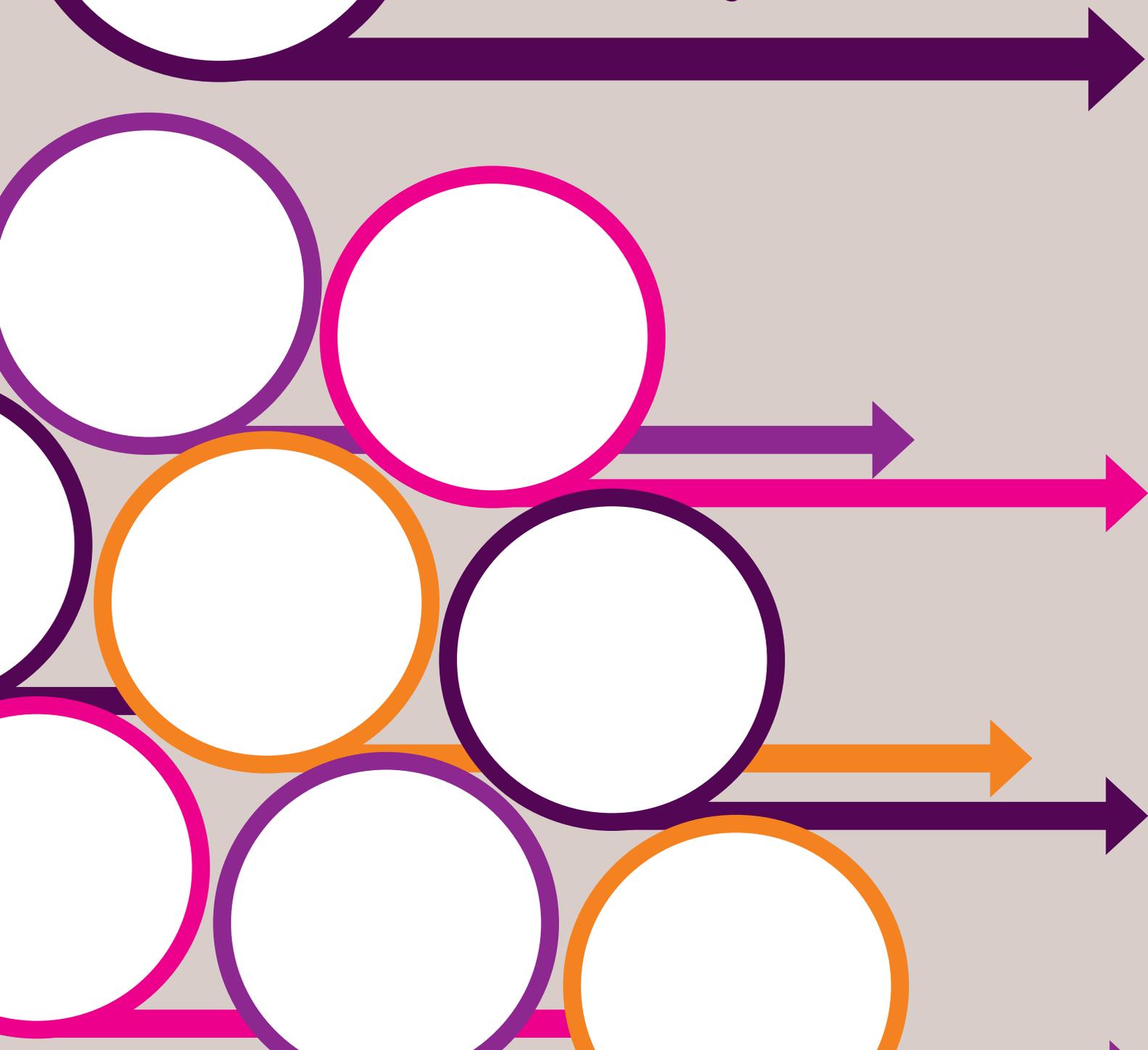




**Black Country  
Housing Group**

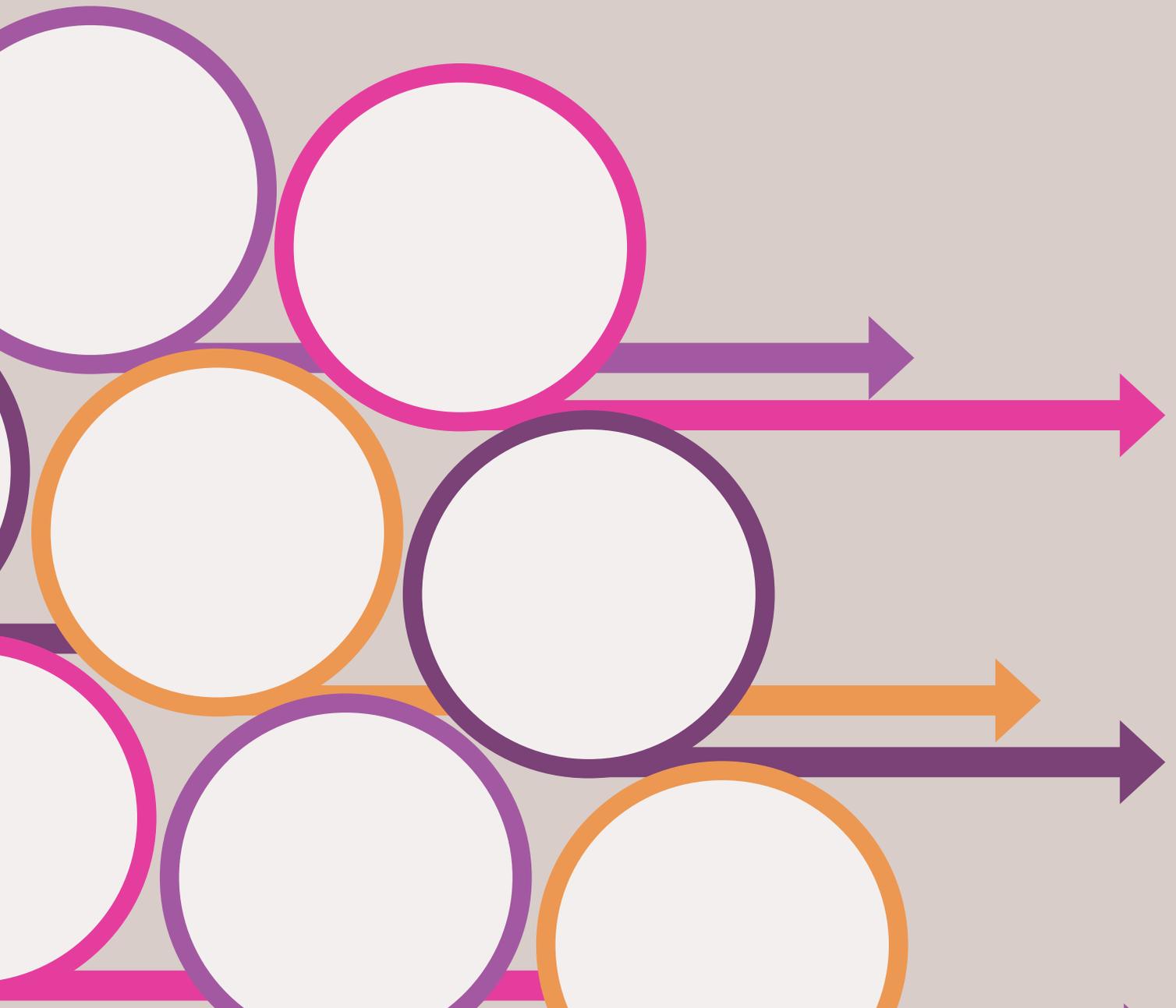
# 40 and Forwards

Value for Money Statement  
Year Ending March 2015



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## Chair's Statement

BCHG is A Social Business Investing in People and Communities and during 2014 - 15 our mission was embedded through the achievement of our Strategic Plan objectives. We set ourselves ambitious targets for growth of our business, both in terms of assets and services to customers, making sure too that we push the boundaries of excellence in service delivery to our customers. Although we didn't achieve all of our targets, the majority were met and we did outperform some of our original plans.

We will continue to transform parts of our business to deliver more value-for-money, challenging the status quo through Project Q which continues to be successful in embedding VFM across our business.

Looking back, it has been a year of great achievement of providing affordable homes for local people and a range of other services to complement our core business. Our customers have continued to rate us highly in our service delivery, and performance against a range of key performance indicators has been strong.

Our work in analysing the social value we create demonstrates that our role as a community based social business leads to multiple economic, health and wellbeing benefits across our areas of operation, which is of increasing priority for us as we move forwards with our strategic objectives.

There are however some challenging times ahead making identifying and achieving value for money more important than ever. Lower income levels from rent for the next four years, welfare benefit cap reduction and the impact of the National Living Wage all mean that efficiencies must be realised.

We continue to push forward though, aiming to ensure that we deliver quality services, adding value to our core housing offer by utilising our employment services and housing options colleagues to support local residents.

I am confident that BCHG will continue to play an important role in the lives of our residents and local communities, supporting individuals and families in these challenging times.



Peter Bilson  
Chair

# Value for Money

Black Country Housing Group takes a strategic approach to delivering Value for Money in everything we do. Our VFM Strategy has been in place for several years and was reviewed earlier this year.

In September 2013 we launched our innovative Project Q which has helped us to embed VFM and the ethos of “Challenge the Status Quo” across our organisation. However since July 2015 the Government has set out challenging policy changes affecting the housing sector which will make VFM delivery evermore important. We are confident that we can rise to this and identifying and delivering VFM is more important than ever.

## Approach to VFM

At BCHG our focus is clearly on Value, we do not aim to be the cheapest but we do intend to deliver outcomes with social value in the most effective way. Specifically, we will ensure that the cost of delivering our services will fall within the mid quartile when compared to the appropriate benchmark.

At BCHG, VFM means:

- Doing the right things – having clear business objectives and understanding the outcomes we want to achieve
- Investing in the right assets at the right price – economy – balancing quality, performance and cost
- Doing things right – efficiency and effectiveness
- Evaluating success – robustly assessing our own performance and making continuous improvements.

Where economies and efficiency gains deliver cash or additional capacity these resources will be re-invested to deliver our key objectives. The Board and Executive team were clear in ensuring that VFM is a common thread running through the priorities when setting our Strategic Plan 2014 - 17:

- Delivering Excellence
- Growing our Social Business
- Challenging the Status Quo



## Governance and VFM

Our Board is clear in its commitment to leading the organisation's drive to continuously improve economy, efficiency and effectiveness and monitors progress in delivering our VFM Strategy and scrutinises investment decisions in that context.

The Group's Business Plan sets out our strategic objectives that cascade through the organisation. Having set their three-year vision our managers set annual plans with clear milestones that link to the Strategic Plan. These flow down through team meetings, annual appraisals and 1:1s so that every colleague is clear what the organisation expects.

In setting our strategic direction the Board reflects upon the priorities of tenants, customers and stakeholders.

We capture and learn from the views of customers in a range of ways including:

- listening to members of our Resident Scrutiny Panel
- the complaints, comments and compliments link on our web-site
- formal feedback forms for all residents who have used our responsive repairs service
- customer satisfaction questionnaires for our Homeforce team
- annual satisfaction surveys for all services, including internal support teams

The Strategic Plan is underpinned by our long-term Financial Plan which clearly demonstrates the long-term viability of the Association and the impact of investment and borrowing decisions. A detailed Budget is approved annually and is scrutinised by the Executive Team and Board.

Performance against the target budgets is measured when the Executive Team consider monthly management accounts setting out the financial performance of each service or activity whilst the Board of course, scrutinise management accounts at a strategic level.

Our Performance Measurement "Dashboard" gives further prominence and clarity to the Board's scrutiny of performance, reported to them by the Chief Exec quarterly.

BCHG has joined the Housemark benchmarking process and we have been a member of Baker Tilly's back-office benchmarking club for some time. Our Audit and Risk Committee scrutinises our performance regularly considering areas for improvement.

# Embedding VFM in BCHG

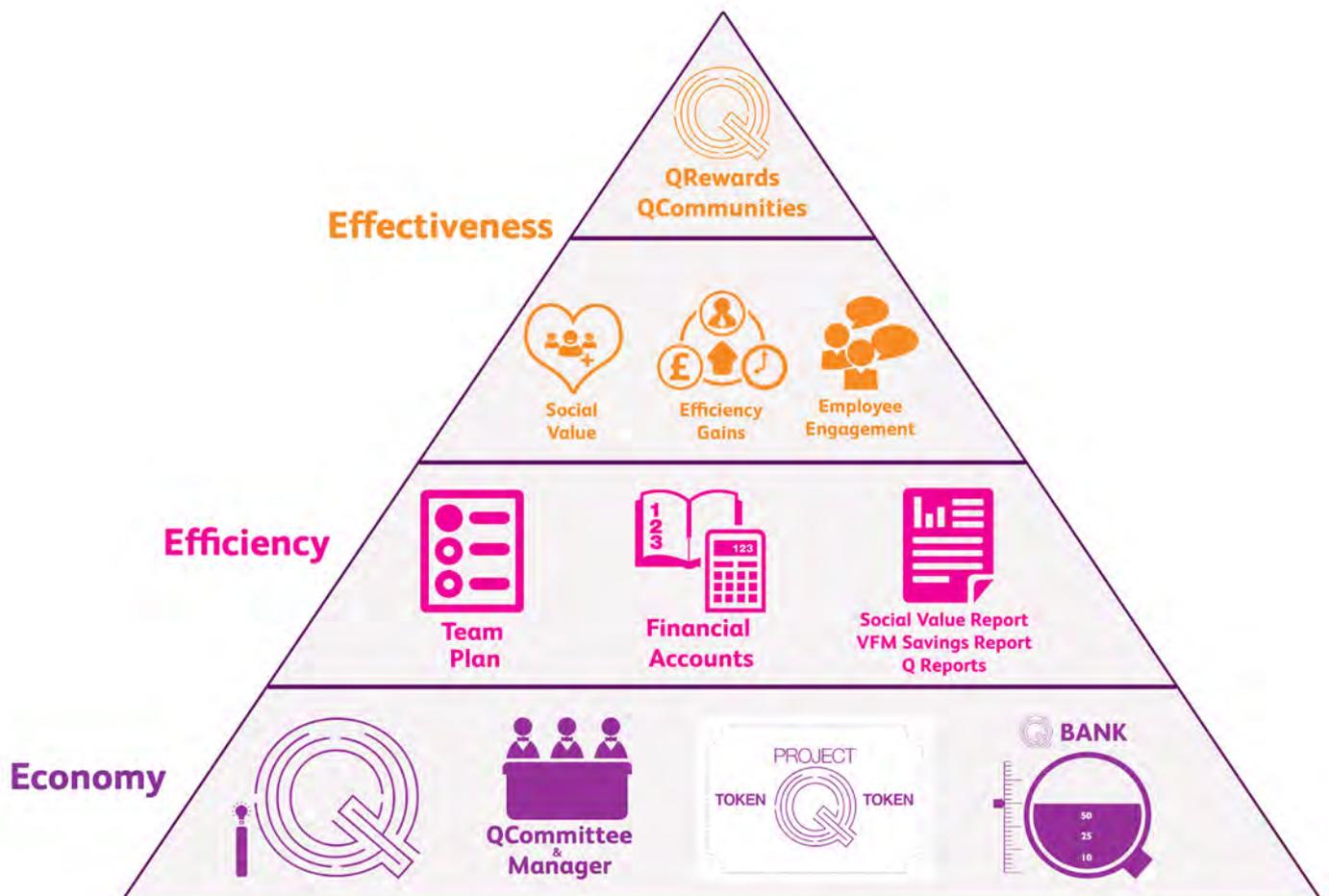
Our innovative Project Q initiative is how we engage with colleagues across the Group and empower them to be innovative and creative, to Challenge the Status Quo and to help us embed VFM into every decision we make across our business.

Through Project Q we have created a mechanism to encourage new ideas about how we work and deliver services, to empower colleagues to put those ideas in practice and to capture and measure the impact of those ideas.

All our leaders prepare three-year team plans linked to our Strategic Plan. These plans, underpinned by annual targets and milestones, send a clear signal that improved VFM and social value delivery is expected and required. Throughout the year managers complete quarterly Q Reports which set out the efficiencies actually achieved and the social value delivered by their teams and these reports are scrutinised by the Executive Team.

Alongside this, every colleague can individually submit a Q Idea, or “iQ”, to an independent panel (including an executive and a Staff Forum representative) to ensure there is no unintended blockage in the flow of good ideas and challenge anywhere in the Group.

This approach to VFM and colleague engagement was recognised in the Sunday Times 100 Top Best 100 Not For Profit Organisations to Work For awards when we were recognised for innovative engagement.



## Delivery of VFM targets

Our performance in delivering our key 2014 - 15 VFM targets is summarised below.

Strategic Aim	Comment
Undertake a Lean Review of 5 services	✓ Q Reviews complete and efficiencies identified and in place
Research options for the cost effective management of our Responsive Repairs	✓ Options explored. Out-sourced contract extended with continued VFM guaranteed and added social value through funding an apprenticeship.
Develop our Older Persons Accommodation Strategy	<ul style="list-style-type: none"> <li>• Research relating to the development of Older Persons Accommodation Strategy and the wider "BCHG Offer" for older people is underway with a view to strategy completion by January 2016.</li> </ul>
Bring Legionella and PAT testing in house	<ul style="list-style-type: none"> <li>✓ Legionella service now in place.</li> <li>✗ PAT testing no longer being pursued for the time being as VFM could not be evidenced.</li> </ul>
Work with partners to implement direct payments for care provision	<ul style="list-style-type: none"> <li>• Work with local authority partners continues.</li> </ul>
Reduce cash handling and improve use of online services by customers 10%	✓ Procurement cards rolled out and petty cash transactions have reduced. Ceased taking cash transactions for rent payments. Direct debits payments for rent have increased.
Reduce cash handling and improve use of on-line services by customers 10%	✓ Open Access and texting service now live. WiFi installed in all sheltered schemes and IT has held drop-in sessions for residents. 13% of customers online.
Reduce corporate water and fuel usage by 1%	✓ Metered water consumption was 5% lower than the previous year and fuel use is down by 4%.
Deliver 1% year on year improvement in VFM	<ul style="list-style-type: none"> <li>✓ Staff costs increased 9% compared to 12% increase in Turnover</li> <li>✓ Responsive Maintenance contract cost per home increased by 1.2% year on year i.e. 2% reduction in real term unit cost (£22,000 pa).</li> <li>✓ All other operating costs increased by 4% in aggregate compared to 12% increase in Turnover</li> </ul>
Develop our approach to Return on Assets	<ul style="list-style-type: none"> <li>• Our understanding of our Return on Assets flows from the close knowledge and understanding we develop as a local landlord. In the year ahead this will be supplemented by our Assets &amp; Liabilities Register.</li> </ul>

# VFM Achievements in 2014 / 15

## Housing

We have completed 24 new homes over the last year and now provide over 2,050 homes across the West Midlands conurbation. Working with the HCA (through the AHP 2015-18) we now expect to deliver more homes for affordable rent or shared ownership by March 2018 supported by Recycled Capital Grant and other grants.

In addition to the AHP programme, we completed one Mortgage Rescue purchase and converted a disused room at our Younger Persons’ scheme, Highland Road, to increase capacity from 10 to 11 beds.

In February we completed the leasehold acquisition of New Bradley Hall, a 31 bed residential care home, from Dudley MBC. This home in the heart of the Black Country town of Kingswinford will be transformed by the significant investment BCHG is able to make.

We measure our Housing Management performance as part of Housemark benchmarking which overall places us in quartile 1 for this service.

	Performance		Quartile
Total Cost per Property of Housing Management	£337.57		Upper
• Rent arrears of current tenants	3.60%		Middle-upper
• Average re-let time (in Days)	18.66		Middle-upper

## Property Services

2014 - 15 was the fifth and final year of our partnership with Wrekin Housing Trust who manage and deliver our Responsive Repairs service. By working in partnership our two organisations have achieved a synergy which is mutually beneficial. For BCHG the contract delivered savings against RPI of £22,000 in the year and has delivered cumulative savings of £73,000 to March 2015. We have agreed an extension to this contract now linked to CPI and including direct investment of savings into an apprentice position. In addition, by extending the contract and not entering into a tender process, we have saved approximately £50,000 of consultancy fees.

Our financial performance against our peers in Property Services places us in the top quartile overall with some improvements to make in some areas.

	Performance		Quartile
Total Cost per Property of Responsive Repairs & Void Works	£738.86	★	Upper
<ul style="list-style-type: none"> <li>Calendar days to complete a repair</li> </ul>	8.50	○	Median
<ul style="list-style-type: none"> <li>Repairs complete on first visit</li> </ul>	85.2%	☀	Middle-lower
Total Cost per Property of Major Works & Cyclical Maintenance	£729.96	★	Upper
<ul style="list-style-type: none"> <li>Non-decent properties (0%)</li> </ul>	0.00%	○	Median
<ul style="list-style-type: none"> <li>Gas Safety certificate in place (100%)</li> </ul>	100%	○	Median

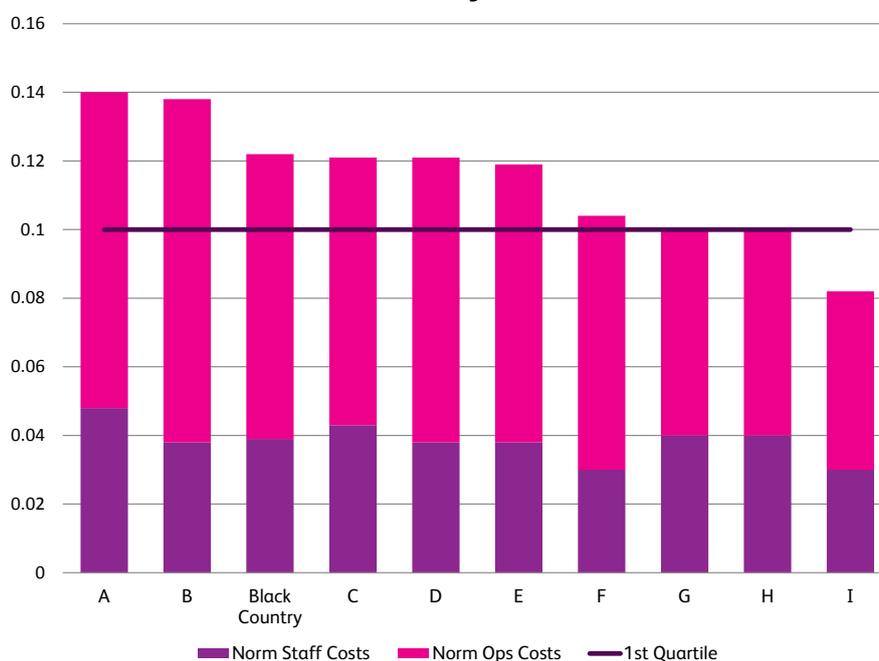
## Overheads

In comparison to our Housemark peer group our overheads are high and this places us in the bottom quartile, however there are plans in place that will improve this position in the coming year and beyond, driven now into sharp focus with the reduction of rental income over the next 4 years.

	Performance		Quartile
Overheads	16%	☀	Middle-lower

BCHG has been an active member of Baker Tilly’s back-office benchmarking club, BOB, for some time and this has helped us to identify opportunities to drive out inefficient processes and begin re-engineering support systems to focus on adding value. For example, during 2014 - 15 we were able to redeploy a colleague in the Finance team to focus more effectively on credit control for Black Country Care as a result of automating some finance processes.

Overheads by Turnover



The benchmarking above illustrates that our corporate support costs are above first quartile but broadly consistent with our peers and our target is to be mid quartile.

Further overhead reductions have been achieved by our Corporate Services team when they reviewed and re-tendered our office cleaning contract saving £4,077 per annum.

They also saved a further £800 on franking machine usage with further savings to be realised plus ongoing savings on mail costs as we reduce paper communication and switch to more on-line engagement. In addition we continue to benefit from an earlier scrutiny of expenditure on office supplies delivering savings of £6,200 against previous levels.

An agreement has been reached with HMRC in respect of our other office building, 145 High Street, capital goods scheme (CGS). Once colleagues occupy the building and do not offer a VAT service, BCHG are liable to repay the VAT that was recovered on construction of the building, over 10 year period from the date of completion. This amounts to savings of approximately £45,000 per year, and has to be reviewed each financial year.

A saving of £4,000 was achieved on valuation fees. Consultants were engaged to provide a full valuation for approximately 750 properties that are in charge with Lloyds, we managed to negotiate a reduction in their fee.

## Sustainability

Through partnership working with National Grid Affordable Warmth we secured a free gas main installation for 16 homes in Blackheath giving us a saving of £11,000 and providing more economical heating for our customers.

In 2014/15 we joined (by invitation) the National Housing Federation's Existing Homes and Communities group where we negotiated eligibility for RP properties for Department of Energy and Climate Change's new Central Heating Fund grant worth £3,125 per all-electric property.

Minimising the waste of fuel and water is important because one of our biggest environmental impacts is the use of these resources. Our Strategic Plan set a target to reduce fuel and water consumption by 1% in 2014 - 15. We are pleased to report that fuel use is down by 3.97% and annual metered-water consumption has fallen by 5.34%.

## ICT

By making dual use of Broadband connections at our Independent Living schemes for the over 55s, our ICT team were able to facilitate internet access for communal areas at no cost to our residents. This will enable residents to access cheaper goods and services, keep in touch with friends and family and use our online customer portal to view rent statements and pay their rent.

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Remote working access has been improved and made available to all colleagues. This is achieving efficiencies in reduction of travel costs and increases in available staff time.

## Our People

BCHG is committed to becoming a great employer and we firmly believe our engaged and motivated colleagues are critical to delivering excellent services. During the year we were proud to achieve Investors In People Gold status, evidencing the benefits of our training and development of our colleagues.

Colleague attendance has continued to be excellent, with just 2.5% of working days lost last year, providing direct savings through avoided overtime and agency cover costs as well as the efficiency gains arising from improved staff morale.

During the year our HR team sourced a new recruitment aggregator at a significantly lower rate; it also posts on 2000 job boards. This has seen numbers of applications increase from an average of 8 applications per campaign to 30 on occasions.

## Alternative Models of Service Delivery

The way in which we deliver our services has been challenged by colleagues and a number of improved processes have been introduced. The changes in the main have ensured that customer service has been improved and in many cases the process made more efficient.

### Challenged: Carers' weekly summary sheets

Improvements to the template have made approving the final payroll for the carers less time consuming (by around 3 hours each month) and more accurate. We have also added customer information to these summary sheets to help us monitor packages of care each week and variances in delivery for invoicing purposes – this also helps us monitor performance.

### Challenged: Company van checks

This is now done at Travis Perkins resulting in improved safety for our staff undertaking the checks and saves approximately 30 minutes of non productive time. In 30 minutes we can install either a key safe or grab rail which has a financial and social value.

### Challenged: Tracing former tenants who owe rent

After reviewing the Former Tenant Arrears process, the Housing team have started to use web based tools such as UK search, to trace former tenants in debt. As a result we are no longer using a debt collection agency, which charged more and were less effective.

### Challenged: Anti-social behaviour intervention

The Tenancy Management team dealt with 59 incidents in the one quarter. They managed to deal with cases without resort to legal action but using mediation, persuasion, support and resettlement. The cost of entering into legal action is very high by comparison.

### Challenge: Better customer service

Training for colleagues working on reception has enabled them deal with more resident requests enabling a first point of call resolution

## Social Value

As a social business we have always aimed to deliver social value through all our activities, it is inherent in the nature of the services we deliver. Intrinsically the provision of safe, secure homes for people and the building and strengthening of communities has wide ranging social value across a number of themes and is essential to the health, wellbeing and economic security of our residents.

Our other services too; the provision of care and repairs services to enable people to remain independent at home; supporting people into employment and training and our varied support and advice projects all have far reaching positive social impacts on our customers.

Implementation of the Public Services (Social Value Act) that came into force on 31st January 2013, requiring commissioners to think about how they can secure wider social, economic and environmental benefits when procuring services and the wider environment and reduction in the resources and funding available to us emphasised the need to ensure that we achieve value for money in delivering our activities and that we concentrate our resources on services that achieve the maximum social value return to investment. As such, during 2013 - 14 we produced our first social value report, assessing five services across the business.

In 2014 -15 we continued to measure social value across the business, developing a measurement tool and rolling measurement out to other business areas, adapting our methodology to developments in the social valuation field and to the changes and challenges in our internal and external environment.

### Housing – Tenant Engagement

The team's function is to encourage tenants to become engaged thereby influencing decisions that influence their tenancy and BCHG. This is achieved through the organisation and support of regular tenant meetings and engagement events tailored to specific issues across the communities we serve. We estimate that for each £1 spent £5.23 social value is generated.

### Social Business Team – Employment Services

This service provides personalised support for claimants who need more help looking for and staying in work. This is achieved through regular interventions including training & job-search and has helped 113 more individuals into employment this year. For each £1 spent we estimate £21.84 of social value is generated including substantial savings to the Exchequer.

## Social Business Team - Training

This activity helps people who are unemployed to gain experience and skills in a workplace by finding volunteering placements for people. 53 individuals participated in regular volunteering. At this stage we are unable to measure the influence this participation has on future employment.

## Savoy Centre – Training Provision

The Savoy Centre organises and facilitates courses, training & learning opportunities for members of the local community in Netherton. This is achieved by a wide variety of vocational training opportunities and 455 local people attended courses through the year.

## Compass

The team provides advice and guidance to older people regarding their home, finances and care to improve their quality of life. This is a free advice service available to people aged over 55 in the Sandwell and Dudley area which assisted 127 people last year who received benefits checks, budgeting advice and support. We estimate that each £1 spent generates £18.65 of social value.

## Young Persons Supported Housing

Highland Road provides accommodation and support to vulnerable young people aged 16 to 25 who are at risk of homelessness. This is done by supporting vulnerable young people to gain skills to live independently, set their own goals and engage in education, employment and training. We estimate the value to the individual and saving to the Exchequer to be £5.22 for each £1 spent.

## Understanding Our Costs

BCHG's financial system allows costs to be accurately allocated and the running costs of activities identified. An annual budget is produced, driven by service managers in the context of the Board's overall strategy and the financial plan flexed accordingly.

The table gives a high level "snapshot" of our main areas of spend.

Total Costs		2012/13 £000	2013/14 £000	2014/15 £000	How do we aim for VFM
1	Staff	4,172	4,423	4,830	Well managed sickness and staff turnover. Annual pay award sub RPI. New Assisted Living scheme - £203,000, New Bradley Hall TUPE staff £72,000.
2	Routine Maintenance	1,103	1,154	1,186	Wrekin contract in place indexed at CPI -1%
3	Planned works & components	1,139	1,254	1,360	Asset Management Strategy in place. Strong negotiations over costs with suppliers. Partnership working with suppliers and Central Housing Investment Consortium (CHIC)
4	Sub contractors & materials	354	439	663	Reflects increased Turnover of our Homeforce business
5	Consultancy & Professional Fees	125	74	317	2014/15 reflects acquisition of New Bradley Hall and external business reviews of Homeforce and Black Country Care
6	Depreciation	859	901	957	Non-cash entry, amortising historic cost of fixed assets
7	Net Interest	1,635	1,798	1,955	Treasury policy in place. Not a profit centre
8	Cost of sales	628	1,057	1,141	Non-cash entry, reflecting cost of homes sold
9	New Homes	3,495	5,772	2,635	Costs are negotiated on a site by site basis.
10	Other	1,943	1,890	1,968	Includes utility costs which are actively managed and service costs which are regularly tested.

## Measuring our performance against our peers

As well as being a member of the Baker Tilly back-office benchmarking club BCHG joined the Housemark benchmarking process last year.

Because we submitted our data to Housemark early we received an 'On-the-ball' 2014/15 Benchmarking Report in August. This has enabled us to include some key benchmarking data within this Value for Money Statement.

When we joined Housemark it was our intention to aim for middle upper quartile for the majority of our performance. We believe that this gives a fair assessment of our costs and performance in light of the investment we make in social value activities.

The Housemark results place our Operating Margin in the middle lower quartile. Although low compared to our peer group it is in line with our Financial Strategy. As a not-for profit social business, in our Financial Strategy we state our intention to set an Operating Margin target at such a level to maximise income, yet also reinvest surpluses back into social activities which do not always generate high margins in themselves.

However our Board has set a floor of 20% in order to ensure we continue to grow Balance Sheet reserves to support our long-term viability and aspirations for growth and our plans to invest in activities providing social rather than financial return.

The Government's Budget has delivered some real challenges for the affordable housing sector. We are determined to maintain our Operating Margin above the floor in the face of our reducing income. Our overheads remain high in comparison to our Housemark peer group but have improved on year one and we continue to challenge these costs. This will mean some tough decisions need to be made, reprioritising of our spend, to maintain long term viability and sustainability.

BCHG maintains its commitment to deliver new homes and we have plans to increase our provision of affordable and specialist housing over the coming years. We are a social business and we will continue to invest in and support our communities and we can only do this by achieving our value for money goals.

## Return on Assets

As a local, community based landlord we have a strong understanding of our stock of 2059 properties and the tenants who have made them their homes. Whilst the analytical data we have available means that our understanding of Return on Assets is less sophisticated than in some larger RPs we believe our “hands-on” knowledge more than makes up for this.

All of our stock is within the West Midlands conurbation and accessible from our office base in Blackheath although we utilise work-from-home options and provide pool cars where it is more effective for colleagues to visit tenants from home or out-of-hours.

The majority of the stock has been purpose built since 1980 of which some 170 properties have been built since the year 2010. The balance of the stock, around 500 properties, falls into the period from the late 19th century to the immediate post Second World War time. All of the properties are located in urban settings and a range of local housing markets.

The stock includes a range of 2, 3, 4, 5, and 6 bedroom houses; 1 and 2 bedroom bungalows; studio flats and 1 and 2 bedroom apartments. The Group owns and manages six schemes for older people which provide over 200 individual independent living apartments and complementary communal facilities. In addition to this, the Group owns and manages specialist accommodation for young people at risk, for people with learning disabilities and for those with significant physical disability.

In February 2015 the Group leased New Bradley Hall, a 31 bed residential care home in Dudley, following a detailed due diligence process supported and validated by external specialists. The home will require significant investment in the short to medium term but our modelling indicates a positive return will be achieved contributing to BCHG’s surpluses.

Dudley Metropolitan Borough Council has identified the need for more good quality residential care, particularly for those who have dementia. This study supported our decision to lease the Kingswinford home and to invest in its future. It also evidenced the need behind BCHG’s decision to develop a brand new state of the art residential care home in Halesowen. These investments will realise income from the private sector as well as public funded residents.

Through partnership working with five managing agents, specialist accommodation for women fleeing domestic violence and for service users with a physical or learning disability is also provided.

The Group comfortably met the requirements of ‘decent homes’ and annually over £2m is invested in the stock. The Group’s financial plans are modelled to ensure that going forward the stock is maintained to the highest standard.

Ongoing investment in the stock takes account of a number of issues such as:

- The ongoing lettability of the property
- The physical layout of the property (steep stairs, small rooms, etc.)
- The thermal efficiency of the property
- The open market value of the property before and after investment
- The locality in which the property is located
- Demand for the area in which the property is located
- The proximity of the property to other stock in the Group’s ownership
- The condition of adjoining property when owned by others

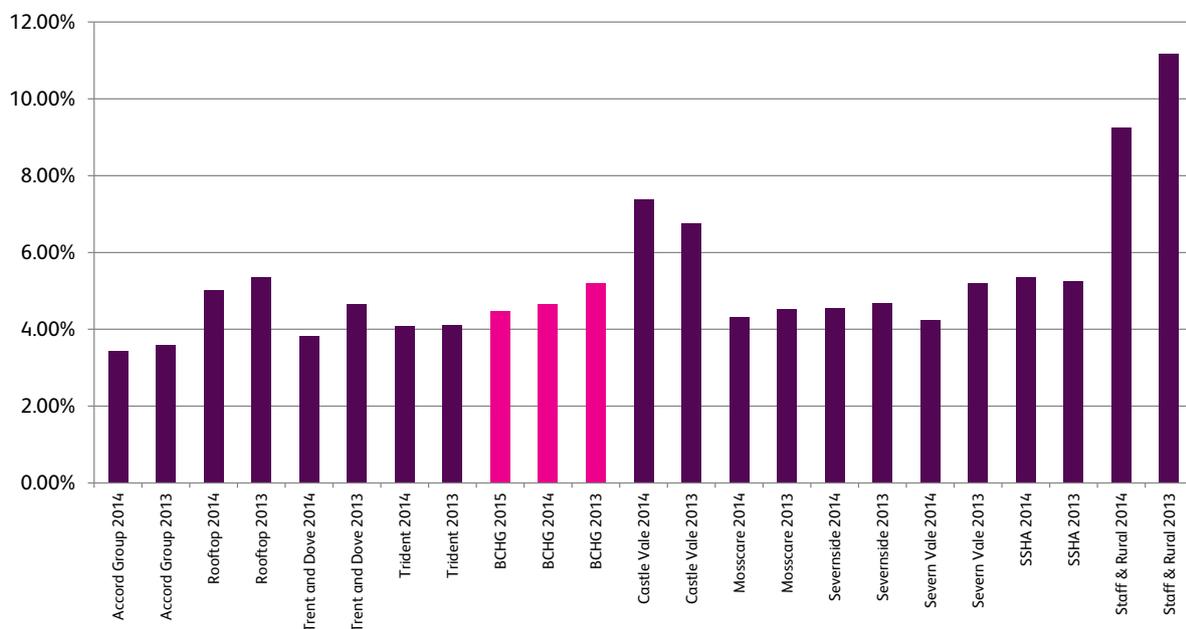
The Group’s asset management strategy has highlighted that the stock of two bedroomed terraced houses in Blackheath and Old Hill (Sandwell) and in Brierley Hill and Lye (Dudley) which were acquired in the 1980’s and early 1990’s have higher maintenance costs and going forward represent one of the Group’s major maintenance liabilities. This stock has a lower letting value due to the internal layout of the properties which very often have steep staircases which are off putting to some potential tenants.

As a consequence the Board has agreed that we should dispose of voids in these areas that do not satisfy the tests set out above. To add to the case for disposal these properties were generally fully grant funded at the time of acquisition and refurbishment and have little or no debt outstanding, so in terms of investment in the Affordable Homes Programme, the Group’s Asset Management Strategy and Value for Money there is a compelling case.

We plan to dispose of four such properties each year to support the funding of replacement affordable housing and three such homes were sold in 2014 /15.

BCHG is committed to developing new homes. Over the last three years, in addition to participating in the AHP 2011-15, we have completed more than 20 homes without Social Housing Grant.

**Return on Assets (Operating Surplus)**  
(Total operating surplus as a % of total assets less SHG)



At the same time we recognise that we do not achieve the same headline return on assets as some of our peers which in part reflects our focus on smaller, local, community based growth as well as our investment in social value activities. However, as members of the successful Matrix Housing Partnership we expect to lever in cost efficiencies on future developments.

During the year we undertook a detailed review of the sustainability of one of our Older Persons' independent living schemes and have begun discussions with partner organisations who may assist in securing the long-term viability of this asset.

## VFM Targets for 2015/16 and Beyond

Our over-arching strategic targets for delivering excellence, growing our social business and challenging the status quo are clearly set out in the Strategic Plan 2014 -17.

These are underpinned by key milestones some of which deliver Vfm. Already planned for 2015/16 is:

- Undertake Q Reviews (i.e. lean review) of five services and deliver improved efficiency and effectiveness
- Deliver a profitable Legionella testing service to external clients
- Substantially reduce cash handling to 25% of base line
- Improve use of online services by customers by 50% from base position
- Reduce corporate water and fuel usage by 3%
- Deliver 1% year-on-year improvement in VFM\*

\*Whilst this target was set in our 2014 - 17 Strategic Plan, it is clear that as a result of the summer budget we need to deliver even more VFM and savings will need to continue beyond the Strategic Plan time frame. We will continue to use Q reviews as we seek to re-engineer our service delivery model in order to ensure BCHG remains viable and continues to invest in people and communities.

The Executive Team and Board have revised the financial position and Business Plan and have agreed a range of measures that will deliver further savings and efficiencies as follows:

- Further reductions in overheads;
- Restructuring of teams to create further efficiencies;
- Review of reward packages;
- Increased income through growth and increased productivity.

These areas are still under consideration however specific targets will be agreed and will be the focus point of the 2015 - 16 and 2016 - 17 revised plans.

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Please phone 0121 561 1969 to discuss your needs with us. If your first language isn't English, we can provide an interpreter either to help you over the phone or in person.

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