

STEVE BIKO HOUSING ASSOCIATION
NEW BUSINESS PLAN 2019-2024

Steve Biko Housing Association is an exempt Charity, registered as an xx

Registered with the Regulator of Social Housing

Number L3711

Registered Office

19 Devonshire Road

Liverpool L8 3TX

EXECUTIVE SUMMARY

This document is Steve Biko Housing Association's (SBHA's) five-year business plan from 2017-2022

This Business plan reflects the fact that SBHA is a Black and Ethnic Minority Housing Association that is rooted in the community that it serves and is passionate about delivering real change in respect of the discrimination and disadvantage faced by many people from within those communities. Our business plan sets out SBHA's position of being more than a housing provider highlighting our uniqueness of being a leader on equalities particularly around race and in the fight against hate crime as well as supporting community organisations in the delivery of their services particularly in the area of gun and knife crime and services to elders.

The Association's unique position of having the confidence of the communities that we serve and participating within the Liverpool City Region (LCR) strategic structures including LCR CEO Housing Association Group, Chairing LCR Equalities in Housing Group, Chairing LCR Strategic Hate Crime Group, member of the CitySafe Group, enables the Association to influence the work of the strategic groups and to ensure the voice of BME people are heard in these forums.

SBHA recognise the importance of providing appropriate high quality services to our tenants. In 2017 we reviewed and changed the way we deliver our repairs and maintenance service with the intention of improving our customer experience and delivering value for money. In 2018 we carried out a STAR survey to test with tenants how they felt about the new service, at the same time we appointed RAND Associates to review the service. The outcome of both the review and the tenant survey were disappointing

The Business Plan highlights SBHA's intention to improve the repairs and maintenance service delivered to tenants and ensure that tenants are at the heart of the improvements that we make. We are confident that we can do better in this regard.

The association will deliver a modest development programme, developing 35 units over the life time of this business plan. We will seek to do this by entering into discussion and mutually beneficial stock transfer arrangements with mainstream housing associations who are in the process of stock rationalisation. We will also continue to invest in our existing properties through our planned and cyclical maintenance programme.

We will deliver services that reflect and take into account the needs and aspirations of Liverpool's BME communities and have an aim of delivering employment and training initiatives that target BME people, to start to address the under representation of black and racial minority people in the Liverpool City Region workforce. We will work with partners in achieving the delivery of this aim.

ABOUT STEVE BIKO HOUSING ASSOCIATION

SBHA originally called the Liverpool 8 Housing Association was founded in 1982 by a group of local activist concerned about the difficulty BME community members faced in accessing appropriate and high quality social housing because of racial discrimination.

In 1987 the Association was registered with the Housing Corporation. In 1989 the Association was renamed in recognition of Steve Biko's invaluable contribution towards the anti-apartheid movement in South Africa and identifying with his struggle for justice for black communities.

SBHA is one of two BME Housing Associations based on Merseyside and the only remaining independent BME Housing Association.

SBHA employs bi-lingual staff to deliver its housing management service, and we currently outsource our finance and repairs and maintenance service by way of contract that is monitored and delivered through a management agreement.

The Association has grown from owning 156 units in 2003 to 275 units in 2019. The pace of growth has been steady.

Our tenant profile is as follows:

AGE PROFILE	
21 or under	1
22-35	32
36-59	110
60 - 70	61
71 - 80	37
Aged 81+	33
Unknown	1

ETHNICITY	%	NUMBER
Black and Ethnic Minority	72.3	199
White British	24.7	68
Missing Data	0.7	2
Refused to answer	2.2	6
Total	99.9	275

VISION MISSION OBJECTIVES AND VALUES

VISION

Homes and Communities without Racism

MISSION

To respect our heritage by delivering quality homes and building vibrant multi-cultural communities.

OBJECTIVES

1. Quality Services to Tenants

To build and manage quality homes and services to meet the needs of BME communities.

2. Accountable Governance

We will be transparent through our governance and robust management systems to enable us to deliver our purpose

3. Promoting Equality

To lead, facilitate and partner to ensure the voices of BME communities are heard and to challenge discrimination

4. Empowering Communities

To enable tenants and residents to become active citizens who positively influence health, wealth and community wellbeing.

VALUES STATEMENT

Through leadership, courage and integrity we will deliver respect, trust and fairness for all.

VALUES

- **Leadership** – to be passionate about race
- **Integrity** – To speak the truth with compassion
- **Fair & Inclusive** – A commitment to shine a light, promote cohesion and alleviate inequalities
- **Respect** – Treat people with dignity
- **Courage** – To be creative, innovative and bold
- **Trust** – To do what we say

STRATEGIC CONTEXT

National

The Conservative Government have been operating as a minority Government since 2017. Despite this the conservative policy of welfare reform and the roll out of universal credit in particular continues.

2019/20 will be the last year of the 1% rent reduction for SBHA. As with all Registered Housing Associations, the 1% year on year rent reduction has impacted upon the business and has limited SBHA's growth and ambition for its future.

The Government via Homes England has allowed grant to be spent on social housing as well as affordable housing and has also increased the amount of grant available to develop properties.

The Government have split Homes England into two bodies. Homes England continues to manage grant programmes with the end result of delivering more social and affordable homes to help solve the housing crisis.

A new separate regulatory body has been formed known as the Regulator for Social Housing to regulate the registered provider sector.

The tragedy of Grenfell Towers resulted in a review of Health & Safety led by Dame Hackett who has published her final report with recommendations that the Government will consider incorporating into national policy going forward.

In August 2018 the Government also published a Green Paper that was subsequently widely consulted on. SBHA participated in the consultation and await the publication of the white paper.

One of the biggest challenges facing the country is BREXIT and the unknown consequences and impact upon the housing sector as a whole. Like many Housing Associations, SBHA has stressed tested its business plan to help with forward planning.

Regional

Liverpool City Region (LCR) Combined Authority (consisting of Liverpool, Sefton, Wirral, Knowsley, St. Helens and Halton local authorities) is led by Steve Rotherham metro mayor. They entered into a Liverpool City Region Devolution Agreement with central government. The agreement allows the elected metro mayor to exercise powers and devolved functions including transport, energy and environment, skills and apprenticeships, culture and creative arts, housing and spatial. The Combined Authority is in the process of developing a new housing strategy for the LCR area.

The core activities include:

- Strategic economic Development
- Business Growth
- Supporting growth sectors:
 - Knowledge economy
 - Visitor economy
 - Low carbon
 - Super port

The Housing Associations that operate in Merseyside and Halton have come together to form the LCR Housing Group. The LCR Housing Group has set up structures to work in partnership and with the LCR Combined Authority to meet the new LCR combined authority objectives. The Director of SBHA sits on the Housing Association LCR Group.

The Director Chairs the LCR Equality in Housing Group and its Hate Crime Task Group.

Local - Liverpool

Liverpool is one of the first City's to have an elected Mayor. The mayor is the elected voice for Liverpool and is responsible for setting the overall vision for the City, championing the city at home and abroad. The Mayor is responsible for implementing the package of locally devolved policies and interventions negotiated with Central Government through the 'City Deal'. The Metro Mayor and the City Mayor work closely together.

The Liverpool Mayor was re-elected in 2016 and will serve a further four-year term.

SBHA participates in many of the City's strategic and operational structures acting as a conduit for dialogue between Liverpool's BME communities and the housing sector, Liverpool City Council and Merseyside Police. The Director also chairs the Liverpool Strategic Hate Crime Group and sits on Liverpool CitySafe Partnership.

Local statistics show that BME people still have high incidences of unemployment, ill health, and child poverty.

GOVERNANCE AND MANAGEMENT

Governance.

A Board of management leads SBHA. The Board meets on a 6 weekly cycle and also holds annual Board Development review events. The Board sets the strategic direction of the organisation and monitors performance against key performance indicators and manages and mitigates risks to the organisation. The Board delivers its strategic vision through the development and delivery of its 5-year business/financial plan and in conjunction with the Director develops an annual work plan and annual budget.

The Board has a governance framework in place and has adopted the National Housing Federation's Code of Governance.

SBHA employ a Director who is responsible for implementing strategic decisions and delivering operational activities as guided and directed by the Board.

The Director is supported by a staff team consisting of 8 people:

- Housing & Neighbourhood Services Manager
- Community Regeneration Manager
- Bi-lingual Housing & Neighbourhood Services Officer
- Office Manager
- Admin Receptionist (P/T)
- Independent Living Officer (P/T)
- Cleaner x 1

And

- A Range of Contractors appointed through defined management agreement/service level agreements and contracts.

Finance and Compliance

The Board takes strategic responsibility and the Director takes operational responsibility for delivering cost efficient services for tenants and ensuring compliance in all areas of operation.

In order to secure efficiency and effectiveness the Board ensures:

- A rigorous budget setting process
- Quarterly monitoring of financial performance
- A service level agreement (SLA) with managing agent and a written service level agreement
- Periodically reviews its asset management strategy
- Reviews and adheres to our financial regulations
- Ensures compliance with loan

- Ensures compliance with internal and external regulatory requirements of Registered Society with the Financial Conduct Authority and the Regulator for Social Housing in the following ways
 - External audit – Mitchell Charlesworth
 - Internal Audit – Beever & Struthers

Risk Management

A detailed risk analysis takes place alongside the Association's review of the business plan and the publication of the Sector Profile Review published by the Regulator for Social Housing. The assessment of the probability and impact are produced into a risk register. The risk register highlights areas of concern against SBHA objectives and measures to address these. Where risks are identified actions to mitigate risks are incorporated into our operational action plan. The risk register is monitored by Board on a quarterly basis with exception reports brought forward to Board where risk is deemed to be significant or new risks are identified. A traffic light system has been adopted by Board.

Core Functions

SBHA provides housing management services, tenant participation and wider community regeneration services as core functions of its service delivery. We outsource Finance services and repairs and maintenance Services.

The Association is reviewing the way it manages its repairs service and is also working with its repairs contractors HMS to improve the performance appointment system and right first time.

We will ensure that our core functions are delivered in line with our own and tenants high expectations are services include:

- Delivery of Housing Management Service
 - Rent Collection
 - Allocations & Lettings
 - Customer complaints
 - Anti-Social Behaviour and Hate Crime
- Improving the Delivery of Repairs and Maintenance Service
 - Pre-Post Inspections
 - Right first time
- Tenant and Community Regeneration Services
 - Continue to strengthen tenant engagement and support tenants to enable them to effectively participate with ourselves
- Acting as agents for other organisations
 - To continue to support smaller organisations and provide quality housing management services
- Employment Services

- Develop an employment services targeting BME people
- Setting and moving forward the equalities agenda with a particular emphasis on race
 - Ensuring that we continue to advocate on behalf of BME people to influence the delivery and quality of services that are provided with Liverpool City Regional governing bodies

This Business Plan recognises the current economic climate, the reduction in public expenditure in particular welfare benefit reform and the rollout of universal credit and its impact on SBHA, our tenants and wider communities that we serve. The Plan also reflects SBHA's decision to continue to invest in our own stock through a planned maintenance programme.

We recognise that our properties are the Association's most valuable asset. The Association has 275 properties that comprise traditionally built terraced and semi-detached houses, bungalows and refurbished and purpose built flats.

Our current asset management strategy includes a five-year investment plan with an estimated cost of £780,000. The Association is also in the process of taking out a loan to ensure works recommended from Fire Risk Assessments are carried out in a timely manner.

We also have an on-going cyclical programme for carrying out internal electrical checks and associated repairs and external repairs and external decoration on one fifth of our properties every year in line with our investment programme. The Association also undertakes an annual inspection and service of all gas appliances in its properties in accordance with gas safety (Installation and use) regulations.

Our tenants have told us that repairs and maintenance is their number one priority in respect of service delivery. They expect value for money and a service that puts their needs first.

A STAR survey carried out in 2018 found that tenant's satisfaction has fallen in this area.

STEVE BIKO HA PRIORITIES

This Business Plan recognises the current economic climate, the reduction in public expenditure in particular welfare benefit reform and the rollout of universal credit and its impact on SBHA, our tenants and wider communities that we serve.

SBHA has always tried to put tenants and their needs at the heart of the work that we do, tenant engagement activities continue to be central to our work their involvement in improving our repairs and maintenance service delivery is vital to ensure their views are incorporated into our improvement plan.

The Plan also reflects SBHA's decision to continue to invest in our own stock through a planned maintenance programme and to pursue a modest development programme.

REPAIRS AND MAINTENANCE

In 2016 we carried out a comprehensive review of our repairs and maintenance service and in 2017 moved and procured Housing Maintenance Solutions as our main repairs and maintenance contractor using a schedule of rates.

A recent review of the service and a STAR survey conducted in 2018 has found that our repairs and maintenance service is in need of improving to reach our own high standard and the high expectations of our tenants.

An improvement plan is being developed with our tenants to ensure that our tenants receive a first class repairs service. A more focused approach will be undertaken to our appointment system and improving right first time approach to repairs. Our target is for satisfaction rates to improve year on year with the end goal of being in the upper quartile satisfaction rates for repairs and maintenance service by the end of the life time of this business plan.

HOUSING MANAGEMENT

Welfare Benefit reform and its impact upon our tenants and the delivery of good quality repairs and maintenance and estate based services remain a high priority for the housing management team. The team will continue to work with our tenants and our contractors to improve the service that they receive and to intervene early with tenants who have difficulty in paying their rent or manage their tenancies. We will continue to work with partner organisations to enable our tenants to access services that can help them move forward and to manage their tenancies.

TENANT ENGAGEMENT

The Association actively engages with our tenants to enable the tenants to influence the work of the association and to gain valuable insight into tenants needs and the effectiveness of our service delivery.

We will continue to engage with our tenants via tenant improvement group, coffee mornings, bi-monthly tenant's meetings, focus groups and tenant inspector events. To gauge the effectiveness of our tenant engagement activities we are currently being accredited by TPAS.

We will set up a focus group to help with the repairs and maintenance review and on-going monitoring of the service. The tenant Improvement Group will also have health and safety as a standard agenda item. We will continue to support tenants by ensuring training is available and will facilitate opportunities for SBHA tenants to meet tenants from other social landlords.

DEVELOPMENT

It is the intention of SBHA to continue to have a small development programme over the next 5 years through a stock transfer of properties from mainstream associations. The association will consider other development opportunities as they arise.

MANAGING AGENT SERVICES

SBHA provide housing management services to Granby Four Streets Community Land Trust. The community land trust has aims and values that are similar to SBHA and in line with our work supporting local community organisations. Granby CLT have 5 homes in management and one due to be handed over in March 2019. They have funding in place to develop a further two units, and plans to develop a further 6 units over the next 3 years.

BME EMPLOYMENT AGENCY SERVICE

Unemployment amongst BME communities remains extremely high, the key to breaking the cycle of disadvantage and for our tenants to sustain tenancies is to enable people to become economically active. SBHA intends to pursue the development of a training and employment project, linking in with the Housing Association City Region employment offer but directly targeting BME communities. This project will complement existing schemes.