



TENANTS' ANNUAL REPORT

April 2022 – March 2023





Chair's Statement

The last financial year saw St Peter's return to a more office-based service following the restrictions imposed by Covid. There has been a global shift in work patterns as "hybrid" working is now commonplace in the marketplace and we believe that we have the balance right between our team being in the office and working from home, but also being flexible enough to react whenever the business needs and the team all living locally enough to be available when needed. Change is always inevitable, but it has been pleasing to see that the bond between St Peter's and our tenants remains as strong as ever and we thank all residents who take time to participate in our local events and encourage as many of you as possible to engage with the team.

The Board remains committed to maintaining the St Peter's site so that it continues to provide a safe and secure home for tenants in a unique environment. Last year, we continued our programme of roof repairs in Old and Middle Colleges; we continued our programme of kitchen and bathroom replacements and the upgrading of the electrical fuseboards and new boilers and hot water tanks. We fully upgraded our CCTV system to increase your security and resurfaced the car park at Middle College. We also managed to ensure that throughout the year 100% of all emergency and urgent repairs were completed on time. Over the year rent arrears slightly reduced and remain low overall. All our homes continue to be popular, with only small numbers of people moving on each year and a healthy waiting list. The team manage all complaints robustly and report these to Board to ensure transparency and accountability is maintained.

Following some transitional years, entirely due to unfortunate and unforeseen circumstances, we have seen a year of stability within the staff team and a focus on maintaining the high standards of housing management that we have established at St. Peter's. It is pleasing that we have achieved that goal in a challenging financial climate for our tenants, the local community and with our contractor partners, who deliver some services on our behalf.

Last year I reported to you about the opening of 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 has thrived since its opening and 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 a café – that are open to the whole community. The development still has some

challenges, but board members have been firm in ensuring that the interests of our existing tenants have not been compromised by our continuing participation in this exciting initiative.

You may recall that last year we were 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 and that the regulator undertook a review into all lease-based providers in Birmingham. You may also recall that St Peter's passed the inspection with flying colours. The issues raised during the review caused board members to take a long hard look at relationship with Spring and we asked them to identify a new partner and have charged Fran Healy, Chief Executive to formally start to withdraw from the partnership. To achieve this, we have agreed a new Management Agreement that will enable this withdrawal in a structured way, and we have already given notice on several properties.

As Chair I would once again like to thank my fellow board members, staff, and tenants for their contributions throughout the year. This year brings a new set of challenges for all involved, but we remain committed to provide you, our tenants, with the best possible service, whilst also providing value for money and transparency in order to always listen and offer you meaningful ways to engage on matters that affect you, your home, and its wider community.

Ken Hazeldene

Chair



Chief Executive, Francis Healy

It is just over a year since I started as your Chief Executive, and I really do not know how the time has gone by so fast. I must thank you our tenants, plus the staff team and board members for making me feel so welcome. My role is to build on the established high standards set by my predecessors, particularly Kevin Lowry, who did so much in his time in post. I have tried to bring some stability after Kevin's departure and to ensure that we maintain our focus on a quality home and environment for our tenants and to give you opportunities to engage and influence how we develop our services now and in the future.

We have 99 flats within three former college buildings on our main site and have six houses within the locality. We also currently 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. I have a mandate to withdraw from this partnership over the coming years in a considered manner to avoid any issues financially or

to potentially cause homelessness. The year has seen the Fred Winter Centre thrive over the year and as Chair of the Operational Board and as a key member of the Strategic Board, I ensure that we have full oversight of its effectiveness and impact on the 15 former homeless tenants and the local community. One benefit of the partnership is that we ensure that some of the income secured from Spring is invested in helping to fund the stock improvement programme, which are detailed within the Chairs Statement above.

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.

As a business we adhere to the NHF Code of Governance 2020 and undertake a self-assessment of our compliance. There are two areas where we have decided not to comply with the Code. These are a maximum of a six-year service for board membership and the bar on the Chair being a member of the Audit Committee. Our reasoning being that as a small Registered Provider we are blessed with an incredibly skilled Board, who are experienced in all aspects of housing and finance and include a tenant representative. It would not serve our tenants nor the business to lose those skill sets based on a randomly chosen number attached to a term served rather than expertise and suitability. We actively seek new members of the right skillset to enhance our membership and have increased membership with a new excellent appointment in May 2023 of Dave Livesey, Director of Development & Asset Management at The Pioneer Group.

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 2022 to March 2023. The year saw a return to more community activities including Women Empowering Women (WEW) and the Boxing Club, plus an enormously successful joint St. Peter's and WEW Macmillan Coffee morning that raised £1055.43. We are repeating the event this year on 28 September 2023. We also saw the return of the Old Salts, for their annual reunion this summer that was a great success.

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 not only gas and electricity prices, but also the knock-on inflationary increase in prices for the services that we contract in, for example cleaning and maintenance and these increases in our costs ultimately must be passed on to our tenants. As you are

aware we have started discussions with all tenants to discuss the level of services that we can manage without affecting and statutory requirement and to ensure we have the quality our tenants quite rightfully expect and deserve. Unfortunately, this may mean further 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 full range of areas they are getting one of the best services around.

I also want to thank you our St. Peter's tenants as I recognise that you have been as diligent as ever in ensuring that your rent is paid and properties looked after, despite the financial and economic challenges that are affecting so many people locally and nationally. This shows the genuine respect and partnership we have at St. Peter's between our tenants, staff, and board.

In closing, I want to thank every member of the staff team and our Board members, all have whom have always been professional and supportive in the last year, as well as providing a listening ear and great advice over the year. I can honestly say that the team and Board mean that St. Peter's is one of the best governed and managed businesses I have ever worked in and that is reflected in our performance and our relationship with our tenants.

Francis Healy
Chief Executive

Board Members 2022/23

The board members set out below, who are non-executive directors, have held office during the whole of the period from 1 April 2022 to 31st March 2023 unless otherwise stated.



Chair: Ken Hazeldene - Retired housing professional and JP

No photo available

Vice Chair: Lisa Barnes – Resident and renewable energy expert



Tansy Crowley- Sweet – Interim Director of Housing & Customer Services – Walsall Housing Group



Jon Dickin - Head of Neighbourhoods & Communities Bromford Housing



Alan Hamer – Director of Care, Alexandra College Birmingham



Faisal Nasim -Senior Risk Manager, Secure Trust Bank



Mark Pinnell – Strategic Director Property (Interim)- Dacorum Borough



Dave Livesey
Director of Development & Asset
Management - Pioneer Group
APPOINTED MAY 2023

Staff Members

Lisa Baker	Housing Services Manager
Dev Basi	Property Maintenance Supervisor
Abdul Basit (from May 2022)	Housing Services Officer
Samantha Compton	Administration Assistant
Alan Fraser	
(March 2022 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

Other key service providers during 2022/23 were:

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



Income & Expenditure

- strong overall financial position, with cash balances of £859,500 and net assets of £2.145m
- arrears outstanding of £22,101 at the end of March 2023 (a decrease from £23,958 at the end of March 2022)
- our mortgage has been fully repaid and there is no outstanding borrowing to be repaid by St Peter's
- investment of £140,000 on major works to our properties and assets (including kitchens, roofs, bathrooms, electrics, upgrading CCTV, and car park resurfacing)
- provisions continue to be set aside for potential dilapidations and future pension fund liabilities.
- a summary of our income and expenditure for 2022/23 is shown below:

Income		Expenditure	
	£'000		£'000
Rent	465	Staff and Running Costs	355
Service Charges (incl. water rates)	145	Estate Services Expenditure	165
Other Income (mainly Spring)	190	Repairs/Major Works	81
Grant Income	207	Financing Costs	296
Total	1,007	Total	897

Value for Money

The average rent was £83.59 per week and the average service charges were £28.89 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, due to some of the income that is received from Spring Housing.

How do we compare to others?

Key Performance Indicator	St Peter's	WMSPB * Median	Housemark † Members Median	
Rent collected as a % of rent owed – General Needs	94%	100%	99.21%	
Rent collected as a % of rent owed – Housing for older people	100%	99.83%	100.09%	
Current tenant arrears – General Needs	2.4%	2.59%	3.56%	
Current tenant arrears – Housing for older people	0.8%	1.18%	1.23%	
Average Re-let time – general needs	11.80 days	15 days	41.50 days	
Void Rent Loss – general needs	0.3%	0.16%	1.30%	
Average Re-let time – Housing for older people	10 days	30.39 days	71 days	
Void Rent Loss – Housing for older people	0.10%	1.00%	4.14%	
% of reactive repairs completed on time - emergency	100%	100%	100% §	
% of reactive repairs completed on time - urgent	100%	100%	95% §	
% of reactive repairs completed on time - routine	99.05%	99.05%	95% §	
% of tenants satisfied with most recent repair	100%	96.26%	88.1%	
% of dwellings with a valid gas safety certificate	100%	100%	99.82%	


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 2022/23 WMSPB comprised seventeen small housing associations of a comparable size to St Peter's, all based in the West Midlands. All the data in the above chart is collated independently by Acuity.

* *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 2022/23 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%	96%	
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	96.38%	100%	
Routine repairs completed on time	99.82%	99.05%	
Valid Gas Safety Certificates	100%	99.05%	
Housing Management Service			
Average re-let time	14.6 days	10.9 days	
Rent loss on empty properties	0.5%	0.3%	
Current tenant arrears	2.3%	1.7%	

Facts & Figures

Empty Properties

During the reporting period 1st April 2022 – 31st March 2023 we had 12 properties become empty with an average re-let time of 11.3 days, which is an improvement on the previous year of 14.6 days for the same number of void properties.

Rent Arrears

Rent arrears were 1.7 % at the end of the financial year compared to 2.3% in the previous year.



Service Failure Complaints

We received 1 complaint about service failure which was the same as the previous year. The complaint was regarding their outstanding repairs and the service they received from us. After further discussion with the tenant, and investigation into the issues, it was discovered that the issues arose from miscommunication regarding access. A plan, suitable for the tenant needs was put in place and acted upon.

In this case the tenant was reluctant to complain but was frustrated. We explained that we aim to learn from complaints we receive as they will help us to address any policy and/or procedure issues as they arise, which will benefit all tenants.

Property Improvements

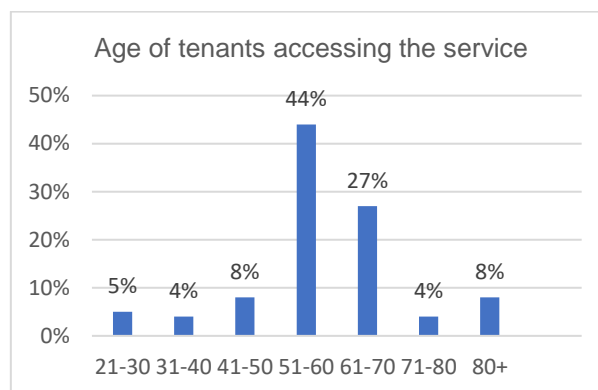
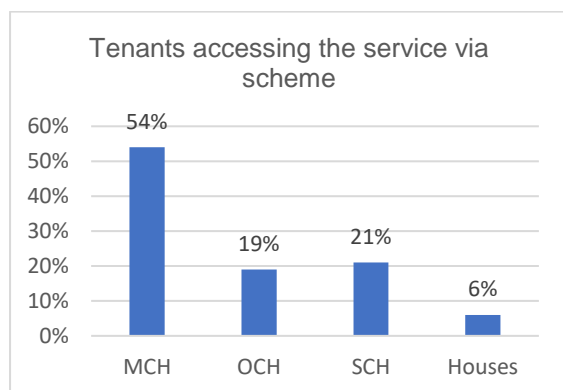
St Peter's continues to invest in its properties. As part of the planned maintenance programme for the year ending 22/23, the following works were completed or started:

- 4 kitchens completed as part of our ongoing kitchen replacement programme.
- 3 bathrooms completed as part of our ongoing small-scale bathroom replacement programme.
- Roofing works – roof repair works were completed in OCH & MCH
- Electrical Installation works (MCB boards replacement) replaced in some flats.
- Fully upgraded our CCTV system.
- Resurfaced the car park at 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 2022/2023 tenants have been helped with a total of 52 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/Engagement

We did not undertake a Tenant Survey in 2022.23. This was to ensure that we incorporated the newly required Tenant Satisfaction Measures (TSM's) that were to be introduced by the Regulator of Social Housing to start in April 2023.

Following the publication of the new TSM's, we undertook a Tenant Survey in May 2023, incorporating all the new requirements and questions via a door-to-door survey conducted by all team members. The full details will be reported next year, but I can report that we received 40 responses, which means that we have collated meaningful information on the quality of our service and our future relationship with our tenants. I can also advise that overall, the service has received a positive outcome from our tenants.

This year has also seen us resume our Tenant Scrutiny Panel and building on how we look for alternate ways to engage have had meetings with tenants on Neighbourhood Agreements. The new financial year has seen a "Meet your neighbours "event and the start of a series of meetings about service charges and what tenants want regarding quality, regularity of some services and value for money. We will continue to build on our engagement this year and report fully in 2023/24.