



Shian Housing
Association Ltd

Annual report
2019-20

Report from the Chair and CEO



Welcome to Shian Housing Association's Annual Report for 2019-20.

As we look back on the last financial year – which ended just as the full force of the Covid-19 pandemic began to take effect – we can truthfully say that we have never had a year like it.

Until early March, we had experienced another successful period, focusing on what we do best; providing good quality, well-managed, homes and services to the diverse communities that live in north and east London.

Throughout 2019-20, we continued to make customer service our top priority. We monitored our progress by taking monthly satisfaction reports from Acuity, the company we use to get feedback from residents. These reports are the first item considered at every meeting of our Board and they inform all our decision-making.

In our last report, we had plenty to share about our development plans and the importance of growth to our strategic agenda. This year, we can look back on a very productive few months.

In November 2019, work started on site at our shared ownership scheme in Penn Street, Hackney. We are developing three, two-bedroom flats there.

We were successful in gaining planning permission to convert the former office at Reedham Close into a two bedroom flat. We were able to complete the work and let the new flat by early 2020.

We progressed our planning application to make the best use of our office building. We now plan to redevelop the building to provide three flats, probably for market rent, together with a new office for Shian.

Our proposal to build a block of six new homes in an under-used part of the car park at Samuel Court in Pitfield Street gained planning permission. The two and three-bedroomed homes will be for affordable rent or shared ownership.

We also began to see the fruits of the Build London Partnership – a scheme led by L&Q, which allows small London housing associations to purchase homes from them at cost. We now have 17 new Shian homes in development in Barking Road, which represent our first new homes in Newham.

While construction continued, by March 2020, much of the rest of the economy had ground to a halt, as we all faced the challenge of the Covid-19 pandemic.

Like every other housing association, we had to rethink our ways of working to put the safety of residents, staff and our contractors first. We had to make home working and video conferencing the new normal, reduce some services and enhance others – to keep people safe and offer our residents as much support as we could.

As a BME-led landlord, we were also affected by the Black Lives Matter fallout following the shocking death of George Floyd at the hands of police officers in Minneapolis.

In London, 14 BME London CEOs, including our own Leslie Laniyan, issued a press statement calling for an end to the structural inequalities that blight the lives of black and ethnic minority people in this country. It offered our professional and personal experience to agencies working to support our young people, bring diversity to senior management and build homes fit for frontline workers.

Our commitment to our communities – demonstrated in our day-to-day work through much of the year, as well as in the extraordinary times we have been experiencing since – remains as strong as ever. None of this is possible without the efforts of our staff, the loyalty of our Board and the support of our partners. This year, more than ever, we offer our heartfelt thanks.

Aaron Whittaker, Chair

Leslie Laniyan, Managing Director

Above and beyond

Throughout this Annual Report, you will hear from some of the residents who welcomed the extra support they got from Shian during 2019-20.

Read what residents like you have told us.

We actively encourage our staff to go 'above and beyond' normal service standards whenever they can. We want to see high resident satisfaction levels and to make a real difference in the community.

You will notice we have changed the format of this year's calendar, so that you can hang it up and use it to keep track of events. We hope you enjoy the bright pictures of flowers we picked to illustrate the calendars. They are all national flowers for countries that many of you have connections with.

COVER PIC: Wild Poinsettia tree: national flower of Trinidad and Tobago.



Yellow Trumpet: national flower of Nigeria

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Responding to Covid-19

When the pandemic hit the UK and the Government announced the start of lockdown, we were able to respond quickly and effectively to the situation.

Our staff made a seamless transition to home working. This meant we could carry on responding to your phone calls, emails, texts and letters – even if it sometimes took a little longer.

Extra support

We quickly recognised that you would need additional support. We regularly phoned vulnerable residents and referred people to their local authority to make sure they got the food, medicines and other items they needed during lockdown.

We set up our own Covid-19 Financial Assistance Fund, offering between £50 to £100 to people affected financially by the virus. This fund is still open as we head into the uncertainties of autumn. Call us on 020 8985 7120 to find out more.

We carried out free repairs for vulnerable tenants that we normally recharge for.

We extended your estate parking permits – saving permit holders at least £60 and making life easier.

Repairs during lockdown

We did have to scale back some services in the interests of safety. To begin with, this meant only completing emergency and health & safety works.

However, in practice, we were getting fewer repairs reported. So, we ended up carrying out all repairs, regardless of their category.

Shian staff collected my papers to support my DHP application and helped me in addressing my rent arrears. As a result, I do not have any rent arrears.

The DHP payment from Hackney was brilliant and everything is working out fine, and I don't need to pay my council tax until next year.

For health and safety reasons, we stopped carrying out pre- and post-inspections. Instead, we relied on our tenants and contractors sending us pictures by WhatsApp or email.

Our contractors sent us before and after pictures of the jobs they took on. They played a vital role in keeping our services running.



Thistle: national flower of Scotland

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Delivering great customer service

Going digital

Our bright new website, which went live in August 2019, provides a wealth of useful information for residents and the convenience of services you can access round the clock.

You can use links from the home page to pay your rent and report a repair – using a series of pictures to make your repair description as accurate as possible, so a first-visit fix is more likely. You can also file a compliment or a complaint.

A link to the login for our MyTenancy portal, gives you access to your rent account and repairs history.

Online services played an important role during lockdown and will continue to be important into the future. We recommend signing up for MyTenancy, if you haven't already done so.

A strong staff team

We took on two new staff during the year. Hannah Oderinde, who first spent six months with us gaining work experience, joined us in June 2019 as our new Finance Officer

Ava McLeish came to us in November to take on the role of Tenancy Services Officer. Ava had previously worked for a local authority Housing Benefits Department and had experience with council tax.

Both are committed to our high customer service standards.

Christmas hampers

In December 2019, we gave out 18 Christmas hampers and three gift vouchers to residents aged over 65.

Looking to the future

As we deal with the 'new normal' of living alongside the pandemic, we have had to make careful decisions about how to provide the best possible services, while keeping things safer for staff and the public.

We reopened our office in the summer of 2020, but not to the public. We brought in contractors to adapt the space to make it safer for staff. However, most of the time, most of our staff are still working from home, in line with government guidance. We think it unlikely that we will reopen fully before January 2021.

For residents who need more than a phone call, email or text, we can offer appointments on Skype, Facetime or similar apps. In future – but only if you have an appointment and you cannot manage our digital options – we may offer visits to our office.

They couldn't improve on something so perfect. They ask questions, they are assertive, they listen, are polite and they go the extra mile for you. Really really happy. RESIDENT COMMENT TO OUR SURVEY COMPANY



Tudor Rose: national flower of England

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Learning from feedback

We contract customer satisfaction experts Acuity to provide us with regular resident feedback about our services. Thank you for being willing to take their phone calls.

Our main findings this year were as follows.

Customer contact

- Overall satisfaction with our customer services: 80%
- Ease of contact: 94%
- Query resolved first time: 64%
- Overall satisfaction with call: 90%

Repairs service

- Overall satisfaction with the repairs service: 85%
- Ease of reporting the repair: 94%
- Satisfaction with contractors' performance: 91%
- Contractor arrived on time: 84%
- Satisfied with quality of the work: 86%
- Job right first time: 80%

Scrutiny Panel

We held two Scrutiny Panel meetings during the year. Six residents attended in November 2019 and five in February 2020.

The meetings reviewed our performance and considered:

- our new value and mission statement
- the contents of our new website and the upgraded MyTenancy portal
- our approach to rent arrears and supporting people around Universal Credit
- the review of our transfer policy
- the tenancy support surgeries we were trying out on estates
- the ways we can share information about free training, courses and job opportunities for residents.





Shamrock: national flower of Ireland

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Good quality repairs

Our repairs performance

In 2019-20, we spent an average of £1,271 (£763.75 the previous year) making day-to-day repairs to each home – including making empty properties ready to relet. These are the performance figures we report to our regulator:

	On target 2018-19	On target 2019-20	Target 2019-20	Peer group median
Emergencies (within 24 hours)	100%	100%	95%	100%
Urgent (within five working days)	98.4%	100%	97.5%	98.7%
Routine (within 20 days)	97.6%	100%	97.5%	97%
Annual gas safety certificate	100%	100%	100%	100%
Repair completed at first visit	78.3%	79%	75%	90%

Higher standards

As part of our internal key performance indicators, we also recorded that:

- 100% of urgent work met our gold standard (target of three working days) – on average urgent work was completed in under two working days, and
- 100% of routine work met our gold standard (target of 10 working days) – on average, routine work was completed in just over six working days.

They do what they say they are going to do. RESIDENT COMMENT TO OUR SURVEY COMPANY

We were pleased that despite the lockdown period meaning that our contractors had fewer operatives to carry out our day-to-day jobs, we still managed to achieve our gold standard over the year.



Impala Lily Scrub: flower from Mole National Park in Ghana

2021

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Reinvesting in homes

We take pride in the fact that 100% of our properties meet the Government's Decent Homes standard. In fact, almost all of our kitchens and bathrooms are now under 20 years old, while most social housing landlords are working to a 30-year age limit.

Major and cyclical works

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

In 2019-20, we spent more than £862,000 on major works, compared with £1m the previous year.

We replaced:

- one kitchen
- two bathrooms
- 13 boilers, and
- windows at 48 houses and flats – we are in year two of a 10-year programme of window replacements.

We also carried out roof repairs at 14 properties and redecorated a large house with two flats.

From start to finish, there was great communication both from Shian and the contractors. Excellent attention to outstanding issues. Generally, everything went smoothly. RECTORY ROAD

Contractors worked very nicely and neatly. Very respectful. Windows are really good quality.
NIGHTINGALE ROAD

Our programme for the current financial year includes replacing windows at another 50 properties, as well as more roof repairs.

Health and safety

During 2019-20, we employed external consultants to review our fire risk assessments. We went on to install 20 new fire and heat detector panels, fireproof the meter cupboards at 18 sites, upgrade and install hand rails and railings at 10 sites, and put up fire safety signs in all communal areas. We will complete this programme over the next two years.

We continued to carry out our normal gas safety checks throughout the pandemic. In fact, we brought many of these forward to make sure they were completed in plenty of time. We also continued to replace fire doors and remove grilles.

Please remember that we also depend on you to keep your homes and buildings safe. It is very important that you follow our rules about who you let into the building, and how you use your balconies. You must not keep personal belongings in communal areas or put up metal grilles outside your homes.



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Lettings and empty homes

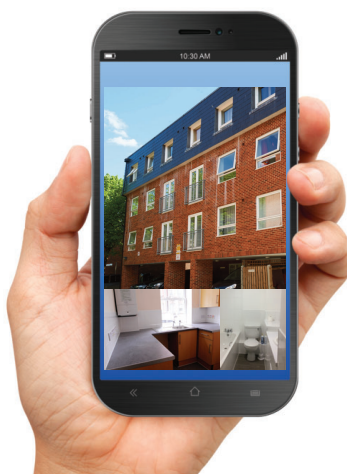
In 2019-20, we let five general needs homes and two units of supported housing.

We reviewed our lettings policies during the year, which resulted in us setting higher letting standards.

We also decided to introduce virtual viewing for applicants, because we wanted to reduce the number of home visits, by offering them only to people who were serious about a property.

We pay a photographer to take photos inside homes that become available for let. Applicants can opt to see these online – just like the details estate agents provide for the private market.

The pandemic introduced an even stronger reason for going virtual – to reduce the risks posed by Covid-19. So, we hope this will work well into the future.



The house is perfect and the family is very happy. Everything is fine and perfect for everybody. My wife and the children are happy. If you come to our home you will see everything is nice. We have done a lot of work and the garden is looking nice.



Water Lily: national flower of Bangladesh and Sri Lanka

Developing new homes

We are beginning to deliver a new wave of homes for the community.

Penn Street

Our development at Penn Street in Hackney, on site since November 2019, will provide three two-bed flats for shared ownership.

Reedham Close

We converted our former office at Reedham Close in Haringey into a new two-bedroom flat, which was completed early in 2020.

Head office

We changed our head office plans to meet council planning rulings. So, we are now redeveloping the building to provide three flats, probably for market rent, as well as new office space for Shian. The work is due to begin in October 2020, with practical completion due by December 2021.

Pitfield Street

We are building a block of six flats for affordable rent or shared ownership in the car park at Pitfield Street in Hackney N1. We hope to start on site in November, with practical completion by December 2022.

Barking Road

At Barking Road in E13, we have 17 homes in development. They are due to be completed in October 2021. This is our first scheme as part of the Build London Partnership, which allows small housing associations to buy new homes from L&Q at cost.

Future schemes

We are progressing possible schemes in Leyton, Hackney and Islington, which would provide more than 70 homes.

CEO Leslie Laniyan (far left) at a Build London ground-breaking event.



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Daffodil: national flower of Wales

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Supporting personal development

Study grants

We offer a scholarship award of up to £500 to any tenant or adult child who is currently studying.

During 2019-20, we were pleased to give an award to Shanniker Nevers, who was studying Advertising, Film and Music Video Production at Staffordshire University.

To apply, for a future award, send us your details, including where and what you are studying, and set out how you would use the money to support your studies.

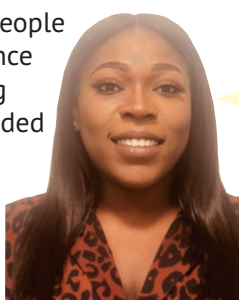
School students

In 2020, we gave eight local school pupils the chance to experience a meaningful work placement with us.

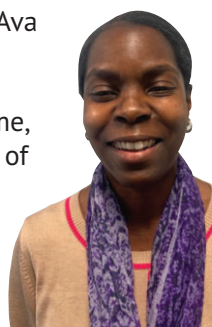
They performed general admin duties including photocopying and scanning, answering phones and greeting visitors, attending court hearings and running errands.

Work experience

We provide local people with work experience placements. During 2019-20, this included Hannah Oderinde, who joined our Finance Team full time in June 2019, after six months as a volunteer.



Our other new starter, Ava McLeish came to us through the Rise employment programme, which offers six weeks of learning and support, followed by a four-week placement, to social housing tenants and their children over the age of 16. The scheme is managed by Arhag.



For information on the next available programme, email RISE@arhag.co.uk

Starting a work placement at Shian was such a great experience. I always felt involved and part of the team. This encouraged me to do my best and go above and beyond for the company. So, gaining a permanent full-time job at Shian was a great reward for the hard work that I put in.



Lotus: national flower of Vietnam and India

A fresh start for young people

Shian's Makeda Weaver Project continued to support young people at risk of crime and violence throughout 2019-20. The project has been running since 1988.

We housed 20 clients in one of our two Hackney hostels during the year, and seven in the self-contained flats we reserve for this project.

The hostels provide 14 bedrooms for around six months to low-risk offenders aged 18-24. We take referrals from Southwark Probation Services and Hackney Learning Trust, as well as Hackney Probation (until March 2020).

Whilst in the hostel, we make sure they gain basic life skills and get the practical and emotional support they need to move on to full independence.

We have five self-contained flats for young men referred by Southwark Council's Anti-violence Unit (SAVU). As well as providing accommodation, we offer additional mentoring to help these young people leave gang life safely. Most SAVU referrals spend 12 weeks with us.

During 2019-20, **10 of our clients re-offended**. This is low for a project of this kind. In addition, nine clients found work and seven even went into training or education.

Managing the project during the pandemic

During the pandemic, the majority of the hostel residents moved back in with their families.

Our Project Manager continued to carry out his normal duties from his office, based at one of the hostels.

He kept in contact with all of the residents to make sure they were safe and secure.

During the coronavirus lockdown, Zoma kept in contact with me as normal and phoned me to check up on me when I was away at my Mum's for long periods. He made sure I was always ok and safe.

When I moved back to the hostel, he continued to check up on me and kept the kitchen, bathroom and toilets clean, whilst the cleaner was away.

Although things were hectic outside, Zoma helped me to keep things calm and in order at the hostel. BETHUNE ROAD RESIDENT

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Glorioso Lily: national flower of the Tamil Nadu state of India

How well we performed

We provide and own outright:

- 426 self-contained general needs homes
- 14 bedspaces in two hostels, for single people in need of support
- 20 flats let as supported housing to people with mental health problems and/or former rough sleepers
- six shared ownership homes
- three homes under the Rent to Homebuy scheme
- 26 intermediate rent homes (rented at less than 80% of market rent), and
- two homes at market rents.



I have been with Shian for 22 years and we have never had a problem before. RESIDENT COMMENT TO OUR SURVEY COMPANY

Key performance targets

	On target 2018-19	On target 2019-20	Target 2019-20	Peer group median
Rent collected	99.4%	98.5%	100%	100.3%
Current rent arrears	3.9%	5.5%	4%	4.2%
Rent loss from empty properties	0.52%	0.61%	0.5%	0.7%
Management cost per home	£1,229	£1,327	£1,480	£1,388
Total repairs and maintenance cost per home	£3,384	£3,027	£2,874	£2,933

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Corn poppy: national flower of Poland

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Value for money

Efficiencies in development

Our development plans are a key part of our value for money work – making the most of our assets to fund new homes and pay towards our social investment work.

Using our own land for development (for example, a disused car park at Pitfield Street in N1), converting our head office building to yield homes for market rent and our work with the Build London Partnership, which provides us with new homes at low prices, all add to the strength of our asset base.

Reinvesting in homes

Our commitment to reinvesting in our stock maintains the value of our property, as well as being core to our

mission of providing “quality homes to the BME and wider community”.

Treasury activity

To finance our plans, we are working towards increasing our private finance by £6m to fund two years of development, as well as securing a long-term loan of £10m from GB Social Housing.

Best practice

We use our various partnerships and the Acuity London benchmarking group we have belonged to since 2015, to enable us to compare our performance and learn from best practice. We place particular value on our involvement in the Directors’ Forum of BME London.

Value for money reporting metrics

	2018-19	2019-20	Target	Peer group median
Reinvestments (<i>spend on existing homes</i>)	1.02%	1.19%	0.85%	5.2%
New supply delivered (<i>new homes</i>)	0	0	0	0.20
Gearing (<i>our debt levels – finance debt allows us to invest in existing homes or to develop new ones</i>)	25.9%	25.5%	27.4%	21.2%
EBITDA MRI interest cover (<i>measures our surpluses against the interest we pay</i>)	193.4%	238.59%	227.5%	230%
Headline social housing cost per unit	£5,080	£4,818	£4,676	£4,880
Operating margin (<i>shows how profitable our business is</i>)	30.9%	38.82%	29.4%	16%
Return on capital employed (ROCE)	2.59%	3.29%	1.23%	2.1%

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Financial performance

Statement of comprehensive income for the year ended March 2020	March 2020 £	March 2019 £
Turnover	4,224,995	4,143,468
Operating costs	(2,584,997)	(2,862,010)
Surplus on disposal of fixed assets	-	-
Operating surplus	1,639,998	1,281,458
Interest receivable and other income	-	-
Interest payable and similar charges	(575,138)	(589,072)
Movement in fair value of investment properties	27,790	-
Surplus on ordinary activities before and after taxation	1,092,650	692,386
Actuarial gain/(loss) on defined benefit obligations	197,000	(98,000)
Net impact of the initial recognition of multi-employer defined scheme	-	(110,000)
Total comprehensive income for the year	1,289,650	484,386

Balance sheet at 31 March 2020	31 March 2020 / £		31 March 2019 / £	
Fixed assets				
Housing properties		47,147,567		46,805,219
Other fixed assets		405,044		668,675
Investment properties		2,395,000		1,965,000
		49,947,611		49,438,894
Current assets				
Debtors	380,527		342,346	
Cash at hand and in bank	883,494		1,344,663	
	1,264,021		1,687,009	
Creditors: amounts falling due within one year	(1,394,329)		(1,606,395)	
Net current assets		(130,308)		80,614
Total assets less current liabilities		49,817,303		49,519,508
Creditors: amounts falling due after one year		(38,517,905)		(39,291,760)
Pension liability		(191,000)		(409,000)
		11,108,398		9,818,748
Capital and reserves				
Share capital		14		14
Revaluation reserve		1,453,058		1,425,268
Retained surplus		9,655,326		8,393,466
		11,108,398		9,818,748

Board of management



Aaron Whittaker (Chairman)

*Elected on
25 September 2019*

Aaron has worked in housing since 1983. He chaired the governing body of a secondary school for eight years. He has run his own computer software company since 1991. He has studied Tai Chi for the past 11 years and is now a fully qualified instructor and runs classes for over 50's, old people's homes and people with learning disabilities.



Terry Rocque (Vice-chairman)

*Terry Chaired the
Board during the year
to 25 September 2019*

Terry is a Director with a management consulting organisation. He holds an MBA (Marketing) and a BA in Computing. Terry has previously worked as a housing manager for a local authority and as a director for a Registered Provider.



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

*Resigned on
25 September 2019*

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.



Sandra Brown

Sandra is a senior legal secretary, having worked in several top city law firms over the past 20 years. She is the Chair of Odu-Dua Housing Association and a trustee for Barnet Citizens Advice Bureau.



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

*Elected on
25 September 2019*

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 member of the Institute of Civil Engineering (MICE) and the Association for Project Management (MAPM).



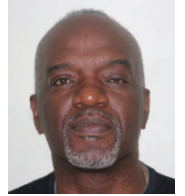
Dr Bola Odepidan

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.



Rudolph Rutherford

Rudolph started out as a central heating engineer, but gained substantial experience in asset management, particularly around day-to-day repairs and rehabilitation of properties. He takes a particular interest in ensuring there are high levels of tenant satisfaction with maintenance. Rudolph has previously worked with Shian and Odu Dua HAs.



Vera Tama

*Resigned on
25 September 2019*

Vera worked for a local authority in roles, 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.



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.





Shian
Housing
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Ltd

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