

HORNSEY HOUSING TRUST TENANT ANNUAL REPORT 2021-2022



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Message from June Barnes, Chair



Welcome to the 2021–22 Tenant annual report on how Hornsey Housing Trust performed, the delivery of services, tenant engagement

and our future plans. Since 1933 the Trust's social purpose has been to provide affordable homes for older people in Haringey. Today we have 393 properties provided at social rents, providing safe, warm homes for older people, enabling them to live independent lives.

The year has been challenging and at the same time hopeful, as we came out of lockdown. We want to provide the best possible services. We know that the cost of living crisis may be affecting you and would urge you to contact us if you are experiencing any problems.

The eight voluntary members of the Trust's Board are responsible for making sure that we meet a range of statutory and regulatory requirements, and ensuring the Trust remains financially sound and delivers its Corporate Plan. During the year we further strengthened the Board with four new appointments, I would like to thank Rosie Boughton and Stephen Lord, who stepped down, for their contributions, commitment and support over the years.

I would also like to give thanks to Alwyn Lewis, our Chief Executive for more than eight years, who left at the end of August 2022,

after much hard work to get the Trust into a very good position.

Last year the Trust made a surplus of £388k before pension adjustments and all surpluses are re-invested back into the Trust to provide services or invest in your homes. Over £370k was spend in 2021–22 on new kitchens, bathrooms, boilers, fire alarms and other components. We are planning to invest more in 2022–23.

The year proved challenging and we are all experiencing financial pressures as the cost of living and energy crisis have led to higher costs for the Trust and its tenants. We are therefore partnering with other housing associations to recruit a tenancy sustainment officer who will provide support, advice and guidance on benefits to our tenants.

We also want to make our homes more energy efficient and meet the government's decarbonisation targets in 2030. In February this year we started our stock condition survey and energy performance certificates, to inform our investment decisions over the coming years. This includes replacing kitchens, bathrooms, boilers and windows, also how we can make your home more energy efficient, warm in winter and cool in summer, with energy prices at an all-time high.

Wishing you a happy and healthy 2023.

June Barnes, Chair

Message from Jackie Kelly, Interim Chief Executive Officer



I joined as Interim Chief Executive in October 2022, during another challenging year. The political, social and economic landscape was changing and

issues like health and safety, the environment, sustainability and mental health were getting much attention.

We developed a more sustainable approach to delivering essential services, particularly for our vulnerable tenants. We embraced flexible working, prioritising the health and safety of our staff and tenants. We had daily telephone calls, visits and health and safety inspections to support vulnerable tenants' wellbeing.

The cost of living crisis led to higher costs for the Trust and our tenants. Tenants, especially those on low incomes, are experiencing hardship and need support with benefit and hardship claims and access to foodbanks.

Our Housing Services Team supported more tenants with benefit claims and maximising their income. This helped maintain our rent collection rates despite the difficult environment.

After lockdown we restarted our social activities including a local walking group, arts, embroidery and our weekly café at Abyssinia Court to support your wellbeing. Our new Tenant Engagement Strategy promoted

opportunities for tenants to voice and shape our services. We reviewed our complaints process to make it easier to raise issues and deal with them. We also improved our use of technology and refreshed our website to make it more accessible for tenants.

A big thank you to all who provided feedback through surveys, face-to-face meetings, phone calls and emails.

We focused on actions to ensure compliance with health and safety legislation, make our homes warmer and prepare for the Fire Safety and Building Safety Acts.

Our Corporate Objectives to develop more sustainable, life-time homes led us to successfully negotiate a £5m loan with Lloyds Bank which completed in April 2022.

We want to further improve services, customer satisfaction, tenant engagement, and investment in your homes, including making them warm and ensuring they meet decent homes standards. We will report on performance in these areas, share lessons learned and your feedback.

My sincere thanks to our staff, the Board, partners, suppliers and tenants for your commitment and dedication to the Trust. We look forward to celebrating the Trust's 90th anniversary with you in 2023.

Jackie Kelly, Interim Chief Executive Officer

About Hornsey Housing Trust

The Trust is an independent, registered provider of housing and we operate entirely in the London Borough of Haringey, focusing on housing older people. We have 393 properties primarily within Hornsey and Crouch End areas of North London.

We are members of G320, a group of small, London housing providers that provide a forum to share good practice, network, collaborate and explore current issues.

Our strategic plan

Our five year strategic plan is in its third year and though we have had the challenge of Covid-19, the core objectives remain to be **SMARTER, BETTER** and **STRONGER**. We want to focus on improving tenant satisfaction through delivering better services, value for money and growth. Key to this is listening to our tenants and maintaining and investing in existing homes, as well as developing new homes and building resilience.

Highlights for 2021/22

The key highlights for the year included:

- Opening up after lockdown and restarting tenant activities
- Developing our tenant engagement strategy
- Updating our website and use of technology to improve systems and processes
- Reviewing our complaints policy to bring it into line with the new Complaints Handling Code introduced by the Independent Housing Ombudsman
- Developing our partnership working with Newlon and Wates
- Partnering with Pinnacle to support us with health & safety compliance
- Commencing the Stock Condition Survey of our properties and developing our Asset Management Strategy incorporating plans for decarbonisation
- Negotiating a £5m loan to support development and asset management plans
- Delivering capital investment in lifts, boilers, kitchens and bathrooms
- Supporting staff moving from lockdown, working from home to hybrid working

Managing homes and neighbourhoods

The Housing Services team was led by the Head of Housing and six officers who delivered services to our tenants and managed the Trust's 393 properties. The team provides low care support to our older tenants, as part of the enhanced housing management services at our sheltered schemes. We also provide traditional housing management in our general-needs properties. In addition, our partners Vibrance and Richmond Fellowship provided supported housing services at our schemes at Sheba Court and West Green Road.

Who lives in our homes?

Sheltered housing

average age 76

137 flats in our seven sheltered and supported housing blocks

Supported housing

average age 45

22 flats in two supported blocks for young people with mental health and learning difficulties

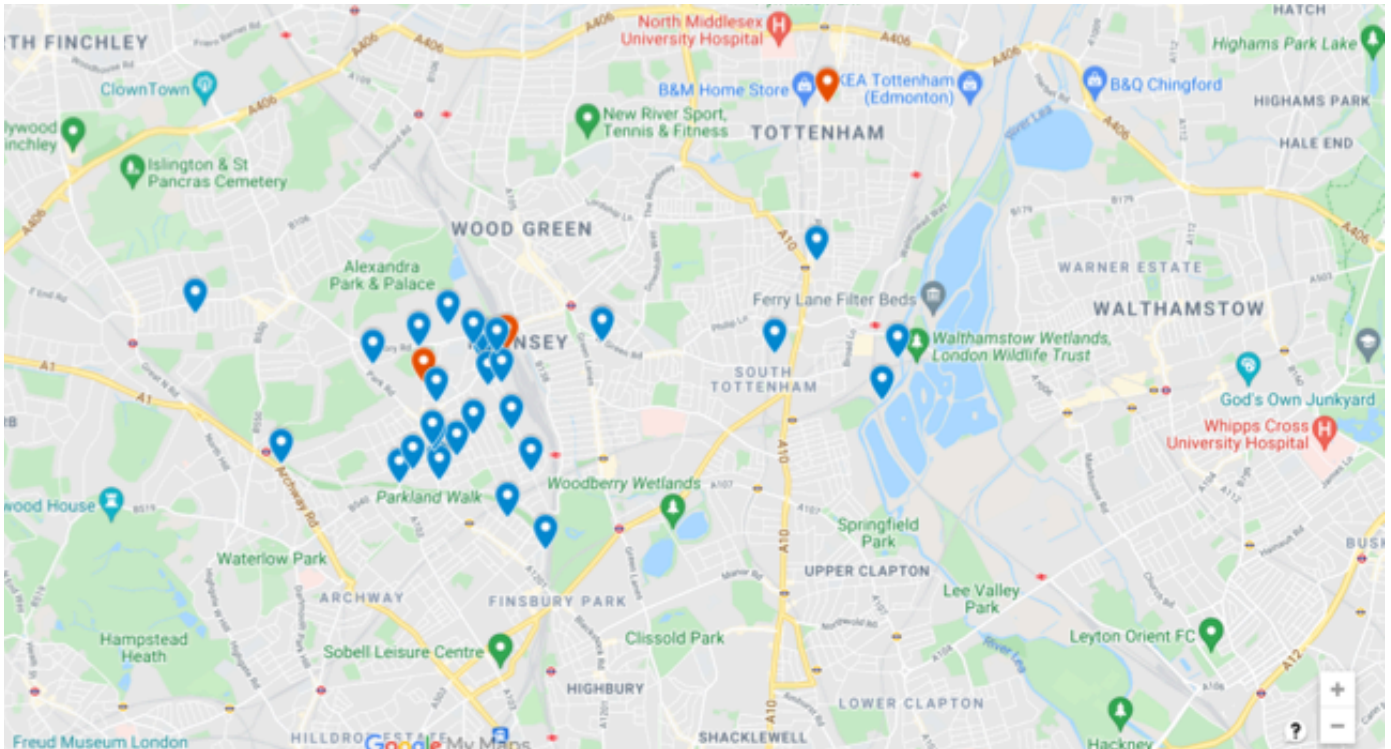
Street properties

average age 65

234 flats in 60 properties mostly in N8, Hornsey and mainly one-bedroom flats

The Housing Services Team supported the provision of services to our tenants in line with our responsibilities as a landlord and the tenancy agreements. It also managed rent collection, dealt with anti-social behaviour, complaints, health and safety and assisted with reporting and following up on repairs for vulnerable tenants. Importantly the team supported tenants with wellbeing calls and visits during and after lockdown, the latter especially important due to the vulnerability of many of our tenants.





A map showing our properties

Managing finances

Helping our tenants maximise their income is important to us and the Housing Services Team provided advice and support to tenants throughout the year, particularly those facing financial difficulties and new tenants of the Trust. Our Housing and Support team was able to help tenants to access benefits including hardship funds and signposting to debt advice agencies, charitable bodies and foodbanks.

Dealing with complaints and anti-social behaviour

During the year we managed complaints, anti-social behaviour and dealt with cases of unauthorised occupancy at a few of our properties. We try to resolve these matters amicably, explaining rights and obligations of both tenants and landlords and using mediation. In extreme cases we occasionally had to involve the police or courts. Thankfully these instances are few but they do take significant resources to resolve and can limit our ability to support other tenants. So we plan to look at lessons learnt and improve service delivery.



Performance

Our tenants, our board, our staff

- We welcomed 39 new tenants, mainly nominated by Haringey Council.
- 39 properties, 10% of our properties, were let at some point in the year. This was higher than expected and led to higher void work costs and rental income.
- We welcomed four new Board members: Linmora Blair, Dawn Matthews, Bekah Ryder and Ian Roberts and said farewell to the Rosie Boughton, ex-Chair of the Board, also Stephen Lord, ex-Chair of the Audit Committee.
- Staff turnover was higher than expected with five staff from the Housing Services Team and support team leaving and four new staff joined the team.

Supporting tenants coming out of lockdown

- HHT provides 'low care' support services to our older tenants enabling them to live independent, safe and fulfilling lives in their communities.
- **Sheltered housing:** HHT provides 'low care' support services to our older tenants enabling them to live independent, safe and fulfilling lives in their communities. The Enhanced Housing Management Service is led by the Housing Support Coordinator and three Support Service Officers who work at five sheltered schemes and we also have two supported housing schemes. The team carry out daily wellbeing and social calls, prepare support plans, undertake personal and communal health and safety checks and tenancy audits. They also promote tenant engagement to improve mental health and prevent loneliness and isolation.

- Street properties:** Our Housing Officers and Support Services Officers support general-needs tenants with benefits advice, undertake tenancy audits, communal inspections and deal with anti-social behaviour and complaints. They also provide advice on housing and other benefits available through partnership working.
- Partners in the Community:** We work with Befrienders, Haringey Community Connectors, Haringey Connected Care Services, Haringey Housing Related Support, Hornsey Parochial Charity, Friends of the Elderly, Tottenham District Charity, Haringey Support Fund, London Fire Brigade Service, TPAS and foodbanks.
- Partnerships in Housing:** To share good practice we work with G320 smaller housing association group, other Housing Associations, the Acuity Benchmarking Group to benchmark and National Housing Federation to improve our services.

Operational performance

We regularly review and monitor operational performance against agreed targets to help us deliver better services. Some of the key measures are show in the table below:

Financial Performance £000s	How we are doing	2021/22 actual	2021/22 target	2020/21 actual
Rent Arrears – adjusted – £	😊	£116k	£115k	£128k
Rent Arrears % adjusted – %	😊	3.5%	3.5%	3.9%
Rent Collection	😊	101%	101%	100.2%
Number of voids	😞	47	30	43
Void Average re-let time (days)	😞	46	30	46
Void losses excluding long-term voids	😞	£103k	£95k	£94k
Emergency repairs completed within target	😊	100%	100%	97%
All repairs completed on time	😞	72%	90%	96%
Gas Safety Certificate (LSGR)	😐	97%	100%	100%
Customer overall satisfaction with new repair	😊	86%	80%	90%
Total maintenance and major repairs per unit	😞	£3,216	£3,219	£2,089

Customer satisfaction survey

In summer 2022 we undertook a tenant satisfaction survey that reflected the past service delivery. Taking everything into account, **81% of tenants were satisfied** with the overall service provided by the Trust, a 1% improvement compared to the last survey carried out in July 2021. Although participation in the survey was limited, we feel that the results do reflect the views of our tenants in general. We would love more people to engage in future surveys and will seek your views on how best to undertake surveys and increase participation to help us improve our services to you.

78%

Said they were satisfied with their common areas

89%

Said they are satisfied and felt safe in their homes

59%

Said they were satisfied when they had to make a complaint

56%

Satisfied with repairs carried out in last 12 months

64%

Said their last repair was completed on time

91%

Said they felt safe in the areas near their home

33%

Happy with their last repair

84%

Said they were satisfied that they felt the Trust treated tenants fairly and with respect

78%

Satisfied that the Trust keeps tenants informed and listens to their views





Tenant engagement

Tenant activities

HHT believes that activities for our tenants improves mental health and wellbeing. So when Covid-19 lockdown restrictions finished in July 2021, it gave us the chance to reconnect face to face with more of our tenants and help them interact and enjoy life again.

We were pleased to be able to organise summer barbecues, a Wednesday café with food and activities, art classes, jewellery-making, film clubs and chair-based exercises arranged by Active Communities Teams and sponsored by Haringey Council.

In October we celebrated Black History Month at Abyssinia Court Café. Although we were not able to hold our usual Christmas lunch for tenants due to Covid-19, we did deliver food parcels to some of our vulnerable tenants and we looked forward to returning to our usual Christmas lunch and festivities in 2022.

Summer BBQ, tenant comment:
"A magic place to live in. I am the luckiest person in the world, thank you!"

Tenant voice

Our Tenant Engagement Strategy was set out so tenants' voices can be heard, to promote opportunities for tenants to shape services and to keep tenants informed. It was shared with tenants and some have shown an interest in finding out how their views can influence our Board's decision making which we will take forward in 2022/23. It was developed working with our tenants and Board and will incorporate tenant scrutiny.

The Strategy seeks to embed an inclusive, accessible, involvement culture. It uses traditional and innovative methods to increase the opportunities for tenants to become more actively engaged and influence HHT's services and standards. This supports the Social Housing White Paper aim for tenants' voices to be heard and the National Housing Federation initiative "Together with Tenants".

Asset management

Our Asset Management Strategy is aimed at maintaining and improving the homes you live in. This involves ensuring that they are safe and comply with health and safety legislation including fire regulations, building safety and sustainability. Also to ensure they are warm in winter and cool in summer and that improvements are made to meet the decarbonisation agenda.

Stock condition survey and EPC survey

We commenced our stock condition survey, which is aimed at surveying key components in your home such as kitchens, bathrooms,

boilers, central heating systems, electrics, doors and windows. The survey comprises a full validation of all street properties and a sample survey of all blocks. This will enable us to programme upgrades and replacements of these components. We will be using this data to prepare a ten-year programme of investment in our stock subject to the availability of finance.

As part of this exercise, we also procured suppliers to undertake energy performance certificates (EPC). These will grade the energy efficiency of your home and help us plan how we can help reduce heat loss and managing heat in hot weather and so reduce carbon footprint. We will share more on the results and action plan over the coming year.

Asset investment

Boilers: During the year we replaced 19 boilers and replaced a major hot water and heating system at Abyssinia Court. We will update our plans to replace more boilers based on the results of the stock condition survey and aligned to decarbonisation agenda.

Kitchens and bathrooms: As part of our planned investment programme 15 kitchens and bathrooms were replaced. Resources are limited but we are committed to renew more in 2022/23.

Lift renewals: We started the project to renew four lifts, two at Abyssinia Court, one

at Margaret Hill House, and one at Hillfield at a cost of £435,000. These lifts were no longer economical to run and the new lifts will provide tenants with a better service for years to come.

We know these works can be disruptive to our tenants' lives and have tried to accommodate our tenants' needs, including installing stair lifts. We are providing alternative temporary accommodation if appropriate, to ensure the needs of people with mobility needs are met.

We thank everyone at these schemes for their cooperation and understanding during the renewal.

Partnership working

Newlon and Wates – day to day repairs

The partnership with Newlon Housing Association is progressing with the following end-of-year results. We had a discussion with Newlon and repairs company Wates and we have put targets in place to improve the service. There were an average of 22 repairs logged per week and the table below shows the total number of jobs worked on.

Number of jobs logged	
	2021/22
Wates Contractors	1139
Other Contractors	565
Total	1704




Repairs were impacted by Covid-19 and the effects of leaving the EU. These caused a shortage of skilled staff in the repairs sector and a shortage in the supply chain for materials. Growing inflation has led to higher costs for materials. We have also been working with contractors to catch up on repairs built up during Covid-19 lockdown.

Pinnacle partnership

We are at advanced stage in negotiation with the company Pinnacle, to manage and coordinate our health and safety compliance activities. This will result in a single point of contact to coordinate the activities of many of our partners such as Purdy, ADT and others and make reporting easier.

Purdy – gas contractor

Purdy was set targets to achieve between 90% to 100% compliance and at the year end we noted an improvement in their performance and were satisfied with the improvements in performance in our gas servicing contract. Gas safety is important to us and all of our tenants so please do give access to our contractors for your annual gas test to be carried out. This is one of the key health and safety obligations that we have towards making you and your household safe.

Description	How we are doing	2021/22 Actual	Target
Emergency repairs completed within target		100%	100%
All repairs completed on time		72%	90%
Gas Safety Certificate (LSGR)		97%	100%

Works on void properties

When properties become empty ('void') they may require significant works, where tenants had lived in them for many years. We had 47 voids in the year and Wates undertook works to these properties, sometimes including new kitchens and bathrooms. In addition Covid-19 and leaving the EU combined impacted delivery as noted above. This in turn resulted in higher void works costs and rental loss during the year. The positive side of this is that we welcomed 39 new tenants to their new homes during the year.

Value for money

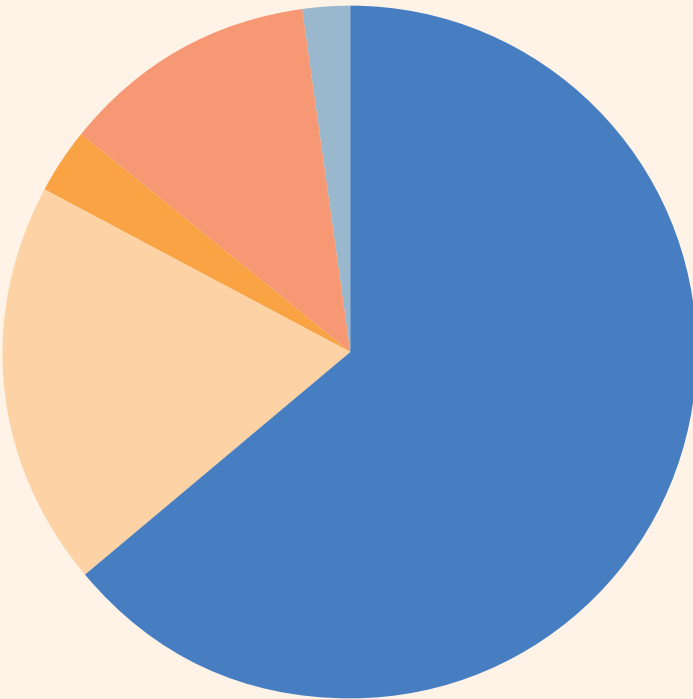
We are committed to improving our services, customer satisfaction, delivering quality, value-for-money services, and maintaining and investing in our homes. However, due to Covid-19, leaving the EU and increased landlord responsibilities, costs have risen and most of our metrics have fallen in the year including our business health metrics. This has resulted in headline social housing costs per unit and operating margins falling, as shown in the table below:

Value for money metrics	2021-2022	2020-2021	Change from last year	Target budget 2021-22	Peer group median 2021 HoP ⁽²⁾
Business Health					
EBITDA MRI Interest Cover (measures our surpluses against the amount of interest we pay) ⁽¹⁾	1475%	1736%	↓	2048%	133%
Operating margin % (social housing lettings only)	6.3%	12.7%	↓	5.2%	18.1%
Operating margin % overall	8.4%	14.5%	↓	6.9%	16.7%
Headline social housing cost per unit £	7,283	6,049	↑	7,97	5550
Growth					
Gearing %	(3.9%)	(2.6%)	↑	(3.1%)	34.8%
New supply delivered – social housing homes	0.0%	1.3%	↓	0.0%	1.1%
New supply delivered – non-social housing homes	0.0%	0.0%	↔	0.0%	0.0%
Reinvestment % development	1.0%	1.1%	↓	1.9%	5.9%
Asset Management					
ROCE	1.8	2.1	↓	2.8	3.2%

⁽¹⁾ EBITDA MRI means Earnings before interest, tax, depreciation and major repairs investment.

Our financial performance 2021–22

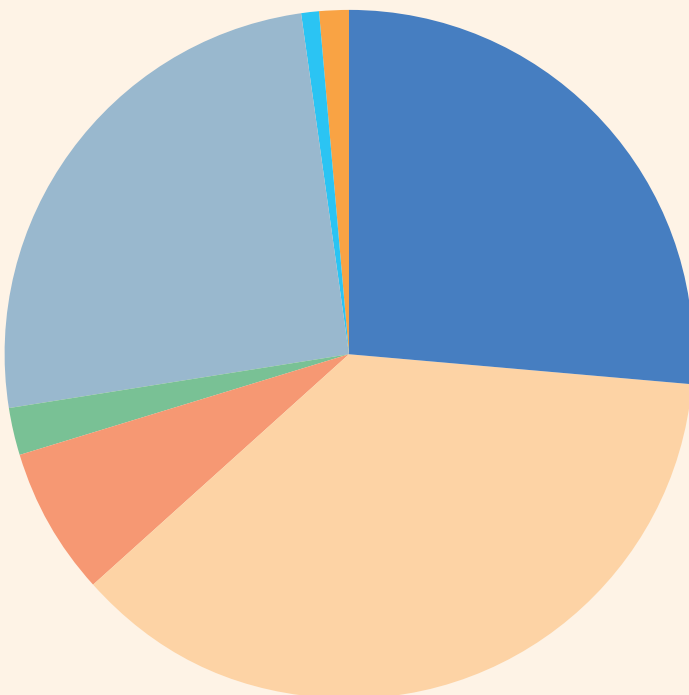
Our income 2021–22



- Rent £2,359k**
(2020–21: £2,294k)
- Service Charges £699k**
(2020–21: £669k)
- Enhanced Housing Support £111k**
(2020–21: £110k)
- Amortised Social Housing Grant £439k**
(2020–21: £437k)
- Other Income £79k**
(2020–21: £104k)

Total Income – £3,687k
(2020–21: £3,614k)

Expenditure 2021–22



- Housing Services £905k**
(2020–21: £1,090k)
- Maintenance £1,264k**
(2020–21: £823k (2))
- Management Overheads £234k**
(2020–21: £210k)
- Housing Support £75k**
(2020–21: £72k)
- Depreciation/Loss on disposal of assets £869k,**
(2020–21: £827k)
- Bad Debts £31k**
(2020–21: £41k)
- Other costs £38k**
(2020–21: £39k)

Total Expenditure – £3,416k
(2020–21: £3,102k)

Our financial performance (continued)

We are pleased to report that despite a difficult operating environment, we made a surplus of £497,000 including pension adjustments and an operational surplus of £437,000. A summary of the Financial Statements to 31 March 2022 is shown below:

Statement of comprehensive income	2022 £000	2021 £000
Turnover	3,687	3,614
Operating expenditure	(3,416)	(3,103)
Surplus on the sale of fixed assets – housing	166	–
Operating surplus	437	511
Interest receivable and other income	0	2
Interest payable and similar charges	(49)	(45)
Surplus for the year	388	468
Actuarial (loss)/gain on defined benefit pension scheme	109	(426)
Total comprehensive income for the year	497	42

This surplus helps us to keep us financially sound and continue supporting our tenants, improving our services and maintaining and investing in tenant homes. The surplus will also help fund investment in keeping homes warm and meeting the decarbonisation agenda. This investment we balance with our aspirations to build more homes, fit for the future so that we can help meet the increasing demand for social housing and have better, more efficient lifetime homes for older people.

Statement of financial position	Mar-22 £000	Mar-21 £000
Housing properties	23,134	23,609
Other fixed assets	365	418
Tangible fixed assets	23,503	24,027
Trade and other debtors	245	184
Cash and cash equivalents	1,947	1,603
Current assets	2,192	1,787
Creditors due within one year	(1,461)	(1,423)
Net current assets	731	364
Total net assets	24,234	24,391
Creditors due after more than one year	(12,708)	(13,175)
Defined benefit pension liability	(495)	(681)
Total net assets	11,032	10,535
Called up share capital	–	–
Revenue reserve	11,032	10,535
Total capital and reserves	11,032	10,535

Our Board 2021–22

The work of the Trust is overseen by the Board which is made up of suitably qualified individuals who give their time and expertise on a voluntary basis. We are responsible for making sure that we meet a range of statutory and regulatory requirements. During the year Rosie Boughton and Stephen Lord stood down as Board members, both having spent over six years on the Board with Rosie being Chair for three years. We were able to recruit four excellent new Board members during the year with very relevant experience – Linmora Blair, Dawn Matthews, Ian Roberts and Rebekah Ryder. All our new Board members have local links and a desire to ensure HHT provides good services to our current and future tenants.

June Barnes
Chair

Dawn Matthews
Board Member

Bekah Ryder
Board Member

Euan Barr
Deputy Chair

Ian Roberts
Board Member

Anne Waterhouse
Chair of Audit & Risk

Linmora Blair
Board Member

Stephen Ross
Board Member

Our Staff 2021–22

Alwyn Lewis
Chief Executive

Liz Hanley
Executive Assistant

Indje Shahin
Support Services Officer

Veronica Lindsay
Head of Finance & IT

Vishwanee Ramtale
Management Accountant

Maria Reyes
Support Services Officer

Phil Johnson
Head of Housing

Mussa Djalo
Finance Assistant

Samson Sunmonu
Support Services Officer

Mark Dibblin
Asset Manager

Barbara Moore
Housing Support
Coordinator

Jonathan West
Housing Officer

Christopher Adegoroye
Asset Manager

Oluwatoyin Balogun
Support Services Officer

Tennicia Cameron
Housing Support Officer

Thank you

We would like to thank all our tenants, partners, local councillors, MPs and staff for all their support throughout the years and look forward to celebrating our 90th Anniversary with you in 2023.

Our partners

- Acuity Ltd
- ADT Fire & Security PLC
- ATFS Ltd
- Allpay
- Altair Consultancy
- Anthony Collins Solicitors
- Axis
- Barclays Bank
- Capital Lifts
- Chartered Institute of Housing
- Devonshires Solicitors
- Evelyn & Partners
- Fairheavens
- Fowler UK Ltd
- G320
- Greenspace
- Jones Lang Lasalle
- Lloyds Bank
- Marsh Ltd
- National Housing Federation
- Newlon Housing Trust
- North River Alliance
- PILON
- Pinnacle Housing Limited
- Prince Evans Solicitors
- Purdy
- Santander
- Sharma Solicitors
- Site Sage
- T & B Contractors
- Technica
- Tim Wilson Associates
- Tottenham District Charity
- TPAS
- Waltham Forest Housing Association
- Wates

Tenant support organisations

- Active Community
- Age UK
- Befrienders
- Citizens Advice Friends of the Elderly
- Haringey Community Connectors
- Haringey Connected Care Services
- Haringey foodbanks
- Haringey Housing Related Support
- Haringey Support Fund
- Hornsey Parochial Charity Lassalle
- London Borough of Haringey
- London Fire Brigade Service

Hornsey Housing Trust was formed 89 years ago in 1933 by Margaret Hill, CBE, whose primary objective was to “convert houses for the occupation of more than one family” and to aid ‘old aged pensioners’.



We hope you find this annual report both useful and interesting and we would value any feedback on its contents and how to improve it. If you have any ideas please contact us at admin@hornseyht.co.uk or contact the Head of Housing, Phil Johnson, at PhilJ@hornseyht.co.uk or Liz Hanley, Executive Assistant, at LizH@hornseyht.co.uk.



Contacts

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