

**B3** LIVING

Annual  
Report

2019



**Making a  
Difference**  
To local lives





Our ambition is to build more than 800 affordable homes in Broxbourne and the surrounding area over the next seven years.

## Welcome from the Chief Executive



Since joining B3Living in March 2019, I have been struck by the commitment of our staff and how they demonstrate our core values of being one team, adaptable, innovative, commercial and open.

This is reflected in their determination to make a meaningful difference to solving the local housing crisis and our ambition to build more than 800 affordable homes in Broxbourne and the surrounding area over the next seven years.

To make the biggest impact we need to look at new ways of doing things. We are currently reviewing our core purpose, to ensure we make a positive change, but we realise we cannot solve the housing crisis alone.

We need to work with like-minded partners, such as Homes England, local authorities, other housing associations and local housebuilders, as well as the community, to provide those in need with high-quality homes they can afford, along with the support to live and enjoy independent lives.

We also need to ensure that we are giving our customers the best possible service. Feedback from our annual satisfaction survey made it clear that we need to listen more, communicate better and treat you as individuals if we are to better understand your needs. This will be a priority over the next year and we aim to be much more responsive.

We also plan to communicate more regularly, keeping you up-to-date with important news and information that is relevant to you, as well as what we are doing to improve our services.

Over the last year, we have made a lot of progress. We have invested significantly in our IT systems, made our complaints and feedback process far simpler and easier to use and invested £5.8 million in maintaining and improving our homes.

Finally, we are renewing our efforts to improve our local links and will be working with partners, such as Citizens Advice Broxbourne and Broxbourne Foodbank, in the coming months. Many of our staff are local and care deeply about making a real difference to their community, something we are keen to drive and support.

We have delivered a huge amount in the past 12 months and I am confident there is even more to come this year and beyond.

**Steve Woodcock**  
B3Living Chief Executive



## A message from the Chair



**This year has been one of significant change for B3Living. Our longstanding Chair, Sandra Royer, retired, and we also said goodbye to our Chief Executive, Joe Chambers and Development and Asset Management Director, Steven Tarry.**

All three were instrumental in making us into the financially strong, independent housing association that we are today; one that can help address the housing crisis affecting Broxbourne.

There is no denying that Brexit has created significant economic and political uncertainty over the past 12 months, but it is important that we do not lose sight of our core values and our commitment to deliver more, much-needed homes to our local area.

I am pleased to say that our business plan has been thoroughly 'stress-tested' and I am confident we have strategies in place to deal with any issues we may face in the future.

It is not just about building more homes, however. They also need to be the 'right' homes for our community, for example, more homes for the elderly, more starter homes for the young, more family homes or more temporary housing for the homeless.

We will also be looking at the services we provide for our customers, how we invest in our community and what we need to invest in our existing homes. We will aim to keep our business as simple as possible, by continuing to do fewer things, better.

I am confident that we have a great team of Board members, Executives and staff and a sound platform from which to build; we are passionately committed to making a difference, despite the uncertain environment.

**Anne Shearman**  
B3Living Chair

“

I didn't think that I'd ever have a home for myself and my two children, in the town we love. Thanks to B3Living we have somewhere that's perfect.

Natalia Khamfriz  
B3Living resident, Broxbourne





# About us

**B3Living is an independent housing association that owns more than 4,900 homes in Broxbourne, Hertfordshire and the surrounding area.**

Established in 2006, we are proud to be part of the local community and passionate about making a real difference to people's lives. We achieve this by building more affordable homes across the Broxbourne area, to help solve the local housing crisis; by maintaining our homes to a high standard; and by providing the support our customers need to live independent lives.

We are committed, through our value for money agenda, to reduce our costs and to increase our income, to enable us to sustain growth. At the same time, we aim to continue to deliver efficient and effective services to our customers.

We work with partner organisations and the community to develop and foster lasting relationships, to build homes and communities of which our customers can be proud.

We have a Moody's rating of A3 and hold the highest viability and guidance rating, V1 G1, from the Regulator of Social Housing.

## A3

Moody  
rating



## V1 G1

Highest viability  
& guidance rating

## Our core purpose

**To make a permanent and sustainable positive change to the housing crisis in the borough of Broxbourne.**

## Our values

- **One team:** working together to achieve our goals
- **Adaptable:** continuously changing to improve the way we work
- **Innovative:** proactively challenging to maximise opportunities
- **Open:** communicating and listening inclusively
- **Commercial:** creating value and understanding costs.

## Tackling the housing crisis

We cannot solve the housing crisis in Broxbourne alone. It is a huge and longstanding problem which will only be solved if we work together with partner organisations and the community. We are developing and fostering lasting relationships to build homes and manage neighbourhoods our customers can be proud of.

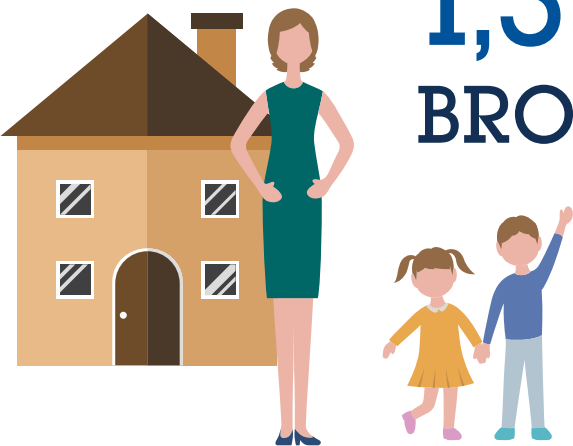


# The housing crisis in numbers

Did you know that Broxbourne is in the middle of a housing crisis?  
Here are just a few figures that highlight the scale of what we face.



**296\***  
Households in temporary accommodation in  
**BROXBOURNE**



**1,364\***  
**BROXBOURNE**  
Households on the housing waiting list



**£1,022 \*\***  
AVERAGE RENT PER MONTH FOR PRIVATE RENT IN  
**BROXBOURNE**



**£32,360\*\***  
Average salary in  
**BROXBOURNE**

**145,000\*\***  
Number of affordable new homes needed a year in the UK



**3,600\*\*\***  
Number of food parcels given out a year by  
**BROXBOURNE FOODBANK**

\*Broxbourne Borough Council    \*\*National Housing Federation    \*\*\*Broxbourne Foodbanks



## Working in partnership

Over the coming months, we will be looking at how we can maximise the impact we have on the housing crisis and how we can best work together with partner organisations and the community to make a truly permanent and sustainable positive change to the housing crisis in the borough of Broxbourne.

Here are just a few examples of what we are doing already:

## Helping those in need

We support local organisations so that we can have the biggest impact possible on the housing crisis. For example, we help Broxbourne Foodbank give out more than 3,600 food parcels a year, by providing them with much needed premises at Holdbrook Court, as well as heating its main warehouse and providing a van to distribute food to those who need it.

“

So many families rely on us to stay afloat, and unfortunately demand for our services only continues to rise. The support we get from organisations like B3Living is vital.

Jeremy Pearce  
Broxbourne Foodbank





## Supporting the community

We work with voluntary organisations to make a difference to people in our local communities. In 2019, we teamed up with voluntary group Plogolution to bring Plogging, a new workout trend from Sweden which combines running, jogging or walking with picking up litter, to Broxbourne for the first time.

“

We work with organisations like B3Living in a bid to create fit and happy communities dedicated to building an environment that we can be proud to hand down to future generations.

Michelle Parkes  
Plogolution co-founder





## Delivering affordable homes

We work with like-minded developers and partner organisations to provide people in the Broomfield area with homes they aspire to live in; over the next seven years we will deliver 800 new homes.

In 2018/19 we delivered 165 new homes for those who cannot afford homes on the open market and have 123 new homes in the pipeline for 2019/20.

“

Working with a trusted housing association partner like B3Living is the key to delivering high-quality, affordable housing that residents are proud to call home.

**Steve Boreham**  
Construction Director, Higgins

Britannia Nurseries, Waltham Cross, 36 home development (29 homes for affordable rent and seven shared ownership properties)





## Supporting local organisations

We are dedicated to supporting the ongoing needs of the local community, providing a permanent base for the Citizens Advice Broxbourne (CAB). Our customers and the local community will be able to benefit from all the CAB has to offer including confidential advice online, over the phone and in person, all for free.

“

Having the facilities at the Friary available to us will not only benefit the community but also our team of staff and volunteers. We will be able to call clients directly within a confidential room, meaning we can assist more of them than in previous years.

**Tim Clark**  
Interim Chief Executive,  
Citizens Advice Broxbourne

Gillie White, Advice and Operations Manager  
and Helen Rose, Administrative Officer at The Friary.



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# Our team

## The Board

B3Living is governed by a strong, experienced Board, which decides on our direction and is accountable to customers and to the government.

**Anne Shearman**, Chair, January 2016  
**Chris Fawcett**, Vice Chair, September 2014  
**David Biggs**, September 2018  
**Jaine Cresser**, September 2018  
**Mark Davies**, March 2015

Anne Shearman became Chair this year, following the retirement of Sandra Royer. The Board meets nine times a year. Dates appointed to the Board as below.

**Chris Herbert**, September 2013  
**Trudi Kleanthous**, December 2018  
**Rosalind Rowe**, December 2018  
**Nicci Statham**, September 2018  
**Paul Tyrrell**, December 2018

We would like to thank Tony Infantino, Mike Dempsey, Sandra Royer and Karen Forbes-Jackson who stepped down during the year.

## The Executive team



**Steve Woodcock**,  
Chief Executive  
Officer



**Alex Shelock**,  
Executive Director  
(Finance)



**Claire Howe**,  
Executive Director  
(Corporate Services)



**Jon Hayden**,  
Executive Director  
(Development)



**Chris Ellison**,  
Executive Director  
(Operations)

We re-organised our Executive team last year, following the departure of Chief Executive Joe Chambers and Development and Asset Management Director Steven Tarry. Led by Chief Executive Steve Woodcock, the new team is tasked, with help from key stakeholders and the Board, to develop our purpose whilst overseeing the running of the business.

# Our staff



**150**  
Number of  
staff members



**2**  
Number  
of apprentices

**Our 'one team' philosophy means we promote ownership of our business throughout our teams and encourage cross-departmental working as much as possible.**

We support flexible working and a third of our team works part-time, with many more adopting flexible working arrangements. We also promote a strong work/life balance.

Career development is very important, and we help staff reach their career goals and to develop and grow. This is achieved through apprenticeships, traineeships and housing qualifications, as well as coaching and training.



I absolutely love my job. I get to make a difference to people's lives every day and that is important to me. I'm not one to be stuck behind a desk. So being out and about suits me down to the ground.

I feel valued at B3Living and I hope I can pass that on to the residents that I am working for. I enjoy amazing benefits like the pension plan and I always feel supported by the people in my team, as well as my colleagues back at the office.

**Louise Draisey**  
Caretaker



## Our staff



One of the aspects of my work, and the whole of B3Living, is the commitment to breaking down barriers. We have people living in our properties who may have mental health issues and so we make sure they feel included, valued and that their voice is always heard.

It's this ethos that makes me really enjoy coming to work every day and reminds what a positive difference we can make to people's lives.

**Michelle Pile**  
Housing Services Manager



The opportunities are what I feel really makes B3Living stand out as an employer. There are always fresh challenges and potential to move around the company for those who want it and if you feel you don't have the skills, B3Living will help you achieve them.

**Lee Goulding**  
Senior Infrastructure Support Analyst

## Our customers

We have created more than 4,900 homes for people across Hertfordshire and Essex. We pride ourselves in the quality of our homes and believe our customers deserve a safe, warm space to call their own.

We are acutely aware of the housing crisis in Broxbourne, Hertfordshire and the rest of the UK and we are committed to building more homes for those that cannot afford the market. For example, we plan to create more housing for older people to promote independent living, freeing-up larger properties for families.

We pride ourselves in putting our customers first, so that they are at the heart of everything we do. We work with like-minded partners in the community to make sure customers get the support they need, from helping them find employment or providing support with rent payments and managing finances.

Our staff are locally-based, are proud to be part of the local community and are passionate about making a real difference to local lives.

### Anti-social behaviour

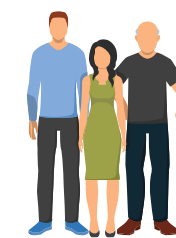
We want our customers to feel safe in their homes. Our Neighbourhood team works closely with the community to ensure everyone feels secure.

- Number of new ASB cases: 409
- Number of unresolved ASB cases: 9

### Customer insight

Understanding our customers is essential, if we are to deliver services that meet their needs. In November 2018, a survey of customers showed satisfaction was at 84% and identified five key priorities to drive improvement:

- Treating customers as individuals
- Understanding customers' needs
- Improving the quality of communication
- The helpfulness of staff
- The responsiveness to any requests made.



**84%**

Customer satisfaction with our services



**80%**

Customer satisfaction with repairs and maintenance



**85%**

Customer satisfaction with homes



Complaints

We value customer feedback. Complaints form part of our customer feedback and they allow us to understand what we've got wrong and give us the opportunity to put things right. We use our learnings from complaints to help us improve our services and future experiences for our customers.

We've recently changed the way that we handle and manage the complaints that we receive to make the process easier for our customers.



135 complaints received by Property Services team

108 complaints were not upheld, meaning that although we have recognised the customers dissatisfaction with the way they had received the service, all policies and procedures had been followed. We can always learn from a complaint even if we may not uphold it.

This year we received 234 complaints. Property Services was the service area that received the most complaints with 135 in total. Complaints in this area were mainly regarding delays in carrying out repairs.

Estate Management received the next highest volume of complaints with 46 in total. Complaints in this area were around grounds maintenance and communal cleaning.



46 complaints received by Estate Management team

Where we uphold or partially uphold a complaint we work with the customer to resolve the issue and recognise what we have done wrong. We have already begun projects to review our wider customer service standards and we will also be reviewing our repairs services.



Complaints upheld: 76



Complaints partially upheld: 50



Complaints not upheld: 108



Number of stages 0,1 and 2 complaints 2018/19

Our homes

We own a variety of properties, from affordable rented to shared ownership homes and homes designed specifically for older residents.

All our homes meet the Decent Homes standard and we ensure every one of them has an up-to-date gas certificate.

Social housing	2018/19	2017/18
General needs	3,518	3,404
Housing for older people	289	311
Shared ownership	250	192
Leaseholders	682	676
Intermediate rent	6	6
Social owned but managed by others	49	49
Total social owned and managed	4,745	4,589
Grand total social owned	4,794	4,638
Non-social	2018/19	2017/18
Market rent	4	4
Leasehold	103	103
Total non-social housing	107	107
Total homes owned by B3Living	4,901	4,745

Operational costs

Operational cost per home	£2,433
Management cost per home	£825
Service charge cost per home	£376
Maintenance cost per home	£1,160
Major works cost per home	£1,010
Other costs per home	£73



## Maintaining our homes

We invest in our homes, installing and replacing kitchens, bathrooms, boilers and doors and windows, to ensure they are of good quality, are safe, secure and are as energy efficient as possible.

In 2018/2019, we spent £5.8m on planned works and repairs. The major works during the last year delivered:

- 23 new kitchens
- 15 new bathrooms
- 220 roof works (fascia's, soffits, gutters or new roofs)
- Windows and doors to more than 200 homes
- Windows in communal areas of flat blocks and some internal service cupboard doors serving more than 260 homes
- New main communal entrance doors to blocks with 324 flats
- New door entry systems to flat blocks serving 322 homes.



0  
Number of homes that fail to meet the decent homes standard



0  
Gas certificates overdue

Our direct labour organisation continues to provide our customers with a reliable and quality service. We pride ourselves on our excellent customer service and continue to save money and reduce our maintenance costs year-on-year.

- Repairs completed on time: 91%
- Customer satisfaction with repairs: 80%

### Minimising empty homes

We are proud of our quick turnover of homes, once a resident has left a property.

- The average time a property is left empty is 19.14 days



2.04%  
Current rent arrears as a percentage of total current rent debt

### Rent recovery

Our recovery team works hard to ensure rent is collected, so money can be invested into building homes and maintaining our existing ones. The team also works with local partners to offer tenants financial and employment advice to help solve underlying issues.

## Building new homes

We continued our programme of building more homes in Broxbourne, as part of our core purpose: to make a permanent and sustainable positive change to the housing crisis in the borough of Broxbourne.

We build a range of homes for those who cannot afford the market. This year we have:

- Delivered 165 new homes
- 123 more homes in development.

Of these:

- 102 were for affordable rent
- 63 were for shared ownership.

We completed new homes in: Waltham Cross, Cheshunt, Buntingford, Newport, Radlett, Brentwood and Elsenham.

### B3@Home

We're helping people take their first step on the property ladder through our shared ownership subsidiary B3@Home.

We are currently building shared ownership schemes in: Hitchin, Waltham Cross, St. Albans, Goffs Oak and Buntingford.

- Shared ownership sales in 2018/19: 49
- Shared ownership homes completed in 2018/19: 63
- Shared ownership homes planned for 2019: 41

### Everlea Homes

This year we continued to develop our property company - Everlea - to build homes for the private sale market, to drive revenue that can be reinvested in building more affordable homes. Everlea Homes will be launching its first homes in 2019.





# Income and expenditure

Our income and expenditure show our investment in maintaining and creating new homes to help solve Broxbourne's housing crisis.

Income	£'000	%	£
Rental	25,060	64	0.6
Service charges	1,012	3	0.0
Government grants released to income	130	0	0.0
Property sales	4,558	12	0.1
Other income	435	1	0.0
Investment income	431	1	0.0
First tranche shared ownership sales	7,786	20	0.2
Total	39,412	100	1.0

Expenditure	£'000	%	£
Management services (inc staff)	3,391	15	0.1
Interest on loans	5,315	23	0.2
First tranche shared ownership cost of sales	4,865	21	0.2
Service charges	1,546	7	0.1
Maintenance	4,768	21	0.2
Depreciation	3,365	14	0.1
Total	23,250	100	1.0

# What value for money means for B3Living

Delivering value for money (VFM) – making every pound count – in everything we do is at the core of our corporate objectives, decision-making and business planning.

VFM is delivered when we are as efficient and effective as possible in every area of our business whilst still delivering a good service. This means building new homes and managing our existing ones, working with our partners, investing in new systems and delivering services that are important to our customers, as efficiently as we can, at the best possible cost.

It also relies on us reinvesting our surplus in new homes and services.

Value for money is measured by assessing our performance against other housing associations through the sector scorecard. Last year, we were in the top 25% and significantly above the sector average.

# Our plans for 2019/20

We are looking forward to a great year ahead. We will:

- Redefine our core purpose, to maximise our impact on tackling the housing crisis; working with partner organisations to achieve this.
- Deliver 800 homes over the next seven years.
- Increase engagement with customers and communities in line with our customer engagement strategy. We will involve customers more fully in decisions that affect them and prioritise what is important to them (based on the results of last year's satisfaction survey).
- Continue to implement and review how customers give us feedback and make a complaint, making it easier for them to deal with us and get their issues resolved.

- Review recent changes to our call-handling processes to ensure ease of access for our customers.
- Improve our community involvement, working more closely with organisations that support our customers and local people in need of housing.
- Improve IT infrastructure, to enable more mobile working and improve online services for customers. This includes the introduction of a mobile app to report repairs and access other services.
- Consider options for a new head office in the Broxbourne area, in preparation for moving out of Scania House by 2021.
- Put together an Asset Management strategy that will define our approach to maintaining assets and managing contractors that deliver services to our residents.



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 @B3Living

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We comply with the National Housing Federation Code of Governance  
and are regulated by the Regulator of Social Housing (RSH).