity of our people.

We have also taken steps to reduce our reliance on contract staff, providing a more stable working environment and reducing the costs associated with temporary staffing.

Continuous improvement

The Board's decision to establish Rosebery Repairs as an in-house provider was originally taken in order to control the quality and improve customer satisfaction with a key service for residents at the same cost. However, we have also been able to reduce costs by focusing on the resources required to meet the workload.

Similarly, a review of our treasury arrangements identified an opportunity to use the current low level of interest rates to repay surplus finance earlier than originally intended, saving some £100,000 in interest costs.

These are examples of where establishing our firm foundations has enabled us to look at ways in which we can reduce costs and improve value.



Performance 2016/17

Key strategic priorities

Our key strategic objectives for 2016/17, together with their outcomes, are set out below.

Target	Expected outcome	Outcome
Temporary Accommodation (TA) review	TA portfolio matched to housing need	Temporary accommodation contracts have been extended, and we have committed to investing a further £5m to provide more spaces, reflecting the increasing pressure on local authorities to make cost effective provision for homeless people.
New development strategy	Delivering new homes in a variety of tenures while maintaining financial viability	We continue to seek investment opportunities that are financially viable. For 2017/18, we have started investing in existing properties for temporary accommodation and have started work on redeveloping a disused garage site.
Establish new repairs service	In-house repairs service increasing customer satisfaction for no greater cost	The new in-house repairs service has been operational since the end of May 2016 and has seen increased levels of tenant satisfaction while proving less costly than the previous arrangement.
Complete stock condition survey	Accurate data loaded onto portfolio management system for more proactive management of housing stock	Full stock condition data has been delivered in March 2017 and will be used as the basis for our asset management activity going forward, including consideration of the best use of properties that are relatively costly to maintain.
Retain Investors in People gold status	Motivated and well managed staff to provide excellent service to customers and maintain a high performing organisation	We have retained our accreditation in both areas and are working with staff to improve our management of performance, building our capability, creating trust and recognition and reward in order that we continue to get the best from our people.
Continue implementation of IT strategy	Greater efficiency of working through: <ul style="list-style-type: none"> • Reduction in manual intervention and processes; and • More mobile working 	This is a longer term goal and we have established a project to look at increasing our digital presence and enable more mobile working. This is scheduled to deliver by July 2018. In the meantime, we have automated a number of processes that previously required manual update of our systems from data supplied by our contractors and suppliers.

Value – Customer Satisfaction

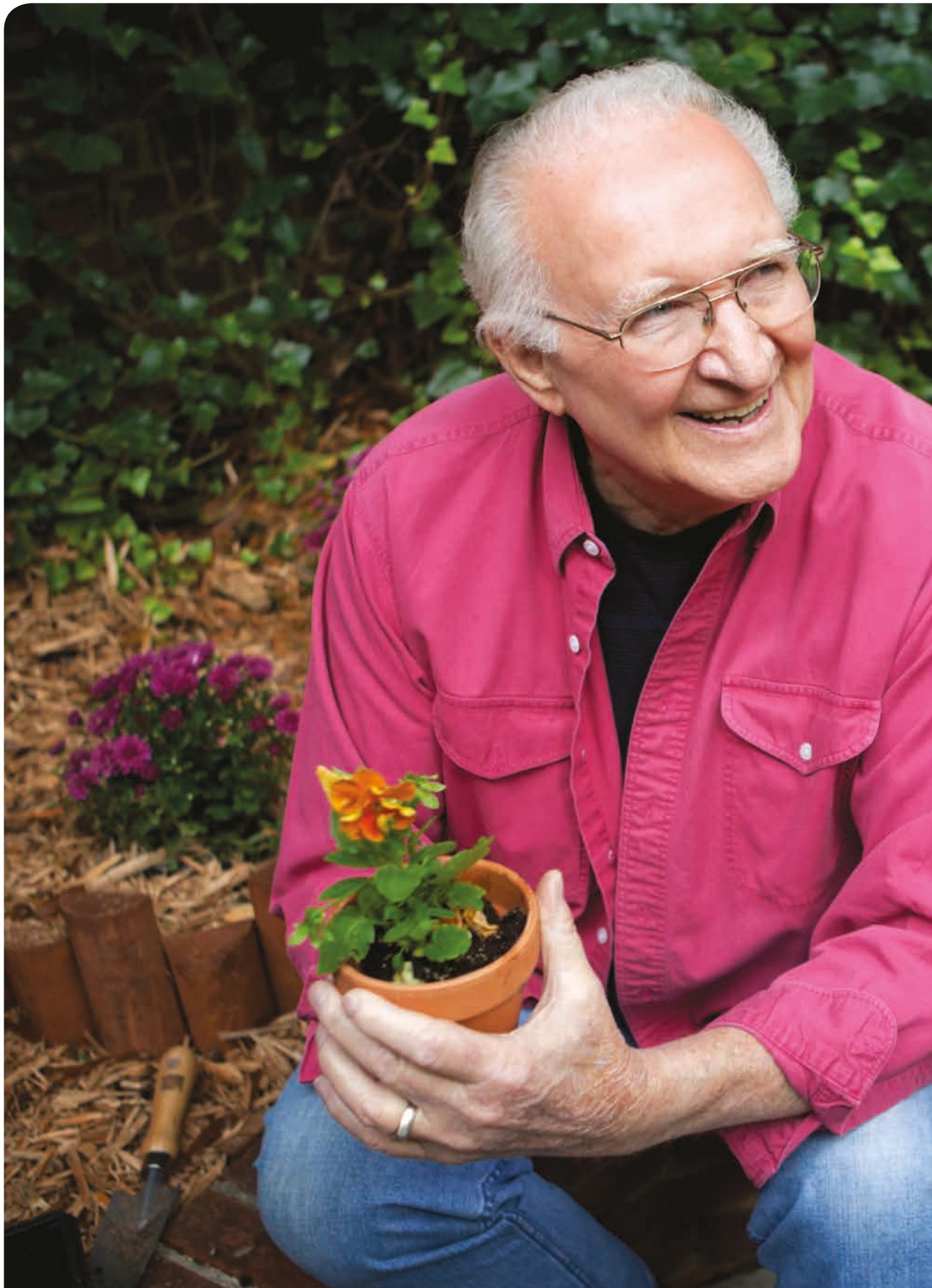
Much of our value is derived from the satisfaction of our customers, which is monitored regularly. For 2016/17, our performance is summarised in the table below.

	2016/17	2015/16	Year on year trend	Benchmarking quartile	Upper quartile	2017/18 target
Residents satisfied with landlord services overall	88.17%	90.07%	▼		90.51%	92.0%
Residents satisfied that their views are being taken into account	81.46%	77.69%	▲	Upper	75.95%	78.0%
Residents satisfied with complaints handling	91.7%	88.89%	▲	Upper	83.96%	85.0%
Residents satisfied with complaints outcome	83.3%	55.56%	▲	Upper	79.2%	75%
Residents satisfied with estate services	83.85%	84.12%	▼	N/A	N/A	88%
Residents satisfied estate services are value for money	86.80%	84.32%	▲	N/A	N/A	88%

Customer satisfaction is a key measure of the value we provide within the community and an important driver for Rosebery. Our overall satisfaction level, while better than median for the sector, has not met our challenging target and we will be seeking ways to improve this over the coming years. We are conscious, however, that the drive for efficiency and reduced costs has potential to reduce levels of customer satisfaction.

We are pleased with the high scores and improvement achieved in residents satisfied that their views are taken into account and with complaints handling and outcome, and we continue to try new ideas to involve our residents more fully. An example of this engagement approach is in the use of electronic surveys and consultations, which provide the opportunity for residents to respond at a time that is convenient to them. This two way communication helps us to resolve issues more quickly and thoroughly when they arise.

We have been working with our estate services contractor to improve the results of their work and we expect to see an improvement in satisfaction levels during the coming year.



RESIDENTS SATISFIED
VIEWS ARE TAKEN
INTO ACCOUNT

77.69%
2015/16

81.46%
2016/17

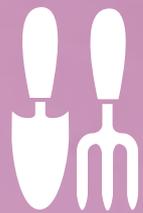
RESIDENTS SATISFIED
WITH COMPLAINTS
OUTCOME

2016/17 **83.30%**

2015/16 **55.56%**



RESIDENTS SATISFIED
ESTATE SERVICES ARE
VALUE FOR MONEY



84.32%
2015/16

86.80%
2016/17

Financial Performance

Our financial performance is summarised in the table below.

Income and Expenditure Account £m		
	2016/17	2015/16
Income	18.0	17.0
Expenditure	(11.0)	(11.1)
Operating surplus	7.0	5.9
	38.9%	34.7%
Interest	(3.9)	(4.1)
One off	–	(1.5)
Profit on sales (First Tranche Sales (FTS), Right to Buy (RTB), Asset Management Sales)	0.9	1.8
Net surplus	4.0	2.1
	21.9%	12.4%

The government imposed a 1% rent reduction, which impacted on a large portion of our income. In order to mitigate this impact, we exerted more control over our costs – particularly for repairs, where our in-house service delivered considerable savings while improving customer satisfaction levels. We also reduced our overhead costs during the year by employing more efficient recruitment methods and carrying out careful consideration of staffing structures. The net effect of these initiatives improves our operating surplus from 34.7% to 38.9%.

In addition, we also took the opportunity of repaying debt early on surplus funding, which reduced our annual interest costs.

During the year, we sold eight new shared ownership properties. The owners of nine older shared ownership properties were able to purchase the remaining equity in their properties. We also sold three properties under the 'right to buy' scheme. The total contribution from these property sales was £0.9m.

We monitor our performance according to the different tenure types of our properties, although financial performance is not the only driver for providing accommodation – our purpose is social, but we must remain financially viable. The following table summarises the performance of each tenure type:

	General Needs	Sheltered and Elderly	Shared Ownership	Temporary Accommodation	Total Social housing
Number of Properties	1,715	185	219	177	2,296
Percentage of stock owned	74.7%	8.1%	9.5%	7.7%	100%
Income (£000)	11,178	1,235	1,482	1,890	15,785
Operating surplus (£000)	4,081	577	901	644	6,203
Operating surplus (%)	36.5%	46.7%	60.8%	34.1%	39.3%
Capital Cost (£000)	60,241	6,079	17,722	9,160	93,202
Return on assets	6.8%	9.5%	5.1%	7.0%	6.7%

Our Sheltered and elderly accommodation has performed well this year, partly due to the low level of maintenance during the year. This is cyclical in nature, and is accentuated by the low numbers of properties involved. The longer term margins and returns are much closer to those of our general needs properties.

Temporary accommodation represents those units provided for local authorities to meet their legal obligations to house the homeless. We are seeing increasing pressure on local authorities from both a volume and cost standpoint, and whilst this does not greatly enhance our financial return, we believe it meets our social purpose. We are therefore investing in ex-right to buy homes to provide greater supply to our local authority partners.

GENERAL
NEEDS



1,715
74.7%

SHARED
OWNERSHIP



219
9.5%

SHELTERED
AND ELDERLY



185
8.1%

TEMPORARY
ACCOMMODATION



177
7.7%

TOTAL SOCIAL HOUSING

2,296





Repairs service

Our repairs service is the one in which our residents have expressed most interest and in which we have invested time and money to take close control of quality with the introduction of our in-house repairs service in May 2016. Our operational achievements and performance is summarised in the table.

While the in-house repairs service was established to provide better levels of service at the same cost, the greater flexibility and control this provided has meant that we have been able to reduce the costs as an added benefit. We will be looking to extend this service over the next few years to take further advantage of this cost efficiency. Our cost per repair and cost per unit have both improved and the number of repairs per property has also been reduced.

The cost of preparing void properties for new tenants is not always fully under our control, as it depends to some extent on the condition in which previous tenants have left them. However, as part of a more general review of how we deal with voids, we have taken steps to manage the cost of this work through earlier scheduling and review of property condition, including consideration of the major repairs programme with regard to these properties. This has reduced the average void cost per property by £243.38 compared to the previous year.

We continue to maintain 100% compliance with gas safety requirements.

	2016/17	2015/16	Year on year trend	Benchmarking quartile	Upper quartile	2017/18 target
Average direct cost per responsive repair	£74.57	£85.56	▲		£102.41	£102.00
Responsive repairs average direct cost per property	£174.49	£249.89	▲		£379.91	£250.00
Average number of responsive repairs per property	2.34	2.92	▲		3.46	2.89
Average cost per void	£3,256.62	£3,500.00	▲		£2,124.07	£3,500.00
Percentage of properties with a valid gas safety certificate	100%	100%	◀▶	Upper	100%	100%
Percentage of repairs completed first time	91.95%	84.77%	▲		95.5%	91.0%
Appointments kept as percentage of appointments made	96.01%	98.46	▼		99.22%	95.0%
Percentage of residents satisfied with repairs and maintenance	93.57%	92.32%	▲	Upper	86.6%	82.0%



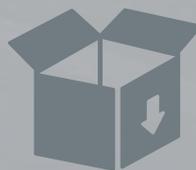
AVERAGE DIRECT COST PER RESPONSIVE REPAIR



£85.56
2015/16

£74.57
2016/17

AVERAGE COST PER VOID



£3,500
2015/16

£3,256
2016/17

REPAIRS COMPLETED FIRST TIME

84.77%
2015/16

91.95%
2016/17



RESIDENTS SATISFIED WITH REPAIRS AND MAINTENANCE

92.32%
2015/16

93.57%
2016/17



Management of our homes

During 2016, the Homes and Communities Agency (HCA) released information on the unit costs for the housing sector as a whole. To make our information more comparable with this generally available data, we have amended the prior year figures to be calculated on the same basis.

Unit cost analysis £	2016/17	2015/16	Year on year trend
Management (including overheads)	1,600	1,980	^
Services	370	440	^
Routine Maintenance	1,300	1,210	v
Planned maintenance/major repairs	600	450	v
Bad debts	81	12	v
Property lease and rent	104	102	v
Average cost per unit	4,055	4,194	^
Sector Median cost per unit 2016 (HCA cost per unit data – 2016)	N/A	3,570	

Overall, we recognise that Rosebery is a relatively high cost per unit provider. This arises because:

- Our area of operation, the south east of England, is a high cost area;
- Our stock is relatively old, with 43% being built before 1970 and 29% before 1940;
- We have been investing, and continue to invest, in our operations to provide improved service to our customers and to meet regulatory requirements. We expect costs to reduce when these investments allow us to automate more of our operations, enabling us to grow without significant increase to our cost base.

In the meantime, we have continued to take action to address costs, as evidenced by our year on year performance shown above. We have prioritised investment in energy efficiency improvements to maintain our current high SAP ratings, in spite of the age of our homes.

Our management costs have benefitted from a review of our staffing structures in the previous year, as well as efforts to reduce the overhead costs of running the business.

Service costs have reduced as a result of our efforts to improve our procurement, including working with suppliers to make it easier for them to improve their prices. As an example, our insurance premiums have reduced during the year following efforts to improve our claims history.

The implementation of our in-house repairs service has not only improved the level of customer satisfaction but has also seen a significant saving from both more efficient operation and lower cost per repair. We have also improved the management of our planned maintenance programme to reduce costs of work performed, although we have delivered a greater volume of work during the year, which increases the reported cost per unit shown above.

Major repairs have increased, which reflects an increase in the volume of work to replace kitchens, bathrooms, doors and windows and heating systems during the year. The volume of work is driven by the required replacement cycles but should be seen as an investment in our properties and this should reduce the volume of responsive repairs in the future.

The impact of welfare reform, while still only affecting a relatively small proportion of our tenants, has significantly increased our arrears and our provision for bad debts. We are continuing to work with tenants to minimise the loss of income, working with other agencies on programmes to help tenants into work, to help them manage their own finances and ensure they receive the benefits to which they are entitled.

We will continue to manage our cost base but the next big step in reducing our costs is expected with the implementation of our digitalisation and mobile working projects in mid 2018.

	2016/17	2015/16	Year on year trend	Benchmarking quartile	Upper quartile	2017/18 target
Current General Needs (GN) and Housing for Older People (HfOP) arrears percentage of yearly rent debit	2.20%	2.05%	▼	Upper	2.26%	◀ 2.25%
Average GN void turn around time (days)	12.08	11.95	▼	Upper	20.64 days	15 days



Targets 2017/18

Our key strategic priorities for 2017/18, and for some time beyond, are set out below. Having laid the platform, we have been able to focus on our long term goals to increase our operational efficiency and create more capacity to develop more homes. These are now our key targets and expected outcomes.

Target	Expected outcome
Delivery of new homes	<ul style="list-style-type: none">• 11 new homes to be delivered by May 2018• £5m invested in existing ex right to buy properties• Pipeline of new development schemes
Reducing cost and increasing efficiency of working	<ul style="list-style-type: none">• 80% of customer transactions to be digitally based by July 2018• Mobile working infrastructure to be in effect by July 2018
Making the most of our portfolio	<ul style="list-style-type: none">• Portfolio management strategy based on best use of existing residential properties, including consideration of disposal of poor performing properties• Development of existing low use garage sites for other uses.
Customer Satisfaction	<ul style="list-style-type: none">• Improvement in overall customer satisfaction to at least meet target levels

Demonstrating Value for Money

The following examples demonstrate our innovative approach to delivering VfM and social impact.



Case Study #1

Context

Committed to helping local people explore their potential, we worked with four Epsom based organisations to hold the Epsom & Ewell Employment Fair in November 2016. Being out of work or training can have a serious impact on a person's livelihood and self-confidence. So we partnered with the Ethos Project, Epsom & Ewell Borough Council and The Best of Epsom and Ewell to offer people the chance to meet with employers and training providers and to explore local opportunities. The event was free to attend for residents of Epsom and Ewell and offered:

- Face-to-face meetings with local employers and businesses;
- A broad range of job and training opportunities;
- The chance to make new connections and boost confidence.

Action

We successfully delivered the Employment Fair, with the price of the Ebbisham Centre venue costing less than £155. Keen to utilise the free marketing tools available to us, we advertised the event on our Rosebery Facebook Group, our Twitter handle @roseberyhousing and other free media outlets including the Epsom Guardian's online events listing. In addition to pre-promotion, we published regular posts on social media throughout the day of the event to encourage local people to attend. As a direct result of this, the Epsom and Ewell Employment Fair was promoted at no cost to our organisation.

Impact

Rosebery sponsored the employment fair, which was attended by 70 people and supported by 20 companies who promoted a total of 65 vacancies. In addition, the event also advertised the support that the Ethos Project provides in helping people to find employment and identify training opportunities.



Paul Tame, owner of Home Instead Senior Care, one of 20 exhibitors at the Epsom and Ewell Employment Fair

Case Study #2

Context

We ensure that Christmas cheer comes early for residents of our three sheltered housing schemes when we host our annual festive lunch service at no cost to them. Following feedback from our residents' survey, which demonstrated a decrease in satisfaction around care provision, we commit every year to holding this event for our older residents.

We saw a great turn out for our 2016 lunches, with over 100 people attending. Rosebery staff became waiters and waitresses for the day to serve a traditional Christmas feast for residents at John Gale Court, Norman Colyer Court and Tomlin Court. Residents living in our older persons' accommodation across the Borough were also invited and transport was provided for them. For residents who found it difficult to get downstairs, staff brought Christmas lunch to their apartments.

Action

The Christmas lunches are hosted by Rosebery staff and the food itself is outsourced to an external supplier. This supplier provides an excellent service each year but the cost is always the same. So we conducted some research and obtained quotes from other various suppliers and, as a result, we were able to agree a 10% discounted rate with the original provider. The event was also kindly supported by local contractors Groundscapes and T Brown Group and partnering agencies that we work alongside – and this covered the cost of sundries for all three events.

Impact

The overall saving that we secured as a result of shopping around and external contributions was in the region of £500. In addition to the financial saving, the social impact of our Christmas lunch event cannot be underestimated. The feedback from residents who attend is always positive and they are very grateful to the staff who work hard to organise the event.

A resident who attended the lunch at John Gale Court said: "We were invited from Elmwood today to come to the Christmas lunch and it was great to be involved and to feel included in the festivities. Rosebery even arranged taxis to collect us from our homes. I look forward to this every year as it's a great opportunity for residents to meet up and be in each other's company. The food is always fantastic and staff are so attentive and friendly. I'd like to thank Rosebery for hosting it and we all appreciate their hard work in making it such an enjoyable occasion."

"I look forward to this every year as it's a great opportunity for residents to meet up and be in each other's company. The food is always fantastic and staff are so attentive and friendly."





Case Study #3

Context

We have been avid supporters of our local Epsom and Ewell Foodbank since it opened in 2012. We organise regular collections, where Rosebery staff donate food items to those in urgent need. Our support has also included financial contributions towards the Foodbank's delivery vehicle and annual fundraising. In summer 2016, Epsom and Ewell Foodbank launched their low level furniture store, a recycling project to provide good quality furniture to local people living in homes that they couldn't afford to furnish.

Action

The Foodbank started the project at low level because they wanted to check whether demand matched interest and if they could deliver the project together with running the Foodbank. The commitment was substantial – from sourcing the furniture, providing the volunteers to the costs involved for storage, collection and delivery.

With the high start-up costs potentially proving to be a barrier, we were pleased to make a £5,000 contribution to the furniture store. This donation helped the charity to get the project off the ground.

As a housing association, we are often tasked with clearing and disposing furniture left by residents who have moved on. So, in addition to contributing financially, we also donated furniture to the project.

Impact

As a direct result of our contribution, the Foodbank was able to launch an effective and well-used furniture store. This meant that our residents were provided with access to good quality second hand furniture, at no or little cost – enabling them to set up their homes and sustain their tenancies. The majority of clients are from housing association properties and Rosebery has, to date, made the most referrals from all organisations helping people in need.

Towards the end of 2016, we referred a resident who had just been housed in a new flat. He had just one mattress that he moved from the bedroom to the front room so he had something to sit on. The flat was in excellent condition but completely empty. The furniture store provided the resident with cutlery, crockery, curtains, pillows, duvet covers, a sofa suite, a dining table and chairs and a coffee table.

He said: "I was more than happy to have second hand furniture to tie me over – so I was amazed to receive such good quality items. It was all in excellent condition and looks lovely in my home. I am very thankful for all help given to me by the foodbank. After living in B&Bs for the last few years, it's the first home that I feel I can call my own. Words cannot really explain how grateful I am for the support of both the foodbank and Rosebery."

"After living in B&Bs for the last few years, it's the first home that I feel I can call my own. Words cannot really explain how grateful I am for the support of both the foodbank and Rosebery."

Case Study #4

Context

We always strive to provide our residents with homes that meet their needs. Sometimes it becomes apparent that a property is not meeting the needs of the resident after they have already moved into their home. In such a case, one of our residents had moved into a property which soon proved to be too small for her needs. This was because she needed extra support and, therefore, required a carer to share her accommodation. While living in a one-bedroom home, the resident felt that she would be housed better in a two-bedroom property, in which they would both be able to remain comfortably. We reassessed her needs, taking these reasons into account, and allocated the resident a new two-bedroom home. However, while in the process of moving to her new home, the council deducted 14% from our resident's Housing Benefit payment, affecting her ability to pay the rent.

Action

Concerned about the rent arrears that were building up, the resident engaged with us and a meeting was arranged with one of our Tenancy Sustainment Officers (TSOs). Our TSO reviewed all of the resident's paperwork and discovered that the Government's under-occupation tax (bedroom tax) was being incorrectly applied. This was because the council's Housing Benefit department were misinformed that she had a spare bedroom in her property.

Impact

Confident in the knowledge that this tax should not be applied, our TSO challenged this decision. She was successful and the decision was immediately overturned by the council. Our TSO then went through the process of applying for the resident to receive £430.04 in backdated housing benefits. This was granted, which resulted in the clearing of rent arrears. The knowledge and work of our TSO meant that the resident no longer had her Housing Benefit reduced and was able to pay back all of the rent arrears.



Case Study #5

Context

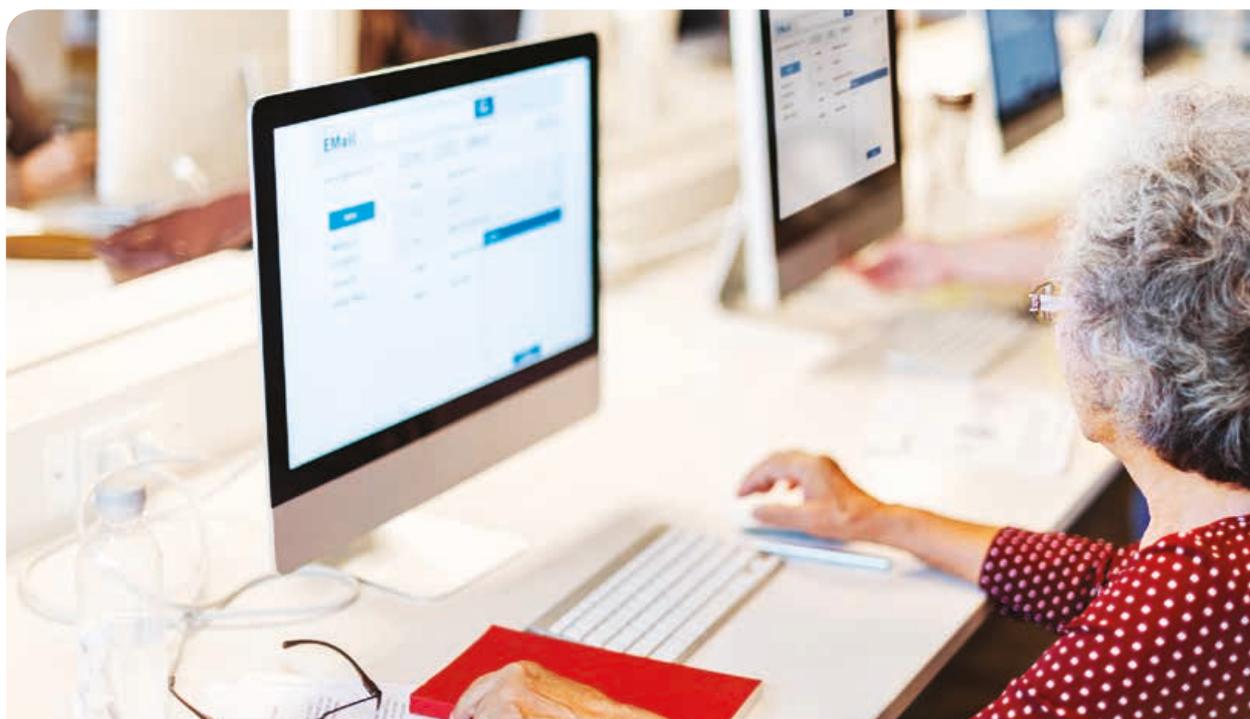
We regularly take part in national Digital Inclusion events, putting on activities to help our residents better understand the benefits of being online and how technology can improve their lifestyle.

Action

In October 2016, we held a series of digital outreach events during 'Get Online Week'. Five unique digital sessions were organised for older residents at our three sheltered schemes, our temporary accommodation scheme West Hill Court and Epsom Sure Start Centre. To help facilitate these events, our Digital Officer drafted a written proposal applying for a special grant from The Tinder Foundation. The proposal provided details of the community events we intended to run and explained how we are helping our residents with their digital needs.

Impact

The Tinder Foundation awarded a grant of £187 to Rosebery to help assist us in the organisation of our digital inclusion events for residents. The grant funded refreshments for residents at the events and the rest of the money has been put towards purchasing inexpensive community tablets to use with residents during Digital M.O.T sessions. Our continued efforts to engage with residents digitally will not only help them to access our services online but will also help benefit their lives socially and help them to achieve financial savings.



Case Study #6

Context

Our Tenancy Sustainment Officers (TSOs) work within Rosebery's Income Team to support residents who need help with managing their finances and searching for employment opportunities. Our TSOs carry out 'starter tenancy visits' as part of their role in supporting residents who have recently moved into their homes. The aim of this visit is to provide early support and intervention so a resident is less likely to get into rent arrears.

Action

One of our TSOs conducted a starter tenancy visit for a resident who had recently moved into a new home. In this particular case, she found that the resident was already in rent arrears. During her visit, she examined the resident's household details in order to review the amount of benefits that was being received. Using her experience and knowledge, the TSO calculated how much income the resident should have been receiving and then went on to challenge the amount of Housing Benefit that had been allocated by the council.

Impact

As a direct result of our TSO's intervention, the council's Housing Benefit department acknowledged that they had been awarding the incorrect amount of money to the resident. They re-calculated the Benefit that the resident was entitled to and backdated it. The amount totalled to £1,543.52 and this money was paid back into the resident's rent account and, subsequently cleared her arrears. At the same time, the resident was also refunded some additional money, which she put towards paying off her other debts.





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