

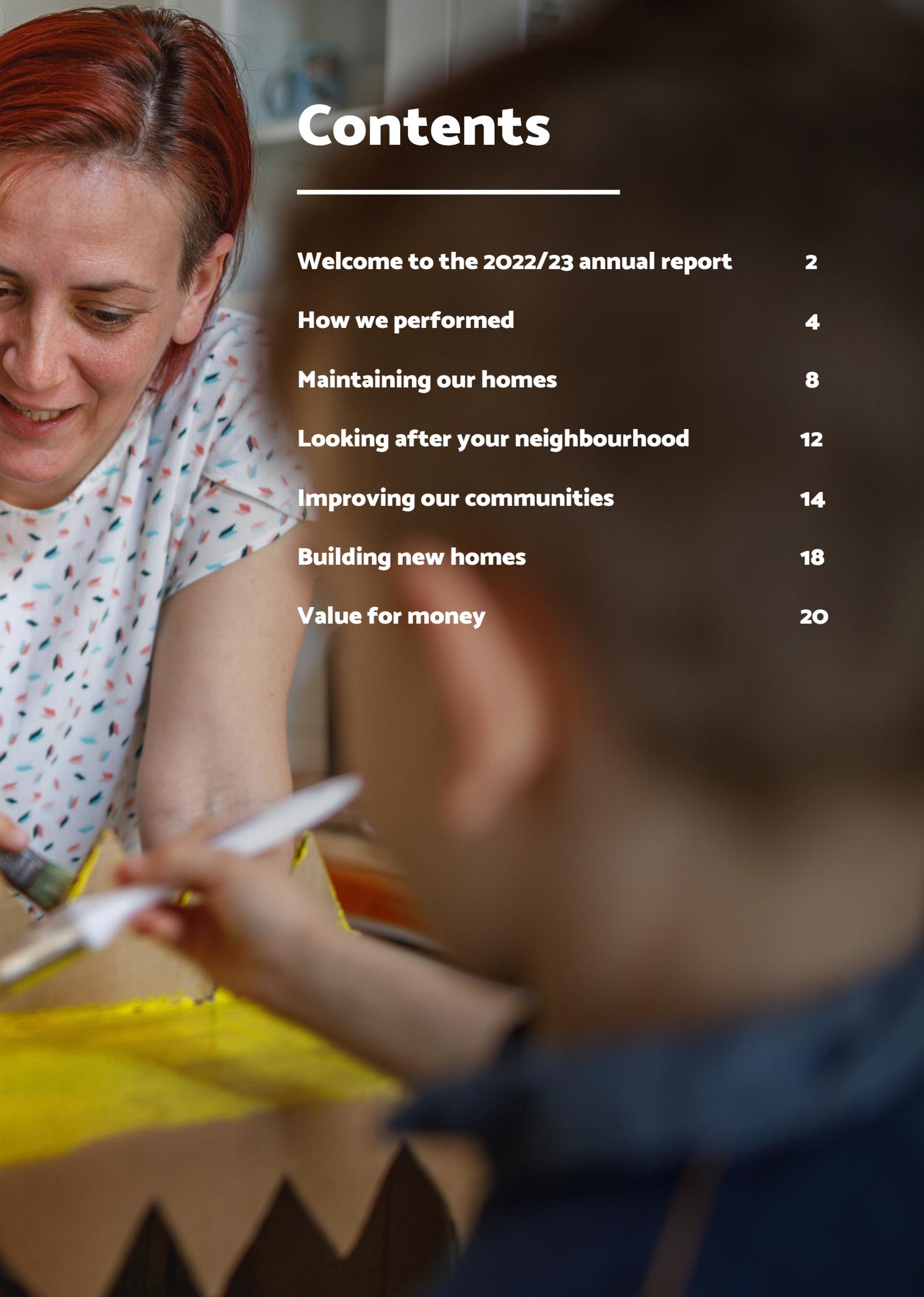


watford
community
housing



**Annual report to
residents 2022/23**





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Welcome ...



“We are always looking ahead to ensure that our local communities have the high-quality homes they need. Last year we had great success as we continued to build new homes, including the completion of our programme of homes for social rent, delivering great new homes at the most affordable rent level.”

A message from our Chief Executive

Welcome to our annual report to residents, which sets out how we performed during 2022/23, along with our main achievements across the course of the year.

2022/23 was a challenging time for people up and down the country, with the cost-of-living crisis affecting every household. We know that many of our tenants are feeling the impact of high prices and increased bills, so our focus throughout the year was on providing all the help we could.

Alongside our Welfare Fund, which provides direct financial assistance to people who need it, we put extra resources into our services. This meant that we could provide more one-to-one support, helping people to manage their money, claim all the benefits they are eligible for and access advice and services from other trusted organisations.

Social housing across England has been in the spotlight over the last few years, with housing providers coming under scrutiny for how they deal with issues like repairs and cases of damp and mould. We worked hard during 2022/23 to make sure we are delivering for you, especially in these key areas.

While we are performing well in comparison to many other housing providers, we know we don't get it right every time. We've focused on identifying cases where we need to do more, so we can work with tenants to tackle damp and mould, and ensure every home is in a good state of repair.

It was announced in 2022/23 that there would be a new system for housing providers across the country to monitor customer satisfaction, and this will help us to make sure we're getting it right for every one of our tenants. The new Tenant Satisfaction Measures use a standard set of questions which make it easier to compare different providers and highlight where we should concentrate our efforts.

Ahead of the introduction of the new system, we carried out surveys which have already identified three important areas for us to focus on, based on your feedback – repairs, complaint-handling and dealing with anti-social behaviour – and we have already taken steps to address these and improve our services.

We are always looking ahead to ensure that our local communities have the high-quality homes they need. Last year we had great success as we continued to build new homes, including the completion of our programme of homes for social rent, delivering great new homes at the most affordable rent level. And, through our Greener Herts partnership, we secured government funding which will allow us to carry out insulation works to hundreds of homes, making sure they are fit for the future.

Tina Barnard
Chief Executive



A message from the Chair of our Gateway Membership Team

In the wake of the pandemic there have been some areas where Watford Community Housing has needed improvement, but by working with the Gateway Membership Team (GMT) and other tenants they have taken positive steps to address any issues and we are very pleased with the outcomes we've managed to achieve together.

One thing I am particularly proud of is Watford Community Housing's Welfare Fund. Over the last twelve months there has been a cost-of-living crisis and people's bills have been increasing, so it's really important that we put plans in place to help alleviate some of the problems that tenants have been facing. This fund is available to those who need it most and has made a huge difference to people's lives.

We've also worked closely with senior staff to conduct a full review of damp and mould, looking at how many of Watford Community Housing's homes are experiencing it and how it is dealt with. We're really happy with how this was handled – staff have been really good and took on board our thoughts and comments, leading to improvements in the way damp and mould cases are looked at.

The GMT have also been involved with looking at how customers are supported to move to a more suitable home, pet policies, other funding for local organisations, customer service phone lines, and much more. We're incredibly proud to represent tenants and by working more closely with Watford Community Housing's Group Board we are kept at the heart of what they do.

Chris Blackett
GMT Chair



“I am particularly proud of Watford Community Housing's Welfare Fund. Over the last twelve months there has been a cost-of-living crisis and people's bills have been increasing, so it's really important that we put plans in place to help alleviate some of the problems that tenants have been facing.”

How we performed...

Throughout the year we monitor our performance – and have tenant panels scrutinising our services – to make sure that we are delivering for our customers. Here is how we performed in 2022/23.

Changes to how we monitor satisfaction

During 2022/23, we made some changes to how we monitor satisfaction, in preparation for the introduction of the nationwide Tenant Satisfaction Measures (TSMs). TSMs are a series of measures that have been set by the government to ensure that social housing tenants are listened to.

Because they use a standard set of questions for all social housing tenants in England, TSMs will make it easier to assess how housing providers are performing and compare different providers across the country.



89% satisfaction with our customer service centre



68% overall satisfaction with our services



Scan the QR code to read more about TSMs.

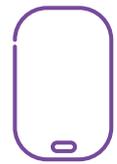
In April 2023 it became a legal requirement for all social housing providers to annually collect and report performance data to the Regulator of Social Housing. Ahead of this, we began collecting some initial feedback from our customers using a new system called CX Feedback, which was made specifically for social landlords like us and offers tenants a range of ways to share their views with us.

Scan the QR code to read all about our new survey platform.





43% of customers have an online account to manage their tenancy through our website



72% of queries were resolved on the first call



Our customer service team received **24,673** calls and **12,812** emails last year



94% of complaints resolved at the first stage of the complaints process

What you told us

The surveys we carried out in the second half of the year told us that three of the areas you think we are performing most highly in are:

- treating people fairly and with respect
- providing safe homes
- making a positive contribution to neighbourhoods

The surveys also helped us identify three key areas for improvement:

- our repairs service
- dealing with anti-social behaviour
- how we handle complaints

The changes we made to how we measure customer satisfaction meant that overall satisfaction with our

services fell in comparison to the previous year. However, by listening to your feedback and making immediate changes where you've asked for them, we saw a steady increase in satisfaction levels towards the end of the year, and we are continuing to work to make sure that this keeps improving.

In February 2023 the Gateway Membership Team (GMT) – which represents our tenants – led a customer scrutiny session about our out-of-hours telephone service, which ultimately resulted in us appointing a new provider. You can read more about this in the Communities section of this report.

As a result of your feedback, we also made changes to the queuing system our customer service centre uses on its phone lines to make it more streamlined and simpler for customers – including reducing the number of queue options, introducing a callback function and adding new hold music.

Listening to your feedback

We understand how important your feedback is in helping us to make real improvements to our services. That is why we log every compliment, grumble and formal complaint that we receive. In 2022/23, we received:

174 compliments

231 grumbles

171 complaints



To encourage as much feedback as possible, customers who completed one of our surveys – for example, after a repair was completed or they moved into a new home – were automatically entered into a quarterly prize draw to win £250-worth of Love2Shop vouchers!

Scan the QR code to find out who our prize winners were





4 people we visited during the Big Door Knock applied to join the Gateway Membership Team



1,066 surveys completed on the day



The average survey score was **4 out of 5**



4,066 properties were visited by our staff on the day



The Big Door Knock

The first Big Door Knock was held in September 2021 following the easing of restrictions during the Covid-19 pandemic. It allowed us to get back out into our communities and learn how the pandemic affected our tenants and what we could do to help. We got great feedback from residents, so we decided to do it again! On 23 June 2022, we went back out into our communities for our second annual Big Door Knock so we could listen to the opinions of our tenants and make positive changes to our services based on the feedback we received.

Scan the QR code to read more about the Big Door Knock 2023!



The GMT says...

“I think that, generally, our performance improves year on year. We feel like tenants are being listened to and changes are being made to ensure a high-quality service. Whilst there is always room for improvement, things are definitely moving in the right direction.”



Maintaining our homes...





16,187 repairs completed in 2022/23



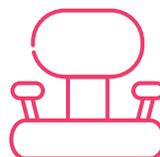
74% satisfaction with our repairs service



67% of repairs completed on the first visit



164 new boilers and/or radiators installed



50 homes fitted with aids or adaptations to assist customers with limited mobility



£150k spent upgrading Summer Place

Providing homes that are fit for purpose – both now and for the future – has always been one of our top priorities. In 2022/23 we worked hard to improve our repairs service and secured funding to make our homes more energy-efficient.

Working to deliver a great repairs service

We know that our repairs service is one of the most important that we provide, and we're aware that it hasn't always been meeting the high standard that you – and we – expect. At the end of 2022, a new management team came on board with the aim of improving the performance of our repairs team and providing a better overall experience for customers.

Some of our services are still feeling the after-effects of the Covid-19 pandemic – with a repairs backlog being one of the main issues – but by focusing on building a stronger, more robust and more highly skilled team of operatives, we were able to slash the number of outstanding repairs in half over the course of 2022/23.

We've worked to boost staff morale, which has led to happier, more effective colleagues and reduced staff turnover. This helps to save money in the long term as it is far more expensive to recruit and train a new member of staff than to provide support and training to an existing one.

We also identified that some contractors who carry out repairs on our behalf could do more to communicate effectively with tenants, so we're working with them to improve communications and deliver high-quality repairs.

Improvements and upgrades

As well as our normal works to improve kitchens, bathrooms and other areas of people's homes, we also upgraded the communal bathrooms, kitchen and



Scan the QR code to read more about the new kitchen choices for customers

heating system in our Harebreaks Community Hub, and redecorated and modernised the furniture in the communal areas of our independent living facility at Summer Place.

In 2022 we formed a new partnership with Premier Kitchens which means our customers now receive a more modern, higher-quality style of kitchen unit that is quicker and easier to install – reducing any inconvenience for the customer!

Improving the energy efficiency of your home

In early 2023 it was announced that our Greener Herts partnership – which was formed when we joined forces with fellow housing associations B3Living and settle, and Dacorum Borough Council – made a successful bid to the second wave of the government’s Social Housing Decarbonisation Fund (SHDF).

This means that over 1,500 social housing properties in Hertfordshire will benefit from home improvements, increasing their energy efficiency and helping to save our customers money. This funding reflects a combined pledge of £25m from the four partner organisations with an additional £14m provided by the SHDF.



70 new kitchens installed



81 new bathrooms installed



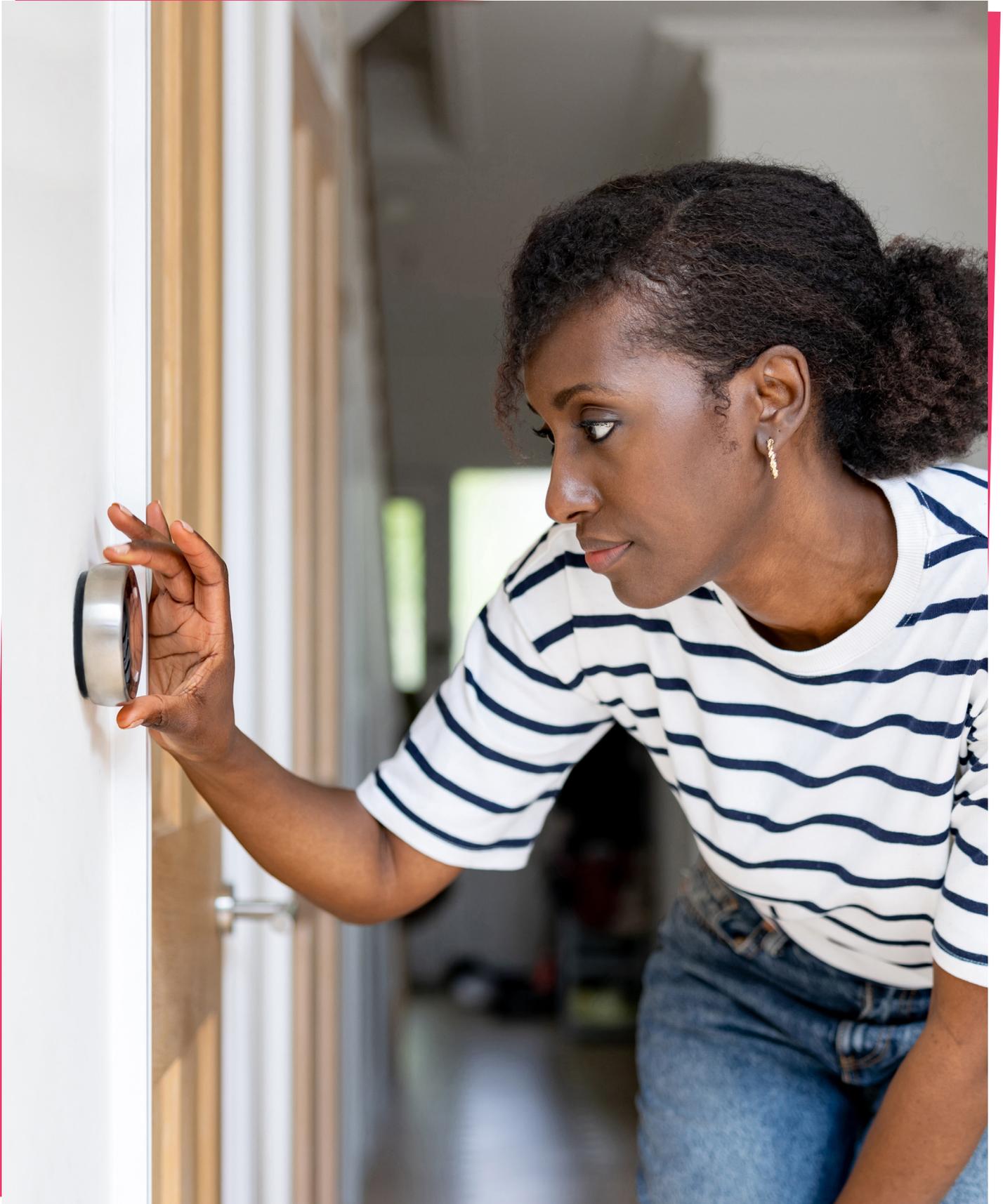
49 roofs upgraded

The GMT says...

“There has been a large backlog of repairs as a result of Covid, but the new team have worked really hard to get things back on track and really care about providing the best service for tenants.

“We’re also excited to see that funding has been secured to continue the external wall insulation programme and that Greener Herts is continuing to look at innovative and sustainable building methods for the future.”





Looking after your neighbourhood

Making sure our residents feel safe and comfortable in their neighbourhoods is so important to us. That is why we work closely with our local partners to ensure all our local community areas are managed and maintained well.

Working with you

Our Estates team work very hard to make sure your neighbourhood is a comfortable place to live, but this isn't something we do alone. Over the last year we've had nine resident inspectors working with us to score the tidiness and cleanliness of their estates, ensuring that our grounds maintenance contractors continue to provide the high-quality services that are expected of them.

We've been cracking down on fly-tipping in a bid to clean up our neighbourhoods, with fixed-penalty notices being issued to those found to be dumping rubbish. We held a series of 'clean-up days', with support from our grounds maintenance contractor, Accuro – and our improvement programme partner, Equans, donated some skips, so our customers could dispose of their unwanted belongings in a free and environmentally friendly way.



75% of customers feel that we make a positive contribution to their neighbourhood



68% satisfaction with our cleaning services



Works completed on **210** trees in 2022/23



Working in partnership with Hertsmere Borough Council, we were able to reduce the amount of contamination in recycling bins in Bushey by engaging with residents, sending letters and putting up posters, and visiting them in their homes to ensure that everyone understood which recycling bins to use for which items.

The team also cleared out communal garden areas on Haines Way and shed areas across Croxley View – around 20 areas are now cleaner and safer for local residents.

Tackling anti-social behaviour

In March 2023 we began trialling a new free smartphone app called The Noise App, which provides a simple way to ensure noise complaints are reported safely and securely.

It allows customers to record and send any kind of noise nuisance directly to their housing officer, keeping a record of the location and time it occurred and ensuring there is an objective log of evidence, which helps us to take action.

Improving biodiversity

We don't just want to maintain our neighbourhoods – we want to actively improve them. One way we did this was by leaving specific areas of grass uncut across our estates, and planting wildflowers and bulbs, to encourage biodiversity and help wildlife thrive.

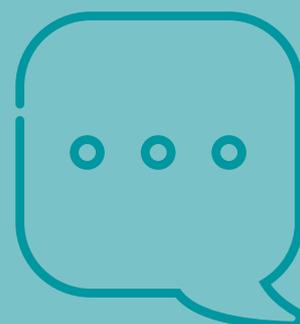
During the first three months of 2023, we carried out high-priority tree works on dead, diseased or damaged trees in our communal areas in order to protect the surrounding trees and for the safety of our residents.



Scan the QR code to find out more about the Noise App

The GMT says...

“We know that some people feel like grass should be cut more often, and there may be areas that can be improved on in that respect, but the leaving of some areas to rewild is important for biodiversity and the environment. Watford Community Housing’s commitment to being greener is something the GMT supports, and we will work closely with the Estates team to ensure that grounds maintenance contracts strike a balance between being ecologically responsible but are also in the best interest of tenants.”



Improving our communities



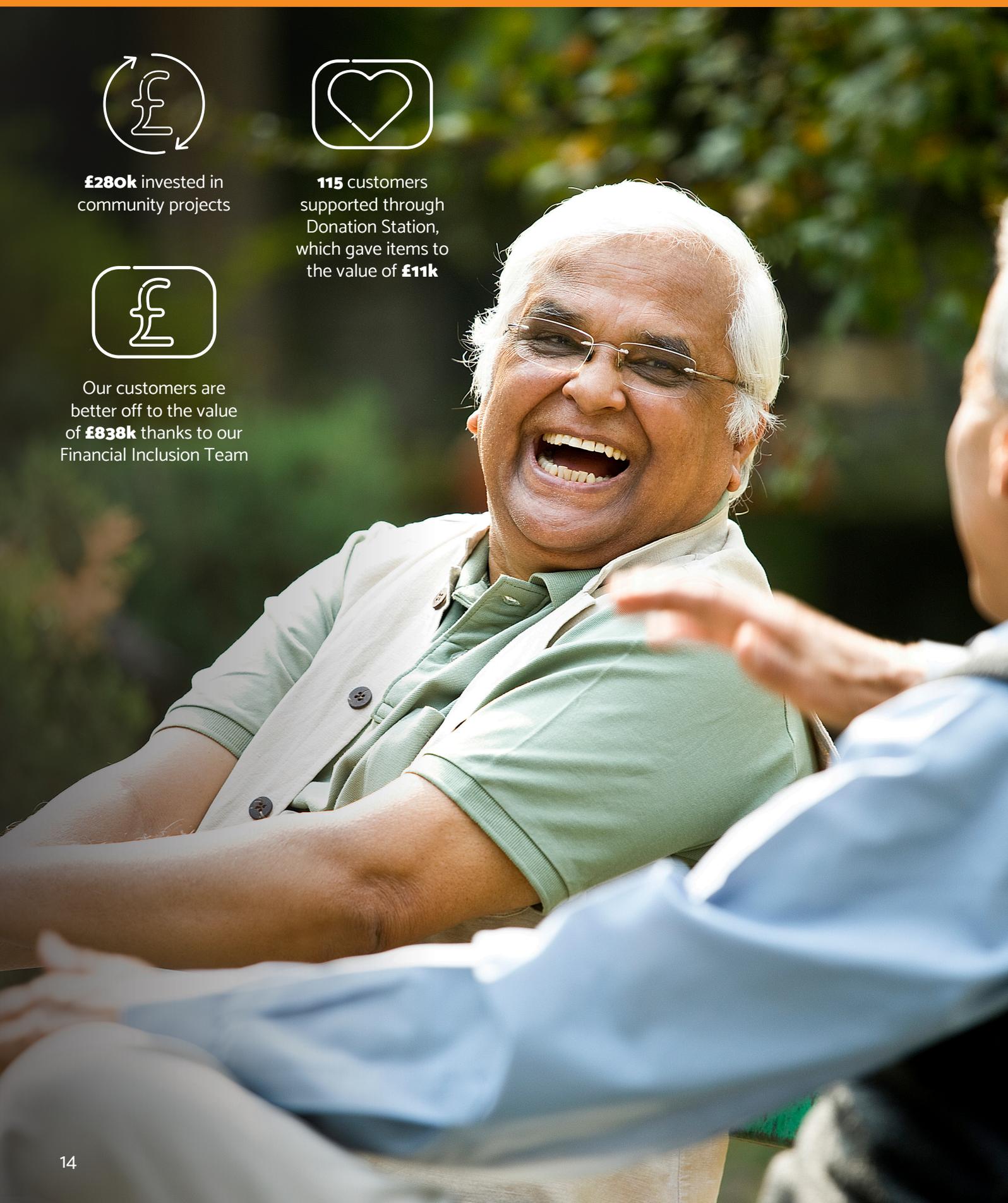
£280k invested in community projects



115 customers supported through Donation Station, which gave items to the value of **£11k**



Our customers are better off to the value of **£838k** thanks to our Financial Inclusion Team





We take so much pride in supporting our residents and helping their communities to thrive. In 2022/23 we made large investments to help support our tenants and those affected by the cost-of-living crisis.



£102k distributed through our Welfare Fund



£22k spent through Household Support Fund

Supporting residents with money worries

In April 2022 we partnered with local charity Citizens Advice Watford on a project called Your Money Matters, which gave Watford Community Housing customers a fast track to tailored, expert money advice.

Scan the QR code to read more about this fantastic project



Our Financial Inclusion Team also worked incredibly hard to support our tenants by providing money advice, food vouchers, and helping people make sure they are receiving all the benefits they are eligible for. In 2022 we pledged to not evict anyone as a result of financial hardship as long as they are actively engaging with us to stay on top of their tenancy, and we helped 16 households with Discretionary Housing Payments to help clear their arrears – this came to a total of £20,998.

Our Welfare Fund – which we set up in 2020 to provide financial support to those worst affected by the Covid-19 pandemic – has continued to help those most in need during the current cost-of-living crisis.

Working with our partners

As part of our Let's Go! Business Plan, we're committed to investing £1 million in community projects between

2020 and 2025. We continue to support our Nifty (over) Fifty group, Solo Stars, our nine tenant and residents' associations and many more groups and projects.

Working with Watford Borough Council, we hosted a series of 'welcoming spaces' across some of our community hubs and independent living facilities, which allowed people to pop in for a hot drink, to play a board game, or just to socialise with others.

Together with local partners – Watford Borough Council, Watford FC CSE, Random Café, Meriden Residents' Association and Beezee Bodies – we were part of a great project that aimed to help families in the Meriden area cook healthy meals on a budget. The families learnt to cook a tasty vegetarian chilli in the slow cooker and were even given a free slow cooker so they could make the meals themselves at home.



Scan the QR code to read more about welcoming spaces



130 'warm in winter' bags from Small Acts of Kindness distributed



30 Christmas boxes given to tenants



4 Tenant Question Time events held



3 Scrutiny Sprint events held

Involving our residents

As a community gateway housing association, we put our customers at the heart of everything we do. It's so important for us to listen to the feedback from our customers and act upon it, and we do this in a number of ways, such as holding 'tenant question time' events (TQTs) and 'scrutiny sprints'.

Our TQTs allow customers to ask questions directly to a panel of our staff and in 2022/23 these events covered damp and mould, customer contact, our Estate Services contract, and allocations and tenancy changes.

We also held scrutiny sprints - which is where customers

spend a day with our staff getting a 'deep dive' into the subject matter - covering these topics. Customers get to share their opinions on what we are getting right and where we can make improvements.

Having your say on our policies

Following feedback from customers, we've worked to streamline our succession process, for when a tenant passes away and the tenancy needs to be transferred to a loved one. We wanted to make the customer journey more consistent and to make the experience as smooth as possible to help reduce any additional stress or worry during such a difficult time.



Scan the QR code to read more about these events





We helped **25** households move into a more suitable property



We re-let **414** properties in 2022/23

We worked with our Gateway Membership Team and other customers to determine what the new process should look like and how we can make improvements.

This has led to an internal review of our communications, and we will be embedding the new process into our IT systems to ensure consistency across our services.

Our Vulnerable Customers Policy has also been refreshed, enabling us to provide even more targeted support to those who need it most, by ensuring more regular contact and easy access to our services.

Finding the right home

Over the last year we have seen a reduction in our rent arrears, with the team taking a 'collecting with care' approach, ensuring our customers are supported with their finances and signposted to any additional help that may be available.

We have also helped a number of customers move to homes that are more suited to their needs, reducing their energy bills, and worked with Watford Borough Council's homelessness team to prevent evictions.

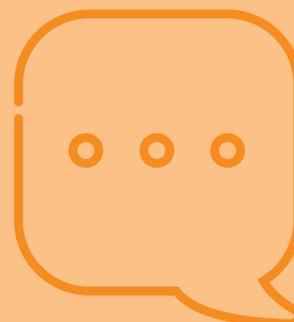
Anyone looking to complete a mutual exchange can also now use 'Swaptracker', available through the Homeswapper website, to keep track of the process and get real time updates on how it's progressing.

Providing tailored support

In 2022/23 we completed 1,362 customer reviews, which involve our staff visiting people in their homes. Sometimes this will be right at the beginning of a tenancy, helping people to find their feet and settle into a new home, or it might be to help someone manage their current tenancy more easily by discussing rent, exploring options for aids and adaptations, or talking them through the ways in which they might be able to move to a more suitable property.

The GMT says...

"We're working more closely with Watford Community Housing's Group Board than ever before, and therefore have more insight and influence than ever. We're using this to really look at the way things are handled and to make sure standards are kept as high as possible. We've also played a big part in ensuring the Welfare Fund pot has increased and that this money goes where it is needed the most."



Building new homes ...

Everyone has the right to live in a safe, comfortable and affordable home. In 2022/23, we continued to deliver on our development goals by building much-needed modern homes.

Creating lasting partnerships

Over the last few years, we've had great success delivering homes through partnerships with our key local authorities. In 2022/23, one of our main goals was to continue to develop our existing joint ventures with Watford Borough Council and Three Rivers District Council, and explore opportunities to create exciting new partnerships too. By working together we're able to combine our skills and experience, attract larger funding streams and be at the forefront of new building methods to create high-quality homes that are built to last.

This year, we joined forces with Hertsmere Borough Council to form a new joint venture, Hertsmere Living. Its first development is at Fairfield Close in Radlett, and consists of seven flats for social rent.

Hart Homes, our joint venture with Watford Borough Council, completed the second phase of development near Croxley View. Named The Letterpress, the development consists of 86 new homes – four for social

rent, 15 for affordable rent, four for shared ownership and 63 for market sale.

Working in partnership with Three Rivers District Council, in just a year we transformed 12 disused garages into four future-proofed family homes that are built to last.

Providing homes for social rent

We're incredibly proud to have delivered 56 homes for social rent across seven locations as part of our £15.2million Watford Social Rent Programme, which we delivered in partnership with Watford Borough Council. The programme not only delivered homes for those who need them most, but we also built a brand new community hub and shop at Luther Blissett House.

Scan the QR code to read more about the opening of Luther Blissett House



Scan the QR code to read more about the Garth





What are our different tenure types?

We are proud to provide homes across a wide range of tenures as this ensures there is a home suitable for everyone. In 2022/23 we completed 153 new homes, which were for social rent, affordable rent, shared ownership or outright sale – but what do those terms actually mean?

Social rent – 27 new homes completed in 2022/23

Social rented homes provide the lowest rent levels for those most in need. Nationwide, social rent homes are typically around half the cost of renting an equivalent property on the private market. For Watford Community Housing customers, the average cost of renting a two-bedroom home from us is currently less than 40% of the cost charged on the open market.

Affordable homes – 38 completed in 2022/23

If a home is for affordable rent, this means that they are priced at no more than 80% of their open market rented value. They will also provide greater security and certainty than the private sector can offer, as the tenancies are secure – so you could stay there for the rest of your life if you wish to, so long as you do not break your tenancy agreement.

Shared ownership – 25 homes completed in 2022/23

Shared ownership makes it easier for first-time buyers to afford their home, as the amount of money required for a deposit is much lower than when you are buying a property outright. You buy a percentage share of the home and pay a mortgage towards that, while paying a reduced rent on the remaining share.

Market sale – 63 new homes completed in 2022/23

Amongst our home ownership options are homes for sale on the open market. These are developed through our joint ventures to mitigate risk, and the profit from the sale of these homes goes back to Watford Community Housing and is used to provide more social and affordable housing.

The GMT says...

“While we would always like to see more social homes being built, we are pleased that the ongoing social rent programme with Watford Borough Council is continuing to provide much-needed homes, and that Watford Community Housing keep the rents for their affordable homes as low as possible.”



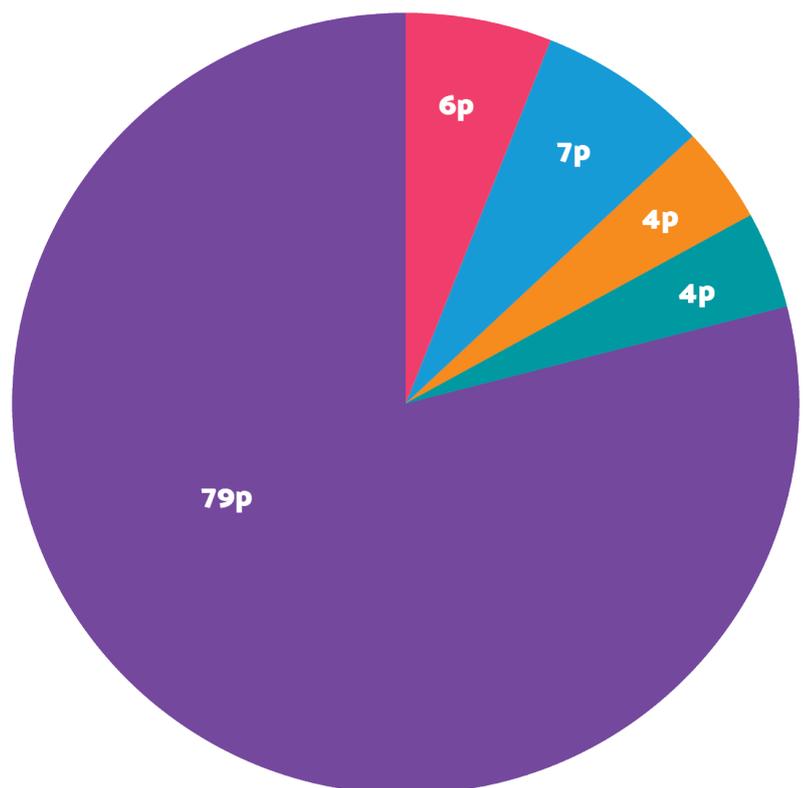
Value for money ...

We're committed to keeping costs low for customers and helping them save money, while maintaining high-quality services at all times.

Where our money comes from

For every £1 we generate:

- **79p** is from social housing lettings
- **6p** is from other sources – including the provision of management services for our external partners
- **7p** 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)
- **4p** is from non-social housing lettings – including our market rent properties and our garage portfolio

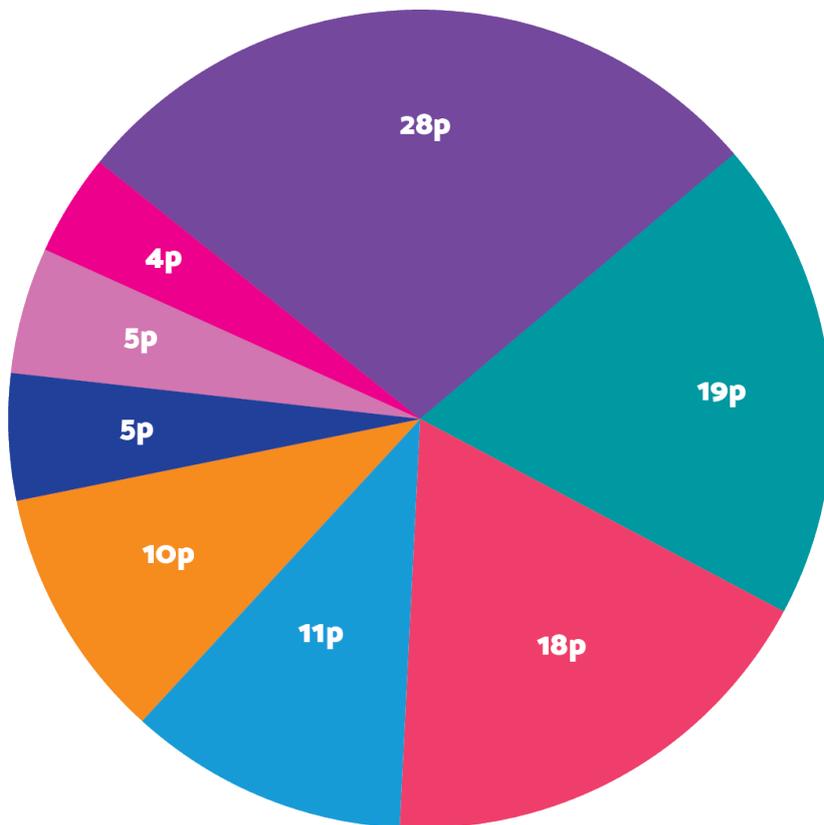


Scan the QR code to read our full financial statements or visit wcht.org/reports





How each pound was spent



Housing management costs including staff

We spent 28p in each pound to provide services to our customers and to pay for staffing costs and overheads.

Interest and financing costs

We paid 19p in each pound to the bank as interest on our loans.

Property depreciation

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

Surplus for reinvestment

11p in each pound will go towards delivering future improvements in our existing homes and building new homes in line with our business plan.

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.

Construction costs

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

Service charge costs

We spent 5p 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.

Cost of delivering other services

We spent 4p in each pound on other costs including services to support people and community initiatives.



watford
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housing

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