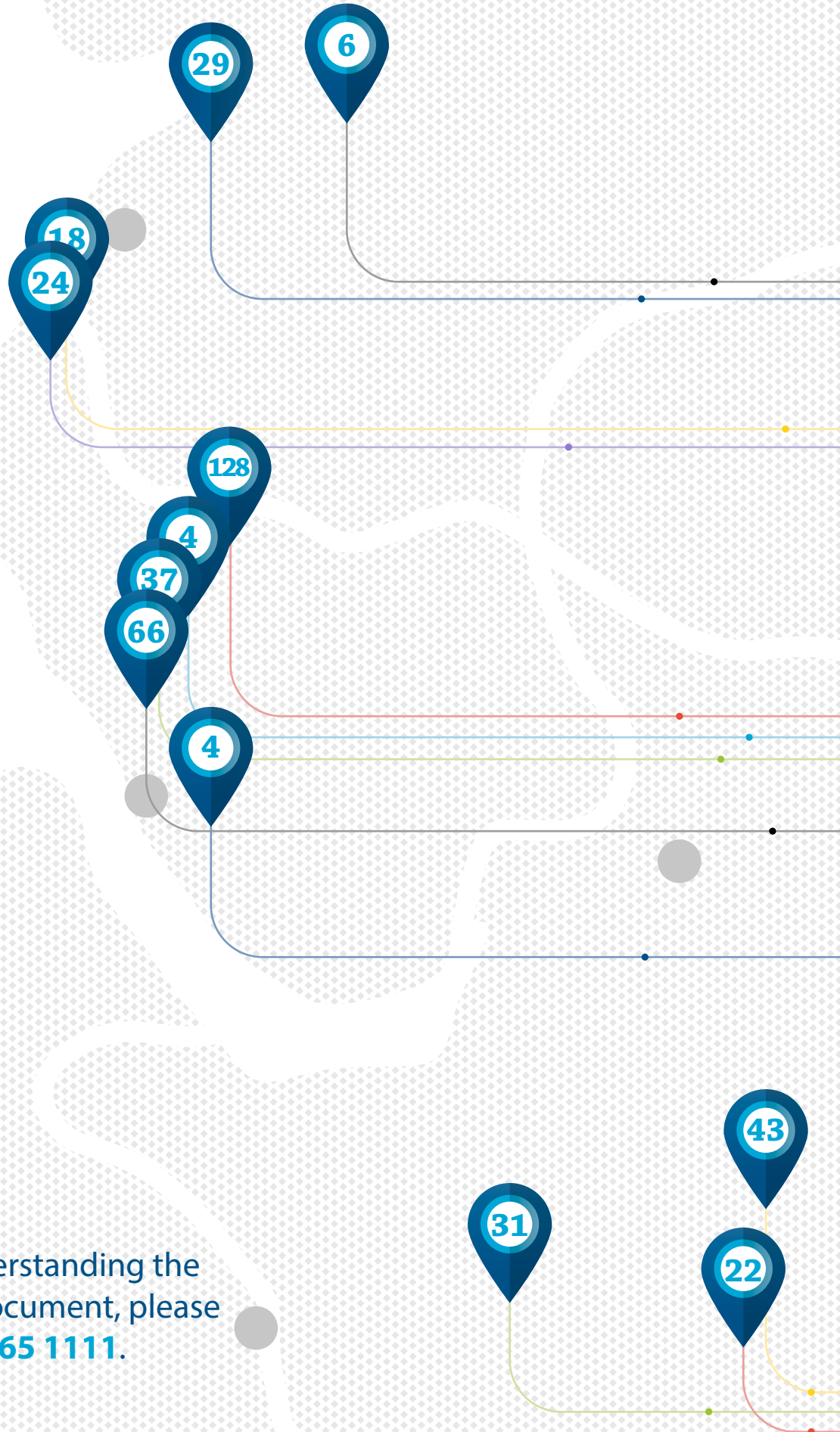


ANNUAL REPORT 17/18



If you need help understanding the information in this document, please contact us on **0300 365 1111**.

WELCOME
YOUR HOMES
YOUR COMMUNITY
VALUE FOR MONEY
YOUR ENVIRONMENT
GET INVOLVED
HOW WE WORK

Cover: Our new developments completed in 2017/18



WELCOME

What a year it's been!

Looking back on 2017/18, we reflect on how our vision of 'thriving, inclusive communities' has been at the core of everything we do, whether that's creating new communities through high quality new homes in our biggest development to date, Blackbird Grange in Walton, or supporting our customers through the changes in Welfare Reform and the introduction of Universal Credit.

In facing what has been a particularly challenging year for the housing sector, we remained committed to ensuring customer safety, providing excellent customer service, supporting our local communities and developing partnerships for the benefit of customers and the wider community.

It has been a successful year as we have continued our £110m development programme to deliver 1,101 new homes by 2021. During the year we have overseen a large number of development projects alongside some of the UK's leading property developers, house builders and contractors. The developments will help meet local housing need.

With Sefton being one of the first areas in the region to become a Universal Credit full service area, we decided to launch the OVH Help Hub, an online guide that offers practical support including step by step advice on making a claim and a comprehensive directory of local services.

Dr Roy Williams
Group CEO

Ms Lelir Yeung
Chair of the Board

YOUR HOMES

We conduct ongoing surveys of all our properties and maintain 100% compliance with the Government's Decent Homes Standard, as we continue to build, maintain and enhance high quality homes for our customers.

Investing in your homes

In 2017/18 we invested over £19m in our current homes and more than £15.5m in the development of new homes.

We have achieved consistently high customer satisfaction with our repairs service as well as improvement works.

Our principal contractor for repairs, maintenance and improvements, Sovini Property Services won two prestigious Housing Quality Network awards in recognition of their excellent service delivery.



Customers in Mill Spring Court



OVH staff welcomes customer to new home

Independent Living

It's important to us that customers are comfortable and able to get around in their homes.

Simple aids and adaptations can greatly improve the quality of life within the home and make it easier for a disabled or older person to continue leading an independent life.

We work with local authority partners to fund and deliver aids and adaptations to customers' homes and in 2017/18 we spent over £1m on these physical alterations.

In 2017/18, we completed the dementia-friendly refurbishment of Mill Spring Court, which saw communal areas transformed with distinctive colour schemes to make each section of the property easier to navigate for those living with memory loss and visual impairments.

The refurbishment was part of a £1m investment to make all our Independent Living schemes more energy efficient and inclusive for people living with dementia.

Investment in aids & adaptations include:



Wet rooms
£453k



Ramps
£38k



Minor adaptations
£125k



Stair Lifts
£87k

New Homes

During 2017/18, we successfully increased our housing portfolio through the development of 136 new build homes, bringing our total housing stock to over 13,000.

The development of affordable homes enabled 43 aspiring homeowners to purchase a new home through Shared Ownership, 29 of these properties were built during 2017/18.

As well as providing a boost for those looking to join the property ladder, 96 new homes were made available for Affordable Rent and 11 for Social Housing.

The development of new homes is part of One Vision Housing's programme to build 1,101 high quality and affordable homes by 2021.



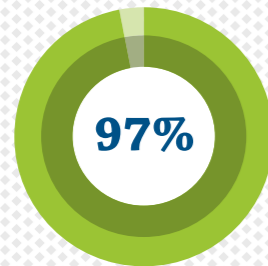
George Drive, Southport

Blackbird Grange

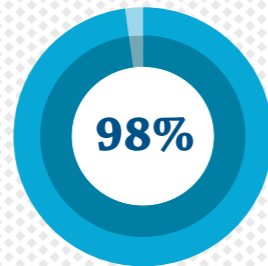
2017/18 saw us break ground on our biggest development to date, Blackbird Grange, a 66-property site in the heart of Walton, Liverpool. This new development, to be completed in December 2018, offers Shared Ownership properties and sees us selling properties through the Rent to Buy scheme for the first time. This Government-backed scheme enables budding homeowners to rent a new home whilst saving for a deposit to enable them to purchase in the future.



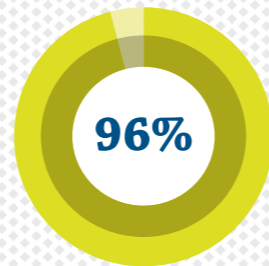
Blackbird Grange (CGI image)



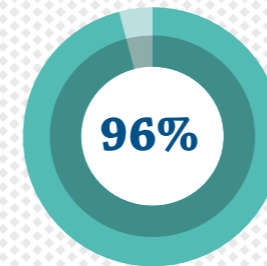
CUSTOMER SATISFACTION WITH THE REPAIRS SERVICE
(transactional survey of 1266 customers receiving the service in 2017/18)



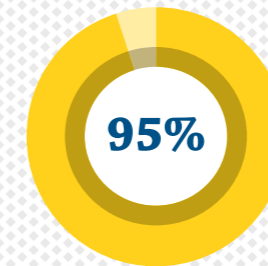
CUSTOMER SATISFACTION WITH THE AIDS & ADAPTATIONS SERVICE
(transactional survey of 247 customers receiving the service in 2017/18)



CUSTOMER SATISFACTION WITH THE IMPROVEMENT WORKS (transactional survey of 303 customers receiving the service in 2017/18)



CUSTOMERS BELIEVE THEIR RENT OFFERS VALUE FOR MONEY
(star survey of tenants and residents 2017/18)



CUSTOMERS ARE SATISFIED WITH THE QUALITY OF THEIR HOME
(star survey of tenants and residents 2017/18)



OVER 200 COMPLIMENTS RECEIVED from OVH customers about Sovini Property Services

YOUR COMMUNITY

We're committed to working with and developing partnerships with local groups and organisations for the **benefit of your community.**

We've been developing stronger links with local partners with the aim of improving community safety, supporting older people, promoting healthy lifestyles and supporting young people.



Pat and Simon Ellman, a veteran couple rehomed by OVH and Veterans HQ



Shop Manager Christine Costello outside the new Big Help Project community shop in Bootle

Homes for Veterans

We work closely with Veterans HQ to identify local veterans who require housing support and in 2017/18 we successfully rehomed six veteran families and provided packages from local charity The Big Help Project to furnish their new home.

Some of the new homes are specially adapted to accommodate for individuals living with mobility issues.

92% Customer satisfaction with the neighbourhood as a place to live.
(STAR survey of tenants and residents 2017/18)



A total of **£30m** generated in social value. For every £1 we invested in community initiatives, we generated a return of £24 for our communities.



GANGS Prevention Programme

In 2017 we partnered with Get Away N Get Safe (GANGS) prevention programme to raise awareness of gang culture in Sefton. The programme aims to empower young people to make informed decisions about local gang culture and lifestyle, reduce the risk of gang involvement and break the cycle of children being exploited by gangs.

As part of the programme we delivered engaging sessions at local schools which gave pupils tactics and information to help them avoid getting involved with gangs.



£132k

Social value generated from GANGS Prevention Programme. That's a return of £25 for every £1 invested.



£50k

invested into Next Steps which offers employment and skills support and advice.

A new Community Shop

Our partnership with The Big Help Project saw us open a brand new hub in the form of a community shop on Carr Meadow Hey in Bootle, Sefton.

As well as selling clothes, furniture and household goods donated by local residents and businesses, the shop also acts as a community hub for people to meet, volunteer and get information on employment, debt advice and support for new mothers.

VALUE FOR MONEY

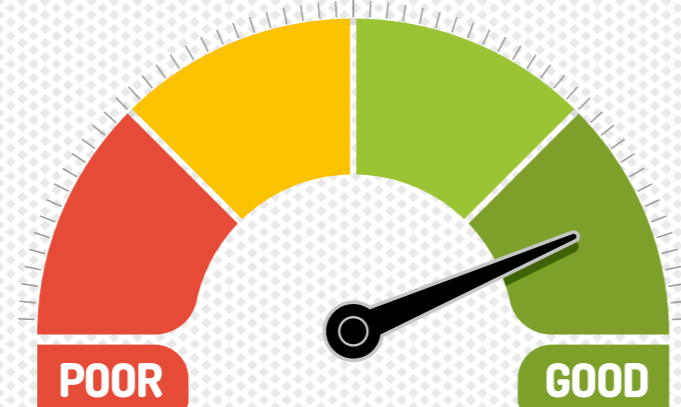
Value for Money (VFM) sits at *the heart of everything we do* and we undertake an annual VFM assessment to compare costs and performance locally and nationally.

We strive to be one of the best housing associations in the country, offering excellent Value for Money in the services we provide to our customers.

Our VFM strategy is embedded across all our service planning and delivery and we have adopted a robust and transparent system for tracking savings and performance.

Our annual VFM self-assessment outlines our performance against set VFM objectives which include maximising social value and efficiency savings as well as delivering excellent performance and customer satisfaction.

Our performance is benchmarked against our peers through the HouseMark database.



EFFICIENCY

£8.3m of efficiency savings were made in 2017/18.



£3m received in Government grants.

£278k returns generated under the OVH Investment Policy

£16m of social value generated by our Financial Inclusion Officers which help customers access benefits.

That's a return of £213 for every £1 we invested.



OVH Help Hub

Sefton was one of the first in the region to become a Universal Credit full service area in October 2017. In anticipation of the roll-out, we recognised the need to support customers through the process of migrating to the new system so we launched the OVH Help Hub.

The Help Hub is an online guide that offers practical support including step-by-step advice on making a claim and a comprehensive directory of local services.

As well as great feedback from tenants (80% surveyed said it was useful), the Help Hub has also been recognised as 'Best Practice' by industry experts, the Housing Quality Network, who said it was *"one of the finest online solutions that I've seen – for engaging with and keeping residents informed... I recommend that all social housing providers and their partner agencies take a look."*

Savings we've made through procurement include **£23k** saved through newly installed

LED LIGHTS in our Independent Living schemes.

Performance

We are committed to being transparent about our services, so that customers know how well we are performing. The following tables detail our performance for 2017/18.

We compare our performance against internally-set targets as well as against 'top performing' organisations.

Repairs and maintenance	Our performance	Our target	Our trend	Top performers
Average number of days to complete a repair	6.8	7	↑	✓
% satisfied with the repairs service	97	95	↓	✓
% satisfied with the gas service	99.2	96	↓	✓
% properties with a valid gas safety certificate	100	100	↔	✓

Rents	Our performance	Our target	Our trend	Top performers
% of rent collected	99.4	99.57	↔	✗
% of current tenant rent arrears	4.17	3	↓	✗

Your neighbourhood	Our performance	Our target	Our trend	Top performers
Average number of days to re-let empty property	22.3	25	↓	✓
% of rent lost due to empty properties	0.67	0.81	↓	✓
% satisfied with neighbourhood*	92	No target	↑	✓

Anti-social behaviour	Our performance	Our target	Our trend	Top performers
% satisfied with ASB case handling	86.7	90.6	↓	○

Quality of accommodation	Our performance	Our target	Our trend	Top performers
% of dwellings that meet the Decent Homes Standard	100	100	↔	✓

Customer service and complaints	Our performance	Our target	Our trend	Top performers
% satisfied with our customer service centre	98	95	↔	✓
% of complaints resolved within 10 working days	95	100	↑	✓
% satisfied with how their complaint was dealt with	62	88	↓	✓
% satisfied that OVH listens to and acts on customer views*	93	No target	↑	✓

Source (for above tables):
Internal Key Performance Indicators

* STAR survey of tenants and residents 2017/18

Dealing with complaints

In October 2017, we streamlined the complaints procedure by moving from a 3-stage to a 2-stage process which also brings it in-line with the 2-stage appeals process.

Complaints – number of closed cases	Closed complaints	Our target	Our trend	% upheld	% partially upheld	% not upheld
Stage 1	456	N/A	↑	47%	19%	34%
Stage 2	48	24	↑	38%	29%	33%
Stage 3	3	4	↑	33%	67%	0%
Stage 4 (Designated Person / Ombudsman Investigations)	1	N/A	↑	100%	0%	0%

Source: Internal Complaints Management Software

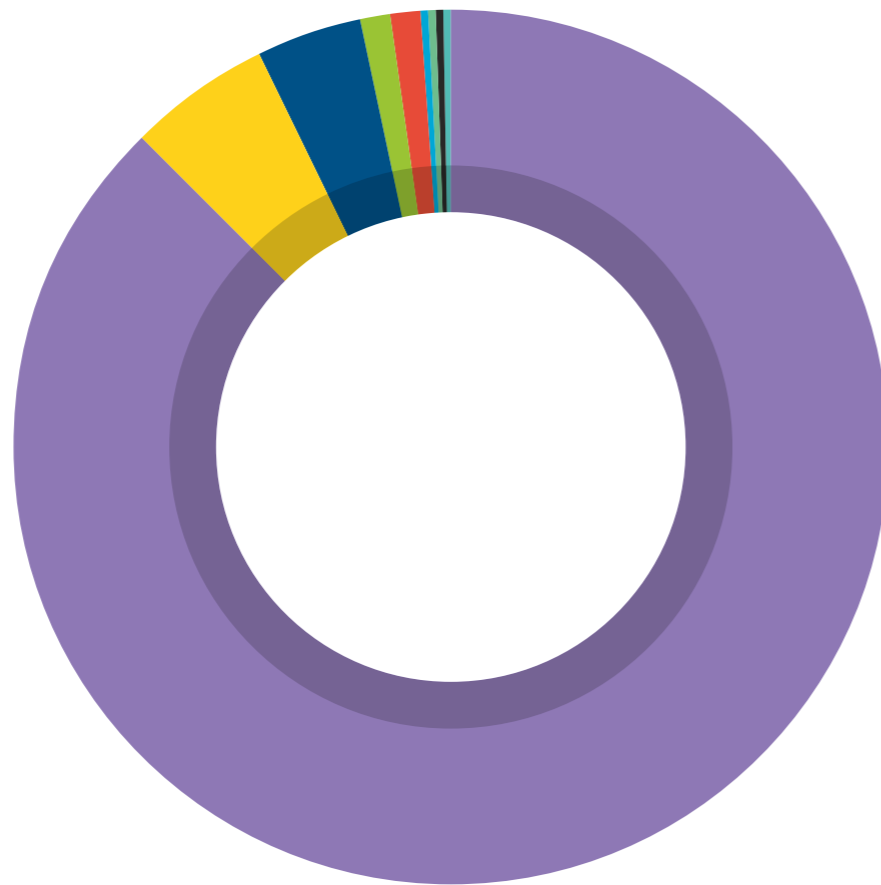
✓ Top performing organisation
 ○ Average performance
 ✗ Below average compared to organisations in our benchmarking club
 Trends based on the previous years performance

OUR FINANCES

Income

Our annual income for 2017/18 was just under **£62m**. Most of this came from rental income and service charges, as detailed below:

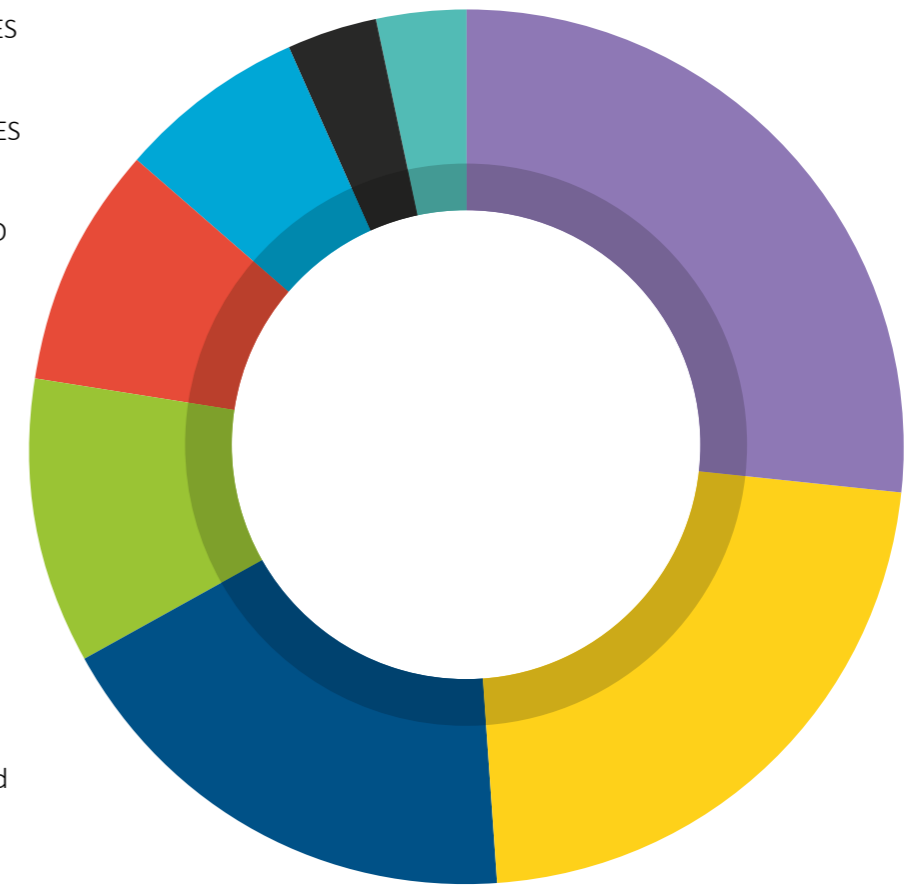
87.70%	RENTAL INCOME
5.40%	SERVICE CHARGE
4.16%	SALE OF ASSETS
1.05%	OTHER MISC INCOME
1.03%	INVESTMENT PROPERTY INCOME
0.29%	RECHARGEABLE REPAIRS
0.24%	COMMERCIAL INCOME
0.07%	GRANT INCOME
0.06%	GROUP SERVICE AGREEMENT



Expenditure

In 2017/18 we spent around **£70m**, over a quarter of which was reinvested into existing homes and **£15.5m** was invested into developing new homes.

26.90%	INVESTMENTS IN HOMES
22.22%	DEVELOPMENT SCHEMES
17.86%	ROUTINE AND PLANNED MAINTENANCE
10.54%	SERVICING OF FINANCE AND LOANS
9.11%	EMPLOYEE COSTS
6.73%	CORPORATE SERVICE AGREEMENTS
3.47%	BUILDING COSTS (Including Insurance and Council Tax)
3.17%	CENTRAL OVERHEADS





Customers enjoying OVH community event

YOUR ENVIRONMENT



97% of our office waste has been recycled, that's 77 tonnes saved from the landfill.

We've reduced our carbon footprint by **55%** since 2010/11 (The Sovini Group).



Community Development Fund

Our Community Development Fund supports local groups and projects which improve the quality of life of our customers and their neighbourhoods, with particular focus on community cohesion, better provisions for children and young people, support for older generations and promotion of healthier lifestyles.

Liverpool Homeless FC

We were delighted to continue our sponsorship of Liverpool Homeless Football Club (LHFC), who work with homeless people to build up their confidence, develop team and social skills, while also improving their fitness. The support enables the LHFC team to purchase training equipment, hire pitches and travel and compete in matches across the country.

"The financial sponsorship we have received for the 11-a-side team, has enabled LHFC to continue to support socially isolated men from marginalized backgrounds, who have experienced homelessness."

– LHFC CEO, John Finnigan

Getting fit with Jamie Carragher

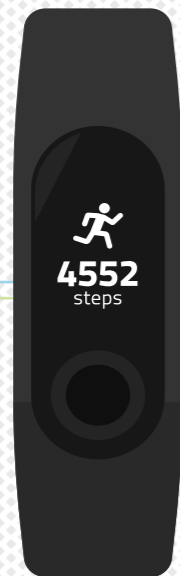
In 2017/18 our Community Development Fund (along with a contribution from The Sovini Group) supported Jamie Carragher's 'Watch us Get Fit' project which aims to get schoolchildren from across Liverpool, Sefton and Lancashire to become more active.

The Fund paid for 250 Fitbit watches which the children wore to monitor the number of steps they took with the goal of covering 10-12 miles over a six week period.

Other recipients of the Fund include Netherton Park, Linacre Bridge Community Hub, Woodvale and Ainsdale Community Centre and many others.



LFC legend, Jamie Carragher and Sovini Group CEO, Roy Williams, meet to discuss the 'Watch us Get Fit' project



250 Fitbit watches funded by our Community Development fund.

Reducing social isolation

For Older People's Day 2017, we invited customers aged over 55 who use our Independent Living Service to a jam-packed afternoon of cakes, Pimms, live music and comedy.

Over 250 guests attended our Customer Empowerment Team's event held at Firwood Bootle Cricket Club and they were treated to a live performance from The Uke-a-teers, a tribute from Sefton O.P.E.R.A. (Older Persons Enabling Resource & Action) and a hilarious act from local comedian PJ Laine.

"It's excellent that One Vision Housing provides such a great event that us elderly people can attend and enjoy. The organisation has changed my life considerably for the better."

– One Vision Housing customer, Mr David Parker



From Blitz to Glitz

We teamed up with partners Sefton O.P.E.R.A. to reflect on and celebrate Bootle's history during WWII.

The event featured videos of residents young and old talking about their memories of Bootle and their aspirations for the town in the future. Alongside the video and historical picture montages, guests also took part in a wartime dance as bands played popular music from past and present.

GET INVOLVED

We empower and involve our customers to ensure the continuous improvement of the services we provide.

We are committed to providing our customers with opportunities to get involved and help to shape, influence and improve the services we deliver.

Our Customer Empowerment and Stakeholder Engagement Framework sets out the different levels of involvement and the resources available to empower customers and promote effective engagement.

In 2017/18 we were once again given with the Tenant Participation Advisory Service (TPAS) Landlord Accreditation.



93% of customers are satisfied that we listen to and act on customer views (STAR survey of tenants and residents 2017/18)
– Highest ever!

Tenant inspectors

During 2017/18, our team of Tenant Inspectors focused on the process around annual gas servicing appointments. They contacted customers whose gas certificates were due to expire as well as those who did not respond to our communications, to try to establish appointments.

The work carried out by Tenant Inspectors meant that potential court proceedings were avoided and that we as a landlord remained compliant with regulations.



How to get involved

There are a number of ways customers can get involved depending on their interests and the amount of time they have available. To find out more, contact our Customer Empowerment Team.

High Level Involvement

- **Scrutiny Team**
Carry out detailed assessments of priority service areas
- **Service Review Group**
Review performance related issues in housing support services and repairs/maintenance services
- **Tenant Inspectors**
Working with OVH officers or independently to check service delivery
- **Brand Group**
Review content and style of tenant newsletter InVision and Annual Report before publication

Medium Level Involvement

- **Residents Group**
A formal group representing and promoting local interest
- **Tenant Policy Review Group**
Reviewing OVH policies and checking for accessibility
- **Independent Tenants Panel**
Independently review selected customer complaints

Low Level Involvement

- **Customer Events**
Attending informal local events
- **Customer Feedback (Surveys)**
Taking part in surveys on specific services and wider Survey of Tenants and Residents (STAR)
- **Focus Groups**
Ad-hoc meetings on specific topics affecting customers
- **High-rise Group**
Regular meetings to assess high-rise related issues
- **Community Development Fund Panel**
Assessing applications for OVH Community Development Fund

Have your say

It isn't just involved customers who can have their say and shape our services. We welcome compliments, complaints and suggestions from all our customers, as they play a vital role in improving our services.

You can get in touch via:

- ☎ 0300 365 1111
- ✉ enquiries@ovh.org.uk
- 💻 Online form on ovh.org.uk
- 👤 In person at our offices on Coral Drive or Boaler Street



HOW WE WORK

We are committed to setting rents that offer value for money and are affordable to existing and prospective customers.

RENTS

Social rents

For social rents, rent is set in accordance with a Government formula which considers the location, condition, property size and local earnings.

Affordable rents

For affordable rents, which considers the location and property size, rent is set at 80% of the gross market rent. If you have a social or affordable tenancy, your rent may reduce by 1% per annum until 2019/20.

If this applies to you, you will be notified of this reduction in February each year.

Other types of rent

We also offer a number of other rental options which include Market, Intermediate, Fair and Shared Ownership Rents.

The basis of setting these rents is detailed in the customer's tenancy agreement or lease. More details of how these rents are set can be found on ovh.org.uk



GOVERNANCE

We are compliant with the National Housing Federation's (NHF) Excellence in Governance 2015 Code, which ensures our activities are transparent and promote confidence in the communities we serve.

We continually assess our compliance with the NHF Code as well as with the Regulator of Social Housing Standards. Full details of our compliance with the Regulator of Social Housing Standards can be accessed on ovh.org.uk

We are governed by a Board consisting of 10 members. Members are recruited and appointed on the basis of their skills, knowledge and experience, in line with Board-defined categories. As of 31st March 2018, the Board includes eight non-executive and two executive members.

In addition to the Board there is a Group Business Assurance Committee which has representation from One Vision Housing and is responsible for assisting the Board in matters relating to risk and audit.

Our Board

Board member	Category
Ms Lelir Yeung	Non-executive (Chair)
Mr Richard Carmichael	Non-executive
Ms Joan Ashurst	Non-executive
Ms Dawn Murray	Non-executive
Mr Joe Connell	Non-executive
Cllr John Kelly	Non-executive
Mr Alan Marshall	Non-executive
Ms Fiona Portlock	Non-executive
Ms Tracey Liggett	Executive (appointed 8th December 2017)
Dr Roy Williams	Executive

Registration Details

Registered Office

One Vision Housing Limited
Atlantic House
Dunnings Bridge Road
Bootle, Merseyside
L30 4TH

ovh.org.uk

One Vision Housing Limited is a charitable registered society under the Co-operative and Community Benefit Societies Act 2014: 7072

Regulated by Regulator of Social Housing Standards

VAT Reg No: 997330871

Advisors

Internal Auditors

Beever and Struthers
St George's House,
215-219 Chester Road
Manchester M15 4JE

External Auditors

BDO LLP
5 Temple Square,
Temple Street
Liverpool L2 5RH

Bankers

Royal Bank of Scotland
1st Floor,
2-8 Church Street
Liverpool L1 3BG

Solicitors

Trowers & Hamblins
55 Princess Street,
Manchester M2 4EW

Get In Touch

OVH Head Office

Atlantic House
Dunnings Bridge Road
Bootle, Merseyside
L30 4TH

Open: Monday to Friday 8.30am to 5pm

Customer Access Centres

212h Boaler Street
Liverpool L6 6AE

Open: Monday to Friday 10am to 3pm

Coral Drive

Bootle
Merseyside L20 3UG

Open: Monday to Friday 9am to 5pm



0300 365 1111



ENQUIRIES@OVH.ORG.UK



OVH.ORG.UK



FACEBOOK.COM/OVHOUSING



@OVHOUSING



One Vision Housing



If you need assistance understanding the information in this document, please contact us on
0300 365 1111

Chinese – 如果您需要幫助了解本文檔中的信息，請致電 0300 365 1111 與我們聯繫。

Lithuanian – Jei norite, kad Jums kas nors padėtų suprasti šiame dokumente pateiktą informaciją, prašome su mumis susisiekti tel 0300 365 1111.

Polish – Jeśli potrzebujesz pomocy, by zrozumieć informacje zawarte w tym dokumencie, skontaktuj się z nami pod numerem 0300 365 1111.

Portuguese – Caso necessite de assistência para compreender a informação constante neste documento, deverá contactar-nos através do 0300 365 1111.

Russian – Если вам требуется разъяснение информации, содержащейся в данном документе, пожалуйста, свяжитесь с нами по телефону 0300 365 1111.

Turkish – Bu belgede verilen bilgileri anlama konusunda desteğe ihtiyacınız olursa lütfen bize ulaşın 0300 365 1111.



The
Sovini
Group

One Vision Housing is part of The Sovini Group



DEVELOPED IN PARTNERSHIP
WITH OUR CUSTOMERS