



Peter Bedford
Housing Association

Creating brighter futures

**Annual Impact Report and
Value for Money Statement
2015/2016**

Senior Management Team

Clare Norton
Chief Executive Officer

Pauline Hamilton
Head of Finance and IT

Vanessa Morris
Head of Services
(appointed September 2015)

Michael Havard
Head of Business
(appointed October 2015)

Andrew Tyers
Deputy Chief Executive
(to September 2015)

Pam Frost
Head of Vocational and
Community Services
(to September 2015)

Board Members

Andy Love (Chairman)
Appointed 24 September 2015

Robert Woolf (Chairman)
Resigned 24 September 2015

Tony Bacon

Martin Jones

Phil Jones

Jakki Moxham

Biju Nair
Resigned 15 January 2016

Kitty O'Leary

Anthony Pearson

Damian Pocknell

Paul Wells

Greenmark
EXCELLENCE 2014

FSC Logo



PBHA is a housing association with charitable aims that creates positive change in people's lives. As well as homes and support, we empower people to learn, access work and discover their creative talents.

Based primarily in Hackney and Islington, we work with people who are homeless, have mental ill health, learning difficulties and multiple needs. Our work enables people to move on and lead independent lives.

2015/16 has been an exciting year for us! We opened Kingsland Hub – our new offices and training facilities. We set up The Workshop, a social enterprise joinery and art studio in Hoxton. We welcomed new members to our Senior Management Team and created a new Adult Learning and Employability team. Thanks to these changes, we are better prepared than ever to support our tenants and participants to progress and achieve independence.

Contents

4 Letter from the CEO and Chair	16 Outpost
6 Kingsland Hub	18 Value for money
8 Homes and independence	19 Our plans
10 Facts and figures	20 Social impact
12 Adult learning and employability	21 Financial information
14 The Workshop	22 Our colleagues

Letter from the CEO and Chair

Enabling vulnerable and excluded adults to move onto greater independence has never been more pertinent than this year.

The lack of affordable accommodation and the growing inequality facing disadvantaged Londoners has never been so stark. As the expectation on disabled adults to move into employment has grown, they are having to enhance their work skills for the first time in many years and develop the confidence needed to gain work. The benefit caps across our part of North London mean that move on accommodation is unaffordable for many of our tenants. Finding solutions with tenants to the challenges they face is why PBHA exists. We use our knowledge and skills to help people to grow in confidence, challenge the isolation they experience and help them build more independent and successful lives.

However, as a housing association, we face many challenges. The Welfare Reform Act brought about an unexpected 1% rent reduction; the sector reluctantly entered into a Voluntary Right To Buy deal, and government is currently reviewing the future funding of supported housing. At times it felt as though we were in a perfect storm as these changes impact on our ability to continue to provide a safety net of accommodation and support for the most vulnerable. These challenges have however lead us to be more creative and efficient in our work. We have challenged ourselves to always maximise our impact and improve the quality of our services. As a result fundamental changes are underway in how we satisfy tenants' needs and enable them to control their lives.

This was the first year of our new 5 year strategy where we are aiming to increase the number of homes we own and the number of people we support. We have restructured PBHA's leadership team bringing in the skills needed to increase our impact and grow our services. This has been a year when we moved into new premises at Kingsland Hub and The Workshop. A year undoubtedly of many challenges and changes, all of which tested our resolve but has left us more resilient and determined to erect a secure safety net for the increasing numbers of vulnerable people in need.

The Board welcomed Andy Love as their new Chair. Andy brings with him a wealth of experience as a former MP with a particular interest in homelessness having chaired the All Party Group on Homelessness and Housing Need.

We pay tribute to the skills of our staff, past and present, whose commitment to and belief in our purpose never waivers. Community at PBHA is our key asset which sets us apart from other similar organisations. Together our volunteers, board members, tenants and participants along with the staff are building something greater than the sum of our parts. Over the next period our aim is to create an organisation with the capacity to respond effectively, swiftly and creatively to changing circumstances.

Clare Norton
Chief Executive Officer

Andy Love
Chair of the Board



From left to right: Clare Norton (PBHA CEO), Cllr Sade Etti (Speaker of Hackney), Meg Hillier (MP for Hackney South and Shoreditch) and Andy Love (PBHA Chair) open the Kingsland Hub

Welcome to Kingsland Hub

We did it!

We moved into our new hub on Kingsland Road in September 2015, bringing both our offices together on one site, along with a state of the art community space for tenants and visitors.

Meg Hillier, MP for Hackney South and Shoreditch, and Cllr Sade Etti, the Speaker of Hackney, officially opened our new hub in November.

The open plan design offers a welcoming space for tenants, trainees and other voluntary organisations. We provide high quality information, advice and guidance from our reception and run courses in employability, IT, numeracy and literacy from bright, modern

training facilities. The hub has already proved popular with other local agencies and now offers additional services such as smoking cessation with Shoreditch Trust and digital inclusion with Age UK.

The Hub also features a gallery and display space to showcase the work of our Creative Industries.

Looking forward, we will shortly be opening a social enterprise Coffee Shop. This will sell food and drinks to the local community and offer training and work placements to participants. We also plan to open an offshoot of our shop, Outpost, in the hub.



“
I'm honoured to have been part of PBHA for the last four years and being part of the journey, involving great change inside and outside the organisation.

Martin Jones,
Board member

”

How did we do it?

To finance the move, we sold our previous office at Legard Works and are commercially letting one of the offices to another company. A small loan is serviced from this rental income.

We have also minimised the environmental impact of the building. Kingsland Hub is environmentally sound achieving a BREEAM Very Good rating.

Homes and independence

We provide supported housing for vulnerable and socially excluded adults in the London boroughs of Hackney and Islington

We have flats on a number of sites across Hackney and Islington. The flats are a mixture of self-contained and shared – where tenants have their own bedroom and share the kitchen, bathroom and living room.

The rent is affordable and all tenants pay a service charge to cover the cost of the bills. Tenants live in the flats for a maximum of two years, although they may move out sooner if they are ready. Afterwards tenants move on, mainly to privately rented housing.

Our tenant population is becoming increasingly younger and more economically active. While younger people are more likely to experience homelessness and access our services, the changes we have made to our independence model over the past 4 years are also impacting.



Finding independence through commitment



Keith, 51 is an ex-offender with a history of rough sleeping and mental health issues and has required support for drug use. However in 2016, after 5 years at PBHA, he moved to private accommodation, following participation in the 'It's your move' resettlement programme.

After becoming a resident at PBHA, Keith completed a number of courses including an introduction to computing and Plot to Plate Gardening volunteering.

Keith accessed support from Lifeline and, as a result, was able to dramatically reduce his drug use.

He also joined projects at Crisis where he often chooses to walk to the centre, even though it takes an hour each way. After he moved to independence, he sees the Crisis employment team, receiving support with literacy and numeracy including identification of possible dyslexia, and support with mental health.

Going forward Keith intends to receive counselling as he has recently identified childhood traumas and he also hopes to work on a speech impediment that affects his confidence so he can find employment and continue his path to independence.

Growing in confidence



Margaret, who is now 54, was first referred to PBHA in 2011 due to a combination of alcoholism and homelessness. Through PBHA, Margaret was able to access secure housing along with regular face to face support (either fortnightly or monthly), with phone calls in between to assist with challenges such as registering for welfare payments and sustaining tenancy. As well as regaining the confidence to manage her life, the sessions also signposted Margaret to alcohol dependency support available locally.

Alongside this, Margaret engaged assiduously in training and development opportunities over the years including catering at PBHA Isledon Canteen for two years, working in Outpost, a coaching programme at PBHA, an accredited

food hygiene certificate and attending PBHA's monthly women's group.

Margaret has since moved into the private rental sector for which she accessed move-on support including rent deposit and rent in advance and has worked with LB Islington's Resident Support Scheme to obtain funding for white goods, furniture, bedding and kitchen utensils. She is now able to sustain a tenancy for a studio flat, as well as advocate on her own behalf for welfare support and other services. This independence has led to an improved relationship with her two grown up children who she now sees more often. Finally, despite moving on, we are pleased that Margaret remains engaged by regularly attending Peter Bedford community events such as PRIDE.

Facts and figures

We housed **296** people, including **64** tenants with no support needs.

Supported Housing

We were funded by Hackney and Islington's Supporting People programmes to provide supported housing for **232** vulnerable people, enabling them to develop the confidence and skills they need to live more independently. All of our supported tenants are homeless or at risk of homelessness at the time of referral. This year **13** people moved on to independent accommodation.

Tenants (current and leavers for 2015/16)

Breakdown by tenancy (all tenants)



Breakdown by borough (all tenants)



Breakdown by gender (all tenants)



Breakdown by age (supported tenants)



Breakdown by ethnicity (supported tenants)



Breakdown by economic status (supported tenants)



Supported tenants joining in 2015/16

51%
Aged 21-30

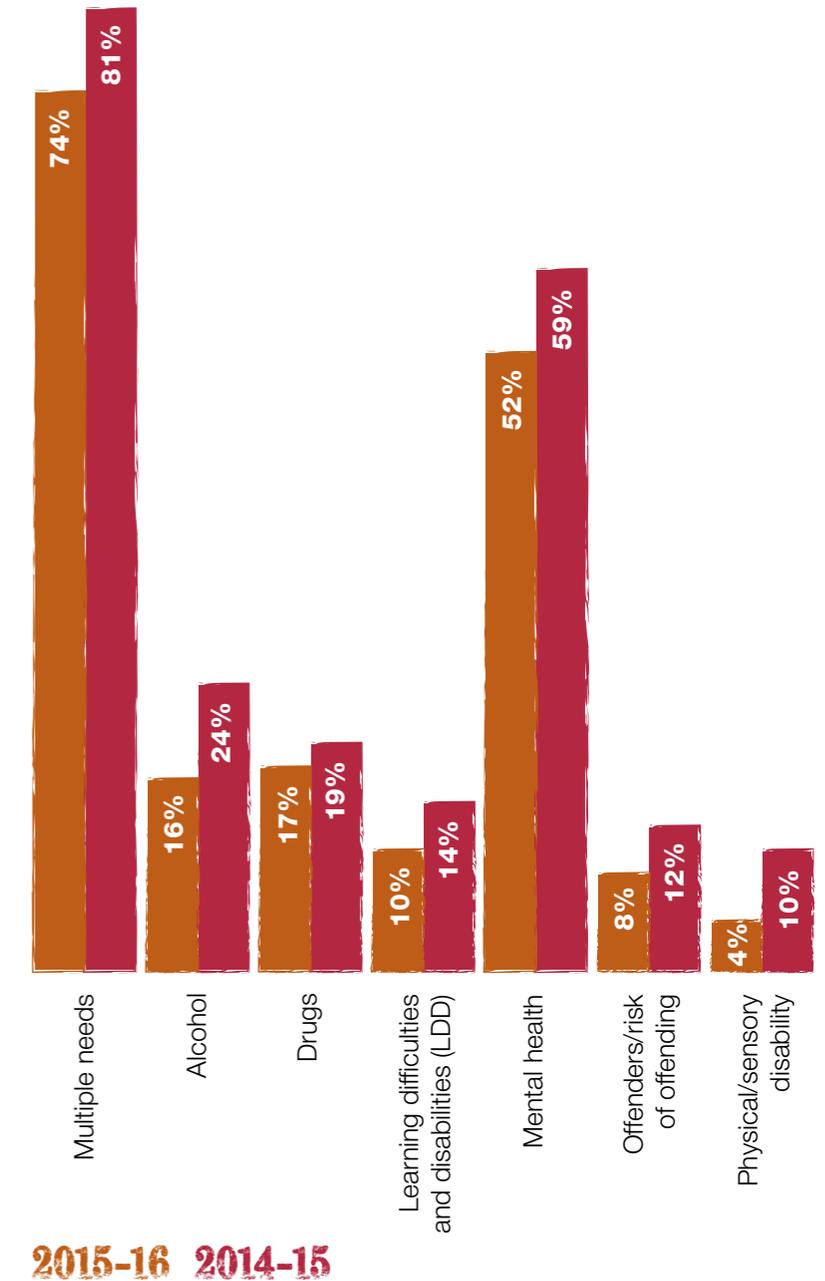
19%
History of alcohol misuse

21%
History of drug misuse

44%
History of mental health problems

58%
Multiple support needs

Breakdown of tenants' support needs



Adult learning and employability

Our adult learning and employability service is open to both our tenants and to other unemployed people usually from Islington and Hackney.

In the last year, we finished our Working Futures and Flexible Support Fund projects. Through Working Futures (London Councils ESF Co-financing 2013-15), we supported 347 people with mental health problems towards employment. After exceeding our original employment targets by 122%, we were asked to work with more people and still achieved 100% of our targets. Using the Flexible Support Fund, we provided 40 people with placements and training. 14 people moved into long-term employment

and no longer claim welfare benefits.

Our support includes 1-to-1 sessions with advisors to identify needs and to develop an individual programme that will take clients back into work. We find ways for them to overcome their employment barriers and boost their overall confidence and wellbeing.

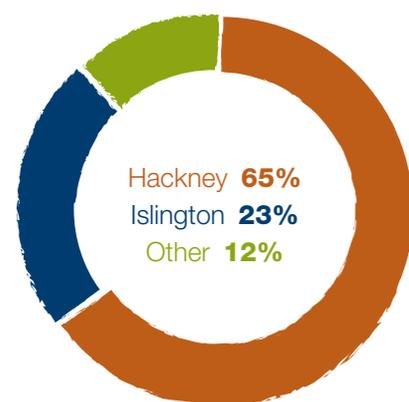
Alongside training courses such as Beginners IT and CV writing, we are also able to offer placements in our in-house enterprises such as our shop, Outpost. Following these stages, we signpost clients to other relevant services and help with networking, applying for jobs and interview techniques.

How many people have Adult Learning and Employability worked with?

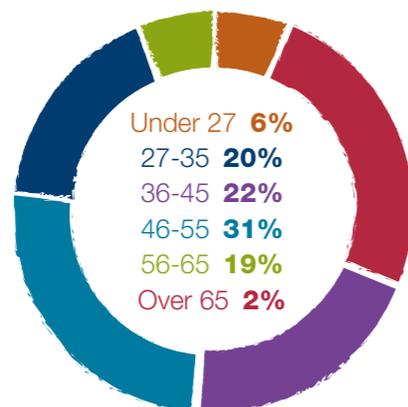
230 The Adult Learning & Employability team engaged with 230 people in 2015/16

83% of adult learners achieved their goals for the courses they enrolled in

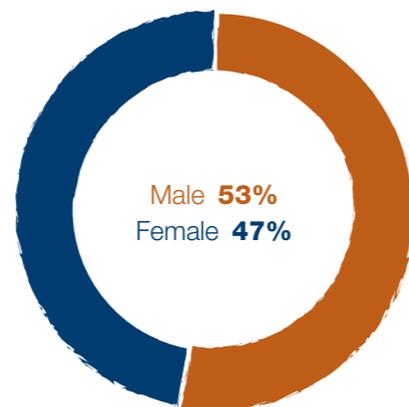
Breakdown by borough



Breakdown by age



Breakdown by gender



Realising his dreams to become a baker

Nathan was a PBHA tenant with mild learning disabilities who had expressed aspirations to run his own Bagel Stall in a market or one day have his own Bagel Shop.

To begin his personal learning and employability programme, we offered Nathan a work experience opportunity in our catering social enterprise, alongside a programme of literacy classes. After completing the placement Nathan then moved to the Bakery Project run by the Hackney based Mental Health charity, the Centre for Better Health, where he completed another 4 months of work experience.

Thanks to making a great impression on the team there, he was then put forward for a job at a Stoke Newington Bakery & Café where he is now working full time. In this role, he carries out all bakery duties, makes sandwiches and clears tables. As the bakery is very close to his

home, he is able to walk to work and can take over-time hours at short notice. Nathan reports that he loves his job and liaison staff say the team is very appreciative of his work and have committed to teaching him how to make bagels.

Thanks to his progression into work, we were also able to help Nathan access a social housing place through Hackney Council. To assist with the move, Nathan's support worker, Gay, helped him to access local charitable funds to furnish his flat.

Nathan has now registered with Hackney Business Ventures, where he has completed a day's training and will have future access to further training and low cost business finance if he wants to start his own business.



The Workshop

The Workshop is the new venue for our Creative Industries programme. Located on Geffrye Street in Hoxton, it has a flexible studio space and fully equipped joinery.

Since opening in April 2015, we have offered programmes in product design, fine arts and development in wood, print and textiles. We have also continued growing our Supporting Makers programme and designed new product lines for Outpost. Even the motif for this Annual Review was designed in a course run from The Workshop by the WEA!

As well as our own activities, The Workshop has become a popular community space with regular yoga sessions and life drawing classes.



A new space for our Creative Crafts programme

The Workshop is the new venue for our Creative Crafts group. Vernella, the group's facilitator talks about the work this year and the move to the Workshop

How does the group work?

We meet once a week as a drop-in session from 10am – 4pm with a workshop in the middle of the day. We invite external guests to come in and share a new skill. Recently we have taken a break from handcrafts to focus on reading and poetry between 2-3pm.

Where does it take place?

This year we have moved to the Workshop. The Workshop is bright, spacious, and well equipped for woodwork and crafts. The space is flexible and is great for parties when we're celebrating tenants' birthdays.

What have you been working on this year?

We've done lots of work on healthy food. We visited the garden at Clissold Road and have themed creative drawing sessions around images of food. With the move to the Workshop, we're developing a programme called Breath of Fresh Air, which will create a group collage around the theme of wellbeing and, inspired by our recent larger group trip to Hastings, we're also going to include pieces of poetry and text that we're writing during the workshops.

Can you tell us the story of one the participants?

When I first met Laura on a healthy eating course she seemed really shy and lacked



confidence. However as time went by, she started to share her creative skills, first by making a recipe book then by creating posters for the classes in the organic garden. Since then I've watched her go from strength to strength. Now as well as our craft group, she also takes part in the art course in the evenings and has had her artwork exhibited and sold in Outpost.

What do you enjoy about it?

It's great meeting people from all different backgrounds and learning from them as much as they do from me. For example, we have one member of the group who is an ex-professional tailor who used to work on Saville Row. It's very rewarding to see how the group work together and use their skills.

“
We are extremely grateful to Clothworkers and Garfield Weston whose funding has helped us fit out the Workshop to such a high standard.
”
Clare Norton, CEO



Outpost

Outpost is PBHA's flagship social enterprise. A contemporary homeware store and gallery on Holloway Road, it provides opportunities for tenants and participants to gain retail experience in a real working environment.

It is also the main sales outlet and exhibition space for our Supporting Makers programme. In 2015, we introduced four new tenant makers into the shop, starting small enterprises in hand-knitting, jewellery, greetings cards and ceramics.

Over the year, Outpost welcomed over 19,000 visitors to the shop. 4000 people came to our 9 diverse art exhibitions with partners such as Rowan Arts, Café Art, Headway East London, Whittington Park Community Association and Archway with Words. Through the exhibitions, we showcased a wide range of forms such as street photography, hand-stitched quilts, painting, collage, illustration and folk dolls.

In addition, we have hosted 12 inclusive community events, supported 28 work placements and 18 people have volunteered with us.



Supporting makers



Roy Appleton, 62, has come a long way since being referred by Isledon Road mental health services in 2011. 'Being involved with PBHA has made me think more positively about living longer – I've cut down on drinking, I eat healthily and I'm trying to give up smoking. I've enjoyed my bit of fame from having art exhibitions and my family are well-impressed.'

Roy had experience with machinery but through taking courses, such as Soft Furnishings, Upcycling Furniture and Joinery, he was able to find new ways to use his skills. Through his first exhibition at the PBHA Stamford Works, he also sold his first piece of art. 'I found there are such nice people at PBHA, staff are very supportive and participants are friendly. I thought there could be a future here for me. Lots of people appreciate my artwork at PBHA, it's the best feedback I've ever had, and it makes me happy.'

'I had the opportunity of my first solo-exhibition of action paintings at Outpost in 2013,

Weather Beaten, which was a great success, I sold 7 paintings. Even Jeremy Corbyn (Labour MP for Islington North) bought one and I met him. Now when I see him in the street he says 'Hello, I look at that painting every day when I wake up'. I feel really proud of myself.'

'Back by popular demand, in 2015 I had a second exhibition at Outpost, Weather or Not, as part of Holloway Arts Festival with Rowan Arts, it looked amazing. I loved seeing visitors studying my paintings and I couldn't believe it when 9 sold. It was the first time I was featured in a newspaper, the Islington Tribune, which made me really proud.'

This year Roy joined the Supporting Makers programme, making 'Splash & Drip Cards' to sell in Outpost. Through Outpost and Creative Industries' support he is also finding out about running a small business and market research on what customers like to buy.

Value for money

Our Value for Money statement, over the next four pages, sets out how we are increasing our impact through our five year strategy.

We are committed to delivering the best service in the most cost-effective ways and using robust methods to measure our impact. We use clear KPIs and continue to benchmark our work against other similar organisations. Through our annual planning, we are preparing for the 1% rent reduction and a drop in funding for our Supported Housing service. By restructuring and securing alternative funding, we will be able to safeguard the service we provide and enable people to sustain their tenancies.

Our plans continue to ensure that our charitable purpose – to enable vulnerable

adults to achieve independence – is at the heart of our work. As such, we have continued to invest in our Vocational and Community Services (VCS), which forms a key element in the progression pathway from recovery through to learning, training, and employment. We took a strategic decision in 2015 to restructure the VCS service into an Adult Learning and Employability service, fully funded through fundraising and contracts, distinct from the Enterprises, which we are restructuring to ensure they become viable within acceptable timescales.

This year we have also developed our Theory of Change. This provides focus and clarity to our work and ensure that we align all of our activities to our overall purpose.

Key Performance Indicators	2014-15	2015-16	Benchmark Ranking*
Total number of service users (tenants and participants)	542	475	N/A
Percentage of service users progressing onto training, volunteering or community activity	54%	89%	N/A
Percentage of service users gaining employment	12%	10%	N/A
Percentage of tenants achieving planned Move On	8%	8%	1
Repairs completed with target timeframe (%)	96%	98%	1
Complaints resolved within target time (%)	60%	83%	2
Rent collected (%)	100.4%	92%	N/A
Void loss (%)	7.3%	7.7%	3
Percentage of tenants satisfied with Peter Bedford Housing Association's service	N/A	91%	2
Cost per property major work plus cyclical repairs	N/A	£1,128	4
Staff turnover (%)	12%	12%	2

Quartile ranking: 1 Top 2 Second 3 Third 4 Bottom

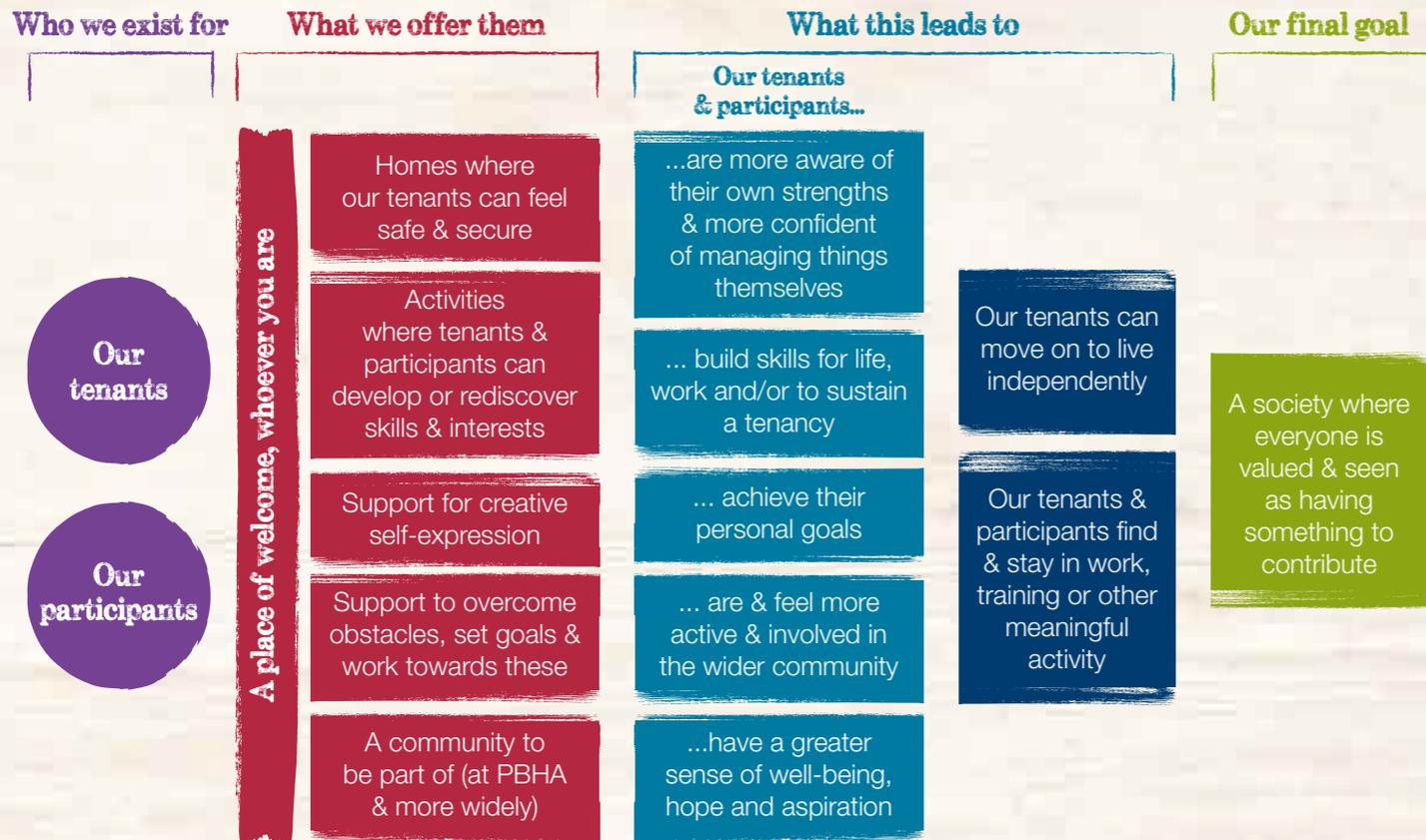
* Acuity Special Projects BenchMarking (SPBM) is an independent organisation that measures Performance against industry standards and between other Supported Housing organisations.

Our plans

This year we planned to:	We have:	Our plans for 2016-17:
Open Kingsland Hub including a learning centre and coffee shop	<ul style="list-style-type: none"> Moved our offices onto one main site in September 2015 	<ul style="list-style-type: none"> To open the Coffee shop and develop it into a thriving social enterprise
Open The Workshop in Geffrye Street	<ul style="list-style-type: none"> Opened The Workshop in April 2015 with the support of the Garfield Weston Foundation 	<ul style="list-style-type: none"> Establish Big Lottery Fund Enterprising People project to enable the enterprises to thrive and achieve viability
Develop a 30 year asset management plan	<ul style="list-style-type: none"> Invested in improving our housing assets and the return they bring focussing on Health and Safety 	<ul style="list-style-type: none"> Reorganise the property service to improve value for money and achieve the stock investment planned for the year
Explore how we increase the number of homes we provide	<ul style="list-style-type: none"> Plans to maximise the spaces within our existing housing and to provide second stage move on accommodation We won a tender to deliver a high support mental health service in Islington 	<ul style="list-style-type: none"> To develop detailed options for second stage move on accommodation in 2017/18 Make a success of opening the high support mental health service.
Offer more health and wellbeing activities	<ul style="list-style-type: none"> Successfully completed the ESF London Councils Employability contract for people with mental health needs Launched a peer support counselling service for tenants and ran a series of Learning Trust wellbeing courses in Hackney 	<ul style="list-style-type: none"> Offer people with Learning Difficulties and Autism in Hackney the opportunity to access support through skills development, health and wellbeing activities in the Learn Together project
Improve our Value for Money through benchmarking, improving unit cost, meet voids target, ex tenant debt collection	<ul style="list-style-type: none"> Compared our performance and budget with similar organisations through benchmarking Restructured the organisation's Senior Management and Vocational and Community Services staffing to maximise our impact Collaborated with likeminded small housing associations to tender for a responsive repairs service and bid for new services. 	<ul style="list-style-type: none"> Restructure housing management teams to improve performance Competitively tender responsive repairs in collaboration with a partner Housing Association Introduce new client management, housing management and finance systems improving efficiency and transparency
Break down mental health stigma in the community and within PBHA	<ul style="list-style-type: none"> Worked closely with the staff team supporting staff wellbeing and good mental health 	<ul style="list-style-type: none"> Improve support for staff as a Mindful Employer

Social impact

We have developed a Theory of Change which explains why we exist and how we achieve our goals. In 2016, we will be developing tools to measure our overall impact.

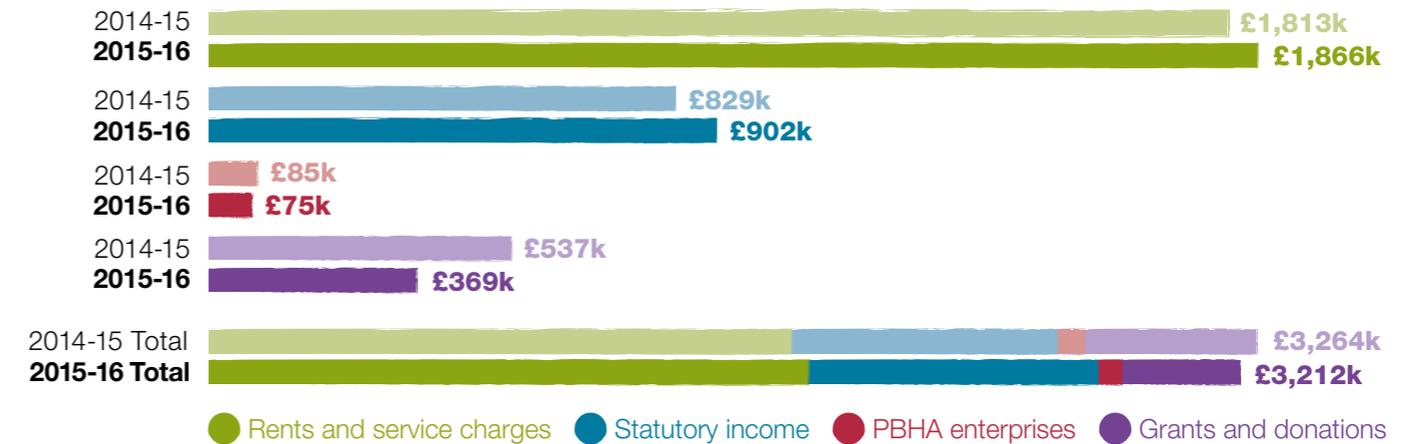


Some key factors that influence success



Financial information

Income



Expenditure



Balance sheet extract (figures in £'000s)

	2015-16	2014-15
Social Housing properties	10,122	10,192
Cash	962	1,535
Net assets	4,580	4,687

The figures on these pages are an abridged version of our full financial statements, which are available on request from info@peterbedford.org

Our colleagues



We have focused this year on enabling 100% of staff to work towards their Learning and Development Plans.

We have invested in customer service, personality disorder and workplace safety training for staff. We committed to working towards being a Mindful Employer and a London Living Wage employer. Improving the Health and wellbeing of staff and volunteers has been important over a period of significant change, our Employee Assistance Programme have promoted their advice and counselling services.

Our teams remain diverse and reflect the communities we work in, with 34% from black or minority ethnic communities, 61% are women and 7% have disabilities. 7% are aged under 30. We are encouraging younger people to apply to work for us to better reflect the large young populations in Islington and Hackney. 22 people volunteered for us over the year. 21% of our staff have lived experience of using homelessness, mental health or similar services. We believe that services can be greatly enhanced if delivered by role models who empathise with clients, so we aspired to increase this through joining the Customer Employment Partnership this year, www.cepjobs.org

Staff testimonial - Gay Cooper



What brought you to PBHA?

About 8 years ago, I volunteered for PBHA as a receptionist for six months. I really liked the ethos, there was no discrimination, it was very welcoming, everyone was treated equally. I loved helping and supporting the clients. After this, I went on to work in the property team, booking contractors and supporting tenants with getting repairs completed.

How would you describe your role?

I support people to live independently. I liaise with their health agencies so they get the services they need, prompt them to pay their rent and bills, support them to attend appointments, help them into training and work, and help them claim any welfare benefits they are entitled to.

What achievements are you most proud of?

I am really proud of my IT skills and the help PBHA gave me with this, without IT skills I would not have achieved what I have in my career. Over the time I have been at PBHA, I am proud to have gained 3 NVQs.

What are your hopes and dreams for the future?

I want PBHA to grow stronger and continue to be a beacon of equality and diversity. I want to be a role model to clients so they can see that we can all aspire to achieve things whatever your background.

21%

of our staff have lived experience of using homelessness, mental health or similar services

Thank you for your support

Funders

- Baily Thomas Foundation
- Clothworkers' Foundation
- Department for Work and Pensions
- East London NHS Foundation Trust
- Hackney Learning Trust
- Henry Smith Charity
- London Borough of Barking and Dagenham
- London Borough of Brent
- London Borough of Camden
- London Borough of Hackney
- London Borough of Haringey
- London Borough of Islington
- London Councils – European Social Fund
- NHS City and Hackney Clinical Commissioning Group
- Richard Cloudesley's Charity (Catalyst Programme and Welfare Grants Programme)

Supporters

- Big Lottery Fund
- Business in the Community
- East London Business Alliance
- Garfield Weston Foundation
- Hackney Co-operative Developments
- Hackney CVS
- Voluntary Action Islington

Partner organisations

- Acuity Special Projects Benchmarking Group (SPBM)
- Age UK (Hackney)
- Café Art
- Customer Employment Partnership
- East Thames Group
- Headway
- Islington and Shoreditch Housing Association
- Kingfisher Associates
- Maris Interiors LLP
- Providence Row Housing Association
- Rowan Arts
- Strettons Chartered Surveyors
- Thames Reach
- Volunteer Centre Hackney
- Workers' Educational Association (WEA)

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Peter Bedford Housing Association Limited is a housing association with charitable aims registered under the Co-operative and Community Benefit Societies Act 2014 (no. 20037R) and a registered provider with the Homes and Community Agency (No. LH 0888).

