



Annual Impact Report to Tenants

Growing and
Improving

Peter Bedford
Housing Association
Inspiring Brighter Futures

2022

2023

Introduction

It has been a successful year as we brought 21 homes in Newham into Peter Bedford this year. We are housing former rough sleepers and have established a Recovery Team to provide support to sustain tenancies.

Our partners Greater London Authority and Social and Sustainable Capital have helped us build our resilience as a small charity and take this step forward. We are confident we can now continue to grow to house more people in need and further strengthen Peter Bedford.

Fundraising for future years of Enterprises and Training services has been positive with continuation support from City Bridge Trust for a further 3 years. Garfield Weston Foundation and Drapers Charitable Trust also supported our work to build people's skills and employability. We have successfully established a new model of enhanced housing services for the homes in Islington where the local authority previously funded support. We invested heavily in the refurbishment of many of these homes over the year, and although we did suffer from poor occupancy as a result, we were well on the way to recovering from this as the year ended. As a result of the occupancy challenges, we finished the year in deficit, although our outlook for the future remains positive.

We have continued to improve our value for money across the board when we compare

John Sibson

Jon Sibson, Chair of the Board

to other supported housing associations in London. Cost per unit, new homes delivered and rent collection are positive indicators. Our Customer Service strategy alongside our Plan to become Tenant Lead by 2025, has really made a positive impact. We can see the new Customer Service Standards along with new local repairs contractors improving tenants' experience of living at Peter Bedford. Our staff and volunteers have made this happen and we in turn have invested in them supporting them through the cost-of-living crisis and enabling them to commit to Peter Bedford as an employer of choice. We have made progress listening and acting on tenants concerns and priorities through new forums such the Property and Anti-social Behaviour Panels.

The PBHA Board has refreshed itself this year with 4 new Board members joining bringing expertise in IT, Housing Development and Supported Housing. We are proud of the calibre of the people joining us and the commitment they have to the valuable work we do.

Warm wishes to you all

Clare Norton

Clare Norton, Chief Executive Officer

Jordan's Story

Jordan moved into Peter Bedford at the start of August 2022. At the time he moved in, he was struggling with multiple debts, and had no clear sense of purpose. He had not had his own home in many years.

We were able to house Jordan in a newly refurbished self-contained home in Newham funded by Social and Sustainable Capital and the Greater London Authority. PBHA employs a Recovery worker who offers Jordan emotional, wellbeing and practical support to live successfully in his home.

In under a year, Jordan has shown extraordinary progress. He is now supported by the Bonnie Downs

foundation to repay his debts and is now managing his finances well. He has also demonstrated an inspiring sense of motivation and personal growth and is currently volunteering for Newham Council in an environment and arts working group. He has attended and joined PBHA's Property panel as a volunteer tenant participant as well as our most recent Board meeting. Jordan is enrolled in a training scheme at Accumulate to deliver art workshops to people experiencing street homelessness, and recently delivered his first workshop in filmmaking. He is demonstrating great strides in his sense of self and purpose, and utilising his own adverse lived experiences to change the lives of others. Jordan also participated in his first ever exhibition very recently, showing paintings and film. He has just been offered a place to study fashion at Morley College based on his portfolio, which he has been building all year.

Jordan has made extraordinary strides to better his life, taken every opportunity that has come his way, as well as forging his own. Well done Jordan!

www.adversatileartists.com/pages/founders-story



Jamilla's Story

Jamilla is a 27-year-old asylum seeker who now has settled status and British Citizenship. She is diagnosed with low level depression and anxiety and lives in a Peter Bedford home in Islington.

We assist Jamilla to sustain her tenancy and she lives in a self-contained property where she is responsible for all her utility and household bills.

Approximately 3 years ago, Jamilla secured a job. However, she was unfamiliar with the benefits system, and she did not inform Peter Bedford or Housing Benefit that she had started work. Jamilla then lost her job and did not set her benefits back up to pay her rent. She accrued significant rent arrears, as well as an overpayment debt with Housing Benefit, Council Tax and other debts. As it became clear to us that Jamilla needed extra support, Peter Bedford's Islington Housing team helped her to reinstate her housing benefits, as well as to claim Universal Credit. However, Jamilla struggled to meet her daily living costs, rent arrears and benefits repayments. This struggle increased significantly last year, due to the rising cost of living. Jamilla would sit in the cold in her home as she could not afford to put the heating on. She struggled to pay her rent and buy food. She could not afford a bed when her own broke.

Although Jamilla still struggles with budgeting, the support offered has eased her stress and anxiety, and helps her



get through her day to day living more manageably. PBHA were able to help by referring Jamilla to a debt advice agency, who then assisted to provide "Breathing Space" for all her debts for 3 months. We also applied to the Cloudsley Foundation for a Welfare Grant for a new bed and a Cost-of-Living grant. Jamilla came into our Islington Hub as a 'Warm Space' and to access wi-fi whenever she needed to during winter. The Islington team gave her access to a telephone to call agencies during office hours, SIM cards with additional data for mobile internet use and regular foodbank vouchers.

Jamilla's position has stabilised, and she is now more able to keep on top of her bills, and as a result her housing is more secure.

Gary's Story

Gary is a Black Caribbean man in his fifties; He had previously lived in Australia for many years, and on the day of his return to the UK a year ago suffered a stroke.

While he made a complete recovery with his speech and regained some of his independence, he is still severely affected due to complications after a heart operation; feeling isolated and lonely he fell into a depression.

As he had only just came back to the UK, he had no opportunity to resettle in London and organise his new life. His existence

for the past 12 months has been about focusing on his recovery and attending medical appointments.

He was referred by his health worker to Peter Bedford's Art classes at our Kingsland Hub. He is a creative person, loving Art and needed an activity to get him out of the house and engage with his creative side as well as meet new people.

Attending the Art sessions and meeting new people has enabled Gary to re-build some of his self-confidence. The Art sessions that we run at our Make & Meet space are very social, the group of participants love sharing and talking about their experience and as most of our participants have some kind of vulnerability or poor health condition, it is very inclusive.

The sense of loneliness among people with chronic illnesses is universal and Gary greatly benefitted from listening to other participants' stories and engaging in a mindful activity.

Gary is also interested in support with digital skills and is keen to join the DIY for Beginners course. The DIY tutor has numerous years' experience of devising highly personalised person-centred lesson plans for people with physical disabilities and/or mental health so this will be a great opportunity for Gary.



Performance report for tenants

Each year, we report to tenants on the performance of Peter Bedford's Housing services and work with tenants to improve these services as we strive to become Tenant Lead.



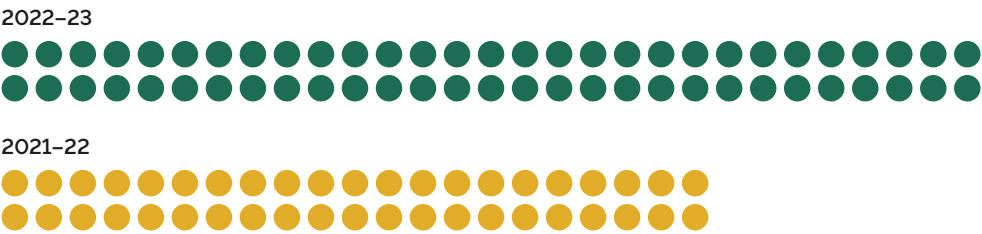
Housing



Lettings

Hackney and Islington

We increased lettings to 58 in 2022-23 compared to 42 in 2021-22.



Newham

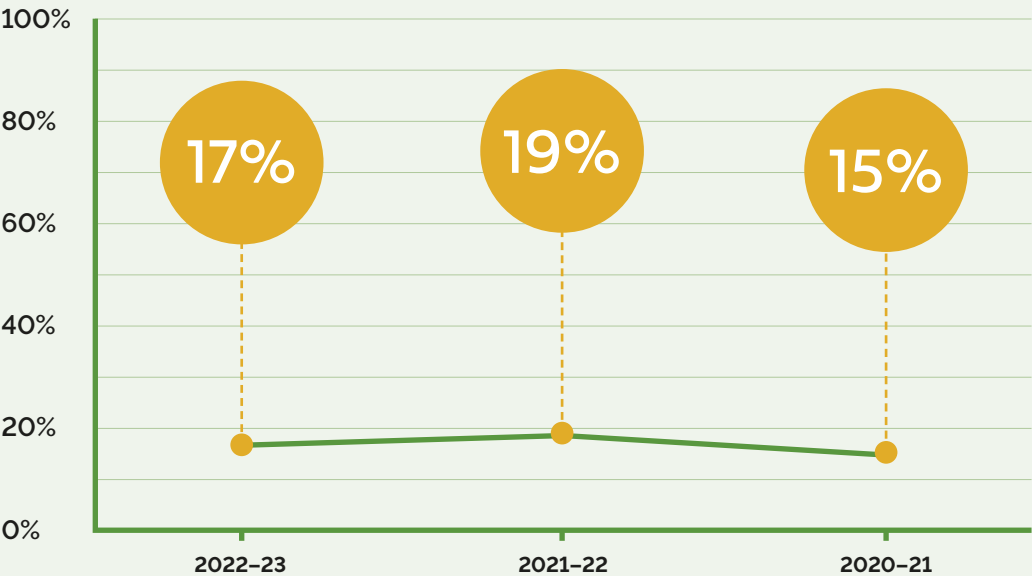
A further 10 people housed in our new homes in Newham



Move On

Tenant Turnover

This year our tenant turnover was 17% with 48 people moving on in total. Move on for short stay tenants is difficult to secure due to the Housing Crisis in London, and we are continuing to develop more ways to secure move on.



Repairs and Major Refurbishment Works



Day-to-day Repairs

87%

satisfaction rate with reported repairs

96%

emergency repairs responded to within target time (24 hours)

99%

urgent repairs responded to within target time (7 days)



Major Refurbishment Works

Over the past year we have invested £335,272 on major works in our homes which included:

6

fire alarm replacements (for 17 flats)

17

new boilers (87 in total over the past five years)

11

new fire doors

5

new kitchens

3

new bathrooms

11

Roof works at homes

5

Flooring replacement at homes



Investment

We have a long-term Asset Management Programme to improve and up-date the quality of our homes. Over 2023-24 we plan to spend over £619,829 improving our homes. This will include:

39

Fire alarm replacements

20

fire door replacements

15

Insulation works at homes

12

new A-grade boilers (most energy-efficient models)

6

Decoration of communal areas at homes

5

Flooring of communal areas at homes

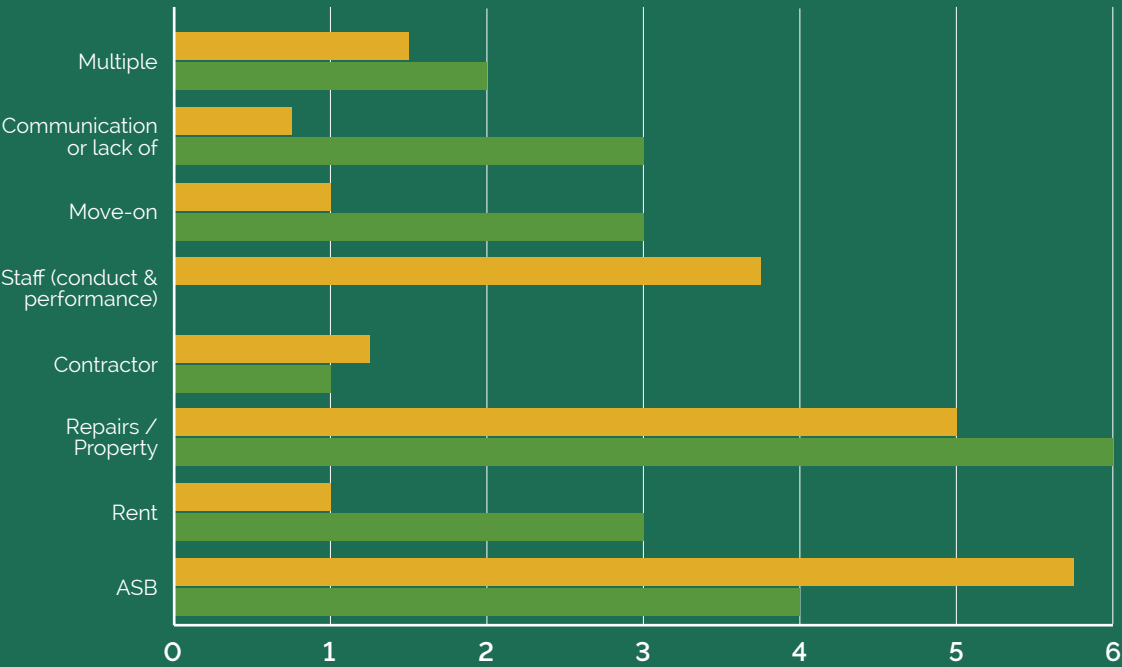
3

bathroom and kitchen replacements

Complaints and ASB

We received 26 complaints in 2022/23 (28 in 2021/22, 30 in 2020/21 and 33 in 2019/20). 21 (81%) were dealt with within the correct timeframe, which was a big improvement on the previous year's performance (39%). This year's complaints related to the following issues:

Complaints: 2022-23 compared with 2020-23 average



We received no complaints about Data Protection, Eviction, Discrimination or Co-tenants over 2020-23.

There was a notable increase in complaints about PBHA's communication. To address this, we have launched a Service Standard for staff, giving clear guidance on communication with tenants and focusing on the timeliness of responses. We have also made an adjustment to our practice of sending text messages about arrears.

Complaints about move-on also increased, as people are finding it harder to find a new home. Unfortunately, this is symptomatic of the wider housing crisis within London.

Satisfaction survey

We changed some of our survey questions in 2022 so we can be compared with other Housing Associations. Consequently, not all questions have a 2021 figure for comparison. The Summer 2022 survey is more insightful and statistically sound as we received 118 responses, compared to 50 in 2021.

Question	PBHA action
Overall, how satisfied are you with the service provided by PBHA? 65% satisfaction (66% in 2021)	<ul style="list-style-type: none">+ Explore why satisfaction rates are lower among female tenants+ Continue our focus on reducing Anti-Social Behaviour and investing in our buildings
How satisfied are you that PBHA provides a home that is well-maintained and safe for you to live in? 63% satisfaction	<ul style="list-style-type: none">+ Implement 2023-24 Asset Management Programme+ From 2024 onwards, resume large-scale programme of replacing kitchens and bathrooms+ Include flooring replacement and internal decorations within budget.
How satisfied are you with PBHA's approach to handling anti-social behaviour? 38% satisfaction (and 23% n/a)	<ul style="list-style-type: none">+ Tenant-staff Anti-Social Behaviour Panel meeting quarterly. Other interested tenants welcome to join.+ Focus on the support we offer to victims of ASB, as per our policy.
Generally, how satisfied are you with the way PBHA deals with repairs and maintenance? 66% satisfaction	<ul style="list-style-type: none">+ Tender our Repairs & Maintenance service.+ Promote reporting repairs through the Tenant Portal
How satisfied are you that PBHA listens to your views and acts upon them? 54% satisfaction (49% in 2021)	<ul style="list-style-type: none">+ Hold quarterly mini-conferences for tenants+ Promote opportunities for tenants to influence and be involved in PBHA.

Question	PBHA action
How satisfied or dissatisfied are you with PBHA's approach to complaints handling? 39% satisfaction (and 20% n/a)	<ul style="list-style-type: none">+ 80% of complaint responses to be within time.+ Continue improving communication with tenants through promoting the Customer Service Standard.
How satisfied are you that PBHA keeps you informed about things that matter to you as a tenant? 75% satisfaction	<ul style="list-style-type: none">+ Publish Rising Star quarterly

To what extent do you agree with the following:	
PBHA treats me fairly and with respect 72% satisfaction	<ul style="list-style-type: none">+ Continue delivering programme of staff training
PBHA takes Tenants' health and safety concerns seriously 66% satisfaction	<ul style="list-style-type: none">+ H&S to be a standing agenda item at tenant conferences and house meetings+ Review systems for tenants to escalate H&S concerns if no action is being taken.+ H&S Working Group to investigate the reasons for dissatisfaction.
PBHA helps me when I have difficulty paying my rent 57% satisfaction (69 in 2021)	<ul style="list-style-type: none">+ Drop-in sessions at the Hubs with the Income Officer+ Emphasis on early intervention, before rent arrears build

Peter Bedford HA's Customer Service Standard

- + We will respond to telephone calls and messages within 24 hours
 - + We will make sure our emails and voicemails tell you who to contact when we are away
 - + We will endeavour to reply within 24 hours to emails, and within 48 hours as a maximum
- + We will resolve first stage complaints within 2 weeks
 - + We will carry out repairs within 24 hours (Emergency), within 7 days (Urgent) and within a month (Routine)

Finances

Income	2022/23	2021/22	2022/23	2021/22
	£'000	£'000	%	%
Rents and Service charges	2,487	2,206	85	75
Statutory Income	145	294	5	10
Enterprises and Training	66	49	2	2
Grants and Donations	277	391	8	13
Total	2,925	2,940	100	100

Expenditure	2022/23	2021/22	2022/23	2021/22
	£'000	£'000	%	%
Housing	923	880	31	30
Management and admin	858	679	29	24
Repairs and Maintenance	848	751	28	26
Care and support	355	572	12	20
Total	2,984	2,882	100	100

Balance Sheet Extract	2022/23	2021/22
Social Housing Properties	15,775	10,950
Cash	2,441	3,480
Net Assets	7,199	7,256

The Association made a deficit for the year 2022-23 of £57,544 (2021-22: Surplus of £30,931) which compares unfavourably with a budgeted surplus of £199,490. The lower than budget operating surplus resulted from lower than anticipated occupancy rates and grant income being lower than budgeted.

Thank You

Peter Bedford Housing Association continues to be supported by a wide range of funding bodies whose generosity has allowed us to continue to support our tenants and participants in today's challenging times.

Over the past year we have received generous grants from The Garfield Weston Foundation, The Drapers' Company and the City Bridge Trust.

- +

The Garfield Weston Foundation gave another gift of £25,000 to support our work to re-engage our tenants and participants in the wide range of Enterprises and Training activities we hold at our Kingsland Hub. These include our 1:1 digital inclusion, DIY courses, wellbeing and creative expression activities, as well as our peer support groups allowing tenants and participants to support each other in solving problems. The Foundation's generosity follows on from their support in previous year.
- +

The Drapers' Company, like Garfield Weston one of our previous supporters, gave £15,000 towards our Resilience Reset programme which aims to use structured training to support our tenants and participants to improve their ability to deal with today's challenges.
- +

Following their wonderful 2-year grant, awarded in 2020, the City Bridge Trust continued their funding with £176,690 over the next three years. This will enable us to continue the valuable work supporting adults with disabilities, including many of whom are tenants, with programmes to improve their wellbeing and develop skills for life and work.

Aside from the above, we continue to be supported by the London Borough of Hackney in respect of our Adult Community Learning courses, and by Cloudesley who continue to support our Islington tenants with annual individual grants to cover costs arising from personal hardship or efforts to progress in their lives. Finally, funding was awarded via the Rough Sleeping Accommodation Programme, a central government programme managed

by the Greater London Authority aimed at providing accommodation and support to rough sleepers. Peter Bedford Housing Association has been awarded grants in excess of £2.2 million with which we have been able to expand our presence to Newham for the first time as a housing provider. We would like to extend our thanks and gratitude to all our current funders and supporters.

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

Donate

Online donations

[Justgiving.com/pbha](https://justgiving.com/pbha)

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**



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Peter Bedford Housing Association

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