



**Acuity Benchmarking**

**2021 Report**



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## Introduction

### Welcome to Acuity's annual benchmarking report: key performance and cost data for smaller Housing Associations in England (September 2021 Update).

**Acuity Benchmarking** is the national smaller housing providers' benchmarking network, facilitated by Acuity in partnership with Housemark. Aimed at housing providers with up to 1,000 homes, the network has 144 members owning/managing over 75,000 homes across eight English regions, with an average stock size of 353.

Acuity provides performance and cost benchmarking data for members, enabling them to compare against a peer group of similar organisations facing similar challenges. This data is used by staff, boards and residents to provide a context for their organisation's performance and inform decision making.

Acuity also brings member organisations together in regional and specialist benchmarking clubs, offering the opportunity to meet with colleagues to get beyond the numbers, network, share ideas and learn from each other.

## Providing the data you need

The data for 2021 shows Acuity members in a positive light once more: you compare favourably with the rest of the social housing sector in all the key areas, and general trends in performance and costs are positive. Resident satisfaction remains high at a time when Government and regulatory focus is increasingly on customer metrics and landlord accountability - that's great news.

Our primary role is to provide data enabling Housing Associations to see how costs and performance compare with others, and to understand what 'good' looks like (and even 'average' or 'poor'). Data also provides lenders, potential partners and other stakeholders assurance that you're efficient, well-run and delivering your social mission.

## Benchmarking goes Zoom!

Typically, Acuity's regional and specialist benchmarking clubs meet quarterly, but since the start of the coronavirus pandemic we have been meeting much more frequently for shorter online sessions. We are now seeing a return to less frequent meetings, still on Zoom, with a focus on wider challenges such as arrears, tenancy sustainment, decarbonising homes, the Fire Safety Act and H&S compliance and wider White Paper challenges.

Acuity webinars have proved a popular and convenient way for members to get information from the Regulator, CIH, Ombudsman, DWP, and a range of experts in areas such as the new Code of Governance, building safety, value for money and customer service. Resources and recordings from all these are available on our website. <https://tinyurl.com/acuitywebinars>

## What's next?

Our members will continue to drive the Acuity Benchmarking agenda.

This means we are likely to do more of the same: benchmarking performance, costs and processes, and supporting members through networking and sharing of good practice in the most cost-effective way possible.

As facilitator of this national network, we have a unique role, which was demonstrated by the surge in demand for meetings during the crisis. We will explore the development of new collaborations, services, workshops and events. We will continue to work with the Regulator, Housing Ombudsman, CIH and groups like the NHF Sector Scorecard advisory groups to ensure that we provide the business intelligence our members need.

And we always keep looking for ways to improve and adapt what we already do, to help our members navigate their operating environment and to support you in every way possible so you can provide the best service for tenants. We'll also continue to keep you up-to-date through emails and our website's news and blogs.

Since the start of lockdown, we have been delighted by really positive feedback from members about how much they value the network and the services we provide, and how Acuity Benchmarking has helped them to navigate their set of challenges. We hope you'll feel the same way about it this year.

**Mark Anderson, Nitin Parmar, James Edmondson & Steve Smedley**  
**Acuity Research & Practice**



*"[I'm] very satisfied and my Board are extremely pleased when the reports are produced at Board meetings."*

## Performance comparison and improvement

**Acuity benchmarking data provides smaller associations with comparisons between similar peers and the rest of the sector. The results on the following pages show that on the whole, members compare favourably with the rest of the sector in key areas such as rent collection, arrears, voids and the cost and management of repairs.**

Voids and lettings have borne the brunt of the impact of Coronavirus on members' performance but other service areas have held up remarkably well, not least rent collection and arrears which were subject to a spike in new Universal Credit claims, furlough and job losses.

The data show a positive trend for costs, with Housing Management costs per property down from last year.

Overall tenant satisfaction with the services provided by members is high, reflecting high ratings awarded for services, value for money and providing homes that are safe and secure.

The data in the following pages provides an insight into the overall performance of Acuity Benchmarking members for the year April 2020 to March 2021. Two sets of data are provided for each key activity:

1. The median performance of all organisations submitting data to Acuity (referred to as 'Smaller Providers') and the median performance of all organisations submitting data to Housemark (referred to as 'All Providers')
2. Year-on-year data indicating the direction of travel in performance among Acuity members.

We use a traffic light system to indicate whether the median for Acuity members is higher, lower or the same as the median for All Providers, and trend arrows to indicate whether performance among Acuity members has improved, declined or stayed the same.

The year-on-year trend is based on data from Acuity members who submitted figures for both 2019/20 and 2020/21. Using a **balanced panel** in this way ensures that trend comparisons are robust and not adversely affected by changes in the sample between years. This means that the Acuity medians compared against All Providers may differ slightly from the medians used for the same year in the trend analysis.

Housemark medians are drawn from Housemark Cost, Performance and Sector Scorecard benchmarking submissions, based on data from around 350 Housemark members of all sizes and not including Acuity members. All resident satisfaction data are based on the Housemark standard STAR methodology.

Acuity and Housemark comparisons are based on identically defined performance indicators.

# Voids and Lettings

The performance of Acuity members on rent loss from voids and average re-let times during 2020/21 compares favourably with that of All Providers, with Acuity members reporting shorter void times and lower void losses for all stock types.

Void times and losses have increased for all stock types year-on-year, which is unsurprising given the constraints members have faced during the pandemic. As far as the data in this report is concerned, voids and lettings has borne the brunt of the impact of Coronavirus on members' performance.

	All Providers	Smaller Providers	
Percentage of rent lost due to void properties (GN)	1.05	0.50	●
Percentage of rent lost due to void properties (HfOP)	2.80	1.81	●
Percentage of rent lost due to void properties (Supported)	6.24	5.77	●
Average re-let time in days (GN)	52.30	29.54	●
Average re-let time in days (HfOP)	77.61	36.41	●
Average re-let time in days (Supported)	43.70	33.90	●

	2019/20	2020/21	
Percentage of rent lost due to void properties (GN)	0.42	0.47	↓
Percentage of rent lost due to void properties (HfOP)	1.08	1.90	↓
Percentage of rent lost due to void properties (Supported)	5.55	6.00	↓
Average re-let time in days (GN)	17.90	29.54	↓
Average re-let time in days (HfOP)	18.00	36.00	↓
Average re-let time in days (Supported)	23.00	33.30	↓

# Rent collections and arrears

The median performance of Acuity members on rent collection was higher than that of All Providers for GN properties but lower for HfOP and supported housing. Rent collection figures are significantly affected by the timing of housing benefit (HB)/Universal Credit (UC) payments, and arrears levels often reflect performance over a number of years and not just the reporting period. This is why such data should always be considered in context. For some clubs, we also use measures that exclude arrears caused by late HB payments, to give a more accurate comparison of performance.

GN and HfOP arrears were lower for Acuity members than All Providers. For supported housing, Acuity members have higher average arrears than All Providers. When we exclude arrears caused by late HB payments, Acuity members' median arrears is higher than All Providers.

With the exception of current arrears (GN), which has slipped a little, rent collection and arrears management have generally improved since last year. This is surprisingly welcome news given the impact of a spike in new UC claimants, furlough and job losses associated with the Coronavirus pandemic.

	All Providers	Smaller Providers	
Rent collected as a percentage of rent owed (GN)	99.74	100.30	●
Rent collected as a percentage of rent owed (HfOP)	100.29	100.00	●
Rent collected as a percentage of rent owed (Supported)	101.07	99.86	●
Current tenant arrears (GN)	3.55	2.83	●
Current tenant arrears (HfOP)	1.19	0.91	●
Current tenant arrears (Supported)	3.68	4.08	●
Current tenant arrears net of unpaid HB (GN)	2.40	2.60	●
Current tenant arrears net of unpaid HB (HfOP)	0.56	0.15	●

# Rent collections & arrears - Year-on-year

	2019/20	2020/21	
Rent collected as a percentage of rent owed (GN)	100.00	100.40	↑
Rent collected as a percentage of rent owed (HfOP)	100.00	100.00	↔
Rent collected as a percentage of rent owed (Supported)	98.56	100.00	↑
Current tenant arrears (GN)	2.90	3.12	↓
Current tenant arrears (HfOP)	0.91	0.90	↑
Current tenant arrears (Supported)	5.16	4.08	↑
Current tenant arrears net of unpaid HB (GN)	2.94	2.26	↑
Current tenant arrears net of unpaid HB (HfOP)	0.46	0.35	↑

# Repairs and maintenance

Acuity members' median performance was higher than All Providers for average end-to-end time, repairs completed on the first visit, gas safety and resident satisfaction with completed repairs.

Since last year, performance has decreased for the percentage of repairs completed within target time which we expect is due to the constraints of the pandemic. That said, average end-to-end times, repairs completed on the first visit and resident satisfaction with the last completed repair are marginally better. All data are for GN housing, supported housing and sheltered combined.

	All Providers	Smaller providers	
Percentage of emergency repairs completed within target	N/A <sup>1</sup>	99.92	
Percentage of all reactive repairs completed within target	N/A	96.00	
Average end-to-end time for all reactive repairs	11.90	7.30	●
Percentage of repairs completed at first visit	90.11	93.30	●
Percentage of residents satisfied with most recent repair (from repair completion survey)	89.90	95.00	●
Percentage of dwellings with a valid gas safety certificate	99.97	100	●

	2019/20	2020/21	
Percentage of emergency repairs completed within target	100.00	99.83	↓
Percentage of all reactive repairs completed within target	98.86	96.06	↓
Average end-to-end time for all reactive repairs	7.29	7.13	↑
Percentage of repairs completed at first visit	93.50	93.60	↑
Percentage of residents satisfied with most recent repair (from repair completion survey)	95.12	96.00	↑
Percentage of dwellings with a valid gas safety certificate	100.00	100.00	↔

<sup>1</sup> HouseMark has discontinued PIs to measure repairs completion against target times.

# Resident satisfaction – General Needs

Acuity members reported high levels of satisfaction: an average of 89% satisfaction with overall service and similarly high levels of satisfaction with quality of home, neighbourhood as a place to live and value for money (VFM) of the rent. Satisfaction was slightly lower with repairs (87%) and considerably lower for listening to tenants' views and acting on them (74%) and VFM of service charges (72%). Two new metrics have been added to the STAR framework this year: satisfaction that the landlord provides a safe and secure home (average rating 93%) and satisfaction that the landlord is easy to deal with (88%). The median Net Promoter Score (NPS) for Acuity members is an excellent 54.

As has been noted in previous years, Acuity members compare favourably with the rest of the sector, with average ratings between 4 and 13 percentage points higher and NPS considerably higher.

Satisfaction has fallen by between one and three percentage points since last year for overall satisfaction, service charge VFM, and listening to tenants' views. For all other ratings and NPS it has remained the same.

	All Providers	Smaller providers	
Satisfaction with the overall service provided by their landlord	82	89	●
Satisfaction with the overall quality of the home	81	88	●
Satisfaction with the neighbourhood as a place to live	82	87	●
Satisfaction with the value for money of rent	85	89	●
Satisfaction with the value for money of service charges	67	72	●
Satisfaction with the repairs and maintenance service	74	87	●
Satisfaction that landlord listens to / acts upon tenants' views	65	74	●
Satisfaction that home is safe and secure	81	93	●
Satisfaction that landlord is easy to deal with	77	88	●
Net Promoter Score	29	54	●

# General Needs - Year-on-year

	2019/20	2020/21	
Satisfaction with the overall service provided by their landlord	90	89	↓
Satisfaction with the overall quality of the home	88	88	↔
Satisfaction with the neighbourhood as a place to live	87	87	↔
Satisfaction with the value for money of rent	89	89	↔
Satisfaction with the value for money of service charges	75	74	↓
Satisfaction with the repairs and maintenance service	86	86	↔
Satisfaction that landlord listens to / acts upon tenants' views	79	76	↓
Satisfaction that landlord provides a safe and secure home	95	96	↑
Satisfaction that landlord is easy to deal with	88	88	↔
Net Promoter Score	52	52	↔

# Resident satisfaction – Housing for Older People

Acuity members reported very high levels of HfOP satisfaction with an average 94% satisfied with services overall and similarly high average ratings in all areas other than for service charge VFM (88%) and listening to tenants' views and acting on them (80%). The median HfOP Net Promoter Score (NPS) for Acuity members is a world class 74.

Compared with All Providers, Acuity members reported higher levels of satisfaction among HfOP residents across all seven STAR core satisfaction measures, achieving ratings between 4 and 10 percentage points higher.

Since last year, median satisfaction ratings have fallen by 1 – 3 percentage points for all measures except for VFM rent and providing a safe and secure home which have remained the same.

Satisfaction that the landlord is easy to deal with has increased by 1 percentage point. The median NPS score for HfOP tenants has also fallen.

	All Providers	Smaller providers	
Satisfaction with the overall service provided by their landlord	87	94	●
Satisfaction with the overall quality of the home	91	96	●
Satisfaction with the neighbourhood as a place to live	90	94	●
Satisfaction with the value for money of rent	88	95	●
Satisfaction with the value for money of service charges	79	88	●
Satisfaction with the repairs and maintenance service	83	93	●
Satisfaction that landlord listens to / acts upon tenants' views	70	80	●
Satisfaction that landlord provides a safe and secure home	<sup>2</sup>	95	
Satisfaction that landlord is easy to deal with		92	
Net Promoter Score	38	74	●

<sup>2</sup> HouseMark data not available

# Housing for Older People - Year-on-year

	2019/20	2020/21	
Satisfaction with the overall service provided by their landlord	97	95	↓
Satisfaction with the overall quality of the home	97	96	↓
Satisfaction with the neighbourhood as a place to live	96	94	↓
Satisfaction with the value for money of rent	96	96	↔
Satisfaction with the value for money of service charges	91	88	↓
Satisfaction with the repairs and maintenance service	95	92	↓
Satisfaction that landlord listens to / acts upon tenants' views	86	83	↓
Satisfaction that landlord provides a safe and secure home	96	96	↔
Satisfaction that landlord is easy to deal with	92	93	↑
Net Promoter Score	83	72	↓

# Resident satisfaction - Supported Housing

Acuity members reported a median 89% overall satisfaction for Supported Housing tenants, with medians over 90% for the neighbourhood, providing a safe and secure home and being easy to deal with. Median satisfaction was slightly lower for VFM rent (88%), VFM service charge (86%), the quality of the home (85%), and listening to tenants' views and acting on them (85%).

Compared with All Providers, Acuity members reported higher levels of satisfactions for all of the key measures apart from satisfaction with the quality of the home (3% points lower).

Since last year, median overall satisfaction has remained the same. The medians have also remained the same for the Neighbourhood, VFM service charge and listening to tenants' views and acting upon them. Satisfaction with the quality of the home and repairs has fallen while satisfaction with VFM rent, providing a home which is safe and secure, and being easy to deal with have all increased.

	All Providers	Smaller providers	
Satisfaction with the overall service provided by their landlord	84	89	●
Satisfaction with the overall quality of the home	88	85	●
Satisfaction with the neighbourhood as a place to live	88	91	●
Satisfaction with the value for money of rent	85	88	●
Satisfaction with the value for money of service charges	78	86	●
Satisfaction with the repairs and maintenance service	75	80	●
Satisfaction that landlord listens to / acts upon tenants' views	74	85	●
Satisfaction that landlord provides a safe and secure home	<sup>3</sup>	94	
Satisfaction that landlord is easy to deal with		91	

<sup>3</sup> HouseMark data not available

# Supported Housing - Year-on-year

	2019/20	2020/21	
Satisfaction with the overall service provided by their landlord	89	89	↔
Satisfaction with the overall quality of the home	88	85	↓
Satisfaction with the neighbourhood as a place to live	88	88	↔
Satisfaction with the value for money of rent	85	88	↑
Satisfaction with the value for money of service charges	85	85	↔
Satisfaction with the repairs and maintenance service	85	83	↓
Satisfaction that landlord listens to / acts upon tenants' views	85	85	↔
Satisfaction that landlord provides a safe and secure home	95	96	↑
Satisfaction that landlord is easy to deal with	86	91	↑

# Staff engagement

As with previous years, Acuity members reported that on average they lost significantly fewer working days to sickness absence than larger providers. Time lost to sickness absence has decreased by more than half a day per FTE compared with the previous year. Over the course of the year members reported that sickness levels dropped due to homeworking - many staff, although feeling poorly, were able to work to some extent as they were at home and better able to control their environment and rest when needed.

	All Providers	Smaller providers	
Average number of working days lost due to sickness absence	8.10	3.52	●

	2019/20	2020/21	
Average number of working days lost due to sickness absence	5.50	4.82	↑

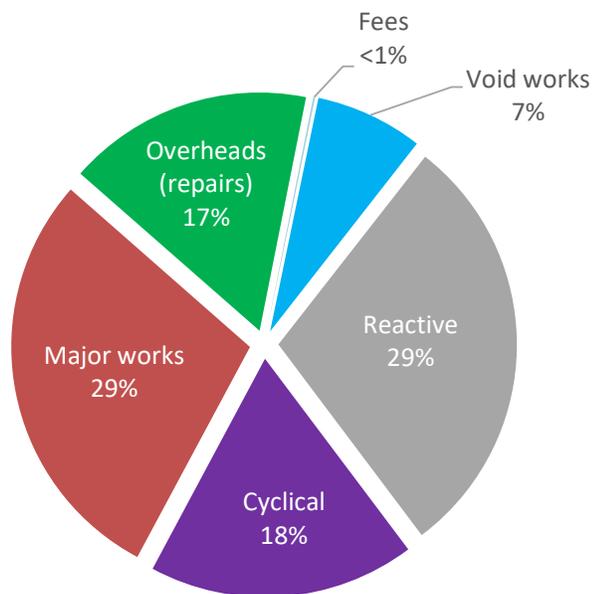
# Repairs and maintenance - Expenditure

This exercise is designed to enable Acuity members to compare repairs and maintenance (R&M) spending in a meaningful way by breaking headline expenditure into its key components and is one of many cost comparison exercises that we carry out with Acuity members. These costs are taken from management accounts.

The average weekly spend per property in 2020/21 was £34.49, or 33% of rental income. This is lower than 2019/20 when the average was 32% of rent.

The chart below shows how that spend breaks down into the principal R&M categories; with an average of 29% of repairs budgets going on reactive repairs and the rest going on major, cyclical, voids and overheads. This figure is similar to 2019/20, when it was 28%.

## Repairs & Maintenance spending breakdown



# VFM / Cost measures

These unit cost metrics were developed with Housemark to enable sector comparisons and are more robust than those derived from the statutory accounts because they require members to apportion costs in accordance with a methodology that is more consistent than that associated with accounting practice. The cost per property measures are 'direct' and exclude overheads.

Compared with All Providers, Acuity members reported higher average cost per property of housing management and higher overheads as a percentage of turnover. Some of this difference can be explained by the profile of Acuity members: a significant number of them are based in the south-east (staffing costs are higher) and they also have a significant percentage of supported and HfOP accommodation as compared to All Providers (see note below). Acuity members' cost per property of responsive repairs and void works and major and cyclical were lower than the average for All Providers.

Since last year, cost per property has increased for housing management and responsive repairs but costs have decreased for major and cyclical works which is unsurprising given the reluctance to undertake improvement work during the pandemic. Overhead costs as a percentage of turnover has also decreased over the same period.

*NOTE: All data relate to general needs housing, supported housing and housing for older people combined with one exception: the 'all provider' result for housing management excludes supported housing as Housemark benchmarks this separately. Although the Smaller providers metric seeks to level the playing field by excluding the cost of direct support/care provision, it is likely to reflect higher costs associated with supported housing providers' treatment of scheme-based staff, specifically the split between housing management and support and care.*

	All Providers	Smaller providers	
Cost per property of Housing Management	285	433	●
Cost per property of responsive repairs and void works	760	727	●
Cost per property - Major and cyclical works	1,415	885	●
Overhead costs as a percentage of turnover	11.30	16.75	●

	2019/20	2020/21	
Cost per property of Housing Management	402	429	↓
Cost per property of responsive repairs and void works	696	762	↓
Cost per property - Major and cyclical works	1,104	1,018	↑
Overhead costs as a percentage of turnover	16.92	16.52	↑

# Regulator for Social Housing

In 2018 the Regulator of Social Housing (RSH) introduced the requirement that all regulated housing associations, large or small, must report in their accounts against the headline metrics below.

Arguably, these measures are as much to do with context as performance. The intention of the RSH is that they should serve as a starting point for associations to explore and demonstrate VFM, drawing on other data and evidence (such as that found in the rest of this report) to ‘unpack’ the headline position. In the table below the median values for Acuity members (Smaller providers) are compared with the medians for providers owning or managing more than 1000 homes, published by the RSH *Value for money metrics and reporting 2020 Annex to 2020 Global accounts* in May 2021.

	Providers over 1000 <sup>4</sup>	Smaller providers
Operating margin (overall)	23.1%	20.0%
Operating margin (social housing lettings)	25.7%	20.6%
EBITDA MRI (as a percentage of interest)	170%	356%
Gearing (RSH and Scorecard measure)	44.0%	11.8%
New supply delivered (Social housing units)	1.5%	0%
New supply delivered (Non-social housing units)	0%	0%
Reinvestment %	7.2%	2.2%
Return on Capital Employed (ROCE) %	3.4%	2.7%
Headline social housing cost per unit	£3,830	£4,847

	2019/20	2020/21
Operating margin (overall)	17.01	20.15
Operating margin (social housing lettings)	18.22	19.14
EBITDA MRI (as a percentage of interest)	254	321
Gearing (RSH and Scorecard measure)	16.33	12.10
New supply delivered (Social housing units)	0	0
New supply delivered (Non-social housing units)	0	0
Reinvestment %	3.96	2.17
Return on Capital Employed (ROCE) %	2.48	2.66
Headline social housing cost per unit	4,834	4,890

<sup>4</sup> RSH Global Accounts data published May 2021 for providers owning / managing > 1000 homes: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/985890/Value\\_for\\_Money\\_metrics\\_report\\_Annex\\_to\\_Global\\_accounts\\_2020.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/985890/Value_for_Money_metrics_report_Annex_to_Global_accounts_2020.pdf)

# Acuity Salaries Survey

Each year Acuity runs a survey comparing salaries, terms and conditions for smaller housing providers. This service is free for Acuity Benchmarking subscribers.

Fifty smaller housing providers participated in 2021 and the feedback from participating organisations has been excellent.

Participants receive a detailed report with a comparison and analysis of salaries and other benefits. The report was developed with considerable input from members and is intended to help them and their boards judge how the pay and rewards they offer compare with others.

Would you like to see the full detail underpinning these figures? If so, please contact Acuity about taking part in the 2022 survey.

## Summary of 2021 findings

**Staff numbers:** General needs providers employ on average 2.25 FTE staff per 100 properties.

**Staff turnover:** Median staff turnover is 10%.

**Salaries costs:** Total salaries costs are 21% of financial turnover on average (median)

For general needs providers, salary costs are 19% of turnover on average, one percentage point higher than in 2020.

**CEO salaries:** The median salary for Chief Executives at smaller HAs is £74,277.

**Salary increases:** The median salary increase is 1.9%, slightly lower than the previous year (2%).

**Overtime & bonuses:** 23% of organisations pay overtime. 24% pay bonuses.

**Pension costs:** The median cost of pensions to employers (including past deficit) is 10% of the total salaries bill.

**Pension contributions:** The average employer contribution is 8% of salary. The average employee contribution is 5%. On average, 84% of staff participate in pension schemes.

**Sickness benefits:** 68% of organisations offer enhanced sickness absence entitlements.

**Training & development budgets:** Organisations spend on average £521 per FTE member of staff on training and development.

**Other benefits packages:** All organisations provide a range of other benefits as part of their staff reward packages with the most frequent being homeworking, an appraisal scheme, time off in lieu (TOIL), payment of professional fees, provision of study time, personal development planning (PDP) and flexitime.

**Boards & board remuneration:** The average board has 9 Board members. One in five organisations (21%) remunerate the chair or other board members.

# Benchmarking clubs and where to find them

Regional and specialist benchmarking clubs offer the opportunity to meet with colleagues from similar organisations facing similar challenges, to network, share ideas and to learn from each other. Typically, members meet quarterly, but since the start of the coronavirus pandemic we have been meeting much more frequently.

We currently support the following benchmarking clubs in England:

- Acuity London
- bm320 (London)
- Care Homes
- Housing for Older People
- Community HAs North West
- SHAPE (South East)
- South West
- Supported Housing
- West Midlands
- Yorkshire & Humberside

*"I like the fact that it is an opportunity to meet up with similar organisations and discuss the different approaches that organisations are adapting to cope with the sector changes. It is interesting to be able to question the success or otherwise of these approaches"*

and in Ireland:

- The Housing Alliance





## **About Acuity**

Acuity provides a wide range of consultancy services to help social housing providers improve services and engage with their residents. We specialise in supporting the performance benchmarking activities of smaller housing providers in partnership with Housemark, and in customer / resident satisfaction measurement and insight. We work with staff, Board members and residents to support their learning and development needs.

Our philosophy is to build relationships with clients that enable them to achieve performance and service improvements through access to the highest quality information and learning experiences. Our services are highly flexible, and always carefully tailored to the requirements and budgets of our customers. We have been providing consultancy services to the social housing sector since 1998.

For further information visit [www.arap.co.uk](http://www.arap.co.uk)

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