

A sense of **belonging**

Annual Report | 2023

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We are proud of being a small, local, community based housing association.



Introduction

Welcome to our annual report which covers the year from 1 January to 31 December 2023. With a new Chair and Chief Executive in place, we took some time this year to review how we want to work in the future.



We are proud to be a small, local, community-based housing association, and resident feedback confirms that they value this. However, our independence is justified only if we can match the quality of homes and services provided by larger organisations while offering the added value of being embedded in our community.

To reflect this, we've refreshed our mission, vision, and values, focusing on strong governance, well-managed services, and partnerships with like-minded organisations.

We see our residents, partners, and staff as fully part of our community and not separate from it – so our mission to make this a great place for everyone to live, learn, work and grow always benefits our residents and other stakeholders. Future success measures and investments will align with these goals.

This report also includes feedback from our first resident survey using the Tenant Satisfaction Measures. We were pleased that residents rated most services as top quartile.

We remain focused on improving repairs, complaints and ASB management where residents were less happy. We've already implemented changes based on resident feedback and complaints.

The active involvement of our Tenant Engagement Panel and formal reporting on complaint learnings are key to embedding resident experience in our work. We will review these changes with residents to ensure they have the intended impact. A broader consultation on repairs and investment is planned for 2024.

This year, we delivered better-than-average financial performance while expanding our housing stock with eleven new homes in Petersfield and investing significantly in existing homes. Our priority remains maintaining existing homes, but we also aim to address the housing crisis by investing in new homes where possible.

Safety remains a top priority, with the Board regularly reviewing compliance with legal requirements. We've worked to foster a culture of safety and encourage residents to report any concerns. Safety costs are a significant part of our spending, and we will consult with residents to ensure these costs are understood.

We are also advancing our carbon reduction strategy, aiming for all homes to reach EPC C by 2027. We have invested more of our own funds in this as well as securing some grants for solar panels and batteries – and we have set aside more money over the next 3 years. However, we know that some older homes may never meet the standards and these may need to be sold to invest in more sustainable housing.

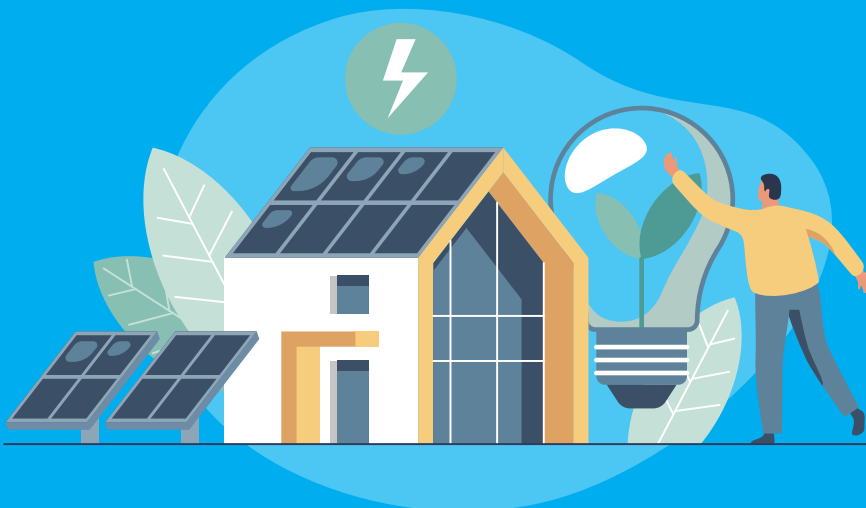
As the economic crisis continues to bite, we were pleased to offer more than £15,000 in direct financial help grants to residents. We will continue to help with financial issues and will also be prioritising work with residents who have physical or mental health challenges or who feel lonely or isolated. Our staff are building networks with local authorities and charities to better support these challenges.

Overall, we've had a successful year of continued improvement, with more work ahead. We're grateful to the residents who participated in the Engagement Panel and consultations and invite others to get involved. We also thank our Board, staff, partners, and advisers for their commitment and support.

Steve Dennis, Chair

Linda Wallace, Chief Executive

June 2024



We were delighted to secure around **£15,000** in cash grants for residents to offset energy and other key costs.

What it means to be home



I applied for social housing because I struggled to meet the rent for a private flat.

Being accepted for social housing honestly felt like a lottery win. There is a lot of stigma surrounding social housing but I am a normal person working full time on a low wage and this is exactly who should be applying.

Having a secure home means I can create roots and memories in a friendly community. Even though I am renting, this is my home and I have been welcomed into a new development where the new and old community continue to mix in a positive way.



"I've been in my home now for over two years and I love it, I never go out, it's my sanctuary and my forever home, PHA homes have been brilliant to me whenever I call or email with a query everyone is so helpful and easy to talk to."

Our new vision



A great place for everyone

We have refocused our vision on making everywhere we work into a great place for everyone to live, learn, work and grow, with a shared sense of belonging. Our part in delivering this mission will include:



Providing warm, safe and affordable homes

Prioritising the things that matter most to our residents and contributing to the sustainability of the planet.



Delivering friendly, efficient and effective services

Spending time getting to know our residents and what matters most to them so that we can make our service easy and convenient to use.



Connecting and contributing to our community

Creating opportunities for people to feel connected, strengthening a sense of belonging and contributing/sharing our talents and assets.



Building from strong foundations

Making sure we have stable finances, inclusive leadership, empowered staff and strong governance.

This is just a slight shift in emphasis – with a focus on the whole community, well being, inclusion and building connection – but it is an important shift. The new vision will guide the way in which we work, spend money, train our staff and collaborate with residents, partners, suppliers and the wider community.

We have a great team of staff who really care about the work that we do and want to offer the best possible service to residents. We want to use all those great humans to connect more proactively with residents, being curious about

what is important to people – whether or not it is immediately related to a housing issue – and trying to help where we can.

Often this will be about signposting people to other services and opportunities and sometimes, just about being a good listener. Through this work, we will also build up our knowledge of local services, community groups and informal networks so that we can provide better and better support. We hope residents will notice the difference and we welcome any feedback or suggestions!

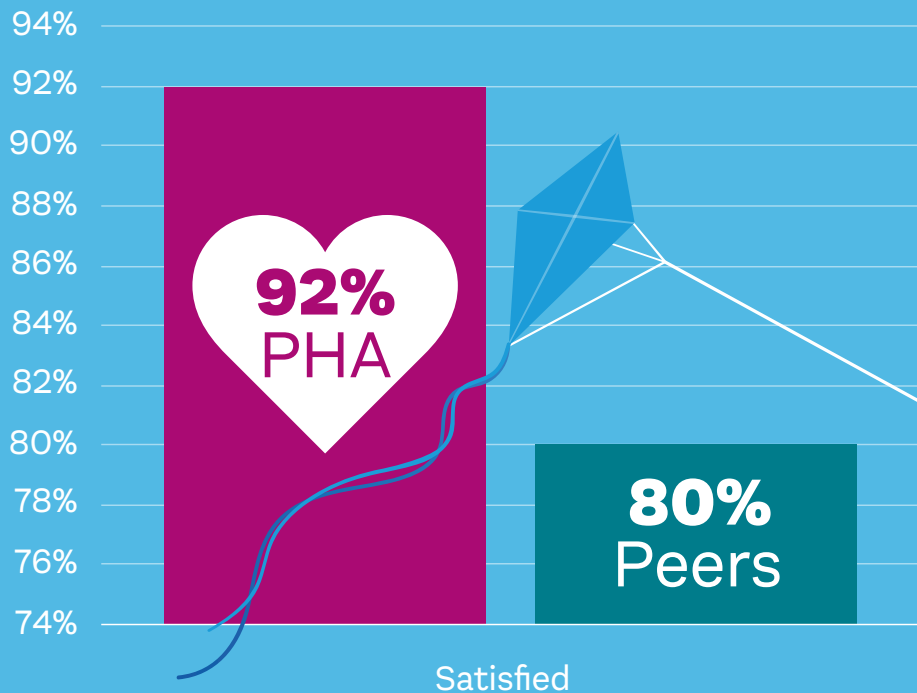
Tenant satisfaction

measures

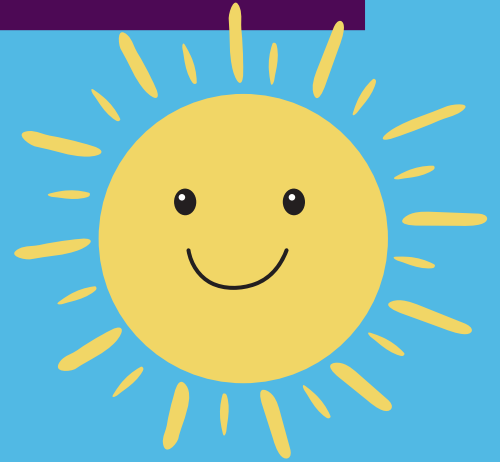
We had an excellent response to our tenant survey at the start of 2023, with 90% of residents taking part – so a big thank you to everyone who took the time to share their views with us.

In the main, you were very happy with the services we provide but there were some areas for improvement and this is where we will be focusing our work.

We have to complete this survey in line with the Housing Regulator's stringent requirements for how questions are asked and how results are calculated. We carried out a telephone survey in which:



92% of residents were satisfied with the service, which compared well to 80% for similar sized housing associations.



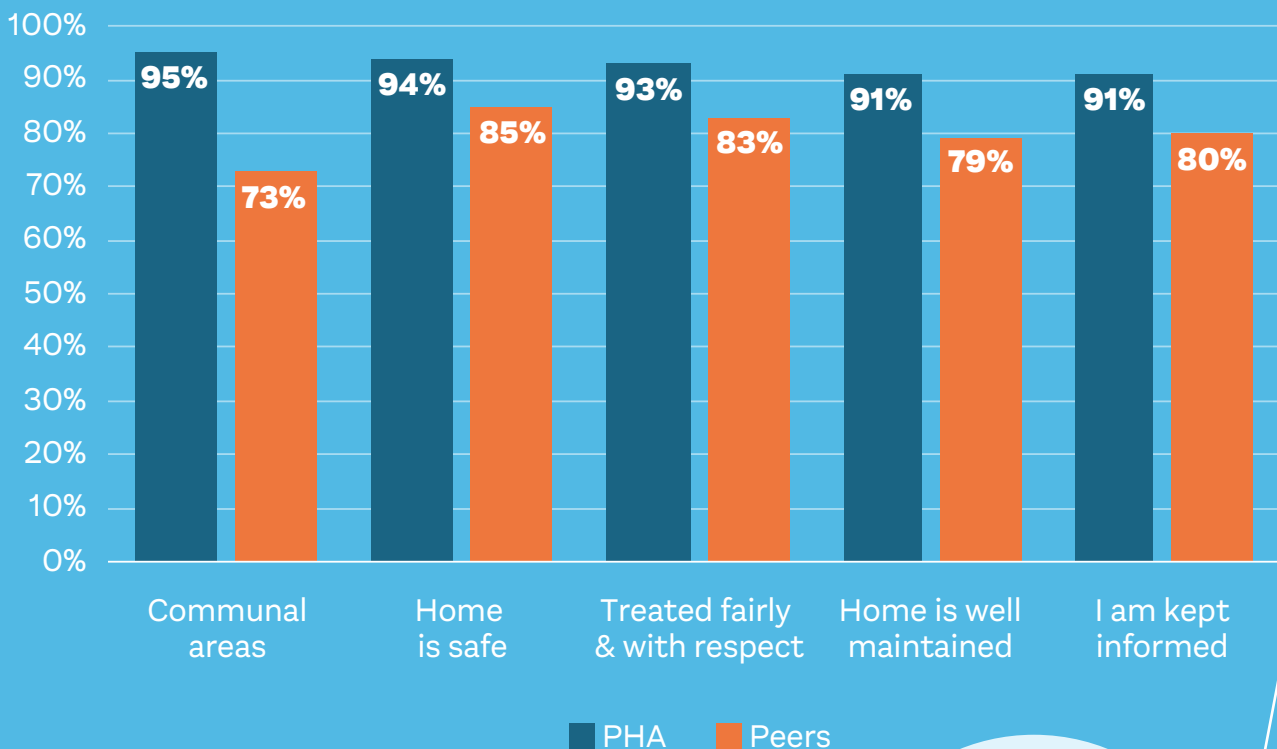
"Thank you so much for all your help. It means the world to us."



Tenant satisfaction measures

Our top results

The vast majority of residents felt that their home was safe and well maintained and that communal areas were well looked after.

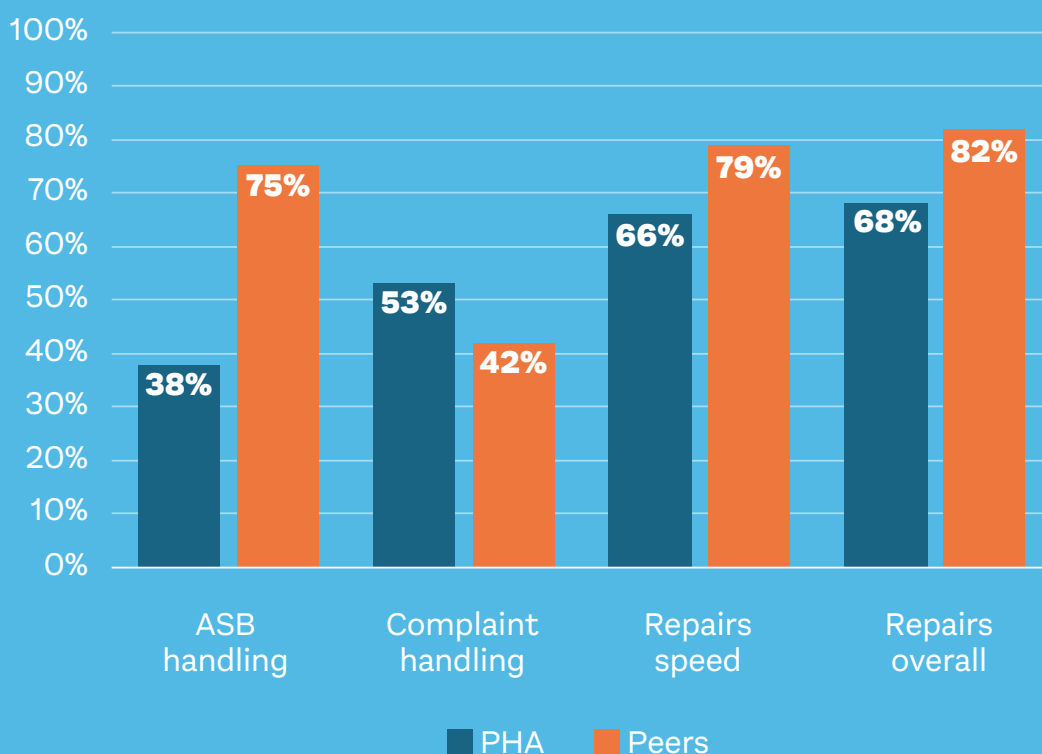


Residents also felt that they were kept well informed about things that were important to them and that they were treated fairly and with respect by the staff team. In all of these areas, we were pleased to see that our results were better than those for most of our peers.

"Thanks for your help with the ASB problems. You always listen and understand and treat us like human beings, keeping us in the loop about everything"

Areas for improvement

Our lowest results were in relation to how we handle repairs, complaints and anti-social behaviour – although our complaints handling score was still higher than most of our peers.



We have already collaborated with our Tenant Engagement Panel and Board to enhance our response to complaints and expedite repairs. We've also improved communication with residents during ongoing repairs, and feedback indicates that these measures are making a difference.

Anti-social behaviour is more challenging. Sometimes, issues arise from behaviour that isn't severe enough for legal action, or residents hesitate to provide sufficient evidence to build a police case.

Disruption may also stem from mental health issues, requiring prolonged support from health professionals. We understand residents' frustration and are committed to helping, while being realistic about the actions we can take and the evidence needed. We will continue working to improve resident experience when they report anti-social behaviour in the coming year.

Learning from complaints

Our new vision

We use every complaint as an opportunity to see how we can learn and improve our service and our behaviours. This year we improved our processes and updated training for staff to align with the Housing Ombudsman expectations.

We received complaints from six residents with one resident raising several complaints. Two complaints escalated to the review stage. One case from 2021 was still being considered by the Housing Ombudsman Service at the end of the year. As we receive a small number of complaints, it is not

easy to draw out themes but concerns included a lack of urgency in responding to repairs, failed appointments and dissatisfaction with our response to ASB/parking issues and overcrowding. We have drawn out the learning from complaints and from our review of how to improve repairs services:

You said	We did
Repairs take too long to complete and some appointments are not kept.	We are managing appointments more closely with our contractors and calling residents to make sure appointments have been made in good time and work is completed within the target time.
The out of hours service was unreliable.	We have changed the out of hours provider and have had positive feedback from this so far.
A resident felt we were providing less favourable service and treatment because of their disability.	We have trained all staff to better understand and recognise neurodivergent thinking and are continuing to work with expert organisations to ensure that we provide an equitable service. We had an independent review of our service delivery, using an experienced complaint investigator, with Board oversight.
Our management of ASB cases is not always as proactive and confident as residents would like.	We have trained relevant staff on ASB case management and remedies and have extended the network of organisations with whom we can share experience and problem solving.
Our systems do not always help us to manage customer information and service delivery, leading to repetition for residents and staff.	We have begun the process of procuring a more modern system to improve our data and service management.
We do not always recognise every expression of dissatisfaction as a complaint.	Our complaints training reminded all staff that any expression of dissatisfaction (other than a service request) should be recorded as a complaint and formally responded to.



Our Tenant Engagement Panel members have helped us to review the complaints policy and have also reviewed how we respond to complaints, considering (anonymised) letters and outcomes. Our Board receive information about complaints at every meeting and also review the Learning from Complaints annually.

The Board have included complaints in a culture audit for 2024 to ensure that the way we deal with dissatisfaction is in line with our values.

Our website contains information on our compliance with the HOS complaints handling code and the Board oversight of that assessment.



Improving our homes

We significantly increased our spending on both planned work and repair work in residents' homes this year.

More than 20% of our homes benefitted from some improvement work, including kitchens, bathrooms, electrical upgrades, loft insulation, heating systems and fire safety works.

As part of our new mission, we have decided to speed up our investment in homes over the coming years, particularly to ensure that everyone is warm and safe and has any adjustments they need to live comfortably. We have about 70 homes that currently do not meet the government target for 'warm' – an EPC rating of C or above – and making sure these homes are improved by 2027 will be a key focus.

This year, we were able to secure funding from South Downs National Park to install solar panels and battery storage at four of our homes. We are monitoring the impact with residents and hope to do more of this work in future – as it both reduces costs for tenants as well as making a positive contribution to the environment.



"We wanted to say a big thank you for the new windows – they look great!"



1 in **5** OF OUR HOMES
BENEFITTED FROM
**IMPROVEMENT
WORK IN 2023**

Getting tough with damp and mould

At the end of 2022, we wrote to all residents encouraging them to let us know about any damp, mould or condensation issues.

Subsequent monitoring indicates that this work has successfully resolved the majority of problems with the main causes found to be inadequate or poorly fitted loft insulation and ventilation.

We have a couple of properties which still have issues with humidity and condensation. We are making sure that there is no active mould in these homes but also working closely with the residents concerned to try to narrow down the source of the problems.



“A big thank you to the lovely lady that came and cleaned and treated the mould in my house today – it is so much nicer now.”

As a result of the reports from residents, we have been able to identify any patterns which may lead to mould growth and have included these in our thinking about future maintenance and inspection. We have also trained all of our customer facing staff so that they are able to spot any problems whenever they visit someone’s home.

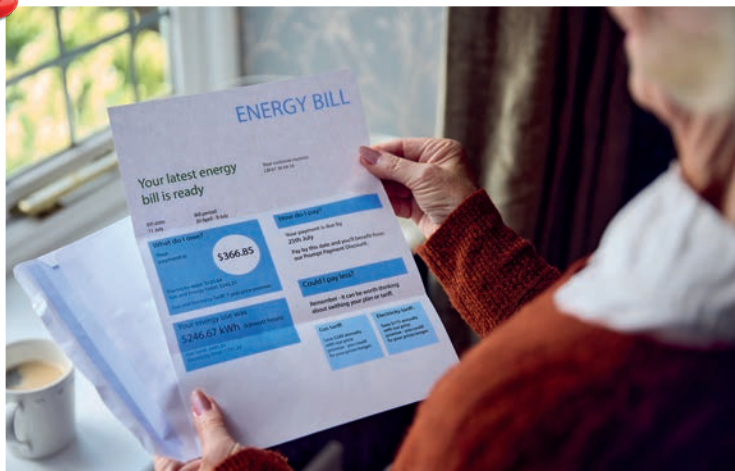
We are always grateful if residents report concerns to us at an early stage. As a local association, we can visit quickly to make sure your home and health is protected.

Cost of living support

2023 continued to be a tough year for everyone as the cost of living crisis continued to bite.

We were delighted to be able to help residents through the HACT Energy Fund and the PHA Hardship Fund – with more than 50 residents receiving a cash grant or having goods provided to help with everyday costs during a difficult time.

Our staff worked closely with other residents to set and manage budgets and to get on top of any debts quickly so that no-one was at risk of losing their home.

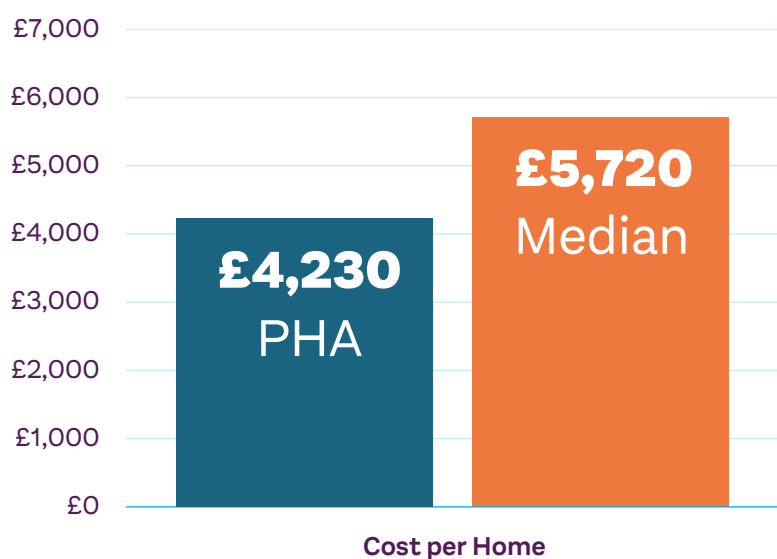


“Thank you for putting us forward for the energy grant. It really helped a lot with our bills.”

Giving value for money

We compare our costs with other housing associations in our annual accounts.

This year our costs went up quite a bit – mainly because we spent much more on improving our homes and carrying out repairs than in previous years. However, we are still providing very good services more cost efficiently than many of our peers with our average cost per home being about 25% less than the average for organisations of our size.



We also see a social value in our role as a truly community based landlord. As a small, local provider, we are able to offer a very responsive and personal service to our residents. Most people will know our staff by name and by sight, and our team is very stable – which helps to build trust with the people we serve.

We know that residents value the ability to see us face to face – whether in our office or at their home – and as a small team, everyone in the business can be kept up to date on important issues. We love being at the heart of things in our community too!



“Thanks for taking the time to drop the letter through our door today.”






Money in

As a charitable organisation, we use any surplus to invest in our homes and services or to build new homes.

We have to make a surplus so that we are a viable business and can keep homes in good repair, pay our loans and provide great services to our residents.

Almost all of our homes are rented at significantly less than the market rate. This is made possible by grants received from the government – which meet part of the costs of building our homes – the rest being funded by loans.

Almost all our income comes from rents and service charges.

Average weekly rents compared to the market <i>(includes service charge)</i>			
Property Size	Petersfield	PHA	% Market
Studio 	NA	£109	NA
1 Bed 	£172	£119	69%
2 Bed 	£242	£144	60%
3 Bed 	£372	£150	40%
4 Bed 	£550	£156	28%
Average rent	£334	£142	43%

We can keep our homes at lower rents because we have received some grant – or been able to buy or build more cheaply due to a planning requirement. You can see from the table that this has particular advantage for larger family homes although even the smallest of our homes is significantly cheaper than market options.

Homes are let through a shared register which the Council and most local housing associations use when we have a vacancy. People on the waiting list are allocated points and can bid for properties that come up.

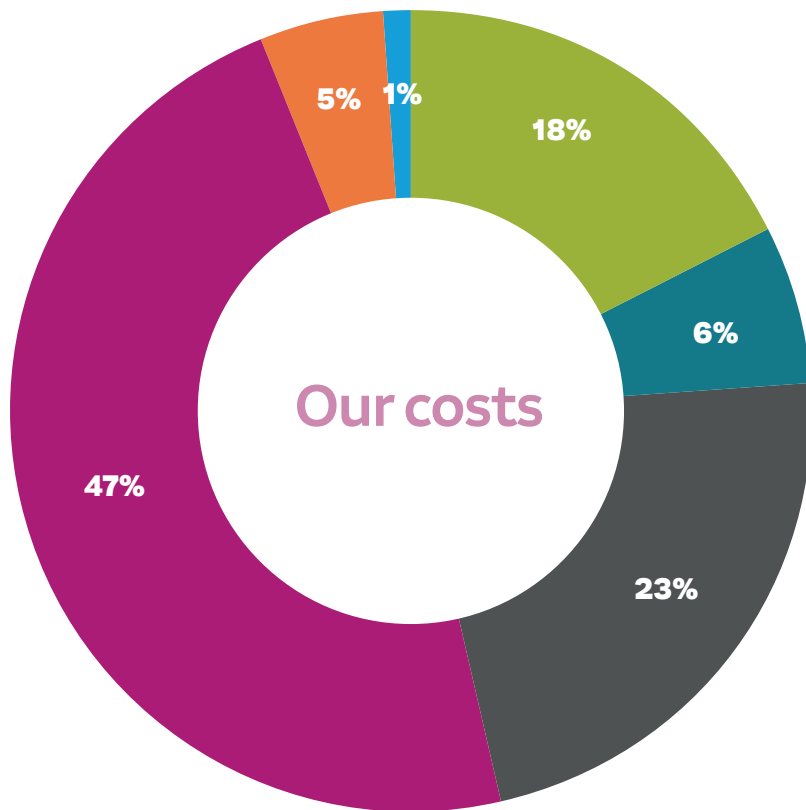
This means that everyone can bid based on housing need. If you are in one of our homes and feel you need to move, you can talk to us about how to register so that you can also bid.

Money out

Where does your rent go?

This year we spent much more on improving our homes and an increased amount on loan repayments.

The cost of investing in development projects is not included in this table as it is an exceptional cost. We invested around £2.1m in our new homes with a further £360k of grant received from Homes England.



- Housing costs
- Office costs
- Voids and bad debts
- Maintenance
- Staff
- Loan payments



Building new affordable homes

We were delighted to be able to complete 11 new rented homes right in the centre of Petersfield at Dragon Court.

The scheme was originally designed for the private market but when sales slowed down, we were able to negotiate with the developers and secure the properties for social and affordable rent – with the help of the local authority planning team.

The homes provide very high quality studio, 1 and 2 bedroomed homes at rents significantly below the market prices. Residents are delighted with their new homes.



"The flat I have is perfect for me and I am very lucky to have it."

"I had been waiting for the right place to come up when it did PHA made the whole process very easy."



Our Board & Team

Our Board

Steve Dennis
Chair

Guy Thompson
Vice Chair/Senior Independent
Director

Kalwant Grewal
Chair of Audit Committee

Graham Norris
Member Responsible for
Complaints

Jane Cox

John Craven

Qamer Yasin

David Thompson

Linda Wallace
Chief Executive/Secretary

Our Team

Linda Wallace
Chief Executive

Responsible for leading the team, governance, HR, business delivery and for overall compliance with regulatory and legal requirements.

Paul Shergold
Deputy Chief Executive/
Director of Assets

Responsible for property investment, environmental standards, H&S compliance, risk management & audit.

Claire Corney
Head of Finance

Responsible for accounting, statutory financial compliance and reporting, External audit and payroll.

Lauren Parrett
Head of Services

Responsible for customer facing services, consumer standards compliance, Complaints & compliments, operational health & safety.

Dave Silvester
Maintenance Officer

Responsible for day to day maintenance, safety and voids.

Eleanor Dorn
Housing Officer

Responsible for housing management, resident engagement and support.

Carolyn Brickell
Services Administrator

Responsible for customer service and repairs administration.

Caroline Craft
Finance Administrator

Responsible for finance administration, suppliers and payments.

Violet Simms
Apprentice Housing Assistant

Responsible for customer service and housing management administration.





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