



# ANNUAL REPORT 2021





# LOOKING FORWARD WITH OPTIMISM.

Freedoms are returning to our lives, but there is no doubt that this has been a hard 12 months. Many of us have experienced loss and isolation. But there are also inspiring stories to be told about resilience and pulling together in the toughest of times.

Onward reached out and helped more than 3,000 customers who needed support with food, money or loneliness, during lockdown. We also released 100 colleagues from their day job to volunteer in the communities we serve in response to escalating need.

The last 12 months have also seen progress in delivering services where we know we needed to do better. Our performance has improved but there is more to come yet. We are committed to giving you services that get better and better in the year ahead.

We know that Onward is at its best when we listen to customers. So we are strengthening our Customer Scrutiny Board and Engagement Community to help us design and deliver services that delight you.

The next 12 months will see us invest in customer homes to make them as safe, green and enjoyable to live in as possible. We will also be ramping up delivery of new affordable homes to meet growing need.

We are hopeful of a better year for us all.



**Bronwen Rapley,**  
Chief Executive

## THE ONWARD BOARD.

The Board of a housing association sets standards of leadership and control and helps define the values of the organisation. It is a group of senior and experienced people who scrutinise, and where necessary challenge, how the organisation is run.

In the last 12 months, Dena Burgher joined the Board as a non-Executive Director. In October, our Board Chair of 6 years, Dr Neil Goodwin CBE, reaches the end of his term and will stand down, as will Deputy Chair Brian Roebuck.

Tim Johnston is our newly appointed Board Chair. Tim brings extensive experience in business planning and delivery during a career spanning public services, economic development and charitable organisations.



**Tim Johnston,**  
Board Chair



**Dena Burgher,**  
Non-executive Director

### OUR CURRENT BOARD MEMBERS

**Tim Johnston**  
Chair

**Bronwen Rapley**  
Chief Executive

**Rachel Barber**

**Dena Burgher**

**Wyn Dignan MBE**

**Mike Gerrard**

**William Hewish**

**Paul High**

**Sandy Livingstone**

**Matt Saye**

**Michael Verrier**

*More details on our Board members can be found online at [www.onward.co.uk](http://www.onward.co.uk)*

# A YEAR OF ADVERSITY AND ACHIEVEMENT.

The last 12 months have seen several milestones for Onward, including becoming a single organisation and securing long term loans on favourable terms. These milestones matter because they provide strong organisational and financial foundations for us to serve customers, improve your neighbourhoods and build new homes to meet growing need.

These are some of our highlights from the last 12 months:

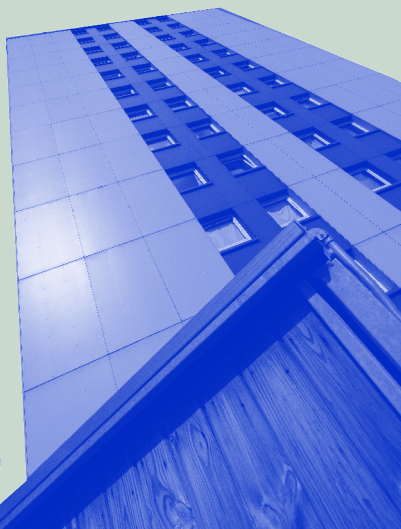
## V1 G1

The Regulator of Social Housing confirms our top ratings for Governance (G1) and Financial Viability (V1).



Getting onsite to deliver 500 homes in line with our plans to build 5,000 new homes by 2030 to meet a range of housing aspirations across the North West.

Major investment in building safety by removing cladding and improving the fabric of three high rise buildings in Preston.



Our Customer Engagement Community of 2,000 customers helps to shape services, including new and greener grounds maintenance programmes.



Steady improvements in the repairs service, completing a record number of jobs, reducing complaints by 60% and increasing customer satisfaction by 10%.

Contour Homes became part of Onward on 1 April 2021, formally ending our four-year journey to create a single, unified organisation.



## MOODY'S

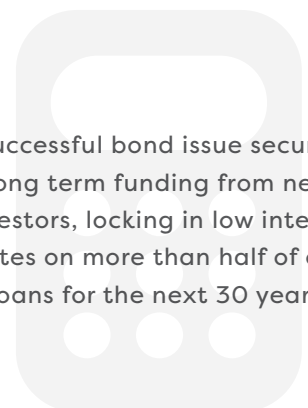
Rating agency Moody's placed us among the highest rated housing associations, with a credit rating of A1 (Stable), meaning we are a very safe bet for investors.

Starting work on a new community at Basford, near Crewe, of 449 quality homes and a multimillion pound investment in new roads, a new school and community facilities.



We have invested a total of £47.5m to mend, improve and update homes and keep customers safe.

Successful bond issue secures long term funding from new investors, locking in low interest rates on more than half of our loans for the next 30 years.



## Our performance.

# HOW WE RESPONDED TO YOUR COMPLAINTS THIS YEAR.

We always seek to learn from complaints so we can do better next time. For example, upping our game on repairs has been a big focus for us, resulting in a better service, fewer complaints and higher customer satisfaction.

Overall, this year has seen a reduction in customer complaints and improved performance in responding to you and putting things right.



We received **991** complaints in 2020/21, down from **2,411** last year, a reduction of **59%**.



We closed **77%** of complaints within our target time in 2020/21, compared to **57%** last year.



On average we responded within **11** days of a complaint, compared to **14** days last year.



The number of complaints upheld this year was **69%**, **12%** lower than last year



Customer compliments on positive experiences increased by **15%** from **476** to **549**.

Our top reasons for complaints are the same as last year, but in much smaller numbers:



Time taken to complete repairs (1,304 last year, 423 this year).



Late or missed appointment (344 last year, 83 this year).



Property condition or damage (142 last year, 83 this year).

## OUR PLANS TO IMPROVE IN THE COMING YEAR .

Performance is getting better, but we recognise there is more to do. These are some of things we plan to do to improve over the next 12 months:



Complaint prevention and resolution training will be rolled out to colleagues across the business.



An introductory video call with a Customer Resolution Specialist will be offered for every complaint received.



We will keep you informed by providing automated updates at key milestones during the complaint process.



We will continue to embed the work of our Customer Complaints Forum to help us improve the quality of our complaint resolutions work and written communications.



We will publish regular updates on our website regarding our performance and progress.



We will continue to evolve our processes and develop our learning and continuous improvement activity.

You can access our full report on customer complaints on the Onward Website, including a check list of how we have delivered on commitments made to improve our complaint handling service. You will also be able to find our complaints procedures and policy.



# KEY FACTS & FIGURES ON HOW WE ARE DOING.

These numbers show you how well we have done in some important areas. The pandemic often made it difficult for us to let homes in the usual way and keep up the pace on repairs. Customers also found their finances squeezed, so we have worked with people to help them manage money and pay their rent. Despite these challenges, in most cases we almost matched our performance from 2019, pre-pandemic.



## Income

|                        | 2019/20 | 2020/21 |
|------------------------|---------|---------|
| Income collection      | 100.92% | 100.1%  |
| Current tenant arrears | 4.6%    | 5.2%    |



## Lettings & turnover



## Repairs

Completed within target timescales



## Compliance



# INVESTING IN YOUR HOME.

This year we have installed...



**566**  
new doors  
(properties)



**806**  
new heating systems



**562**  
windows  
(properties)



**715**  
bathrooms



**78**  
roofs



**609**  
new kitchens

Improving our Neighbourhoods.

## STANDING WITH OUR COMMUNITIES.

We have grown closer to our customers this year by being active in their neighbourhoods in a time of need. During lockdown, we escalated our work with charitable and other partners to tackle challenges like food poverty, social isolation and financial hardship.

The Onward Community Fund provides financial support to neighbourhood groups and projects. In the last 12 months, we provided £100,000 to 37 projects, helping to deliver valuable experiences and opportunities to local people. We also made a further donation to Open Kitchen to help provide meals for families in crisis and emergency deliveries of groceries.

Between February and March, 97 Onward colleagues volunteered at 33 community projects, providing 388 hours of volunteering support in total. From preparing food parcels, to filling toy sacks and delivering hot meals, we were there lending a hand.

Meanwhile, Community Shop, the UK's first social supermarket chain, opened its new store at our former office on Walton Road, in Liverpool. We supported the store by providing premises at no cost, helping the local community access affordable food.



## SUPPORTING PEOPLE DURING LOCKDOWN.

Making sure our customers are safe and happy in their home is our number one priority. We have had to find new ways to do this during a year when we couldn't get out and about to visit you as much as we want.

During lockdown we started making regular welfare calls to customers, checking in to say hello and make sure everything is ok. The initial call is automated, but when help is requested the follow up is personal, as our specialists work directly with customers. This has included support for essential shopping, information on local food banks, help in collecting medication and financial advice.

Welfare calls, and all the specialist support that follows, have become business as usual for us. Another example of learning in the pandemic that will help us do more for customers in the future.





## Becoming the Social Landlord of Choice.

### USING TECHNOLOGY TO IMPROVE SERVICES.



During the pandemic many people have embraced technology as a way of keeping in touch and accessing services. We have risen to this opportunity by upgrading all of our digital services to make it easier for customers to get in touch.

This year we launched online chat and WhatsApp, upgraded our telephone system and improved our Messenger, Twitter and

Facebook platforms. We also introduced an innovative new chatbot that customers are finding really helpful. New mobile platforms for our colleagues are also making it easier to report and take action on things happening in our communities.

We also launched a new service that allows us to do repair inspections remotely, using video calling.

Virtual inspections free up time for our Repairs Specialists to do more follow up visits on completed jobs, so we can be sure that the workmanship of our contractors is up to standard and customers are satisfied with a job well done. Complaints are down, satisfaction is up and we are committed to delivering another year of improvement.

### CUSTOMERS HELP IMPROVE GREEN SERVICES.

In 2020, we asked customers for feedback on our grounds maintenance service. Thousands responded, with many asking for a clearer schedule of visits, better quality control and more detail on work to be done. In response, we launched a refreshed grounds maintenance service, increasing the number of visits and setting out a more detailed list of the work our contractors will deliver.

We're committed to finding new ways to enhance local green spaces and tackle climate change. Our local green teams play a big role in reducing carbon and improving neighbourhoods, for example by planting shrub and flower beds with adaptable species that need less water.

Across the North West we manage 20,000 trees, but we want even more! We have plans to plant more trees to help remove carbon from the atmosphere.





Growing where we can make a positive difference.

## RESPONDING TO GROWING NEED FOR HOUSING WITH CARE ACCOMMODATION.



We are committed to building homes to meet the full range of need in the communities we serve, now and into the future. Currently we provide over 3,000 specialist homes in our sheltered and Housing with Care schemes across Greater Manchester, Lancashire and Merseyside.

Within some of these, we support customers living with dementia and help them maintain their independence. There are over 850,000 people living with dementia in the UK today, but it is estimated that the number of people living with the condition by 2025 will rise to over one million.

In response to this growing need, we are soon to open Oaklands, a new Housing with Care scheme in Fallowfield, near Manchester City Centre. The scheme will specialise in bespoke packages of care for individuals with cognitive and neurological conditions. The 36 apartments will benefit from specialist assistive technology and an on-site care team to assist residents to live independently with varying levels of care and support.



## HOMES FOR KEY WORKERS.

In the last 12 months we have all come to appreciate our key workers even more than we already did! Key workers are benefitting from the range of homes and tenure options we offer, including Shared Ownership.

Chris is a junior doctor from Wirral. This year Chris has gone from living in a motorhome on his parents' drive to buying his own apartment in Aigburth, Liverpool. Chris had been living with his parents but decided to move into the motorhome at the start of lockdown to keep his family safe. After saving up for a deposit, Chris was able to snap up a one-bedroom flat at our Clifton Place development.

Our successful sales brand, Onward Living, provides customers like Chris with affordable shared ownership options. This year Onward Living has smashed all of its sales targets once again.

Our plans to deliver 5,000 new homes by 2030 include homes for social rent, affordable rent and shared ownership. We will always design our schemes to meet the variety of local housing need, from growing families to aspiring couples and older people looking to downsize.

