



TENANTS' ANNUAL REPORT

April 2024 – March 2025





Chair's Statement

The last financial year has seen the team at St Peter's 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 office was subject to building works this year, as we agreed with St. Peter's Urban Village Trust to reduce the size of the office. This was at no cost to St. Peter's and came with the associated reduction in rental costs, and no effect on the services provided.

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 the installation of new boilers, hot water tanks and storage heaters. Further, we have taken the opportunity to increase the energy efficiency of several properties to enable them to increase their Energy rating. This investment is crucial to ensure that all our homes meet the Decent Homes Standard, 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 increased but 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. It is pleasing that we have achieved most of our targets in a continuing challenging financial climate for our tenants, the local community and with our contractor partners, who deliver some services on our behalf.

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 appointed Alan Hamer, Chair of Audit and Governance Committee as the Member Responsible for Complaints. This ensures that Alan sees all complaints, that all are managed correctly and that we use learning from the times when we do not get things right.

We have seen another year where we have stability within the staff team and a focus on maintaining the exacting standards of housing management that we have established at St. Peter's. Our staff have on average less than 1 day per year absent, which is incredible when compared to the national average of 4 days.

You may recall that over the last two years, I have 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 recall that last year we began the process to 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. It was anticipated that the partnership will end by 31 March 2025, however, it remains on-going due to Birmingham City Council only allowing a slow trickle of properties per quarter. However, we have now transferred or terminated the lease on over 100 properties. It is hoped that this matter will conclude by late 2025 or early 2026. 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 our statutory and moral requirements are undertaken.

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 to always listen and offer you meaningful ways to engage on matters that affect you, your home, and its wider community.

I would like to place on record my thanks to two Board members who have decided to step down after outstanding service to the business, its tenants, and staff. Firstly, Mark Pinnell, who has brought so much expertise, drive, and commitment for the last ten years and will be missed by one and all. Also, Lisa Barnes, who has also served for ten years and as a tenant of St. Peter's fully represented the views of all tenants and her lived experience has been invaluable in helping to shape our resident focussed services. Thank you both.

I would also like to thank my fellow Board members for their commitment, professionalism, and dedication to St. Peter's, we are truly blessed with an impressive range of skills that is second to none. Further, I would like to thank the staff team at St. Peter's who work so hard to ensure that we place you, our tenants, at the front and centre of everything that we do.

Finally, I have decided to step down as Chair after seven years, although I will remain a member of the Board. It has been my privilege and pleasure to have been Chair and when reflecting to see how the business has grown and developed despite the challenges particularly of the financial crisis and Covid, I am proud of the journey we have all undertaken. This would not have been possible without the unstinting support of my fellow board members, staff and particularly you, our residents. I thank you all and know that I am stepping down with the business being strongly managed and financially robust. The future is bright, and I look forward to contributing as a board member for many years to come.

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 another one of progress and learning. I believe that we have maintained our focus on providing a quality home and environment for our tenants and continue to strive to give you opportunities to engage and influence how we develop our services now and, in the future, and ask that you please engage with all opportunities to shape your homes and community.

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 400 units of housing for vulnerable people which are managed on St Peters' behalf by Spring Housing. You may recall from last year's 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 anticipated that this partnership would have been terminated by 31 March 2025, however, it will now likely stretch into 2026, due the slow administration of transfer by Birmingham City Council HB team. 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 support where we can 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 Joanne Easton-Spencer to further enhance our Board's enviable skillset. Jo is

the Treasury Operations Manager at Paragon Asra Housing, bringing a wealth of finance and governance experience and enhances our board's already enviable experience and skills.

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 2024 to March 2025. 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 £216.27. We are repeating the event this year on 25 September 2025 and all are welcome. The year 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 very satisfactory; we remain 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 hard to ensure that St Peter's accommodation remains affordable to the people who need it most. It was pleasing that our decision to fix our energy costs last year resulted in a decrease in service charges for many of our residents this year. We remain vigilant about ensuring the best value in all expenditure, although we know that we are not immune to 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.

The year saw some unplanned capital expenditure to manage some masonry that fell from the roof area and then to ensure the other similar areas are safe and secure for the future. Fortunately, our robust financial position ensured that we could undertake this work and ensure the safety of our residents and any visitors. The reality is that the building is a Grade II listed building over 150 years old and will bring challenges as you will have seen in this new financial year as we rebuild walls and undertake roofing works. These follow a well-structured tendering process in line with Financial Regulations to secure the best price, whilst undertaking the work to the highest standards.

It is also encouraging to once again be able to report this year that our performance as a landlord remains 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 for their dedication, commitment, empathy, and professionalism which is second to none. Also, to our Board members, all of whom have always been professional and supportive in the last year, as well as providing a listening ear and great advice. I particularly want to thank Lisa Barnes and Mark Pinnell who are standing down as Board members after 10 years of service to St. Peter's. Lisa has been a champion for all tenants and has been invaluable with helping us develop our relationships with you all. Mark is everything that you want a Board member to be, professional, incredibly knowledgeable, supportive, and positively challenging to ensure that we continue to progress as a business.

Finally, I want to express my sincere thanks to Ken Hazeldene who is standing down as Chair, although thankfully remaining as a Board member. Ken has been a superb Chair in my time here, his experience, calm manner, support, and availability has been incredible, and I sincerely thank him for everything that he has achieved, so far, for St. Peter's. I can honestly say that the team and Board mean that St. Peter's is the best governed and managed business that I have ever worked in and that is reflected in our performance and our relationship with our tenants.

Francis Healy
Chief Executive



Board Members 2024/25

The board members set out below, who are non-executive directors, have held office during the whole of the period from 1 April 2024 to 31st March 2025 unless otherwise stated.



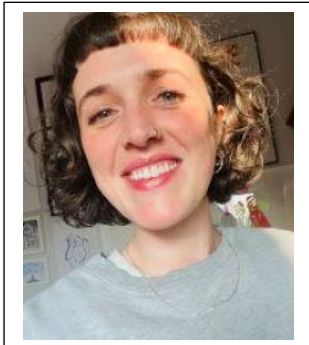
**Chair: Ken Hazeldene -
Retired housing
professional and JP**

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**Vice Chair: Lisa Barnes –
Resident and renewable
energy expert**



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



**Catherine Brinson –
Communities Network
Lead
HACT.**



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



**Jon Dickin - Head of
Neighbourhoods &
Communities
Bromford Housing**



**Joanne Easton-Spencer
Treasury Operations
Manager
Paragon Asra Housing
*Appointed June 2024***



**Dave Livesey
Director of Development &
Asset Management
Pioneer Group**



**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, complaints, 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 2024/25 were:

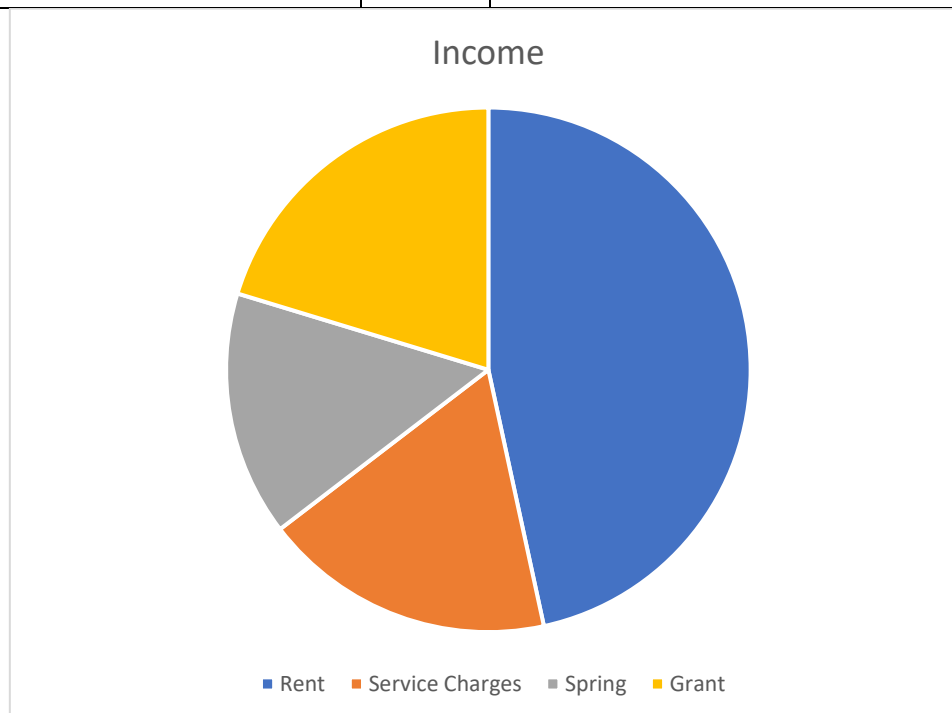
- Auditors: Beever and Struthers
- Banking: Barclays Bank
- Legal: Anthony Collins LLP/Trowers & Hamlin's
- IT Support: Synium IT
- HR and H&S: Guardian Support

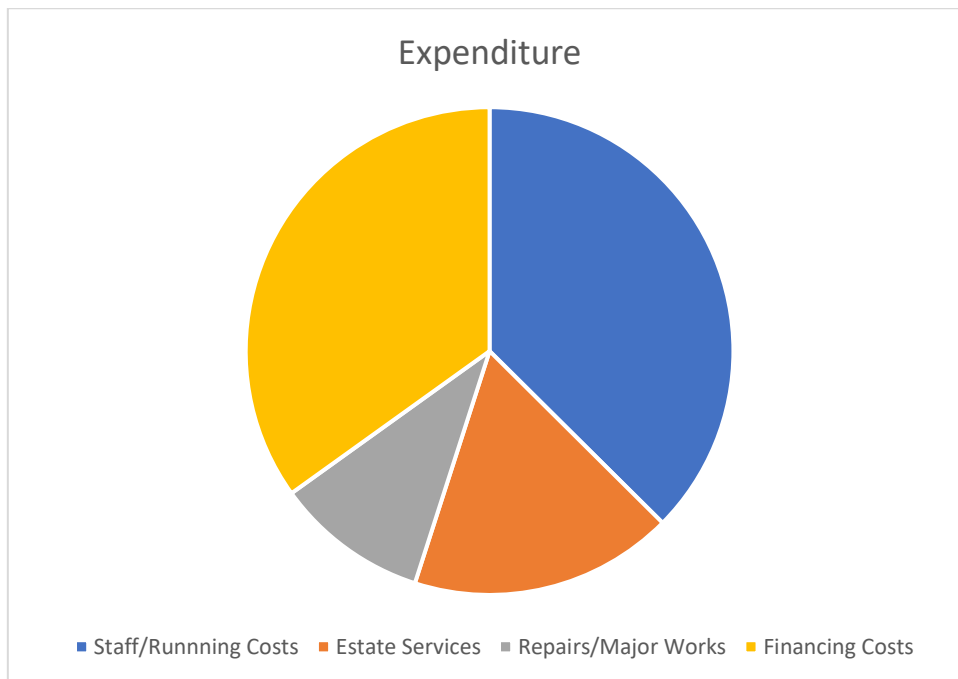


Income & Expenditure

- good overall financial position (with cash balances of £1,123,000) and net assets of £2.448m
- our mortgage has been fully repaid and there is no outstanding debt to be repaid by St Peters
- arrears outstanding of £28,109 at the end of March 2025 (slight increase than £25,643 at the end of March 2024)
- investment of £127,000 in our assets (including kitchens, roofs, bathrooms, electric and carpets)
- provisions continue to be set aside for future pension fund deficits and rent arrears.
- a summary of our income and expenditure for 2024/25 is shown below:

Income		Expenditure	
	£'000		£'000
Rent	528	Staff and Running Costs	346
Service Charges (incl. water rates)	204	Estate Services Expenditure	162
Other Income (mainly Spring)	171	Repairs/Major Works	94
Grant Income	230	Financing Costs	323
Total	1,133	Total	925



















Value for Money

The average rent was £94.88 per week, and the average service charges were £40.05 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	102%	100.4%	
Rent collected as a % of rent owed – Housing for older people	95%	98%	
Current tenant arrears – General Needs	2.06%	2.59%	
Current tenant arrears – Housing for older people	0.77%	0.77%	
Average Re-let time – general needs	21days	21 days	
Void Rent Loss – general needs	0.40%	0.35%	
Average Re-let time – Housing for older people	25 days	20 days	
Void Rent Loss – Housing for older people	0.40%	0.63%	
% of reactive repairs completed on time - emergency	100%	100%	
% of reactive repairs completed on time - urgent	100%	100%	
% of reactive repairs completed on time - routine	99.15%	93.52%	
% of tenants satisfied with most recent repair	93%	92%	
% 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 2024/25 WMSPB comprised eighteen 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 2024 – 31st March 2025 we had 11 properties become empty with an average re-let time of 16.1 days, which is a decrease on last year's re-let time of 24.5 days.

Two properties were designated as unavailable voids. An unavailable void is when we cannot let the property quickly due to its condition and the level of maintenance work needed to get the property to the lettable standard. For these two properties the average re-let time was 35 days.

Two of our properties were allocated to Birmingham City Council's allocation scheme under the Nomination's Agreement. Both nominations were unsuccessful, with one void being advertised on another two rounds of available for bids. We also reached out to referral partners for potential applicants but had no interest. Therefore, they were filled from our own waiting List.



Rent Arrears

Rent arrears were 1.5% at the end of the financial year compared to 0.9% in the previous year.

Service Failure Complaints

We received 7 complaints about service failure which was a decrease from 9 complaints received the previous year.

Themes and Learning points

Area of complaint	Number	Upheld Yes / No / Partial
Staff	3	All complaints upheld.
Repairs	1	Not upheld
Safeguarding	1	Partially upheld
Contractors	1	Upheld
ASB Complaint	1	Tenant asked for the complaint to be closed.

Staff – staff responses to requests and issues meant the tenants felt they had not been listened to, and we could have been more empathic in our response. We will ensure that all information is gathered before resolution, and where issues are of a sensitive nature, visit the tenants wherever possible.

Repairs – although this complaint was not upheld, we have amended our letters to tenants to ensure they have the full information about what the home visit will entail including areas the contractor will need access to.

Safeguarding – this was partially upheld as whilst there wasn't any evidence of mishandling, however, we will be more challenging of statutory services.

Contractors – the CCTV monitoring service could not locate the site of an issue following a tenant call. An updated location plan and detailed description was sent to the service to help them identify the specific areas.

Performance against Key Performance Indicators.

KPI	Target	24/25
Complaints resolved in 10 days	100%	57%
% of complaints resolved at stage 1	100%	100%

Reason for delay in resolution - The reasons for the delay were due to a request of the complainant due to family issues and then staff annual leave.

Property Improvements

St Peter’s continues to invest in its properties. As part of the planned maintenance programme for the year ending 2024/25, the following works were completed or started:

- 2 kitchens completed as part of our ongoing kitchen replacement programme.
- 2 bathrooms completed as part of our ongoing small-scale bathroom replacement programme.
- 4 new smart hot water cylinders
- 3 new storage heaters
- 1 new Central Heating Boilers
- 7 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 2024/2025 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.

64% of support was to provide help with Finance and Budgeting

36% of support was to help tenants to maintain their accommodation.

Examples of support provided in the year include the following:

Maintain Accommodation

- Referrals and assistance for Occupational health, advocacy services, Chaos 2 Order project, floating support service.
- Liaison with social workers
- Referrals for health and social care, including Warm and Well assessments.
- 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 or 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.
- Linked in with West Midlands Travel to provide tenants with free bus passes.
- Provided food vouchers for Trussell Trust and local Mosque.

Tenant Satisfaction Measures

The Tenant Satisfaction Measures (TSM's) were introduced by the Regulator of Social Housing (RSH), in April 2023. Following the publication of the new TSM's, we undertook a Tenant Survey in May 2023, and have just completed another in August 2025, in line with the RSH guidance. This will be reported to Board and in next year's Annual Report. The survey incorporates all the requirements and questions and is completed via a door-to-door survey conducted by all team members, although some were completed via telephone or received by the internal post-boxes. We immediately start working on the learning from August's survey. The survey will be repeated in 2027, again in line with RSH guidelines.

This year the Tenant Scrutiny Panel, have once again been invaluable in reviewing several policies and in sharing their opinions on how we progress the business. We are always looking for meaningful ways to engage with all tenants and if you wish to join, please do speak to any member of the team. 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 and, we have a new Freephone number for customers to use.

Tenant Satisfaction Measures.

TSM code	Area of tenant satisfaction	% 2023
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%