

2019 - 2020 Annual Report

CELEBRATING 25 YEARS OF COMMUNITY SUPPORT

bha
Berwickshire Housing



Convener's Statement

As a result of the Covid-19 pandemic and the subsequent Government ordered lockdown the past few months have been the most challenging in the association's history without doubt, the biggest public health emergency of our generation.



The health of our families, work colleagues and those who live in our local community presented significant challenges to BHA as a rural housing association.

The impact of the pandemic meant BHA had to undergo dramatic changes to their working practices for an undefined period of time. The Board and I are incredibly proud of the way staff have adapted to the new ways of working. There are many heart-warming stories of what staff have done and we are deeply grateful for the way they have gone that extra mile in the most difficult circumstances to lessen the impact on our customers.

The local community has also come together to help each other in the most extraordinary ways and the inevitable, temporary changes to our services were accepted with patience and resilience.

Covid-19 has had an unsurprising effect on our customers who are being impacted on several fronts:

- The loss of income from unemployment, redundancies and furloughing has affected many households within our local community. The Financial Inclusion Team has never been busier as they look to assist with advice to all who seek their assistance.
- Our Befriending Team has reached out to help those who are feeling the effects of loneliness as they shielded under Scottish Government guidance. The Team has made thousands of calls to offer support where possible.

- One major effect of the pandemic has been the impact on our Repairs and Improvements programme. At the start of lockdown only emergency repairs could be carried out under strict guidelines. More recently we have been following Scottish Government guidelines to allow the recommencement of our Repairs and Improvements schedule. We will continue to follow the appropriate guidelines to ensure the safety of our tenants, staff and contractors is minimised.

This year should have been a time for community involvement and celebrations to mark the association's 25th Anniversary. Sadly, these have had to be cancelled.

In April Helen Forsyth (Chief Executive) announced her retirement after 13 successful years in the role. Helen's vision and determination have propelled the organisation forward to where it is respected as a vital part of the local community of Berwickshire. Her passion, intense commitment and understanding of the sector have all helped provide a clear vision for the organisation.

Following a rigorous recruitment campaign, we are pleased to announce Michelle Meldrum has been successfully appointed as Chief Executive of Berwickshire Housing Association.

The Board and staff are delighted to welcome Michelle to the role. With over 24 years' experience within the social housing sector and an impressive skillset, Michelle has excellent knowledge of the housing sector and a clear strategic vision. She will provide confidence to lead the association into the future with assurance to take us on the next stage of our journey, excelling in customer service and building on our core social values within the local community.

On a personal note, despite the challenges the association has had to face during these unprecedented times I am proud to represent Berwickshire Housing Association as its Chair. I look forward to the next 12 months focussing on working alongside Michelle to grow and develop the services that will benefit our customers, staff and the local community in which we live.

I cannot let this opportunity pass without saying goodbye to Helen Forsyth who has been an inspirational leader to the staff and has enabled them to reach levels they would not have thought possible. The Fisherman Three Windfarm will no doubt be regarded as the highlight of her career at BHA with the income generated benefiting our customers and local community for years to come.

Finally, I would like to thank everyone who has helped me settle into the role over the past 12 months starting with my fellow Trustees who have supported me with their enthusiasm and hard work for the association. The role has also been made easier with the assistance and guidance given to me by the staff and Leadership Team at BHA who have performed remarkably in the most trying of circumstances in 2020.

Let's hope we are nearing the end of the issues caused by the pandemic and we can all look forward to a better year ahead.

With kind regards,



Jim McDevitt
Convener

Chief Executive

It has been a great privilege and joy to have been the Chief Executive of Berwickshire Housing Association for the last 13 years.



Those 13 years have been full of highs and some lows and lots of learning. I have learnt from our customers about what matters to them and what works and what needs improving. I have valued my staff and my board and have learnt from our wonderful partners in voluntary organisations and council departments.

I wanted to share some highlights from the past 13 years, which have been at the heart of what we do and which I hope will give a sense of what the organisation has become.

Proud to put customers first

Due to the cost of having larger items uplifted, which was unaffordable for many with low incomes, Skip & Scrap was introduced. The process is simple; BHA arrive with a skip and some ready and willing staff and work with everyone in the locality to uplift their unwanted and unusable items. This is a regular activity (when Covid allows) throughout the local communities.

How we engage and listen to our customers has always been a priority. With the launch of Teapot on Tour it gave us the opportunity to engage with the local communities on a regular basis to talk about what matters to them as individuals. Our Tenant Volunteers have actively represented our customers for a number of years and have assisted in driving local support and important community led issues.

Go that extra mile

For over 10 years we have been running our 'Next Steps' programme in partnership with local high schools. It provides a platform to teach students about managing money, having their own home, thinking about a job and even the impact of being homeless. The outcome is young people who feel better informed about when they might be ready to have their own home.

In 2014 we were successful in receiving funding of £500k for a period of five years as part of a Scottish Borders wide investment from the National Lottery's Investment in Communities Fund to assist tenants across the local community to access more services to help with financial worries.

During this time 2,046 individuals were helped by advisers and the project helped secure benefit gains of over £2.4 million. Subsequently we identified the need to continue to support our tenants in accessing benefits and financial support and this is now incorporated into the services of the association.

Chief Executive Continued

Over the years we have worked hard to ensure staff are supported, coached and mentored to develop an innovative and forward thinking culture within the association. This was recognised consecutively for three years at Best Companies in the Sunday Times, where we reached 9th place.

Embrace and drive change

Resourcing and trialling new renewable energy systems for our customers continued to be a priority to ensure we provide environmentally friendly and affordable alternatives to help our customers to run their home efficiently. Since 2015 we have been fitting PV Solar Panels on existing and new homes, which on average saves up to £200 per year. Over 100 Air Source Heat pumps have been installed in the last 18 months along with upgrades to the original Sunamp Trial Systems. Sunamp PV systems will continue to be installed as part of our ongoing commitment to reduce energy costs.

Our most significant development was our community wind farm at Hoprigshiels known as 'The Fisherman Three'. The three turbine joint venture scheme with Community Energy Scotland delivers energy with the income being available for over 20 years to support development within our local community. It has also provided Community Benefit payments to Cockburnspath and Cove Community Council and Oldhamstocks Community Council to support local good causes. Also, in the woods planted in memory of the late John Elliot, a former Trustee of BHA and Chairman of BHA Enterprise, over 5,800 trees were planted on site.

Since the windfarm became fully operational, it has generated 20.4 million units of electricity, which is enough to boil over 90 million kettles, roughly enough for 518 million cups of tea!

Adaptable, adventurous and creative

My passion and commitment has always been to successfully engage with staff. Over the years we have worked hard to ensure staff are supported, coached and mentored to develop an innovative and forward thinking culture within the association. This was recognised consecutively for three years at Best Companies in the Sunday Times, where we reached 9th place – a true testament to all of our staff.

Open, honest and caring

I myself became a volunteer for our Befriend scheme on two occasions and had the privilege of meeting two quite different older people and becoming their friends. Isolation and loneliness is a particularly powerful issue in rural Berwickshire, our scheme in all its forms, on the phone, in groups and one to one is tackling the issue and giving people joy and pleasure. Now in its 8th year it is even more committed to support those most in need.

There have been many milestones for our Independent Living courts, with the most recent celebration at Boston Court, celebrating its 30th year last year. I have enjoyed many visits to the courts over the years, hearing joyous laughter and was even introduced to the "Martini Club".

For one of our newer projects, in its first year, our Community Initiatives Team has funded and sponsored a range of community projects, events and programmes across Berwickshire to support our customers and the communities.

Activities included intergenerational projects and others for children and young people, those with dementia or mental health and community wellbeing support.


Creating thriving rural communities

We started building in 1999 and our first new house was in Duns, since then, with a small gap following the financial crash in 2009, we have now built 300 houses. Reflecting on local demand our developments comprise of a mix of housing types and flats and are all of a very high standard when it comes to energy efficiency.

I have been inspired and it has been a privilege to have had the opportunity to work with a broad range of creative and resourceful partner organisations within Berwickshire including Abundant Borders, Connect, BAVS, Sea The Change, Vision for Eyemouth, Re-Tweed and A Heart for Duns.

Our customers and local community are very much at the heart of everything we do and will remain as a key focus for Berwickshire Housing Association for years to come. Our priorities will continue to focus on improving quality services and customer services, value for money, rent affordability, creating and supporting thriving rural communities.

I would like to take this opportunity to thank BHA staff, our customers, the Board and the Committees along with the partnership organisations we have formed working relationships with for their support and involvement during my time as Chief Executive.



Helen Forsyth
Chief Executive

Community Initiatives

BHA already has a proven track record of innovation in the way we support our tenants and the communities they live in.



Our Communities Lottery funded Befriending and mainstreamed Financial Inclusion projects are now an established part of BHA services. We continue to provide small-scale funding and other schemes to improve our local communities and neighbourhoods. Funding allocated independently by Tenant Volunteers has supported a range of community groups, alongside delivery of community benefits by our contractors.

Our Next Steps programme for young people who are likely to be our future tenants is in its tenth year of delivery. The positive impact of these initiatives has shown that as a social landlord we can and should do more to support our customers to sustain their tenancies and improve the communities they live in.

In addition to this work we established the Community Initiatives team in October 2018 and developed a Community Action Plan for 2020/21 with a budget of £21k. The Community Initiatives team's main aim is:

"To help create thriving rural communities by delivering a range of actions to support our tenants and the communities they live in."

During 2019/20, BHA's Community Initiatives team built on the significant and visible ways that BHA has already invested in Berwickshire communities over many years. Our dedicated focus and staff resource provided opportunity to step up this commitment through supporting new innovations, expanding our partnerships and increasing the levels of support available across our communities. In 2019/20 we have:

- Developed two permanent green space projects on BHA land in partnership with others. The 'Bumblebee Sensory Garden' will be a vibrant space for BHA tenants in Station Drive, Duns; the nearby 'Community Garden' will be a community space to encourage cultivation and use of home grown produce for all;
- Delivered projects with a wide range of partners to amplify reach, impact and encourage tenant involvement as much as possible. Resulting positive news stories have been publicised on our media platforms throughout the year;
- Engaged and promoted BHA's commitment to creating thriving communities through extensive networking, new partnerships and influence at local, regional and national level.

This includes working with a range of community groups and organisations across Berwickshire.

We are pleased that initiatives supported in this first year have delivered so many positives for our communities and our tenants but we can and must do more.

An older age population, concerns over mental health and wellbeing and the impact of Covid-19 on economic and family life are key challenges over the next year. Consequently, our future initiatives will focus both on tenancy sustainment and increasing capacity to offer more support to our tenants in our community.

BHA's partnership working will strengthen support networks and digital inclusion will help connect our tenants to these in new ways. As the new Community Initiatives team develops within BHA, we will draw on the expertise of our staff to guide and deliver more in our communities. The remarkable response of these communities to Covid-19 shows what can be done to support our most vulnerable people. BHA can and will continue to play its part in helping our communities thrive and supporting our tenants who live there.



Our Response to Covid-19

During lockdown we have helped deliver support and assistance to those shielding from Covid-19. BHA was the only Borders Rural Social Landlord (RSL) to be invited onto the Scottish Borders Council (SBC) led local Community Assistance Hub. This facilitated swift linkage to BHA services (Befriend, Financial Inclusion, Housing and Technical Services) and with local Resilience groups who have supported so many vulnerable people during lockdown.



We were also successful in securing £78.2k of additional funding from the Scottish Government Supporting Communities Fund (SCF) in response to Covid-19.

The funding secured will support:

- Digital Inclusion: We will invest in a digital 'lending library' including equipment, connectivity and specialist support to increase digital communication for local communities. This has considerable support from other partner agencies and we will learn lessons on how this has been done elsewhere.
- Community Initiatives: We will extend and expand the current Community Initiatives Programme during lockdown and beyond, ensuring activities can continue and include more online access.
- Wellbeing and Mental Health: Additional funding will widen access to additional mental health resources, including specialist trauma and other mental health support, via digital means over the months. This will be undertaken in partnership with statutory mental health services using local provision where possible.

Repairs & Maintenance - Facts & Figures

We have spent over £4m this year repairing and improving homes; this is an increase of £860,000 since last year. We have carried out a number of measures to improve 398 homes, and have also painted the outside and communal areas of 315 homes.

We carried out over 5,000 repairs over the year in response to customers raising these with us, and following our recent Customer Satisfaction Survey, we have put a plan of action in place to further improve our repairs service.



IMPROVEMENTS	NO. OF HOMES	COST
Bathrooms	49	£121,781
Kitchens	67	£235,332
Windows	126	£448,271
Heat (Gas & Electric)	62	£256,566
Air Source Heat Pumps	94	£811,436
Painting	315	£72,436

REPAIRS	
Emergency Repairs	664 repairs completed in 2.99 hours (avg)
Routine Repairs	5,204 repairs completed in 6.58 days (avg)
Right First Time	98.2% met
Appointments kept	92.4% repairs appointments on time
Gas Safety Service	100% services on time
Customer Satisfaction	77.69% satisfied with the service

Annual Performance Figures

Berwickshire Housing Association continually strives to improve the services we offer to you, our customers. We measure our performance as guided by the Scottish Housing Regulator against key indicators and targets set on an annual basis. This past year, we evaluated the way we captured customer satisfaction results, introducing an independent surveying consultant (The Knowledge Partnership) to increase survey return rates and to give us a better sense as to how you feel about the services we offer. As a result, we have recorded noticeably lower % satisfaction across a number of key areas.

We are committed to addressing these alongside our customers with renewed focus and vigour. We wish to take this opportunity to thank all our customers who continue to feedback their experiences of services. Please contact info@berwickshirehousing.org.uk should you wish to be involved in shaping and influencing our work.



Percentage of tenants satisfied with the overall service provided by their landlord

88.68%	76.93%
2018/19	2019/20

Percentage of tenants who feel that their landlord is good at keeping them informed about their services and decisions

89.33%	78.73%
2018/19	2019/20

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes

82.38%	57.70%
2018/19	2019/20

Percentage of Stock meeting the SHQS at end of reporting year

90.23%	90.49%
2018/19	2019/20

Percentage of tenants satisfied with the quality of their home

86.21%	71.24%
2018/19	2019/20

Average length of time taken to complete emergency repairs (hours)

6.35	2.99
2018/19	2019/20

Average length of time taken to complete non-emergency repairs (days)

8.33	6.58
2018/19	2019/20

Percentage of reactive repairs carried out in the last year completed right first time

98.88%	98.19%
2018/19	2019/20

Annual Performance Figures Continued



Percentage of tenants who have had repairs carried out in the last 12 months satisfied with the repairs and maintenance service

86.50%	77.69%
2018/19	2019/20

Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in

85.20%	67.47%
2018/19	2019/20

The percentage of lettable homes that became vacant in the last year

11.72%	11.83%
2018/19	2019/20

Percentage of rent lost through properties being empty during the last year

1.54%	1.84%
2018/19	2019/20

Percentage of the court actions initiated which resulted in eviction because rent had not been paid

6.67%	13.33%
2018/19	2019/20

Percentage of tenants who feel that the rent for their property represents good value for money

85.66%	77.16%
2018/19	2019/20

Gross rent arrears (all tenants) as at 31 March as a percentage of rent due for the reporting year

2.33%	5.03%
2018/19	2019/20

The average length of time to re-let properties in the last year (days)

17.75	28.74
2018/19	2019/20

The number of lets during the reporting year by source of let

212	283
2018/19	2019/20

Number of properties in the scope of EESSH that meet the standard

57%	75%
2018/19	2019/20

Celebrating Befriending

Since its inception eight years ago Berwickshire Housing Association's Befriend Project has grown from strength to strength and is now an invaluable service to the lonely and isolated



2014

In 2014, the project applied for the Approved Provider Standard run by the Mentoring and Befriending Foundation and was successful. The Standard is a quality mark that lets people know that a project is well run and able to support its people

2012

Back in 2012 Seton Care was a subsidiary of BHA and, with funding from Comic Relief, they decided to start a befriending scheme for older people, known as Seton Care Befrienders. At the time, there was increasing evidence of the negative health impacts of loneliness and they wanted befriending to compliment the home care they were providing. The project's aim was to provide one to one befriending for older people using trained and experienced volunteers.

2015

By 2015, Seton Care Befrienders had 100 people on its books, 30 of them being volunteers. The number of volunteers has remained steady ever since, with people coming and going but the overall number only varying a little.



Celebrating Befriending Continued



2016

The Comic Relief funding had run out by 2016 but they were lucky enough to be awarded five years of National Lottery Community Funding. In a year of huge changes, the name of the project changed to Befriend, it moved from Seton Care to be run directly by BHA, and it gained another member of staff.

2019

Was another great year for BHA Befriend as it gained two new members of staff.

2020

The Team at BHA Befriend has had to adapt to how they operate but they know that their service is now more important than ever before. One of the changes which had to be made was the move to mostly phone-based befriending.

The scope of what our befriending service includes has expanded with day to day duties now varying greatly, including partnership working across the local community resulting in working with organisations such as Scottish Borders Food Train to help with shopping for those in need.

The Project Co-ordinator, Terri Bearhope, said, "I'm very proud of my colleagues and volunteers, they're compassionate, caring, hard-working, and provide an efficient and effective service for older people in the area."



Financial Inclusion

This year our Financial Inclusion Team brought its advice worker, from the very successful Big Lottery funded Financial Inclusion Project Borders, in-house.

1

The team now consists of one Senior Financial Inclusion Officer

2

Two Financial Inclusion Advisers

1

One Financial Inclusion Assistant, who between them have helped BHA customers with a variety of financial issues:

355

referrals for assistance

£735,133

gained in annual benefits

£19,423

reduced housing debt

£139,235

gained in benefits by pensioners

£242,063

gained in benefits for disabled customers

5

customers helped to open bank accounts

46

customers received budgeting advice

29

successful Community Care Grant applications

21

customers helped with fuel poverty

8

customers represented at benefit tribunals

11

new customers received Fresh Start packs

20

customers referred on for more specialist advice

106

customers received food parcels

The hard work and dedication provided by our Financial Inclusion Team was recognised by CIH Scotland late in 2019 when its Senior Financial Inclusion Officer was presented with the Margaret Vass award for Excellence in Customer Service.

Building New Homes in Berwickshire



Hart Builders, our contractor, have used local suppliers and tradesmen throughout the project, which helps to support the local Borders economy.

We have completed 52 new energy efficient affordable homes this year, 25 in Chirnside and 27 in Duns.

We have been building new homes over several phases in Todlaw, and these additional homes at Millar Court, Station Crescent and Station Drive now take us to grand total of 87 new homes in Todlaw. This provides a range of sizes and types to suit different household requirements, including family homes, smaller household flats, and bungalows designed for wheelchair users.

Hart Builders, our contractor, have used local suppliers and tradesmen throughout the project, which helps to support the local Borders economy. All the homes meet the 'Silver standard', which means that they are cost effective in terms of heating and hot water, and also have low carbon dioxide levels to help address the climate challenge. We have also made it possible for car charging points for electric cars to be fitted in the future.

We have worked with our partners, Scottish Borders Council and Scottish Government to develop these new homes with grant funding, to bring much needed new, affordable homes to the Berwickshire area of the Scottish Borders.

Within the neighbourhood, we have included an area of meadow where BHA is creating a community garden. We are working in partnership with Abundant Borders, and, when it is completed, the community garden will provide the opportunity for local people in the community to grow their own fruit and vegetables, as well as enjoying this peaceful place.

Works progress at Springfield, Duns

We are working with Springfield plc to create 29 new homes at Springfield in Duns providing a mixture of 2 and 3 bed houses with some 2 bedroom flats. They have been delayed due to Covid -19 virus, but work has restarted and we are well on the way to completing these.

Ayton Beanburn

BHA has not built any affordable housing in Ayton for 18 years and are excited to be bringing 31 new, much needed homes to Ayton, at Beanburn. The work began in January, but due to the Covid -19 restrictions the site was closed in March. Following the Scottish Government's guidelines, work has gradually started again, and we hope that if things continue to progress well with the Covid -19 situation that these homes will be finished in late summer next year.

£5m FUNDING SECURED FOR FUTURE DEVELOPMENTS

In April we were pleased to announce a new partnership with Allia C&C to support the financing of our ongoing development programmes for affordable housing and vision to create thriving rural communities.

Allia C&C has been supporting the vital development of affordable homes across Scotland with its Scottish Charitable Bond programme. The bonds provide simple, affordable loans to housing associations solely for building affordable housing, using Scottish Government investment.

Our Tenant Volunteers

The Tenant Volunteer group members give their time on behalf of their fellow tenants working with the management and staff of BHA to ensure that the views and needs of people living in our properties are heard and acted on.

Tenant Volunteer Fund

For the financial year 2019/20 the Tenant Volunteers donated (up to a maximum of £500) to a varied number of community organisations including:

- Connect Borders Youth Project
- Gordon Village Hall - to help with refurbishments.
- Duns Primary School - this was to help with equipment for their lunchtime Musical Theatre Club and production of Hairspray which has been postponed due to Covid-19.
- Berwickshire Swap - a local recycling project, mainly organising swap events for children's items encouraging the reuse and sharing of resources. The funding was to help with the costs associated for two swap events, one of which has been postponed due to Covid-19.
<https://www.berwickshirehousing.org.uk/news/tenant-volunteers-support-great-toy-rescue-events/>
- Sea the Change - this was to fund the Berwickshire Coastal Clean Up, which was due to take place in March but has been postponed due to Covid-19.
- Berwickshire Coastal Arts - the funding will be used towards the People and Sea project, enabling local people to tell their stories of living in a changing coastal community. The final production will involve a wide range of art forms including song, music, dance, visual art and film: <https://www.berwickshirehousing.org.uk/news/tenant-volunteers-support-berwickshire-coastal-arts-project/>
- Happy Friday Group - the aim of the group is to provide a space for social interaction among people who are socially isolated due to health conditions. The funding was to help towards outings, resources and materials.
- Abundant Borders - the group develops growing, cooking and healthy eating initiatives in the community. The funding is to help support their existing programmes.
- Berwickshire Guides Association - to help fund a Guide Leaders training weekend. This has been postponed due to Covid-19.



This year's financial highlights

This year we have made an operating surplus of £731k which is lower than in previous years. This is because, even though our rental income has increased, we continue to increase the amount we spend on our people, our internal systems to support our service delivery, and on repairing and maintaining our customers' homes.



We have spent over £4m this year on repairing, maintaining and upgrading your homes, an increase of £860k over last year

Our total turnover for 2019/20 increased by 6.9% when compared to last year. The biggest proportion of our income relates to rental and service charges received in relation to our properties, representing 89.6% of our total turnover. The remainder is made up of such things as; revenue grants to support adaptations, supporting people's income, wider role grants to fund our Befriending services, income from factoring services and commercial lets, and support services provided to our subsidiaries. We also received £200k from our subsidiary company BHA Enterprise Ltd. This was in the form of gift aid and was BHA Enterprise's share of distributable profits made by The Fisherman Three windfarm.

A large proportion (94.5%) of our operating expenditure is put back into the management, servicing and general upkeep of our social housing stock. In total, we have spent over £4m this year on repairing, maintaining and upgrading your homes, an increase of £860k over last year. The upgrades to our properties cover such things as heating upgrades and replacements, kitchen and bathroom replacements, and window and door replacements. We spent £1,730k on these works this year which are capital in nature so are recorded in the housing properties asset value on the statement of financial position. This demonstrates our commitment to ensuring our customers' homes are maintained to a high standard and are as energy efficient as possible.

You can see how we spend each pound of the rent we receive on the next page.

Our development programme continues to progress well, and we completed 25 units in Chirnside and 27 units in Duns during the year. We also continued to progress those sites still in development, with two sites on-going in Duns and Ayton. All this work, along with our investment in existing stock, increases the value of our housing properties in the statement of financial position, as demonstrated in the table on the next page. We receive housing association grant from Scottish Government, which funds a proportion of each new house we build. We recognise this income on the statement of financial position in deferred income (explaining the increase year on year) and release it to the statement of comprehensive income over the life of the house. This means we need to fund the remainder of the cost of each new house through other means, this is normally through borrowing. We were delighted to obtain finance from Allia after the year end, with the receipt of a £5m bond in April 2020 to finance our two on-going development projects. We, of course, continue to repay our original mortgage with Nationwide Building Society, which was taken out when the stock was transferred from Scottish Borders Council to BHA and we also still have our loan facility in place with RBS.

Our Financials

How we have performed

	2020 (£000)	2019 (£000)
Statement of Financial Position - Summary		
Housing properties	80,078	72,887
Other fixed assets	204	112
Investments	-	-
	80,282	72,999
Current assets	1,546	2,915
Creditors: amounts due in one year	3,242	2,867
Net current (liabilities)/assets	(1,696)	48
Creditors: amounts due in more than one year	23,578	23,385
Deferred income	15,144	10,702
Net assets	39,864	38,960
Capital and reserves		
Revenue reserves	16,567	15,663
Revaluation reserve	23,297	23,297
	39,864	38,960
Statement of Comprehensive Income - Summary		
Total turnover	8,888	8,312
Turnover from social lettings	8,169	7,593
Turnover from other activities	719	719
Total Operating Expenditure	8,157	7,459
Management & maintenance administration costs	3,195	2,885
Depreciation of housing properties	1,922	1,768
Service costs	173	169
Planned and cyclical maintenance	1,116	952
Reactive maintenance	1,184	1,028
Bad debts (rent and service charge arrears written off)	119	113
Wider role activities and provision of sheltered housing	206	266
Other activities	242	278
Operating Surplus	731	853
Net interest payable and other non-operating costs	664	631
Net Surplus for the year	67	222



HOW WE SPEND YOUR POUND

	2020 £1.00	2019 £1.00
Management & Maintenance Administration Costs	0.40	0.42
Service Costs	0.02	0.02
Planned and Cyclical Maintenance	0.14	0.14
Reactive Maintenance	0.15	0.15
Upgrades to Existing Stock	0.22	0.17
Bad debts (rent and service charge arrears written off)	0.01	0.02
Wider role activities and provision of sheltered housing	0.03	0.04
Other activities	0.03	0.04

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Our Values

- Proud to put customers first
- Embrace & drive change
- Adaptable, adventurous & creative
- Open, honest & caring
- Go that extra mile
- Enjoy our work & get more done

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