

2014 - 2015

Annual Report

A year in the life of B3Living

B3
LIVING

365



Our values

Everything we do is about creating great places where people want to live.

To achieve this we want: **better homes, better communities and better business.**

We want to work in ways which are:



Collaborative

We want our services to meet the needs and aspirations of the communities we work in. We share ideas with residents, partners and each other, creating an atmosphere in which it is safe to be original.



Respectful

We aim to be courteous and polite at all times; and appreciative of the diversity of those we work with and for.



Creative

We improve the way we work by regularly taking a fresh and imaginative look at every area of our services.



Reliable

We aim to do what we say we will do, when we say we will do it. We aim to be honest and trustworthy.



Excellent

We aim to be the best landlord, partner and employer that we can be, valuing the ideas and efforts of everyone who works with us and for us.

Welcome

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Since 2006, we've been committed to providing and creating better homes, better communities and better business for our residents, partners and employees. This year has been no exception.

This report explains what we've achieved this year, throughout all aspects of the business and our plans heading towards our 10th anniversary.

Thank you to everyone who got involved in some way this year, whether it be through meetings, panels or committees, questionnaires or just telling our staff what you would like to see happen or changed in the future.

Sandra Royer

Chair of B3living

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Better Homes

Our story

Our aim is to provide our residents with homes they love to live in.

We currently house over 9,000 people within the Borough of Broxbourne, reaching out to the wider Lea Valley area.

Our 9 independent living schemes offer support for over 700 older people in the wider community.

Our 4,500 homes are located in the Borough of Broxbourne, with small developments in Epping Forest, East Herts and Harlow. This year we have reached further and developed new homes in Hatfield.

We pride ourselves on our excellent customer service. It takes an average of 9 seconds for us to answer the phone and we answered 85% of all letters within 5 working days. 88% of residents were satisfied overall with the standard of B3Living services and 83% were impressed with the quality of their home.



“

I love my home because... it's been fitted out to suit my disability, converting a low level walk-in shower, non-slip flooring in the bathroom and kitchen.”





Maintaining your home

Our homes are maintained and improved by our Send and Mend team, who also install more efficient bathrooms and kitchens. Using an in-house service saves us between £400 and £700 per installation. Our teams are always on hand to make sure your home is up to the standard you expect.



This year we have...

- continued to reduce maintenance costs per home
- made sure none of our homes failed to meet Decent Homes Standards
- modernised our retirement housing and independent living schemes.
- installed 124 kitchens, double our target
- installed 128 bathrooms, again doubling our target

All our equipment is checked thoroughly and regularly to ensure it is working properly. Our properties are gas serviced and we had no overdue gas certificates for 2014/15.

Our Send and Mend team are responsible for maintaining and repairing properties to make sure they meet our high standards.

- 99% of residents were satisfied with the repairs made to their home by our Send and Mend team, above our target for 2014/15
- 95% of routine repairs and 99% of emergency repairs were completed on time, with 87% of repairs completed on the first visit from our team
- We've kept 99% of our appointments in 2014/15
- 77% of residents were satisfied by our overall repairs and maintenance service

However, we know we can always do better. We take all complaints on board as we believe that any feedback we get helps to improve our service.



“

I love my home because... it makes me feel safe and secure. B3Living is a housing association you can come to for advice and if they can they will help you.”



Better Homes

Creating quality homes

Providing new homes is an essential part of our business. The shortage of local housing means that we continue to build and buy new properties to make sure our residents have quality homes to live in.

In 2014/15, we built 46 new homes in Hoddesdon and Cheshunt for local people. For the first time ever, we built 22 new homes across the border in Hatfield for rental and shared ownership purposes.

New homes are built to at least a Sustainable Homes Level 3, which keeps residents' bills low. The energy efficiency of the majority of our homes is above average; however we aim for all our homes to have minimum Energy Performance Rating of Band C.

Our investment of £380,000 in adaptations to homes has given residents a better quality of life, made them more

independent, safer and confident in their homes.

Our average re-let time was 31 days, 2 days less than last year but still above our target of 26 days. All of our rents are set to government guidelines and our rent arrears dropped significantly over 2014/15. Our leaseholders continue to have access to our lettings service, My Home Let, ensuring that the right tenants are assigned to the right landlords.

Our rangers work hard to maintain our large estates and to make sure the area around where you live is kept clean and tidy. Last year 82% of residents said they thought their neighbourhood was a good place to live.

Our independent living teams provide flexible care services which mean our older residents can live more independently for longer.



This year we have...

- Built 58 homes for rent
- Built 10 new shared ownership homes

This is more than double what we achieved last year. We also bought 2 existing homes for rental purpose.

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“

**I love my home because...
it's close to the local shops and
my neighbours are nice.”**



This year...

- 93% of residents feel they are able to manage and live more independently in their own home. This is a rise from 91% from the previous year
- 92% of residents feel they have more choice and control – an increase from 88%
- 93% of residents feel safer and more secure in their home
- 81% of residents feel less stressed and have increased levels of mental wellbeing, a jump from 73% last year
- Residents have less need to use social care services, an improvement of 9%, year on year

3% of our residents have dementia, a number set to rise in the future, so our independent living team have worked hard to make B3Living a dementia friendly organisation by:

- Joining the Dementia Action Alliance – training staff to recognise early stages of dementia, including shadowing a local dementia unit
- Creating dementia friendly facilities - developing a sensory garden with an old-fashioned bus shelter to provide a relaxing, safe haven; painting murals of familiar sights to stimulate memories; and colour coding doors
- Setting up a dementia budget – we can now purchase memory boxes, photo albums and ipads to deliver therapy to residents



Better Communities

Community development

Helping to create thriving and vibrant communities is one of our main priorities and is what makes us different from many housing associations.

This year we invested £413,000 into community development which supported our five priorities:

- Employment
- Financial inclusion
- Education and skills
- Healthy living
- Social inclusion

We work with over 50 partners to deliver our diverse programme of events, sharing our resources and combining ideas.



The highlights:

- Our very first community resource Hub opened at the Holdbrook Estate in December 2014.
- The 'Take a Bow' project won the 'Excellence in Youth Involvement' award at the Regional TPAS Awards, the 'Young Cultural Event of the Year' award at the Creative Hertfordshire Flame Awards and was runner up for 'Youth Project of the Year' at the Broxbourne Youth awards.
- We worked with the Prince's Trust, Youth Connexions and the National Citizens Service to deliver a series of intergenerational projects on our estates - and independent living schemes.
- We've helped keep residents healthy and active by supporting 'grow your own' projects in Waltham Cross.
- We achieved our highest attendance ever for Residents Day with over 400 residents joining partners at Paradise Wildlife Park.
- We worked with the Lee Valley White Water Centre to create Halloween and Easter white water rafting events for our local residents and secured activities 10 times the value of what we invested.

Employability is really important to us and making sure our residents have access to great work placements and further education is vital to finding work. We know that taking the first steps can be hard and believe our residents have unlimited potential. This year, 196 people received one to one support, CV writing and employment advice. 90 residents were referred onto employment courses to gain extra skills for the work place.

We want to help fund courses at any level whether it is for personal or career development and we offer £150 towards the cost. We also understand that university fees can seem out of reach for some of our residents and we want to help with the costs. Our university bursary scheme supported 16 residents, both leaseholders and tenants, in their studies this year through a £1,000 bursary.

The Holdbrook Hub is a dedicated facility in Waltham Cross offering residents employment support, training, education and a safe place to meet. The Hub is equipped with an IT suite with access to free internet for residents and a children's play area - making the space welcoming and inclusive. We received over 700 visits to the Hub in our first six months of the facility opening.



Our driving academy offers discounted driving lesson to residents who need this vital skill for finding

employment. We have a high pass rate and many residents have since found employment and received significant increases in their wages.



Safer communities & ASB

We want everyone to feel safe in their home, neighbourhood and local community and we promise to tackle anti-social behaviour firmly and fairly. Our anti-social behaviour team work closely with residents to make sure all our properties are safe, happy places to live.

This year we had...

- 367 new reports of anti-social behaviour and estate complaints such as litter and bins, this is 92 less than 2013/14
- 373 reports were solved in the last year
- 94% of residents who complained about anti-social behaviour were satisfied with how their complaint was handled

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You can report anti-social behaviour on our website, www.b3living.org.uk/reportasb or in person, on the phone or in writing.

This year we have...

- Delivered or funded 92 community development initiatives throughout the year, 24 of which were brand new projects
- Employed our own employability worker who supported 230 residents. As a result 75 residents went on to find employment
- Worked with our partner groups to support 131 local residents into work
- 40 residents took advantage of our funded college courses during the year with an additional 16 tenants making use of our university bursary scheme
- Provided 2,789 residents with free swims during the Easter and summer holidays
- Had over 50 residents sign up for our B3Living driving academy with 14 people passing their test in 2014/15
- Over 30,000 people have benefited from our programme in some capacity

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Better Business

Our people

B3Living has 200 staff led by Chief Executive John Giesen and is directed by a dynamic and skilled Board. The Board decides the overall strategy for the organisation, and protects us from undue risk.

There are 10 board members, plus 2 co-opted members. We currently have 4 residents on the Board but will soon be moving to a Board of 9 members who will be appointed for particular skills rather than status.

All board meetings are open for residents to observe.

Board members receive fees of £3,210. More money is given for other responsibilities up to the Chair's maximum of £8,025.

- B3Living is a registered society under the Co-operative and Community Benefit Societies Act, 2014 (29876R).
- We comply with the National Housing Federation Code of Governance.



The 2014/15 Executive team (left to right)

Simon Walton – Director of Housing Services, is responsible for housing management

John Giesen - Chief Executive, answers to the Board and is responsible for day to day running of the organisation.

Anna Knight – Director of People Services, is responsible for staff and technology.

Steven Tarry – Director of Development and Property Services, is responsible for developing and acquiring new property, and asset management.

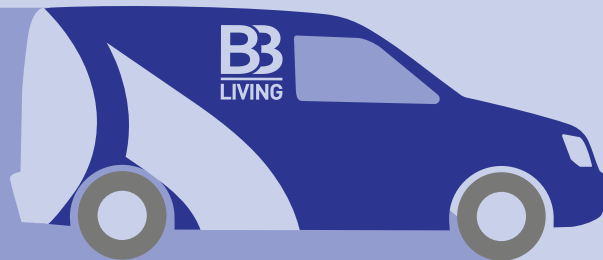
Paul Williams – Director of Resources, is responsible for finance and audit.

Sue Scanlan – Company Secretary

This year...

- 99.86% of residents said that staff were polite and courteous in all interactions
- We ranked 7th in the Sunday Times 100 best not for profit companies to work for – our fourth year in the top ten
- We currently sit at number 48 in the Stonewall Workplace Equality Index, furthering our commitment to staff who are lesbian, gay, bisexual and transgender - our first year in the top 100
- We were the only housing association in Hertfordshire to be accredited as a Living Wage Employer
- 32 employees became LGBT allies, to support and stand alongside lesbian, gay, bisexual and transgender colleagues
- We continue to be accredited by Investors in Excellence and we are a member of the Diversity Network





Apprentices

We currently have 11 apprentices who work in a variety of roles including plumbers, IT support, electricians and customer services.

Our apprentices are a range of different ages and are integral to our working environment.

We recognise the immense value that apprentices bring to our business, and pay them an above average apprenticeship salary.



3 of our apprentices last year continued to work for B3Living after they gained their qualification.

Emily Jarvis, Communications Apprentice: "Being an apprentice at B3Living is a challenging yet rewarding job. I decided to do an apprenticeship because I wanted the opportunity to earn whilst I learn. From the start of my apprenticeship I was treated as an equal, like any other staff member. There was no tea making or running around doing boring and mundane jobs, I was involved in the planning and running of important projects and events and I feel that my knowledge is valued.

B3Living has helped me gain experience in so many ways and has helped to push me to do things out of my comfort zone. For example, going to conferences and training days, dealing with residents, liaising with print and design suppliers."

Better Business

Involving residents

We want our residents to be involved with every aspect of our business and are always thinking of new ways for residents to make an impact.

This year...

- 504 residents engaged in some form of resident involvement activity
- 255 residents were involved in a resident involvement activity for the first time
- 50% of involved residents were aged 40 or under
- 8 of our residents signed up to be an LGBT ally



Residents, Scrutiny and Youth Panel

Our Residents Panel meet 4 times a year. The Panel is an important part of how B3Living is run. The group talk about how B3Living has performed over the last few months, discuss and challenge Board decisions, equality and diversity and help to set business priorities for the future.

The Scrutiny Panel has been developed to challenge the performance of B3Living services. Some key aspects of Scrutiny Panel activity that set it apart from the current Residents Panel include using performance indicators to prioritise the work, and having the power to request relevant information identifying service areas of concern. They also carry out in-depth reviews, produce reports on findings with recommendations for improvement, and have a direct line of communication with the Board and its committees.

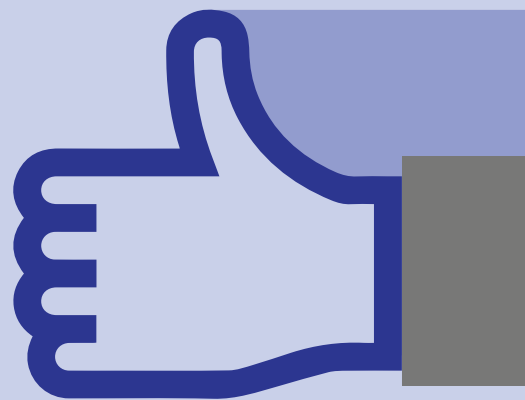
The Youth Panel was set up for young residents aged 14-25 to discuss their experiences of living in Broxbourne and to look at activities provided for young people in the borough. They often meet with community organisations who provide youth activities to make sure they are meeting local needs. The Youth Panel also helped to create and develop the award winning 'Take a Bow' project.

We continue to communicate with residents through our magazine, which is delivered to residents four times a year. We also share news and stories through our Twitter account and all news items feature on our website.

This year...

- We installed a text relay service and hearing loop at our Scania House Offices for residents who are deaf or hard of hearing
- Mystery Shoppers gave our phone and email customer service its highest ratings since the project began
- Our scrutiny panel completed its pilot review of the lettings service, delivering a report to the Board's Operations Committee and having its recommendations accepted
- We worked with Youth Connexions and the National Citizens Service to deliver a series of intergenerational projects on 3 of our estates - Blackwood Court, Highgrove Court and the Holdbrook Estate





Value for money

Our VFM targets are to:

Maintain our focussed community investment at around 2% of turnover, working in partnerships to improve the life opportunities and wellbeing of our residents.

2012/13	2013/14	2014/15
2% of income	2% of income	2% of income

Improve our operating surplus year on year to provide more cash for investment in new homes.

2012/13	2013/14	2014/15
Expenditure up 1.8% Income up 5.6%	Expenditure up 2.4% Income up 6.7 %	Expenditure down 0.3% Income up 9%

Meet or better our annual VFM savings targets each year to maximise our growth potential.

2012/13	2013/14	2014/15
Target £361k Delivered £1,729k	Target £253k Delivered £1,202k	Target £454k Delivered £980k

Contain year on year costs per home as a driver for VFM efficiencies. VFM is central in supporting our corporate themes of Better Homes, Better Communities, Better Business, as set out in our 2020 Vision.

2012/13	2013/14	2014/15
Met £3.2K cost per home	Met £3.2K cost per home	Met £3.2K cost per home

Our value for money priorities are:

- Understanding our assets and managing them effectively
- Generating additional income where we can
- Collecting as much rent as we can and helping residents affected by Welfare Reform
- Identifying areas where we can reduce costs and become more efficient
- Demonstrating the social return on our investment

Value for money is vital to ensure that we continue to do what we do. It is important that our residents have an understanding of value for money and are involved in the key decision making. We do this by discussing value for money with our Scrutiny Panel and Residents' Panel on a regular basis.

There are many ways we achieved VFM for 2014/15. Here are some examples:

- We installed 250 new efficient heating systems and new double glazing to over 250 homes, raising the overall efficiency of our home to well above the sector average
- We worked with the Lee Valley White Water Centre to create a Halloween white water rafting event for our local residents and secured activities 10 times the value of what we invested
- The B3 Driving Academy which had an investment of £10,000, has seen 14 residents pass their driving tests, with 13 now in work as a result
- We introduced our own employability worker who supported 230 residents with their employment and development needs with 75 of those entering into employment
- Energy efficiency for the majority of our homes is above sector average
- We renegotiated leases with other housing associations that rent out properties and secured an additional £32,000 of income from 10 properties



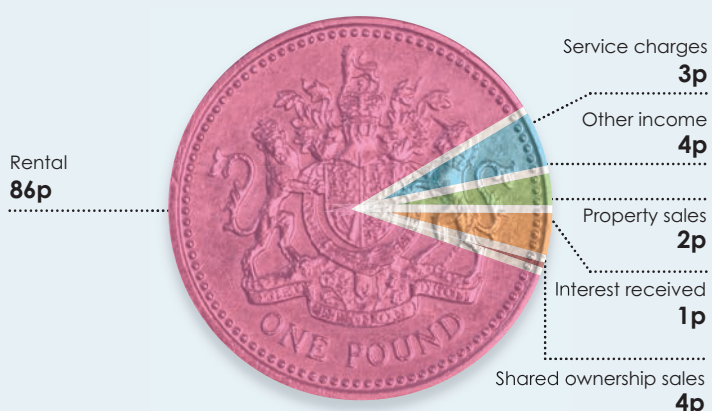
Click here for our full value for money assessment, or visit www.b3living.org.uk/publications in our VFM section.

Better Business

How we spend your money

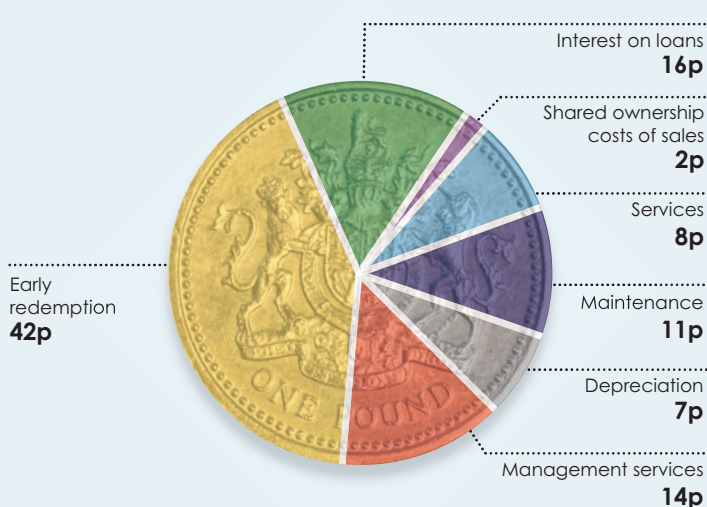
Our day-to-day income

	2014/15
Rental	£21,650,000
Service charges	£771,000
Property sales	£450,000
Other income	£985,000
Interest received	£195,000
Shared ownership sales	£1,074,000
	£25,125,000



Expenditure

	2014/15
Management services (inc. staff)	£5,161,000
Early loan redemption penalty*	£14,960,000
Interest on loans	£5,759,000
Shared ownership costs of sales	£577,000
Services	£2,721,000
Maintenance	£3,971,000
Depreciation	£2,601,000
	£35,750,000



*This is an exceptional circumstance relating to the refinancing of the loans.



Meet the Board

The full Board meets six times a year. We also have four committees which meet regularly and report back to the Board. In 2016 we will be reducing the number of committees and increasing the frequency of the number of Board meetings.

This year Mark Davies joined us, as did Chris Fawcett who had previously been shadowing the Board. Mike Curtis and Mark Mills-Bishop stepped down.

Chair – Sandra Royer

Vice Chair – Karen Forbes Jackson

Operations Committee

Chair - Pat Milner (co-opted)

Vice Chair – Stewart Heath (Diversity Champion)

Valerie Vellani

Resident Panel Rep – Pam Evans

Resources Committee

Chair - Anne Shearman (co-opted)

Vice Chair - Tony Infantino

Chris Herbert

Jackie Phipps

Audit Committee

Chair – Chris Fawcett

Vice Chair – Karen Forbes-Jackson

Camelia Borg

Mark Davies

Better Business Committee

Karen Forbes-Jackson

Sandra Royer

Stewart Heath

Pat Milner

Chris Fawcett

Anne Shearman



Sandra Royer
Chair of the Board



Jackie Phipps
Resident Board member



Karen Forbes-Jackson
Vice-Chair



Chris Herbert
Board member



Stewart Heath
Resident Board member



Pat Milner
Co-opted Board member



Anne Shearman
Co-opted Board member



Camelia Borg
Resident Board member



Chris Fawcett
Board member



Tony Infantino
Board member



Mark Davies
Board Member



Valerie Vellani
Resident Board member



Pam Evans
Scrutiny Panel Rep/Chair

Our vision is to be the preferred landlord, employer and social business partner in the Lea Valley.

Our purpose is to be an excellent housing association, providing high quality affordable homes and effective services that meet our residents' aspirations. We have signed up to work in a way that is:

**COLLABORATIVE + RESPECTFUL +
CREATIVE + RELIABLE + EXCELLENT**



Write or visit

B3Living,
Scania House,
17 Amwell Street,
Hoddesdon,
Herts EN11 8TS

Phone

Customer Service Team:	01992 453 700
Out of hours emergencies:	0800 111 4484
Freephone repairs line:	0800 107 0712
Freephone general enquiries:	0800 107 0713

E-mail

enquiry@b3living.org.uk

Visit our website

www.b3living.org.uk

Follow us on Twitter

 [www.twitter.com/b3living](https://twitter.com/b3living)

To get involved

in decision-making about your homes and services call
Peter Walkinshaw on 01992 453 776

To work with us call

01992 453 700

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B3Living, Scania House,
17 Amwell Street, Hoddesdon
Herts EN11 8TS

www.b3living.org.uk

