

# Tenant Annual Report

2010



Housing People

# Introduction

# About Cornerstone

We believe that Cornerstone is an efficient and caring landlord with a high level of customer satisfaction built on our long history and solid financial foundations. But there is always room for improvement and we are keen to hear our tenants' views on the services we provide and how these can be developed.

This report outlines Cornerstone's performance against the expectations set by the Government and how we compare to other social housing providers. It also sets out how we propose to tailor these standards to meet the specific needs and aspirations of our tenants (the so-called Local Offer).

We hope that you find it of interest and that you let us know your own thoughts by completing the questionnaire at the back of the report or, better still, by becoming involved in the management of your home through one of our tenant involvement initiatives.

Please take a look at what we are doing for the future of your homes, then let us know what you think by

calling  
01392 273462  
emailing  
mail@cornerstonehousing.net  
writing  
18 Southernhay East,  
Exeter EX1 1QD

Cornerstone was established in 1926 and we now provide 1,100 homes in Exeter and the surrounding districts. Our stock ranges from single person bedsits to four bed family homes with 500 flats and 600 houses. All of our properties are designated as 'General Needs' rather than providing specific support for those who need extra levels of care.

As well as being the largest provider of affordable housing in Exeter (apart from the Council), we also have our own in-house Direct Labour Force which carries out the vast majority of work on our properties. This part of the organisation is similar to a medium sized building contractor and is of great benefit to Cornerstone and its tenants.







Our chief executive is Rick Williams who has been with Cornerstone for 25 years and has a detailed knowledge of all aspects of its work and understands the needs and aspirations of its tenants. Our Chairman is Roger Norman, a retired bank manager and he leads a board which includes a wide range of professional skills. Together with the executive staff, they provide the high standard of governance required by the Government.

We are a financially sound organisation, meeting the Government's standards on financial viability. As a 'not-for-profit' body, any financial surplus that we make is re-invested in the existing housing stock or used to finance the provision of new homes.

# What Is This Report About?

The regulator for housing, the Tenant Services Authority (TSA), requires us to issue an annual report to tenants every year. (The TSA is our equivalent of Ofsted for schools, or the Financial Services Authority).

This annual report must give tenants an honest and helpful view about how well Cornerstone is doing against the TSA standards for:

-  Tenant involvement and customer care
-  Maintaining your home
-  Allocating homes and setting rents
-  Looking after the neighbourhood and communal areas
-  Value for money
-  Ensuring we are financially secure

We must also say what we are doing to tailor our services to meet the specific needs of Cornerstone's tenants. The report details our pledges to you. How well we do on meeting these pledges is checked by the TSA ([www.tenantservicesauthority.org](http://www.tenantservicesauthority.org)).

Cornerstone has been working hard to improve the opportunities for its tenants to become more involved in its management. To be honest, we have struggled to find people willing to contribute and we do understand that for many tenants who have a well maintained home and pay a reasonable rent there is no wish to become more involved. We have recently established a tenants' Performance Panel to scrutinise how we perform in delivering our services and to make recommendations for improvements. Unfortunately, this took longer than expected and consequently the Panel has only had a limited role in preparing this year's report. We are looking forward to helping the Performance Panel grow and working closely with them to develop the Local Offer, review services and draft future annual reports.



# How Does Cornerstone's Performance Compare?

Unfortunately, we only have a limited amount of current information to enable us to compare our performance to similar housing associations. This is an area we will need to address by extending the range of benchmarking in the coming year.

However, we do have performance data from the TSA for the year ending 31<sup>st</sup> March 2009 which shows that Cornerstone's all round performance in many areas ranked in the top ten percent nationally;

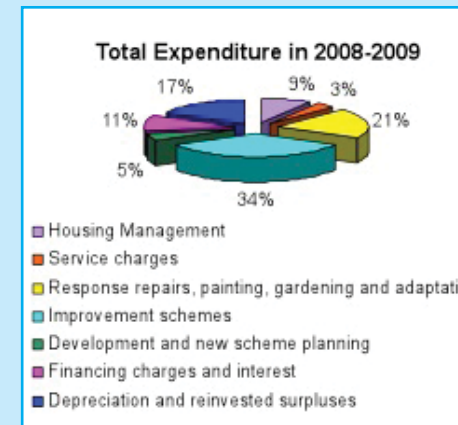
	<b>Cornerstone</b> (yr to March 10)	<b>Top 10% nationally</b> (yr to March 09)
Average days to relet dwellings	18 days	Less than 19.3 days
Rent arrears of current tenants	1.76%	Less than 2.1%
Percentage very or fairly satisfied with landlord services	90%	More than 89.8%
Percentage very or fairly satisfied with repairs & maintenance	92%	More than 86.2%
Average SAP rating (energy efficiency)	77.4%	More than 75%

Of the TSA's other main performance indicators Cornerstone didn't do quite so well but still exceeded the national average;

	<b>Cornerstone</b> (yr to March 10)	<b>National average</b> (yr to March 10)
Properties failing Decent Homes Standard	1.1% (now 0%)	5.4%
Percentage very or fairly satisfied that their views are taken in to account	65%	64%

## Value for Money

Cornerstone has traditionally been an efficient organisation based on prudent management and policies over its long history. This is reflected in lower than average management and maintenance costs. The savings we are able to make are passed on to our residents, 89% of our residents surveyed were fairly or very satisfied with the value for money.



## Maintaining Your Home

Maintaining your home is one of the most important things we do. We are particularly proud of the condition of our stock which reflects our programme of modernisation over many years! We currently spend about £1.4M on improvements each year to bring properties up to our standards.

Last year we carried out 3,400 repairs- that's about 3 visits to every household.

97.8% of repairs were completed within the target time.

Cornerstone gives your safety top priority. We carry out gas safety checks annually on all of our properties. We also check our homes carefully for fire risks and asbestos. We do on occasions have difficulty

gaining access to carryout gas safety checks but our record in this respect compares favourably against other landlords and last year we had no outstanding services.

### Decent Homes Standard

It is a government requirement that all our homes meet its Decent Homes Standard. This sets a minimum requirement which means that homes must be sound, safe, warm,

weatherproof and have reasonably modern facilities. On 31<sup>st</sup> March 2010 we only had fifteen properties which did not meet the standard. Twelve of these properties were at Kendall Close and these have since been modernised to exceed the standard. The tenants of the remaining three properties have declined to have the improvement work carried out on their home.



### Your Direct Labour Force

Unusually for an association of our size we employ our own workforce to carryout virtually all our repairs and improvements. This team of 38 staff gives us a number of advantages:

- Value for money: as we do not pay VAT on the labour costs and there is no profit margin our services are more competitive.
- Good working relationships with our tenants.
- Good staff knowledge of our houses and estates.
- Flexibility: we are able to tailor our maintenance and improvements service to meet changing circumstances.

Our successful approach to repairs and maintenance is reflected in our satisfaction results which are consistently high. 92% of respondents were very or fairly satisfied which compares favourably with a national average of 76%. This reflects the high level of service provided by Cornerstone's in-house repairs team and the good condition of our properties.

### Painters and Decorators

Our painters and decorators are responsible for the external decoration of our properties which runs in a five year cycle; they also carryout redecoration of internal communal areas and provide a decoration service for our older or disabled residents during winter

### Grounds Maintenance

We have a number of schemes with communal landscaped areas which are also maintained by our own staff. This team operate a rolling programme to ensure that all landscaped areas are maintained to the required standard. Residents in schemes with such areas are normally required to pay a service charge to cover the costs of gardening.

The Performance Panel have decided to review all aspects

of Cornerstone's gardening policies as its first project and this will cover both communal gardens and our policy on individual tenants' gardens.

### Aids and Adaptations

An increasing number of our residents, both new and existing, require some form of assistance to enable them to live comfortably in their home. This may range from a grab rail by the front door to a shower in place of a bath to an extension to their property in extreme cases.

We allocate our own budget for the smaller works which are carried out at the request of an Occupational Therapist or other qualified person. The bigger jobs may require additional funding from the Council or another source but Cornerstone will assist with the application where it can.



# Allocating Homes AND Setting Rents

### Providing new homes

Cornerstone is the second largest landlord in Exeter and in recent years we have expanded our development area to include neighbouring districts. We have developed 114 new homes in the last 5 years. Currently there are over 6,000 people registered for housing in the Exeter area and 31,500 registered throughout the whole of Devon, demonstrating that the need for new affordable housing remains high and that continuing to develop new homes is an important aspect of the work Cornerstones undertakes.

### How Our Properties are Let

In the last few years we have allocated our properties through Exeter Home Choice but this year the scheme has been extended across the whole of Devon. This offers a fair and transparent service which allows those on the housing register the opportunity to be housed throughout Devon.

Cornerstone let 112 new and existing properties last year. In addition, 22 tenants arranged mutual exchanges with other tenants.

Our homes were empty between tenants for an average of eighteen days

before being relet. This compares favourably with the national average although we have seen an increase in the vacancy period in recent years due to the Choice Based Lettings system taking longer to identify successful applicants.

Vacancy periods can vary greatly. In many cases it can be as little as 24 hours where we only have to carry out a gas and electrical safety check on a property where we have been given plenty of notice and it has been left in a nice, clean condition. At the other extreme we may get little or no notice where a property is abandoned or the tenant evicted and the condition is poor requiring several weeks work before it can be relet. Sadly, this is an increasingly common scenario and the cost to Cornerstone is rising accordingly. We have recently reviewed our policy for dealing with vacancies and have made a number of improvements.

### Tenure

Cornerstone grants its tenants the most secure form of tenancy applicable this is normally an Assured Tenancy but on rare occasions where the property is not available for

the long term an Assured Shorthold Tenancy might be granted.

### Under occupation

With growing waiting lists, this has become a local concern and Cornerstone is working in partnership with the Council and other landlords to encourage residents to downsize thereby freeing up much needed family accommodation.

### Rents and Service Charges

The rents for all social landlords are fixed by reference to a formula set out by the government that aims to harmonise rents for similar properties across the sector. As you will be aware, the rents are reviewed annually on 1<sup>st</sup> April with reference to the rate of inflation.

Cornerstone's rents are amongst the cheapest in the area at £67.97 per week for a two bed property.

### Rent Arrears

The arrears of current tenants amounted to 1.76% of rent due. This compares favourably with other landlords and is the result of having well established policies and procedures.

# Looking After The Neighbourhood and Communal Areas

## Local knowledge

Cornerstone has an advantage over many other housing providers of knowing its neighbourhoods, properties and tenants extremely well. This is because we work in a small geographical area managed from a single, central office and because we have our own maintenance team out and about all day.

## Estate Inspections

Our maintenance staff are able to report any issues they notice whilst out and about on their daily duties. Our board members, tenants representatives and the management team all make regular visits.

However, last year we recognised that things could be further improved so when we employed our new Housing Officer, Anita Merritt, we decided to include monthly estate visits as part of her job. The feedback from her visits has been positive and encouraging.

## Anti-Social Behaviour

Historically Cornerstone has not suffered from significant levels of ASB. However, there have been an increasing number of cases in recent times and on rare occasions these have been serious matters. We have an ASB policy in place for dealing with such matters which relies on evidence from residents. Unfortunately, for the serious cases it can take longer than we would like to reach a satisfactory conclusion.

A recent example of this occurred in one of our streets where there was evidence of drug dealing and associated problems. We worked with the police, the local council, the Tenants' Association and the residents of the street to achieve a suitable outcome. This did take several months during which time our tenants became understandably frustrated. As a result we have reviewed our way with dealing with these cases and one of the ways of addressing this is with our new Housing Officer becoming involved at an early stage and keeping complainants informed throughout the case. Early indications show this is working well.



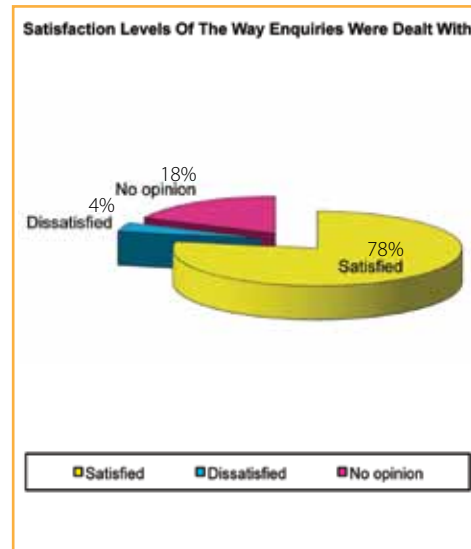
## Tenant Involvement & Customer Care

Cornerstone recognises that in order to maintain our high level of customer satisfaction we need to continue to consult with our residents about the services they would like and how they are delivered. A while ago now we recognised that tenant involvement was something we could improve upon and undertook a review of the whole service area. As part of this review we sent out a questionnaire asking our residents for their feedback and invited them to get involved. This led to a 'Tenant Involvement' leaflet being distributed outlining our commitment to offering opportunities for wider participation. We support the Tenants' Association which offers one way for residents to participate but also recognises that some people may wish to contribute without joining a formal group or attending meetings

We have also encouraged residents to get involved on a more strategic level. We have our first resident serving on the board and we are also starting to work with Cornerstone's newly formed Performance Panel which will review our services and make recommendations to the board.

Customer care is an essential part of the housing services we provide and we have a policy and procedure in place to ensure a high level of service across the organisation.

We put a great emphasis on personal service and this is reflected in the exceptionally high levels of customer satisfaction with office and maintenance teams which regularly show that staff are polite, knowledgeable and helpful.



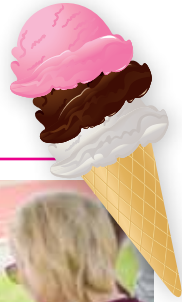
## The Local Offer

The TSA would like landlords to tailor services around what tenants actually want.

Taking the TSA's standards as a starting point, we will be considering how these may need adapting to reflect Cornerstone tenants' circumstances. This work will be carried out in partnership with the Performance Panel and a 'Local Offer' will be published by 1<sup>st</sup> April 2011.

If you have any thoughts or suggestions on this matter please let us know!

# Tenant Fun Day



# Questionnaire

1. Was this annual report useful?

- Very useful
- Useful
- OK
- Not useful

3. Do you think Cornerstone is value for money?

- Great value for money
- Reasonable value for money
- OK
- Not value for money

2. How could we improve the report for next time?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

4. Have you any suggestions for how Cornerstone can save more money? (Up to three suggestions)

- a. \_\_\_\_\_
- b. \_\_\_\_\_
- c. \_\_\_\_\_

5. What should Cornerstone do better? (Up to three suggestions)

- a. \_\_\_\_\_
- b. \_\_\_\_\_
- c. \_\_\_\_\_

Include your name and address if you want to enter our **prize draw** for Argos vouchers!

Title:  Mr  Mrs  Ms  Other

Name: \_\_\_\_\_

Tel: \_\_\_\_\_ Mobile: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode: \_\_\_\_\_

- Please send me some information on the Performance Panel and how to get involved
- Please send me some information about the TSA's standards
- Please send me some information about resident involvement at Cornerstone

**Please return the questionnaire using the pre-paid envelope or email to: mail@cornerstonehousing.net**



If you would like this information in another language, Braille, large print, taped or CD, please let us know. We can also arrange an interpreter if you would like to speak to us about something.

**Cornerstone Housing** 18 Southernhay East, Exeter, Devon EX1 1QD



**Telephone**

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**General Enquiries**

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[www.cornerstonehousing.net](http://www.cornerstonehousing.net)