

**STEVE BIKO HOUSING ASSOCIATION**

**2017/2018 ANNUAL REPORT**

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**Registered with the Homes and Communities Agency No L3711**

**Registered as a Social Provider Registered Society with the Financial Conduct Authority 24187R**

**Registered Office: 19 Devonshire Road Liverpool L8 3TX**

**Member of the National Housing Federation**

**Member of BME National**

**Chairs Report**

It is with great pleasure that I present my annual report to the tenants and stakeholders of Steve Biko Housing Association (SBHA).

As you most of you will know last year we celebrated our 30th anniversary and we celebrated and reflected on our work throughout 2017. Whilst it has been a great cause for celebration, it is also with sadness that the wider housing sector is suddenly being woken up by the sad fact that inequalities particularly within the work force of the housing sector has taken backward steps. It is opening their eyes not only to their own provision of service in the employment and training area but within their own staff complement.

We are pleased that under the leadership of our Director, the Liverpool City Region Housing Association Group are currently undertaking a survey of their own organisations to understand the picture within the Liverpool City Region. We are hopeful that this will lead to the housing association taking positive steps to address the situation within their own organisations and look at the delivery service provision.

Our tenants and partners will know all too well of the challenges that many are facing due to welfare reform. We continue to keep our tenants informed in order for them be prepared and we continue to offer advice and support and sign post to specialist agencies when they are required.

We are now more than 12 months in to delivering our changed repairs and maintenance service. We have just completed a comprehensive tenants survey, in order for us to help assess the impact the changes have had on our service delivery. The results should be ready early October 2018.

Finally, I would like to pay tribute to Michelle Cox, Board member of Steve Biko Housing Association. Michelle has given notice and stepped down as Chair of the organisation. Michelle will continue as a Board member, and on Behalf of the Board of Steve Biko HA we would like to thank her for her service to the organisation.

With the agreement of the Board I as Vice Chair will be acting as Chair of the organisation. The Board will determine in November 2018 the position of permanent Chair.

I would like to thank the staff for all of their hard work and my fellow Board members for their support and continued commitment to the success of SBHA.

Robbie Williams

Acting Chair.

September 2018.

**Welcome**

Welcome to our annual report, the report provides information on the year April 2017 to March 2018.

**Getting Involved**

 

We believe the best way for our tenants to make sure that we deliver services that you want is to provide tenants with opportunities to have their say and get involved.

To enable this to happen we have a dedicated tenant engagement and community regeneration service. Beverley Williams, Our Community Regeneration Manager is responsible for organising bi-monthly meetings for all tenant to have the opportunity to meet with staff to discuss issues and share information. Outside speakers are also invited to provide information, during the past year we have had talks from Merseyside Fire Service about Fire Safety in the home, Mersey EyeCare, Adult Education, Toxteth Citizens Advice Service, Lodge Lane Credit Union Mersey Eye Care and Jane McIntyre from Riverside HA to promote our joint employment drop in centre.

We continue to support our tenants to engage with SBHA and other agencies by providing training and enabling them to participate in tenant seminars and conferences, such as TPAS regional meetings and the Community Based Housing Association annual tenant conference. We were particularly pleased, that two of our tenants attended a meeting with the then Housing Minister Alok Sharma in Preston to share their views on social housing and impact of Government policies on tenants.

We hold regular coffee mornings, focus group sessions and ‘walk about’ that enables us to talk face to face with tenants about issues affecting them, such as repairs service, anti-social, fly tipping, and street lighting.

Our tenant’s community grant giving panel, awards small grants at an average of £300.00 per organisation. This year grants were awarded to creating an exhibition at the Liverpool Central Library on the history of Liverpool Black Musicians, Blooming Lodge Lane, Merseyside Dance Roots Project, and a trip for children during school holidays.

As well as supporting small voluntary organisations, we also deliver community projects ourselves, we were truly honoured to be recognised for our Schools Digital Loop project with Square One Productions. The project worked with Archbishop Blanche School, The Unity youth club and our elders in developing a video to be safe on social media and also enabled our young people to teach the elders on using social media. This project was supported with funding from Picton Ward Councillor Neighbourhood fund

Partnership working is a something that we believe helps to deliver stronger outcomes for our communities. This year we have worked in partnership with Anthony Walker Foundation and Arch Bishop Blanch School to promote the message of anti-hate crime and to promote inclusion. We have taken an active lead in campaigning with our community to stop gun and knife crime following the fatal shooting of Yusuf Sonko and continue to work with many community and voluntary organisations such as Unity Youth Club, Liverpool City Council Youth Service, Everyman Theatre, Squash Nutrition, Pakistan Multi-Cultural Association, Blackburne House and the Afro-Caribbean and Friends Lunch Club to provide a range of diversity and health and wellbeing events.

One of our projects that we are extremely proud of is our annual Young Achiever Awards. Now in our 7th year, the annual achiever awards recognise the positive achievements of our young people. This is a really important project as we know that it is critical for our young people to have positive role models, and for the younger generation to see that young black and ethnic minority can achieve great things with hard work and determination.



**The Board**

Our Board is responsible for the effective governance and management of the Associations affairs. This includes:

* Agreeing the Association’s strategic direction;
* Approving our policies
* Protecting the Associations funds and assets and
* Making sure that we operate in accordance with the law and regulatory requirements

Jamela El-Gadhy Resigned in September 2017. The Board gave thanks to Jamela for all of her hard work and commitment to Steve Biko Housing Association. Jamela had served as a Board member since February 2011.

**Customer Service**

The Association directly employs our Director, Tracey Gore, Ustar Miah Housing and Neighbourhood Services Manager, Beverley Williams, Community Regeneration Manager, Mohamoud Hassan Housing & Neighbourhood Services Officer, Beverley Betteridge Office Manager, Shelique Braithwaite reception/admin officer and Cleaner Sue Condon. We said a fond farewell to our Independent Living Officer Beverley Thompson who retired in December 2017 after 13 years of service. We wish Beverly our very best for her retirement. We also welcomed Yasmin Ogleh as the new Independent Living Officer to Hector Peterson Court.

As previously reported we have a new managing agent for our repairs and maintenance services, South Liverpool Homes (SLH). We still contract North West Housing Services (NWHS) to deliver our financial services and hold regular review meetings to monitor and manage financial performance, with a view to ensuring the association is well managed, financial viable and ensuring value for money.

NWHS is a customer-owned and controlled organisation operating in accordance with democratic co-operative principles, the Association is a shareholding member of NWHS.

NWHS provide regular reports on financial performance to the Association’s Director and to the Board.

**Customer Satisfaction**

Our results have shown improvements of service from the last time we conducted our STAR survey for example:

|  |  |  |
| --- | --- | --- |
| **Satisfaction** | **2011** | **2015** |
| Tenant Satisfaction with overall service | 81% | 86% |
| Tenant satisfaction with quality of home | 81% | 84% |
| Satisfaction that rent provides value for money | 78% | 84% |
| Tenant Satisfaction with repairs service  | 71% | 78% |

In 2016 we carried out a mini survey conducted by LHT on our behalf. We surveyed tenants on our repairs and customer service. The survey results were reported to board and the outcomes where taken into consideration when reviewing our repairs and maintenance service.

|  |  |
| --- | --- |
| **Satisfaction** | **2016** |
| Tenant Satisfaction with overall service | 95% |
| Customer focus | 89% |
| Accessibility | 97% |

We have just completed a comprehensive tenant satisfaction survey. The results will be available October 2018.

**Planned Maintenance**

In order to ensure that the Association received value for money in respect of our planned maintenance programme. SBHA tendered for all of our planned maintenance works. Following a recent tender exercise for replacement windows and kitchens. Housing Maintenance Solutions were successful in providing us with a competitive tender. We are pleased to report that the works for the window replacements at Windsor View 17/18 are completed. Windows at the remaining properties in the Lodge Lane area, Maitland Close and Dove Street, will be replaced during the 2018/19 financial year. Our planned maintenance programme will focus on replacement windows on all of our properties over the next 5 years.

**Complaints**

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While we try to provide the best possible services, things do sometimes go wrong. When this happens, we try to resolve problems informally, but, where this is not possible, tenants can use our formal complaints policy. We have been actively encouraging our tenants to use the complaints process as we feel that we learn a lot from complaints and use these to improve our service. The outcomes of complaints are recorded and reported to the Board who use this information to improve our policies.

We received 7 formal complaints in the year April 2017 to March 2018.

**Responding to Tenants Needs**

We recognise that tenants will have different needs because of factors such as age, language or ability and we try hard to meet those needs, for example by providing adaptations for people with mobility problems and liaising with support services when tenants need help.

In order to ensure that we can respond to tenants needs we continually update the information that we hold about our tenants and their households. Our staff continually update information that we hold on tenants, and complete tenant’s audits. If you have not completed a tenant’s audit form in the past 12 months, please contact Beverley Williams or Beverley Betteridge on 0151 734 4933 or call in to the office and an appointment can be made to ensure that your information is up to-date. We will also confirm your telephone and email details whenever you make contact with our office.

**Providing Decent Homes**

This table shows the number and size of properties that we own as at 31 March 2018

|  |  |
| --- | --- |
| **NUMBER OF BEDROOMS** | **NUMBER OF UNITS** |
| 1 | 117 |
| 2 | 57 |
| 3 | 69 |
| 4 | 23 |
| 6 | 10 |
| **TOTAL** | **276\*** |

\* Includes 9 properties awaiting development.

The Association also has 2 Leaseholders and 2 Shared ownership properties.

We have a planned maintenance programme and currently spend £150k on its planned maintenance programme. We will continue to replace windows for the remaining properties over the next 5 years.

We will work with our new managing agent South Liverpool Homes to review our Asset Management Plan to ensure that we direct the appropriate resources where they are required. We have published a new asset management strategy and continue to implement our planned maintenance programme.

 **Our Repairs Service**



We try to adopt a prudent and planned approach to our repair service. Each year, the Board agrees a maintenance budget which sets aside funds for day to day repairs, cyclical decoration and planned programmes of work. The Board and senior management team receive regular reports to show progress against the budget.

Repairs are completed by our HMS contractors. Routine repairs are placed into one of two categories: emergency and routine. Each of these categories has a target response time. As a result of listening to what our tenants say to us we reduced our routine repairs response time from 28 days to 21 days from April 2015. The table below shows performance in completing repairs for the year 2017-18.

|  |  |  |  |
| --- | --- | --- | --- |
| **Category** | **Response Time** | **Number of repairs** | **% completed on time** |
| Emergency | 24 hours | 456 | 100% |
| Routine | 21 days | 963 | 99.8% |

As a result of a comprehensive review of our repairs and maintenance service, we have appointed HMS to deliver a single contractor service from April 2017. We have moved to an appointment based service, with tenants agreeing an appointment date and time at the point of reporting a repair. The average end to end time for all reactive repairs to be completed stand at 8 days.

We also have a responsibility to ensure that all gas appliance provided by the Association in our properties are serviced and given an annual safety check. At the end of March 2018, 100% of our properties had a current safety certificate. We take gas safety very seriously and encourage all tenants to provide access for our contractors. Where we are unable to gain access and receive no co-operation from tenants then we take legal action to enable us to carry out the work.

The cost of legal action is money that would be best spent on our properties. If our tenants fail to contact us to arrange their gas safety checks and legal action is required, the costs associated with legal action are recovered from the tenant. Please do not ignore cards and letters when we inform you that we are coming out to do the gas safety check. These checks save lives.





**Allocations and Lettings**

We play a small but significant role in meeting housing need in Liverpool. We operate our own lettings policy which allows us to help people in housing need.

We let 18 properties in the year April 2017 – March 2018.

We also aim to minimise rent losses and make the best use of our housing stock by turning vacant properties round quickly. The table below provides information on vacant properties.

|  |  |
| --- | --- |
| Empty Properties at 31 March 2018 | 4  |
| Average time to relet in 2017/18 | 16.6 days |
| Rent loss in 2017/18 due to empty properties | 1.5% |

**Rents**

The Homes and Communities Agency Rent standard required the Association to comply with the Governments guidance on rents. This set out a formula for calculating rents based on average earnings, property valuations and property size.

Each year our managing agent NWHS prepares a rent plan showing how our rents compare to those recommended by Government guidance and the Board makes a decision on any increase to be implemented.

The Government announced in its summer budget 2015 that all social registered providers will have to cut its rent by 1% year on year for the next four years. The Association amended its business plan and has planned for efficiencies in the forthcoming coming years to accommodate this reduction in income.

The table below shows average rent levels for our different properties taking into account the reduction in rent.

|  |  |  |
| --- | --- | --- |
| Number of Bedrooms | Average Fair Rent | Average Assured Rent |
| 1 | N/A | £73.76 |
| 2 | N/A | £82.81 |
| 3 | £87.48 | £92.15 |
| 4 | N/A | £102.66 |
| 6 | N/A | £126.69 |

Where tenants pay service charges in addition to their rent, these will relate to the actual cost of providing those services with any surpluses or deficits carried forward into the next financial year.

|  |  |  |
| --- | --- | --- |
|  | At 31 March 2017 | At 31 March 2018 |
| Arrears due to outstanding Housing Benefit | £4,035 | £ 5,076. |
| Tenant arrears | £27,817 | £24,547. |
| **Total**  | **£23,782** | **£19,471** |

Controlling arrears remains one of the Association’s top priorities and the Board receives regular reports on progress. Performance in the past year is detailed below:

**Tenancy Management**

Steve Biko HA takes its obligations as a landlord very seriously and respects tenant’s rights. In return, we expect tenants to comply with the conditions set out in their tenancy agreements.

Where breaches of tenancy conditions occur, we work with tenants to try to resolve problems and use possession proceedings and evictions as a last resort. We also liaise with any agencies offering support to tenants and direct people to appropriate advice agencies where this might help.

**Our work in the Neighbourhood**

As a locally based organisation, we are ideally placed to make a positive contribution to our neighbourhood. We actively participate in the City’s regeneration and neighbourhood structures and work with many community organisations, with the intent of making the neighbourhoods where our tenants live a better place; for example, we actively participate in the Picton Partnership Problem Solving Group and on an annual basis participate in the Love Lodge Lane Event and clean-up activities.

We helped facilitate community discussions following the fatal shooting of a young local man Yusuf Sonko and co-ordinated a community walk for action against guns and knife crime.

We have worked closely with Liverpool City Council and youth organisations in working proactively with young people to engage them in activities that work towards developing a positive future for themselves.

We continue to hold “area walkabouts”, where staff will walk around our neighbourhoods and invite tenants to join us and to talk to us about any issues that are of concern. Staff take this opportunity to knock on doors to speak to our tenants too.

Our work on diversity continues to be recognised we were shortlisted for 4 separate awards for our work in diversity and inclusion and we were pleased to win 2 awards for the most inspiring housing provider and for the most inspiring community project.

**Providing Value for Money**

SBHA’s Value for Money Strategy was approved in June 2014, the review and renewal of this strategy was extended from 2017 until after the social housing regulators own review of the Value for Money Standard. Our Value for Money Strategy will be renewed November 2018.

As a small BME Housing Association achieving Value for Money has been central to the way we work. The Board and staff team believe that being efficient and effective is crucial to our success in delivering quality services to our tenants. We are committed to ensuring that we are making the best use of our resources and that our business planning and performance monitoring systems and efficiency mind set aid us in our desire for continuous improvement and to ensure we maximise the efficiency and quality of our services and asset base.

We are in the process of working with our Repairs & Maintenance Managing Agent, South Liverpool Homes (SLH) in delivering our Asset Management Strategy. We are in the process of reviewing the way we appraise the return on assets so that it is done in a consistent way to ensure that we are making the most effective investments in the right properties at the right time.

In 2017 our Value for Money Statement set out how the Board had decided in 2016 to carry out a review of our repairs and maintenance service. This culminated in us changing the way we procure our repairs and maintenance service. In April 2017 we appointed Housing Maintenance Solutions (HMS) as our main contractor for repairs and maintenance and estate management services. In August 2017 we appointed (SLH) to act as our Repairs & Maintenance Managing Agent, to provide contract management and consultancy services to ensure delivery of the HMS Contract. SBHA engaged RAND Associates to manage the procurement process and their report identified that SBHA will make efficiency savings. These efficiency savings were achieved and £40k was saved of which £32k was reinvested in additional works. The HMS contract has provided improved customer experience and improved key performance systems. For example, we have moved to a fully computerised Gas Servicing System eliminating paper records and therefore, reducing likelihood of administrative errors. Our routine repairs target of 21 days is now being met within 7 days.

Following the local authority decision not to fund support cost through housing benefit, we carried out a review of our sheltered housing service. Following the review, the Board agreed that we would implement changes of service at our sheltered scheme Hector Peterson Court following consultation with tenants. We are also still benefiting from renegotiated utility costs fixed in 2016. The Board also took the decision to purchase our office 3 Yanwath Street, reducing revenue costs, these actions will lead to annual savings of £42k over the life of the business plan from our original base position 2016.

We also set out to build on our youth employability programme to develop and deliver employment and training programme for our customers to enable them to improve their skills and capacity therefore, increasing their employability.

We have not been able to secure external funding for this during the year, however, we have partnered with Riverside to host a job club that our tenants and wider community are able to access.

We have:

* Invested £149k into our properties by delivering the second year on our five-year planned window replacement programme
* Converted two very small hard to let flats into one desirable flat
* Completed a full year of the new repairs and maintenance service delivered by both HMS and SLH
* Appointed RAND Associates to carry out a full evaluation of both services. The review is due to be completed end September 2018
* Commenced a 5-year electrical test programme for all properties
* Implemented the change of service at Hector Peterson Court Sheltered Scheme
* Agreed terms and purchase price of Office 3 Yanwath Street Liverpool 8 and awaiting completion
* Held a drop-in job-club in partnership with Riverside Housing Association at SBHA offices

**Value for Money**

In April 2018 the Regulator for Social Housing launched a new Value for Money Standard, which includes a set of metrics. Registered Providers are now required to report their performance against the metrics annually in their financial statements.

**Business Health & Efficiency & Regulator for Social Housing Metrics**

| **Performance**  | **Indicator** | **Metrics No** | **SBHA GN / Support****2016/17** | **SBHA GN / Support****2017/18** | **NW Peer Group Median****2017/18** | **SBHA GN / Support Forecast****2018/19** |
| --- | --- | --- | --- | --- | --- | --- |
| **No. of Units** |  |  | 267 | 265 |  | 275 |
| **Business Health** *Efficiency* | Total Operating Margin | 6 | 15.60% | 16.20% | 22.4% | 16.14% |
| Social Housing Operating Margin | 6 | 15.47% | 15.36% | 26.55% | 14.97% |
| EBITDA MRI (as a % of interest) | 4 | 126.40% | 99.38% | 307% | 151.00% |
| Gearing | 3 | 18.96% | 21.03% | 18.68% | 23.02% |
| *Efficiency* | Reinvestment % investment in properties (existing stock and new supply as % of the value of total properties. | 1 | 1.24% | 3.34% | 4.14% | 4.73% |
| **Operating efficiencies***Efficiency* | Headline Social housing costs per unit.  | 5 | £4,105 | £4,235 | £4,195 | £4,018 |
| Rent Collected as % of rent owed (excluding arrears b/f) |  | 100.70% | 100.10% | 100.00% | 100.00% |
| Overheads as a % of adjusted turnover |  | 11.86% | 11.99% | 14.33% | 12.40% |
| **Effective Asset Management***Efficiency* | Return on Capital employed % compares the overall operating surplus to total assets less current liabilities | 7 | 1.60% | 1.63% | 3.40% | 1.67% |
| General Needs Occupancy |  | 98.49% | 98.74% | 99.64% | 98.25% |
| Ratio of responsive repairs to planned spend |  | 0.69 | 0.70 | 0.60 | 0.84 |
| **Development Capacity & Supply***Effectiveness* | Units Developed |  | 0 | 0 | 0 |  |
| Units Developed as a % of units owned | 2 | 0 | 0 | 0 |  |
| **Outcomes Delivered** | Customers satisfied their rent provides value for money\*2011 survey results\*2015 survey results |  | 84%\* | 86%\*\* | 87.84% | 84% |
|  | £ invested for every £ generated in new housing units |  | £0.00 | £1.07 |  | £1.22 |
|  | £ invested for every £ generated in communities |  | £0.013 | £0.027 |  | £0.018 |
|  | BME Lettings Target set at 45% based on demographics of area. |  | 81.1% | 61.1% |  |  |

The NW peer group includes:

|  |  |
| --- | --- |
| Alpha Homes HA | Forum HA |
| Arawak Walton HA | People First HA |
| Acron HA | Pioneer NW HA |
| Ashton Pioneer HA | Prima Group – Pierhead HA |
| Crosby Homes HA | Prima Group - Leasowe CH HA |
| Eldonians Community Based HA | Warrington HA |
| Family HA | Wirral Methodist HA |

**Business health**

The Associations operating margin currently stands at 16.20%. SBHA has 265 units and forecast 276 units by year end 2019. Our Business Plan shows a period of growth at 10 units per year to enable us to gain critical mass to reduce our costs per unit.

**Operating Efficiencies**

The Associations headline social housing costs per unit are currently just over £4,000 per unit. The Association provides an intensive housing management service delivering services in very challenging neighbourhoods. Our size exacerbates the high cost per unit. The Associations growth strategy together with efficiencies will see a reduction in our headline social housing costs per unit.

One of the results of our intensive housing management service is achieving circa 100% rent collection rates at a time when welfare reform is having a major impact upon our tenants and the communities in which we work. Princes Park Ward were the majority of our homes are situated has 23% of its wards within the 1% most deprived of the country; 69% of Ward in 10% most deprived wards nationally.

**Effective Asset Management**

Return on capital employed is currently low, we anticipate that this figure will increase as the associations growth strategy of developing 10 units per year is realised.

Occupancy levels at Steve Biko Housing Association achieved 98% occupancy rates which is very high levels of occupancy, reflecting our intensive and housing management service.

Ratio of responsive repairs expenditure to planned spend is 0.68% which is comparable to our NW housing association peers.

**Development Capacity & Supply**

Whilst we have not completed any ‘new supply’ developments, SBHA is undertaking the significant refurbishment of two large villas, 5 units and are on site, a further 4 units are due to be completed in November 2018. Both properties are a result of stock transfer, and had been vacant for many years. We therefore have brought these properties back in to use, helped with solving blight in a neighbourhood and kept 9 units in the social housing sector whilst meeting our own growth strategy.

Our gearing levels have increased from 19% to 21%. This reflects the use of our existing resources to fund the refurbishment of empty properties as they have become available.

**Outcomes Delivered**

Our last full STAR Survey was undertaken in 2015. Customer Satisfaction by tenants that their rent provided value for money was at 84%. We are currently conducting a full star survey summer 2018.

We currently spend 2.7p in each £ on tenant participation and community regeneration activities this expenditure enables the association to deliver against its vision and mission.

SBHA has a target of achieving 45% of our lettings to BME people. This target is set to reflect the 45% BME population in Princes Park and Picton wards, the main wards in which we operate.

Our successful performance against these new metrics is highlighted in the table below.

**Benchmarking**

SBHA is part of the Acuity NW Benchmarking Group that oversees the collection of data. This report uses the data taken from NW Acuity Benchmarking Group It is our intention for 2018/19 to explore benchmark against Housing Associations in inner city areas in the north of the country that have between 250-500 units. This will enable a more realistic comparison against associations that are nearer to our own size.

**Diversity.**

We will continue to promote the experiences of BME Communities at local, regional and national levels, we are currently able to do this by playing an active part at a local level in Liverpool’s City Region Strategic Housing Partnership, LCR Operations Group, LCR Equalities in Housing Group, City Safe Partnership Board, L8 Disarm Group, National Housing Federation North West Regional Chief Executives Forum, BME National and Liverpool’s Strategic Panel on Community Cohesion and LCR Fairness and Social Justice Advisory Board.

**Your Views**

The Board and Staff at Steve Biko Housing Association welcomes the views of all tenants on this report. Please direct any comments to:

Tracey Gore

Director

3 Yanwath Street

Liverpool L8 0XP

Tel: 0151 734 4933

Email address tgore@stevebikoha.org

**Board of Management**

Robbie Williams Acting Chair

Howard Cover Company Secretary

Michael Whitehead Treasurer

Michelle Cox

Yvonne Davies

Prav Walker

**Director and Staff Employed as at 31st March 2017**

Tracey Gore Director

Ustar Miah Housing & Neighbourhood Services Manager

Mohamoud Hassan Housing & Neighbourhood Services Officer

Beverley Williams Community Regeneration Manager

Beverley Betteridge Office Manager

Shelique Braithwaite Admin / Receptionist

Beverley Thompson Independent Living Officer

Susan Condon Sheltered Scheme Cleaner

**Agency Services**

Financial Services are provided by a management agency through a formal agreement. Our managing agent is:

North West Housing Services

19 Devonshire Road

Liverpool L8 3TX

Repairs & Maintenance management of service is provided through a formal contract. Our managing agent is:

South Liverpool Homes

Parklands

Conleach Road

Liverpool L24 0TY

We have contracted HMS to provide Repairs and estate based services through a formal contract.

**Auditors**

Mitchell Charlesworth

5 Temple Square

Temple Street

Liverpool

L2 5RH

**Solicitors**

Brabners

Horton Hose

Exchange Flags

Liverpool

L2 3YL