



**YOU ARE INVITED TO ATTEND A
VIDEO CONFERENCE MEETING OF
THE BOARD OF PHOENIX COMMUNITY HOUSING
TIME: 6.30PM – 9PM
DATE: 28 JANUARY 2021**

**The agenda has been split into Open, Confidential and Private & Confidential,
Board Decisions & Discussions and Information.**

AGENDA				
Item	Page	Report		
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2	4	Introductions and Declarations of Interest		Open
OPEN SESSION				
Board Decisions				
3	5	Minutes of Previous Meeting		Chair
4	12	Matters Arising		Chair
5	13	Policies		CL
6	16	Income and Welfare Reforms Performance Report		DW
Board Discussions				
7	27	Anti-Social Behaviour (ASB) Performance 2019-20 and 2020-21, till November	DW	Open
8	49	Home Ownership Performance Report 2019-20 and Q1/Q2 2020-21	DW	Open
9	61	Strategic Business Renewal Group Update	SB	Open
10	66	Management Accounts to December 2020	CS	Open

Board Information				
11	85	Chief Executive's Update	JR	Open
12	92	Any Other Business	Chair	Open

Please inform Anne McGurk, if you would like the Board to spend more time discussing a Board Report.



DATE: 28/01/2021	PHOENIX COMMUNITY HOUSING BOARD MEETING	ITEM NO. 1
Open or Confidential	OPEN	
Report Title	Apologies for Absence & Quorum	
Lead Officer	Kevin Kelly, Governance Manager, 07515605102	
Lead Board Members	Anne McGurk	
This item is for	INFORMATION	

If you are unable to attend, please ensure you provide your questions, comments and views on the Board Papers to Kevin Kelly by 12pm Thursday 28 January 2021.



DATE: 28/01/2021	PHOENIX COMMUNITY HOUSING BOARD MEETING	ITEM NO. 2
Open or Confidential	OPEN	
Report Title	Introductions and Declarations of Interest	
Lead Officer	Kevin Kelly, Governance Manager, 07515605102	
Lead Board Members	Anne McGurk	
This item is for	INFORMATION	

DATE: 28/01/2021	PHOENIX COMMUNITY HOUSING BOARD MEETING	ITEM NO. 3
Open or Confidential	Open	
Report Title	Minutes of the Video Conference meeting 26 November 2020	
Lead Officer	Kevin Kelly, Governance Manager, 07515605102	
Lead Board Members	Chair	
This item is for	DECISION	

Present

Anne McGurk (AMcG)	Chair
Carmen Simpson (CS)	Vice Chair
Simon Barlow (SB)	Board Member
Peace Ayiku-Nartey (PAN)	Board Member
Lucy Ferman (LF)	Board Member
Kerry Heath (KH)	Board Member
Michael Tisdell (MT)	Board Member
Cllr Olurotimi Ogunbadewa (OO)	Board Member
Simone George (SG)	Board Member (Joined the meeting at item 13)
Mark Gayfer (MG)	Board Member (left the meeting at item 16)

Officers and Advisors

Jim Ripley (JR)	Chief Executive
Chris Starke (CS)	Director of Finance
David Westworth (DW)	Director of Customer Services
Lesley Johnson (LJ)	Director of Property and New Business
Nick Edwards (NE)	Assistant Director of ICT & Facilities
Say Leddington (SL)	Head of Risk, Performance and Monitoring
Jonathan Lawn (JL)	Assistant Director of People Services and Communications
Leon Yohai (LY)	Head of Housing Management (left the meeting after item 12)
Keren Miller (KM)	Head of Community Engagement (left the meeting after item 12)
Chantel Lynch (CL)	Service Improvement and Scrutiny Manager (left the meeting after item 12)
Scott Wise (SW)	Interim Strategic Asset Manager (Item 8 only)
Kevin Kelly (KK)	Governance Manager – Minutes

Observers

Jen Camlin (JC)	YMA Consultant (left the meeting after item 12)
Orielle Hot (OH)	#BEin (left the meeting after item 12)
Fola Afolabi (FA)	#BEin (left the meeting after item 12)

Kajoriya Sivalingam (KS)
Zhane Lunan (ZL)

#BEin (left the meeting after item 12)
#BEin (left the meeting after item 12)

Apologies

Cllr Sue Hordijenko (SH) Board Member

1	Apologies for Absence & Quorum	
1.1	<p>Anne McGurk, Chair, noted the following:</p> <ul style="list-style-type: none"> the meeting had been duly and properly convened; each Board Member had been given proper notice of the meeting and of the matters to be discussed; and a quorum of the Board was present. 	
1.2	Apologies as noted above.	
2	Introductions and Declarations of Interest	
2.1	Anne McGurk, Chair, welcomed everyone including the members from #BEin who were observing the open part of the meeting.	
2.3	Chris Starke and Lesley Johnson declared an interest as PAS Board Members. Carmen Simpson declared an interest as PAS Board Chair. Cllr Olurotimi Ogunbadewa declared that he was Chair of the LBL Council Planning Committee and a member of the LBL Council Select Committee for housing.	
3	Minutes of last meeting	
3.1	<p>Proposed: Peace Ayiku-Nartey Seconded: Lucy Ferman The Board agreed the minutes.</p>	KK
3.2	The Board noted the Action Tracker.	KK
4	Matters Arising	
4.1	None.	
5	Policies	
5.1	Say Leddington presented the report.	
5.2	Carmen Simpson stated she was pleased with the Connected Together Policy as it should mean devices getting to those residents who haven't got one. She noted that for some of the policies the report noted the key policy changes but not for others. Say Leddington replied that if there are no significant changes to the policy since the last review by the Board the changes to policy had not been summarised.	
5.3	Kerry Heath noted the policies being presented to the Board and asked if Equality Impact Assessments (EIA) had been done for all the new policies. Say Leddington replied that	

	EIAs were conducted for all the polices and if anything of substance or note was recorded this would be summarised to the Board in the Equalities section of the report. .	
5.4	<p>The Board approved the following eight policies:</p> <ul style="list-style-type: none"> • Decant and Temporary Transfers. • Door Entry Fob Management. • Electric Showers and Pumps. • Lightning Protection Systems. • Passenger Lift Maintenance. • Allocations & Lettings Picture Version. • Garage Policy Picture Version. • Connected Together Policy (12- month pilot). 	SL
6	Customer Contact and Complaints Performance and Complaints Review and self-assessment against the Housing Ombudsman Code on Complaints Handling	
6.1	Say Leddington presented the report. She noted that recommendations B and C were for decision, making the report a decision item on this occasion.	
6.2	Simon Barlow noted he had met with Say Leddington and David Westworth to discuss the report, along with Michael Tisdell (Board Member) and noted that their comments and suggestions were included in the paper. Michael Tisdell added that although the guidelines had changed, they had not materially affected what PCH does and how it handles these issues but provided an opportunity for PCH to prioritise improvement in complaints handling.	
6.3	Kerry Heath referred to Appendix 1 and asked whether there was equality information on race and ethnicity.	
6.4	Mark Gayfer also noted that race and ethnicity information was missing from the report and that repairs were the largest component of complaints. He suggested that for future reports this information is included, along with more information on the actual complaints and their nature. Say Leddington replied that the EIA summarised the two areas where complainants were not representative of our resident profile She added that an EIA on race and ethnicity had been conducted but not included in the report as complainants were representative of our resident profile in these areas. She noted that we can produce a more in depth analysis on race and ethnicity as well provide a more in depth review and summary of learning on complaints about repairs.	SL
6.5	Lucy Ferman noted the White Paper and the potential impact on our policies. Say Leddington replied that the White Paper presented a number of issues to address including the areas of revised consumer standards, regulation and proposed freedom of information provisions.	

6.6	<p>The Board:</p> <ul style="list-style-type: none"> • Discussed customer contact and complaints performance. • Approved the self-assessment with the Housing Ombudsman code for Complaints Handling to be published in December 2020. • Approved the proposed changes to the Complaints policy and noted the further guidance and policies being developed to support it. 	SL
7	Strategic Business Renewal Group Update	
7.1	Simon Barlow presented the report. He highlighted a number of areas the group had been working on since May, including: re-opening the office and contact centre; compliance; income; development; community investment; tackling ASB; mental health and well-being; repairs and Phoenix Repairs Service; and Hazlehurst Court Extra Care scheme.	
7.2	The Board noted update.	DW
8	Sustainability Strategy Update 2021-2025	
8.1	Lesley Johnson introduced and Scott Wise presented the report.	
8.2	Kerry Heath stated it was a good report and highlighted the importance of making progress in a changing environment and noted that currently there was insufficient funding from Government. She noted that she supported the approach and that collaboration was key for the whole sector. She added that the strategy needed to be closely aligned with the asset management strategy including how we bring properties up to SAP C.	
8.3	Lucy Ferman noted the importance of making progress on this and asked for regular updates. Scott Wise replied that we were currently halfway through consulting residents and an update would come back to Board in March.	LJ/SW
8.4	Mark Gayfer noted the long journey ahead for PCH and that earlier in the year PCH had identified properties which were below SAP E. Scott Wise replied that there were 25 properties identified with a SAP rating of F and we had addressed 5 of them. He added that he is collaborating with colleagues on how best to work with residents and that some of the properties low SAP ratings were as a result of customer refusals to have gas central heating installed. Mark Gayfer stated he would want PCH to be proactive in tackling these properties including customer refusals.	

8.5	Simon Barlow noted the need for a flexible approach and was pleased to see that the strategy included pilot projects. He referred to a development at Bell Green and asked whether a district heating scheme was an option to consider. Scott Wise replied that all options were under review. Lesley Johnson added that PCH will find out more about the Bell Green development and explore this option.	
8.6	<p>The Board:</p> <ul style="list-style-type: none"> • Noted the Sustainability Strategy update and proposed approach to be adopted to realise Phoenix vision to achieve Net Zero Carbon by 2050. • Noted the stakeholder consultation proposed prior to finalisation of the Sustainability Strategy 2021-2025. • Agreed frequent updates to the Board on progress. 	
9	Corporate Plan progress on milestones and targets for quarters 1 and 2 2020-21	
9.1	Say Leddington presented the report. She highlighted the successes and the areas to monitor.	
9.2	The Board noted progress in delivering the corporate plan 2020-25 for quarters 1 and 2 2020-21.	
10	Information Items 10-12	
10.1	The Board noted the management accounts to October 2020; Community Engagement & Empowerment Strategy Update; and Chief Executive's Update (Open).	
	Any Other Business	
	None.	

Approval

Approved by (Chair)	
Date	

Open - Matter's Arising and Action Tracker from Previous Meetings

Board Meeting	Item	Action	Officer	Deadline	Status	Commentary
January 2020	5. Resident Scrutiny Panel Review Report – The role of Housing Officers & Phoenix's Approach to 'At Risk' Residents	The Board noted the full review report on the findings and agreed to review the responses to the recommendations made by the Resident Scrutiny Panel on the role of Housing Officers and Phoenix's Approach to 'At Risk' Residents review and report back to the May 2020 Board meeting.	DW	End of December 2020		Reviewed as part of our business renewal plans and additional resources agreed. The scrutiny panel will review progress on recommendations later this quarter (Q4).
January 2020	6. Resident Scrutiny Panel Review Report – Void Standard	The Board noted the full review report on the findings and agreed to review the responses to the recommendations made by the Resident Scrutiny Panel on the Void Standard Review and report back to a future Board meeting.	LJ	March 2022		The review of the void standard was put on hold due to the Covid-19 pandemic, but work restarted on it this Quarter (Q3) including starting to review the policy.
Board Meeting	Item	Action	Officer	Deadline	Status	Commentary
November 2020	6. Customer Contact and Complaints Performance and Complaints Review	She noted that we can produce a more in depth analysis on race and ethnicity as well provide a more in depth	SL	March 2021		Recommend we scope what information Board would like to see on

Board Meeting	Item	Action	Officer	Deadline	Status	Commentary
	and self-assessment against the Housing Ombudsman Code on Complaints Handling	review and summary of learning on complaints about repairs.		Feb 2021 and report back to Board March 2021		<p>race and ethnicity.</p> <p>It is recommended that the BRG considers a summary of repairs complaints and monitors progress in this area of performance.</p>
November 2020	Sustainability Strategy 2021-2025	Agreed frequent updates to the Board.	SW	January 2021		Added to the Board meeting & Agenda Schedule.



DATE: 28/01/2021	PHOENIX COMMUNITY HOUSING BOARD MEETING	ITEM NO. 4
Open or Confidential	Open	
Report Title	Matters Arising of Minutes of Previous Meeting	
Lead Officer	Kevin Kelly, Governance Manager, 07515605102	
Lead Board Members	Anne McGurk	
This item is for	INFORMATION	

DATE: 28/01/2021	PHOENIX COMMUNITY HOUSING BOARD MEETING	ITEM NO. 5
Open or Confidential	OPEN	
Report Title	Policies	
Lead Officer	Say Leddington Head of Performance, Risk and Monitoring 07515605061 Say.leddington@phoenixch.org.uk	
Lead Board Members	Anne McGurk	
This item is for	DECISION	

1 Recommendations

A. The Board approves the following two policies:

- **Former Tenant Arrears and Write Off.**
- **Group Community Volunteers.**

Executive Summary

Former Tenant Arrears and Write Off Policy

The policy was scheduled for review as part of good practice. A sentence has been added to make it clearer that the policy also covers sub accounts in addition to rent accounts.

All debts for write off will be presented to the Welfare Reform Strategic Group, prior to approval by the Executive Team.

The legislation in the policy has been updated – the Equality Act 2010, the Data Protection Act 2018 and the Coronavirus Act 2020.

The reference to other documents and associated policies and procedures has also been updated.

The changes to the policy have not been consulted on with residents as they are minimal.

Group Community Volunteers

The policy was scheduled for review as part of good practice. The policy has been amended to a 'Group' policy to cover both Phoenix and its subsidiaries.

The policy has been aligned to reference associated documentation: The Volunteer Code of Conduct, Volunteer Outline and Agreement.

A sentence has been added to state that all volunteers will receive a copy of the policy ahead of their engagement with Phoenix.

The policy has also been made clearer to state that the Volunteer Outline and Agreement will state whether a Disclosure and Barring Service (DBS) check is required.

The legislation in the policy has been updated – the Data Protection Act 2018, Coronavirus Act 2020.

The changes to the policy have not been consulted on with residents as they are minimal.

Associated Policies for Complaints Handling

The Reasonable Adjustments Policy and Managing Unacceptable Behaviour Policy* (**some organisations call this Managing Vexatious Complainants*) to support our Complaints Policy and improve how we meet the Housing Ombudsman Code for Complaints Handling have been drafted. However, the development of them and consultation is taking longer to complete in our current operating environment. We do have existing guidance already in place that provides some mitigation against the risks of us not having these in place and the impact on our residents. In addition, the first set of managers are currently going through their accredited complaints training; which covers the principles of these policies.

2 Corporate Plan Implications / Strategic Objectives

Strategic Objective: Sustainability and safety for our business, environment and community

2020-21 Corporate Objective: • Deliver priorities for Equality, Diversity and Inclusion getting to know our residents and staff better so we can adapt our services to meet needs and work together to build sustainable communities in our area.

3 Background including appendices

In Phoenix's delegated authorities, (approved by the Board in May 2018), the Board is required to approve policies (amended following a timetabled review) after they have been approved by the Executive Team (ET) and residents have been consulted (on resident facing policies).

The following policies are available on request:

Appendix A – Former Tenant Arrears and Write Off Policy
Appendix B – Group Community Volunteers Policy

4 Communications & Consultation Implications

The policies have been developed in consultation with senior and team managers and other key members of staff across the business. The Executive Team have reviewed and recommended the policies for approval.

5 Other Implications

Legal

All policies are reviewed to ensure Phoenix meets current legislation.

Equality & Diversity

All policies are reviewed to ensure Phoenix meets good practice and legal requirements related to Equality and Diversity.

Value for Money

The policies deliver value for money by providing clear policy guidance.

6 Risk Implications

The policy changes fit in with the risk appetite agreed by the Board:

- Risk adverse for resident leadership and compliance.
- Cautious approach for achieving budget and legal.
- Balanced approach for resident satisfaction, people capability and controls, technological and reputation.

7 Sustainability Implications – none.

8 Resource Implications

Finance – none.

Staff – none.

Property – none.

IT – none.

9 Confidentiality - open

Approval

Approved by (Chair)	
Date	Click here to select date

DATE: 28/01/2021	PHOENIX COMMUNITY HOUSING BOARD MEETING	ITEM NO. 6
Open or Confidential	OPEN	
Report Title	Income and Welfare Reforms Performance Report	
Lead Officer	David Westworth, Director of Customer Services, David.Westworth@phoenixch.org.uk	
Lead Board Members	Simon Barlow and Michael Tisdell	
This item is for	DECISION	

1 Recommendations

- A. The Board note the current Income and Welfare Reforms performance.
- B. The Board nominate a board member to join the assessment and interview panel for procurement of 2-year debt advice contract.

Executive Summary

As part of the Board's performance framework specific and more detailed performance reports on service areas are provided at least once annually. This report focuses on the tenancy income collection.

It provides information on performance in year 2019-20 and at the end of Quarter 3 of 2020-21, compared to previous years.

All home ownership and income related activity, including financial inclusion, Home Makers, and commercial leases, is delivered from within Specialist Housing Services.

Rent collection in 2019-20 was 99.05%, fell to 95.47% in May 20 and improved to 101.01% in Dec 20. This is excellent performance during a time when it has become exceptionally difficult to enforce income recovery.

2 Corporate Plan Implications / Strategic Objectives

Strategic Objective: Excellent Services delivered with empathy and openness

2020-21 Corporate Objective: • Improve customer experience and refresh our service standards so everyone knows what to expect from us and can provide feedback on how we are performing.

3 Background including appendices

3.1 Delivery of Income Services

The Income and Financial Inclusion functions of Specialist Housing Services are responsible for delivering financial inclusion activities for residents, responding to welfare reforms and undertaking all income recovery action for rents, service charges,

garages, rechargeable repairs, leasehold service charges, major works service charges and former tenant arrears to protect the income of the Business.

3.2 Performance

Appendix 1 summarises performance in rent collection, focusing on both current tenant and former tenant arrears and includes:

- Enforcement
- Financial inclusion
- Welfare Reform

The key areas to highlight to Board are:

- The lower evictions levels, 16 in 2019-20 and 0 in 2020-21. The 2020-21 evictions have been on hold due to the closure of the courts and the evictions ban implemented during the lockdowns and for Tier 3 & 4 areas. We have been able to reduce the potential eviction cases from 46 in March 2020 to just 8 in Dec 2020, with agreements being made on 38 of the cases.
- Increase in current tenant arrears due to the financial impact of the Pandemic on our residents – 5.14% at Mar 2020, compared to 5.73% at Dec 2020.
- Financial Inclusion team were restructured in July 2020 and have strengthened the financial inclusion offer to our residents. Board member has joined the Welfare Reform Strategic Group. Financial Inclusion Apprentice recruited in November 2020.
- Improving the financial capability of our residents with confirmed income from financial inclusion activity of £875,140 between April 2019 and November 2020. It will become more difficult to record this moving forward as Universal Credit isn't calculated annually and our residents may not provide the financial information.
- We continue to participate in financial inclusion activities such as Newcastle Furniture Service (NFS) and The Rental Exchange.
- At year-end 2019-20, 681 of our residents were affected by Universal Credit compared to 392 in the previous year, representing an increase of 173% in claimants. 2020/21 has seen a significant increase in UC claimants as a result of the coronavirus pandemic and at Nov 2020 we had 1,175 tenancies on UC.
- 69% of residents claiming UC were in arrears. At Nov 2020 52% of all arrears relate to tenancies on Universal Credit, an increase from 22% at the end of 2018-19.
- The full migration from Housing Benefit claimants to Universal Credit has not taken place due to the demands placed on DWP during the first National lockdown. It is unlikely to take place before Q4 2021-22.

- Arrears collection documents are being review in Q4 in 2020-21 in consultation with residents and we are planning to deliver rent surgeries in 2021-22, starting virtually and then moving to in-person as that becomes possible. This will take income collection out to the estates and are designed to introduce the income and financial inclusion teams to residents and raise awareness of their ability to help before there is a financial emergency.
- Third party independent debt advice sessions are currently provided by Citizens Advice Bureau (Lewisham) and the contract runs to end March 2021. Procurement for a new contract begins in January 2021, we are seeking a Board member to join the tender assessment and interview panel.

3.3 Future plans for improvement

Plans for improvement in 2021-22 include:

- HQN accreditation for Income Management, subject to budget approval.
- Ongoing Direct Debit promotional campaign for tenants.
- Rent in advance campaign for tenants.
- Rent surgeries.
- New independent debt advice contract (to run April 2021-March 2023).
- Increasing resident engagement in Income and Welfare Reform activities.
- Arrears communication review.

Appendix 1 – Income and Welfare Reforms Performance Report.

4 Communications & Consultation Implications

Any changes to the services delivered as a result of reviews and improvements to our approach to income collection and tenancy sustainment will be consulted on with residents and staff and communicated to all affected.

5 Other Implications

Legal – None.

Equality & Diversity –We continue to carry out Equality Impact Assessments on our tenants in arrears to check whether any groups are likely to be in arrears to assess if our financial inclusion services are accessible to all the groups in our community.

Value for Money – The service aims to provide a high-quality value for money service, and we carry out regular checks on our costs compared to other Registered Providers. VFM has also been reported on in Appendix 1.

6 Risk Implications

The risk appetite value drivers relevant to this report are:



- Reputation (some appetite) and Compliance (risk adverse).
- People capability and controls (balanced).
- Achieving to budget (balanced).

The performance reported on shows the Board’s risk appetite is being met.

7 Sustainability Implications

None.

8 Resource Implications

Finance – None.

Staff – None.

Property – None.

IT – None.

9 Confidentiality

Open.

Approval

Approved by (Chair)	
Date	Click here to select date

APPENDIX 1

INCOME AND WELFARE REFORM PERFORMANCE REPORT 2019-2020 AND Q1-3, 2020-21

This report provides:

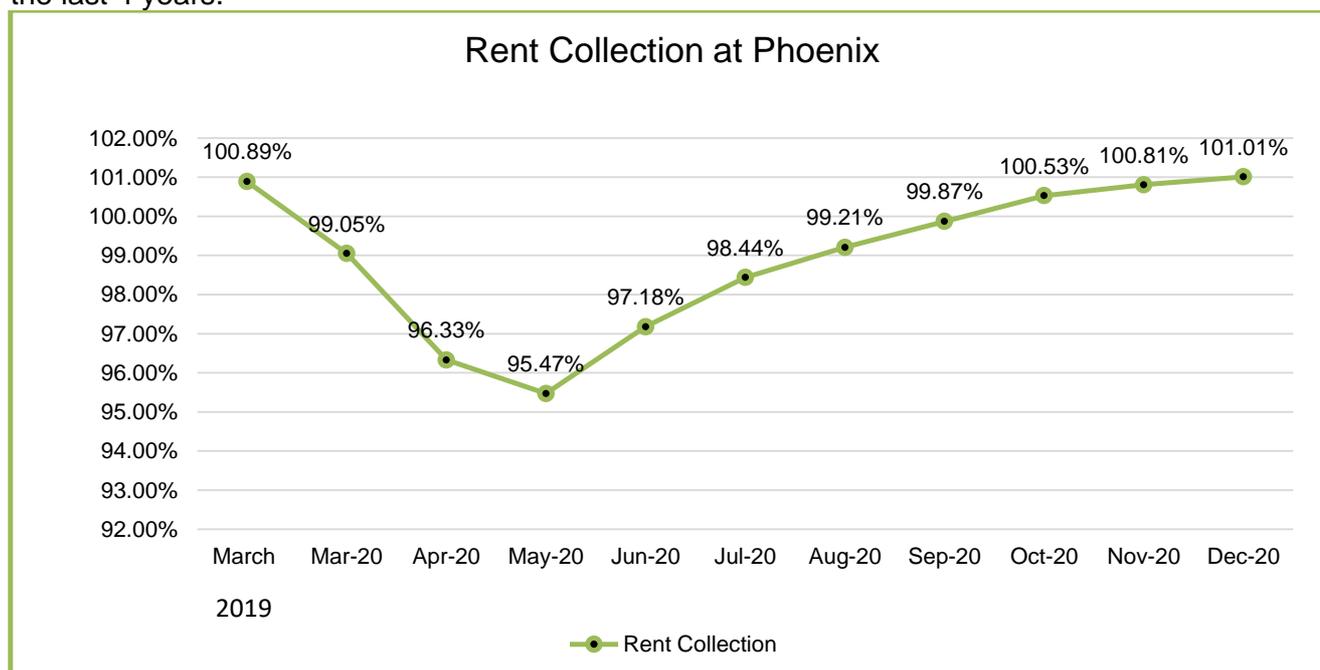
- A more detailed analysis of this year's performance including the impact of the pandemic on current and projected collection levels, benchmarking and financial inclusion support.
- A brief analysis of tenancy income performance for 2019-2020 as provided in previous years.

Performance has been compared over time and also been benchmarked against a peer group of London and South East Housing Associations and Local Authorities with less than 15000 units, (for 2019-2020 performance). More recent benchmarking groups for 2020-21 uses different peers; as highlighted in the report.

Quartiles are RAG (Red, Amber, Green) rated so good performance compared to peers (Green) can be identified and areas for further scrutiny can be identified (Red).

Rent Collection

6th April 2020 was the first rent increase tenants had received for 4 years; days before this, the country went into lockdown due to the coronavirus pandemic. Collection dropped to 95.47% in May and has recovered since to collection levels higher than before the pandemic and that achieved in the last 4 years.



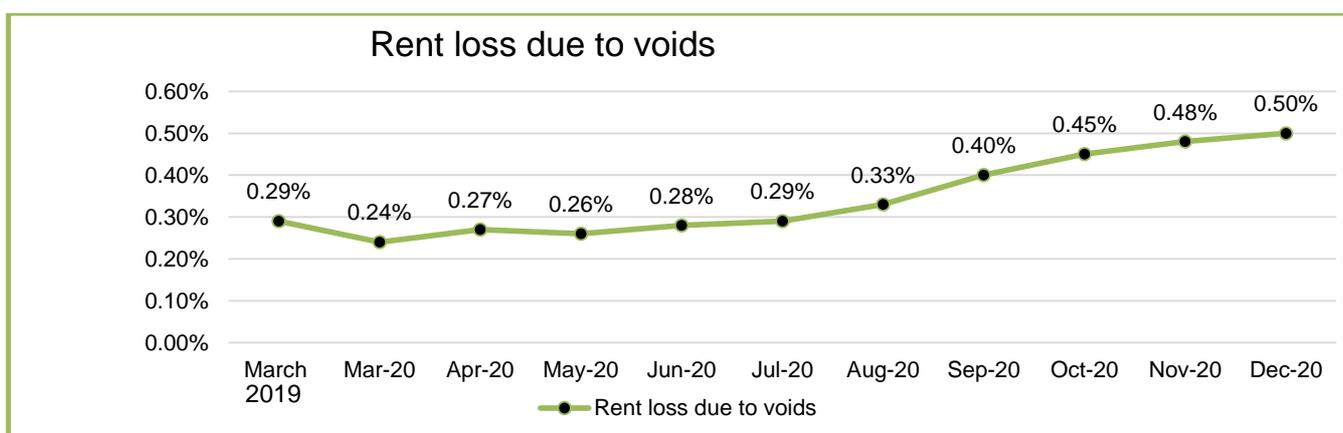
Indicator						Trend
	2016-17	2017-18	2018-19	2019-20	2020-21 Dec 2020	
% of rent collected at the end of period (excl. arrears brought forward, incl. void loss)	99.86%	100.45%	100.89%	99.05%	101.01%	▲

On Housemark, the difference between Current (CTA) and Former (FTA) tenant arrears at the start and end of a period is used to calculate a combined rent collection figure. Due to this there is a variation in the collection rates that Phoenix and Housemark's methodologies produce. Further the benchmarked figures include housing for older people.

Indicator	Period				Year Trend	2019-20 benchmarking	
	2016-17	2017-18	2018-19	2019-2020		Median	Benchmark position
Rent collected from current and former tenants as % of rent due - excluding arrears brought forward	98.69%	99.9%	101.04%	99.32%	▲	99.76%	Lower Quartile
Rent collected from current and former tenants as % of rent due - including arrears brought forward	94.15%	95.23%	96.68%	95.36%	▲	96.34%	Lower Quartile

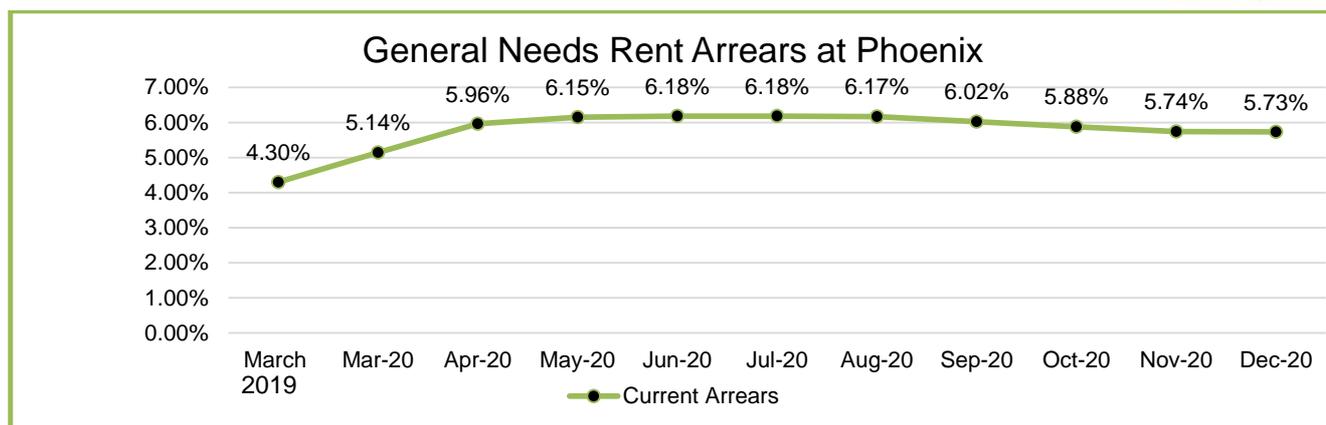
It is important to note rent collection KPIs only measures rental income collectable. As a result of the pandemic, void turnaround has been lower. This is illustrated in the graph below. Void loss is higher due initially to our letting service being suspended at the start of the pandemic until 12-05-2020 and delays in HomeSearch providing allocations. Subsequently PRS experienced challenges resourcing void works. This meant that rent loss due to voids is higher than originally budgeted for as well as compared to previous years at 0.5% at December 2020. This remains a strong performance compared to peers.

As well as rent loss due to voids, rent loss is also lower due to delays in development handovers as a result of the pandemic (£256K at end of November 2020).



Arrears

As of week, 36 2020-21, current tenant arrears accounted for 5.73% of the projected annual debit, having peaked at 6.18% in June and July 2020.



March 2020 was based on week 52

Arrears in cash

Indicator	Period					Week 24 Trend
	2016-17	2017-18	2018-19	2019-2020 Week 53*	2020-21 Dec 2020	
Current tenant rent arrears at the end of period	£1,525,237	£1,399,770	£1,337,815	£1,697,435*	£1,712,668	▲
Former tenant arrears at the end of period	£273,124	£271,720	£297,393	£280,906	£317,843	▲
Total Arrears at the end of period	£1,798,361	£1,671,490	£1,635,208	£1,978,341	£2,030,511	▲

*£1,593,837 week 52

Benchmarking (Figures include housing for older people- so include Hazelhurst Court)

Indicator	Period						2019-20 Benchmark
	2016-17	2017-18	2018-19	2019-20	Year Trend	Bench mark position	Median
Rent Arrears of Current Tenants as % of rent due	4.83%	4.48%	4.30%	5.27%	▲	Upper Quartile	3.8%
Rent Arrears of Former Tenants as % of rent due	0.86%	0.87%	0.96%	0.87%	▼	Lower Quartile	1.49%
Rent Arrears of Current and Former Tenants written-off as % rent due	0.68%	0.62%	0.41%	0.52%	▲	Upper Quartile	0.43%

Enforcement

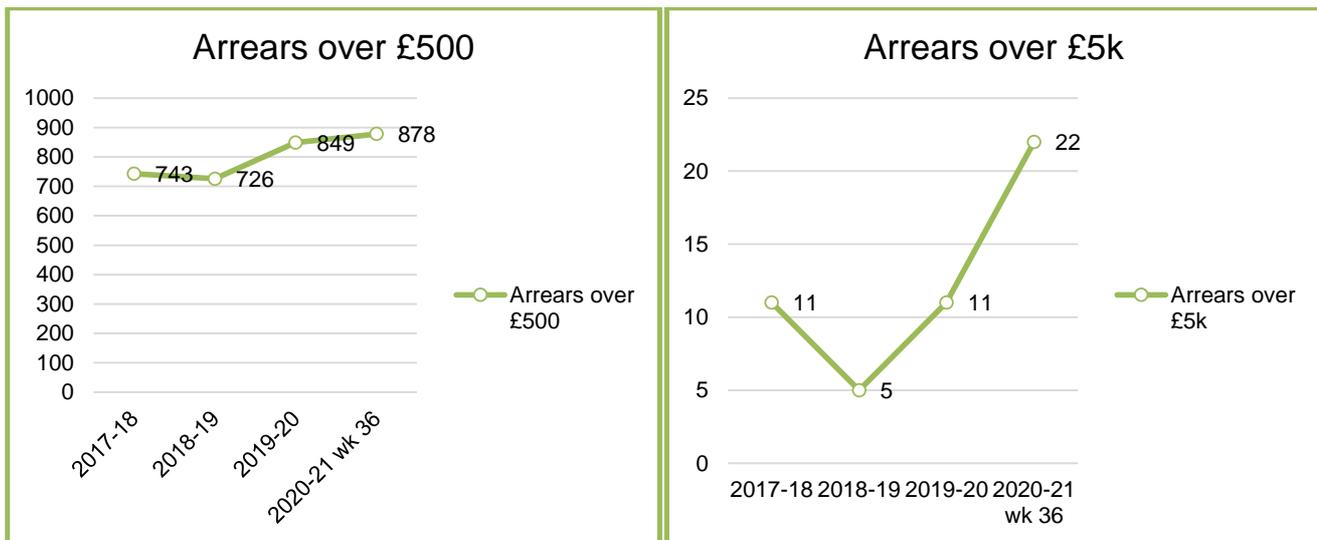
As a result of the Coronavirus Act 2020 the Income Team has had to change its approach to serving notice as well as seeking possession for rent arrears. Whilst eviction has always been a last resort for Phoenix; during the pandemic this has been ever more important to both reassure tenants and respond to the new legislation.

No evictions have been carried out in 2020-21, to date. In 2019-2020 there were 16 evictions, 2 less than in 2018-19; reflecting a continuing trend which evidences our ongoing commitment to tenancy sustainment. Illustrated below:

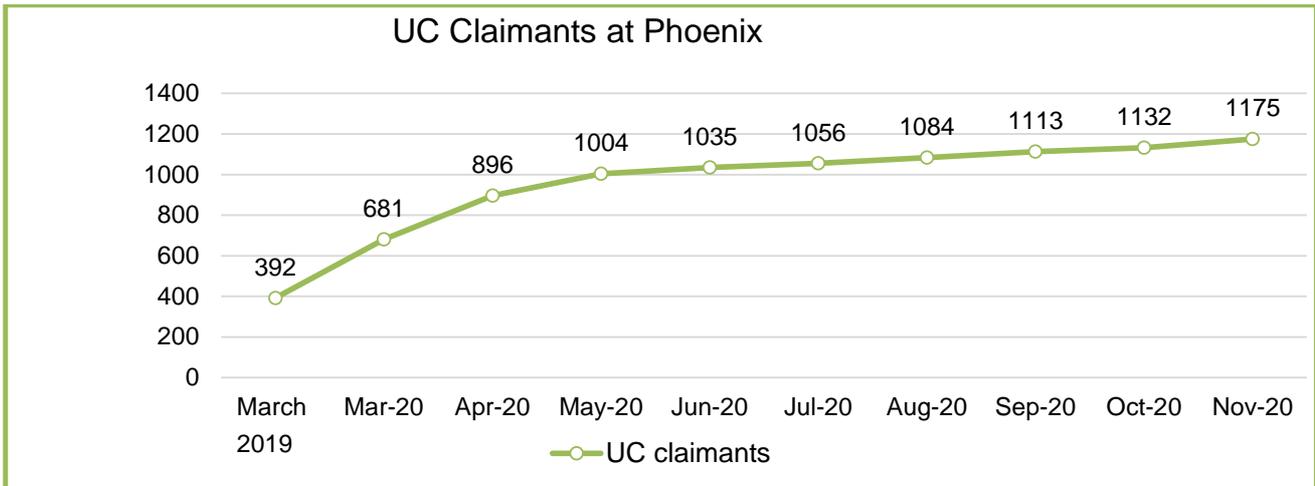
Indicator	Period					2019-2020 Benchmarking	
	2017-18	2018-19	2019-20	2020-21 Nov	Trend	Median	Benchmark position
% of tenants evicted for arrears	0.39%	0.34%	0.3%	0%	▼	0.16%	Upper Quartile
Number of evictions	21	18	16	0	▼		
Average arrears when notice served	£773	£818	£713	£3.5K	▲		

8 notices have been served for rent arrears in 2020-21 compared to 906 in 2019-20. These notices were served at an average rent arrears of £3.5K compared to £713 in 2019-2020.

The impact of the limitations on possession proceedings has seen an increase in arrears over £5K from 11 at year end 2019-20 to 22 at December 2020. The impact on numbers of tenants with arrears over £500 is also illustrated below:



The implementation of Universal Credit and welfare reforms continues to impact on our residents. The timing of the roll out of Universal Credit has been faster as a result of pandemic as more people have transferred on to it through support schemes and redundancies, this has had an impact on collection levels and requests for financial inclusion support.

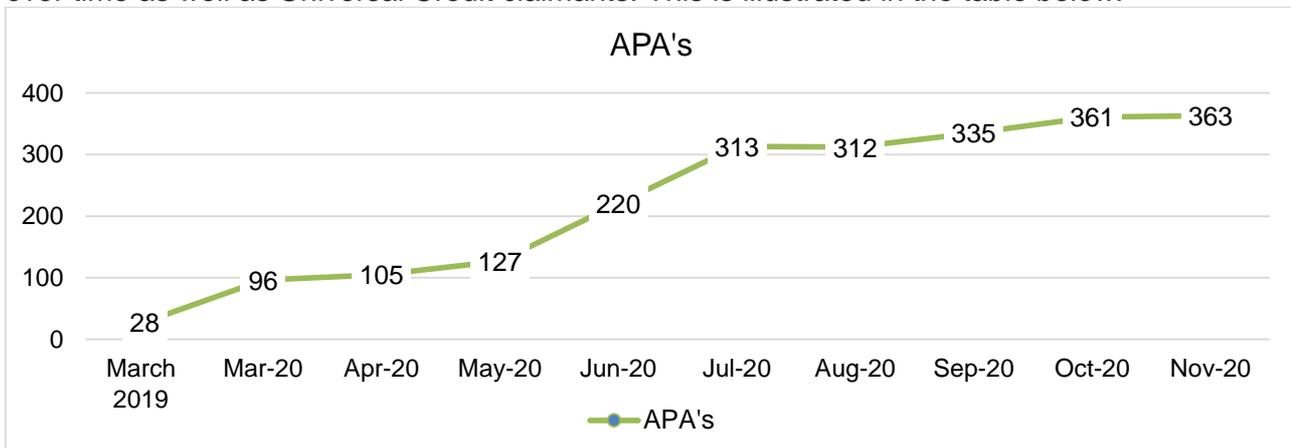


Indicator	Period				Year Trend	2019-20	
	2017-18	2018-19	2019-20	2020-21 Nov		Benchmarked position	Median
No. of tenants on Universal Credit at end of period	50	392	681	1175	▲		
No. of tenants on Universal Credit in Arrears	30	286	519	815	▲		
% of Universal Credit tenants in arrears	60%	73%	76%	69%	▲	Upper Quartile	59%*
% of all arrears that relate to those on Universal Credit	3.82%	22%	35%	52%	▲		
% of arrears of rent due of those on Universal Credit	4%	22%	16%	13%	▼		

*Includes Housing for Older People.

Our high % of Universal claimant tenants in arrears compared to peers reflects the inclusion of Housing for Older people in the benchmarked figure, (and not our KPI), as well as our early stage in the UC roll out process.

The number of APA's (Alternative Payment Arrangements- which allow Phoenix to receive the rental element of Universal credit directly from the Department of Work and Pensions) have increased over time as well as Universal Credit claimants. This is illustrated in the table below:

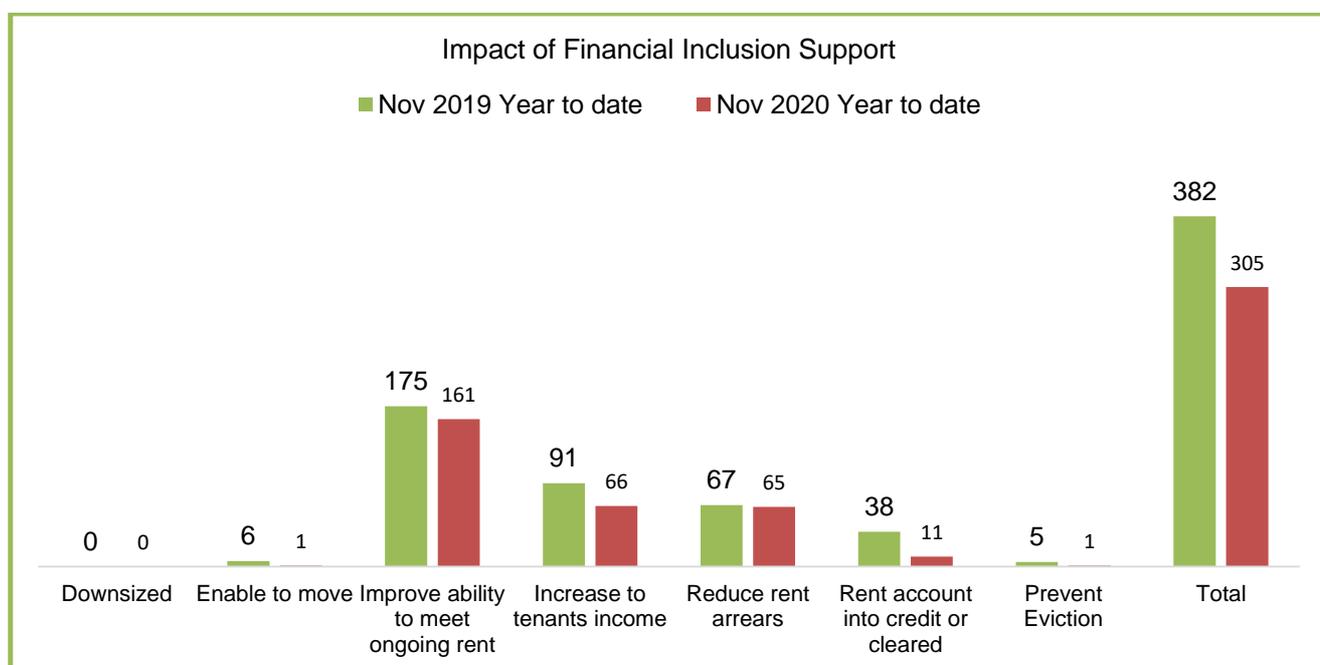


Overall arrears for under-occupiers have continued to reduce, the introduction of Universal Credit means this measure has far less impact on arrears than Universal Credit payment patterns.

Financial Inclusion

Phoenix provides a range of financial inclusion support and options through sign posting. In previous years the additional income achieved for tenant and leaseholders has increased year on year. However, awards have decreased this year (as expected) as Universal Credit claimants have increased and UC is not an annual award benefit. Despite this, the impact the team has had has been significant; as illustrated in the table and graph below.

Indicator	Period					Trend
	2016-17	2017-18	2018-19	2019-2020	2020-21 till Nov	
Confirmed income from financial inclusion activity in period	£644,235	£551,161	£600,591	£624,148	£251,012	▼



Welfare Reform

We continue to deliver our Welfare Reform and Universal Credit action plan. Below is a summary of the Red, Amber and Green Status of our Service Improvement plan.

RED	AMBER	GREEN	NOT STARTED	TOTAL
1	5	16	0	22

The majority of amber actions are ongoing, the one red action is to provide online access to support residents to pay online and use digital services. This will now be progressed through the Digital together Project. Both the Income team and the Financial Inclusion team were restructured in July 2020 to ensure they can meet the demand on service and serve the business and resident needs.

Key areas to highlight that have been completed or ongoing over the year as well as new activities responding to the Pandemic are:

- Moving services online yet still offering essential advice services face to face.
- Responding to new legislation and support options for residents such as the furlough scheme.
- Restructuring teams to respond to the pandemic as well as learning from the original restructure.
- Re-setting targets and revising projections on an ongoing basis to focus on maximising collection while supporting tenants during the pandemic.
- Revising the rent arrears policy and procedure.
- Responding to the CoVid19 Experience and Satisfaction Survey- contacting residents requesting support and using results to plan possible future demands for financial inclusion advice.
- Providing a workshop to staff on financial inclusion.
- Liaison with the DWP to ensure APA's are in place and rent increases implemented.
- Supporting tenants and home owners who have been identified as being at risk or vulnerable.
- Continued collaboration with housing and customer service teams to assist in identifying residents who may require financial assistance.
- Continuing to promote Direct Debits and Standing Orders.

VFM

Our CORE benchmarking exercise completed with HouseMark shows performance in 2019-20 relating to cost per property managed (CCP) for rent arrears and collection, benchmarked against London Housing Associations and Local Authorities with less than 15,000 units, (33 organisations participated).

Indicator	Period			Trend	2019-2020 benchmarking			Phoenix Quartile
	2017-18	2018-19	2019-20		Lower	Median	Upper	
Direct Cost per property of Rent Arrears & Collection	£116.87	£114.47	£131.02	▲	£100.78	£127.28	£155.43	Above Median
Total Cost per property of Rent Arrears & Collection	£213.61	£232.23	£235.50	▲	£168.69	£235.39	£290.75	Above Median

Phoenix's direct cost per property of Rent Arrears & Collection increased following the restructure in the year and moved from lower quartile, to above median when benchmarked. However, it is important to note that the median Total Cost per property of Rent Arrears & Collection increased from £211.12 in 2018-19 to £235.39 in 2019-2020 for all peers; and whilst Phoenix's costs increased our overall benchmarked position remained the same.

DATE: 28/01/2021	PHOENIX COMMUNITY HOUSING BOARD MEETING	ITEM NO. 7
Open or Confidential	OPEN	
Report Title	Anti-Social Behaviour (ASB) Performance 2019-20 and 2020-21, till November	
Lead Officer	David Westworth, Director of Customer Services, David.Westworth@phoenixch.org.uk	
Lead Board Members	Simon Barlow and Michael Tisdell	
This item is for	DISCUSSION	

1 Recommendations

A. To note the performance outlined in the report.

Executive Summary

- This report looks at the performance and management of Anti-Social Behaviour (ASB) in 2019-20 and 2020-21, (until November 2020).
- Appendix 1 provides a detailed summary of performance for the above period.
- Appendix 2 ASB Satisfaction Survey Summary 2019 – 2020.

2 Corporate Plan Implications / Strategic Objectives

Strategic Objective: 2. Excellent services, efficiently delivered with empathy and fun.

2020-21 Corporate Objective: • Deliver service improvements and efficiencies in response to satisfaction surveys, insight and scrutiny as well as changes to our legal and regulatory framework.

By improving the services given to residents in relation to anti-social behaviour Phoenix is addressing a key priority for residents and improving the quality of life within our community.

3 Background including appendices

3.1 The Housing Management Team has 8 Housing Officers who have responsibility for managing all anti-social behaviour that is reported on their patch. The Tenancy Support Advisor is based within the Housing Management Team and focuses on cases referred to her that relate to extreme vulnerability, hoarding, mental health and safeguarding issues. Such cases often have aspects that relate to anti-social behaviour. Regular cases reviews are carried out by the Housing Managers and referrals made to other agencies where appropriate.

- 3.2 A case management system operates within our housing management database (Orchard). Case management is rigorously reviewed and recorded to ensure that our targets are adhered to. The database assists Housing Officers in ensuring relevant actions are completed at the key stages of a case.
- 3.3 The Housing Management Team responds to ASB cases in partnership with internal colleagues and external support agencies such as Social Services and Community Mental Health teams and has developed this relationship to ensure a collaborative approach to ASB is made. Clearly the impact of austerity had in previous years reduced the capacity of partner agencies to respond in the way they had. This had resulted in increased pressures within the Housing Management team to ensure vulnerable residents are supported. Since March 2020, the impact of the corona virus lockdowns and the resulting legislation has made it virtually impossible to manage anti-social behaviour in the normal manner. To ensure both resident and staff safety, only a minimal number of staff have been able to attend the office. This and the increase in cases of anti-social behaviour has led to a massive increase in pressure on both residents and staff. Given the current circumstances it is not anticipated this position will change soon.
- 3.4 Phoenix responded to 158 new cases of ASB in 2019-2020. From April up to November 2020 this figure stands at 166, which is a substantial increase from previous years in reported anti-social behaviour. This has a direct correlation to the pandemic and the impact on residents being forced to remain at home. This is an area that is addressed as part of the updated ASB Service Improvement Plan. Specifically, the following measures have been introduced:
- Through the activities of the Community Engagement Team and Community Chest projects, diversionary activities / facilities for young people have continued to be delivered in a Covid-19 safe way throughout the first and second lockdown.
 - Housing Staff continue to work in partnership with other organisations and agencies, this includes SLAM and the Police with meetings now taking place online.
 - Further work is required to improve resident satisfaction with ASB case handling and raising awareness of what actions Phoenix can take to resolve ASB, particularly as Covid-19 lockdowns have increased the number of reports of ASB.
 - A new incident diary booklet has been developed and implemented to support residents to record, report and monitor any ASB that they may be experiencing.
 - Work continues to raise and promote awareness of Domestic Abuse; this also includes updating our website with information and support guidance as well as signposting to other agencies. There has been an increase in the



number of domestic abuse cases reported during lockdowns and staff continue to provide support and act wherever possible.

- We have continued to promote White Ribbon Day and 16 days of activism through our social media channels.
- We will continue to review our approach to Domestic Abuse in 2021-22 as part of our preparation for the DAHA accreditation.
- Due to Covid-19 restrictions, we have been unable to set up focus groups with residents who have reported ASB to get their views on how the service could be improved and ensuring the Gateway Committee steer our approach.
- Plans are in place to review our processes and procedures for dealing with ASB cases in 2021-22 as per the recommendation from the Mazars Internal audit recommendation.

3.5 The majority of cases as with past years remain at Grade 3, so are at the lower level of severity.

3.6 Phoenix received 8 new reports about domestic abuse in 2019-20 and a further 4 up until November 2020. This is a slight decrease from previous years. Phoenix attends monthly MARAC meetings to address these cases in partnership with police, mental health and social services partners. We are working in partnership with colleagues such as the Violence Against Women and Girls (VAWG), Lead Officer from Lewisham Council and Athena at supporting survivors of domestic abuse. Our partners have praised our sensitive approach to managing domestic violence cases.

3.7 The majority of actions taken continue to be early intervention actions which include interviews with alleged perpetrators and referral actions. 60 cases in 2019-2020 were closed due to no further reports and 70, up to November in 2020-21. In 2019-20 there was 1 ASB eviction. Which related to verbal abuse, harassment, intimidation, threatening behaviour which caused intimidation and distress to other residents. This case was first reported in 2017.

3.8 In 2020-21 following the Coronavirus Act 2020 and subsequent amendments, we have not been able to take possession proceeding as easily. The team have however been managing more serious cases as illustrated in the table below detailing case grades and at the end of November 2020 the following actions are being implemented.

Injunction applications	3
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Possession applications for ASB	2
Closure Order	1
Injunctions	4

3.9 All types of anti-social behaviour continue to be reported; however, the complaints of noise nuisance have been consistent throughout this period. The other types of complaints received comprise of the following:

- Hate Crimes
- Gang Violence
- Physical Violence
- Criminal Behaviour
- Verbal Abuse
- Littering/ Fly tipping

3.10 All residents received a card identifying who their Housing Officer was to enable them to know how to make contact PCH including how to report ASB and access services for victims/survivors of domestic abuse and hate crimes.

3.11 In November 2020 the Housing Management Team received substantial assurance following a full audit of the ASB service undertaken by Mazars.

4 Communications & Consultation Implications

4.1 Due to the impact of the pandemic the Housing Management Team could not attend events it had planned to with the public. Once the pandemic is no longer an issue for public health, this face-to-face contact with the public will be resumed.

4.2 Regular independent surveys are carried out to underpin our approach with resident satisfaction to the ASB service. The questions were developed with the Housing Managers and then the Residents Communication Group were consulted on the questions. The survey covers 2019-20.

4.3 Appendix 2 details 38 ASB Satisfaction Surveys were completed out of a possible 84. This represents a 45% response rate and represents a margin of error of + or -11.8%. The high margin of error means the results should be seen in that light and treated with caution. Respondents represented all age and ethnic groups of our residents. Overall 58% of respondents said they were very or fairly satisfied with the way their anti-social behaviour complaint was handled by Phoenix, compared to 54% in 2018-19.

4.4 Resident feedback from these surveys indicates the four following themes that they would like to see improved:

- Better information to complainants (on process, updates etc.)
- Speed of responses

- Enforce rules- 'be tougher'.
- Better communication
- Praise of service
- Other

These themes have been fed into the Service Improvement Plan

5 Other Implications

Legal – We continue to use legislation to ensure that we respond appropriately to all cases of anti-social behaviour.

Equality & Diversity - An Equality Impact Assessments of ASB complainants is included in Appendix 1 it shows tenants describing themselves as single were under-represented and white tenants were overrepresented amongst ASB complainants. There were no other significant differences in representation between ASB complainants and all tenants.

Value for Money – Initiatives to maximise Value for Money is considered in the Anti-Social Behaviour Service Improvement Plan and the ASB service is benchmarked against other organisations of a similar size using Housemark (. Summary information is included in the appendix to this paper it shows The Phoenix cost benchmark position has remained the same for cost per property since last year but cost per case has decreased and our benchmarked position improved. The improvement reflects the increase in total number of cases between 2018-19 and 2019-2020 and is likely to reduce further in 2020-21.

6 Risk Implications

There are no new risks as this report is for information however it provides assurance that we are working within our risk appetite in the following areas;

- People, capability, and controls (balanced).

7 Sustainability Implications – no specific implications.

8 Resource Implications

Finance – no resource implications, (see below under staff).

Staff – managing the increase in ASB cases during the pandemic has been challenging and additional resources are planned to be put in place during Quarter 4.

Property – no resource implications.

IT – ASB processes will be mapped in preparation for CRM implementation.

9 Confidentiality – Open.

Approval

Approved by (Chair)	
Date	Click here to select date



**APPENDIX 1
ANTI-SOCIAL BEHAVIOUR (ASB) PERFORMANCE 2019-2020**

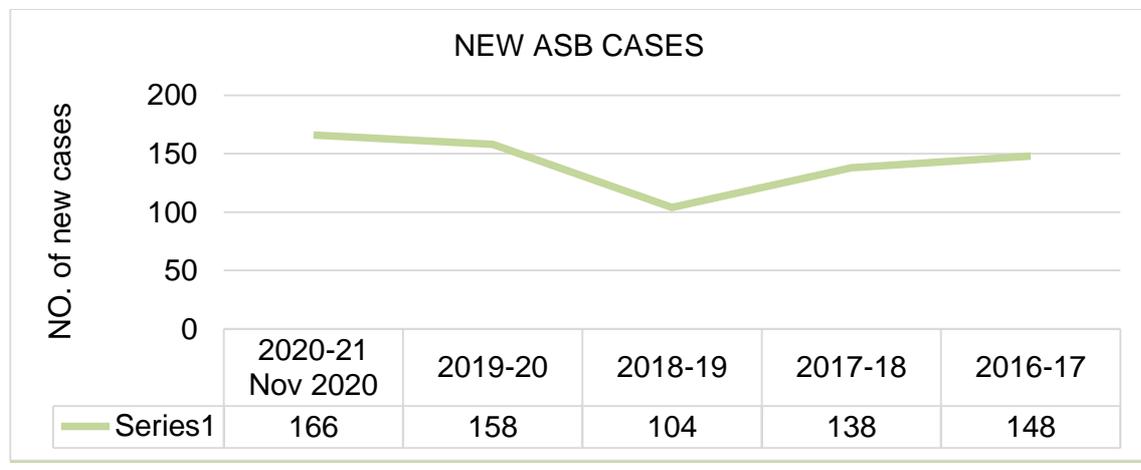
Introduction

This report looks at the performance and management of Anti-Social Behaviour (ASB) in 2019-20 and 2020-21, till November 2020.

Performance has been compared over time and also been benchmarked against a peer group of London and South East Housing Associations and Local Authorities with less than 15000 units, (for 2019-2020 performance). More recent benchmarking groups for 2020-21 uses different peers; as highlighted in the report.

Quartiles are RAG (Red, Amber, Green) rated so good performance compared to peers (Green) can be identified and areas for further scrutiny can be identified (Red).

Key Performance Indicators for ASB



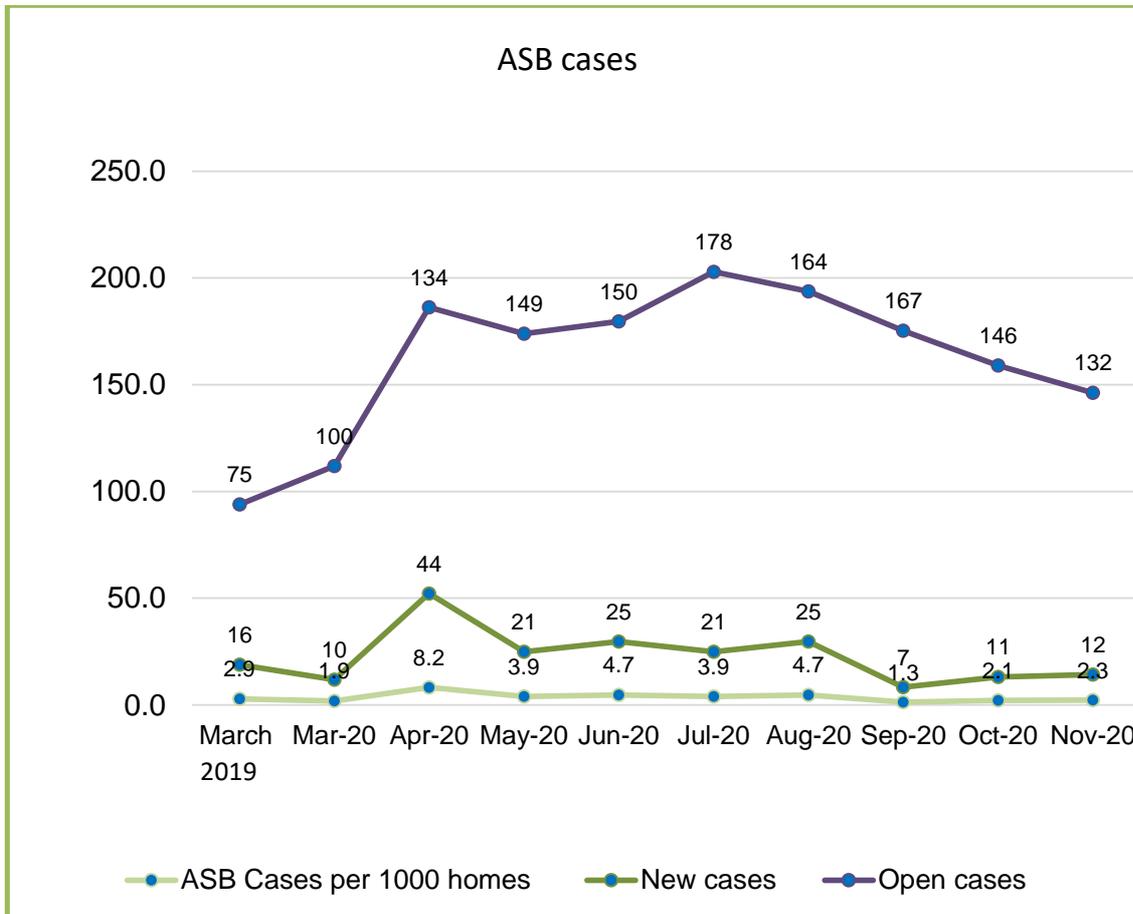
The graph above shows the increase in new cases from 104 in 2018-19 to 158 in 2019-2020 and 166 up to November, in 2020-21.

The increase in 2019-2020 reflected a steady increase in new cases over the year. The increase in 2020-21 is a direct response to the pandemic with 44 new cases being received in April- the highest number of new cases in previous months in 2019-2020 was 21.

The graph on the next page shows the number of new cases per month year to date.

Whilst volumes have increased for Phoenix the benchmarking with peers later on in the report shows the number of ASB cases received remains low compared to peers.

**APPENDIX 1
ANTI-SOCIAL BEHAVIOUR (ASB) PERFORMANCE 2019-2020**



Despite the increase in numbers of cases the team increased the % of initial interviews completed on time during the pandemic which had dropped in 2019-2020 to 48%. The average time a case has stayed open also reduced in 2019-2020 and this year.

Indicator	2016-17	2017-18	2018-19	2019-20	2020-21 to Nov 2020	Change from 2018-19
Number of new cases opened	148	138	104	158	166	▲
Number of domestic violence cases reported to Phoenix	14	11	12	8	4	▼
Percentage of initial interviews completed on time in period	90%	72%	75%	48.33%	51.43%	▲
% of cases resolved successfully	100%	100%	96.23%	98.26%	99%	▲
Number of cases closed	141	126	113	134	137	▲
Average number of days to close ASB cases	161	199	151	146	121	▼
% of resolved cases through early intervention	29%	22%	16%	21%	19%	▼



**APPENDIX 1
ANTI-SOCIAL BEHAVIOUR (ASB) PERFORMANCE 2019-2020**

Indicator	2016-17	2017-18	2018-19	2019-20	2020-21 to Nov 2020	Change from 2018-19
Number of cases open at end of period	65	77	75	100	132	▲
Number of cases open for more than 12 months	12	11	16	23	36	▲

Actions Taken

The majority of actions taken continue to be early intervention actions which include interviews with alleged perpetrators and referral actions. 60 cases in 2019-2020 were closed due to no further reports and 70, up to November in 2020-21.

In 2019-20 there was 1 ASB eviction. Which related to verbal abuse, harassment, intimidation, threatening behaviour which caused intimidation and distress to other residents. This case was first reported in 2017.

In 2020-21 following the Coronavirus Act 2020 and subsequent amendments we have not been able to take possession proceeding as easily. The Team have however been managing more serious cases as illustrated in the table later in this appendix detailing case grades as well as the table below and anonymised case examples.

Cases with Solicitors for legal action

Injunction applications	3
Possession applications for ASB	2
Closure Order	1
Injunctions	4

The following cases illustrate the nature cases:

Case Study 1
Report received that tenant A had gained access to another PCH property and stabbed a dog that had been barking continuously. Resident A arrested. Awaiting outcome of court hearing. Reports also received that PCH property broken into is being sublet. The Investigation is ongoing. The Housing officer is liaising with the Police, RSPCA, Fraud Investigator, and residents.

Case Study 2
A fatal stabbing occurred November 2018 involving the M20 gang. The son of Tenant B was at the scene. Temporary accommodation was requested for Tenant B and family. The Housing team liaised with the Local Authority (LA), Police and Victim Support throughout this time to ensure the family's safety/wellbeing. It was agreed with the LA that offers of accommodation within PCH stock should be made. 3 offers were made, and all have been

APPENDIX 1 ANTI-SOCIAL BEHAVIOUR (ASB) PERFORMANCE 2019-2020

refused by Tenant B. The Housing manager liaised with Bromley Council (Tenant B's borough of choice) on Tenant B's behalf, but the housing application was not accepted by Bromley Council. Following further violent incidents, the Police have recommended an out of borough move, and the housing team made a referral made to LA for a Pan London Housing Reciprocal move, whilst supporting the victim's family. The case has been active for nearly 2 years.

Case Study 3

In June 2020 an anti-social behaviour case was opened following reports received from other residents and the London Borough of Lewisham's Crime and Enforcement Team that Tenant C had been causing nuisance by having loud parties, breaching guidelines on social distancing and had moved a man and 2 other women into the property.

The Housing Officer contacted Tenant C to discuss this and she seemed unconcerned about causing nuisance and wanted to know who had made the complaints about her. On 28th July, a Notice of Seeking Possession was served on Tenant C. Following the service of the notice the nuisance continued and reports were received that loud music was played on several occasions following this.

For several months, the anti-social behaviour caused by the tenant had had a detrimental effect upon other residents in the locality. They have suffered from lack of sleep caused by the loud parties which have been attended by large numbers of people in clear breach of government guidelines on social distancing. Residents reported that they have felt a great deal of stress and anxiety at a time which is already difficult due the restrictions caused by the Corona virus pandemic. As well as the parties, regular loud music, screaming and shouting have disturbed other residents and breached their right to peaceful enjoyment of their own homes.

They and their families, some of whom are very young children have been frightened by the aggressive behaviour of visitors to the property. When the tenant had bonfires for 3 days running this led to residents being fearful that their own homes were not secure, and the smoke also exacerbated serious existing medical conditions that they had to seek treatment for. The residents were not prepared to give evidence in their own name as they are fearful of reprisals from the tenant and her visitors who demonstrated a lack of respect for authority including the Housing Association, Local Authority and the Metropolitan Police.

Several residents indicated they would like to move away to escape the ongoing nuisance caused by the tenant. On 30th September 2020, a closure order was made in respect of the property and the tenant is not able to reside there for 3 months. The case is now with solicitors for possession action which will be sought on mandatory ground 7a

All these cases illustrate both the complexity of the anti-social behaviour being managed, the impact of it and the need to take a multi-agency approach to problem solving. The cases are not only complex but time consuming. The issues are becoming more serious including a machete attack in north Downham, seizure of 6 kilos of cocaine and gang related shootings.



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ANTI-SOCIAL BEHAVIOUR (ASB) PERFORMANCE 2019-2020**

Case Grades

All new cases are assessed and graded on creation. Cases are given two types of grades; category grade (based on policy guidelines and the type of ASB) and risk assessment grade (based on the vulnerability of or the risk for the ASB complainant). The grading is from 1 to 3 with 1 being the most serious grade. Where the risk assessment grading is higher than the category grading, immediate contact is made with the ASB complainant to assess the level of urgency or support required.

There were 158 new ASB cases in 2019-20 and there have been 166 new cases in 2020-21 up to November. (Cases are not graded until after initial assessment* and at year end there was an increase of cases as the lock down started).

Period	Grade 1 Cases	Grade 2 Cases	Grade 3 Cases	Total Cases
2015-16	14	42	103	152
2016-17	20	38	90	148
2017-18	16	41	81	138
2018-19	19	34	51	104
2019-20	16	42	68	126*
2020-21	34	76	56	166

Benchmarking

When benchmarked, Phoenix's number of new ASB cases per 1000 properties of 29.25* when benchmarked was upper quartile. The median was 34.01. This places Phoenix 5th from the sample of 14, organisations who had provided benchmarking data.

Even in 2019-20 new ASB cases had increased across our peer group with the median increasing from 31.88 in 2018-19 to 34.01 in 2019-20.

Benchmarking	2019-20	Phoenix Quartile	Median	Phoenix Rank
Number of new anti-social behaviour cases reported per 1,000 properties managed	29.25	Upper	34.01	5 of 14

*When benchmarked leasehold properties are not included by Housemark which is why are figures are different.

Satisfaction

Every Quarter ASB complainants are contacted to complete a phone survey. In a peer group of all London Associations, ALMO'S and LA's only 9/60 submitted results in the 2019-20 benchmarking. The Year end results for 2019-2020 for Phoenix are appended as Appendix 2.

Benchmarking	2019-20	Phoenix Quartile	Median	Upper	Phoenix Rank

APPENDIX 1 ANTI-SOCIAL BEHAVIOUR (ASB) PERFORMANCE 2019-2020

Percentage of respondents very or fairly satisfied with the way their anti-social behaviour complaint was handled	58%	Lower	64%	66%	9/9
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Appendix 2 shows results for Phoenix at the end for 2019-2020.

Costs

Benchmarking*	2016-17	2017-18	2018-19	2019-20	Lower Quartile	Median	Upper Quartile	Phoenix
Direct Cost per property of Anti-Social Behaviour	£33.59	£42.99	£44.93	£52.50	£32.41	£37.85	£58.56	Above Median
Total Cost Per Property of Anti-Social Behaviour	£63.18	£83.63	£85.94	£100.93	£49.80	£75.50	£108.01	Above Median
Direct cost per case of Anti-Social Behaviour	£1,215.75	£1660.3	£2337.04	£1,794.79	£726.03	£1187.40	£1863.16	Above Median

*Benchmarked against 33 other housing providers. Stock size 0-15000 units, in London

The Phoenix cost benchmark position has remained the same for cost per property but cost per case has decreased and our benchmarked position improved. The improvement reflects the increase in total number of cases between 2018-19 and 2019-2020 and is likely to reduce further in 2020-21.

Phoenix's average cost per employee directly working on ASB is at the median at £44,448.21; whilst the average whole time equivalent per 1000 homes is higher than all peers at 1.04. The latter reflects housing managers input as well as housing officers.

Service Improvement Plan (SIP)

The ASB Service Improvement plan was last refreshed in November 2020, for 2020-21, with updates added throughout the year. The table below summarises progress:

Progress with Actions	Red	0
	Amber	17
	Green	3
	Not Started	0
	TOTAL	20

The housing team are working to improve services by providing members with the right tools and skills to effectively manage the increased caseloads and close cases

APPENDIX 1 ANTI-SOCIAL BEHAVIOUR (ASB) PERFORMANCE 2019-2020

in a timely manner that is acceptable to the complainants. Progress is hard to measure due to the increased volume in cases and challenges resolving cases during the pandemic.

Review of our services against the DAHA standards (Domestic Abuse Housing Alliance- a partnership between 3 agencies standing together against domestic violence (Peabody and Gentoo) to tackle domestic abuse by improving partnership working and practice innovation was started as planned however due to the pandemic we will not be in a position to go for accreditation; this year as planned.

The planned focus groups with ASB complainants to assist with learning how we can improve our services has not progressed because of the pandemic.

In November the Team obtained substantial assurance in the internal audit for ASB; a positive affirmation of the resilience of the service during the pandemic.

Equality Impact Assessment (EIA) 2019-2020

Below is an Equality Impact Assessment carried out for residents who had an ASB case opened in 2019-20. This compares the demographics of Lead residents only, based on data from Quarter 4 2020. Due to a small sample size the margin of error is +/-8.44%. This means the difference in percentages of lead tenants making an ASB complaint compared to all tenants should only be considered if the difference is greater or less than 8.44%.

The EIA table below shows tenants describing themselves as single were under-represented and white tenants were overrepresented amongst ASB complainants. There were no other significant differences in representation between ASB complainants and all tenants.

Demographic		Demographic of Sample of new ASB tenants	Representation of Demographic of Lead Phoenix residents	Variance of Sample VS Phoenix
Gender	Female	66.48%	71.97%	-5.49%
	Male	33.52%	28.03%	5.49%
Ethnicity	Asian	2.34%	0.00%	2.34%
	Black	25.78%	25.00%	0.78%
	Mixed	2.92%	3.03%	-0.11%
	Other	2.34%	3.79%	-1.45%
	Refused	20.84%	14.39%	6.45%
	Unknown	1.74%	0.76%	0.98%
	White	43.87%	53.03%	-9.16%
	(blank)	0.16%	0.00%	0.16%
Age	18-30	5.98%	9.85%	-3.87%
	31-59	58.52%	63.64%	-5.11%
	60+	30.95%	26.52%	4.44%
	Unknown	4.55%	0.00%	4.55%

**APPENDIX 1
ANTI-SOCIAL BEHAVIOUR (ASB) PERFORMANCE 2019-2020**



Demographic		Demographic of Sample of new ASB tenants	Representation of Demographic of Lead Phoenix residents	Variance of Sample VS Phoenix
Religion	Buddhist	0.44%	0.76%	-0.32%
	Christian (all denominations)	30.01%	28.79%	1.22%
	Hindu	0.47%	0.00%	0.47%
	Muslim	3.04%	1.52%	1.52%
	No Religion including agnostic/atheist	11.28%	18.94%	-7.66%
	Other religion	1.02%	2.27%	-1.25%
	Refused	6.65%	6.06%	0.58%
	Sikh	0.02%	0.00%	0.02%
	Unknown	47.08%	41.67%	5.41%
Household composition	Lone parent	13.50%	18.94%	-5.44%
	Multiple Adults, no children	29.94%	23.48%	6.46%
	Multiple Adults and children	16.23%	11.36%	4.87%
	Single Adult under 65	26.48%	34.85%	-8.37%
	Single Adults over 65	13.84%	11.36%	2.48%
Disability	Multiple disabilities	5.67%	6.06%	-0.39%
	Dexterity impairment	0.29%	0.00%	0.29%
	Hearing impairment	0.81%	0.00%	0.81%
	Learning difficulties	0.50%	1.52%	-1.02%
	Literacy difficulties	0.37%	0.76%	-0.39%
	Mental health problems	3.25%	6.06%	-2.81%
	Mobility impairment	6.39%	14.39%	-8.00%
	No disability	44.05%	40.15%	3.90%
	Other physical/mental health	1.95%	1.52%	0.43%
	Physical co-ordination	0.26%	0.76%	-0.50%
	Progressive/permanent medical condition	4.58%	0.76%	3.82%
	Visual impairment	0.68%	0.76%	-0.08%
	Wheelchair user	0.05%	0.00%	0.05%
	Unknown	31.11%	27.27%	3.84%
Speech impairment	0.03%	0.00%	0.03%	
Marital Status	Civil Partner	0.70%	0.76%	-0.06%
	Co-habitee	1.25%	0.76%	0.49%
	Divorced	5.20%	2.27%	2.93%
	Married	12.25%	10.61%	1.64%
	Single	28.53%	37.88%	-9.35%
	Widowed	3.83%	4.55%	-0.71%

**APPENDIX 1
ANTI-SOCIAL BEHAVIOUR (ASB) PERFORMANCE 2019-2020**



Demographic		Demographic of Sample of new ASB tenants	Representation of Demographic of Lead Phoenix residents	Variance of Sample VS Phoenix
	Unknown	42.78%	41.67%	1.11%
	Refused	5.30%	1.52%	3.78%
	Non-Resident	0.16%	0.00%	0.16%
Sexual Orientation	Bisexual	0.37%	0.76%	-0.38%
	Gay	0.23%	0.76%	-0.53%
	Heterosexual	42.00%	47.73%	-5.73%
	Lesbian	0.15%	0.00%	0.15%
	Refused	11.58%	9.85%	1.73%
	Unknown	45.33%	40.91%	4.42%
	Non-Resident	0.34%	0.00%	0.34%

Appendix 2 ASB SURVEY Summary 2019-20

An external company carried out external telephone satisfaction surveys for residents who had an Anti-Social Behaviour case closed in 2019-20.

The survey included the following questions:

1. At the beginning, how easy or difficult was it to contact a member of staff to report your anti-social behaviour complaint?
2. How would you rate how quickly you were initially interviewed about your complaint (either in person or over the phone)?
3. Overall, how satisfied or dissatisfied are you with the way your anti-social behaviour complaint was handled by Phoenix?
4. How can we improve the ASB service?

The questions were developed with the housing managers and then the Residents Communication Group were consulted on the questions.

Details of 84 complaints were passed to Acuity, the external company, in 2019-20.

THE FINDINGS - Response rates

38 ASB surveys were completed out of a possible 84 that was sent to Acuity. This represents a 45% response rate and represents a margin of error of 11.8%. This means that if all ASB complainants were interviewed, the results would have been plus or minus 11.8% of the results below.

Due to low numbers, results may be displayed as x out of y rather than %'s and results should be considered with caution.

Respondents represented all age and ethnic groups of our residents.

Overall result

58% of respondents said they were very or fairly satisfied with the way their anti-social behaviour complaint was handled by Phoenix, compared to 54% in 2018-19.

The results are summarised below:

1. At the beginning, how easy or difficult was it to contact a member of staff to report your anti-social behaviour complaint?

74% of respondents said it was very or fairly easy to contact a member of staff to report their anti-social behaviour complaint.

Responses	No of Interviewees	Percentage of Responses
Very easy	22	58%
Fairly easy	6	16%
Neither	1	3%
Fairly difficult	3	8%
Very difficult	6	16%
Total	38	100%

*Some of the numbers have been rounded

2. How would you rate how quickly you were initially interviewed about your complaint (either in person or over the phone)?

68% of respondents said they were very or fairly satisfied with how quickly they were initially interviewed about their ASB complaint.

Responses	No of Interviewees	Percentage of Responses
Very good	17	46%
Fairly good	8	22%
Neither	4	11%
Fairly bad	1	3%
Very bad	7	19%
Total	37	100%

**Some of the numbers have been rounded*

Of the 7 respondents who responded with the response 'very bad', 5 respondent's said Phoenix did not resolve their issue and/or were not happy with how it was handled. 1 respondent said the process took too long and 1 respondent was not happy with the long period of time it took to receive a response from Phoenix. Of these 7 respondents, 2 specifically asked to be contacted. Both residents have since been contacted by the housing management team.

3. Overall, how satisfied or dissatisfied are you with the way your anti-social behaviour complaint was handled by Phoenix?

58% said they were very or fairly satisfied with the way their anti-social behaviour complaint was handled by Phoenix.

Responses	No of Interviews	Percentage of responses
Very Satisfied	11	29%
Fairly satisfied	11	29%
Neither	3	8%
Fairly dissatisfied	3	8%
Very Dissatisfied	10	27%
Total	38	100%

**Some of the numbers have been rounded*

4. How can we improve the ASB service?

28/38 (74%) of respondents suggested ways the service could be improved these can be split into the following themes from which service improvement actions could be considered. (note that residents who left 'no or no further' comments have been removed)

- Better information to complainants (on process, updates etc.)
- Speed of responses
- Enforce rules- 'be tougher'
- Better communication
- Praise of service
- Other

The suggestions for improvement also identified that for some complainants the ASB reported has not always been resolved and for others they feel they are not being taken seriously.

Full list of suggestions for improvement
<i>'The Tenant is extremely happy with the way this was handled but please change her name to MRS on her account it is not MS.'</i> (This change has been requested) (Praise)
<i>'To improve the parking situation to avoid arguments.'</i> (Enforce rules/ be tougher)
<i>'The whole process was too long, and Phoenix did not resolve the issue the police did.'</i> (Other)
<i>'The tenant advised this is still ongoing and feels that Phoenix should use their legal power to deal with this issue.'</i> (Enforce rules/ be tougher)
<i>'I felt that they should have perhaps supported me more and spoken to the neighbours who were making the noise a little quicker than they did.'</i> (Speed of responses)
<i>'They were great and really supportive.'</i> (Praise)
<i>'I felt that I was not kept informed and only told the minimum amount of information. The actual process was not clear, and I had no idea at what stage the complaint was at from week to week. I have never seen any official documentation regarding the complaints procedure so do wonder if I was actually taken seriously.'</i> (Better information to complainants)
<i>'From my perspective they have been useless. I have not heard back from them at all regarding my complaint. They should have dealt with it straight away but just did nothing.'</i> (Better communication)
<i>'The initial complaint was about the constant ASB from the people who moved in downstairs, this went on for 2 years. The police got involved and the tenants eventually did a house swap, so the problem went away rather than being solved. I then had to complain about the people who moved in as they were friends of the original tenants who moved out as they continued to make the noise, constant loud music day and night and especially at the weekends. Phoenix have been terrible; I am frightened of them as I felt they were bullying me into stopping my complaining. They did nothing about the first tenants and now are doing nothing about the 2nd tenants. I have been told to stop complaining and shut up. This has to stop. Please can someone make contact with me on a Tuesday when my husband is at home as I cannot deal with this on my own.'</i> (This complaint has been followed up and closed). (Enforce rules/be tougher)
<i>'They did everything they could to help me, I was more than happy with the service.'</i> (Praise)
<i>'Maybe a follow up courtesy call would be a good thing, especially when the ASB has been going on for a long time and highly likely to flare up again.'</i> (Better communication)
<i>'Phoenix just did not do enough at the time. Even the police got involved, but the residents just did not get penalised at all. I am frightened if I bring it up again that they will penalise me and the ASB will become worse. If someone wants to contact me, they can, but this time I want them to listen to me and act accordingly rather than saying that they cannot do anything.'</i> (This has been followed up and closed). (Enforce rules/be tougher)

Full list of suggestions for improvement

'It has not been resolved. The whole matter is going to court. Phoenix do not answer calls or emails. The whole service is shocking. The Police are now involved and even they cannot get any response out of Phoenix. I cannot believe they are running their business like this.' **(This has been followed up and closed).**

(Better communication)

'They never did anything, only sent a letter requesting for the offending person to go in and speak to them, but it was ignored. The situation is still going on and absolutely nothing is being done. I am very dissatisfied and now just want to move away from this block to get away from the person.'

(Enforce rules/be tougher)

'[Q 2 - unable to answer as interview has not taken place] They need to look into the complaint further, they need to give me a correct answer. They told me the noise was a water pump, i know it's not that. It's just one bang that i hear against my bedroom wall, this is happening every night. I believe it is an alarm clock that the tenant is pushing off but pushing it so hard that it bangs against the wall.'

(Better communication)

'Having more staff to deal with these situations so we get a quicker response.'

(Speed of responses)

'Have a dedicated line to get through to the complaints team as it can be very difficult to get hold of them.'

(Better communication)

'Listen more to tenants.'

(Better communication)

'I believe that a first call response would be nice. When you call them you normally find that the person you need to speak to is not available. I feel like they should respond to complaints before it escalates. It would be nice to be shown they are concerned about their tenant's welfare. You are always told that someone will get back to you, but you don't hear anything back.'

(Speed of responses)

'I think it's a waste of time to complain as nothing is dealt with.'

(Better communication)

'Keep tenants informed as to what is happening. Let the tenant know what action is going to be taken, they fob you with saying it's being sorted when you know it isn't.'

(Better information to complainants)

'If Phoenix could be more involved in monitoring the problem neighbour. The tenant has to keep reporting them, then it will go quiet briefly and then the problem will start again. The tenant feels like she is a nuisance due to constantly complaining.'

(Enforce rules/be tougher)

*'The tenant is disgusted with the way Phoenix have handled this. The tenants neighbour across the hall was being beaten by her 20-year-old boyfriend. The tenant who is 60 went to help and the boyfriend attacked her instead. The tenant reported this to the Housing officer which was very traumatic as she has already given her statement to the police. The housing officer then left without passing on this information to the new one, so the tenant had to go through it all again. The neighbour still has her violent boyfriend to stay with her even though he is not a resident. They are making her life a misery now she has reported them. Phoenix should take this up with the tenant and not allow someone so violent to stay there'. **(This has been logged on CRM).***

(Better communication)

'Phoenix were marvellous and are going to move her to a bungalow in Ramsgate which is on

Full list of suggestions for improvement
<i>hold briefly due to lock down.</i> (Praise)
<i>It took a while for the tenant to be taken seriously but they came through in the end. The 'tenant would like more of a paper trail for this sort of matter rather than just phone calls</i> (Better information to complainants)
<i>'Tenant wants to move due to violence in the area. Tenant was offered a property near to where he currently lives which he refused as it would not get him away from the violence and crime'. (Tenant stated that he does not wish to be contacted).</i> (Other)
<i>'Tenant had problems with neighbours for 10 years, the tenant has complained so many times but only recently a lady working at Phoenix has actually stepped up and resolved the issue after 10 years.</i> (Praise)
<i>'They are still investigating the ASB. There has not been an outcome as yet. They asked me to obtain some information, but I am not comfortable about going out of my house to do this'. (This has been logged on CRM).</i> (Better information to complainants)

2018-2019 compared to 2019-2020

In 2018-2019 28 ASB complainants were contacted compared to 38 in 2019-2020. Below is a breakdown of comparisons over the two different time periods.

1. At the beginning, how easy or difficult was it to contact a member of staff to report your anti-social behaviour complaint?

Response	Responses 2018-2019	Responses 2019-2020
Very easy	40.5%	58%
Fairly easy	40.5%	16%
Neither	0%	3%
Fairly difficult	4%	8%
Very difficult	15%	16%

2. How would you rate how quickly you were initially interviewed about your complaint (either in person or over the phone)?

Response	Responses 2018-2019	Responses 2019-2020
Very easy	28%	46%
Fairly easy	43%	22%
Neither	4%	11%
Fairly difficult	7%	3%
Very difficult	18%	19%

3. Overall, how satisfied or dissatisfied are you with the way your anti-social behaviour complaint was handled by Phoenix?

Response	Responses 2018-2019	Responses 2019-2020
Very easy	25%	29%
Fairly easy	29%	29%
Neither	7%	8%
Fairly difficult	14%	8%
Very difficult	21%	27%

Overall

Between 2018- 2019 and 2019-2020 there were no significant changes in overall satisfaction. However, overall satisfaction increased by 4% with 58% of complainants responding fairly or very satisfied in 2019-20.

When rating how quickly they were interviewed, in 2018-2019, 71% said they were very or fairly satisfied compared to 68% in 2019-2020. This is a decrease of 3%.

When asked how easy or difficult it was it to contact a member of staff to report the anti-social behaviour, resident satisfaction (very or fairly) decreased by 7% compared to 2018-2019.

The comments highlight areas of improvement which can be fed into service improvement plans.

Equality Impact Assessment

This is an equality and impact assessment of ASB satisfaction year to date. In total from Q1-Q4 2019-20, 38 ASB complainants completed a survey representing out of a possible 84 that were passed over to be surveyed. This represents a response rate of 45% and this results in a margin of error at + or – 11.8%. This means only demographic grouping where there is a variance of +/- 11.8% should be considered significant.

The EIA shows the difference between the demographic information of lead tenants that were put forward to Acuity and the demographic of those who were actually surveyed in 2019-20. There is no significant variance between the sample put forward to be surveyed compared to those who were actually surveyed as it is within the margin of error of 11.8% for all demographic information.

Demographic		Demographic of Phoenix Lead Tenants put forward to survey as of Q4 2020	Representation of Demographic of ASB surveyed 2019- 2020 Lead tenants	Variance of Sample VS Surveyed
Gender	Female	72.37%	74.29%	1.92%
	Male	27.63%	25.71%	-1.92%
Ethnicity	Asian	2.63%	2.86%	0.23%
	Black	22.37%	20.00%	-2.37%
	Mixed	3.95%	5.71%	1.76%
	Other	1.32%	2.86%	1.54%
	Refused	13.16%	8.57%	-4.59%
	Unknown	3.95%	5.71%	1.76%
	White	52.63%	54.29%	1.66%
	(blank)	0.00%	0.00%	0.00%
Age	18-30	3.95%	2.86%	-1.09%
	31-59	61.84%	54.29%	-7.55%
	60+	34.21%	42.86%	8.65%
	Unknown	0.00%	0.00%	0.00%
Religion	Buddhist	1.32%	2.86%	1.54%
	Christian (all denominations)	30.26%	28.57%	-1.69%
	Hindu	0.00%	0.00%	0.00%
	Muslim	2.63%	0.00%	-2.63%
	No Religion including agnostic/atheist	11.84%	5.71%	-6.13%
	Other religion	2.63%	0.00%	-2.63%
	Refused	5.26%	8.57%	3.31%
	Sikh	0.00%	0.00%	0.00%
Disability	Unknown	46.05%	54.29%	8.24%
	Multivalue	11.84%	17.14%	5.30%
	Dexterity Impairment	0.00%	0.00%	0.00%
	Hearing Impairment	0.00%	0.00%	0.00%
	Learning Difficulties	1.32%	2.86%	1.54%
	Literacy Difficulties	1.32%	2.86%	1.54%
	Mental Health Problems	9.21%	5.71%	-3.50%
	Mobility Impairment	17.11%	17.14%	0.03%
No Disability	36.84%	28.57%	-8.27%	

Demographic		Demographic of Phoenix Lead Tenants put forward to survey as of Q4 2020	Representation of Demographic of ASB surveyed 2019- 2020 Lead tenants	Variance of Sample VS Surveyed
	Other Physical/Mental Health Problem	1.32%	0.00%	-1.32%
	Physical Co-ordination	0.00%	0.00%	0.00%
	Progressive/Permanent Medical Condition	1.32%	2.86%	1.54%
	Visual Impairment	1.32%	2.86%	1.54%
	Wheelchair User	0.00%	0.00%	0.00%
	Speech Impairment	0.00%	0.00%	0.00%
	(blank)	18.42%	20.00%	1.58%
Marital Status	Civil Partner	0.00%	0.00%	0.00%
	Co-habitee	0.00%	0.00%	0.00%
	Divorced	1.32%	2.86%	1.54%
	Married	9.21%	8.57%	-0.64%
	Single	42.11%	34.29%	-7.82%
	Widowed	1.32%	2.86%	1.54%
	Unknown	46.05%	51.43%	5.38%
	Refused	0.00%	0.00%	0.00%
Sexual Orientation	Non-Resident	0.00%	0.00%	0.00%
	Bisexual	0.00%	0.00%	0.00%
	Gay	0.00%	0.00%	0.00%
	Heterosexual	46.05%	40.00%	-6.05%
	Lesbian	0.00%	0.00%	0.00%
	Refused	7.89%	5.71%	-2.18%
	Unknown	44.74%	51.43%	6.69%
Household Composition	Non-Resident	1.32%	2.86%	1.54%
	Lone parent	11.84%	11.43%	-0.41%
	Multiple Adults, no children	18.42%	20.00%	1.58%
	Multiple Adults and children	14.47%	8.57%	-5.90%
	Single Adult under 65	35.53%	37.14%	1.61%
Single Adults over 65	19.74%	22.86%	3.12%	

DATE: 28/01/2021	PHOENIX COMMUNITY HOUSING BOARD MEETING	ITEM NO. 8
Open or Confidential	OPEN	
Report Title	Home Ownership Performance Report 2019-20 and Q1/Q2 2020-21	
Lead Officer	David Westworth, Director of Customer Services	
Lead Board Members	Simon Barlow and Michael Tisdell	
This item is for	DISCUSSION	

1 Recommendations

A. The Board note the current performance of Home Ownership Services.

Executive Summary

As part of the Board's performance framework specific and more detailed performance reports on service areas are provided at least once annually. This report focuses on the home ownership activities within Specialist Housing Services.

It provides information on performance in year 2019-20 and at the end of Quarter 2 of 2020-21, compared to previous years.

High performance continues to be maintained over 2019-20 and into 2020-21 and £1.6 million in service charges collected between April 2019 and September 2020.

All home ownership and income related activity, including financial inclusion, Home Makers, and commercial leases, is delivered from within Specialist Housing Services.

2 Corporate Plan Implications / Strategic Objectives

Strategic Objective: Excellent Services delivered with empathy and openness

2020-21 Corporate Objective: • Improve customer experience and refresh our service standards so everyone knows what to expect from us and can provide feedback on how we are performing.

3 Background including appendices

3.1 Delivery of Home Ownership Services

Specialist Housing Services is responsible for all aspects of home ownership including: setting service charges for leaseholders; billing and income recovery; processing preserved right to buy and right to acquire applications and assessing and implementing leasehold engagement opportunities.

3.2 Performance

Appendix 1 summarises performance in income collection, focusing on arrears for both day to day service charges and major works service charges and also includes:

- Preserved Right to Buy and Right to Acquire
- Customer Experience, including correspondence handling and complaints
- Satisfaction

The key areas to highlight to Board are:

- Good performance in collecting service charges and reducing the arrears. £1.6million was collected between April 2019 and September 2020. There are a number of court-ordered agreements in place that significantly limit the recovery of major works debts in each financial year. 2020-21 targets take these agreements into consideration.
- The combined income target collection for April to September 2020 was £482,110 and actual income for the same period was £487,490 representing performance against the target collection for the period of 101.1%.
- The number of leasehold service charge accounts in arrears of more than £1,500 fell to 1 in Q2 2020. The number of leasehold major works service charge accounts in arrears of more than £5,000 fell from 65 in Q2 2019 to 47 in Q2 2020.
- **S146 Forfeiture** – In 2019-20, Executive Team approved requests to serve S146 Forfeiture notices to 10 leaseholders for a combined value of £37,928.90. Of the 10 cases, 9 were residential leaseholders and 1 was a buy-to-let leaseholder. None of the notices have been enforced to forfeiture stage at this time.
- Right to Buy completions remain low, with only 36 applications received between April 2019 and September 2020 and only 18 completions taking place in the same period, generating an income of £4million.
- Right to Acquire completions are also low with 1 completion taking place between April 2019 and September 2020, generating an income of £354,000.
- **Purchase & Repair** buy back scheme - Since April 2016 Preserved Right to Buy receipts are retained by Phoenix to further enable us to deliver new housing supply. RTB income April 2019-September 2020 is £4million. Between April 2019 and December 2020 we have completed on 10 purchases with a further 6 expected to complete before end March 2021.
- The team continues to receive higher levels of correspondence than the rest of the business due to leaseholders' preference for written communications. In 2019-20 3,668 letters and emails were received. 3,134 of these required a reply in period and 98.15% of those were replied to within target time an increase

compared to 94.21% in 2018-19. 86% of all written correspondence was received digitally; an increase of 5% since 2018-19.

- The coronavirus satisfaction and experience survey has recorded an improvement to leasehold satisfaction, now at 70%. The leasehold experience action plan sets out the previously approved plan to improve this between 2018-22 and progress against the action plan is shown on pages 6 and 7 of Appendix 1.
- Commercial performance – Commercial Management Review action plan is being implemented, a Commercial officer has been recruited and is now leading on all commercial matters. Between April 2019 and September 2021: Telecoms income has been maximised; all rent reviews have taken place; and we have taken possession of North Downham Training Centre.

3.3 Status of improvement plans

Improvement	Current status
<p>Improvements to Leasehold engagement opportunities.</p> <p>In 2017 leaseholders said:</p> <ul style="list-style-type: none"> • Give us the option to not participate in everything. • Give more electronic options, we don't always have time to come and see you. 	<p>All working groups have been launched and membership is growing.</p> <p>Digital Together is working on creating more 'online' options for leaseholders and we will consult with leaseholders further this year to understand what they would like to see.</p> <p>Leasehold Officers will deliver additional leasehold engagement opportunities in 2021/22. The 2020/21 programme couldn't be delivered entirely due to social distancing restrictions. All virtual programmes have been delivered.</p>
<p>Develop and implement a leasehold communications strategy</p>	<p>The leasehold specific 3 year communications plan was implemented in 2018/19 and will be reviewed in Q4 2020/21 to ensure that it is still meeting our leaseholders needs.</p> <p>Leasehold specific newsletter is planned for Spring 2021 to share news of the proposed Leasehold Reforms.</p>
<p>Welcome new leaseholders</p>	<p>Welcome meetings continue to be successful. The events are intended to introduce Phoenix to home owners and build good relationships at an early stage. All welcome events were moved to a digital platform in May 2020.</p>
<p>Commercial Property Management Review</p>	<p>Review completed, Board agreed action plan and actions are being implemented. Commercial officer recruited in September 2020.</p>

Improvement	Current status
	All Commercial units being transferred to Orchard for management via CRM system.
Improve home ownership knowledge and understanding across Phoenix.	Introductory training for shared ownership scheduled Feb 2021 and for leasehold in Mar 2021. Advanced training to be delivered in 2021/22.
Improve tenants understanding of home ownership options available to them.	A workshop programme has been agreed and will be run for tenants, virtually, on 03/03/21. Topics include: shared ownership; help to buy; getting mortgage ready and making sense of home ownership.
Review all leases.	Lease review is underway. A number of buildings that are 100% leasehold have been identified for potential collective enfranchisement and a number of leases have been identified where lease extensions should be carried out. A further report to go to Exec Team in early Feb 2021 with proposals for generating income from these leases/buildings.
Gain accreditation for excellence in leasehold management.	Subject to budget approval, we intend to complete the HQN Accreditation application for this award in 2021-22 with assessment to take place in Q4.

Appendix 1 – Home Ownership Performance Report

4 Communications & Consultation Implications

Improvements to the Home Ownership Service will continue to include consultation with leaseholders. Team targets include a focus on increasing the opportunities for leasehold engagement and to meet more of our leaseholders either in person or virtually.

5 Other Implications

Legal – We will continue to take legal advice where appropriate to ensure we comply with all relevant law.

Equality & Diversity - The customer satisfaction results are analysed to check if they are representative of all groups we serve in the area or if there are groups of homeowners that are not providing feedback or whose needs we are not meeting.

Value for Money – The service aims to provide a high quality value for money service and carry out regular checks on costs compared to other leasehold management services.

6 Risk Implications

The risk appetite value drivers relevant to this report are:

- Reputation (some appetite) and Health & Safety Compliance (risk adverse)
- People capability and controls (balanced)
- Achieving budget (balanced)
- Resident Satisfaction, standards and community investment (balanced)

The performance reported on in this paper shows the Board's risk appetite is being met for achieving budget, reputation and compliance and People capability and controls, but is not being met for resident satisfaction because it is low compared to some other providers who are measuring it. We will continue with the leasehold improvement action plan to address this.

7 Sustainability Implications

None.

8 Resource Implications

Finance – Preserved Right to buy receipts are retained since April 2016.

Staff – None.

Property – None.

IT – None.

9 Confidentiality

Open.

Approval

Approved by (Chair)	
Date	Click here to select date

APPENDIX 1 HOME OWNERSHIP PERFORMANCE REPORT 2019-20 and Q1 & Q2 2020-21

Introduction

The purpose of this report is to provide a detailed analysis of Home Ownership performance in 2019-2020 and Q1-Q2 in 2020-21, compared to previous years.

Overall service charge collection levels have been upheld despite the pandemic and the Coronavirus Satisfaction and experience survey in June/July 2020 showed overall satisfaction with Phoenix had increased to 70%.

Debit

The table below shows the debit at year end and the end of Quarter 2 for 2020-21. The combined debit decreased in 2020-21 compared to 2019-2020, reflecting a reduction in major works charges.

Debits	2016-17	2017-18	2018-19	2019-20	Q2 2020-21
Day to day service charge	£667,020	£735,733	£639,179	£686,819	£718,444
Major Work service charge	£452,453	£129,191	£222,627	£297,699	£134,901
Combined	£1,119,473	£864,924	£861,806	£984,518	£853,345
% General service charge	59.6%	85%	74%	70%	84%
% Major works service charge	40.4%	15%	26%	30%	16%

Income

Over the last 4½ years the team has collected nearly £7 Million; including £0.57m this year.

Income	Total Income Collected	Total Debit in period	Total Income in period as a % of Total Debt (incl, Arrears brought forward)	Total Income in period as a % of Total Debit in period
Year end 2016-17	£2,533,315	£1,119,473	60%	226%
Year end 2017-18	£1,648,826	£864,924	56%	190%
Year end 2018-19	£1,172,871	£861,858	53%	136%
Year end 2019-2020	£1,052,701	£984,517	60%	107%
Q2 2017	£854,051	£734,841		116%
Q2 2018	£670,291	£867,938		77%
Q2 2019	£556,413	£1,014,014		55%
Q2 2020	£568,487	£853,345		66%

Arrears

Each year, arrears peak in April, following annual debits and again in September, following issue of the final account adjustments and steadily fall throughout the year.

Year-end Arrears	2017-18	2018-19	2019-20	Sept 2019	Sept 2020
Service Charges	£21,282	£18,453	£12,068	£294,368	£269,500
Major Works	£1,079,479	£756,185	£661,619	£865,445	£637,431
Overall	£1,100,761	£774,638	£673,687	£1,159,813	£906,881

Actual Arrears and Repayment Agreements

The table below shows total and actual arrears and repayment agreements at year-end 2019-20 and at the end of September 2020.

		Total Arrears	Repayment agreements	Actual arrears	Repayment agreements as % of actual arrears
Day to day service charge	Year end 2019-2020	£12,068	£1,517	£10,551	13%
	Q2 2020	£269,500	£214,445	£55,054	80%
Major works service charge	Year end 2019-20	£661,619	£554,361	£107,258	84%
	Q2 2020	£637,431	£442,177	£195,254	69%

At the end of September 2020, 715 leaseholders were in day to day service charge arrears, 3 less than the same period last year. Of these, 82% (588) had a repayment agreement in place, compared to 74% in the same period last year. The number of leaseholders with arrears over £1,500 also fell from 3 in September 2019 to 1 in September 2020.

At the end of September 2020, 282 leaseholders were in major works service charge arrears, compared to 127 in September 2019. Of these, 138 (49%) had a repayment agreement in place. The number of leaseholders with arrears over £5,000 decreased from 65 in September 2019 to 47 in September 2020.

Arrears by age of Debt for Service Charge and Major Works

We currently have 42 accounts with debts older than 6 years. Of these, seven accounts 7 are day to day service charges and 34 major works. This is summarised below:

Account	No. over 6 years since debt cleared	No. with arrangements	No. in legal process	No. of cases and arrears at risk of non-collection
Service Charge	7	1	0	6 - £611
Major works	34	31	3	3 - £10,900

Right to Buy (RTB)

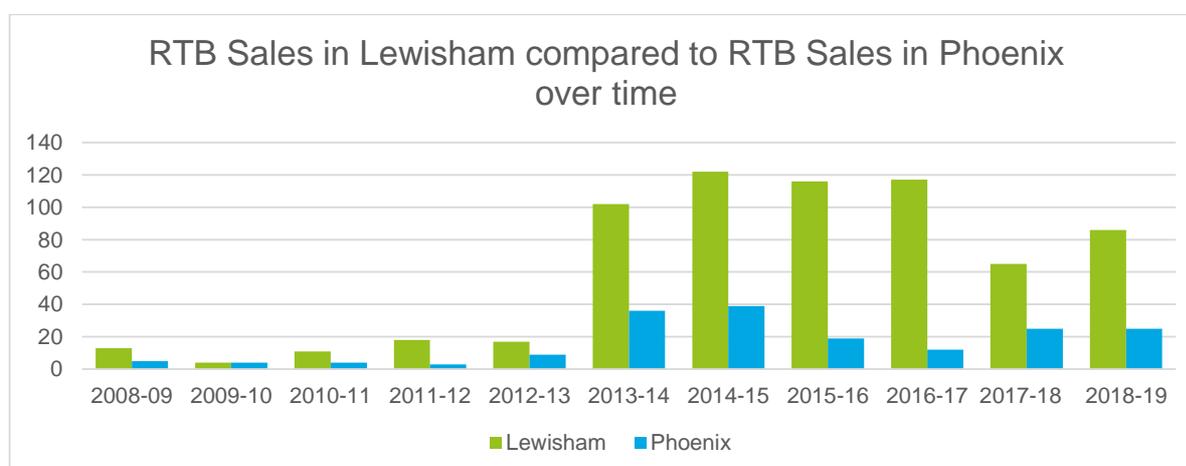
The table below shows the number of RTB applications, acceptances, completions and denials at year end and at the end of Quarter 2, 2020-21.

Period	Applications	Acceptances	Completions	Denials	Allocated capital receipts	Average capital per completion
Year End 2014-15	29	26	38	3	£3,312,485	£87,171
Year End 2015-16	27	27	16	4	£2,142,259	£133,891
Year End 2016-17	22	23	12	6	£1,589,650	£122,281
Year End 2017-18	21	25	25	4	£3,838,500	£153,540
Year End 2018-19	19	19	10	4	£1,934,360	£193,436
Year End 2019-20	27	23	9	2	£2.3m	£256,444
As of Q2 2020	9	9	9	5	£1,785,660	£ 198,407

The length of time to complete a RTB application varies from months to years. Not all applications made in a period are responded to in the same period, so the number of responses will not always tally with the number of applications.

The graph below shows RTB sales in the Lewisham Borough against our RTB sales. It shows we reached a peak in sales at the same time as the rest of Lewisham.

*Lewisham numbers contain Phoenix sales



Lewisham RTB sales are not yet available.

Right to Acquire

In 2019-2020 there was 1 RTA completions compared to 0 in 2018-19, resulting in £354K of capital receipts being allocated to Phoenix.

By September 2020-21 there were 8 RTA applications but no completions.

Purchase and Repair scheme

In 2019-2020 Phoenix completed on the purchase of 10 homes (compared to 12 in 2018-19) following London Borough of Lewisham's agreement for Phoenix to retain the RTB receipts.

By Q2 2020-21 Phoenix had not completed the purchase of any properties for 2020-21 but had agreements in place to purchase 6 properties by year end.

Correspondence

In 2019-20 the Home Ownership team received 3,668 items of written correspondence. 3,134 of these required a reply in period and 98.15% of those were replied to within target time an increase compared to 94.21% in 2018-19. 86% of all written correspondence was received digitally; an increase of 5% since 2018-19.

Complaints

In 2019-2020, the Home Ownership team received 5 formal complaints, a decrease from the 10 received in 2018-19. These complaints covered a range of service areas including repairs, major works, estates and leasehold management. Learning outcomes have been identified and will be included in service improvement plans.

There were also 2 first tier tribunal cases opened by Phoenix in 2019-20 and 1 active at the end of the year. Both cases were seeking dispensation from the Section 20 process for emergency repairs to roofs.

Shared Ownership

In 2019-20, the Home Ownership team received 2,058 enquiries about Springbank Court, our first shared ownership development of 8 homes and completed 365 eligibility assessments.

This shared ownership scheme was due to be completed and handed over in late 2019 and delayed to early 2020 following sabotage. However due to balcony works and additional fire works agreed to ensure we meet future safety requirements there was some slippage which has since extended further as a result of the pandemic. This resulted in some applications being withdrawn and new reservations being made, one property is still available for purchase. The scheme handed over in early January 2021.

Home Ownership Involvement

In 2019-20 the Home Ownership team arranged six home ownership resident events, consulting with residents. 59 home owners who attended these events throughout the year completed an event evaluation survey. 54 out of the 59 said they were very/fairly satisfied with the event (91.53%). In Q1-Q2 2020-21, home ownership held 3 virtual events attended by 13 home owners.

Leasehold Satisfaction

In June and July 2020, we carried out a Coronavirus Experience and Satisfaction Survey which also asked about overall satisfaction. The results were statistically relevant and reached a large sample of leaseholders (33%). It showed a significant increase in overall satisfaction to 70%. It did not however cover all service areas or questions we ask in a full STAR Survey the main findings already reported to the Board (in September 2020) showed:

- Loneliness, impact on mental health and wellbeing of the lock down on leaseholders
- 9% of leaseholders were interested in digital support from Phoenix
- 16-33% of all working age households could have a member of the household losing their job
- 48% said they would like or might like support from Phoenix with employment
- 42% said their household had less or a lot less money coming in following the lockdown and 17% said their household finances were fairly or very desperate
- 11% said they would like or might like support from Phoenix with financial inclusion advice
- 55% said they were very or fairly satisfied with the information from Phoenix during the lockdown
- The Top three priorities for renewal were:
 - Re-opening the Green Man
 - Starting non-urgent repairs
 - Fully operational Contact Centre
- 61% said they were interested in providing more feedback.

The results of the September 2018 STAR Satisfaction are summarised below.

Period	Overall Satisfaction	Quality of Home	Community as place to live	Value for money with service charges	Repairs and Maintenance	Phoenix Listens to your views and acts upon them
2009	44%	73%	64%	22%	25%	36%
2011	46%	67%	64%	37%	32%	37%
2012	50%	68%	61%	32%	41%	38%
2015	42%	57%	59%	32%	36%	32%
2018	55%	69%	60%	36%	50%	42%
2020	70%					

As a result of the STAR feedback in 2018 a three-year leasehold experience action plan (below) was developed to improve leasehold satisfaction. This has been updated to reflect the results of the Corona Virus Experience and Satisfaction Survey. The RAG ratings against the plan show progress of our improvements to date.

Leasehold Experience Action Plan – following the STAR survey 2018.

First year for leaseholders	<ul style="list-style-type: none"> Provide detailed maintenance schedule for the future. 	Amber
	<ul style="list-style-type: none"> Include a leasehold/home ownership section on the Phoenix Academy. 	Red
	<ul style="list-style-type: none"> Re-settlement period visit after completion of purchase. 	Amber
	<ul style="list-style-type: none"> Ask a leaseholder to blog: my first year with Phoenix. 	Not Started
	<ul style="list-style-type: none"> Pre-assignments: improve information for leaseholders to pass on to incoming leaseholders. 	Amber
Leasehold engagement	<ul style="list-style-type: none"> Home visits 	Green
	<ul style="list-style-type: none"> Fill the LSH seat on the board 	Green
	<ul style="list-style-type: none"> Champion from each directorate to keep leasehold experience alive and relevant. 	Red
	<ul style="list-style-type: none"> Annual leasehold event 	Amber
	<ul style="list-style-type: none"> Staff included in involvement groups. 	Green
How we view home ownership or voice our views (top down)	<ul style="list-style-type: none"> Promote home ownership to our tenants. Pros/cons and options outside of RTB. 	Begins Feb 2021
	<ul style="list-style-type: none"> Programme of activity targeting key stakeholders. 	Red
	<ul style="list-style-type: none"> Accreditation for leasehold management. 	Internal assessment underway
	<ul style="list-style-type: none"> Apply for awards for leasehold activity. 	NS
	<ul style="list-style-type: none"> Training for all staff to create an understanding of leasehold essentials. 	Programme underway – starts Jan 2021
Communications	<ul style="list-style-type: none"> In peak demand periods, place someone in contact centre 	NS
	<ul style="list-style-type: none"> Review service provided which are leasehold specialist and which could be centralised 	Green
	<ul style="list-style-type: none"> Point by point action plan to address STAR feedback and keep monitoring and reporting back on it. 	Green

Red	Amber	Green	Not started
3	6	6	3

Cost Benchmarking

The table and graph below show performance in 2019-2020 relating to cost per property managed (CPP) for leaseholds benchmarked against London Housing Associations with 0–15000 units. This is taken from the 2019-20 HouseMark Core Benchmarking return. (peer group total is 15).

	Direct CPP of Leasehold			Total CPP of Leasehold		
	2018-19	2019-20	Trend	2018-19	2019-20	Trend
Phoenix	£563.31	£666.43		£1,085.41	£1200.09	
Lower Quartile	£356.79	£500.70		£525.51	£839.94	
Median	£426.22	£431.70		£681.52	£711.37	
Upper Quartile	£566.1	£369.54		£911.52	£560.16	

Phoenix costs per property are the 2nd highest in our peer group this reflects our lower number of homes compared to many peers who were local authorities, higher number of staff per 1000 homes, and higher average pay cost. More work is required to analyse these findings, which were only published earlier this month, to assess if this result is something that needs to be addressed or a product of cost allocations.

DATE: 28/01/2021	PHOENIX COMMUNITY HOUSING BOARD MEETING	ITEM NO. 9
Open or Confidential	OPEN	
Report Title	Strategic Business Renewal Group	
Lead Board Members	Simon Barlow	
This item is for	DISCUSSION	

Previous agreed minutes are available on request. Please contact Carole Olaizola Carole.Olaizola@phoenixch.org.uk or Say Ledington say.ledington@phoenixch.org.uk.

The Strategic Business Renewal Group was set up after the May Board to monitor our service response during the pandemic and to take a strategic overview of our renewal plans. The Group is accountable to the Executive Team (ET) and Board.

The Group comprises senior officers and 4 nominated Board members. It meets every 3 weeks currently.

In each meeting it has received updates and steered progress in priority areas agreed in its first meeting:

- Re-opening the office and contact centre
- Compliance
- Income collection
- Repairs

It has also received updates on risk and performance information across the business. As a result of these updates, it identified and agreed further renewal streams and areas for scrutiny at subsequent meetings and to date has considered:

- Development progress and risks
- Community engagement
- Tackling Anti-Social Behaviour
- Mental Health & welfare (residents and staff support)
- Resident leadership
- Hazelhurst Court

The Group has also:

- Steered the analysis of and recommendations from the Coronavirus Satisfaction and Experience Survey (reported to the September Board).

- Considered the outcomes of the staff experience survey and how it was being used to shape our plans for reopening the office.
- Considered and steered revised KPIs and Corporate Plan (both considered at the September Board).
- Considered risks and on how we were mitigating risks across our development programme
- Reviewed benchmarking reports from HouseMark and other learning.

The most recent meeting of the group was Monday 11 January 2021.

Key outcomes from areas considered

1. Reopening the office and contact centre

The Group supported the closing of the Green Man office following the increased lockdown (Level 5) imposed by government and to protect staff and residents given the spread of the covid19 variant. It was agreed that a small number of staff could continue to use the office to issue PPE for repairs staff by way of example. The office would also be used for urgent interviews with residents and for sign ups of new tenants. Risk assessments in place for office use were reviewed against the new lockdown regulations, laws and were found to be appropriate.

The Contact Centre is operational with staff taking calls from home. Performance on call answering continues to be excellent during the pandemic.

2. Compliance

Overall Phoenix remains compliant in areas of gas, electrical, asbestos and lifts and got slightly worse, but not materially, in areas of water and fire. All regulatory returns have been provided to the Regulator on time, reports were:

- **Current repairs performance-** All emergency repairs within a reasonable timescale
- **Statutory gas compliance-** Most statutory gas checks without a material backlog developing
- **Statutory fire compliance-** All statutory fire checks
- **Asbestos, electrical, legionella and lift safety checks-** Most asbestos, electrical, legionella and lift checks without a material backlog developing
- ***Care, supported and other accommodation for vulnerable people, where the provider is the landlord-** provider is the landlord-Maintaining safe staffing levels and essential service delivery

*This is Hazelhurst Court

The Group also considered

3. Income

Overall position for rent collection has improved from a low of 95.47% in May to 100.81% (at the end of November).

Leasehold collection original targets set in March 2020 have been met.

Void loss has increased from 0.24% at the end of March to 0.5% at the end of December. More detailed updates are included in the performance report.

4. Community Investment

The Group continues to review all activities that have been adapted as a result of the pandemic and any new services introduced. By way of reminder from previous reports:

Some adapted services are:

- Digital support - phone & video
- IAG (Information and Guidance) - phone & video
- Training - online
- Community Chest voting and mobilising new projects

Some new services include:

- Volunteering - Lewisham Local and FareShare – food delivery/befriending service/back office functions.
- Connecting the unconnected. Digital devices for shielding, low income, limited social networks, Phoenix Academy - £18.5k social value.
- Summer Fun online and activity bags which were collected.
- Supporting LBL – 100 apprentices in 100 days and Government Kick Start scheme for 18-24 year olds - Phoenix has offered 5 apprentice places.

The Group noted that Community Chest applications were now underway for 2021.

5. Hazelhurst Court & Housing Management Resources

Hazelhurst Ct

The Group considered received specific updates on issues at our extra-care scheme, Hazelhurst Court, and recent review of housing management resources. Leon Yohai, Head of Housing, and Annabel Bird, Housing Manager attended the meeting for this section. In summary:

- The scheme has been in lockdown for the most part since March 2020.
- While it has features of a care home, its mixed residency requires us to work with Notting Hill Genesis (NHG) for those receiving care and directly with independent residents.
- A COVID outbreak was reported in line with public health recommendations following 4 care staff testing positive. The scheme now in full lockdown. All residents and staff were tested on 5 January with positive results for three

residents who are asymptomatic (two are independent) and an two additional staff. Regular testing of residents and staff is in place.

- Extra cleaning of touch points has been in place since March 2020 (increasing from 24 to 36 hours per week). There have to date been two full bio-cleans of the scheme.
- Meals are being delivered to residents' doors to minimise risk.
- Lewisham is helping to prioritise vaccines for some Phoenix and Notting Hill staff working at the scheme.

Housing Management Resources

- Current priorities are protecting Hazelhurst Court, dealing with ASB/domestic abuse/hate crime and lettings.
- Pressures are high for staff, residents and community partners.
- There are challenges ahead with the increase of serious ASB and lengthy processes for legal remedies. The team is under stress and putting in longer hours.
- Additional resources are being put in place to support the housing management service.

6. Mental Health and Well Being

How to support residents and staff during the pandemic and beyond (as unemployment, debt etc increases) is a much-discussed topic. The Group is steering initiatives in these areas. The Group noted "Well Being" calls will begin again to vulnerable residents in January 2021.

7. Repairs & Phoenix Repairs Service (PRS)

The Group receives feedback on repairs service levels during the pandemic and following increased lockdown regulations. Currently all essential repairs are still being provided as are gas safety checks, voids, fencing and roofing works. The main areas of risk relate to those repairs that can take longer to complete such as plastering works – these types of works will be risk assessed and may be put on hold especially if the resident is shielding etc.

The current repairs backlog to date is 64 repairs (Dec 2020).

Risk assessments are in place for the safety of staff and residents for all repairs and remain under review.

8. Planned Repair

The Group receives an update on planned works. These are now largely on hold due to the increased lockdown arrangements and the potential impact on decency will be monitored.



This has resulted in 18 PRS staff being put on flexible furlough arrangements.

9. Development

The Group noted the Springbank development had been handed over with 70% of the original purchasers proceeding and the remaining 30% filled from the waiting list.

Finally, the Group took the opportunity to feedback thanks to staff for their hard work and commitment.

DATE: 28/01/2021	PHOENIX COMMUNITY HOUSING BOARD MEETING	ITEM NO. 10
Open or Confidential	OPEN	
Report Title	Management Accounts to December 2020	
Lead Officer	Chris Starke, Director of Finance, 02031210121 Chris.starke@phoenixch.org.uk	
Lead Board Members	Mark Gayfer	
This item is for	DISCUSSION	

1 Recommendations

A. That the Board discusses and notes the report.

Executive Summary

The purpose of this report is to provide the Board with information on the financial performance for the period to end December 2020 and compare this to the budget for the same period.

The December management accounts show a £7.8 million operating surplus compared to a budget operating surplus of £6.3 million for the period, a favourable variance of £1.5 million. The main elements of the variance are:

- Rental income £364,000 (adverse)
- Revenue grant £370,000 (favourable)
- Responsive and void repairs £463,000 (favourable)
- Planned and cyclical maintenance £888,000 (favourable)
- Other operating costs £310,000 (favourable)
- Depreciation £147,000 (adverse).

The budget for the period included the first tranche shared ownership sales from Springbank Court. The scheme handover was delayed until January due primarily to the pandemic and the majority of sales are taking place in January.

The overall surplus of £6.8 million compares to a budget surplus of £5.7 million for the period, a favourable variance of £1.1 million. There are adverse variances on Right to Buy sales (£316,000) and net interest payable (£179,000).

The reforecast shows an overall favourable variance against the full year revenue budget of £254,000 with the adverse impact of the pandemic on rental income and capitalised interest, offset by the impact on planned and cyclical maintenance programmes and anticipated lower volume of repairs. This is an improvement on the £0.9 million adverse variance in the Covid forecast presented to the May Board meeting.

Financial covenants and 'Golden Rules' are met for the period. Additional information and detailed commentary on variances to budget for the period are provided in the appendices attached with this report.

2 Corporate Plan Implications / Strategic Objectives

Strategic Objective: 4. Sustainability-for our business and our community.
2020-21 Corporate Objective: • Deliver our Value for Money and efficiency plans, so we confidently maintain our financial viability in the long term.

This report provides information to the Board to demonstrate financial performance against budget.

3 Background including appendices

- 3.1 The management accounts have been discussed with all the individual budget holders.
- 3.2 Income and expenditure have been reforecast where appropriate after consultation with the budget holder.

Appendix 1: Variances to Budget for December 2020 with commentary
Appendix 2: PCH December 2020 management accounts summary (including statement of financial position and cash flow statement)
Appendix 3: PAS December 2020 management accounts summary
Appendix 4: Home Makers December 2020 management accounts

4 Communications & Consultation Implications

- 4.1 The format of this report was agreed as part of the budget report to the Board in March 2017.

5 Other Implications

Legal

None.

Equality & Diversity

None.

Value for Money

The management accounts review process with the individual budget holders is used to identify examples of value for money for inclusion in the VFM register.

6 Risk Implications

- 6.1 The actual financial performance for the period shows a favourable variance compared to budget, with a modest adverse variance forecast for the full year. This is consistent with the balanced risk appetite agreed by the Board:

Risk appetite:

“Some actions considered that could lead to budget overspend in the short term will not breach financial covenants; opportunity/reward balances or exceeds threat in medium term”.

7 Sustainability Implications

None.

8 Resource Implications

Finance

The results demonstrate compliance against the ‘Golden Rules’ approved by the Board in September as set out in the table below:

Measure	‘Golden rule’	YTD	Forecast	Comment
EBITDA MRI interest cover	138% minimum	300%	220%	Barclays financial covenant 110%; golden rule allows buffer on financial covenant requirement
Gearing (RSH definition debt / housing properties net book value)	54% maximum	30%	30%	
Long term repayment of debt	Year 40 maximum	Yes	Yes	Based on a static business model (other than for completion of the current contractual development programme and purchase and repair commitment to replace RTB sales), the plan should demonstrate that PCH is able to repay its financial borrowings from operating cashflow without raising new loan facilities.
Available cash and undrawn facilities	Forecast net cash outflow including development for the next 12 months plus a 25% contingency	Yes	Yes	Treasury management liquidity policy

The results demonstrate compliance with the financial covenant targets under the restated loan arrangements with Barclays: EBITDA MRI must be greater than 1.1 times interest payable (the ratio is 3.0) and net debt per unit below £30,000 (£12,330 at December 2020). The financial covenant target for the Private Placement investor is EBITDA (including surplus from property sales) must be greater than 1.1 times interest payable (the ratio is 4.3).



Staff
None.

Property
None.

IT
None.

9 Confidentiality

9.1 The report is open.

Approval

Approved by (Chair)	
Date	Click here to select date

Appendix 1: Details of variances between budget and actual for the period April 2020 to December 2020

Table 1: Management account variances between actual and budget for the period April 2020 to December 2020

Area of income or expenditure	Actual YTD Dec 2020 £'000	Budget YTD Dec 2020 £'000	Variance Fav/(adv) £'000	Explanation of difference	Report section
Total income	24,980	25,958	(978)	Impact of pandemic - delay to letting new development schemes; first tranche shared ownership sales completing in January / March 2021	1
Housing Management and Service costs	911	948	37	Lower spend on trees and communal electricity offset by higher spend on play areas and flytipping	2.1 - 2.3
Responsive and void repairs	3,951	4,414	463	Impact of pandemic – essential repairs service during the lockdown period plus lower spend on aids & adaptations as LBL not able to carry out occupational therapist assessments during the lockdown period.	2.4
Planned & cyclical maintenance	652	1,541	889	Delayed start to programmes due to pandemic and some fire safety works incorporated into capital works programme	2.5
Major works revenue	84	188	104	Lower spend on asbestos due to restricted access during lockdown and deferral of some major works attributable to leaseholders	2.6
Staff costs	5,698	5,709	11	Cafe closed during lockdown period; posts currently vacant offset by additional agency staff costs in other areas	2.7
Office, IT & other operating expenses	2,389	2,679	290	Under spend on court costs, community links events, community chest projects and café	2.8
Depreciation	3,473	3,326	(147)	IT fixed assets depreciation higher than budget	2.9
Total expenditure	17,158	18,804	1,646		
Shared ownership cost of sales	0	878	878	First tranche shared ownership sales completing in January / March 2021	
Net Operating Surplus	7,822	6,276	1,546		
Net interest payable	(2,529)	(2,350)	(179)	Lower interest receivable. Capitalised interest is also lower due to reduced activity on development over the lockdown period	3.1
Sale of assets	1,469	1,785	(316)	9 RTB sales (budget assumed 6 RTB; 3 RTA)	3.2
Overall Surplus	6,761	5,711	1,050		

Appendix 1: Details of variances between budget and actual for the year: April 2020 to December 2020

1 Operating income

1.1 Gross Rents and Service charges receivable

Overall gross rental and service charge income is £364,000 less than budget at the end of December. The letting of the Springbank Court and Nuthatch House schemes were budgeted to commence in April and May respectively but scheme completion has been delayed by the pandemic. Springbank Court completed in January 2021 and handover of Nuthatch House is now expected in February. There have also been no purchase and repairs completed in the period; 6 purchases are expected to complete by March.

1.2 Voids loss and bad debts

Void loss is £7,000 higher than budget due to longer re-let times due to the pandemic offset by fewer properties becoming void during the first lockdown period.

Bad debts are lower than budget by £39,000 at the end of December but are forecast to be in line with budget at the end of the year. This reflects a prudent view on rent collection taking into account the impact of the second lockdown.

1.3 Revenue grant income

Revenue grant income is £371,000 higher than budget due to the inclusion of a final grant claim of £388,000 for the Fellowship project which was higher than expected.

1.4 Other income

Other income is £75,000 lower than budget. The main variances are:

Under budget:	Variance
Green Man café sales	£90,000
Corporate sponsorship for festival	£19,000
Recovered court costs	£30,000
Community centre hire	£21,000
Over budget:	
Gift aid from PAS	£59,000

The lower income from the café is offset by a reduction in staff costs and operating expenditure (ref section 2.7 & 2.8). Sponsorship received for the annual PCH Festival has been deferred to next year with the consent of our current sponsors. The freeze on landlord court applications during lockdown means low court costs in the period to be recovered. The community centres remain closed from the start of the lockdown.

PAS made a gift aid payment to PCH in December to mitigate the corporation tax liability that would otherwise arise in respect of its taxable profit for the 2019/20 year.

Appendix 1: Details of variances between budget and actual for the year: April 2020 to December 2020

Other income is forecast to be £175,000 lower than budget. In addition to the full year impact of lower income in the areas above, commercial leases income is also likely to be lower than budgeted. This is partly offset by reclaimed VAT which is forecast to be £22,000 higher than budget.

1.5 Shared ownership sales

The scheme completed in January 2021 and we have accepted offers for all the Springbank Court shared ownership homes. Seven of the first tranche sales will complete in January with 1 sale to complete in March. The forecast reflects a lower proportion of equity to be sold following some previous purchasers withdrawing.

2 Operating expenditure

2.1 Service Costs

Service costs are £27,000 lower than budget. The main variances are:

Under budget:	Variance
Tree maintenance	£28,000
Electricity	£21,000
Over budget:	
Play area maintenance	£20,000

The variances are mainly due to phasing of the budget. Service costs are forecast to be £7,000 lower than budget.

2.2 Estate & Environment costs

Estate and environment costs are £29,000 higher than budget. The main variances are:

Under budget:	Variance
Homeloss/disturbance	£9,000
Over budget:	
Fly tipping and bulk rubbish	£37,000
Pest control	£10,000

An increase in fly tipping and bulk rubbish costs was expected because local waste management centres closed during lockdown. Pest control is higher due to pigeon control at Hazelhurst Court.

The Estate & environment cost forecast is £54,000 higher than budget which reflects the continued fly tipping and bulk rubbish costs and some refurbishment costs at Marton Close community centre.

2.3 Other Housing Management

Housing management costs are £37,000 lower than budget. The main variances are:

Appendix 1: Details of variances between budget and actual for the year: April 2020 to December 2020

Under budget:	Variance
Resident Academy	£22,000
Nuisance Strategy	£10,000
Over budget:	
Homesearch (Choice Based Lettings)	£11,000

The Resident Academy training programme was rescheduled to run virtually.

PCH received invoices for two years (2018/19 and 2019/20) of Homesearch costs which were higher than the estimated accrual for these costs.

Other housing management costs are forecast to be £12,000 lower than budget which reflects the lower costs for the Academy.

2.4 Repairs and Voids

Responsive repair costs are £498,000 lower than budget. Void costs are £35,000 higher than budget. The main variances are:

Under budget:	Variance
Routine repairs	£367,000
Adaptations	£105,000
Compassionate repairs	£80,000
Over budget:	
Out of hours	£42,000
Gas servicing	£62,000
Fences	£44,000

An essential repairs service was provided during the initial lockdown period. Volumes of repairs subsequently increased as all parts of the repairs service were reopened following the easing of restrictions. Aids & adaptations (A&A) is lower than budget as LBL was not able to carry out occupational therapist assessments during the lockdown period.

The forecast assumes that the new lockdown reduces the volume of repairs in the last quarter leading to a forecast underspend against budget. The forecast for adaptations also reflects the impact of the new lockdown.

2.5 Planned and cyclical maintenance

Planned and cyclical maintenance expenditure is £888,000 lower than budget. The main variances are:

Under budget:	Variance
Fire safety works	£320,000
Smoke alarms	£112,000
Fencing	£150,000
Electrical condition and remedial works	£131,000
Water services	£110,000

Appendix 1: Details of variances between budget and actual for the year: April 2020 to December 2020

All planned programmes have experienced delays due to restricted access to properties during the initial lockdown. Part of the fire safety works have also been incorporated into the capital works programme.

Forecast is £748,000 lower than budget for the year due to some of the fire safety works being incorporated into the capital works programme as noted above, lower anticipated expenditure on water services and the smoke alarm and fencing programmes will be largely deferred into 2021/22.

2.6 Major works revenue

Major works revenue costs are £104,000 lower than budget. The costs relate to major works that are not capitalised, including asbestos remedial works and major works rechargeable to leaseholders. The main variances to budget are:

Under budget:	Variance
Asbestos remedial surveys	£83,000
Over budget:	
Major works attributable to leaseholders	£20,000

Asbestos costs are lower than budget due to restricted access to properties during lockdown.

Major works attributable to leaseholders is lower than budget as a programme of fire safety works originally programmed for 2020-21 (rechargeable to leaseholders hence included here) cannot be delivered as planned. The information in the fire risk assessments used to create a notice of intention for S20 consultation was not sufficient for tendering purposes and FFT were appointed to carry out a more detailed survey of the blocks. Their survey identified that some of the works require statutory consultation so the works will be carried out next year. The works are all to tolerable risk blocks.

The forecast is £58,000 lower than budget reflecting the full year impact of the above.

2.7 Salaries and other staff costs

Total staff costs (including agency) are £11,000 lower than budget. There are no staff costs for the Green man café. Recruitment for vacant posts is delayed until the café is re-opened for staff and the public. Some additional cleaning staff were engaged to allow the Green Man office to open to staff after the initial lockdown and there are additional agency staff costs to cover absence in estates based teams and the call centre.

Training costs are lower than budget due to planned courses being deferred or cancelled due to the pandemic.

The SLA with PAS has been updated to reflect the results of the restructure in 2019 and allow PAS to charge PCH for their additional staff costs. A recharge of £288,000 is included as part of staff costs.

Appendix 1: Details of variances between budget and actual for the year: April 2020 to December 2020

Forecast is £57,000 higher than budget for the year which reflects some additional temporary posts to support access for compliance work and the number of complex housing management cases including anti-social behaviour.

2.8 Office, IT and other operating expenses

Office costs are £15,000 higher than budget; IT costs are £10,000 lower than budget; and Other operating expenses are £295,000 lower than budget.

The lower operating costs reflect the Green Man cafe being closed, low court costs as the courts were closed during the lockdown and lower expenditure on the community chest. Some abortive costs were incurred in relation to the Festival which was cancelled due to Covid19.

The forecast expenditure includes a £50,000 contingency for post lockdown recovery costs, offset by savings on the Festival, community links events, deferral of some community chest expenditure into 2021/22 and lower costs for the cafe.

2.9 Depreciation

Depreciation is £147,000 higher than budget due mainly to increased IT capital expenditure during 2019/20.

2.10 Shared ownership cost of sales

The scheme completed in January 2021 and we have accepted offers for all the Springbank Court shared ownership homes.

2.11 Net Operating Surplus

PCH has a net operating surplus of £7,822,000 at the end of December 2020. This is £1,546,000 higher than budget for the period.

3 Interest and Sales of Assets

3.1 Interest

Net interest is £179,000 higher than budget for the period due to lower interest receivable as a result of the reduction in interest rates and lower capitalised interest related to net expenditure on delayed development schemes. Capitalisation of interest was suspended where active development of schemes paused due to the pandemic.

3.2 Sale of housing properties

The Council agreed to waive its share of Right to Buy (RTB) sales proceeds from April 2016, subject to the RTB sales proceeds being used for the provision of new homes.

De-regulatory measures contained in the Housing and Planning Act 2016 removed the requirement for social housing providers to identify a Disposal Proceeds Fund (DPF) in their accounts for the sale of properties through the tenant's Right-To-Acquire (RTA).

Appendix 1: Details of variances between budget and actual for the year: April 2020 to December 2020

PCH allocated the remaining DPF balance to the development programme in March 2019. Any RTA receipts during the year will be treated in the same manner as RTB sales.

There have been 9 RTB sales in the period compared to 6 RTB plus 3 RTA sales assumed in the budget (RTA sales have a lower discount). The forecast includes 2 further RTB sales and 1 RTA sale.

4 Statement of Financial Position

4.1 Acquisitions/development of property

Housing properties net book value was £219.4 million at the end of December 2020. Development expenditure during the period is £5.2 million, primarily in respect of Rushey Green (£2.7 million) and Nuthatch House (£0.5 million).

Included in creditors is the unamortised grant of £5.2 million for the current development schemes. A further £1.5 million of grant is forecast to be received by March.

4.2 Purchase and repair

The budget for purchase and repair of properties available within the Phoenix area, is funded from the retained RTB and RTA receipts (see sections 3.2 Sale of housing properties, and 4.9 Restricted reserve). No properties have been purchased in the period to the end of December but one purchase completed early in January and a further 5 purchases are forecast by March.

4.3 Fellowship Inn and Other Fixed Assets

The remaining works for the Fellowship have been completed and the final grant claim has been received (refer section 1.3). Additions to other fixed assets of £800,000 include expenditure on IT equipment, including new laptops for staff working from home, and the Digital Together project.

4.4 Capitalised major works

Capital major works expenditure is £2.6 million for the period. Most planned programmes for 2021/21 were delayed due to Covid19. The forecast reflects some additional expenditure rolled over from last year, which has been completed in the period, and some additional fire safety works that were included under planned maintenance (see section 2.5). This has been offset by a deferral of the environmental works programme to 2021/22.

4.5 VAT Shelter

Under the VAT shelter arrangement agreed at transfer, Phoenix recovers the VAT paid on the major works and 50% of the VAT recovered is payable to the Council, which is capitalised as part of the cost of major works above. The fire safety works are not covered by the VAT shelter agreement and the forecast has been reduced to reflect this.

4.6 Debtors

Debtors have decreased compared to the previous year end due to the receipt of grant receivable at 31 March 2020.

Appendix 1: Details of variances between budget and actual for the year: April 2020 to December 2020

4.7 Creditors

Creditors due within one year have decreased compared to the previous year end due to payment of trade creditors including major works, the Fellowship and Phoenix Agency Services.

Creditors due after one year (excluding loans) are similar to the previous year end and include unamortised grant on the completed Hazlehurst Court and Woodbank Road schemes (£4.8 million).

4.8 Loans

Debt at the end of December 2020 remained at £89.5 million net of transaction costs.

4.9 Restricted reserve

The net surplus from RTB sales has been transferred to a restricted reserve. The reserve is £1.8 million as at the end of December 2020.

5 Cash Flow Statement

5.1 Net operating cash flow was £11.2 million for the period, including sales of property through the RTB (£1.8 million). Investing activities comprised expenditure on development and capitalised major works (£8.0 million) and other fixed assets (£1.2 million). Grant of £1.5 million towards the Fellowship Inn project and Rushey Green scheme was received in the period. Interest paid amounted to £2.9 million.

5.2 There was no debt drawn in the period.

APPENDIX 2 - PCH MANAGEMENT ACCOUNTS SUMMARY

From 1st April 2020 to 31st December 2020

	Year to date			Full year			Appendix 1 commentary reference
	Actual	Budget	Variance	Forecast	Budget	Variance	
	£	£	£	£	£	£	
OPERATING INCOME:							
Rents & Service Charges:							
Rent Receivable	22,060,560	22,115,876	(55,316)	28,974,916	29,036,208	(61,292)	1.1
Other Rents Receivable - Garage & misc	259,537	589,984	(330,447)	430,030	770,291	(340,261)	1.1
Service Charge Receivable	1,531,899	1,534,638	(2,740)	1,920,333	1,928,431	(8,098)	1.1
Service Charge Receivable - Leaseholders	243,028	235,172	7,856	249,588	237,914	11,674	1.1
Water rates, tenants' contents insurance	120,132	104,457	15,675	132,390	112,774	19,616	1.1
Subtotal: gross rent	24,215,156	24,580,127	(364,972)	31,707,257	32,085,618	(378,361)	
Less: Void Loss	(185,410)	(178,519)	(6,891)	(262,774)	(234,374)	(28,400)	1.2
Bad debts	(195,443)	(234,580)	39,137	(312,773)	(312,773)	0	1.2
Total: net rent	23,834,303	24,167,028	(332,726)	31,131,710	31,538,471	(406,761)	
Other Income:							
Revenue grant (including amortisation)	430,777	60,000	370,777	434,976	100,000	334,976	1.3
Other income	640,988	715,128	(74,140)	781,729	947,170	(165,441)	1.4
Commission (Water Rates)	0	0	0	0	0	0	1.4
Major works recharged to Leaseholders	43,261	60,587	(17,326)	48,383	80,783	(32,400)	1.4
VAT reclaimed on Overhead Costs	31,442	15,000	16,442	42,000	20,000	22,000	1.4
Total Other Income	1,146,468	850,715	295,753	1,307,088	1,147,953	159,135	
Shared ownership first tranche sales	0	940,088	(940,088)	1,183,450	1,253,450	(70,000)	
TOTAL OPERATING INCOME	24,980,771	25,957,831	(977,060)	33,622,248	33,939,874	(317,626)	
OPERATING EXPENDITURE:							
Housing Management and Services:							
Service costs	594,027	621,410	27,383	824,260	831,913	7,653	2.1
Estate & Environment costs	204,465	175,212	(29,253)	290,538	236,800	(53,738)	2.2
Other Housing Management costs	113,452	151,112	37,660	191,594	203,482	11,888	2.3
Total Housing Management and Services	911,944	947,734	35,790	1,306,392	1,272,195	(34,197)	
Maintenance and Improvements:							
Responsive Repairs	2,863,201	3,361,902	498,701	4,172,865	4,482,537	309,672	2.4
Void works	1,087,468	1,051,919	(35,549)	1,409,308	1,402,558	(6,750)	2.4
Planned Maintenance	365,766	1,099,959	734,193	864,017	1,466,612	602,595	2.5
Cyclical maintenance	286,430	440,625	154,195	442,000	587,500	145,500	2.5
Major works revenue	84,554	188,438	103,884	192,529	251,250	58,721	2.6
Total Maintenance and Improvements	4,687,419	6,142,843	1,455,424	7,080,719	8,190,457	1,109,738	
Staff Costs							
Salaries	4,607,723	4,699,021	91,297	6,189,291	6,285,671	96,380	2.7
NI Employer's	437,829	458,165	20,336	593,040	610,886	17,846	2.7
Pension costs	333,562	326,362	(7,200)	449,273	435,150	(14,123)	2.7
Agency staff costs	200,433	7,500	(192,933)	263,322	10,000	(253,322)	2.7
Other staff costs	118,277	217,604	99,327	194,490	290,469	95,979	2.7
Total Staff Costs	5,697,824	5,708,652	10,828	7,689,416	7,632,176	(57,240)	

APPENDIX 2 - PCH MANAGEMENT ACCOUNTS SUMMARY

From 1st April 2020 to 31st December 2020

	Year to date			Full year			Appendix 1 commentary reference
	Actual £	Budget £	Variance £	Forecast £	Budget £	Variance £	
Other costs:							
Office costs	95,867	81,036	(14,832)	132,535	157,964	25,429	2.8
Other operating expenses	1,521,835	1,817,225	295,391	2,321,310	2,598,545	277,235	2.8
IT costs	770,899	780,558	9,659	1,015,331	1,048,498	33,167	2.8
Depreciation	3,473,207	3,325,879	(147,328)	4,631,383	4,434,505	(196,878)	2.9
Total other costs	5,861,808	6,004,698	142,890	8,100,559	8,239,512	138,953	
Cost of sales	0	878,096	878,096	1,120,795	1,170,795	50,000	
TOTAL OPERATING EXPENDITURE	17,158,995	19,682,021	2,523,026	25,297,881	26,505,134	1,207,253	
TOTAL OPERATING SURPLUS / (DEFICIT)	7,821,776	6,275,809	1,545,967	8,324,367	7,434,740	889,627	
Financing activities:							
Interest Receivable	21,744	65,625.03	(43,881)	32,500.00	87,500.00	(55,000)	3.1
Less: Interest Payable and charges	(2,551,039)	(2,415,574)	(135,465)	(3,415,133)	(3,220,766)	(194,367)	3.1
Net interest received/ (paid)	(2,529,295)	(2,349,949)	(179,346)	(3,382,633)	(3,133,266)	(249,367)	
Sale of Assets:							
Housing Property sales	1,785,660	2,118,000	(332,340)	2,437,860	2,824,000	(386,140)	3.2
Less: Repayable to LB Lewisham	0	0	0	0	0	0	3.2
Less: Cost of sales	(316,911)	(333,189)	16,278	(444,252)	(444,252)	0	3.2
Total sales of assets	1,468,749	1,784,811	(316,062)	1,993,608	2,379,748	(386,140)	
TOTAL SURPLUS / (DEFICIT)	6,761,230	5,710,671	1,050,559	6,935,341	6,681,223	254,118	

APPENDIX 2 - PCH MANAGEMENT ACCOUNTS SUMMARY

From 1st April 2020 to 31st December 2020

Operating margin:

	Actual	Budget	Forecast	Budget
Total Income	24,980,771	25,957,831	33,622,248	33,939,874
Total Expenditure	17,158,995	19,682,021	25,297,881	26,505,134
Operating surplus	7,821,776	6,275,809	8,324,367	7,434,740
Margin %	31.3%	24.2%	24.8%	21.9%

Earnings before interest, tax, depreciation and amortisation (EBITDA):

	Actual	Budget	Forecast	Budget
Operating surplus	7,821,776	6,275,809	8,324,367	7,434,740
Add:				
Surplus on RTB/RTA sales	1,468,749	1,784,811	1,993,608	2,379,748
Amortised Grant	(37,051)	(60,000)	(45,250)	(80,000)
Depreciation (property)	2,854,500	2,854,500	3,806,000	3,806,000
Interest received	21,744	65,625	32,500	87,500
Total	4,307,942	4,644,936	5,786,858	6,193,248
EBITDA	12,129,718	10,920,745	14,111,225	13,627,988

Including major works expenditure (EBITDA MRI)

	Actual	Budget	Forecast	Budget
EBITDA	12,129,718	10,920,745	14,111,225	13,627,988
Less: Surplus on RTB/RTA sales	(1,468,749)	(1,784,811)	(1,993,608)	(2,379,748)
Add: other fixed asset depreciation	618,707	471,379	825,383	628,505
Less: Capitalised major works	(2,640,452)	(2,815,054)	(4,548,367)	(4,778,183)
EBITDA MRI	8,639,224	6,792,259	8,394,633	7,098,562
Interest payable	2,539,123	2,391,353	3,385,471	3,188,471
Capitalised Interest	300,120	457,940	413,586	610,586
Total Interest	2,839,243	2,849,293	3,799,057	3,799,057
EBITDA vs interest	4.3	3.8	3.7	3.6
EBITDA MRI vs interest	3.0	2.4	2.2	1.9

Appendix 2b

Balance sheet

	2020/21 £000s	2019/20 £000s
Fixed Assets		
Housing properties	219,446	214,468
Investment properties	662	662
Intangible fixed assets	1,938	1,766
Other Fixed Assets	7,427	7,305
Investment in subsidiaries	640	640
	<u>230,113</u>	<u>224,841</u>
Current Assets		
Stock and wip	10	7
Properties for sale	1,179	1,179
Debtors - within one year	4,458	4,716
- after one year	163	163
Cash	24,452	23,789
	<u>30,262</u>	<u>29,854</u>
Creditors due less than 1 year	(11,768)	(12,803)
NET CURRENT ASSETS/(LIABILITIES)	<u>18,494</u>	<u>17,051</u>
Creditors due over 1 year	(94,370)	(94,415)
Pension asset	1,559	1,559
Pension (Liability)	(1,011)	(1,011)
	<u>154,785</u>	<u>148,025</u>
NET ASSETS	<u>154,785</u>	<u>148,025</u>
CAPITAL AND RESERVES		
Called up share capital	4	4
Revenue reserves	103,826	98,566
Revaluation reserve	49,203	49,203
Restricted reserve	1,752	252
	<u>154,785</u>	<u>148,025</u>

PHOENIX COMMUNITY HOUSING

CASHFLOW STATEMENT for the period ended 31 December 2020

NET CASH INFLOW /(OUTFLOW) FROM OPERATING ACTIVITIES	11,220
Interest received	22
TAXATION	0
NET CASH INFLOW /(OUTFLOW) FROM OPERATING ACTIVITIES	<u>11,242</u>
Cash flows from investing activities	
Additions to property, plant and equipment	(7,989)
Additions to investment property	0
Sale of housing properties	
Purchase of other fixed assets	(1,223)
Capital grants received	1,547
Net cash flows from investing activities	<u>(7,664)</u>
FINANCING	
Interest paid	(2,914)
Loans received	0
Loans repaid	<u>0</u>
Net cash flows from financing activities	<u>(2,914)</u>
Net increase/(decrease) in cash and cash equivalents	<u><u>663</u></u>

APPENDIX 3 - PAS MANAGEMENT ACCOUNTS SUMMARY

PHOENIX REPAIRS SERVICE

From 1st April 2020 to 31st December 2020

	Year to date			Total 2020/21		
	Actual £	Budget £	Variance £	Forecast £	Budget £	Variance £
INCOME:						
PCH Partnership Contract						
Responsive Repairs	2,718,448	2,604,157	114,291	3,467,641	3,467,641	0
Routine Repairs	76,782	528,517	(451,735)	431,090	703,762	(22,672)
Voids	1,077,138	992,863	84,275	1,322,075	1,322,075	0
Total	3,872,368	4,125,536	(253,168)	5,220,805	5,493,478	(272,672)
Other Income						
PCH additional works	531,206	545,814	(14,609)	1,096,181	981,629	114,553
PCH Other programmes	11,471	143,002	(131,531)	122,407	350,000	(227,593)
Leaseholder & Homemaker service	3,735	2,500	1,235	5,000	5,000	0
Purchase and Repair	10,980	0	10,980	10,980	150,000	(139,020)
Non Partnership Works	18,140	0	18,140	20,989	0	20,989
Development	4,850	0	0	0	0	0
Other Income	290,503	291,671	(1,169)	438,125	419,125	19,000
Furlough Grant	124,817	0	124,817	124,100	0	124,100
Total	995,702	982,987	12,714	1,817,782	1,905,753	(87,972)
TOTAL INCOME	4,868,070	5,108,524	(240,454)	7,038,587	7,399,231	(360,644)
EXPENDITURE:						
Direct service costs	3,379,890	3,543,278	163,388	4,751,128	4,897,756	146,627
Branch services costs	1,296,656	1,251,823	(44,833)	1,718,380	1,781,160	62,780
Other operating expenses	395,691	424,240	28,548	559,487	568,314	8,827
TOTAL EXPENDITURE	5,072,237	5,219,340	147,103	7,028,995	7,247,230	218,234
NET PROFIT / (LOSS)	(204,167)	(110,816)	(93,351)	9,592	152,001	(142,409)

Management Accounts - Home-Makers

	Year to date			Total for year				
	Actual £	Budget £	Variance £	Forecast £	Budget £	Variance £		
Budgetholder:								
Emma McSweeney								
INCOME:								
Rent & service charges:								
Tenant Market Rent	11015	226,713	337,500 -	110,787	337,868	481,200 -	143,332	
Service charges	12010	1,401	21,094 -	19,693	1,600	30,075 -	28,475	
Subtotal:		228,114	358,594 -	130,480	339,468	511,275 -	171,807	
Voids & repairs								
Void/repairs income	15060	1,726	3,350 -	1,624	2,250	4,750 -	2,500	
Subtotal:		1,726	3,350 -	1,624	2,250	4,750 -	2,500	
Management fees								
Landlord Management Charge	12020	17,845	38,813 -	20,968	25,071	55,214 -	30,143	
Let Only Income	12021	-	4,455 -	4,455	1,500	5,940 -	4,440	
Landlord Additional Services	12025	2,412	1,575 -	837	2,500	2,100 -	400	
Referencing	15010	450	2,520 -	2,070	1,843	3,360 -	1,517	
Misc Income	15200	-	306 -	4,500 -	4,806	2,450 -	6,000 -	3,550
Subtotal:		20,401	51,863 -	31,462	33,364	72,614 -	39,250	
Other income								
Interest receivable	15900	2	-	2	3	-	3	
Aerials Mgt Income	15105	7,946	7,538 -	408	10,594	10,050 -	544	
Commercial Mgt income	15106	10,106	10,260 -	154	13,475	13,680 -	205	
Subtotal: Other Income		18,055	17,798 -	257	24,072	23,730 -	342	
TOTAL INCOME		268,295	431,604 -	163,309	399,154	612,369 -	213,215	
EXPENDITURE:								
Direct Staff Costs:								
Salaries	31010	19,794	31,500 -	11,706	28,592	42,000 -	13,408	
Sick Pay	32020	-	-	-	-	-	-	
NI Employer's	31040	1,975	3,780 -	1,805	2,837	5,040 -	2,203	
Pension costs	31060	1,188	1,890 -	702	1,716	2,520 -	804	
Commission	31085	-	-	-	-	-	-	
Agency costs	32160	-	-	-	-	-	-	
Subtotal: Direct staff costs		22,957	37,170 -	14,213	33,145	49,560 -	16,415	
Other staff costs:								
Professional subscriptions	32150	270	938 -	668	270	1,250 -	980	
Training	32130	-	750 -	750	-	1,000 -	1,000	
Mileage claims	32210	-	187 -	-	-	250 -	250	
Subtotal: Other staff costs		270	1,875 -	1,418	270	2,500 -	2,230	
TOTAL: STAFF COSTS		23,227	39,045 -	15,630	33,415	52,060 -	18,645	
Payments to Landlord								
Income collected for landlord	34705	224,062	337,500 -	113,438	337,868	481,200 -	143,332	
Service Charges paid to PCH	29505	1,401	21,094 -	19,693	1,600	30,075 -	28,475	
Subtotal: Payments to Landlord		225,463	358,594 -	133,131	339,468	511,275 -	194,913	
Other operating expenses								
Repair costs	29500	1,990	3,562 -	1,572	2,250	4,750 -	2,500	
Court Costs	34110	-	750 -	750	350	1,000 -	650	
Referencing	34201	450	1,613 -	1,163	1,843	2,150 -	307	
Advertising, Communication and M	34310	3,974	7,500 -	3,526	5,000	10,000 -	5,000	
Catering	34360	-	113 -	113	-	150 -	150	
Printing	34740	-	1,500 -	1,500	150	2,000 -	1,850	
Professional fees	34750	-	3,555 -	3,555	-	4,740 -	4,740	
Recharges	34999	-	1,575 -	1,575	600	2,100 -	1,500	
IT/Software	37030	2,460	1,688 -	773	3,300	2,250 -	1,050	
Interest Payable	46010	-	-	-	-	-	-	
Subtotal: Other Operating Expenses		8,875	21,855 -	12,980	13,493	29,140 -	15,647	
TOTAL EXPENDITURE		257,565	419,494 -	161,929	386,376	592,475 -	206,100	
OPERATING PROFIT/ (LOSS)		10,730	12,110 -	1,379	12,779	19,894 -	7,115	
SLA recharge for central services	34990	9,000	9,000 -	-	12,000	12,000 -	-	
NET PROFIT/ (LOSS)		1,730	3,110 -	1,379	779	7,894 -	7,115	

DATE: 28/01/2021	PHOENIX COMMUNITY HOUSING BOARD MEETING	ITEM NO. 11
Open or Confidential	OPEN	
Report Title	Chief Executive's Update Report	
Lead Officer	Jim Ripley, Chief Executive, 07515605100	
Lead Board Members	Chair	
This item is for	Information	

1 Recommendations

The Board are asked to:

A. Note Board Updates (Appendix A).

Executive Summary

This report provides brief updates on issues not requiring a full Board Report and keeps the Board up to date with action points from previous Board meetings.

2 Corporate Plan Implications / Strategic Objectives

Strategic Objective: Resident Leadership and effective governance

2020-21 Corporate Objective: • Deliver service improvements and efficiencies in response to satisfaction surveys, insight and scrutiny as well as changes to our legal and regulatory framework.

3 Background including appendices

This is a standard report, included at every Board meeting.

Appendix A – Board Updates.

4 Communications & Consultation Implications

Any Communications & Consultation implications are covered in the Board Updates.

5 Other Implications

Legal



Equality & Diversity

Value for Money

This paper reports on the work undertaken by the association. Including legal and equality & diversity issues. By including updates rather than producing full Board Reports on appropriate issues, time and money is saved.

6 Risk Implications

This paper reports on the work undertaken by the association. It highlights how we have dealt with some of the risks associated with our work and reports on progress in some other areas.

The recommendations are in line with the risk appetite on resident leadership, where the Board’s risk appetite is risk adverse.

7 Sustainability Implications

Any sustainability implications are covered in the Board Updates.

8 Resource Implications

Finance

Staff

Property

IT

Any resource implications are covered in the Board Updates. Although updates in this report, help to reduce the need for full board reports on some of the issues covered.

9 Confidentiality

Open.

Approval

Approved by (Chair)	
Date	Click here to select date

APPENDIX A – BOARD UPDATES

Staff engagement

An internal employee survey undertaken in November/December has found record staff engagement with the organisation.

The survey, undertaken through our online engagement platform Peakon, gave an overall engagement figure of 8.1 for Phoenix Community Housing, based on a 1-10 sliding scale and in response to questions around overall satisfaction and net promoter scores.

That was up from 7.8 in February/March 2020 and is the highest score since we introduced the Peakon platform in February 2019. A total of 140 staff gave their views.

The November/December figure for Phoenix Repairs Service was 7.7, up from 6.0 before the first national lockdown.

More detailed findings will now be shared with managers ahead of a further survey in the spring.

Conference speakers

We are pleased to have been approached about a number of speaking opportunities at national conferences.

Much of the interest has centred on Phoenix's resident-led model and approach to resident engagement, and alignment with the new housing White Paper.

Our Chair Anne McGurk has spoken at the following events:

- Housing Studies Association conference – 11 November
- Community Led Housing London conference – 17 November
- Placeshapers annual conference – 24 November
- HQN Residents Network Conference – 3 December
- CIH Building Better Boards event – 9 December (with Carmen Simpson)

On 10 February Mike Tisdell will be speaking about working with residents to build sustainable communities at a Chartered Institute of Housing climate change conference. Later in May, Simon Barlow will present at a conference on Improving Tenant Engagement arranged by Knowledge Exchange.

Energy Cafe

The Phoenix Energy Café has been running remotely from October 2020. In that time the Phoenix resident energy Champion who runs the Café has had contact with 93 residents.

Many residents have been eligible for Energy Vouchers. These are via the energy redress scheme run by HACT using funds from OFGEM fines on energy companies.

Residents that have been affected by the Covid-19 Pandemic are eligible if they are using pre-payment meters.

The Phoenix Energy Advice Café has worked with the Financial Inclusion team to distribute these vouchers. The first tranche of funds allowed £2401 worth of vouchers to be distributed to 68 residents.

The second tranche of fund has just become available and will enable further residents to be help while funds last.

Phoenix comms teams have been active in promoting the café & vouchers

The energy café will run till the end of March 2021.

To date the total value of Energy Advice in savings, benefits, grants, vouchers & advice stands at £12,200.

Phoenix Festivities

Santa's Sleigh

This year, due to the Covid-19 restrictions, we were unable to plan for our Christmas Community Links. We felt it was really important, following such a difficult year, to not only engage with our Phoenix residents face-to-face, but also provide a Christmas present for their children. In addition, a Christmas stocking including literature from the Financial Inclusion and Roots into Work teams and a shopping voucher were given to support families who may be struggling financially.



Between the government Tier changes we managed to visit six locations across the Phoenix area with our Santa's Sleigh in a Covid safe way. A total of 411 adults and children came along to see Santa and his elves, all of whom were staff volunteers. Residents were asked to complete a survey of the event they attended and 100% were either satisfied or very satisfied with the event. In answer to the question what difference does coming to this event make for you and your family, 87% said my children get to see Santa and

80% saying it makes me and my family happy. 95% said that attending the event made them feel part of the community.



Comments from residents from the events included: *It's beautiful, Santa came! We've missed being a community this year. Thank you for involving the children in this year's festive time. Phoenix always makes their residents happy. Just carry on being brilliant!*

We were delighted to receive sponsorship support for these events from Phoenix Repairs Service contractor Graftons, AD Construction and Potter Raper.

Christmas Competition

In addition to the Sleigh, we also held a 'virtual' Christmas competition for both adults and children inviting residents to electronically submit an entry to the following categories:

- Christmas Decoration
- Christmas Knit
- Christmas Poem



We received lots of lovely entries which were judged by residents Carmen Simpson and Pat Fordham MBE. The winners in each category received a hamper and the children runners-up received a present.

Jolly Jars

We had hoped to have Santa visit our Hazelhurst Court Extra Care property to give residents a gift of a Christmas Jolly Jar, but due to the change in Tiers, this was not possible. However, the Hazelhurst staff were able to deliver a jar to each of the residents.



Project Search



Due to the Covid restrictions of staff attendance at the Green Man, wrapping presents, filling the stockings and creating the jolly jars was going to be challenging. This was overcome following the Project Search cohort of students working with Phoenix volunteering to undertake all of these tasks. So, it was with very grateful thanks to the students for wrapping 236 presents, filling 200 stockings and decorating and filling 50 Jolly Jars.

London Borough of Lewisham allocations review

Lewisham are reviewing their allocations scheme. The slides below summarise the changes and our approach to consulting on it steered by the Gateway Committee.

WHAT IS THE HOUSING ALLOCATION SCHEME?



An Allocation Scheme is a way of allocating social housing to eligible applicants on the housing register.



The process means that once residents on the housing register apply for social housing, the Allocation Scheme then determines who should be prioritised and on what grounds.



The latest version of Lewisham's Allocation Scheme Policy was set out in April 2017.



The aim of the proposed changes is to improve the policy, making it fairer and more responsive to housing needs in the borough.

Phoenix Community Housing www.phoenixch.org.uk

Why are L.B Lewisham consulting?

The Allocation Scheme affects a wide range of Lewisham's residents, landlords and business owners.

There are nearly 10,000 people on the housing register and only around 1,000 properties become available per year.

All local authorities in England must have an Allocation Scheme to determine:

- who is prioritised for social housing
- who is eligible
- how the policy is applied and the procedure for allocating housing accommodation

Our feedback will be used to shape the Allocation Scheme, making sure it works as effectively as possible.

Our response will help us to ensure that the finalised Allocation Scheme is fair and responsive to housing need across the borough.

The feedback will be presented to the Mayor and Cabinet of Lewisham Council as part of the decision-making process.

Phoenix Community Housing www.phoenixch.org.uk

THERE ARE SIX MAIN PROPOSED CHANGES TO THE EXISTING POLICY



1) Change the banding structure. This will help to reallocate priority for different rehousing reasons, ensuring that the Allocation Scheme is responsive to housing needs within the borough.

2) Modify the "overcrowded" rehousing reason to ensure that those experiencing the most severe overcrowding are prioritised.

3) Create a new "priority homeless with additional need" rehousing reason to ensure that the Council can respond to very specific cases of homelessness across the borough.

4) Increase the number of properties an applicant can bid for each week.

5) Where applicable, reducing the "Three Offer" rule for refusing a property to a "Two Offer" rule.

6) Ring-fencing up to 20% of properties on the register. This will help the Council make best use of the available social housing with the resources they have.

Phoenix Community Housing www.phoenixch.org.uk

CONSULTATION RESPONSES



- The consultation closes 14 February 2021
- Asking our online policy working group to take part in the consultation by either responding directly on the Lewisham website or if they prefer, they can submit their general comments and feedback to us no later so that we can include in our Corporate response.
- We are also promoting the consultation via our social media channels to encourage residents to complete.
- The consultation can be accessed [here](https://consultation.lewisham.gov.uk/strategic-housing-and-regulatory-services/https-lewisham-gov-uk-media-lewisham-housingal/) Web address:
<https://consultation.lewisham.gov.uk/strategic-housing-and-regulatory-services/https-lewisham-gov-uk-media-lewisham-housingal/>

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DATE: 28/01/2021	PHOENIX COMMUNITY HOUSING BOARD MEETING	ITEM NO. 12
Open or Confidential	OPEN	
Report Title	Any Other Business	
Lead Officer	Kevin Kelly, Governance Manager, 07515605102	
Lead Board Members	Anne McGurk	
This item is for	INFORMATION	