



TENANTS' ANNUAL REPORT

April 2023 – March 2024





Chair's Statement

The last financial year saw the St Peter's team continuing to work in a "hybrid" working pattern that is now commonplace in the work environment. 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 with the team all living locally enough to be available when needed. 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 kitchen and bathroom replacements and the upgrading of the electrical fuseboards and new boilers and hot water tanks. This investment is crucial to ensure that all of our homes meet the Decent Homes Standard and we continue to invest to ensure your homes are of the highest quality. 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. In line with the Housing Ombudsman's requirements, we also appointed Alan Hamer, Chair of Audit and Governance Committee as the Member Responsible for Complaints. This ensures that Alan sees all complaints and that all are managed correctly and that we use learning from the times when we don't get things right.

We have seen another year where we have 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.

You may recall that last year I reported to you about of the Fred Winter Centre, in Stratford-upon-Avon – our first new development since the establishment of the housing association in 1985. I am pleased to report that the centre continues to thrive in providing accommodation and access to a range of services for 15 homeless people, as well as housing a range of services – including a food bank, a café and mental health services – 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 also recall that last year we decided that we would withdraw formally from our partnership with Spring Housing who offer social housing in accommodation that is leased by St Peter's. This was prompted following a review by the Regulator of Social Housing, that St. Peter's passed in an exemplary fashion. 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 we charged Fran Healy, Chief Executive to formally start to withdraw from the partnership. To achieve this, we initially agreed a new Management Agreement to enable this withdrawal in a structured way. I can report that the formal process has begun, and it is anticipated that the partnership will end by 31 March 2025. We have ensured during the process that there has been no homelessness nor hardship caused to existing tenants due to the partnership ending. This means that we have followed a gradual phased process that ensures all of our statutory and moral requirements are undertaken.

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

Another year has flown by here at St. Peter's and I really don't know how the time has gone by so fast. I must thank you our tenants, plus the staff team and board members for making the last year one that I feel has been one of some progress and learning. I believe that we have maintained 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 Peters' behalf by Spring Housing. You may recall from last years report that I was given 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. As detailed in the Chairs report, I anticipate that this partnership will be terminated by 31 March 2025 and will achieve the aims stated financially and regarding preventing any 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 the appointment of Catherine Brinsdon to further enhance our Board's enviable skillset. Cat is currently studying for her master's degree in public policy at Kings College, London. Before then Cat was the lead for Birmingham Social Housing Partnership (BSHP) for over 4 years.

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 2023 to March 2024. The year 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 £676.67 We are repeating the event this year on 26 September 2024. 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, and we are very prudent with our financial management to ensure that we can manage short and long term expenditure. We are very mindful of the cost-of-living pressures for our tenants 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 continue to discuss with all tenants the level of services that we can manage without affecting any 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 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 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 2023/24

The board members set out below, who are non-executive directors, have held office during the whole of the period from 1 April 2023 to 31st March 2024 unless otherwise stated.



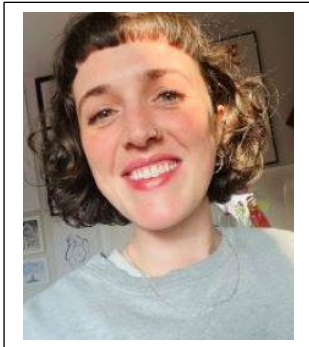
Chair: Ken Hazeldene - Retired housing professional and JP

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Vice Chair: Lisa Barnes – Resident and renewable energy expert



Chair of Audit & Governance Alan Hamer – Director of Care, Alexandra College Birmingham



Catherine Brinson – Full Time Masters Student.- Kings College, London.



Tansy Crowley-Sweet – Assistant Director of Customer – Walsall Housing Group



Jon Dickin - Head of Neighbourhoods & Communities Bromford Housing



Dave Livesey
Director of Development & Asset Management - Pioneer Group



Faisal Nasim -Senior Risk Manager, Secure Trust Bank. **Resigned February 2024**



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

Staff Members

Lisa Baker	Housing Services Manager	Effective responsibility including management of relevant staff for all housing management services, to ensure quality and value for money for all tenants, including consumer standards and compliance. To provide quality data to Chief Executive and Board and make recommendations accordingly. To ensure St. Peter's meet all existing and new relevant statutory and good practice requirements.
Dev Basi	Property Maintenance Manager	Effective operational responsibility for all buildings and communal areas, including day to day and planned repairs. To ensure the best value for money for tenants on all expenditure and consumer and compliance standards. To ensure all relevant health and safety and HSE statutory duties are met and managed to meet all statutory requirements. To provide quality data to Chief Executive and Board and make recommendations accordingly.
Abdul Basit	Housing Services Officer	To assist the Housing Services Manager by providing quality effective, empathetic and relevant frontline housing management services. To be the frontline face of housing management and to provide feedback to the team on relevant issues affecting our residents, its buildings and communal areas.
Sam Compton	Administration Assistant	Frontline responsibility for all internal and external communications, including telephone and IT systems. To support the Chief Executive by taking and producing minutes at Board and Committee meetings and other communications including Notice boards and Newsletters. To manage BACS payments.
Francis Healy	Chief Executive/ Company Secretary	Overall responsibility for the business including governance, consumer standards and compliance, through providing Board with quality financial, strategic and operational information to ensure the day to day and future management of the business. Ensuring all statutory and legal requirements are met in a quality and timely manner and providing best value for money for all residents.
Sukvinder Kalsi	Finance Director	Overall responsibility for all financial aspects of the business. Analysing data and providing quality guidance for Chief Executive and Board. Meeting all statutory and legislative requirements in a

timely manner and providing quality information accordingly, to ensure all consumer and standards and compliance are met.

Carol Murray

Housing Administrator/Bookkeeper

Effective responsibility for all financial duties including rent reconciliation and other controls. Treasury management and providing quality data to ensure effective day to day management of the business.

Other key service providers during 2023/24 were:

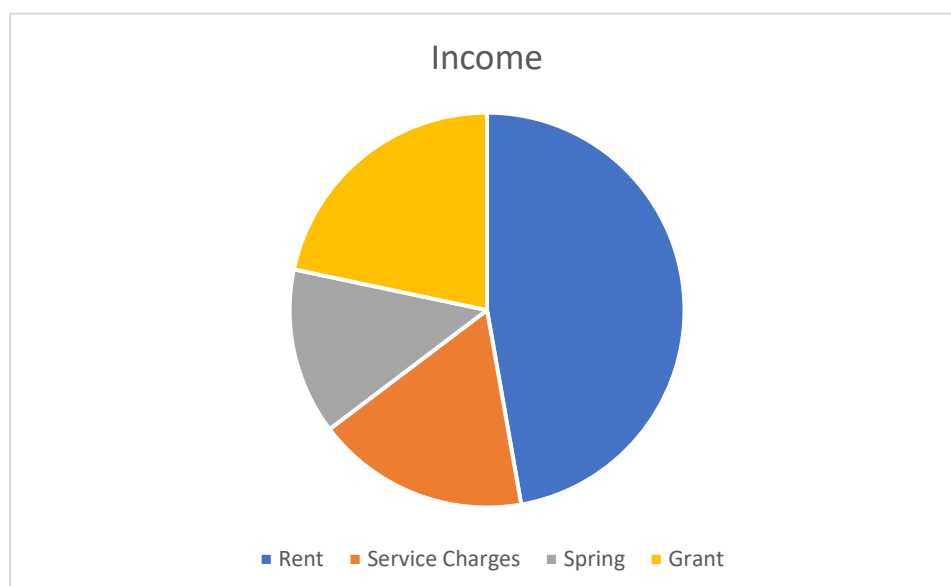
- Auditors: Beever and Struthers
- Banking: Barclays Bank
- Legal: Anthony Collins LLP/Trowers & Hamlin's
- IT Support: Synium IT
- HR and H&S: Guardian Support

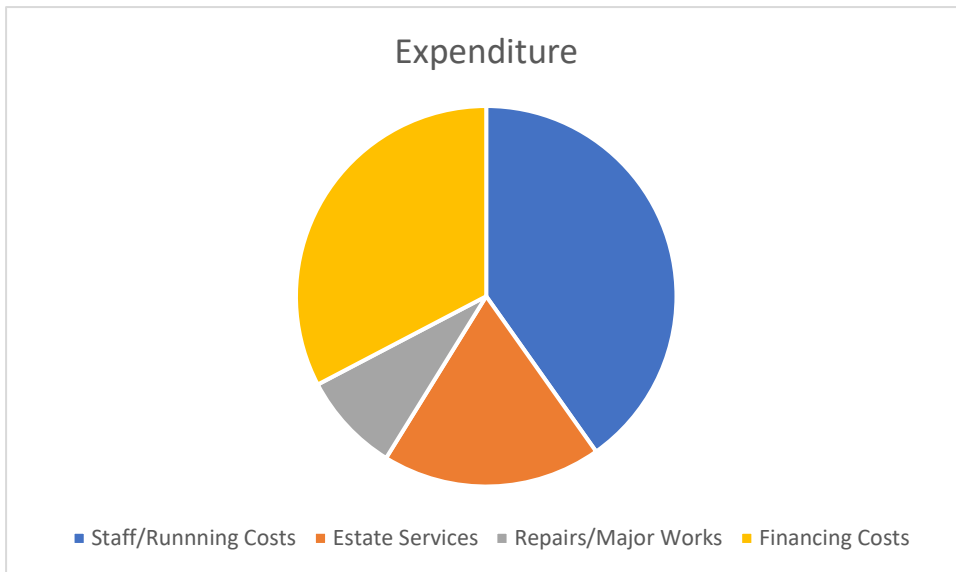


Income & Expenditure

- good overall financial position (with cash balances of £962,000) and net assets of £2.219m
- our mortgage has been fully repaid and there is no outstanding debt to be repaid by St Peters
- arrears outstanding of £25,643 at the end of March 2024
- investment of £55,000 in our assets (including kitchens, roofs, bathrooms, electric and carpets)
- provisions continue to be set aside for potential dilapidations, future pension fund deficits and rent arrears
- a summary of our income and expenditure for 2023/24 is shown below:

Income		Expenditure	
	£'000		£'000
Rent	503	Staff and Running Costs	392
Service Charges (incl. water rates)	186	Estate Services Expenditure	182
Other Income (mainly Spring)	145	Repairs/Major Works	83
Grant Income	231	Financing Costs	318
Total	1,065	Total	975





Value for Money

The average rent was £89.70 per week and the average service charges were £36.63 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).

How do we compare to others?

Key Performance Indicator	St Peter's	WMSPB * Median	
Rent collected as a % of rent owed – General Needs	104%	99.1%	
Rent collected as a % of rent owed – Housing for older people	114%	100.23%	
Current tenant arrears – General Needs	2.52%	2.54%	
Current tenant arrears – Housing for older people	3.1%	3.1%	
Average Re-let time – general needs	42 days	35 days	
Void Rent Loss – general needs	0.08%	0.52%	
Average Re-let time – Housing for older people	21 days	22.4 days	
Void Rent Loss – Housing for older people	0.06%	1.1%	
% of reactive repairs completed on time - emergency	100%	98.62%	
% of reactive repairs completed on time - urgent	98.8%	100%	
% of reactive repairs completed on time - routine	99.15%	93.52%	
% of tenants satisfied with most recent repair	100%	92.65%	
% of dwellings with a valid gas safety certificate	100%	100%	

St. Peter's is part of a benchmarking group independently facilitated by an organisation called Acuity. Within this, we are part of the West Midlands Small Providers Benchmarking Group (WMSPB). In 2023/24 WMSPB comprised sixteen 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*

Facts & Figures

Empty Properties

During the reporting period 1st April 2023 – 31st March 2024 we had 4 properties become empty with an average re-let time of 24.5 days, which is an increase on last year's re-let time of 11.3 days.

The reason for this is two-fold. Previously we calculated the average re-let times using the 5-day week, we are now using the 7-day week to calculate the average re-let times.

Secondly, one of the empty properties was classed as an unavailable void. An unavailable void is where we aren't able to re-let the property due to the condition and the extent of maintenance work needed before the property is at a lettable standard. A second void, our smallest property, a bedsit, was allocated to Birmingham City Council's allocation scheme under our Nominations Agreement. The first bidding round was unsuccessful and had to be advertised for a second time.



Rent Arrears

Rent arrears were 0.9 % at the end of the financial year compared to 1.7% in the previous year.

Service Failure Complaints

We received 9 complaints about service failure which was an increase from 1 complaint received the previous year.

Themes and Learning points

Area of complaint	Number	Upheld Yes / No / Partial
Staff	2	Both complaints upheld.
Repairs	2	1 complaint upheld and the 1 partially upheld as there was numerous issues in one complaint.
Allocations	1	Upheld
Contractors	4	2 complaints not upheld; 1 case was closed with the agreement of the tenant, and 1 partially upheld.

Staff - Both staff complaints arose from too many members of staff becoming involved in the same issue. This resulted in miscommunication and the information not carried forward fully. As a result, we have now agreed that one member of staff will take responsibility for contacting tenants to confirm the details of the complaint / incident, before carrying out an investigation. This same member of staff will respond to the complainant in full. The new upgrade to the IT system will ensure we have one area for all notes relating to any issue. We

have also introduced a new procedure for dealing with noise, as recommended by the Housing Ombudsman.

Repairs – both of these repairs were around pest infestation. This is not an area dealt with by us beforehand as tenants are largely responsible themselves for dealing with this type of issue. This was a learning experience for St Peter's, and we have amended how we deal with issues of a similar nature in the future, including aiming to reduce any further instances by adding pest proof work to void properties.

Allocations – we have added information about pets onto the application form, so applicants are aware of our policy before making an application.

Contractors – these make up the majority of the complaints, albeit for different issues. It isn't one specific contractor, so there is no pattern emerging. All complaints were dealt with on an individual basis. The complaint investigation reports will serve as a record for any future complaints of the same nature.

Performance against Key Performance Indicators.

KPI	Target	23/24
Complaints resolved in 10 days	100%	78%
% of complaints resolved at stage 1	100%	100%
Customer satisfaction with contacting us	95%	100%

Reason for delay in resolution - 1 Tenant was unavailable to meet until a later date, another agreed for the timescale to be extended due to a further incident.

Property Improvements

St Peter's continues to invest in its properties. As part of the planned maintenance programme for the year ending 2023/24, the following works were completed or 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.
- 3 new Central Heating Boilers
- Installed 10 new MCB electrical fuseboards.

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 2023/2024 tenants have been helped with a total of 64 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:

Maintain Accommodation

- Help accessing care services
- Referrals and assistance for Occupational health, advocacy services.
- Liaison with social workers
- Referrals for health and social care
- Help completing forms
- Referrals for safe and well checks
- Help to research local services e.g. cleaning service.

Finance and Budgeting

- Benefit issues – help with housing benefit, Universal Credit, advance payments and claims that have stopped, suspended.
- Debt management – helping to signpost to debt advice agencies, helping to apply for Local Welfare Provision, Discretionary Housing Payments, Household Support Fund, Council Tax Support
- Help with utility issues – payment plans, standing order, changing tariffs.

Tenant Satisfaction Measures

The Tenant Satisfaction Measures (TSM's) were to be introduced by the Regulator of Social Housing, 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.

We received 40 responses, which means that we 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. The outcomes of the survey are detailed below and have been shared and discussed with tenants; they are also available on the website. We will be repeating the survey in 2025.

This year has also our Tenant Scrutiny Panel, who have been invaluable in reviewing a number of policies and in sharing their opinions on how we progress the business. We are always looking for meaningful ways to engage with all tenants. The year has seen a series of meetings on various topics including services charges and net zero. We will continue to build on our engagement this year, including use of our new IT system to contact tenants via texts as requested at our meetings.

Tenant Satisfaction Measures.

TSM code	Area of tenant satisfaction	%
TP01	Overall Satisfaction	100%
TP02	Satisfaction with Repairs	96%
TP03	Satisfaction with time taken to complete most recent repair	96%
TP04	Satisfaction that the home is well maintained	98%
TP05	Satisfaction that the home is safe	93%
TP06	Satisfaction that the landlord listens to tenant views and acts upon them	90%
TP07	Satisfaction that the landlord keeps tenants informed about things that matter to them	97%
TP08	Agreement that the landlord treats tenants fairly and with respect	98%
TP09	Satisfaction with the landlord's approach to handling complaints	100%
TP10	Satisfaction that the landlord keeps communal areas clean and well maintained	100%
TP11	Satisfaction that the landlord makes a positive contribution to neighbourhoods	75%
TP12	Satisfaction with the landlord's approach to handling anti-social behaviour	73%
RP01	Homes that do not meet the Decent Homes Standard.	0%
RP02	Repairs completed within target timescale.	100%
BS01	Gas Safety Checks.	100%
BS02	Fire Safety Checks.	100%
BS03	Asbestos Safety Checks.	100%
BS04	Water Safety Checks.	100%
BS05	Lift Safety Checks	100%
CH01	Complaints relative to the size of the landlord. (Based on the number of complaints the landlord receives for each 1,000 homes they own)	85%
CH02	Complaints responded to within Complaint Handling Code timescales	78%
NM01	Anti-social behaviour cases relative to the size of the landlord. (Based on the number of ASB cases opened for 1,000 homes the landlord owns, including number of cases that involve hate crime)	95%