



TENANTS' ANNUAL REPORT

April 2020 – March 2021





Chair's Statement

This year the work of St Peter's, as well as everyone else, has been on managing the impacts of a Global Pandemic. Going into this operating year we were already into the initial lockdown and had closed the Housing Office, Common Room in Middle College House and St Peter's Hall. As a Board we were focussed on protecting the welfare of our staff and tenants and trying to maintain a service in very difficult circumstances. We were kept informed of the arrangements with home working, telephone and video contact and some limited on-site work being the order of the day. We want to acknowledge the hard work of the team and the patience and understanding shown by our residents. It appears that reasonable levels of service were maintained, and performance generally remained positive.

Despite lockdown we were yet again able to invest in your homes with an improvement and replacement programme.

The closure of St Peter's Hall has paused our established community partnerships with local groups which is a major regret. The situation has continued to be complicated, and we are managing and adjusting as we emerge from lockdown and, at all times, make sure that the welfare of staff and tenants is our primary objective.

Toward the end of the year our Chief Executive, Andrea Ward, indicated that she would be taking early retirement in April after four years excellent service to St Peter's. WE want to thank Andrea for her outstanding contribution in that period. Following a successful recruitment process conducted virtually in February 2021, we were able to appoint our new CEO Kevin Lowry who joined us in May.

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

Ken Hazeldene

Chair



Introduction for the Chief Executive, Kevin Lowry

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 400 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.

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 2020 to March 2021. Inevitably given the COVID pandemic, this year's report is slimmer than normal. Most of our activities with community groups and tenant engagement have been paused during the period. Our focus has been on making sure that we could maintain a level of service throughout the year. Initially we focussed on telephone contact and emergency responses. However, as the year progressed, we were able to resume some level of site presence and even able to re-commence our investment programme. The whole team wish to thank our residents for their understanding and patience during the year. We particularly want to thank those individuals and groups who supported their fellow residents

during the year including welfare and food packages or just checking on each other's wellbeing.

Kevin Lowry

Board Members 2020/21

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 – Income & Residential Property Manager Walsall Housing Group



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



Jon Dickin - Head of Neighbourhoods, Aspire Housing



Sue Formaston
Feedback and Resolution
Citizen Housing

Staff Members

Kevin Lowry	Chief Executive/ Company Secretary
Sukvinder Kalsi	Finance Director
Carol Murray	Housing Administrator/Bookkeeper
Lisa Baker	Housing Services Manager
Dev Basi	Property Maintenance Supervisor
Dilara Begum	Housing Services Officer
Samantha Compton	Administration Assistant

Other key service providers during 2020/21 were:

- IT Support - Synium IT
- Auditors - Beever and Struthers
- Banking - Barclays Bank



Income & Expenditure

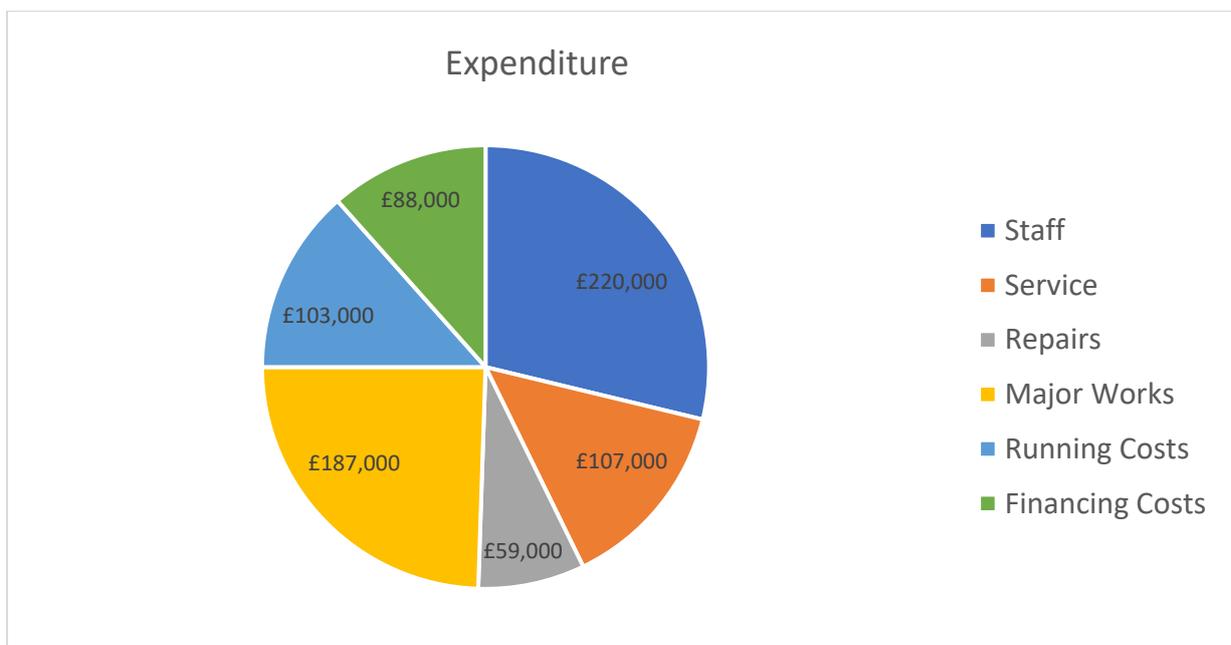
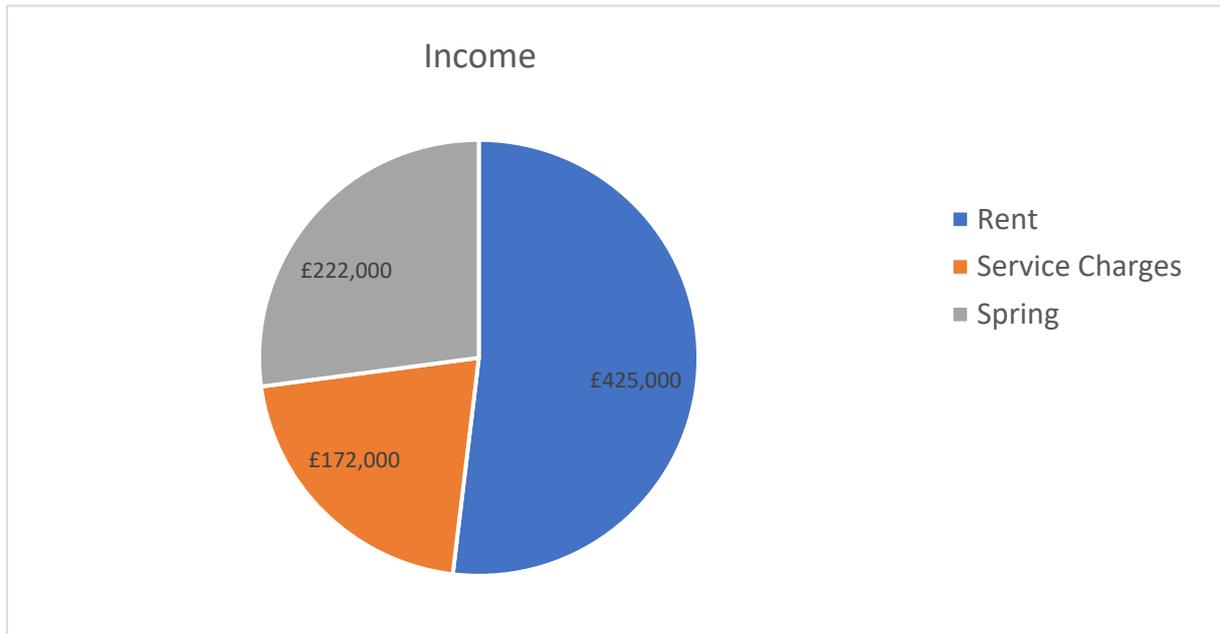
- strong overall financial position (with cash balances of £586,990) and net assets of £1.795m. Most of the cash balances will be spent on major works over the next few years and to offset the fact that Spring income may not continue indefinitely
- arrears outstanding of £18,563 at the end of March 2021 (slightly lower than £20,566 at the end of March 2020)
- our mortgage has been fully repaid and there is no outstanding borrowing to be repaid by St Peter's
- we spent £187,000 on major works to our properties and assets (including kitchens, bathrooms, electrics, car park gates and this also included some major works for a lift replacement and an emergency boiler replacement)
- a major project is being completed in Stratford Upon Avon in partnership with Spring (this will have no cost implications to St Peters tenants and is being full funded by grants from Homes England and Spring)
- provisions continue to be set aside for potential dilapidations and future pension fund liabilities
- a summary of our income and expenditure for 2020/21 is shown below:

Income		Expenditure	
	£'000		£'000
Rent	425	Staff Costs	220
Service Charges (incl. water rates)	172	Service Expenditure	107
Other Income (mainly Spring)	222	Repairs (day to day/voids/cyclical)	59
		Major Works	187
		Running Costs	103
		Financing Costs	88
Total	819	Total	764

Value for Money

The average rent was £78.28 per week and the average service charges were £31.73 per week and were set in line with national policies on social rents. St Peter's was able to spend much more on the provision of services to tenants, repairs and major works than would be affordable from only rent/service charge income (and this is made possible because of the income that is received from Spring Housing).

The pie charts below show the proportions of income from rents/service charges /Spring and how this income was spent on repairs, major works etc...:



How we compare to others

	St Peter's	Peer Group Median 2020/21 Q4	SPBM * 2019/20 Q4	Housemark 2019-2020	
Rent collected as a % of rent owed – General Needs	111%	100%	100%	97%	
Rent collected as a % of rent owed – Housing for older people	117%	100%	100%	100%	
Current tenant arrears – General Needs	3%	2.1%	2.7%	2.9%	
Current tenant arrears – Housing for older people	1%	1.7%	1.1%	1.4%	
Average Re-let time – general needs	13.5 days	14 days	17 days	27 days	
Void Rent Loss – general needs	0.3%	0.5%	0.4%	0.8%	
Average Re-let time – Housing for older people	7.2days	21 days	18 days	34 days	
Void Rent Loss – Housing for older people	0.27%	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%	

**West Midlands 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	94%	100%	
Customer satisfaction that views are taken into account	93%	100%	
Customer satisfaction with opportunities to participate	100%	100%	
Customer satisfaction with repairs service	100%	90%	
Repairs service			
Emergency repairs completed on time	100%	100%	
Urgent repairs completed on time	100%	100%	
Routine repairs completed on time	100%	100%	
Valid Gas Safety Certificates	100%	100%	
Housing Management Service			
Average re-let time	11.4	10	
Rent loss on empty properties	0.7%	0.5%	
Current tenant arrears	2.5%***	2.2%	

*** Arrears had increased in line with the increasing number of Universal Credit claims being made.

Facts & Figures

Empty Properties

During the reporting period 1st April 2020 – 31st March 2021 we had 16 properties become empty with an average re-let time of 10 days.

Rent Arrears

Rent arrears reduced to 2.2 % at the end of the financial year compared to 2.5% in the previous year.

Service Failure Complaints

We received 2 complaints about service failure which was one less than the previous year. The complaints were regarding the cleaning service and contractor work carried out in the property. The cleaning complaint concerned several issues around the service which included cleaning standards and start times. Lessons learnt included closer monitoring of the service and new cleaning schedules put in place around areas where needed the most.

The complaint regarding the contractor work is still ongoing at this stage and is with the Housing Ombudsman for review.

Asset Improvements

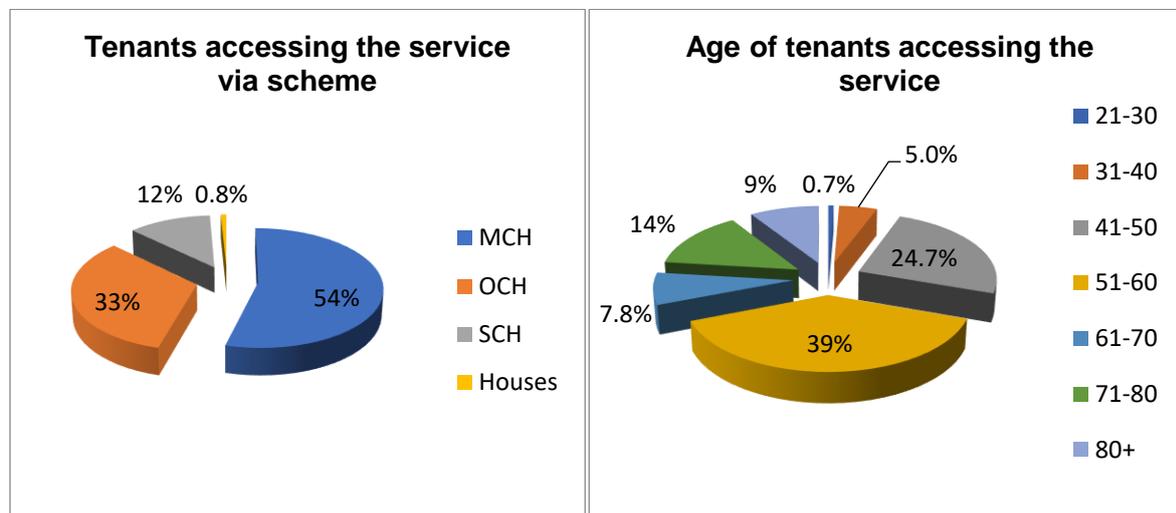
We are pleased to report the scale of the asset improvements this year that have included the replacement of 16 bathrooms and 3 kitchens; redecoration of the ground floor communal areas of Middle College House; the replacement of the communal flooring in Old College House and the replacement of the Old 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 2020/21 tenants have been helped with a total of 60 support issues



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

Examples of support provided in the year 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
- Applying for DHP
- Help with utility bills issues – payment plans

Maintain accommodation

- Help accessing care services
- Contacting health services – GP / Mental Health / alcohol support services
- Help completing forms
- Referrals and assistance for occupational health assessments
- Referrals for health & social care
- Referrals for safe & well checks

Scrutiny Panel

This year has been challenging for the Scrutiny Panel as they were not able to meet face-to-face. Aliah Rasool stood down in September and we thank her for her valuable contribution throughout her time on the panel. Despite the challenges faced by the panel they continued their work throughout the year with working and discussion documents being emailed to them and hard copies sent in the post.

New barrier options and quotes

Following on from the CCTV Monitoring Service review and related security issues from the previous year, the panel was asked to look through options and quotes for a new barrier to be installed at the front of Middle and Old College House. After considering both options the panel agreed on the decision to install the new barrier adjacent to the existing barrier. This barrier will be accessed via a fob issued by St Peter's.

New secure metal bollards were also installed replacing the damaged existing plastic bollards.

A new CCTV Recording System was also purchased and installed replacing the out-of-date system. This new system offers clearer images and reliability.

Housing Ombudsman Complaint Handling Code

The Housing Ombudsman introduced a new Complaint Handling Code from 1st September and asked all landlords to complete a self-assessment against the code and return to them by 31st December.

The Scrutiny Panel were asked to look through the Complaint Handling Code alongside St Peter's response and evidence to the assessment to check if all areas of the code have been achieved, if anything else should be included and how do we ensure that tenants are made aware of the Complaints Policy and Procedure. Webinars on the code were provided by the Housing Ombudsman for tenants and the link provided to the panel.

The panel were also asked to review the draft of a new policy Managing Unacceptable Behaviour which was recommended we introduced by the Housing Ombudsman.

The review was completed and presented to Board on 14th December. The new complaints procedure was included in the Tenants Autumn newsletter.

Updates

Throughout the year the panel were provided with updates on their work which was carried out before lockdown. This included the updated Neighbourhood Management Statement, Void Management Process updates from the Board, ASB and WMNow updates from the police.

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.

Tenant Survey

Tenant survey 2020 comments

We conducted a tenant's survey in October/November. Only 12 responses received which is a reduction from 19 the year before. This represents 11% of those able to respond (18% in 2019).

Despite being a difficult year for all, the comments we received from tenants were very positive. Following lockdown in March 2020 and Government advice, St Peter's staff has had to work from home for most of the year. We have tried to ensure that the service continues with as little as disruption as possible to tenants.

Comments from tenants have included:

- *I have a very nice flat and I am very happy in my flat. Any repairs are fixed quickly, and the staff are very nice to me.*
- *Not that I can bring to mind (comments). I would have said the barrier being put up, but that has now been done, so overall very happy. It would be good if St Peter's had multiple location properties, but the one in Saltley is just as great. You are a very good landlord/HA to rent from, there are many services available and overall, you can see that effort and pride goes into the work you do for us tenants, the grounds look beautiful*
- *Try and minimise false fire alarms. Tenants are well looked after and rents etc are very competitive.*
- *I think St Peter's does everything in a way that is both helpful and have never felt a need to complain. Because since I've been here (almost 21 years) I have felt at home.*
- *St Peter's is the place to live. Rent is reasonable; staff are always on hand when needed. It's a great place to live. Staff are great, you would not find a better place to live anywhere.*
- *In certain places flowerpots are distributed unfairly. St Peter's landlords are people you can get on with. They listen and they care for their tenants.*
- *Guest fobs for parking e.g. my daughter who come all the time. I have been here for many years and it's been great.*

Whilst we appreciate positive feedback we also welcome comments where tenants feel we have not achieved what we set out to do. This has included:

- *During Covid, tenants need to see a member of staff onsite more often, phones are ok but a face onsite is better. The site needs a second groundsman or more hours for the one already on site. In my honest opinion, I think standards have dropped a little over the years.*
- *I think the rent should be looked at. I think I am paying a lot for what I have. I know service charges are in the rent but myself and husband work all week so not using a*

lot of heating plus paying towards a common room that can't be used. I know it's not your fault but while closed I think there should be some kind of reduction (my opinion only). Overall, I think you are doing a good job, flats are nice, area could do with a clean-up.

Throughout the year we have attempted to balance ensuring that staff and tenants remain safe whilst delivering the housing service. Although staff are not working on site, the landlord service has remained largely the same with letting of properties, repairs undertaken, ASB and service complaints investigated, and servicing and inspections carried out including weekly fire alarm checks. Where more intensive support has been needed; staff have visited individual tenants ensuring that all interaction has been carried out safely.

Staff including the groundsmen, gardeners and cleaning staff have continued to work throughout the year and we are very grateful for their continued hard work and commitment. If extra staffing hours are required these are put in place however where possible this is kept to a minimum to ensure that service charges for tenants remain as low as possible. Service charges, including heating costs are based on actual bills and we aim to ensure we work with partners in finding value for money for tenants. However, we will look to provide more information and comparisons with other landlords in future newsletters.

Tenant feedback is very important to us. It helps us develop the services that you want and to take your views into account when we make future plans. As we are able to start to use the Hall and the common room, we will hope to find new ways to engage with tenants.