



The Local Standard

Designed by customers
for customers



Annual Report 2021

Welcome

Welcome to our 2020-21 Annual Report, which looks at how we performed over the last financial year. At North Devon Homes we want to ensure we deliver service excellence, offer good value for money and make sure we continue to work with our customers to set our service standards and performance levels, to keep track of how we are doing.

This report outlines our performance from 1st April 2020 to 31st March 2021 and highlights key areas where we have achieved (or not achieved) certain benchmarks set by our customers. This report covers the first year of the Coronavirus pandemic and so you will see the impact that this has had on North Devon Homes.

Whilst this side of the magazine is about our last financial year, the other side gives an update on what we have been doing since our last Home News issue which you received in April.

Equality, Diversity and Inclusion

In our new Corporate Plan we have made tackling inequality a key priority for us as a community landlord. This is really important to us as part of our values, culture and the way we deliver our services to help support customers and their households in accessing the things they need in the way they need them.

As we put in place new ways of working we are working hard to ensure that we shape our offer to meet the needs of our customers and ensure that they can fully access and connect with us in the most effective way they can.

We are working with a representative group of customers to help us design, challenge and change the way we deliver our services to ensure we are as inclusive as we can be. We are challenging ourselves to think much wider than the traditional aspects of equality, diversity and inclusion to ensure our offer and approach serves the best interests of our customers now and into the future.

We will report progress on this group's work and the changes they are making to the way we deliver our services.



Governance and Customer Involvement



*Since April, C90 has been rebranded as our Customer Board Partnership to represent the strong partnership that the meeting offers to our customers, staff and board members - read more about this on the Home News side of this magazine.

**Group started in November 2020.

What we said we'd do and what we achieved

In our last report we said that we would:

- Continue to build on our online digital engagement.
- Keep customers connected by events.
- Work closer with neighbourhoods to help families and young people.
- Help to inform and establish the priorities for the emerging NDH Corporate Plan.

We played a vital role in helping keep our communities connected during the pandemic by introducing virtual events and meetings. We were able to hold more events virtually than we would have done in person and have given more people the flexibility and opportunity to join in as they may not have been able to travel previously.

As a team we have worked closely with our communities through the youth service and with our Neighbourhoods Team to help more young people and families. We have also been working with customers on our Digital Together Project. We will continue to build on this cross team working as we move back into an in-person service.

Our customer consultations continued during the pandemic including helping set the outline for our Corporate Plan, and gaining customer feedback on the plan in meetings, via surveys and by making telephone calls.

What's next for Customer Involvement?

- Launch the customer online account.
- Develop the new Customer Involvement strategy.
- Strengthen the newly formed Health and Safety Partnership Forum.
- Develop and strengthen the customer voice.



Virtual customer consultation

Engaged customers were passionate to maintain working together with us, to ensure that the customer voice was not lost during lockdown and this was achieved by moving the whole customer involvement offer onto a virtual platform.

Involved customers were empowered to learn and use a variety of different platforms which enabled them to influence and co-design customer communications and service delivery.

This included:

- Co-design of new texting feedback surveys.
- Co-design of NDH Corporate Plan.
- Development of Environmental Policy.
- Independent Living consultations.
- Co-design of pandemic communications to customers and website / newsletter content.

Virtual C90 update

Over the last 12 months the C90 Group (newly named Customer Board Partnership) met virtually at least every six weeks to review:

- Customer consultation and feedback.
- Corporate Plan.
- Independent Living Service.
- Complaints Code.
- Reporting to customers on service performance.
- Response to the Government White Paper.
- Asset Management Strategy.
- Environmental Policy.

This group has continually monitored the effect of the pandemic and its impact on our customers.

Virtual Scrutiny Panel update

The Scrutiny Panel successfully moved to a virtual platform during the pandemic which enabled them to make recommendations for service changes in the following areas:

- Complaints Policy and New Ombudsman Code.
- Influence customer communication on rent increases.
- Co-created new customer-friendly, key performance indicator reports.

Customer2Customer Update

Back in April 2020, Customer2Customer (C2C) carried out telephone calls to 10 customers, who had been previously helped to downsize, to check how they were settling in. These customers had moved from large family homes to homes that were more suitable for them. Releasing these family homes gave those who were on Devon Home Choice a place to call home. These customers were all very pleased with the help that C2C gave them and were very happy in their new homes. C2C aims to continue the downsizing project as soon as possible.

In October C2C telephoned 35 customers to discuss their feedback on the Corporate Plan prior to its release in 2021.

C2C spoke to a customer and gave assurances about having a new heating system installed. This customer had initially refused the heating system but C2C managed to put the customer in touch with another who had had the system installed recently and, after speaking to that customer, they were reassured and went ahead with their new heating installation.

C2C had over 50 calls or face to face enquiries over the year. These included questions about grass cutting, repair issues, moving, mutual exchanges, complaints, compliments, hazards and much more. It has been a busy time for C2C but they have managed to answer most questions straight away, with the knowledge that they have built up over the last 10-12 years of involvement.



Staying in touch with customers, families and young people

Innovative ways were developed to keep in touch with customers and the young people we work with through our youth clubs. This included the development of weekly Knit and Natter groups, games afternoons, virtual youth clubs and a weekly radio show - all of which were widely advertised on our Facebook pages.

Customers told us:

"It has brought us closer as a group and we enjoy a natter together."

Patsy

"It has been a fantastic way of keeping in touch particularly while we were self isolating and stopping me from feeling alone. It has also taught me new skills and allowed me to keep in touch on a regular basis with my friends." **Jane**

"Due to bereavement and Covid restrictions, joining in on the social events via zoom has been a great help to me, and I have made some lovely and supportive friends." **Kate**

"The online groups and meetings have meant I could still keep in touch with others. Helping to see me through some tough times and providing a real lifeline."

Tracey

"Having been shielding it has been great to be able to keep in touch and keep our spirits up. It really has been a peace of mind."

Margaret

"It has been a real lifeline to attend meetings and the online social events."

Helen

Compliments and Complaints

123



Compliments received

42 Response Repairs	10 Planned Maintenance
26 General NDH	9 Independent Living
20 Customer Care Team	3 Development and Regeneration
10 Neighbourhoods	3 Income Team

114



Stage Zero complaints received

40 Response Repairs	5 Development and Regeneration
31 General NDH	4 Income Team
16 Neighbourhoods	2 Customer Care Team
14 Planned Maintenance	2 Independent Living

30



formal complaints of which 20 were upheld

Response Repairs:

10 Received
7 Upheld

General NDH:

8 Received
5 Upheld

Neighbourhoods:

5 Received
3 Upheld

Customer Care Team:

1 Received
1 Upheld

Planned Maintenance:

2 Received
1 Upheld

Independent Living:

2 Received
1 Upheld

Development and Regeneration:

2 Received
2 Upheld

In May 2021, the monthly benchmark for formal complaints for other social landlords was 2.5 complaints per 1000 homes managed. In the same period NDH received 1 complaint, which is less than 1 complaint per 1000 homes managed.

27

complaints resolved at Stage 1

3

complaints resolved at Stage 2

30

complaints acknowledged within 5 working days (100%)

29

Stage 1 complaints responded to within 10 working days (97%)

3

Stage 2 complaints responded to within 20 working days (100%)

Compensation

On occasion we have reimbursed customers who have incurred costs as a result of works or activities we have undertaken and where things have gone wrong. Our customer groups oversee this to make sure that it is fair to all parties involved. The total amount of compensation paid to customers during 2020/21 was just under £5,500.



Listening to our customers at all times

Our Customer Complaints Advisor, Claire Cavalli, is here to help customers resolve any issues they have experienced with the service we have provided, and take any feedback on services from customers. If you have any feedback (regarding North Devon Homes' staff or one of our contractors), please do let us know. If you cannot resolve an issue directly with the staff providing a service to you, and feel you need to raise a complaint, please do get in touch with Claire who is here to explore this with you.

Reviewing our complaints process

The Housing Ombudsman, the body who oversees the complaints process for Housing Associations, has recently released a new Complaint Handling Code. They encourage customers to talk directly to landlords when they have a complaint and work with the landlord to resolve it, and they are on hand to provide advice to customers at any point in the process.

You can find out more at www.housing-ombudsman.org.uk and contact them via phone 0300 111 3000 or via their website.

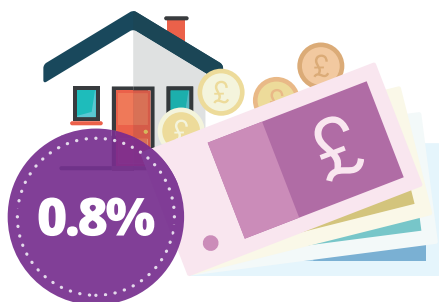
How to make a complaint and what to expect

We know that sometimes things go wrong with our services, and customers can be unhappy and wish to make a complaint. Our complaints process focuses on resolving issues as quickly as we can, and we use the learning from when things go wrong to improve our services in the future.

Customers can make a complaint using our website feedback form, via email, by telephone or in person. Our Customer Complaints Advisor, Claire Cavalli, will liaise with customers making complaints to understand the issues and investigate what has happened. The full complaints process is outlined on our website or a copy can be sent to you upon request.

A complaint is defined as "An expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents." In some cases we deal with the issue raised in a different way. For example, where a customer is complaining about the behaviour of a neighbour, that would be dealt with by our Neighbourhood Officers.

Income



current customer
rent arrears



former customer
rent arrears



properties let at an
affordable rent level



properties let at a
social rent level



evictions for
rent arrears*

Money Matters

Over the last year we have helped 484 households with welfare and finance cases, which in turn has gained £140,000 in income for people in North Devon.

*During the last financial year there were restrictions in place on evictions and we committed to not evicting anyone for rent arrears if they continued to work with us on repayments.



What we said we'd do and what we achieved

In our last report we said that we would:

- Support customers through the financial impact of Coronavirus by helping them to pay rent and sustain tenancies.
- Improve online access to customer accounts.
- Promote the financial wellbeing of all customers.
- Provide extra help to those experiencing the greatest hardship.

The Money Matters Team, working in partnership with North Devon Council, identified households experiencing financial hardship who met the criteria for Discretionary Housing Payments and assisted 50 households with extra help towards their rent totalling over £30,000.

We issued 50 foodbank vouchers to families that could not afford to buy food.

As well as the welfare assistance provided as an Income Team, the staff at North Devon Homes also arranged for 47 Christmas food parcels to be delivered to families whose need had been recognised throughout the business. These parcels contained food for a Christmas dinner as well as a few small Christmas goodies. The funding for these parcels came from Team NDH's Christmas Party fund which had been cancelled due to the pandemic. The team voted to put the funds towards those in hardship.

We have been working with the wider business to implement a new housing management system which will provide the foundation for launching our online customer account in due course.


We provided advice and support to people affected by the pandemic, keeping up to date with the myriad of changes to benefits and the range of financial support available so that we were well placed to work alongside customers experiencing unexpected hardship.

Worked with partner organisations, including credit unions, insurance companies and Stop the Loan Sharks, to tackle financial exclusion and promote financial wellbeing.

What's next for the Income Team?

- Promote financial wellbeing and recovery in the wake of the pandemic.
- Support customers to repay rent arrears and other debts to North Devon Homes.
- Improve online access to account information.
- Identify underlying reasons for rent arrears and incorporate root-cause support into our approach.

Customer Service



28,834



calls answered

166



low level complaints handled

What we said we'd do and what we achieved

In our last report we said that we would:

- Work towards a new housing management system and look at other options that would give customers more choice about how they contact us.
- Review the Out of Hours service to make use of the new system to make reporting repairs outside office hours much quicker and simpler.

We reviewed the Out of Hours Service, including a site visit to the OOH Call Centre. We made some improvements to the information they can access and the guidelines that they follow with regard to emergency callouts.

We now have two members of staff dedicated to our digital channels each day. This includes any communications that come in via our website, by email or on social media.

We also set up a virtual call centre during the pandemic, so that our customers were still able to contact us whilst we had to work from home.

What's next for the Customer Care Team?

- Improve our digital offer - this will include the introduction of an online customer account to give customers access to their details online, as well looking at other digital options such as webchat. This will enable us to focus our telephone service on those customers who do not have access to the internet and who rely on the telephone to contact us.

Repairs and Maintenance

9,171



repairs completed

278



planned home improvements delivered

100%



properties with a valid gas certificate (at year end)

71



(Band C) average energy performance of dwellings (SAP rating)

100%



of blocks with fire alarm system having been tested within 3 months

What we said we'd do and what we achieved

In our last report we said that we would:

- Work towards ensuring all homes had an electrical inspection every five years. The target is to complete this by 2023.
- Continue to deliver the roofing programme and expand our Home2Home offer.

By the end of last year, we had achieved 86% of electrical tests on properties with a five year testing programme and continue to work towards completing all remaining by 2023.

We have again expanded on our Home2Home Team and have been working on more roofs throughout the year.

What's next for the Repairs and Maintenance Teams?

- Increase levels of satisfaction data via Voicescape, our new feedback service.
- H2H to deliver circa 100 kitchens (our biggest in house programme ever).
- Radon surveys on 300 homes.
- Achieve 93% of our properties with a five yearly electrical test.
- Use our new customer database to send text messages for repairs.



Independent Living Services



What we said we'd do and what we achieved

In our last report we said that we would:

- Support an additional 800 households with welfare calls in response to the Covid-19 outbreak.
- Review services for Covid-19 recovery and how this looks in a new world.
- Look into how and when we can reopen certain services and communal activities and to regenerate our services on schemes.

We continued to provide welfare calls from the team to an additional 800 households as part of our ongoing response to the Covid-19 outbreak. This was well received by all but especially by those who didn't have a support service or network of people in place.

All services and procedures were reviewed for Covid-19 recovery and we put in early trial events to help us build back a face-to-face service and growing community events within our schemes. We are continuing to do more of this now restrictions allow.



What's next for the Independent Living Team?

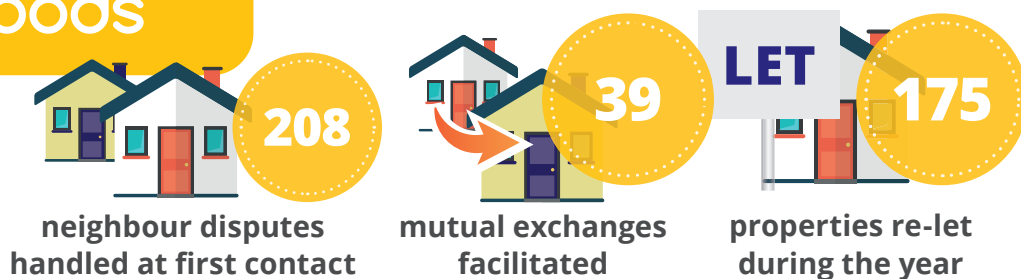
- We will be working closely with the Digital Together Project Team to scope and define our new support module that will be integrated within our new housing management system.
- We will be building our new Community Services Team to continue to deliver tailored support to customers and support the development of the Specialist Support Service.
- There will be a focus on strengthening social inclusion within our schemes, growing our community events and widening our offer.
- We will be bringing our support and alarm service under our NDH banner to recognise this as part of our NDH offer.

Neighbourhoods

What we said we'd do and what we achieved

In our last report we said that we would:

- Work on new ways of working and improving our digital offer - helping customers to see what is on offer before having to physically visit the property.
- Retender our cleaning and grounds maintenance contracts - ensuring we get the best value for money and service for our customers.
- Increase the amount of time we spend out in our communities - look into more detail on local health and safety, tree and area risks and ways we can improve areas.
- Implement a new housing management system as part of our Digital Together project including putting in new ways to record and monitor cases, helping to improve our efficiency and the customer journey.
- Revisit our clear up days – after Covid-19 cancelled all our planned events for 2020 we want to revisit these and put in new dates for cleaning up our communities.



With restrictions in place, as a team we worked on special processes to ensure we could help our customers see what was on offer at a property before having to physically visit it in person.

A thorough review of our Grounds Maintenance contract found that we would be delivering the best service and value for money by bringing the contract in-house. A new Estates Team has been formed and is now out in our communities. We will continue working with the new team to enhance our estate inspections with a focus on footpaths and trees.

We delayed the cleaning contract tender to 2021/22 to ensure we were able to maintain a service through the pandemic.

We successfully implemented our new housing management system and will continue to build on our new ways of working, helping to improve our efficiency and the customer journey.

With restrictions lifting we will be looking to reintroduce our clear up days in our communities in due course.

Working together to help our communities during the pandemic

Through the pandemic the Neighbourhoods Services Team provided a frontline service by adapting their ways of working to fit the changing restrictions of Covid-19. Robust risk assessments allowed us to continue to support customers in their own homes with an increase in partnership working to manage ASB, safeguarding and welfare concerns.

We explored new ways of carrying out viewings of our empty properties so we could continue to let homes to new customers and supported 39 mutual exchanges following a backlog as they were put on hold early in the pandemic for safety reasons.

What's next for the Neighbourhoods Team?

- We will be building our Community Services Team to continue to deliver tailored support to our customers with a particular focus on our response to ASB cases and support the development of the Specialist Support Service.
- We will continue to look at new ways of offering viewings on our empty properties, with more digital options.
- Reintroduce our community clear up days and build on our estate inspections.
- We will review our Disabled Facilities Grant and downsizing procedures.
- We will work with customers to develop our patch model to understand the benefits and desired outcomes.

Value for Money

As a community landlord, Value for Money (VfM) is a key driver and is integral to our culture and everything that we do. We work closely with our Customer Board Partnership and Scrutiny groups to deliver VfM targets to meet the objectives in our Corporate Plan. We aim to deliver a high-quality service as efficiently and effectively as we can.

The Regulator of Social Housing (RSH) has identified seven key measures to see how well we are performing. We have set ourselves targets against these measures, and against three other VfM measures that the NDH Board has selected. Our performance against these is below.

A full VfM statement is published within our Financial Statements on our website which can be found at www.ndh-ltd.co.uk.

Seven RSH measures


1. **Headline Social Housing Cost per unit**

How much it costs to manage and maintain one property.

2019/2020 Sector median: **£3,830**

2020/2021 NDH Target: **£2,980**

2020/2021 NDH Actual: **£2,880**

Target achieved?  **Yes**

2. **New Supply** The number of new properties we delivered as a % of all our properties – split into social housing, and non-social housing.

Social housing:

2019/2020 Sector median: **1.5%**

2020/2021 NDH Target: **0.6%**

2020/2021 NDH Actual: **0.8%**

Target achieved?  **Yes**

Non-social housing:

2019/2020 Sector median: **0%**

2020/2021 NDH Target: **1.4%**

2020/2021 NDH Actual: **0.3%**


Target achieved?  **No**

3. **Reinvestment** How much we spent on building new homes and investing in current homes, as a % of the value of all the homes we own.

2019/2020 Sector median: **7.2%**

2020/2021 NDH Target: **2.1%**

2020/2021 NDH Actual: **2.4%**

Target achieved?  **Yes**

4. **Gearing** How much debt we have; the higher the figure, the more debt compared to our assets.

2019/2020 Sector median: **44%**

2020/2021 NDH Target: **59%**

2020/2021 NDH Actual: **57%**


Target achieved?  **Yes**

5. **Earnings before interest, tax, depreciation and amortisation – Major Repairs Included (EBITDA MRI)** How much finance we have available and how much we can invest; the higher the % the more capacity we have.

2019/2020 Sector median: **170%**

2020/2021 NDH Target: **155%**

2020/2021 NDH Actual: **154%**

Target achieved?  **No**


6. Operating Margin Surplus made overall before exceptional expenses are taken into account.

Overall:

2019/2020 Sector median: **23.1%**

2020/2021 NDH Target: **21.8%**

2020/2021 NDH Actual: **26.4%**

Target achieved?  **Yes**

Social housing:

2019/2020 Sector median: **25.7%**

2020/2021 NDH Target: **28.1%**

2020/2021 NDH Actual: **28.6%**

Target achieved?  **Yes**


7. Return on Capital Employed

This measures how efficiently we are investing our capital resources.

2019/2020 Sector median: **3.4%**

2020/2021 NDH Target: **3.2%**

2020/2021 NDH Actual: **3.5%**

Target achieved?  **Yes**

Other Measures

1. Changes as a result of customer feedback Every change we made directly as a result of what customers have said through our C90 customer involvement structure.

2020/2021 NDH Target: **12**

2020/2021 NDH Actual: **509**

Target achieved?  **Yes**

2. Financial welfare referrals having a positive impact for customers

This measures referrals and financial benefits for customers.

484 welfare referrals

£140,000 additional income raised for customers via additional benefit entitlement

3. Staff volunteer days linked to customers and community

Target: **50**

Actual: **0**

No days delivered in 2020/21 due to Covid restrictions

Adding more for customers

The social value that North Devon Homes provides to its customers includes a social return to communities across North Devon. During this challenging year this has been of increasing importance and we have continued to invest in our Independent Living Service to support our older customers in their homes, in our schemes and across our communities more generally; including working closer with partners and volunteer services. Feedback received has suggested that this has been a valuable and well received service.

In addition staff from our Independent Living Service have been out in the community when this has been permissible to identify and resolve wider issues that vulnerable customers may have (for example repairs, planned works, neighbourhood issues).

Our youth project has engaged with young people differently this year and continues to deliver significant value for young people and their communities. Alongside aspects of the traditional service the team have been supporting some of the most isolated young people in our communities with bespoke and targeted support programmes and delivered innovations to stay in touch with young people during lockdown including a weekly radio show. Through this range of work the team have carried out family intervention support, supported young people into college or paid employment, and are continuing to evaluate outcomes to demonstrate the benefits and VfM offered by the programme.

£2.7m

invested in the delivery of new affordable homes

£3.4m

invested into our existing homes as part of our planned, cyclical and major works programme

88%

overall customer satisfaction with our service

Developments and Regeneration



**sites
developed**



**total homes
delivered**



**social
rented
homes**



**affordable
rented
homes**



**shared
ownership
homes**



**market
rent
home**



**market
sale
homes**

What we said we'd do and what we achieved

In our last report we said that we would:

- Continue to have a strong development and regeneration programme.
- Work hard with our partners to deliver much needed homes for rent, shared ownership and sale through the acquisition of new affordable homes, regeneration of our estates and refurbishment and conversion of existing assets.
- Ensure our flagship site, Taw Wharf, delivered further shared ownership and rented property, providing high quality, desirable homes for the local communities we serve.
- Work hard to support our rural communities and work with partners on opportunities to provide much needed new housing in these areas.
- Completed securing 16 additional new affordable homes in the Instow and Braunton areas.

- Play a key role in the Zero Energy Building's Catalyst Project retrofit pilot project demonstrating the Energiesprong approach in the UK across several sites including two of our own homes in North Devon.

We have been working hard with our partners and, together, we have built lots of new homes for people that need them in the area. We continued work on our Taw Wharf development and over the year worked towards our current status of being sold out until our next phases in 2022.

We handed over homes in Instow and Braunton among others, some of which you can read about in the Home News part of this magazine.

We completed our Zero Energy Building Catalyst Project and now the families living there are benefitting from more efficient homes.

What's next for the Development and Regeneration Team?

- We have a number of significant new developments underway and in planning for the next year.
- We aim to secure the planning and consultation processes completed along with beginning to build on our Mariners Close redevelopment.
- We are working with the wider business to improve our digital offering, including offering virtual consultations for large developments on our website.