

Tenant Annual Report 2018



Welcome

Welcome

It is my pleasure to welcome you to this year's Annual Report which again shows that Cornerstone's achievements match our objectives of being a proud, caring organisation that places an emphasis on quality and continues to grow.

As I write this introduction, the government has recently published its Green Paper, 'A New Deal For Social Housing', which outlines five core themes; safe and decent homes, effective resolution of complaints, empowering residents, tackling the stigma around social housing and boosting the supply of new homes. We support all of these aims and believe that Cornerstone already makes a valuable contribution to each of them whilst constantly seeking to improve.

I hope that you enjoy reading this report and we welcome any feedback or questions that you may have. To give your feedback, please call **01392 273462** or email **mail@cornerstonehousing.net**.



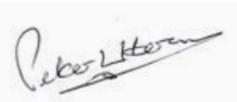
Rick Williams
Chief Executive

A view from the Chair

I'm delighted to have this opportunity to introduce your Annual Report which illustrates how Cornerstone continues to recognise you as being at the heart of our business, and fundamental to everything we do.

We have had another strong year financially, and this means that we can continue to provide you with well-maintained homes and, with what we hope you will agree to be, an efficient and caring service. We can also continue to carry out improvements to our older properties, and to develop new ones to provide more in the way of affordable homes in our area.

Please do let us know if you think there is any way in which we can improve what we do and also if you would like to get involved in shaping the services we deliver to you.



Peter Heron
Chairman of the Board

*All performance figures provided in this report relate to the period April 2017 to March 2018, apart from those we asked you about in our Annual Tenant Survey, which was sent to all tenants in August 2018 and received a 26% response rate. Any financial data relates to our 2016/17 accounts as our financial year runs from October to September.

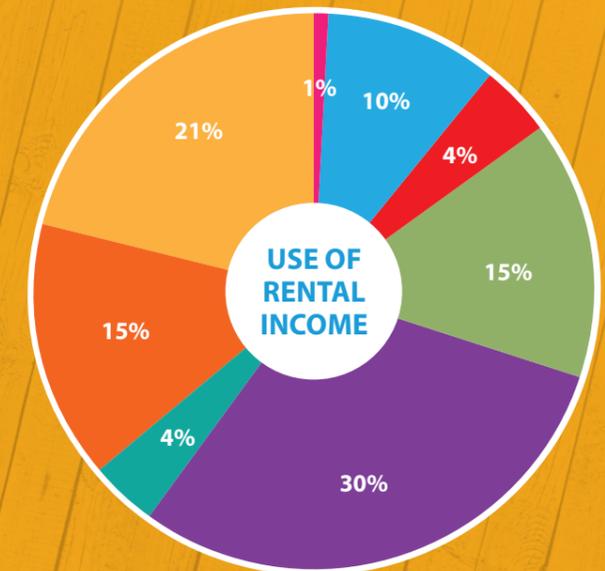
Our Performance

Governance and Financial Viability

All housing associations are regulated by the Regulator of Social Housing (RSH), to ensure that the sector is viable, efficient and well-governed. This year, the RSH confirmed that we have once again been given the highest governance and financial viability grade, recognising that our financial management and governance systems are robust.

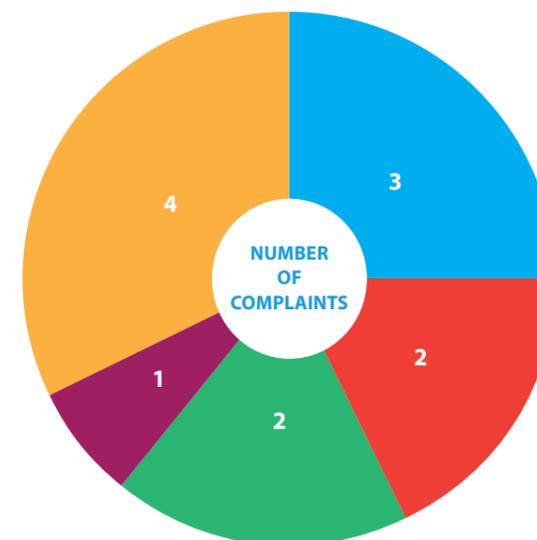
Where does your rent go?

- Housing Management
- Service charges
- Maintenance, gardening and adaptations
- Improvement schemes
- Development and new scheme planning
- Financing charges and interest
- Depreciation and reinvested surplus
- Other costs



Complaints and Compliments

Number of formal complaints



- Handling of anti-social behaviour case
- End of tenancy arrangements
- Estate management and services
- Lettings
- Repairs

"Cornerstone were brilliant from start to finish. Everyone I spoke with was helpful, willing and professional. I love my new home, thank you!"

 **91.2%** of tenants are satisfied with the services we provide.

 **78.3%** of tenants are satisfied that their views are listened to and acted upon.

We received 12 formal complaints this year. Whilst four were not upheld, eight were partially upheld. This means we agree we did not get it quite right. As a result, we have allocated greater resources to the management of anti-social behaviour cases, with the aim of keeping complainants better informed. We have also made improvements to the communal areas in one of our blocks of flats.

Complaints and Compliments (Continued)

Although we received a relatively low number of complaints, a recent survey found rates of tenant satisfaction in several areas had fallen below last year. However, our tenant satisfaction figures remain high and, for the vast majority of indicators, we are within the top 25% of housing associations when compared against 2017 figures.

Tenant Involvement and Empowerment



The Performance Panel enjoyed a tour of the works at our latest modernisation project at Cleve Road, Exeter, with site manager Paul Mills (far left).



"By being an email eagle I'm able to contribute to the discussions and developments that improve the work that Cornerstone undertake and give Cornerstone tenants a voice."

The Performance Panel, a group of volunteer tenants who independently review our services by focusing on the tenant's experience, has grown in strength and numbers with the recent introduction of our 'Email Eagles'.

This scheme means you can now engage and participate in service reviews from the comfort of your home, by sending your comments to the Panel via email.

Over the past year, the Panel has reviewed our approach to communications, our preparations for Universal Credit and our property modernisation process. The Panel do a great job and provide some excellent recommendations for improvement. You can read their findings in the quarterly Tenant Newsletter and on our website.

Empowering You

Our Strategy

This year we published our Tenant Involvement Strategy which sets out a four-year plan for involving and empowering our tenants.

The six aims of the strategy are to:

1. Increase and promote the opportunities for tenants to become involved

2. Provide timely and appropriate information to tenants in a format to suit their needs

3. Support a diverse range of tenants to be involved

4. Develop ways for tenants to engage within their local community

5. Provide more value for money in our tenant involvement work

6. Improve empowerment so that tenants are working in partnership with us



As part of our aim to provide information to you in ways which suit your needs, we reviewed our communication methods. After consulting with you, we now offer the Tenant Newsletter in more accessible formats, either as a free digital subscription or in an easy to read non-gloss paper copy.



In a recent survey, **91.5%** of readers said they liked the style of the newsletter and found it easy to understand

We also launched our new website this year. Designed with tenants' needs in mind, it boasts new features such as allowing you to report repairs and anti-social behaviour online. We will soon start publishing quarterly performance reports on our website as well, to provide you with regular updates on how we are doing in the areas that affect you.

Neighbourhood and Community



Tenants were pleased to show the judges around their neighbourhoods for the Britain in Bloom gardening competition. Left-Right: Andrew Soper, tenant; with judges Derek and Matt Beer, and; Paul Jones, Cornerstone gardener, at Wheatley Court.

Our Housing Team regularly undertake estate inspections. This year, we also made eight local area visits, with members of the Board and Performance Panel, to complete surveys and gather your feedback. We enjoyed listening to your views and found you were generally happy with our services. Specific concerns around window cleaning and bin stores will be looked into as part of an upcoming review of service charges.

Two of our neighbourhoods in Exeter – Mount Dinham and The Courts – were recently judged as part of the Royal Horticultural Society's 'Britain in Bloom' competition. A nationwide celebration of community participation, the competition is intended to promote a greener environment. Tenants showcased their commitment to this ethos by working together to make their gardens the best they could be.

The proportion of tenants satisfied with their neighbourhood as a place to live is lower than last year. To ensure we continue to support our tenants, in the context of our growing housing stock, we recently expanded our housing team. We will be working closely with you to understand the reasons behind lower neighbourhood satisfaction and, where possible, resolve any issues.

82.7%

of tenants are satisfied with their neighbourhood as a place to live.



74.3%

of tenants who pay a service charge are satisfied that it provides value for money.



38

new ASB cases were recorded last year, 55% of cases were noise related



100%

of tenants were satisfied with how we managed their case, this is up by 47% on last year.



Rent and Tenancy

In line with the government's four year rent reduction programme – outlined in the Welfare Reform and Work Act 2016 - rents went down by 1% and will do again in April 2019.

92.4%

of tenants are satisfied that their rent provides value for money, this is up **0.5%** on last year.



Arrears are at **0.83%** of the total rent due; this is an improvement of **0.24%** on last year.

We had **87** lettings last year and **92.7%** of applicants were satisfied with the lettings service.

On average we re-let our empty homes within **22** days.

30 tenants were helped by referrals to independent debt, benefits and budgeting advice. Homelessness was prevented for 4 tenants.

With the recent roll-out of Universal Credit, we have put in place an action plan to make sure staff and tenants are as prepared as possible for this new benefits system. This has included:

- Providing information sessions for staff and tenants, involving the Department for Work and Pensions;
- Sending information packs to tenants likely to be affected by the changes, and;
- Establishing digital support for tenants, as Universal Credit applications are now completed on-line.



For some of you, getting on-line is a new and uncertain experience, so we have been working to improve your confidence. Earlier this year, we ran a Digital Café event in partnership with Cosmic – a social enterprise seeking to improve people's digital access - and set up our own 'On-liners' service to offer tenants free, confidential one-to-one support with getting on-line.



We completed **3541** response repairs at a cost of **£598,413**, that's an average cost of **£169** per repair.

95.3%

of repairs were completed within target times.



96.6%

of tenants were happy with the standard of work carried out.

90.2%

are satisfied with the way we deal with repairs and maintenance.



89.9%

of tenants are satisfied with the overall quality of their home.



'We've had 10 years' experience of your maintenance team and not once have you let us down. Each and every time, your staff have been professional, courteous, warm and have moved the works quickly. We've experienced exceptional service'



Our development team work in partnership with local authorities and parish councils to build high quality, sustainable communities that meet the need for affordable housing. As well as providing homes for social, rent affordable rent and shared ownership, we partnered with Rentplus to build the first 10 of 27 planned new rent-to-buy homes. A new affordable housing option, Rentplus allows tenants to rent at below market rent, helping them save to buy their home in 5 to 20 years.

Our skilled, in-house tradespeople have also been busy this year extensively modernising some of our older properties in Exeter to ensure they continue to meet good quality standards. The first of our two specialist improvement teams completed works at Norwood House, a block of 26 flats, in early 2018 before starting on our two bedroom flats in Exwick, originally built in the 1930s. Modernisation works include new kitchens, bathrooms and heating systems, as well as rewiring and redecoration. The second team are now over halfway through our ambitious renovation of 44 Grade II listed almshouses at Mount Dinham, due for completion in 2020.

'I recently had my lounge decorated under the internal decorating scheme. The team did a wonderful job, and I am delighted with the results! They were very professional and courteous.'



100% of residents are satisfied with the quality of their new home.



22 new homes were built in Cullompton and Dawlish: **8** for affordable rent, **4** for shared ownership and **10** for rent-to-buy. Of these, **2** were fully wheelchair accessible.



74 tenants were helped with aids and adaptations to their homes at a cost of **£22,714**, that's an average cost of **£307** per property. This included everything from grab rails and lever taps to level access showers. **100%** of tenants were happy with the process and the quality of the work.



£1,456,000 was spent on the refurbishment works to **26** homes at an average of **£56,000** per property.

Value for Money

'Value for Money' is about maximising the benefit received from the money we spend – something we work hard to apply to all areas of our work. This year we focused on improving the efficiency of our information and communication technology systems. Our 'Value for Money' achievements include:



16 maintenance and housing staff using tablet computers to manage appointments on-the-go, meaning they can work more efficiently

Thanks to this new 'mobile working' technology, we expect to save up to **£36,000** a year



In the year April 2017 – March 2018, we also referred 30 tenants to Homemaker Southwest, a charity offering independent financial and welfare advice to those at risk of homelessness. At a cost of just under £10,000 to Cornerstone, these referrals have resulted in substantial financial gains for our tenants, estimated at £114,000.

Value for Money Services - Coming Soon!

Later this year, we will launch a new text system to improve the speed and ease of our communications with you. With the new system, you'll be able to text us for updates on your rent balance, to report a repair and much more! We'll also be able to confirm appointments by text and send you reminders about them. All you need to do is provide us with an up-to-date mobile number, so get in touch now!



Tenant Charter

Our charter is our local offer to you and we have compiled it based on feedback in the annual tenant survey and in consultation with our tenant-led Performance Panel.

Update on 2017 Charter

TOPIC	COMMITMENT	STATUS
Neighbourhood and Community	Consult with you on services and standards for your area.	Completed during local area visits and will be ongoing.
	Improve tenant satisfaction with ASB case management.	Improved from 53% to 100%.
Tenancy	Investigate other ways we can support tenants in keeping their tenancies.	Completed. Universal Credit Action plan developed and being implemented.
	Improve the time it takes us to re-let our empty homes.	Improved from 25 days to 22 days
Tenant Involvement and Empowerment	Publish a Tenant Involvement Strategy.	Completed
	Review our tenant newsletter, taking on board your feedback.	Completed. Now on subscription and available free by post or email. Positive feedback received from tenants.
Home	Publicise service standards for repairs and maintenance so you know what to expect and by when.	Complete. Published on new website.
	Improve 4 cottages at Mount Dinham, 26 flats at Norwood House and 12 flats at Cleve Road.	Completed.
Value for Money	Implement mobile working technology for our Direct Labour Force.	Completed.
	Continue to promote energy efficiency by raising awareness of smart meters through our tenant newsletter and website.	Not completed due to negative feedback on smart meters. Instead, we have worked in partnership with South West Water to promote water care tariffs for tenants on low incomes or with financial difficulties.

Our new 2018 Charter

TOPIC	COMMITMENT
Neighbourhood and Community	Introduce and promote a community fund for tenants to improve their community.
	Work with tenants to improve satisfaction with their neighbourhood as a place to live.
Tenancy	Develop a downsizing incentive scheme to free up more family homes.
	Continue to raise awareness of Universal Credit and promote services available to support tenants in keeping their tenancies.
Tenant Involvement and Empowerment	Support the development of the Performance Panel in completing further service reviews.
	Provide cultural awareness and equality and diversity sessions for staff and tenants
Home	Improve 4 cottages at Mount Dinham and 18 flats at Exwick Road.
	Develop 45 new homes, including one disabled adapted flat.
Value for Money	Improve communications with tenants through a new text messaging system.
	Roll out mobile working to our painting and gardening teams to better understand costs and potential efficiencies.

We welcome your comments and involvement!

If you would like to discuss anything to do with the Tenant Annual Report, please get in touch with us on

01392 273462 or email: mail@cornerstonehousing.net

Front cover photos

Quality – Matt Abbott, of our improvements team, completing work at Norwood House, Exeter; **Care** – Gardener, Paul Jones, laughing with tenant, Lawrence Skinner; **Growth** – Our new rent-to-buy homes at Woodbury, East Devon; **Pride** – Customer Service Advisors, Sue Langdon, Ellen England and Emily Roberts.

We can provide this information in different formats including braille, large print or electronically, other language versions may also be available.