



TENANTS' ANNUAL REPORT

April 2021 – March 2022





Chair's Statement

The last financial year saw St Peter's continuing to operate in the face of the ongoing global pandemic. Staff began a return to the office, but the continuing restrictions have meant that we certainly did not see a return to normal – indeed we have had to think carefully about what 'normal' will mean going forward. But it has been pleasing to see that the bond between St Peter's and our tenants has remained strong. Rent arrears increased but remain low overall, and our flats continue to be popular, with only small numbers of people moving on each year. The Board remains committed to maintaining the St Peter's site so that it continues to provide safe and secure home for tenants in a unique environment. Last year, a programme of roof repairs commenced which is still ongoing, and we continued our programme of kitchen and bathroom replacements and the upgrading of the electrical installations.

For the Board however, last year was dominated by two major events. Firstly, the completion of a new facility, the Fred Winter Centre, in Stratford-upon-Avon – our first new development since the establishment of the housing association in 1985. This was a major undertaking supported by funding from Homes England and other partners. The centre provides accommodation and access to a range of services for 15 homeless people, as well as housing a range of services – including a food bank and an award-winning café – that are open to the whole community. The development was not without its challenges, but board members have been firm in ensuring that the interests of our existing tenants have not been compromised by our participation in this exciting initiative.

We were also involved in a review conducted by the Regulator for Social Housing (RSH). This was caused by our partnership with Spring Housing who offer social housing in accommodation that is leased by St Peter's. The regulator undertook a review into all lease-based providers in Birmingham and, whilst every other provider who was involved in this review was subject to 'regulatory action' by the regulator, I am pleased to say that St Peter's passed the inspection with flying colours. This was due in no small part to the diligence of our chief executive at the time, Kevin Lowry. But the issues raised during the review caused board members to take a long hard look at relationship with Spring and we have now asked them to identify a new partner, which they are currently doing.

As Chair I would once again like to thank my fellow board members, staff and tenants for their contributions throughout the year. I particularly want to thank our outgoing CEO, Kevin Lowry, for everything he did in very challenging circumstances during his short time with us. I am sorry that a change in his personal circumstances meant that he had to move on, but I was pleased with the significant strides that we made last year. This report covers the period when he was in charge and so the performance we are reporting on is a testament to his

leadership. It would be remiss of me, however, not to also thank Alan Fraser, who stepped into the breach at very short notice whilst the board undertook a recruitment process for Kevin's permanent successor. Alan threw himself into the role with great gusto and the board are appreciative of his efforts over the past five months. We are delighted now though, to be welcoming Francis Healy as our new CEO. Fran impressed us all during the recruitment process and we feel fortunate to have secured the services of such an experienced senior housing professional. I am confident that he will build successfully on the heritage of St Peter's.

Ken Hazeldene
Chair

Interim Chief Executive, Alan Fraser



It has been a delight and a privilege to serve as Interim Chief Executive of St Peter's for the past five-and-a-half months since Kevin's departure.

We have 99 flats within three former college buildings on our main site and also have six houses within the locality. We also lease three centres providing nearly 60 units of homeless accommodation and sublease over 500 units of housing for vulnerable people which are managed on St Peter's behalf by Spring Housing. This year we were pleased to see the completion of the Fred Winter Centre as part of this partnership. This will certainly help to raise St Peter's profile in the social housing sector, but it is important for our existing tenants in Saltley to know that the income secured from the partnership with Spring helps to fund the stock improvement programme and, in particular, has paid for a number of the bathroom and kitchen replacements this year along with the new boiler in Middle College House.

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 2021 to March 2022. Inevitably given the ongoing COVID pandemic, this year's report is slimmer than normal as many of our activities with community groups and tenant engagement have been paused during the period. However, I am pleased to say that since the final lifting of restrictions we have begun to see the return of some of our groups and we will be reporting on their activities next year. It was a particular joy for us, as I know it was for many of our tenants, to see the return of the Old Salts', for their annual reunion this summer after a two-year gap caused by Covid.

You will see that our financial performance for the year remains satisfactory. We are very mindful of the cost-of-living crisis and work very hard to ensure that St Peter's accommodation remains affordable to the people who need it most. But even St Peter's are not immune to the recent increases in gas and electricity prices and these increases in our costs ultimately have to be passed on to our tenants. Unfortunately, this will mean significant increases in service charges next year. Our housing team are doing everything they can to make sure that tenants are aware of the financial support that is available to help meet these costs.

It is also encouraging to be able to report this year that our performance as a landlord remains very strong compared to our peer group of landlords. This means that St Peter's tenants can be assured that in a whole range of areas they are getting one of the best services around. Thanks should go to our dedicated and committed team for this, but I also want to recognise that St Peter's tenants have been as diligent as ever in ensuring that their rent is paid and their properties looked after. Despite the challenges of the pandemic, rent arrears remain very low which is testament to the strong bond between St Peter's and our tenants.

I hope that I have kept a 'steady hand on the tiller' for the past few months, but it is now time for me to step aside for the incoming chief executive, Francis Healy. I have known Fran for over 20 years and have worked with him on two occasions in that time. I am happy to be able reassure tenants' therefore, that I know him to be an excellent housing professional with a strong commitment to tenants' welfare and an exemplary reputation in the sector. I am confident that with him at the helm the interests of tenants will be prioritised, and the focus of all the association's efforts will be on making sure that you receive the very best service that St Peter's can offer.

Alan Fraser
Interim Chief Executive

Board Members 2021/22

The board members set out below, who are non-executive directors, have held office during the whole of the period from 1 April 2021 to 31st March 2022 unless otherwise stated



Chair: Ken Hazeldene - Retired housing professional and JP

No photo available

Vice Chair: Lisa Barnes – Resident and renewable energy expert



Faisal Nasim – Senior Risk Manager, Secure Trust Bank



Kerrie Porter – Head of Finance, Sense: RESIGNED February 2022



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:
RESIGNED August 2021

Staff Members

Kevin Lowry (May 2021 to March 2022)	Chief Executive/ Company Secretary
Alan Fraser (March to September 2022)	Interim Chief Executive/Company Secretary
Francis Healy (from September 2022)	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 (until May 2022)	Housing Services Officer
Abdul Basit (from May 2022)	Housing Services Officer
Samantha Compton	Administration Assistant

Other key service providers during 2021/22 were:

- Auditors: Beever and Struthers
- Banking: Barclays Bank
- Legal: Anthony Collins LLP
- IT Support: Synium IT
- HR and H&S: Guardian Support



Income & Expenditure

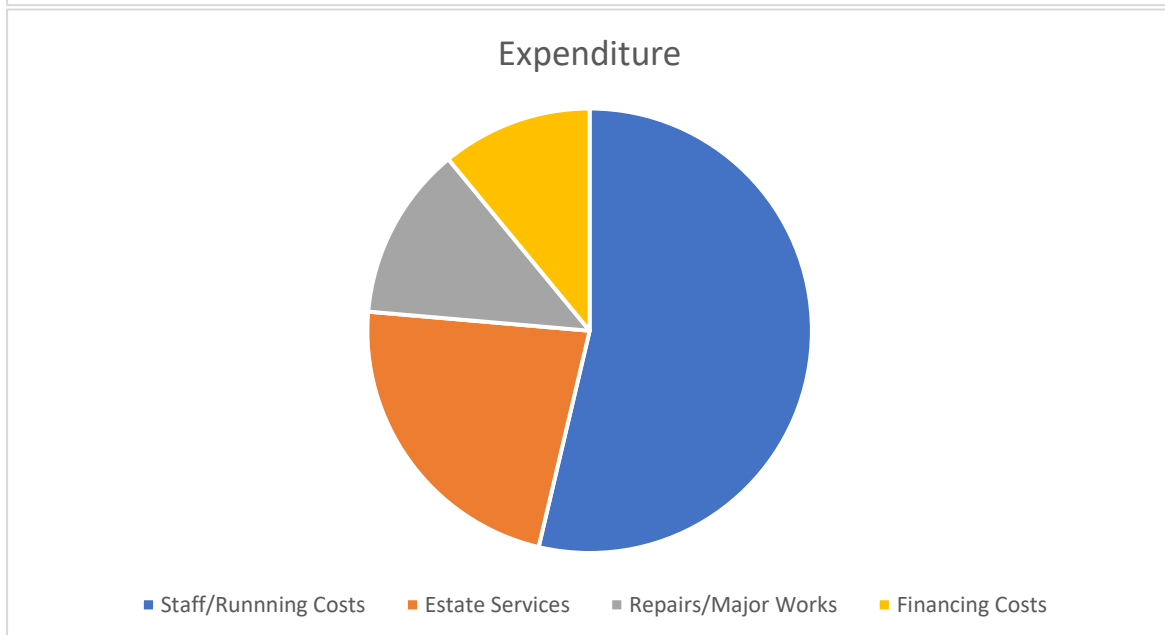
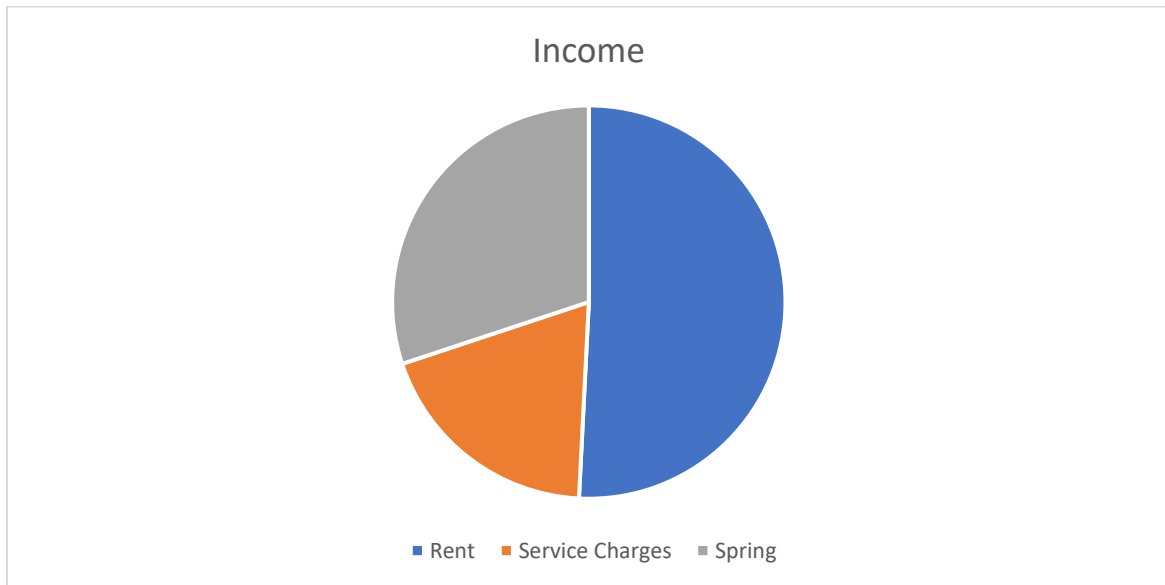
- strong overall financial position, with cash balances of £642,000 and net assets of £2.048m
- arrears outstanding of £23,958 at the end of March 2022 (an increase from £18,563 at the end of March 2020)
- our mortgage has been fully repaid and there is no outstanding borrowing to be repaid by St Peters
- we spent £88,346 on major works to our properties and assets (including kitchens, bathrooms, electrics, car park gates) – the year before, we completed a lift and communal boiler replacements
- a major project (the Fred Winter Centre) was completed in Stratford-upon-Avon in partnership with Spring Housing. (This will have no cost implications to St Peters tenants as it has been fully funded by grants from Homes England, Spring, and other partners.)
- provisions continue to be set aside for potential dilapidations and future pension fund liabilities
- a summary of our income and expenditure for 2021/22 is shown below:

Income		Expenditure	
	£'000		£'000
Rent	444	Staff and Running Costs	337
Service Charges (incl. water rates)	167	Estate Services Expenditure	142
Other Income (mainly Spring)	263	Repairs/Major Works	79
		Financing Costs	69
Total	874	Total	627

Value for Money

The average rent was £80.34 per week and the average service charges were £32.65 per week and were set in line with national policies on social rents. St Peters 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 services provided to tenants such as repairs and major works.



How we compare to others

	St Peter's	Peer Group* Median	WMSPB** Median	Housemark† Members Median	
Rent collected as a % of rent owed – General Needs	108%	101.37%	100%	99.69%	
Rent collected as a % of rent owed – Housing for older people	114%	95.8%	99.83%	100.09%	
Current tenant arrears – General Needs	2.5%	2.59%	2.62%	2.35%	
Current tenant arrears – Housing for older people	2.3%	1.16%	1%	1.35%	
Average Re-let time – general needs	20 days	22 days	27.71 days	51 days	
Void Rent Loss – general needs	0.3%	0.22%	0.61%	1.16%	
Average Re-let time – Housing for older people	11 days	25.6 days	32 days	71.44 days	
Void Rent Loss – Housing for older people	0.3%	1.01%	1.27%	2.92%	
% of reactive repairs completed on time - emergency	100%	100%	99.85%	100% §	
% of reactive repairs completed on time - urgent	96.38%	98.69%	95%	95% §	
% of reactive repairs completed on time - routine	99.82%	96.5%	95%	95% §	
% of tenants satisfied with most recent repair	99%	97%	95%	85% §	
% of dwellings with a valid gas safety certificate	99.05%	99.53%	100%	100% §	

St Peter's is a member of a national benchmarking group independently facilitated by an organisation called Acuity. Within this, we are part of the West Midlands Small Providers Benchmarking Group (WMSPB). In 2021/22 WMSPB comprised eighteen small housing associations of a comparable size to St Peter's, all based in the West Midlands. All of the data in this chart is collated independently by Acuity who issue the figures to group members each year.


* All small housing providers who are part of the Acuity benchmarking club

** West Midlands Small Providers Benchmarking group members

† Housemark median - the national median for larger social landlords who subscribe to Housemark, most of which have significantly more housing stock than St Peter's – usually well over 1,000 units.

§ Housemark figures for repairs for 2021/22 were not available at the time of writing. Housemark repairs figures therefore relate to 2020/21

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%	100%	
Customer satisfaction that views are taken into account	100%	100%	
Customer satisfaction with opportunities to participate	100%	100%	
Customer satisfaction with repairs service	90%	100%	
Repairs service			
Emergency repairs completed on time	100%	100%	
Urgent repairs completed on time	100%	96.38%	
Routine repairs completed on time	100%	99.82%	
Valid Gas Safety Certificates	100%	99.05%	
Housing Management Service			
Average re-let time	10 days	14.6 days	
Rent loss on empty properties	0.5%	0.3%	
Current tenant arrears	2.2%	2.3%	

Facts & Figures

Empty Properties

During the reporting period 1st April 2021 – 31st March 2022 we had 12 properties become empty with an average re-let time of 14.6 days.

Rent Arrears

Rent arrears were 2.3 % at the end of the financial year compared to 2.2% in the previous year.

Service Failure Complaints

We received 1 complaint about service failure which was one less than the previous year. The complaint was regarding the cleaning service, laundry, and how we provide information to tenants about our working practices, e.g., fly-tipping. The issues with the cleaning service were discussed with our cleaning provider and the laundry issue added to the weekly caretaker tasks. We will use our tenant newsletters to focus on specific areas of working practices and procedures and encourage tenant feedback on what they would like to hear about.



Property Improvements

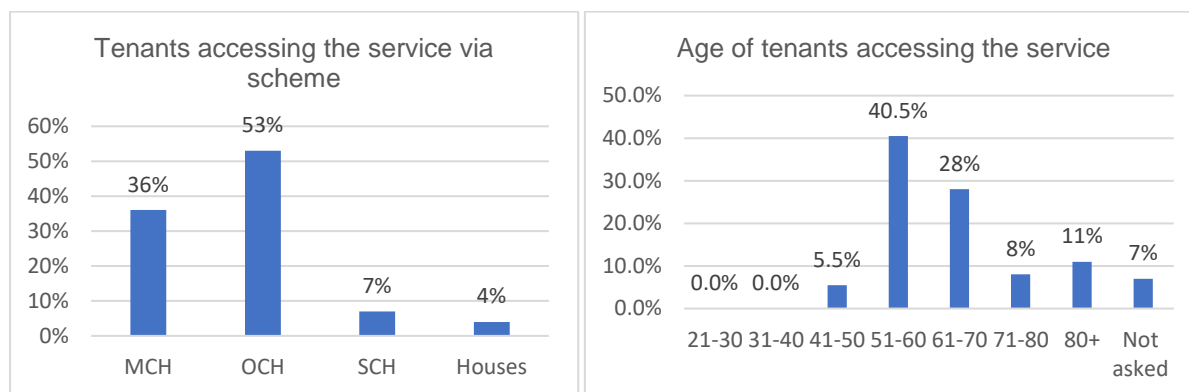
St Peter's continues to invest in its properties. As part of the planned maintenance programme for the year ending 21/22, the following works were completed/ started:

- 4 kitchens completed as part of our ongoing kitchen replacement programme;
- 2 bathrooms completed as part of our ongoing small-scale bathroom replacement programme;
- Roofing works – roof repair works were started in OCH
- Electrical Installation works (MCB boards replacement) in identified flats - Houses and South College House completed.
- Lighting in MCH was upgraded to LED. This is both more energy efficiency and also brighter
- Heating and hot water – storage heaters and water cylinders replacement works were completed in identified flats OCH & MCH.
- The flooring was replaced on the ground floor in MCH.

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 2021/2022 tenants have been helped with a total of 74 support issues with a varying range of 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

Tenant Survey

Your Feedback

In our annual survey we give an opportunity for all tenants to tell us any individual comments, concerns or compliments. Sadly, this year the 2021 survey was only completed by 6 tenants. This is a reduction from 12 in 2020 and 19 in 2019. We're really keen to receive feedback from tenants so that we can understand where we are doing a job and where we need to improve so we'd ask all tenants to please fill in and return your annual survey when it comes out this year!

Most of the comment's tenants made were positive, which suggests that overall tenants are happy with the services that they receive from St Peter's. However, there were some issues that tenants were unhappy with including updating boilers, window cleaning, removal of van and car park security.

Our Response

Updating boilers

As and when boilers break down, we are replacing 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.

Site maintenance – Window cleaning service, eye-sore vehicle, removal of parking spaces

Estate maintenance including window cleaning is monitored on a regular basis and when we spot issues, they are dealt with by the staff team in conjunction with specific contractor.

We have limited parking spaces on site for tenants so therefore we are reluctant to remove any from use. We will continue to monitor the site to ensure that deliveries and contractors can move around the site freely. The vehicle mentioned in the survey was removed from site

We would love to see more tenants at our estate inspection walkabout – look out for the dates and results of inspections on notice boards.

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.