



ANNUAL REPORT TO TENANTS AND RESIDENTS 2021/22

Welcome to our Annual Report from
Bedford Citizens Housing Association.



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A copy of our Annual Report is available in large font, different languages, and as a talking version. Please ask if you would like one of these formats.



chairman's REPORT

This is the tenth Annual Report that I have made for BCHA. It seems incredible that I have been Chairman of the Board for ten years, having also served as a Director for a couple of years before then.



I must confess that I was a little doubtful when I was asked if I was interested in the position of Chairman, but those doubts rapidly disappeared as I got to understand the work that BCHA undertakes, and the devotion and commitment that so many put into making it such a successful organisation, of great benefit to the local community.

I think it's right that I should now retire from the Board, leaving it to others to take over and meet the challenges of the future. I have been so fortunate in being supported by some wonderful colleagues and I am very grateful to them all. The two Chief Executives (Vanessa and Marie), with whom I have worked with over the past decade, have never hesitated in their support and commitment



and have demonstrated true leadership. I have also been fortunate in the quality of staff, other senior managers and fellow Directors, and I thank them all for their contribution and support.

As we look forward, I believe Bedford Citizens Housing Association has an exciting future and I am proud of what our organisation continues to achieve.

This Annual Report looks back at the financial year April 2021 to March 2022, so everyone can see how we have performed and what we have achieved. It shows that we have been able to adopt new ways of working that allow us to offer the best of both worlds, in terms of optimising technology and being able to return to face-to-face services where this works best.

Whilst the pandemic has affected all our services and all our residents, Charter House has again felt the impact most acutely over the last year. Throughout the

last year, keeping our tenants, residents and employees safe has been paramount, and this remains an ongoing priority.

I have already thanked many colleagues who support me and the Board in an exemplary way. The biggest thanks of all, however, must go to our tenants and residents, without whom we would not exist. The Board is always grateful for their support and feedback on our services, and indeed their patience when things have not, for whatever reason, gone quite as well as we would have hoped.

In summary, I would like to reiterate what a pleasure it has been to work with BCHA, and of course extend my very best wishes for a successful future.

Dick Wilkinson Chairman



OVER
90%
VERY SATISFIED
THAT WE PROVIDE
YOU WITH A SAFE
AND SECURE HOME

DELIVERING GREAT *customer service*

SERVICE IMPROVEMENT

As our customers, your views matter, and hearing from you about the things that we do well and those things we could do even better is really important to us at BCHA.

In our tenants' survey last September, you told us how things are for you and shared your ideas about how we can improve services.




Some of the things you said we do really well are:

-  **Value for money**
-  **Listening to views**
-  **Quality and safety of home**
-  **Care and support**

Over 90% of tenants in our housing for older people service were **very satisfied** that we provide you with a **safe and secure home**, with **over 70%** being **very satisfied** with the **quality of your home**.

We know that we don't always get things right, and some of the areas you said we could improve on include the maintenance service and the range of social activities.

We have been using your feedback to develop a customer service improvement plan and this focusses on three main areas:

-  **Repairs and maintenance**
-  **Making it easy to contact us**
-  **Resident Communications**



COMPLAINTS AND LEARNING

Complaints are a very valuable source of feedback, and an insight into issues that affect our tenants and residents. Analysis and lessons learned reviews are fed back into the business to help drive service improvements, and to allow us to improve customer satisfaction.

We recognise we don't always get it right. When this happens, we work hard to learn from your feedback to see how we can improve services or processes.

The Housing White Paper that was published in November 2020 saw the creation of a new charter for social housing tenants. One of the commitments in the charter is making sure complaints are dealt with promptly and fairly.

Over the last year, we have worked hard to listen to your views and feedback to inform service improvements. Using the tenant survey, we have developed an improvement action plan, and through this we are delivering key projects such as the new housing management system.

YOU SAID

“You told us your priorities following the changes to the Supporting People Funding and the cuts to this service”

WE DID

We have worked hard to retain scheme-based staff and services in line with your feedback. We have also restarted group activities for residents in our schemes following the easing of Covid restrictions.

YOU SAID

“How we do Chubb callouts could be improved”

WE DID

We have reviewed and updated the process for Chubb callouts based on resident feedback



VALUE FOR *money*

OVER
70%
VERY SATISFIED
WITH THE QUALITY
OF THEIR HOME

BCHA recognises the importance of delivering value for money (VFM) to our residents, tenants and our stakeholders. It is an important part of our culture and sets the tone for doing the best to use our resources and our budget wisely.

VFM is defined as the relationship between effectiveness, efficiency and economy, often described as the value chain. VFM is a positive and desirable outcome for any organisation of any size. As part of our commitment to deliver excellent VFM, we aim to drive best value by making well-informed financial and operational decisions.

At BCHA, we are able to deliver VFM through a flat management structure, providing a local service, and operating mainly from one centre, ensuring high productivity and successful outcomes.






HOW WE MANAGE AND MONITOR VFM

Value for money is really important at BCHA, and it underpins the delivery of our vision and objectives. For us, it is about making the right choice between cost and quality to deliver the best services to our residents that we can.

If we can optimise value for money throughout the organisation, we can free up resources to invest in services for our residents and maintain your homes to the highest standards possible.

Some of the areas we focused on over the last year included:

-  **Procurement**
-  **Office overheads**
-  **Cyclical maintenance**

At BCHA value for money means:

-  **Managing our budgets** - Planning what we do and spending wisely
-  **Meeting our objectives and being efficient** - Making the best use of our resources

It is important that we deliver excellent value for money for our tenants and stakeholders. It helps us to achieve better efficiency, economy and effectiveness, which in turn supports us to improve our services and financial resources.



WE MONITOR VFM THROUGHOUT THE YEAR. SOME OF THE WAYS WE DO THIS ARE THROUGH:



Regular reviews of the Business Plan objectives.



Six monthly Board reviews of performance against the Key Performance Indicators



Monthly budget reviews to understand any variances and inform the rolling annual forecast.



Review and scrutiny of the monthly management accounts by the Senior Management Team.



Quarterly reviews of the key risks facing BCHA and the measures taken to mitigate these risks.



Benchmarking our performance with other housing associations of a similar size and type.



Annual review of performance of all contractors and consultants with whom we spend over £1,000pa.



Reviews of service delivery, asset management and procurement.



Tracking income and expenditure of each property to check whether properties remain viable.



VFM targets for the Senior Management Team and budget holders.



Using a tender process to obtain the best price for large-scale planned works.



Managing the balance between planned works versus responsive repairs.

SECTOR SCORECARD AND VFM COMMENTARY

As a registered provider of social housing, we have to report in our accounts and to the Regulator how we have performed over a number of areas to demonstrate that we offer value for money to our communities.

Some of the metrics are very technical and are about how we cover interest payments on our loans. Many of the metrics we use to measure are the same as we have reported to our residents and tenants year on year. These are the Key Performance Indicators that the Senior Management Team monitor on a monthly basis, and that the Board review each quarter. Each year, we develop a delivery plan to measure the progress we are making towards our forward-looking targets, which reflects our 5-year business plan.

SECTOR SCORECARD

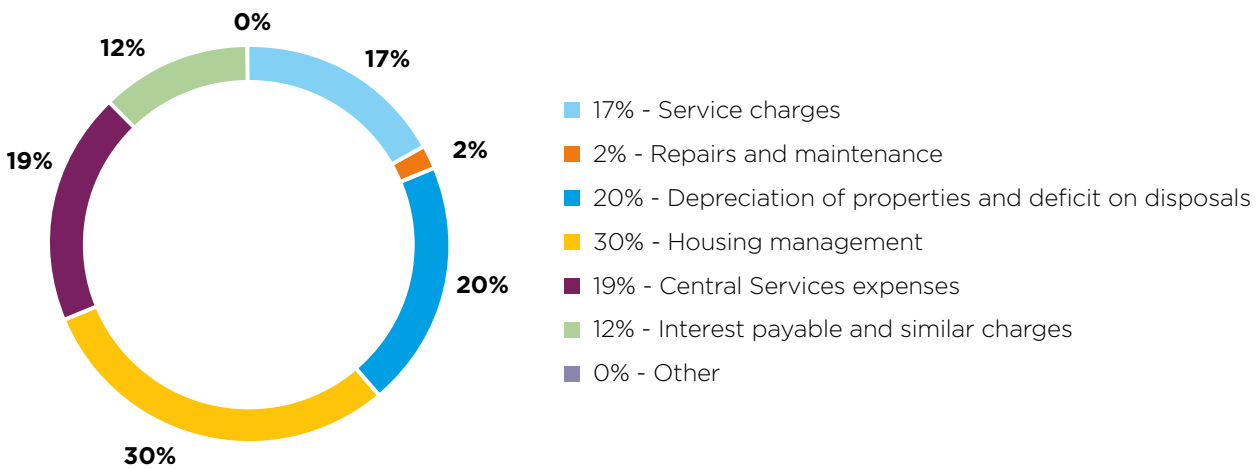
Metric No	Name	Split into	Measuring		2022 Actual	2021 Actual	2020 Actual	2019 Actual	SPBM Lower Q	SPBM Median	SPBM Upper Q
1	Reinvestment		Efficiency	%	1.27%	0.61%	0.89%	0.43%	0.40%	1.50%	3.40%
2	New Supply Delivered	A Social Housing Units	Effectiveness	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		B Non-Social Housing	Effectiveness	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Gearing		Efficiency	%	44.38%	46.18%	47.54%	48.94%	1.80%	10.88%	17.95%
4	EBITDA MRI		Efficiency	%	469.86%	376.27%	383.79%	334.51%	283.00%	512.50%	630.14%
5	Headline Social Housing Cost per Unit		Economy	£	£4,531.90	£4,364.52	£4,534.30	£4,126.98	£5,653.80	£4,790.51	£3,842.00
6	Operating Margin %	A Social Housing Lettings Only	Efficiency	%	20.84%	17.06%	12.32%	15.52%	11.80%	17.65%	26.20%
		B Operating Margin (overall)	Efficiency	%	10.41%	9.43%	8.47%	7.53%	14.00%	17.45%	25.60%
7	Return on Capital Employed (ROCE) %		Efficiency	%	3.34%	3.02%	2.67%	2.17%	2.09%	2.40%	2.70%

VALUE FOR MONEY COMMENTARY

Where our money comes from		Where our money goes	
Rents	£911,629	Service Charges	£242,047
Service Charges	£264,867	Repairs and Maintenance	£31,039
Housing Grant	£66,009	Depreciation of Properties and Deficit on Disposals	£271,341
Supporting People	£22,704	Housing Management and Extra Care Staffing	£408,293
Extra Care Services	£256,085	Central Services Expenses	£268,956
Other Income	£19,694	Interest Payable and Similar Charges	£164,813
		Other	
Total Income	£1,540,988	Total Expenditure	£1,386,489
Surplus for the year			£154,499



PERCENTAGE SPLIT OF EXPENDITURE BY AREA



GENERAL NEEDS HOUSING

Property Type	No of Properties	Average Weekly Rent
Bedsit	9	£83.42
1 Bedroom	45	£93.66
2 Bedroom	8	£100.01
3 Bedroom	1	£148.05

SHELTERED AND EXTRA CARE HOUSING

Property Type	No of Properties	Average Weekly Rent
1 Bedroom	75	£145.95
2 Bedroom	28	£204.88

* Excluding Wellbeing and Lunch Club

BALANCE SHEET

ASSETS	2022	2021
Housing Properties	2,090,343	2,056,797
Leasehold Properties	10,462,354	10,689,213
Other Tangible Assets	0	7,832
Investments	0	0
Total Fixed Assets	12,552,697	12,753,842
Current Assets	2,800,014	2,660,230
Less Current Liabilities	(766,902)	(810,036)
Net Current Assets	2,033,112	1,850,194
Total Assets Less Current Liabilities	14,585,809	14,604,036
Less Housing Grants and Loans due after more than one year	(7,136,258)	(7,346,488)
Less other Liabilities due after more than one year	(11,713)	(61,105)
Total Assets Less Total Liabilities	7,437,838	7,196,443
INCOME	2022	2021
Rent , Service Charges, Extra Care and Related Income	1,510,761	1,485,945
Residents' Fees and Respite Care	3,099,713	3,129,304
Other Contracted Services	0	0
Grants and Donations Received	0	0
Amortisation of Grants	66,009	66,685
Total Income	4,676,483	4,681,934
EXPENDITURE	2022	2021
Houses	(1,192,587)	(1,340,787)
Charter House	(2,997,025)	(2,899,414)
Exceptional Operating Costs		0
Total Expenditure	(4,189,612)	(4,240,201)
	2022	2021
Interest Payable	(244,954)	(262,933)
Surplus/(Deficit) on Disposal of Fixed Assets	(1,834)	0
Surplus on Activities (Excluding Investments)	240,083	178,800
Interest Receivable	1,312	12,834
Surplus/(Deficit) on Sale and Revaluation of Investments	0	(26,759)
Revaluation of Pensions Discount Factor	0	0
Surplus on Ordinary Activities	241,395	164,875



chief executive's **REPORT**

Bedford Citizens Housing Association has two distinct areas of operation. As a housing association, we provide general-needs homes, as well as sheltered and extra care homes – **BCHA Housing**. We operate as a provider of a care home – **Charter House**.

BCHA HOUSING



Over the last year, we continued to operate services including repairs and maintenance with some Covid limits still in place. As the financial year ended, Covid restrictions were finally lifted and we were able to start to resume face-to-face activities and meetings with residents.

Throughout the year, we worked hard to maintain regular contact with our tenants in our sheltered housing schemes.

Mandy and Belinda at Maydenbury and Bedesman, and the team of care assistants at Oak Way have regular contact with our tenants at these schemes. The scheme newsletters have kept everyone up to date, and we also published a special Christmas edition of Citizens News.



We have continued to invest in our housing stock and planned maintenance work for the year, including:

Maintenance work in 2021/22, where we spent money on tenanted properties. Maintaining your homes to high standards is really important to us. Over the last year, we have:

- Completed roof repairs at 66 and 68 Chaucer Road
- Replaced 6 Kitchens
- Replaced 10 heating systems
- Completed external works at Oak Way House and Bedford Charter House

Value for money savings. Over the last year, we have continued to work hard to achieve value for money. Some specific examples include:

- Reviewing 1999 property valuations for rent calculations for new lets.
- A new printing contract, delivering £8.5k savings
- Renegotiated water cooler, clinical waste and lift contracts
- Review of Housing and Maintenance Team
- Using person centred software to support service improvements and reporting across BCHA



Looking forward to the future and the coming year, we are installing a new housing management system, which will help to introduce improvements to the way that we keep in contact with tenants.

BEDFORD CHARTER HOUSE

As well as welcoming back visitors to Charter House, we have also been very pleased to be able to resume activities and to offer some new options, too. For example we have introduced the 'Magic Table', which offers a range of immersive games and activities using interactive light technology. Games can be tailored to create options to suit everyone, and they offer benefits for people living with dementia.

Keeping everyone safe remained a priority, and we continued to work hard to manage the Covid risks for our residents and our colleagues. We have maintained procedures around infection prevention and control, and we have proactively supported vaccinations and boosters for all our residents.

We maintained our 'Good' rating from the Care Quality Commission, and the inspection commended us on our positive culture. It was noted that residents, their relatives and the staff were encouraged to give feedback about the service, and that people felt that their suggestions were listened to. In summary, we were pleased to see that residents and their relatives were positive about the way the services are managed and the support that they received.

We continue to work to maximise occupancy at Charter House. However, we recognise that through the course of the last year we have continued to have some vacancies.

We have put in place new visitor log-in arrangements at Charter House that promote good infection control and secure procedures for everyone at the scheme.

I continue to be incredibly proud of our staff team, who have yet again

gone above and beyond to support our residents and deliver a great service. The team has continued to adapt to ever-changing ways of working, and to support each other and all of our customers. I would like to give my thanks to everyone who has worked so hard through another challenging year, and for showing compassion and commitment to our residents and our organisation.

Looking to the future and the coming year, we celebrate 65 years of BCHA in 2022, and we look forward to continuing to deliver great services to our residents. We are committed to listening to your views and suggestions to help us to improve our services. We will also be talking to you about expanding the range of activities that we offer, including ways of keeping active, and more opportunities for people living with dementia to stay active.

BCHA'S VALUES

This year, we are asking all our residents and tenants to tell us what BCHA means to them. We will bring together this feedback from customers with the views of our stakeholders - involved families and friends, staff and the members of our Board - we will publish the values that you want us to be driven by when we deliver our services. These core values will act as the guiding principles in our decision-making process, informing the work that we do, who we recruit, and how we train staff.





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