



**STEVE BIKO HOUSING ASSOCIATION  
2020/2021 ANNUAL REPORT**



*2021 SBHA Community Support Grant to World in One City Football Tournament*

**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

It is our 34<sup>th</sup> year operating as Steve Biko Housing Association and the world remains in an unsettling time that I present my annual report to the tenants and stakeholders of Steve Biko Housing Association. For the second year we will be holding a virtual AGM as the situation concerning covid continues to dominate everyone lives, and the safety and wellbeing of our tenants, staff and board members remains a priority.

As I mentioned in my report in 2020, we closed the offices of SBHA in March 2020 and at the time of writing this report the office remains closed but like all other organisations the situation remains under review and we are hopeful in the future of a return to the office opening back up to our tenants and the wider public but incorporating all the health and safety requirements for all concerned. Although the office has been closed our staff team and our contractors have continued to deliver services to our tenants throughout the past 18 months alongside carrying out welfare checks to our tenants as required and ensuring those who required assistance, help or guidance were fully supported.

The pandemic continues to shape all of our lives and communities and will do for years to come, and we have all had to adapt our methods of working and living in this environment.

During the past year the impact of this situation has been felt within SBHA and I would like to pause at this time to offer sincere condolences to those who have lost loved ones during this time and our thoughts and prayers are with you.

The communities we work within continue to be affected by this pandemic and we should all ensure we continue to remain safe and take precautions.

I mentioned last year that SBHA had been awarded two accreditations regarding Customer Service Excellence and Pro Landlord Accreditation in Engagement and the awarding of these accreditations has been demonstrated throughout the past 18 months by the work carried out by our staff team

delivering services to our tenants. During the past year I have spoken to a variety of organisations working within the housing sector and the message I have consistently heard is that SBHA is a well-run, organised and admired housing association that goes above and beyond its role as a housing provider within the communities it operates within. It is rewarding and welcoming to hear such comments and is a reflection of the work carried out by all involved. I would like to thank my fellow Board members for both their support and continued commitment to the organisation and to the staff for all of their hard work, who continue to go above and beyond to ensure a successful future for SBHA.

Finally, this will be my last chairs report for SBHA as my time as a board member is coming to an end and I step down at the end of the year. During the period I have been involved I have witnessed SBHA grow bigger, stronger and more independent, some of the services that were sourced externally have been brought in-house resulting in more control and savings for SBHA. I have some amazing memories from being involved with SBHA and have also met some amazing people during this period as well. We often refer to SBHA as a "family" and it has felt like that during my time involved.

So, I wish the SBHA family well going forward and thank you all for your support and guidance over the years.

Robbie

## **Welcome**

Welcome to our annual report, the report provides information for the year April 2020 to March 2021. 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 has been difficult to engage with our tenants in the usual ways as due to safety reasons face to face communication had to cease.

Many planned activities and events unfortunately had to be cancelled including our highlight of the year The Young Achievers Awards which we plan to resume as soon as possible. Our focus as a team prioritised the safety and welfare of our customers particularly the most vulnerable ones and the staff team.

The team carried out regular welfare calls during this challenging period with the key issues affecting older people included them saying they felt isolated, unwell and lots of anxiety of catching Covid. A listening ear was welcomed by our tenants, and we were able to link them into our community resources which was essential for some of our older tenants. The staff team helped a local community group deliver food parcels to some of our tenants on a weekly basis and had over the gate conversations with them which was appreciated.

A special Covid edition Newsletter was created providing tenants with key health messages about keeping themselves and their families safe and protected. SBHA were keen to ensure our customers understood changes to the way we were delivering services and help re-enforce the health messages. Information from public health was crucial as we witnessed many local people particularly from BME groups not testing or following safety guidance and sadly dying from the virus. Staff attended regular multi-agency local Health on-line meetings via zoom and Microsoft teams and worked with other Housing providers and community organisations to share information and access to resources for our tenants and all our community.

SBHA continued to provide our small community grants during the year. These were re-shaped to help fund small organisations supporting families with food/essential items and we provided funding for a local radio station Toxteth Community Radio who were engaging and entertaining local residents during lockdown.

The team adapted the way in which they worked and priorities and met daily to keep informed of any issues affecting our tenants and to advise on disruption to services that had occurred during the year. The tenants' best interests were and always has been central to how we work, and we were determined to maintain this focus whilst the office remained closed as per Government guidelines. Despite the lockdown during the last year, the Association retained our Customer Service Accreditation and achieved compliance which demonstrated and evidenced the Association's work going over and above what was expected from the standard.

We continued to support fundraising and grant monitoring activities for the Afro Caribbean and Friends Lunch club and raised over £12,000 in grants from the Community Resource Grant LCC, Austin Smith fund and Community Impact fund respectively. Due to closure of the physical lunch club sessions at Hector Peterson court, additional grants were secured to provide shopping vouchers for members, for volunteer's expenses to assist with elders shopping, and the cook provided hot meals to the most vulnerable of the members. The lunch club hope to resume services from Hector Peterson Court as soon as safe to do so.

The Association went further and purchased food for 80 food hampers and vouchers for tenants after securing £2,997.71 funding from the Co-operative trust. With thanks to the staff team for helping with the process and delivery of hampers to our tenants in December, a real team effort in ensuring that some of our most vulnerable and isolated tenants had essential supplies during Christmas. During this time our staff also worked in partnership with Liverpool Cares, and we visited 60 tenants providing warm hats and scarves and promoted the buddying and support project for elders that they provide.

A £5,000 grant funding from Merseyside sport was secured to a deliver Health and wellbeing project for some of our tenants, providing exercise resources, and some socially distanced exercise and wellbeing sessions when things started to open again. A number of tenants also engaged in research of impact of covid on elderly as part of project and received Amazon vouchers.

As part of the improvement of services the Tenant Engagement plan was updated for April 2020 to March 2021 and is to be reviewed to encompass areas identified in Regulator of Social Housing standards and Customer Service Excellence audits, including focussing in on the Together with Tenants Charter for SBHA next year.

Going forward the staff team are looking forward to resuming face to face contact with our tenants and engaging in a range of new and interesting ways, aiming to encourage and enable more digital work. Updating the engagement plans and planned outputs with our tenants to ensure their needs are met to continue to deliver a quality service.

## **Our work in the Neighbourhood**

Over the past 12 months we have continued to represent the organisation as the work has increasingly moved to virtual meetings including Housing Community cohesion meetings, Women's organisation Health Alliance steering group, Housing Digital forum, Disarm Group serious crime meetings.

We organised a small outdoor Mandela Day event at Hector Peterson Court, socially distanced which linked into the Mandela 8 organisation. Tenants enjoyed Tayo Aluko, Singer and creative messages of hope cards. Thanks to lunch club volunteers who assisted on the day with the set up and in the production of packed lunches.

Funding was secured for a partnership Hate Crime project which in the previous year saw 80% of the project delivering Hate crime awareness sessions in 10 schools by Anthony Walker Foundation and Hate Crime training to Housing and community front line staff. The planned community action days that were due to be delivered to support this important area of work unfortunately had to be cancelled due to the pandemic.

## **The Board**

Our Board is responsible for the effective governance and management of the Associations affairs. Last year the Board met virtually and more regularly to ensure the impact of Covid was monitored closely 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, Shelique Braithwaite admin assistant and Nicola Thompson Cleaner.

Our Director Tracey Gore went on secondment to Liverpool City Council in September to Chair the Race Equality Task Force. Ustar Miah stepped up to Acting Director in the period and Leon Vaughn was recruited as Assistant Director to cover. Leon joined us from Prima Group and will be with us for 12 months until October 2021 when we expect Tracey Gore to re-join the Association.

## Customer Satisfaction

Our results have shown improvements of service from the last time we conducted our STAR survey for example: We have identified 2021/22 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%

While we have not carried out a STAR survey in the past year, we have been carrying out satisfaction surveys for repairs undertaken. These surveys are based on 10% of repairs carried out during the month. The satisfaction is as below.

Repair satisfaction	2020/21
Satisfaction with quality of repair	94%
Satisfaction with Repair service	92%
Appointments kept (when appointment made)	96%
Overall Satisfaction	95%

## Planned Maintenance

Our planned maintenance programme will focus on replacement windows over the next 3 years with the Mulgrave Street area commencing 2020/21. With the Coronavirus pandemic this programme was delayed by 12 months to ensure the safety of our residents, staff and contractors. This programme will now commence in 2021/2022.

## 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 (1) 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 adaptations for people with mobility difficulties and liaising with support services when tenants need help.

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	117
2	57
3	69
4	23
6	10
<b>TOTAL</b>	<b>276</b>

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	238	100%
Routine	21 days	1215	99.9%

Due to the impact of Covid from April 2020 to March 2021 some services unfortunately took longer due to restrictions placed in entering properties and also with some tenants shielding or isolating. All emergency repairs were attended to and classed as priority repairs.

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.

Between April 2020 and March 2021, we let 16 properties

We also aim to minimise rent losses and make the best use of our housing stock by turning vacant properties round quickly.

Empty Properties at 31 March 2021	8
Average time to relet in 2020/21	31.9 days
Rent loss in 2020/21 due to empty properties	2.5%

## Rents

Number of Bedrooms	Average Fair Rent	Average Assured Rent
1	N/A	£75.55
2	N/A	£83.32
3	£88.65	£92.51
4	N/A	£103.32
6	N/A	£127.45

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 2019	At 31 March 2020	At 31 March 2021
Arrears due to outstanding Housing Benefit	£4,415	£ 1,942.	£939
Tenant arrears	£30,772.	£43,620.	£47,763
<b>Total</b>	<b>£26,357</b>	<b>£41,677</b>	<b>£46,824</b>

## 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	Metric No	SBHA GN / Support 2018/19	SBHA GN / Support 2019/20	SBHA GN / Support 2020/21	NW Peer Group Median 2020/21	SBHA GN / Support Forecast 2021/22
<b>No. of Units</b>			275	275	275		281
<b>Business Health</b>	Total Operating Margin	6	13.96%	12.70%	17.27%	28.93%	14.21%
	Social Housing Operating Margin	6	13.35%	11.96%	16.12%	28.93%	12.43%
	EBITDA MRI (as a % of interest)	4	27.70%	42.62%	251.66%	1270%	62.46%
<i>Efficiency</i>	Gearing	3	22.49%	23.64%	23.07%	-17.12%	26.03%
<i>Efficiency</i>	Reinvestment % investment in properties (existing stock and new supply as % of the value of total properties).	1	5.06%	3.47%	1.31%	1.36%	6.04%
<b>Operating efficiencies</b>	Headline Social housing costs per unit.	5	£4,691	£4,742	£3,557	£3,056	£5,287
	Rent Collected as % of rent owed (excluding arrears b/f)		99.7%	99.9%	99.8%	102%	100.00%
<i>Efficiency</i>	Overheads as a % of adjusted turnover		11.81%	13.14%	11.14%	17.51%	12.55%
<b>Effective Asset Management</b>	Return on Capital employed % compares the overall operating surplus to total assets less current liabilities	7	1.45%	1.32%	1.8%	3.33%	1.47%
	General Needs Occupancy		98.84%	98.80%	97.7%	99.36%	98%
<i>Efficiency</i>	Ratio of responsive repairs to planned spend		0.79	0.46	1.49	1.06	0.40
<b>Development Capacity &amp; Supply</b>	Units Developed		9	0	0	0.5	6
	Units Developed as a % of units owned	2	3.27%	0%	0%	0.03%	2.13%
<i>Effectiveness</i>							
<b>Outcomes Delivered</b>	Customers satisfied their rent provides value for money *2011 survey results *2015 survey results		81%	81%	81%	88%	86%
	£ invested for every £ generated in new housing units		£36.31	£0	£0	£0	£0
	£ invested for every £ generated in communities		£0.0168	£0.0172	£0.0134	0	£0.0186

Performance	Indicator	Metric No	SBHA GN / Support 2018/19	SBHA GN / Support 2019/20	SBHA GN / Support 2020/21	NW Peer Group Median 2020/21	SBHA GN / Support Forecast 2021/22
<b>Lettings</b>	SBHA lettings		32	17			-
<b>Local Targets</b>	BME Lettings Target set at 45% based on demographics of area.		84.4%	86.6%	83.3%	28.8%	80%

- SBHA has had an increase in operating margin in 2020/21 this is largely due to reduced management costs after operating remotely and as a result without the usual office costs during the year partially offset by increased service charges as a result of the pandemic.
- The decrease in Social housing costs per unit in 2020/21 is due to it not being possible to undertake the annual stock reinvestment works in a safe and effective manner and also due to the reduced programme due to the ongoing 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 17.27%. SBHA has 275 units which will increase to 281 this year due to the redevelopment of 6 new units at 1 Croxteth Grove. 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 secured in November 2019 and social housing grant.

## Operating Efficiencies

The Associations headline social housing costs per unit are currently at £3,557 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 1.8%. 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 97.7% 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 1.49%. This is higher than intended and reflects the reduced level of stock reinvestment during the year. In the previous year we were more than favourable than our NW housing association benchmarking peers although we are planning on undertaking significant works to our properties over the next 12 months.

## **Development Capacity & Supply**

SBHA has commenced works on a significant refurbishment to one large villa during this financial year. Works commenced on site in December 2020 and is expected to be completed by the end of September 2021 for the creation of 6 new units.

The villa is 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 23.64% to 23.07%. 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 1.34p 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.

## **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. The annual datasets for the year have not yet been made available by Acuity. This information for the year is normally published around September of the new year.

## **Diversity**

Following the murder of George Floyd. SBHA called out for young people to come together to discuss their feelings on race hate and associated issues. We set up a Young Black Lives Matter group who put together a presentation to key city leaders calling for change, particularly in the areas of education, crime in communities, employment, and health. Two members of this group were enrolled onto the new Race Task force which Tracey Gore chairs and others were linked with Youth providers to further conversations with younger people, this proved difficult during lockdown and covid restrictions. The Association raised £5,000 from grant funding for expenses and activities for the group from the Violence Reduction Partnership (Arts and Culture fund), the group also prioritised their individual commitments to their jobs and University studies. The issues in the report were continued as part of the Race Task Force dialogues and wider consultation with communities.

Beverley Williams has been involved in supporting to facilitate several of the Race Task force dialogue virtual meetings which have been insightful in understanding issues specifically in Education and the discrimination faced by people from BME backgrounds.

## **Your views**

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

Ustar Miah

Acting Director

3 Yanwath Street

Liverpool L8 0XP

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## **Board of Management**

Robbie Williams - Chair

Michael Whitehead - Treasurer

Yvonne Davies

Joan Duala - Tenant Board member

Howard Cover - Secretary

Michelle Cox

Saba Ahmed

Ben Clay



## **Director and Staff Employed as at 31<sup>st</sup> 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**

Mitchell Charlesworth  
5 Temple Square  
Temple Street  
Liverpool  
L2 5RH

## **Solicitors**

Brabners  
Horton House  
Exchange Flags  
Liverpool  
L2 3YL



*2020 SBHA Tenants Xmas Hampers*