



Annual Review

2020/21

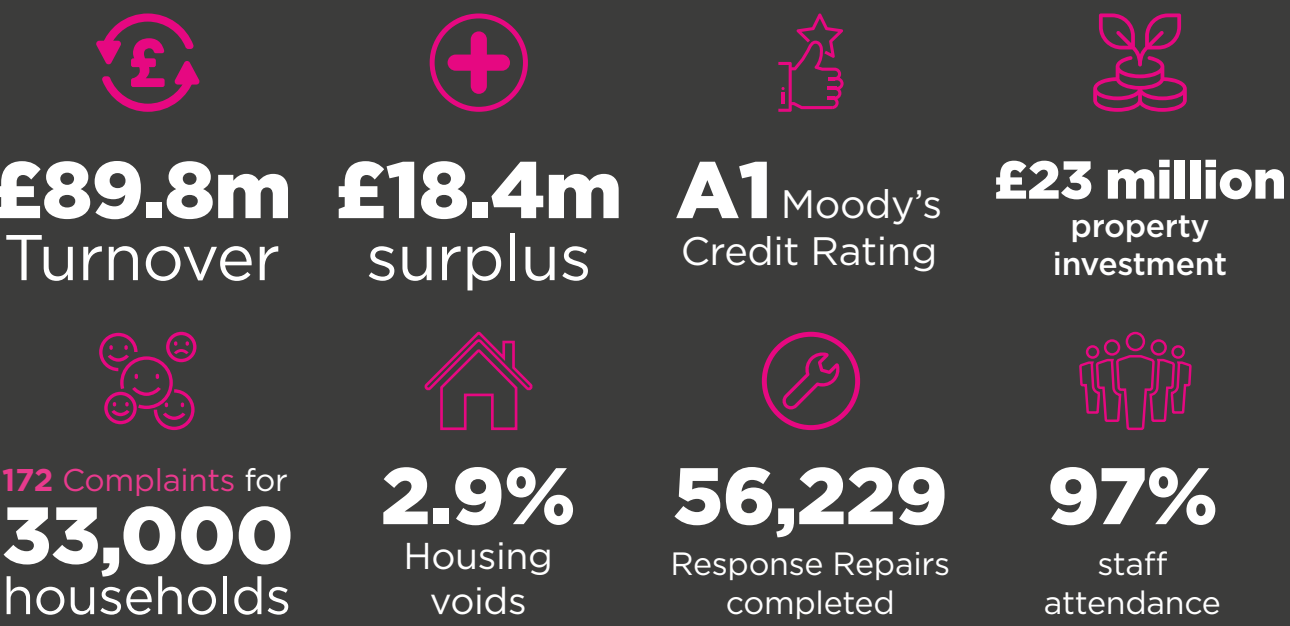


Our Purpose

To make a difference by providing homes, support and care for people, building neighbourhoods and empowering communities.

Highlights of our year

Key Performance Indicators



Operational highlights



Supporting People





Chair's Introduction

I am delighted to introduce you to the 2020/21 Annual Review in this, my first year as Chair of Radius Housing Association.

It is an honour and a privilege to be leading and serving an organisation of such dedicated, professional staff and board members, who take such pride in their roles and seek to improve the lives of all our customers.

Earlier this year our former Chair, Diana Fitzsimons retired from the Board. Diana gave so much to Radius and the Social Housing Sector. She strived to ensure our place shaping was the best it could possibly be and that tenants had an active say in the running of Radius. Together with a succession of visionary board members, Diana helped guide the Association forward in its formative days following the successful merger of Fold and Helm Housing Associations in 2017.

I am keen to build on these firm foundations and to work with our customers, staff, board members and all stakeholders on enhancing services and standards. We want to maximise the positive impact of Radius on housing waiting lists, communities and the environment. All the while ensuring we have the visibility, skills and resources to navigate an increasingly unpredictable path ahead.

The last 12 months have presented us all with levels of anxiety and disruption we could never have imagined. We lost a number of dear residents and tenants to Covid and our thoughts are with their families and friends. Others had to manage through illness, isolation and going-without. Yet as challenging as circumstances got, our communities demonstrated great resilience and togetherness. We had countless incidents of tenants, staff, friends, family and business partners pulling together during the lock-downs and committing acts of exceptional generosity. I am very proud of the role our staff played in supporting the most vulnerable and prioritising safety during this time.

The reason we have been able to react so quickly to support our customers is due to the successful long-term stewardship of the organisation. We can report on a growing operating surplus and strong liquidity position for the last financial year; essential for investing in maintaining and building new homes, but also providing the headroom that has allowed us to transform services and ways of working.

As we move into 2021/22, I look forward to another year of turning our plans into actions which will enhance the experiences and lives of all our Radius customers.

Martin Pitt
Chair



Welcome from the Chief Executive

I am pleased to report that our commitment to our objectives and core values meant we were able to keep providing excellent housing, care and support through the pandemic.

However long the public health crisis continues, Radius will stand by our tenants, residents and staff and continue to carefully manage our business and build much needed social housing. Our results, against a backdrop of Brexit, Covid-19 and financial hardship for our tenants clearly demonstrate our progress, our resilience and our resolve to deliver in line with our business and corporate plans.

The pandemic clearly impacted upon some of our stretch targets. Allocations and repairs were suspended at the start of the first lock-down. Completions of new homes were delayed as supply chains experienced delays and builders had to temporarily close sites. However throughout the year we had full visibility of events by way of special assurance systems, adopted early on. We managed to grow our turnover to just under £90m and our balance sheet to £1,074m, all while increasing our operating surplus to 12.5%. Development new-starts rose to 279 and by year-end we had 712 homes under construction across 16 building sites.

We have more than 33,000 families who count on us to provide a high quality service. Our latest customer surveys, together with the 2020/21 Customer Service Excellence assessment, showed enhanced performance in almost all areas. We were also very proud to retain our Moody's A1 Stable credit rating, their highest current assessment for a UK housing association.

From mid-year we were adapting to an ever-changing living and working environment. Not only were we recovering performance towards pre-Covid levels, but we were implementing transformational change in how we deliver our core services. We have mapped out a journey which will see our people empowered by technology, work with greater agility, be closer to our customers and ultimately support more sustainable communities. This success is in no small part due to the strength of partnership among tenants, staff, contractors and other key stakeholders. In these challenging times we have all stayed true to Radius's vision and values.

I believe our Annual Report demonstrates the commitment of Radius and its partners to delivering the best possible housing, care and support throughout the challenges of 2020/21. We are all living through uncertain times, but our role in society and the NI economy has never been more important. Radius will continue to support those in greatest need, build more new homes and invest in communities across the country.

John McLean OBE
Chief Executive



Customer
First

Transforming customer service

Putting customers at the heart of our modernisation programmes

We have taken the first steps in transforming our customer service by building the foundations for an outstanding Customer Service Centre, staffed by dedicated call advisors, responding to and resolving customer telephone enquiries at the first point of contact.



We have recently established a small Customer Service Team to pilot new technology, systems and processes that will offer a consistent and high quality response to housing and response repairs enquiries. This new team have had extensive training to ensure that customers will receive the same high level of service regardless of which Customer Service Advisor (CSA) they speak to. The team currently consists of 10 CSAs and we have plans to double the team in size by March 2022 to effectively manage the 180,000 customer calls we receive per year.

Channelling calls through to our Customer Service Centre means that we will also be able to gather valuable data and insight on customer satisfaction and this will help us to continually improve the service and get things right first time.

We also have plans in the pipeline to develop a self-service customer portal on our website to make it easier for people who live in our homes to access services online. Customer involvement will be central to the portal development to make sure it is built around their needs and delivers a positive first impression for people who prefer to be digitally engaged and are happy to self-service.

Tenant engagement groups will play a vital role and will be invaluable in piloting and test-driving new online services and customer service tools to ensure they are fit-for-purpose and have user friendly functionality.



“I encourage tenants to get involved, if you think you can make a positive change then go for it!”

Daniel O'Neill
Tenant Executive Member

We are better together

Giving voice to tenant views: Daniel offers his insights and views on Tenant Engagement

Why did you choose to become involved in tenant engagement at Radius?

I have previous experience with the Tenant Participation Advisory Service (TPAS) in Wales & Nottingham and decided to join to improve the lives of myself and the people around me. The way I see it: Radius provide you with a house, you have to build a home and homes build communities. It is with this perspective that I feel it is good for people to get involved in tenant engagement as it empowers tenants to speak up.

What positive changes have you seen since becoming involved?

The most notable change for me is that Radius has taken on board suggestions from tenants about issues that affect our homes and that Radius are more involved in hearing tenants' views and trying to implement them into their policies moving forward. It was nice to see John McLean, CEO at Radius, having such a keen interest in the process and that all the top management are involved in the process as well.

Do you feel there has been a difference since you became involved with tenant engagement?

Yes, there are things that we have suggested at tenant engagement meetings about maintenance services and how contractors should contact people in our scheme so we are not waiting around for someone to call and are not wasting anyone's time.

Sometimes it is the little changes that make the biggest difference. Tenant engagement can help improve maintenance, delivery of services, quality of services and the upkeep of buildings because the ambiance of the building advertises Radius and it's also empowers tenants.

Getting people involved and just making a little pot garden where you live can make a massive difference to the people who live there and their visitors. It was great to hear at the virtual Radius Heroes Awards about all the little things neighbours were doing for each other during lockdown, and how big a difference they were making to their communities.

What words of encouragement would you give to someone who is considering getting involved in shaping their services?

I would say that tenant representatives can help to make a positive difference wherever they live and that by getting involved they will be able to help shape and influence the services that Radius provides.

The most important thing is that getting involved gives you a relationship with your landlord. You can also develop new skills to learn how to put your point of view across and learn how to communicate better in a group environment.

What would you like to see in future tenant engagement?

Not all tenants may be aware of how they can get involved, so I'd like to see innovative and creative ways that Radius can expand their communications to reach everyone.

The most encouraging thing moving forward is that Radius is focused on engaging with their tenants and are investing a lot of time into their tenant engagement strategy, and I'm really looking forward to seeing how this blossoms and grows even stronger.

Tenant Satisfaction: How did we do?

Having insight into how residents and tenants feel about the homes and services we provide helps us to understand when we are getting things right and the areas we need to focus on and improve. During the year we engaged the services of an independent research company to carry out a telephone survey of tenants living in our family homes, single person homes and sheltered housing. Here's what residents and customers told us:

What we are doing well

Looking after homes and neighbourhoods



90%

satisfaction that homes are safe and secure



85%

satisfaction with neighbourhoods as a place to live



81%

satisfaction with the overall condition of homes



82%

satisfaction with the overall quality of homes

Customer Service



84%

satisfaction with our approach to enquiries generally



85%

agree that we treat residents fairly



87%

satisfied that we kept tenants informed



83%

agree that Radius is providing the service they expect



74%

satisfaction that we listen to tenant views and act on them



Our staff

90%

agree that Radius has friendly and approachable staff



81%

agree that staff are helpful



'Brilliant people, they have helped me and I appreciate that'

What we need to do better



69%

satisfaction with repairs and maintenance



68%

satisfaction with the time taken to answer query

We know we can improve and have an action plan in place that we are working through and are reporting progress back to our tenant engagement groups.

'I'd like more communication and for them to follow through on things they say they will do'



Radius Senior Management Team at Blacks Gate

Quality homes at the heart of our business



Homes & Communities at the Heart

Welcoming families to their new homes at Blacks Gate

Blacks Gate is one of the largest mixed tenure housing developments in Northern Ireland with 196 social homes being constructed alongside 48 affordable, private sale homes. The £30 million scheme has been supported by £14.3 million Housing Association Grant funding from the Department for Communities and over £16 million private finance investment by Radius.

Alongside the 244 new homes, the development also includes community and workspace facilities, all set within extensive newly landscaped and open space on the former Visteon factory site in Belfast.

This has been one of the most ambitious development projects Radius has undertaken to date. Developing the site was a huge opportunity not just for housing, but also for

community space and revitalising an important swathe of land on what is a gateway to Belfast. It has been a challenging project, but Radius had a clear vision and determination to see new, high quality homes developed on the site and are now delighted to start welcoming families to their new homes in the first phase of handovers.

“After a tough year, moving into this new home is like winning the lottery! This is a new beginning for me and my sons. I grew up nearby, so I know the area well and I know it’s a great place to live. The house is wonderful, it’s the perfect place for my family”

Resident at Blacks Gate

Staying safe during the pandemic

Our top priority has been to keep our people and communities safe

Safety and sustaining health and wellbeing has been central to our approach through the COVID-19 pandemic to keep our residents, colleagues and communities as protected and supported as we possibly can.

Whilst the pandemic is still with us, the breakthrough of the vaccination programme during the year has brought some green shoots of recovery and was very much welcomed in helping us to take active steps in containing and managing the impact of the virus on our most vulnerable residents. The programme has been a great success and we are delighted that the uptake in vaccinations has been so high. We continue to support and encourage new residents and colleagues to have the vaccine as this will not only protect them but will also help reduce the potential for transmission of COVID-19 across health care facilities, including hospitals and care homes.

We were also at the forefront of early testing on the use of rapid Lateral Flow Tests (LFT) to support safer visiting in care homes. In January 2021 four Radius Housing with Care schemes were selected to be part of a twelve home pilot group to test the use of rapid testing. This new initiative was in conjunction with the Public Health Authority and the Department of Health with the protection of residents and staff being a key priority. The project involved twice weekly testing for all asymptomatic visitors as part of the pre-visit screening to bring an extra layer of protection for vulnerable residents living in care homes. The data and learning were used to inform how and when to extend the use of LFT to the entire health and social care sector.

We worked with the Public Health Authority to develop guidance and consent documentation to support the effective roll out of their use. We continue to work with families and visitors and support the use of LFD testing as an additional mitigation to assist and support safer visiting in our care schemes.



“It has been brilliant to be part of the Lateral Flow Test pilot to support safer visiting. Our residents have really missed their families and whilst we have all done our best to support and love them, we can’t replace their loved ones. It’s great to have the reassurance of testing to help keep everyone safe.”

Millbrook Staff



95%

of residents in Housing with Care schemes have had both vaccinations

Supporting mental health, wellbeing and resilience



We are committed to creating a culture that enshrines psychological health, safety and wellbeing in all aspects of the workplace through collaboration, inclusivity and respect

Our aim is to ensure that all colleagues irrespective of where they are based have access to the support they may need.

Since the pandemic began, we have worked closely with our Charity Partner AWARE NI, a leading mental health charity who have not only provided useful guidance documents but also delivered wellbeing programmes for those in need of support. We have enhanced our employee assistance programmes and have acknowledged and actively responded to and considered the physical and psychological support needed, in energising our workforce and in sustaining their wellbeing, both during and after this crisis.

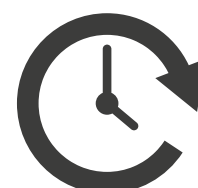
We launched our Mental Health at Work Strategy setting out six standards on how we will support colleagues in relation to mental health:

- Prioritise mental health in the workplace by developing and delivering systematic programmes of activity;
- Proactively ensuring work design and organisational culture drive positive mental health outcomes;
- Promote an open culture around mental health;
- Increase organisational confidence and capability;
- Provide mental health tools and support;
- Increase transparency and accountability through internal and external reporting.

89% of staff told us that they knew how to access support about their health and wellbeing at work.



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Mental Health
First Aiders



24/7
Counselling &
Support in place



***'The Aware NI Mood Matters session was absolutely fantastic. I took a lot from it on both a professional and personal level'.
Supported Housing Officer***

For our residents we delivered and supported a wide range of projects on health, wellbeing and sustainability.

- 'Stone of Hope' project in Carrickfergus area;
- 'Lighten Up' to 'Brighten Up' project at Neillsbrook Fold, which involved various donations of Christmas lights;
- 'Mood Matters' session for young people;
- 'Adopt a Grandparent' project which involved our schemes across Northern Ireland receiving letters and drawings from young people;
- Summer Nutrition Programme with T:BUC and 28 community organisations, offering advice online to all and healthy snacks to people living in our homes in Belfast city;
- Sunflower competition, where the sky is the limit;
- Benefits of gardening project and the importance of the ecosystem.

And much more!

We strive to increase the importance of health & wellbeing in everything we do and will continue to promote initiatives that will help aid the mind, body and soul.

We will keep exploring new ways to support colleagues, the people who live in our homes and in our communities to live healthy, sustainable and positive lives.



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**Health &
Wellbeing
projects for
residents**



6

**Sustainability
projects for
schemes and
their wider
communities**

Value for Money

Achieving Value for Money (VFM) and continuous improvement is a key business objective

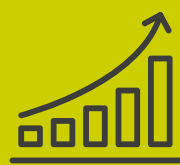
We aim to utilise our assets and resources as much as possible to meet the needs of existing and future tenants and residents. We consider economy, efficiency and effectiveness in everything that we do whilst having regard to quality of service. We define Value for Money as:



Efficiencies and innovation



High performance through empowered staff



Maximising our social value



Positive customer engagement and high satisfaction levels



Community safety and regulatory compliance

We work collaboratively across the business; harnessing the innovation and creativity of our people, our customers and our business partners to deliver improvements through efficiency, effectiveness and economy.

The scope for efficiencies was impacted in 2020/21 due to the effects of COVID-19. A series of lock-downs and restrictions disrupted work programmes and prevented us from achieving the normal service continuity levels needed to deliver savings at scale. The Department for Communities put a hold on new allocations for a significant part of the year, hitting our income while builders and contractors submitted compensation events for PPE and higher supply chain costs. For our own staff, we found that the time to complete standard activities increased as public health guidelines were adopted. We were grateful for one-off payments from the Department of Health, the NI Housing Executive Supporting People programme, and the Department of for their agreement to compensate builders for claims arising out of the pandemic. Radius availed of the government's furlough scheme for some staff during the first lock-down when shielding was in place and the Department had instructed local associations to provide an essential-only service.

VFM highlights for 2020/21 include:

- Commencing **279 new homes** on site while completing a further **112 energy efficient dwellings**;
- **Investing £38.7 million** in development which will provide a positive financial return and act to strengthen the financial position of the Group;
- VAT recovery through Radius Homes **saved £260k**;
- Outsourcing and improved procurement **saved £130k**;
- Review of our telecommunication contracts **saved £6k**;
- **Investing £23 million** across our existing housing stock.

Positive social impact:

- We commenced **4 additional 'Housing for All' projects** in support of diversity and better cultural awareness;
- **650 clients** received welfare and benefit advice from our Benefit Advice Officers;
- We assisted clients to claim an additional **£1.6million** in their benefit entitlement;
- **£35,000 raised** for our mental health charity partner AwareNI;
- **£35,500 was awarded** in Radius Community Chest Grants to 66 projects across Northern Ireland.

Positive customer engagement:

Surveys of Care & Support and Community Investment are evidence of the value being delivered by our front-line teams. Radius are achieving a growing Social Return on Investment

(SROI) in community activities through a variety of initiatives including:

- **38 Community events** delivered in partnership with **93** providers for **3,800 attendees**;
- Radius's **'Art from the Heart' initiative** reaching out to school children during the pandemic;
- **Parenting groups and classes for young people** in collaboration with family support;
- **'Healthy Growing and Eating Projects'** to encourage health and well-being;
- T:BUC and **'Housing for All'** programmes for tenants seeking improved shared futures;
- A range of **constantly updated interventions** on Radius's website and intranet for tenants and staff;
- **Development of a Mental Health Strategy** to support customers and staff through the pandemic;
- **Provision of play parks and open leisure spaces** in our larger schemes such as Black's Gate and Drumalane;
- **40 iPads/tablets issued** to tenants who were digitally excluded during lock-down;
- Employing **Benefit Advice Officers**;
- **Affordable and private** house sales;
- **Support of local community** sporting groups;
- **Student placements** and apprenticeships;
- **Enhanced social and sustainability** clauses in Radius tender documents.

Summary statements

Consolidated Statement of Comprehensive Income for the year ended 31 March 2021

	2021	2020
	£	£
Turnover	89,754,268	87,905,128
Operating costs	(71,385,584)	(68,973,878)
Operating surplus	18,368,684	18,931,250
Transfer from disposal proceeds fund	(95,557)	(29,557)
Transfer from Tenant services fund	231,495	218,365
Interest receivable and similar income	15,827	40,857
Interest payable and similar charges	(8,158,637)	(7,173,054)
Net pension income	828,100	49,610
Exceptional costs	(5,638,344)	(730,058)
Surplus on ordinary activities before tax	5,551,568	11,307,413
Taxation	-	-
Surplus for the financial year	5,551,568	11,307,413
Other comprehensive income/(expense):		
Fair value gain/(loss) on financial instruments	114,581	(39,828)
Pension scheme deficit reduction payments	(1,603,000)	(2,282,854)
Actuarial loss in respect of pension schemes	(1,044,000)	(3,178,000)
Total other comprehensive expense	(2,532,419)	(5,500,682)
Total comprehensive income for the year	3,019,149	5,806,731

Consolidated Statement of Financial Position as at 31 March 2021

	2021	2020
	£	£
Fixed assets		
Housing properties - depreciated cost	868,642,833	847,860,762
Other tangible fixed assets	9,137,126	8,120,380
Investments	3,205,078	2,956,738
	880,985,037	858,937,880
Current assets		
Stock	6,500,940	6,163,564
Debtors	21,667,690	8,693,431
Investments	267,028	266,641
Cash at bank and in hand	42,710,186	14,392,824
	71,145,844	29,516,460
Creditors: amounts falling due within one year	(37,491,862)	(40,252,717)
Net current assets/(liabilities)	33,653,982	(10,736,257)
Total assets less current liabilities	914,639,019	848,201,623
Creditors: amounts falling due after more than one year	(770,763,460)	(707,345,215)
Net assets	143,875,559	140,856,408
Capital and reserves		
Called up share capital	25	23
Capital reserve	272	272
Revenue reserve	143,875,262	140,856,113
Total capital and reserves	143,875,559	140,856,408

Governance

Chair

Diana Fitzsimons MA Econ, MSc, FRICS, FRTPI, FloD (Stepped down as Chair on 31st January 2021)

Martin Pitt BSc (Hons), FCA, MAcc (Appointed on 1st February 2021)

Vice-Chair

Melanie English LLB, CPLS

Members

Ciaran Doherty BSc (Hons), MSc, MRICS

Connor Diamond (BSc Hons)

Dr Sloan Harper MB, BCh, BAO, DRCOG, DCH, MRCG, MPA

Kieran Gilmurray BSc (Hons), MBA, MSc, PG DIP

Lorraine Campbell BA (Hons), DIPL, PGID

Mary Smith (Tenant Board Member)

Peter Gibson BSc (Hons), CQSW, MBA

Peter McGuinness FCCA, CTA

Iain Lees FCA (Independent Member of Tealstone Developments)

Helen Walker BSc, MSc, DIPL, PGDIP

Martin Pitt BSc (Hons), FCA, MAcc

New Members Appointed

Robert Dunne BA (Hons), MA, MSSc, MBA

John Taggart MRICS, RICS

Retired/ stepped down during the year

Diana Fitzsimons MA Econ, MSc, FRICS, FRTPI, FloD

Des Neill MRICS, DIPL PM, RICS (Independent Board Member of Tealstone and Radius Homes)

John Leckey LL.M, LL.D

Eileen Patterson, Director of Communities (Retired on 31st December 2020)

Recruitment and Selection Procedures for Radius Members

Radius aspires to maintain a balance of Board members who are representative of all sections of the local community. New members are recruited through public advertisement and by direct recruitment where skills shortages cannot be met through public advertisement.

One member of the Board is an elected tenant/ resident.

Committee Structure

Radius operates the following standing sub-committees:

- Audit & Risk
- Development
- Communities & Assets
- Care & Support
- Finance, Corporate Services & ICT

Senior Management Team

Chief Executive John McLean OBE BEng, MSc, MBA, DipM, CEng, MIEI

Director of Corporate Services Gillian Somerville BSc (Hons), MSc, MBA, FCIPD, CM

Director of Care and Support Fiona McAnespie RSCN, RGN

Director of Communities Loma Wilson MSc, PG Dip Housing (Appointed on 1st December 2020)

Director of Development Anita Conway BA(Hons), MSc, CIH

Director of Finance and ICT Alan Thomson MA (Hons), CA

Director of Assets Aisling McStravick MSc, MRICS

Group Structure:

Radius Housing Association Limited provides housing, care and support to communities in Northern Ireland and is the controlling member of the Group. Radius Homes Limited provides property development services to assist the Association in delivering its social housing development programme. Tealstone Developments Limited provides for investment opportunities.



Efficient and Well Led



Registrations, Affiliations and Memberships

Registered under the Industrial and Provident Societies Act (NI) (No IP169)

Registered with the Charity Commission for Northern Ireland (NIC102575)

Registered with the Inland Revenue for Charitable Status (XN 48778)

Registered with the Fair Employment Commission (499)

Registered under the Data Protection Act

Regulated by the Department for Communities in Northern Ireland

A member of the Northern Ireland Federation of Housing Associations

A member of Advice NI Independent Advice Network

A member of the NI Council for Voluntary Action (NICVA)

A member of the European Federation for Living (EFL)

An associate member of the Irish Council for Social Housing

SOLICITOR

Wilson Nesbitt
33 Hamilton Road
Bangor
BT20 4LF

INTERNAL AUDITOR

KPMG
The Soloist Building
1 Lanyon Place
Belfast
BT1 6D4

EXTERNAL AUDITOR

PricewaterhouseCoopers
Waterfront Plaza
8 Laganbank Road
Belfast
BT1 3BN