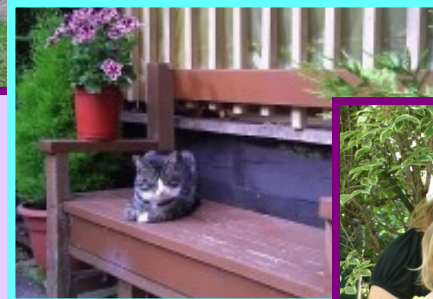
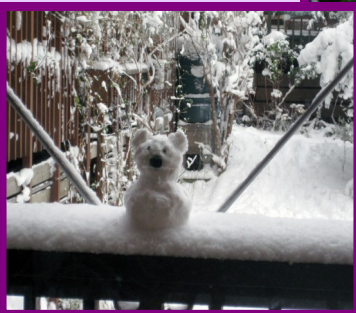


# CHISEL ANNUAL REPORT 2011-12



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## **A Message from the Chair of CHISEL.**

Last year we were delighted that our more relaxed Annual Tenants Evening and AGM was such a great success and that a number of you managed to come along and join us for an evening of food, drink and chat.

You let us know how you thought we were doing and where we should be focussing our attention in the future. In particular you told us that you would like our website to be more friendly, human and interactive. We have listened and we are delighted to be launching our new website this September. We hope you will agree that this is more warm and accessible and much more human! You told us also that you would like to report repairs online – this too has been done.

We are very proud of our new website, however, it is not the finished article as we want to make it even more useful and interactive. We hope you will be able to join us at the launch party on the 27<sup>th</sup> September and take the opportunity to tell us what you think and help us shape the next stage of the website's development.

As a result of last year's Tenants Evening we recruited 2 new members to help us run CHISEL. We welcome Adrian and Joe and the skills and commitment they bring to the Board.

This year we aim to make this annual tenants' evening even better and I encourage you to come, have a drink and something to eat, and chat informally to board members and staff.

We have worked hard to deliver the key elements of a good service to our tenants. We know that we still have some work to improve tenants' satisfaction and we need your help to do that. We remain committed to being tenant led and we welcome your input and involvement at any level, and in any way, that suits you.

Finally, I need to let you know that during the year, John Smith our Director, announced his retirement after 5 years of leading CHISEL. We would like to thank him for making CHISEL the financially sound and stable association that it is today and wish him an enjoyable retirement. We welcome our new Managing Director, Karen Cooper and look forward to the next phase in CHISEL's life.

**Wendy Newell, Chair**



## A Message from the Managing Director

I am delighted to be joining CHISEL after 20 years of working with small housing associations and charities. CHISEL has a strong Board and staff team and I would like to thank John for leaving the organisation in such good financial shape. The most important thing for me is to get to know our tenants and I am looking forward to working together to make CHISEL the best it can be going forward!

I am keen to improve tenant satisfaction and ensure we are delivering the services that you want. We have a number of challenges ahead with the Localism and Welfare Reform Acts and this may mean making some difficult decisions over the coming year. I would welcome your input to help us ensure that we can meet these challenges head on and continue to thrive as an independent tenant-led housing association.

I hope to get to meet as many of you as possible at the website launch party on the 27th September - so see you there!

My email address is **director@chisel.org.uk** if you want to get in touch.

Our tenant satisfaction results in our last survey in 2010 were disappointing. I want to know from you why this is the case and what we can do to improve things at CHISEL.

During the year we took over the management of 18 homes from Circle 33 and we are delighted to welcome these tenants to CHISEL.

We continue to negotiate with Amicus Horizon about the transfer of a number of co-op managed homes to CHISEL so watch this space!

Also we are still working with Dryad Co-op in Brighton to help them with an ambitious improvement programme.



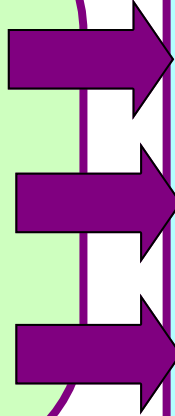
I am passionate about making a difference and engaging tenants in making CHISEL the best it can be!  
I look forward to working with you all.

**Karen Cooper**

# YOU SAID, WE DID!

## YOU SAID:

- We should explore green and energy saving ideas
- We should make the website more friendly and human
- We should reward tenants who pay their rent in time



## WE DID:

- We carried out a thermal imaging report and we are looking at a number of green solutions at 2 schemes.
- We modernised the website to make it brighter, friendlier and more human!
- During the year we introduced a £150 prize draw for tenants with clear rent accounts.

## PRIORITIES FOR 2012-13:

- Increasing tenant engagement in CHISEL
- Supporting tenants affected by the Welfare Reform changes
- Continuing to invest in the stock
- Delivering a more proactive housing management service

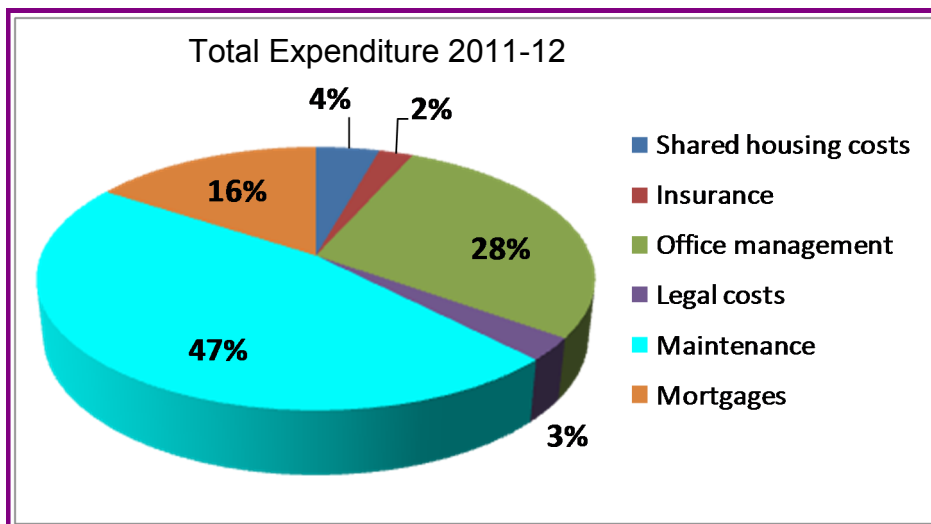
**CHISEL is a neighbourhood housing association based in South-East London, which provides a range of homes for people in housing need and on low incomes.**

Co-operative housing is at our very core and as such we are dedicated to a high level of tenant participation in the management and strategic development of the organisation. We own and/or manage about 250 homes in South-East London, Colchester and Brighton.

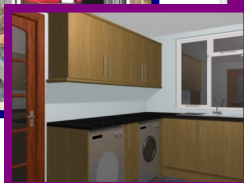


# How we spent your Money?

Nearly all our income comes from the rent you pay. As you can see from the graph below, we spend nearly half the money from rents on maintaining and improving our homes.



28% of our expenditure is on office and management which includes salaries, rates, cleaning, training, telephones, stationery and things like audit and legal fees.



**Day to Day Repairs** are those repairs that you ring us about on a daily basis

**Planned Improvements** are things like new windows, kitchens and bathrooms

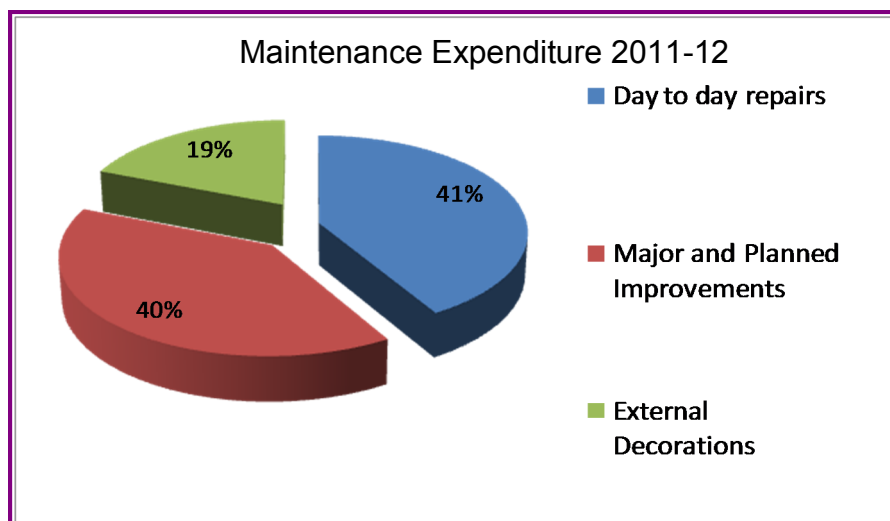
**Major repairs** are things like new roofs or major refurbishments

**Cyclical maintenance or external decorations** are normally carried out every 5 or 6 years.

During the year we replaced:

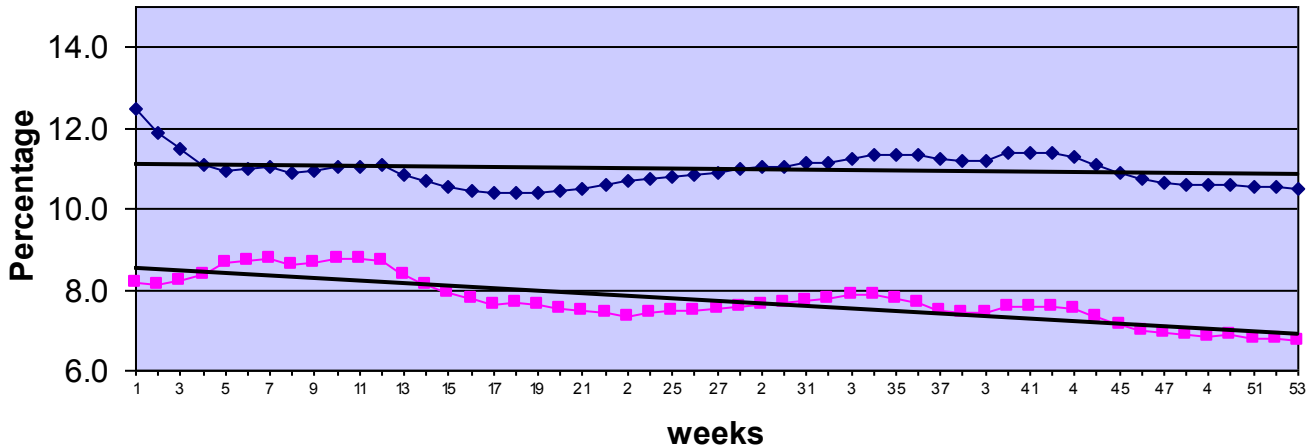
- 20 kitchens
- 10 boilers
- 1 bathroom
- windows in 2 homes

We are continually working to ensure our homes continue to meet decent homes standards.



# How did we do?

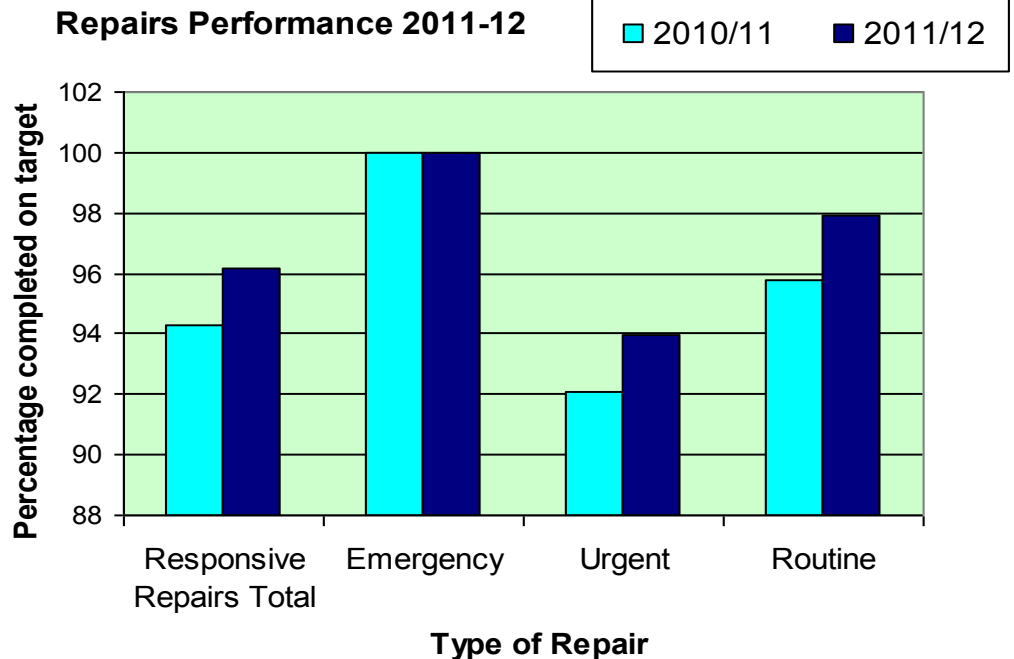
Arrears % 2011-12 4 week rolling average



Arrears have fallen over the year with a total arrears figure (both current and former tenants) of 10.01% of the total rent due compared to 12.15% at the end of the previous year. Former tenants arrears (i.e. when tenants have left owing us money) have fallen during the year. We are concerned that the welfare reforms will affect tenants on benefits and lead to an increase in arrears during 2013. This is a priority area for next year to prevent tenants getting into debt.

As you can see our repairs performance was an improvement on last year with over 96% of all responsive repairs being completed within the target time. However we still need to improve our urgent category.

Repairs Performance 2011-12



## And all the rest...

We collect a wide range of information on what we do so that we can see where we're improving and where we are not ! It also allows us to compare our performance ('benchmark') against 12 other small housing associations based in London (managing between 134 and 640 homes each). Together we are called the BM320 Benchmarking Group. This gives us ideas about how we are performing compared to other similar sized associations.

During the year we:

- Let 19 homes
- Evicted 2 tenants, one for anti-social behaviour and one for arrears
- Took an average of 60 days to re-let our homes. This is a significant problem that will be addressed in 2012-2013

One complaint was on-going at the beginning of the year and was resolved. Two further complaints (from the same tenant) were received and resolved during the year.

Average Net Rents		
	CHISEL 2010/11	CHISEL 2011/12
Bedsit / shared	£55.95	£63.57
1 bed	£80.26	£83.60
2 bed	£88.78	£92.51
3 bed	£103.07	£109.65
4 bed plus	£110.51	£114.70

Rents were increased in line with the Government's rent restructuring requirements with a maximum increase of RPI + 0.5% plus £2 per week.



**We welcome your feedback to improve our service!**  
**Please contact us if you have any compliments, complaints or queries.**

# OUR VISION

CHISEL's vision is to remain a unique housing association with self-build and co-operatively run housing at its core, which delivers high quality affordable homes and collaborates with residents to deliver mutually beneficial improvement.



## Our Aims

- CHISEL aims to deliver innovative solutions to provide homes and housing services that are affordable to tenants, high quality and increasingly environmentally sustainable.
- CHISEL aims to be an inclusive organisation that invites and supports involvement from its tenants to create a community that is empowered to build, maintain, improve or own their homes and influence the running of CHISEL and its services.
- CHISEL aims to be financially stable, independent and able to grow to realise the organisation's aims.



**Published by CHISEL Ltd, 188a Brockley Road,  
London SE4 2RL.**

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CHISEL is registered with the Homes and Communities Agency (No. L3642). Chisel is also registered as an Industrial and Provident Society (No. 25155R).