



Annual Report
2017
Value for Money



CEO/Chair's report

Welcome to the 2015-16 Annual Report for Shian Housing Association.

Last year was very challenging for housing associations, as the Government introduced a wave of significant changes for the sector to respond to.

The benefit cap was reduced, so that some tenants had to find more money towards their rent. Others had to set up their own rent payment arrangements after claiming Universal Credit.

Housing associations agreed to a voluntary right to buy for their tenants, which will need to be managed carefully, to avoid worsening the shortage of available housing stock.

The Government introduced rent reductions for each of the next four years – which was good news for tenants, but a large loss of much-needed income for their landlords.

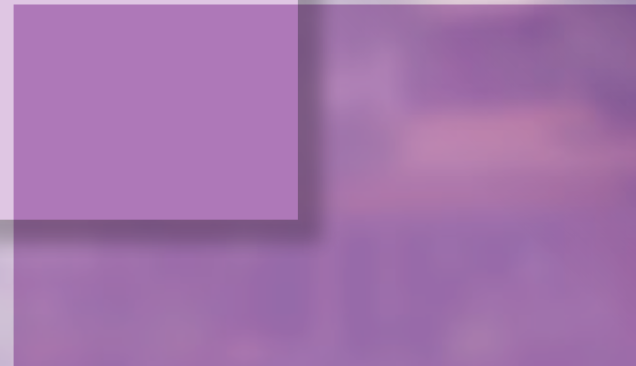
As a responsible housing association, we are responding to all these changes with a strong value for money agenda to meet Government expectations. But we are balancing this agenda against our continuing social purpose. As an example, the Board decided that we would opt out of requiring tenants with higher incomes to pay more to stay in their homes. The scheme would have been expensive to run and it is thought that more than 60% of affected London tenants would no longer be able to afford their rent.

As we explain in this report, we are now focusing on making the most of our existing assets and resources, and on making savings where possible. Unfortunately, while things remain uncertain, we cannot plan to develop more homes for social rent. However, we were one of the first small housing associations to develop and sell a home in the private market, in order to raise funds for our social housing work. We are now looking to use existing land and buildings to provide additional homes as well as ensuring we make the best use of our existing assets.



We also plan to work with Rentplus, who are developing homes so as to offer low-cost home ownership to people on local authority waiting lists. We could act as landlord locally, which would also give us the right to buy the homes if the tenants failed to buy them in stages within 20 years.

We see schemes like this as a good direction for Shian at this time. If we cannot currently provide more homes for social rent, we can still help to provide new homes for others who need them. We can do this at the same time as ensuring we provide the best possible core services to all our existing residents.



October 2016



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Sweating our assets

We plan to make the best use of our existing land and buildings to develop new homes without grant funding from the Homes and Communities Agency. But we will only do this where there is no risk to Shian Housing Association.

Developing homes in this way will help us to raise additional income to subsidise our social rented housing – because your existing homes are our most important priority.

Sadly, in the current economic climate, we are unlikely to be able to build more social rented homes. Instead, the new homes will be let at full or 80% of market rents. We may sell others in the market or for shared ownership. The money we raise will make up for the income we are losing through the rent reductions over the next four years.

Where will the new homes be?

A planning consultant is assisting us to make the most of our office building. We want to redevelop the upper floors. If we get planning permission, we will also build out over our car park to develop a total of nine new homes. We

will keep back some space for our employment work and IT training.

At Reedham Close in Haringey, we're converting the former office into a flat to rent.

In July, we took back a property in Canonbury in Islington, after getting it transformed into a three-bed house to let out at a market rent. For the past 20 years, we had used this house as short-life housing. We decided to make the change because the property is in an expensive part of town. As a corporate let, it is now raising a significant monthly income.

We are now looking at a number of estates where we think we can 'build more on top'. They include:

- Moreland Street in Islington
- Pitfield Street in Hackney
- Pembury Place in Hackney
- Station Road in Haringey

We would probably let any new flats built in this way at full or 80% of market rent.



November 2016

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Reinvesting in our homes

Planning major and cyclical works in advance saves us money, keeps your homes in good condition and protects the value of our assets.

We have just completed year nine of our 10-year major reinvestment programme, spending around £1m. We replaced 51 kitchens, 51 bathrooms and 34 boilers. We also replaced the electrics in 55 homes.

Over the next two years, we are going to focus on the outside of the properties. For example, we will replace windows and roofs, and we will look at your car parks and scheme landscaping.

“Just to say a big thank-you to all Shian staff for the major work done. Also, thanks to the building contractor for their help, support and a job well done. Once again thank you all.”

Victoria Orogbemi



December 2016

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Gaining through partnership

We are increasingly working with the other housing associations in the London BME benchmarking club to pool our resources and share best practice.

Together with Arhag, Odu Dua, Westway, Apna Ghar and Tamil Housing Associations, we procured our first joint gas contract in June 2015. Our aim was to get the best possible value for money, together with service improvements for all our residents.

Unfortunately, after all our hard work, the contractor we first appointed provided a poor service. But we were in a strong position to end the contract, appoint a new contractor and get things quickly back on track.

We now have senior staff looking at joint working to procure new utilities contracts and legal services. With more efficient contracts for communal gas, electricity and water, we can save money and reduce this part of your service charge.

Our finance directors, maintenance staff and housing managers also meet separately – so they can share their experience and successes. As a result:

- we are drawing up a joint assets and liabilities register to meet new guidelines
- we are buying kitchens at a 15% discount thanks to a deal negotiated by Arhag, and
- we are considering doing joint tenant surveys.

Other benefits included our lawyers, Devonshires Solicitors, running a free training course for 12 housing associations on collecting former tenant arrears. We are now considering setting up our own joint service, because we think we can do a better job than the private debt collectors we all use currently.

Devonshires also gave Shian a free training session on tenancy service charges.



Shian's CEO **Leslie Laniyan** (centre back) and Finance Director **Indran Thavendra** (furthest right) are pictured with senior staff from our other London BME housing associations.



January
2017

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Focusing on performance

With tighter budgets, our priority is finding value-for-money ways to improve our performance in the areas that most affect residents.

To achieve this, we are completely reviewing all our performance measures and setting ourselves more challenging targets.

We are now holding our repairs contractors to a much higher standard. We're pushing them to complete routine repairs in just 72 hours – even though our target for these repairs is actually five days.

We reviewed our complaints system and now record all your complaints – even the informal ones – so that we can learn from your feedback. Our new, simplified, two-stage complaints system aims to see most of your complaints resolved within five days by your housing officer. If you aren't happy at that stage, you can refer your complaint to a senior officer.

After reviewing our handling of anti-social behaviour, we have decided to take more definite action in future. Instead of always being even-handed, we will be more willing to accept that one side is at fault. We will grade the reports we get, to prioritise the most serious cases.



February 2017

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Getting better feedback

Better feedback from residents helps us to focus on getting our core services right.

We have engaged Acuity, who specialise in providing services to the social housing sector, to carry out regular resident maintenance surveys for us.

Acuity now phone residents on our behalf to find out how their repair went. To maximise the response rate, we have simplified our service down to just four key questions.

This is not an expensive service and the surveys give us important, independent feedback. In fact, we have saved money overall, because the contract replaces a full-time staff member who decided to leave for a different job.

The Scrutiny Panel

The Scrutiny Panel met three times during the year, with six to eight residents attending.

The Panel brought up resident concerns from fly-tipping and youths loitering, to cleaning and gutter clearing, and refuse collection. The Panel also approved applications to our welfare fund.

The Panel looked at our compensation policy and the complaints feedback we received from residents and the Housing Ombudsman. We explained why councils nominate to most of our lettings.

We discussed our estate improvement programme and highlighted our online services.

We also used the meetings to explain about Universal Credit and the changes to the rent setting system.

March 2017

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Making the most of our staff

Who we employ and how we use our staff both make a big difference to the quality of our customer services.

Over the past two years, we've been picking staff with strong customer service experience over candidates who are specialists in housing.



Daniel Idowu joined us as an apprentice Customer Service Officer, but he became a full-time employee this year, after learning about housing on the job. Daniel originally came to us from a mobile phone retailing company, so he already had great customer service skills.

Appointing Daniel saved us on recruitment costs and meant our new employee already knew our residents.

Daniel says: “It was quite a learning curve and a lot to deal with at the start. Now, I can pretty well handle myself. The team is good and very passionate about going above and beyond, to leave nothing outstanding.”

Our volunteer Damiola, went on to get full-time paid work, after providing a very welcome extra pair of hands, along with our other volunteers.

We also added to our value to the community by providing work experience placements for half a dozen local schoolchildren. We gave them proper jobs to do – not just tea-making – and last year they took part in inspections, spoke to residents on the phone, went to court with our housing officer and helped produce a local newspaper.



April 2017

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Tackling social housing fraud

Homes for social rent are becoming scarcer, so we now take social housing fraud more seriously than ever. Social housing fraud is when someone gains a tenancy through fraud, or when someone moves out and illegally sub-lets the property.

Social housing fraud is now against the law. The local authorities we work with to track people down actively use the Social Housing Fraud Act 2013 to take people to court. This means that if you're caught committing fraud, you now face a fine or even a prison sentence.

In 2015-16, we caught out three tenants who were using their homes illegally.

One tenant had let her two bedroom flat to two single people. When we investigated, she gave different stories to the council and to us to explain why she wasn't living at the property. Caught out in her lie, she handed back the keys.

Another tenant lied to get a four-bed house in Stoke Newington. In fact, she already had a home for social rent, which she then rented out. She too handed back the keys.

A third tenant was caught renting out their home at £350 a room per week and claiming Housing Benefit. We are in the process of recovering this property.





May 2017

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Bringing in extra funding

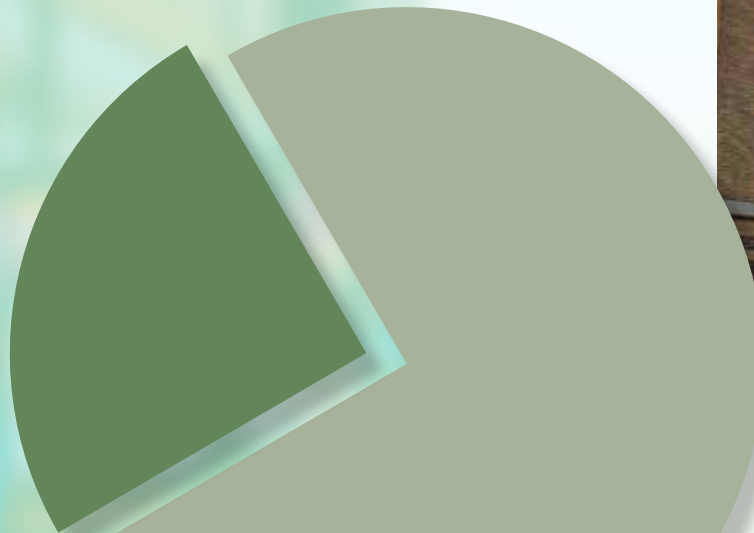
We continue to find ways to bring in extra funding to make value for money improvements to your homes and estates.

In 2015-16, we secured a local authority grant of £50,000 to improve the gates at Moreland Street in Islington.

Also at Moreland Street, we used our own estate improvement fund to pay for 3G artificial grass to tidy up an area where the grass kept being worn away. We also funded new security gates at Assata Mews, off St Paul's Road in Islington.

We continued to maximise the funding available for residents with disabilities who need special work done on their homes, by making sure they benefited from local authority grants.

We now use consultants to make sure we get the most out of our insurance policies. We want to make claims whenever it's appropriate, but without making our premiums rise too far. Last year, this allowed us to make several large claims, which gave us value for money savings.



June 2017

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Communicating better

Communicating with residents is one of the core things we aim to get right.

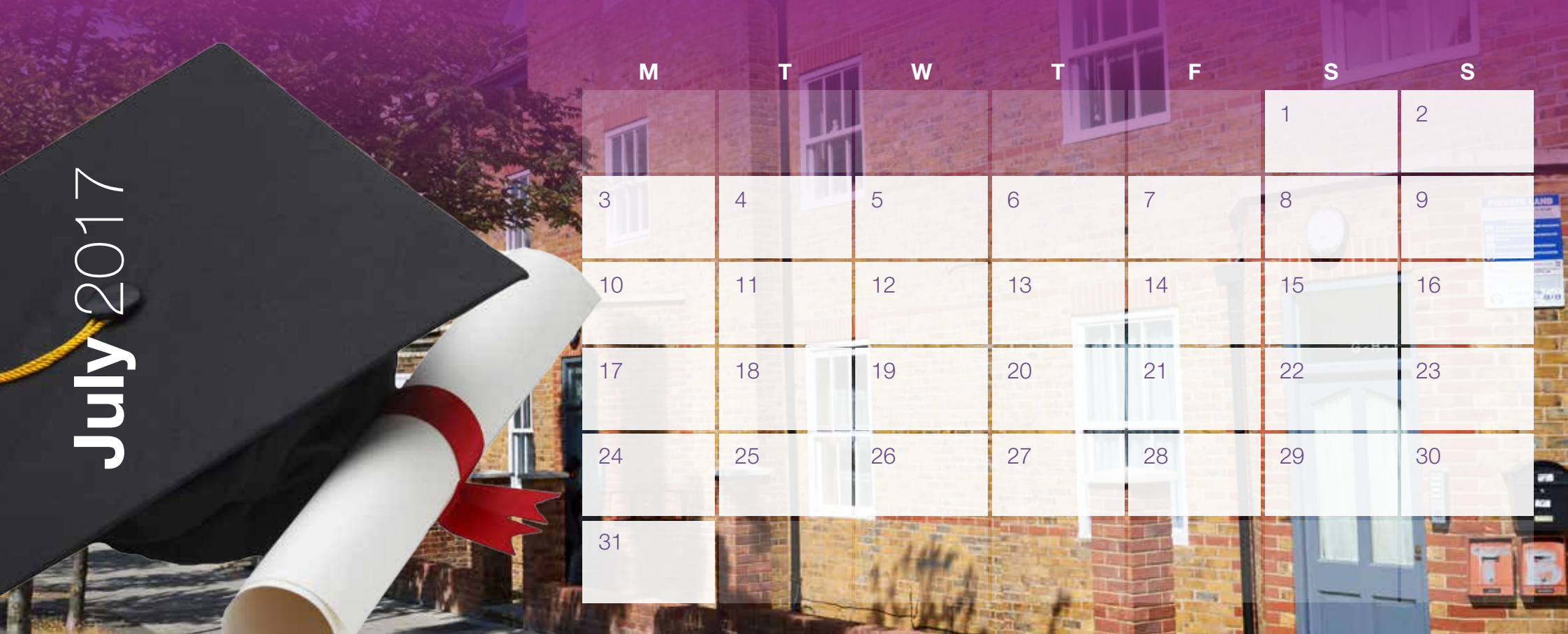
We introduced a newsletter this year, to give you regular news about Ability and information about housing and benefit changes.

We are now making more use of text messaging to keep you informed and to give you another way to report repairs and other matters.

For the past year, you have been able to access our services online through our MyTenancy website page. You can now check and pay your rent, order and track repairs and check that the information we hold about you is up to date. If you haven't yet registered, you will need to get a username and password from a member of staff.

Our email ticketing system went live, so that when you email us your message is automatically picked up and you get automatic confirmation it arrived. The system helps us to be more efficient and lets us focus on giving you the answer you need.





July 2017

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Improving your employability

Cuthbert Jack continued working with Hackney Learning Trust to provide you and others in the community with courses from our own City & Guilds training centre.

We see this as making great use of the spare capacity we have at our offices – and it means we are providing a valuable community resource at minimal cost to the local authority.

From 2015 to the end of June 2016, 27 learners took City & Guilds Community Development courses – 21 of them to level 2 and six to level 3.

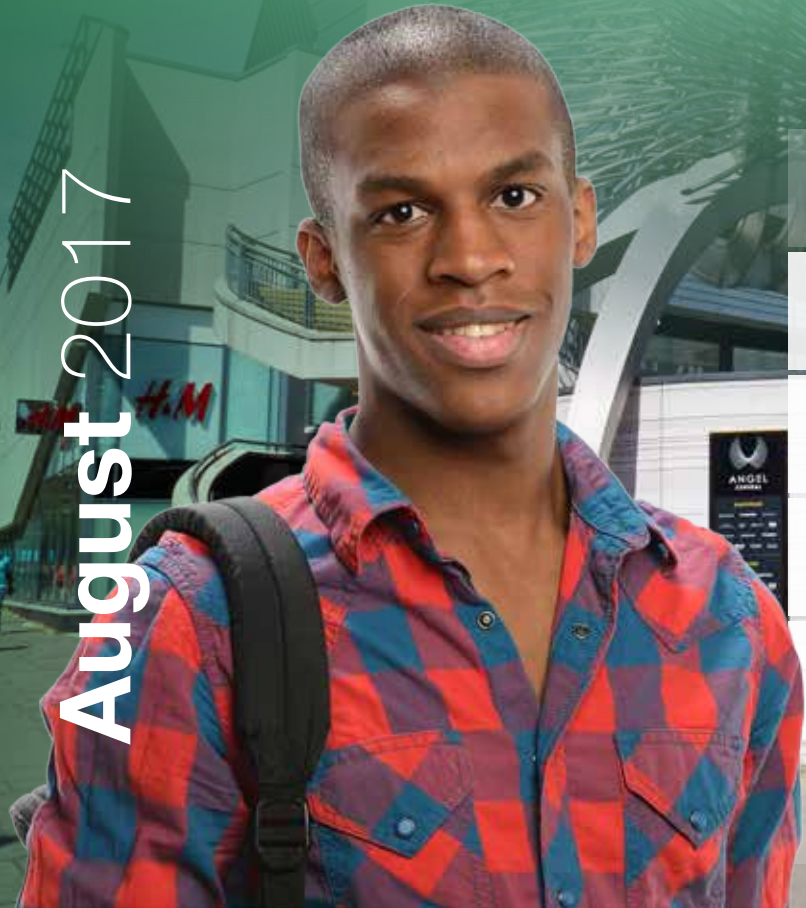
We also offered City & Guilds Functional Skills courses in Maths and English, from levels 1 to 3 to 12 people – though we have since decided not to continue, as these courses didn't fit well with our resources.

Help to become more employable is a key part of our offer and local people took an Employability City & Guilds course over the year. The Learning Trust also contracted us to offer free additional confidence-building and CV-writing support and we helped 21 people over the year.

Cuthbert recently ran 15 sessions of capacity-building support for 25 parents with disabled children. "This will continue because they benefited from it greatly," says Cuthbert.



August 2017



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Working with young people

Our Makeda Weaver project is a great example of how a value-for-money service can provide great social benefits to individuals and the community.

During the year to the end of March 2016, our Hackney hostel provided respite for seven, low-risk, ex-offenders. They were referred to us by the Probation Service and Hackney Learning Trust. Most of our hostel residents stay with us for six months, while they gain basic life skills and benefit from emotional and practical support.

We also provided accommodation and additional mentoring support to 10 young men taking part in Southwark Council's SERVE project (SERVE stands for Southwark Emergency Rehousing Victims of Violent Enterprise).

SERVE provides respite for young men at serious risk of violence and gives them a safe route to gang exit. By focusing on emotional and practical support, the young people are helped to become independent, to address their employment, education and training needs, and to

reduce their offending behaviour. Most SERVE referrals stay with us for 12 weeks.

With all the passion of someone who has 'been there too', Zoma Okpala, our Project Manager for the two schemes, puts his heart and soul into working with these young people.

"My aim and ambition – whoever walks through the door – is to have them leave feeling like a different person, empowered with knowledge and life skills, and knowing that they can achieve things if they're prepared to work hard," he says.



September 2017



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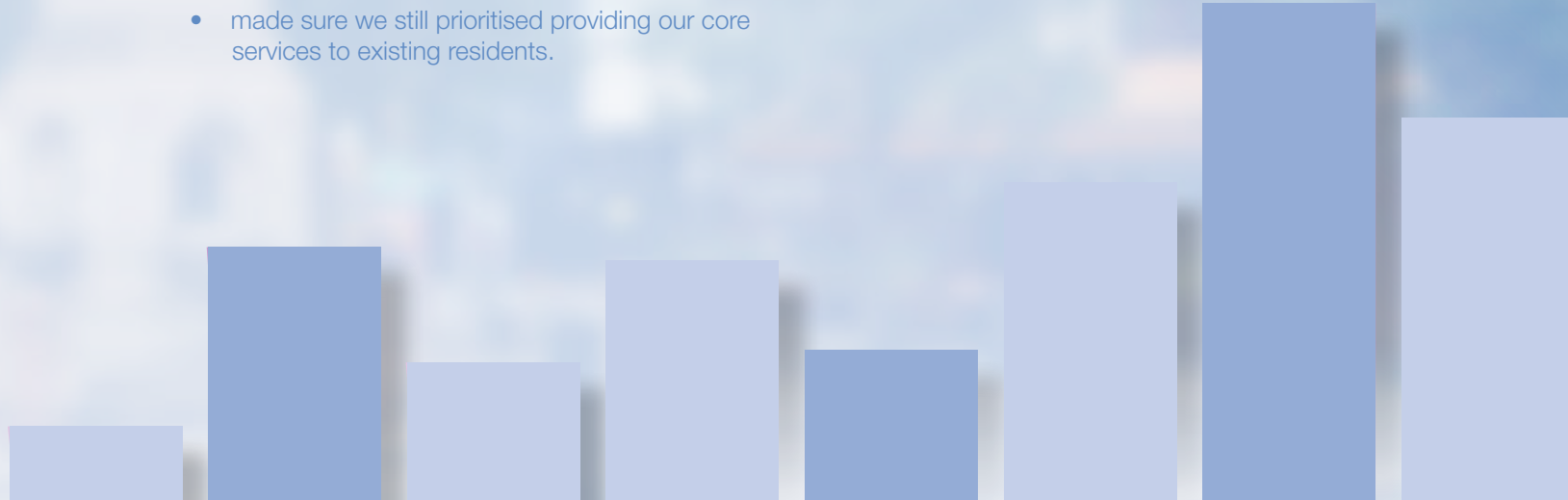
Value for money savings

We put value for money at the heart of our work, as the Government and our residents expect us to.

Our value for money statement sets out how we will balance quality, effectiveness, efficiency and economy in providing services. We think value for money takes all four factors.

During 2015-16, we:

- continued to work with similar landlords to find way to make savings
- found imaginative ways to make the most of our properties and resources to make up for the rent we will lose over the next four years, and
- made sure we still prioritised providing our core services to existing residents.



Our performance

About us

We provide:

- 407 general needs homes for social rent
- 48 homes let at intermediate or affordable rents (80% of market rent)
- 20 self-contained flats for people who are mentally ill or former rough sleepers
- 14 hostel bed spaces, and
- 6 shared ownership flats

Key targets

	2014-15	2015-16
Rent collected	100.20%	99.20%
Current rent arrears	2.83%	4.66%
Average rent increase	3.70%	2.20%
Rent losses from properties standing empty	1.44%	0.71%
Maintenance cost per dwelling	£1,700	£1,800
Rental turnover per dwelling	£6,593	£6,828
Board attendance	86.36%	85.71%

Repairs

- We spent £175,372 in 2015 and £233,606 in 2016 on day-to-day repairs

Repairs targets

	Completed on target 2014-15	Completed on target 2014-15
Emergencies (within 24 hours)	98%	97.01%
Urgent (within five working days)	93.50%	97%
Routine (within 28 days)	97.50%	99%

Complaints

- We received 23 formal complaints (compared to four in 2014-15).
- 13 of the complaints were about the performance of two of our repair contractors. As a result we replaced our gas contractor.
- Other complaints were about housing management services, the services we provide at estates and some of our policies.

We resolved most complaints quickly however one was in relation to a lift in one of the buildings which took an unusual amount of time to be resolved. The lift was still in its 'defects liability' period, when any repair is the responsibility of the developer. So the delay was outside our control.

Where we agreed we were at fault, we issued an apology. One tenant took their complaint to the Housing Ombudsman.

Lettings

We let 14 homes.

On average we re-let our general needs empty properties in 57.5 days in 2015-16 (compared to 34 days in 2014-15).

Anti-social behaviour

During the year, we got 23 reports of anti-social behaviour. Most were about noisy neighbours or people smoking in communal areas. Dogs, noisy children and items left in communal areas also caused a problem. In all but one case we were able to resolve things after talking to the tenant.

Balance sheet

Balance for year ended 31 March 2016

Fixed assets

Housing property

Less: HAG and other grants and receipts

Other fixed assets

Current assets

Properties for sale

Debtors

Cash at bank and in hand

Creditors: amounts falling due within one year

Net current assets (liabilities)

Total assets less current liabilities

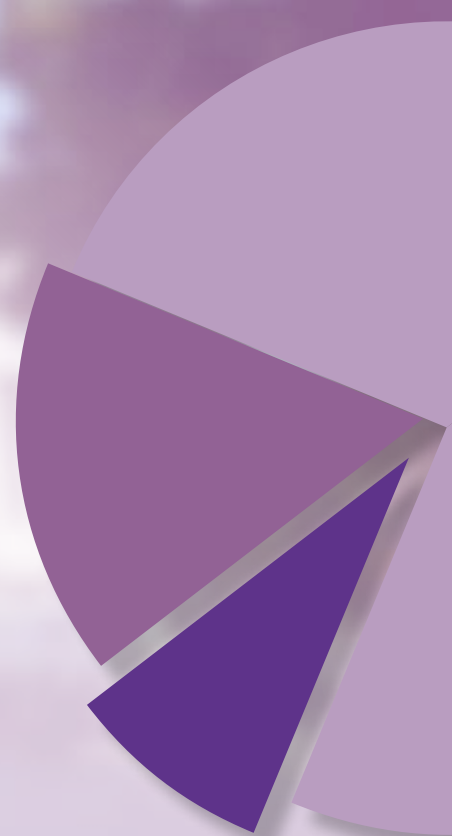
Creditors: amounts falling due after more than one year
SHPS Provision

Capital and reserves

Share capital

Retained surplus

2016		2015	
£	£	£	£
	47,220,105		49,040,885
	0		0
	47,220,105		49,040,885
	864,638		885,717
	48,084,743		49,926,602
0		0	
334,817		389,461	
306,985		1,005,469	
641,802		1,394,930	
(1,583,828)		(2,015,199)	
	(942,026)		(620,269)
	47,142,716		49,306,333
	40,930,950		45,182,987
	240,000		178,00
	12		12
	5,971,754		3,945,334
	47,142,716		49,306,333



Income and expenditure account

for the year ended 31 March 2016

	2016 £	2015 £
Turnover	3,975,740	4,845,558
Operating costs	(2,785,523)	(3,480,923)
	1,190,218	1,364,635
Gross surplus		
Interest receivable and other income	0	0
Interest payable and similar charges	(551,237)	(543,085)
Taxation	11,619	(47,818)
Surplus on ordinary activities before and after taxation	650,599	773,732

Turnover and gross surplus are derived from continuing activities.

There were no recognised gains or losses other than shown in the income and expenditure account for the year and previous year.

The Board of Management



Aaron Whitaker

Aaron has worked in housing since 1983 and is a Shian founder. Aaron has run his own computer software company since 1991. He is also a fully qualified Tai Chi instructor, who runs classes for the over-50s, old people's homes and people with learning disabilities. He chaired the governing body of a secondary school for eight years.



Terry Rocque

Vice-chair

Terry is currently a Director with a management consulting organisation. He holds an MBA (Marketing) and a BA in Computing. Terry has previously worked as a service head for a local authority and as a Chief Executive for a south London based housing association.



Bolade Odewale

Treasurer

Bolade currently works as a Team Leader in a local authority housing needs department. She holds ACIB (Banking) and MBA (Finance) qualifications.



Lexanna Anderson

Lexanna has a number of years' experience within the housing sector and currently works in the income management department of a large mainstream housing association.



Indran Thavendra

Executive Board Member

Indran has been Shian's Finance Director since 1982. He is on the Board of Apna Ghar and the Tamil Community Housing Association (where he is also Treasurer), and a general Council member of the Standing Committee of Tamil Speaking People.

The Board of Management continued



Vernon Clarke

Vernon is a principal policy officer working in tenant participation. He has an LLB(Hons) qualification and is also the author of Getting Black Tenants Back. Vernon's work focuses on tenants' rights and housing management.



Anton Kumar

Anton is a civil/structural engineer. He holds an MSc (Structures) in structural engineering, a BE (Civil) degree, is a Chartered Engineer (CEng) and a Fellow of the Institute of Civil Engineering (FICE) and the Association for Project Management (FAPM).



Dr Bola Odepidan

Bola is Training Director with Housing Advocacy, which is an international regeneration, renewal and training organisation.



Vera Tama

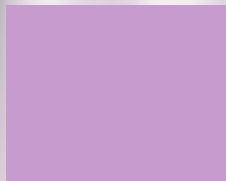
Vera worked for a local authority in different capacities, including Race Relations Supervisor, Housing Estate Manager, Homelessness/Housing Needs Officer and Housing Advisor. Vera holds a Post Graduate Diploma in Housing Studies from South Bank University.



Leslie Laniyan

Executive Board Member

Leslie has been the Managing Director of Shian Housing Association since 1989. He is one of the most experienced chief executives of a Black and Minority Ethnic housing association.



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