



TENANTS' ANNUAL REPORT

April 2019 – March 2020



Introduction from the Chief Executive

St Peter's is a small, community-based housing association located in Saltley, Birmingham.

We have 99 flats within 3 former college buildings on our main site and also have 6 houses within the locality. The Association also leases two hostels providing 43 units of homeless accommodation and 299 homeless units managed on St Peter's behalf by Spring Housing. The income secured from this arrangement helps to fund the stock improvement programme and in particular has paid for a number of the bathroom and kitchen replacements this year.

The Saltley neighbourhood is an economically disadvantaged part of Birmingham. Many of our tenants face an increasing challenge to maintain their tenancies because of the government's welfare reform agenda. We recognise and aim to respond to this, going beyond legislative requirements to improve the lives of our customers.

We are committed to helping our tenants have sustainable tenancies and be active members of the community. Where a tenant is having problems maintaining their tenancy we will help and signpost them to the right help, and liaise with other agencies, including Welfare benefit departments, Social Care Services, and police where relevant.

Our **Mission**:

St Peter's provides good quality housing and responsive services both on site and in the surrounding area. We will, where possible, assist and work with the local community in providing services that will enhance and improve the quality of life of residents.

This mission is underpinned by our **Values**:

Commitment – we are committed to our neighbourhood and this commitment means we do what we say we will, by providing effective good quality services delivered with integrity.

Openness – we value opinion and engage with staff and tenants to hear their views and we are transparent in our decision making.

Working together – our work is community focussed and we share a sense of ownership and power with our tenants to ensure that community focus and empowerment are at the heart of what we do.

Local flexibility – our service is personalised and sensitive to individual and community need. Our size and location mean we can respond and change direction very quickly to meet needs.

This report provides information relevant to St Peter's (Saltley) Housing Association for the period April 2019 to March 2020.

Andrea Ward

Chief Executive

Chair's Statement

This year St Peter's focus has yet again been in investing in the stock with a wide-ranging improvement and replacement programme, with a particular emphasis on improving the appearance of the communal areas of St Peter's Housing.

In detail, investment has been seen in:

- The replacement of 16 new bathrooms and 3 kitchens across the scheme
- The replacement of the communal flooring in Old College House
- The redecoration of the ground floor communal areas of Middle College House
- The replacement of the Notice Boards in Old College House with lockable closing doors to meet modern fire regulations.
- Upgrading of the communal lighting across the scheme to LED lighting

A new 3-year Corporate Plan 2019 -2021 was approved by the Board in March 2019 which has the following priorities:

1. Developing a comprehensive 10-year stock improvement plan
2. Developing a long-term financial understanding and plan for the Association over the next 10 – 30 years
3. Developing options for increasing income

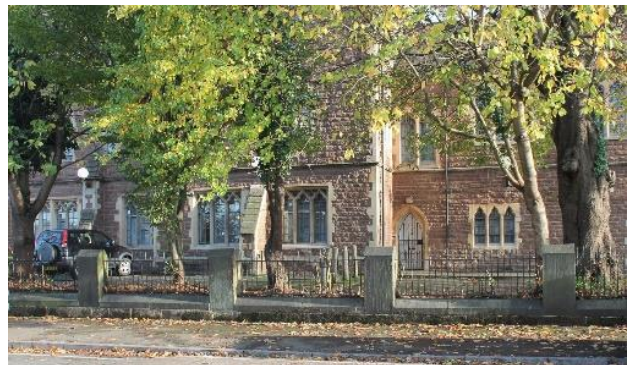
The significant improvement and replacement programme this year that has seen 16 bathrooms and 3 kitchens replaced has achieved our priority of investing in our homes whilst also improving the aesthetical appearance of the scheme. We have also continued to secure further additional income during the year through a partnership with Spring Housing Association. This has been very welcome in these times of austerity with the funds going some way to fund the stock improvement programme helping us to achieve further value for money for St Peters.

We have continued with our established community partnerships with local groups and a number of activities continue to be held in St Peter's Hall at no cost or for a nominal fee to the participants.

As Chair I would once again like to thank, the Board, staff and tenants for their contributions throughout the year. Our continued success is a tribute to everyone's commitment, hard work and enthusiasm.

Ken Hazeldene

Chair



Board Members 2019/20

The members, who are non-executive directors, set out below have held office during the whole of the period from 1 April 2019 to 31st March 2020 unless otherwise stated



Chair : Ken Hazeldene - Retired housing professional and JP

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Vice Chair: Lisa Barnes – Resident and renewable energy expert



Faisal Nasim – Senior Risk Manager, Secure Trust Bank



Kerrie Porter – Head of Finance, Sense



Alan Hamer – Director of Care, Alexandra College Birmingham



Tansy Crowley- Sweet (from Sep 2019) – Income & Residential Property Manager Walsall Housing Group



Mark Pinnell – Exec Director of Asset Management and Development at Solihull Community Housing



Jon Dickin - Head of Housing and Neighbourhoods, Solihull Community Housing

Staff Members

Andrea Ward	Chief Executive/ Company Secretary
Carol Murray	Housing Administrator/Book-keeper
Lisa Baker	Housing Services Manager
Dev Basi	Property Maintenance Supervisor
Dilara Begum	Housing Services Officer
Samantha Compton	Administration Assistant

Other key service providers during 2019/20 were:

- Financial Services - Black Country Housing Group
- IT Support - Synium
- Auditors - Mazars (Beaver and Struthers from January 2020)
- Banking - Barclays Bank



Income & Expenditure

The Income & Expenditure account for the year ended 31st March 2020 from the financial statements is as follows:

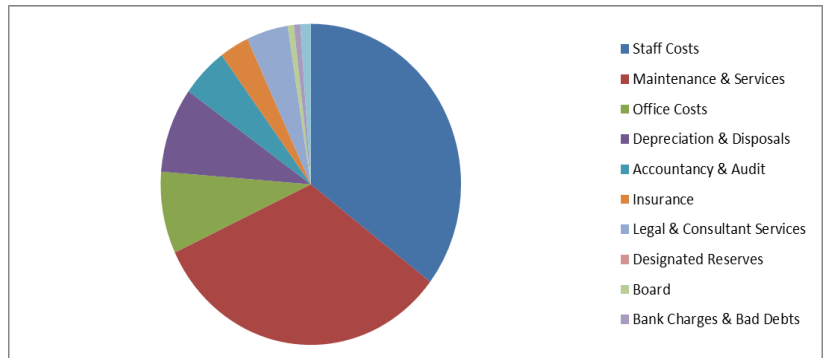
	2020	2019
	£	£
TURNOVER	906,936	870,106
Operating costs	(747,458)	(707,794)
	<hr/>	<hr/>
OPERATING SURPLUS	159,478	162,312
Finance income	1,338	749
Interest and financing costs	(4,679)	(6,090)
	<hr/>	<hr/>
SURPLUS FOR THE YEAR	156,137	156,971
BEFORE TRANSFERS	<hr/> <hr/>	<hr/> <hr/>

The Association's turnover and expenses all relate to continuing operations. The Association has no recognised surpluses or deficits other than the surplus for the year.

Value for Money

How your rent and service charge income was spent:

Staff Costs	32.9%
Maintenance & Services	32.0%
Office Costs	8.3%
Depreciation & Disposals	10.7%
Accountancy & Audit	4.1%
Insurance	3.2%
Legal & Consultant Services	5.9%
Designated Reserves	0.0%
Board	0.6%
Bank Charges & Bad Debts	1.4%
Hall & Tnt Involvement	1.0%
Total	100%



Assets:

- The replacement of 16 new bathrooms and 3 kitchens across the scheme
- The replacement of the communal flooring in Old College House
- The redecoration of the ground floor communal areas of Middle College House
- The replacement of the Notice Boards in Old College House with lockable closing doors to meet modern fire regulations.
- Upgrading of the communal lighting across the scheme to LED lighting

Social value:

The use of St Peter's Hall results in the wider community becoming more aware of St Peter's which has in turn led to an increase in joint working.

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
9am					WEW Community Food Project (9.30 – 12.30)		
10am	Remploy (11am -2pm)	Blind Ambition (11am-5pm)	Ladies only	Women empowering Women		Taku Kon Karate Club (1.00pm – 4.00pm)	Boxing Club (11.00am – 12.30)
11am			Women Empowering Women				
12pm			Discussion group (10am-2pm)	Arts and crafts 11.00am -1.00pm			
1pm			Arts & Crafts (12.30 – 1.30)				
2pm					Remploy (1.00pm - 3.30pm)		
3pm	Tenants Bowling (2.30pm-4.30pm)		Tenants				
4pm			Bowling (2.30pm-4.30pm)				
5pm							
6pm	Boxing Club (6pm-8.30pm)	Boxing Club (6pm-8.30pm)	Boxing Club (6pm-8.30pm)	Boxing Club (6pm-8.30pm)	Boxing Club (6pm-8.30pm)		
7pm							
8pm							
9pm							

The clubs that use the Hall are for the benefit of the wider Saltley community and use the facilities free of charge or for a small nominal fee. The clubs are listed below.

Remploy – are specialists in providing help and advice to get people back into work, for people on low incomes, they can help to source further training to enhance skills and they also help with online support. Employment coaches will support to co-develop a personalised action plan whilst addressing any barriers to work

Boxing Club – is a combat sport teaching respect and self-control as well as punching technique, power & speed, defensive manoeuvres, footwork, and counter-punching reflexes against all styles of opponents. This sport is good for strength and agility, mental and physical fitness as well confidence boosting. This is open to anyone of all ages.

Blind Ambition - provide information for the visually impaired community, their family and carers. They are a support service as well as signposting people to access opportunities i.e. work, university etc. They discuss issues and help each other with their experiences and difficulties that sight impairment brings. This is open to anyone experiencing sight loss or family or carers that are affected and need support.

Women Empowering Women discussion group (WOMEN ONLY)- this session is about women getting together from different backgrounds and talking about life experiences or to raise awareness on topics such as; Isolation, social anxiety or if you have had an illness, beaten an illness or are dealing with an illness.

Arts and Craft Group (WOMEN ONLY) - Arts and crafts group whilst meeting likeminded people, open to women of all ages

Community Food Project – food is donated through the Fareshare project for people in the community who are on low incomes or in crisis.

Taku Kon Karate Club – is a martial arts class that teaches self-defence, fighting techniques, throws and holds benefitting self-confidence, discipline, physical and mental fitness. This is open to anyone of all ages.



How we compare to others

	St Peter's 2019/20	Peer Group Median 2019/20 Q4	SPBM * 2019/20 Q4	Housemark 2019-2020	
Rent collected as a % of rent owed – General Needs	92%**	100%	100%	97%	
Rent collected as a % of rent owed – Housing for older people	115%	100%	100%	100%	
Current tenant arrears – General Needs	1.3%	2.1%	2.7%	2.9%	
Current tenant arrears – Housing for older people	1.2%	1.7%	1.1%	1.4%	
Average Re-let time – general needs	9 days	14 days	17 days	27 days	
Void Rent Loss – general needs	0.1%	0.5%	0.4%	0.8%	
Average Re-let time – Housing for older people	12.5 days	21 days	18 days	34 days	
Void Rent Loss – Housing for older people	0.6%	1.3%	1.1%	2.2%	
% of reactive repairs completed on time - emergency	100%	100%	100%	-	
% of reactive repairs completed on time - urgent	100%	97%	96%	-	
% of reactive repairs completed on time - routine	100%	93%	97%	-	
% of tenants satisfied with most recent repair	100%	96%	96%	91%	
% of dwellings with a valid gas safety certificate	100%	100%	100%	100%	

* *Small Providers benchmarking members*

It is really pleasing to report that our performance is very strong in all every area except for rent collected in general needs, when measured across all 3 of these comparators.

Rent collected as a % of rent owed for our general needs properties was lower than usual due to the scheduling of Universal Credit payments

How did we perform?

Measure			Performance
	Last year	This year	trend
Customer satisfaction			
Customer satisfaction with St Peter's as a landlord	100%	100%	
Customer satisfaction with contacting us	100%	94%*	
Customer satisfaction that views are taken into account	100%	93%*	
Customer satisfaction with opportunities to participate	100%	100%	
Customer satisfaction with repairs service	97%	100%	
Repairs service			
Emergency repairs completed on time	100%	100%	
Urgent repairs completed on time	100%	100%	
Routine repairs completed on time	99.7%	100%	
Valid Gas Safety Certificates	100%	100%	
Housing Management Service			
Average re-let time	8.4 days	11.4**	
Rent loss on empty properties	0.2%	0.7%**	
Current tenant arrears	1.7%	2.5%***	

* The percentages are based on 17 responses to the Annual Tenant Survey. Out of the 17 surveys 1 respondent recorded dissatisfaction equating to (7%)

** Average re let time has increased this year as we completed a complicated wheelchair accessible conversion to one of our flats.

*** Arrears have increased this year and line with the increasing number of Universal Credit claims being made.

Facts & Figures

Empty Properties

During the reporting period 1st April 2019 – 31st March 2020 we had 17 properties become empty with an average re-let time of 11.4 days. This year we narrowly missed our target of 10 days average re-let time as a result of a complex wheelchair accessible conversion that we completed on one of our ground floor flats that took 4 weeks to complete over the Christmas period.

Rent Arrears

Rent arrears increased to 2.5 % at the end of the financial year compared to 1.7% in the previous year. This has been due to the full roll out of Universal Credit this year and the long wait for residents to receive their monies. This increase in arrears is a trend that is being seen by all housing providers in the sector.



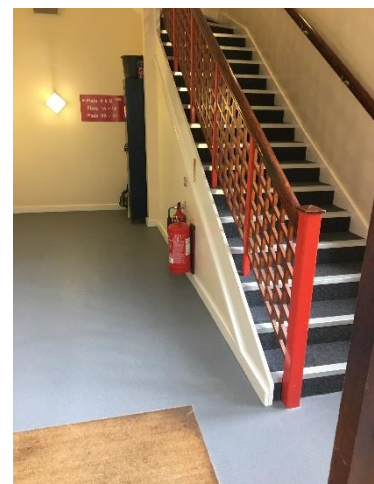
Service Failure Complaints

We received 3 complaints about service failure which was the same number as the previous year. The complaints were regarding the cleaning staff, recycling bins and a missing cash transaction at the office. The cleaning and recycling complaints were both resolved to the tenant's satisfaction by talking to the cleaners, monitoring the situation and moving the recycling bins. The third case relating to a cash transaction, after thorough investigation and watching CCTV footage was not upheld. Lessons learnt have been to strengthen office protocols around cash transactions.

St Peters received a complaint during 2018/19 regarding the levels of noise from the community activities in the Hall. The complaint was escalated to Birmingham Environmental Health Department and was subsequently closed in 2019 as no breach to statutory noise limits were found.

Asset Improvements

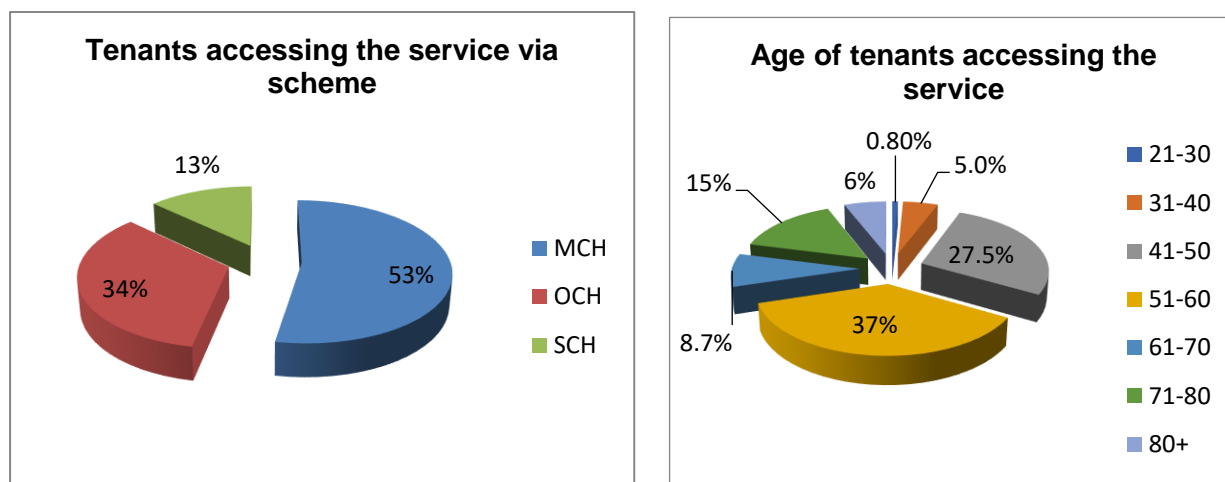
We are pleased to report the scale of the asset improvements this year that have included the replacement of 16 bathrooms and 3 kitchens; redecoration of the ground floor communal areas of Middle College House; the replacement of the communal flooring in Old College Housed and the replacement of the Old College House Notice Boards with lockable closing doors to meet modern fire regulations.



Tenancy Support

As part of the services we provide at St Peter's we help tenants maintain their tenancies and more widely access community services. Support is targeted and short term, using other support providers when needed.

During 2019/20 tenants have been helped with a total of 128 issues



The assistance provided has been varied and dependent on the individual tenant's need.

Examples of support provided include the following:

Finance and budgeting

- Debt management
- Benefit issues - help with housing benefit, Universal Credit, council tax and claims that have been stopped or suspended.
- Checking entitlement for new benefit and help making applications
- Assistance with benefit appeals

Maintain accommodation

- Help with utility bill issues
- Help accessing furniture including accessing the Local Welfare Provision fund
- Help accessing care and cleaning services
- Contacting health services
- Help completing forms
- Referrals and assistance for occupational health assessments
- Alternative accommodation suitable for changing needs
- Accessing computer training
- Help to access activities
- Help to access transport networks

If you would like help with any of these areas, please contact Lisa Baker at the office.

Your Feedback

In our annual survey we give an opportunity for all tenants to tell us any individual comments, concerns or compliments. The 2019 survey was completed by 17 tenants.

Most of the comment's tenants made were positive however there were some issues that tenants were unhappy with which were varied including new boilers to be fitted, keeping bin areas and hallways clean & tidy and car park security.

Our Response

Maintenance issues with ageing boilers

As and when boilers break down, we will replace them with updated versions. We hold a comprehensive stock condition register for each property that tells us the age and condition of all boilers and all other components in our properties. We use this register to plan and budget ahead for the replacement of all components including boilers.

Bin areas and hallways

Estate maintenance is monitored on a regular basis and when we spot issues, they are dealt with by the staff team or cleaning contractor. We would love to see more tenants at our estate inspection walkabout – look out for the dates and results of inspections on notice boards.

Car park security

The scrutiny panel spent some time during the year looking at the issue and scrutinising the CCTV monitoring service and cameras. As a result, during 2020 we have a plan to upgrade the CCTV camera at the front of the scheme above the red doors; installation of new bollards and a second car parking barrier to secure the scheme from external unwanted visitors.



St Peter's Community Events

As well as the weekly activities carried out in the hall, there were also one-off events during the year including:

Daisy Club Washwood Heath Academy Volunteering Day

At the May 2019 gardening Daisy Club, we welcomed teachers and pupils from Washwood Heath Academy for the first time. St Peter's would like to thank all the tenants who worked hard planting, deadheading, pruning and turning the grounds into a beautiful and welcoming area. Tenants who don't usually garden joined in and started the herb garden, and new shale was laid by a resident in the sunken garden.



Barry Island WEW Day Out

During July the Women Empowering Women group organised a successful day trip to Barry Island that a number of our residents enjoyed. Thanks goes to Snouber and the WEW group for the planning and organisation of the day.








MacMillan Coffee Morning

We held our annual Macmillan Coffee morning on the 27th September. The morning was extremely successful and raised an amazing £513.33 for Macmillan.



Scrutiny Panel

Meet the current panel members

				
Tina Tipping	Ken Jackson	Aliah Rasool	Bryan Trenchfield	Keith Jones

This year the panel has been joined by new member Keith Jones. James Bennett stood down from the panel during the year and we thank him for his contributions. The Scrutiny Panel, chaired by Tina Tipping, has had another busy year and has met regularly and its key achievements are:

Review of the lettings process

At the beginning of 2019, the Board of Management requested that the panel scrutinise St Peter's voids (empty properties) and allocations procedures in detail and report back the findings. This large piece of work has now been completed and whilst the panel found that the processes in place to be of a high standard, small improvements were recommended to the Board. Many of these were accepted and the improvements have now been adopted.

Contracts

The panel have reviewed both the cleaning contract and the window cleaning contract this year considering both quality and value for money. Panel members joined the interview process for the window cleaner contract.

Review of the CCTV monitoring service and related security issues

The scrutiny panel spent several months during the year looking at the issue and scrutinising the CCTV monitoring service and cameras and the quality of the audio on the tannoy system. They also looked at the general security issues on site and as a result, the panel agreed to the installation of a second car parking barrier to secure the scheme from external unwanted visitors.

Quarterly Performance Results

The quarterly performance reports were reviewed and discussed at the end of each quarter. The key performance indicators looked at by the panel have been re-let targets, current & former rent arrears, repair responses, complaints, tenant involvement & support assistance targets.

Policy reviews

The panel reviewed the Complaints and Compensation policies recommending a number of minor amendments to the Board of Management. These changes have been presented to Board and the Board accepted the changes.

GET INVOLVED! The Scrutiny Panel is always looking for more members, if you would like to get involved please contact any member of staff. We need your ideas and input.

