

# Annual Report 2016-17



#BuildingOurFutureHPG

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## Housing Plus Group members







**Watch a film about Housing Plus Group,  
featuring our residents, staff and partners.**



# Welcome

When the new Housing Plus Group was formed last year, we said that it would be a stronger, more effective organisation striving to do more for customers in Shropshire and Staffordshire and we don't make promises we can't keep.

We were confident that as a larger, stronger group we would be able to deliver on our commitment to provide the best possible homes, care and services for people and communities.

However, during the busy preparations for the launch of the new group and the big changes that have followed, we thought that there might be some short term setbacks.

So at the end of an historic year, we are really pleased not only to have excelled in a series of national awards but also to have met or exceeded our service targets to customers.

These include building more homes than we said we would, reducing our rent arrears, spending millions of pounds on improving our existing homes as well as expanding care services.

As our organisations joined together, learned more about each other and worked hard to integrate services across Staffordshire and Shropshire, we never let

our standards slip on the work that we do every day.

We are proud to be a strong local organisation, supporting customers in our 12,000 homes and employing over 600 people. The fantastic achievements of the last year underline our unshakable commitment in what continues to be very challenging economic circumstances for individuals, villages and communities and for housing associations across the country. Welfare reform continued to hit households but through education, proactive support and innovation we've been able to minimise their impact.

Looking to the future, we are preparing to build our new head office in Telford which will further improve services for customers and reduce our operating costs.

We will build even more new homes thanks to a diverse development programme and we will enhance the productivity and performance of our award-winning maintenance and repairs service. We will also further expand our care services.

Together, we have ensured financial resilience with strengthened capacity to continue to grow and we will keep on driving out the value of the merger for the benefit of our customers.

**Rolf Levesley**  
Chair, Housing Plus  
Group Board

**Sarah Boden**  
Chief executive



# Our vision and values

As part of a new group, we have a new vision to share with you.

It sets out our ambition and purpose in the simplest possible terms.

***Our vision is to be an excellent provider of homes and services***

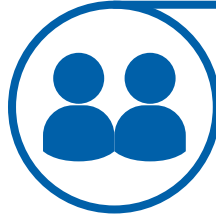
Our values are the heartbeat of our organisation. They are what sets us apart, underpinning our culture and helping to ensure that each of us takes personal responsibility for delivering excellence at every opportunity.

These are the values shaping the decisions we make, the services we provide and the relationship we have with our customers.



## Trust

Making sure we communicate and act with respect, honesty and integrity



## Partnership

Working collaboratively to excel



## Innovation

Learning and changing to continuously improve



## Accountability

Being transparent and responsible for our actions and performance



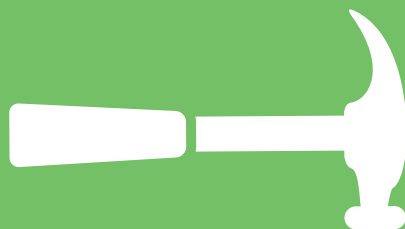
## Inclusiveness

Respecting and valuing diversity

# Our highlights



**100%**  
of our home improvement  
projects were within budget



We said we would fix **84%** of our responsive repairs in a single visit.

We achieved  
**90%**



Nearly  
**90%**  
of our queries were  
resolved in a single contact



**89.7%**  
of customers referred to our  
employment and money  
advice team were  
successfully supported  
against a target of **80%**



We said we would keep  
rent arrears down. They fell to just  
**0.94% in Shropshire**  
and  
**1.34% in Staffordshire**  
our lowest figure ever





[www.severnsidehousing.co.uk](http://www.severnsidehousing.co.uk)

 SevernsideHousing

 @severnsideha



South Staffordshire Housing Association

[www.ssha.co.uk](http://www.ssha.co.uk)

 @ssha\_tweets



We invested  
**£22 million**  
 in building 200 new homes  
 for 700 people



**Over 500 people**  
 were employed by local developers  
 building our new homes



Sustainable communities officer Edge Abboh

Neighbouring housing associations  
 Severnside Housing and South  
 Staffordshire Housing Association were  
 drawn together by a shared commitment  
 to their communities. Together we are  
 even better at delivering quality homes  
 and services to thousands of customers.

Over the last year, we have focused on  
 three key areas:

1. Building more new, high-quality homes to meet ever-increasing demand.
2. Continual improvement in services including enhancing and expanding our innovative Fair Landlord policy and developing our customer communications
3. Protecting income during continued welfare reform, including supporting residents to become more resilient to changes and enhancing their skills.

**1. Building more new homes**

During 2016-17, we invested over £22 million to provide 200 new homes for more than 700 people, meeting the specific housing needs of local communities.

In the centre of Shrewsbury, Severnside Housing built Glebe House, Abbey Foregate. Constructed on the site of a former plumbing business, it provides 27



Junior Groves enjoying a Severnside event



**1,080**

new tenancy agreements  
 were signed during 2016-17





## Social return on investment

A number of studies have been undertaken measuring the social return on investment of one of our developments in South Staffordshire. This included looking at how it contributed to the local economy.

££££££££££££££££

For every **£1** invested in the construction of the new development, **social return** added up to **£8.54**

large two bed apartments, built over three floors, with ground level parking and views of the abbey.

We have invested £5.7 million in building 40 stunning new homes in Baschurch, set amongst some of Shropshire's finest countryside. Ten of these properties will be available to tenants of Severnside Housing with revenue received from selling 26 of the homes, along with the income from the market rent of four of the properties, helping to subsidise the provision of more affordable housing.

Around £1 million was spent on building ten homes in Brook Close, Condover, for local people, marking a group investment

of £20 million in new rural housing in Shropshire and Staffordshire over the last five years.

In Bilbrook, Staffordshire, the team constructed an adapted bungalow for wheelchair user Debbie Bryan who had been confined to two ground floor rooms in her previous home.

As well as being easy to access, Debbie's new home features extra-wide doorways and plenty of turning space in every room. "It's brilliant, even better than I hoped. I've got my independence back," says Debbie.

Also in Staffordshire, we are building River View. This £6.7 million development will provide 41 contemporary retirement living

apartments for people aged over 55 within easy reach of the thriving market town of Penkridge. Twenty-eight apartments will be available through SSHA with the remaining 13 available to purchase via shared ownership.

### S3 development consortium

Launched in 2014, the S3 development consortium is a partnership involving our two housing associations. During 2016-17 it secured £391,000 of social housing grant funding from the Homes and Communities Agency to provide 52 new affordable homes.







Danielle and her son Eli



# Danielle Harrison

Danielle found herself only a few steps away from being homeless.

**It is said that each of us is just a few steps away from homelessness. Danielle Harrison certainly didn't expect to find herself in that position with a new baby, on Christmas Eve.**

Danielle had looked forward to having her baby in Penkridge, the village where she herself had grown up. She and her husband moved from Cornwall before the birth and in August they welcomed little Eli.

"I was poorly after having Eli and wasn't able to work. Things were difficult and then my marriage broke down. On Christmas Eve, Eli and I were homeless. I had no idea what to do. I searched for emergency accommodation on Google."

Danielle and Eli spent their first Christmas together in a B&B.

"In the new year, South Staffordshire Housing Association helped me move into emergency homeless accommodation. A few weeks later they told me about this flat in Penkridge. We moved here in March. SSHA stepped in when I needed help. They have been so good, not just with providing a home but offering help and advice about claiming benefits.

"I never saw myself as someone who could be homeless. I was working; I had a husband and family. Now I feel so lucky. I've got a secure home and stability for Eli, who has his own bedroom. This isn't just somewhere to stay, it's our home."

***"This isn't just somewhere to stay, it's our home."***

With experience in the ambulance service and as a support worker, Danielle is keen to get her career back on track.

"I've always worked and I had planned to go back to work after having Eli. I want to provide for us both and eventually, for us to be able to move into our own home. I've got breathing space; time to plan. Next Christmas I want to be able to say: 'It's been a tough year, but look at us now'."





## 2. Continual improvement in services

### Fair Landlord policies

South Staffordshire Housing Association introduced innovative Fair Landlord policies to provide a decision-making framework for charges, spending and investment in an era of austerity, welfare reform and government imposed rent reduction.

Fair Landlord policies ensure that the association works to benefit the majority of customers. Results have included:

- Effective action to address Anti Social Behaviour (ASB)
- Tighter control on costs where spending benefits a minority of customers
- Redistribution of resources to invest in home improvements and the development of new homes for local communities.

Fair Landlord policies have also benefited the business. Greater financial resilience means that Housing Plus Group has been able to continue building new homes and investing in its housing stock where other housing associations have had to make deep cuts in services.

After its very successful launch in Staffordshire, Fair Landlord is now being rolled out across Shropshire. Housing Plus



Fair Landlord meant Sharon Davies from Staffordshire had a new kitchen fitted



Residents like Victoria Williams from Condover in Shropshire will benefit from Fair Landlord

We are saving  
**£600,000 per year**  
to invest in additional home improvements and maintenance



Thanks to Fair Landlord  
we're investing



in home improvements

Group has also been invited to act in an advisory role to the wider social housing sector by introducing Fair Landlord principles to other housing leaders.

## Customer services

Customer service is changing. The group wants to provide answers and information that customers need with a single call or email. So, rather than asking them to leave a message or call back, advisors will try to resolve queries straight away. Teams from Shropshire and Staffordshire will be coming together to provide the same services to customers wherever they live. Once we have reached this point we will be introducing new ways for customers to contact us, including options to access advice, log repair requests and more through our website 24/7.

## Let's Talk

Housing Plus Group offers a range of different ways for customers to help shape the services we provide through Let's Talk. Three customer panels covering communications, scrutiny and complaints and compliments, look in detail at different parts of the Group's work and reports to the board of management. Nineteen customers representing Severnside Housing and SSHA work on the customer panels, and there is a recruitment campaign to encourage more people to get involved.

"I have loved everything about being involved in the running of my housing association as a customer," says June Jones, chair of the customer panel for complaints and compliments. "Most importantly, I know that we have been heard and that things have changed as a result of the special insight that we can offer as customers. We have a say in the way that homes and services will be provided for the future of our own communities."

Along with our customer-led panels, we also carry out customer surveys which help give us a real insight into whether we are delivering great services. They also help us improve the way we work.

## Neighbourhood Standards Agreements

Neighbourhood Standards Agreements are drawn up in partnership with local agencies and all residents who live in a community — both customers of the group and neighbouring residents.

These agreements develop and encourage greater individual and community responsibility in the areas in which they have been delivered, as well as fostering greater cohesion between tenants and other residents.



Customer service advisor Kate Piper

We answered over  
**154,000**  
calls from our customers



**13,433**  
customers visited our  
reception in Shropshire





SSHA tenant Joanne Sheldon

### 3. Protecting income

We identified threats to both our income and the income of our residents with the most significant being ongoing welfare reform. We invested in innovative solutions to help educate and support residents to cope better with changes as well as making them more resilient by enhancing life opportunities. These measures ensured our rent arrears fell to historically low levels and, crucially, the number of evictions also reduced.

#### Enhancing skills

Our inspirational Learning Programme is in its seventh year in Shropshire. This programme offers a diverse range of courses suitable to everyone, regardless of age or ability. In 2016-17, the programme supported 454 sessions attended by 209 people. The programme was recently relaunched to focus on five strands; courses, grant funding, 1-2-1 support, job clubs and drop ins and work placements.

The group believes that it should promote digital engagement to help people get online for things like understanding and completing benefits applications and getting a better deal on utilities. Free access to Wi-Fi and computers is provided at its Digital Dens. Last year an amazing 1,172 hours of customer support and access to the internet were provided, with



**24 young people** received life skills support through work with the Prince's Trust and Wolverhampton College



**95%** of people rated their course **good or excellent**



Ruby Fathercolt and Trevor Thorold at one of our drop ins

**1,172 hours**

of customer support and access to the internet were provided at our Digital Dens



**209 people**

attended our training programmes



**400 people**  
gained learning  
certificates through  
Digital Dens and  
**23 achieved**  
City & Guilds  
qualifications



**£265,000**  
of lottery and European  
funding is helping people  
get back into work



Teenager Ben Powis was supported by our work with the Prince's Trust

more than 400 people gaining learning certificates and 23 achieving City & Guilds qualifications.

### Creating job opportunities

Sevenside Housing runs its Job Clubs within its Digital Dens in Shropshire, helping people update their CVs, search for jobs and prepare for interviews. Last year more than 1,100 attendances were recorded at the Job Clubs and 14 people found employment as a direct result of the support they received.

In Staffordshire, SSHA is a partner in the highly successful Work Clubs scheme, which supported 433 people during over 2,000 sessions with 52 people gaining employment. Work Clubs provide one-to-one career coaching, confidence building sessions, help with interview techniques, signpost to local support services and free access to the internet for job searches.

Job-seeker Jim has been using his local Work Club in Wombourne. He says: "Everyone you need to see is there, in one place, ready to help you. I'm getting lots of help applying for jobs and am also looking into voluntary work. I would recommend Work Clubs to anyone."

In 2017 Sevenside Housing and South Staffordshire Housing Association

together attracted grants of £265,000 to support projects targeting people seen as furthest away from employment. The grants came from the Building Better Opportunities programme funded by the Big Lottery Fund and the European Social Fund.

The group provides work experience and placement opportunities in partnership with the Job Centre and also works with the Prince's Trust and Wolverhampton College to help young people aged 16-25 complete a 12-week programme turning around their lives. Of the 24 people who completed the programme last year, nine were tenants and nine young people were able to get a job following the course.

Helping people into employment, no matter their age, benefits the business as well as individuals and the wider community. Customers in employment are not subject to the reduction of income posed by welfare reform and the benefit cap. They can, in time, staircase up to one of the other housing options provided by the group including market rent, shared ownership or outright ownership, improving access to affordable housing for people and families in need.





**973 customers**

were supported by  
our money advice team



Mr and Mrs Tillotson outside  
Glebe House in Shrewsbury

## Money advice

Sevenside Housing and South Staffordshire Housing Association employ dedicated teams to help residents reduce debt, maximise their income and budget effectively.

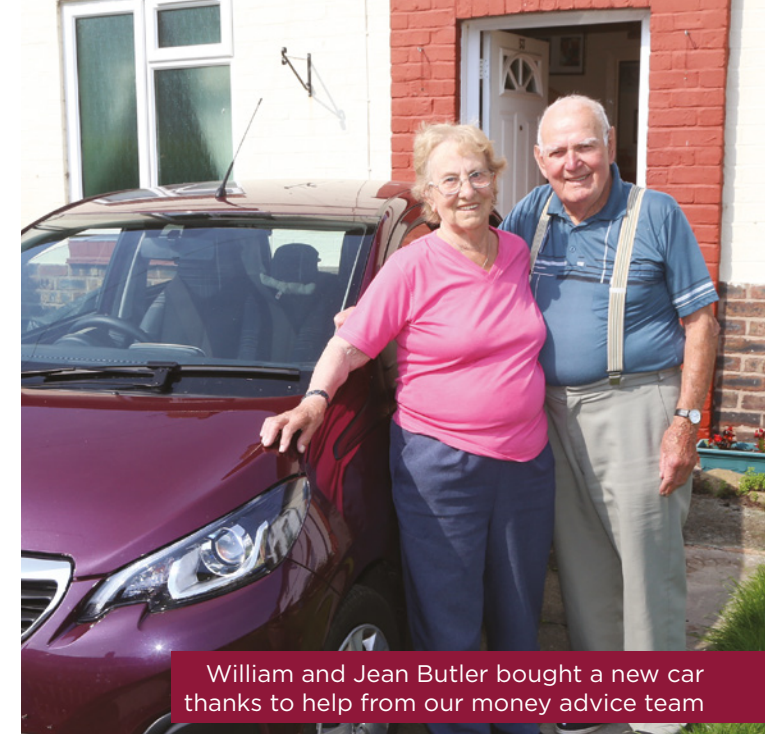
The teams make a big contribution to the lives of residents and by helping customers to prioritise bills they reduce rent debt, the threat of eviction and local homelessness.

In Shropshire, there were 399 referrals and tenants were helped to secure £720,000 in additional income through different welfare benefits, trust funds, energy grants and by reducing debt. In Staffordshire there were 574 referrals and £884,000 in additional income was accessed.

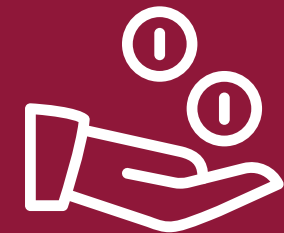
William Butler and his wife Jean received expert advice from the money advice team to ensure that the retired couple received the right pension credits and benefits.

The team was contacted by the couple's daughter, who wanted to see if their budget could be made to stretch a little further. The result was an increase in their weekly income of £178.56 and housing benefit back pay received as a lump sum, enabling Mr Butler to buy a new car.

"Getting around is important to us," he said. "We have got the freedom to live life to the full."



William and Jean Butler bought a new car thanks to help from our money advice team



We helped customers secure  
**£1.6 million**  
in additional income





Stephen Pugh with his signed photo of George Best and below Stephen outside his home and in goalkeeping action.



# Stephen Pugh

Former goalkeeper praises Severnside for saving his working life.

**Stephen Pugh made over 600 appearances as goalkeeper in local teams, even sitting next to legend George Best in a changing room during a trial at Blackpool.**

He's faced triple tragedy, losing his mum, dad and 35-year-old brother within 18 months before suffering a heart attack requiring a quadruple bypass.

Despite overcoming all of this, Stephen found searching for a job to be his biggest challenge yet.

That was until Severnside Housing stepped in by giving him the support he needed through the Building Better Opportunities programme.

Stephen received one-to-one support from Severnside Housing, including improving his IT skills, searching for jobs and mock interviews. After a decade of searching for a job, with this support Stephen finally secured a job at Attingham Park in Shrewsbury.

"I tried my best to look for a job but kept on getting turned down," explained Stephen, of Shrewsbury, who has been a Severnside tenant for 28 years. "I was beginning to feel like I was on the scrapheap at 61 with no chance of getting a job.

***"I got help from Severnside and I can't thank them enough."***

"But then I got help from Severnside and I can't thank them enough. They've provided me with a home and made me feel more worthwhile by giving me back my working life. I'm now fit and ready for work and I'm also meeting lots of new people so everything is really coming together for me now."



  
**Property Plus**



## Property Plus delivers repairs and maintenance services across the group.

Despite welfare reform and rent reduction, we are investing almost £20 million annually in planned maintenance and repairs. During 2016-17, we completed nearly 26,000 repairs, fitted hundreds of new kitchens and bathrooms and installed 700 energy efficient boilers, lifting residents out of fuel poverty.

Keeping our customers safe in their homes is paramount. During 2016-17, we carried out 11,615 safety checks including electrical, gas servicing and repairs and fire risk assessments.

## MOT programme

The sector-leading Home MOT programme guarantees every home an upgrade, an area at a time. Multi-skilled tradespeople visit neighbouring homes to clean and repair gutters, paint external windows, mend window handles, hinges and stays, repair fences, replace broken or misted glass and re-lay uneven paving slabs. After being successfully implemented in Staffordshire, the service has now been rolled out in Shropshire, and received a brilliant response from customers.



We spend nearly  
**£20 million a year**  
on repairing, maintaining  
and improving our homes



We completed nearly  
**26,000 repairs**



A total of  
**700 new boilers**  
cut yearly energy bills for  
customers by an average of  
**£300**



**98%**  
of customers were happy with  
the repair service they received



We carried out  
**11,615**  
safety checks



Pamela Morgan in her new kitchen

We installed  
 **488 new kitchens**  
and  
**384 new bathrooms** 

 **160 homes**  
were rewired

## Satisfied customers

Pamela Morgan is one of the customers who has benefited from the services of Property Plus. She has a new kitchen fitted in her Great Wyrley flat in Staffordshire.

“It took a week to fit and the team were brilliant,” she said. “They explained what they were going to do each day and didn’t leave until they finished.”

Pamela had a choice of units and selected light oak doors and charcoal worktops. “It’s made such a difference. There is plenty of storage space and I’ve also got a fitted oven and hob. SSHA said that as long as I made sure that the hob and oven were delivered in time, they would fit them for me.

“The kitchen looked so lovely when it was finished that I took photographs to show my grandchildren.”

Vicky Floyd had a brand new bathroom fitted in her home in Harlescott, Shropshire. “It took a week to fit my lovely new bathroom and the workmen were brilliant. They always tidied up after themselves and were considerate and friendly.”

Vicky was offered a choice of wall tiles and flooring to finish off her bathroom and given plenty of information and notice about when the work would commence.

“I’ve lived in my Severnside home for over 20 years and the bathroom has made such a difference to me, especially the new power shower. My new bathroom is beautiful — I’m in heaven.”

## Award-winning

The high-quality performance of Property Plus was recognised at the 2017 Housing Excellence Awards, showcasing the best in UK housing. We were thrilled to win the repairs and maintenance prize.

We were also highly commended by the Electrical Contractors’ Association for our electrical training. In 2014 Property Plus launched a new electrical service with a team of two electricians. By the end of 2016 it employed 14 electrical specialists and had created training opportunities for four apprentices.

The annual value of work carried out by the team soared from £251,607 to £1,075,139 in the same period.

The merger of our group brought the integration of a traditional electrical division, with the need for staff to be quickly upskilled and qualified. All the new employees immediately began working towards high-level City & Guilds qualifications to ensure that wherever they live, customers receive the same quality of service from the electrical team.





John Grosvenor and below with customer Samantha Chetwood.



# John Grosvenor

John's built solid foundations for 20 years of success

For the last 20 years John Grosvenor has dedicated his working life to supporting neighbourhoods and making a difference to people and families.

He has marked two decades working for SSHA, having worked for the organisation since a vote by tenants of South Staffordshire Council saw the housing stock transfer to the newly-created housing association.

Today, 50-year-old John Grosvenor supervises the award-winning Home MOT team. In 1997 he was employed as a bricklayer with SSHA. "I joined the council just three months before the start of the new housing association and remember people being excited about all the changes taking place," he said. "The time has gone so quickly — I've got a 24-year-old son who was a toddler when SSHA began.

"I've been so grateful to have the opportunity to learn new skills over the years and it feels good to make a difference to our communities."

John now works for Property Plus, which along with SSHA is part of Housing Plus Group. Over the coming months he will also be helping colleagues expand the MOT programme which has already been

successfully rolled out in Staffordshire as part of the Fair Landlord campaign.

***"...it feels good to make a difference to our communities."***

Over the next five years all our homes in Shropshire will benefit from the introduction of this new programme. When the team arrives at a home they have a checklist of work that might need to be done including gutter cleaning and repair, fence repairs and external window paintwork. Jobs done as part of their checklist will no longer be carried out as routine repairs.

"It has made such a difference in Staffordshire," explained John who has raised thousands of pounds for charity by running four London Marathons. "It helps make people take real pride in their homes. I'll always remember one person who after we did some work on his home he even started sweeping the road outside.


"Now I'll be offering help and advice to colleagues in Shropshire and I'm really excited about seeing the difference it makes there."





care plus

[www.care-plus.org.uk](http://www.care-plus.org.uk)

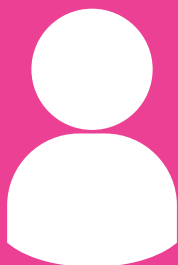
 CarePlusAllAboutYou

 @CarePlus\_tweets



**859**

retirement living properties  
are supported by Care Plus  
in Staffordshire



We helped  
**910 customers**  
maintain their independence  
in Shropshire



Gwen Gray celebrating her 100th birthday  
at Pencric, one of our extra care schemes.

**Care Plus is a sector-leading  
provider of retirement living, care and  
support services.**

Supported by its own board and rated as good in all five standards set by the Care Quality Commission (CQC), Care Plus helps older people and others with disabilities or health conditions to live independent and fulfilling lives. As well as providing good quality housing for older people, we deliver care services which are tailored specifically to individual needs and we offer well-being services to help people get more out of life.

Care Plus has provided these services in Staffordshire for seven years and, in 2017-18, it will cover Shropshire too. This will see an expansion of services in the county to include domiciliary care, making it possible for more people to live independently in their own homes, avoiding long stays in hospital or the need to move into residential accommodation.

Last year in Staffordshire, there were 200 more hours of domiciliary care delivered every week within our schemes and in surrounding communities. The service continues to grow and we are working alongside families, doctors, nurses and healthcare professionals to help meet the aspirations of people to receive care in their home.



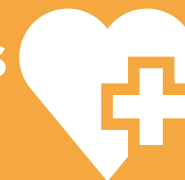
Care Plus carers Abbie Deakin,  
Kizzy Murphy and Jude Lockley



**100%**

of our domiciliary care  
customers are happy  
with our service

We delivered  
**200 more hours**  
of domiciliary care  
each week compared  
to the previous year





**100%**  
of Care Plus customers  
say their carers treat them  
with dignity



**100%**  
of our Care Plus  
customers describe their  
carers as good or very good



Ted Oakley in his home at Pencric

To help better manage domiciliary care, a new system was introduced allowing us to record, to the minute, the amount of care that someone has received. It also helps safeguard our customers by raising alerts if the call does not happen within 15 minutes of the planned time.

Similarly, sheltered housing schemes in Shropshire continue to have the added protection of an OK each day phone which sees a customer pressing a button before an agreed time to confirm they do not need assistance.

Sevenside is proud to be a leading member of the Sustain Consortium, a cross-county partnership that delivers individual and group support to vulnerable people in Shropshire, along with partner agencies.

Having been successful in winning a further contract from Shropshire Council, we delivered floating support with our partners to 3,949 people last year and this service is A-rated by the local authority.

We have continued to invest in improving our retirement living communities in Staffordshire. A consultation with residents saw the complete refurbishment of communal facilities at three schemes as well as the transformation of services at communities where people receive extra care and support.



Sheila Compton, Pencric resident

£

For every **£1** invested in  
extra care retirement living...

££  
££££  
££££££

...the social benefits  
add up to **£11.01**





Connie Groves and Sal Tonge during a Songs for You session

## Well-being

Care Plus' retirement living communities are not just providing good housing, they are also great places to live. Our well-being services help people to live life to the full with a range of activities provided and supported by dedicated staff.

These include Songs for You in Staffordshire which has gone from strength to strength with 20 musical workshops held for people living with dementia, their carers, our residents and the wider community. The project is led by musicians from the Arts for Health team at South Staffordshire and Shropshire Healthcare NHS Foundation Trust and funded by the South Staffordshire Partnership.

In Shropshire, well over 1,000 activities were organised for customers in sheltered housing schemes. Examples include bingo, lunch clubs, coffee mornings and exercise classes.





Adam and Krystina on their wedding day and Krystina at Pencric



# Adam & Krystina Lloyd

## Young couple's first home together

**For any young couple, the first home that they share together is extra special.**

Adam and Krystina Lloyd live in an apartment in Pencric, the award-winning Extra Care scheme in Penkrige managed by Care Plus. Most of their neighbours at Pencric are enjoying their retirement. Adam and Krystina are still in their twenties but their medical conditions mean that they need support to live independently.

“Because of scoliosis I only have two working vertebrae and need to be really careful because any fall or knock could affect one of three rods in my back,” explained Krystina. “As a child I had an operation every six months. I missed a lot of school and was often in pain but as Dory famously said in Finding Nemo, when life gets you down, you just keep swimming!”

Krystina got chatting to Adam, who has cerebral palsy, online. Although they had never met, they were surprised to discover they were living just ten minutes apart. They hit it off straight away and soon became a couple.

“In 2014 we moved in to Pencric,” said Krystina. “It’s our own home but with the support and facilities we need, on-site.”

In 2016, two years after moving in together, Adam and Krystina married in the beautiful setting of Rodbaston Hall, just outside Penkrige.

“Living here means that our relationship is something separate. I’m not Adam’s carer, I’m his wife.”

***“It’s our own home but with support we need...”***


Adam previously lived with his mum. He admits that he was a bit daunted about making the move to Pencric, where carers help him get ready each morning and visit again last thing at night: “I recognised that I was leaving my comfort zone and having outside care for the first time.


“I’ve never been able to walk but I don’t spend too much time thinking about how I’m different. I attended a mainstream school and my disability didn’t stop me studying at university. There were times, though, that I wondered if it would ever be possible to have my own place. Home gives me independence and a sense of responsibility I’ve never experienced before. I enjoy being in our own space. When we close our front door it’s just me and Krystina.”





[www.severnhomes.co.uk](http://www.severnhomes.co.uk)

 SevernHomes

 @severn\_homes

**Severn Homes specialises in marketing and managing private sector housing for rent, sale and shared ownership. With a growing reputation and portfolio, it prides itself on delivering excellent customer service and high-quality homes.**

Being part of the group enables it to offer a wealth of knowledge and experience in selling, managing and maintaining outstanding properties in Shropshire and Staffordshire.

Revenue received from the sale of homes, along with the income from the market rent properties, help to subsidise the provision of more affordable housing.

Since its launch in 2015 it has gone from strength to strength.

Among 2016-17 successes are the final sales at one of our flagship developments, Rowland Court in Shrewsbury and the marketing of 27 shared ownership properties across Shropshire and Staffordshire.

With building work being completed at Curlew Meadows in Baschurch, Severn Homes is selling 26 and renting out four of the 40 available properties. Sales are being supported by Severn Homes' first on site show home, view home and marketing suite which is open every week Friday to

Monday 11am to 5pm. This resulted in 12 reservations of homes at Curlew Meadows over a four month period.

There was more success with our market rent properties in Shropshire. We currently have 120 rental properties and we let 57 of these to new tenants during the year.

In Staffordshire, the building of River View will see Severn Homes marketing 13 of the 41 contemporary apartments through shared ownership. It is in an outstanding location overlooking meadows alongside the River Penk and there is also a show home at this development.



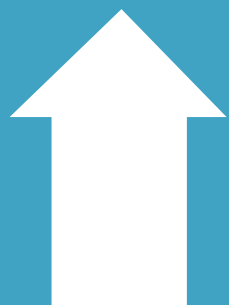
Total sales receipts of  
**£1.6 million**  
plus  
**£754,000**  
in rental income



During 2016-17,  
Severn Homes  
rented out  
**57**  
properties



**100%**  
of surveyed customers  
would recommend  
us to a friend



Achieved  
**6.1%**  
rental yield for  
the portfolio



There were  
**27 shared**  
**ownership sales**  
in Shropshire and  
South Staffordshire



**54 new**  
**properties**  
are due to be marketed  
and managed over the  
next financial year





Simon and Jess Quilter with baby Shannon and Severn Homes' Jackie Sheppard



# Simon and Jess Quilter

## Shared ownership provides solid foundations for young family

**Buying a new home is stressful enough but Simon and Jess Quilter decided to ramp things up by getting married and then having a baby too.**

Although it's been a busy 12 months, they say purchasing their new shared-ownership home through Severn Homes provided the solid foundations they needed to build their lives together.

But life isn't standing still for long as just months after moving into the £160,000 two-bedroom house in Pikemen Avenue, Shrewsbury, baby Shannon was born.

"The house is just what we wanted — a new house in a family neighbourhood," said Simon, aged 33. "We're also making larger payments on the mortgage than we need to so we can own even more of our home in the future. We've made a brilliant start to our lives together as we were able to move in as newlyweds and then bring our baby back to our family home months later.

"It's vitally important for me to know that we're in nice home and there is a real sense of security through shared ownership."

Last year the newlyweds, who previously rented in Shrewsbury, thought they had

found their dream home in Rondel Street but narrowly missed out on a purchase.

"We carried on looking and Severn Homes contacted us again saying we could look at the property in Pikemen Avenue," explained Simon. "We loved it straight away and the next day we sorted out our mortgage."

***"Shared ownership has definitely changed our lives..."***

They were helped every step of the way by Severn Homes' Jackie Sheppard.

"Shared ownership has definitely changed our lives for the better," said Simon. "It's given a young family an amazing home and set us up for a secure and incredibly positive future together."

And Simon says he would highly recommend buying a home through shared ownership. The couple, who pay a mortgage for 25 per cent of the home's value (£40,000) and rent on the remaining 75 per cent share, are now paying £100 a month less than they were when renting.





[www.housingplusgroup.co.uk](http://www.housingplusgroup.co.uk)

 housingplusgroup

 @housingplusgrp

# Our business and finances



# Housing Plus Group board



**Rolf Levesley**  
Chair

A former solicitor, Rolf dedicated his professional life to local government, becoming chief executive of South Staffordshire Council until his retirement in 2009. He chairs the charity Friends of Conarky Refuge School and is vice chair of Shropshire Community NHS Trust. Rolf's interest in housing began when he helped negotiate the transfer of housing stock from South Staffordshire Council to the newly-formed SSHA in 1997.



**Gareth Evans**  
Vice chair

A retired banking professional, Gareth worked in the banking industry for 42 years principally at Barclays Bank where he was a corporate manager. Gareth has a particular expertise in business funding with considerable experience in funding residential and commercial property development. He joined the Severnside board in December 2013 and is also a member of the audit and risk committee.



**Paul Smith**  
Member

The former chief executive at the City and County of Swansea, Paul has extensive strategic management experience including governance, corporate and business planning, performance and risk management. He joined Severnside in January 2013, as an independent member and chair of the Audit and Risk Committee, and became chair of the Severnside board in September 2013. Paul has a life-long interest in housing and community development.



**Andrew Mason**  
Member

Following a successful management career in manufacturing and service industries, Andrew became a management consultant working for Urwick Orr and Ernst & Young before setting up his own consultancy in 1987. His work has brought him into contact with clients including the Audit Commission, the MOD, Advantage West Midlands, HMSO and a number of city councils and NHS Trust hospitals.



**Rachel Bowden**  
Member

Rachel is a self-employed consultant specialising in internal audit and risk management. With a career in risk and audit spanning over 20 years, Rachel has experience of working for not-for-profit, corporate and public sector organisations. Rachel is also a trustee at a local care charity as she believes that everyone in our community should be safe, secure and looked after.



**Sarah Boden**  
Chief executive

Beginning her career as a housing officer, working to ease homelessness, Sarah now has over 30 years' housing sector experience. Sarah was chief executive at Severnside for over 10 years, and under her leadership it grew to become a successful, financially strong and diverse organisation. Sarah was appointed chief executive of the Housing Plus Group in 2016, following the successful merger of Severnside and Housing Plus.

# Our executive team



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Chief executive

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**Phil Ingle**  
Financial director and deputy chief executive

Phil qualified as a Chartered Management Accountant with multi-national consulting engineers, WS Atkins. He went on to work for Somerset County Council before becoming director of financial services at the newly-formed Hereford and Worcester Fire Authority.

He became finance director of South Staffordshire Housing Association in 2003.



**Peter Donovan**  
Commercial director

Peter has over 20 years' housing experience having previously worked in banking, industry, private sector companies and commerce. Peter joined Severnside in 2001 and helped the organisation through major challenges and change. His particular strengths lie in corporate and financial planning, treasury management, organisational excellence and business and performance management.



**Jan Goode**  
Neighbourhoods director

The common strand throughout Jan's career is customer service. Beginning as one of Asda's first graduate management trainees, she went on to manage the food hall in one of its biggest stores. She went on to spend 11 years with South Staffordshire Water, becoming head of customer service.

Jan joined SSHA in 2005, working first as customer services manager before becoming a director in 2011.



**Stephen Collins**  
Property director

Stephen began his career as a graduate trainee in a housing association, being promoted to manage the inspection team less than a year later. Having worked in every department of that association as part of his early development programme he gained a thorough understanding of the sector. His career also involved time in private sector consultancy and a period working with one of the country's largest commercial contractors.



**Les Clarke**  
Care and support director

Les is a registered nurse with a career including spells caring for patients with spinal injuries and neurological trauma. He has worked on high dependency and surgical wards as well as in NHS management and commissioning. Before joining Care Plus, Les worked in the fields of mental health and learning disability. He also worked for Housing 21, the largest provider of extra care services in the UK and The Terrence Higgins Trust.





## Governance

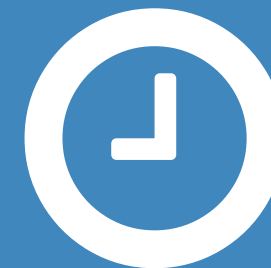
Housing Plus Group is a community benefit society and our board is responsible for the effective governance. Members bring a broad range of skills, experience and knowledge together to fulfil their responsibilities under the National Housing Federation Code of Governance which the group has adopted.

The board has considered its obligations under regulation and is satisfied that the group complies with the sector regulator Homes and Community Agency's (HCA) Regulatory Framework standards and with its adopted Code of Governance.

And Housing Plus Group holds the HCA's highest ratings for governance and viability: G1 and V1.

The key responsibilities of the board are to lead, control and monitor the overall performance of the group, setting the strategic direction and approving business plans and budgets. It is assisted in its work by three committees: audit and risk, integration and nominations and remuneration. The executive team has day-to-day responsibility for the oversight of the management of the business.

All boards and committees have their own terms of reference and delegated responsibilities. An intra-group agreement governs the relationship between all



Our staff completed over  
**4,000 hours**  
of training



We have saved

**£35,000**

by tendering internal and external audit services and

**£20,000**

by renegotiating boiler costs



Carpenter Jane Carter

members of the group. On an annual basis, all boards assess their own effectiveness and meet together at least once a year at a strategy planning event.

## Value for money

Housing Plus Group is committed to securing improvements in value for money for our customers. This commitment is reflected in a new strategy which can be found on the [Housing Plus Group](#) website. It pledges to manage resources to provide quality services and homes as well as plan for and deliver year-on-year

improvements. We also use Housemark to benchmark our service areas with a peer group of similar organisations.

During 2016-17, we made £455,000 of savings, including £133,000 through merger and £34,000 by negotiating a better deal for the supply of external doors. Around £2.8 million per annum of additional revenue savings have been identified as deliverable from 2019-20 once merger transactional costs have been met.

Procurement continues to add value for money. Recent activity involves tendering

internal and external services saving £35,000 and renegotiating boiler prices saving £20,000.

## AWE

AWE is a local electrical contractor that undertakes work for clients outside of Housing Plus Group.



Carers Sally Ruddy and Sue Johnson



During 2016/17, we made  
**£455,000**  
of savings



Martin Goldsmith, MOT team

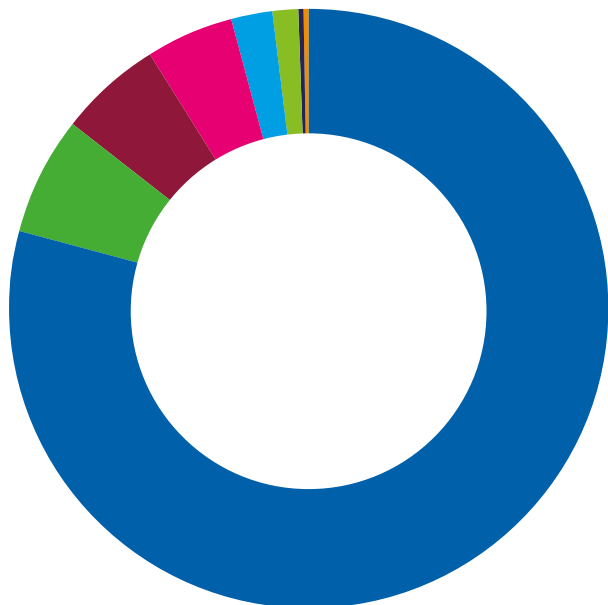


# Our finances

## Consolidated income and expenditure account

For the year ended 31 March 2017

	2017 £'000s		2016 £'000s	
	Group	Parent	Group	Parent
<b>Turnover</b>	<b>62,399</b>	<b>13,100</b>	<b>62,947</b>	<b>12,551</b>
Cost of sales	(2,143)	—	(3,030)	
Operating costs	(40,236)	(12,882)	(41,710)	(12,045)
<b>Operating surplus/(deficit)</b>	<b>20,020</b>	<b>218</b>	<b>18,207</b>	<b>506</b>
Surplus on disposal of housing properties	1,397	—	772	—
Surplus/(deficit) on disposal of tangible fixed assets	13	26	(15)	—
Deficit on disposal of subsidiary	(117)	—	—	—
Interest receivable	61	—	48	—
Interest and financing costs	(14,087)	(82)	(14,001)	(124)
Movement in fair value of investment properties	(832)	—	28	—
Gift Aid payable to subsidiary	—	—	—	(320)
<b>Surplus/(deficit) before tax</b>	<b>6,455</b>	<b>162</b>	<b>5,039</b>	<b>62</b>
Taxation	(13)	(13)	—	—
Surplus/(deficit) for the year	6,442	149	5,039	62
Actuarial gain/(loss) in respect of pension schemes	(3,066)	322	3,680	1,518
<b>Total comprehensive income for the year</b>	<b>3,376</b>	<b>471</b>	<b>8,719</b>	<b>1,580</b>



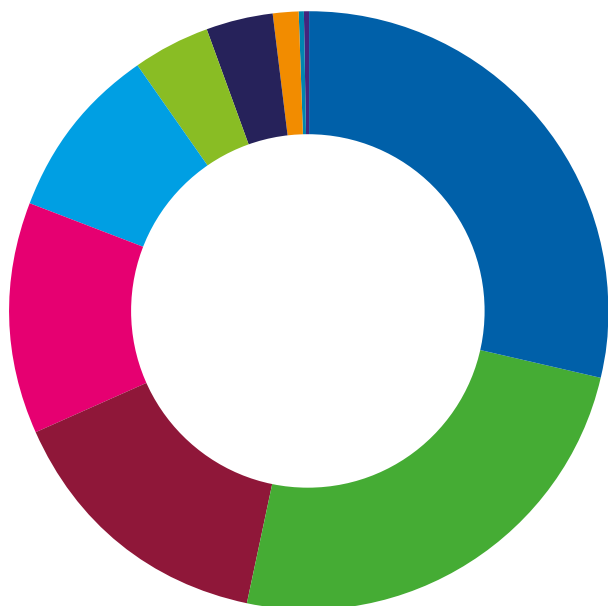
## Income for 2016-17

£'000s

Rent net of voids	50,734
Service charges	4,095
Non social housing activities	3,499
Other social housing activities	3,132
Surplus on disposal of properties	1,397
Amortised grant income	939
Interest earned on balances	61
Surplus on disposal of other fixed assets	13

**Total**

**63,870**



## Expenditure for 2016-17

£'000s

Housing management	16,581
Interest paid	14,087
Impairment & depreciation (properties)	8,630
Planned repairs & maintenance	7,131
Routine repairs & maintenance	5,460
Other social housing activities	2,364
Non social housing activities	2,080
Decrease in valuation of investment properties	832
Bad debts	133
Deficit on disposal of subsidiary	117

**Total**

**57,415**



## Consolidated statement of financial position

	2017 £'000s		2016 £'000s	
	Group	Parent	Group	Parent
<b>Long-term assets</b>				
Intangible assets and goodwill	75	75	74	74
<b>Tangible fixed assets</b>				
Housing properties	333,493	—	315,305	—
Other tangible fixed assets	7,101	2,006	5,417	189
Investment properties	12,953	—	13,472	—
	<b>353,622</b>	<b>2,081</b>	<b>334,268</b>	<b>263</b>
<b>Current assets</b>				
Stocks	2,090	84	2,443	63
Trade and other debtors	2,436	774	2,454	1,099
Investments	7	—	7	—
Cash and cash equivalents	8,234	888	14,640	—
<b>Less:</b> creditors amounts falling due within one year	(9,857)	(2,178)	(11,083)	(1,351)
<b>Net current assets/(liabilities)</b>	<b>2,910</b>	<b>(432)</b>	<b>8,461</b>	<b>(189)</b>
<b>Total assets less current liabilities</b>	<b>356,532</b>	<b>1,649</b>	<b>342,729</b>	<b>74</b>
<b>Creditors:</b> amounts falling due after more than one year	(316,689)	(2,857)	(306,410)	—
Pension liability	(21,121)	(1,160)	(20,182)	(2,913)
<b>Total net assets</b>	<b>18,722</b>	<b>(2,368)</b>	<b>16,137</b>	<b>(2,839)</b>
<b>Reserves</b>				
Income and expenditure reserve	16,034	(2,368)	13,995	(2,839)
Restricted reserve	2,688	—	2,142	—
<b>Total reserves</b>	<b>18,722</b>	<b>(2,368)</b>	<b>16,137</b>	<b>(2,839)</b>



**#BuildingOurFutureHPG**

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