

# ANNUAL REVIEW TO TENANTS 2011

family  
mosaic

we can



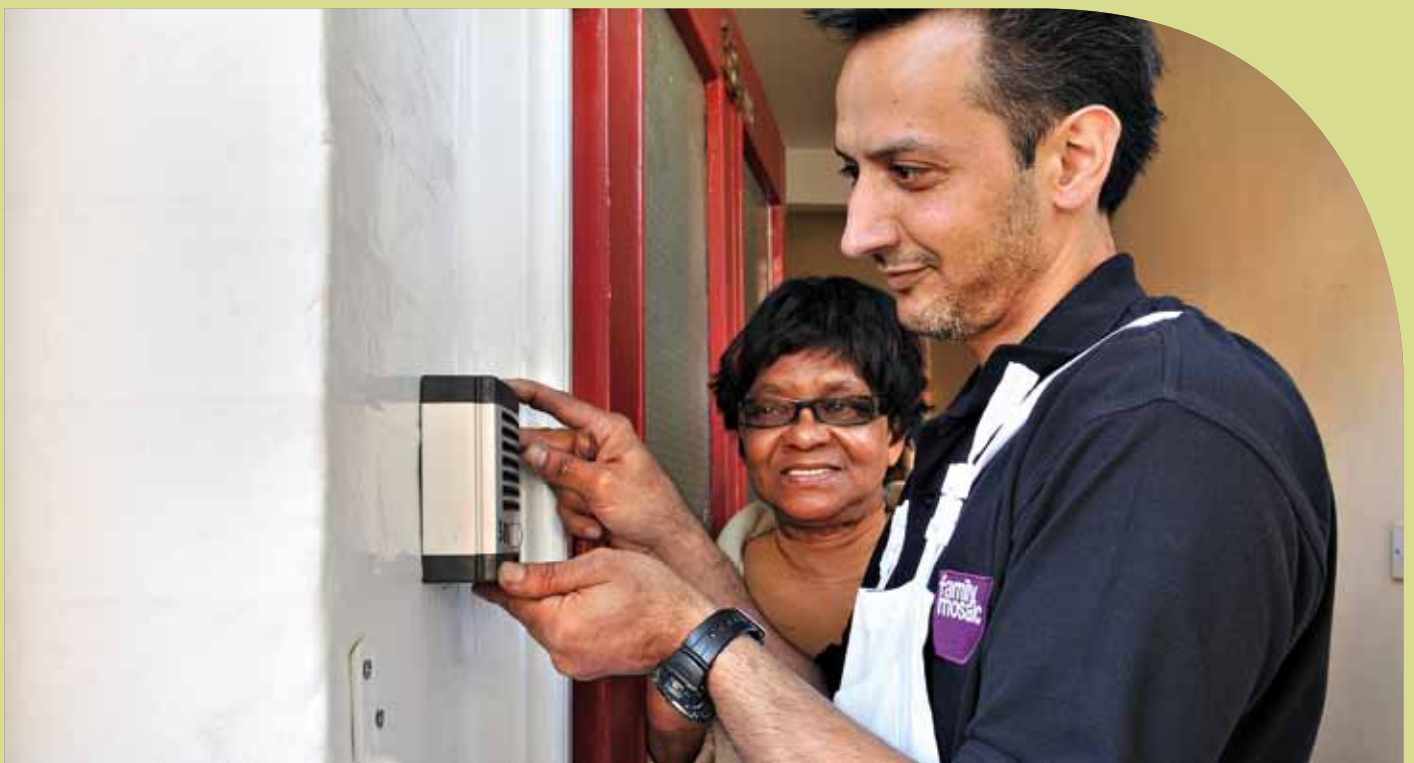
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# About Family Mosaic

**We're one of the largest housing providers in London and Essex. We provide affordable homes to rent and buy as well as services to people who need extra support. We have around 23,000 homes for rent in 51 neighbourhoods and serve more than 45,000 customers.**

**We provide a wide range of opportunities for customers such as training, employment and access to learning.**



# Foreword from the Chief Executive

**The last 12 months have been a period of transition for Family Mosaic. Behind the scenes four big changes were made.**

## One

In housing, we reduced the size of the patches covered by our Neighbourhood Managers from around 800 down to 500 so they can spend more time on estates and in homes. The feedback we've had from you on this change has been good but it hasn't yet reflected in higher customer satisfaction levels.

We think this could be due to problems with the new repairs and maintenance contracts – but we're also looking at other potential reasons. If smaller patches aren't improving customer service, we will look at the idea again. We know it's crucial we get our frontline services right whether you are speaking to somebody in our Contact Centre or meeting our Neighbourhood Managers face to face.

## Two

The new repairs and maintenance contracts began in August 2010. To say we have been disappointed by the performance of our contractors is an understatement, although there are signs of an improvement to the repairs service, delivered by Mears (satisfaction is higher now than when they started).

In January we made some changes which improved things immediately but it will take time to get the standard of service up to a level that we are all happy with. We know that you received a poor service last winter and service improvements have been delayed but we've been working hard to put foundations in place for a much better service in 2012.

## Three

Some of you also pay us a service charge which covers a range of things like cleaning and maintaining communal areas. This has been our weakest area but we have improved it considerably and satisfaction has increased by nearly 20% since the end of the last financial year. We know it is not yet perfect. The challenge is to sustain and improve on that area of our work.

## Four

We have been setting up a Tenant Scrutiny Panel. The Panel will be able to hold us to account as, after each review, it will send a report of its findings and any recommendations to the Board, which will then have to make a formal response. Ten residents have been appointed to start this process and I look forward to the challenges they set us and the improvements this will bring in the coming years.

Beyond these four major changes, Family Mosaic has continued to improve but we still have a long way to go. We are financially stronger, our homes are in better condition and our staff are 100% committed to providing an excellent service. Our care and support work continues to grow and improve despite cuts to public funding which are affecting care and support services the most.

Thank you for your patience and support in what has been a challenging year for us.



**Brendan Sarsfield,  
Chief Executive**

# Our approach

**In last year's Annual Review we talked about a new regulatory framework created by the Tenant Services Authority (TSA), which all housing providers are required to deliver in close partnership with customers.**

The framework includes six core standards which are:

- Tenant involvement and empowerment
- Home
- Tenancy
- Neighbourhood and community
- Value for money
- Governance and financial viability

## Local offers

As part of the TSA's framework we are required to develop local offers (or standards) with you. Local offers are a new way of tailoring services based on what you want.

We see a local offer as being: 'A pledge made in consultation with you to deliver improvements that will make a positive difference to your community and quality of life.'

**QUICK FACT**  
THIS NEW  
APPROACH PUTS  
YOU AT THE HEART  
OF EVERYTHING  
WE DO, WITH  
MORE CUSTOMER  
INVOLVEMENT THAN  
EVER BEFORE

Through various panels, meetings and events you will be able to challenge our decisions and offer recommendations for change.

Over the last 12 months we've held a variety of events and workshops to find out what the most important things are to you. As a result, we've developed local offers that cover four of the core standards.

This is what you've said you want:

## Tenant involvement and empowerment

More involvement activities that give good value for money, learning lessons from complaints, having a range of ways for you to contact us.

## Home

Getting repairs right the first time, providing a tailored repairs service that gives good value for money, making sure contractors are accountable, keeping communal areas safe and clean.

## Tenancy

Creating 'good neighbour' agreements, encouraging under-occupiers to move on, giving you financial support and advice, keeping you informed about your housing options and providing a more personal rent collection service.

## Neighbourhood and community

Dealing with anti-social behaviour effectively and providing you with clear information about what we can and can't do, advertising community events, maintaining public spaces, making sure you know how to contact your Neighbourhood Manager and reducing the turnover of staff.

We launched these offers in April 2011 and they will be the focus of our service improvements over the coming year. We've created a booklet about these offers called 'Our Standards Your Choice', which you can either download from our website or get from your Neighbourhood Manager. We've also highlighted the offers in the relevant sections of this Review.

A new Tenant Scrutiny Panel will work with us to make sure we deliver these offers.

We'll tell you how we've performed in next year's Annual Review. Updates will also be published in the Connections newsletter and on our website.

This Review highlights the work we've been doing over the last 12 months across each of the six TSA standards. It covers our performance in important areas such as repairs, complaints, dealing with anti-social behaviour and collecting rent.

It also highlights the efforts we've made to strengthen communities and involve more of you in how we provide our services.



# We can get better by working with you

## Tenant involvement and empowerment standard

To keep improving, it's important that you continue to work with us – helping us to set standards, monitoring our performance and offering new ideas.

**T**here are many ways to get involved with us. As well as carrying out regular surveys, we ask you to take part in various panels, forums, conferences and workshops.

Throughout the year thousands of you got involved with us. Just 57% of you said you were satisfied with the involvement opportunities we provide. We want to improve on this and we hope to encourage more of you to work with us. We think that our resident involvement activities need to be more visible to you. We've sent you a brochure which tells you about the different ways you can participate and we'll use the Connections newsletter and our website to keep promoting our involvement activities. If you think there are other ways that you could get involved, then please email the social and financial inclusion team at [getinvolved@familymosaic.co.uk](mailto:getinvolved@familymosaic.co.uk), or ring the Customer Care Line.

Customers can also ring their regional Social Inclusion Officers directly, their details are also on the website.

This year we've been busy recruiting volunteers for the new Tenant Scrutiny Panel – a body of 10 tenants and leaseholders, which will work with us to raise standards across the organisation. This represents an important change for you and us, as we move more towards mutual co-regulation – where we'll be more accountable to you than ever before.

The Panel will carry out inspections and present recommendations for improvement to the Board. Members have been fully trained, ready for the first inspection in October 2011. The Panel's findings and recommendations will be published in the Connections newsletter, on our website and circulated to other customer forums.

To help us achieve higher levels of satisfaction with our repairs service, we have launched a resident inspection initiative. Fifteen customer volunteers have been trained to check completed repair work and fill in questionnaires with customers. From October to the end of March, they carried out 143 inspections. The findings of their questionnaires will be used to improve the repairs and maintenance service for all residents and will be made public. More Resident Inspectors are being recruited.

## QUICK STAT

### 143 INSPECTIONS CARRIED OUT BY RESIDENTS

Early feedback shows this is working well, with many of you finding it easier to discuss repair problems with fellow residents.

And our Repairs Forum – which comprises of 34 customers – has stepped up a gear to help us provide a better repairs service. Meetings are now held four times a year, instead of twice a year, contractors are invited to attend, and the Forum will report back to you on how it's helping to improve the service.

You've asked us to make sure our involvement activities give good value for money.

We have produced a resident impact assessment that tells you the costs of the activity, the number of hours spent by staff and whether the activity was judged as being good value for money.



This year 30% of customer involvement activities were funded by external bodies which means we've spent an average of £4.96 per property on customer involvement and community development.

**“Family Mosaic has policies and procedures on repairs but we are the human face within the organisation. Sometimes the operatives need to ask more questions to find the root of the problem.”**

**Mike Bainbridge,  
Resident Inspector**

## Accessing our services

We provide a range of ways for you to access our services. Our Customer Care Line is open during office hours for

general enquiries and to take rent payments. During the year we handled 94,777 calls and answered 80% of them within 25 seconds. However, we know the quality of the response is just as important as the time it takes to answer and it's important our Care Line staff undergo training to help you.

This year the Customer Care Line was recognised as being a Top 50 Call Centre in the National Customer Service Awards. The award was presented after months of mystery shopping to scrutinise how we handle your telephone calls and emails.

We've also launched a dedicated repairs telephone service which operates 24 hours a day, 365 days a year.

More of you are using our website to get information and use our services. This year around 16,630 hits were made to the tenant zone. You've told us that the tenant zone is not always easy for you to navigate or find what you're looking for, so we are improving the site.

We've been looking at how we can use mobile technology to communicate with you. You've told us that both a repairs and feedback application on your mobile phone would be useful. We will be looking into the benefits and costs of developing these types of tools.

We provide homes to a diverse range of customers. You all come from different cultures, religions, family backgrounds and some of you have a disability or a particular health problem. We collect information about you so we can tailor our services to meet your needs.

We provide training for staff so they can communicate with you better and identify any gaps in our service. We also offer guidance on diversity issues to Customer Panel members. In the coming year we will be reviewing our diversity strategy and we will be consulting you on this.

## Satisfaction and Complaints

An average of 83% of you were satisfied with our service overall – a slight increase of 2% on last year, so that's good news. But this is in contrast to the number of complaints we've had. The number of formal complaints rose from 349 last year to 960 this year. Each complaint that we dealt with cost us an average of £910. This is clearly not good value for money, and we want to work harder at reducing complaints.

Almost 70% of complaints were about the repairs service. We're working closely with our new contractors to iron out these teething problems. As we moved into the new financial year, complaints about repairs started to fall. The new Customer Relations Management Team, which handles stage 2 and stage 3 complaints, has performed well. The Team has replied to 95% of complaints within 10 working days - beating its target of 90%.

**QUICK STAT**  
AN AVERAGE OF  
**83% OF YOU WERE**  
**SATISFIED WITH OUR**  
**SERVICE OVERALL**

## OPPORTUNITY KNOCKS FOR ALISHIA



According to Alishia Webbe Ferguson, getting involved with Family Mosaic

is one of the best things she's ever done.

The 19-year-old, who lives in Tottenham with her family, has become a voice for the young people who live on her estate and across all of the association's homes.

It all started a few years ago when Alishia and her friends attended a fun day organised by Family Mosaic.

She explains: "At the event we got the opportunity to talk to Family Mosaic about the lack of facilities for young people on the estate and they suggested we set up a group to help them make improvements.

**EVERYONE AGREED**  
**THAT WE NEEDED**  
**SOMEWHERE SAFE**  
**FOR CHILDREN**  
**TO PLAY**

So we set about designing a park area on the estate with climbing apparatus, seating and planting.

Family Mosaic helped us to apply for funding through the Greening Communities project and work on the new park will be starting soon."

From that first involvement, Alishia suggested setting up a Youth Forum – involving young people across London and Essex.

She says: "We decided to hold a Youth Conference at the O2 Arena to launch the Forum. More than 100 people attended – they took part in workshops, learned about street dance and got to ask the

association's senior managers some difficult questions. The Forum grew from that and has now become the Youth Academy with 264 members."

As a reward for her volunteer work, Alishia was given vouchers which she chose to spend on a swimming instructor's course. Now a fully qualified teaching assistant, she's been coaching children at her local leisure centre. And, through the Pathways2Work programme, Alishia was able to do training courses in health and safety and interview techniques.

"It's been great working with Family Mosaic. Not only have I

got some qualifications under my belt, but I've also developed some organisational skills and learned to get along with all sorts of people, which has helped my self esteem.

"All of this has given me the confidence to go on and achieve as much as I can. I always wanted to go to university and, through the Youth Academy, I was able to apply for a bursary to help me get there. I'm off to Cardiff soon to study for a BA in Food, Science and Technology – but I'll be using Facebook to find out what the Youth Academy is up to while I'm away," she added.

## Tenant involvement and empowerment – What we need to focus on

These are the local offers for the Tenant Involvement and Empowerment standard that we've agreed with you. This is what we will be focussing on in next year's Annual Review.

1

Customers have access via a range of means to what our standards are and how we are performing against them

2

We will learn lessons from complaints which in turn will help to reduce complaints of a similar nature

3

We will offer a choice of ways for customers to get involved with us

4

Where customers get involved it will provide good value for money

5

We will have a range of ways for customers to contact us

# We can give you a home you'll feel proud of

## Home standard

**W**e will continue to invest in your home by keeping it well maintained and in good repair.

This year we spent £15.4million improving 275 occupied and empty homes by fitting 212 new kitchens, 152 bathrooms and 117 heating systems. By the end of March 2011, 97.38% of homes reached the Government's Decent Homes Standard.

We've also spent £326,169 fitting 133 aids and adaptations such as hand rails and low level units to give people more independence in their home. A disability funding grant of £231,800, as well as funding from local councils, has helped us to do this. Our target time to carry out major aids and adaptations work is 28 days and, this year, it's taken us an average of 16 days. Customer satisfaction for aids and adaptations stood at 97%.

## Repairs and maintenance

This year we spent £1,852,362 repairing and decorating the outside of homes. We recognise that the time it takes to complete cyclical decorations should be shorter and we will work with you on this. We also work hard to keep neighbourhoods clean and well maintained by removing rubbish and graffiti, and improving lighting, car parking, play areas, fencing and bin stores.

### QUICK STAT

**DURING THE YEAR WE CARRIED OUT 54,654 REPAIRS REPORTED BY YOU. EACH REPAIR COST AN AVERAGE OF £118 – LESS THAN LAST YEAR'S AVERAGE OF £151**

Our performance on repairs has dropped slightly (the table below compares our performance with last year) and, overall, 74% of you said you were satisfied with our repairs service, compared to 80% last year.

Percentage of repairs completed within target		
Type of repair	2009/10	2010/11
<b>Emergency</b>	98%	96%
<b>Urgent</b>	97%	91%
<b>Routine</b>	98%	96%
<b>Communal</b>	96%	93%
<b>Out of hours</b>	100%	97%

This means we're not doing as well as we should but we know why. Our performance has been affected by a change in our repairs contractors in August 2010. We're committed to bringing our repairs service back up to standard. We've also introduced a 24-hour repairs reporting line which is operated by dedicated repairs staff.

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## **QUICK FACT** **WE'VE** **INTRODUCED A** **24-HOUR REPAIRS** **REPORTING LINE**

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Our surveys have shown that, on average, satisfaction with the repairs line was rated at 85%. We're also using the Repairs Forum and Residents Inspectors (highlighted in the previous section of this review) to help us achieve our aim of providing a high-quality, value for money service.




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## **QUICK STAT** **WE FITTED** **212 NEW KITCHENS,** **152 BATHROOMS** **AND 117 HEATING** **SYSTEMS**

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Each year we carry out gas safety checks to make sure any gas appliances in your home are working properly and are safe to use. This year 99.2% of our homes have a current gas safety certificate.

## **Providing new homes**

There is an urgent demand for new homes across London and Essex. We work in partnership with other organisations to provide homes for affordable rent and sale.

This year, despite Government cuts in housing grant, we built 889 new homes - 650 for affordable rent and 239 for shared ownership, in places like Hoxton, Tower Hamlets and Islington.

This represents an investment of £158 million, with £80 million coming from the Government. We're a not-for-profit organisation which means any money we make is invested back into the organisation to improve services and provide more urgently needed homes.



**QUICK FACT**  
 WE'RE A NOT-FOR-PROFIT ORGANISATION WHICH MEANS ANY MONEY WE MAKE IS INVESTED BACK INTO THE ORGANISATION

**How we compare to other social housing providers (April 2010 to March 2011)**

What were measuring	Our score	Our rank	Where this puts us
<b>% of emergency repairs completed within target time</b>	95.90%	6 <sup>th</sup> place out of 9 housing providers	In the 3 <sup>rd</sup> Quartile (below average performance)
<b>% of urgent repairs completed within target time</b>	90.20%	6 <sup>th</sup> place out of 8 housing providers	In the 3 <sup>rd</sup> Quartile (below average performance)
<b>% of routine repairs completed within target time</b>	96.00%	3 <sup>rd</sup> place out of 8 housing providers	In the 2 <sup>nd</sup> Quartile (average performance)
<b>% of customers satisfied with the landlord's services overall</b>	83.43%	2 <sup>nd</sup> place out of 5 housing providers	In the top Quartile (very good performance)
<b>% of customers satisfied with repairs and maintenance</b>	74.00%	3 <sup>rd</sup> place out of 6 housing providers	In the 2 <sup>nd</sup> Quartile (average performance)
<b>Average time it takes to let an empty general needs property</b>	29 days	5 <sup>th</sup> place out of 9 housing providers	In the 2 <sup>nd</sup> Quartile (average performance)

# WHEN THE INSPECTOR CALLS



**Tower Hamlets resident, Cindy Richardson, is enjoying her new role as a volunteer Resident Inspector for Family Mosaic.**

One of 12 customer inspectors to be selected by the association, Cindy's job involves going into tenants' homes and checking whether a recent repair has been carried out properly.

Sindy, who is a Lecturer at Tower Hamlets College, explains how it works:

"Every couple of weeks I get called up to inspect repairs with a member of Family Mosaic's inspection team. I'll cover between four and six homes at any one time – mainly in the south and east London areas.

"The whole process works really well with residents feeling more comfortable talking to me about any concerns they might have. I feel sure that our input is helping to raise the standard of service."

Sindy and her fellow inspectors have been fully trained to be able to spot any problems after repairs have been completed.

"Getting to grips with the technical language was quite a challenge," she says.

This is just one of a number of ways that Sindy has been involved with the association. She's been on various committees and customer groups, and was even a Board member for six years. "I enjoy meeting people and finding out how the association works. I've been a customer with Family Mosaic since 1990 so it feels good to be involved and make a difference," she added.

## Home - What we need to focus on

These are the local offers that we've agreed with you. This is what we will be focussing on over the next 12 months. This is what we will be focussing on in next year's Annual Review.

**1**

We will deliver a 'right first time' repairs service on 80% of routine repairs

**2**

Communal areas within blocks and schemes will be clean and well maintained

**3**

We will deliver a repairs service that's tailored to individual customer needs

**4**

Contractors will demonstrate accountability for the quality of their repairs

**5**

Our repairs service will demonstrate value for money when compared to others

# We can improve your housing choices

## Tenancy standard

**B**y the end of March 2011 we owned and managed 22,645 homes – 1,585 more than last year. This year we let 2,352 properties and sold 291 homes for shared ownership.

On average it took us 29 days to let a property after a tenant had left. The amount of homes we had empty at any given time fell to just 1% of our housing stock. And 93% of you were happy with the condition of the property when you moved in.

**QUICK STAT**  
22,645 HOMES  
OWNED AND  
MANAGED BY US

### Transfers

This year we arranged 142 transfers. By the end of March 2011, there were 698 families living in overcrowded properties. The number of larger family-sized homes we have is limited but we're working hard to reduce the number of people on our waiting list.

We've recruited two Transfer Officers to help us make the best use of the homes we have.

They have been working with people who are under-occupying a home to free up homes for overcrowded families.

We've also built new homes specifically for people on our transfer list and bought smaller homes for people who are under-occupying. We're converting flats back into family homes and have started a programme of loft conversions and extensions.

### Homes owned and managed by Family Mosaic

Social housing	2010/11
<b>General needs</b>	17,177
<b>Keyworker accommodation</b>	90
<b>Housing for older people</b>	453
<b>Supported housing</b>	2,245
<b>Shared ownership</b>	2,680
<b>Total general needs</b>	17,267
<b>Total supported housing</b>	2,698
<b>Total other</b>	2,680
<b>Total owned and managed</b>	22,645

## QUICK STAT

**142 HOUSING  
TRANSFERS  
ARRANGED**

This year we have rehoused 10 people using both our Next Generation scheme - which supports adult children to move on - and our Perfect Fit scheme where a cash incentive is offered to under-occupiers to move to somewhere else.

All of this work puts families into homes suited to their needs. However, we know that there are many more of you who need to move and we won't be able to solve this issue ourselves. Over the next 12 months we will do more to tackle overcrowding, including giving more support to transfer applicants, looking at other housing options for people and working closely with other housing providers.

Finding suitable homes for people currently living in supported housing is also becoming increasingly difficult. Despite this, our care and support service has successfully moved 873 people from supported housing into a home of their own.

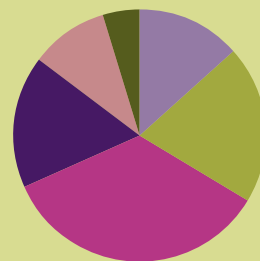


## Collecting rent

To give you all the services you need, we have to collect your rent on time. This year we managed to cut rent arrears to 5.06% of our rental income. In March 2010 rent arrears stood at 5.73% so this is an improvement.

We regularly review and compare our charges with other housing providers. Each year we send you a letter telling you about rent changes. We also provide this information in the Connections newsletter and on the website.

## Where does the average rent of £89 per week go?



<span style="color: #800080;">■</span>	<b>Investment works</b>	<b>£31</b>
<span style="color: #90EE90;">■</span>	<b>Planned works</b>	<b>£18</b>
<span style="color: #4B0082;">■</span>	<b>Management Costs</b>	<b>£15</b>
<span style="color: #9370DB;">■</span>	<b>Responsive repairs</b>	<b>£12</b>
<span style="color: #C08080;">■</span>	<b>Financing</b>	<b>£9</b>
<span style="color: #6B8E23;">■</span>	<b>Other Services</b>	<b>£4</b>



## Tenancy support

We're able to offer extra support to help you live independently in your home and keep your tenancy.

Our Time Bank service, which was launched two years ago, provides support to people across south and east London. Customer volunteers provide the service and help with things like gardening, DIY, computer skills, shopping and writing CVs. This year the number of volunteers topped 100, and we've been awarded £120,000 from the Big Lottery Fund to extend the service.



### Average rent level across general needs homes

Type	Weekly rent (£) 2010/11
<b>Non self contained</b>	49.72
<b>Bedsit</b>	76.40
<b>1 bedroom</b>	87.55
<b>2 bedroom</b>	102.00
<b>3 bedroom</b>	113.46
<b>4 bedroom</b>	129.30
<b>5 bedroom</b>	137.59
<b>6 or more bedrooms</b>	142.56
<b>General Needs average rent</b>	102.43

Our welfare rights service helps you to claim benefits and offers advice if you're struggling to pay your rent. This year our dedicated Welfare Rights Officers worked with 286 of you - generating £156,958 more income for people and reducing rent arrears by £75,656.

**QUICK STAT**  
**OUR WELFARE**  
**RIGHTS OFFICERS**  
**GENERATED**  
**£156,958 MORE**  
**INCOME FOR**  
**PEOPLE**

We've been promoting our welfare rights and debt advice services to you. This year we sent you a letter to explain how the forthcoming changes to rents and benefits might affect you and how we can help.

We have employed two Tenancy Sustainment Officers who can give you additional support. If you need to know more, you can speak to your Neighbourhood Manager.



### Average rent level across supported housing homes

Type	Weekly rent (£) 2010/11
<b>Non self contained</b>	77.51
<b>Bedsit</b>	84.05
<b>1 bedroom</b>	90.00
<b>2 bedroom</b>	103.79
<b>3 bedroom</b>	122.16
<b>4 or more bedrooms</b>	133.48
<b>Supported Housing average rent</b>	86.97



## More choice in care and support

We provide care and support services to 4,000 of you. The Government plans to change

As a result we decided that a more personal approach like this could give all of you a better service, particularly in areas like maintenance and dealing with anti-social



**QUICK FACT**  
**IN HOUSING**  
**MANAGEMENT,**  
**WE TAILORED**  
**THE SERVICES**  
**RESIDENTS**  
**RECEIVED BY**  
**CREATING A**  
**PERSONAL**  
**HOUSING PLAN**

the way these services are provided. It wants to give you more choice over the services you receive – a philosophy that we share. Known as ‘personalisation’, it will give you more control over how your funding allocation is spent.

This year we looked at how personalisation could work in practice by using this approach at seven different supported housing schemes.

behaviour. So we ran a personalisation pilot in housing management, tailoring the services residents received by creating a personal housing plan.

This worked well and those of you who were involved were very positive about the experience. We plan to roll this out to all our housing teams and we’ll also test it in other parts of the business to see how it works.



## SUPPORT HELPED FRED GET BACK ON TRACK



Just four years ago Fred Hickford was living on the streets of London, isolated

from his family and suffering with a drink problem.

But life hadn't always been like that. Originally from Northamptonshire, Fred, aged 46, had led a happy life, living in Clacton-on-Sea with his partner and their three children. But an accident while doing his favourite sport, banger racing, caused a long-term back problem which meant he couldn't do the things he wanted to.

This, followed by the loss of his parents, took its toll on Fred and he started to drink more. As things became worse, Fred's family moved out and he was eventually evicted from his home. Today, with professional support and self determination, Fred has managed to turn his life around.

Now living in a flat which he rents from Family Mosaic, Fred recalls how he got his life back on track: "After a truly awful year sleeping rough I managed to get into a drop-in hostel thanks to help from London Street Rescue. From there I moved into supported housing run by the Salvation Army, first in Whitechapel and later in Canary Wharf.

There I got lots of support to help me deal with my alcohol problem and the depression that led to it."

After more than a year of being free of alcohol, Fred moved into his current home – a flat in a converted hospital in Hackney, where he's been for two years. "Having my own place means so much – I can have my children over to stay and I've been able to study for three NVQs. Family Mosaic has given me the support I needed to become independent again." Fred has also been working as a volunteer outreach worker, offering advice and support to homeless people with alcohol problems. "I've been there myself so I know that, with the right support, people on the streets can turn their lives around if they really want to." adds Fred.

## Tenancy – What we need to focus on

These are the local offers for the Tenancy standard that we've agreed with you.

This is what we will be focussing on over the next 12 months. This is what we will be focussing on in next year's Annual Review.

- 1 Our customers will sign up to a good neighbour agreement
- 2 We will provide a sensitive bespoke service to support under-occupiers to move
- 3 Customers will have access to credit unions, where available, to support them with savings and borrowing
- 4 We will provide a personal rent collection service
- 5 Customers will be well informed on options for moving and on transfer list waiting times

# We can create stronger communities

## Neighbourhood and community standard

With your help we can make your neighbourhood a better place to live. We're working with you to improve safety, build community pride and offer training, jobs and support.



This year we were awarded an accreditation from the Housing Quality Network (HQN). This recognises our commitment to making your neighbourhood a better place to live. We're the first housing association to receive this award, and it's something we can all feel proud of.

The HQN inspected 10 of our neighbourhoods including estates in Southwark, Lambeth and Hackney and ran focus groups with residents. The inspector noted the cleanliness of our estates and the work we do with you to create stronger communities and the support that our staff give to you.

Much of the credit for this award is due to the My Place and My Neighbourhood programmes where we work closely with you to improve your community. The 'walk and talk' inspections we do with you are a vital part of these programmes.

They have helped us to create agreements with you for things like cleaning communal areas, dealing with anti-social behaviour and general maintenance. These agreements have helped to shape the local offers that we now have in place.

This year we carried out 72 walk and talk inspections which brought improvements such as new doors and windows, better landscaping, and improved lighting.

Under these programmes each neighbourhood is graded bronze, silver, or gold and an action plan is put in place to move them all towards gold – the highest grading.

Over the last 12 months, 23 neighbourhoods have improved on their grading. By the end of March 2011, 14 neighbourhoods were graded as gold, 25 as silver and eight were bronze. We are working hard to move all our neighbourhoods to gold.

Many of you are actively involved in the My Place and My Neighbourhood programmes. To continue making improvements, we need more of you to take part. If you're interested, let you Neighbourhood Manager know.

We also do general neighbourhood inspections once a month and we invite you along to these. This year 8,790 inspections were carried out and 81% of neighbourhoods were rated by you as being either good or excellent.

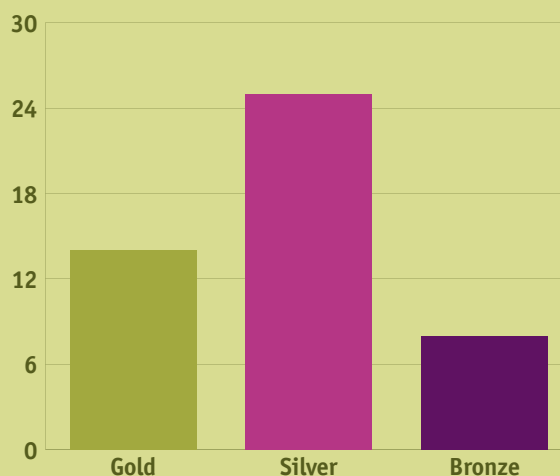
## QUICK STAT

**81% OF  
NEIGHBOURHOODS  
WERE RATED BY YOU  
AS BEING EITHER  
GOOD OR EXCELLENT**

The new 'My Neighbourhood' is specially targeted at those of you living in street properties where there are more than 60 homes within a ward and where we feel we'll be able to agree local offers with you to improve your neighbourhood, as we have traditionally done on our estates.



**Number of estates by grading in 2010 - 11  
My Place inspections (initial visits and re-visits)**

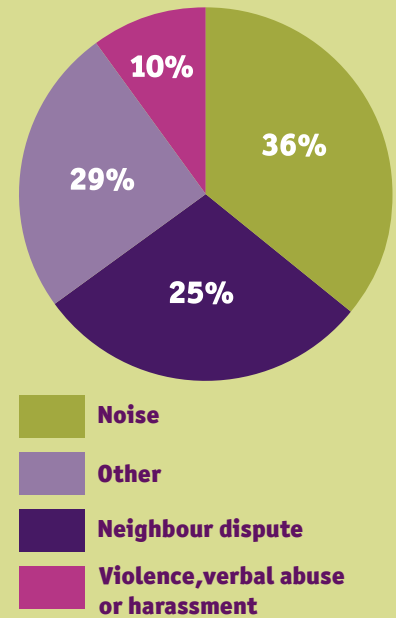


### Safer communities

We know it's important for you to feel safe and secure in your neighbourhood. Dealing with all types of anti-social behaviour (ASB) is a priority for us.



ASB by type between January and March 2011



We're also testing a new mediation service which is proving to be effective and we're putting more effort into those neighbourhoods that have ongoing anti-social behaviour problems.

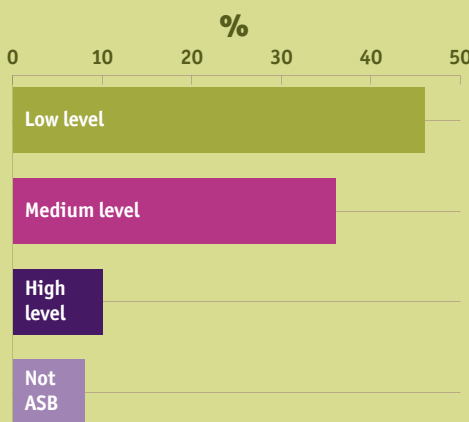
The most common cause of complaint was noise, which accounted for 36% of reported cases, and just 10% of all cases were considered to be serious.

This year we received 355 complaints about anti-social behaviour – a drop of almost 72% on last year's figure of 898.

You've worked with us to develop service standards for dealing with anti-social behaviour. This year we've made some changes to our procedures.

We now carry out a satisfaction survey to find out whether you're happy with the outcome of a case and how it was handled. Between January and March 2011, 63% of you said you were satisfied - and we want to improve on this.

ASB - Case severity (January - March 2011)



## QUICK STAT

63% OF YOU SAID YOU WERE SATISFIED WITH THE WAY WE HANDLED YOUR ANTI-SOCIAL BEHAVIOUR PROBLEM – AND WE WANT TO IMPROVE ON THIS

## Working with young people

As part of our approach to creating stronger communities we work with young people to help them develop their skills and improve their future job prospects.

Through initiatives like the Football Academy, a fashion skills course, the Rerezent youth radio channel, the Greening Communities project and U Can Dance classes, we're helping people to develop their confidence and realise their potential.

We've also run lots of community events this year. During school holidays we've organised sports events, canoeing, drama classes and art workshops.



To get more young people working with us, we've created a Youth Academy. The Academy is run by experienced youth workers who help young people develop their own ideas for

We helped 83 of you find a job, put 40 of you into work placements, recruited an extra 57 volunteers and ran free courses for 551 of you.

We've made a commitment to recruit you into 20% of the job vacancies we have. This year we employed 23 of you, in areas like administration and community development. We advertise jobs on our website, in the Connections newsletter and on notice boards around our neighbourhoods.




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### QUICK STAT

#### PATHWAYS2WORK HELPED 83 OF YOU FIND WORK

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We also run apprenticeship programmes for those of you keen to get into the construction industry. This year we provided eight apprenticeships, which are based at our housing development projects across London and in Essex.

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### QUICK STAT

#### 23 OF YOU ARE NOW EMPLOYED BY US

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activities while giving them access to training, volunteering and work experience.

And, in a new and exciting project, we're also offering a Youth Bursary to help young people organise activities or events, further their career prospects or pursue a business idea.

### Jobs and training

Our Pathways2work service offers careers advice and training to get you into work. This year 364 of you joined Pathways.

Training courses included anything from CV writing and interview techniques through to accredited courses which provide recognised certificates.

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### QUICK STAT

#### 551 OF YOU TOOK PART IN OUR FREE COURSES

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## JOAO GETS DREAM JOB



**Joao Da Silva has got the job he always wanted thanks to a volunteering scheme run by Family Mosaic.**

It all started when Joao (33), who rents his Finsbury Park home from the association, heard about its voluntary work placements.

"I've always wanted to work in the community, supporting people where I can.

"I'd already been working part-time as a coach for Family

Mosaic's Football Academy and got a lot of satisfaction teaching young people.

"I wanted to do more, so I applied to become a volunteer for the association's Time Bank project which involves giving extra support to people who need it. I'd help with things like DIY, shopping and gardening," says Joao.

After six months Joao became an integral part of the team – managing fellow volunteers, arranging big community events and supporting the Time Bank Co-ordinator with administrative tasks.

"I knew I'd found my future vocation so when a full-time post came up in the Social Inclusion Team doing similar work, I applied, went for interview and got the job," added Joao.

Now employed as a full-time Community Project Worker, Joao says there's no doubt the experience he gained as a volunteer helped him get the role.

"Everyone has to start somewhere. The time I gave as a volunteer has really paid off," said Joao.

## Neighbourhood - What we need to focus on

These are the local offers for the Neighbourhood and Community standard that we've agreed with you. This is what we will be focussing on over the next 12 months.

This is what we will be focussing on in next year's Annual Review.

**1**

We will learn and share lessons with other housing providers on the effective management of anti-social behaviour

**2**

Our community events are advertised on the website and in newsletters

**3**

Our communal grounds and gardens will be clean and well maintained

**4**

We will give you clear, easy to read information on what we can and can't do to tackle anti-social behaviour

**5**

Customers know who their neighbourhood manager is and how to contact them

# We can lower costs and raise standards

## Value for money standard

By giving you value for money, we mean providing a high-quality service that meets your needs, at the lowest possible cost.

**QUICK STAT**  
THIS YEAR WE  
MADE COST  
SAVINGS OF MORE  
THAN £3 MILLION

### This year we made cost savings of £3m through:

- Reduced external audit fees through retendering
- Reduced tax advice fees
- A review of charge rates for the supply and installation of kitchens and bathrooms from our contractors
- Re-procurement of electricity used in communal areas
- Re-procurement of our photocopiers and mobile phone contracts
- Reducing central overheads by bringing a number of services in-house
- Reducing the Council Tax liability on long-term empty homes by using security guards
- Using Dulux Paint Packs rather than B&Q vouchers for new tenants
- Reducing the cost of each repair

We have a value for money strategy that helps us to make the best use of our resources, while keeping service standards high. We have champions working in different parts of the business who look for ways to increase efficiency and customer experience. Quarterly performance reports, which highlight savings and service improvements, are shared across the organisation.

A key part of our strategy is your involvement. You're at the heart of our approach to achieving best value and are well placed to judge our services. The newly-formed Tenant Scrutiny Panel will work alongside us to ensure we make savings while maintaining a high standard of service. This year we made cost savings of more than £3 million.

### Money from grants

We also bid for funding from various organisations such as Government departments and charitable organisations. The money we received this year from grant funding is listed below.



Area of the business	Funding provided
<b>Care and Support</b> £57,427	<b>For various projects across London and Essex such as:</b> <ul style="list-style-type: none"> <li>● training young people</li> <li>● social events for older people</li> <li>● creation of a sensory garden</li> <li>● drama workshops for people with disabilities</li> </ul>
<b>Housing Development</b> £71,000	Grants from the Government for the development of new homes
<b>Asset Management</b> £231,800	A disability funding grant has enabled us to adapt homes to help people with mobility problems
<b>Community Projects</b> £1.1 million	<b>Gift aid from the Maisie Sheed Trust which funded a number of community investment projects including:</b> <ul style="list-style-type: none"> <li>● providing volunteering and work placement opportunities</li> <li>● offering apprenticeships and financial advice to residents</li> <li>● running the Youth Academy and providing bursaries</li> <li>● creating green spaces in neighbourhoods</li> </ul>

# We can run a business that's accountable to you

## Governance and financial standard

We believe that good corporate governance leads to better services for all our customers.



**C**orporate governance is all about how we run things – who makes the decisions and how we make ourselves accountable to you, our regulator and other stakeholders.

The Group Board is responsible for our strategic direction. It comprises of 10 non-executive Directors, including Three Tenant Board Members and the Chief Executive. The Board meets up to eight times a year. We follow the National Housing Federation Code of Governance and we also comply with the regulatory requirements of the Tenant Services Authority (TSA). The TSA has judged us to have solid governance arrangements and robust financial procedures.

Each Board member gives their time for free and they are appraised each year by the Chairman. We provide training for Board members so they have a good understanding of our business and are able to make informed decisions.

The Board acts independently of management to ensure the highest standards of accountability are upheld. Each Board member brings their own expertise, experience and viewpoint to the decision making process.

The Board is supported by the Risk Management and Audit Committee and the Finance and Development Committee.

### **Co-regulation – working closely with you**

As highlighted in the tenant involvement section of this Review (page 7) customers are set to play an increasingly important role in the management of Family Mosaic. We're currently developing a structure that will see our three key panels – the Tenant Scrutiny Panel, Customer Panel and Panel Plus – and the three regional forums connected more closely to the Group Board.

“ I was motivated to join the Tenant Scrutiny Panel as it provides an opportunity to really analyse how and why Family Mosaic do what they do. As a leaseholder it was encouraging for me to see that we were also represented on the Panel. We are currently going through an intensive period of training on a variety of topics to ensure that we understand the strategic and regulatory requirements of a housing association. Later this year, we will start scrutinising and challenging how Family Mosaic carries out its duties. Through this process of resident led evaluation and regulation, I hope that changes will be made which will lead to discernable improvements for residents.”

**Josephine Gay, Tenant Scrutiny Panel Member**

## Financial strength

The turnover for our last financial year (1 April 2010 to 31 March 2011) was £165 million and we made a surplus of £34 million. As a not-for-profit organisation, we put this money back into the business to help us improve our existing homes, build new ones and develop our services.

We're a financially strong organisation and we're well positioned for future growth. We follow strict financial guidelines to make the best use of our income - so that our services give you good value for money.



Each year the Board approves our business plans, annual budgets and financial accounts. We regularly monitor cash flow to make sure we have sufficient liquidity at all times – this means that we can draw money at short notice. Our accounts are checked by external auditors each year and we publish a full financial report, which is available in our offices and on our website.

**QUICK FACT**  
**THE GROUP BOARD**  
**COMPRISES OF 10**  
**NON-EXECUTIVE**  
**DIRECTORS,**  
**INCLUDING THREE**  
**TENANT BOARD**  
**MEMBERS**

# Talking your language

যদি আপনি এই তথ্যগুলোর যে কোন একটির সম্বন্ধে বিস্তারিত জানতে চান, অথবা আপনার নিজের ভাষাতে ব্রেল, সিডি, অডিও টেপ-এ পেতে চান তাহলে নিম্নলিখিত নম্বরে আমাদের সাথে যোগাযোগ করুন।

## Bengali

Haddaad u baahan tahay warkan afkaaga-hooyo, afka loogu talagalay dadka aan arki karaan – afka faraha ama CD-ga ama ajeladda rekorka nala xirir. Namberkan isticmaal.

## Somali

Bu bilginin herhangi bir kısmının büyük boyutlu harflerle, Braille alfabesiyle, CD'de, ses kaseti şeklinde veya ana dilinizle olmasını istiyorsanız, lütfen aşağıdaki telefon numarasından bize ulaşınız.

## Turkish

Si vous souhaitez obtenir une partie de ces informations en Braille, sur CD, cassette audio ou expliqué dans votre langue, veuillez nous contacter au numéro indiqué ci-dessous.

## French

Si necesita esta información en Braille, en CD, en cinta o en su propio idioma, póngase en contacto con nosotros en el teléfono siguiente.

## Spanish

Tài liệu này cung cấp thông tin về các khẩu hiệu chung. Nếu bạn cần bất kỳ phần nào trong thông tin này bằng chữ in to, chữ Braille, CD, băng tiếng hoặc giải thích bằng ngôn ngữ riêng của bạn, xin liên hệ với chúng tôi theo số dưới đây.

## Vietnamese

**If you need any part of this document in large print, Braille, or on CD please contact our Communications team on 020 7089 1046.**

**Head Office  
Family Mosaic  
Albion House  
20 Queen Elizabeth Street  
London  
SE1 2RJ**

**[www.familymosaic.co.uk](http://www.familymosaic.co.uk)**

**With thanks to tenants Sindy Richardson, Ian Jones and Josephine Hollis for their help in reviewing this report.**