

2015/16

# SOCIAL IMPACT REPORT



# EXECUTIVE SUMMARY

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At whg we are dedicated to the success of our people and places. Our Corporate Plan sets out a vision to 'create great neighbourhoods where people and communities flourish' and 'improve health and prosperity where we work'. This includes developing new homes, helping local residents into work and tackling poor health. This report gives an overview of the impact of our work in the 2015/16 financial year.

**£21m**

OF SOCIAL VALUE THROUGH  
TOTAL SOCIAL IMPACT

**£13.3m**

OF SOCIAL VALUE THROUGH  
PROVISION OF  
AFFORDABLE HOMES

**£4.5m**

OF SOCIAL VALUE THROUGH  
HEALTH AND WELLBEING  
SERVICES AND PROGRAMMES

**£2.4m**

OF SOCIAL VALUE THROUGH  
MONEY ADVICE

**32,000**

OF SOCIAL VALUE THROUGH  
TONNES OF CARBON SAVED  
THROUGH RETROFITTING WORKS

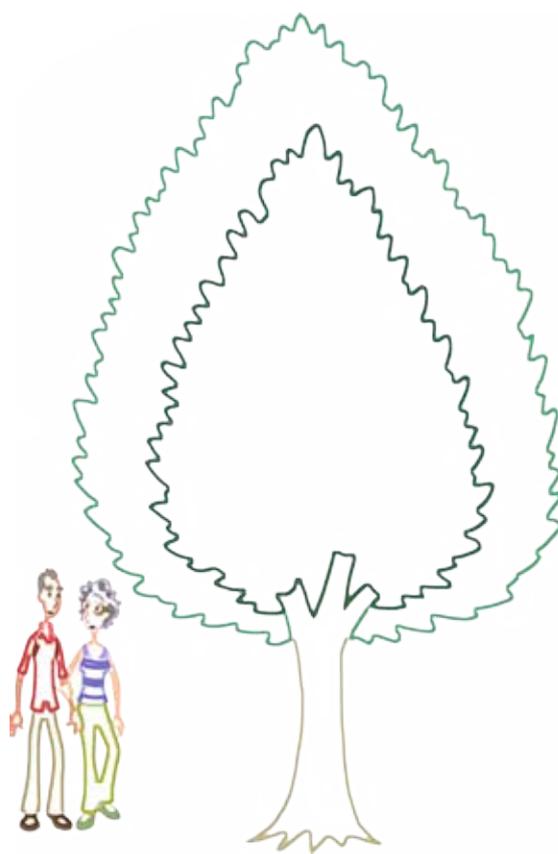
**£350,000**

OF SOCIAL VALUE THROUGH  
EMPLOYMENT AND TRAINING  
PROGRAMMES

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// WE HAVE USED A NUMBER OF DIFFERENT MODELS TO ENSURE THE MOST RELEVANT PROXY VALUES ARE APPLIED TO OUTCOMES. //

# METHODOLOGY

There are a number of recognised models for measuring social impact. Whilst the HACT Wellbeing Valuation Model continues to be the most popular within the housing sector, an increasingly diverse range of methodologies are used. Other popular models now include New Economy Manchester and Social Value UK (formerly SROI Network). These models enable us to calculate our social impact using proxy values (financial values placed on non financial outcomes).

The principal approach used in this report is the HACT Wellbeing Valuation but we have used a number of different models to ensure the most relevant proxy values are applied to outcomes. The table below sets out the full range of models used:

Area being evaluated	Model used
Provision of affordable rents	whg rents and LHA cap
Development Programme	Shelter - The economic impact of investment in new housing
Money Advice	Total financial benefits levered for customers
Fuel Poverty	Energy Savings Trust
Waist Away	Social Value UK model (formerly SROI network)
All other Health and Wellbeing and Employment and Training Programmes	HACT Wellbeing Valuation

// WE ONLY  
MEASURE  
IMPACTS WE ARE  
CONFIDENT WE  
CAN DIRECTLY  
ATTRIBUTE TO  
OUR WORK. //

The advantage of using a diverse range of models is that you are able to use the most appropriate proxy values available for each service or programme. The disadvantage is that it makes your evaluations less easy to compare against others both internally and externally. It also makes the calculation of a total social impact figure more challenging.

The analysis of the value derived from our programmes considers only the impact realised in 2015/16. It does not attempt to make projections about benefits that will be derived in future years based on this year's interventions. In addition to this we only measure impacts we are confident we can directly attribute to our work. These factors combined mean that this report takes an inherently conservative approach and we should be mindful of this when making comparisons with others.

The report also provides a number of case studies to offer service users' perspectives and portray the impact our work has on people's lives. The identities of customers portrayed in the case studies have been anonymised.

The report is intended to be as comprehensive as possible but inevitably cannot capture every aspect of whg's work. In particular the contribution of Asset Management and the Development Team is under recorded. This is partly a reflection of the focus of social impact models on community activities and one to one support programmes but is nevertheless a possible area of development for future evaluations.



// OVER 3,000  
HOMES WILL BE  
IMPROVED OVER  
THE LIFE OF  
OUR CURRENT  
CONTRACT WITH  
BRITISH GAS. //

## SECURING INVESTMENT

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We are constantly striving to achieve greater value for money and put our community investment programmes on a more sustainable footing. One way of achieving this is through leveraging in external funding.

This year we successfully levered £2m of ECO funding to support retrofitting works. These improvements will boost energy efficiency, tackle fuel poverty and reduce our carbon footprint. Over 3,000 homes will be improved over the life of our current contract with British Gas.

In addition to this we successfully levered £1.7m from the Black Country Local Enterprise Partnership (LEP) as part of the £500m Black Country Growth Deal announced by the Prime Minister in 2014. The Deal aims to stimulate investment, create 5,000 jobs and develop 1,400 new homes. We are contributing to the plan through our involvement in a partnership to regenerate a 21 hectare site at Waters Keep (formally Goscote Lane Corridor). The development of 741 new homes is accompanied by landscaping and infrastructure improvements, as well as the delivery of employment and training opportunities for local people.

In 2015/16 we bid for funding to support a delivery framework project across the Black Country. Our successful bid in partnership with Accord Housing and a number of other organisations will put us in the driving seat of the programme, accountable for £3.8m of funding from the Big Lottery's Building Better Opportunities Fund. These funds will be used to deliver financial and digital inclusion interventions as part of a programme known as 'Black Country Click Start'. These interventions will build confidence, develop skills and boost employability.

// A TOTAL OF  
12,500 CUSTOMERS  
RELIED ON SOME  
LEVEL OF HOUSING  
BENEFIT TO PAY  
THEIR RENT. //

## PROVISION OF HOUSING AT AFFORDABLE RENTS

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We estimate the total social value created through the provision of sub market rents at £13.3m for the year 2015/16.

This figure represents savings to the tax payer on levels of rent that could have been paid if customers had claimed the full housing benefit allowed under the Local Housing Allowance cap. The estimate is based on an analysis of the difference between our weekly rents and the local housing allowance cap for properties of the same size. This of course assumes that our homes are being used for the correct family size which will not always be the case and therefore the figure is an estimate.

A total of 12,500 customers relied on some level of housing benefit to pay their rent in 2015/16. The difference between our rents and the local housing allowance cap ranged from £8.56 a week for an average one bedroom to £51.79 a week for an average four bedroom house.

A total of 7,500 customers do not rely on housing benefit to pay their rent but still benefit from sub market rents and would have passed our charitable status income threshold when applying for their home. It was considered prudent, however, to exclude these from the evaluation. This is because these customers are less likely to be subjected to the same degree of financial hardship as those eligible for housing benefit.

// A TOTAL OF  
261 NEW  
HOMES WERE  
COMPLETED  
THIS YEAR. //

## DEVELOPMENT PROGRAMME

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We have an ambitious programme to develop much needed new homes for local communities. Whilst maintaining a strong commitment to Walsall, we are expanding our areas of operation and are now developing homes in new areas including Birmingham and Staffordshire.

A total of 261 new homes were completed this year and we acquired 36 homes bringing the total number of homes added to 297. In addition to this we had 836 homes on site by the end of the year.

Our development programme included 12 low cost home ownership properties of which five had completed first tranche sales by March 2016, generating a net surplus of £138,000 to support future development ambitions.

In total we have invested £39.3m in developing new homes this year including £6m of grant funding which we successfully levered from the HCA to maximise the return on our investment. Research shows that for every £1 invested in new homes the local economy benefits by £3.50.

OUR INVESTMENT IN DEVELOPMENT HAS  
RESULTED IN ECONOMIC BENEFITS WORTH

**£138m**

// WE HAVE  
ENGAGED WITH  
MORE THAN 200  
CUSTOMERS THIS  
YEAR. AROUND  
HALF HAVE  
PROGRESSED  
TO FURTHER  
EMPLOYMENT OR  
TRAINING. //

## EMPLOYMENT GROWTH

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This year we engaged with hard to reach customers through a range of training activities, confidence building programmes and volunteering opportunities.

Where possible we then matched work ready customers to vacancies. We have engaged with more than 200 customers this year. Around half have progressed to further employment or training. We have undertaken evaluations of our programme's using the HACT Wellbeing Valuation model to measure the success of interventions.

Our **Volunteering Works** programme offers volunteering opportunities to local residents with priority given to whg customers who have been long term unemployed and those adversely affected by welfare reform. The volunteers are offered placements within a range of teams across the company to develop core skills. This year the programme engaged with 46 customers and resulted in eight gaining employment and seven undertaking further training.

THIS REPRESENTS A TOTAL SOCIAL IMPACT  
WORTH £93,000 REPRESENTING A RETURN OF

**£4.66**

FOR EVERY £1 INVESTED

// OUR  
EMPLOYABILITY  
PROGRAMME  
OFFERS  
SUPPORT WITH  
CV WRITING,  
INTERVIEW  
SKILLS AND JOB  
HUNTING. //

**Our Preparing Residents for Employment (PREP)**

programme works with younger residents and the long term unemployed to get them back into employment. A range of activities to boost confidence and skills are offered over the course of the programme. This year 65 customers were engaged which resulted in 10 gaining employment and 24 going on to further training and development opportunities.

THIS REPRESENTS A TOTAL SOCIAL IMPACT WORTH

**£130,000**

AND A RETURN OF £8.17 FOR EVERY £1 SPENT.

Our **Employability Programme** works with customers who are closer to becoming work ready. It offers support with CV writing, interview skills and job hunting. This year 48 customers were engaged on the programme which resulted in five gaining employment and 18 going on to further training and development opportunities.

THIS REPRESENTS A TOTAL SOCIAL IMPACT WORTH

**£82,000**

AND A RETURN OF £5.49 FOR EVERY £1 SPENT.



// ONE TO ONE  
SESSIONS  
ALLEVIATE  
THE STRAIN  
OF NEGATIVE  
MIND SETS  
AND INCREASE  
FEELINGS OF SELF  
WORTH. //

Customers who are work ready are matched to employment opportunities through partnerships with employers. Although we have only recently established this model we have already worked with a number of high-profile local employers including Amazon, Primark and Care 2 U.

Our **'Be Who You Can Be Programme'** aims to help people who have little confidence and low levels of esteem. One to one sessions alleviate the strain of negative mind sets and increase feelings of self worth. A total of 47 customers were recruited on to the programme, two customers went on the gain employment, two went into traineeships, five customers began volunteering, and 11 went on to additional training.

THIS REPRESENTS A TOTAL SOCIAL IMPACT WORTH

**£44,000**

AND A RETURN OF £1.56 FOR EVERY £1 SPENT.

## CASE STUDY - LAURA

Laura brought her child along to a local community fun day where she met one of our community workers. Laura had recently left a long term abusive relationship and struggled with low confidence and self esteem. After some encouragement Laura agreed to sign up for the Be Who You Can Be programme. Over the course of the programme Laura grew considerably in confidence, was able to come to terms with what had happened to her and felt ready to move on with her life. Laura was then encouraged to consider volunteering as a pathway to employment.

After six weeks of volunteering Laura had increased her confidence and skills sufficiently to move into paid employment and was supported by whg to identify appropriate local vacancies. Laura is now employed by a local company and is continuing to volunteer in her spare time for the good of her community.

// THIS YEAR OUR  
INDEPENDENT  
LIVING TEAM  
HAS SUPPORTED  
OVER 300  
CUSTOMERS TO  
SUSTAIN THEIR  
TENANCY. //

## INDEPENDENT LIVING

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Tenancy sustainment is important both for the success of communities and the viability of our business model. It secures our rental income and reduces the presence of voids which can blight neighbourhoods.

Through our Independent Living Team we support vulnerable customers to manage their tenancies and maintain their health and wellbeing. This support is offered to new customers considered vulnerable or existing customers identified as being at risk of losing their tenancy. The levels of support will vary but can include help with budgeting, assistance with accessing low cost furniture or appliances, or help with preventing crisis situations which may later require expensive interventions from statutory agencies such as the National Health Service.

This year our Independent Living Team has supported over 300 customers to sustain their tenancy. The support offered by colleagues has enabled residents to benefit from helpful advice to sustain their tenancy and get relief from debt. The total value of all the benefits derived from the service in 2015/16 was over £1m.

THIS REPRESENTS A RETURN OF £4.43  
FOR EVERY £1 INVESTED FOR CUSTOMERS OVER  
THE AGE OF 25 AND A RETURN OF

**£5.45**

FOR CUSTOMERS UNDER THE AGE OF 25.

// SINCE THE  
OPENING OF  
OUR FLAGSHIP  
NEW SCHEME  
WE NOW HAVE  
98 CUSTOMERS  
ACCESSING THE  
SERVICE. //

## WELLBEING SERVICE

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Our wellbeing service helps older customers remain independent in their own homes through regular visits offering advice and support.

The service is designed to be affordable and flexible operating a simple hourly charge to cover costs. Last year we set a target of growing the service from 50 to 100 customers and we are pleased to report that since the opening of our flagship new scheme at Cardan Pointe, we now have 98 customers accessing the service. We have achieved this growth without increasing our colleague costs which means that based on the findings of our 2014/15 evaluation; the service is now projected to be delivering a total social return of £3.4m.

THIS REPRESENTS A RETURN OF

**£8.26**

FOR EVERY £1 INVESTED.



// THIS YEAR  
THE TEAM HAS  
SUPPORTED AN  
INCREASING  
NUMBER OF  
CUSTOMERS. //

## MONEY ADVICE

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We provide a specialist Money Advice Team to help customers manage debts, access benefits and prepare for the financial pressures of taking on a new home.

This work also plays a crucial role in safeguarding whg's future rental income. This year the team has supported an increasing number of customers as they move onto the new Universal Credit benefit system.

IN TOTAL OUR MONEY ADVISORS HAVE SUPPORTED

**1,370**

370 CUSTOMERS, INCLUDING OVER 200 STRUGGLING TO MANAGE DEBTS. THE TEAM HAS LEVERED TOTAL FINANCIAL GAINS OF £2.4M.

### CASE STUDY - HELEN

Helen was claiming Universal Credit and looking to move into employment. Helen gained casual employment working for a friend and notified the benefits office who adjusted her benefits accordingly. Unfortunately the work was sporadic and unpredictable and with an inconsistent income Helen soon got into debt and into arrears with whg to the point where she was ready to abandon her home.

When Helen first sought advice from our team she was at crisis point so we organised some travel and food vouchers to help her meet her most immediate needs. We then liaised with the benefits office to get her Universal Credit payments restarted and some help with paying off her arrears.

Helen has been prioritised for a move to smaller, more affordable accommodation to help her avoid getting into arrears again. She has also been supported by whg's Employment and Training Team to build her confidence and employability. As of June this year, Helen has secured regular and reliable employment giving her a more sustainable income and better quality of life.

// THIS YEAR OUR BOARD AGREED TO ENTER INTO A PARTNERSHIP WITH AN ENERGY PROVIDER TO OFFER LOW-COST FUEL TARIFFS. //

## FUEL POVERTY

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We have continued to work in partnership with British Gas to deliver insulation improvements and replace heating systems with more modern appliances offering greater energy efficiency.

This year we improved over 1,000 homes. The annual savings to customers' energy bills from works completed since 2010 are projected at over £740,000. Recent research with customers who benefitted from the works revealed the following impacts:

- a 40% reduction in customers who found it difficult or very difficult to heat their homes.
- a 26% reduction in customers who struggle to pay their energy bills.
- an 18% reduction in properties with damp.

In addition to this we have delivered training sessions and one to one support to vulnerable customers on energy saving measures. The support offered includes getting the best fuel tariffs, switching providers and using heating systems as efficiently as possible. A total of 48 tenants have received support this year whilst over 100 customers have benefitted from the provision of energy monitors and in-home displays in their properties.

whg is conducting further research using advanced energy monitors to explore energy use behaviours through a project know as Project WARM. This work will help us to develop a better understanding of the relationship between energy efficiency and customer behaviours which will inform the development of a more effective strategy for tackling fuel poverty.

This year our Board agreed to enter into a partnership with an energy provider to offer low-cost fuel tariffs to our customers and the wider community. This will enable whg to develop a new commercial model with a modest income stream whilst helping local families to reduce their energy costs.

// OUR ADVISOR  
MANAGED  
TO REDUCE  
MARGARET'S  
ENERGY COSTS  
IN THE COLDER  
MONTHS BY  
AROUND £3.50  
A DAY. //

## CASE STUDY - MARGARET

Margaret's home was included in a group targeted for energy monitoring research through Project WARM. After having a new monitor installed Margaret agreed to receive one to one support as she felt her energy costs were very high. When our advisor visited they found that she did not understand how to use her Economy 7 storage heaters and was leaving them on full during peak times instead of storing energy during discounted times.

By taking the time to show her how to use the heaters more efficiently our advisor managed to reduce Margaret's energy costs in the colder months by around £3.50 a day, saving her approximately £650 per year.



// WE RUN  
SUCCESSFUL  
HEALTH  
PROGRAMMES  
TO PROMOTE  
INDEPENDENCE  
AND REMOVE  
BARRIERS. //

## TACKLING POOR HEALTH

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Levels of good health are lower than average in Walsall and obesity continues to be one of the biggest challenges.

We run successful health programmes to promote independence and remove barriers to accessing employment, training and volunteering opportunities. We are supporting customers to lose weight by changing behaviours for the long term, rather than achieving rapid results that cannot be sustained.

Our **'Waist Away' Programme** focusses on small step-by-step healthy lifestyle choices. This year 59 customers completed the programme with 85% successfully losing weight. A significant number moved down a category of obesity and reduced their disease risk factor.

OVERALL THE PROGRAMME PRODUCED A  
SOCIAL IMPACT WORTH

**£15,000**

REPRESENTING A RETURN OF £3.44 FOR  
EVERY £1 INVESTED.



// KATE WENT EVEN FURTHER AND SIGNED UP FOR ADULT EDUCATION COURSES TO IMPROVE HER EMPLOYMENT PROSPECTS. //

Our **'Walking Football' Programme** is aimed at men aged over 50 who are not as fit as they once were but still want to exercise. It offers them the opportunity to become more active and lead a healthier lifestyle. It also helps the cardiovascular system, is great for building bone and muscle density and is a good way of getting out of the house and meeting new people. A total of 36 men were engaged on the programme this year and supported to maintain healthier lifestyles.

OVERALL THE PROGRAMME PRODUCED A SOCIAL IMPACT WORTH

**£34,000**

REPRESENTING A RETURN OF £9.08 FOR EVERY £1 INVESTED.

### CASE STUDY - KATE

**Kate was going through a particularly challenging period of her life and was suffering from mental health problems. She was persuaded to join the 'Waist Away' Programme but lacked confidence and found it hard to engage. Our team supported her by making sure she had the right gym wear for the programme and encouraging her to attend sessions.**

**As Kate's confidence grew she made new friends and began to feel better about herself. Over the course of the programme Kate lost 12 lbs and adopted a healthier, more active lifestyle. She even signed up for cooking lessons so that she could prepare healthy meals for herself and her children. Recently Kate felt confident enough to go even further and signed up for adult education courses in Maths and English to improve her employment prospects.**

# IMPROVING NEIGHBOURHOODS

Our neighbourhood improvement programme is used to upgrade the physical quality of whg neighbourhoods identified as being most in need of improvement by customers. This year we undertook significant improvement works on three key sites:

// THIS YEAR WE UNDERTOOK SIGNIFICANT IMPROVEMENT WORKS ON THREE KEY SITES. //

Neighbourhood	Improvements	Spend
<b>Astoria Gardens</b>	<ul style="list-style-type: none"> <li>• Upgrades to pavements and pathways</li> <li>• Reconfigured and resurfaced car parks to improve access and maximise capacity</li> </ul>	£90,000
<b>Bridgewater Close (Phases 2 and 3)</b>	<ul style="list-style-type: none"> <li>• Upgrades to pavements and pathways</li> <li>• Reconfigured and resurfaced car parks to improve access and maximise capacity</li> <li>• Installed new fencing and knee rails to improve appearance and prevent nuisance parking</li> <li>• Landscaping improvements</li> </ul>	£370,000
<b>Millfield Avenue</b>	<ul style="list-style-type: none"> <li>• Upgrades to pavements and pathways</li> <li>• Reconfigured access routes</li> </ul>	£215,000
<b>Total</b>		<b>£675,000</b>

# PROCUREMENT

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A significant amount of our income is spent on goods and services from suppliers, approximately £70m a year. Our revised procurement strategy maximises the value of all our contracts, driving costs down whilst maintaining quality and strong social and environmental returns.

Whilst quality is always an important factor, all tenders are now weighted with a greater emphasis on cost and social outcomes. All suppliers are now monitored and measured to ensure that commitments made at the tendering stage are delivered consistently.

One example of suppliers making a contribution to our social impact would be when a number of partners came together to sponsor our customer event 'by the sea with whg'. This event offers hundreds of customers each year the opportunity to engage with our services and find out about how we can support them to sustain their tenancy, improve their wellbeing or move towards employment. Over £10,000 was donated with some suppliers donating over £1,000 each.

// ALL TENDERS  
ARE NOW  
WEIGHTED WITH  
A GREATER  
EMPHASIS ON  
COST AND SOCIAL  
OUTCOMES. //

// THE  
EFFECTIVENESS  
OF THIS  
APPROACH IS  
REFLECTED IN  
CONTINUED  
STRONG  
CUSTOMER  
SATISFACTION. //

## COMMUNITY SAFETY

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We have adopted a new Anti-Social Behaviour (ASB) Policy which encourages a problem orientated, supportive approach to resolving ASB issues in order to sustain tenancies and ensure customers enjoy their homes and make a positive contribution to their neighbourhoods and communities.

The effectiveness of this approach is reflected in continued strong customer satisfaction with over 95% of customers satisfied with the support they received. There has also been a significant reduction in the number of live cases. In June 2016, for example, there were 57 fewer live cases than in June 2015. This reflects the team's new way of working with an increased focus on engaging with locations and customers where there are repeated incidences of ASB.



// AS THE WORK  
OF OUR TEAMS  
EXPANDS AND  
DEVELOPS, WE  
WILL MAKE AN  
EVEN BIGGER  
CONTRIBUTION. //

## CONCLUSION

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Our analysis shows that whg has delivered an overall social impact worth £21m. This includes an estimated £13.3m through the provision of submarket rents, £4.5m through our Health and Wellbeing work and £2.4m through our Money Advice service.

Despite taking a conservative approach to measuring social value our findings show very strong returns. Caution needs to be exercised in the interpretation of the results, but there is considerable evidence that whg's work has a major impact on people's wellbeing and future prospects.

As the work of our Employment and Training and other teams expands and develops, we will make an even bigger contribution to improving health and prosperity where we work and creating great neighbourhoods where people and communities flourish.



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