



50 Years of Community

Annual Impact Report 2019/20





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Meet the Team & the Board

Our Chief Executive, Clare Norton and Chair of the Board, Andy Love continue to lead Peter Bedford HA. This year, we welcomed Chris Deacon, Director of Services as we said farewell and thank you to Vanessa Morris. We also welcomed Phil Brown permanently to the Senior Management Team as the Director of Finance and IT.

We welcomed four new Board members, Louise Graham, Carly Fordham, Pilar Sanchez and Tim Butler. We strengthened our commitment towards becoming a tenant lead organisation by expanding our Board to include three members with lived experience.



Our 50th year

We celebrated a major milestone in 2019 - 20, our 50th anniversary year. We marked the anniversary by showcasing and celebrating the wonderful people we have worked with through a series of events and exhibitions.

Party in the Park

Our biggest event was a party in our local Clissold Park and was all about our community. We entertained each other with a quiz, dancing, hot food and speeches remembering the past and looking forward to the next 50 years. Current and former tenants, staff and participants all came along and enjoyed the party.



PRIDE Festival

Our annual PRIDE celebration event was full of 50th fun, food, karaoke and more.

Creative Showcase

We celebrated the end of our Big Lottery project and took a look back at some of the fantastic work made with a showcase at Kingsland Hub.



50 Years 50 Works Exhibition

This was a summer exhibition at Outpost of textiles, painting, drawing and printmaking by adults on Workers' Educational Association (WEA) and PBHA creative courses at The Workshop in Hackney. It is a celebration of the 50th Anniversary of Peter Bedford Housing Association, with one unique piece for every year of adult learning at PBHA.

ASICS 10K Run

Some of our staff ran the ASICS 10k on Sunday 21st July 2019. They raised over £1200 and launched us into the world of community fundraising!



50 years with Peter Bedford film

Our 50th year documentary highlights the impact we've made since our inception with interviews with local people, current and former tenants tell us about their journey.



Christmas Auction

We held a Christmas charity auction in December showcasing the work of Peter Bedford's Supporting Makers, artists and creatives with histories of homelessness or social exclusion. The evening of music and food raised funds for Peter Bedford and was able to sell many items for the artists.

Letter from the CEO

It has been a very topsy turvy year – one full of celebration and activity for our 50th anniversary, but one which was tempered by the Covid pandemic at the end of the year which really turned everyone's lives upside down and which has radically changed how we can support tenants and participants. Our 50th celebrations were a real success and brought so many people together. You will get a flavour of this by reading this Annual Review which is packed with stories of our year. We are launching our 50th anniversary film and I would like to thank those people who helped us make this and shared their stories, particularly the Rt Hon Jeremy Corbyn, Cllr Carole Williams, Precious Martini-Browne and Stan Lee who all gave us a sense of the past and their own journeys in which Peter Bedford played a small part.

It has also been a year where we lost a number of our longest standing tenants and shareholders as old age took them from us. We remember them all fondly and miss their company. Our community is changing and we are building something new and different out of the pandemic – a community where we can communicate digitally and prepare for a new world of work. It is a big challenge for us, one which we have already had to adapt to by closing Outpost after 20 years' trading. But it is a challenge we are ready for and excited to be leading.

Warm wishes to you all.

Clare Norton, CEO

Investing in Tenants' Homes

PBHA is committed to reinvesting in the quality of our homes, ensuring that they meet the Decent Homes Standard.

During 2019/20 the following major works were completed as part of our Asset Management Programme:

- ★ 19 replacement boilers
- ★ 18 new bathrooms
- ★ 19 new kitchens
- ★ External decoration for 3 properties
- ★ New fire detection systems at 5 properties



Tenants were extensively involved in the bathroom and kitchen refurbishment, choosing design, colour and timing of the refurbishment. Feedback from tenants has been positive, such as the following comment from one tenant:

"I am extremely happy with the place. It is brilliant, so much bigger than I had before. There is so much kitchen storage. I now have my own garden and good neighbours."

Improving the energy efficiency of our properties is an important component of our asset management programme. Old, inefficient and broken gas boilers were replaced with the most energy efficient model.

In 2015, tenants told us they wanted longer term security of accommodation and for those getting older, dedicated accommodation for them into old age. We completed the first refurbishment of accommodation for older people this year with existing tenants like Basil who are over 55 years old, moving in.

Basil had been a tenant for 4 years in shared accommodation in Hackney. After his parents split up, he had a council tenancy. However, he had not been able to sustain this and had fallen into rent arrears. He had been evicted and was rough sleeping before he was referred to our Enhanced Housing Management service. Basil is a very quiet introverted man who seems to have difficulties processing information. After he came to us it became clear he had low level learning difficulties and needed support to maintain his tenancy. He has not been able to progress into work throughout his life but has active interests reading and meeting friends and family.

Basil needed move on accommodation to keep him secure as he grew older. Sharing for people as they age can cause difficulties with clashes in lifestyles and lack of privacy. For this reason, we started our older person's accommodation project and are aiming to expand this to house more tenants from shared accommodation over the coming 5 years.

Basil is enjoying his new flat and his privacy "Thank you for the flat, it is all new and the kitchen has everything I need."



How we will improve

Peter Bedford is striving to carry out all its major repairs backlog and a second property for older people by 2022

Basil



The Housing We Offer

Over the past 10 years, the type of housing we offer has changed significantly with a growing proportion of the housing offered with support from the Peter Bedford community. We have developed new services over this time - Peer Landlord, Housing First, High support mental health and Enhanced Housing Management. Our Director of Services, Chris Deacon says “We are closely reviewing the success of these new services and investing in their development, and if desirable we expect this diversification to grow.”

At the end of the year, our accommodation was used for the following projects:

General Needs 66 Units

Good quality and affordable homes for people at risk of homelessness.

General Needs for over-55s 6 Units

Set in a recently refurbished house of six self-contained flats, this project provides high quality accommodation for homeless people over 55 years.

Recovery 79 Units

A mixture of supported and intensive accommodation for single people with a range of mental health and substance misuse.

Housing First 14 Units

Housing people for whom traditional homelessness support, such as hostels, has failed. We provide the housing, and the support the tenant needs is wrapped around them, St Mungo’s provide this support.

Enhanced Housing Management 125 Units

Shared and self-contained accommodation for single people who have experienced homelessness and have some support needs. We support people to sustain their tenancies and move-on to live independently.

Peer Landlord 7 Units

Three shared houses to date. Within each house, one tenant takes the lead in liaising with Peter Bedford and providing some support to the other tenants (they are the Peer Landlord).

Peer Landlord helps prevent homelessness for people on low wages or with insecure employment contracts. A proportion of the rent paid to PBHA is kept aside and will provide a rent deposit for the tenant when they move out to a private flat.



How we will improve:

We plan to continue to diversity our housing so people can support each other in their communities.

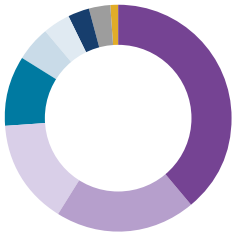


Who we housed 2019-20:



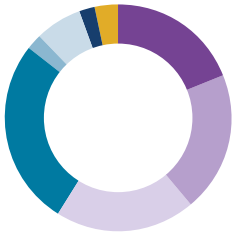
Ethnicity

- White British/Irish 40%
- Black/Black British 15%
- Other 9%
- Black/Black British: Caribbean 8%
- Black/Black British: African 6%
- Black/Black African 5%
- Mixed: White/Black 5%
- White/Other European 4%
- Prefer Not to Say 2%
- Turkish/Cypriot 2%
- Asian/Asian British 2%
- Mixed: Other 2%



Income Type

- ESA Support Group 39%
- Unknown 20%
- HB/ESA/JSA 15%
- Universal Credit 10%
- Pension/Pension Credit 5%
- JSA 4%
- No Benefit 3%
- ESA Sickness 3%
- Income Support 1%



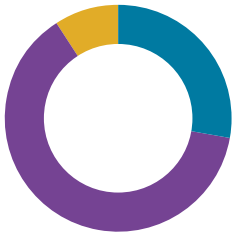
Age Group

- 20 - 29 17%
- 30 - 39 18%
- 40 - 49 18%
- 50 - 59 24%
- 60 - 69 12%
- 70 - 79 6%
- 80 - 89 2%
- Unknown 3%



Tenants by Support Level

- EHM 41%
- General Needs 29%
- Intensive 3%
- Supported 27%



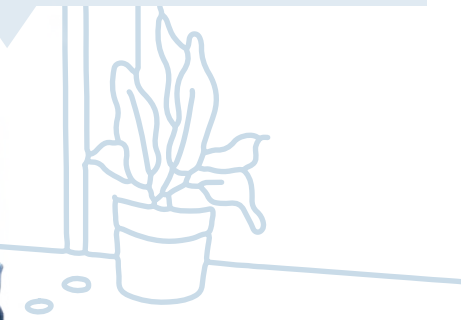
Gender

- Female 28%
- Male 63%
- Unkown 9%

Terence

Terence has lived with Peter Bedford for about 3 years. As a young man, he had been moving about quite a bit before he came to us for housing. Originally from Glasgow, Terence had “got into a bit of bother with the boys back home” so he decided to move to London to start afresh.

“In 2011, I moved in with my dad in Angel who had been here for about 20 years. I had a couple of jobs in London, ended up living in a hostel where I got into a fight with a mate. I went to prison for this. I then returned to Glasgow and did a few qualifications in college. Then in 2017, I moved back to London, I was staying in backpackers hostels, which were quite expensive. I told the council my mental health problems and they referred me to Peter Bedford. I’ve been with PBHA for about 3 years and it has completely saved my life. It has been amazing, a real rock, and given me stability and security. It’s a great organisation.”



Our Digital Inclusion Strategy & Outcomes

With the world becoming ever more digitised and as more services migrate online, digital skills are becoming essential for people to survive and thrive in their everyday lives.

Those who are not equipped with these skills find themselves at a disadvantage as they are unable to access vital services including employment. Peter Bedford regards bridging the digital divide as a priority and our Enterprise and Training team has started the process of embedding digital access and literacy across our services, including via regular IT courses and social groups focusing on digital literacy.

Last year, the One Digital project funded by Clarion, a partner Housing Association, enabled us to screen 173 Tenants and Participants out of which 87% became digitally active as a result of a course, programme and on the job training. Part of this process involved the implementation of our Digital Champions programme, this peer-led programme recruits individuals from among our tenants and participants, alongside people in the wider community, to join a cohort of Digital Champions. These are individuals who provide flexible 1:1 support to individuals who want to improve their digital skills. The Enterprise and Training team provides training to the Champions alongside access to equipment to deliver their sessions. With the continuation funding received through Power Up, this programme has proven to be very successful in supporting disadvantaged adults we work with and we are committed to expanding our reach in the coming years.

Christine



Christine is presently a PBHA tenant. She first joined one of our Workshop textile courses as a participant before applying to become a volunteer as a Digital Champion.

Her aim was to give back to the organisation which had helped her in a time of need. Christine became a tenant after facing several personal challenges which lead to her becoming homeless and her income suffered.

Christine is now rebuilding her life; her view is that giving and receiving goes hand in hand as many others are also in need of help. Christine believes that helping people improve their digital skills and become more aware of their finances is essential for a properly functioning society. Christine feels that she can bring her lived experiences and previous experience as a volunteer teaching to support others.

”

“Christine is an invaluable volunteer with previous teaching experience. Her contribution to providing successful support to diverse learners by helping them in their learning journey is key. She is very dedicated, organised and thorough when supporting learners. Thank you for all your hard work!”

Kamye, Training & Assessment Coordinator



How we will improve:

We plan to help 80% of our tenants to become digitally included by 2022

Impact of COVID 19

COVID-19 has shown how essential digital skills are not just for work and learning, but also for staying connected and coping with loneliness and isolation. We have seen the detrimental impact of social distancing on our tenants and participants, especially for those who attended regularly and have formed friendships. Whilst the rest of us adapt to remote working and are able to keep in touch with friends and loved ones through Zoom, Skype, Whatsapp and

Hangouts, it is worth considering that vulnerable people like our tenants and participants who are further disadvantaged by the digital divide. Our participants were one of the groups that experienced digital exclusion prior to the onset of the Pandemic, however they have found that having digital access is critical to staying connected and being able to engage in digital activities.

Equality & Diversity

To ensure we reflect the diversity of our tenant cohort our Equality & Diversity Group is made up of staff who volunteer their time to meet and discuss issues around inclusivity for staff, tenants, and participants.

For 2019's Black History Month we ran a workshop with a presentation on key events and significant people in history and discussed how relevant history is to the present. Marlon, who works on reception at Kingsland Hub, and also leads the Reading Group, started the workshop with a presentation of his research on Black History Month. He spoke about 400 years of history, key events, and some significant people, such as Martin Luther King Jr.

One of our tenants, Diana Shakti Luck then led the group into discussions about what do we understand by history and how relevant is history to the present? We talked about what positive changes have happened in recent times and how we can work to improve diversity in our communities.

In July we hosted our 22nd annual PRIDE Festival, attended by participants, tenants, staff, and the wider community which included live music, karaoke, and food.



How we will improve:

We will focus on tackling any inequalities faced by tenants and staff from all ethnicities, raising awareness & challenging ourselves to go further faster.



Enterprises & Training

Enterprise and Training continues to serve individuals who have experienced disadvantage through multiple barriers.

89 tenants/participants took part in courses over the year with 62% having a long-term health condition/disability, a majority had either a physical disability, mental health condition or a learning disability. 76% of our learners belong to the BAME community in Hackney, a community often experiencing disadvantage.

We offered a wide range of courses over 2019-20:

- ★ IT
- ★ Maths and Money Management
- ★ Pre-employment courses:
Update your CV and Customer Services
- ★ Enrichment Courses
- ★ Creative Arts and Textiles
- ★ Furniture Making
- ★ Joinery and Woodwork
- ★ Literacy/Reading group

Take a look at our film of The Workshop here:
youtube.com/watch?v=FSbD1gw8szQ

Despite the challenges regarding the health needs of the learners, 96% of them completed their non-accredited course which is testament to their determination, excellent teaching, internal support systems, peer support, and additional courses centred on personal development. 80% of learners completed their accredited course, a significant and very positive achievement. High proportions of men, over 50s, people with learning disabilities and difficulties, and ethnic minorities take part in our courses which demonstrates that we are skilled at recruiting local people who are disproportionately affected by unemployment and have limited educational opportunities.

Enterprise and Training was awarded the matrix quality mark for a further 3 years following re-assessment of our services, internal processes and stakeholder management.

The assessor particularly made reference to our client engagement:

"Clients, be they PBHA Tenants or Participants, were highly diverse in terms of communication and personal interaction, let alone other factors. They were all enthusiastic and appreciative in their comments on the service"

"I couldn't be made to feel more welcome than I am – they are inclusive of everyone"

"The Outpost staff were very supportive and gave me advice with pricing my products. Then they also organised a course for me to start."

"It gets me out of my own bubble"

"Through meeting new people I've gained communication skills, confidence and more stability in my life."



Enterprises & Training Continued

Our services provide creative platforms to celebrate what makes us unique as a community, to challenge stigma through exhibitions and public facing retail through which we provide supported volunteering placements.

Last year we hosted a total of 9 exhibitions including our 50th anniversary celebration event “50 years 50 works”. Our community of artists came together to create 50 pieces of art that represented their experiences of Peter Bedford over the years. These 9 exhibitions drew in over 6,000 visitors at Outpost Shop and Gallery space alone.

Here are some of our highlights:



Group show: 50 Years 50 Works: (Outpost)

Showcasing the achievements of participants in our creative programmes at The Workshop, in partnership with WEA. Celebrating 50 years of learning at Enterprise and Training



Central St Martins – University of the Arts London (Kings Cross)

A group show of Enterprise and Training participants work in a Community Partnership project with CSM. Titled ‘Games of Picking and Choosing’, the culmination of creative workshops and co-production with artists in response to the CSM Museum and Study Collection.

Enterprise & Training Charity Auction (Kingsland Hub)

Showcasing Supporting Makers artwork, achieving impressive sales from supporters.



Pride exhibition (Kingsland Hub)

Work expressing LGBTQ+ themes by tenants and participants.



4 x solo shows for artists on the Supporting Makers programme: (Outpost)

Michael Crosswaite, Bruce Wang, Tiffany Lambert and James Gray – of whom two are tenants. The creative programme at Outpost provided a platform of tailored support to develop and showcase their talents, opportunities for sales and marketing to build their profile as artists.



BIG Lottery Showcase (Kingsland Hub)

Group show celebrating all the achievements of participants in the Enterprising People programme and Supporting Makers.

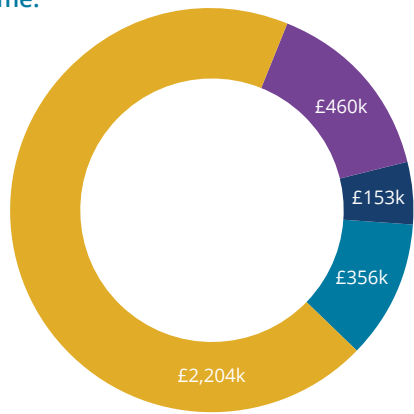


How we will improve:

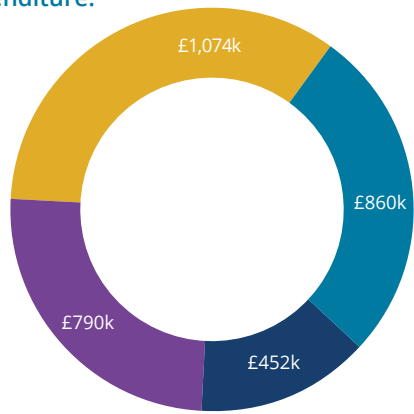
We will develop training focused on manual trades to help more tenants into work.

Statistics & Financial Information

Income:



Expenditure:



The Association made a deficit for the year of £14,110 which compares with a budget surplus of £220,807. Void properties has been the main contributing factor as staff absence and changes have impacted more negatively than planned, the rent was not able to be collected on these properties and there were greater than expected repairs prior to re-letting. The asset management programme, an impairment charge for a property needing upgrade to house older people, has also negatively impacted on the outturn.

Income	2019/20	2018/19	19/20 %	18/19 %
Rents and Service Charges	£2,204k	£2,157k	69	67
Statutory Income	£460k	£506k	15	15
Enterprises	£153k	£215k	5	7
Grants and Donations	£356k	£360k	11	11
Total	£3,173k	£3,238k	100	100

Expenditure	2019/20	2018/19	19/20 %	18/19 %
Housing	£860k	£815k	27	27
Management and Administration	£452k	£461k	14	15
Repairs, Maintenance etc	£790k	£660k	25	21
Care and Support Needs	£1,074k	£1,130k	34	37
Total	£3,176k	£3,066k	100	100

Balance Sheet Extract	2019/20	2018/19
Social Housing Properties	£10,253k	£10,040k
Cash	£2,709k	£3,262k
Net Assets	£6,944k	£6,959k

	2019/20	2018/19
Staffing (FTE)	33	37

★ How we will improve:

We plan 2020-21 to reduce our void loss, increase rent collected each week, catch up with investment in the housing stock and achieve our budgeted operating margin. We will also review the Enterprises & Training model adjusting to presenting needs arising from Covid-19 and work to further improve tenant satisfaction rates. We aim to raise £220,000 multi-year funding to meet growing need.

Volunteering at Peter Bedford

Volunteer team of the year 2019

We were delighted that Outpost won the Volunteering Action Islington Volunteering Team of the Year 2019!

The Outpost team worked so hard to create a diverse, creative, and committed team of volunteers, and it's a huge testament to the inclusive work the Enterprise and Training team have been doing to create opportunities for volunteers.

The VAI panel said "By sharing their time and expertise, volunteers also ensure the successful future of the enterprise by upskilling the rest of the team. The work they carry out has such a positive impact on so many people's lives, by promoting the socially excluded artists and makers they work with, raising PBHA's profile within the local community to generate support, and enriching the lives of staff, volunteers, visitors, and customers by challenging stigma."

Tim



In 2012 I came to London, survived the first year quite well, and then hit rock bottom, becoming homeless and generally losing my way. In 2016 I managed to get a new flat, but became depressed and things spiralled down again; I then spent six months fighting eviction. This was my turning point, and with the help of Hackney Council I became a tenant of Peter Bedford Housing Association.

I got a copy of Rising Star, the newsletter, through my letter box and was surprised by the scope of PBHA's activities supporting and involving tenants. I saw an advert asking for help with producing the magazine and with my background in business, I thought this was something I could get involved with. From that moment, the opportunities opened up and I became a volunteer.

I was on the Working Group for PBHA's 50th Anniversary celebration, at which I created a quiz for the Clissold Park party. It was a wonderful day where I met a lot of staff and other tenants. The weather was rubbish, but this didn't dampen the events. I was asked if I was interested in becoming a Tenant Trustee, my first reaction was no, but I thought about it and decided, why not. It would be something my grandson (five at the time) could be proud of, and I felt I could give something back to society by becoming a Trustee.

Volunteering is a wonderful way of giving something back, learning and gaining new skills and enjoying yourself. I enjoy my varied responsibilities and after each shift I always feel satisfied when I get home.

★ How we will improve: We will broaden the roles volunteers can take such as running a food project and marketing.

"I've been volunteering at PBHA for 2 years as an Administrator and Digital Champion. My experience as a volunteer has given me confidence in people skills, attending interviews and the work environment. It has helped me gain confidence in my abilities in going back to work after my brain injury." Yoki, Administrator and Digital Champion.

"Yoki is a wheelchair user and is in the process of recovering from an Acquired Brain Injury. With her tremendous positivity and determination she is a true role model for other vulnerable people. Thank you for all your invaluable hard work and commitment!"

Training & Assessment Coordinator, Kamye



Our Social Impact

HACT Social Value Calculator

For the second year we have completed the Housing Associations' Charitable Trust (HACT) Social Value Calculator which shows our work in 2019/20 has produced an overall social impact of £4.36M*, across Housing (£0.42M), Recovery (£3.1M), and Enterprises and Training (£0.85M).

*Please note this figure does not include budget costs and is thus not a net benefit.

Social value has been created by enabling individuals to achieve outcomes which include:

- ★ Finding a job
- ★ Training for a job
- ★ Accessing the internet
- ★ Being active in a tenant group
- ★ Providing temporary accommodation
- ★ Being able to obtain advice locally
- ★ Feeling in control of life

★ How we will improve:

We will include social impact measured using distance traveled tools

The values in the Social Value Bank are based on work presented in the following publications: Trotter et al, March 2014; Trotter et al, May 2015; Fujiwara and Vine, September 2015.

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Our plans to 2025

We have now developed a new Business Plan to 2025 which aims to achieve these objectives:

1. Further Invest in homes which tenants are proud to call home

We will invest in tenant's homes going beyond the Decent Homes Standard and aiming for a new more ambitious PBHA Homes and Places Standard. The Standard will strive for every PBHA home to be affordable, spacious, stable, local, sustainable, decent and safe. We will eliminate our property investment deficit by 2021-22. We will build a sustainable mix of properties, where occupancy is maximised and Peter Bedford will cater for a range of needs over the course of people's lives.

2. Increase Peter Bedford's viability, impact and Value for Money

We will balance costs and income so we are fully viable and sustainable by 2021-22, and are in a strong position by the end of the Business Plan in 2025. The social impact we create will grow as we develop tools to measure distance traveled, aim to work across more boroughs and house more people. We will reduce any negative impact we have on the climate, and will develop a plan to become carbon neutral in the long term. We will grow our positive impact on, and add value to, local communities through our Community Connectors and Champion programmes. We will seek to Make Every Contact Count as we aim to connect people and reduce isolation and loneliness.

3. Place tenants at the centre of Peter Bedford

Through our ambition to share control and decision making with tenants and participants, we will create a more democratic organisation together. Tenants and participants will feel more control over their life at Peter Bedford, they will deliver services through being employed and trained by us and create value at our social enterprises. This will involve us developing a Customer Service Standard, a Tenant Portal, taking our Psychologically Informed Environment to the next stage and achieving recognition for this with new Quality marks. We will seek to improve tenant and participants' Financial and Digital Inclusion. We will seek to safeguard our creativity pathway and its therapeutic value in recovery.

4. Strive for happiness at work

We will invest in recruitment and retaining staff, we will encourage colleagues to progress in their careers and diversify their experience with Peter Bedford. We will listen to feedback from our staff and seek to respond so we can build a place where everyone is happy at work. We will invest in the strengths of our team so that we become even more impactful, creative and skilful, building a cohesive Learning and Development hub for staff to invest in their Continual Professional Development. We will seek to harness ideas and innovation from the team so we are always adapting and so managing change well. We will be optimistic, value each other's achievements and strengths, and always be constructive. Above all, we will value all of our colleagues so we do create a happy place to work.

5. Build Partnerships

We will deliver better and more creative services through effective partnerships. We will seek to amplify our impact through campaigning with partners. We will look to be more effective by partnering with similar organisations to offer central services. We will build community partnerships with Community Connectors and Champions, and we will communicate how we can add value to the community.

Thank You

We would like to thank our key funders over this year – Hackney Learning Trust, The Charity of Sir Richard Whittington, London Community Response, Garfield Weston Foundation, Cloudesley, London Community Foundation, LB Hackney, LB Islington, Good Things Foundation and the ERSA.

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Support our work and mission by making a one off or monthly donation via **JustGiving**: [Justgiving.com/pbha](https://www.justgiving.com/pbha) or our website peterbedford.org.uk

Text / SMS donations:

To donate £1, text KHVX01 to 70201

To donate £3, text KHVX01 to 70331

To donate £5, text KHVX01 to 70970

To donate £10, text KHVX01 to 70191

You will be helping us provide housing and support to some of the most disadvantaged members of the community - thank you.



Become a Community Champion!

- ★ Share information about the work and mission of Peter Bedford HA with your networks
- ★ Help us promote our fundraising campaigns
- ★ Run your own fundraising events
- ★ Be part of the change you want to see!

To express your interest, contact opportunities@peterbedford.org.uk or call Fundraising on 020 3815 4100

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 Regulator of Social Housing (No. LH 0888).

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