Impact's Annual Report to Customers September 2010

"This report is addressed to everyone who lives in an Impact property or receives a service from Impact"

Contents – What is in this Report

Introduction

We are pleased to welcome you to our first Annual Report to Customers. This report is an important step in how we involve customers in the way we work, the services we deliver and the resources we use.

The report is here to give you, the customer, a picture of what we do well and what we need to improve. We have gathered the views of staff, Board Members and customers to carry out this assessment and we have developed an action plan to show what we will improve over the next twelve months. This is our commitment to improve our services and deliver what you want within the restrictions we all have to face on money and time.

Over the past twelve months we have carried out a number of changes to ensure that we can work more effectively with customers. There are three key changes in particular that we think will make a big difference:

The first is that we have developed a Service User Forum (sometimes called the SUF in the report). The Forum is the key body for our customers to come together and meet with staff and Board members to say what it is really like being on the receiving end of Impact’s services.

We have restructured our Housing Management Services. A key part of this restructure was the creation of the Neighbourhood Coordination Team. This team is your local contact with Impact. They are now out in your local area and they want to meet with you to hear your views and comments and talk about what we can do for you.

We are now doing a lot more on how we can help to improve your quality of life. This work ranges from advice on money matters, to work on reducing the cost of fuel and utility bills to help for customers living in supported housing on getting back to employment.

We know we can do more and we know that things can be tough and will probably get tougher. If there is one key message we want to give out with this Annual Report it is we are here to work with you to improve your quality of life and the quality of your local area. If we can do something, we will, if we cannot – we will work with you to find someone who can or work together to get the job done.

“This report includes a list of our values and our mission statement. Tell us what you think of them and whether the report does justice to them.”

Mike Rose-Troup & Mike Muir
Chairman and Chief Executive

1. The Tenant Involvement & Empowerment Standard

Customer Choice and Complaints

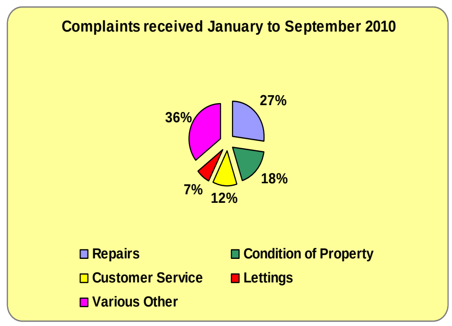
What do we do now?

Good communication is the key to delivering effective services to our customers. We believe that we have some very effective ways of communicating with you that take into account your diverse needs. Here are some examples:

- We have developed an active Service User Forum. The Forum is open to all of our customers who want to get involved in Impact and help us to improve our services. So far this year, the Forum has looked at how we deliver maintenance services, our Local Offer to Customers and our service standards as well as local "hot spots".

- In addition to the Service User Forum, we have local residents groups that help us to identify the issues affecting people locally.

- We have a wide range of leaflets available designed to give you details of our services or offer you advice.



- There is a detailed Tenants' Handbook.

- We have a twice-yearly Newsletter.

- There is our Website with "See My Data", where customers can safely look at up to date information on their rent account and repairs.

- Policies and Procedures are also available on the website.

- Information is available in a variety of formats to suit individual needs – large print, CD, Braille, other languages. Our Website provides text enhancement and browsealoud.

- We also have other means of contact via surveys, Focus Groups, Personal visits and will soon be setting up surgeries.

- This year we have set out our Service Standards, these set the minimum standards of service that our customers can expect from us. In all cases we expect staff to exceed these minimum standards. We now report on how we have performed against these standards.

- Customers can complain in writing, by telephone, by email, via the website, anonymously, by authorised third party.

"We've received 89 complaints about our services this year so far. 14 were made anonymously but we still investigated them. We also received 72 compliments from you about good things we've done."

What do we need to improve?

We can communicate even better if we carry out the following tasks:

- We can improve information on our repairs and maintenance services. Currently the quality is patchy, in some areas like Aids and Adaptations, we provide very clear information about how to access services, in other areas like responsive repairs we think the quality of information needs to be improved.

- There are some other areas where we think the quality of information available to customers can be improved such as rents, service charges and environmental issues.

- We have started to use the customer profiles we have developed to tailor services effectively, but we can do more, for example, we have talked to People First to see how we can improve our website for customers with learning disabilities, and we can make it easier to increase the font size and use "browsealoud" on the website.

- We have published our performance against service standards, but we need to compare our performance with other housing providers.

- We can make it easier to make a complaint or comment on our services by giving you a named person to talk to. In September 2010, we will review our complaints and comments procedure. By November, we will have a new procedure that will be easy to use. We will also begin to publish annual statistics about our complaints and comments and publish details on what we have learnt and what we are doing differently because of complaints and comments. For example, a recent complaint about problems with anti social behaviour, has prompted us to look at how we allocate some properties to ensure that we put a stop to anti social behaviour. This is a real result for the local community and we need to let them know what we have done and that their views matter to us.

- We have compared our most recent performance data with other housing providers (this is called Benchmarking), and we have found that our Resident Involvement Costs are high compared to other providers. This is not necessarily a bad thing if we get a lot back for the money (resident's money), but we do need to ensure that we get value for money.

Cost Per Property of Resident Involvement		
Impact	**Top Performers**	**Our Performance**
£95.42	**£57.83**	☹

These are all areas where you will see improvements in the service (see Action Plan).

Involvement and Empowerment

We are committed to involving you in how we shape our business, how we deliver services, monitoring the quality of the service and how effective we are.
This is Co-Regulation. This means that we offer a range of opportunities to get involved. We believe that we have started this work and we are constantly improving.

This year so far we have done the following:

- Customers are offered a wide range of methods to get involved at their Tenancy Sign Up meeting.

- We have a dedicated Resident Involvement Officer with a dedicated budget for Resident Involvement.

- The new Service User Forum (or SUF) involves customers from across the county and across all types of housing services. This will be the crucial group that formally influences policy and our strategic priorities. Currently the Forum has been looking at local "hot spots" issues affecting local areas, Impact staff are asked to look into issues and then report back. It was down to the direct influence of the SUF that we revised our Cyclical Maintenance Programme in 2010. An SUF member joined the Board as a Tenant representative in 2010. Currently the SUF is working on the Local Offer we are making to customers.

- We work closely with other customer groups like The Salterbeck Residents Association, Keswick Matters, Workington Matters, Milbourne Street Residents Group, Lister Court Residents Group. All of these groups and others look at the services we provide in each area and how we can work together to improve the quality of life for everyone living there. This work has produced some real benefits. For example, thanks to help from the residents we have demolished some unsuitable properties and replaced them with some new and attractive houses. In Keswick residents have attended Flood Group Action Meetings and told us how we can improve our emergency processes. Workington Matters have looked at Service Charges, parking, and gardening.

- Customers have worked with us on Service Improvement Groups. The groups look at specific areas of our activities and develop improvement plans. So far this year we have worked on Allocations, Void Management and Service Charges. Customers have helped us to see how things work from their view, this has really helped to improve these key core activities, for example because of work between our front line staff and customers we have reduced the amount of time it takes to let a property from 43 days to 27 on average and we think we can make it less. This means a better service to people looking for housing, and improved income for us.

- This is our first Annual Report to Customers. We will be providing these annually from now on to report on our performance, plans and priorities.

"We have set ourselves some tough targets to meet. If an empty property is in good condition, we now aim to let it within a week of the previous tenant leaving."

What do we need to improve?

We think this is a good start, but we know that we can do more. In late 2010 and into 2011 we will be working on the Local Offer to Customers. This will set out our standards for services and targets for improvements. Tasks coming out of the Annual Report will also be monitored and we will be developing further priorities for implementation in 2011 along with customers. This is a really ambitious piece of work that puts customer requirements and aspirations at the heart of service development in Impact.

These are all areas where you will see improvements in the service (see Action Plan).

Understanding and responding to the diverse needs of tenants

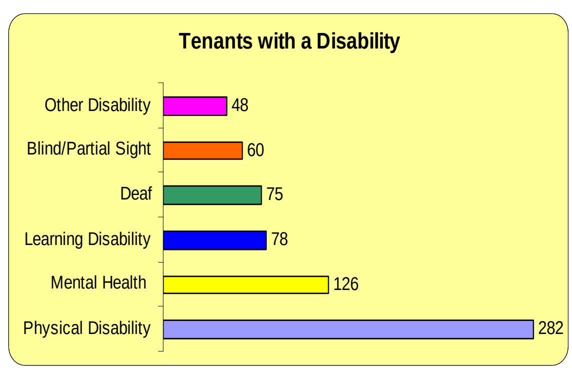
What we are talking about here is that to be truly responsive and to meet the needs of our customers we need to really know who are customers are so that we can design services to meet their needs and not do what we think is best.

We have started this work, but there is more that we can do.

- We now have a profile for all of our customers, information on the needs of customers is available to all staff and contractors on a need to know basis. We can now tailor how we communicate with customers to suit the needs of individuals.
- We have a Single Equality Action Plan that sets out how we need to deliver services to customers with diverse needs. This Plan will help us to improve our focus on diversity.

"Some of our tenants have told us that they have a disability. Knowing helps us to provide the right type of service to them as individuals. "

What do we need to improve?



We think that we can do more with the information we have. In late 2010, early 2011 following the restructure of our Housing Management Services, our new Neighbourhood Coordination Team will be working with customers to look at the needs of the neighbourhood they are working in and customers are living in. Part of this work will involve developing a neighbourhood profile that lets us know what the people want for their area and their family. We will use this to then develop further local action plans to sustain what works well and to improve what does not.

These are all areas where you will see improvements in the service (see Action Plan).

2. The Home Standard

Quality of Accommodation

It is a requirement that all of our homes meet the Government's Decent Homes Guidance by 31st December 2010. This sets a minimum standard for housing and we expect to exceed that standard. A key reason for a property failing the Decent Homes Standard is that there is not a programmable heating system available in the property. At the beginning of 2010:

- 21 general needs properties were non decent out of a total stock of 2800. All were non decent because of the heating systems.
- 13 of those properties were non decent because the residents preferred not to have a programmable heating system. We will replace these when the residents request a change or when they move on.
- This year, we have disposed of 4 properties.
- We have installed 3 new heating systems.

The standard of our homes is validated through an external assessor either the Housing Quality Network or the Code for Sustainable Homes Assessor.

"Less than 1% our stock fails the Decent Home Standard, which is very good compared to other Housing Associations across the country. We know that to keep our homes in good condition there will always be work to do."

Repairs and Maintenance

It is important that we provide a cost effective repairs and maintenance service that meets the needs of our customers, offers choice and gets the repair right first time.

There are some elements of our repairs service that are good. These include:

- A lot of customer choice, especially planned works where people can choose coverings, colours and worktops.
  Customers were also involved in agreeing a new programme for cyclical works.
- We have strong systems in place to monitor and manage contractors.
- We collect satisfaction data from customers – we are especially interested to see whether jobs are completed on the first visit.

- We have achieved efficiency savings and used those savings to purchase additional works (“reinvestment”) and to deliver employment and skills training to some of our more vulnerable customers.

- We have dedicated budgets for all of our repairs.

- We have an appointments system for our Responsive Repairs.

- Our Customer Profile information enables us to ensure that customers who may need more help with their repair get the right help and advice.

- We have an Out of Hours Contact Centre managed by a company called Orbis for emergency repairs.

- We collect information on our repairs and we use that information to carry out further improvements.

% of Repairs Completed on Time 2009		
Impact	**Top Performers**	**Our Performance**
94.3%	**98%**	😐

There is more that we can do to improve the service

- From September 2010, we will have a dedicated Responsive Repairs team. The team will take customer calls during office hours, administer repairs and monitor the repairs. This will help us deliver an efficient effective and economic service.

- We will provide clear written information and advice on our repairs.

- Customers will also be able to get involved in deciding priorities for maintenance and improvement programmes.

- Our Service User Forum has expressed concern that it is taking longer to get some repairs done. We will investigate this and report back to the Forum. If this is the case, we will work with our Contractors to improve performance and report on progress to the Service User Forum.

These are all areas where you will see improvements in the service (see Action Plan).

3. The Tenancy Standard

Allocations

We are committed to allocating properties quickly, fairly and transparently. We do this by operating a Choice Based Lettings scheme. We believe that this scheme helps us to be quick, fair and transparent because:

- There are clear bands that indicate the priority people have who are applying for housing. This means that people with high levels of housing need receive the highest priority and have the greatest chance of being rehoused. Priority is obviously given to people who have been assessed by the local authority and found to be homeless and in priority need of housing (statutory homeless). In the first six months of 2010, 18% of customers we have rehoused have been statutory homeless.

- We provide customers with advice on housing options as soon as they ask us about rehousing. We provide more information in the Homefinder Scheme Guide that we give to all applicants. There are also leaflets relating to specific options and via our website.

- We provide a lettings board to partner agencies, this gives details of other landlords and other options available to people looking for housing.

- As part of the National Homefinder Scheme, we can assist mutual exchanges between tenants and link in to other mutual exchange schemes.

- We set out, and give reasons for, why we would exclude potential and current tenants from consideration of allocation, mobility and other exchange schemes.

- We make sure that current and prospective customers are not disadvantaged by their needs and that everyone can participate on an equal footing within our scheme. To do this, we work with other agencies who work with potential customers with support needs. Lettings Boards that can be displayed in public areas give information on our scheme and includes an up to date list of properties available to rent. We email all adverts to support agencies. We identify people with support needs at an early stage through the registration form. We always respond to requests for help, whether this is help with filling out the form to emailing adverts to support agencies to bidding on behalf of applicants or liaising with their support agency.

- All information relating to lettings is available in a range of formats and we can access interpretation and translation services.

- Where a customer needs help in managing and maintaining a tenancy we ensure that help is available before the tenancy starts.

What do we need to improve?

We think we perform well in this area, but we know we can improve.

- We are currently reviewing our voids and lettings processes. We let properties reasonably quickly but we know we can do better. Two Service Improvement Groups this year have looked at how we let properties from two different angles, one looked at how we deal with properties when a tenant leaves, the other looked at how we allocate properties. Customers were involved in both of the groups. The groups came up with detailed plans that we are currently implementing.

- From September 2010, there will be a dedicated Allocations Team working on allocating and letting properties.

- We will review how we can use the allocations process to reduce under occupation.

- From February 2011 we will be part of a county wide "Choice Based Lettings" scheme. This means that there will be a common housing policy across all participating landlords. This will improve our advice on available housing options and reduce costs for delivering the service. We also want to see better identification of customer support needs and an improved analysis of the service.

These are all areas where you will see improvements in the service (see Action Plan).

Rents

This is an area of our work where we know that we and our customers will be facing a significant challenge in the years to come.

In the June 2010 Budget, the government announced plans to cut Housing Benefit by 10% for individuals who have been claiming Job Seeker's Allowance for more than 12 months. This will cause significant difficulties for some people and creates a potential for rent arrears to increase, by about 0.5% a year. We also know that the Comprehensive Spending Review later this year could lead to further reductions in government departments by anything between 25% and 40%. We should also remember that the cost of living is increasing and that the rise in VAT from 17.5% to 20% in 2011 will mean that everyone has less money to spend.

We know from work we have done previously and from current research, that you are increasingly concerned about affordability and the costs of paying for your home and your bills. Our rents are low compared to other providers, and in the past we have made decisions to keep those rents low. However, given that costs are rising for essential items like the costs of improving our properties, we are thinking about how we can generate more income. There is a fixed formula for how much we can increase rents. One option we have at the moment would be to increase our rents above our usual target of Retail Price Index plus 0.5%. This would give us additional money to invest in more improvements to our stock of housing. However, we do not want to create even more problems for our customers, so any increases we do make will be phased in and we will ensure that our properties remain affordable and within the formulas set for rent increases.

Impact's Average Rents by area compared to other local Housing Associations				
Association	**Impact**	**Two Castles**	**Home**	**Eden HA**
Allerdale	**£63.24**	**£65.48**	**£61.69**	**£74.93**
Copeland	**£59.71**	**£67.42**	**£62.35**	**-**
Carlisle	**£59.59**	**£70.36**	**£73.44**	**£80.27**
Eden	**£72.12**	**£71.98**	**£79.45**	**£78.23**
South Lakes	**£79.61**	**£75.66**	**£75.59**	**-**

We are also reviewing our service charges in Supported Housing Schemes. We have been providing some services that we have not charged for in the past and we need to ensure that the costs of running the projects are met in full.

One way we hope to offset some of the costs our customers face, is by doing more work to our properties to reduce the amount people have to pay on fuel and utility costs. This year, we have put in an additional £200,000 of our own funds to install better heating systems and better insulation. We have also received external funding to provide insulation to 150 hard to treat homes over the next three years. We are looking at more radical options in Thirlmere where we are seeking funding to provide a hydro scheme to provide cheaper fuel costs to customers.

Our actual performance in collecting rents and keeping arrears down is mixed, and we know that we have to do better.

In the Financial Year 2009 – 2010 our total (this includes outstanding payments of Housing Benefit and all Former Tenant Arrears that we have not referred to debt collection agencies) rent arrears looked like this:

Area	Current Arrears	Former Tenant Arrears	Total	Gross Rental
East Cumbria	144944	38674	183618	3679385
Salterbeck	137491	21842	159334	2759280
West Cumbria	105391	19906	125297	2603823
Total	387826	80423	468250	9042488
Supported Housing	34300	31797	66098	645219
Eden Foyer	6021	1103	7125	97865
Overall Total	428148	113324	541473	9785572

We can do more to reduce arrears and increase our income as well as reducing levels of anxiety among our customers who are in debt.

- We will do more work to provide advice to new and existing customers on money matters.

- We will review and revise our Former Tenant Arrears.

- We will work in Supported Housing Projects to advise existing and new residents on rents and to ensure that we get an improving service from local Housing Benefit Departments. Sometimes we need to improve the way we pass information on to Housing Benefit in order to get a better service from them.

- We will be doing more work on how we can prevent arrears happening in the first place. This can involve referrals to advice agencies, support to Credit Unions, more advice to customers. As we are now part of Cumbria Advice Network we have close links with other advice agencies.

"We can do a lot to help our customers who are worried about making ends meet or are in debt. Ask staff about our Money Matters service, Floating Support, or the specialist agencies we work with."

Tenure

We want you to feel safe and secure in your home. Where it is needed we will provide support to people to help them maintain their tenancy and so prevent houses being abandoned and people being evicted. This links in to our work in neighbourhoods and communities.

We use 4 main agreements:

- Assured Tenancies – these give the tenant the most protection.

- Starter tenancies – these are given for 12 months to all new tenants. They were introduced to allow quicker and more successful outcomes for dealing with anti-social behaviour caused by new tenants. If there has been no anti social behaviour the starter tenancy reverts to an assured tenancy after 12 months.

- Assured Shorthold (Supported Housing) – all residents in self-contained supported housing are given an Assured Shorthold Tenancy, this is time limited as the accommodation is temporary. Otherwise the agreement has the same rights as the Assured Agreement.

- Licence Agreements (Supported Housing) these are for shared supported housing schemes.

We provide a range of services to support tenants to maintain their tenancies. These include:

- Assessment of support needs at application and start of tenancy.

- Applicants and new customers are helped and advised about aids and adaptations so that we can assist customers with mobility problems and ensure that there home is accessible.

- Start of tenancy follow up visits to check for issues and identify any outstanding needs.
- Access to Floating Support.
- Provision of affordable furnishings and white goods through directly managed furniture services projects.
- Access to financial advice through Money Matters.
- We can also refer to other agencies where support needs are identified.

We minimise evictions and only use them as a last resort. We have to report to Board on the number of evictions and the reasons why. This does not mean that we do not challenge anti social behaviour or disruptive customers.

We have a comprehensive anti social behaviour procedure using a range of methods, acceptable behaviour contracts, Anti Social Behaviour Orders (ASBOs) and mediation.

We work with young people to divert them from anti social behaviour.

We can also provide individual support or engage other services to provide family support.

We will continue to monitor and validate our tenure policy by using expert advice and legal support. From 2010, we will be carrying out more checks to ensure that only people with a legal agreement are living in our properties.

"Did you know we now have Furniture Stores in Workington, Carlisle, Penrith and Ulverston? These provide good quality low cost second hand furniture. We also stock white goods such as washing machines and microwaves, and all sorts of useful things including curtains and cutlery. This service helps people on low incomes and our environment"

4. The Neighbourhood and Community Standard

Neighbourhood Management

We want our customers to live work and play in neighbourhoods and communities they can be proud of. We recognise that Impact has a part to play in this, but we can help make this work by being an active partner with customers, local residents, local agencies and local businesses. In 2010, we carried out a restructuring to bring more focused staff resources in to help us achieve this aspiration.

What we are already doing:

- On the Salterbeck Estate in Workington there is an Area Reps scheme, these are local residents who people can talk to about issues affecting their area. They are a key contact for staff and they can tell us about problems with cleanliness and safety on the estate and we tell them what we have done about those issues. Over the past year there have been a number of local clean ups and skip drops to sort issues like fly tipping.

- In Carlisle we have been working with local groups and with Carlisle City Council on improvements we can make to neighbourhood environments.

- We ensure that there are regular visits to all of our housing schemes by staff.

- Again on Salterbeck, we have an Estate Agreement that sets out the roles and responsibilities of all partners on the estate including the police, Allerdale Borough Council, Cumbria County Council and the NHS.

We can do more

- We have been piloting a new process of neighbourhood audit to help us agree improvement plans with customers. These audits include agreeing standards and priorities with an action plan to deal with issues. The results of this pilot will be fed back to the Service User Forum in 2010.

- The new Neighbourhood Coordination team we have set up will take the lead in working with local communities. Each neighbourhood we work in will have a designated neighbourhood coordinator who will be spending 80% of their time out of the office working with customers.

- In late 2010, we will be developing new Performance Indicators on community involvement so that we can report on what we do.

Local Area Co-Operation

We said above that we can achieve more by working in partnership. Here are some examples of what we do:

- We work closely with local police and Crime and Disorder Reduction Partnerships to reduce crime and anti social behaviour and so make communities safer.

- We work closely with Cumbria Police, Cumbria Children's Services, Cumbria Probation Service, Cumbria PCT, local district authorities, Cumbria Victim Support and other voluntary agencies, to tackle, reduce and prevent domestic violence.

- We support Salterbeck Alliance for Community Enterprise (ACE), the local business on Salterbeck that provides gardening, cleaning, decorating services on the estate as well as the Community Centre. By supporting this local enterprise we are helping with local employment and economic well being.

- The Impact for Life Group works with a wide range of partners from Cumbria Fire Service, Cumbria Adult Social Care, Cumbria Police, CABs to Age Concern to ensure that our customers and their neighbours who are over 55 get improved and improving access to the services they need.

- We are part of the South Workington Partnership, a joint initiative between local authorities, local people and local agencies to improve well being in the local area.

- We are part of the Workington Local Standards Group. This is a partnership between Housing Associations in Workington to set up a local offer for all housing association residents in Workington. This ensures that we all work to the highest standards possible.

- In supported housing we work closely with partners to provide and develop services that will give our customers in supported housing the skills to live independently and the skills and education to get work.

- Our Foyer in Eden provides a hub of services provided by us and other agencies to deliver training, skills, housing and employment for young people.

Anti Social Behaviour

What are we doing well?

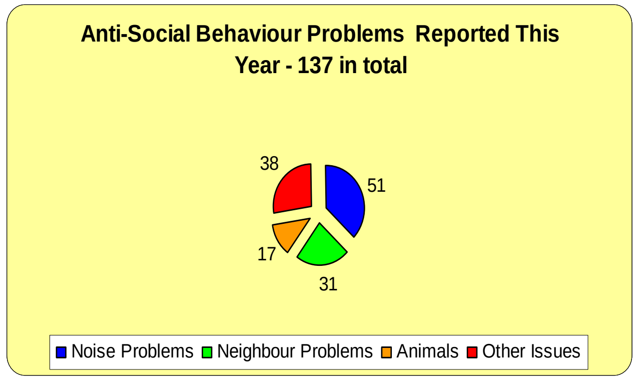
We work closely with Community Policing Teams and with formal Crime and Disorder Reduction Partnerships to tackle anti social behaviour. This joint working involves us attending Intervention Panels, Prevent and Deter Meetings, local crime and action meetings. We work with the police to issue Acceptable Behaviour Contracts and we have targeted action where Anti Social Behaviour and disorder has happened. We have built up a good working working relationship with Police Officers and PCSOs to identify issues, share information and work quickly to deal with issues.

We have set out guidance to customers on what action we can take. In Workington, with the Local Standards Pilot, we have developed a clear set of standards that we are going to roll out across Impact.

We make customers aware of their rights and responsibilities at the time of the sign up and the follow up meeting all customers get once they have moved in. When a case of anti social behaviour does arise we say all of this again. In particular, we tell the person responsible for the anti social behaviour what action we are going to take. We have leaflets in all formats and languages and we can talk to people individually.

Customers can report neighbour nuisance or anti social behaviour 24 hours a day, 7 days a week. When the Impact Offices are closed, customers can phone our contact centre who will provide immediate advice and support.

We always take firm action on dealing with anti social behaviour. This is an area where we have clear performance indicators for staff – there are 12 key target areas- and we always want everyone to be clear on the actions we are taking. We have a computer system to record and monitor outcomes and caseloads.



Where we can, we take preventative action. On Salterbeck, we have youth workers who work with young people to get them away from anti social behaviour and into more beneficial activities. This year for example, we had an arts project that brought together people of all ages to design and produce a piece of community art. The team have also developed simple agreements with young people who are misbehaving to improve their behaviour.

This year we have started to work with Family Intervention Teams that work with families to improve their behaviour to avoid tenancy action and potential nuisance.

We can do more by learning from our activities on Salterbeck and doing more preventative work. Our new Neighbourhood Co-ordination Team will be leading on this and working with customers to develop appropriate responses in neighbourhoods.

What do we need to improve?

We know that we can be more effective at dealing with anti social behaviour. We have set timescales for taking action dependent on how serious the behaviour is. Customers tell us that they want us to set clear targets on resolving issues as quickly as possible.

We need to do more to monitor phone calls to see how effective we are at dealing with complaints and see how our call handling can be improved.

We need to monitor how we deal with complaints, for example, do we perform well for all customers or are there some people who might need additional help, advice and support because of their individual circumstances, e.g. older people, people with disabilities, people from diverse ethnic backgrounds etc. This is called carrying out an Impact Assessment.

We need to learn from what we have done well and what has not worked. This will involve asking people who have been affected by anti social behaviour what they think of how we have dealt with issues.

These are all areas where you will see improvements in the service (see Action Plan).

5. Value for Money

“78% of tenants said that the services they receive from us are good Value for Money”

We have a comprehensive approach to managing our resources. This approach commences with an annual review of our key priorities through discussion within Senior Management Team, with Board Members including tenant board members, staff and residents and service users. We set out objectives in the Business Plan and the Financial Plan for the organisation. The Financial Plan balances short-term priorities and commitments, with long-term aims, objectives and financial viability.

The identification of key priorities is supported by a comprehensive budget setting process that includes all staff teams, board members and service users. These budgets are monitored on a monthly basis. Where we are making changes to services, or where we are developing new services, we ensure that our costs are right, that we have compared our costs, and that we have the money to go ahead. Then and only then will we go forward, for example we are developing a new Foyer Scheme in Kendal and we have ensured that we have full costs for the whole scheme before we move on.

In addition Senior Management Team and Board members review areas of finance that are important for the organisation strategically. In 2009, Board members reviewed the budget setting process and financial reporting process and positive improvements were introduced to provide greater clarity and benchmarking information. In 2010 Senior Management Team and Board members have reviewed Supported Housing financial information, development finance, rents and service charges to determine the most efficient use of resources going forward, taking into account the views of tenants and service users. In addition where funding for projects has been time limited Impact has reviewed its longer term commitment to theses areas in the light of available resources and service users needs, working extensively with external agencies to secure long term funding (for example securing addition resources to support continuation of the Let Go project – our project to provide support to people who have suffered domestic abuse).

Impact has a Value For Money strategy which focuses on ensuring resources are directed into priority areas. A Value For Money working group has been established to develop the strategy and to monitor progress against the VFM action plan and to embed a Value For Money culture across the organisation. In 2010 the VFM strategy sets a target of £150,000 efficiency savings. Progress against the action plan is reported to Board.

Significant progress has been made in achieving Value for money across all of Impact’s services as detailed in the examples below:

- We are undertaking a complete restructure of our Housing Management and Asset Management Teams to make them more efficient and more effective.

- During 2010 we have carried out Service Improvement Reviews on lettings, responsive repairs, voids, service charges resulting in efficiency savings.

- We have secured an additional £10m loan funding at competitive margins/interest rates benchmarked against largest registered providers.

- We have re-tendered our insurance services resulting in savings of over £100,000 compared with renewal premium proposals offered at the start of the year following the November 2009 floods.

- We have reviewed rent levels and service charges for supported housing schemes in consultation with support Solutions and have identified potential additional income in excess of £300,000 per year. We have carried out a review of customer access to offices and telephony services incorporating customer feedback into revised service levels. This will result in further savings.

- We have procured further maintenance contracts with GM Procure resulting in £35,000 savings that has been reinvested in planned maintenance.

- We have carried out internal training resulting in savings of £10,000 in the current year.

- We have secured an additional £120,000 funding to develop recycling services in West Cumbria, resulting in additional job opportunities in the community.

- We have acquired additional income from Carlisle City Council and Cumbria County Council to provide additional advice, help and support for customers living in our supported housing schemes on health, training and education. This will help our work with vulnerable people and will help us to provide sustainable and effective outcomes to support plans.

- We have set up a Service User Forum to communicate more effectively, economically and efficiently with customers. So far we have discussed how we can deliver our repairs service and maintenance services more effectively.

We believe that we can do more:

- We will identify specific areas for cost savings and efficiency gains. Value for Money targets will be set, where appropriate, on the items listed on the Service Improvement plan

- We will improve our dialogue with customers through the Service User Forum and other associated groups. We need to incorporate this into our communication plan for the rest of 2010 and into 2011.

6. How Impact is Run

Impact is governed by a Board of Management which is made up of volunteers recruited for the skills and expertise they can bring to the organisation. The Board has adopted and operates in accordance with the National Housing Federation Code of Governance; the accepted standard for Housing Associations such as Impact. In addition to traditional business skills such as accountancy and management, we also look to strengthen our board with individuals having skills and experience of particular relevance to the housing sector. Five out of eleven board positions are reserved for Tenant and Service User members and we are always keen to attract tenants to the board; if you are interested, please contact our Chief executive, Mike Muir.

The Board takes a 'risk based' approach to everything we do. This means that we have to understand the risks we face as an organisation and ensure that the risks associated with all ventures are assessed as acceptable before we proceed.

Code of Governance

Following an analysis of impact's compliance with the National Housing Federation '***Excellence in governance,*** *Code for members and good practice guide'* July 2010 edition, Board voted to adopt this as their code of governance with effect from 22 September 2010.

The reasons for choosing this as our standard are:

- it satisfies all the TSA requirements and is accepted by them as an approved code
- it accurately reflects the aims, aspirations and governance procedures that Impact practice
- Impact are a member of the NHF and trust their guidance in such matters

There is only one area of the code where Impact is non-compliant, i.e:

A4 ...Boards should have at least five members and no more than twelve, including co-optees.

Impact's rules state:

D2 The board shall consist of seven board members, or of such greater number not exceeding fifteen (including co-optees) ......

The explanation of this non-compliance is:

Impact requires the flexibility to have up to fifteen board members in order to ensure both its Lay and Residents and Service Users constituencies are adequately represented and to provide scope to strengthen the board with the appointment of co-optees to fulfil specific needs that may arise from time to time.

7. Our "Local Offer"

In addition to the improvement priorities raised in this report, we are also going to produce a Local Offer for Impact. This Offer is our way of saying that we can offer you a distinct approach to providing our services that you would not necessarily be offered by any other provider. The Offer is still being developed, but it will cover the areas as listed in our broad commitments below. As you can see, some of the content in the Local Offer builds on commitments we are making in our Annual Report. This is intentional because these are areas we believe are important to our customers.

These are our broad commitments:

- We want our customers to feel safe in improving neighbourhoods they live in.

- We want to improve our properties so that they are more efficient to heat.

- We want to ensure that we can provide aids and adaptations quickly and efficiently and within the budgets we have set.

- We want to improve our Repairs Service.

- We want people to feel that they can contact us easily.

- We want to provide as much help, guidance and support that we can to ensure that people sustain their tenancies.

- We want to ensure that all of our customers feel really involved in Impact and the work we do. We will work with anyone who wants to get involved and respect the wishes of those who do not.

We have not gone into detail on the offer because there is a Project Team of Customers and staff from the Service User Forum currently working on the first draft. This will be ready for consultation in October – watch out for the local event. Once we have got agreement the Offer will be ready to be launched in late November 2010. After that we will report regularly on what we have done and what has been achieved.

8. Our Improvement Plans for 2011

These improvements will be loaded on to our new Performance Management System and over time we can demonstrate to you what we have achieved:

Improvements to Tenant Involvement and Empowerment

	What will we do?	When will we do it by?	Who is the Lead Officer?	Resources	Comments
1.1.	Improve our information to customers on our Repairs Services.	May 2011	Bettina Hoppe Glahome.	Staff Time, Money for Leaflets etc. IT advice. Advice on accessible information.	This will include working with customers and seeing what other providers do.
1.2	Improve our information to customers on Rents and Service Charges.	December 2010.	Duncan Tilbe	Staff Time, Money for Leaflets etc. IT advice. Advice on accessible information.	This will include working with customers and seeing what other providers do.
1.3	Improve our information on energy advice to customers.	May 2011	Stephen Wilson	Staff Time, Money for Leaflets etc. IT advice. Advice on accessible information. Training (Greenways to Work).	This will include working with customers and seeing what other providers do.
1.4	Work on tailoring our services to customers.	July 2011	Duncan Tilbe	Staff Time Money IT	A detailed plan is being developed
1.5	Improve our Complaints Process.	Jan 2011	Kathleen Davison/Jane Hall	IT Staff Time	A detailed plan will be provided to Board.
1.6	More Comparative Performance Information to Customers.	Mar 2011	Kathleen Davison/Jane Hall	IT Staff Time	We are now in two Benchmarking Clubs – the Housemark Club and a local Cumbria Club. Also the Local Standards Pilot in Workington will help us to compare performance.
1.7	Improve data on outcomes of Resident Involvement Activities.	Oct 2010 onwards.	Damien Morris	Impact Assessment Forms now on SHAIP.	We will report to the Service User Forum on this.

Improvements to the Home Standard

	What will we do?	When will we do it by?	Who is the Lead Officer?	Resources	Comments
2.1	Set up dedicated Responsive Repairs Team to review and improve services to customers,	Team set up September 2010. Improvement Plans in place by November 2010.	Bettina Hoppe Glahome	IT Telephony. Staff	We are also looking at good practice elsewhere. Not all staff are in place yet.
2.2.	Improve our information to customers on our Repairs Services.	May 2011	Bettina Hoppe Glahome.	Staff Time, Money for Leaflets etc. IT advice. Advice on accessible information.	This will include working with customers and seeing what other providers do.
2.3	Customers to get more involved in working on priorities for maintenance.	December 2010	Bettina Hoppe Glahome.	Damien Morris. Resident Groups.	This will carry on as a priority and improve year by year.
	Review Responsive Repair performance and set our improvement plan	Jan 2011	Bettina Hoppe Glahome.	Resident Groups.	We will need to assess the data from previous Service Improvement Groups.

Improvements to the Tenancy Standard

	What will we do?	When will we do it by?	Who is the Lead Officer?	Resources	Comments
3.1	Work with County Choice Based Allocations	From Feb 2011	Duncan Tilbe	Staff. IT	Part of a county development that involves other housing providers
3.2	Investigate and suggest remedies for under occupation.	November 2011	Duncan Tilbe	Staff	We will need to consult on this process with customers.
3.3	Develop and deliver improvement plan for Income Management	December 2010	Duncan Tilbe and James Elder	Staff IT Good Practice Network.	This should build on existing plans.

Improvements to the Neighbourhoods and Communities Standard

	What will we do?	When will we do it by?	Who is the Lead Officer?	Resources	Comments
4.1	Carry out Neighbourhood Audits	Starting in September 2010	Duncan Tilbe	Staff IT	The audits will feed into local plans
4.2.	Improve target setting on Anti Social Behaviour.	January 2011	Duncan Tilbe	Staff IT	We will report back to the Service User Forum.
4.3	Monitor Call handling	To start September 2010, we will report to SUF after the first three months.	Jane Hall	IT	We are developing monitoring tools and we will send out regular reports to Operations Management Team and Service User Forum.
4.4.	Carry out Equality Impact Assessment on ASB and Complaints	May 2011	Kathleen Davison	IT Staff Residents	
4.5.	Review ASB with customers	May 2011	Kathleen Davison	Vision Management SNAP Survey Software.	

9. Performance Summary

Our Stock

This chart shows the numbers of rented homes we have and where they are:

General Needs Rented Housing						
Local Authority Area	**Bedsits**	**1 Bed**	**2 Bed**	**3 Bed**	**4 & 5 Bed**	**Total**
Allerdale	8	116	438	524	4	**1090**
Carlisle	3	102	260	39	6	**410**
Copeland	0	49	162	54		**265**
Eden	0	27	34	23		**84**
S Lakes		22	75	34	8	**139**
Total	**11**	**316**	**969**	**674**	**18**	**1988**

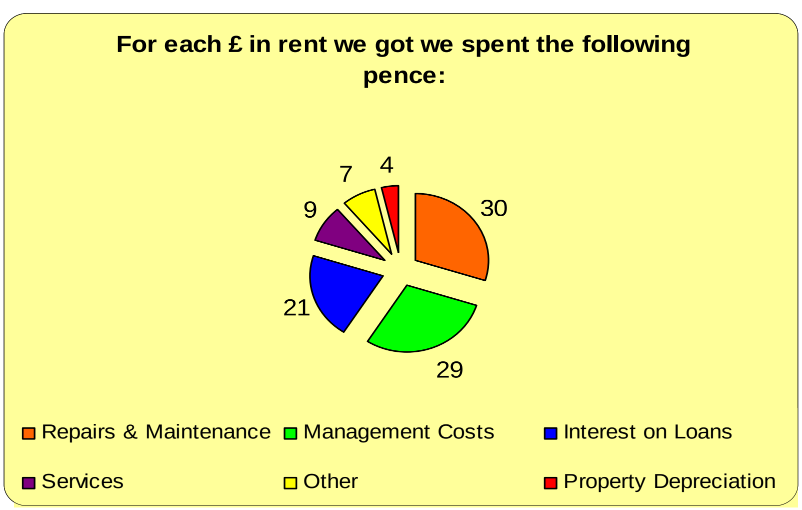
In addition we provide supported housing to 559 people. We also have student housing for 200 students, which doubles as Youth Hostel accommodation in the summer months.

Our Staff

We employ 186 staff to deliver the majority of our services. The following chart gives an idea of how these are split between different service areas, because we provide such a wide range of services. Please note that the Community Investment Services are paid for not from rents but from income generated by the services or from grants.

Breakdown of Impact Staff		
Service Area	**Number of Staff**	**% of Total Staff**
Community Investment	**72**	**39%**
Supported Housing	**55**	**29%**
Housing and Repairs	**30**	**16%**
Central Support Costs (eg Finance, Health & Safety)	**24**	**13%**
Other	**5**	**3%**

What we spend the Rents on



Key Housing Indicators

We measure performance in all of the different services we provide. In most cases we compare how we are doing with other similar organisations. Below are a few of our key measures, together with the performance that really good housing providers manage to achieve. A quick glance shows that there are some areas where our performance needs to be better, and the improvement plans we have for 2011 cover these services.

Indicator	Impact Performance 09	Top Performers	Our Performance
Tenant Satisfaction Overall	**90.5%**	**85.2**	☺
Tenant Satisfaction with Repairs	**85.7%**	**81.5%**	☺
Tenants Satisfied with the Condition of their home	**84.75**	**85.65**	☺
Tenants Satisfied their views are taken into account	**72.3%**	**67.8%**	☺
Current Rent Arrears as % of rent due	**5.3%**	**3.4%**	😐
Average SAP Rating (Energy Efficiency)	**67**	**72.9**	😐
Average Relet Time in Days	**43**	**27.1**	😐
Rent Loss due to Empty Properties	**2.2%**	**0.9%**	☹

Our Values

Meet Greatest Need **<u>Our Values</u>** We believe all should be treated fairly, with respect and dignity, and have genuine choices in the issues that affect their lives.	**<u>Our Commitment</u>** We will endeavour to house and support those people in greatest need, ensuring equality of service for all. We will deliver services that enhance people's independence. We will take on real challenges to further our values, creating opportunities and new investment.
Provide Good Quality Housing **<u>Our Values</u>** We believe that all people have the right to a decent home. People should not be disadvantaged simply through their inability to purchase.	**<u>Our Commitment</u>** We will maintain our stock to a high standard and use our resources to provide, as far as we are able, the housing that people want.
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Develop local Communities **<u>Our Values</u>** We believe in the principles of partnership, local democracy and community empowerment.	**<u>Our Commitment</u>** We are accountable to both our residents and their communities. We will help them to develop their self-confidence and to influence the services which they use.
Encourage Resident and User Involvement **<u>Our Values</u>** We value and are committed to the involvement of our residents and service users- both in planning our work and delivering our services.	**<u>Our Commitment</u>** We will consult our residents and service users on key issues which affect them. We will support their involvement in ways which respond to their needs, including user groups, residents' associations and the overall direction and of our organisation.
Work Towards Shared Objectives **<u>Our Values</u>** We work through partnership.	**<u>Our Commitment</u>** We will work in partnership with other agencies- locally and nationally, both statutory and voluntary- and in partnership with the local community.
Staff and Committee Commitment **<u>Our Values</u>** We value the differences and similarities between people. We work positively and proactively to achieve our charitable objectives.	**<u>Our Commitment</u>** We will develop a culture which values people from all sections of the community and the contribution that they can make to our work. We will develop highly competent staff and Board who have a high level of commitment to our organisation and to our shared ethos and objectives.
Environmental Sustainability **<u>Our Values</u>** We treat our resources with respect and use them with conscious thought.	**<u>Our Commitment</u>** We will use our resources in a way which minimises harm to the environment. We will actively consider new projects to help the environment.
Efficient and Effective **<u>Our Values</u>** We will deliver excellent value for money in all that we do.	**<u>Our Commitment</u>** we will prioritise and constantly review the use of our resources to maximise the benefits to our tenants, customers and local communities

impact
IMPROVEMENT THROUGH ACTION

Mission Statement

Impact is a Charitable Housing Association based in Cumbria.

Through Partnership, we serve local Communities.

We strive to meet Greatest Need.

To do so, we provide high quality Community Investment, Housing & Support.

Our Head Office is: Nook Street, Workington, Cumbria CA14 4EH. Tel: 03448 736290
Email: enquiry@impacthousing.org.uk Website: www.impacthousing.org.uk

**For Type talk users please prefix 18001 in front of the number you are calling.
We can provide this information in large print, Braille, other languages or audio.
Please – just ask.**

Industrial and Provident Society Registration No.21411R. Impact Operates as a Charity.