



ANNUAL PLAN 2024 - 2025

www.rooftopgroup.org

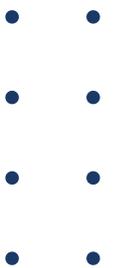
we

work together.
make things better.
do the right thing.



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Who we are

Rooftop is a local housing association which exists to meet housing need in the communities of South Worcestershire and North Gloucestershire. We are driven by our Values and are close to our customers. We manage around 7,000 homes and provide a range of accommodation and support services including for older people and those escaping domestic violence.

Rooftop is also a specialist in providing culturally appropriate homes for the Gypsy, Roma and Traveller (GRT) community at three sites in partnership with Solihull and Bromsgrove Councils. This year will see a new GRT site being developed in partnership with Coventry City Council.

We deliver approximately 100 new homes a year, the majority of which are low-carbon and built to the highest energy efficiency rating of 'A' to help to address fuel poverty and climate change.

Partnership is critical to our success, and we work particularly closely with the district councils of Wychavon, Malvern Hills, Tewkesbury, and Gloucester City Council. We are pleased to be a strategic partner with Homes England through the Matrix Housing Partnership.

We also work closely with Platform Property Care who provides our responsive repairs service and the majority of our planned investment into existing homes, as well as care providers who support customers in our Extra Care schemes.

Our vision and values

In 2022, we asked customers, colleagues, and stakeholders about our plans in order to focus what we do, and then set that out in a new simple Vision. Our corporate priorities around Good Quality Homes, Reliable Landlord Services, and Support and Advice directly incorporate that customer feedback. This is our Vision:



Who we are

Rooftop is a local housing association which exists to meet housing need in the communities of South Worcestershire and North Gloucestershire. We are driven by our values, and close to our customers.

Why we exist

Here for our customers.

What we provide

Good quality homes. Reliable landlord services. Support and advice.

How we work



Our Culture

Caring and inclusive
Responsive and respectful
Proud of our work



Our Business

Efficient and focused
Professional and skilled
Data and technology driven



Our Values

Work together
Make things better
Do the right thing



Responding to what customers tell us matters most

In March 2024, we heard from more than 570 customers in our annual survey about what matters most to them, and their views on the first draft of this Annual Plan. Our survey found that 71% of customers agreed that the Plan was easy to understand, and two-thirds (66%) said that it helped to give them a picture of our priorities for the year ahead.

In late 2023 and early 2024 we also worked with Tpas (tenants participation advisory service), the tenant engagement experts, and a group of 40 customers and colleagues to explore how we could better hear the direct experiences of customers and provide more opportunities for customers to influence what we do and how we work. As a result of this work and the annual customer survey, this Plan now includes:

- 1. A commitment to provide monthly updates on waiting times for repairs.**
- 2. A commitment to regularly publish the information customers said they wanted to see.**
- 3. The outline of our new Customer Influencing Framework.**

To ensure that we set out this Plan in a way which works as well as it can for customers, we asked Tpas to carry out a final review of the language, content, and presentation.

1. Repair timescales

We have budgeted to increase the Rooftop Platform Property Care repairs team from 24 to 28 tradespeople. We aim to deliver at least 80% of routine repairs within our 20-day target by the end of this financial year. We will report to our Group Board at every meeting on the time taken to deliver responsive repairs and publish this on our website each month.

2. Information on how we are performing

Customers told us they wanted more information on how we are performing. From May, we will publish the following additional information which customers told us mattered:

What customers said they wanted	How we will report performance each month
Repairs	
Timescales to complete / efficiency	Percentage of jobs completed right first time
Waiting times for appointments	Average number of days for a routine repair
Quality of repairs	Tenant Satisfaction Measures
Investment in the home	
Damp and Mould cases	Number of new cases and number completed
Planned investment in homes	Annual programme published in May/June
Anti-social behaviour	Number of cases reported and resolved (published every three months)
Customer Service	Average call waiting times (repairs, income and customer service)
Update on progress of this plan and reasons for under-performance	An extra 'in-year' progress update in the Annual Report to Customers each September

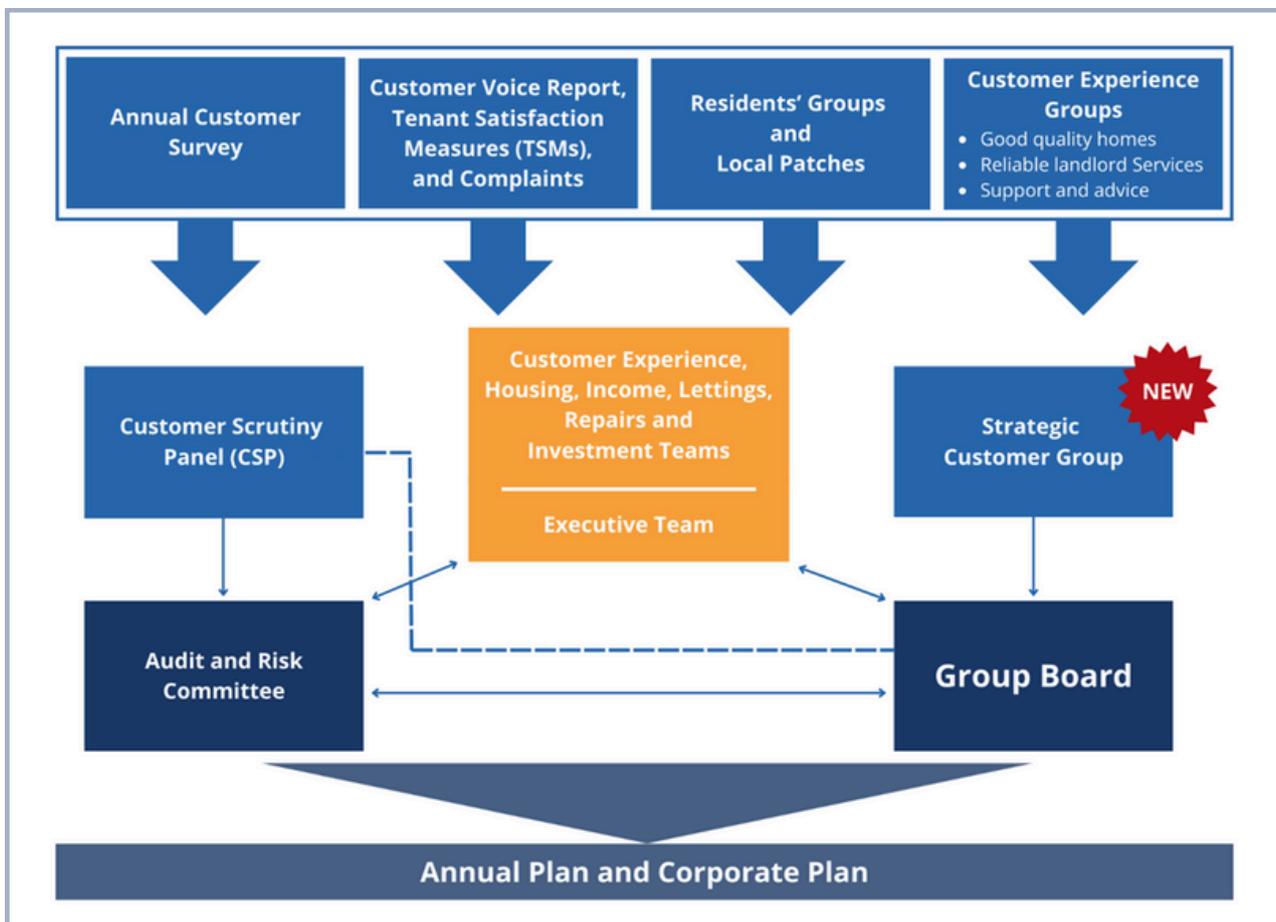


3. Customer Influencing Framework

We already provide a wide range of ways to ensure we get feedback from customers. These include a monthly report on customer satisfaction; a detailed 'Customer Voice' report including complaints and what we are learning to every Group Board meeting; our Customer Scrutiny Panel; as well as many other types of local engagement, for example, meeting with the resident associations and groups within our Older Persons Service. Our Income, Repairs and Neighbourhood Officers are also all allocated an individual patch of around 500 homes so that they can get to know the people and properties in each area.

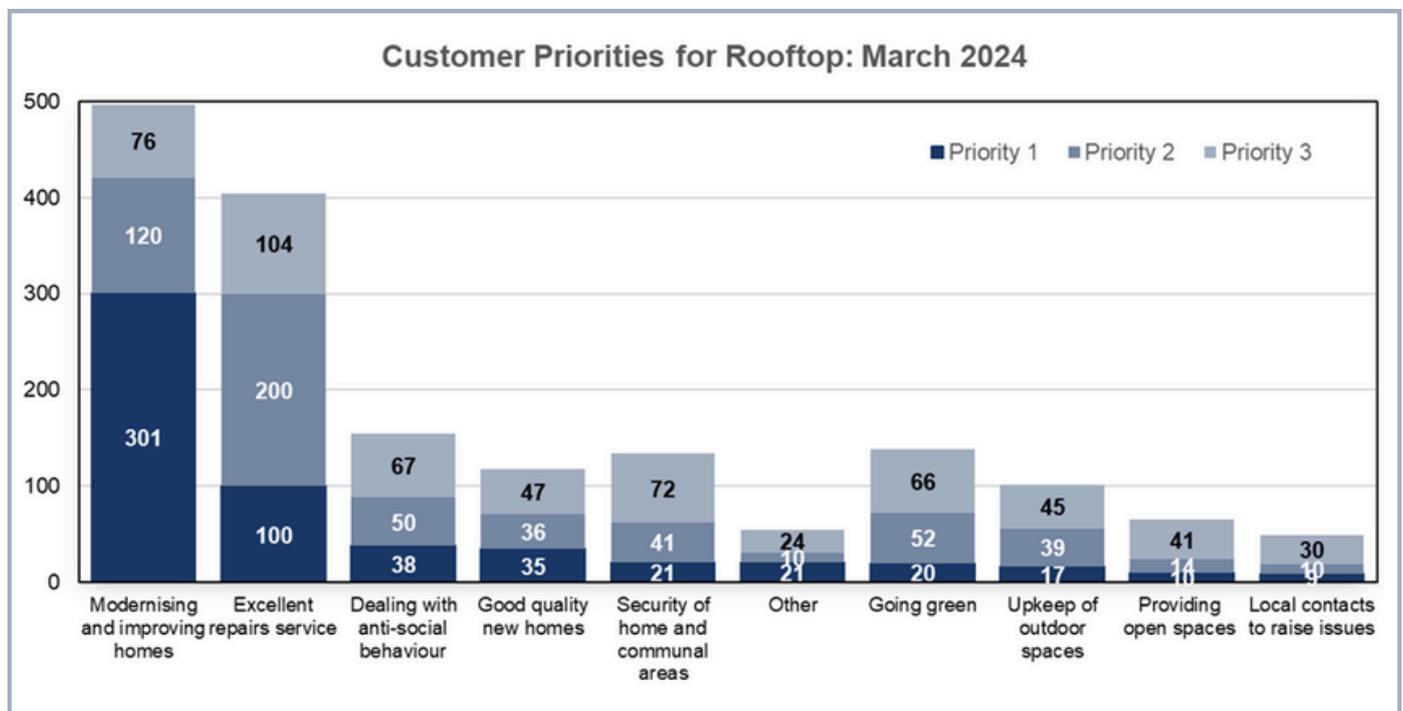
We know that we need to do more to listen and act on customer experiences. So, we have set up three Customer Experience Groups focused on Reliable Landlord Services, Good Quality Homes, and Support and Advice. The first meetings were held in March and will meet quarterly from now on. If you would like to join one of these groups, we would love to hear from you, you will find details on our website. We also have a Rooftop customer joining a new Platform Property Care customer group to focus on repairs and planned maintenance.

Finally, we are now working on a new customer group reporting to the Group Board to influence the strategic direction we take. We will agree the detail of how it will work and publicise how customers can apply over the summer. This is how our Customer Influencing Framework works:



Customers have been consistent in telling us what matters most to them in three annual surveys in 2022, 2023 and 2024. A summary of the 572 responses from March 2024 is below. This Plan reflects those priorities. The top three are unchanged from last year:

1. Modernising and improving homes.
2. Excellent repairs service.
3. Dealing with anti-social behaviour.



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What we will do this year

Our plans for the year ahead are summarised below with specific Annual Objectives set out in the table on page 12. Key Performance Indicators for 2024-25 are set out on page 14.



Reliable landlord services

Customer satisfaction in housing and most other areas of life has declined in recent years. Our target is to improve satisfaction for landlord services from 76% to 82% this year and maintain satisfaction with repairs at 85% or better. Ongoing improvements to the repairs service, better complaint handling, and a focus on improving day-to-day customer communication will be key.

We know that we need to improve how we deal with complaints, and a new centralised team to oversee customer complaints was put into place in March. Every month, we will publish the results of the customer surveys we collect, called the Tenant Satisfaction Measures, so that you can see how we are performing, alongside data about complaints and what we are changing in response to your feedback.

We know from customer feedback that Shared Owners and Leaseholders want a more responsive service and we have developed a clear offer for those customers which we will implement this year. We have already reviewed and improved our grounds maintenance and communal cleaning contracts in response to customer feedback.

To ensure our officers understand our customers and communities to provide better services, we have allocated Repairs, Income, and Neighbourhood Officers to our 13 identified neighbourhood patch areas and we will, this year, continue to develop this 'locality' model.



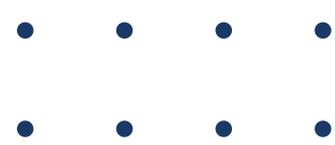
Good quality homes

We have budgeted an additional £243,000 to tackle damp, mould and condensation in customers' homes, alongside £3.8 million over the next two years to upgrade the energy efficiency of around 157 of our lowest energy-rated properties. This year, we will install around 245 new kitchens, 175 new bathrooms and 288 new heating systems in customers' homes.

We will continue to focus on ensuring that your home is safe with a five year cycle of electrical inspections, ensuring homes have smoke and carbon monoxide detectors and, where gas heating is present, a valid annual certificate.

We have already completed 4,750 stock condition surveys of our homes in the past two years and will continue this programme with the aim of surveying all remaining homes to enable us to develop a revised long-term investment plan for existing homes this year.

In 2024, we will be seeking to secure planning to deliver up to 300 new homes on a brownfield site near to Gloucester City centre, with around 200 of those homes for rent and shared ownership. Our aspiration is to deliver this as a Net Zero Carbon housing development. Alongside this, we will continue to develop new and energy efficient affordable homes for local people in the areas where we work, with a target to complete 151 homes this year.



Support and advice

We will aim to support at least 700 customers in the year with money advice, which will help them to maintain their tenancy by ensuring they maximise their benefits and claim any grants they are eligible for.

In response to the cost-of-living crisis feedback, we have increased our permanent Money Advice Team from two to three. The team will continue to offer support and advice for customers who are struggling financially as well as financial support via our Emergency Assistance Fund. We will also work in partnership with local authorities to provide further financial support and distribute food vouchers.

This year, we will also continue our work to ensure that all retirement living scheme alarms are ready to be switched to digital by 2025, and upgraded to ensure that customers have a modern and robust system fit for the future.

Our business

We will continue to adapt our business and prioritise the issues which customers tell us matter most – investing in existing homes, delivering a reliable repairs service, and providing services to tackle anti-social behaviour. With record demand for repairs and rising costs this will be a challenge; the year ahead will not be easy.

This year we will continue to drive the digitisation of systems to make our organisation more efficient and effective. We will also focus on improving and expanding the data that we hold on our customers and homes, as well as looking to purchase and implement new Health and Safety Compliance software.

We will work hard to ensure that we meet the new consumer regulation standards for social housing set by Government which came into force from 1 April. Our focus also reflects the wider aims and aspirations of the Social Housing Regulation Bill (2022), the Better Social Housing Review and the 'Together with Tenants' charter. Key to this will be developing systems to ensure that we are aware of customer vulnerabilities and can respond appropriately.

Annual objectives

Annual Objectives for 2024-25

	Annual Objectives	Customer Outcome	Corporate Plan
1	Deliver a reliable responsive repairs service achieving 85% customer satisfaction and 80% completion of all routine repairs in 20 working days.	Deliver a reliable repairs service	Reliable Landlord Service
2	Implement our Customer Influencing Framework to provide a range of opportunities to influence services and achieve a Tenant Satisfaction Measure score of 70% for 'listening and responding to views'.	Enable customers to influence what we do	Reliable Landlord Service
3	Improve complaint handling to achieve 85% compliance with timescales and 50% satisfaction with complaint handling.	Deal with customer complaints quickly and effectively	Reliable Landlord Service
4	Implementation of digital forms to support the business.	Deal with customer issues on the spot when out in the community	Reliable Landlord Service
5	Improve data quality to ensure 90% accuracy for property and customer data.	Better understand customers so we can adapt services to meet their needs	Reliable Landlord Service
6	Provide customers with regular updates on the information that they feel matters most.	Enable customers to understand and influence what we do	Reliable Landlord Service
7	Upgrade 125 homes to a minimum of Band C energy performance to reduce fuel poverty.	Reduce fuel bills for customers and improve health and wellbeing	Good Quality Homes
8	Submit planning application for the 300-home St Oswald's Park urban village in Gloucester.	Deliver new affordable homes for local people	Good Quality Homes
9	Deliver 151 new homes to meet local housing need.	Deliver new affordable homes for local people	Good Quality Homes
10	Complete the upgrade to digital of all supported housing alarm systems and review current use of assistive technology.	Use assistive technology to support customers' independence	Support and Advice



Value for money

Rooftop is a not-for-profit organisation. This means that all of the money that we collect in rent and other income stays within the business to pay for major expenditure. This includes approximately 18,000 repairs a year, health and safety measures such as annual gas certificates and electrical testing, investing in homes, staff wages, and loan interest payments. Our job is to allocate the funds we have as fairly and efficiently as we can.

Our average rent for the year ahead is £122 a week, and we expect our total rental income to be about £47million. We will spend around £7million on staffing and £8million on repairs. A £10million capital budget will fund planned works such as new kitchens, bathrooms, and heating systems.

We borrow money to pay for the building of new homes and to fund work to bring all our existing homes up to a minimum of energy B and rating C by 2030. Loan costs for this type of major investment will be in the region of £10million this year.

We pay all staff the median (average) wage for the role that they do based on similar-sized housing organisations, and there are no bonuses whatever job colleagues do. We do not pay any dividends to our shareholders, and our Board members are paid a set allowance for the time which they contribute – the basic payment for a Board Member is £5,067 this year.

Each year, Rooftop's annual accounts include a self-assessment of how we are achieving Value for Money in delivering our annual and long-term Corporate Plan objectives and complying with the Regulator of Social Housing's Value for Money Standard. Our assessment is based on the 'Sector Scorecard' metrics, which include key performance indicators covering customer satisfaction, financial security, and our effectiveness as a business.

This year, our focus is on continuing to reduce void losses and working with our repairs contractor Platform Property Care (PPC) to reduce the cost of repairs and improve communications with our customers as well as delivering long-term efficiencies, savings, and productivity gains. We will continue to automate and digitise internal and customer services wherever we can and where it is appropriate to do so.

Key Performance Indicators

2024 - 25

		2023/24		2024/25
Indicator		Year End	Target	Target
Sector Score Card and Regulatory				
1	New supply delivered (all types)	0.6%	1.9%	2.3%
2	Reinvestment %	4.7%	4.8%	7.2%
3	Gearing	54.9%	53%	54%
4	Earnings before interest / tax / depreciation / amortisation - Interest cover (EBITDA MRI)	121.9%	132%	104%
5	Operating margin (Social Housing)	30%	34%	34%
6	Overheads as a % of adjusted turnover	10.9%	10.9%	10.7%
7	Headline social housing cost per unit	£4,838	£4,589	£5,321
8	Rent arrears as a % of rent debit	2.6%	3%	3%
9	Void loss as a % of rent debit	4.23%	2.38%	2.5%
Here for our Customers				
10	Overall customer satisfaction	76.2%	82%	82%
11	Customer satisfaction with repairs	87.7%	85%	85%
12	Repairs completed Right First Time	86.9%	85%	85%
13	Emergency repairs completed within 24 hours	89.5%	100%	100%
14	Average number of working days for non-emergency repair	-	20 days	20 days
15	Non-emergency repairs completed within 20 days	54.4%	80%	80%
16	% of homes that meet Decent Homes	-	NEW	99.5%
17	Number of customers receiving money advice and support	1,099	700	700
Our Business				
18	Relet days	119 days	25 days	40 days
19	Core customer data	65%	90%	90%
20	Property assets data	95%	90%	90%
21	% Colleague turnover	10.3%	13%	12%
22	Average call waiting time	NEW	NEW	3 minutes
23	Number of tenancy audits completed	NEW	NEW	700

Rooftop is committed to continuing to deliver as many new homes as it can whilst ensuring we continue to improve the quality of our existing homes. The table below sets out the number of homes we aim to deliver over the next five years. Our delivery programme is linked to our funding from Homes England, and these homes will be delivered across South Worcestershire and North Gloucestershire.

Planning Year	2024/25	2025/26	2026/27	2027/28	Total
Social Rents	96	79	50	94	319
Shared Ownership	55	41	45	59	200
Total	151	120	95	153	519

Growth

We also recognise that we need to be open to carefully and properly considering other forms of potential partnership as a way to deliver our charitable purpose. We have adopted the National Housing Federation Voluntary Code for Mergers, Group Structures and Partnerships, and our approach is set out in more detail on our website.

Risk management

Risks are assessed, prioritised, and control measures are implemented across three lines of assurance, reported through our Executive Team to the Audit and Risk Committee and the Group Board. The risk process is dynamic with Strategic and Business risks revised annually with the Group Board and then reviewed quarterly. Below we have summarised the top seven risks within our framework, plus a cross cutting risk which could impact on the delivery of the annual objectives within this Plan.



Risk	Cause	Impact	Consequence	Monitoring
1 Health and Safety	<ul style="list-style-type: none"> Landlord Health and Safety compliance declines. Occupational health and safety disregarded. Causes of Damp, Mould and Condensation (DMC) are not effectively tackled. 	<ul style="list-style-type: none"> Increasing failures to meet statutory requirements and regulatory standards: <ul style="list-style-type: none"> Gas/Fire/Electrical/Lift/Water/Asbestos. Increase complaints about DMC. Increase risk of injury / fatality. Colleague safety compromised. 	<ul style="list-style-type: none"> Regulatory / Statutory intervention: <ul style="list-style-type: none"> RSH HSE Staff Turnover. G2 downgrade. 	<ul style="list-style-type: none"> Monthly Compliance report. Monthly Compliance Panel. Quarterly Health and Safety Committee. Quarterly risk update report. Annual Internal Audits.
2 Data / Cyber Security	<ul style="list-style-type: none"> Poor data inhibits decision making - customer data/asset data. Lack of cyber security awareness/culture of unconscious risk taking with data/security of data. 	<ul style="list-style-type: none"> Sub-optimal decision making in relation to customer services/ equality diversity and inclusion/ investment. Mistakes made because of poor data. Delays in responding due to poor data. The potential for major cyber security breach increases. Cyber security breach. 	<ul style="list-style-type: none"> Systemic data issues are treated as a failure of Governance and would risk a G2 downgrade. Cyber security failures/ victim of a serious cyber security breach can cost a significant amount of time and money (insurance is in place to mitigate the cost). Value for money. Service delivery impact - slow business recovery. 	<ul style="list-style-type: none"> Key Performance Indicators. Monthly Compliance Report. Quarterly risk update report. Annual Cyber Security Strategy plan. Annual Internal Audits.
3 Stock Investment Requirements	<ul style="list-style-type: none"> Multiple investment requirements crystallising at once: <ul style="list-style-type: none"> DMC. Band C targets (2030). Smoke and CO detectors. New Fire Regulations 2022. Building Safety Act 2022. Decent Homes/ stock investment. Challenge to make the right decisions about tradeoffs between priorities. 	<ul style="list-style-type: none"> Investment will have to be aligned to priorities - this will create a timescale which may not meet with expectations: <ul style="list-style-type: none"> Regulator of Social Housing Customers Stakeholders. Meeting statutory deadlines may become challenging. Some investment may need to be deferred. 	<ul style="list-style-type: none"> Breach of regulatory requirements – potential self-referral. Customer satisfaction declines. Complaints increase. Housing Ombudsman (HO) investigations increase. Disrepair legal cases increase. Knock on effect on time sensitive investment – for example DMC remedial action is delayed. 	<ul style="list-style-type: none"> Monthly Compliance report. Monthly Compliance Panel. Bi-monthly Investment overview report. Annual Investment Strategy Action Plan. Annual Objectives. DMC Project Group. Band C (Decarbonisation) Project Group. Internal Audit. Quarterly risk update report.

<p>4 Service Delivery</p>	<ul style="list-style-type: none"> • Colleagues lack capacity to deliver increased workloads. • Complaints are not handled in line with the HO Complaint Handling Code. • Failure to learn from complaints. 	<ul style="list-style-type: none"> • Cross-cutting risk which can increase the likelihood of other strategic risks materialising more rapidly as systems of internal control are weakened. • Service delivery declines. 	<ul style="list-style-type: none"> • Customer satisfaction declines. • Complaints increase. • Budget overspends. • HO maladministration determinations increase. • G2 downgrade. 	<ul style="list-style-type: none"> • Key Performance Indicators. • Colleague surveys. • Quarterly risk update report. • Annual Internal Audit. • Target Operating Model. • Customer surveys.
<p>5 Repairs Service</p>	<ul style="list-style-type: none"> • Repair service/Cost Sharing Vehicle is not fit for purpose. • Poor Contract Management. 	<ul style="list-style-type: none"> • Service delivery/performance declines. • Higher expenditure on repairs service. • We do not meet Consumer Standard expectations. • Increased cost of repair service. • Increase in void times. 	<ul style="list-style-type: none"> • Customer satisfaction declines. • Complaints increase. • HO maladministration determinations increase. • G2 downgrade. • Budget overspends. 	<ul style="list-style-type: none"> • Key Performance Indicators. • Quarterly risk update report. • Annual Repairs Strategy Action Plan. • Annual Objectives. • Customer surveys.
<p>6 Financial Viability</p>	<ul style="list-style-type: none"> • Inflation/Cost of repairs increases. • Poor performance on income collection. • Poor performance on voids/allocations. 	<ul style="list-style-type: none"> • Expenditure increases beyond income collection. • Rent arrears increase. • Voids losses increase. • Compounds other strategic risks (1/3/4). 	<ul style="list-style-type: none"> • Financial viability concerns. • Breach of loan covenants. • Reduction in the Development Programme. • Unable to maintain existing stock to Decent Homes Standard. • G2/V3 downgrades. 	<ul style="list-style-type: none"> • Key Performance Indicators. • Management Accounts. • Quarterly risk update report. • Annual Internal and External Audit.
<p>7 Reputational Risks</p>	<ul style="list-style-type: none"> • Cutting across all strategic risks. • Crystallisation of any of the above risks could result in severe/catastrophic reputational damage. 	<ul style="list-style-type: none"> • Increased negative publicity regarding serious failures. • Reduced confidence in Rooftop by stakeholders and lenders. • Regulatory engagement. 	<ul style="list-style-type: none"> • Serious reputational damage can have multiple negative consequences: <ul style="list-style-type: none"> ◦ Reduction in confidence of lenders making refinancing or new lending more expensive and or more difficult to attract. ◦ Loss of opportunities to work with partners and stakeholders. ◦ Risk of regulatory intervention. 	<ul style="list-style-type: none"> • Quarterly risk update report. • Bi-monthly GCE overview report. • Annual Communication Strategy Action Plan. • Annual Sector Risk Profile analysis report to Audit and Risk Committee.

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