



## Resident annual report 2008/9



**Catalyst**  
Communities



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**At Catalyst Communities Housing Association (CCHA) we take our responsibility as your landlord very seriously. We take pride in doing things well, and aim to provide you with high-quality homes and services. We want you to be proud to call the place you live home – now and in the future.**

**In this report you will see how well we perform against particular standards. But however well we are doing at the moment, we will go on trying to improve our services.**

## Last year in brief

We have shown that we are strongly committed to continuously improving our services and to providing them effectively and efficiently.

These are our key achievements over the last year:

- For the third year running we have met the Quality Housing Services (QHS) excellence standard, and received certification from them to confirm this. Achieving certification from QHS means we are providing a good service to our residents.
- During the summer we took over the entire management of the Windmill Park estate in Southall (300 new units). The Windmill Park community celebrated the £280,000 spent on bringing new life to green spaces in their neighbourhood.
- We have a growing reputation for helping local councils to regenerate their estates. We are currently working on schemes in Bedfont, South Ascot and Dee Park in Reading. Between them, these schemes will provide over 500 new homes for rent. Several more regeneration schemes are also under way.
- We are proud to be the first housing association in the UK to process a home purchase for customers under a new MyChoice HomeBuy scheme. This scheme helps first-time buyers and people who cannot afford to buy a suitable home on the open market. It can turn the dream of owning a home into an affordable reality.
- We joined the rapidly growing Homeswapper Mutual Exchange scheme. This is currently the best mutual-exchange scheme, allowing people to exchange their home with other tenants in areas throughout the UK.

- We launched the Get Learning programme to help people develop their skills and boost their confidence, both personally and professionally, helping them into voluntary or paid work. The programme consists of short, informative courses, accredited by the Open College Network. Our courses include topics such as Resident Involvement, Youth Work and Volunteering, and IT for older residents, among others.
- We recently revised our Resident Involvement Statement to ensure we involve more of our residents in our work. We hold special events in the different areas where our residents live so that we can involve and work with people in the wider community. Some of these events have included Driving Forward Going Green, Choices, Leys CDI Summer Project, 'Have Your Say' days and Community Clean-Up Days.
- Thanks to a team of local volunteers, we transformed a well-used walkway on the Amersham Road estate in Reading into an attractive, green oasis.
- We created a free internet café for older members (over 50s) of a CCHA community centre in Oxford.
- We launched our first Diversity Strategy, in consultation with our staff and residents. This sets out our aims and working practices to ensure we provide the best possible service for all our customers, whoever they are and wherever they live.
- We updated the tenancy agreement, so that our tenants can better understand their rights and obligations.
- We have stopped using Hi-Spec Services for our grounds maintenance work because we were unhappy with the standard of their work. We now use Just Ask for the sites Hi-Spec Services used to be responsible for.

- We have started to use a new way of dealing with rent arrears, involving a 'Ground 8 Notice'. This notice enables us to obtain a possession order whenever a tenant owes more than 8 weeks' rent at the date of the court hearing. Once we have the Ground 8 Notice, we can evict the tenant without further court action.

## How we performed

### Homes we own and manage

As at 31 March 2009, we own and manage:

- 6,064 general-needs homes
- 438 sheltered homes for older tenants
- 12 supported units
- 206 key worker homes
- 2,822 leasehold homes in shared ownership.

Our homes are mainly in the boroughs of Ealing (2,965), Hillingdon (763), Hounslow (638), Oxford (704), Reading (464) and Slough (290). We also own and manage properties in Barnet, Wokingham, Wycombe, South Bedfordshire and South Oxfordshire.

About two-thirds of our properties have one or two bedrooms, about a quarter have three bedrooms and almost 5% (1 in 20) have four or more bedrooms.

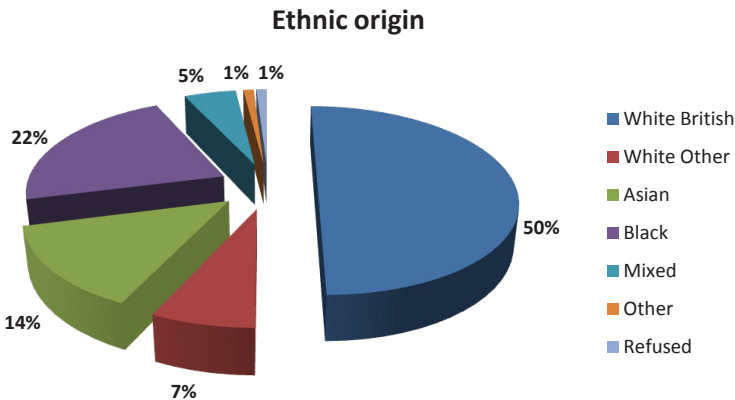
# Number of CCHA tenanted properties – accommodation size

<b>Bedspaces</b>	<b>86</b>
<b>Bedsit 1</b>	<b>92</b>
<b>1 bedroom</b>	<b>1,813</b>
<b>2 bedrooms</b>	<b>2,618</b>
<b>3 bedrooms</b>	<b>1,343</b>
<b>4 bedrooms</b>	<b>304</b>
<b>5 bedrooms</b>	<b>12</b>
<b>6+ bedrooms</b>	<b>2</b>

## About our tenants

The diagram below shows the ethnic background of the people who moved into CCHA homes during the last financial year.

Over half (57%) of our tenants regard themselves as White British (50%) or White Other (7%), with the rest coming from a wide variety of other ethnic backgrounds.



## Complaints

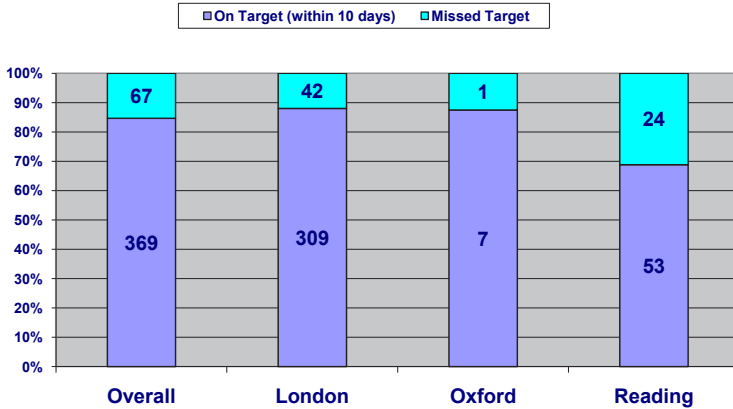
We always try to get things right, but sometimes they can go wrong. When they do, we want to know so that we can put them right as quickly as possible.

If you write to tell us you are unhappy with any part of our service, we will acknowledge your complaint within three working days, and usually reply in full within 10 working days. For more complicated complaints we may need longer to investigate. If so, we'll let you know and agree a timescale with you.

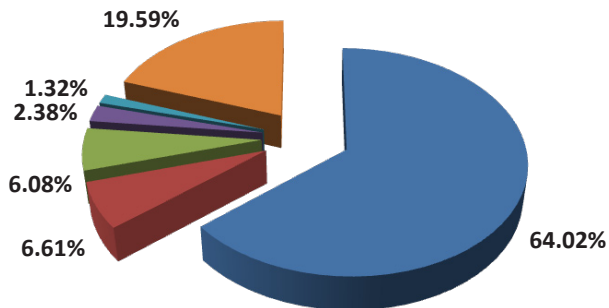
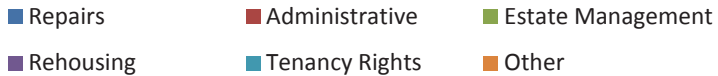
Our complaints procedure has three stages. We deal with most complaints at the first stage. Our target times for replying to complaints are: two weeks (10 working days) for stage-1 and stage-2 complaints, and six weeks for stage-3 complaints, where an appeals panel deals with the complaint. We aim to increase the number of complaints that we reply to within these timescales. If you are still unhappy after going through all three stages, you can ask the Housing Ombudsman to investigate your complaint.

Last year we received 453 formal complaints. We successfully dealt with over three quarters (82.3%) of them at stage 1 – only 3.8% (less than 1 in 25) reached stage 3. Our complaints-handling performance has improved slightly compared with last year's figures, but we could still do better.

## Complaints answered within target time



## What the complaints were about



## Rent collection and rent arrears

We'd like to collect all the rent that is due to us, and we set ourselves a realistic target of collecting at least 99%. This year, as in previous years, we collected more than our target, shown in the table below. We collected 100.3% of rent – all rent due plus a portion of arrears.

Period	Arrears collected
1 April 2008 to 31 March 2009	100.3%
1 April 2007 to 31 March 2008	99.8%

At the end of March 2009, the average weekly rent for a general home with an assured tenancy was £102.16 (with a secure tenancy £96.19).

Our average weekly rent for a sheltered scheme or supported home before service charges was £78.76.

Home size	Average basic rent		
	General assured tenancy	General secure tenancy	Sheltered / supported
Bedsit	£73.26	£67.50	£77.43
1 bedroom	£80.45	£79.20	£78.32
2 bedrooms	£95.49	£91.07	£87.06
3 bedrooms	£110.59	£108.39	–
4 bedrooms	£120.66	£118.33	–
5 bedrooms	£124.12	£126.08	–
6+ bedrooms	–	£130.33	–

## How our rents compare

The table below shows how our rents compare with those of other housing providers operating in the same area.

These are average weekly general-needs rents, including service charges eligible for Housing Benefit, as at 31 March 2009.

Acton Housing Association Limited	£90.67
Barnet Council	£79.58
Catalyst Communities Housing Association	£96.50
Ealing Council	£80.78
Hillingdon Council	£86.12
Hounslow Council	£78.44
Notting Hill Housing Trust	£94.67
Oxford Citizens Housing Association Limited	£85.47
Oxford City Council	£75.03
Reading Council	£81.12
Slough Council	£76.09
South Bedfordshire Council	£68.35
Sovereign Housing Association Limited	£81.80
Toynbee Housing Association Limited	£89.87
Wokingham Council	£78.76
Wycombe Council	£79.71

Our rents are slightly higher than council rents. This is partly because councils can offer discounted rents, which housing associations can't.

## Rent arrears

As we are a non-profit organisation, we put back all the money we receive in rent and service charges into providing our services to you. This means we have to be firm but fair to ensure we collect as much of our rental income as possible and keep a check on rent arrears.

The table below shows arrears as a percentage of the annual rent due. This means that for every £100 of rent we were due this last year, £7.50 was arrears. We have slightly improved our performance in reducing arrears during the last financial year, but not by as much as we would like.

Period	Arrears
1 April 2008 to 31 March 2009	7.5%
1 April 2007 to 31 March 2008	7.9%

We issued 169 Notices of Seeking Possession during 2008/09 for rent arrears, which led to 32 tenants being evicted. Although we will consider eviction only as a last resort, sometimes it's our only option. Our housing officers regularly contact residents who are having difficulty paying their rent and try to help them get back on track at an early stage, referring them to welfare advice agencies if necessary. We will be working hard to reduce rent arrears in the year ahead while continuing to support residents who have money troubles.

## Vacant homes

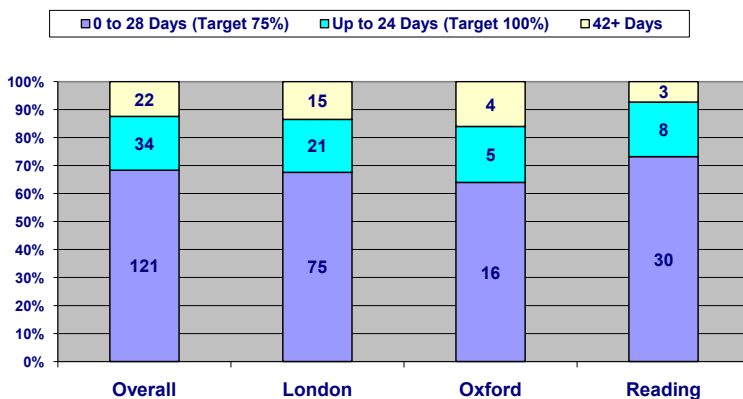
We aim to re-let empty homes as quickly as possible to reduce the time people have to wait for properties. This also helps us keep our rental income as high as possible so we can continue providing high-quality services.

At 31 March 2008 we had 76 vacant properties, but only 43 of them were available to let. The other 33 properties were mainly undergoing major work to prepare them for letting.

Over the last financial year we made 239 new lettings (62 new properties and 177 existing properties where the previous tenant had left).

Our service standards say we will re-let empty properties within an average target of 25 days. The average re-let time for the last year was 24.5 days.

## Number and percentage of properties re-let over time



## Maintaining your home

In the last financial year, we spent £9.9 million repairing and improving your homes.

We provided 467 new kitchens, 123 new bathrooms and 225 new boilers, as well as doing external repairs and decorations to about 900 properties.

The government has said all our homes must meet the Decent Homes Standard by 2010. This means they must:

- be in a reasonable state of repair
- have reasonably modern facilities
- provide effective insulation, and
- meet minimum standards, which include basics like hot and cold water, heating, lighting and adequate facilities for preparing food.

By the end of the last financial year, 98.2% of our properties had achieved the Decent Homes Standard. The rest will be brought up to the standard in the coming year.

We also measured the energy efficiency of our homes. This tells us how much energy is needed to run the heating and hot water systems in your home. The higher the energy efficiency score, the less energy needed to heat your home. The government measures energy efficiency using the SAP (standard assessment procedure) rating system. This takes into account things like the type of heating and windows and the amount of insulation in your home.

Houses are rated from 0 to 100 for energy efficiency – 0 is the least efficient and 100 the most efficient. The SAP rating for our homes was 67.9 at the end of 2008/09.

## Our repairs service

We aim to do repairs quickly and efficiently and provide a high-quality repairs service at all times to keep your home safe, secure and watertight. We intend to get as many repairs as possible right first time. If we can't fix a repair on the first visit, our maintenance contractor will make a second appointment to come back and finish the job.

We measure our repairs performance by the percentage of repairs we complete within a target time. Our service standards say we will complete (or make safe):

- 100% of emergency repairs within 24 hours
- 95% of urgent repairs within 3 working days
- 90% of routine repairs within 21 working days.

The total number of repairs we did last year was 18,986. Repairs completed against our performance targets last year were as follows:

Description	Target times	London	Oxford	Reading	Overall
Emergency	Within 24 hours (100%)	96.8%	78.9%	73.0%	96.8%
Urgent	Within 3 working days (95%)	96.4%	77.4%	58.2%	84.6%
Routine	Within 21 working days (90%)	83.7%	91.0%	79.3%	83.8%
	Repairs completed	15,506	1,674	1,806	18,986

At the end of the financial year, our repairs performance continues to be much lower than our target level. However, the overall average time to complete a routine repair has stayed level during the year.

Last year we took an average of 12 days to complete a repair from when it was first reported.

Region	Number of repairs	Average days
London	12,955	12
Oxford	1,019	11
Reading	1,452	16
<b>Overall</b>	<b>15,426</b>	<b>12</b>

We are now concentrating on improving our performance in meeting our repairs targets. This includes reviewing why we have not met some targets.

Another key measure of our performance is how satisfied our residents are with the repairs service. We encourage our residents to give us feedback on the quality of any repair work and the professionalism of the repair staff. Using regular surveys, we ask you to score your satisfaction with our services out of 10.

We are pleased to report that our residents have told us that they are generally more satisfied with our repairs service when compared with the same period in the previous year. The figures for overall repairs satisfaction show that we remained above our satisfaction target score of 8 out of 10.

Period	Satisfaction
1 April 2008 to 31 March 2009	8.9
1 April 2007 to 31 March 2008	8.8

## Checking the quality of our services

Quality Housing Services (QHS) is an independent company that CCHA and other influential housing associations set up to continuously monitor (check) and improve services. QHS now has 53 members and independently collects information about the quality of their housing service and how well they provide it. QHS monitor us in the following ways:

### Interviews with residents

QHS employees randomly choose residents and phone them to ask what they think about CCHA. They ask questions about things like the repairs service and how we deal with complaints.

### Mystery shopping visits

QHS employees make phone calls and visits to CCHA, posing as customers. They assess how we treat them and how we answer their enquiries.

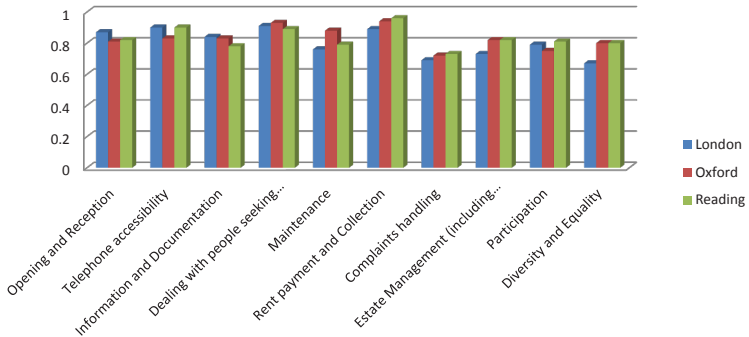
### Telephone accessibility checks

QHS employees call us to find out how quickly we answer the phones, including the emergency out-of-hours service.

### On-site audits

QHS employees visit us on site, asking for information about policies and procedures and how they work.

### Our performance in our 10 key work areas 2008/09



During the last financial year we again met QHS's criteria for excellence. The assessment measures our performance in 10 key areas of our work, shown in the graph above. We exceeded most of the targets QHS set us.

These are pleasing results for us and, we hope, for you.

## Finance 2008/09

### Where our money came from in 2008/09

Our total income in 2008/09 was £84.6 million, a decrease from the £85.6 million in 2007/08. Most of our income is from rents and service charges. The rest of the money comes from selling property and other sources of income.

We are a not-for-profit company, so we put all the income we receive back into CCHA to develop and improve the services we provide to residents. The table below shows the percentage income we received from different sources:

Rents	90.7%
Service charge	4.1%
Revenue grants Income	0.7%
Other lettings Income	3.9%
Other income	0.6%

### What we spent our money on in 2008/09

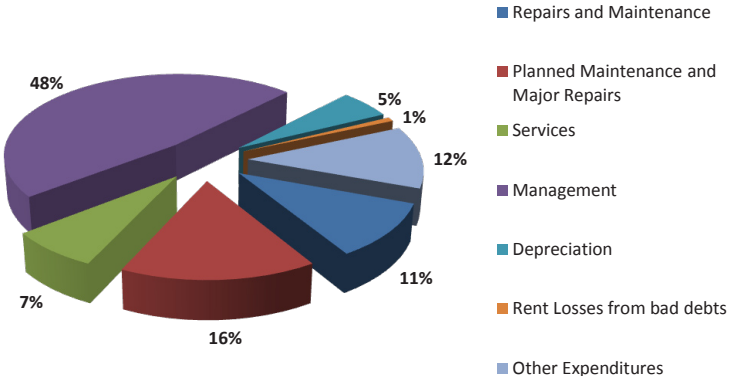
We spent £54.2 million on property development during the year – at the end of the year 824 properties were being developed. We were managing 10,209 housing units and bed spaces by the end of the year.

More than one-third of our spending goes on ensuring that our homes are maintained to a good standard. This is split between our day-to-day maintenance work and larger planned maintenance work.

Services also take up quite a lot of our income. These include caretakers' salaries, cleaning, lift maintenance, electricity for common areas of buildings, and entry phone systems.

Management costs include salaries, office running costs, costs for housing management and the charge for services provided by the Human Resources, Finance and IT Support departments.

The other significant cost for us is depreciation. Depreciation means an allowance for the cost of wear and tear on our properties and equipment.



## Summary of our income and spending in 2008/09

At the end of the financial year 2008/09, we had a surplus of £9.4 million (money left over). This may sound positive, but the previous year's surplus was £17.3 million. We need to make surpluses to continue to maintain existing properties, to provide new homes to meet the continuing demand for housing, and to keep rents at affordable levels. The table below shows in more detail our income and spending over the last financial year when compared with the previous year. Figures in brackets show a cost. Figures not in brackets show income.

### Income and expenditure account for the year ended 31 March

	2009	2008
	£ '000	£ '000
<b>TURNOVER</b>	<b>76,036</b>	<b>71,974</b>
Cost of sale	(9,189)	(6,352)
Operating costs	(52,483)	(47,843)
<b>OPERATING SURPLUS</b>	<b>14,364</b>	<b>17,779</b>
Surplus on sale of fixed assets	3,037	6,382
Interest receivable and similar income	5,560	7,221
Interest payable and similar charges	(13,315)	(13,886)
Other finance costs	(253)	(165)
<b>SURPLUS FOR THE YEAR</b>	<b>9,393</b>	<b>17,331</b>

## Contacting us

### By telephone

Ealing office: 020 8832 3298

Oxford office: 01865 712 244

Reading office: 0118 951 2900

### Through our website

[www.chg.org.uk/catalystcommunities](http://www.chg.org.uk/catalystcommunities)

### Write to us and/or visit us

#### ***Ealing Office***

Ealing Gateway  
26-30 Uxbridge Road  
London W5 2AU

#### ***Oxford Office***

The Farmhouse  
Nightingale Avenue  
Blackbird Leys  
Oxford OX4 7BU

#### ***Reading Office***

Enterprise House  
95 London Street  
Reading RG1 4QA

If you need any part of this information in large print, Braille, on CD or explained in your own language please contact us on the number below.

#### Albanian

Nëse ju duhet ndonjë pjesë e këtij informacioni në Braille, në CD, në kasetë ose të shpjegohet në gjuhën tuaj, ju lutemi kontaktoni në numrin poshtë.

#### Chinese

本文档提供关于公共场所方面的信息。如果您需要将这些信息的任何部分以盲文形式，或通过 CD、磁带，或以您的本国语言的形式提供给您，请通过以下号码与我们联系。

#### Hindi

अगर आप इस जानकारी के किसी भी हिस्से को ब्रेल, सीडी, ऑडियो टेप में चाहते हैं या अपनी भाषा में समझना चाहते हैं, तो कृपया नीचे दिए गए नम्बर पर हमसे सम्पर्क करें।

#### Punjabi

ਜੇ ਤੁਸੀਂ ਇਸ ਜਾਣਕਾਰੀ ਦੇ ਕਿਸੇ ਹਿੱਸੇ ਨੂੰ ਬ੍ਰੇਲ, ਸੀਡੀ, ਆਡੀਓ ਟੇਪ ਵਿੱਚ ਚਾਹੁੰਦੇ ਹੋ ਜਾਂ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਸਮਝਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਹੇਠਾਂ ਦਿੱਤੇ ਗਏ ਨੰਬਰ 'ਤੇ ਸਾਨੂੰ ਸੰਪਰਕ ਕਰੋ।

#### Urdu

ان معلومات کے کسی حصہ کی اگر آپ کو بریل، سی ڈی، آڈیو ٹیپ یا اپنی زبان میں وضاحت کی ضرورت ہو تو، براہ کرم ہم سے نیچے دیے گئے نمبر پر رابطہ کریں۔

#### Bengali

যদি আপনি এই তথ্যগুলোর যে কোন একটির সম্বন্ধে বিস্তারিত জানতে চান, অথবা আপনার নিজের ভাষাতে ব্রেল, সিডি, অডিও টেপ-এ পেতে চান তাহলে নিম্নলিখিত নম্বরে আমাদের সাথে যোগাযোগ করুন।

#### Gujarati

જો તમારે કોઈ પણ ભાગની આ માહિતી બ્રેઇલ, સીડી ઓપર, ઓડિયો ટેપ અથવા તમારી પોતાની ભાષામાં સમજી શકો તેની જરૂર હોય તો નીચે જણાવેલ નંબર ઓપર અમારો સંપર્ક કરો.

#### Polish

Jeżeli potrzebujesz aby całość lub część tego tekstu były przedstawione większą czcionką, w języku Braille'a, na nośniku CD, na kasecie audio lub zostały przetłumaczone na Twój język ojczysty, prosimy o kontakt pod numerem podanym niżej.

#### Somali

Dokumentigan wuxuu ku saabsan yahay guri lagu galo. Haddaad u baahan tahay warkan afkaaga-hooyo, afka loogu talagalay dadka aan arki karaan – afka faraha ama CD-ga ama ajeladda rekorka nala xirir. Namberkan isticmaal.

**020 8832 3298**



**Catalyst**  
Communities



CC161 November 2009

A charitable housing association