



# Family Housing Association

(Birkenhead & Wirral) Ltd



## ANNUAL REPORT

## 2024 - 2025

# Welcome to our Annual Report to Tenants

## **Introduction from the Chief Executive**

Welcome to our Annual Report for 2024/25, which provides a summary of the activities Family Housing Association has been involved in over the past year, together with an opportunity to share with you what has been achieved. Tenants remain at the heart of everything we do, and so it is important that we are accountable for how the rent money we collect is spent. We aim to continually demonstrate that we are delivering the best possible value for money, providing the best quality services and that we continue to invest in our existing homes and into additional homes to address housing need in Wirral.

Housing remains an issue of high national importance, with the cost of living, homelessness and building safety all quite rightly under ever increasing scrutiny. Staff at Family Housing Association have responded positively to the introduction of new legislation and regulation which has applied to all Housing Associations and have enjoyed the support of our voluntary Board Members when doing so. Staff work closely with the Customer Panel, where we look at performance, policies, and procedures across the whole of the business, giving tenants a genuine opportunity to scrutinise what we do and to have a voice in decision making. The past year has seen positive changes to the way in which we handle reports of damp and mould in advance of the forthcoming Awaab's Law and improvements to the Complaints process, making it more open, transparent, and simple to follow.

I am delighted that three new Members have recently joined the Board of Family Housing Association, broadening the existing range of skills and experience already available and I look forward to working with them. Looking to the year ahead, we will continue investing in the maintenance of our existing properties to the highest possible standards, improving ways to make homes more energy efficient, whilst ensuring we are being kind to the environment and taking opportunities to develop new homes. Autumn 2025 will see the next Association wide tenant survey, offering every tenant the opportunity to participate, and so it promises to be another busy year!

***Neil Moffatt, Chief Executive***

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## **Welcome from the Chairman of the Board**

I am pleased to present to you the Annual Report of Family Housing Association.

Our tenants are central to all we do and we have continued to support our tenants, ensuring that they are at the centre of all our decisions. Included in this report are the results of the latest Tenant Satisfaction Survey. I am pleased to note that the overall tenant satisfaction was 97.99%, which is the highest level when compared to similar housing associations in our peer group. These excellent results are testimony to the service delivered by the Family Housing Association team.

I would like to extend my thanks to all the staff at Family Housing Association, led by Chief Executive, Neil Moffatt, for their commitment and professionalism. In the last twelve months we have completed seven new properties to meet housing needs in Wirral, increasing our housing stock to 401. We have continued to invest in our properties with repairs achieving an overall satisfaction rate of 99.1%.

We are committed to maintaining Social Rents, well below market rents, by ensuring that there are strict financial controls and budgets which are closely monitored.

The Board, who give their time on a voluntary basis, are responsible for the governance and strategic direction of the Association, meeting every other month with the Management Team.

Finally I would like to thank my fellow Board Members for their contribution and continuing support.

***Stephen Morris, Chairman***

# Looking after your Homes

## Repairs Performance

	2023/ 24	2024 /25
<b>Emergency</b>		
1 day	100.00%	100.00%
<b>Urgent</b>		
5 working days	93.88%	94.39%
<b>Routine</b>		
21 working days	93.46%	92.09%
Money Spent on Response Repairs		
	<b>£261,330</b>	<b>£314,219</b>

## Repairs Satisfaction

We send a questionnaire to our tenants each time they report a repair. The results were as follows:

	23/24	24/25
Appointment made	98.06%	99.07%
Appointment kept	99.44%	100.00%
FHA Staff polite	100.00%	100.00%
Contractor polite	99.72%	100.00%
Contractor showed ID	95.13%	95.70%
Contractor tidy	99.73%	99.77%
Completed 1st time	93.13%	95.78%
Customer Satisfied	98.35%	99.10%

## Planned Maintenance Programme

In the spring of 2024, Ciaran Mullin was appointed as our Asset Manager and he immediately got to work carrying out surveys for the 2024 Programme. Bringing the surveying function in house enabled a change of approach where Ciaran arranged for minor repairs identified during inspections to be carried out straight away, with only larger works such as kitchen and bathroom replacements being included in the Planned Maintenance contracts. This approach has proven to be a great success, with it being well received by tenants as well as delivering improved value for money on the Planned Maintenance contracts.

	2023/24	2024/25
<b>Money Spent on Improvements</b>	<b>£404,592</b>	<b>£199,344</b>



<b>Kitchen Upgrades</b>	<b>18</b>	<b>7</b>
<b>Bathrooms Upgrades</b>	<b>11</b>	<b>9</b>
<b>Boilers Replaced</b>	<b>18</b>	<b>18</b>

We replace kitchens every 20 years and bathrooms every 30 years. Boilers are replaced when they are no longer economical to repair.

## Improving the Energy Efficiency of our Homes

Family Housing Association has set aside £170,000 each year to improve the energy efficiency of our properties. Last year £36,026 was spend improving the energy efficiency of our homes. The target is to get all of our properties to reach EPC band C. Some properties are already at this level, but others will need improvements to loft insulation, wall insulation or heating systems. There are real benefits from improving the insulation in your home, as it can keep your home warmer for longer, reduce energy bills as well as reducing condensation and mould. If you would like to know the energy efficiency rating of your home, please contact the office.



# Review of Operations 2024/25

## Welcome to our new Staff



Our Administrative Assistant, Sophie Hall-Annison, left the role in April 2025 and we wish Sophie well for her future career. Following a review of the role we advertised for a Customer Service Administrator in May 2025 and are delighted to welcome Manolis Poniris as part of our team. As well as providing administrative support, Manolis will also be out and about visiting our tenants whilst carrying out home visits and also gathering information for repairs and maintenance programmes.

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## New Properties

During 2024 Family Housing Association agreed to purchase 7 newly built 2 bedroom homes in Tranmere from a local developer. These properties were handed over in October 2024 and were let straight away at Social Rents. Social Rents are the cheapest rents payable for Social Housing. These 2 bedroom homes benefit from gardens at the rear and views across to Liverpool. The total cost of these properties was £1,078,711 which was funded from our reserves without needing to borrow money from banks or to apply for Government grants. The purchase of these homes used money set aside in our development budget for 2024 and 2025, and so we are not expecting to purchase any more homes during 2025.



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## Mould and Damp

During 2023 we introduced a new Mould and Damp Policy that changed the way we deal with reports of Mould and Damp in our homes. When these issues are reported, we will carry out the necessary work to eradicate the problem and provide advice and support to tenants. Many mould and damp issues can be resolved through improved ventilation. We then remain in contact over the next 12 months to check that the issue has been resolved.

There are many disreputable companies who call door to door and by telephone, looking to exploit tenants, sometimes pretending to represent FHA or be one of our contractors. Calling at tenants homes or telephoning asking about repair problems is a breach of legal codes of practice and so if you experience this, its likely the company is trying to exploit you. Be very careful before getting involved with these firms as there is evidence of tenants being left with big legal bills from so called 'no win no fee' claims handling companies.

Please contact us if you have a mould or damp problem and we will do what ever work is necessary to resolve the problem.

## Complaints Review 2024/25

Complaints are considered a good thing. They show that tenants and residents can communicate issues with us and provide an opportunity for us to learn and improve. Tenants have nothing to fear from complaining and we will always look to work positively through any issues. The Ombudsman's definition of a complaint is "An expression of dissatisfaction, however made, about the standard of service, actions, or lack of action by FHA, its own staff, or those acting upon our behalf, affecting an individual tenant, resident or group of tenants or residents." A tenant calling us to report a repair, or to inform us that something needs doing, is a service request rather than a complaint. It would become a complaint if we failed to deal with the service request to their satisfaction.

There is a simple 2 stage complaint process. Stage 1 is dealt with by a Member of the Management Team. If you are not satisfied with the outcome you can escalate to Stage 2 which would be dealt with by a different (more senior whenever possible) member of the Management Team. If you remain dissatisfied you can escalate the matter to the Housing Ombudsman.

Each year we review the complaints received over the last 12 months to see what we can learn from them. Full details of this review can be found on our website. The complaints this year primarily related to the performance of our contractors delivering the repairs service. We have since reviewed and updated our Contractor Code of Conduct and reminded contractors of the importance of good communication with tenants and maintaining a high standard of work. All complaints this year were resolved at Stage 1.

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## Cyber Security

Over the last year the threat from hackers and scammers has become greater than ever. This affects not just FHA but our tenants too. FHA now takes out Cyber Insurance in recognition of this threat and has robust firewalls and other security measures to protect FHA and our tenant's data. Tenants can protect themselves at home by avoiding clicking on links or opening e-mail attachments without first verifying they are genuine. Remember, scammers often pretend to be from large trustworthy companies such as retailers or banks. Never provide any information to someone that calls you, even if they claim that something has happened with your account. Always find their number independently first and call them back, if they are genuine they won't mind.



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## New Policy on Electric Vehicle Chargers

As electric cars are becoming more popular, we are receiving more queries from tenants asking about installing an electric vehicle charger. It is very important that tenants obtain permission before having an EV charger installed as they may have to pay for it to be removed if it does not comply with our Policy.

Our Policy was developed based on the latest good practice and is available on request. It is designed to minimise fire risk, reduce trip hazards and avoid conflict between tenants. In general, if you have your own driveway you are likely to be granted permission to install an EV charger. If you park on the street or in a communal car park, permission will not be granted.

All costs incurred installing and removing EV chargers must be met by tenants and they must be installed by suitably qualified persons.

# Review of Performance 2024/25

## Tenant Satisfaction Measures (TSM)

The Regulator of Social Housing has created a set of standard measures to allow the performance of Social Housing Landlords to be compared. Some of the measures are obtained by carrying out a survey of tenants where landlords are required to ask a specific set of questions in a specific order. The remainder of the measures are based on our file records.



### Tenant Survey

Family Housing Association carried out a survey of all of its tenants during Autumn 2023. We achieved an excellent response rate of 50.5%. Thank you to everyone that took part. Following consultation with our Customer Panel we agreed to carry out a new survey every 2 years. The next survey is due to be carried out towards the end of 2025. Initially we will contact tenants by e-mail, then by text message. If we do not receive a response we follow up with a postal questionnaire. We can even complete questionnaires over the phone. The aim is for as many tenants to take part as possible. Look out for your opportunity to take part this September. Every tenant completing the survey will be entered into a prize draw. It is your opportunity to tell us how you feel about the services we provide.

### Tenant Satisfaction Measure Results 2024-2025

	0	10	20	30	40	50	60	70	80	90	100
Overall Satisfaction											97.99%
Satisfaction with Repairs											98.24%
Time taken to complete most recent repair											96.45%
Home is well maintained											97.95%
Home is safe											97.98%
Landlord listens to tenant views and acts upon them											94.87%
Landlord keeps tenants informed about things that matter to them											93.43%
Agreement that the landlord treats tenants fairly and with respect											96.98%
Landlord's approach to handling complaints											78.95%
Landlord keeps communal areas clean and well maintained											93.65%
Landlord makes a positive contribution to neighbourhoods											85.88%
Landlord's approach to handling antisocial behaviour											92.31%
Homes that do not meet the Decent Homes Standard											0.00%
<b>Repairs completed within target timescale</b>											
Emergency repairs completed within target time											100.00%
Non-emergency repairs completed within target time											92.78%
Gas Safety Checks											100.00%
Fire Safety Checks											100.00%
Asbestos Safety Checks											100.00%
Water Safety Checks											N/A
Lift Safety Checks											N/A
<b>Complaints relative to size of Landlord</b>											
Stage 1 Complaints per 1000 homes											4.99
Stage 2 Complaints per 1000 homes											N/A
Stage 1 Complaints within timescales											100.00%
Stage 2 Complaint responses within timescales											N/A
<b>Anti Social Behaviour relative to size of Landlord</b>											
ASB cases per 1000 homes											72.32
ASB cases (hate incidents) per 1000 homes											4.99

# Our Plans for 2025/2026

## Photo Competition 2025

During 2025 we will be holding a Photograph Competition. There will be 2 categories for our tenants to submit entries:

- External photo's of your homes, gardens and neighbourhoods.
- Photo's of Wirral Landmarks.

There will be two prizes for each category, a first prize of £50 and a second prize of £25. Prizes will be awarded in store vouchers. Please send your photo's to [admin@familyha.org](mailto:admin@familyha.org). The competition is open now with a closing date of 30th September 2025.



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## Planned Maintenance 2025

Our Planned Maintenance Programme involves inspecting 20% of our properties every year and carrying out any improvement work needed. Under this programme each property is inspected and improved every five years. During 2025 our Planned Maintenance Programme will focus on our properties in Port Sunlight, and Keegan Drive and Fell Street in Wallasey.

The programme looks to replace kitchens over 20 years old, replace bathrooms over 30 years old, and to carry out other essential maintenance and external re-decoration.

Ciaran Mullin, our Asset Manager, is managing the programme. The inspections were completed during the spring and the contracts went out to tender in May. The tenders have now been received and the General Works contract has been allocated to Beneck Preservations and the decorating contract allocated to Novus Solutions. Ciaran will closely monitor the contracts to ensure they are delivered successfully.

Ciaran will be starting the Surveys for the 2026 Programme in the Autumn.

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## Exploring opportunities to develop new homes

FHA owns a small plot of land in Wallasey. During 2025 we have been updating the planning permission which has become complex due to changes in the Council's Local Plan. Once planning permission has been granted we will be exploring ways to fund and build three new homes on the site.



### Awaab's Law

During 2025 the Government is introducing new legislation to give Social Housing tenants improved rights where their home presents a significant risk of harm in relation to Mould and Damp and emergency hazards. The new law is expected to come into effect in October 2025 and will require Social Housing landlords to deal with these issues within strict timescales. FHA already takes mould and damp very seriously and so does not expect a big change in our working practices but will ensure we meet all the requirements of the legislation when it is introduced.



# Neighbourhoods and Communities

## Dealing with Neighbourhood Management Issues

This includes Anti-Social Behaviour, Hate Crime, Neighbour Disputes, Safeguarding and Domestic Abuse. We will thoroughly investigate all issues reported to us, supporting victims and taking proportionate action using the tools available to us, based on the evidence gathered.

Active Cases 23/24	Active Cases 24/25	Time Spent 23/24	Time Spent 24/25	Resolved 23/24	Resolved 24/25
31	33	1866 Minutes	3250 Minutes	16	23

Family Housing Association continues to offer an out of hours ASB response service where tenants can report ASB whilst the office is closed. Security officers will respond to witness the Anti-Social Behaviour and challenge the perpetrators if safe to do so.

## Managing our Income

The income we receive is the rent from our tenants

Percentage of Rent Collected		Rent lost on Empty Homes		Rent Written Off	
23/24	24/25	23/24	24/25	23/24	24/25
100.92%	98.82%	0.90%	1.09%	0.25%	0.27%



Rent Collection during the year has been challenging as our tenants have been under significant financial pressure due to the cost of living crisis, including high utility costs. Despite this difficult environment we have been working closely with tenants to provide support and agree affordable repayment plans and have only resorted to legal proceedings in a small number of cases. Where tenants are experiencing financial difficulties we can arrange for independent advice and support. Rent loss has increased this year as we have carried out work to improve the energy efficiency of homes and improve sound insulation whilst they were empty.

## Universal Credit

Universal Credit continues to impact Family Housing Association's rent collection as unlike Housing Benefit, the housing element is normally paid to the tenant and the tenant must make arrangements to pay their rent to us. Everyone of working age that receives Housing Benefit is likely to move to Universal Credit in the future.

Number of Tenants claiming Universal Credit	Percentage of arrears UC claimants
147	68%
Percentage of UC claimants with Direct Payment to FHA	Expected to move onto UC
31%	23







## Letting our Homes

When a property becomes empty, we carry out gas checks, electrical checks and any repairs or improvements that are necessary. We now also look to carry out energy efficiency works and sound insulation improvements where necessary.

No days to re-let a property		Number of Lettings	
23/24	24/25	23/24	24/25
<b>24</b>	<b>40</b>	<b>23</b>	<b>24</b>
Cost of Works		<b>£129,957</b>	

## Involving our Tenants in our Work

Our Customer Panel is a group of tenants that review our services and customer focussed policies and provide feedback to the Board. In the past the Board has had 2 Members who are also tenants but in recent times we have found it difficult to attract tenants to the role.

We are still actively looking to recruit tenants onto the Board, so any tenant who is interested should get in touch. In the meantime, to ensure that the Board is fully aware of tenants' views, the Board will continue to receive and consider the minutes of Customer Panel meetings and will be looking to work more closely with the Customer Panel in the months ahead.



We are committed to the Together with Tenants Charter, an initiative developed by the National Housing Federation that helps Housing Associations work with tenants by focussing on Relationships, Communication, Voice / Influence, Quality and effective management of complaints. More information on Together with Tenants can be found on our website.

## Paying your Rent

Rent Received	Rent Owed
<b>£2,095,559</b>	<b>£108,282</b>
Owed by Former Tenants	Rent Paid in Advance
<b>£16,711</b>	<b>£26,078</b>



# About our Homes

## Where do we own homes?

<b>Birkenhead</b>	<b>249</b>
<b>Wallasey</b>	<b>80</b>
<b>Port Sunlight</b>	<b>64</b>
<b>Bromborough</b>	<b>8</b>
<b>Number of Homes</b>	<b>401</b>



## What type of homes do Family Housing Association Own?

<b>Terraced Houses</b>	<b>209</b>
<b>Semi-Detached Houses</b>	<b>26</b>
<b>Bungalows</b>	<b>13</b>
<b>Converted Flats</b>	<b>30</b>
<b>Purpose Built Flats</b>	<b>66</b>
<b>Sheltered Flats</b>	<b>57</b>

## Providing More Homes

Family Housing Association is a charitable organisation that does not pay money to shareholders. Any surplus money is re-invested into our homes or is used to acquire new housing stock.

During 2024 we purchased 7 new homes in Tranmere. Purchase of these homes used up our development budget for 2024 and 2025. A review of our available funds will be undertaken towards the end of 2025 to see whether we can afford to purchase one additional property towards the end of the year.



**Budget for New  
Homes 2024/2025**

**£574,000**

**Spent on New Homes  
2024/2025**

**£1,078,711**

# Keeping you Safe in your Home

## Gas Safety

Homes with Valid Cert		Checks On Time	
23/24	24/25	23/24	24/25
100%	100%	100%	100%

## Asbestos Safety

Homes Affected		
Low Risk	Medium Risk	High Risk
97	0	0

## Electrical Safety

Homes with Valid Cert		Tests Carried Out	
23/24	24/25	23/24	24/25
100%	100%	79	116

## Radon Gas

Some homes in the UK are affected by radioactive gas that comes up naturally through the ground.

Family Housing Association properties in areas affected by Radon

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## Keeping your Water Safe

All of our homes are risk assessed for water safety. We have no shared water tanks but some of our homes still have their own tank fed hot water system. We are converting these homes to combination boilers to improve water quality when the boilers reach the end of their life.

## Fire Safety



Fire Safety is critically important, especially for our flats with communal areas. We carry out regular inspections of those common parts to identify fire safety risks and appoint an independent fire safety expert to assess the common parts every three years.

We also take action where fire safety issues are identified during annual home visits.

## Smoke & Carbon Monoxide Alarms

In the event of a Fire, Smoke is the biggest danger, with most fatalities caused through smoke inhalation rather than burns. It is very important to regularly test your smoke alarms and to let us know if there are any problems. We will also check your smoke alarms as part of Gas and Electrical Testing.

Carbon Monoxide is a poisonous gas that you can't see, smell or taste. It can be given off if a gas appliance is faulty. We fit Carbon Monoxide detectors in all rooms containing a gas appliance (with the exception of gas cookers). We will test your Carbon Monoxide detector as part of gas & electrical testing, but you should also regularly test it yourself and inform us of any issues.



# Involvement and Empowerment

Family Housing Association has 'Service Standards' agreed with its tenants. These Service Standards explain the service we intend to deliver and our performance targets. Full details of our Service Standards can be found on our website. They are reviewed regularly by our Customer Panel and the Board. On the next four pages our Service Standards and our performance over the last 12 months are summarised. If you feel any of these Service Standards should be changed, please let us know.

- ▶ **Support and Service a Customer Panel made up of a cross section of Tenants.** Our Customer Panel met three times during the year and includes tenants from Birkenhead, Bromborough and Port Sunlight.
- ▶ **Provide a menu of involvement options including surveys, phone, e-mail and meetings.** Customer Panel Members have the option to attend meetings, discuss issues over the phone or take part through postal or online surveys.
- ▶ **Consult on major changes to Service Delivery.** The most significant change to service delivery was the bringing in house of the maintenance functions through appointment of an Asset Manager in 2024. The Board and Customer Panel are involved in the monitoring of this project to ensure it delivers the benefits intended.
- ▶ **Consult on Business Plan Proposals.** The Customer Panel is involved in our Business Planning process and is consulted on any significant changes to Business Plan proposals.
- ▶ **Consult on new Customer Service or Tenant related policies.** The Panel was consulted on the following policies: Repair Policy; Gas Safety Policy; Fire Safety Policy; Asbestos Policy; Pet Policy; Safeguarding Policy; Communications Strategy; Decant Policy; Unacceptable Behaviour Policy; Electric Car Charging Policy; Knowing our Tenants Policy;
- ▶ **Ensure Tenant Representation on the Board.** The Board Members that are also Tenants chose to stand down during the year. We are actively promoting Board Membership to tenants to find suitable candidates.
- ▶ **Provide choice during planned maintenance works.** Tenants can choose from a range of: kitchen designs, worktops, kitchen and bathroom flooring.
- ▶ **Provide feedback on Tenant Surveys.** Feedback provided in this Annual Report, in our newsletters, website & social media.
- ▶ **Maintain high standards of Customer Care.** Customer care is monitored by the Board. All complaints are reported to the Board and along with details as to how they were resolved. Repairs Satisfaction is constantly monitored and reported to every Board Meeting (98.24% satisfied).
- ▶ **Offer a clear and straightforward complaints procedure.** Our complaints procedure follows the guidance issued by the Housing Ombudsman and only has only two stages, before being referred to the Housing Ombudsman. Complaints are reported to the Board and Customer Panel.
- ▶ **Provide a fair, equal service to all.** We aim to offer a fair service to all our tenants, regardless of disability; gender reassignment; race including colour, nationality, ethnic or national origin; being pregnant or on maternity leave; being married or in a civil partnership; age; sex; sexual orientation; religion or belief. Satisfaction is monitored for different groups in our 2 yearly tenant satisfaction survey to ensure that no group experiences direct or indirect discrimination.



# Repairs, Maintenance and Quality of Homes

These Service Standards relate to the services we provide to maintain our homes.

- ▶ **Ensure a variety of methods for reporting repairs is available.** Our tenants can report repairs by telephone, e-mail, through our website, text message, WhatsApp message or social media. Telephone remains the most popular way to report a repair.
- ▶ **Provide an out of hours emergency repairs service.** When our Office is closed, our calls are forwarded to a 24 hour call centre provided by Orbis. For each repair reported using this service, a customer satisfaction questionnaire is sent out. Customer Satisfaction with the service provided by Orbis remains high, with 100% of those responding 'Very Satisfied' with politeness of the call centre staff.
- ▶ **Prioritise Repairs so that the most urgent are dealt with first.** Repairs are allocated a priority when they are reported. Emergency repairs are attended within 24 hours. Urgent repairs within 5 working days and Routine repairs within 21 working days. The priority allocated is based on whether there is a risk to health and safety or danger of damage to the building.
- ▶ **Ensure our Customers are satisfied with our repairs service.** A Customer Satisfaction Questionnaire is sent out with every repair. Full details can be found on page 3, but overall, from the replies received, 99.07% of repairs were carried out to the satisfaction of the tenant.
- ▶ **Carry out Repairs to a good standard.** A sample of repairs is assessed for quality and value for money. Last year all repairs were found to be of a good standard and offered good value for money.
- ▶ **Keep our properties in a good state of repair and maintain them through an ongoing Planned Maintenance Programme.**

Properties are inspected every 5 years as part of Planned Maintenance, when they become void or when requested by the tenant. 86 properties were inspected as part of the 2024 programme. Last year the Association spent £732,431 on repairs and maintenance. Roughly a fifth (20%) of our properties are inspected each year and have repairs or improvements carried out. Some of the 2024 programme overran into 2025. The programme has been running about 6 months behind since the covid pandemic but is now returning back to its normal schedule where all work will be completed before the end of the year. Total spent in 2024 was £199,344.
- ▶ **Meet legal requirements for testing gas and electrical installations in our homes.**

Gas safety checks are carried out every year and electrical tests every five years. We carried out 486 gas safety checks last year and 116 electrical tests.
- ▶ **Ensure communal services are carried out to a good standard.** Communal areas are inspected every month.
- ▶ **Carry out adaptations to assist residents with disabilities.** Family Housing Association spent £13,839 last year on adaptations for tenants. All work supported by an Occupational Therapist is carried out as quickly as possible.



# Neighbourhood & Community

These Service Standards relate to the communities we serve and how we can improve the local environment.

- ▶ **New tenants will be made aware of their responsibilities in relation to Anti-Social Behaviour.** Our sign up procedure includes our expectations in regards to behaviour and respect for others.
- ▶ **All new tenants to be monitored for 12 months and Starter Tenancies used were appropriate.** Starter Tenancies are used unless the new tenant is transferring from another Housing Association. 89% of our new tenancies last year were Starter Tenancies. The Renters Rights Bill due to be introduced later in 2025 may prevent the use of Starter Tenancies in future.
- ▶ **We will make it easy to report Anti-Social Behaviour.** Tenants can report Anti-Social Behaviour (ASB) by phone, e-mail, text message, Whatsapp message, social media message or through the website. Whilst managing the 33 active ASB cases we took 321 ASB actions in the year such as making telephone calls, sending letters, carrying out interviews or compiling witness statements.
- ▶ **We will thoroughly investigate reports of Anti-Social Behaviour, support victims and take proportionate action using the tools available to us and based on the evidence gathered.** ASB complaints are kept open until the issue has been resolved. Last year 23 ASB complaints were resolved.
- ▶ **We will work to improve local environmental standards.** We carry out home visits and estate inspections to ensure gardens and yards are maintained to a reasonable standard and communal areas are kept clear.
- ▶ **We will carry out communal / estate inspections and encourage residents to take part.** We inspect communal areas every month. We welcome interaction with tenants during these visits. To find out when your next visit is scheduled, please contact the office.
- ▶ **We will carry out annual home visits.** We are stepping up home visits following their suspension during covid restrictions and have increased capacity for this work through the recruitment of our Customer Service Administrator. All issues are recorded and any repairs are ordered and allocated an appropriate priority.
- ▶ **We will ensure graffiti is removed.** There was one incident during the year where graffiti was reported in the communal area of a block of FHA flats. The graffiti was removed and the communal area re-decorated.
- ▶ **We will secure abandoned or insecure properties.** No properties were abandoned during the year.
- ▶ **We will rapidly remove syringes or other drug related equipment.** There have been no reports of abandoned drug related items during the year.
- ▶ **We will encourage recycling of household waste.** Information on recycling is periodically included on our website, newsletters and social media. All items cleared from void properties are recycled where possible.
- ▶ **We will work with residents and partner agencies to improve the local environment.** We have worked with Wirral Borough Council to clear rubbish that has been dumped in alleyways and on pavements.





# Value for Money

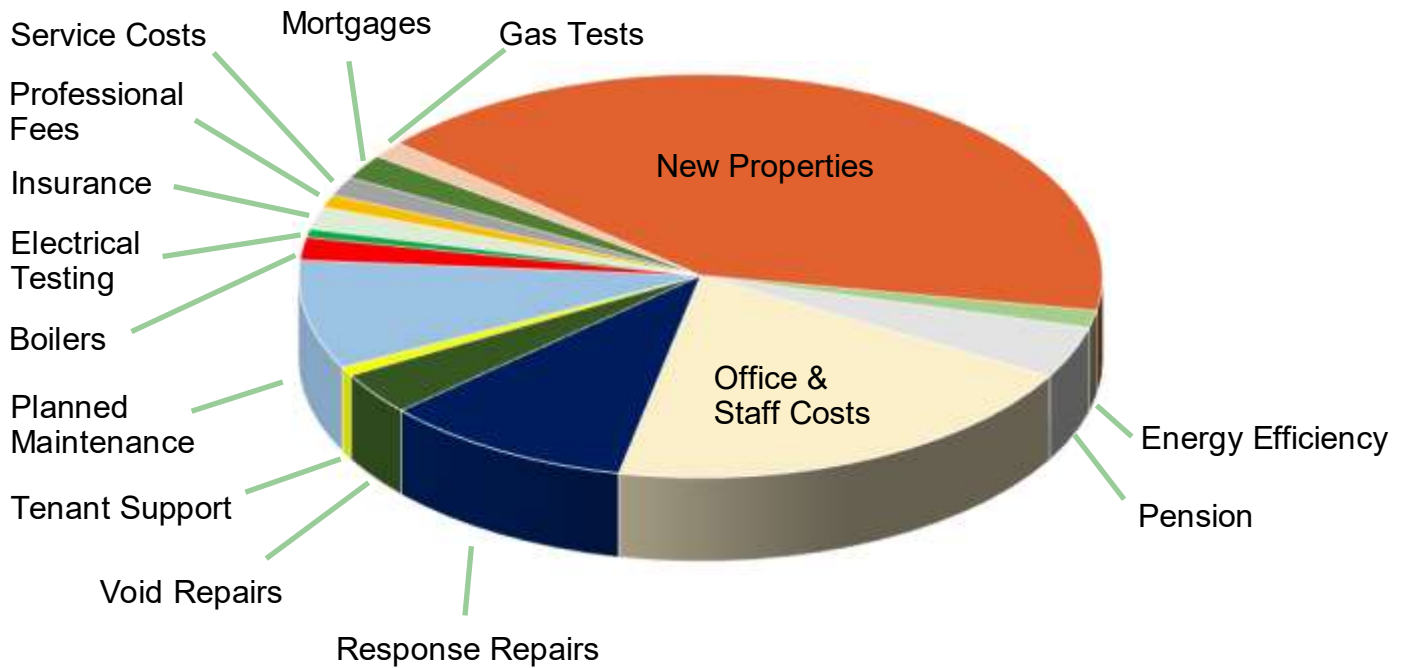
These Service Standards are designed to ensure we achieve good value for money whilst supporting the local economy.

- ▶ **Provide a high quality responsive repairs service that offers good value for money.**  
We review a sample of repairs for quality and value. All were found to offer value for money. In the tenant satisfaction survey carried out towards the end of 2023, 98.24% of tenants were satisfied with our repairs service and 97.95% felt that their home was well maintained.
- ▶ **Provide a responsive repairs service that keeps costs to a minimum whilst achieving high standards of customer satisfaction.**  
Customer Satisfaction Questionnaires were sent out with every repair and 447 were returned. Overall 99.07% of repairs were carried out to the tenants' satisfaction.
- ▶ **Provide a responsive repairs service and planned maintenance programme that supports the local economy.** Over the last year, 78% of repairs expenditure was carried out by Wirral based contractors with 98% based in the North West.



- ▶ **Planned Maintenance to provide good value for money.**  
The Planned Maintenance programme last year returned to a detailed specification and contract of works, moving away from the Schedule of Rates that was trialled during 2023. The general repairs contract was awarded to JJ Kelly. Hankinsons were the successful tender for the painting contract. The tendering exercise ensured we achieved the best possible value for money whilst ensuring the works could be delivered in a reasonable timescale.
- ▶ **Purchase goods and services to achieve best value for money whilst supporting local economy.**  
During the last year, 55% of goods and services were purchased from suppliers in Wirral. 91% were purchased from the North West as a whole. For many of our core supplies, national companies provide the best value for money when Wirral based alternatives are not available. We do try to support local suppliers wherever possible.
- ▶ **Invest reserves to minimise risk and maximise return.**  
We reviewed our borrowing and investment rates again this year to make sure we are getting a reasonable return with minimum risk. We remain committed to investing our reserves in additional homes. In addition, we review the financial performance of our properties to ensure they generate sufficient income to cover their costs. Funds available at the end of 2024 were £1,201,405 compared to mortgage debt of £574,323.

# How your rent was spent 2024/2025



## Who runs Family Housing Association?

As a charitable organisation, the work of Family Housing Association is overseen by a Board of Volunteers. Each Board Member brings relevant skills and experience and together they form a formidable team. The day to day running of the Association is carried out by paid staff.

### **Board Members**

Stephen Morris (Chair)  
Andrew Davies (Vice Chair)  
Peter Carter  
Glen Hamilton  
Joy Hughes  
Brendan McWhinnie  
Dave Chetwyn (Appointed June 2025)  
Yannick Daclinat (Appointed June 2025)  
Ruth Simmons (Appointed June 2025)

### **Staff Members**

Neil Moffatt (Chief Executive)  
Mark French (Operations Director & Deputy Chief Executive)  
Lisa Milns (Finance Director)  
Chris Sorrentino-Ryan (Operations Manager)  
Ciaran Mullin (Asset Manager)  
Pam Fewtrell (Housing Administration Officer)  
Jayne Escoffery (Housing Officer)  
Helen Stonley (Receptionist / Administrative Assistant)  
Manolis Poniris (Customer Service Administrator)



Family Housing Association

(Birkenhead & Wirral) Limited

**Registered Office** : Marcus House, Marcus Street, Birkenhead CH41 3NY  
**WhatsApp** 07457 404 489 **email** admin@familyha.org  
**Tel** 0151 647 5000 **Website** www.familyha.org

A charity registered under the Co-operative & Community Benefit Societies Act 2014, Reg No 18542R  
A copy of Family Housing Association's Audited Financial Statements are available on request  
A Charitable Housing Association registered with the Regulator of Social Housing L1236  
A Member of the National Housing Federation, compliant with 2020 Code of Governance