

calico

2013/14

Value for Money Self assessment



Calico Homes Limited

# **CONTENTS**

Purpose .....	1
Calico's strategic approach to value for money .....	1
Value for Money standard.....	2
Approach to asset management and return on investment.....	3
Value for money delivered .....	5
Procurement .....	14
Salary benchmarking and pensions .....	15
Other benchmarking .....	16
Savings created and used .....	17
Future value for money activity .....	17
Self assessment against the value for money standard.....	18
Appendix 1 - value for money standard	23
Appendix 2 - value for money performance	24
Appendix 3 - example of entries from staff in be smart register	25

## **VALUE FOR MONEY SELF ASSESSMENT 2013/14**

### **1. Purpose**

- 1.1 To summarise the approach taken by Calico Homes in relation to Value for Money and identify those initiatives and actions undertaken to embed and deliver it.
- 1.2 To provide the evidence to support our self assessment against the economic standard for Value for Money included in the Directors Report in the annual financial statements of Calico Homes Limited.

### **2. Calico's strategic approach to Value for Money**

- 2.1 Delivering value for money has been and remains a long term commitment for Calico which commenced at transfer some 14 years ago. Without a focus on value for money we would not have been able to deliver the decent homes standard, further improve the quality of our stock, eg external wall insulation, meet the requirements of the rent standard, improve the quality of our neighbourhoods, improve customer satisfaction, improve performance, grow our stock and obtain (and maintain) a V1 regulatory judgement for financial viability.
- 2.2 Calico's value for money strategy has the following objectives:
  - Make the best use of resources available
  - Meet the expectations of customers and service commissioners
  - Maximise customer involvement in value for money
  - Further embed a value for money culture within the organisation.This self assessment highlights activities undertaken in relation to these objectives.
- 2.3 In 2006 we established strategic groups to deliver our vision of "Producing quality services that make a difference to people's lives". The importance of value for money to the delivery of the vision was such that a specific group to concentrate on "providing value for money in everything we do" was created. Each year since then the group has set out a number of objectives to promote and deliver value for money in Calico Homes and throughout the other members of the Calico Group.
- 2.4 The members of the strategic group are drawn from across Calico and include representatives from key front line housing services and the key budget holders. They act as monitors of initiatives to drive improvements ensuring they have a value for money focus, undertake specific initiatives pertaining to their role and help embed value for money throughout the organisation and within their teams.
- 2.5 In 2008 Calico established a sustainable key target to deliver cost efficiencies of 3% (excluding repairs costs) within Calico Homes year on year. This efficiency is generated at the time of budget setting and then reinvested in the business to support new initiatives, one off projects and the development of new homes. The 2014/15 budget process identified efficiencies totalling more than £550,000 of which £360,000 were re invested. The £190,000 difference was released to the business plan to support development activity. Monitoring of actual spend against budget through monthly management accounts and quarterly reporting to Board ensures that the efficiencies are delivered. To date this target has been met.
- 2.6 The Calico Homes Board champions a value for money culture across the organisation requiring efficiencies to be generated, but recognising that the delivery of high quality

services that change lives can mean we are more expensive than others in our peer group. Through the budget process they receive regular reports on the efficiencies generated and how those efficiencies have been utilised or saved for future use. As part of the budget approval process they are able to challenge and re direct the use of efficiencies as required. An example of this challenge is in relation to fencing where the Board, in line with customer feedback, required a significant investment in fencing to be made. This was paid for out of better than expected rental receipts. Through their involvement with the production of this report and the updates on the progress of the value for money strategic group the Board are kept informed about our value for money journey.

- 2.7 In addition to the above reporting every Board paper requires the completion of a value for money section, especially where a Board decision is required. This section provides the Board with details of the cost/benefits of the decision being taken so that an informed view can be taken.
- 2.8 Taking a Value for Money approach is an integral part of our culture. Managers regularly discuss value for money with teams and staff are rewarded for identifying ways to be more efficient. Staff are encouraged to record efficiencies they achieve on line on the BE SMART system which was developed internally a number of years ago and encourages staff to Bring Efficiencies, Save Money And Reach Targets. The entries come from all areas of the business, and as you would expect, are very diverse in nature. Calico stars are awarded to staff on a regular basis for the best efficiencies delivered. It is often very simple ideas that are rewarded which encourages staff at all levels to get involved, thus embedding a value for money culture. In the year to 31 March 2014 230 entries were made on the system and a sample of the entries is included in appendix 3.
- 2.9 Value for money is further embedded into teams through the publication, with the management accounts, of 10 value for money performance indicators (Appendix 2). Targets are established for these indicators with the aim of driving efficiencies. They also help managers understand the cost drivers of their service and encourage these to be managed. They are prepared on a consistent basis using the monthly management accounts.

### 3. **Value for Money standard**

- 3.1 Calico Homes is regulated by the Homes and Community Agency (HCA) who have published standards which they expect all registered providers of social housing like us to meet. One of these standards focuses on value for money and sets out at a high level what the HCA expect. A copy of the standard is attached at Appendix 1.
- 3.2 The standard states that “on an annual basis, registered providers (RPs) will publish a robust self-assessment which sets out in a way that is transparent and accessible to stakeholders how they are achieving value for money in delivering their purpose and objectives”. This report represents Calico Homes self assessment.
- 3.3 The HCA Accounting Direction for Social Housing in England from April 2012 states that the RP should publish in its financial statements an assessment of the performance of the RP for the year which sets out how it is achieving value for money, in accordance with the regulator’s standard on value for money. A summary of the main elements of this report is included in that document.

## 4 **Approach to asset management and return on investment**

- 4.1 Calico Homes housing stock falls within a 30 mile radius of Burnley with the majority concentrated on large estates within the Borough of Burnley. This means that we are able to manage our own stock and undertake repairs using our own operatives with minimal lost time in respect of travelling. We do on occasion, however, to increase customer satisfaction and the response time for work, use contractors more local to the property to undertake some repairs.
- 4.2 We do not have any high rise blocks within in our stock which means that maintenance and investment works are not driven up by the additional costs that come with managing and maintaining these types of property.
- 4.3 The average vacant market value of our stock is £60,599 per property compared to an existing use valuation – social housing (EUV-SH) of £30,290 as per our stock valuation report as at 31 March 2014. A number of recent new build properties have values in excess of this but have either been built under the grant funded affordable housing programme or are on mixed development schemes where there are still a number of properties for sale. On the latter site the properties for sale are valued at around £175,000. Due to the number of for sale properties on this site it has been determined that none of the current for rent properties should be disposed. The Board also do not consider any other individual asset to have a value such that they should consider disposal at the point of becoming void to generate funds to invest in other affordable housing.
- 4.4 The majority of the housing stock is estate based where due to right to buy and right to acquire sales there is a mix of social housing, owner occupiers and private rented properties. In some instances the quality of the privately owned properties is poor. Calico Homes still owns approximately 50% of the properties on the estates which enables effective management to be undertaken. In managing the estates it is important to be able to maintain demand for our properties by tackling anti social behaviour and ensuring the appearance of the neighbourhood generates “kerb side” appeal for prospective customers. As such disposing of empty properties on the open market when they become void, even if there is significant investment required to bring a property back to a lettable condition, removes our ability to determine who occupies the property and how well the property is maintained. This means previous tenants removed from our estates due to anti social behaviour could return or properties become poorly maintained. Either of these issues could result in reduced demand for our properties on the whole estate which in turn impacts on our financial position. The Board are of the opinion that the risks of this position materialising are significant, the potential impact is high and as a result the risk needs to be managed. Therefore, even where significant investment is required, void properties on our main estates are not sold. By adopting this approach our presence on the estates is maintained and we are able to continue realising our neighbourhood strategy to create places where people want to live.
- 4.5 We have also undertaken financial modelling to identify whether converting void properties on our main estates to shared ownership would be advantageous. The relatively low market value of the properties (which determines the level of rent to be charged), their age and the on going major repairs liabilities do not make this a financially viable option at the present time.
- 4.6 Where houses become void which are not on one of our main estates (referred to as a sundry property) we undertake an assessment to determine if disposal would be beneficial. The assessment looks at the cost of the void works required to bring the

property up to our decent homes plus standard, the demand for the area and type of property, the locality of the property in general, the condition of neighbouring properties and other works/improvements being undertaken in the area, primarily by the local authority. A neighbourhood management group made up of representatives from across the organisation review the assessment and make recommendations to the executive team prior to a final decision being made. Such sundry properties rarely become void and to date when this occurs the decision to retain has always been made.

- 4.7 Five years ago we commissioned an independent review of our sheltered housing schemes to ensure they remained fit for purpose before undertaking an extensive investment programme. This review concluded that five of the seven schemes were suitable for investment but one scheme was no longer fit for purpose (which was closed and sold) and another should be reviewed at five yearly intervals. Following the latest five year review the Board have determined that due to low demand, lack of internal accessibility, the inappropriateness of the bedsit accommodation and the level of remodelling investment that is required, which would make the scheme financially unviable, that it should be closed. The process of closing the scheme and moving residents to nearby new build flats or other sheltered housing schemes has commenced. Once empty the building will be demolished. Options for use of the land are currently being drawn up.
- 4.8 On 1 November 2013 Calico Homes acquired the Whitworth Care Trust, an 8 bed care home and associated day care centre. We had been working with the trust for over 12 months to expand our knowledge and understanding of that market as it is an area into which we wish to expand. During this work it became clear that the home was not of the size required to generate a surplus and deficits were being made which would ultimately lead to closure. Following detailed consideration by the Board it was determined that Calico should formally take on the running of the home and look to provide an alternative, larger scheme which would be capable of making a surplus. The Board determined that the decision to close the existing home would be made by March 2014 if a suitable site could not be identified. Fortunately a site has been found and negotiations are well underway to realise the larger scheme. The value of the care home land is sufficient to cover the losses until the new scheme is built, but this needs careful and close monitoring. The larger scheme, which meets the development criteria noted at 4.11 and is financially viable, is anticipated to be completed, subject to planning late in the 2015/16 financial year at which point the deficits being incurred will cease.
- 4.9 Every five years a stock condition survey is undertaken to identify the long term expenditure required to maintain the quality of our housing stock. Following the receipt of this data we compared the income expected to be received from each property over the next 30 years with the total of the anticipated long term expenditure and the expected voids, bad debts, housing management and responsive repair costs. This identified 38 properties where the anticipated costs were in excess of the income. On closer examination these properties were either sundry properties, in the sheltered scheme being closed or other sheltered schemes. No further action than that noted above is envisaged.
- 4.10 Our asset management strategy is due for review during 2014/15. As part of the process we intend to consider the whole life cost of each individual property to determine if any of the above decisions need re assessing. Next years assessment will report on the outcome of this review.
- 4.11 The Board have agreed a set of assumptions to use when appraising new build

developments. A payback period under 40 years must be achieved for a scheme to proceed without further Board approval being obtained. In granting approval for schemes which do not meet the standard criteria the Board considers the non financial aspects of the scheme, eg the likelihood of the scheme leading to further economic regeneration of an area or it meets a clearly defined need of the area. All developments are appraised using this model. It is also a requirement that new build activity is undertaken through Ring Stones in order to support local employment opportunities, sustainability of employment and apprenticeship creation. All the latter are key to the regeneration of Burnley, one of our strategic aims.

4.12 The following table summarises information in relation to our assets, the market and our funding position:-

	2010/11	2011/12	2012/13	2013/14
<b>Asset information</b>				
<b>Number of properties</b>	4,445	4,447	4,465	4,569
<b>Net book value per property £</b>	10,086	11,230	12,438	13,931
<b>Valuation per property (EUV-SH) £</b>	20,130	23,434	25,621	30,290
<b>Estimated market value per property £</b>	66,592	68,197	69,876	60,599
<b>Debt per property</b>	12,486	13,492	16,125	17,400
<b>EBITDA per property</b>	1,191	1,079	1,083	1,171
<b>Interest cost per property</b>	629	633	732	789

It demonstrates that we are achieving growth of our asset base and investing in our stock to create value. It further highlights the relatively low and declining market values in our area of operation which supports our strategy of asset retention.

## 5.0 **Value for money delivered**

5.1 Our corporate vision "Providing quality services that make a difference to people's lives" is underpinned by five strategic aims as follows:

- To be customer led in delivering excellent services.
- To be at the heart of regeneration in Burnley.
- To provide value for money in everything we do.
- To secure and deliver new business opportunities and partnerships.
- To realise people's full potential

In turn these aims are delivered through four strategic groups:

- Realising people's potential
- Passionate about customers
- Value for money
- Services for all

This assessment is structured to report on how the activities of these strategic groups have delivered value for money. It is also felt appropriate that this is supplemented with information on other initiatives which are not necessarily driven by the strategic groups' projects. These include information on our approach to strategic asset management and benchmarking activities.

5.2 Value for money always needs to be considered against the requirement by the Board that Calico Homes should deliver quality services that make a difference and that our neighbourhoods should be places where people want to live and recognition of the challenging local environment within which we operate. This means that activities are undertaken to help and support customers maintain their tenancy, estates are actively

managed (dog fouling, rubbish and litter, car parking problems actioned), anti social behaviour is tackled (a key priority for customers in respect of children and noisy neighbours) and tenants are helped through training courses and other support to realise their potential. Resources are therefore applied to these activities over and above basic housing management. An example of this type of activity is our neighbourhood action teams which are made up of a cross section of staff throughout the organisation. These staff spend on average 2 hours a week undertaking work in an allocated neighbourhood. This results in a higher neighbourhood satisfaction level, but impacts on overall costs. In 2008 neighbourhood satisfaction was 81.7% (STATUS survey) but had risen to 88% by 2012 (STAR survey) with the first quarter of 2014 results showing a further rise to 89% (STAR survey – top quartile). This investment is seen, however, as delivering excellent value for money. Burnley provides a challenging operating context. Demand for properties is lower than in other areas of the country and private landlords offer an affordable alternative to social housing. Additionally, deprivation levels are high meaning many of Calico's customers face challenges in managing their tenancies. This results in high levels of tenancy terminations which requires considerable resource from the neighbourhood management service in terms of re-letting. Furthermore, the amount of work done to prevent tenancy terminations in terms of tenancy sustainment activities, particularly around financial issues, is also high.

### **5.3 Realising peoples potential group**

- 5.3.1 Recruiting the right people who fit the Calico culture is important given the cost of recruitment and induction of new staff. It is estimated by the CIPD that recruiting the wrong candidate costs £8,200. To reduce the number leaving during their probationary period pre selection recruitment workshops have been introduced. These are run by the National Careers Service operated by another Group company at no cost to Calico Homes. No one has left during their probationary period since the introduction of the workshops compared to 4 previously. This is an on going activity.
- 5.3.2 By playing to peoples strengths, efficiencies and greater outputs/outcomes can be achieved. This approach is promoted throughout Calico. In Calico Homes we have encouraged and trained those repairs team operatives who want to and are able to undertake more than one trade to multi skill. This has led to improved performance on voids where over the last year we are dealing with increased numbers of voids but with the same number of operatives resulting in a reduced cost per void (see 4.5.4). This is also being rolled out in the responsive repairs team. This approach has also been adopted in the caretaking team where some caretakers now carry out minor responsive repairs. This has led to an estimated saving of £2,400 on labour costs for repairs undertaken in the year.
- 5.3.3 Supporting staff to ensure they achieve the desired levels of performance is key to ensuring they reach their potential. This is achieved by adopting a coaching style approach. An in house coaching qualification course was undertaken which was more cost effective than sending individuals on an external course and enabled a higher number of attendees to take part. Now qualified this group help and support staff who are underachieving to meet the requirements of their role. They also coach those already performing to obtain promotion. This reduces the costs associated with people leaving the organisation through capability issues.
- 5.3.4 Calico have been operating a well being programme for a number of years with the aim of reducing sickness absence. The aim is to look at undertaking preventative measures to ensure staff remain well and in work. During the year a number of NHS funded well being checks have been available for staff. Such checks are obviously

confidential but we have been made aware of two instances where the check has identified previously unknown potentially serious conditions which could develop without preventative treatment. This has taken place. If these conditions had gone unchecked we estimate that payments under our occupational sickness scheme could have been more than £16,000. In addition further costs would have been incurred providing cover for these absences which would have been long term.

- 5.3.5 Another wellbeing initiative undertaken is in relation to offering annual flu jabs for staff, targeted at those who had absences the previous winter for colds and flu. Compared to the previous year 17.5 fewer days of sickness absence for colds and flu was experienced over the 2013/14 winter by the people taking advantage of the flu jabs than the group had in 2012/13. This equates to a saving of £1,500 compared to a cost of the jabs of £280.
- 5.3.6 Statistics produced by the Best Companies workplace engagement specialists show that those organisations with engaged staff perform better than those without. The research goes on to demonstrate that engaged staff are also more productive. Engaged staff therefore deliver better value for money. By adopting an approach and other initiatives, like those above, which actively engage staff then better performance will be achieved. We measure how engaged our staff are through the Sunday Times Best Companies to work for survey. We have been taking part in this survey for a number of years and are recognised as a 3 star company, the highest rating. The results of the 2014 survey concluded Calico was the ninth best company to work for. This was a fall from eighth place the previous year but remains strong evidence of having an engaged workforce.
- 5.3.7 The Calico Academy was introduced to undertake structured training to customers and other local people in relation to housing and landlords but it has achieved much more. Students experience a significant increase in self confidence but also in their aspirations. Staff who deliver the sessions get a sense of achievement in being able to help others. During the year 25 students attended the academy utilising a budget of £1,006 and 85 hours of staff time to deliver the sessions. Students who attended the sessions have gone on to become mystery shoppers (8), secure employment (4) or undertake voluntary work (2).

#### 5.4 **Passionate about customers group**

- 5.4.1 Delivering good customer service is key to an organisation like ours. This new group is looking at how to deliver customer service excellence through involving customers in decisions and scrutinising of our services, educating customers so they can fully contribute to the decision making process and recognising that customer communication can always improve. Good customer service leads to satisfied customers which in turn leads to demand for our properties and services and reduced complaints. Overall it delivers better value for money.
- 5.4.2 The automation of services wherever possible leaves staff more time to deliver valued customer service. During the year an automated payments process was introduced whereby customers use their phone key pads to make debit card payments rather than talking to a call centre staff member. This has released 225 hours of call centre talk time to deal with other customer calls.
- 5.4.3 Call centre calls were monitored to identify if any were avoidable. Chase up calls concerning repairs led to training for 53 repairs staff resulting in a reduction of such calls. The same work also identified changes required to the gas appointments process which, following introduction, reduced the number of such calls being received.

- 5.4.4 The process of dealing with customer requests originating in the call centre but for the neighbourhoods and gas teams has been changed. These are now dealt with through an automated process on our housing system which monitors and follows up the requests within specific timescales. This reduces the time spent by call centre staff chasing responses. A total of 3,100 contacts have been captured within this process.
- 5.4.5 As a result of the above initiatives the number of calls answered in 30 seconds has improved to 81.87% (2013/14) from 80.08% (2012/13).
- 5.4.6 Our customers told us that they received too many surveys. Recognising it is important to obtain satisfaction data we changed our approach to issue less surveys on a day to day basis and capture satisfaction by a quarterly survey to a quarter of our tenants. The changed approach is anticipated to result in savings of time, stationery, postage and outsourced STAR survey costs of, on average, £14,000 a year. The success of this approach will be monitored at the end of 2014/15 to ensure the change has met our requirements.
- 5.4.7 Following customer consultation and Board approval local lettings plans have been introduced in nine neighbourhoods with the aim of reducing tenancy terminations arising from non cohesive neighbourhoods. These were introduced at no additional cost. The average length of time to let properties in most neighbourhoods with a local lettings plan has improved following their introduction and in all but two of the neighbourhoods there has been a year on year reduction in the number of voids. At a cost of over £2,500 per void turn round a reduction in the number of voids at no cost represents value for money. We will continue to monitor the success of this approach and role out to more neighbourhoods as required.
- 5.4.8 Our Annual Report to customers contains information on the work we have done during the year concentrating especially on those activities of particular interest to customers. It further explains how customers can access services from other companies in the Calico Group as and when required. This report also contains information on how we have performed in relation to our local offers, including cost information. This 32 page document is not repeated in this report but can be found on our website at [http://calico.org.uk/uresources/documents/1951-CalicoAnnualReport\\_2014\\_w.pdf](http://calico.org.uk/uresources/documents/1951-CalicoAnnualReport_2014_w.pdf).
- 5.4.9 An area requiring further development with customers is their involvement in value for money activities. Customers are actively involved with regards services, contractor selection and fixtures and fittings (e.g. kitchens) where there is a direct impact on the occupation of their home. Our customer scrutiny group RAISE also look at value for money with regards the services they review and the recommendations they make. Value for money will also be considered by the customer led co regulation group established to monitor compliance with the consumer standards. Although featured it is not embedded in their activities. Customers have also told us that they do not want to be involved in specialist procurement activity, e.g. insurance. It is important for customers to understand value for money and how they can help Calico improve and this will form part of the work of this strategic group going forward with updates on progress given in future years assessments.

## 5.5 Value for money group

- 5.5.1 Value for money performance indicators have been monitored throughout the year and are summarised at Appendix 2. They are produced from the management accounts and are therefore calculated on a consistent basis. Their production has helped managers understand the cost drivers behind their service. Targets were introduced for 2013/14 and are included on the report. This is an area for further development

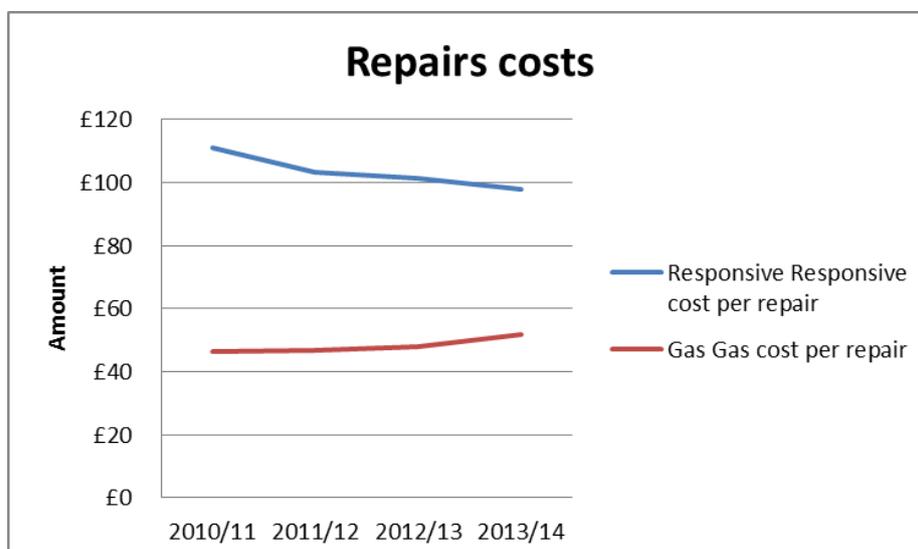
during 2014/15.

5.5.2 2013/14 was the final year of a three year cost reduction strategy being undertaken by our voids and responsive repairs service. Over the three year period work has been undertaken to introduce multi skilled operatives, the materials supply contract has been retendered with an anticipated annual materials cost reduction of 10% (£42,000), appointment times have been extended to reduce the volume of call outs without any additional costs being incurred, call outs for some trades are now outsourced as it is more cost effective, salaries of operatives have been benchmarked and reductions implemented where necessary and planned maintenance work has been targeted at works which have a high level of responsive repairs. Individual operative productivity monitoring has also been introduced.

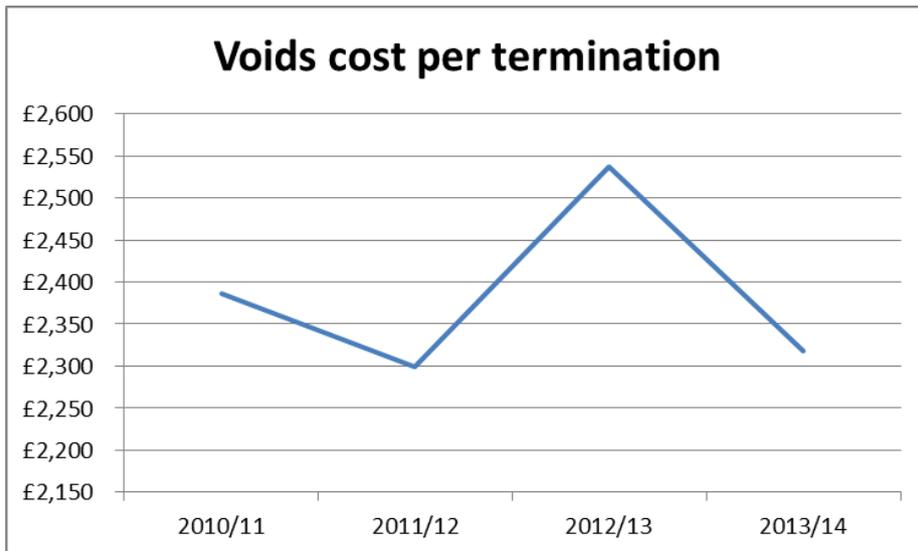
5.5.3 The impact of these initiatives have been diluted due to an increase in the number of tenancy terminations from 545 in 2010/11 to 692 in 2013/14 – a rise of 27%, an increase in the costs associated with asbestos inspections and removal, if relevant, and a rise in roofing repairs.

5.5.4 The following table and charts highlight the overall net impact of the strategy:

	2010/11	2011/12	2012/13	2013/14
<b>Voids</b>				
<b>Material Cost/Termination</b>	£553.59	£511.37	£460.19	£441.17
<b>Ave Total Cost/Termination</b>	£2386.54	£2298.48	£2536.87	£2317.57
<b>Ave Cost per Repair</b>	£313.11	£318.39	£333.50	£255.75
<b>Responsive</b>				
<b>Cost per repair</b>	£110.91	£103.24	£101.28	£98.00
<b>Material cost/repair</b>	£19.60	£21.41	£18.59	£16.54
<b>Ave Total cost per property</b>	£41.53	£37.54	£37.26	£37.27
<b>Number of repairs per property</b>	4.09	3.99	4.06	4.08
<b>Gas</b>				
<b>Cost per repair</b>	£46.34	£46.69	£47.99	£51.75
<b>Ave cost per Breakdown</b>	£53.05	£41.08	£42.37	£51.47
<b>Ave cost per service</b>	£39.55	£40.17	£35.30	£35.25
<b>Cost per property</b>	£134.72	£129.30	£141.82	£144.07

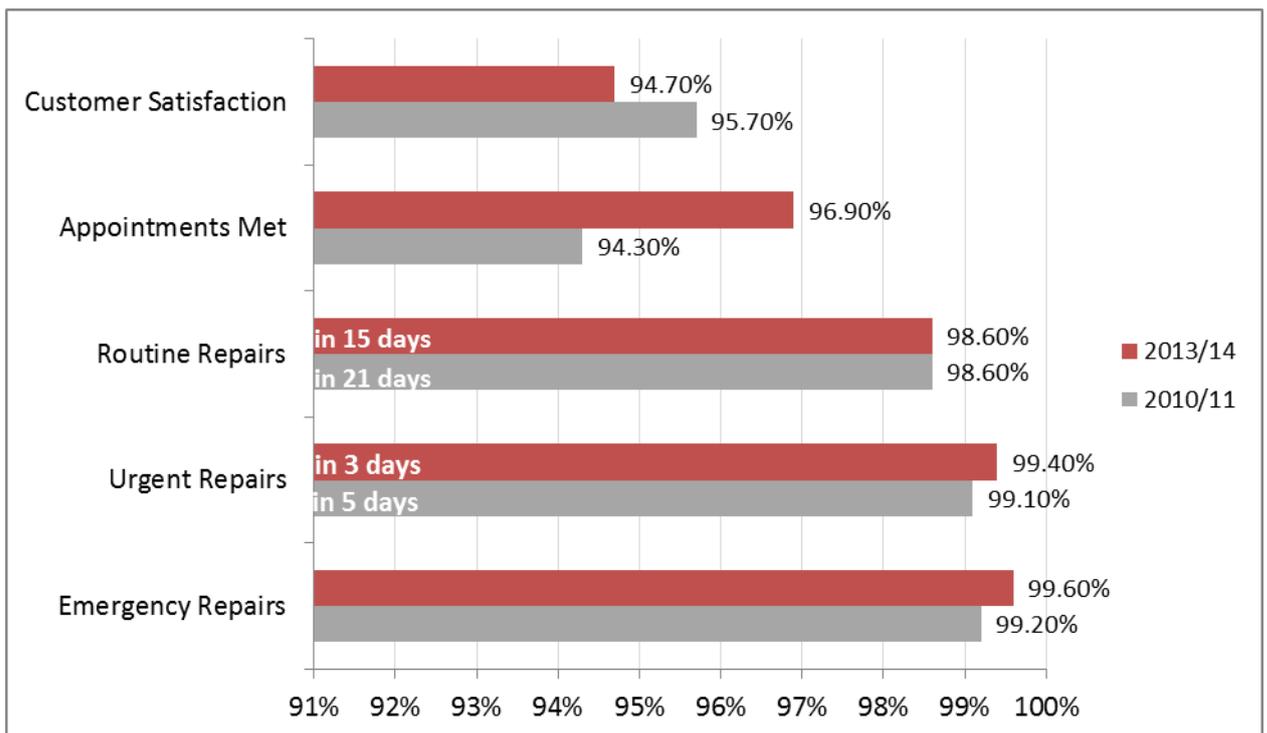


The increase in the costs of the gas service are an indicator of the age of a high proportion of our gas boilers which are circa 12 years old. A planned program to replace the older boilers is underway.



All figures include inflation which was 15.5% from 1 April 2010 to 31 March 2014.

5.5.5 During the period performance has improved but customer satisfaction has reduced slightly as follows:



We are aware that customer dissatisfaction relates in the main to repairs which are not completed on the first visit. A new performance measure is to be introduced to monitor right first time completions. The reasons for follow on work are being assessed which coupled with a multi skilling approach should enable numbers to be reduced.

In addition in 2013/14 the repairs service undertook an external assessment of its services by the Housing Quality Network as part of their DLO accreditation benchmarking service. This was the second time the assessment had been undertaken. The result was that the service was reaccredited with strengths outweighing weaknesses in the seven areas assessed. One of these areas was entitled Financial Management and Value for Money. In addition Housing Quality Network were asked to undertake a repairs cost and value comparison for the service.

This concluded that the cost efficiency of the responsive repairs service is good compared to others in the sample with high cost repairs being managed extremely well. The report also noted that the volume of repairs was high compared to others and that this was an area for further investigation. As a result monthly inspections have been introduced for properties with high volume repairs.

5.5.6 Calico Homes became a registered charity on 1 April 2013. This change in status was primarily driven due to a potential £50m corporation tax liability, which would have arisen over the next 40 years, had the change not occurred. However, a number of other advantages have been delivered as follows:

- Only 20% business rates are incurred on our office and repairs warehouse accommodation
- Only 20% domestic rates are incurred on void properties
- Recruitment advertising costs no longer attract VAT
- Software licences obtained significantly below retail and public sector agreement prices (e.g. £25 for Microsoft Office versus £374 retail and £298 on the public sector agreement)

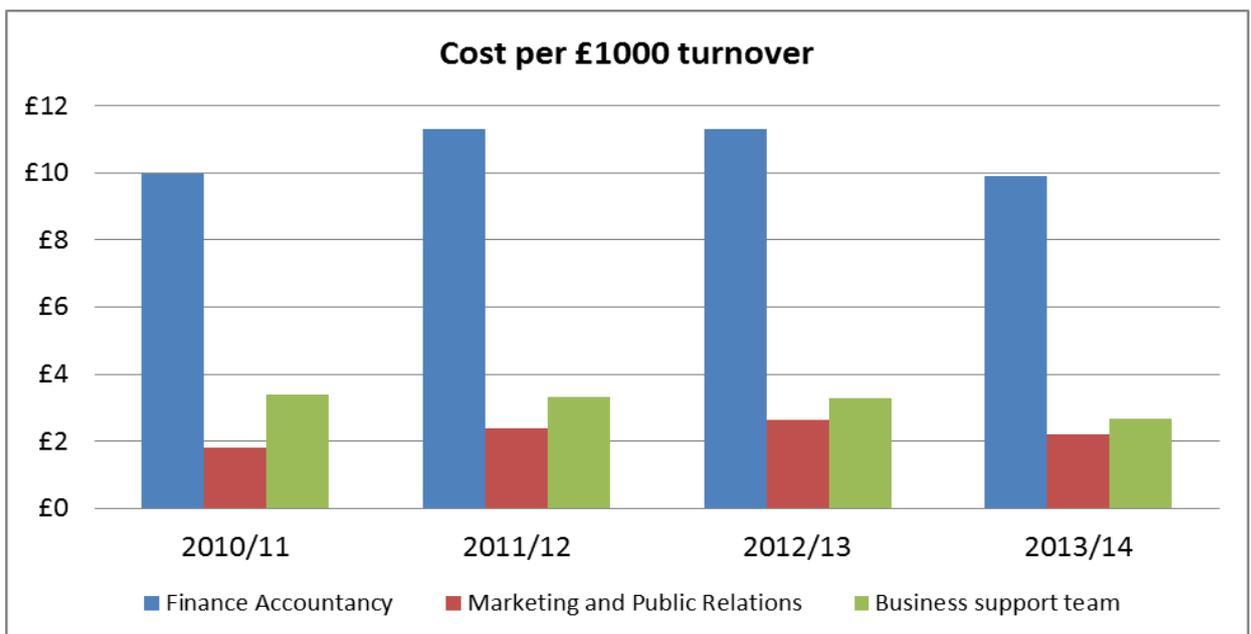
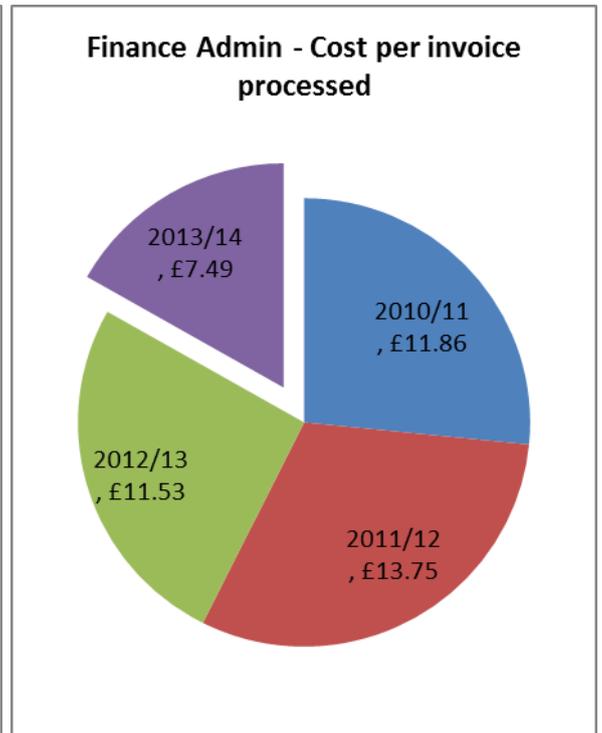
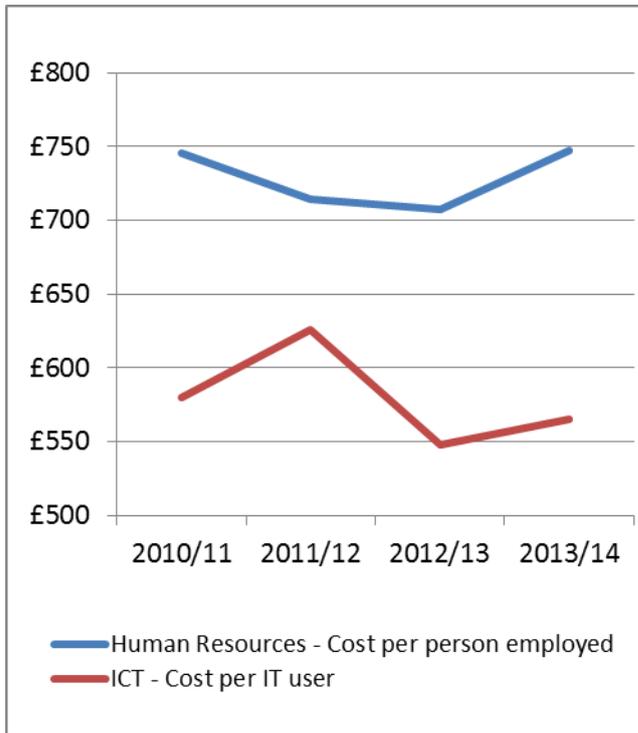
As a charity we are also now able to apply for other charitable grants, although this area has not yet been explored in detail.

5.5.7 The additional staff recruited in 2012/13 at an annual cost of £55k have continued to work with customers to improve their financial positions through the Money Wise campaign. This is seen as a key priority as by improving the financial position of customers they are better able to manage the effects of welfare reform and promote sustainable neighbourhoods thus reducing the impact on Calico of increasing arrears and terminations. In addition the team also undertake affordability assessments with every new potential applicant before they become a customer. This year their work has resulted in the following benefits:

- Over £80,000 obtained for customers from previously unclaimed benefits
- Backdated benefit claims amounting to £16,786 obtained
- Charity/trust fund grant successful applications amounting to £9,536
- 66 household goods items, e.g. kitchen appliances, obtained for customers to help them sustain their tenancy
- Customers helped with switching fuel suppliers have saved over £4,500 and we have been able to negotiate fuel bill debt write offs totalling £1,900
- Discretionary housing benefit payments in excess of £43,000 negotiated for customers

Income collection level for 2013/14 was 97.98%, down on 2012/13 which was 99.16%. Factoring in the high levels of deprivation in the main areas in which Calico operate the Board view this level of collection as satisfactory. The additional investment in the team is seen as overall beneficial and therefore good value for money. As a result it will continue.

5.5.8 Calico Homes provides back office services such as Human resources, ICT, finance, marketing and PR and business support to other members of the Calico Group for which a charge is made. As the Calico Group grows economies of scale come into effect and the cost of these services reduces for all those to whom the service is supplied, including Calico Homes. This is demonstrated as follows (all figures include inflation which was 15.5% from 1 April 2010 to 31 March 2014):



This information is monitored and challenged by the Calico Group Board.

The increases in some years represent the effect of the step changes which are required in staff numbers to meet the increased demand. The cost of marketing and public relations remains higher in 2013/14 than in 2010/11 as there was only one member in the team originally and now there are two. This expansion was undertaken to increase our presence in the digital arena and to engage with Facebook and twitter. Our engagement has been successful as we now have 393 likes on Facebook and 1,396 followers on twitter. We continue to explore opportunities to switch customers to on line communication as it reduces postage and printing costs. The 2014/15 budget spend for postage, envelopes etc. was reduced by £13,000 as a result of this initiative and the changed approach to surveys mentioned at 4.4.6 above.

5.5.9 Ring Stones, a joint venture between Calico and H T Forrest, was established during 2012/13 to primarily undertake planned maintenance work and new build development for Calico Homes but also to attract other external customers. The structure of the venture means that VAT on labour costs to undertake the work is saved. In addition

the focus is on creating local permanent jobs and supporting the delivery of modern apprenticeships. As at 31 March 2014 Ring Stones had created 30 local jobs. A value for money review of the contract has been undertaken during 2013/14 which indicated that the prices being paid by Calico Homes for the work were above average but within acceptable bounds. In addition large energy efficiency and development contracts let to Ring Stones have been externally reviewed and signed off as value for money. A further review will be undertaken during 2014/15.

5.5.10 As a result of reduced supporting people funding for our older peoples service we undertook a review of how we delivered the service and the associated costs. In addition to increasing the working hours of staff with no increase in associated payroll costs and changing the way we manage the travelling between customers we also reviewed the emergency overnight call out service. Following an analysis of usage we switched to a pay as you use service rather than a retainer. This resulted in no change in the level of service being delivered but a reduction in costs of £80,000 per annum. This helped offset the reduction in income being received for providing the service.

## 5.6 Services for all group

5.6.1 To meet our responsibilities within the regulatory framework Calico takes a strategic approach to diversity through the above cross functional group which supports the whole business to deliver EDI (equality, diversity and inclusion). This strategic approach ensures that not only do we meet regulatory requirements but that we also meet legislative requirements and minimise the risk of reputational damage and tribunal cases occurring. We have had no external complaints or tribunal judgements against us where EDI matters have been raised as the issue.

5.6.2 At Calico we encourage staff to consider the diverse range of customers and staff when developing policies and services. It is our aim to deliver efficiency savings without any demonstrable negative impact on staff and customers from the recognised diversity strands. To support this approach we carry out equality analysis to ensure we understand the impact on diversity in development of services and policies. Managers are trained in undertaking equality analysis and this is an integral part of the approval route for policies etc., by our Board. This inclusive culture that values its staff and customers, helps to attract and retain staff, reduce 'dignity at work' incidents and improves staff and customer satisfaction.

5.6.3 Our approach is to provide support and direction by sharing best practice across services areas and this has supported achievement of Level A in the Quality Assurance Framework assessment for Supporting People funded contracts. A range of training has been delivered to staff on equality topics which enhance knowledge and confidence, improving productivity and performance and therefore achieving better VFM from services.

5.6.4 While there are difficulties in measuring return on investment in respect of our commitment to equality, diversity and inclusion key measures are around Board and workforce profile, lettings to BME customers, customer satisfaction and completion of equality impact assessments. Less tangible measures but that can be linked to our approach are around staff flexibility and commitment but can be measured by staff satisfaction, turnover and absence. We also look outwards by measuring our reputation in local and national press.

5.6.5 Key activities and achievements in respect of our equality agenda are:

- Investors in Diversity achieved May 2013 – Working towards becoming Leaders in

## Diversity

- Range of training delivered to staff: British Sign Language, Transgender Awareness, Carer Information, Business Benefits of EDI, What's it got to do with you?, Vulnerability Training, Dementia Awareness, EDI Induction & Refresher Training
- Award from St Andrews Church in recognition of our work supporting community diversity, awarded in conjunction with the Building Bridges project, Pendle
- Supporting Burnley 'Safety in Town' Scheme to provide a safe place for vulnerable people whilst in the town centre.
- Annual Cultural Awareness Event – open to customers, staff and partners.
- 28% of Staff, Customers and Partners at the 2013 Embracing Culture Event see us at Level 7 (the highest level possible) for our approach to EDI, compared to 4% in 2012
- Supported Independent Living to raise awareness of Dementia across Calico
- Increased range of services and accessibility following development of ground floor offices
- Equality Analysis completed for a range of services and policies: Performance & Information, Older People's service, Successful Neighbourhoods, Income Management, Employee Relations, Customer complaints, Local Lettings, Homelessness service. Gas Safety, Work Life Balance, Volunteering, Customer Service.
- Equality, Diversity and Inclusion handbook developed to be used with staff, partners and customers
- Collection of customer profiling information embedded across teams
- New reporting developed to support services, Vulnerability, Welfare Reform, Be With Us
- Profiling information used to develop customer communications
- Diversity targets achieved through work programmes
- New website developed with enhanced accessibility and customer information
- Workforce BME representation exceeded target
- BME Lettings increased by 4.45% during year
- BME satisfaction with improvement programme exceeded target
- BME satisfaction with Involvement exceeded target
- BME satisfaction with ASB exceeded target
- Press reputational target exceeded

The estimated annual cost of the Services for All group is £9,000, which includes £2,500 for the Leaders in Diversity accreditation.

## 6 **Procurement**

- 6.1 Ensuring savings are generated through procurement is a key part of achieving value for money. We have in place a procurement strategy which sets out our approach and establishes guidelines as to the level of spend at which tenders and multiple quotes must be obtained. Regular monitoring of actual spend with suppliers is undertaken to identify where a tender process is required to be undertaken. In procuring goods and services a lifetime cost approach is used in that it is not always the cheapest product or service which is chosen. In addition, through the creation of Ring Stones (which was procured through an OJEU compliant process), the volume of tenders required to be undertaken has reduced thus saving time and resources on this activity. The value for money position on major contracts let to Ring Stones is, however, externally reviewed and verified.

6.2 The following are examples of procurement activity undertaken in the year together with details of the outcome:

<b>Area of activity</b>	<b>Outcome</b>
<b>External audit re tender</b>	Audit fee for Calico Homes reduced from £16,500 to £12,750
<b>Voids/responsive materials supplier tendered through Central Housing Investment Consortium</b>	Potential 10% cost saving amounting to £42,000. Delivery of this saving is being externally monitored
<b>Electrical call out contract reviewed</b>	Anticipated savings of £15,000
<b>Mobile phone contract re tendered</b>	Remained with existing supplier, equipment upgraded and savings of £17,000 per annum on call/data costs anticipated
<b>Photocopiers/printers contract review</b>	Savings of £20,000 per annum obtained
<b>New van fleet procured</b>	Ford vans chosen resulting in a £12,000 saving a year
<b>Employment law advisors tendered</b>	Approach changed to an all in fixed fee with insurance cover for case costs. This fee was £2,800 higher than previous arrangements but we no longer pay a fee (£1,000) per case. With over 600 people now employed by the Group this arrangement represents good risk management
<b>New lone worker system supplier procured</b>	Saving of £1,987 per annum obtained
<b>Gas boiler contract re procured</b>	Savings of £47 per boiler obtained equating to £7,050 on the 2014/15 replacement programme
<b>Asbestos survey/removal procurement through the Northern Housing Consortium</b>	£24,000 saved in year over previous supplier

## 7 Salary benchmarking and pensions

7.1 A significant element of our costs are salaries. It is important to ensure that the salaries we pay are in line with the market salary for the role. If staff are underpaid and they seek employment elsewhere and leave the costs associated with the recruitment of a replacement are significant.

7.2 All posts in the organisation are benchmarked every 3 years using an external organisation. In addition salaries in respect of new posts and any team restructuring are benchmarked using the same external organisation. We aim to pay median salaries for posts. Where there is more than a 5% difference – up or down – between the benchmarked salary and the salary paid action is taken to move the salaries into line.

7.3 It is also important that staff appraisal processes are in place so that underperforming staff are helped to improve and meet the requirements of their role or move on. Calico has a robust system in place with regular one to one meetings with their line manager and a formal annual appraisal is documented. Staff not meeting job requirements are identified and appropriate plans put in place as part of our capability procedure.

7.4 Part of the overall remuneration package for employees is pension provision. Calico Homes recognised that this was an important part of the employment package but also that final salary schemes created long term financial risks re funding for the company. As a result a changed pension proposition to new employees was introduced which limited the financial risks to which Calico Homes was exposed, but retained flexibility for the employee. This approach has not removed all the financial exposure in terms of pension scheme funding as it did not effect existing employees but over time due to employee turnover the number of staff in the final salary defined benefit pension schemes will reduce.

## 8 Other benchmarking

8.1 The Homes and Communities Agency publish the financial results of each registered provider. Utilising this information the following comparison can be made:

Comparatives: LSVT's North with 2,500 to 7,500 units (23 in sample)					
	Average 2013 £	Calico 2013 £	Position	Calico 2014 £	Position using 2013 average
Routine maintenance per unit	758	800	15th	761	13th
Planned maintenance per unit	293	255	11th	197	11th
Management cost per unit	831	1,115	21st	1,111	20th

The above table shows we are moving in the right direction but more is required to be done. It must be recognised that we work in a very challenging area with high levels of deprivation. This means we allocate more resource than others to income management and support to customers around fuel poverty and financial inclusion and tackling anti social behaviour. In addition as noted above we aim to deliver quality services which make a difference to peoples lives which impacts on our comparative costs to others. Furthermore, customer satisfaction with neighbourhoods is top quartile, highlighting that the higher than average costs of management result in a positive outcome for customers. Whilst we have a good understanding of our costs in relation to management of units, we intend to complete further benchmarking to help us identify any opportunities to improve.

8.2 Individual services undertake qualitative benchmarking against other providers as part of benchmarking groups. This includes:

HouseMark Voids Club	Direct Works Forum
HouseMark Forum (Gas)	BDA networking group
HouseMark Tenancy Management Club	Airport Governors Group
TeamNet (Repairs)	North West HA's HR Group

8.3 In addition ad hoc benchmarking with other registered providers has taken place on Community Involvement structure and service delivery, Finance team structures and purchase order processing systems, IT on team size and Investment on level access shower costs and installation times.

## 9 **Savings created and used**

- 9.1 Value for money activity is undertaken throughout the business on a day to day basis. The effect of this activity, both planned and spontaneous, is quantified through the annual budgeting process (see 2.5 above) where an efficiency target is used to ensure the gains are realised.
- 9.2 The budget process for the 2013/14 budget created savings in excess of £400,000 which resulted from the conversion of the company to a registered charity, the purchase and refurbishment of our existing offices as opposed to moving, the change in the way we delivered emergency out of hours response to our older customers, changes in how we managed ASB and changes to the delivery of customer involvement activities. In addition salary inflation was a 2% one off payment against a rent rise of 3.1%. £167,000 of the efficiencies were used to fund 2 additional posts in the income management team to ensure we had sufficient resource to support our customers through the welfare reform changes and maintain our income collection level, additional resource to undertake building repairs and ad hoc handy man activities, additional back office administrative support and feasibility work around the development of a care village. The balance was released to the business plan to use for development activity.
- 9.3 The accounts for the year ended 31 March 2014 showed that we had achieved a saving against budget on overheads of £83,000, demonstrating that the above efficiencies had been realised. Repairs costs were however overspent due to the increased number of voids and the need to undertake asbestos removal activity mentioned above.
- 9.4 Our overall approach to value for money since 2012/13 has resulted in an additional 41 properties being developed or planned to be developed.

## 10 **Future value for money activity**

- 10.1 Benchmarking and the other cyclical/ongoing activities, eg the approach to procurement, will continue but there are a number of challenges for Calico to tackle going forward. These include:
- Reducing or gaining a better understanding of why our responsive repairs and management costs per unit (8.1) are higher than other providers
  - Establishing targets for our value for money measures, developing plans to deliver to those targets and getting service areas to report on their activity to deliver the targets
  - Improved methods for evidencing value for money achievements
  - Delivering supporting people funded contracts within the contract price given
  - Obtaining income from other sources, e.g. ECO funding, to enhance or support our property maintenance activities
  - Ensuring Ring Stones delivers value for money for Calico Homes taking into account cost, local employment and apprenticeship opportunities created
  - Improve our understanding and measurement of the social value created from our activities
  - Responding to the outcome of an internal audit report commissioned to look at our approach to value for money
- 10.2 We will continue to set a 3% efficiency target as part of the budget process.

11 **Self assessment against the Value for Money standard.**

11.1 We believe that Calico Homes complies with the HCA's standard for VfM.

This table summarises our actions against the specific expectations of the HCA

<b><i>Specific expectations of the HCA</i></b>	<b><i>Summary of how Calico Homes is meeting these expectations</i></b>
<p><b><i>1.1 Registered providers shall:</i></b></p> <p>Have a robust approach to making decisions on the use of resources to deliver the provider's objectives, including an understanding of the trade-offs and opportunity costs of its decisions</p>	<p>Our strategic objectives are set out in a three year corporate plan which identifies the challenges, opportunities and objectives to be delivered. The plan includes an efficiency target to be delivered. It also includes a 40 year detailed cash flow forecast and details of loan covenants which must be met.</p> <p>A strategic group made up of individuals from across the Company is focused on identifying, delivering and monitoring initiatives specifically undertaken to ensure we "provide value for money in everything we do".</p> <p>All Board papers identify how the matter for decision meets the Corporate Plan objectives and the value for money implications, including financial and non financial (eg local jobs created) matters.</p> <p>Development schemes are appraised using an industry standard system (ProVal) using parameters approved by the Board. Schemes are approved by the Board.</p> <p>Annual budgets, approved by the Board, set out the efficiencies achieved in the year and how these have been used to deliver the objectives.</p> <p>Our approach has enabled us to build or develop an additional 41 homes since 2012/13.</p>
<p>Understand the return on its assets, and have a strategy for optimising the future returns on assets – including rigorous appraisal of all potential options for improving value for money including the potential benefits in alternative delivery models – measured against the organisation's purpose and objectives</p>	<p>Every 5 years our stock condition survey information is externally validated and used to populate our 40 year business plan. The individual property data is updated on a rolling inspection cycle.</p> <p>All our housing stock is located in close</p>

	<p>proximity to our head office in the centre of Burnley and is primarily estate based. Our neighbourhood strategy is focussed on developing places where people want to live. The Board believe this is best achieved by retaining stock on these estates. Long term voids on our estates have been investigated and action taken to deal with the issues which are preventing their letting, eg conversion of 1 bedroom energy inefficient flats into energy efficient family homes.</p> <p>A financial investment appraisal is undertaken for all non estate based sundry properties when they become void to determine a course of action re retention/disposal.</p> <p>We have undertaken a high level analysis of the profitability of our stock which revealed 38 loss making assets. These were either in a sheltered scheme identified for closure, individual properties within a sheltered scheme where disposal would affect the viability of the scheme or a sundry property.</p> <p>Further work on asset profitability is scheduled to be undertaken in 2014/15 as part of a review of our asset management strategy.</p> <p>External grant funding through the energy company obligation is secured to upgrade the energy efficiency of our stock which will assist our tenants with the implications of fuel poverty. Combining this activity with other external works ensure efficient management of costs, eg scaffolding costs only incurred once.</p>
<p>Have performance management and scrutiny functions which are effective at driving and delivering improved value for money performance</p>	<p>We keep accurate and timely data of our service performance coupled with detailed financial records of costs. Targets are set and monitored for key performance indicators, as is the direction of travel (improving/deteriorating).</p> <p>These are reported to Board on a quarterly basis together with financial costs and expected out turns. The effect on loan covenants is also</p>

	<p>reported.</p> <p>Customers are involved in the selection of contractors and in the review of their performance.</p> <p>Our resident scrutiny panel, RAISE, undertake reviews of services and consider value for money as part of that review.</p> <p>The recently established co-regulation group will focus on value for money in their assessment of whether Calico are meeting the consumer standards.</p> <p>Our repairs service has been externally accredited by Housing Quality Network.</p> <p>The focus and role of RAISE is being reviewed during 2014/15.</p>
<p>Understand the costs and outcomes of delivering specific services and which underlying factors influence these costs and how they do so</p>	<p>We benchmark our performance at an individual service level and benchmark specific costs, eg salaries for roles, costs of disabled adaptations, gas boilers replacement.</p> <p>Each set of management accounts calculates 10 value for money indicators for which targets have been established. These are used by managers to gain a better understanding of the cost drivers behind the activity.</p> <p>For example the monitoring of void cost per property is reducing as we develop the skills of operatives to undertake multiple trades, thus increasing turn round times. Our volume of voids has increased along with performance but costs have reduced.</p> <p>Avoidable calls to the call centre are monitored and action taken to reduce their volume.</p> <p>We have benchmarked our costs through the HCA global accounts where housing management costs are bottom quartile. Our approach to estate management (resources focussed on tackling ASB and estate presentation) and an investment in financial inclusion</p>

	<p>and energy efficiency activities as well as income recovery resource impact on this position. We are intending to investigate this position further during the year to identify if any changes are required to the service to deliver better value for money. Customer satisfaction in our neighbourhoods is top quartile.</p> <p>We have established a contractor, Ring Stones, to undertake our previously outsourced planned maintenance and development work. This saves VAT but it also enables us to ensure targets for local employment are met. 30 local jobs have been created helping us to achieve our regeneration of Burnley strategic objective.</p>
<p><b><i>1.2 Registered providers' boards shall demonstrate to stakeholders how they are meeting this standard. As part of that process, on an annual basis, they will publish a robust self-assessment which sets out in a way that is transparent and accessible to stakeholders how they are achieving value for money in delivering their purpose and objectives. The assessment shall:</i></b></p>	
<p>Enable stakeholders to understand the return on assets measured against the organisation's objectives</p>	<p>Our website contains a detailed self assessment (<a href="http://www.calico.org.uk/vfmselfassessment">www.calico.org.uk/vfmselfassessment</a>) which sets out our focus on the neighbourhoods where we own stock. Delivering a vibrant neighbourhood where people want to live is a key objective and our approach to asset management reflects this. The impact on the neighbourhood takes precedence when decisions on repair or sell are undertaken.</p> <p>Our annual property valuation undertaken for funding purposes shows an increasing value of our social housing assets.</p> <p>We have invested in income management teams to maintain a top quartile collection level.</p>

<p>Set out the absolute and comparative costs of delivering specific services</p>	<p>We compare costs of individual activities, eg voids, over time and through the budget setting process where comparisons to the previous year are made.</p> <p>We have benchmarked ourselves against our peers using the global accounts and identified why we are more expensive than others. We intend to investigate further if our approach can be changed to reduce costs but not impact on satisfaction.</p>
<p>Evidence the value for money gains that have been and will be made and how these have and will be realised over time</p>	<p>Net value for money financial gains are used to increase our development activity. Since 2012/13 we had been able to increase our new build potential by 41 properties.</p>

### Value for Money standard

#### Required outcomes

Registered providers shall articulate and deliver a comprehensive and strategic approach to achieving value for money in meeting their organisation's objectives. Their boards must maintain a robust assessment of the performance of all their assets and resources (including for example financial, social and environmental returns). This will take into account the interests of and commitments to stakeholders, and be available to them in a way that is transparent and accessible. This means managing their resources economically, efficiently and effectively to provide quality services and homes, and planning for and delivering on-going improvements in value for money.

#### Specific expectations

1.1 Registered providers shall:

- have a robust approach to making decisions on the use of resources to deliver the provider's objectives, including an understanding of the trade-offs and opportunity costs of its decisions
- understand the return on its assets, and have a strategy for optimising the future returns on assets – including rigorous appraisal of all potential options for improving value for money including the potential benefits in alternative delivery models - measured against the organisation's purpose and objectives
- have performance management and scrutiny functions which are effective at driving and delivering improved value for money performance
- understand the costs and outcomes of delivering specific services and which underlying factors influence these costs and how they do so.

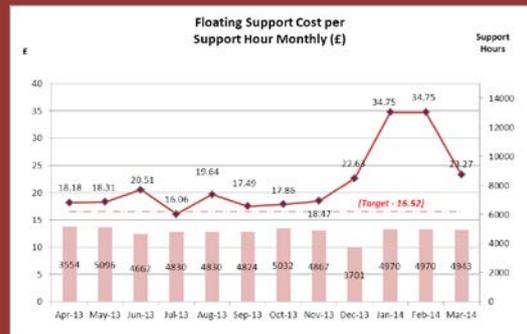
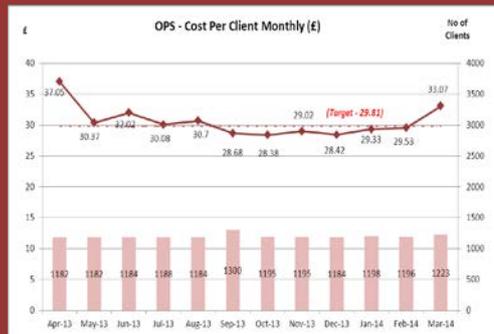
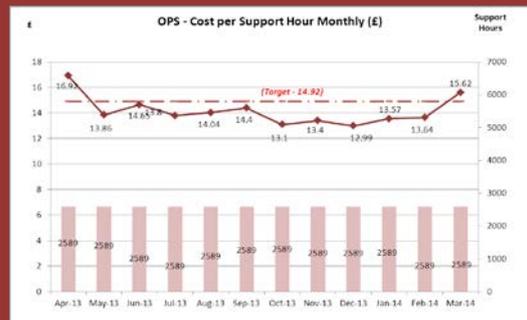
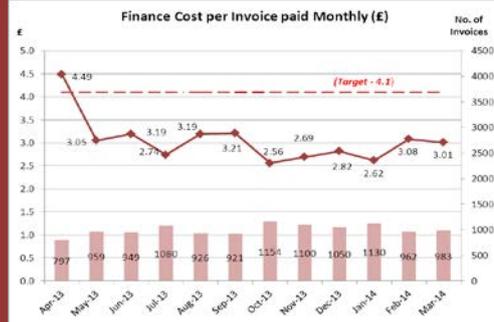
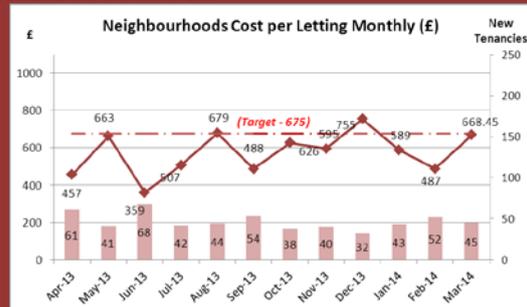
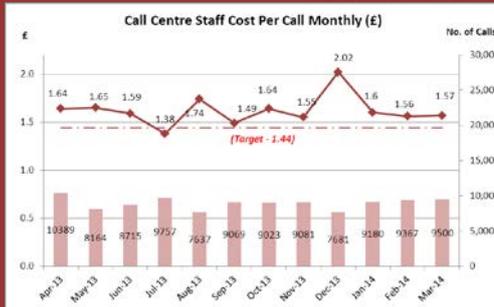
1.2 Registered providers' boards shall demonstrate to stakeholders how they are meeting this standard. As part of that process, on an annual basis, they will publish a robust self-assessment which sets out in a way that is transparent and accessible to stakeholders how they are achieving value for money in delivering their purpose and objectives.

The assessment shall:

- enable stakeholders to understand the return on assets measured against the organisation's objectives
- set out the absolute and comparative costs of delivering specific services
- evidence the value for money gains that have been and will be made and how these have and will be realised over time



VALUE FOR MONEY PERFORMANCE INDICATORS MARCH 2014



Example of entries from staff in BE SMART register

Appendix 3

Scheduled fire alarm servicing, fire extinguisher servicing & pest control inspections at schemes & ESP all on same dates to minimise inconvenience to HSOs having to be onsite on one occasion only instead of 3 separate occasions.	I arranged to have a "Direct Payments" Vulnerability drop down tab installed into Active H so staff can start logging which of our tenants are vulnerable in time for direct payments in October 2013. This will save time in the long run.
Car sharing with another colleague to travel to Rossendale to complete sign up for acre mill properties.	Removed keysafe from a void property after handing over the new keys to customer. This prevent an extra journey for the joiner to remove this at a later date.
Summer change of hours - start late and finish late one day a week. This ensures that I can catch people in at teatimes rather than keep returning or letter sending and is specifically helpful for people who work, it will not become a build up of flexi time.	I have ordered business cards with a plain white back rather than with the calico logo on as the company logo is already on the front. This means I can use the back to write notes on for customers rather than calling cards if need be and customers then have my contact details and I don't need to add them to the calling card.
Change of contractors for asbestos surveying, sampling & removals getting an improved service for lower cost.	Hand delivered letters to customers whilst out on the estate
Switched Keyholding contract at CC from G4S to Keyplus. Annual contract G4S £866.40, Keyplus £576.00, saving £290.40	Sourced free Emergency First Aid training for customers, saving £25 per person on the cost of the original provider. 16 customers have completed the training, saving £400. We will continue to use the free provider (as long as available) for future first aid training.
hand delivering a generic Garden letter instantly whilst I am out and about as and when I spot dirty gardens rather than coming back in typing up and then posting them.	Contacted NHS community equipment after I was told we could get rid of a wheelchair by social services- this didn't feel right so I wanted to recycle it - they came to pick it up and said it had a value of around £2000 and that it would be great for parts
Asked the customer if the furniture being left in a void property could be given to a customer who could use the items then asked our clean team to drop them off rather than 'skip' them at a cost. This was done enthusiastically.	While posting out BACS remittances I identified 9 suppliers who emailed their invoices. I updated their purchase ledger account with their email address so all future remittances are emailed saving on postage and time.
Arranged for Ring Stones to use a void property when completing fencing programme at Hargher Clough negating the need for welfare/storage units which saves on pre-lims & we are also receiving rental for the void property.	Chas stickers need applying to all vans we currently have. In order to do this efficiently I have asked ALD if when the gas vans are fitted and liveried at BG (as existing racking is being used) that Chas stickers can also be applied to existing vans
Consulted with exec team regarding receiving the management accounts via email rather than paper copies - most of them changed to this option saving paper, printing and time	Rolled out hold print to Centenary Court, Elizabeth Street Project and Burnham Gate. The savings are: reduced cost in toner and paper due to cutting down on unnecessary or incorrectly specified printing.
When one of the students cookers broke, I arranged for a cooker from one of the empty student properties to be used as replacement. This meant that instead of buying a new one we only had to pay for the replacement cooker to be cleaned.	implementing a housing benefit disclosure letter for customers to sign to reduce time spent ringing between customers and housing benefit and still not getting the info needed for rent to be paid
Visited Sunnyside Resthome in Rochdale on Wednesday 13th Nov for a meeting. Had visits booked in my diary for Thursday 14th Nov in Rochdale, so to save travel time and mileage cost I moved my visits forward to the Wednesday.	Scanned something and sent via email instead of posting it. Small and effective.
In order to ensure we are still purchasing photocopier toners at competitive prices, I have bench marked our current prices with various suppliers. In doing so I have managed to find a supplier who can offer cheaper prices, than our current provider.	Arranged a pre termination visit at the same time as a visit from social services who were removing a stairlift so that the Next of Kin did not have to take more time off work
Got 7 x Server Licences for £277.20 - saving £3500 against standard volume licence pricing. These were purchased from a charity which gives away licences.	I have just for the second year running organised and arranged for Forbes Solicitors to attend our offices monthly to provide free ASB advice surgeries and training to the Neighbourhood Officers.
arranged multiple viewing for properties in Bacup. This then saves the Neighbourhood Officer going out a number of times to Bacup which is time consuming and costing petrol.	Wrote SQL query to bulk update Unity articles. Interact would have charged half a days development so saved approx £500
Adapted property let to a disabled customer, so no adaptations needed to improve this property.	Credit of £356.89 received from Gazprom for over charge on VAT (charged 20% but should be 5%) & CCL should be exempt at Orchard House (SafeNet)
Stopped members off staff being able to call off their own 1st class envelopes from printer. I then created a spreadsheet and attached it to a clip board so if staff request any 1st class envelopes, they will come through business improvement where requirement can be reviewed. Has resulted in reduced first class postage costs.	A number of remedial works were identified after F/A services at Royal Court and ESP. The total quotation was £2681.33 inc VAT from Chubb Fire. I negotiated a price reduction of 15% down to £2279.14 saving £402.19 overall
Saved tenancy at XXXXXXXXXX through contacting customer several times, liaising with next of kin and arranging appointments with income advisor and myself to get HB back in payment and back dated or else court action would have been taken.	Creation of a repairs material expenditure analysis workbook. This is used by the repairs team to track volumes and amounts of material expenditure, and allows comparisons between previous years. This is useful for tracking costs, and ensuring that repairs team can query rates being paid for materials easily.
Obtained free upgrade to internet line from 20mbs - 30mbs and as a result was able to designate some bandwidth for citrix traffic which in turn will improve performance to staff - where citrix is sometimes a bottle neck.	Use landline for 0800 numbers instead of mobile. Shared a cheaper rate phone number for ringing child benefit
Arranged for damp/condensation training - Free of charge. Courses usually cost within the region of £1000 - £2000. This will help staff/contractors identify condensation issues and complete works to help reduce condensation rather than install new damp proof course which may not solve the problem	Did a mutual exchange between two parties. This was to prevent a void