



**accord
group**

Annual Report 2011

expect more

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The Accord Group makes a difference.

Our customers get value for money, excellent high quality and innovative services and a sense of belonging. We do this by empowering our talented people and engaging our residents to give an outstanding service.



welcome from the chairman

The Accord Group over the last 12 months has continued to be recognised as an innovative, achieving and influential housing and care organisation. We have an excellent reputation locally, regionally and nationally, working with partners across the sector and further afield in the provision of housing and services, along with policy direction and innovation.

The Group continues to grow and our hugely successful bid for funding from the Affordable Housing Programme will allow us to build a significant number of new homes over the next four years, at a time when housing supply is scarcer than ever, waiting lists longer and home ownership increasingly out of the reach of many.

The financial strength and capacity of the Accord Group is strong and we remain confident about the future. We will use our resources not only to provide much needed new housing, but also to support social enterprises, providing not just financial backing but cost-efficient and excellent core corporate back-office services.

The Accord Group is a significant employer in the region with almost 1,700 staff and we are proud of our teams. Our colleagues across the Group are committed to customer excellence and continue to carry out the ever changing and challenging 'day job' but also going beyond this to provide high quality services and answers to our customers who rightly **expect more** from us.

expect more

We create great places and homes for people, not only where people want to live, but also where they can grow. This work within the current climate has never been more important as our customers expect more.

The Group Board of Management oversees the governance of the Group, working closely with the Boards and Committees of the organisations which form the Group and I would like to pass on my thanks and recognition for the excellent contribution our governance teams provide. On behalf of the Board I wish to thank the Group Chief Executive and his teams for their achievements over the year and urge them to **expect** and deliver **more** over the coming 12 months.

Akshay Parikh
Chairman
Accord Group

The Accord Group has celebrated yet another successful year and we are proud of the work that we have done and our many achievements. We have not only worked well in difficult times but have continued to thrive and grow.

foreword



Our Group has a long history of housing people in need and we continue to build new homes to meet that need. We increasingly do more work too in tackling and addressing the underlying causes of housing need with greater emphasis being placed on social and community projects along with training and enterprise creation.

Our hugely successful bid for funding from the Homes & Communities Agency means that we can build many new homes and further enhance our work in building eco-housing which is of exceptionally high quality but also very cheap to heat and light for our residents. We also embark upon a works programme of retro-fitting existing properties to much higher energy efficient standards, again cutting running costs for our tenants. We hope that this programme will run over a number of years enhancing most of our properties over that time.

We will shortly open a factory which manufacture off-site high quality timber framed eco homes which further develops a partnership we have had for a number of years with a Norwegian

co-operative, Hedhlm Anybhus. We are creating jobs and employment opportunities within our organisations and beyond. The timber frame factory in Walsall will open this summer creating 30 jobs for local people and indirectly ensuring work for others through the manufacturing and materials pipeline. We have taken on over 70 placements under the Future Jobs Fund and under apprenticeships in the course of the year – 20 per cent of these placements have gone on to gain employment either with us or in the wider job market.

And whilst on the point of co-operatives, these continue to be a major theme and specialism of Accord. We are the only housing association in the UK which develops new co-operatives at any kind of scale.

Furthermore we have established Accord Addventures which is actively setting up enterprises and initiatives providing back office support, work space and a structure so that people don't have to set up initiatives from scratch. We hope to create 12 new enterprises under this project over the next 12 months and even more the following year.

more homes

We are working with health agencies to promote health and well-being across the communities with whom we work and our innovative dementia cafes have been recognised nationally.

We want our customers and partners to get the best service possible when they contact us and we continue to develop our teams and our processes so that our services meet the needs and expectations of our customers.

This work has been focused into the 'Big Issues'; Developing Homes; Delivering Success and Accord Addventures and all Accord Group colleagues are working to these priorities. It is an exciting agenda for us and we want our proven success to enable and influence external policy and direction too.

We want our customers and stakeholders to **expect more** from us. We want to deliver excellent services and we want to do more to tackle social justice and inequity. We want to provide more choice and to continue to be innovative and creative in the way that we deliver services.

I am proud of the teams across the Accord Group, but challenge them also to do more and expect more, for themselves and for our customers and I know that over the next 12 months, once again, they will work hard to successfully deliver and achieve our aims.

A handwritten signature in black ink, appearing to read 'Chris Handy'.

Dr Chris Handy OBE
Group Chief Executive
Accord Group

the way we work

Our values shape the way our people work to deliver our mission of:

“The Accord Group makes a difference. Our customers get value for money, excellent services, quality, innovation and a sense of belonging. We do this by empowering our talented people and engaging our residents to give an outstanding service, all in giving a great customer service.”

**value –
committed
to communities**

**value –
making a difference**

**value –
putting people first**

**value –
excellence
through innovation**



our people

The Accord Group provides employment for almost 1,700 local people across a wide range of services and we consistently engage and involve our people to shape the work of the Group. Through our internal Staff Voices initiative, we now have more than 50 representatives across the Group who have a consultative role and who contribute to the organisation's decisions. We have implemented a challenging management development programme and we have a dedicated resourcing and talent team.

We also provide placements for long-term unemployed young people, 20 per cent of whom have gone on to gain permanent jobs within the Accord Group or with other organisations. We have a programme which creates opportunities for Modern Apprentices for 70 people and school-age work experience placements. We actively promote job opportunities to our customers and their families and across the communities with whom we work.

Each year we celebrate the achievements of our colleagues and our dedicated volunteers at the annual Great People Awards. Colleagues are nominated by their peers and last year's event saw a record number of nominations. The commitment and drive of our people to provide the best services to our customers is something of which we are extremely proud.

The Accord Group also achieved Investors in People in 2010 and work is well underway towards the Investors in People Gold standard, which we hope to achieve in 2012. The Group was also awarded Investors in Excellence in 2010. Other awards and accreditations achieved during the year include; Winner of the Community Involvement/Engagement Award, Sustainable Housing Awards 2010; winner of the Public Engagement & Communication Initiative Award at the Retrofit Awards; the Customer Contact Association Global Standard was awarded to our Customer First contact centre; ISO20000 was secured by the information Systems team and once again for the second year, the Group achieved the stringent European Environmental and Audit Scheme (EMAS) and remains the only housing association in the UK to have done so.

corporate social responsibility and sustainability

The Accord Group's work has an impact on local people and neighbourhoods and we whole-heartedly strive to ensure that we make this a positive impact.

Jobs and enterprise

Each year we create a number of jobs and appoint young residents into vacant posts as apprentices as part of our ongoing commitment to creating jobs and enterprise in the communities where we work.

Involving customers:

The Resident Engagement team works with the resident panels across the Group who value the opportunity to get involved and to be engaged with. We have a comprehensive Resident Engagement Strategy which focuses on delivering activities that are led by residents, working alongside us which sees co-regulation at its best.

Fairness:

Through fairness, we recognise the particular needs of different groups and individuals and ensure that these are met, whilst also understanding that not all members of a particular group will have the same needs or aspirations.

Sustainability

Sustainability is one of the key areas where the Group leads in the sector and we continually look at ways in which we can save energy, reduce waste and protect the wildlife and prevent pollution. We are the only housing association in the country who has achieved the stringent European Environmental and Audit Scheme (EMAS) accreditation, which was renewed this year and is valid until 2013.



positive impact

why people can **expect more**

Engaging with and listening to our residents has helped shape the services we provide.

The Accord Group has always **worked closely** with customers to **provide the services** that they want. Nowhere is this more successful than in the co-operatives and tenant management organisations with whom the Group works. The **energy** and **commitment** of local communities may vary and our teams work with local people to enable them to **develop innovative solutions** to housing need. The success of Redditch Co-operative Homes over the last 10 years is testament to this work and the development of the **award-winning eco timber frames homes** in Redditch was in large part achieved through the enthusiasm and support of the co-operative.

The Accord Group has a significant care and support base not only across the Midlands but further afield. The quality of our care services has always been high and we continue to be recognised nationally for our work.

Our support services provide safe havens for people fleeing domestic abuse, and help victims to find new homes, schools, jobs or training. We also specialise in working with victims of forced marriage and Ashram has been recognised as a leader in this field.

Our innovative dementia cafes support carers and those with the condition and have been commended by the Alzheimer's Association and other external agencies for providing new ways of helping and supporting those affected by dementia. As the older population of the UK increases, this work will become ever more necessary and the Accord Group is very well placed to lead this work with partner organisations such as GP consortia and PCTs.

We provide opportunities as well as homes for people leaving the criminal justice system and have recently received European funding for our visionary work with ex-offenders.

Our services are shaped by our customers and a Group-wide resident panel oversees the work of the individual organisation's resident panels and closely scrutinises our work.

Over the last year we have enhanced this engagement and involvement with residents in a number of ways, including governance training, resident review projects, website developments, publication production and design of new homes. We are building the capacity of our residents to work with us. This will be stepped up even greater in the next 12 months with the introduction of a Resident Inspector project, which puts residents firmly in the driving seat as they review our services and challenge performance. This approach will help to develop residents' skills as they take on a greater scrutiny role in inspecting our work and holding us to account.

We also actively encourage the engagement of our colleagues in working closely with customers. Team members from across the Group have supported wider Group community projects and initiatives including our Streets Ahead resident celebration, the 2011 Caldmore Village festival, which this year once again attracted a record 13,000 visitors over three days. Events have also included Moseley and District's summer resident consultation events, including the annual garden party which was held in the gardens at the rear of the Association's offices.

It's all part of making sure our work has a positive community impact. Projects are suggested by residents, as well as by team members to help us to deliver the things which matter most.

Our new Group Community Arts programme is also helping us to further enhance engagement across generations and backgrounds through a wide range of media.

**Quite simply:
people are at the
heart of everything
we do.**





places **to grow**

We have increased our stock holding by 224 units which have been funded through a £7.4 million Homes and Communities Agency grant and have reinvested £24 million of our own money.

Flagship developments such as our state-of-the-art £6.5 million Ribbon Court complex in Coventry which opened in October bring the community into the care setting by providing activities for residents, as well as stylish self-contained apartments.

building communities

Our £7 million Showell Court Extra Scheme in Wolverhampton, which only opened a year ago, is already seeing additional investment with the construction of a brand new half-a-million pound social centre for older people.

Meanwhile, the largest Government Kick-Start-funded programme outside of London – Walsall Waterfront, saw the first families move into Accord's 22 affordable homes in January. This is a scheme which has brought together the public, private and health sectors, creating a diverse neighbourhood and community space.

We have continued to invest in new homes and regeneration, while keeping a firm focus on sustainability.

Plans are also underway to transform a commercial area near West Bromwich town centre into a residential quarter as part of the wider regeneration of Sandwell.

Looking forward, cuts to public sector funding will require a new approach in how we can meet Government targets. The Accord Group has been for the last year exploring how we can deliver more for less in the communities we serve. The opening of a new factory in Walsall which will produce low carbon timber framed homes, whilst also creating 30 new jobs over two years, will be one way in helping us achieve this.

'Big' opportunity

Investing in people and communities is about more than just spending money. It is also about helping people to achieve their aspirations and take the steps towards long-term employment opportunities.

We are in the business of giving people the opportunity to change their lives. Our employees and customers look to us to see what difference we can make. Therefore we shape our work to involve and empower individuals and bring communities together to deal with issues that they tackle on a daily basis.

In March 2011, we launched Locality4Real, a new initiative which explores a range of innovative approaches to neighbourhood development.

The initiative aims to examine the role housing associations have in how we enable residents to take the lead within their own communities and how we can work with residents and local stakeholders to improve outcomes for the area as a whole. A key locality initiative in which the Accord Group is involved is the 'Big Society' vanguard community in Balsall Heath – an example of local decision making.

A prime area of focus continues to be the provision of training and employment opportunities for our residents. We have created apprenticeships for 70 people across the Group and over 7,500 local people have undertaken training at our online centre over the last six years. We are now extending this work to the children of our customers too through close work with local schools and colleges.

In addition to this we are training residents to install low carbon technologies to their homes as part of a new initiative called Green Homes, Green Skills. This in turn will save residents money on their fuel bills as well as create new jobs.

A new scheme to support social enterprise activities and help them kick-start new businesses will also help transform communities. Called Addventures, the initiative aims to link local entrepreneurs to business and services which can enhance their social impact. The scheme will also offer start-up grants as well as advice on business planning support and procurement opportunities within the Accord Group.



3. Locality4Real Locality4Real project is underway in Caldmore, with good purchase from the council, businesses and local community.

4. Well-being consortium We are the founder member of a Wellbeing Consortium launched in February providing a company framework to lead on large scale public contracts in the Birmingham and Sandwell areas.

5. Future Jobs Fund The third and final batch of Future Jobs Fund recruits started in April which will take final numbers to 75. To date six young people have gone onto secure full time employment, two with the Accord Group. A further seven young people from Sandwell started a local authority subsidised apprenticeship with Accord Housing Association in April.

6. Great People Awards The Accord Group celebrated the work of its people in December 2010, at the annual awards ceremony – the Great People Awards. More than 150 people nominated colleagues from across the organisation to win an award, which has categories ranging from Value awards to Team of the Year.

7. Public Engagement and Communication Award

In October the Accord Group won the prestigious Public Engagement and Communication Award at the Retrofit Awards. The award was won for the Group's Fit for the Future campaign which raises awareness of sustainability to help the region develop its role as an economic hub of green technology. More than 300 residents across the Midlands were trained in cutting their carbon footprint and reducing fuel bills as part of the campaign.

Key success stories

1. Social Breakfast Socialbreakfast.org is the premier regional youth engagement project, and in the last year has delivered five projects commissioned by Birmingham City Council and other partners, including the inaugural Model UN Nations Convention.

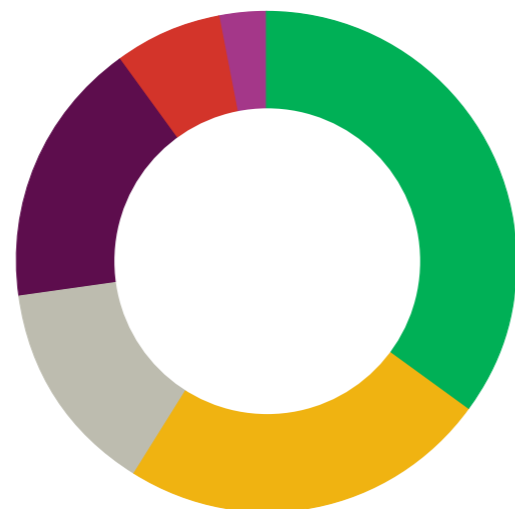


2. Dementia Cafes In January, Accord Housing Association launched a new £50,000 dementia café service in Sandwell to support people with the illness and their carers. Accord is working in partnership to deliver the cafes with Sandwell Mind, Options for Life, the West Bromwich African Caribbean Resource Centre and BUDS to run the cafes.



accord group
facts and figures

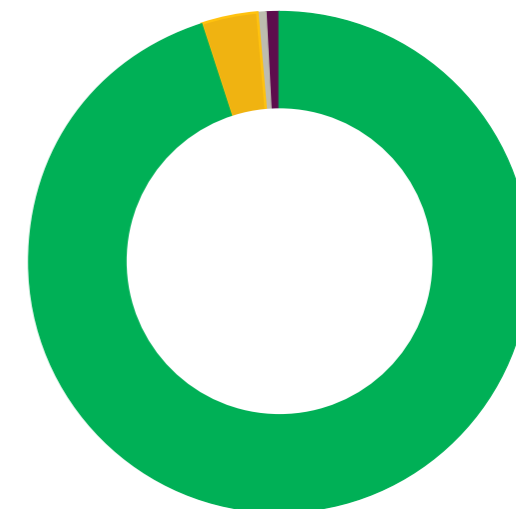
2010 - 2011



How every £1 of tenants' rent was spent

	£Pence
Services, Care and Support	35
Interest	24
Management costs	14
Day to day repairs	17
Planned repairs	7
Bad debt and voids	3

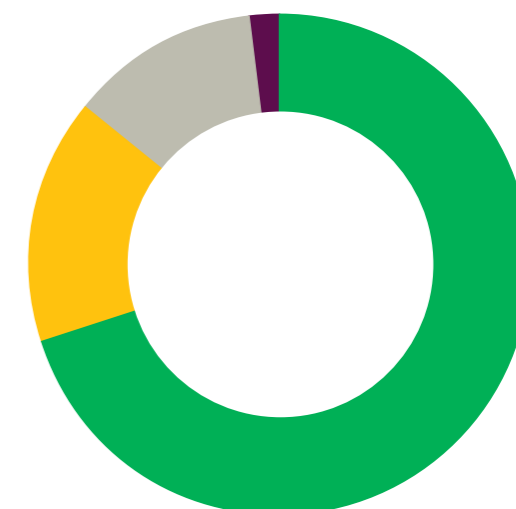
Compliments and complaints



	Amount
Total number of compliments received	449
Total number of complaints received	315
Dealt with at stage one	302
Dealt with at stage two	11
Dealt with at stage three	2
Ombudsman resolution	2



Accord Group housing stock at 31 March 2011



	Stock
General needs	7,718
Supported	1,734
Leasehold	1,372
In development	184
Total	11,008

Repairs 2010 - 2011

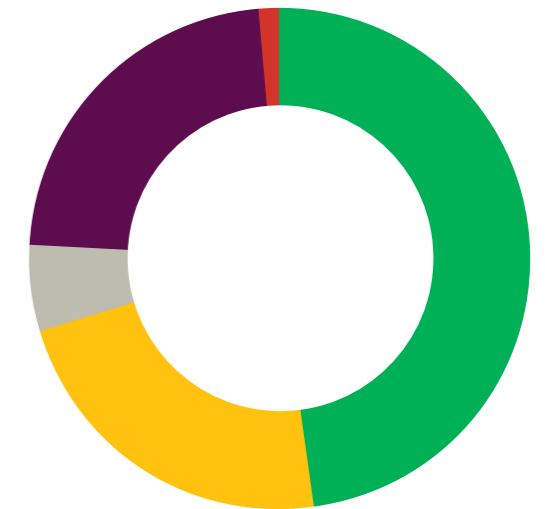
Total number of repairs	34,304
Total number of emergencies	5,376
Emergencies completed on time	5,332
% emergency completed within target	99%
Total number of urgent repairs	10,764
Total number of urgent repairs completed on time	10,569
% urgent completed on time	98%
Total number of non- urgent repairs	18,164
Total number of non-urgent completed on time	17,537
% non- urgent completed on time	97%
Total number of satisfaction returns	2,899
Number of satisfied returns	2,631
% satisfied returns completed on time	91%
Total number of properties requiring a CP12	5,442
Number of properties with a valid CP12	5,380
Total numbers of properties with a CP12	99%

Empty Homes

Number of empty homes at 31 March 2011	104
Percentage of homes let in the year	25%
Average time to let	21.42 days
Average cost of works for re-fitting	£749

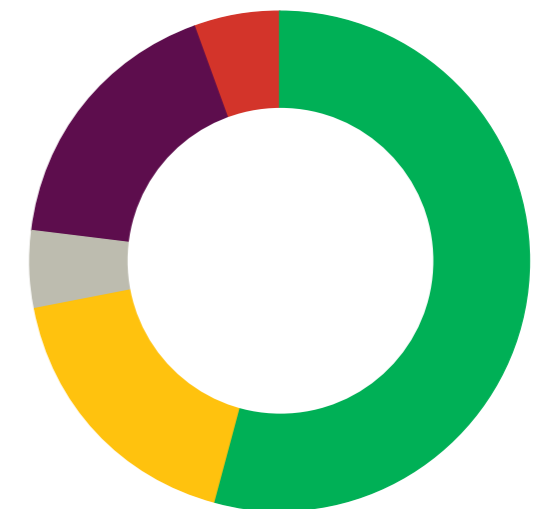
delivering results

Source of new lettings



	Amount
Referrals	843
Nominations	399
Transfers	96
Direct applications	400
Other	23
Total no. of lettings	1,761

Types of new lettings



	Amount
Single adults	961
Older people	313
Two adults (no children)	89
One adult (with at least one child)	307
Two or more adults (with at least one child)	97
Other	0

accord group account summaries

year ended 31 March 2011

Year	Notes to	2009	2010	2011
Total	Accounts	£'000	£'000	£'000
Income and Expenditure*				
Income				
Rents, Service Charges, Support, etc	2	42,158	53,451	60,455
Shared Ownership 1st tranche sale proceeds	2	3,546	0	321
Interest earned	2	123	64	102
Sale of housing and other properties	4	1,373	1,555	1,190
Other income	-	-	315	0
Total income		47,200	55,385	62,068
Expenditure				
Operating costs	2	33,864	42,828	46,525
Shared Ownership 1st tranche sale costs	2	3,339	0	228
Interest on loans	2	7,740	7,907	10,756
Cost of housing and other properties sold	4	1,068	983	1,297
Taxation	18	-	13	16
Total expenditure		46,011	51,731	58,822
Surplus		1,189	3,654	3,246
Balance Sheet				
Tangible Fixed Assets		433,665	570,916	592,465
Other Assets		14,632	23,662	33,630
Total Assets		448,297	594,578	626,095
Financed by				
Social Housing Grant		186,761	239,749	247,585
Loans		201,220	262,366	284,203
Accumulated Reserves		45,209	75,331	77,984
Creditors		15,107	17,132	16,323
		448,297	594,578	626,095

Accord Group Work Profile 2011

African	9
Asian British Bangladeshi	10
Asian British Indian	116
Asian British Other	14
Asian British Pakistani	41
Black British African	84
Black British Caribbean	96
Black British other	19
Black other	25
Caribbean	2
Chinese	1
Indian	7
Irish	5
Mixed race	6
Mixed white and black African	4
Mixed white and black Caribbean	30
Mixed white asian	5
Not known	17
Oriental	1
Other	8
Pakistani	2
White	2
Undisclosed	22
White British	1101
White Irish	9
White other	13

Average weekly rents at 31 March 2010*

Accord	£71.85
Black Country	£77.68
Bromford	£78.76
FCH	£73.98
Mercian	£72.51
Midland Heart	£75.67
Midlands average	£72.10
National average	£77.91

* Data taken from RSR submissions 2010

the accord group

is made up of **seven** organisations



Accord Group

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178 Birmingham Road, West Bromwich
West Midlands B70 6QG
T: 0300 111 7000 F: 0121 358 9011
E: customerfirst@accordgroup.org.uk
www.accordgroup.org.uk



Accord Housing Association

37 King Street, Darlaston
West Midlands WS10 8DE
T: 0121 568 3900 F: 0121 568 6231



Accord Care and Support

178 Birmingham Road, West Bromwich
West Midlands B70 6QG
T: 0300 111 7000 F: 0121 358 9011



Ashram Housing Association

Fairgate House, 205 Kings Road
Tyseley, Birmingham B11 2AA
T: 0845 130 6110 F: 0845 130 6220



bchs

Fairgate House, 205 Kings Road
Tyseley, Birmingham B11 2AA
T: 0121 764 3807 F: 0121 764 3838



Caldmore Area Housing Association

18 Caldmore Green
Caldmore, Walsall WS1 3RL
T: 01922 614505 F: 01922 630 389



Fry Housing Trust

43 Rowley Village, Rowley Regis
West Midlands B65 9AS
T: 0121 559 6406 F: 0121 559 4632



Moseley and District Churches Housing Association

106 Alcester Road
Moseley, Birmingham B13 8EF
T: 0121 442 5000 F: 0121 442 5050



Redditch Co-operative Homes (RCH)

Britton House
Britton Street, Redditch B97 6HD
T: 01527 591170 F: 01527 597453



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