



WIRRAL
Methodist
HOUSING
ASSOCIATION



Message from the Chair

Welcome to our Annual Report 2019/20! In uncertain times this is an opportunity to reflect on the hugely important role that housing associations play in our communities and in wider society.

My thanks go to our residents, the Board and committees, and everyone who works for Wirral Methodist Housing as you are all fundamental to our success and make a difference – every day.

I wanted to recognise the work of Carole Barnett and David Williams, who retired from the Board this year, and former long-standing Board Member Judy Edwards, who resigned in December 2019 and had been a co-opted member of the Tenants Committee since 2016. We thank them for their valued service and wish them well.

During the year we appointed some new Board Members who have brought valuable skills and

experience to help develop the association further. Claire Fouracre, Tom Sault and Bryan McPaul have brought a range of skills in finance, human resources and housing management to the organisation.

Finally, I would like to pay my respects to Anne Steel, a dedicated and respected member of the senior management team here for 10 years, who passed away this year. Anne was an excellent professional and wonderful person who was well-respected in the housing profession. I also send my condolences following the death of Jim Davies, a former Board Member of the association.



Lionel Bolland

Welcome from the CEO

The final few weeks of the 2019/20 year presented us with challenges on an unprecedented scale.

The past six months have forced us to transform the way we do things, build new relationships with you, our residents, and look to the future as we navigate life during the pandemic.

As chief executive, I am pleased to report that our organisation has coped well with the issue we have faced. It is a credit to all those in the WMHA family. We have worked together to ensure everyone feels safe and I feel sure that we will be stronger going forward as a result.

To build on this, we are backing the Together with Tenants campaign launched by the National Housing Federation, which is designed to build stronger relationships between housing providers and tenants.

The campaign calls for tenants to have more oversight on how we go about our business and to give those living in our homes a stronger collective voice.

We're more than happy to sign up to these pledges. We want to cultivate stronger partnerships because we know housing associations work best when you are more involved.

On this theme, we will be making some changes so that accessing your rent account will be much easier and safer for you. We hope the changes, which include giving you access to the MyHome Portal, will be welcome improvements as we cope with life post-lockdown.

Despite the interruptions we have all faced, we have still managed to bring our Candle Factory development to life. The £2.9m scheme in Bromborough, Wirral, was completed in January 2020 to provide high quality homes, both for local people through general needs housing and for young people with disabilities – a real accomplishment for all those involved in the work.



Paul Carhart

Our Stock

In 2019/20 we have 900 homes



Property type	Amount
General needs	644
Sheltered	113
Supported	126
Shared Ownership	17



Making homes ready for you

Providing people with a place they can call home is of huge importance. This year we've managed to speed up this process.

More homes have been available for rent during 2019/2020 and we've dramatically improved how

quickly we get them ready for you once they are vacated. We've got some big plans to improve the way we communicate with you about your home, making it easier to access your rent account and giving you better ways to get in touch with us.

Relet times (days)

PERFORMANCE	TARGETS
2018/19 37 days	35 days
2019/20 7 days	18 days

2018/19 **79** Lettings

2019/20 **102** Lettings

Work completed on candle factory site

We were delighted to see the completion of our £2.9m scheme in the building once home to the Price's Candle Factory in Bromborough, Wirral, in January 2020.

The historic site has been transformed into high quality new homes to enable young people with disabilities to live independently.

The development has created 22 affordable homes at the Grade II listed building, 16 of which are apartments tailored to the needs of people with disabilities, together with six affordable homes for local people.

In developing the scheme, we worked with the



PALS Group, a group of parents of the 16 young adults that would be moving into the homes, to ensure that they had all the support they need to make the big transition from living at home to moving into their own accommodation.

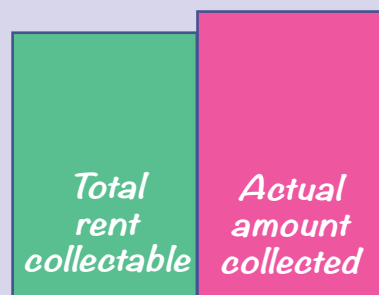
Rent

Rent arrears have fallen because we are going further to help more people sustain their tenancies.

Despite the ongoing impact of Universal Credit, we are also collecting more rent overall which means we can continue to invest in new homes and better services.

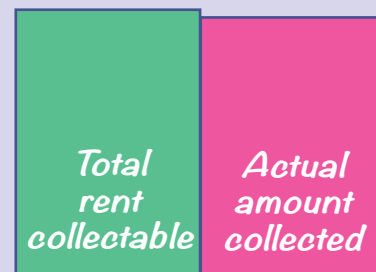
Rent Collected as a % of total rent due

102.71%



2019/20

	£000
● 2019/20	4,630
● 2019/20	4,756



2018/19

	£000
● 2018/19	4,508
● 2018/19	4,500

Rent arrears

Arrears as a % of total rent due

6.36%

2019/20

7.61%

2018/19

New ways of working, same high standards

We're making some big changes to the way that we deliver some services and how you contact us – but our high standards remain the same.

As we get used to new ways of living our lives, we are redesigning our front-of-house service to make things safer and more efficient for you. We will soon be launching our My Home Portal which will make it easier for you to pay your rent and access your account online. It will give you all the information you need at your fingertips.

We'll also be available by email to answer any queries or concerns you may have. Our office remains closed for now, but when it is safe to do so it will reopen for appointments where necessary. We also found that most payments made were via direct debit or card, so we have decided to remove cash payments at the office. Tenants who still wish to pay their rent with cash can continue to do so at their local post office.



Finally, we have improved processes for dealing with complaints – to make it quicker and easier for you. We hope you will be involved in reviewing and challenging the changes we've made to these services.



Investing in our homes

Capital expenditure in the year included £891,000 on new homes and £223,000 invested in our current homes. The association continues to meet the Decent Homes standard on all of our properties.



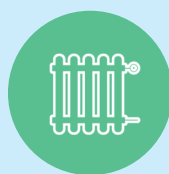
33
bathrooms
£56,000



40
kitchens
£82,000



30
boilers
£26,000



60
central heating
£27,000



3
doors
£3,000

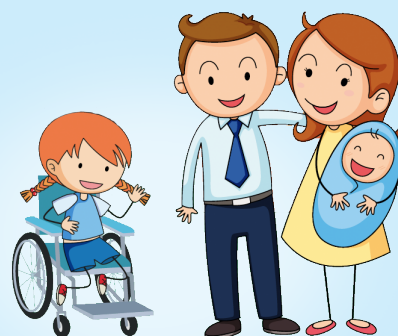


12
windows
£29,000

Repairs and maintenance

Emergency and urgent repairs remain above target this year, despite the interruptions caused by the pandemic.

Repairs Performance	Performance 19/20	Target 19/20	Performance 18/19
Emergency	96.45%	95%	97.38%
Urgent	92.20%	90%	92.59%
Routine	84.03%	95%	90.69%



Repairs undertaken in 2019/20 as were:

Emergency Jobs (to be completed in 24 hrs.)	959
Urgent Jobs (to be completed in 5 days)	1,834
Routine Jobs (to be completed in 20 days)	1,534
Total	4,327
Total spend on Repairs for 2019/20	£818,676



Summer social



Residents from three of our sheltered housing schemes enjoyed entertainment and activities at a summer party held at Epworth Grange in July 2019.

More than 40 residents took part in fun activities based around the five ways to wellbeing and danced to music, before enjoying a buffet prepared by staff and the scheme managers.

The event aimed to bring together residents to share news from each of our sheltered developments and encourage people to visit the other schemes. It proved such a success that it will hopefully be repeated in 2021.

What you say about us

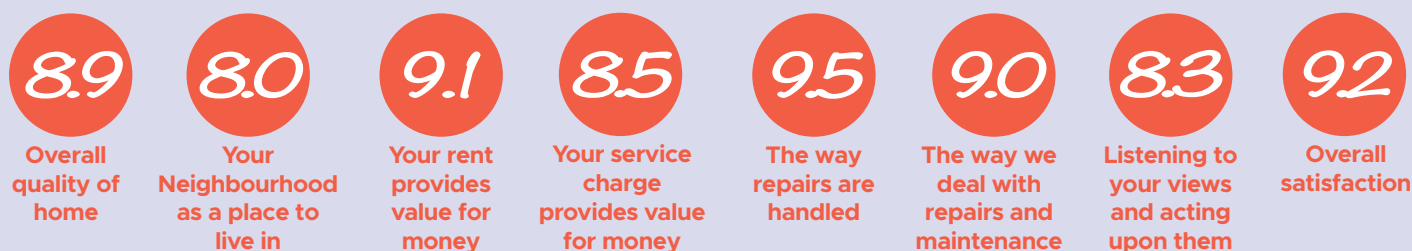
We asked you what services were the most important to you as part of research carried out this year.

The research was designed to gather lots of information on our services so that we know what we're doing well and where we can improve.

Feedback showed that you valued the following areas as most important:

- Quality of your home
- Rent paid provides value for money
- Easy way to contact you
- Your neighbourhood as a place to live

Comments overall were very good. The survey was made up of eight questions with scores marked out of ten. Our results were:



In response to these findings we have:

- Developed neighbourhood action plans for each of our 13 neighbourhoods
- Used the data and comments from the survey to inform our plans
- Identified areas that we need to work on

During 2019/2020, we received only four formal complaints, all relating to repairs.

- Two concerned the quality of repair
- One was because of a missed appointment where the tenant went out and the contractor did not return
- One was because the contractor could not get hold of a part but failed to keep the tenant informed

What we pledge to do about it

We value complaints and use information from them to help improve our services. We have reviewed the management of our contractors and reviewed our internal processes, which have improved. Complaints training is being carried out later this year.

Neighbour nuisance and anti-social behaviour

In 2019/20 there were 20 cases of anti-social behaviour. These were a mixture of neighbour disputes over parking, noise nuisance and breaches of tenancy. We have liaised with the Police to assist with keeping people safe and have served one Notice Seeking Possession.

A voice for tenants



Forty-five tenants attended our Your Time to Talk tenants conference event in September 2019 as part of our Annual General Meeting.

The day, which also involved 30 Board Members and shareholders, was a huge success with informal discussions used to gather information about people's homes, property conditions, how services are run and community insight, such as schools and safe spaces.

Feedback is being used to review our services such as responding to complaints, develop neighbourhood plans and potential areas for tenants' scrutiny.

Statement of Financial Position as at 31st March 2019

The Financial Statements for 2019/20 were prepared under Financial Reporting Standard 102.

The surplus for 2019/20 is £937k, a decrease in surplus from 2018/19 which was £1,140k. 2019/20 was the final year of the four year 1% Government imposed rent reduction and this has again been managed whilst not reducing services to tenants.

From 2020/21 housing associations were permitted by the Government to increase rents by maximum of CPI (consumer price inflation) plus 1%.

	2019/20 £000	2018/19 £000
Fixed Assets		
Housing Properties at Cost (What our properties have cost to provide)	61,106	60,242
Less Depreciation (Amounts set aside for wear and tear of properties including components)	(12,185)	(11,432)
Offices & Equipment (What our offices & equipment cost)	113	114
Total Fixed Assets	49,034	48,924
Current Assets (Cash and amounts owed to us in the short term)	2,413	2,026
Less Current Liabilities (What we owe to others in the short term)	(1,248)	(1,499)
Total assets less current liabilities	50,199	49,451
Long Term Creditors (What we owe to others in the long term includes Social Housing Grant)	(33,253)	(34,188)
Total net Assets	16,946	15,263
Income and Expenditure Reserve (accumulated surpluses and money set aside for specific purposes)	16,946	15,263

Statement of Comprehensive Income

	2019/20 £000	2018/19 £000
Turnover (Total Income in year (mainly rent income))	5,127	5,069
Operating Costs (Cost in year of management & admin, services & repairs)	(3,439)	(3,208)
Operating Surplus (Surplus of operating income over expenditure)	1,688	1,861
Surplus on disposal of housing properties, plant and equipment (profit on sale of land)	10	23
Interest receivable and other income	15	26
Interest payable and similar charges	(689)	(652)
Pensions - Interest Expense, Expense & Current Service Cost (to account for inflationary change in pension deficit)	(87)	(118)
Surplus for the year (Surplus of income over expenditure)	937	1,140
Pension - initial recognition of defined benefit scheme (adjustment due to change in Accounting method)	740	(738)
Total comprehensive income for the year	1,677	402



How we spend our money

	2019/20		2018/19	
	£000		£000	
Total income from rent and other activities	5095		5,017	
	2019/20		2018/19	
Operating costs:				
Finance charges	674	16%	626	16%
Service costs	577	14%	412	10%
Management costs	1011	24%	952	25%
Repairs	556	13%	502	13%
Major/cyclical repairs	263	7%	297	8%
Depreciation on housing properties	950	23%	928	24%
Bad Debts	(4)	0%	42	1%
Loss on disposal-components	44	1%	0	0%
Pensions - interest expense & change in assumptions	87	2%	118	3%
Total	4158	100%	3877	100%
Surplus	937		1,140	

Value for Money

We always strive to deliver value for money and provide the services you want at the right price in the most efficient and effective way possible.

We make sure you have a genuine choice about services and what you pay for them and are constantly seeking your feedback on how we can improve.

In 2019/20 we saw a reduction in our surplus. This is due to it being the final year of rent charge cuts, increased repair costs and a rise in bad debts at the end of the year due to the Covid-19 pandemic.

However, in 2019/20 we have continued to invest £223,000 in improvements to your homes.

We've made significant improvements to our services. While the number of repairs we delivered went up by 63%, costs only rose by less than 2.5% and performance for our emergency and urgent repairs remains above target. We continue to invest in our repairs services with online reporting.

We have been capturing our efficiency savings and saved on printing and posting costs, by utilising email and posting information on our website. We have streamlined the complaints process for faster resolutions.

In consultation with you, we have changed our office opening hours, allowing resources to be focused on supporting those facing rent arrears.

We have reinvested these savings to provide support for 70 vulnerable/isolated tenants during the lockdown period. We have engaged with two Tenant Groups and funded clean up and good neighbourhoods days to help tenants improve their environment. We also support the Make it Happen Community Hub in Birkenhead that provides a community space, social supermarket and pay as you feel shop where customers pay what they can afford, enabling people to gain the means and ability to improve their lives.

The Association has seen the continued impact of Universal Credit, and in March 20, the beginnings of the impact of COVID-19. Despite this, rent arrears have reduced from £318k to £288k and we have increased our performance of new stock by 2.4% with the Candle factory.

We have published our Value for Money Metrics within the Annual Financial Statements and we continue to benchmark our results with other Community Housing Associations in the North West.

In 2020/21 we will be developing a Value for Money strategy and appoint a Board Champion for Value for Money.



Saddling up for fun

Pedal power was the order of the day when staff marked the arrival of the Tour of Britain stage five on the Wirral.

Staff cycled the distance of the Wirral stage on a static smoothie cycle, riding a total 108 miles over the course of five days in September.

The event was a way to improve the wellbeing of tenants and staff and promoted the 5 ways to wellbeing: Connecting, getting active, keeping learning, giving to others and taking notice.



Charity champions

Generous staff supported a good cause by holding various events during 2019/20. We were able to donate more than £900 to Wirral Ark thanks to their efforts.

We want to hear from you

Your feedback on our 2019/20 Annual Report is important to us and will help us improve our communication with tenants. Please send your views to info@wmhaltd.org.uk



info@wmhaltd.org.uk



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www.wmhaltd.org.uk



Wirral Methodist Housing Association



@WMHALTD



WIRRAL
Methodist
HOUSING
ASSOCIATION



A not for profit organisation

Registered office: 42 Hamilton Street, Birkenhead CH41 5AE

Registered number: Regulator of Social Housing - L0848

Registered Society under the Co-operative & Community Benefit Act 2014 - 16740R

External Auditors: Mitchell Charlsworth LLP Chartered Accountants

3rd Floor, 5 Temple Square, Temple Street, Liverpool L2 5RH

Bankers: Barclays Bank plc, 182-184 Grange Road, Birkenhead CH41 6EA

Solicitors: Guy Williams Layton, Pacific Chambers, 11-13 Victoria Street, Liverpool L2 5QQ