

Our future in our hands

Annual Report 2018-19



A strong foundation for the future

This year was the year that Phoenix came of age as a resident-led housing association



100%
of homes
meet the
Decent Homes
standard



**Spent
£4.5m**
on major
works and
improvements
in 2018-19

Over the last decade, we've matured as an organisation.

We've been in The Green Man – a community space that is as much a symbol of who we are as it is the practical where we are – for over five years now.

Visitors are still impressed with this building that enables us to do what we do.

We've invested over £160million in improving our homes, we've built new ones for individuals and families to move into with more coming, and the Fellowship and Star has reopened, run by our brilliant partners the Electric Star Group.

I'm proud of so many things: of the people who make this organisation, both residents and the staff who believe in our resident-led model; of this building; of our school of social housing and the people who make it a success; of building new homes for our community.

I hope residents feel as proud of everything we've achieved together.

Since the Fellowship has reopened, we've seen photos and videos on social media of it packed, heaving with people having a good time.

And that's what Phoenix has been about: having fun and achieving things. Bringing pride and aspiration to our community.

And that's what we'll continue to aim for.

We've come of age: and we have a lot still to do.

Over the next 10 years, we want to keep building and improving on our existing services.

That's why we're investing in digital, to give residents more choice and to make our services modern, excellent and fit for the future.

While we've spent millions on improving our homes, we want to look more at the environment around our homes to see what we can do there.

And we want to play our part in tackling climate change for a sustainable future for everyone.

I'm very optimistic about the future of Phoenix. Led by our residents, we're going to make sure that we have everything in place for them – working with our brilliant partners including Lewisham Council to make the most of every opportunity we can.

Working together for our Phoenix community: the future is in our hands.



Jim Ripley
Chief Executive, Phoenix
Community Housing

What we've achieved in 2018-19

Championing our model

- continuing to raise our profile across the country through both staff and joint staff-and-resident presentations at conferences
- delivering our Board succession plans to be fully compliant with our Code of Governance at the 2018 Annual General Meeting
- exploring opportunities for stock transfer from other organisations and to act as a development agent for another.

Working together

- tenant satisfaction with Phoenix stayed the same and we improved leaseholder satisfaction
- setting a new Community Engagement and Empowerment Strategy (available on our website: www.bit.ly/CEESstrategy)
- starting our Digital Together project to improve how we work and make it easier for residents to contact us in a way that suits them.

Building a sustainable future

- delivering strong operational performance at higher levels than last year in key areas of the business, including income collection
- completing the pilot of our private letting service so it could start trading in December
- buying back 12 homes sold under the Right To Buy to be repaired and let for rent at London Affordable Rent
- completing our refinancing which started in 2017-18 and will enable us to build 200 new homes and potentially many more
- performing well financially, as well as supporting residents to gain additional income
- continuing to work on improving our services, guided by residents.

82%
of tenants satisfied
with Phoenix



55%
of leaseholders satisfied



£601,000
gained by residents from benefits
and grants

It's important we recognise what we're doing well and not so well; where we're improving - and where we need to do better.

Throughout the report, the key below explains how we're doing. That's compared to other housing providers in London, with up to 15,000 homes ★ ◆ ▼, how we're doing over time 😊 😐 😞 and where we're providing Value for Money 📘.

Key:

★ Top
◆ Middle
▼ Bottom

😊 Better
😐 Same
😞 Worse

📘 Value for Money

Where there are no barriers

Phoenix Community Housing is made up of 6,300 houses and flats, community centres, play areas and green spaces and other pieces of the built environment – and thousands upon thousands of people.

Phoenix’s vision is for residents and staff to work together to build a better future for the entire community. We’re very proud that we’re one of the few resident-led housing associations in the UK.

Residents can get involved and have their say in a number of ways: from joining one of our resident committees to joining our Board to simply attending events.

We want residents representing all parts of our community to be involved. And 3,612 of our residents are shareholders 🗳️, meaning you have a say in our future and how we’re run.

Kim, an involved resident, explains why she believes in residents having a say and gives an insight into how we’re performing for everyone.

Read on to find out more.



Property type:
• Flats: 40%
• Houses: 60%



Talking with you:

Last year we received

9,083
housing enquiries at
The Green Man

105,534 ★ 😊
calls and took 94% of them

4,467 😊
letters and emails needing
an answer and answered
95% in 10 working days

93% 😊
of tenants and

81% 😊
of leaseholders told us it
was easy to contact us

We want to make
it easier to contact us.

71% 😐
of tenants and

51% 😊
of leaseholders were
satisfied with how easy it was
to get their queries resolved.
We know we can do better.
That’s why we’re working to
improve how we work so you
can find answers - and solutions -
more easily online.

Where there are no barriers

“I’ve been involved since I became a Phoenix tenant. My housing officer asked if I’d like to get involved, and staff at the Phoenix Festival asked if I’d like to get involved even more. So I’ve been involved since the very beginning of Phoenix.”

Kim Canagasabey lives in Bellingham and is a member of our **Resident Communications Group (RCG)**.

“We need to have our say in what’s going on. If you’re on the outside, you don’t know what’s going on other than what’s published in the news. If you’re involved, you can learn so much. Phoenix actually listens to residents.”

As a member of the RCG, Kim is consulted on things like letters that we send out to 50 or more households, our resident newsletter the Phoenix Flyer, and all major pieces of resident-facing design.

For Kim, what she most wants to see is more young people getting involved in Phoenix. “Younger residents have more and fresher ideas and we could really do with more diverse experiences. Why should younger people get involved? Because I think Phoenix is an amazing housing association that I’m proud to be a part of, and I want to see more young people have a voice and not be closed down by others.”

Kim has epilepsy and a visual impairment. She receives support with both from her guide dog Jemma.

“I think Phoenix does really well for people with disabilities. There are things that could be better, but overall Phoenix does well and some teams are amazing. The caretakers and grounds maintenance guys are brilliant and go out of their way to be sensitive and helpful to me and Jemma.”

Kim is optimistic about the future.

“I want to see Phoenix build more homes. Get more younger people. And I’d love to be a millionaire.”



66% of tenants said they were satisfied that Phoenix listens to their views and acts on them		82% of tenants said they were satisfied that Phoenix treats them fairly	
45% of leaseholders said the same		52% of leaseholders said the same	

Tenant involvement and leadership



25
Policies reviewed by the Residents Policy Working Group



12.44%
Households engaged in events and consultations



849
Young people involved in events and programmes



62
pieces of communications reviewed by the RCG



9
Home Ownership events run



4,463
Attendees at our community events

Value for Money:



17
Suppliers donating time or money to events



20
New staff whom residents helped recruit

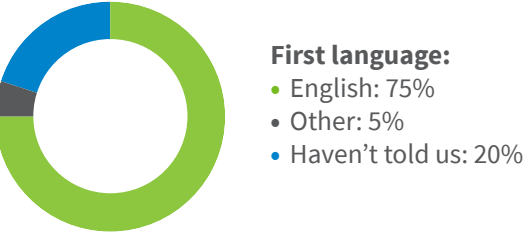
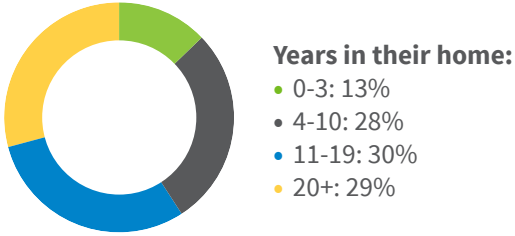
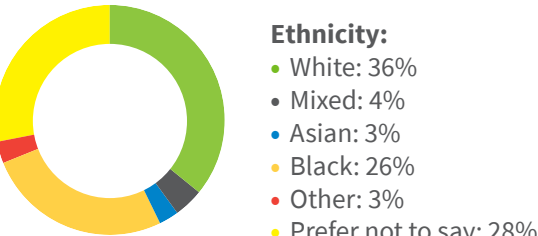
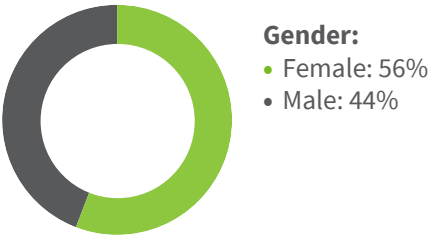
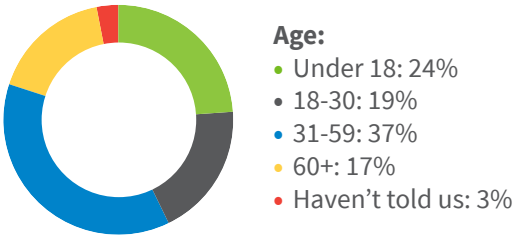
Meeting everyone's needs

To promote equality and diversity we have:

- Held equality and diversity events for staff and promoted personal stories to improve each other's understanding of our differences.
- Improved the data we hold on residents' disabilities so that we now have this for 72% of lead and joint tenants 😊. This allows us to adapt our services to meet residents' needs and further improve our understanding of our residents going forward.
- Trained **20** mental health first aiders and all managers to be more aware of mental health needs.
- Carried out **10** Equality Impact Assessments.
- Provided advice to residents to support them claim Personal Independence Payments.
- Carried out **229** handyperson repairs. 😊
- Made **165** minor and **46** major adaptations to residents' homes to meet needs.
- Held our annual Diversity Day festival.

Resident profile

All residents: 14,060



It matters to us that our staff reflect our community in every way.

Through the Phoenix group, we know **27%** of our staff are from a Black and Minority Ethnic background, **43%** are women and a small number have told us of a disability.

We encourage applications from people with disabilities and we seek to make sure that disability is never a barrier to working here. We're accredited as a Disability Confident Committed employer.

While we aren't required to report on a gender pay gap, we still do because we want to see where we need to improve.

There is no median pay gap between male and female employees 😊, but there is a mean pay gap: men are paid on average **6.6%** more than women. This is down from **7.3%** in 2018 😊, but clearly more needs to be done.

An accountable service

Being a resident-led housing association means more than residents being the largest group on our Board: it means everyone can have a say in shaping our services and that we want your views.

We know we don't always get it right and it's important we say sorry when that happens.

Last year, we received **174** complaints, including three that went on to be considered by the Housing Ombudsman. **77%** of complaints were answered in **10** working days 🙄 and complaints were resolved in an average of **15.6** working days 😞.

Only **31%** of complainants were satisfied with how we handled complaints 😞📉. However, last year we identified **122** learning outcomes 😊 – we want to get better. Please take the time to give us your views either at an event or elsewhere so we can keep improving.

Jason, a member of the Phoenix Repairs Service, believes that what makes Phoenix different is our community-focused approach that helps us be held to account by our residents.

Find out more over the page.

2

recommendations by Resident Scrutiny Panel completed on complaints



Our Scrutiny Panel, made up of residents, keeps us accountable. Every year, they carry out reviews into our services – and completed two in 2018-19.

Over the years, the Panel has made a number of recommendations on everything from caretaking to repairs to out-of-hours services. And of the 68 recommendations they've made, we've carried out 42 so far.

Meanwhile, residents steer our work from the outset through the Phoenix Gateway Committee. Last year, they helped shape nine strategic reviews, had a say in eight involvement events and oversaw Board elections and a Community Chest review.

An accountable service

“I saw the new fleet of vans and I was curious. I’ve worked in social housing for years and thought I knew most of them. So, I Googled, found Phoenix – and there you were, a housing association rooted in the community and just down the road.”

Repairs are, naturally, part and parcel of what we do as a housing association. Every single tenant will receive at least one visit a year from one of our operatives in blue for their annual gas check, and many will receive other visits if things go wrong in their home.

Jason Nethercott has worked in repairs and maintenance for housing associations his entire career. Joining the Phoenix Repairs Service in November 2018 as an electrician, Jason also steps in for supervisors if one is absent to ensure works continue.

“When I found Phoenix, I thought it was like my old place: Small so that everyone felt like family, you don’t feel like just a number. And that has benefits beyond the workforce: because every property is within a 15 minute drive from one side of the Phoenix area to the other, we can be more responsive.”

The repairs service handles everything from the annual gas safety checks to installing new kitchens and bathrooms, to aids and adaptations for residents with a disability.

“What I like about Phoenix is that it’s accountable. In my old workplaces, tenants could live miles away in north London, when our office was in South London. Here, tenants can just come into The Green Man. Residents are on the Board. It makes a difference and you really feel that the tenants come first, and not profit .

“It’s not just saying the right things in public. Phoenix is actually accountable. I’m hoping to continue my career with Phoenix. It’s a good atmosphere, which works for both residents and staff. I hope it stays like this, rooted in that community.”



20,894
responsive repairs carried out
(1,000 less than last year)



61
new kitchens and bathrooms installed



91%
of our residents said they were
satisfied with their last repair



Day-to-day repairs



99%
appointments kept



98%
responsive repairs carried out on time



5.9 days
is the average time taken to complete
a responsive repair



92%
responsive repairs carried out at the first visit



Keeping and improving what we have

Our caretaking and estates services work hard to keep our community clean and green.

Last year, we dealt with **108** abandoned vehicles, resolved **341** problems with play areas and dealt with **126** pest cases.

94% of internal block inspections 😊 met the standards set, and 96% 😊 of external ones did too.

We also want to make sure our homes are fit places for our residents to live and thrive in.

Last year, we carried out major works on **276** homes, and inspected **1,033** repairs.

72% of tenants 😞📉 and **69%** of leaseholders 😊 are satisfied with the quality of their home.

We are committed to working together with you to improve your satisfaction with our community.

Ben is one member of our team working in our estates to keep them clean and green. And, as a Phoenix resident himself, understands just how important it is that all our residents can be proud of where they live.

Ben explains on the next page why he thinks this work is so important and why he hopes to build his career with Phoenix.



63

of homes surveyed over the last five years



Our vision is that residents not only feel safe, but are safe in their homes.

The housing sector has faced concerning and harrowing situations in homes surrounding fire safety. Our priority has been to recognise the need for change across the housing sector and to help lead that change. We've joined a national steering group on communicating building safety so our resident-led approach influences safety across social housing.

Our priority is to ensure our approach to fire safety is consistent, practical and robust for our homes.

Some of what we've done to maintain and improve safety includes:

- reviewing our fire safety policy
- renewing fire risk assessments to our blocks and buildings
- working with a leading fire consultant to develop a robust approach to fire safety in our homes
- ensuring staff receive tailored fire safety training appropriate to their area of work
- developing a fire safety communication plan to ensure our community receives regular updates, consultation and opportunities to discuss their opinions and concerns with us.

Keeping and improving what we have

“I try to challenge myself every day. We’re working not only to maintain an area but we also want to improve it. It’s great when residents see that.”

Ben has lived in south-east London his whole life, much of it in the Phoenix area. As a Phoenix employee and a Phoenix resident, he has a vested interest in doing his bit to making the community a better place to live in.

“My favourite thing about this role is definitely the appreciation. From the organisation but also from the residents. Mostly they see that we’re trying to improve the area and that acknowledgement means a lot to the team. And some do complain, and fair enough: the grass sometimes grows quicker than we can cut it.”

For Ben, maintaining our estates is an important part of what Phoenix does for residents. He explains: “Everyone wants to live in a well-maintained area and see colour out their window. We’re trying to make that happen.”

Through Phoenix, Ben is trying to maintain and improve not only the green spaces of our area, but also his own knowledge and experience.

Within five months of joining Phoenix, Ben was promoted to a supervisor’s role and now works to ensure his colleagues are well supported in their roles.

With plans to take on a course to learn how to nurture and grow flowers and plants, Ben has been involved in the landscaping of Peter Pan’s Park and has achieved qualifications from the Phoenix Academy.

“I had the opportunity,” he explains, “and I’m not one to turn down something like that. Management has been really supportive: I think they appreciate that I want to learn new things and so they’ve helped.”

Ben is ambitious for the future of the community he is part of: with plans to continue to develop his skills and experience, he hopes to progress further with Phoenix.

What matters is that Phoenix stays as a community. “I want to see people respect where they live, look after each other and enjoy their homes. As someone who enjoys projects, loves to see the start of something, see it grow and then finish, I’d like to be a part of that.”



 100% of open space inspections met our standard	 99 households were part of our garden scheme this year, compared to 120 last year	 585 tonnes of flytipping collected, which cost us £85,000 – less than last year
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Safety in your home and neighbourhood

 100% of homes with a valid gas certificate	 100% of blocks with valid fire risk assessment
 99% of blocks with valid water risk assessment	 100% of homes and blocks with an asbestos management survey

Value for Money

 £7,500 saved by finding a new supplier of Personal Protective Equipment, uniform and cleaning materials
 New green waste site identified
£50 saving per tonne disposed

We are the creators of our future

View from the Chair and Vice Chair of our resident-led Board

As a tenant in a Phoenix property we can arrange a repair, book a meeting with housing officers, make antisocial behaviour complaints, give our views at the Phoenix Festival or a Chat and Chips event and so much more. We can do so as simple customers of a service or as joint creators of that service.

Using our voices, our insights and experiences as joint creators, we can steer the organisation in the direction that best benefits each of our neighbourhoods. It was thousands of local voices that determined how The Fellowship and Star would meet the needs of the local community.

Our voices building our communities. Well, that is the idea!

Phoenix needs all our voices and insights to keep it resident-led and resident focused.

We, the Chair and Vice Chair, alongside other Board members, the Executive Team and staff have great plans for the future - those plans can only be improved if they have as diverse an input as we have residents.

What does Phoenix know about the needs of your neighbourhood? What does Phoenix know about residents' ambitions for the future? What does Phoenix know about your ideas for better/different housing options?

We only know what you share with us... we fill the gaps with our own insights and experience. Yours may be the same insights, but they may be the difference that makes a difference.

We need the young to get involved and shape the future to meet their needs; we are a diverse community with a wonderful variety of cultures and faiths, we need your voices to ensure we build inclusive communities. We need... we want... we welcome...

There are so many ways you can be a joint creator of Phoenix's future - from filling in a survey through joining a working party to becoming a Board member.

We are waiting to hear from you.

Anne McGurk

Tenant and Chair of Phoenix Community Housing

Carmen Simpson

Tenant and Vice Chair of Phoenix Community Housing


Key:


★


Middle


◆

Bottom

 Better

 Same

 Worse

 Value for Money



Anne and Carmen at the Farmstead Road Community Garden



We are ambitious for our future

This is what we aim to achieve in 2019-20:

- start to review our Phoenix standards and set our Corporate Plan for 2020 onwards. We will use the results of the resident satisfaction surveys we carried out in 2018 and other insight from our community
- deliver the actions from our external Governance review and review our Group Governance Structure to deliver transparency and be a model of excellence
- continue to deliver our project to implement new digital systems to maximise efficiency, maintain compliance with data protection requirements, deliver “digital by choice” options and improve how we work with residents
- deliver our approved development programme, completing 36 new homes in 2019-2020 and buying back 15 more that were previously sold through the Right to Buy
- deliver our new operational plan for People Services
- complete our plans to restructure our team so that we are best placed to continue to deliver for our community.

The Phoenix community

We believe in our community in south Lewisham and the potential of everyone who lives here.

Works are continuing on **36** new homes  that will be completed in 2019-20 and we've bought back **12** homes that had been sold through Right to Buy , to return them to social housing.

It's important that we're building a sustainable future. Our school of social housing, the Phoenix Academy, is equipping the next generation of Board members with the skills to run their homes and communities.

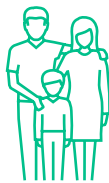
Since the beginning of the Phoenix Academy, nearly 180 people have graduated with a Level 1 or 2 Chartered Institute of Housing qualification - with Level 3 qualifications due to be offered from 2019-20.

The Phoenix Academy is about empowering residents so that they can have a better say in their homes.

Our community is more than just our residents. Fola and her daughter Zainab are two examples of that: residents who are in our community but not in a Phoenix home.

Read on to discover their story.


We welcomed
166
new tenants and
3
new leaseholders to Phoenix



Dealing with antisocial behaviour

Antisocial behaviour (ASB) can, at least, damage the enjoyment you get from your home. At worst, it can be a real danger.

At the end of March 2019, we had **75** open cases and **104** new cases last year with **113** closed in total.

While **96%** of cases were resolved and three households were evicted for extreme antisocial behaviour, we know we can do better. Only **58%**  of residents were satisfied with how their complaint about ASB was handled.

We know we need to keep you up-to-date with your ASB complaints and are aiming to do this better.

The Phoenix community

Fola has lived in south Lewisham for 14 years – which means her daughter, Zainab, has lived here all her life.

Residents of another housing association in Grove Park, Fola and Zainab are also graduates of the Phoenix Academy, Fola having gained qualifications at Level 1 and Level 2 and Zainab graduating in 2019.

“I found out about Phoenix because I often went through the area and wondered what the building was. So, I went in one day and I found out about what was going on.”

Discovering the opportunities at The Green Man as a community hub, Fola began volunteering her knowledge to help other people improve their computer skills at our weekly Digital Drop-in sessions – which she has done for over three years now.

“I think it’s really great. It gives routes for residents to better their lives; that’s what housing associations should be doing.”

While volunteering, Fola discovered another opportunity Phoenix offers: the Phoenix Academy.

“When I first saw it, I thought it would open my eyes about housing and my own home. It was an opportunity given to me by Phoenix, and I took it.”

Fola completed the Level 1 course, taught by Phoenix staff and residents, and went on to complete a Level 2 qualification in housing as well.



0.29%
Rent lost due to empty homes



This in turn inspired her daughter.

“My mum is my role model,” Zainab says. “I felt inspired when I saw her take on the course and wanted to do it myself. Housing is really important: at the end of the day, when the night comes, people need somewhere to sleep, don’t they? That’s why social housing is so important.”

Zainab is the youngest ever graduate of the Phoenix Academy, attending the weekly sessions over nine weeks after school.

“I was determined and ready to be involved. And I’ve really enjoyed it. The lessons are packed with a lot of information, especially from the teachers who are there to help.”

Both Fola and Zainab see practical benefits of tenants learning more about social housing and their rights. For Fola, it is an opportunity to gain the knowledge and experience that will help her in her career while also enabling her to learn more about her rights and responsibilities as a tenant.

Mother and daughter agree that there is potential in the community, and that both residents and organisations have a part to play in making a difference.

“Youth centres are so important,” Zainab argues. “There are gangs and knife crime in this area, and that’s why we need youth centres: free activities and opportunities for young people to get involved with.”

Both are optimistic about the future. They agree things could be better. But if there’s proper support for people and young people are given a say, Lewisham will be a great place to live.



Letting properties and moving home – our new tenants and leaseholders



29
tenants swapping homes



23.4 days
to let general needs homes not requiring major works



42
empty homes at the end of year



30
Right to Buy or Right to Acquire applications received

A place to grow

The restoration of the Fellowship Inn in Bellingham sat alongside our efforts to rejuvenate south Lewisham.

Just as we brought our homes up to Decent Homes Standard, we worked to bring back the Fellowship as a community asset.

In 2019, the Fellowship and Star reopened to the public. Consisting of a bar, café, cinema, events space and the home of Lewisham Music from September 2019, it's back for community use and run by the Electric Star Group.

Thousands have been involved in the Fellowship project from start to finish, from giving answers in consultations to being involved in construction, three lottery-funded arts projects and everything else.

12 people from the Phoenix area - with SE6 and BR1 postcodes - secured jobs with The Fellowship and Star. Eight more from south-east London have also gained employment there.

One of those who secured a job is Phoenix tenant Courtney. Over the page Courtney explains what the Fellowship project has meant for young people in our community.

29
people supported into work this year,
including 22 Phoenix residents



A place to grow

“The reaction has been really positive.

I’ve seen so many people I know, so many people my co-workers know, come in. It’s really a community pub.”

Courtney McMahon has been a south Lewisham resident her whole life. “I’ve had a good time growing up in Lewisham. This is my home: I went to school here, I went to university here. I love it here. But there hasn’t been a lot for young people in this area.

“Growing up, all my friends lived towards the top of the borough at New Cross and in Greenwich so we never hung out here. I was the friend that lived far away.”

Courtney is part of the generation that had never been in the Fellowship before the restoration. “I didn’t even really know it existed. I found out about the restoration online, found out it would contain a cinema and a space for events and performances, and thought ‘That sounds like it’d be brilliant for my own theatre work’. There aren’t a lot of places in the borough for theatre.”

She heard about a recruitment day Phoenix organised with the Electric Star Group and, with experience in café and bar work, she decided to go along – and was successful.

“It gives people a place to go that’s accessible. When the cinema opened, a guy I went to school with saw it, said ‘Oh, let me just get some change and my girlfriend’ and they came back to see the Spiderman movie. And that’s just really nice.”

Courtney is optimistic that south Lewisham is going in the right direction.

“People who live here are fiery. We know what is going to make a difference and make things better. That’s why we should be involved.”

“After I went to Pride with my friends, we came back to the Fellowship. That’s never happened before. We’ve never come back to my local before; we’ve never been able to. But now there’s somewhere for young people to come back to and enjoy.”

The Fellowship has been part of Phoenix’s efforts to put our community in south Lewisham on the map. It might not be tomorrow, but we’re hoping no young person growing up in Bellingham and Downham is the friend who lives far away.



£101.66
is the average weekly rent



9
apprentices employed by Phoenix
and the Phoenix Repairs Service



Suspected fraud



33
suspected tenancy fraud cases
open at the end of the year. 49
cases closed in the year

Suspected fraud



3 households evicted who were
suspected of fraud, allowing us to
re-let homes to families in need

Evictions



25 households in total
evicted, which was less than
the previous year

Working with vulnerable residents



9 referrals made to social
services about an adult
or child potentially at risk



29
households at risk
supported



42
households that hoard
supported

Supporting the community

Our purpose is to provide good homes for our residents. Homes that give them the security and stability everyone needs to make the most of the opportunities life provides.

But we also recognise one very important thing: you can't enjoy your home if you can't enjoy your community. That's why we invest more widely in our area of south Lewisham.

That's in projects like the Fellowship which provide jobs, apprenticeships and a place to be. It's also in things like our Roots into Work programme, which is open to everyone in the community to find courses and support in finding a job.

And it's in our Community Chest.

Laura Igiehorn, Bellingham resident and founder of Jelly Babies, has been successful in applying for Community Chest funding for four years now.

Read on to discover how she has brought opportunities that might otherwise have been out of reach to residents in our community.

£700,000

given to projects through the Community Chest since it began



Helping residents gain additional income

Welfare reforms continue to present a challenge to our residents – and to Phoenix itself.

286 households are now claiming Universal Credit, **303** are affected by the benefit reduction known as the Bedroom Tax, and **17** have been impacted by the benefit cap.

Our team continues to do excellent work to support residents access additional benefits, helping those who used the service gain an average of almost **£1,400**.

And their professionalism shows: **85%** of tenants  were satisfied with our services to support residents claiming welfare benefits.

A treasure chest of opportunities

The Community Chest was set up in 2013 in recognition that the people in our community are often better placed to make a difference than we are as a housing association.

Each year, we offer up to £100,000 in large and small grants to projects that range from trips to the seaside for older people to samba drumming, and to summer holiday clubs for young people with additional needs.

While offering money for community projects isn't unique to housing associations, the Community Chest is different in one way: it is decided by tenants.

Jelly Babies is one of the projects we've supported over the years. In the four years it has secured Community Chest funding, Jelly Babies has helped hundreds of Phoenix parents develop stronger bonds with their babies, meet other new parents, and, for some mothers, help in dealing with post-natal depression and social anxiety.

Laura, Jelly Babies' founder, lives in Bellingham and wanted to make a difference in her own community.

"Having a baby is a massive life change for someone. Baby massage is amazing for both parents' and children's self-esteem and it makes you feel empowered to be able to soothe your baby with a touch. It shouldn't be a luxury, but it can be too expensive for many people especially in this area."

Laura wanted to bring the benefits of baby massage to her own community. For a time she was able to offer courses for free at a community centre, but funding cuts meant that was no longer possible.

Then she discovered and applied for Community Chest funding.

In the four years since, Laura has supported 235 parents, children and babies from Phoenix homes, running 16 baby massage courses and four family mindfulness ones.

Successful again in applying for funding in 2019-20, Laura is running courses from the reopened Fellowship and Star.

"For me, offering this for free is important. Because I live in Bellingham, Community Chest funding means I can make a difference to my neighbours and friends. It's a wonderful feeling to help the people who live in the community I live in too and where my kids go to school."

"South Lewisham is a thriving community and the Community Chest is investing in it and helping to make it a better place to be."



A sustainable future

Our business plan and budget allows us to deliver our services as well as our plans for the future. This is carefully monitored across the organisation and by our Board. We also test our financial strength by working out what could go wrong and how we could recover from it so we are confident of our ongoing financial viability.

Your rent and service charges enable us to maintain and manage your homes and estates, offer services like our Job Club and to hold events where you can not only enjoy yourselves but give us feedback.

Last year, we collected **100.89%** of rent 🌟 (that means we collected rent we couldn't in previous years) and **£657,543** in day-to-day service charges and **£515,329** in major works service charges from leaseholders.

Paying by Direct Debit reduces our costs, meaning we can invest more money in providing better services to you. Thank you to the **54%** of leaseholders and **20%** of tenants 😊👥 who do.



£62,500
reduction in current rent arrears



We understand that to continue serving our community we must continue to run as our residents expect, in line with our code of governance and in keeping with government laws and regulations.

To ensure this, we:

- completed 13 internal audits to assess if we are meeting our internal controls
- continued to deliver our governance action plan to improve the way Phoenix operates
- assessed how we meet the National Housing Federation Code of Governance and confirmed we met it.

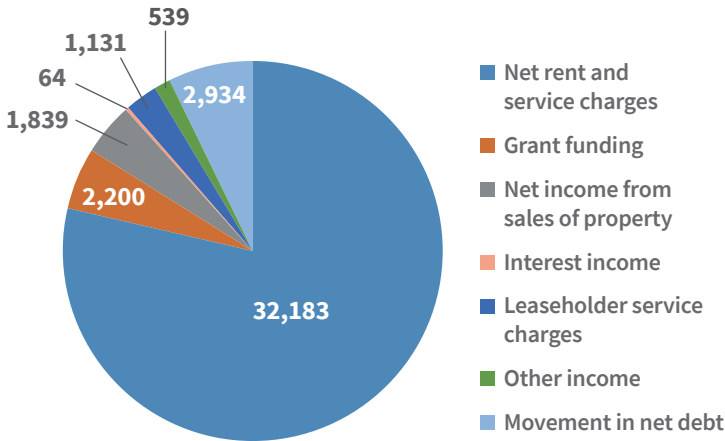
The Scrutiny Panel checked we were meeting the consumer standards and confirmed they were met.

In December 2018 the Regulator of Social Housing completed a stability review and confirmed we met their standards for financial viability and governance at the highest level.

A sustainable future

The charts below summarise where our income came from in 2018-19 and how we spent it. Full details including our income and expenditure account and balance sheet are included in our financial statements.

Sources of Income 2018/19 (£'000s)



Grant funding' included grant funding from the National Lottery Heritage Fund for the Fellowship Inn. In total we have received £4m towards the refurbishment.

The debt drawn net of the increase in our cash balance at 31 March 2019 was used to fund new homes.

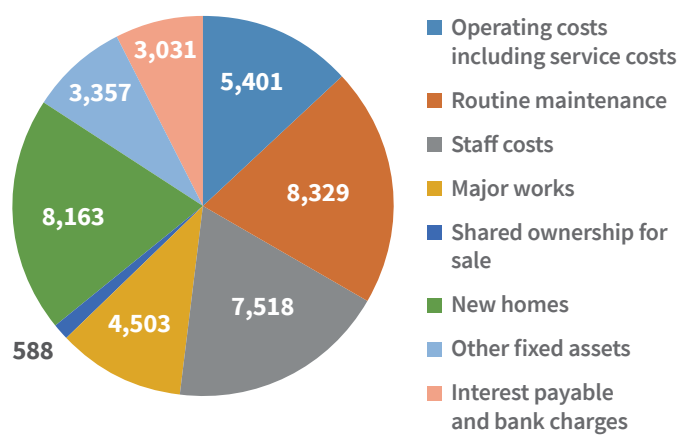
The net income from sales of property reflect the sale of 10 properties through the Right to Buy.




85% of tenants were satisfied that their rent is value for money

The Financial Statements were approved by the Board on the 25 July 2019. They were audited by KPMG and are available on our website. Print copies are also available on request.

How we spent our money in 2018/19 (£'000s)





36% of leaseholders were satisfied that their service charges represent value for money








Value for Money
At Phoenix value for money is about balancing quality and cost.

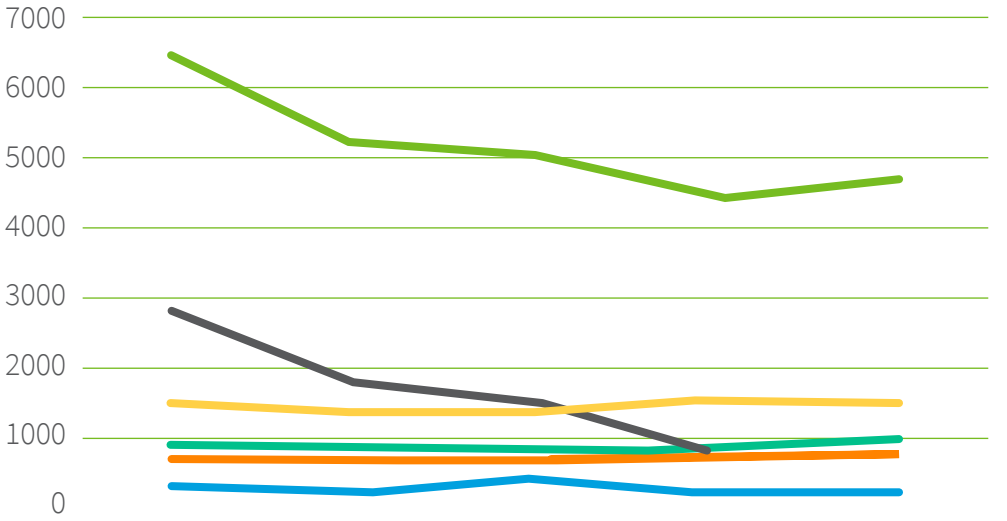
The graph below shows our costs per home reducing over time. There was an increase in 2018-19 from 2017-18 due to a full year of costs managing our new extra care scheme and additional safety works carried out.

In September 2018 following feedback from residents we reviewed our Value for Money Strategy. The Strategy aims to deliver more social value like community activities and building new homes by reinvesting savings and improving services.

Full details of our performance against the Social Housing Regulator's Value for Money metrics are included in our financial statements.

- We have highlighted some of our value for money activities in this report. Some other examples include:
- rent collection was higher than target (£167,000) 
 - full implementation of the service charges introduced to cover the cost of door entry systems and lifts (£56,000) 
 - reprocurd design, print and production (£5,000) 
 - grant towards energy advice for residents (£5,000) 
 - saving legal costs through use of a legal framework procured in 2018-19 

Costs per home:



	2014-15	2015-16	2016-17	2017-18	2018-19
Total cost per home	6424	5242	5020	4503	4686
Major repairs cost per home	2885	1860	1546	901	1020
Maintenance cost per home	1532	1415	1440	1582	1543
Management cost per home	925	930	914	931	988
Service cost per home	744	732	734	773	797
Other social housing costs per home	339	305	386	315	338

External awards won 2018-19

Inside Housing Development Awards:

Best Older People's Housing Development
(under 70 homes) - Hazelhurst Court extra care scheme

RIBA London Awards

Hazelhurst Court extra care scheme

Housing Design Awards

HAPPI Winner - Hazelhurst Court extra care scheme

Tpas Awards

Lifetime Achievement Award - Pat Fordham MBE

24housing Top 50 Landlords - 2018

3rd place

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