

Annual report 2021-22



**Shian Housing
Association Ltd**

Report from the Chair and Managing Director



Welcome to Shian Housing Association's Annual Report for 2021-22.

With the escalating concerns we all have this year, it is easy to forget that for much of 2021-22, we were still in pandemic mode. At the start of the year, schools and businesses reopened, followed by four steps back to a new normality by July 2021. Later in the year, Omicron hit, and it took until February 2022 to see us back to 'living with Covid'. Shian weathered these changes well, providing good quality services throughout. Our 'new normal' has staff working from home part of the week, on a rota, and our office has reopened to face-to-face appointments with staff.

However, in many ways, 2021-22 was a frustrating year for Shian, where a number of our plans met unexpected difficulties.

We are on site with three shared ownership homes at Hoxton House in Penn Street, E1. These were completed in September 2022. However, our scheme to build 17 new rented and shared ownership homes in Barking Road in E13, as a member of the Build London Partnership, stalled when the contractor for the scheme filed for bankruptcy. In our search to replace them, we have seen projected build costs rise by over £1.6m.

Meanwhile, two of our other developments are now caught in planning negotiations with local authorities, as we try to rebalance costs.

Growth is an important part of our strategy to secure the future of Shian Housing Association. However, we now need to review ways to see these projects through to completion. While some of our smaller partnerships may no longer be viable, we remain part of the New River Alliance – a strategic development partnership for small housing associations – as well as being firmly committed to the Build London Partnership.

With the rest of the country, we have been managing the challenge of rising costs as inflation increases. The cost of providing repairs and maintenance, and all our other services, is also rising. We have been responding by doubling down on getting the basics right – including continuing to invest in our existing homes. For example, during 2021-22, we were pleased to replace windows in 32 properties.

We are extremely concerned about the impact on our tenants of the increasingly serious energy and cost-of-living crisis. During the year, we promoted our welfare funds, provided advice and support, and set about recruiting a new member of staff to support residents. We share our new Tenancy Sustainment Officer with three housing association partners.

However, we know these measures will not be enough. In looking to how we can make the biggest possible difference for our residents, we have decided that we will not raise our rents next year by CPI + 1%. With inflation expected to top 10% in September 2022 (the figure normally taken for CPI for the following year's rent rises), we are planning a lower increase. We are committed to balancing your need for services, against your need for a more sustainable rent.

With our partners in the BME London Landlords (BMELL) group, we are now playing a key role in the Greater London Authority. BMELL has a seat on the Mayor of London's Homes for Londoners Board and meets quarterly with both the Deputy Mayor of London for Housing and the Deputy Mayor for Communities and Social Justice.

BMELL is also taking a leading role in the social housing sector. In November 2021, it hosted its first staff conference, with more than 100 participants. In early 2022, alongside BME National and the Housing Diversity Network, BMELL launched a social housing anti-racism pledge for housing associations.

At Shian, we continue to value our mission of providing quality homes to the BME and wider community. And we know that, in this coming year, our ability to respond with true knowledge and understanding of our residents' needs is going to be crucial.

Aaron Whitaker, Chair
Leslie Laniyan, Managing Director

Inspiring stories

In this year's annual report we are sharing some inspiring stories.

We asked residents to share how they successfully tackled problems, improved their lives and living situation, and set themselves up for a better future.

We wanted to share the news that even when things are tough, there are steps you can take – with or without our willingly shared help and support.

Supporting tenants

Covid-related hardship, the ending of the £20 Universal Credit uplift, and rising energy prices from summer of 2021, have hit tenants hard over the past year. Yet, we know the worst is still to come.

During the year, we continued to offer help through three Shian funds. The Covid Financial Assistance Fund gives grants of £50-£100. We were surprised that only three people applied. This fund is still open and you do not need a Covid-related reason to apply.

Our Welfare Fund continued to run as normal, but again, we could have helped a larger number of people. Do get in touch if you need this. We are pleased to help you – these are difficult times for very many people. Any funds we provide are between you and us. They are not registered anywhere.

No one applied to our Scholarship Fund, which provides funding for people studying. This year, as well as funding students, we are extending this to

anyone aged 16 or over who is in full-time education. You might be studying for A-levels, or HNDs or BTECs. Or perhaps you are on an access course before applying for university.

Meanwhile, we brought Christmas cheer to 61 residents over the age of 65, when we delivered free hampers in December.

We continued to assist residents to apply for Discretionary Housing Payments and housing support grants. We also commissioned a special leaflet, *Help on a low income*, which we sent out to residents and put on our website.

Together with Ekaya and Innisfree Housing Associations, and Hornsey Housing Trust, we began the recruitment process for a shared member of staff to the new role of Tenancy Sustainment Officer, so that we can offer you more specialised support. Taju Oyedeji began work in the summer of 2022. To access his support around benefits and debt, call us on 020 8985 7120 for a referral.



USEFUL INFO: Help with energy bills

If you're struggling to pay energy bills, the following energy providers are offering grants to help people on low incomes.

- British Gas – go to: britishgasenergytrust.org.uk/grants-available/
- Scottish Power – go to: community.scottishpower.co.uk/t5/Extra-Help/Hardship-Fund/ta-p/53
- Ovo Energy – www.ovoenergy.com/help/debt-and-energy-assistance
- Eon – go to: www.eonnextenergyfund.com
- EDF – go to: www.edfenergy.com/PSR
- Bulb – call their Bulb Energy Fund helpline on 0300 30 30 635 to access support
- Octopus – go to: octopus.energy/financial-assistance/

You can also sign up to additional support by asking to go on your energy provider's Priority Services Register.

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Keeping service standards high

As we worked through the pandemic, all our staff spent at least one day a week in our newly refurbished offices. However, we were unable to meet with you in person until February 2022.

In April, staff began coming into the office two days a week and we have since raised this to three days. At other times, they are working remotely from home.

We will continue to provide advice and support on tenancy matters by phone and email. Our repairs service will continue as now. If you need to see us face to face, we will ask you to book an appointment.

Our MyTenancy online service (login at shian.mytenancy.co.uk) gives you 24-hour access to pay your rent, report repairs issues and check your personal information, online.

During the year, it became our default space for letters, rent statements and

newsletters, as we embraced paper-free communications. You now get a text or email alert when something new is posted. However, we are still providing paper copies to our more vulnerable residents.

You can also find copies of our policies and procedures on our website at www.shian.org.uk

We restarted regular estate inspections in August 2021. We had been relying on residents and contractors to keep us informed.

Thank you, if you were one of these people. All residents are welcome to join inspections at their estates.



INSPIRING STORY: I cleared my rent arrears

“If you are on a low income with lots of responsibilities and in a lot of rent arrears, you are not alone, I was on the same boat as you.

“As a mature student studying 70 miles away from where I live, for which I had to commute daily, and in receipt of a stipend of almost £18k a year, it was extremely difficult to make ends meet. I had to work weekends to supplement my income and even though working and studying seven days a week was dreadful, I could battle through until Covid kicked in and I lost my part-time job. Then my studies were delayed by virtue of Covid, however my funding was not extended,

leaving me virtually with no income for almost a year, racking up more than £2,000 in rent arrears and lots of debts.

“But I still did not lose hope. There is plenty of support out there if you look for it, even though very time consuming. An application for a Hackney Discretionary Grant awarded £1,300 to clear my rent arrears, and a few charities donated the rest. But I resorted to eating once a day, careful budgeting and minimising spending and now I am even able to pay my rent in advance.

“So, I feel for you as I have been there. It is extremely devastating, but do not lose hope. And, remember, you have one of the best and most considerate landlords. Even paying a small amount towards your rent every month can drive out eviction. I know a few landlords who want the rent in full and should you be slightly in arrears you will soon find yourself homeless, but I was in more than £2,000 arrears and was not able to pay rent for almost three to four months. However, Shian Housing were extremely patient with me and I cannot thank them enough.”

Ashley



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Learning from feedback

Satisfaction levels

Acuity, an independent survey company, rings residents to ask for your views on our services. We use this to follow up with dissatisfied residents and to see where we need to make improvements.

We publish the results in every issue of our newsletter, along with some of the recent comments we have received.

Complaints

We received 10 complaints during 2021-22. Setting ourselves new gold standard targets, we acknowledged all of them on target within one working day and resolved 78% within 10 working days (target: 90%).

Four complaints were about estate service failings – poor cleaning, misted windows, bins not well maintained and parking management. Another four were about repairs: delays fixing flooring, a roof leak and gas heating repairs. We resolved these at Stage 1 of our process.

We apologised and gave compensation to a resident who complained about not

Acuity: Customer contact survey	2021-22
Overall satisfaction	81%
Ease of contact	88%
Query resolved first time	67%
Overall satisfaction with call	75%
Kept informed	78%
Easy to deal with this time	84%
OK to contact	73%
Number of interviews	163

Acuity: Repairs survey	2021-22
Overall satisfaction	89%
Ease of reporting repair	92%
Worker's performance	93%
On time	78%
Quality of work	89%
Right first time	86%
Easy to deal with this time	87%
OK to contact	64%
Number of interviews	153

being told to expect communal repairs, which led to health and safety risks.

Two complaints that we did not uphold are now with the Housing Ombudsman.

INSPIRING STORY: This complaint improved services

One of our residents took a complaint about damp and mould through our complaints process and on to the Housing Ombudsman. The Ombudsman agreed the complaint and we paid compensation.

We have learned from this case and changed our policies. We gave our staff in-house training on recognising condensation, damp and mould, so that they can advise residents better.

We are looking at new ways to explain these issues to residents – possibly including a video for our website.

We also want to share that, in everyone's interests, it is better for residents who want to involve the Ombudsman to approach them direct. In this case, using a 'no win, no fee' solicitor took an additional £20,000 from our budgets, while the resident just got £1,000.

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Good quality repairs

How long repairs took in 2021-22	Usual standard	Shian's gold standard	Average achieved
Urgent repairs	5 days	3 days	1.5 days
Routine repairs	20 days	10 days	5 days

We carried out 1,486 repairs during the year – 245 more than the previous year. Plumbing and electrical repairs were higher than usual and we think this reflects the extra time spent at home during the pandemic.

We easily beat our gold standard timescale targets for urgent and routine repairs, but are not yet

doing so for emergency heating repairs. Overall, we are performing really well in the speed of our repairs compared to other similar landlords.

Remember, the best and most convenient way to order your repair is through the MyTenancy portal. You can access this at shian.mytenancy.co.uk

Repairs completed on target	2021-22	2020-21	Target 2021-22	Peer group median
Emergencies (24 hours)	100%	100%	95%	95.7%
Urgent (5 working days)	100%	100%	97.5%	93.9%
Routine (20 days)	100%	100%	97.5%	94.1%
Repair completed 1st visit	88%	88%	75%	89%
Annual gas safety certificate	100%	100%	100%	100%

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Reinvesting in homes

We take pride in having 100% of our stock compliant with the Decent Homes Standard.

In 2021-22, we spent £1,137,535 on major works (2020-21: £915,011). This included around £184,433 on new windows to 32 properties in year five of our 10-year window replacement programme. We also replaced one kitchen, two bathrooms, 37 boilers and 19 roofs.

Continuing to meet high fire risk, health and safety standards, we spent £53,704 on works related to fire safety and other safety regulations.

Our budget for planned works for 2022-23 is £1,008,000.

The decarbonisation agenda will be a new priority for us in the years ahead. To meet national net carbon zero targets by 2050, we will need to spend a great deal more on improving the energy efficiency of our existing homes.

The Government’s Clean Growth Strategy has already set a challenging target for social housing landlords. We have to bring the minimum energy rating for all our rented properties up to Energy Performance Certificate (EPC) C by 2035. This will be an important milestone for net zero.

To achieve it, we will need to work closely with our contractors and other partners, and access external funding where necessary.



INSPIRING STORY: We took action on noisy neighbours

“We were very happy when we moved into our new home. Our happiness was short-lived as we were experiencing noise nuisance from our neighbours.

“The parties used to go on all night long, with the strong smell of drugs and smoke coming from the party. The music was so loud that we couldn’t get to sleep as the visitors used to smoke near our door and windows. The door slamming used to wake us up abruptly.



“We approached our neighbours requesting them not to play loud music at night, as we needed to go to work early morning and our children needed to sleep. They said, ‘Sorry, this will not happen again’.

“The parties started again and again, and we saw the other neighbours were joining the parties. We felt helpless and made complaints to Shian. They assured us that they would contact my neighbour and investigate this complaint. They gave me phone numbers of our local noise control team, as the parties were taking place at night and the weekends.

“We reported the noisy parties twice to the police and the noise team. The noise team came out at night and spoke to the crowd and my neighbour.

“I told the police not to knock on my door, as I am scared of them. I don’t know what happened after that. There have been no parties for a while. My neighbour and their family don’t talk to us anymore.”

Name withheld

Lettings and empty properties

A total of 17 of our general needs homes became empty during the year. They included:

- 10 for social rent
- two for intermediate/affordable rent
- two let at market rents, and
- three that are being redeveloped.

In one case, a tenant had abandoned the property. It needed a lot of work before it could be relet.

At year end, one of the lettable homes remained empty. The other 13 homes had been let in an average of just under 7.5 weeks.

Our lettings included temporary and permanent homes for several tenants whose original homes need extensive work. One resident moved in to a smaller home, freeing up a larger home for a family that had been living in short-life housing. We were pleased when one family moved in to their new home in the same week it was vacated.



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INSPIRING STORY: I improved my housing situation

“I had been living in a four-bedroom house in Islington for 12 years. I raised my family in this house and lived happily until my girls grew older and flew from my nest. My home then became

unaffordable, when I faced the maximum deduction of 25% bedroom tax from my Housing Benefit.

“I have been in and out of work and paying my rent and other bills was getting harder. When I was claiming Universal Credit, I had to pay between £35 to £45 every week to catch up with my rent shortfall.

“At one point, I came very close to losing my home, as I wasn’t paying my rent. I have cleared my rent arrears and paid a little more every month to bring my rent account in credit.

“Although I applied for a transfer with Shian and Islington, I was not getting anywhere. My housing officer helped in registering on HomeSwapper for a mutual exchange. After a long time, I got my perfect match to swap my house with a family who needed a larger home.

“I am happy my grandson visits me regularly in my new home. I am now debt free and enjoying my life.”

A former tenant



Developing new homes

We are on site with three homes for shared ownership (pictured) at Hoxton House in Penn Street, E1. These were completed in September 2022.



However, as rising costs began impacting on all our work, we saw our development costs increase significantly.

Our project to build 17 new homes for rent and shared ownership at 301-5 Barking Road in Newham is now on hold, following the collapse of the contractor we were working with. But our attempts to find another contractor are proving difficult, with quotes raising the cost of the original build by more than £1.6m. The message for now is that smaller partnerships may not be practical.

We have planning permission for six flats for affordable rent to be built in the car park at Pitfield Street in Hackney. But with changing circumstances, we have gone back to the council to try to amend

our agreement on how we prepare the site for works.

Similarly, we have gone back to the council to ask if we can amend the design of our scheme to build flats behind our office in King Edwards Road to make it more sustainable.

In general, we intend to continue to develop with L&Q's Build London Partnership and the New River Alliance of small housing associations. However, we will need to review the viability of some of our stock due to changes in Government regulations.

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USEFUL INFO: Support with food

If you are struggling to feed your family – don't despair.

If you have run out of food, start by finding your local food bank. Some operate from churches or local community centres, others from schools and youth clubs. You may need a referral from Shian, your doctor, health visitor, social worker or your children's school. Citizens Advice can also refer you.

In Hackney, for example, Hackney Food Bank is open on: Monday am at the Museum of the Home in Hoxton; Tuesday am at Our Lady and St Joseph's in Dalston; Wednesday evening at the Upper Clapton Centre in E5; Thursday lunchtime at St Mary's in Stoke

Newington; and Saturday mornings at Queensbridge Sports and Community Centre in Haggston. However, you will find food banks in all of our boroughs, with their own ways of working.

If you are past retirement age, check out local lunch clubs. For example, there are 14 in Hackney provided by the Hackney Lunch Club group, while FoodCycle provides free lunches to all comers on Thursdays at Kingshold Community Centre. Ask your local branch of Age UK for what's on in your area.

There are also food projects offering free or low-cost food shopping at community centres around London. Ask your neighbours if they know of any.

The Olio app offers free food that families and local supermarkets would otherwise throw away. Good for your pocket, as well as the environment.

If you have children who get free school meals, you should check out your borough's Holiday Activities and Food (HAF) programmes. These are free schemes to keep children aged five to 16 busy and fed during school holidays. Check your council's website.



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Involving our community

We began holding three-monthly Tenant Scrutiny Panel meetings in person once more in February 2022. Thank you to our regular attenders – remember everyone is welcome!

Our February meeting focused on firming up our car parking permit policy – including a recommendation that motorbike owners should also apply and pay for the right to park.

By May 2022, we were able to start looking at our plans to increase resident involvement. We ran through each of the promises we signed up to when we adopted the National Housing Federation’s Together with Tenants Charter. The charter and the Government’s Social Housing White Paper will both mean that we reach out to residents more in future.

As in the previous two years, Covid meant that we were not able to offer work placements to adults or schoolchildren, as we have in the past.

However, we took part in the DWP’s Kickstart scheme – which involved taking on a young Universal Credit claimant and giving them good quality, paid work experience.

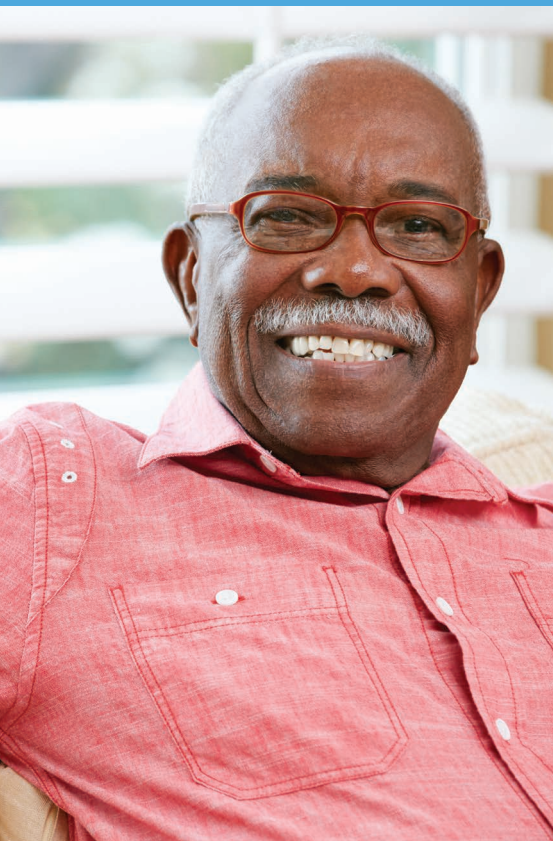
Sufyaan Kajee did so well on his placement with us that we offered him a full-time job as a Tenancy Services Officer from October 2021, after just two months.

He told us: “Joining Shian as a Kickstarter gave me a different perspective of the social housing sector. Being a graduate in Human Resources Management (HR), I had not considered working for social housing as a suitable career path. However, working with Shian’s team, I have realised that I could make a positive difference in peoples’ lives.”



INSPIRING STORY: Why I got involved

“My two life careers were as a young paralegal and then a long career in social work, working with troubled teens, as a family counsellor and with agencies



providing services for children and young people in care. “I had to learn landlord & tenant laws when I was young, completing a course at the LSE. A friend was also a housing officer for a local authority. My late father was one of Shian HA’s first tenants in the block where I now live. I remember my older brother driving Dad to meetings at Shian’s office.

“So, the opportunity to become involved in Shian’s Scrutiny Panel was one I couldn’t resist.

“I was invited to a BME London Landlords Tenants Forum meeting, which opened up a totally new world of consultations, meetings with others with knowledge and experience of landlord and tenant issues, and looking at social policy and administration. I also attended a Zoom meeting of the London Tenants Federation with the Housing Ombudsman.

“I encourage others to get involved and not to take a position of powerlessness. Make your voice be heard.”

Eldridge

Supporting young people

We continued to provide housing and mentoring support for young men at risk of gang-related crime, through our Makeda Weaver project, which provides two hostels in Hackney for low-risk offenders and flats for young men referred to us by Southwark Council's SERVE project.

Project Manager Zoma Okpala worked throughout the pandemic as a front line key worker. "Some days were very tough and challenging, while most times it was very calm and quiet," he says.

On the negative side were the uncertainties

Makeda Weaver performance 2021-22	Hostels	SERVE
Number of clients	18	3
Clients reoffending	3	2
Clients starting training	3	1
Clients starting work	4	1
% in work or training	39%	67%
Moved to temporary accommodation	1	-
% moved on	6%	0%

of time spent partly working remotely, alongside the risks of being a front line key worker, carrying on with sign-ups, inspections and face-to-face mentoring. "Even equipped with PPE, you just never felt 100% confident working and seeing tenants in proximity," Zoma recalls.

However, there were also positives. "I was able to form a closer bond with the tenants due to the whole lockdown experience. Some of the tenants opened up to me and I was able to help find solutions to their problems.

"Some of the tenants used the free time to do research and sign up to online work and training. Also, the hostel was much cleaner and surprisingly quieter."

Overall, he says: "Working through lockdown was a huge success. We managed to keep reoffending to a minimum and most tenants stayed busy. We managed to keep peace and harmony, while demonstrating work ethics and helping reduce some of the tenants' rent arrears.

INSPIRING STORY: I made a good change in my life

"I was referred to Zoma back in October 2019, at the time when I was sleeping rough and sofa-surfing. I wasn't in a good place. But then my probation officer said they might be able to refer me for help in finding some sort of accommodation. They gave Zoma my number and I was contacted within a week to come and have a sit down.

"Until I got to the meeting, I didn't realise that I had known Zoma previously from my school some years back, when he had worked as a mentor. It was a bit daunting going to this meeting, but once I saw it was him, I was immediately at ease.

"He advised me to stay away from the gangs and to keep my head down, and I

promised I would. Then I was housed in a hostel and I made a lot of progress. Zoma connected me with a lady who helped me find courses and I was able to get a job due to the fact that I was finally stable.

"I'm very grateful for Zoma taking me in, because I was able to make a change in my life for the better. I don't know where I'd be if it wasn't for the opportunity Zoma has given me.

"Zoma said he had observed me over time and had seen that I was very hard working. He was impressed at my positive attitude. I stayed focused. I didn't get into any problems with the other tenants. I had felt in my heart that by keeping my head down, something great would come out of my situation.

"Here it was: I was finally moving into my own permanent flat. I can't thank Zoma and Shian enough. It's now months on and I am in full-time employment and have settled in my flat. Zoma checks in from time to time with a phone call, just to see how I'm doing and, if I have any issues, I can still always phone him."



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How well we performed

Our rented housing stock was made up of:

- 446 general needs homes (of which five are owned by another landlord)
- 14 bedspaces in two hostels
- three homes under the Rent to Homebuy scheme
- 26 homes rented at less than 80% of market rent, and
- two homes at market rents.

We also have three shared ownership homes.

We beat our rent arrears target because our rent collection figure was high during the first nine months of 2021-22. However, as rising prices began to affect residents, this dropped for the last three months.

We know that residents are struggling and we are looking to make next year's rent rise lower than the usual calculation of inflation (CPI) plus 1%.

Key performance figures	2021-22	2020-21	Target 2021-22	Peer group median
Rent collected	99.85%	101.41%	100.75%	99.49%
Current rent arrears	3.02%	4.37%	3.6%	5.1%
Rent loss from empty properties	0.64%	1.15%	0.5%	0.67%
Management cost per home	£1,413	£1,226	£1,737	£1,151
Repairs/maintenance cost per home	£3,921	£3,426	£3,293	£2,322

INSPIRING STORY: I'm very proud of my family

“As a single mother, raising three children on my own has been very challenging. My son, who is the eldest of my children, has a learning difficulty and profound deafness. Although the overall situation set me back in my career, it did not stop me in developing myself and my family.

“I went on to do short courses and training to develop my skills, abilities and knowledge in various pathways such as hairdressing, customer services, teaching assistant and even learning to drive a bus. At one stage, I home tutored my children. Having worked for Hackney Community Transport for over 10 years, I

have gone from being a passenger assistant and am now a bus driver.

“I am very proud of my daughters, as they both have graduated and they are successful in their careers. They have graduated with Honours in Bachelor of Arts, Textiles & Surface Design from Buckinghamshire New University and with a First Class degree in Advertising, Film and Music Video Production from Staffordshire University, respectively.

“I taught my children how to be independent both financially and emotionally, and how to survive in the society. While working, I didn't get any financial support from the welfare system. I have always budgeted to pay my rent and bills, and supported my family abroad. My younger daughter got an award from Shian's Scholarship Fund and she used it to buy a laptop to assist her with her course.

“Now in my 60s, I can recall many obstacles and challenges that have been thrown at me. I am very happy with what I have achieved personally and as a family. I am looking forward to my retirement.

Ms Nevers



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Value for money

We continued delivering the best possible value for money to our residents and stakeholders.

As in previous years, we saved money by planning major and cyclical works in advance, to keep our homes in good condition and to protect the value of our assets.

We focused on improving the standard of our customer services and raising customer satisfaction.

We were proud of the 'gold standard' reached by our repairs service.

We used our membership of the BME London landlords group and the Build London Partnership to enhance our work and boost our development plans. We will continue to use both partnerships to make the best use of our resources and provide more homes for Londoners.

Value for money reporting metrics	2021-22	2020-21	Target	Peer group median
Reinvestments (spend on existing homes)	1.65%	1%	0.91%	2.14%
New supply delivered (new homes)	0	0	0	0
Gearing (our debt levels – finance debt allows us to invest in existing homes or to develop new ones)	30.06%	28.1%	31.8%	11.35%
EBITDA MRI interest cover (measures our surpluses against the interest we pay)	139.51%	229.46%	217%	356%
Headline social housing cost per unit	£6,385	£5,585	£5,203	£4,732
Operating margin (shows how profitable our business is)	29.41%	30.74%	30.75%	20.3%
Return on capital employed (ROCE)	2.68%	2.77%	2.62%	2.7%

Penn Street development in E1



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Financial performance

Statement of comprehensive income for the year ending 31 March 2022	2022 £	2021 £
Turnover	4,232,653	4,215,713
Operating costs	(2,990,478)	(2,919,986)
Surplus on disposal of fixed assets	2,500	-
Operating surplus	1,244,675	1,295,727
Interest payable and similar charges	(567,545)	(513,240)
Movement in fair value of investment properties	-	(80,000)
Surplus on ordinary activities before and after taxation	677,130	702,487
Actuarial loss on defined benefit obligations	(80,000)	(218,000)
Total comprehensive income for the year	597,130	484,487

Balance sheet at 31 March 2022	2022 £	2021 £
Fixed assets		
Housing properties	50,498,306	49,121,963
Other fixed assets	700,489	722,200
Investment properties	2,315,000	2,315,000
	53,513,795	52,159,163
Current assets		
Debtors	365,984	433,189
Cash in bank and in hand	968,981	882,614
	1,334,965	1,315,803
Creditors: amounts falling due within one year	(£8,399,299)	(£6,706,688)
Net current liabilities	(7,064,334)	(5,390,885)
Total assets less current liabilities	46,449,461	46,768,278
Creditors: amounts falling due after more than one year	(33,875,446)	(34,828,393)
Pension liability	(384,000)	(347,000)
Net assets	12,190,015	11,592,885
Capital and reserves		
Share capital	14	14
Revaluation reserve	1,373,058	1,373,058
Retained surplus	10,816,943	10,219,813
	12,190,015	11,592,885

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Board of management

Aaron Whitaker (Chairman)

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 16 years, is a fully qualified instructor and runs classes for over 50s, old people's homes and people with learning disabilities.



Terry Rocque (Vice-chairman / Chair of Audit & Risk)

Terry is a Director with a management consulting organisation. He holds an MBA (Marketing) and a BA in Computing. He has previously worked as a housing manager for a local authority and as a director for a Registered Provider. *Elected 22 September 2021.*



Lexanna Anderson

Lexanna has a number of years' experience within the housing sector, where her role included income and tenancy management in large mainstream housing associations.



Sandra Brown

Sandra is a debt specialist with the Citizens Advice Bureau. She formerly worked as a Senior PA Legal Secretary. She holds a BSc (Hons) in Social Science and Diplomas in Geography and Environment, and Development. She is Chair of Odu Dua HA.



Vernon Clarke

Vernon is a principal policy officer working in tenant participation. He has an LLB (Hons) and is also the author of *Getting Black Tenants Back*. Vernon's work focuses on tenants' rights and housing management. *Elected 22 September 2021.*



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.



Abisola Omodeni

Abisola has a number of years' experience as a Project Management Officer and is currently working at one of the big four consultancies. She holds a BSc in Finance from Portsmouth University. *Elected 22 September 2021.*



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 Housing Associations.



Vera Tama

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 Postgraduate Diploma in Housing Studies from South Bank University.



Robert Temowo

Robert is a careers coach and mentor in higher education, with 16 years' experience in the education, charity and youth sector. He currently works for East London University, completing a MSc in Integrative counselling and Coaching. *Elected 22 September 2021.*



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 1992. He was Treasurer for Apna Ghar Housing Association for nearly 10 years and is currently Chair of the Tamil Community Housing Association.





Shian
Housing
Association
Ltd

Email: info@shian.org.co.uk

Phone: 020 8985 7120

Web: www.shian.org.uk

For the MyTenancy login, go to shian.mytenancy.co.uk

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