

Annual Report and Accounts 2021/22

Ross Walk
Housing
Co-operative



About us

Ross Walk Housing Co-operative (RWHC) has been providing quality affordable homes for local people for over 40 years.

Founded in 1979 and based in the Belgrave area of Leicester, we rent properties to people from a range of cultures in this ethnically diverse community.

As a community-based housing co-op, our tenant members are at the heart of everything we do.

Run by and for our tenant members, we reinvest any profits into improving our homes and services or acquiring new properties. We currently own and manage a total of 119 homes, and are looking to buy more over the coming year.

Our managing agent, PA Housing, delivers services including managing waiting lists, allocating homes,

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collecting rent and maintaining and repairing properties.

We are proud to work together with our tenant members, local residents, funders and other partners to create thriving, vibrant and sustainable communities where people enjoy living.



Welcome



A message from Kishor Jadavji, Chair of Ross Walk Housing Co-operative

2021/22 has been a hugely positive year for our co-op, as we slowly returned to business as usual following the turmoil of Covid.

I am delighted that, after a lengthy property search hindered by the pandemic, we have laid the groundwork to purchase two more homes in the near future – thereby playing our part in providing even more affordable homes in this popular area.

We have also won government funding to make our homes warmer and more energy efficient, which is a welcome boost at a time when households are facing ever-increasing energy bills.

Our team has been working to create a new, improved website for Ross Walk and organised a Special General Meeting for tenant members to bring the co-op up to date with 21st century legislation and regulatory guidance.

On a sadder note, we lost one of our long-serving committee members, Mr Joshi, early in 2021. He will be sorely missed by us all.

I would like to encourage other tenant members to consider joining the committee, to help us run the co-op and steer its future direction.

Following the lifting of lockdown restrictions, we are starting to plan more social activities for the coming year so I very much look forward to seeing you at these events.

In the meantime I want to thank my fellow committee members, our managing agent and partners for their hard work over the past year and also you, our tenant members, for your understanding and patience as we all adjust to life post-Covid.



Mr Joshi (right) at our co-op's 40th anniversary celebrations

“... I want to thank my fellow committee members, our managing agent and partners for their hard work over the past year and also you, our tenant members ...”

Back on track

Business as normal has gradually returned over the past year, as we came out of Covid restrictions and coped with the pandemic's lingering challenges.

We have now reinstated our housing surgeries, estate walkabouts, face-to-face tenant profile visits and social events following a difficult two years.

After the previous year when we could only carry out emergency repairs, we have been keen to get

up to date with all repairs work.

We urge you to please report any repairs straightaway, so we can deal with them promptly before they get worse – you don't need to wait until one of our team visits you for some other reason.

Remember, you can book repairs at any time to suit you by using the MyPA app. Alternatively, you can call **0116 257 6800** and choose the repairs option.

Paving the way for change

We have been working on revamping the Ross Walk website over the last 12 months, to make it easier for you to find useful information about our co-op and its services.

The new-look site – at www.rosswalkcoop.org.uk – includes our latest news, publications, details of forthcoming social events, photos from our activities and information about applying for a home.

You can also use the website to book an appointment for our regular Wednesday afternoon housing surgeries, which can be conducted online or at our office. Appointments can still be booked by phone or email, if you prefer.



No more waiting!

The MyPA app allows you to book repairs, pay your rent, make an appointment to see us and much more – all from the comfort of your own home.

This online service is quick, easy and secure, so you can contact us and manage your account without having to worry about finding the time to wait on the phone or travel to our office.

You just need to download the app to your computer, laptop or mobile phone to get 24-hour access to our services.

More and more people are enjoying the convenience of communicating with us in this way, with around 70 of our tenant members already registered to use it.

The My PA app can be translated into 85 different languages using Google translate and has the BrowseAloud accessibility toolbar to help tenant members with sight impairment.

Check out www.pahousing.co.uk to find out more.



More homes in pipeline

Members of our team spent a significant amount of time in 2021/22 looking for suitable houses for us to buy in the Belgrave area of Leicester.

Having worked closely with Leicester City Council to secure funding, we are keen to continue growing our stock of affordable homes for local people in housing need and hope to acquire two new properties very soon.

The council grant (from the local authority's proceeds from homes sold off under the Right to Buy) will provide 40% of the purchase price plus up to £110,000 for initial repairs.

RWHC Chair Kishor Jadavji said: "I am pleased with our progress in seeking to increase our stock, which has been made possible thanks to our team's hard work and the co-op's excellent relationship with the council.

"Under the grant agreement, they will be able to nominate people for the properties from their housing waiting list, thereby helping to meet this area's desperate need for truly affordable homes."

Funding success

We were delighted to win government funding earlier this year to make our homes warmer, more energy efficient and cheaper to run.

We have been awarded almost £440,000 from the national Social Housing Decarbonisation Fund (SHDF), which will help pay for installing external wall insulation in 46 houses over the coming year.

This work will not only help improve the thermal efficiency of our Victorian properties, it should also help residents by countering the rising energy costs we are currently all facing.

The SHDF was launched to improve energy efficiency in social housing homes for the benefit of residents and the environment. It supports the government's target that all such housing should achieve an Energy Performance Certificate (EPC) 'C' rating by 2030.

Its first funding wave, totalling £179 million, has been shared between 69 housing providers. We plan to bid for more funding in the forthcoming second wave.

Upgrading our stock

After the pandemic halted major work on our homes, we resumed our programme of planned improvements this past year.

In 2021/22, we replaced:

- five kitchens
- three boilers
- two roofs
- five doors.

Our Area Surveyor Jan Wolloff was also able to start carrying out a stock condition survey, which was delayed by lockdown restrictions, on all our properties.

His findings will help us plan future work necessary to maintain and modernise your homes.



Support through tough times

After supporting our tenant members throughout the pandemic, we have continued to offer a helping hand to individuals and families struggling with money worries over the last 12 months.

As the cost of living has risen, with spiralling energy and other household bills, we have helped numerous tenant members with information around welfare benefits, debt, budgeting and available grants to ease the financial strain.

Our Housing Management Officer, Pankaj Rathod, and Tenancy Sustainment Team have provided a range of invaluable advice and support which has

enabled people to keep a roof over their head and food on the table.

Tenant members have also used the free benefits calculator on the My PA app to see what they are entitled to.

If you are finding it difficult to make ends meet, please get in touch. Call us on **0116 257 6800** to find out what we can do to help.

Keeping you safe

2021/22 saw independent auditors carry out an assessment of how our co-op is complying with national health and safety regulations.

TIAA completed the audit which covered the management of gas safety, asbestos and electrical checks on your homes.

Assessors concluded that we have an adequate system of internal controls which operates effectively.

They said we performed particularly well in certain areas, including maintaining gas servicing, electrical testing and most asbestos inspections during the pandemic.

To improve efficiency, they suggested updating our compliance process policies and ensuring accurate recording of electrical testing dates.

Working together

Our co-op celebrated a milestone anniversary in 2021 – Ross Walk’s 30-year partnership with PA Housing.

The locally based housing association has been RWHC’s managing agent, helping us to look after our homes and communities, since 1991.

PA Housing has worked with the co-op team on financial management, home repairs and community safety. It is currently helping us adapt our services to changing needs, such as providing more support for older residents.



Longstanding Ross Walk tenants Abhilash and Indu Gupta celebrate the anniversary

Families shape co-op future

Ross Walk families gathered for one of the first social events we have been able to run for tenant members since the pandemic.

A total of 110 people attended the Special General Meeting at the Sapphire Suite in March 2022.

The event allowed tenant members to discuss the co-op adopting new rules about the way our organisation is run – with 22 voting in favour of the change.

Our previous rules, also used by many other co-ops across the country, were drawn up in 1981 so were out of date.

We have now replaced them with updated rules drafted by the Confederation of Co-operative Housing (the national representative body for housing co-ops).

These new rules are clearer, more detailed, use

more modern terminology and reference the latest relevant legislation.

The changes also cover:

- electronic communication with committee and tenant members
- a commitment to diversity, equality and respect
- committee size, election and nominations
- disputes.

RWHC Chair Kishor Jadavji said: “The co-op’s previous set of rules was out of date and did not properly reflect how housing co-ops operate in the 21st century, so we felt it was important that we move with the times.”



Your committee

Attendance

Committee member	Meetings attended April 2021-March 2022
Mr K Jadavji	8 out of a possible 8
Mrs Sachania	8 out of a possible 8
Mr Vinod Naik (co-optee)	7 out of a possible 8
Mr H Lathia	6 out of a possible 8
Mrs A Kotecha	6 out of a possible 8
Mr J Raval	7 out of a possible 8 (<i>resigned 20/6/22</i>)
Mr Joshi	2 out of a possible 3 (<i>resigned 6/9/21</i>)
Mrs Ayoob	0 out of a possible 3 (<i>resigned 3/8/21</i>)



From left to right - Top row: Mr Jadavji, Mr Raval, Mrs Sachania, Mrs Kotecha, Mr Lathia, Mr Naik. Bottom row: Mrs Ayoob, Mr Joshi.

If you'd like to find out more about joining our committee, please call Nicola Parlby on **0116 204 4135**.

Years of dedication

It is with great sadness that we announce the passing of one of our longstanding committee members, Niranjan Joshi.

Mr Joshi joined the Ross Walk management committee in April 2010 and worked hard for the co-op until resigning in September last year.

Born in India, Mr Joshi worked as a Professor of Mechanical Engineering at a college in Mumbai before moving to the UK. He passed away in January this year, aged 72, leaving his wife, three children and one grandchild.

RWHC Chair Kishor Jadavji said: "Mr Joshi was very committed to the co-op and what we do. He was a nice man, quite quiet but very knowledgeable, and a valued member of our committee.

"I would like to express my gratitude for the time, dedication and support Mr Joshi and his family gave to our co-op."



How are we doing?

Here is a summary of our performance from 1st April 2021 to 31st March 2022

Repairs

We aim to respond to



99%

of emergency repairs within 24 hours



54

out of 54 jobs (100%) responded to on time



95%

of routine repairs within 21 calendar days



267

out of 278 jobs (95.88%) responded to on time

Rent collected

Target

100%

Achieved

100.88%



Lettings



We have re-let **3** homes in the last year

Empty properties



At March 2022, we had **0** empty properties

How do we compare?

Ross Walk Housing Co-operative is a member of the West Midlands Benchmarking Club, which allows us to compare our performance with other similar-sized housing associations in the region.

This helps us to assess how well we are doing and identify areas where we can learn from other housing providers.

Below are a few key figures from our performance in 2021/22.

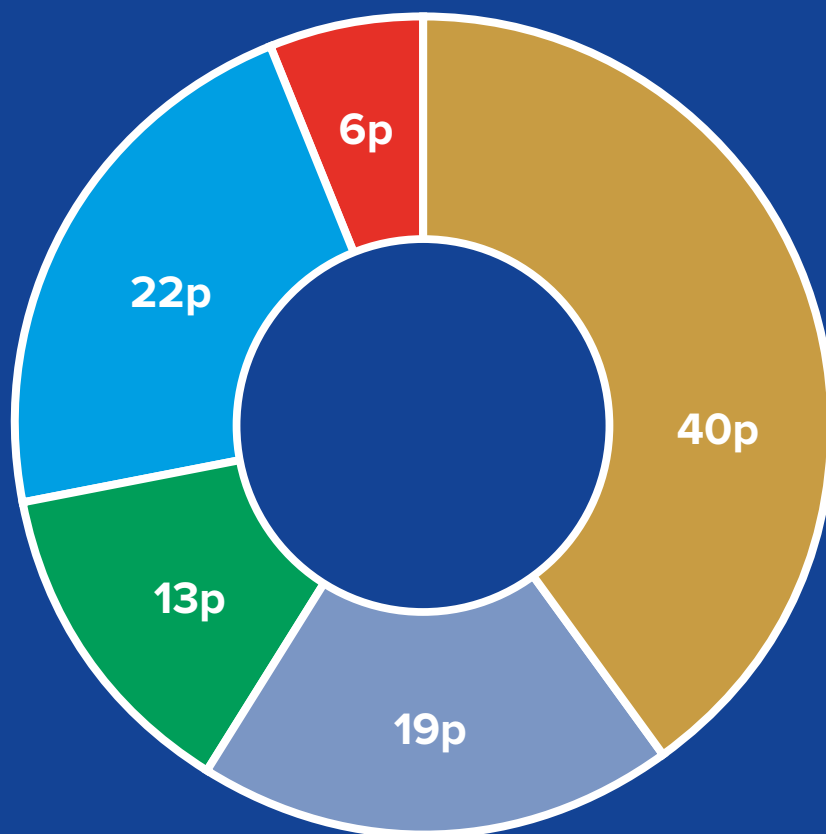
	Ross Walk	Peer group median (mid figure)
Tenants satisfied with their landlord's overall service	87%	87%
Tenants satisfied with their most recent repair	89%	97%
Current tenant arrears	1.54%	2.5%

Money matters

Statement of Comprehensive Income		
INCOME	2022 £'000	2021 £'000
Rent Receivable	584	571
Social Housing Grant	43	40
Total Income	627	611
EXPENDITURE		
Management	191	169
Routine Maintenance	90	64
Bad debts	0	(2)
Major Repairs/Planned Maintenance	95	42
Depreciation	103	102
Total Expenditure	479	375
Operating surplus	148	236
Interest Receivable	1	2
Surplus for the year	149	238

Statement of Financial Position		
	2022 £'000	2021 £'000
FIXED ASSETS	5,098	5,146
Current Assets	1,148	938
Creditors (<1 Year)	(161)	(105)
NET CURRENT ASSETS	987	833
TOTAL ASSETS LESS CURRENT LIABILITIES	6,085	5,979
CREDITORS (> 1 YEAR)	(2,567)	(2,610)
TOTAL NET ASSETS	3,518	3,369
SHARE CAPITAL AND RESERVES	3,518	3,369

How we spent each £1 of your rent in 2021/22



-  Management
-  Routine maintenance
-  Major repairs
-  Depreciation
-  Planned maintenance

Thank you

We would like to thank all our contractors, suppliers and partners who have worked with us over the last year for their ongoing support. These include:

- PA Housing (managing agents)
- The Sapphire Suite (venue)
- Milan's Dhosa Express (caterers)
- Confederation of Co-operative Housing (business planning support)
- Furry Dice Promotional Goodies (stationery suppliers)
- Rogers Spencer (auditor)
- Neil Plumb Photography (photographic services)
- Woods Coaches (travel provider)
- Word Association (communications).

**ROSS WALK
HOUSING CO-OPERATIVE**

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