



Women's
Pioneer Housing
Est 1920

Annual Review 2023



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About us

OUR VISION

For all single women across London to have access to a safe, secure and affordable home.

OUR MISSION

To offer single women access to safe, secure and good quality affordable homes and services that enable women to live a good quality of life. To influence other housing providers so they understand the needs of single women and offer services that meet this need.

OUR VALUES: AS PIONEERS WE:

Put our residents **1st**
Are **O**pen, trusted and
Nurture great relationships
Value **E**quality, inclusivity and
Empowerment
Provide a **R**espectful and
Safe environment



OBJECTIVES



Our Homes

Our homes will be safe and warm in desirable neighbourhoods and built to a high standard.



Our Services

Our services will be excellent, delivered professionally and designed to meet the needs of single women.



Our Organisation

Our organisation will be financially robust, well governed with a culture that values people who are passionate about doing a great job.

Our properties



795

General needs
homes



182

Homes for
older women



37

Market rent houses



2

Shared ownership



90

Leasehold
properties



£9.2m

Turnover



Boroughs we operate in

639

Kensington
& Chelsea

187

Hammersmith
& Fullham

38

Ealing

36

Wandsworth

20

Harrow

19

Camden

18

Hillingdon

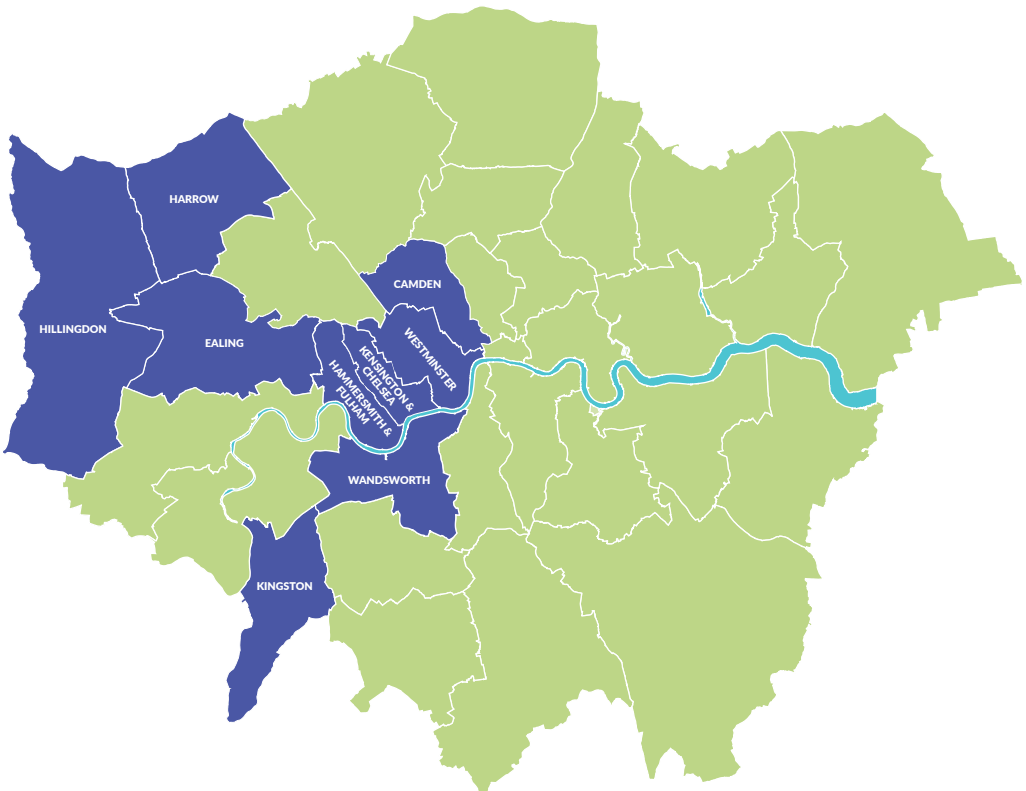
17

Westminster

5

Kingston

Total = 979 Social Housing Properties



Chair and CEO welcome



Ruth Buckingham
Chair



Tracey Downie
CEO

Welcome to our 2023 annual report. It has been a year of significant change across Women's Pioneer Housing as we continue to grow to meet these ever challenging times.

As a housing organisation committed to addressing the inequalities faced by women seeking good quality affordable homes in London, we recognise that the number of affordable homes for single women is still totally inadequate.

We are really pleased that we are able to continue growing to help create more affordable homes for single women. We are moving forward with ambitious plans for Brook House & Wood Lane, where planning permission was granted for both developments late 2022 & early 2023. Wood Lane will contribute 60 affordable homes and new offices; Brook House will deliver 102 social housing properties.

During 2023 we also completed the sale of our first two shared ownership properties in Kingston. All these developments support our growth and our commitment to providing affordable homes for single women across London.

Alongside our new developments, we continue to invest in our homes making sure that our existing residents live in a safe and warm home. During 2023 we modernised 51 kitchens and 83 bathrooms. We also replaced 3 roofs, benefitting 46 flats and replaced 52 heating systems improving their efficiency and reducing running costs for residents.

Chair and CEO welcome

During the year we launched a new five-year Corporate Strategy outlining our ambitions for 2023 to 2028. Our Strategy was developed with key stakeholders, including residents, staff and the Board. We renewed our commitment to increasing our knowledge and understanding of our homes and our residents, remaining financially robust and well-governed, ensuring we deliver new warm and safe homes to meet the needs of single women and providing excellent services for our residents.

Following the development of the strategy, a restructure of front-line services was completed. This increased the number of front-line staff creating more opportunities for officers to visit residents and schemes and spend less time at their desks.

Our restructure has provided residents with a single point of contact for repairs, housing and payments and improved call waiting times. To complement this further, in 2024 we will be implementing new core IT systems. These will streamline our services and ensure residents have access to their data quickly and efficiently.

Aligned to the new Strategy was the launch of our new brand and a new logo. Our new logo reflects the colours first used in 1924 and symbolises the suffrage movement that WPH was built on. A refresh of our website was undertaken and, at the end of the year, we were delighted to learn that 81% of residents were satisfied that we were keeping them informed.

First shared ownership development in Kingston



We continued to support residents in other ways too. As the cost of living crisis continued to affect many of our residents, our financial inclusion officer was able to help residents maintain their home offering advice and assistance with claiming the right benefits. Our work to keep our residents out of debt helped us to ensure that there were no evictions purely as a result of rent arrears during the year.

Both inflation and interest rates have had an adverse impact on the housing sector. We are proud that WPH has managed to secure finances and continue to maintain our independence during this time of significant financial challenges.

Last year we adopted the new Tenant Satisfaction Measures, and throughout the year, we surveyed 400 residents. Our results help us to review and refine our services, improving our understanding of what resident's priorities. We were disappointed as we experienced dipping satisfaction levels during the year and recognise that like others in the sector, we need to ensure we are hearing our residents' voices and responding to their concerns.

We achieved 73% satisfaction with our overall services during 2023, which was equal to the satisfaction levels we achieved in 2022. Whilst the majority of results were below our own targets they reflected the median quartile performance, when compared to other registered providers.

A key area arising from both satisfaction and complaints analysis is ensuring regular communication and contact with residents. Embedding the new structure, reinvigorating our tenant engagement strategy and improving resident satisfaction is a key focus for WPH for 2024 to help us improve our communications with our residents.

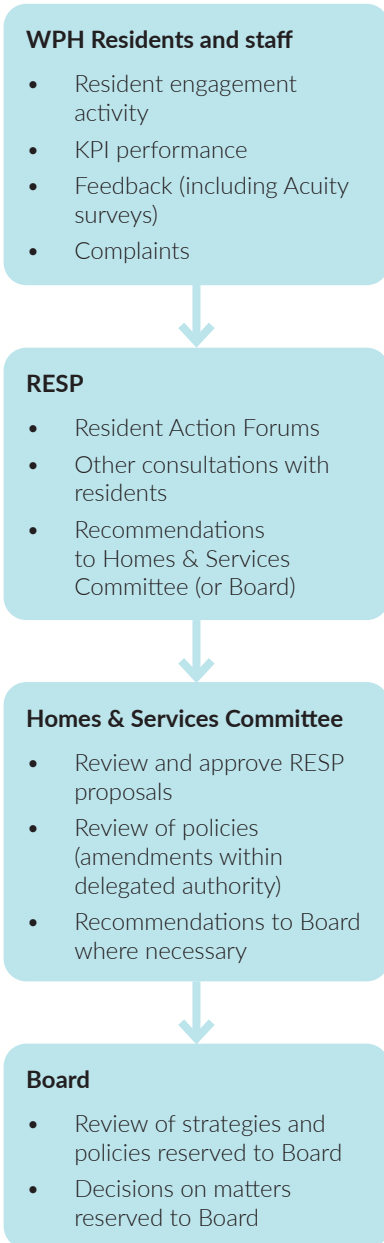
2023 saw the introduction of key legislative and regulatory changes for social housing, giving a clear signal about the improvements needed across the sector. We will be working hard to ensure that, as we adapt to meet these new expectations, our residents fully influence our approach and ultimately feel the benefits of regulatory changes.

At the end of 2023, Kim Vernau stepped down as Chair after 7 years on the Board. During this time Kim also led as the Chair of the Development Committee before becoming Board Chair in 2020. We would like to thank Kim for her strong commitment and leadership of WPH during her years on the Board.

None of our achievements would be possible without residents, staff, volunteers, partners and contractors who all make Women's Pioneer Housing what it is today. We would like to thank you all for your support during 2023 and look forward to continuing to build on our partnerships and ensure the much-needed improvements to our services.

Resident Engagement

Our resident engagement process



Resident engagement is pivotal to developing great services for residents, and we are pleased that a wide range of residents engage with us to improve how we manage our homes and deliver our services.

Our Resident Engagement Scrutiny Panel (RESP) reviews specific policies and services each year, setting out recommendations to help improve the outcomes for residents.

During 2023, RESP influenced changes to a range of policies, publications and service reviews. These included policies on:

- Tenancy Support
- Transgender
- Compensation
- Hoarding
- Communal Lounge
- Tenancy Sustainment

RESP also worked with us to review and update the resident engagement strategy. This strategy sets out how we will encourage feedback from residents and how we will use this feedback.

The strategy shows how residents and staff work together with Board and Committee who have oversight of the outcome of resident engagement activities. This helps WPH continually improve in line with residents' expectations.

RESP worked with us to carry out a scrutiny review of our management of anti-social behaviour (ASB). Members of RESP met with our housing team to understand how we manage reports of ASB. Together we considered:

- What WPH accepts as ASB
- How WPH provides support
- Surveys for residents
- The success rate for resolving common issues
- How satisfied residents are that we effectively manage reports of nuisance and anti-social behaviour (ASB).

Residents tell us that we could improve our management of ASB and we look forward to developing better ways of working in line with the recommendations being developed by RESP. These are expected to be introduced during 2024.

One of RESP's longstanding members (Laura Hardin) stepped down in January 2024 having signalled her intention to leave her WPH home. Laura Hardin had been an outstanding advocate for residents and significant contributor to improvements across the housing service. More recently, Laura was the resident lead in the redesign of WPH's website – contributing to improving the way it looks, its content and making it easier to navigate.

On behalf of WPH and RESP, we would like to thank Laura for her time and expertise, and to wish her all the best for the future.

We continue to work with RESP and other residents and will be reviewing and making improvements during 2024. We hope that many more residents will help us to shape our services, our homes and improve outcomes for residents.



Our homes

DEVELOPING OUR NEW HOMES

As London's largest specialist housing association for women, we are keen to play our part in addressing the capital's pressing need for safe, affordable homes. We have two large developments which will deliver 162 new homes.

Proposed new development at Wood Lane



WOOD LANE - FORMERLY BROWNING HOUSE AND WPH OFFICES

In November 2022 we received planning consent for 60 new one bedroom flats and a new purpose built office.

Our new homes at Wood Lane will be let at affordable rents providing good quality housing for single women who would otherwise struggle to access affordable homes in the area.

We expect our new homes and office will be available by Autumn 2026.

Whilst the works are underway we have relocated to temporary offices in Hammersmith.

Proposed new development at Brook House



BROOK HOUSE

Brook House comprises 39 flats arranged in three separate blocks. One of these blocks dates from the 1920's and the other two from the early 70's.

The flats are very small and are hard to heat and to ventilate. Although we considered refurbishing the existing accommodation it was not deemed to be a practical proposition and demolition of the existing buildings and the building of new homes in a single building was felt to be the only way forward.

We have been working hard with our development agent, L&Q, and

submitted a planning application for the development of 102 new Social Housing properties. Planning consent was received in April 2023 Tenders were obtained and a contractor selected.

A pre -contract services agreement was entered into to enable the contractor to carry out some preliminary works whilst we continued to rehouse the remaining tenants. The rehousing was completed in April 2024 allowing the demolition and construction works to commence. The demolition of the existing buildings is now complete and expect the new homes to be complete in mid 2026.

Our homes

INVESTING IN EXISTING HOMES

77%

of residents are satisfied their home is well maintained.

Residents told us that they were dissatisfied with the quality of their kitchen and/or bathroom. Through our programme we were able to replace over 130 kitchens or bathrooms in 2023. We also replaced 3 roofs, benefitting 46 flats and replaced 52 heating systems to help reduce utility costs for residents.

74%

of residents were satisfied that their home is safe.

We carried out Fire Risk Assessments (FRAs) on 76 of our properties. These included FRAs at our five sheltered scheme properties that are assessed every year.

The FRA reports provided great insight into areas to consider for advancing the level of fire safety at our properties and to ensure safety standards are maintained with the support of considered safety practices.

To reflect our commitment to improving fire safety, WPH's fire safety policy was updated and agreed by the Development and Asset Management Committee.

WE DELIVERED:

51

Completed kitchens



86

Completed bathrooms



3

New roofs



52

Heating systems



“ Bathroom and kitchen look amazing compared to outdated work ”



Our services

SATISFACTION WITH OUR SERVICES

73%

of our residents were satisfied with our overall services

This is a slight reduction on 2022 (75%) however this is consistent with our peers within London.

Areas of good performance were how well we manage our communal spaces, keeping residents informed and making a positive contribution in the community. Satisfaction with our approach to managing anti-social behaviour (ASB) was low at 59%. This area was reviewed by our resident scrutiny panel and we are making changes to improve service to residents impacted by ASB.

Satisfaction with repairs undertaken in the last 12 months was 68% and satisfaction with the time taken for repairs was 64%. We are working hard to improve this. We restructured our front line services to ensure residents have a single point of contact, not only for repairs but for housing and payment queries too.

We will be improving our services further in 2024 by implementing new core systems to streamline our services and ensure residents have access to their data quickly and efficiently.

A full suite of Tenant Satisfaction Measures are reported on the right.

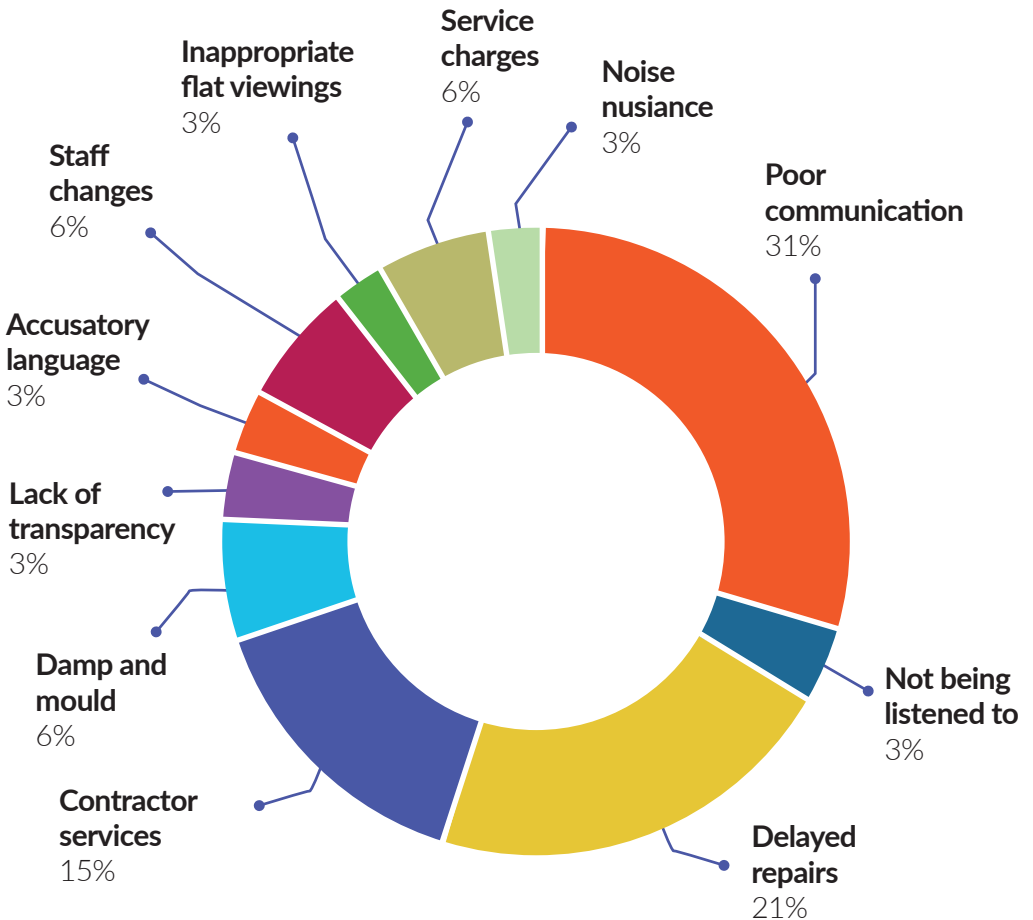
These are based on a survey of 400 residents using the new Tenant Satisfaction measures introduced by the Regulator of Social Housing.

	Satisfaction level
Keeping Properties in Good Repair	
Satisfaction that the home is well maintained	77%
Satisfaction that WPH provide a safe home	74%
Satisfaction with repairs undertaken in the last 12 months	68%
Satisfaction with the time taken for repairs	64%
Respectful and Helpful Engagement	
Satisfaction that WPH listens and acts	59%
Satisfaction that residents are kept informed	81%
Satisfaction that residents are treated fairly and with respect	79%
Satisfaction with complaint handling	40%
Responsible Neighborhood management	
Satisfaction that communal areas are well maintained	84%
Satisfaction that WPH makes a positive contribution to the neighborhood	82%
Satisfaction with WPH approach to ASB	59%
Overall service	
Satisfaction with the overall service provided	73%

Complaint handling

ISSUES

Below is a pie chart showing the main reasons why our residents have complained.



Complaint handling continued...

As part of our commitment to continuous learning and improvement, we review 'lessons learnt' following a complaint. These are often the suggestions made by our residents. The 'lessons learnt' are shared across all our teams to prevent repeating service failures. These are some of the key lessons learnt in 2023.

LESSONS LEARNED

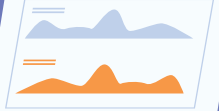
- Keep residents updated especially of delays
- Avoid delays in assigning contractors to investigate leaks
- Ensure staff placing works orders are knowledgeable about the contractors to use to carry out works, to avoid confusion and delays.
- Phone resident to secure agreement to the resolution of their complaint.
- Ensure provisions are made if we know the tenant is going to be without hot water for a long period of time.
- Improve understanding of complaint by contacting the tenant to find out what the issue is and not assume what it might be.
- Prioritise bringing poor performing contracts to an end in good time.
- Ensure compliance with the ASB policy and procedure, particularly in relation to completing action plans, keeping the parties affected updated and in closing cases once they have been concluded.
- Improve handling of calls relating to damp and mould cases.

“ Complaint resolved quickly after listening patiently ”

“listened to my complaint and was very patient, considerate and understood the problem. She found the solution within days and solved the problem immediately. I really appreciate her hard work and attend to solve the problem quickly with the right decision. I appreciate very much her concern and I would like to thank her for all her effort. ”



Lessons learnt



Our organisation

RENT COLLECTION

At the end of 2023 rent arrears were 3.91% compared to 3.08% at the end of 2022.

The cost of living crisis, high inflation and interest rate rises continued to impact resident's income with more residents struggling to pay rent and other bills.

Our Financial Inclusion Officer is dedicated to supporting our residents to maximise their benefit entitlements.

Last year, Women's Pioneer received 45% of its rental income, amounting to £3.4 million, from Universal Credit and Housing Benefit payments.

Our Financial Inclusion Officer played a crucial role in supporting tenants by distributing 140 food bank vouchers and submitting over 80 grants applications to various charities.

CASE STUDY

Anna, a 74 year old resident, was struggling to pay her rent and was unaware that she was eligible for housing benefit.

Angela supported Anna in applying for housing benefit and successfully secured £5,331.36 in backdated payments.

This allowed Anna to clear her rent arrears and ensured she had sufficient funds to cover future rent payments.



VALUE FOR MONEY

It is important that we deliver value for money and we have a number of initiatives in place to achieve this. During 2023 we achieved the following:



Restructured our front line services to ensure services are delivered efficiently.



Successfully negotiated new finance in order to deliver our new developments and continue to invest in our properties.



Successfully launched a procurement exercise for our main housing and finance systems. In early 2024 we partnered with Infinity Group who will help us deliver this new system over the next two years.



Continued the strategy to dispose of up to 25 studio flats into the subsidiary to let at market rent. Profits will be gift aided back to WPH to help fund our investment in existing homes.



Procured new utility contracts. We use an energy broker who is able to access and negotiate the best prices in the market when we renew our annual contracts.



Women's Pioneer Homes

WPH has a subsidiary called Women's Pioneer Homes, which lets flats at market rent levels.

A few years ago the government announced a rent cut to social housing tenancies. Although this was a small amount on each tenancy, it put our 30-year financial plan under strain. We wanted to find a way to mitigate that income loss while continuing to invest in our properties.

We decided to set up a subsidiary, which is a separate company under the umbrella company of Women's Pioneer Housing, to let small studio flats to private renters. In 2023 we let 27 flats through Women's Pioneer Homes.

In order to let a flat through this subsidiary, it has to be below modern space standards of 37sqm and be a home our residents have found difficult to live in.

Women's Pioneer Homes' income is donated to WPH and we use it to help fund our kitchen and bathroom programme. In 2023 the subsidiary contributed £400,000 to WPH compared to £284,000 in 2022.



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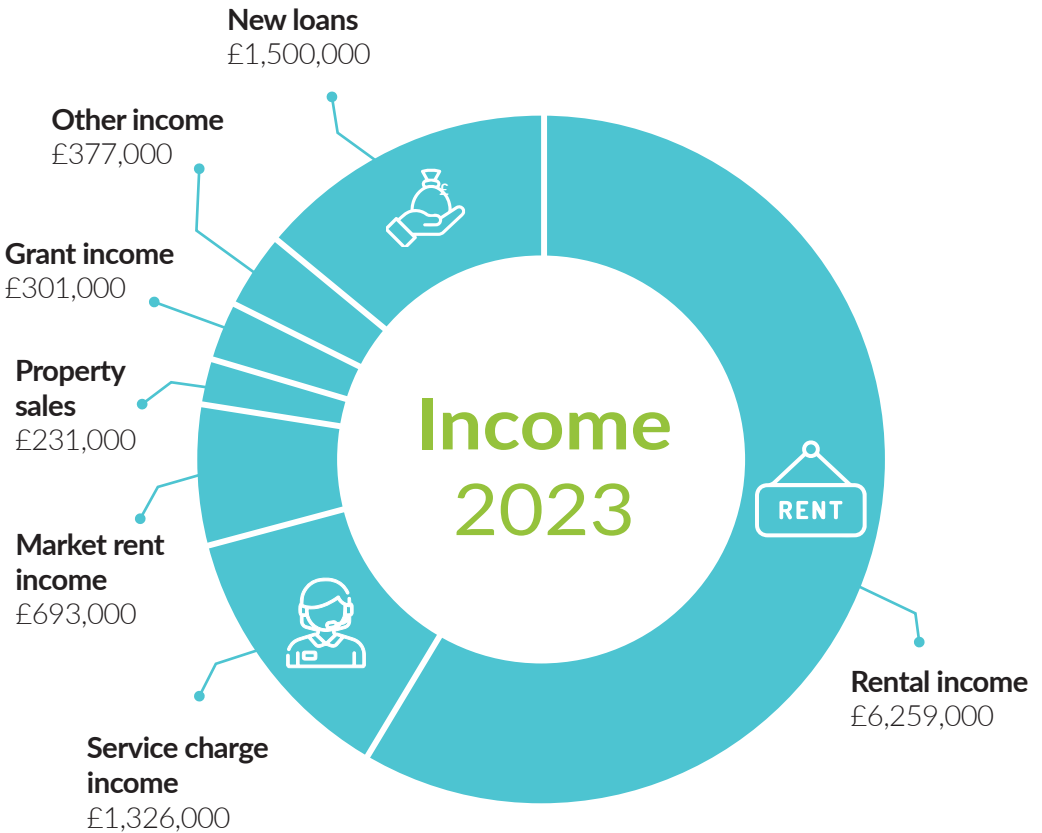
Flats let through Women's Pioneer Homes



Organisational finances

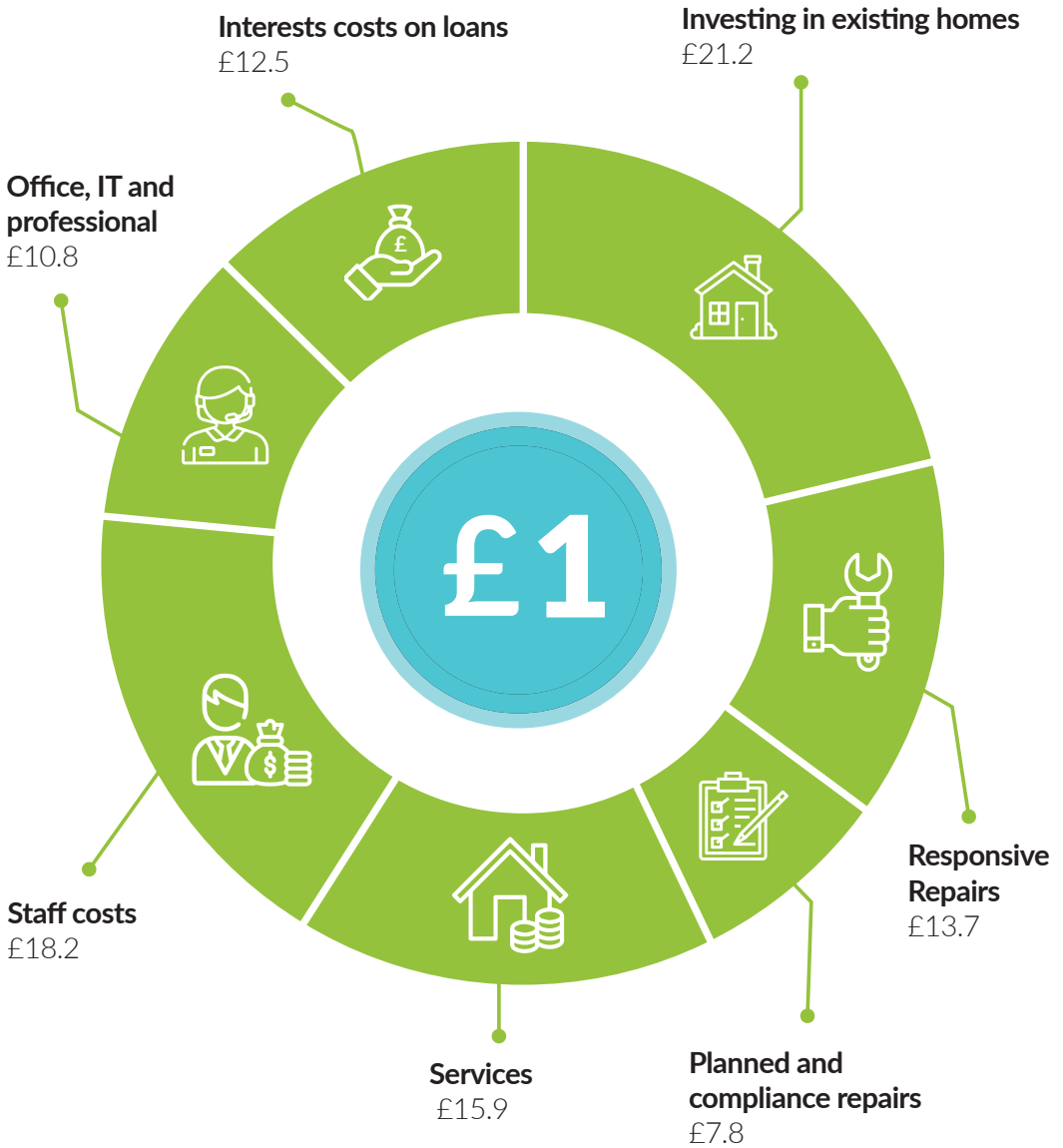
Our main source of income is from social housing lettings, comprising rent and service charges paid by our residents. However, as we have been investing heavily in developing new homes and improving existing properties, we require additional income from other sources.

Therefore, during 2023, we borrowed £1.5 million from our lenders which will need to be paid back over the long term. Market rent income has also helped contribute towards these activities.



Organisational finances

This is how each £1 of income is spent



Organisational finances

5 YEARS TRENDS FOR THE GROUP

	2023	2022	2021	2020	2019
Statement of Comprehensive Income	£'000	£'000	£'000	£'000	£'000
Income from social lettings	7,586	7,199	6,970	6,860	6,721
Income from other lettings	746	704	496	587	575
Shared Ownership first tranche sales	232	-	-	-	-
Other activities	324	191	172	248	1,118
Amortised Social Housing Grant	301	273	284	272	263
Total Turnover	9,189	8,367	7,922	7,967	8,677
Operating costs	(7,808)	(6,896)	(6,478)	(6,485)	(7,362)
Gain on disposal of properties	19	-	-	-	170
Fair value movement - investment properties	160	1,941	1,420	121	(410)
Operating surplus	1,560	3,412	2,864	1,603	1,075
Net interest payable	(1,380)	(1,205)	(1,138)	(957)	(969)
Surplus transferred to reserves	180	2,207	1,726	646	106
Statement of Financial Position	£'000	£'000	£'000	£'000	£'000
Housing Properties net of depreciation	68,345	66,236	63,574	62,383	61,574
Investment Properties (at fair value)	14,949	15,154	12,714	8,489	7,796
Other fixed assets	1,627	1,648	1,627	1,640	1,555
Fixed assets	84,921	83,038	77,915	72,512	70,925
Net current assets/(liabilities)	(355)	(559)	679	(5,207)	1,528
Total assets less current liabilities	84,566	82,479	78,594	67,305	72,453
Loans (due over one year)	34,211	32,007	30,119	20,179	25,703
Social Housing Grant	25,161	25,459	25,668	26,045	26,316
Total Liabilities	59,372	57,466	55,787	46,224	52,019
Total Net Assets	25,194	25,014	22,807	21,081	20,434
Reserves	25,194	25,014	22,807	21,081	20,434

Board and Executive team

BOARD MEMBERS

Ruth Buckingham

Chair of the Board

Judith Page

Chair of Development and
Asset Management Committee

Mike Reed

Chair of Audit and Risk
Committee

Yemi Aládérún

Chair of Remuneration and
Nomination Committee

Emily Orme

Chair of Homes and Services
Committee

Leyla Rahman

Board member

Maryam Antonini-Soumaré

Board Member

Catherine Parsons

Board Member

Kemi Ayodele

Board Member

EXECUTIVE MEMBERS

Tracey Downie

Chief Executive

Mark Cole

Director of Resources

Jess Page

Director of Operations

Sue Hockett

Director of Development

Susan Bernard

Head of HR and
Corporate Services

Kemal Hulusi

Head of Contracts, Compliance
and Property Services

Board away day





**Women's
Pioneer Housing**
Est 1920

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Key partners

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Principal Solicitors

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