



We have ambition

We are delivering



3-7 July 2017

Supporting rural communities
by providing affordable housing

What is SHAL?

We're a community based provider of social housing based in Bridgwater, an historic market town in Somerset.

With a population in excess of 35,000 it doesn't sound very rural but we're in the heart of Somerset, a rural county with a stunning coastline, rolling hills, extensive plains (the 'Somerset Levels') and Areas of Outstanding Natural Beauty.

However, all of that comes at a cost...

Living in the South West

	South West	Somerset	Sedgemoor
House price (2016 average)	£256,054	£226,222	£206,664
Private sector rent (2016 average)	£731	£630	£607
Annual earnings (2015 average)	£24,934	£24,029	£23,910
Income required for 80% mortgage	£58,527	£51,708	£47,233
Ratio of house prices to incomes	10.3	9.4	8.6
Number of second homes	51,646	3,087	508

Our purpose

Housing Associations are united by a single purpose – to ensure everyone in the country can live in a quality home that they can afford. In challenging times, we deliver where the private sector won't and the public sector can't.

We generate income which doesn't go to shareholders, so we can reinvest all our profits in homes and communities. That's what we have always done; it's what we will always do.

The challenges we've faced

- 2010 – Coalition government announce their ‘austerity plan’ including tax increases, welfare cuts, pay freezes and cuts to government departments
- 2015 – The Conservatives promise to extend ‘Right to Buy’ to Housing Associations in their manifesto
- 2015 – The Chancellor of the Exchequer orders Housing Associations to reduce their rents by 1% each year over the next 4 years
- 2016 – The UK votes to leave the European Union
- 2016 – Hinkley Point C gets the go ahead from the government

Tough times for our tenants

Most of our homes are for families and our tenants are relatively young when compared to many other landlords.

50% of our tenants do not claim any welfare benefits at all and most of those who do are in work.

An increasing proportion of our tenants tell us that they are facing real financial challenges.

Universal Credit

Sedgemoor District Council and Taunton Deane Borough Council were among the first local authority areas to move to a 'full service' in 2016.

Tenants who are transferred to Universal Credit have their Housing Benefit (and 5 other benefits) stopped immediately. They are then forced to go up to 6 weeks without any money at all.

130 of our tenants (nearly 20%) are now claiming Universal Credit putting both them and us under financial pressure.

Our response to those challenges

The world may have changed but our values and our purpose hasn't.

We will continue to build and let homes for families and individuals who are homeless and in housing need.

We've changed so we can stay the same.

We've...

- Established our first Assets and Liabilities Register
- Reviewed our loan and governance arrangements to increase our capacity to build more homes
- Surveyed all our tenants and all our properties

We've also...

- Became the Local Trusted Organisation for Villages Together, the Big Local Project in Woolavington and Puriton
- Took an active part in the Homes for Britain campaign, South West Benchmarking Group and the NHF Smaller Housing Association Committee
- Led the joint project group with Homes In Sedgemoor and Sedgemoor District Council to develop a community biomass heating system at Woolavington, an off gas rural community

Built on our previous success

Since 1 April 2010 when the Coalition government announced their 'austerity plan' **we've built 80 homes.**

We're also at advanced stages of planning for **49 more homes** by the end of 2018/19.

We want to change the world and end the housing crisis one brick at a time.

Our new homes

Most, if not all, of the new homes we build in our rural areas are let to people from the local community.

This is agreed with local authorities and parish councils at the planning stage and set out in a Section 106 Agreement.

This means the homes we build are for local people and benefit the local community and economy.

Working with our tenants

In 2015 we asked all our tenants what we should prioritise. They said:

- Invest in our homes
- Help tenants manage their money
- Build new homes
- Support tenants who need help
- Tackle antisocial behaviour

It was clear that our tenants' priorities were in line with the priorities set by the Board.

Surveying our homes

At the same time as asking our tenants what our priorities should be we completed a 100% stock condition survey.

This has allowed us to deliver on their top priority of investing in our homes.

The future

Existing homes

We have a costed 5 year planned maintenance programme for our existing homes so we can make sure everyone lives in a quality home

New homes

Continue to work with rural communities to build new homes where they are needed

What do our tenants say?

93%

are satisfied overall

92%

trust us

We may be small but we're vital

Where would we be without bees? As far as important species go, they are top of the list. They pollinate 70% of the crop species that feed 90% of the world. Honey bees are responsible for \$30 billion a year in crops.

We may lose all the plants that bees pollinate, all of the animals that eat those plants and so on up the food chain. A world without bees could struggle to sustain the global human population of 7 billion. Our supermarkets would have half the amount of fruit and vegetables.

We're busy little bees

Housing Associations like us are the busy little bees of the housing sector.

We're helping to create, grow and sustain local communities and support local people by building homes.

Do you share our purpose?

We want to work with you! If you'd like to talk to us about what we do you can either call us on 01278 444344, email Angela@shal.org or visit us at www.shal.org

Thank you

