



Rooftop
Housing Group



Annual Report to Residents 2021-2022



Foreword



Group
Chair
**Sally
Higham**

This is one of the toughest times in our history and we are all feeling overwhelmed by the reports of world and UK problems. However, we cannot influence the wider world around us - or even the media with its relentless scary stories - we can only focus on and influence the part we operate within.

Rooftop is a solid and caring organisation focused on providing high quality affordable housing, and is an essential provider during difficult times.

I grew up in social housing and remember very well the problem of the whole family trying to find 50ps for the electricity meter - it was a greedy machine and the daily stress for my Mum and Dad still lives with me now.

The Rooftop Board care very much about the people we house.

We will continue to do our best to support the Rooftop team to provide much needed homes, and services to the families living in Rooftop homes who are facing today's daily struggles.

Welcome



Group
Chief
Executive
**Boris
Worrall**

The last year has again presented many challenges for local people, as well as Rooftop...

As the global pandemic came to a close we continued to work through the UK's departure from the European Union. The Russian invasion of Ukraine has also compounded a cost-of-living crisis. Our job is to find ways through those challenges, to deliver what customers need and deserve.

In the middle of this turmoil, the 180 people who work at Rooftop have done their very best to respond to customers. We re-opened our refurbished Evesham reception as soon as we could in February, because we wanted to welcome customers back and ensure customers could talk to us directly again.

We have also worked tirelessly with our contractor Platform Property Care to tackle a build-up of repairs which came about during the pandemic, and was made worse by labour and skills shortages. We recruited extra staff to the repairs and reception teams to ensure we could answer the record numbers of calls from customers.



Our aim is to ensure that at least 9 out of 10 customers are satisfied with the service we provide. However, we saw satisfaction dropping to 81% last year, although repairs satisfaction at 85% was close to our target.

We've had views from more than 800 customers about what matters most to you, and focused more of our time, money and resources on areas like tackling antisocial behaviour, repairs, and investing in your home; the things you told us were most important.

Our biggest challenge has been – and will remain for some time – dealing with the record number of repairs requests we receive, and ensuring that we get back to the target timescales which we know you expect and deserve.

There are no easy or quick options, and I want to apologise to those customers who waited too long last year for a repair. Addressing this is my number one priority - but it will take time.

While I have rightly focused on the challenges and areas we need to improve, it's right too I think to say how proud I am of the work that we do, and of my colleagues at Rooftop. Day in and day out, we help hundreds of people in so many ways.

Thank you for bearing with us this past year. My goal is to improve the homes and services we provide. To be a landlord of choice for you, our customers.



Customer Voice



In April we asked you what your priorities for us were. We were delighted by the level of feedback, and it's clear from the nearly 800 responses that maintaining and repairing your home, environmental issues and ASB are your top priorities. We are using your feedback to help make Rooftop better.

Priority 1

Modernising existing homes

69%

Top 3 priority

Priority 4

Dealing with ASB

25%

Top 3 priority

Priority 2

An excellent repairs service

51%

Top 3 priority

Priority 5

The security of your home

23%

Top 3 priority

Priority 3

Going 'Green' - energy, insulation etc.

36%

Top 3 priority

Priority 6

The upkeep of communal spaces

14%

Top 3 priority

What we are doing



Every month we survey around 200 Rooftop customers and ask how we did across a number of areas.

Overall 81% of our customers were very or fairly satisfied with the service they had from us. We are disappointed with that result - our target is 90% - and we are investing time and resources to make our repairs service and the way we communicate with customers better

Rooftop was one of the first housing associations to sign up to the National Housing Federation "Together with Tenants Charter", this charter said how we would work with you to make sure we are acting in your interest and that we are working together.



We have launched our Customer Charter. This makes it clear what our customers can expect from us.

We have recruited a Customer Experience Manager who will champion our customers' needs, and develop a consistent and high-quality approach to customer service and how we deal with complaints. Soon, we will be asking you to help make the service improvements that we need to. You can help us with our tone of voice and customer service training for the teams you talk to.

Our new Customer Charter outlines our commitment to you to provide a quality service, with opportunities for you to get involved and influence how we provide services.

Our new Customer Engagement Framework provides several opportunities for you to be involved in a way that suits you.





What's new this year?



Our priority is launching a Customer Engagement Panel and strengthening our Customer Scrutiny Panel (REP)





Customer
Excellence
Panel
Chair
**Lindsey
Hendry**

Being Involved



The Resident Excellence Panel (REP) is an independent group of customers that work with Rooftop to review service areas, make recommendations, and improve things from a customer perspective. This is an important function in enabling Rooftop to meet the consumer standards as required by the Regulator of Social Housing.

The REP follow a three year programme of scrutiny reviews. We continued during the constraints of the COVID-19 pandemic (some of which are still with us), working virtually when needed.

In May 2021 we finished the Repairs Right First time review, and a report along with recommendations for improvements was presented to the Audit and Risk Committee.

The next review was Service Charges, satisfaction figures and feedback on Service Charges from Rooftop customers was gathered. Telephone surveys were also made to understand the trends behind dissatisfaction with the Service Charges. We interviewed staff members from Neighbourhood and Finance teams, and also scrutinised procedures. The Service Charge review has now finished, with anomalies being found and new procedures recommended. Some have already been implemented such as a leaflet explaining the Service Charges you pay, which was sent out with the Rent Increase letters. We are hoping that in future more detail will be added to these letters.

During October the REP reviewed their Terms of Reference.

We have started the next review which is on Antisocial Behaviour, and have started interviewing relevant staff and reading policies and procedures. We have also been helping to review the Customer Charter and the Customer Voice.

In 2022 we have carried out some important work reviewing Rooftop services and making recommendations for improvements.

The work of the REP is invaluable for Rooftop, and we do not take for granted the time and commitment that each member gives. We are on the lookout for new REP members, so if you are interested or would like to learn more, please contact Emma.cornock@rooftopgroup.org.



Complaints

Compared to many other similarly sized housing associations, we have a low number of complaints every year. We had 51 (Stage 1) formal complaints made during 2021-2022. Seven of these went to Stage 2 (the appeal stage).

Stage 1
complaints

51

Stage 2
complaints

7

A Service Request is:

When we have not given a service we should have.

When a customer feels the service we have given is poor.

Our chance to put things right first time.

Stage 1 Complaint is:

When we have not put things right first time.

When we have continued to not give a service we should have.

When a customer feels the service we have given is continually poor.

Our chance to formally apologise, and resolve the issues.

Stage 2 Complaint is:

When our resolution at Stage 1 is not satisfactory to the customer.

Our chance to consider the customer's position, review our handling of the complaint at Stage 1 and either uphold the decision at Stage 1 or offer additional resolutions.

Housing Ombudsman

If a customer is not satisfied with the investigation or outcome of their complaint at any point in the process, they may refer their complaint to a Designated Person for local resolution or to the Housing Ombudsman Service.

In total, there were 1,000 service requests during 2021-2022. Fifty-seven percent of service requests were about repairs and 25% about housing. Another 8% of service requests were about rent and service charges. These three areas made up just over 90% of all service requests.



587 Service requests about repairs
18 Stage 1 complaints



251 Service requests about housing
15 Stage 1 complaints
2 Stage 2 complaints



75 Service requests about rents and service charges
12 Stage 1 complaints
4 Stage 2 complaints



62 Service requests about planned works
2 Stage 1 complaints
1 Stage 2 complaint



25 Service requests about development
4 Stage 1 complaints

We are listening

When you complain about our services, and show us that there is a problem with what we do or how we do it, we make changes.

You said...

You are unhappy about poor communication, or a lack of communication.



We did...

We are are running customer service training and we are talking about communication issues in team meetings and colleague update meetings.

We are introducing new bi-monthly themed customer bulletins covering specific themes that you have told us about.

We have developed a communications plan to tell customers what we are doing about the repairs backlog.

We have recruited a new Customer Experience Manager who will promote good practice and consistency.



You said...

That you do not feel supported by your Neighbourhood Officer when you have to deal with Antisocial Behaviour (ASB).

We did...

We have recognised that we were under resourced and have recruited a new Tenancy Enforcement Officer who is dedicated to tackling the most severe ASB.

Several of our Shared Owners have complained about repairs and alterations to their home. In most cases Shared Owners are completely responsible for repairs, and in some cases can't extend or alter their home.

We are looking at what the "best practice" is in this area so we can make sure we are clear about the rights and responsibilities of Shared Owners during the purchasing process, and that Shared Owners understand those rights and responsibilities.

During the year, some complainants did not feel that we kept them up to date with progress on their complaint.

All customer facing staff are being re-trained on the complaints policy and process in the Autumn. Part of that training focuses on regular communication with customers.

Your feedback helps us continually improve



Repairs

From March 21 to April 22 COVID-19 significantly impacted our ability to complete repairs with only emergency and urgent works being prioritised. Following lockdown this resulted in an increase in demand and a backlog of repairs from the lockdown period; in addition to this we have had a nationwide shortage of qualified tradespeople, increase in costs and limited availability of materials.



We understand that customers are frustrated with this, and we're working hard to resolve it as soon as possible. We are working in partnership with Platform Property Care to prioritise this work and apologise for the delay.

The new MyRooftop App and web portal has been launched that helps you request repairs 24 hours a day 7 days a week and the next version of that will have the chance to choose time slots for your repair. Our contractor is also using video calling and video diagnostics to reduce the time spent and the number of visits that some repairs need, so you get a better faster service.





Keeping you safe

This year we have continued to work hard to keep you safe. We have moved to five yearly electrical safety checks, down from 10 yearly.

In the next year, we will be working closely with you to create a Building Safety Strategy that will outline how we will work together to continue to keep you safe.

So far this year (as of September 2022) we have achieved 99.89% on our gas service checks, and 97.4% on our electrical safety checks.

4704

Gas service
checks

46

LPG
checks

69

Communal
electrical
checks

1404

Electrical
checks

44

Communal
water checks

88

Solid fuel / oil
checks

98

Communal fire
checks



We achieved...

100%

Communal fire checks
Communal water checks
Communal electrical checks
LPG checks
Solid fuel / oil checks
99.73% Gas service checks

Building safety

Because your home needs to be a safe place, we are improving the way we work on building safety.

So that we can offer a better building safety service we will inspect all of our properties and then put them into different **“risk”** categories.

Risk sounds scary, but it isn't – it's a way of seeing how much work we need to do to keep you and your home safe – for example, if you have a gas supply you will need an annual gas safety check and a five yearly electrical safety check, but if you only have electricity you only need a five yearly check so both homes will be in different “risk” categories.

When we have inspected all of our homes we will let you know what safety work your home needs, and we will communicate with you about when that work needs carrying out, so you know what to expect.





Supporting your community



You have told us that tackling **Antisocial Behaviour (ASB)** in your communities is a priority, and we have listened.



We have introduced a new dedicated Tenancy Enforcement Officer who will deal with high level ASB cases and follow them through to completion.



Your Neighbourhood Officer will still deal with neighbour nuisance and other more easily monitored ASB. They are supported by the Tenancy Enforcement Officer if ASB continues.



We have a very close working relationship with Police Neighbourhood teams. We work with them to reduce ASB and take legal enforcement action where it is needed.



What's important in your community?

We have been asking what your priorities are for your local area. That way we can work together to make sure that our services match your needs. This is what we call a Local Neighbourhood Plan - what is right for you and your community.

We are working with two of our communities, and we will work with our others over the coming months.



Community Champions

A community champion is someone who lives in one of our homes and who helps us look after the place where they live. They will tell us about problems and help other people understand what we are doing.





Supporting you

The people that live in our homes are experiencing the worst cost of living crisis in recent memory. Many of the people who live in our homes are on low incomes, and both in and out of work benefits. We want people to be able to stay in our homes. We are launching a new Tenancy Sustainability team with a new Money Advisor to support you with money advice and whose aim is to prevent tenancies from failing.

Last year we saw more people needing help from our Money Advice team. Our two advisors helped 1940 people get £3.4 million of additional welfare benefits. We want to do more to help, by offering access to grants, and money saving and energy advice.

They will help deliver sustainable and successful tenancies that enable people to thrive, enjoy a better quality of life, and live in stable, strong and thriving communities.

1940
people got
money advice

£3.4m
extra money

382
fewer people
in arrears

£369,485
less money
owed to us

We aim to support people who live in our homes and their families who are finding it hard with the increased cost of living, and we are working with internal and external partners to keep families in their homes.

We changed our approach to rent collection by focusing on quality conversations with customers, listening to understand reasons for arrears and providing solutions to help, and this has been positive.

Our team have been using technology to prioritise who needs our help and to get in touch with people before they get into trouble. Because of this we had 382 fewer people in arrears at the end of the year compared to the start, and we saw arrears drop by £430,000.

You can now see your rent statement, make a payment, and contact the Income team about your rent all through the Rooftop web portal and app, 24 hours a day 7 days a week. Need to know more? Go to the Rooftop website and click on Resident page at the top.



Your stories...

Barbara contacted Rooftop because she was really worried about increasing costs. Barbara was already struggling with a low State Pension, with declining physical and mental health issues, and these concerns were increasing her anxiety. Our Money Advisor suggested she look at Attendance Allowance, a Benefit she was eligible for, and our Advisor ordered the form that she needed, then asked Barbara to call back once the form had arrived.

Our Money Advisor and Barbara completed the form together. The results didn't come back instantly, so there was a period where Barbara continued to worry, but when the decision came back, Barbara was awarded the Higher Rate of Attendance Allowance which is £92.40 per week. She also received a back dated payment of £800.

Receiving this meant Barbara was also entitled to £68.88 a week of Guaranteed Pension Credit, which in turn increased her Housing Benefit, so she qualified for 100% Council Tax Support.

Barbara used to count every penny she spent because she was so worried, and for the first time in years, Barbara has been able to relax. She now knows she can afford to cover her bills and make sure she is looked after.

We know how much anxiety money worries can cause, so Rooftop's advice isn't just about money. It's about living a better life.



Phil was very badly behind on his rent, and he was being taken to court.

He refused to answer calls, visits, and letters from our Income Officer, so, we referred him to our Money Advisors.

Our Money Advisor made contact by email and offered support, and agreed a convenient time to call.

When Phil answered he admitted he was finding it hard to come to terms with his debt, and he was worried he may lose his home. He was trying to ignore the situation. He explained he also had arrears with Council Tax and a credit card.

Phil was also finding it hard as he was caring for his autistic son. His money wasn't lasting the month, he rarely had enough food in the cupboard and was struggling with gas and electric bills. As soon as we found this out, we arranged for two food parcels to be delivered, and because of the family's health conditions, credit was put onto his gas and electric meters, a payment plan arranged, and gas checks completed. Phil hadn't wanted to keep his gas check appointments because he was so scared about his debts, but safety is vital and we reassured him that checks are necessary and it would be ok.

The Council Tax team now know about Phil's situation and a payment plan has been set up, and he's applying for the Big Difference Scheme to help with his water bill. Phil was really surprised by how much help is out there!

He now contacts our Money Advisors regularly and is no longer scared about contacting us. Phil knows that we are here to help, we don't judge, we want to make things better.



Investing in your home

It is important to us to provide you with a quality home and therefore plan investment to ensure your home meets the Decent Homes Standard. In addition to this we build more homes to support providing affordable homes in our communities

5

Bungalows

14

Flats

97

Houses

1

New h

27%

Social rent

33%

**Shared
ownership**

40%

Affordable rent

11

new schemes

48%

EPC Band B

52%

EPC Band A

With 266 affordable homes. Of these, 43 homes are one for one replacements for homes sold through the Voluntary Right to Buy West Midlands pilot back in 2019.

16

homes

167

new kitchens

84

**new
bathrooms**

82

**electric
heating
upgrades**

265

**new gas
boilers**

61

external doors

9

new roofs



Keeping you warm

Rooftop continues to invest in measures to reduce our environmental impact. We have found that improving the energy efficiency of our homes is the best way to reduce our carbon emissions and save our customers money.

This is a big area of focus for us over the next few years.

In 2021-2022 we have continued to install a series of energy efficiency measures in our homes, including upgrading insulation, providing 57 homes with PV Panels (solar energy generation) and converting 40 off-grid homes from electric to gas heating.

We also used a company called Cenergist to carry out over 1600 EPC Surveys in our occupied homes to determine the energy performance of our housing stock.

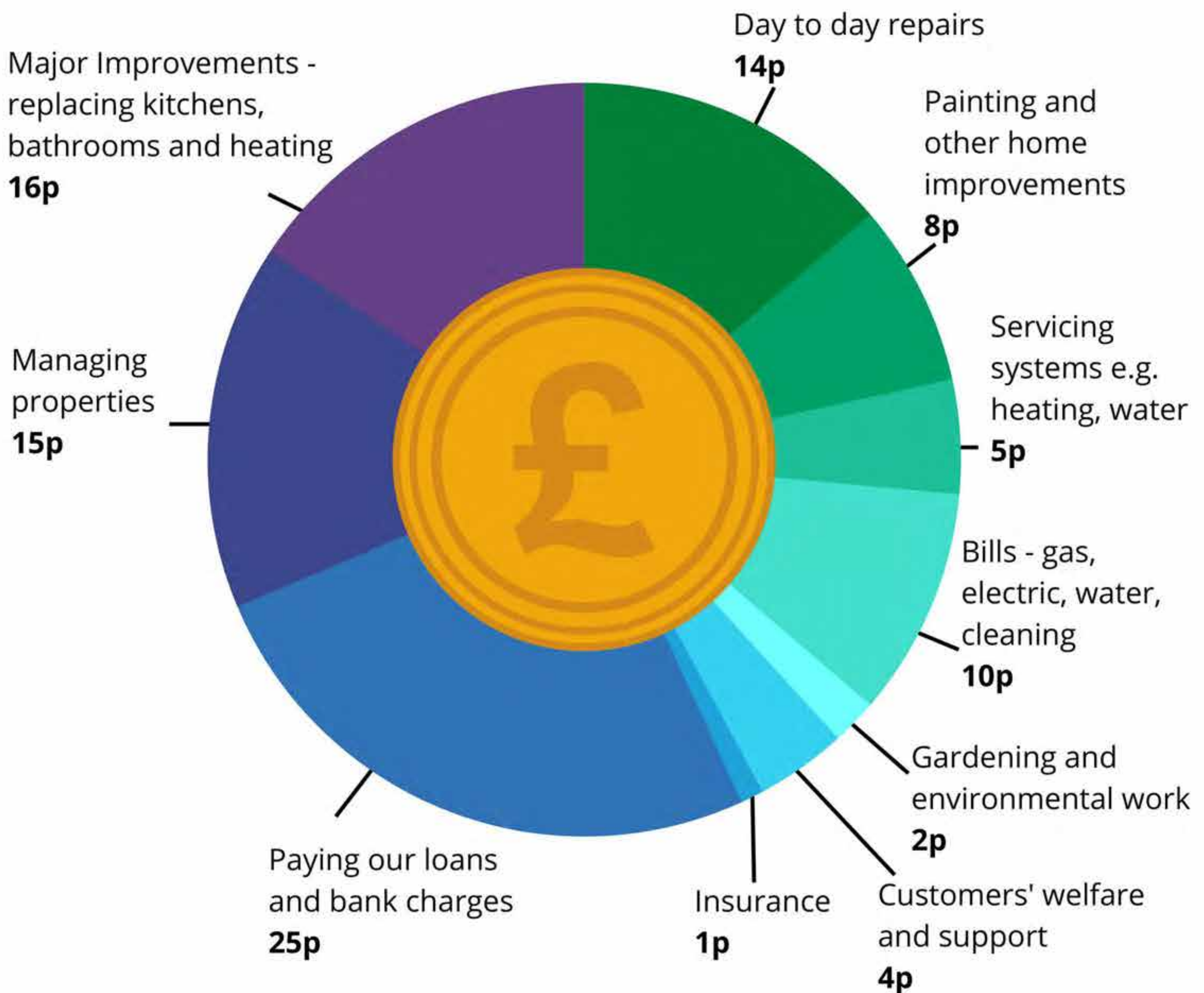
The year ahead: We will use the data collected from the EPCs to plan a programme of energy efficiency works to bring as many homes as possible up to EPC Band C by 2030. We are currently delivering several eco-programmes and upgrades which are expected to result in 125 homes moving to an EPC Band C in 2022-2023. We are also preparing bids to secure additional funding so that we can deliver further improvements to qualifying homes as soon as we can.



How we spend your money



Out of each £ we receive from you in rent, it is spent on...



Value for money

We know that we have to make sure that everything we do gives good value for money. We are judged against the regulators Value for Money Standard 2018, and the Rooftop Housing Group Board make sure we keep to it.

Some of the ways we make sure we keep to the Value for Money Standard...

Sold three schemes which were either outside of Worcestershire and Gloucestershire or that were uneconomical to bring up to our Rooftop Living Standard. This generated a surplus of £1.2 million which can be reinvested into our core area.



Looked at our partnership with Platform Property Care to make sure we are making the savings we should from being in a "cost sharing vehicle".

In November 2020, we finished looking at what savings were made and concluded that the partnership still gives the best value for money.

We have now started a joint project with Platform Property Care to review performance and look at how we can be more efficient. This will include an independent review in 2022-2023, so we can be sure we are offering the best value for money.

In 2021-2022, we introduced software which has helped us identify arrears better, offer help to those in arrears, and helped by making automated phone calls.

Along with an increase in staffing levels, the level of arrears has reduced by £430,000 with overall rent collection at **102.2% for the year, which means our arrears are reducing.**

The Income team is now well equipped for 2022-2023, to address the challenge of cost of living pressures on our customers and offer help and support to pay their rent.

"Voids" or empty homes, cost us money for every day they are empty - a comprehensive approach has been taken to addressing void performance. We have now improved voids in general needs and older people accommodation.

A specific approach for targeting Extra Care void challenges is in place, through the Voids Action Plan. Despite these actions, **void loss for 2021-2022 was £734k over budget, compared to £333k in 2020-2021. This will be a key area of focus in 2022-2023.**



How we are regulated

Every registered provider of social housing must adopt a recognised way of being managed. This is a rule from the Regulator of Social Housing. At Rooftop we follow the National Housing Federation's (NHF) Code of Governance to make sure we are doing things in the right way.



In 2020 the NHF looked at the Code to make it more people and customer focused.

This showed how important it is for the Board to take a lead on the culture of the organisation, and to make sure that fairness, diversity, and feeling included is given a real focus. It can evidence how our customers can influence the decisions being made that affect them directly.

The Code has four principles: Mission and Values; Strategy and Delivery; Board Effectiveness; Control and Assurance.

Each principle has a set of rules which we must judge ourselves against each year, to prove we meet them, or explain why we don't. We have just finished the yearly self-assessment, and we fully comply with the Code.

We also need to check ourselves against the Regulator's seven standards for registered providers. These tell us exactly what the Regulator needs us to do to make sure we stay in a strong financial position, look for value for money in everything that we do, and that we take care of the people that live in our homes. We make sure that they live in safe, decent homes and are given opportunities to be involved. We are open about how we make choices which involve you, and we will listen to your views.

Every year the self-assessment, which is approved by the Boards, confirms we have full compliance with the Regulator's Standards.

In 2020 Rooftop retained the highest possible rating from the Regulator of Social Housing





If you would like this report in a language other than English, or another format please get in contact

Telephone on **01386 420 800**

Email at **enquiries@rooftopgroup.org**

To email staff use
first name.last name@rooftopgroup.org

Using the **MyRooftop app**

Using the **Rooftop web portal** on the Rooftop website
www.rooftopgroup.org

Write to
Rooftop Housing Group
70 High Street
Evesham
WR11 4YD

Or talk to your Neighbourhood Officer



Rooftop
Housing Group