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A SUCCESSFUL YEAR

Strong financial performance

We increased our surplus so that we can continue to invest in our existing homes as well as developing more homes for local people

Investing in our homes

We spent over £300,000 on planned work to our homes and £250,000 on day to day repairs and works to empty properties.

All of our homes met the decent homes standard at 31st March 2010

Supporting our tenants

We provided support for many tenants by working with Keyring to support people with learning difficulties and Bromley's Floating Support team to help vulnerable tenants.

We gave small grants to 10 tenants

Environmentally friendly

Our plans for Stafford House include solar energy and a green roof. We have developed food growing projects with tenants

Better communication

We worked with tenants to develop our website

www.pengechurchesha.org.uk to provide tenants and others with up to date information



CHIEF EXECUTIVE'S REPORT

Welcome to this new style annual report. It's a report written especially for tenants to let you know how we are performing and what we plan to do next year.

We have invited you to be involved in what should be included in this report through items in our newsletter and on our website. Sheila, our housing manager has also spoken directly to a number of you. We welcome your input and hope that on reading this you will tell us what you like and what can be improved about the report so that our next year it will be a better report.

You have told us that you like the general style of our tenants' newsletter and the annual report and so we have tried to make this report short but informative with pictures and graphs. You have also told us that you don't want us to spend a lot of money on the report. In the last couple of years we have reduced our publication costs by designing them in house (Kate, our Admin. Assistant designs and produces them) and this year we have got a superior photocopier so that we can print them in the office. By doing this we reduced costs by 50%. This report has cost £1.50 per copy – this includes staff time and printing costs.

And so, how are we doing?

We aim to provide good quality services and to get things right first time. Overall we are doing well but we are not complacent and will continue to aim to tailor our services to meet your needs. In this report we focus on factual information on our performance and on what you have told us about our services. Our Board is satisfied that we meet the standards required of us by The Tenant Services Authority-our regulator.

The Tenant Services Authority has introduced 6 national standards for all associations to meet. This report compares our performance against each standard and sets what we plan to do to improve services.

We hope that you enjoy reading this report-we want it to be of interest and of value to you. If you have any suggestions on how to improve it please let me know.

Gill Rose
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020 8659 3055

STOP PRESS: Unfortunately we have had difficulties in getting the full report in the same style. We are sorry that this has happened but we didn't want to delay getting the report to you.


THE TENANT INVOLVEMENT AND EMPOWERMENT STANDARD

Customer service

- We have our 'Service Pledge' and 'Choices for Tenants'-both developed with input from tenants
- We have a simple 2 stage complaints procedure

In 2009/10 we had 1 complaint regarding the performance of our gas contractor Stangas. Stangas paid £50 compensation to the tenant and we made a payment of £20 because of the poor service. We have since changed our gas contractor to Parker Bromley.

In our 2010 Leadership Factor tenant satisfaction survey 88% of tenants said that we are easy to contact. This is the best score achieved by any Association surveyed by the Leadership Factor.




'I think communication has improved and the service Penge gives is getting better' - Ms R

What we plan to do

We will be gathering more information on customer service so that we can see how we perform in comparison to others.

We will maximise the use of technology to increase the ways you can communicate with us, including texting



'I am happy with Penge Churches-they are good at communication with tenants' - Ms B

Involving you in our Association

- We have a resident involvement strategy.
- We have a tenant Board member and a tenant member on our Operations Committee
- We have regular feedback surveys and opportunities
- We have Tenants' Talk meetings
- We provide training for tenants
- We have working groups involving tenants in recommending changes to our Board

In our 2010 tenant satisfaction survey, 78.8% of tenants said they were satisfied that their views are taken into account by the Association. This has increased from 66% in 2008.

When we compare ourselves to other associations in a group of London associations we score higher than the average of 69.95%.

We publish our policies and annual performance on our website and have asked tenants what further information they would like to have. In this report we are providing more information based on what tenants have asked for.

What we plan to do

We hope that next year we will have more requests from tenants so that we can provide information that is interesting and relevant so that you can judge us.

We will develop email and online consultation/feedback to make involvement easier

We will explore whether we can provide a textuving facility



Tenant feedback was instrumental in us reviewing our repairs service. Many tenants had complained about the service received from Axis and so a working group, with tenant and Board member representatives considered the options and recommended a change to working with Keniston HA to deliver the repairs service. This was launched in November 2009'
- Gill Rose

Responding to your needs

- We have an equality and diversity strategy and action plan
- We provide supported housing for tenants with mental health needs and learning disabilities
- We work with many local agencies including Bromley Council, the police, Victim Support, the Somali Association and Keyring to provide services needed by you
- We fund adaptations when needed
- We have the Friends Fund to give small grants to tenants

In 2009/10 32% of our lettings went to households from black and ethnic minority communities-this reflects the community in which we work.

Since the Bromley floating support service started we have successfully referred 18 tenants who have benefited from debt advice and management, benefit advice and access to other services.

What we plan to do

We will be using our computer systems to record more tenant information so that we can further tailor our services to you.

We plan to develop more homes so that more local people can benefit from our services

'I would like to praise my Housing Manager, Sheila Paterson. She has been a star to me and helped me out a lot' - Mr K responding to our 2010 satisfaction survey.

Mr K was unemployed for a long time. Sheila accessed training to improve his job prospects and referred him for floating support. He was also awarded a small grant by the Association to enable him to transfer away from family difficulties.

THE HOME STANDARD

Are we providing good quality homes?

We know from our 2010 survey that maintaining your homes is one of your top priorities

The quality of our homes

- All of our homes met the Government's Decent Homes Standard at 31st March 2010
- Last year we invested over £300,000 in carrying out planned works to our homes. This included electrical upgrades to 17 homes and all communal areas, 9 new kitchens, 6 new bathrooms and fire safety work

Investment in our homes has meant that the average running costs per home have reduced from £450 in 2005 to £325 in 2010

- We have carried out a stock condition survey this year so that we can plan future works to ensure all homes are kept in good condition
- Our 2010 satisfaction survey shows that more investment in fixtures and fittings would increase tenant satisfaction

Our 2010 survey showed that 75% of tenants are satisfied with the quality of their home. This compares with 88% for the best performing Association.

What we plan to do

We will be using the new stock condition survey to develop our plans for carrying out works to homes. We will spend £350,000 on planned works and £210,000 in day to day repairs in 2010/11

We will carry out satisfaction surveys to find out what you think of planned work that have been completed.

We will continue our programme of upgrading kitchens and bathrooms

'My kitchen is falling apart and the bathroom is very old'
- Anonymous

'There is damp in my basement flat. Penge has tried to find a solution but haven't yet'
- Mrs W

Our repairs service

- We spent £230,000 on day to day repairs and works to empty homes in 2009/10. This equates to £10.30 per week on day to day repairs for each home. The average for other Associations that we compare ourselves with is £11.75.
- We collected £980 from tenants for repairs carried out that were tenants' responsibilities
- We carry out adaptations to homes where requested.
- At 31/3/10 only 2 tenants hadn't given access for our contractor, Parker Bromley, to carry out the annual gas check-after a number of appointments these were completed.
- We carry out bi monthly inspections of all communal areas to ensure health and safety issues are identified and dealt with. We test all fire alarms weekly. We have a programme of installing smoke alarms and fire alarms where fire risk assessments have identified that they are required.
- Our 2010 survey shows that 77.5% of tenants are satisfied with our repairs service. This compared with 66% in 2008. The survey also showed us that the repairs service is most important service we provide and that if we improve this we will increase satisfaction. In November 2009 we ended our contract with Axis and moved to using smaller contractors through Keniston HA-our regular repairs satisfaction forms show that you are more satisfied with the new arrangements.

In 2009/10 repairs carried out within target times were:

Category	Performance	Benchmarking Group average
Emergency	100%	97%
Urgent	94%	93%
14 days	92%	95%
28 days	94%	

'The annual servicing is ok but the general repairs are quite poor' - Anonymous

'Penge Churches has employed new contractors. The old ones did not do good quality repairs, the work was shabby' - Mr B

What we plan to do

We will monitor the number of repairs completed 'right first time'

We will work on improving your satisfaction with our repairs service and will carry out a survey to monitor improvement

We will continue with monthly repairs liaison meetings to monitor and manage repair issues

We will aim to resolve all individual repairs issues raised in the 2010 satisfaction survey (some are anonymous and may be difficult to identify)

THE NEIGHBOURHOOD AND COMMUNITY STANDARD

How we deliver our services

- Our office in Maple Road is in easy reach of all of our tenants homes and tenants call in when they need or want to
- We do not have a call centre! Telephones are answered by 1 of 5 staff and on many occasions tenants' voices are recognised. Many of you know us by our first names-we think this helps us provide a more personal and friendly service
- We consult you individually and/or collectively in relation to the management of your homes. We welcome ideas for improvements and will act on them where it is financially viable and where the majority of tenants are in favour of the changes

'I think the staff at
Penge Churches
are fantastic' - Ms F

'The staff are always helpful when I
contact them' - Mr G

What we plan to do

- We will explore whether we can provide a texting service
- We will review the services provided in communal areas

Working with local partners

We work with partners to enhance and extend the services we provide for you

- We work with Keyring to enable people with learning difficulties to live independently
- We work with Community Options to provide a management service for our scheme for people with mental health support needs
- We work with Victim Support to fund the Safer Bromley Van- several of you have benefited from security upgrades from this project
- We have a partnership with a local scouts group to increase the use of the Belvedere Woodland Sanctuary
- We work with Lewisham Plus credit union to provide saving options and more affordable loans for you
- We provided a debt management training session for tenants
- We sponsored a cycle for local police to help them be more responsive
- We work with Penge and Anerley Trust to access grants for older tenants
- We have a small grant scheme through our 'Friends Fund'

'Thank you for the grant. It has made a big difference' - Ms G

We are very pleased to be working with Penge Churches. The cycle will enable us to be more responsive in the local area'. - Sergeant Bascombe

What we plan to do

- We will continue to work with partners to enhance and extend the services we provide you

Resolving anti social behaviour

We know from our 2010 satisfaction survey that dealing and resolving anti social behaviour is a top priority for you

- We explain to all new tenants what their responsibilities and obligations are in relation to avoid anti social behaviour
- We have a policy and procedures for responding to reports of anti social behaviour
- Our housing manager, Sheila Paterson, is an active member of the Safer Neighbourhood Panels that operate in our area. These panels share and discuss local crime and safety issues so that joint action can be taken
- We work with tenants, Bromley council's anti social behaviour team, environmental health, local mental health teams, social services, the police, the domestic violence one stop shop and other organisations to resolve anti social behaviour. We will pay for mediation if tenants are willing to participate.
- We have and will refer families to the Family Intervention Project when we think support will resolve issues

Last year we had 8 reports of anti-social behaviour. All were about noise or the behaviour of neighbours. In order to try and resolve these issues we normally have to rely on other agencies to get involved so that we can collect evidence. We may ask the environmental health team at Bromley Council to provide recording equipment or ask the police if they have had any reports made to them.

'Tenants are not allowed to keep pets without permission. My neighbour upstairs has 3 dogs but has not been given permission for this. I have reported this issue but nothing has been done about it' - Anonymous

What we plan to do

- Be clear with you about what we can do and how other organisations can help
- Involve other organisations when this is appropriate
- Let you know about when we have been successful in resolving anti social behaviour

THE TENANCY STANDARD

Letting our homes

Most of our new tenants are put forward to us through Bromley Homeseekers, the choice based lettings service. Last year we let 22 homes.

- We keep a transfer list for tenants who need to move
- We are a member of Homeswapper so that if you are looking for a mutual exchange you can register free of charge
- If you need to move we will advise you on options available to you including Bromley's under occupation scheme, shared ownership and other renting options

Last year we managed to let empty homes within 24 days of them becoming empty. This is below the average of 34 days in our benchmarking group.

Rents

We need your rent so that we can provide services for you.

Your rents are based on a national formula. Service charges are payable where we provide services for communal areas-such as cleaning and gardening.

We have policies and procedures for rent payment and the recovery of rent arrears. Debts are only written off where it is uneconomic to pursue them.

- We collected 100.84% of the rent due from all tenants during last year
- Many of our tenants pay their rent regularly so that their rent account is always clear and some pay in advance.
- At the end of March 2009 we were owed 3.55% of the total annual rent due from all tenants. The average for our benchmarking group was 4.15%
- Our 6 monthly 'Rent Reward' draw was a tenant's idea. Tenants with clear rent accounts go into a draw and the winner gets a £50 voucher.
- When tenants leave the Association without clearing their rent account we ask a debt collection agency to collect the debt

Giving you security

We have a tenure policy that sets out that we will give tenants the most secure form of tenancy compatible with the purpose of the housing. We offer assured tenancies to all new tenants with the exception of 13 flats for people with mental health support needs and 1 market rent tenant who are all offered assured shorthold tenancies.

- We will try to arrange for additional support for vulnerable tenants through Bromley Council's floating support service.

THE VALUE FOR MONEY STANDARD

Are you getting value for money?

We want to be efficient and save money where we can without affecting the quality of the services we provide.

- Last year we reduced our office overheads and this in turn meant that our surplus was increased. This means we are able to invest in our homes and develop more homes for local people
- This year we have transferred the communal electricity supplies to a new supplier to reduce energy costs and service charges
- We have managed our loans to take advantage of low fixed rates so that we reduce the interest that we pay on our loans
- We compare our performance against a group of other Associations to see how well we are doing. We will learn from better performers and share our experience where we are leading performers

What we plan to do

- We will review our budgets to make sure that we take account of your priorities so that you feel you are getting value for money
- We will consult you on whether you think you are getting value for money for the rent you are paying
- Working with you, we will continue to explore ways of improving services and saving money

Our Rents

Our average weekly rents (including service charges) at 31st March 2010 were:

	Assured	Secure
Studio	£72.82	£77.10
1 bed	£85.08	£84.38
2 bed	£106.48	£97.91
3 bed	£110.58	£104.33
4 bed	£130.92	n/a

THE GOVERNANCE AND FINANCIAL VIABILITY STANDARD

Making sure we are well governed

Our work is overseen by a voluntary Board. Our Chairman is Reverend Anthony Atherton. Many of the Board members have links to our local churches. We also have a tenant elected Board member who was elected by tenants at a Tenants Talk meeting.

- We have adopted the NHF Code 'Excellence in governance' to make sure that we are well governed
- Our Board members have defined roles and responsibilities
- We carry out an annual review of how the Board is performing
- The Board regularly reviews the risks the Association faces so that action can be taken to safeguard the Association
- The Board regularly monitors the financial and operational performance of the Association
- We complete an annual return to our regulator, the Tenant Services Authority to provide them with information and to confirm that we meet all of their requirements

What we plan to do

- Our shareholders have agreed that we should increase the number of Board members from 10 to 12 and so we will recruit new members this year

Looking after our finances

We receive public funds through grant to enable us to provide homes and we borrow money for the same reason. Managing our finances well is critical to the financial viability of the Association.

- We have financial regulations and delegated authorities and other policies in place to make sure that our finances are properly managed
- We have a risk management plan that includes financial management
- We review and update our business plan annually
- We take advice from external advisers when this is appropriate
- Through prudent financial management we have been able to agree a further £1million loan from Nationwide that is allowing us to invest in 7 more homes this year.

WHO WE ARE

We were set up in 1969 when a group of people from local churches recognised the need for good quality affordable rented housing. Their determination and commitment sowed the seeds for the Association that has developed over the years within the local community. We now manage 252 homes for families and single people, including those with mental health support needs and learning disabilities. We aim to provide a personalised, friendly service. We believe we are efficient and think that the added value provided through our partnership working means that our management costs are very competitive. We are an Industrial and Provident Society, registered with the Tenant Service Authority and a member of the National Housing Federation.

Our aims and objectives

To deliver efficient and effective housing services and be financially viable

- We aim to be an upper quartile housing management performer
- We will maintain our homes in good condition through planned and responsive maintenance
- We will work in partnership where there is clear benefit to our operations
- We will adopt prudent treasury management

To work in partnership with others in the interests of the local community

- We will develop and maintain relationships with organisations whose services benefit our tenants
- We will develop community projects that benefit our tenants and the local community
- We will seek funding for community projects

To explore opportunities for growth

- We will develop new homes with social housing grant
- We will develop a small programme of market rented homes
- We will offer management arrangements to other landlords
- We will develop community projects where funding is available

Our values are to be:

- Sensitive to people's needs
- Inclusive and fair
- Open and accountable
- Honest and trustworthy

We aim to maintain our Christian ethos in pursuing our aims and objectives.

Our board

Chair

Rev. Anthony Atherton

Vice Chair

Edward Lee-Smith

Board Members

Jason Charles

Cllr Peter Fookes

Julian King

Michael Mason

Gary Taylor

Rev. John Taylor

Andrew Tredinnick

Gill Rose

The Board is comprised of 9 non executive members and 1 executive director. Their diverse skills and independent perspectives provide an effective review and challenge to the activities of the Association. The focus of the Board is to lead, control and monitor the performance of the Association. The Board is responsible and accountable for governance and makes sure that all regulatory and legal requirements are met. Specific responsibilities are delegated to committees which have approved terms of reference.

The committees are the Finance and Audit Committee and Operations Committee
Day to day management is delegated to the Association's Chief Executive.

All Board members act in a voluntary capacity and receive no payment nor derive any benefit from their positions.

Our Staff

Chief Executive

Gill Rose

Finance Manager

Patsy Alexander

Housing Manager

Sheila Paterson

Housing Assistant

Elizabeth Goodman

Admin. Assistant

Kate Yankah

Our Funders

The Homes and Communities Agency

Nationwide Building Society

Our Advisors

Auditors

Beever and Struthers

Solicitors

Cook & Partners

Bank

CAF

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