

Women's Pioneer Housing

Annual Review 2022



About us

Our Vision

Making a positive difference to women's lives

Our Mission

We provide homes and services which offer a springboard to independent women to achieve their potential. We aim to influence others to do the same.

Our Strategic Objectives

- Providing high quality homes and services
- Supporting our residents' independence and well-being
- Growing locally to provide more homes
- Being a leading voice for women's housing
- Developing our organisational strength



796

General needs homes



182

Homes for older women



36

Market rent houses



2

Shared ownership



90

Leasehold properties



36

78% of our staff are female



£8.4m

Turnover

Boroughs we operate in

640

Kensington & Chelsea

187

Hammersmith & Fullham

38

Ealing

36

Wandsworth

20

Harrow

19

Camden

18

Hillingdon

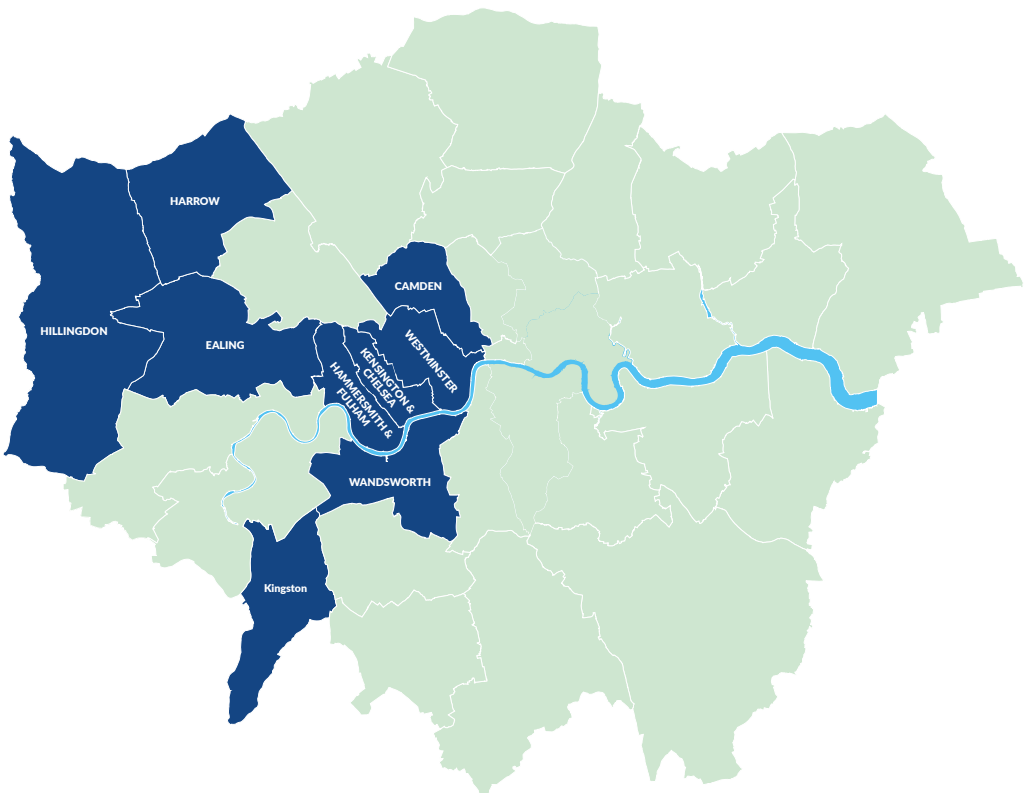
17

Westminster

5

Kingston

Total = 980



Chair and CEO welcome



Kim Vernau
Chair



Tracey Downie
CEO

Welcome to our 2022 annual report highlighting our achievements and key areas of focus during the year.

We have worked with a number of outstanding people to achieve the majority of our objectives during the year. Whilst we continued to adapt to a post-pandemic world, we were also subject to new challenges in 2022 with rising inflation, significant increases in the cost of food and steep rises in utility costs. Our Financial Inclusion Officer worked hard to offer advice and support to all residents facing financial challenges. We, like many other social housing landlords, saw a rise in the number of residents seeking financial support. Supporting residents to live independently is one of our core objectives and in 2022, 84% of residents who responded to our survey advised us that they were satisfied that we were achieving this. If you are on a low income, have been affected by financial challenges or simply could benefit from assistance with meeting daily living costs, please get in touch with our Financial Inclusion Officer (Details on page 12).

We continued our commitment to increasing resident engagement and ensuring resident feedback was used to improve services. In 2022 our Resident Engagement Scrutiny Panel (RESP), attended a number of workshops facilitated by The Tenant Participation Advisory Service (TPAS) and courses developed by our Director of Housing. RESP completed a review of communications across WPH, highlighting areas that needed further support and focus. The RESP Chair co-hosted two Resident Action Forums with RESP members and residents providing valuable insight to support changes in our management

of Anti-Social Behaviour and transfer applications. This was supported by feedback from residents taking part in quarterly satisfaction surveys. We heard about inconsistencies when communicating with us, some examples of great service and engagement with staff and officers, and some examples where we were not engaging well with residents. We are fully committed to addressing these areas. During the summer we commenced a review of our services and exchanged ideas with residents about the best ways to deliver our services. Changes to our structure will be implemented during 2023 to ensure we do better and improve our communications with you. This will include increasing visits to residents, and having a greater understanding of what is happening in our schemes and properties.

As part of this commitment to giving residents a greater voice and influence over our services, we advertised for residents to join WPH Board. We were delighted when, at the end of December, we were able to appoint additional residents to join the Board including members of RESP. This will help to ensure we hear our residents voice and our independent Board members understand in more detail how our services impact resident's wellbeing and quality of life.

October saw our first shared ownership development as we maintained our commitment to provide more affordable homes for single women. Our new development in Surbiton has provided three new properties for rent and two properties for shared ownership. We were also pleased to achieve planning permission for new flats and a new office on our site at Wood Lane. When completed, the Wood Lane development will provide 60 high quality flats for single women.



Chair and CEO welcome

In June we said farewell to one of our long-standing Board members, Louise Wolfson. Louise was a Board member for over 8 years, WPH's Vice-Chair of the Board and Chair of the Remuneration and Nominations committee for 3 years. We are very grateful for Louise's insight, guidance and consistent commitment throughout her years on the Board.

The social housing sector was heavily criticised in the media as it became apparent that homes were not always well maintained, and social housing landlords were not consistently keeping residents safe. This was highlighted by the end of the year when we heard of the tragic death of two year old Awaab Ishak. New housing legislation introduced throughout the year,

(with more to come) reminded us of the importance of keeping residents involved in the management of their homes. Meeting the requirements of new legislation on building and fire safety, consumer services and resident engagement will be our top priority for the next few years. We remain passionate about providing good quality homes and services for all our residents and look forward to working with you to achieve this.

Finally, all our achievements have only been possible due to the impressive support we receive. We would like to thank all our staff, residents, Board members, volunteers, contractors and stakeholders for this support during the year.



Chair of RESP welcome



Andrea Fraser

Chair of RESP

In 2022, after the various lockdowns of 2021, we were finally able to meet face to face and enjoy increasing levels of engagement.

We had a busy year with two training days held during the year. The first run by Lightbulb Moments teaching us about working styles and skills and the second day run by David Ganz training. David focussed on resident involvement and how to embed it across the organisation and in governance. This clearly equipped us with the right skills to support the strategic decision making processes in WPH as 3 members of RESP were subsequently recruited to join the Board of WPH.

In the summer we were invited to join the new CEO as she developed the Corporate Plan 2023 – 2028. RESP members gave feedback on the 2018-23 objectives and how well we thought these had been achieved, suggesting areas of improvement.

Our communications review which was developed during the summer and autumn was a significant piece of work. We met and interviewed staff, carried out mystery shopping, surveyed residents and produced a report with recommendations for WPH to follow. These were well-received by WPH and we hope to see changes to their structure and their approach to communicating with residents, as a result of our work.

Finally, we were invited to represent WPH at the National Resident Engagement Conference and a member of RESP joined the Director of Housing at the conference. We were delighted with the commitment to resident engagement that the housing regulator discussed and look forward to seeing this through our continued work with WPH in 2023.

Providing high quality homes and services

75% | 

of our residents were satisfied with our overall services

This is a slight reduction on 2021 (76%) however this places us in the top 25% of all London-based providers.

79% | 

of residents were satisfied that their home was safe and secure.

We haven't asked this question before and wanted to ensure that our key objective of providing safe and secure homes is being met.

77% | 

of residents were satisfied with their last repair.

This again slightly lower than last year (78%) and is 2% above the average satisfaction levels for all London social housing landlords.

94.4% | 

In 2022 94.4% of residents were satisfied with their most recent repair according to our internal surveys.

We want to provide a great repairs service. We receive some positive feedback when we first complete a repair however we know we need to improve our repairs service and make it easier for residents to report a repair and know when the repair will be completed. When we asked residents what they thought an average of 79% were satisfied with the overall service.

61
Completed kitchens



76
Completed bathrooms



We completed 61 kitchens and 76 bathrooms. We have an annual kitchen and bathroom programme and invite residents with kitchens older than 20 years and bathrooms over 30 years to have a new one fitted.

In 2022 we completed the upgrading of two of our warden call systems. These systems provide assurance to our older residents and it is important that they remain efficient and responsive. We will continue to review our safety systems and develop effective maintenance and replacement programmes to ensure residents are safe in their home.

We also continued our fire safety and gas safety programme. We rely on residents providing access to their homes to enable us to check their gas appliances. We do this every year and provide a gas safety certificate to show that gas appliances are safe.



Resident's voice

59% | 

of residents were satisfied that we listen and act on their views.

This puts us in the top quartile of London social housing landlords.

We would like to do better at listening and acting on residents' views and in 2022 we strengthened resident engagement and worked with our Resident Engagement & Scrutiny Panel to survey residents' views and address concerns.

We re-introduced opportunities to meet us and discuss concerns including meet the manager and Resident Action Forums. The drop-in sessions to meet the manager discussed ASB/neighbour disputes and concerns about repairs.

We also held 3 patch meetings where the Housing Officer and Estates Services Officers also offered drop-in sessions for residents to discuss issues around rent accounting, neighbour problems and repairs.

71% | 

of residents were satisfied with how easy it is to deal with us.

Communicating effectively: We set new targets to ensure we were answering calls quickly and carried out and strengthened engagement through the new resident engagement strategy.

Customer policies: Our new Homes and Services Committee met 3 times. We reviewed customer facing policies with Board members and resident members.

Collaborate: We held two Resident Action Forums. One in March to discuss our allocations policy and one in September on fire safety measures. The information and feedback we received were used to develop our strategies.

Information sharing: We continue to publish our Pioneer Press newsletters. These are posted online and sent to all residents in response to overwhelming support for a printed copy to be share.

Comments from our survey:

“They always do what they say they will. Sometimes it just takes quite a long time for them to do it.”



Supporting our residents' independence and wellbeing

Our Financial Inclusion Officer Angela Okwesa is doing some excellent work with our residents. She manages the referrals where residents need support on areas of financial inclusion – from debt advice to welfare benefits and financial capability. In 2022, Angela Okwesa supported Jean a WPH resident who was able to maximise her income and as a consequence afford to travel to see her family in Australia and meet the grandchildren for the first time. Angela Okwesa has a comprehensive network of contacts – she builds constructive and trusting relationships with our residents and supports them to achieve positive outcomes.

Our Services provide women with homes that allow them to feel safe and be aspirational in what they want to achieve. Residents have fed back to us that WPH provides good services:

“I am really happy that I live in a lovely neighbourhood and a caring housing association, we appreciate Women’s Pioneer”

We were so excited to launch our Resident Engagement strategy this year with input from the Resident Engagement Scrutiny Panel who are all residents of WPH. The strategy is aimed at residents having a voice which leads to better decisions being made by WPH because we listen to the views and understand the needs of residents. We have a very diverse resident group and we needed a strategy that reflected more ways to involve residents in scrutiny, service planning decision making and service delivery.

In our Satisfaction Survey carried out in the last months of the year 84 % of residents said they felt satisfied that their Women’s Pioneer Home maintains their independence and well-being. We are delighted that so many of our residents experience that living in their WPH home supports and conserves their ability to have autonomy and be self-reliant. Residents feel that that their WPH home is a secure place that makes them feel safe. WPH are aware that housing is often cited as social determinant of health. We are proud that our housing promotes comfort, pride and contentment for many of our residents.



Wood Lane



Brook House



Growing locally to provide more homes

WOOD LANE - FORMERLY BROWNING HOUSE AND WPH OFFICES

Early in 2022, we and our development partners HUB, submitted a revised planning application for the creation of 60 new one bedroom flats and new purpose built offices for Women's Pioneer together with an exemplar Co- Living scheme with 250 self-contained flats and a host of facilities, in an adjacent building. The homes being produced for Women's Pioneer will be let at affordable rents to provide good quality housing to those women who would otherwise find it impossible to access the local housing market.

In November 2022 Hammersmith and Fulham Council resolved to grant planning consent for the scheme. Achieving planning consent was a major milestone and cleared the way for the development of the design to allow the works to be priced and a start on site anticipated to be in the summer of 2023. To facilitate this we expect to be moving to temporary offices in the local area in August. We expect the new homes and our new offices to be ready to move into by the end of 2025.

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.

Although we have been working on this project for a number of years, progress ramped up in 2022 following the production of a viable design. Throughout 2022 we engaged with the residents of Brook House on a regular basis and also held a number of engagement events with the local community and with local politicians. Throughout the latter months of 2022 we worked with our development agents L&Q and the project team to amend the designs to reflect the conversations with residents and to finalise the planning application. This was submitted to the local authority in the new year. Planning consent was granted in April 2023 for the scheme as submitted which will provide us with 102 new homes which are intended to be let at social rents. We expect to commence work on site later in 2023 for completion by the end of 2025.

Growing locally to provide more homes

Brighton Road



BRIGHTON ROAD

Also in 2022 we purchased five new homes in Surbiton which is in the borough of Kingston on Thames. Three of the homes (two one bed and one two bed homes) were let at London Affordable Rent (LAR) levels and two are to be sold on a shared ownership basis to provide access to home ownership to single women. This is the first time we have purchased completed homes from a developer. The homes will be the first in Kingston on Thames and also our first shared ownership homes.

NORMAN COURT

Lastly in 2022 we took handover of nine new flats, seven one bed homes and two studios, created as an additional storey to an existing building in Putney. The intention was to let these flats at market rent to support our core business of providing affordable homes. The flats were let quickly indicating that there is a market for such accommodation in the local area. The rent levels being achieved have exceeded the expectations contained within the financial appraisals carried out to establish viability.

Being a leading voice for women's housing

Highlighting the difficulties faced by women seeking affordable homes in London helps us to influence other social housing providers and policy makers. In 2022 we continued to work alongside colleagues and housing professionals at webinars, conferences, through interviews and through our work with the Women's Housing Forum. The Women's Housing Forum was set up in 2018 to help WPH address the links between women's housing needs and gender inequality. In May, Kate Henderson (CEO of the National Housing Federation) and Yemi Aladerun (WPH board member) led a webinar on behalf of the Women's Housing Forum. They challenged the audience to consider whether the housing and built environment would look and feel differently if more women were involved and in charge of designing and developing housing and the communities they contribute to.

In October the Women's Housing Forum also hosted a webinar examining the cost of living crisis and this was impacting more significantly on women than men. Hosted by the CIH with speakers from the Women's Budget Group and Refuge, we heard about the significant impact the cost of living crisis was having on women particularly due to women generally being the 'shock absorbers of poverty'.

"Very few people live in full houses in London, particularly if you're a single woman on a low income, you're not living in a house, you're living in a flat, who is in that building? And those

interactions in the communal areas are also important in terms of being safe and secure. What's the door access system? You know, what's the lighting like? All those things that cumulate are really important. And we hear time and time again, from our residents that they are really important factors about being feeling safe at home."

The Housing Committee at the London Assembly has been investigating issues regarding the gap in housing and its effect on women. In June we responded to a 'call for evidence' and invited a representative to meet us and hear directly from some of our residents. This was a successful and insightful meeting which was subsequently featured in the final report.



Developing our organisational strength

RENT COLLECTION

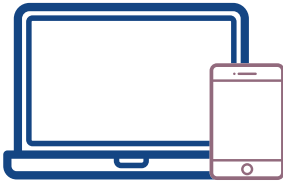
We ended 2022 with 3.08% arrears compared to our target of 3.5%. Although 2022 continued to be a difficult year with inflation and interest rates rising, the housing team have performed very well to improve collection rates and keep arrears well within our target. We aim to reduce rent arrears further in 2023 to 2.75%. All income received through our rents is spent on providing high quality homes and services for our residents.

Our rent arrears at the end of 22' were
3.08%



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 2022 we achieved the following:



- Invested in IT and implemented a new HR system. This has significantly reduced the level of administration required by our staff.



- Procurement of estate services contracts for cleaning, gardening and pest control.



- Procurement of 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.



- Continued the strategy to dispose up to 25 studio flats into the subsidiary to let at market rent. Profits will be gift aided back WPH to help fund our new Kitchen and Bathroom programme.



- Investment partner status renewed with the Greater London Authority which enable us to apply for grant on new developments. This will enable us to deliver greater level of social housing and place less reliance on market sales when appraising new developments.

Service improvements

Every year we consider new ways of working and aim to make improvements to the service we provide. This is increasingly through digital services. Whilst not everyone wants to use digital applications, they often save time which is then able to be used to concentrate on delivering services to residents who prefer to speak to us.

In 2022 we introduced a noise app. The app offers residents an opportunity to record anti-social behaviour as a result of noisy neighbours. It records the noise and reduces the need for written evidence. Residents can log in and check that they have completed notes and share these with us so that there is good record of all relevant information.

We also introduced docu-sign to help residents sign important documents digitally rather than visit the office. Residents told us that having to visit us to sign for their transfers or mutual exchanges was time-consuming and disruptive.

We are pleased that we have been able to assist some of our residents in this way and will continue to look at ways we can introduce more digital options. However we know that going digital is not right for everyone and over 2023 we will be spending more time considering how to also improve communications through more traditional methods including face to face and visits.



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 2022 we let 26 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 2022 the subsidiary contributed £284,000 to WPH compared to £190,000 in 2021.



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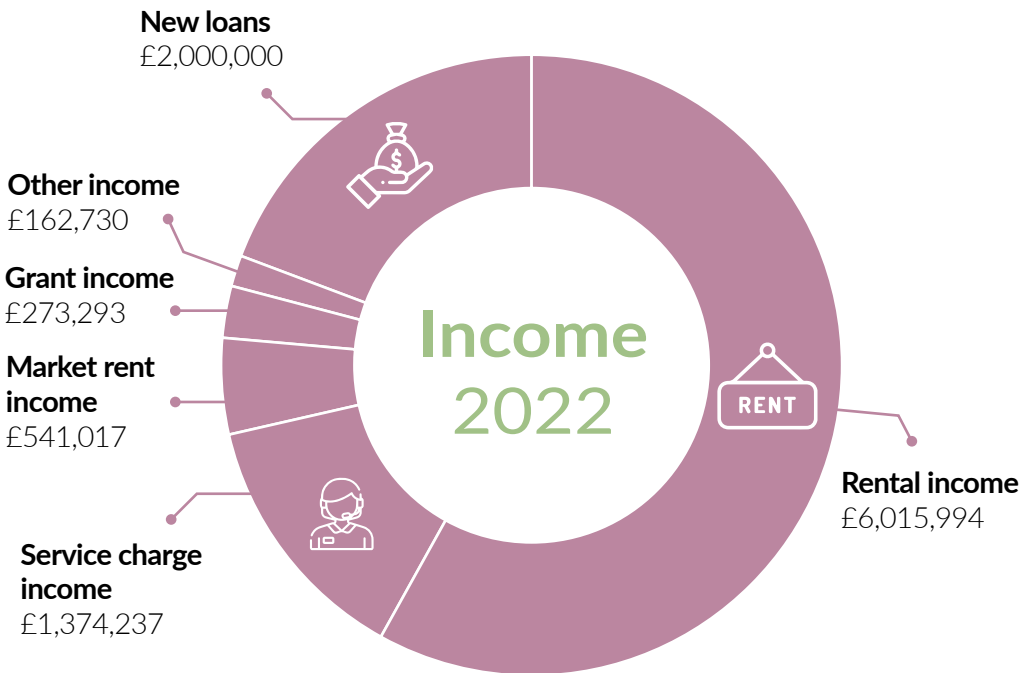
Flats let through Women's Pioneer Homes



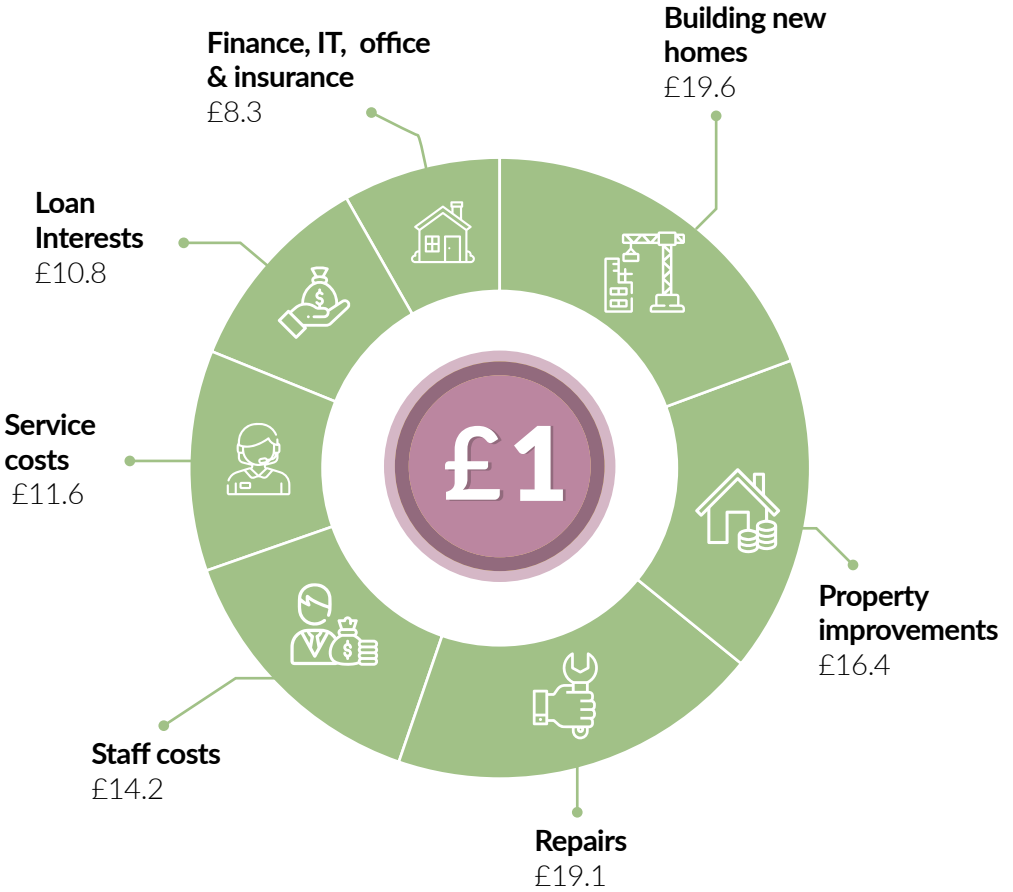
Organisational finances

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 2022, we borrowed £2 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.



This is how each £1 of income is spent



Organisational finances

5 YEARS TRENDS FOR THE GROUP

	2022	2021	2020	2019	2018
Statement of Comprehensive Income	£'000	£'000	£'000	£'000	£'000
Income from social lettings	7,199	6,970	6,860	6,721	6,810
Income from other lettings	704	496	587	575	375
Other activities	191	172	248	1,118	663
Amortised Social Housing Grant	273	284	272	263	245
Total Turnover	8,367	7,922	7,967	8,677	8,093
Operating costs	(6,896)	(6,478)	(6,485)	(7,362)	(6,772)
Gain on disposal of properties	-	-	-	170	-
Fair value movement - investment properties	1,941	1,420	121	(410)	(90)
Operating surplus	3,412	2,864	1,603	1,075	1,231
Net interest payable	(1,205)	(1,138)	(957)	(969)	(892)
Surplus transferred to reserves	2,207	1,726	646	106	339

Statement of Financial Position	£'000	£'000	£'000	£'000	£'000
Housing Properties net of depreciation	66,236	63,574	62,383	61,574	61,679
Investment Properties (at fair value)	15,154	12,714	8,489	7,796	8,169
Other fixed assets	1,648	1,627	1,640	1,555	1,715
Fixed assets	83,038	77,915	72,512	70,925	71,563
Net current assets/(liabilities)	(559)	679	(5,207)	1,528	549
Total assets less current liabilities	82,479	78,594	67,305	72,453	72,112
Loans (due over one year)	32,007	30,119	20,179	25,703	25,204
Social Housing Grant	25,459	25,668	26,045	26,316	26,579
Total Liabilities	57,466	55,787	46,224	52,019	51,783
Total Net Assets	25,014	22,807	21,081	20,434	20,329
Reserves	25,014	22,807	21,081	20,434	20,329

Board and Executive team

BOARD MEMBERS

Kim Vernau

Chair of the Board

Louise Wolfson

Vice Chair and Chair of
Remuneration and Nomination
Committee

Ruth Buckingham

Chair of Homes and Services
Committee

Mike Reed

Chair of Audit and Risk
Committee

Judith Page

Chair of Development
Committee

Yemi Aládérún

Board Member

Vivian King

Board Member

Caroline Portsmouth

Board Member

EXECUTIVE MEMBERS

Tracey Downie

Chief Executive

Mark Cole

Director of Resources

Jess Page

Director of Housing

Sue Hockett

Director of Development

Susan Bernard

Head of HR and
Corporate Services

Roger Barton

Director of Property and
Estate Services

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