



watford
community
housing



**Annual report to
residents 2021/22**



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Welcome



A message from our Group Board

Welcome to our annual report to residents, which sets out how we performed during 2021/22, along with our main achievements across the course of the year.

This was my first year as Chair of the Group Board and – as you'll see in the report – residents' views have shaped our activities throughout 2021/22, as we've worked to make improvements, deliver good-quality services, and offer wide-ranging support to people in our communities.

The role of the Group Board is to oversee everything that Watford Community Housing does, to ensure that it is being run effectively, remains on a solid financial footing, and acts in the best interests of the customers and communities it serves.

This year, the Group Board worked more closely than ever with the Gateway Membership Team – your representatives within the organisation – to make sure that tenants' voices are at the heart of our work. As a Community Gateway housing association, we're proud that tenants and leaseholders can become members and do more to influence our decision-making.

We're committed to listening to residents and making sure that their views inform what we do. By holding more regular meetings with the Gateway Membership Team, we've strengthened our relationship and ensured that we get to hear directly from customers on key issues.

If you're passionate about your home and your community, I would encourage you to find out more about becoming a Watford Community Housing member so you can vote at our AGM, or joining the Gateway Membership Team to work with us and have your say on the things that matter.

Chris Cheshire
Group Board Chair

“Residents' views have shaped our activities throughout 2021/22, as we've worked to make improvements, deliver good-quality services, and offer wide-ranging support to people in our communities.”



A message from our Chief Executive

This year, more than ever, we have put your needs at the heart of our work. The coronavirus pandemic continued to impact many of our customers during 2021/22, along with rising living costs, so our focus was on ensuring that we provide additional support, as well as services that people can rely on.

Following the lifting of national restrictions, we took the opportunity to hold a Big Door Knock, with our staff heading out into our communities to visit customers in person. We wanted to hear directly from tenants about their experiences during the pandemic, to make sure that we were providing all the support people needed.

This was an important chance to reconnect after a very difficult 18 months for everyone. We received a very positive response from lots of the people we visited, and it was such a good opportunity to get your feedback on our services that we are now planning to make it an annual event.

In response to the everyday challenges that many of our tenants face – especially in light of the growing cost-of-living crisis – we strengthened our financial inclusion and housing services to make sure we can offer tailored, one-to-one support. We offer a range of information and advice, helping individuals and families to manage their money, and referring people to other organisations who can provide extra support when it's needed.

We also continued to provide direct financial help through our Welfare Fund. Introduced during the early stages of the pandemic, the fund has now evolved to ensure that we can help people who are struggling with the soaring cost of energy bills and everyday essentials such as food.

In 2021/22, we also entered into an innovative partnership with two other Hertfordshire housing associations, that will enable us to improve homes, keep costs down for residents and help meet the longer-term challenges of climate change. By pooling our resources through the Greener Herts partnership, we will be able to do more to make homes energy-efficient and cheaper to run.

As our work over the last year has shown, we remain committed to providing the support that individuals and communities need to thrive, and to making long-lasting improvements for the future – as well as providing high-quality homes and services.

Tina Barnard
Chief Executive

“We remain committed to providing the support that individuals and communities need to thrive, and to making long-lasting improvements for the future – as well as providing high-quality homes and services.”

Performance

Listening to your feedback

We monitor our performance carefully throughout the year, along with your feedback, to make sure we are delivering the high-quality services you expect from us.

Here's how we did in 2021/22.

Returning to normal services after the pandemic

Covid-19 meant that we had to limit some of our services back in 2020. The impact of the pandemic continued into 2021, with government restrictions in place until July and further 'Plan B' rules introduced in December.

However, thanks to the changes we had made to the way we work, we were able to continue to deliver the vast majority of our services throughout the year. Our biggest priority was dealing with a backlog of repairs that had built up whilst we were unable to enter customers' homes, except to carry out emergency repairs.



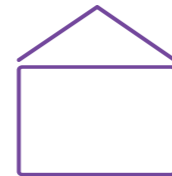
90% satisfaction with our customer service centre



78% of queries were resolved on the first call



36% of customers have an online account to manage their tenancy through our website



87% satisfaction with our Independent Living homes



Our Independent Living services were reaccredited with a three-star 'Outstanding Provider' rating from EROSH.



77% overall satisfaction with our services



The Big Door Knock

Another impact of the pandemic was that we were not able to be as present in our communities as we would like, so once restrictions allowed it was important for us to get back out there and engage with customers. In September 2021 we held our first Big Door Knock, which saw almost every Watford Community Housing staff member hitting the streets to talk to our customers face-to-face.

We wanted to find out how the pandemic had affected you, whether your priorities or expectations of us had changed, and how we could best support you going forward. It was also a great chance for us to let you all know about our vision for the future of Watford Community Housing – and how we want to help improve your homes and lives.



We engaged with **3,084** customers through the Big Door Knock



We helped **50** customers sign up for an online account on the day



4 safeguarding issues were identified, helping to protect vulnerable people in our communities



350 customers gave us feedback on our services

Responding to your views

We log all feedback we receive as a compliment, a grumble, or a complaint.

In 2021/22 we received:



232 compliments



309 grumbles



129 complaints

We always want to hear your thoughts on the services we provide, whether good or bad. We want to provide the best possible service for all of our customers, but we know we're not perfect and your thought and opinions can really help us identify what we're getting right, as well as any areas where we could do better.

Once we've got your feedback, it's important that we act upon it. We've made lots of changes to help us deliver better services, such as all repairs operatives being supplied with new, fit-for-purpose overshoes to protect customers' flooring, and extending the time you have to appeal a Stage 2 complaint decision by 10 days.

To keep track of how we are performing, we monitor our Customer Perception Score, which is based on the Feefo 5-star review system, where we ask: 'Please tell us how you rate Watford Community Housing overall'. At the end of 2021/22, we achieved a rating of 3.8 out of 5.

Taking care of your home and combating the cost-of-living crisis

Keeping your home safe, well-maintained and comfortable is our top priority. Over the past year we've continued to carry out repairs to keep homes in good working order, and deliver upgrades to make homes modern and energy-efficient – helping our customers save money on their household bills.

Rapid, responsive repairs

In 2021/22, we worked hard to maintain a responsive repairs service that takes care of any issues with your home as quickly as possible. Unfortunately, the restrictions imposed by the pandemic did create a backlog of repairs, but we have done our utmost to address this. This included making some changes to how we work in order to reduce waiting times, including recruiting additional staff and appointing local contractors such as Watford Roofing and Capel Carpets to carry out jobs for us.

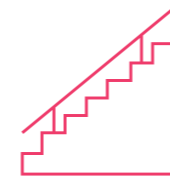
Thanks to the feedback provided by residents, we've also introduced a real-time repair tracking system which simplifies the repairs process and improves transparency. The new system provides automatic updates to let you know when you can expect our repairs operative to arrive and allows you to message them directly, with instructions on how to access the property, for example.



56 new bathrooms



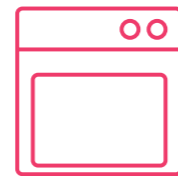
51 roofs upgraded



48 homes received mobility aids and adaptations



66 homes fitted with external wall insulation



95 new kitchens



188 new boilers



90% satisfaction with our improvement programme

Investing in efficiency

This year we carried out improvement works to 572 properties, installing external wall insulation, water-saving products, and eco-friendly boilers – as well as our normal works to upgrade kitchens, bathrooms and other areas of the home.

To address the increasing cost of living, we've invested significantly in energy-efficient technology that will help you save money on bills. Our improved boiler maintenance system gives us real-time updates on the health of our communal boilers, allowing us to monitor them remotely and respond quickly to any potential issues.

We also signed a contract with E.ON that not only guaranteed 100% green electricity, but also means that, if you pay your energy bill directly to us, the cost per unit will not increase until October 2023 at the earliest.

By accessing government funding through the Local Authority Delivery Programme, we've been able to add external wall insulation to dozens of homes and have secured funding from the Social Housing Decarbonisation Fund to enable us to continue this into 2022/23. We've also partnered with Cenergist to install 2,590 water-saving devices across 1,385 properties so far – these will help to cut tenants' household bills by reducing water consumption and the amount of energy that is used for water heating.

£5.8m spent on responsive repairs in 2021/22



79% satisfaction with our repairs service



12,189 repairs completed in 2020/21



66% of repairs fixed first time

Supporting you and looking after your local area

We aim to be a positive presence in your neighbourhood. In 2021/22 we made some changes so that we can support you with your tenancy in a way that suits you, and we continued to work hard to ensure your neighbourhood is clean, tidy and well-maintained.

Delivering our services direct to your door

In 2021 we made some changes to our housing services to make it as easy as possible for customers to engage with us and get support when they need it. Every one of our neighbourhood areas – or ‘patches’ – now has a dedicated housing officer that customers can go to directly about anything, from difficulties with their rent or tenancy, to anti-social behaviour or neighbourhood issues.

Housing officers carry out home visits, so you can discuss anything with us in the comfort of your own home – and having one main point of contact is allowing us to provide a better, more efficient service for our customers. We also appointed a dedicated community safety co-ordinator, who works with our housing officers to help keep communities safe and tackle anti-social behaviour.

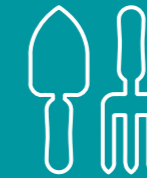


92% satisfaction with our ‘Welcome and settle’ process for new tenants

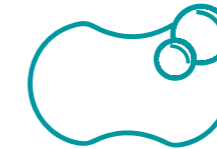
47 new trees planted on the Meriden



79% satisfaction with our cleaning services



68% satisfaction with our grounds maintenance services



7 clean-up days held



15 skips filled

Caring for your neighbourhood

Throughout the year, our Estates team was hard at work helping to deal with issues such as fly-tipping, as well as managing our cleaning and grounds maintenance contracts. The team oversaw the work of our contractor, Accuro, to ensure that they are performing to the high standards that you expect and that we are meeting our commitments to getting good value for money on our contracts.

We've continued to carry out regular estate inspections, where we're joined by customer volunteers who have given their time to scrutinising Accuro's work – and holding us to account if things are being missed.

Keeping your area clean

No one wants to live in a neighbourhood that isn't kept clean. Our Estates team have held multiple 'clean-up days' throughout 2021/22 to allow our customers to dispose of any unwanted household goods in a way that is environmentally-friendly and, most of all, completely free!

In November 2021, our Estates team and Accuro also volunteered some time to help an important charity in Watford. The

exterior grounds of the Samaritans' offices on St Johns Road had become overgrown during the pandemic, so we offered to give them a thorough clean and a new lease of life, making sure that the paths were clear.

A greener team

Last year our Estates team went greener by switching to more eco-friendly hybrid vans, and we've continued to build on that commitment to sustainability by adapting further to digital ways of working. Our Mobile Estate Officers now have tablets to complete the majority of their day-to-day paperwork, which reduces the need for paper and creates less waste!

Another core ambition of ours is to not only maintain our neighbourhoods, but to actively improve them. With this in mind, our team have planted thousands of spring bulbs and shrubs, handed out seeds for customers to brighten up their gardens, and helped rewild areas to encourage wildlife to flourish. They've also created bark mulch from trees that have been cut down to ensure they help new plants to grow, and worked with Urban Orchards to plant fruit trees in and around our communities for local people to benefit from.

Strengthening your community and investing in the future

Supporting our customers – and acting on your feedback – has always been at the heart of our work. In 2021/22 the effects of the pandemic were still being felt and our Community Engagement team worked harder than ever to ensure those that were most in need were taken care of.

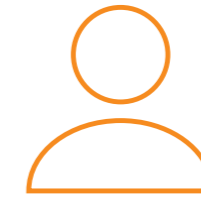
Nurturing communities

Supporting our customers and helping them to flourish is as important to us now as it was when we were first formed, which is why we've continued to increase investment in our communities.

We're committed to investing £1m on community projects between 2020 and 2025, as part of our Let's Go! Business Plan – and many of our customers and communities are already seeing the tangible benefits of this commitment. We also continue to empower our customers and give them a platform through constituted tenants' groups and residents' associations.



£52k distributed through the Welfare Fund.



150 tenants supported through the Welfare Fund.



9 tenants' associations and residents' groups supported



57 'donation station' care packages delivered



More than £10k-worth of goods donated through 'donation station'



£187k invested in community projects



The worst of the coronavirus pandemic may have passed, but our Welfare Fund – which was set up in 2020 to provide financial support to those worst affected by the crisis – has offered a vital lifeline for those who need it most. In 2021/22, we've continued to help tenants through this fund, and we've been able to refer those struggling with the rapidly increasing cost of everyday essentials such as food and energy bills to other organisations who can provide extra help and support.

Working with local charities, we also continued with our 'donation station', which receives donated items from local organisations or individuals and then distributes them to those in need. Thanks to this, we were able to provide local families with everything from children's coats, gloves and shoes to duvets and toiletries.

Partnership working

We couldn't do what we do on our own and working with local partners is absolutely vital to ensuring we meet our responsibilities as a social landlord. With this in mind, we also increased the amount invested into our Community Development Fund, with even more grants going to local charities and organisations, helping them continue to provide assistance to the local community.

The welfare of elderly or vulnerable residents is a top priority for us and our team made regular calls to residents to check in, provide reassurance and offer assistance, referring them on to appropriate services or partner agencies for additional support where necessary.

Involving our residents

As a community gateway organisation, listening to our customers and acting on their feedback has always been an important part of what we do.

As part of our resident representation, we began holding 'scrutiny sprint' days, which involved customers spending a day with staff members and performing a 'deep dive' into our services to make sure they meet the high standards expected. At the end of the session everyone

was given a chance to share their opinions on what we're getting right and, more importantly, where we can look to improve in future.

We also continued to hold our Tenant Question Time events, which allow customers to ask questions directly to a panel of staff members. These events can cover anything from repairs issues or grounds maintenance contracts, to dealing with anti-social behaviour or the performance of our customer services team.



34 organisations supported through our Community Development Fund



130 'Warm in Winter' bags delivered



30 Christmas boxes worth over £1k delivered



2 scrutiny sprint events held



3 Tenant Question Time events held

Putting tenants at the heart of our work

We're a Community Gateway housing association, which means that residents can become members and have more of a say over what we do. At the heart of our work is the Gateway Membership Team (GMT), which is made up of tenants and people from our local communities. During 2021/22, the team continued to oversee our decision-making and work closely with our staff and our Group Board to make sure that tenants are represented and heard.

Working together

In 2021/22, the Gateway Membership Team carried out a wide range of activities to help improve our services and influence our work. Over the course of the previous year, the team had adapted well to the challenges of working through the pandemic, embracing virtual meetings to ensure that their vital work could carry on. This continued into 2021/22, before the team was then able to get back to meeting in person after Covid restrictions were lifted.

The Gateway Membership Team plays a key role in our Annual General Meeting (AGM) every year. In light of the ongoing impact of the pandemic, the team agreed to the AGM being an online meeting again in 2021, giving everyone the chance to be involved and join the meeting from the comfort of their home.

Looking ahead, 2022 sees us return to holding the AGM in person at our Gateway House office in Watford, following discussion between the Gateway Membership Team and the Group Board. Although the meeting will be in person, members will still be able to join the meeting online, giving people choice and flexibility.

Scutinising our services

One of the Gateway Membership Team's most important roles is to scrutinise our services to make sure we are delivering for tenants.

Following national media coverage about problems encountered by social housing tenants elsewhere, and the recent publication of ombudsman recommendations for social landlords, our Gateway Membership Team carried out a scrutiny review of how we deal with damp, mould and condensation in our homes.

They were pleased to report that they found no extreme cases like those highlighted in the media, but they identified some improvements that would help customers to prevent mould occurring and would also improve their experience when they reported any such issues to us. As a result of this scrutiny, we have reviewed our processes to include providing additional support to vulnerable residents who may be unable to treat the problem themselves.



Meet the team

The Gateway Membership Team is a group of passionate volunteers from across our communities, and this year they welcomed Peter Okojie as a new member to the team.

- Chris Blackett – Chair
- Katina Mailley – Vice-Chair
- Simanga Billiat
- Kevin Everett
- Lily Hendley
- Cheryl Hollingsworth
- Steven Howell
- Peter Okojie
- Paul Wright



Helping address the cost-of-living crisis

The Gateway Membership Team has overseen all the support we've delivered through the Welfare Fund to make sure funding is allocated appropriately and the money goes to those who need it most. Team members Paul Wright and Kevin Everett attended regular meetings throughout the year as Welfare Fund Champions, ensuring that key issues affecting customers' finances were considered and support was offered where it was needed.

Influencing our work

During 2021/22, the Gateway Membership Team worked more closely than ever before with our Group Board, to influence key decisions and our overall strategy. They helped to shape some of our most important policies, including repairs and fire safety, to ensure high standards of service and safety for fellow residents.

Members of the team took part in the recruitment process for some of our senior leadership positions, helping to influence appointments to roles such as our Group Director of Partnerships, ensuring that residents' views and interests were represented. Team member Lily Hendley also came along to a communications workshop to help improve the letters we send out to tenants.

Representatives from the Gateway Membership Team joined us out and about in our neighbourhoods to oversee community projects we've helped to fund, inspect the quality of our new housing developments, and visit the new Luther Blissett Community Hub. They also accompanied us for our first Big Door Knock, which took place in September 2021, as we went out into our communities to visit tenants at home.

A word from the Gateway Membership Team

Chris Blackett, Chair of the Gateway Membership Team, commented on the work of the team during 2021/22:

"We are working more closely with Watford Community Housing than ever before. We meet regularly with the Group Board and we have built an excellent relationship, which helps to make sure tenants' voices are heard. This means we can make a real difference, by genuinely influencing the decisions made at the highest level. We also work closely with staff to discuss day-to-day matters and make sure that tenants are at the heart of the organisation's work.

"With the cost of living affecting so many tenants, we're particularly proud to be working with Watford Community Housing on the Welfare Fund, which is providing support to people who are struggling with rising bills and everyday expenses.

"We also carried out several scrutiny reviews last year, making sure that the housing association is delivering good services to tenants. This work is continuing in 2022, as we will be carrying out a review of the repairs booking process.

"We'll continue to work to monitor our services on behalf of all tenants and make sure that Watford Community Housing meets the standards we expect from them. If you want to get involved in our work, please get in touch to find out how you can help!"



Working in partnership to make homes fit for the future

We're always keen to work with local partners so that we can do more for our customers and communities. In 2021/22, we formed a new partnership that will help us to play our part in tackling the threat of climate change and make homes more energy-efficient and cheaper to run.

The new partnership is called Greener Herts, and we are working with fellow Hertfordshire-based housing associations B3Living and settle to make the county's homes more sustainable. Together, we want to play a leading role in tackling climate change and supporting the drive for net zero.

Working in partnership with other organisations to provide the best possible service to our customers has always been an integral part of what we do, but rising energy prices and the need to live more sustainably mean this collaboration is now more important than ever.

Across our three housing associations, we own more than 20,000 homes – so we can make a real difference by adopting more sustainable ways of working.

Helping you save energy and cut bills

Through Greener Herts, we will be running a number of projects to find ways to be more environmentally friendly. These will include making improvements to our existing homes, so they are more energy-efficient and cheaper to heat, as well as adopting more sustainable methods of building new homes and looking at ways to cut emissions from our day-to-day operations.

For one of our first projects, we teamed up with energy-saving specialists WarmFront to survey all of our homes, using the latest thermal imaging equipment to show the heat used in each property and how much is lost through external walls. This will help us to determine which properties need extra insulation and to gain a greater understanding of the impact they have on the environment, and in turn will allow us to make them more energy-efficient and cost-effective for our customers.

Get involved with our green panel!

We are looking for tenants or leaseholders that are passionate about sustainability and making a difference to their community to join our 'Green Panel'!

You'll be part of a team of like-minded people who will influence the work of the Greener Herts partnership and help us towards our goal of net zero.

If this sounds like something you would be interested in, you can get in touch by emailing our team at community@wcht.org.uk.

Keep up to speed with the latest news from Greener Herts at www.greenerherts.org.uk



Building brighter futures

Everyone deserves the opportunity to live in a comfortable home that was built to last. In 2021/22 we continued to develop modern, efficient homes for the future.

Homes for all

We're wholly committed to providing housing across a range of tenures, and we aim to build our tenants a home they can be proud of. In 2021/22 we completed 137 new homes, all of which were for social rent, affordable rent, or shared ownership.

Over the course of the year we made great progress with our social rent programme, which we are delivering in partnership with Watford Borough Council. The programme will see a total of 56 new homes built for social rent – the lowest rent level – at numerous sites around the town. In 2021/22, we completed four of these developments including the flagship scheme, Luther Blissett House, which also benefits from a community hub that can be hired by residents, youth groups and local charities.

We also delivered homes at a range of other sites in Watford, Three Rivers, Dacorum, Hertsmere and St Albans. These included two residential blocks as part of our regeneration of the Meriden, where we also completed the

brand new shopping parade, providing modern facilities for local residents and retailers.

Modern methods for sustainable homes

As part of our dedication to sustainability, we're aiming to build more homes using off-site manufacturing (OSM) techniques, which greatly reduce negative emissions as only 20% of the work needs to be done on site. This has made our construction more eco-friendly and on some sites has allowed us to build new homes in half the usual time.

One of the areas which saw our aims of sustainable construction and partnership working come together in 2021/22 was Dacorum, where we partnered with Dacorum Borough Council to convert six former garage sites into modern homes for affordable rent. We've utilised OSM to great effect on three of these developments and it has proven so beneficial to the environment and our development time that we've set ourselves a target of ensuring that at least 50% of our developments use OSM by 2025.



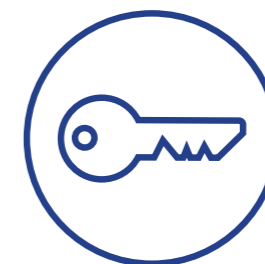
Partnerships that benefit you

There has never been a greater need for affordable housing, and we've entered into a number of local partnerships that help us to build better homes, more quickly and more socially responsibly.

Hart Homes, our joint venture with Watford Borough Council, is now well established and last year we made great progress on a second phase of development near Croxley View, which will deliver 86 new homes.

We also have a similar joint venture with Three Rivers District Council and in March 2022 we agreed to set up a third company in partnership with a key local authority partner – this time with Hertsmere Borough Council. 'Hertsmere Living' will allow us to accelerate the provision of housing in Hertsmere, actively addressing the housing affordability crisis and ensuring that Hertsmere residents have access to affordable, future-proofed homes.

137 new homes completed



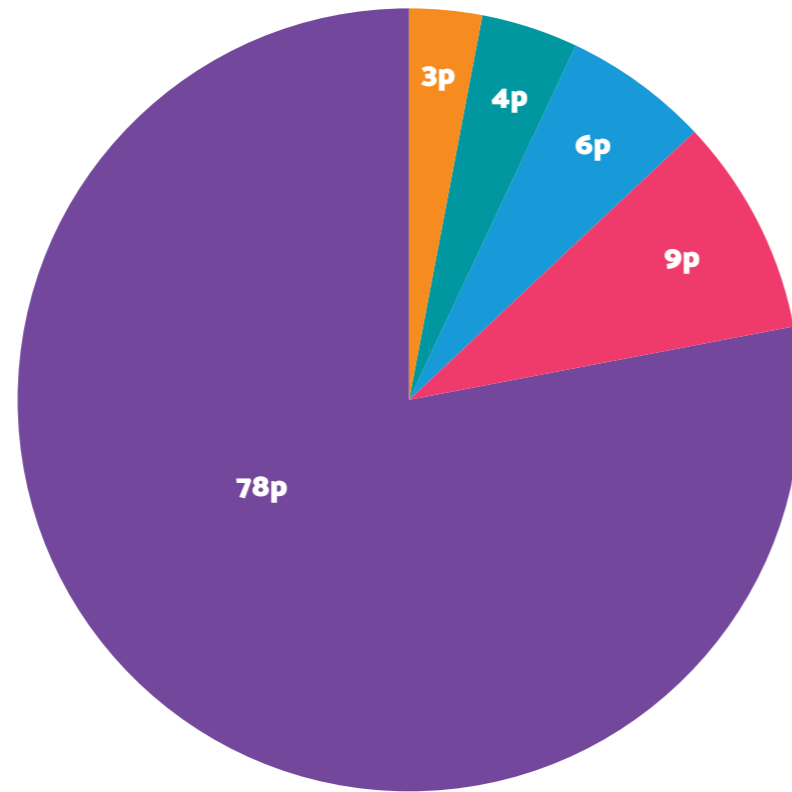
- 90 homes for affordable rent
- 38 homes for social rent
- 9 homes for shared ownership

Delivering value for you

We are committed to remaining financially strong so that our customers can rely on us for the long-term. And, because we're a not-for-profit housing association, all the money we receive goes back into delivering great homes and high-quality services.

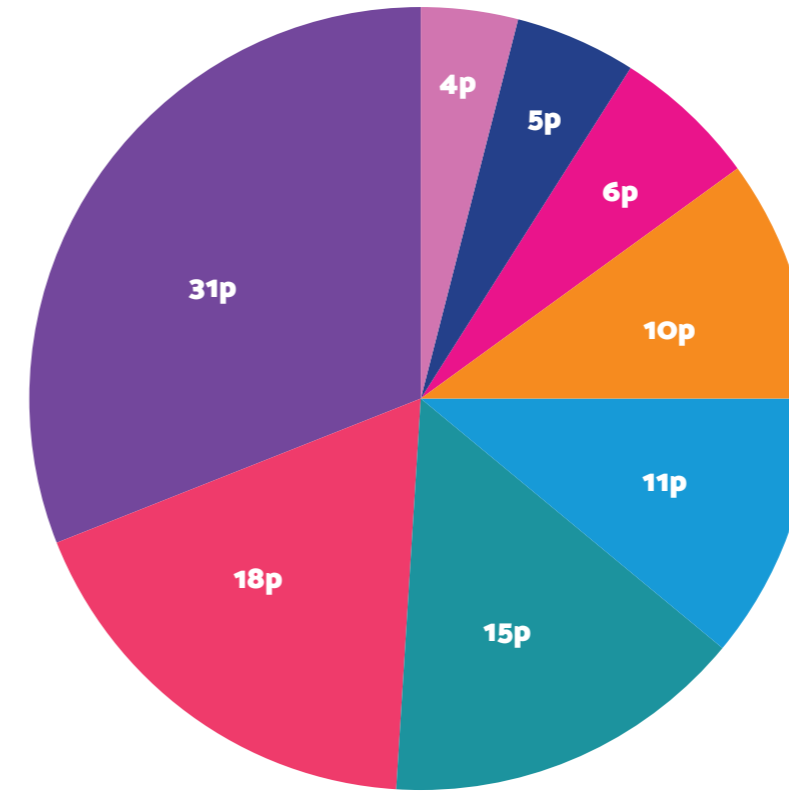
Where our money comes from

For every £1 we generate:



- 78p is from social housing lettings
- 9p is from other sources – including the provision of management services for our external partners
- 6p is from the sale of shared ownership homes – the surplus generated from these sales is used to support our charitable objectives
- 4p is from the service charge income (which is fully spent on providing services to our residents)
- 3p is from non-social housing lettings – including our market rent properties and our garage portfolio

How each pound was spent



Housing management costs including staff

We spent 31p in each pound to provide services to our customers and to pay for staffing costs and overheads.

Property depreciation

18p in each pound accounted for the wear and tear of our assets, including the homes we own.

Interest and financing costs

We paid 15p in each pound to the bank as interest on our loans.

Surplus for reinvestment

11p in each pound will go towards delivering future

Property maintenance

We spent 10p in each pound on repairs, servicing and maintenance, including work carried out as part of our improvement programme to deliver upgrades to your homes.

Cost of delivering other services

We spent 6p in each pound on other costs including services to support people and community initiatives.

Construction costs

We spent 5p in each pound on building and selling properties for shared ownership.

Service charge costs

We spent 4p in each pound on heating, lighting, cleaning and other costs recoverable through service charges. We regularly benchmark our service charges against the wider housing association sector, which shows that our service charges are lower than the sector average.

Read our full financial statements now at www.wcht.org.uk/reports



Working in
partnership
to deliver
high-quality
social housing.





watford
community
housing

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