

g320 | Impact Report 2019

# Representing smaller housing associations in London



**g320**

Smaller Housing Associations for London

# About the g320

## Who are the g320?

**g320 represents smaller housing associations for London, defined as those with fewer than 1000 homes. Previously there were around 320 smaller members of the National Housing Federation London with fewer than 1000 homes. In 2019 g320 has around 70 members reflecting consolidation. Our members are a diverse and successful mix of housing associations, locally focused, many delivering specialist services.**

These include housing associations which focus on black and minority ethnic communities, people with support needs, homeless people, key workers, students or older people and which come in many shapes, including housing co-ops, almshouses and trusts. We play a strong part in developing housing solutions for our capital.

The g320 operates as a forum to promote good practice and to enable discussion and information sharing. g320 has regular meetings where smaller housing associations have the chance to get together to explore issues of common concern. Expert speakers also attend these meetings, providing information or training on current issues. Outside of the meetings, we actively collaborate with each other in our workstreams on Housing Development, Governance and Repairs and Maintenance. We share services, learn from each other's best practice and through benchmarking costs and performance.

The g320 also gives smaller associations the opportunity to network with each other and a number of local partnerships have developed. These partnerships help us to be more efficient as we jointly commission and share services. Partners have shared the procurement of their repairs service, shared digital inclusion services, a staff conference, delivered shared training courses and tenant satisfaction surveys carried out by peer associations rather than consultants. g320 runs collaboration events to help members identify our shared opportunities.

Our goal is to promote efficiency – both improved quality and reduced costs – using the advantage of our collective scale without losing our individual and unique flavour.

## What we have achieved since the last report

Our diversity, professionalism, community impact, agility and focus on our customers are our core strengths. Since our last impact report, we have responded positively to the challenge for smaller associations to maximise their assets and to contribute to the supply of new, affordable homes for London. With g320's support, members have developed new homes for the first time, either alone or in partnership with larger associations.



## What are the aims of the g320?

Our aim is to drive and encourage the positive impact of smaller housing associations on the lives of Londoners. We promote and share good practice amongst the small and beautiful associations in the capital. As an important source of information and support for all smaller London social landlords, we help members to increase their impact by housing more people in high quality housing and providing vital services to communities.

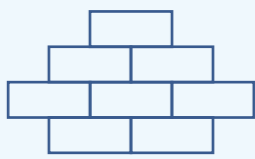
# Our impact

We have featured the stories of a number of members for this Impact Report over pages 5-10, demonstrating our achievements in building more homes, investing in and strengthening communities and involving residents. g320 members are developing more homes for the communities we serve, acutely aware that there is significant demand in London and the South East for the housing we provide.

We are working to build the individual capacity of our members and to constructively harness the power of others in the sector – such as the Build London Partnership with L&Q. We have also compared the views of our tenants on our services through benchmarking satisfaction rates and costs on page 4, and can see that our focus on quality and meeting the needs of our communities is highly valued by tenants. As smaller associations, we have the opportunity to use our knowledge of individual residents and households and to develop and deliver our services in a way which truly responds to their needs and aspirations.

93%

of our tenants are satisfied with our overall service



All our members see developing more homes as a priority

450 Homes

managed on average by each member, but there was a huge variation with the smallest managing 17 homes

13,000 Homes managed by our members



1,000 Staff

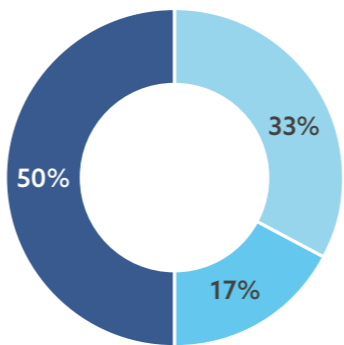
employed across the group



Our management costs are reducing

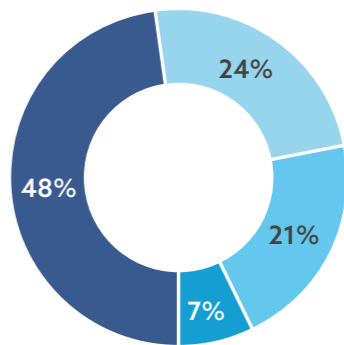


## Turnover of the 29 surveyed



- Over £3 million turnover
- £1 million to £3 million turnover
- Below £1 million turnover

## Housing provision of the 29 surveyed



- General needs housing
- Older peoples housing
- Supported housing
- Other (BME, faith groups and co-ops)

This data is from a survey of 29 of our 70 members in 2019



# How we compare

Members of the g320 benchmark their services using Housemark and Acuity services (both provide benchmarking for housing associations). Housemark benchmark for the whole country and all types and size of housing association, the Housemark data below represents a national average. Some g320 members take part in a bespoke benchmarking club, bm320.

A growing number of g320 members benchmark their performance. 34 members of g320 took part in this comparator exercise, listed on page 12.



## Looking at the headlines from the benchmarking, we can see that:

- g320 members provide high quality services, consistently out-performing the national comparator, Housemark medians. **Last year 93% of our tenants were satisfied with our services against the national average of 74%.** This reflects the fact that smalls are valued local community organisations with close contact with their residents.
- **Our services cost more than the national average, though costs have reduced by 4% since last year.** There are a number of reasons for this. Many of our members are specialist supported housing providers and they have higher costs in relation to property and housing management because of the nature of their client group. Others are unable to achieve the economies of scale to lower costs for items such as repairs.
- While the **g320 are gearing up to develop more homes**, this takes time and, as a result, we are not yet seeing this come through in the New supply and Gearing metrics will be more apparent in the future. As a result the new supply metrics do not reflect g320 wide activity and so have not been included. 42% of g320 members are actively gearing up to develop more homes in the near future with at least 25% of members developing up to 2019.

It is also worth noting that the vast majority of our members charge social rents which are among the lowest in London, and so while this impacts negatively on metrics like operating margins and our unit costs, the cost to the treasury and benefit to the tenant is considerably better than the average provider.

Several of the indicators show that smaller HAs have lower borrowing levels, less favourable borrowing rates, smaller margins and significantly less non-social housing surpluses than larger HAs. This reflects the fact that larger HAs can take greater risks with for instance market sale properties without jeopardising their ongoing viability.

Indicator	g320 performance compared to Housemark	g320 2018 median	g320 2017 median	Housemark 2018 median
Satisfaction - overall services - GN	●	86	85	78
Satisfaction - VFM rent - GN	●	85	84.5	79
Satisfaction - overall service - OP	●	92	91	86
Satisfaction - VFM rent - OP	●	92	89.5	81
Percentage of tenants satisfied with the landlord's services overall - SH	●	93	86.8	74
Satisfaction - VFM rent - SH	●	84	83.75	79
Operating margin (overall)	● ▲	17.25	16.81	29.9
Operating margin (social housing lettings)	● ▲	20.38	20.8	32.72
EBITDA MRI (as a percentage of interest)	● ▼	337.66	273.49	213.61
Gearing (RSH and Scorecard measure)	● ▼	16.38	17.2	43.6
Reinvestment %	●	2.07	N/A	5.74
Return on Capital Employed (ROCE) %	● ▼	2.53	3.25	4
Headline social housing cost per unit	● ▲	4954.4	5162	3236.5

GN = General Needs  
OP = Older People  
SH = Supported Housing

● = Above Housemark median  
● = Below Housemark median

▲ = improving g320 performance  
▼ = worsening g320 performance

# How g320 members are housing more and more people



## Partnerships delivering ambition

Harrow Churches Housing Association (HCHA) is a small housing association owning and/or managing 397 units of a variety of supported and general needs housing focusing on providing homes for older people.

HCHA CEO, Christopher Holley is adamant that it is possible to be small and dynamic, advocating that small providers can deliver on innovative development opportunities as well as traditional. Being part of the West London Connected [development] Partnership has allowed HCHA to punch above its weight and develop where alone they would not be able to do so. For example; a 76 unit development in partnership with Octavia that delivered a high quality flagship Extra Care Scheme, independent adapted flats for younger wheelchair users owned and managed by HCHA and shared ownership owned by Octavia. It was a difficult site to develop in a residential area but its success spurred HCHA on to tackle similar problems when it extended and upgraded an older sheltered housing scheme. The 28 new build life time homes with a stunning communal room set in woodland, opened in

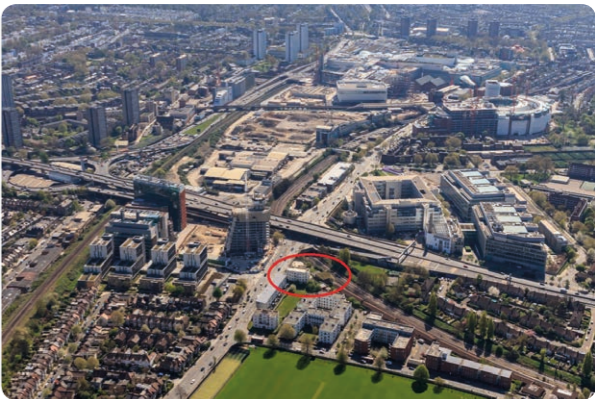
2015 and are testament to another creative partnership, this time with a neighbouring church. New emerging partnerships that move away from traditional funding routes and products can seem daunting to small providers yet HCHA did so with Rentplus, a development company formed to provide affordable housing through private investment. Working with housing associations and local authorities they provide housing for those who would not otherwise be able to buy a first home. The first HCHA managed flats in Oxford were not only a new and inventive solution to providing new homes for young families struggling to find an affordable home in the area but also marked a departure for HCHA outside of London. HCHA have developed enough development expertise to repeat their success, most recently winning a tender to develop a further 58 units of high quality extra care housing.

## Doubling Women Pioneer's impact

Specialist housing association Women's Pioneer Housing is redeveloping a key site on Wood Lane, White City, in an innovative partnership that will deliver a substantial new residential building, as well as 80 new homes for WPH residents, more than doubling the number currently on site. Women's Pioneer provides affordable housing for women.

The 0.54 acre site currently consists of various buildings owned by Women's Pioneer, including 36 homes and the housing association's head office. The partnership will see Women's Pioneer's development partners, HUB and Bridges deliver a mixed tenure development with a substantial new residential building on the site, plus 80 new homes and a new office HQ for WPH. This will be Women Pioneer's largest redevelopment project to date, and one they will complete without grant or loan funding.

Denise Fowler, CEO of Women's Pioneer Housing said: "It's nearly a century after Women's Pioneer Housing was founded, and women are still facing economic disadvantage in finding suitable housing at reasonable rents. We are excited to work with HUB and Bridges in achieving our vision, by offering around 80 new safe, secure affordable homes, designed for women."



"This scheme will provide much needed housing for a wide range of women, providing security for those who need the flats long term and a springboard for those whose incomes rise as they progress in their careers."

Denise Fowler, CEO of Women's Pioneer Housing



## Stepping up a gear

**Barnsbury HA is an Islington housing association, working in a borough which desperately needs more homes which are affordable for people who live and work here.**

A long spell of new build and refurbishment by Barnsbury in the 1960s and 70s was followed by more sporadic, opportunity-led development.

Barnsbury HA knew they had capacity to build more and so in 2017, their Board agreed a new, proactive development strategy. Land in Islington is scarce and expensive, so they agreed the realistic options for growth were stock transfer, s106 deals or better use of existing properties.

Their first move was buying a 40-home sheltered scheme in a Georgian building overlooking Highbury Fields from Crown Simmons Housing, another g320 member. The deal included a cluster of bedsits originally targeted at civil servants. There were benefits all round. The tenants got a local landlord and Crown Simmons got a capital receipt to build new homes closer to their core area of operation. The transfer has enabled many strategic benefits for BHA, including increasing their stock, making them more cost efficient.

They gained a skilled employee whose expertise has enabled BHA to enhance their services for all their older tenants. An unusually high proportion of their tenants are aged 50+ and they want to stay with BHA as they get older. The bedsits inspired BHA to launch a new service for key workers, where their small, harder-to-let homes are let to people on low incomes priced out of Islington.

This deal was complex but they brought in the right support to develop their 30-year business plan, raise £8m private finance from Clydesdale and used the development, strategic and analytical skills within their board and staff team. The deal shows that BHA were capable of imaginative and thoughtful growth and challenges the notion that small HAs lack development expertise and ambition.

BHA has also recently completed a 4-home new build scheme in Holloways, is preferred partner on a 15-home s106 scheme and is about to submit a planning application to create six new flats and a community room in under-used garages on its main estate.

## More than clay and wattles

The poet W.B. Yeats, an Irish emigrant in London, wrote his famous lines about his longing for home - the Lake Isle of Innisfree, County Sligo:

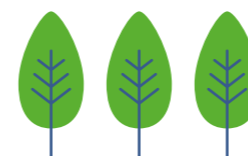
**"I will arise and go now, and go to Innisfree,  
And a small cabin build there, of clay and wattles made."**

Innisfree Housing Association, set up originally to meet the needs of the Irish communities in London, took its name from the poem when it was established in 1985 - but isn't using the same building construction techniques imagined by Yeats!

**In 2017, the Board at Innisfree decided to step up to the challenge of solving the housing crisis - and to start building new homes again.**

The first step was to draw development expertise back into the organisation and Red Loft was selected to deliver development agency services, supporting the Board to agree a new Development Strategy, including the default requirement to appraise all potential schemes in the first instance for London Affordable Rent tenure. Reviewing existing schemes has identified a number of Hidden Homes sites already in ownership which can deliver nine homes. Even the smallest s106 opportunities are being pursued and also a successful bid was made for one of the first ten pilot sites belonging to TfL in the Small Sites Initiative, to deliver nine new homes in Neasden.

With Treasury advice from DTP and new loan facilities from Triodos Bank, Innisfree are now actively back in the development arena. Probably the most valuable lesson has been the journey for the Board. Being presented with the risks of development, exploring these at the pace needed, becoming more confident as their mitigations were put in place and realising that they had become strong development clients. And on that journey, recognising that the biggest risk was the risk of building NO new homes.



## Size isn't a barrier to delivering new homes

**Over the last three years, BECHA has been working in partnership with a larger association to develop a small site with a view to providing 12 new homes.**

Bexley Community Housing Association (BECHA) owns 140 homes in Bexley and manages a further 63 almshouses in Gravesend, on behalf of a local charity. In January 2019, twelve delighted Bexley residents moved into their new homes. As one of the country's smaller associations, how did BECHA do this? The main ingredients were partnership, a creative approach to asset management, plus a board willing to take a judicious risk and a bit of luck.

Orbit developed the properties with Chartway Homes on BECHA's behalf. BECHA paid a percentage of the contract price for the services of Orbit's development team plus a contract manager who managed the scheme on site. BECHA put in a sizeable chunk of their own money - the luck came in when they sold an empty dilapidated property at auction and did amazingly well. The balance was raised through a charity bank, which were more flexible than the bigger players with less onerous covenants. One of the key issues for BECHA was cashflow and they were also helped with a grant allocation from the mayor's affordable homes programme in return for charging London living rents.



What did BECHA learn? The importance of being a good client. Orbit had the relationship with the builders not BECHA and, while BECHA could influence decisions, they respected the fact they were one partner in a bigger team. Also, BECHA started the financial negotiations early and made sure they kept the funders well informed.

The partnership worked well and none of the partners made BECHA feel 'small'. Everyone was delighted when it all came good. New tenants said 'We've come from a tower block. We fell in love with this flat as soon as we saw it and we can't believe our luck'.

In one fell swoop BECHA increased their stock by 15% - the feeling of satisfaction is enormous.



# Responding to tenants needs

## Everyone needs a “buddy”

Providence Row Housing Association's Buddy Network is made up of volunteers from their supported housing schemes. They welcome and support new residents who may arrive traumatised from their experience of homelessness or mental ill health. The Buddies help new arrivals to settle in, get to know their local area, access activities and get involved in how PRHA is run.

Resident feedback is that the Buddies are friendly and a great source of information and reassurance. This encourages them to also get involved in our resident based activities such as building maintenance inspections and local meetings.

Buddies are now also trained as PRHA Safeguarding Champions. This gives them the skills and confidence to talk to fellow residents about how to protect themselves from financial, physical and other forms of abuse.

The Buddies find their roles rewarding and say it helps them to build their confidence as they recover from their own period of homelessness. They also complete an AQA certified training course and receive regular support from PRHA's Peer Mentor Coordinator. The Buddies have used their experience as a bridge to more volunteering and training both within PRHA and in the community.

As an organisation PRHA has found that there has been increased involvement by residents at more levels within PRHA and they are proud that the Safeguarding Champions help tackle and prevent abuse straightaway.

93%  
of g320 members' tenants  
were satisfied with their  
landlord's services



“Buddying for me is an opportunity to support other people. Being a buddy keeps my mind occupied through my illness and has helped to build up my confidence. My achievements were recognised by winning an Inspirational Resident award this year which I was honoured to receive.”

Buddy Volunteer



## Scrutiny at Evolve

Evolve Housing + Support is a Housing Association and community support charity, working with around 2000 people each year, across 8 London boroughs.

Evolve set up their Customer Scrutiny Panel in 2013 to gain insight into areas where services can improve. It is led by Evolve's Quality Team and is made up of at least 5 customers, who decide on the area they will scrutinise and make recommendations for improvement.

So far the panel has scrutinised: maintenance, the complaints process (twice), communication with customers, customer involvement and management of anti-social behaviour. The panel lead the investigation using internal performance and benchmarking data, talking to other customers and staff to gain their feedback and write a report summarising their recommendations which is sent to and actioned by the Leadership Team.

The scrutiny panel process has developed and changed over the years - at first the reports took a long time to come out. This was partly down to the fact that customers have busy lives but they reviewed the process of the panel and now there is a swifter “Scrutiny Panel Express” approach, which is more accessible to customers and has led to greater engagement in the reviews. The insight Evolve gains into what's important to customers and where Evolve can improve or work harder is invaluable. Evolve highly recommends a Customer Scrutiny Panel to any other smaller Housing Associations.

### Recommendations and improvements Evolve have made include:

- Inclusion of customer involvement targets within the organisational scorecard;
- Adapting Health and Safety audits to include ‘safety tours’ of Evolve's buildings; and
- Introducing an automated text messaging service to report repairs and receive updates on maintenance.



David, one of Evolve's Scrutiny Panel members.



Participation at Peter Bedford HA

PBHA is a housing association with charitable aims that creates positive change in people’s lives. As well as homes and support, we empower people to learn, access work and discover their creative talents. Based mainly in Hackney and Islington, PBHA works with people who are homeless, have mental ill health, learning difficulties and multiple needs.

We have a radical, long and proud history of tenant action which has involved tenants on the board and as shareholders taking key decisions. They at one point were instrumental in choosing an independent future for the association over merger. However, maintaining the level of involvement if you have multiple needs is very difficult, so we have invested in employing, Lani, our Peer Support and Participation Officer.

Lani has focused her time on building community engagement from the ground upwards to build effective engagement and ownership. The Community Connectors and Timebank projects she has focused on have enabled 20 people to engage in bite size volunteering opportunities to support their neighbours and local community.

Lani is bringing participation alive across the whole organisation. Teams tell us they want to improve relationships between staff and tenants, build a shared understanding of what participation is, and build capacity for staff to implement good participation. Each team develops a participation plan for the year to enable tenants to be involved in decisions whether in the property service or fundraising.



We use the participation ladder to visualise this progression.



PBHA is probably at the second stage of the ladder, Consulted, and will soon move to the Involved stage. Tenants generally help to improve services across all departments. PBHA does involve tenants fairly well in deciding what groups, classes and activities they run, but to improve engagement PBHA is focusing on communicating and marketing activities. The aim is to move towards co-production by building on and deepening the good work PBHA is already doing and increasing the opportunities for shared decision making at every level.



How to join g320

Eligibility requirements are that you are a member of the London region of the National Housing Federation, a registered housing provider (Housing Association or Co-operative) with 1000 or fewer homes in management and ownership.

If you are eligible to join us, please see the website for details of how to apply [www.g320.org](http://www.g320.org)



Annual fees are due in April each year, and are tiered based on the number of units in each association:

- Under 50 units £25
- Under 250 units £50
- Under 1000 units £100

Acknowledgements

Thank you to:

- Acuity Special Projects Benchmarking
- National Housing Federation London Region
- Executive Committee of g320: Clare Norton (Chair), Peter Bedford Housing Association; Linda Wallace, CDS Co-operatives; Jonathon Card (Treasurer), Keniston Housing Association; Sue Daniels (Vice Chair), Bexley Community Housing Association; Karen Cooper, Penge Churches Housing Association; Susan French, Barnsbury Housing Association; Fiona Humphrey, Providence Row Housing Association; Dean McGlynn (Secretary), Barnsbury Housing Association
- Design & illustration by Tessellate Design Studio

## g320 members 2019

- Apna Ghar HA\*
- Arneway Housing Co-operative
- Bahay Kubo HA
- Barnsbury HA\*
- Bexley Community HA\*
- Brandrams Hsg Co-op
- Brockley Tenants Co-op
- Camberwell Housing Society
- Cedarmore HA
- Charity of Elizabeth Jane Jones\*
- Cherry Tree HA
- Chisel\*
- CDS Co-operatives\*
- Co-op Homes
- Crown Simmons Housing\*
- Ekarro Housing Co-op\*
- Ekaya HA\*
- Epsom and Ewell HA
- Eldon HA\*
- Evolve Housing + Support\*
- Glebe HA\*
- Gravesend Churches HA\*
- Greenwich Housing Society
- Haig Housing Trust
- Hammersmith United Charities
- Harrow Churches HA
- Hill Homes
- Home from Home HA
- Pathways\*
- Housing for Women\*
- Hyelm Group\*
- Innisfree HA\*
- Inquilab HA
- Jewish Community HA (JLiving)\*
- Karin HA
- Keniston HA\*
- Kingston Churches HA\*
- Kurdish HA
- Lambeth & Southwark HA\*
- Lambeth Self Help
- Millat Asian HA
- Mission HA
- North Camden Hsg Coop
- Orchard Housing Society
- Orione Care
- Penge Churches HA\*
- Peter Bedford HA\*
- Providence Row HA\*
- Quo Vadis Trust\*
- Radcliffe Housing Society\*
- Shian HA\*
- Sapphire Independent Housing\*
- Seymour Housing Co-op
- Simba (Greenwich) HA Ltd
- Soho HA
- St Martin of Tours HA
- Stoll\*
- Sutton Housing Society\*
- Tamil HA\*
- Teachers HA\*
- Tooting Bec Housing Co-op
- Twenty Fifth Avenue Housing
- United St Saviour's Charity
- Waltham Forest HA\*
- Waltham Forest HA\*
- Women's Pioneer Housing
- Yarrow Housing
- Zebra HA

\*These members participated in the benchmarking exercise on p 4

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