



Onward

ANNUAL REPORT

2022

STANDING WITH YOU THIS WINTER.

Our Annual Report this year covers some of the work we have done to improve your homes, services and neighbourhoods. These include investing in homes to make them warmer and cheaper to heat, taking a new approach to tackling damp and mould and building more homes to meet growing need.

We also hold a mirror to our performance, so you can decide how well we are doing and compare our performance to 12 months ago. As a result of some changes we have made recently, where complaints are made we are responding and resolving them more quickly than before. But we know that we must continue to improve to give you the consistently high quality of service we aspire to.

Although our Annual Report typically looks back at the previous year, we are focused strongly on what we know will be a difficult winter for many. Everything is becoming more expensive. Inflation is continuing to rise and energy bills are hitting levels we never imagined possible. We know that everyone will feel this and many will experience real difficulty.

We are committed to doing everything we can to help those most in need this winter. This will mean protecting and extending the support we already give in our communities; you can read more about what we are doing in this Report.

Just like in the pandemic, we pledge that no one will lose an Onward home as a result of financial hardship, where they are working with us to get their payments back on track.

We will be with you every step of the way.



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 we have welcomed two new non-Executive Directors to the Board. Kate Jones is the Chief Information Officer for Cadent, following 15 years of experience in telecoms and software development. Kieran Keane joins us with over 30 years of experience in senior roles, including at Anglian Water, with a large housing association and as Chief Executive of Lancaster City Council.

Kate and Kieran bring considerable expertise and will help us run Onward well on your behalf.

More details on our Board members can be found online at www.onward.co.uk



Kate Jones



Kieran Keane

OUR CURRENT BOARD MEMBERS

Tim Johnston
Chair

Bronwen Rapley
Chief Executive

Rachel Barber

Dena Burgher

Wyn Dignan MBE

Mike Gerrard

Paul High

Kate Jones

Kieran Keane

Sandy Livingstone

Matt Saye

Michael Verrier

Our highlights from the last 12 months.

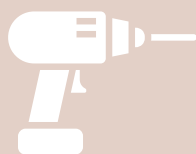


Homes England

Becoming a Strategic Partner of Homes England, supporting plans to invest **£600m** in building **5,000** new homes by 2030

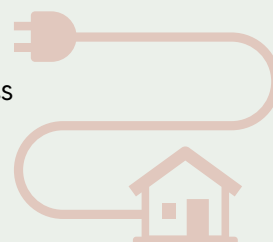


Contour Homes formally became part of Onward on 1 April 2021, creating a **single and unified organisation**



Investing a total of **£70m** to mend, improve and update homes and keep customers safe

Securing **£1.5m** of Government funding for energy efficiency and other improvements to homes



Keeping our **A1** Credit rating, which continues to allow us to access private investment at low rates



Building new homes in Merseyside, Greater Manchester, Lancashire and Cheshire in line with our plans to build **5,000 new homes by 2030**



Establishing a local **Community Design Team** to lead our community-renewal proposals for Murdishaw, Runcorn

Completing a **customer consultation** on proposals for a major regeneration scheme in Preston



Reducing the average time for resolving a complaint from **11 days** last year to **8 days**. Informal complaints are usually resolved in one or two days



Our **Customer Engagement Community** of 2,000 customers helped to shape our new Corporate Plan for 2022 - 2030

Our Performance.

HOW WE RESPONDED TO YOUR COMPLAINTS THIS YEAR.

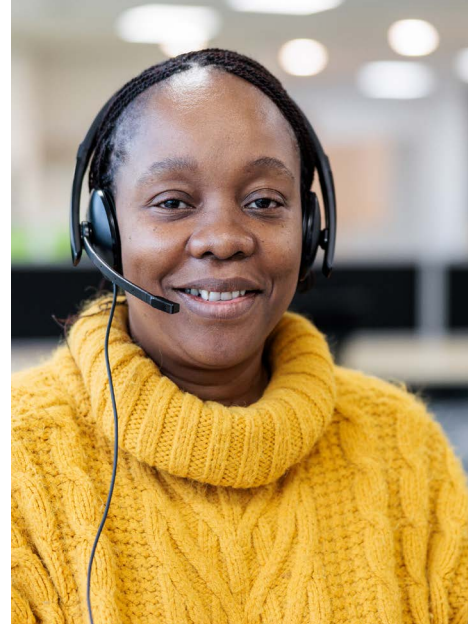
We know we don't always get things right first time, so we make sure we use your complaints as an opportunity to learn and to do better next time. For example, feedback about your homes led us to introduce a new approach to tackling damp and mould, helping us to sort these issues out more quickly for more people.

Overall, last year the number of customer complaints had risen by 4%, although the year before this number dropped by 59%. Meanwhile, we have resolved complaints more quickly, taking 8 days on average, compared to 11 days the year before and 14 days the year before that.

We continued to focus on improving your repairs service. Action taken last year included taking on additional contractors, finding alternative material suppliers and introducing a new triage system to prioritise serious repairs and customers in most need.

This table summarises our performance on complaints:

| Performance indicator | 2020/21 Performance | 2021/22 Performance | Difference |
|--|-------------------------|------------------------|------------|
| Number of complaints received | 991 | 1,027 | + 4% |
| Complaints closed within 10 days | 77% | 95% | + 18% |
| Average time taken to resolve complaints | Average 11 working days | Average 8 working days | 3 Days |
| Number of complaints upheld | 69% | 67% | -2% |
| Number of customer compliments received | 549 | 509 | -7% |



THE THREE MAIN THINGS YOU HAVE COMPLAINED ABOUT.

Your top reasons for complaints are the same as last year and in similar numbers:



Time taken to complete repairs
(423 2020/21, 466 2021/22).



Late or missed appointment
(83 2020/21, 66 2021/22).



Property condition or damage
(83 2020/21, 91 2021/22).

OUR PLANS TO IMPROVE.

Although we have resolved complaints more quickly this year, it is not good enough that a similar number of people complained to us about the same things as in the previous year. So we have a clear idea of what we need to do better, and we have plans to invest in your homes and improve your repairs service.

In the meantime, we have just made some changes to how we do things that will help us improve over the next 12 months:

- Taken on new contractors so we can sort out your repairs more quickly and effectively
- A new system to keep a better record of your contact with us, so you don't have to repeat the same information to different people
- We will get better at using technology to discuss your complaint 'face to face' where this is what you want, using text messages to keep you updated
- A new Complaints Forum of real customers meets quarterly to check in on how well we are handling your complaints
- Accelerating our plans to invest in improving homes with longstanding problems and the most urgent need

KEY FACTS & FIGURES - HOW WE ARE DOING.

These numbers show you how well we have done in some important areas last year. Some encouraging signs of improvement can be seen, although we are also catching up with work in some areas where finding supplies and tradespeople was a challenge last year.

Money is getting tighter for most people and the winter ahead is going to be tough, so we are working closely with customers to help you manage money and pay your rent. Our priority is to help everyone stay in their home that is as good as it can be for as long as they want to.



Income

| | 2020/21 | 2021/22 |
|------------------------|---------|---------|
| Income collection | 100% | 100% |
| Current tenant arrears | 5% | 5% |



Lettings & turnover

| | 2020/21 | 2021/22 |
|---|---------|-----------|
| Average relet time (general needs and sheltered) | 56 days | 29.1 days |
| Average relet time (general needs only) | 45 days | 27.9 days |



Repairs

Completed within target timescales

| | 2020/21 | 2021/22 |
|-------------------|---------|---------|
| All repairs | 83% | 79% |
| Emergency repairs | 89% | 94% |
| Urgent repairs | 83% | 74% |
| Routine repairs | 80% | 76% |



Compliance

| | 2020/21 | 2021/22 |
|---------------------------------------|---------|---------|
| Gas safety certificates issued | 99.8% | 99.9% |
| Electrical safety certificates issued | 87% | 92% |
| Fire risk assessments | 93% | 99% |

INVESTING IN YOUR HOME.

Last year we installed...



1,157

Doors (properties)



759

Windows



81

Roofs



1,170

Heating Systems



708

Bathrooms



785

Kitchens

Improving our Neighbourhoods.



LOCAL COMMUNITIES TAKING BACK CONTROL.

Our plans for community-led renewal in Murdishaw, Runcorn, gathered pace last year. Local residents are leading a new Community Design Team, supported by Onward, to design and deliver improvements to the local area for the benefit of the whole community.

In partnership with the Community Design Team, we have worked up plans for a new local centre. The centre will be part of a thriving hub at the heart of the community, offering a space for local people to socialise and enjoy lots of different activities. Consultation took place last year and we are working with the Community Design Team to consider feedback.

In the meantime, early achievements include making public spaces greener and safer and increasingly using them for community activities, such as a Christmas craft market, supported by our local neighbourhood teams who know the community inside out.

We are backing this up with real investment, including through our success in securing £1.5m from the Social Housing Decarbonisation Fund for extensive improvements to existing local homes. We will use this money to renovate 129 bungalows, making them warmer, drier and fit for modern living. Our longer term ambitions include building more new affordable homes to meet local need.

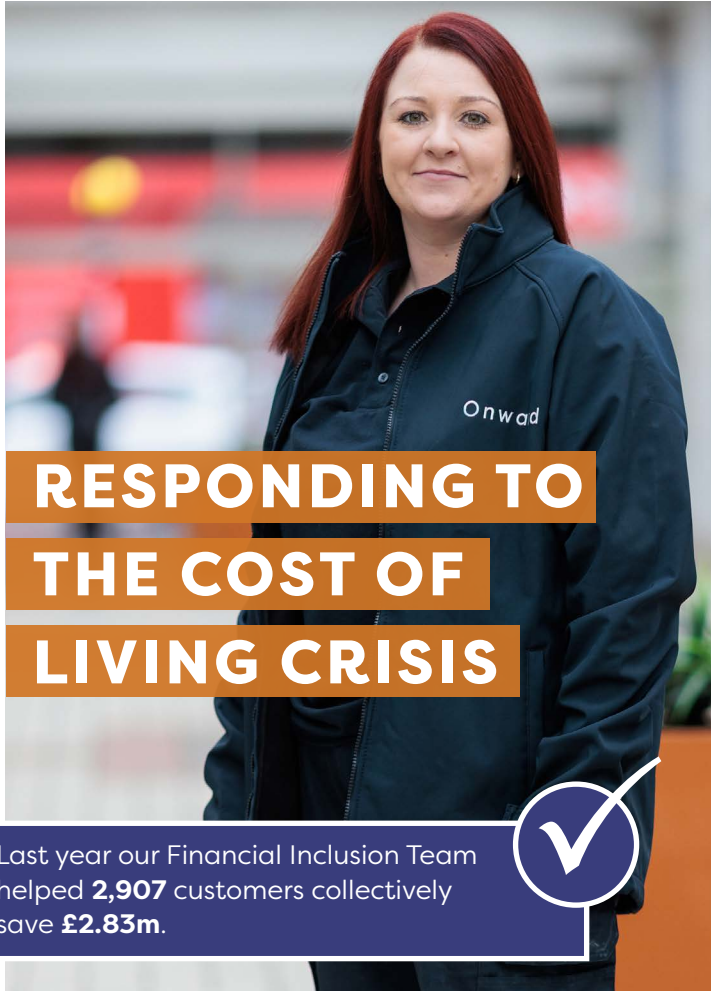
PLACE BASED REGENERATION IN PRESTON.

We recently completed a customer consultation on the first step in proposals for a comprehensive regeneration of our Avenham neighbourhood in Preston. Customers were asked for their views on our preferred option to demolish the three existing tower blocks and replace them with better quality homes fit for modern living. A decision has been made to demolish the blocks as this is a better long-term option that will enable us to provide homes more suited to local needs.

Our ambition is for replacement of the tower blocks to become a catalyst for wider transformation of the local area, delivering much better quality housing and an overall increase in the local supply of affordable homes.



Becoming the Social Landlord of Choice.



We aspire to be a listening landlord that hears what customers want and improves our homes and services in response. Respecting our customers and giving them a voice is important to us, which is why we invest in a Customer Scrutiny Board and a wider engaged community of 2,000 customers.

Something we hear very clearly at the moment is the challenge of keeping up with the cost of living, as inflation escalates and many everyday things become more expensive. Last year we continued to invest in our Financial Inclusion Team, which provides free financial advice and support for customers, helping them to pay their bills and remain in their homes.

We are also piloting a new scheme called Home+, which gives targeted support to some customers taking on new tenancies by providing white goods, appliances and some furnishings. We want to take the pressure off as our new tenants make the house their home right at the beginning of their tenancy.

Elsewhere, we have continued to support customers by working with charity and local government partners. Examples include the Community Shops we support in Liverpool, Runcorn and the Wirral, helping local people access affordable food, as well as the 1st Call Centre in Accrington, preparing people for work through training and mentoring.

RESPONDING TO THE COST OF LIVING CRISIS



Last year our Financial Inclusion Team helped **2,907** customers collectively save **£2.83m**.

LISTENING AND LEARNING ON IMPROVING CUSTOMER HOMES.

Everyone deserves a warm and dry home where they will be comfortable and healthy. With some older homes this can be challenging and we have not got it right in every case. But we are listening to customers where they tell us this is an issue and we are determined to deliver better outcomes.

In response, last year we implemented a new approach to identifying, escalating and resolving damp and related issues. This is already helping to drive better outcomes for customers but we know there is more to do. Longer term, we are planning and already beginning to deliver comprehensive investment in the homes we own to make them as warm, dry and as affordable to heat as possible.



Growing where we can make a positive difference.

INVESTING IN AFFORDABLE HOMES.

Onward Homes has become a Strategic Partner of Homes England. This means we are one of the group of leading developing social landlords working in partnership with government to deliver its Affordable Homes Programme.

Our agreement with Homes England is to receive £152m in grant funding to help us build 3,200 new homes, with construction beginning no later than 2026. The Partnership is part of our wider plans to invest around £600m in building more than 5,000 new homes across the North West by 2030.

Most of these will be affordable homes, available to rent or buy at a significant discount from their market value. There will be a range of types of homes and tenures to meet the variety of need, from first time buyers to growing families and people on the most limited incomes.

Quality is important to our customers and it is to us as well. This is why we routinely build all of our new homes to a higher standard than required by legislation and guidance. All of our new homes will have an Energy Performance Rating of at least 'B', which means they will be warm, dry and energy efficient to keep bills down.



BUILDING ACROSS THE NORTH WEST.

During 2021/22, we were active across the North West by securing permission to build new housing, starting work on site and moving people into brand new homes.



HIGHLIGHTS INCLUDE:

- Securing planning permission to build 240 new homes at Helsby in Cheshire West
- Starting work on 70 new homes in Hattersley, Greater Manchester, along with a 91-home extra care facility
- Getting to work building 28 new homes at Mersey View in Wirral
- Completing delivery of 27 homes for affordable rent in Bury, Greater Manchester, with all homes allocated within 2 weeks