

## MESSAGE FROM CHAIRMAN, FRED BELL

IT HAS BEEN BOTH AN HONOUR AND A PRIVILEGE TO PLAY A KEY ROLE IN THE RUNNING OF WHG BUT, AFTER THE MAXIMUM TERM OF NINE YEARS I AM NOW STEPPING DOWN AS CHAIR.

We have come a very long way since whg was established in 2003 – emerging as a leading light in the world of social housing.

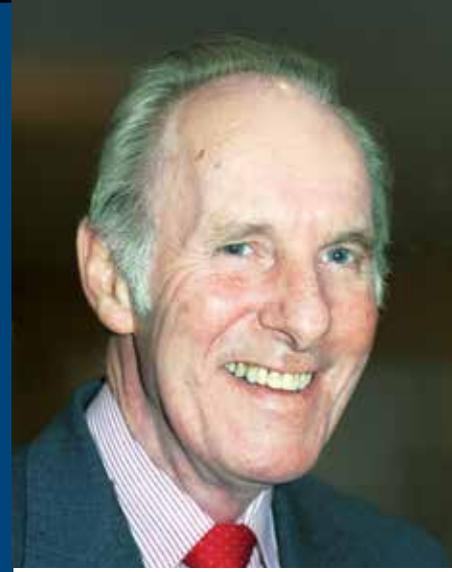
Our first of many accomplishments was the successful transfer of more than 20,000 homes from Walsall Council to whg, which was a delicate and challenging process. Only by working closely with everyone involved did we achieve our aim and we have excelled in the years that have followed, investing over £350 million in our existing homes and building or acquiring around 400 new ones.

I have seen our reputation flourish, attracting partnerships with Walsall Council, the police and the voluntary

and private sectors. These links have proven vital in helping us to achieve our aim of providing customers with excellent services so that they can enjoy a good quality of life in a safe and comfortable environment, both inside their homes and out in the community.

Our partnership with British Gas led to award-winning and pioneering work to vastly improve the energy efficiency of homes across Walsall. This is just one example of how our ingenuity, creativity and determination to do the best we can for our customers and communities is making a positive difference to lives.

Our achievements are in no small way down to the dedicated and talented people that I have had the pleasure to work alongside over the years, from WHG Board and committee members to colleagues, customers and partners. Together, we have taken innovation to the next level, becoming a shining



Fred Bell

example to our competitors and have been recognised on a national stage.

I thank all those who have supported me during my time as Chair and wish my successor and the WHG Board all the best as they continue on this exciting journey to create a truly outstanding organisation.

*"Our achievements are in no small way down to the dedicated and talented people I have had the pleasure to work alongside."*



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# MESSAGE FROM CHIEF EXECUTIVE, GARY FULFORD

IN THIS LAST YEAR WE HAVE CELEBRATED A SERIES OF COMMERCIAL SUCCESSES; WINNING CONTRACTS WHICH WILL FUND OUR OWN NEW DEVELOPMENTS AND SERVICES IN THE FUTURE.

I strongly believe that in times of austerity when cuts are being made to funding, benefits and services, it is vital to diversify our business model and turn adversity into opportunity.

We have made impressive strides in increasing our commercial

opportunities, offering more services than ever before to private home owners, other social housing landlords, councils and businesses.

Our in-house gas service is now available to the wider residential and commercial community while our hugely successful neighbourhood mediation service has proved to be an excellent way of generating revenue to invest in our services.

Similarly, our customised security solutions which are aimed at deterring theft, vandalism and anti social behaviour have created a new source of income for whg. Others are now making the most of this service, paying for our nationally accredited team to evaluate their needs, recommend a bespoke package and provide case management.

Looking to the future, we are busy preparing for the welfare reform which will impact next year. There are a number of changes in the pipeline and we are committed to putting services in place to support our customers at the same time as safeguarding the viability of the business.

And while we can prepare for the welfare reform it's likely there will be other challenges that are not forecast which we must overcome. I have no doubt that as a capable, resourceful and flexible business, whg will prosper and I look forward to what the future holds.

All of these accomplishments, and many more before them, have been made possible due to the unwavering support, leadership and commitment of our outgoing Chair, Fred Bell.

*Our customised security solutions have created a new source of income.*

Fred has played a major role in steering whg towards success over his nine year term and I would like to sincerely thank him for the time, energy and effort he has so selflessly given to the people of Walsall, both whg customers and the wider community. We wish him well for the future.



Gary Fulford

This bulletin is available in other formats.

whg  
100 Hatherton Street  
Walsall WS1 1AB

Tel: 0300 555 6666  
[www.whg.uk.com](http://www.whg.uk.com)





## PLANNING AHEAD FOR A BRIGHT FINANCIAL FUTURE

THE STEPS THAT WE HAVE ALREADY TAKEN TO PROTECT OUR CUSTOMERS FROM FALLING FOUL OF THE VAGARIES OF THE WELFARE REFORM HAVE BEEN RECOGNISED ON A NATIONAL LEVEL WITH THE CHARTERED INSTITUTE OF HOUSING PROMOTING US AS AN EXAMPLE OF GOOD PRACTICE.

The new rules will come into force in April 2013 when people living in social housing will see their benefits cut if they are deemed to have a spare bedroom.

We have formed a partnership with local credit union Walsave to encourage people to get their finances in order ahead of changes to housing benefit, which will see payments reduced to households that are under

occupied. We expect some 2,800 who customers to be affected.

Mark Causer, Welfare Reform Specialist, said: "This is a highly innovative partnership which enables customers to be well prepared for the changes due to come in next year.

"Customers can access advice and guidance on a range of issues, including how to fill in a form to open a bank account, find out about training opportunities which will help boost their household income by gaining employment or even searching for a smaller home in order to avoid any rent short fall.

"The expertise provided by Walsave could prove invaluable to our

customers who may never have drawn up a household budget before. It is all about planning now so that people will be better off in the future."

At the same time we are working hard to proactively manage our housing stock to minimise the impact of under occupancy penalties on customers by taking a key role within the West Midlands Making Best Use of Stock (WMBUS) partnership.

Other initiatives planned include tools to help customers understand what the changes mean for them and the recruitment of specialist 'money mentors' to ensure help is on hand when needed.

# We're one step ahead

GREEN IS VERY MUCH STILL OUR FAVOURITE COLOUR AND WE ARE POISED TO MAKE THE SAME IMPACT WITH GOVERNMENT'S THE GREEN DEAL AS WE DID WITH CESP (COMMUNITY ENERGY SAVING PROJECT).

Working with British Gas, we introduced energy efficiency measures worth £26 million to properties across Walsall through CESP.

Now, with The Green Deal launching in spring next year, we've been preparing our business case to ensure we make the most of the funding.

We are committed to building upon the excellent work that we have already carried out in this area and are currently tendering to become a partner provider.

The plan is to bring in revenue for whg by carrying out work under The Green Deal for other housing associations, councils and private householders, as well as our own customers.

Cliff Horrocks, Director of Asset Management, said: "We are 100 per cent committed to cutting carbon emissions and helping our customers

to save money. Our joint venture with British Gas has been an overwhelming success with millions of pounds being invested into improving homes in Walsall and significantly reducing people's fuel bills.

"We have led the way for other organisations and our work has been held up as a national success story. We are now focussed on, and looking forward to, the introduction of The Green Deal and are determined to continue being trailblazers in the world of energy efficiency."

## ABOUT THE GREEN DEAL

The Department of Energy and Climate Change will loan £7million to The Green Deal Finance Company to allow it to develop a low cost funding programme. Providers of The Green Deal will access funding through The Green Deal Finance Company, allowing them to offer low cost finance packages to customers upgrading their homes under the programme.

## CESP FACTS

- Each house received **£12,000** worth of investment on average.
- The properties' Standard Assessment Procedure, which measures energy and environmental performance increased from **49** to **72**.
- Customers save up to **£450** per year on energy bills.
- We won the prestigious energy efficiency award at the SBGI/IGEM **Gas Industry Awards**.



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# INNOVATIVE PLANS DRAWN UP TO TACKLE NEIGHBOURHOOD ISSUES

WE HAVE MADE EXCELLENT PROGRESS IN DRAWING UP THE INNOVATIVE NEIGHBOURHOOD PLANS WHICH AIM TO IDENTIFY AND TACKLE ANY CHALLENGES OR PROBLEMS IN WALSALL.

All of the 19 plans are expected to be completed by the end of 2012 and are the latest tool in helping us to achieve our Great Homes and Neighbourhoods standard.

A budget of £2.1 million has been set aside to cover the cost of the improvements programme identified as part of a pilot project for the first plans.

The investment will fund physical projects such as new gated car parks, flood lights for existing car parking areas and improvements to communal outdoor spaces.

New or improved services tailored specifically to each of the 19 areas also form part of the regeneration project.

The proposals feature up to 70 suggestions which will be prioritised by a Programme Board.

Rob Gilham, Director of Housing Services, said: "The team has worked incredibly hard to draw up the plans to meet a very tight deadline so that the improvements can get

under way as soon as possible. However, we have also been clear that we want to tailor individual proposals to meet the specific needs of each neighbourhood.

"The project aims to improve our customers' quality of life and we have taken a holistic approach when identifying ways to tackle any issues that the team, and residents, have raised. We are confident that this outstanding scheme will surpass previous achievements."

Small development opportunities which will improve neighbourhoods, for instance building a few houses on disused garage sites, have been highlighted in each of the plans. This idea will initially be trialled as part of four pilot projects in south Darlaston, Bloxwich east, Short Heath and Allens Rough.

Each development will use a different method of house building; timber frame, 'beco block' and 'powerwall' with the fourth awaiting confirmation. This will enable the team to identify where costs can be minimised and to put the latest innovations in off-site fabrication and new construction techniques to the test.

# NEW TEAM WILL COMBAT HEALTH INEQUALITIES

WE HAVE LAUNCHED A CAMPAIGN TEAM TO COMBAT HEALTH INEQUALITIES IN SOME OF WALSALL'S MOST CHALLENGING AREAS.

Lesley Dews, Health Housing Partnership Manager, is leading the team which includes four Community Health Champions and one Community Project Officer.

We will be joining forces with partners in the NHS and social care to tackle the issue on two fronts.

Our team will take to the streets, talking to customers to find what, in particular, the health and wellbeing needs are in specific neighbourhoods.

Following on from this, bespoke sessions will be held to educate people on healthy lifestyle choices including information on nutrition and exercise as well as advice on drugs and alcohol.

They will also be looking into ways of helping people whose health is



suffering due to situations that are not necessarily in their control, for instance unemployment, overcrowding or other housing conditions.

We will be signposting people towards services that can help them as well as providing new practical solutions to address the problems and enhance people's quality of life.

Lesley said: "We are taking a holistic approach to health problems that our customers, as well as the wider Walsall community, may be facing.

"We have already formed very effective relationships with the NHS and social care teams and this initiative will build

on those links. It will take a very tight, cross organisational approach for us to identify and provide practical solutions to this problem but the foundations are in place.

*"We will be the eyes and ears of the health service. We have access to 40,000 customers that we regularly engage with – that is a lot of people that we can have a positive and, even life changing, effect on."*



# Community First funding

for 69 community and voluntary groups

SIXTY-NINE VOLUNTARY AND COMMUNITY GROUPS IN WALSALL HAVE NOW BENEFITTED FROM THE NATIONAL COMMUNITY FIRST FUND.

As 'panel partner' we have been entrusted to administer the borough's share of government funding – totalling almost £800,000 – with £132,243 being handed out so far.

Since we took on this important role in March, a wide range of worthwhile causes have benefitted from the initiative, being awarded grants of between £250 and £2,500.

Joanne Baker, Community Grant Officer, said: "The Community First fund is an excellent resource for third sector, voluntary and community groups, particularly at a time when grants and fundraising opportunities are sparse.

"It has proven very popular since it was launched and has attracted applications from a huge range of organisations which provide much needed services for local residents. It is definitely making a difference to the lives of people in Walsall."



Esther Community Resource has won Community First funding

Ten wards in Walsall are eligible to apply for the grant.

The closing date for the next round of funding applications is 31st December 2012 with a further round for bids closing on 15th February 2013.

## FINANCIAL AND PERFORMANCE INFORMATION

Consolidated Balance Sheet as at 31 March 2012	2012 £'000	2011 restated £'000
<b>Tangible fixed assets</b>		
Housing properties at cost less depreciation	209,010	195,421
Social Housing Grant	(20,842)	(18,274)
	<u>188,168</u>	<u>177,147</u>
Other tangible fixed assets	15,130	10,514
HomeBuy equity loans advanced	137	137
	<u>203,435</u>	<u>187,798</u>
<b>Current assets</b>		
Stocks	89	100
Debtors: Due within one year	6,818	5,368
Money market deposits	13,483	113
Cash at bank and in hand	423	313
	<u>20,813</u>	<u>5,894</u>
<b>Creditors: Amounts falling due within one year</b>	(18,316)	(13,737)
<b>Net current assets/ (liabilities)</b>	<u>2,497</u>	<u>(7,843)</u>
<b>Total assets less current liabilities excluding pension asset</b>	<u>205,932</u>	<u>179,955</u>
Pension asset	0	8,434
<b>Total assets less current liabilities including pension asset</b>	<u>205,932</u>	<u>188,389</u>
<b>Creditors: Amounts falling due after more than one year</b>	200,024	185,193
<b>Provisions for liabilities and charges</b>	1,869	873
Pension Liability	1,489	0
<b>Capital and reserves</b>		
Revenue reserve	2,550	2,294
Restricted Reserves	0	29
	<u>205,932</u>	<u>188,389</u>

Consolidated income and expenditure account for the year ended 31 March 2012	2012 £'000	2011 restated £'000
Turnover	75,518	70,000
Operating costs before exceptional items	(58,601)	(58,292)
Exceptional item Pension credit	0	7,309
Operating costs after exceptional items	<u>(58,601)</u>	<u>(50,983)</u>
Operating Surplus/(Deficit)	<u>16,917</u>	<u>19,017</u>
Surplus on Sale of Fixed Assets	1,326	1,023
Interest receivable and other income	8,024	7,496
Interest payable and similar charges	(15,668)	(15,649)
<b>Surplus/(Deficit) for the financial year</b>	<u>10,599</u>	<u>11,887</u>

	2009-10	2010-11	2011-12
<b>Homes in management</b>	18754	18882	18864
<b>Average weekly rents</b>			
Bedsit	£50.69	£46.49	£50.24
One bedroom	£63.07	£60.55	£65.36
Two bedroom	£68.45	£65.68	£70.81
Three bedroom	£69.11	£70.59	£76.29
Four bedroom	£72.32	£74.44	£79.85
Five bedroom	£72.68	£74.21	£79.99
Six bedroom	-	£119.50	£125.60
<b>General needs re-lets</b>	1624	1794	1509
<b>Time to re-let</b>			
Average number of days to re-let	17	23	27
<b>Time to re-let (% completed)</b>			
Less than two weeks	56.5	50.8	53.58
Three to four weeks	24.1	21.5	25.55
Five to nine weeks	18.5	24.1	15.01
Ten weeks and over	0.9	3.8	5.86
<b>Adaptations to customers' homes</b>	1009	925	952

Repairs	Emergency repairs – target 24 hours			Urgent repairs – target 3 days			Routine repairs – target 1 month		
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
Total completions	7394	11242	10440	29452	31503	31263	28197	29413	29558
% completed on time	100	99.95	100	99.91	99.70	99.6	99.7	99.70	99.7

