

**STEVE BIKO HOUSING ASSOCIATION**

**2021/22 ANNUAL REPORT**



Some of our elder tenants on a community litter pick 2022

**Registered with Regulator for Social Housing 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**

I am pleased to present this annual report as Chair of Steve Biko Housing Association, and would like to thank Robbie Williams outgoing Chair for his dedicated work to Steve Biko Housing Association over the past 9 years.

It is also with sadness that I report the passing of a much loved Board member Ben Clay. Ben had been a Board member for 2 years, but had been part of The Steve Biko story for much longer, he had in previous roles worked as our development manager on a number of our projects. Ben was a keen advocate for equality, and even keener when it came to pushing for equalities particularly in the Granby area. We will miss Ben, and thank him for all his work and support he gave to SBHA.

As we emerge from the pandemic we continue to operate in uncertain times, the cost of living crisis, including the rising utility costs will impact on us all, with many of our tenants feeling particularly worried on how they will manage through this coming winter. Our staff are here to help, and are able to sign post to other services that will also be able to offer support and advice, please do contact them.

Our office is now open to tenants and members of the public 3 days per week, Monday Wednesday’s and Fridays, with the staff team and contractors continuing to deliver services and support to tenants, and are available by phone.

We will continue with upgrading fire safety works in our blocks of flats, complete the window replacement programme and have now reviewed the planned maintenance programme following a recent stock condition survey, bringing forward a new 5 years planned maintenance programme starting 2023.

We had long held an ambition to deliver an employment support programme, and I am pleased that as part of a consortia under the Women’s Organisation umbrella we are now able to deliver a positive action employment support programme. We welcome the new team members who are delivering the programme of work.

Finally, I would like to thank all of the staff who continue to deliver services to tenants through these very difficult times, and my fellow Board members for the dedication and support to myself and Steve Biko Housing Association.

Michelle Cox.

Chair

**Welcome**

Welcome to our annual report, the report provides information for the year April 2021 to March 2022. Most of the reporting contained within this report relates to the period when unfortunately, our offices had to close due to Covid-19, which included some disruption to our normal activities.

**Getting Involved**

Since Lockdown in March 2020, it had been difficult to engage with our tenants in the usual ways as due to safety reasons face to face communication had to cease.

For most of the past 12 months, our service has been via welfare checks and providing food hampers. We have however, been slowly returning to more face to face activities with our tenants, coffee mornings have resumed, and we have delivered health and wellbeing activities such as gardening. We have worked with our tenants to agree activities for the year ahead, and held consultation discussions with tenants on the regulators proposed introduction of tenant satisfaction measurers.

A number of tenants engaged in written word workshops with Levi Tafari, the words have been installed on the module shipping container shop development on Lodge Lane, where their work is now on permanent display.

We are pleased to announce that in our customer service excellence compliance audit, we maintained full compliance and achieved compliance plus in a number of areas. To achieve this standard in such difficult circumstances is a credit to our staff.

Our tenants continue to meet and consider small community grant applications with a number of community organisations being awarded grants of £300. To deliver projects for young people and elders in our communities.

The Regulator for Social Housing has now published its Tenants Satisfaction Measures that we will start to collect from April 2023 and report on in 2024. We will work with our tenants to ensure that their voice is heard, and that we are able to evidence what are tenants inform us, and how we act on the information.

**Our work in the Neighbourhood**

We have continued to represent the organisation on a number of neighbourhood forums including Housing Community cohesion meetings, Women’s organisation Health Alliance steering group, Equalities in Housing Group, Disarm Group serious crime meetings, New Horizons Employment project and L8 a Better Place community meetings.

Our Black Lives Matter Group presented their work and concerns to the City leaders. The group ended their work at the end of December 2021. Many of the individuals have continued to address racism and inclusion in their own areas of work and community activism, and we are proud of the work that they have done and continue to do.

We were unable to host our young achievers awards ceremony in 2021, for the second year running, however, we are pleased that we will be hosting the 2022 awards ceremony in person at St Georges Hall in October 2022. We are looking forward to celebrating the achievements of our young people.

We continue to support the Afro Caribbean and Friends lunch club with fundraising and back office administration support. The Lunch Club re-opened, after a long closure due to Covid 19. The Easter 2022 party , heralded the opening, the re-opening of the lunch club was most welcomed by our elders who had missed the social interaction, and enjoyment of each other’s company.

**The Board**

Our Board is responsible for the effective governance and management of the Associations affairs. Last year the Board continued to meet virtually as well as ensuring strategic oversight, they also continued to monitor the impact of Covid in terms of the risk and impact to tenants, staff, and services to our customers.

**Customer Service**The Association directly employs Director, Tracey Gore, Ustar Miah, Assistant Director of Operations, Beverley Williams, Tenant Engagement & Community Regeneration Manager, Mike Bernard Repairs Specialist, Mohamoud Hassan Housing & Neighbourhood Services Officer, Yasmin Ogleh, Independent Living Officer, Beverley Betteridge, Office Manager, and Nicola Thompson Cleaner.

We welcomed two new members of staff Lisa McKeown and Nura Giama who have recently been appointed to deliver our New Horizons Employment Programme.

We also said farewell to our long serving and well respected colleague Shelique Braithwaite. Shelique left the organisation to pursue her artistic passions and we wish her all the best with her new endeavours.

**Customer Satisfaction**

Our results have shown improvements of service from the last time we conducted our STAR survey for example: We have identified 2022/23 as the next year for a STAR survey.

|  |  |  |  |
| --- | --- | --- | --- |
| **Satisfaction** | **2011** | **2015** | **2018** |
| Tenant Satisfaction with overall service | 81% | 86% | 75% |
| Tenant satisfaction with quality of home | 81% | 84% | 85% |
| Satisfaction that rent provides value for money | 78% | 84% | 81% |
| Tenant Satisfaction with repairs service  | 71% | 78% | 74% |

We intend to carry out a tenant satisfaction survey in 2023. The satisfaction survey will include the new Tenant Satisfaction Measurers that the Regulator for Social Housing has published.

The Association is also deciding with tenants how and how often it will collate its information in regard to customer satisfaction.

**Planned Maintenance**

Our planned maintenance programme will of replacement windows will be completed 22/23. A new 5 year planned maintenance programme has been agreed to commence 2023. The focus will be on replacement bathrooms, kitchens and boilers to those properties that the stock condition survey identified as being in need.

**Complaints**

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 use complaints as a learning experience with complaints being reviewed at operational meetings. We received (2) formal complaints in the year April 2021 to March 2022.

**Responding to Tenants Needs**

We understand that tenants will have different needs because of their age, language or ability and we try hard to meet those needs, for example by organising adaptions for people with mobility difficulties and liaising with support services when tenants need help.

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To ensure that we can respond to tenants needs we continually update the information that we hold about our tenants and their households. On contact with the Association our staff will ask if your information is up to date including your telephone number and email details (email has been important during covid and has helped us get information to our tenants who have one quickly). We have also increasingly made use of text messaging over the last year as things have changed quickly and used this mechanism to update our tenants on the latest Government guidance for example. We really appreciate it when tenants contact us to let us know their information has changed as it allows us to keep you fully updated.

**Providing Decent Homes **

This table shows the number and size of properties that we own at 31st March 2021

|  |  |
| --- | --- |
| **NUMBER OF BEDROOMS** | **NUMBER OF UNITS** |
| 1 | 122 |
| 2 | 58 |
| 3 | 69 |
| 4 | 22 |
| 6 | 10 |
| **TOTAL** | **281** |

The total includes 2 Leaseholder and 2 Shared ownership properties.

**Our Repairs Service**

****We try to adopt a prudent and planned approach to our repair services. The Board agrees a maintenance budget each year 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 update progress against the budget.

Repairs are completed by our contractors, HMS. 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 2020-2021.

|  |  |  |  |
| --- | --- | --- | --- |
| **Category** | **Response Time** | **Number of repairs** | **% completed on time** |
| Emergency | 24 hours | 322 | 100% |
| Routine | 21 days | 1222 | 99.8% |

The Association are responsible for ensuring all gas appliances in our properties are serviced and given an annual safety check. At the end of March 2021, 100% of properties had a current safety certificate. We do take gas safety very seriously and encourage all tenants to provide access to our contractors. If we are unable to gain access and receive no co-operation from tenants, we take legal action to enable us to carry out the work.

If tenants fails to contact us to arrange their gas safety checks and we have to pursue legal action, 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. Remember these checks save lives.

**Allocations and Lettings**

Although we are a small Housing Association, we have a significant role in meeting house need in Liverpool. We operate our own lettings policy which allows us to help people in housing need.

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Between April 2021 and March 2022, we let 17 properties

We also aim to minimise rent losses and make the best use of our housing stock by turning vacant properties round quickly. The global pandemic had a significant impact upon the Association, with our ability to relet properties significantly hampered.

|  |  |
| --- | --- |
| Empty Properties at 31 March 2021 | 6 |
| Average time to relet in 2020/21 | 70 days |
| Rent loss in 2020/21 due to empty properties | 3.6% |

**Rents**

|  |  |  |
| --- | --- | --- |
| Number of Bedrooms | Average Fair Rent | Average Assured Rent |
| 1 | N/A | £79.52 |
| 2 | N/A | £88.25 |
| 3 | £91.16 | £99.94 |
| 4 | N/A | £118.48 |
| 6 | N/A | £134.74 |

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

**Tenant Arrears**

|  |  |  |  |
| --- | --- | --- | --- |
|  | At 31 March 2020 | At 31 March 2021 | At 31 March 2022 |
| Arrears due to outstanding Housing Benefit | £1,942 | £ 939. | £17,039 |
| Tenant arrears | £43,620 | £47,763 | £67,202 |
| **Total**  | **£41,677** | **£46,824** | **£50,163** |

**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. With the coronavirus pandemic affecting all aspects of society including our tenants and their ability to pay their rent we worked tirelessly in supporting all tenants to ensure they received all the available help and advice and signposted them to relevant support agencies.

**Providing Value for Money**

**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.

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

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

| **Performance**  | **Indicator** | **Metrics No** | **SBHA GN / Support****2019/20** | **SBHA GN****/ Support****2020/21** | **SBHA GN****/ Support****2021/22** | **NW Peer Group Average****2021/22** | **SBHA GN / Support Forecast****2022/23** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **No. of Units** |  |  | 275 | 275 | 279 | 343 | 281 |
| **Business Health*****Efficiency*** | Total Operating Margin | 6 | 12.70% | 17.27% | 15.43% | 21.79% | 13.86% |
| Social Housing Operating Margin | 6 | 11.96% | 16.12% | 14.76% | 22.76% | 11.98% |
| EBITDA MRI (as a % of interest) | 4 | 42.62% | 251.66% | 116.1% | 612.5% | (576.64)% |
| Gearing | 3 | 23.64% | 23.07% | 22.94% | (7.11)% | 30.02% |
| ***Efficiency*** | Reinvestment % investment in properties (existing stock and new supply as % of the value of total properties. | 1 | 3.47% | 1.31% | 4.48% | 3.66% | 7.75% |
| **Operating efficiencies*****Efficiency*** | Headline Social housing costs per unit.  | 5 | £4,742 | £3,557 | £4,514 | £3,939 | £8,056 |
| Rent Collected as % of rent owed (excluding arrears b/f) |  | 99.90% | 99.80% | 98.30% | 99.69% | 100.00% |
| Overheads as a % of adjusted turnover |  | 13.14% | 11.14% | 8.75% | 16.02% | 12.37% |
| **Effective Asset Management*****Efficiency*** | Return on Capital employed % compares the overall operating surplus to total assets less current liabilities | 7 | 1.32% | 1.80% | 1.63% | 1.94% | 1.44% |
| General Needs Occupancy |  | 98.8% | 97.7% | 97.00% | 98.7% | 98.00% |
| Ratio of responsive repairs to planned spend |  | 0.46 | 1.49 | 0.71 | 0.73 | 0.18 |
| **Development Capacity & Supply*****Effectiveness*** | Units Developed |  | 0 | 0 | 4 | 2 | 2 |
| Units Developed as a % of units owned | 2 | 0% | 0% | 1.43% | 0.60% | 0.71% |
| **Outcomes Delivered** | Customers satisfied their rent provides value for money\*2011 survey results\*2015 survey results |  | 81% | 81% | 81% | 87% | 81% |
|  | £ invested for every £ generated in new housing units |  | £0 | £0 | £105.85 | £0 | £26.46 |
|  | £ invested for every £ generated in communities |  | £0.0172 | £0.0134 | £0.0140 | £0 | £0.0175 |
| **Local Targets** | BME Lettings Target set at 45% based on demographics of area. |  | 86.60% | 83.30% | 87.50% | 46.91% | 80.00% |

* SBHA has had a decrease in operating margins in 2021/22 largely due to one off management costs, increased maintenance costs post pandemic and increased housing property depreciation.
* The increase in Social Housing costs per unit in 2021/22 was due a return to the annual stock reinvestment works post pandemic.

The NW benchmarking peer group of members which have less than 500 units includes:

| **PROVIDER**  | **No.****Units** | **PROVIDER**  | **No.****Units** |
| --- | --- | --- | --- |
| Crosby Homes HA |  437 | People First HA |  275 |
| Eldonians Community Based HA |  394 | Prestwich & NW HA | 188 |
| Family HA |  383 | Steve Biko HA | 275 |

**Business health**

The Associations operating margin currently stands at 15.4%%. SBHA has 281 Our Business Plan shows a modest period of growth at 4 to 6 units per year to enable us to gain critical mass to reduce our costs per unit. This development expenditure will be funded by the £3.0m new loan facility currently being finalised and social housing grant.

**Operating Efficiencies**

The Associations headline social housing costs per unit are currently at £4,514 per unit. This reflects the reduced level of activity in respect to stock reinvestment during the current year due to the pandemic. 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 close to circa 100% rent collection rates at a time when the pandemic, changes to legislation and welfare reform is having a major impact upon our tenants and the communities in which we work. Princes Park Ward where 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 for the year was in the region of 1.63%. We anticipate that this figure will increase as the associations growth strategy of developing 4 to 6 units per year is realised.

Occupancy levels at Steve Biko Housing Association were 97.% which is high reflecting our intensive and housing management service. The reduction was an impact due to the pandemic over the year with a hold placed on new lettings for a number of months legislated by the Government.

Ratio of responsive repairs expenditure to planned spend is 0.71%. This reflects the fact that we resumed stock reinvestment works during the year.

**Development Capacity & Supply**

SBHA completed a significant refurbishment to one large villa during this financial year, creating 6 new units.

The villa was as 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 added to units in the social housing sector whilst meeting our own growth strategy.

Our gearing levels have decreased from 23.07% to 22.94%. This reflects the net repayment of loan balances during the course of the year.

**Outcomes Delivered**

Our last full STAR survey was undertaken in 2018. Customer satisfaction by tenants and their rent provided value for money was at 81%

We currently spend 1.40p 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. In recent years we have consistently achieved rates in excess of 80% of our lets to BME people.

**The Board and Staff and 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**

Michelle Cox - Chair Howard Cover - Secretary

Michael Whitehead – Treasurer Yvonne Davies

Ben Clay (deceased 5.3.2022) Saba Ahmed Nusrat Caratella J. Duala (resigned 24.5.21)

R. Williams (resigned 31.12.21)

**Director and Staff Employed as at 31st March 2021**

Tracey Gore Director

Ustar Miah Assistant Director - Operations

Mohamoud Hassan Housing & Neighbourhood Services Officer

Beverley Williams Tenant Engagement & Community Regeneration Manager

Mike Bernard Repairs Specialist

Beverley Betteridge Office Manager

Shelique Braithwaite Admin / Receptionist

Yasmin Ogleh Independent Living Officer

Leon Vaughn On secondment

**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

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

**Auditors Solicitors**

Mitchell Charlesworth Brabners

5 Temple Square Horton House

Temple Street Exchange Flags

Liverpool Liverpool

L2 5RH L2 3YL