



Resilience • Agility • Balance • Strength

“PCHA is a small housing association with a big heart. Their genuinely caring ethos comes from the very top. To PCHA, you’re a person, not a problem.”

Trish Anderson,
PCHA Resident

Contents

Chair and Chief Executive’s Report	5
What You Said	8
Our Homes	10
Our Performance	12
Our Money—Balancing the Books	16
Value for Money	18
Our Team—Stronger Together	20
Our People—Staff	22
Our People—Our Board	23





Seven out of eight residents are satisfied with the way in which **PCHA responded to the pandemic (87%)**, and even more residents were satisfied with the way in which **PCHA communicated with them during the pandemic (90%)**.



Chair and Chief Executive's Report 2021-22

Balance, Resilience, Strength and Agility

This year has been about balancing the challenges of the pandemic at the same time as trying to move forward and continue to improve services. This, coupled with the effects of Brexit, political uncertainty and a war in Ukraine, has led to even more uncertain times as we transitioned into 2022. We are currently facing an even more challenging year ahead as we are faced with both a cost of living and energy crisis; these are difficult times and we are extremely aware of the impact on our residents and the need for ongoing resilience.

As a result we have been investigating ways of supporting residents who may be struggling. We have reviewed our approach to providing financial support to residents who may experience temporary hardship or financial crisis and created a new Hardship Fund, in addition to which we have been working with other partners to further support residents.

During the year we also took we took the opportunity to find out from our residents what they think about our services. We were delighted that so many residents responded (58%). We were also pleased with the high levels of satisfaction recorded with over eight out of ten residents (84%) telling us that they were happy with the service we provide. We also noted the high levels of satisfaction in respect of our approach and communication during the pandemic.

There were of course instances where our service didn't come up to the standard that we strive to deliver and as a result of this feedback, we developed an action plan to enable us to make and monitor service improvements. We also contacted every resident who expressed dissatisfaction (where permission was granted to do so), to explore with them how we might make improvements to existing services. As a result, we reviewed our approach to three key areas: damp/condensation issues, planned works and property condition, and anti-social behaviour.

Chair and Chief Executive's Report 2021-22

Balance, Resilience, Strength and Agility

The Covid-19 pandemic changed the way we live, work, socialise, travel and communicate. At PCHA we saw an increased level of positive engagement with residents despite not being in the office, which challenged our thinking about service delivery and ways of working. We recognised that positive engagement does not need to be linked to a traditional office model; in fact, we made contact with residents with whom we had limited contact previously. As a result, we saw this as an opportunity to improve our service offer to our residents going forward. We are committed to providing fantastic services for residents; services that are accessible, easy to use, responsive and reliable. Agile working offers us huge potential to work together differently, yet effectively, and improve how we work for the benefit of our residents.

Additionally, our staff told us that there were positives of the pandemic that they did not wish to lose, including a better work-life balance, better communication with each other and our residents, and improved team working overall. We realised that these positive outcomes would also feed into a better level of service for residents. It was clear that we needed to be more agile and responsive in the way we work going forward. As a result we developed an agile working policy to reflect the changes post the pandemic

The philosophy behind our agile working is that work is something we do, not somewhere we go – work is an activity, not a place. This means that our service offer does not need to follow the traditional 9 to 5 model and that if we are not tied to a physical office, we can offer more flexibility in terms of our accessibility for residents.



More than eight out of ten residents are happy with the **overall service** they receive from PCHA



WHAT YOU SAID

A total of 144 residents took part in the survey – a response rate of 58%



91%

are satisfied with the **value for money of the rent**



84%

are happy with the **overall service** they receive

89% feel **safe and secure** in their home



89% feel that PCHA is **easy to deal with**

80% are satisfied with the **repairs and maintenance** service



79% are satisfied with the **quality of their home**

78% PHCA provides **opportunities to make views known**



90% Friendly and approachable staff

90% PHCA treats residents fairly

83% Communal areas clean and safe

83% I trust PHCA

82% PHCA cares about my wellbeing

81% PHCA keeps me engaged and informed in a way that suits me



Nearly all residents
feel that PCHA is **easy
to deal with** (89%)



Our Homes

Over the last year, we have continued to deliver our planned improvement programme and installed 26 new energy efficient boilers, 8 new kitchens, 10 new bathrooms, one window and door replacement and carried out internal decorations to 4 of our blocks. We also instructed our contractor, FFT, to carry out a stock condition survey of around 25% of our homes and schemes to enable us to plan further improvements in an informed way over the coming years. Further work on our asset management planning is due to be carried out in 2022/23 and beyond.

The safety of our residents is always our number one priority and we are pleased to report that we continue to maintain a strong focus on compliance and health & safety over the year:

- Our Fire Risk Assessments (FRAs) remain up to date and all actions identified within the inspection reports are completed. Our bi-annual programme of FRAs is due to be completed in November & December this year.
- The gas and electrical safety programmes were completed with 100% compliance, and fire alarm testing together with health and safety inspections of communal areas were completed every week throughout the year.
- We continue to carry out asbestos investigations on all planned works and void properties, and we hold up to date asbestos reports on all of our internal communal areas.



Our asset management strategy has three strands:

- Safer Homes
- Greener Homes
- More Homes

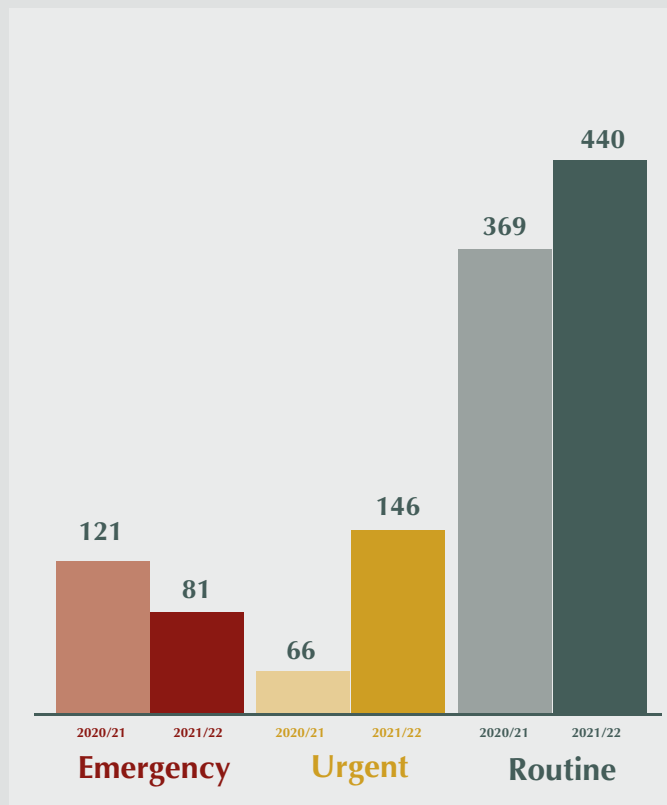
Our Performance

Arrears

Rent collection remains a crucial part of the work carried out by the PCHA team. As a small community housing association this income is vital to enable PCHA to continue providing much needed housing services to our residents. Whilst we didn't see rent arrears as high as the peak of 5.8% during the first lockdown in 2020, last year did continue to pose challenges with rent arrears fluctuating between 4% and 4.8%. That said, through our partnership with local debt advice charities and the continued delivery of welfare benefit and financial support, we ended the year at a very respectable 4.2%.

Voids (empty homes)

The number of voids have been relatively low but we have taken longer to turn these homes around due to some interruptions in the supply chain and difficulties in getting major works procured and undertaken.



Repairs

Following the reduction in responsive repairs at the height of the pandemic in 2020-21, last year saw the number of jobs increase again, although not back to pre-pandemic levels. However we have seen the cost of repairs escalating over the last 18 months, a trend that is likely to continue.

We had some issues with repair response times but this was largely due to an internal training issue rather than due to contractor performance. We have since implemented a new IT system and amended our procedures to address this.





79% of residents are satisfied with the **quality of their home**.

Encouragingly, even more residents **feel safe and secure** in their home (89%).



Complaints

We aim to provide an excellent service to all our residents, but we do recognise that from time to time things go wrong. We always endeavour to get it right first time and with that in mind, every effort is made to resolve matters informally at the point of a complaint being made. Complaints received during 2021/22 remained at very low levels with only 5 complaints received, 4 of which were resolved informally. We also had one complaint initially received in 2020/21 that was escalated last year by the complainant to the Housing Ombudsman. The subsequent determination by the Ombudsman was that there was no maladministration and that PCHA "...had offered reasonable redress in respect of its handling of the resident's reports...".

At PCHA we welcome the Housing Ombudsman's 'Complaint Handling Code'. The purpose of the code is to enable the swift resolution of complaints, providing clarity for customers and the opportunity to learn for landlords.

To ensure our compliance with the code, we carry out an annual self-assessment against the requirements of the Code. We are proud to say that we are compliant and the self assessment is available on our website.

Anti-Social Behaviour

Reports of ASB have been relatively low compared to the increase we saw during the pandemic. During 2021/22 we received six complaints, most of which were classified as low-level neighbour disputes rather than serious or criminal antisocial behaviour. That said, we recognise the impact that unreasonable behaviour can have on people's mental health and well being and with that in mind we treat all reports of ASB with the same attention to detail ensuring a prompt investigation and resolution.



Despite the challenges of the year we are pleased to say that we have continued to grow stronger and more resilient. This will stand us in good stead for the tough choices that lay ahead.

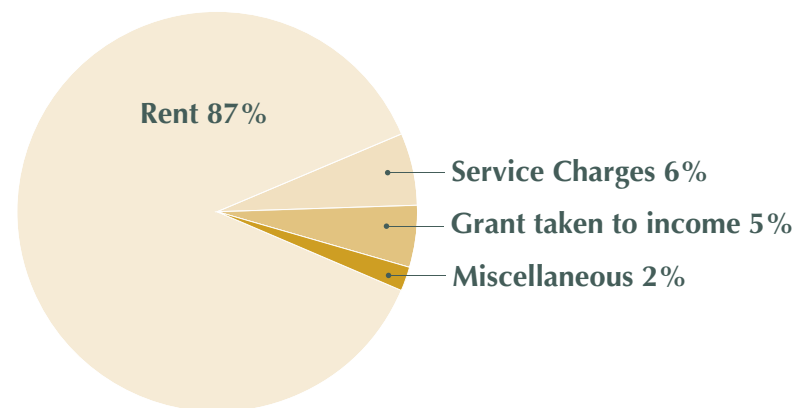
Our Money—Balancing the Books

In order to provide more for our residents in terms of service and new homes, PCHA strives to achieve value for money.

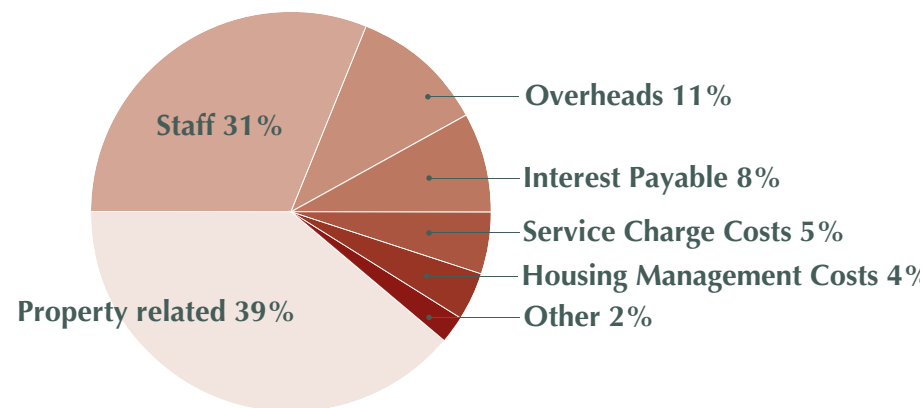
PCHA aims to make a difference every day and have a positive impact on the lives of our residents and the communities in which we work. We believe that the quality of our services is of prime importance, not just the cheapest available. This will lead to positive and responsive service delivery, which we believe is a key “USP” of PCHA.

2021/22 has seen PCHA bounce back from a year where service delivery, especially around access for repairs and enhancements to our properties, was curtailed by the pandemic. We delivered a satisfactory financial performance, outpacing the budget set and delivered £181k of property upgrades in the form of 26 replacement boilers, 10 new bathrooms, 8 new kitchens and 1 window and door replacement.

Where our money came from (2021/22)



How we spent our money (2021/22)





Our Money—Value

As with other housing associations, the Regulator for Social Housing requires certain key financial metric measures to be published each year, for comparability purposes. We compare our results with those of the previous financial year, our budget target and our peer group of small housing associations in London (“BM320 benchmarking club”).

Our operating margin of 15.7% and return on capital employed of 2.1% are better than our targets for the year but are lower than those seen in the previous year. In In 2020/21 our repair costs were considerably down compared to a “normal” year due to access issues.

Our interest cover of 223% and gearing of 20.0% mean that we are comfortably within the performance-based covenants set down by our lenders, with PCHA like all housing associations borrowing to invest in and develop new homes. At 31 March 2022 PCHA had approximately £3.3m of bank loans with a further £7m loan facility not drawn upon.

Table 1: **Value For Money**

	PCHA 2021-22	PCHA 2020-21	PCHA Target 2021-22	Peer group median 2021-22
1 Reinvestment	1.3%	0.5%	1.9%	1%
3 Gearing	20%	20.8%	21.3%	5.3%
4 EBITDA MRI interest cover	22%	360%	144%	610%
5 Headline social housing cost per unit	£5,471	£4,301	£5,369	£4,791
6b Operating margin (overall)	15.7%	23.8%	10.7%	17.4%
7 Return on capital employed	2.1%	2.9%	1.3%	2.6%

Our headline social housing cost per unit of £5,471 is slightly above our target and our peer group. As noted above, we believe in the quality of service as the prime goal, and to that end we have invested in the year in new IT systems and better asset management understanding in order to improve those services going forward.














We are pleased to see performance better than the London peer group in 7 of the 13 metrics used in the performance benchmarking.

Action has already been taken to improve performance in terms of satisfaction with repairs and maintenance and completion of emergency and urgent repairs within targets.

However we note that our performance improved markedly in the second half of the year when the effects of the pandemic were lessening, with for example 6 out of the last 7 months of the year showing a 100% completion of all urgent repairs on time.

We have reviewed our void management policy and void standard to help improve performance in this area. We are also looking to engage a specific void contractor during 2022-23.

Table 2: **Performance**

	PCHA		London peer group median	Wider peer group median
Satisfaction — overall services	84%		84%	86%
Satisfaction — quality of home	79%		77%	80%
Satisfaction — listens to views and acts	78%		71%	73%
Void losses — GN	1.8%		0.7%	1.3%
Average re-let time — GN (days)	29 days		37 days	31 days
Average days lost due to sickness absence	14.4 days		8.1 days	8.1 days
Rent collected	101%		100%	100%
Current tenant arrears	4%		4%	2.1%
Satisfaction with repairs and maintenance	80%		86%	93%
Emergency repairs completed within target	86%		97%	98%
Urgent repairs completed within target	77%		95%	96%
Routine repairs completed within target	91%		95%	64%
Dwellings with a valid gas safety certificate	100%		100%	100%

Stronger Together

Without our staff team we could simply not deliver services and so we are proud of our small but committed team. During the year they have shown agility, strength, balance and resilience. More than that, they show enormous passion and energy every day.

In December 2021 we were delighted to have been awarded Investors in People SILVER. This assessment was carried out by an independent assessor and they described PCHA as value led with an open and honest culture, where communication is two-way and decision-making is collaborative. Staff feel trusted and supported to make decisions and encouraged to come up with performance improvement ideas.

In particular the team stated that:

- They understand and are committed to PCHA's vision, values and objectives
- Communication is strong
- Our values are clear and central to the way we work
- They trust in the leadership
- They feel valued
- Collaboration is strong
- There is no blame culture
- We embrace change and share learning

Most importantly, the team feel PCHA makes a positive impact every day and that PCHA is a great place to work.

INVESTORS IN PEOPLE™
We invest in people Silver



“I really do feel privileged to work for PCHA. While we don’t always get it right, there is an expectation that we aim for that. I’ve never worked anywhere better and that all comes from the top.”

Our People—Our Staff

It's fair to say that 2021/22 was another busy one for our staff team. While the Covid-19 pandemic continued to pose challenges, we at last experienced a longer period of stability that enabled us to take stock and embed some of the changes that we introduced at pace back in 2020/21 when the pandemic first took hold. We continue to work in a much more agile way with a balanced approach that enables staff to work between the office and at home. The office remains open for pre-arranged appointments and the team are at last spending more time out and about on our schemes and with residents.

Karen Cooper

Chief Executive

Roger Maddams

Director of Finance

Cassandra Barns

Corporate Services Manager

Steve Thorn

Director of Operations

Leonie Amarteifio

Customer Services Officer

Alex Woolcock

Customer Services Officer

Natalie Ions

Maintenance & Estates Officer

Samantha Mason-Evans

Resident Support Officer

Nina Nash

Tenancy Services Officer

Jean Mahoney

Tenancy Services Officer

Mick Mendham

Maintenance Operative/Handyman

Our People—Our Board

As of 31 March 2022 our board had ten active members, including our Chief Executive who is a nonshareholding executive member. Together members have a broad range of relevant skills and expertise.

The skills and experience of the Board are reviewed periodically to ensure that PCHA has the right mix to meet both current and future needs.

Cathy McCarthy

Chair

Trevor Crook

Vice-Chair

Rowann Limond

Chair of Finance & Audit Committee

Karen Cooper

Company Secretary

Adeola Oke

Jonathan Bowen

Richard Ellis

Simon Oelman

Sarah Chatfield

Alan Begg

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PCHA is a Co-operative and Community
Benefit Society 19080R with Charitable
Status. Regulator of Social Housing
No. L1243. PCHA is a member of the
National Housing Federation.

