

Annual Report and Accounts 2023/24

Ross Walk
Housing
Co-operative



About us

Ross Walk Housing Co-operative (RWHC) has been providing quality affordable homes for local people for 45 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 121 homes.

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Our managing agent, PA Housing, delivers services including managing waiting lists, allocating homes, collecting rent and maintaining and repairing properties.

We pride ourselves on working 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

As we report on our co-op's performance over the past year, we are in the midst of a time of great change both nationally and locally.

With a new government promising a 'reset' for the UK, including a shake-up of policies around social housing and housebuilding, we will be keeping a close eye on how this shift in focus will affect our co-op and our communities.

At Ross Walk, we too have seen our own changes in recent months. We welcomed a new Housing Management Officer, Anzar Umar, after Pankaj Rathod moved over to the role of trainee surveyor. More recently Krishan Mistry replaced Shereen Sheikh, Maynard co-op's Housing Management Officer, after she became an Extra Care Scheme Manager.

We have also been getting to know PA Housing's new Chief Executive, Michael McDonagh, who I am pleased to see has embraced our communities and already become very engaged with our activities.

Read on to find out more about his involvement, along with our co-op's achievements in 2023/24 – which includes our work to improve the repairs service, following feedback given during our tenant satisfaction survey.

I would like to encourage Ross Walk residents to get more involved by making the most of our social activities and also considering joining our management committee. I am always more than happy to offer my support and chat to tenant members about what this involves.

Finally, I want to say a big thank you to all our tenant members, committee members, managing agent and valued partners for their dedication to Ross Walk housing co-op throughout the last year.



“I would like to encourage Ross Walk residents to get more involved ...”

Renewed commitment to ‘special relationship’



The ‘positive energy’ of Ross Walk’s ‘thriving communities’ has been praised by our managing agent’s new boss.

Chief Executive Michael McDonagh has also pledged his commitment to nurturing PA Housing’s ‘special relationship’ with Ross Walk Housing Co-operative.

Having met our team and some of our residents during a visit in October last year, Michael recently joined us for this year’s Tenant Members Conference where he chatted to tenants and answered questions.

He said: *“The Ross Walk and Maynard co-ops have played a significant part in the history of PA Housing over the years and I’m extremely proud of our relationship with them, and of the work of colleagues in helping to support these thriving communities.*

“Whenever I have visited residents in their homes, or simply said hello to people on the street as I walk past, I’m always uplifted by the welcome I receive and the positive energy that these communities have fostered over the years.

“I look forward to this special relationship continuing for many years to come and look forward to playing my part in ensuring it continues to thrive.”



Thumbs-up from auditors

Auditors gave us their top rating for our repairs process and performance monitoring procedures after assessing these areas of our work in December 2023.

Independent specialists TIAA concluded there was ‘substantial assurance’ that we have a robust system of internal controls which effectively manage risks and achieve objectives.

For repairs, they praised our detailed inspection reports and reliability in meeting response time

targets. But they advised carrying out more post-work quality checks and closer monitoring of repairs delayed by tenants not allowing access to their home.

For performance monitoring, they were impressed with how we address potential issues by considering key risks and the way we verify data to ensure accurate reporting. They recommended additional measures such as quarterly performance reports explaining why certain targets were not achieved.

What you told us


Ross Walk housing co-op constantly seeks and takes on board your views, so we can keep learning lessons and improving our services. One way we do this is by conducting regular satisfaction surveys.

We carried out a tenant member satisfaction survey in September 2023 to establish where we are doing well and where we can do better.

A total of 71 tenant members answered our questions, and these were the key findings:

-  **84% of you were satisfied with the co-op's overall service**
-  **89% were satisfied with how we handle complaints**
-  **92% said we provided a safe place to live**
-  **92% were satisfied we treat them fairly and with respect**
-  **59% were satisfied with the time taken to complete their most recent repair**
-  **66% were satisfied with the overall repairs service**



-  **67% were satisfied that the co-op makes a positive contribution to their neighbourhood.**

We are now working hard to improve in these areas. This includes holding regular meetings with our repairs team to assess performance.

Complaints performance

Over the past year, we have carried out a self-assessment to ensure we comply with the Housing Ombudsman's Complaint Handling Code.

Our findings reflect the co-op's ongoing work to improve services. The assessment revealed that no complaints were escalated to stage 2 and most complaints were related to property maintenance.

As a result, the management committee has focused on our repairs contract, seeking to reduce complaints by holding quarterly performance meetings, managing expectations and measuring tenant satisfaction following any repairs.

To find out more about how to make a complaint to the co-op, check out <https://rosswalkcoop.org.uk/how-to-complain/>

Spotlight on service improvement

Over 70 residents joined us for our informative Tenant Members Conference last year.

The event, held at The Platinum Suite in July, focused on listening to tenant members and using their feedback to improve our services.

During the day there were presentations about the Confederation of Co-operative Housing, property services, housing and repairs. In addition, we discussed the results of our satisfaction survey and held a 'Question Time' session with our Chair and Vice-Chair.

Tenant members also had the opportunity to chat to local police, firefighters, Neighbourhood Watch representatives, councillors, other community partners, contractors and PA Housing staff.

As well as a three-course lunch, the event featured a prize draw and goody bags for every resident who attended.

Feedback from tenant members included:

- **94% were extremely or very satisfied with the event**
- **88% said the sessions were excellent or very good**
- **100% said the event was well organised**
- **94% were extremely or very satisfied with the catering.**

Some commented:

“ I think the organisers did a great job to make the event successful. ”

“ It was a lovely event. ”

“ The question-and-answer session was good. ”

“ Wonderful lunch, and it was good to talk to police officers and firemen. ”



Top turn-out at AGM

We welcomed an impressive turn-out of over 160 people at Ross Walk's 44th annual general meeting last year.

As well as many of our tenant members, we were joined by guests including local councillors, some of our contractors and members of the PA Housing team.

The evening event, held at The Sapphire Suite in September, included a three-course meal, along with entertainment from a DJ and a caricature artist.

There was also face painting and balloon modelling for the children, plus a prize draw with a £100 first prize of Love2Shop Vouchers.

RWHC Chair Kishor Jadavji said: *"I was pleased to see so many people join us for the AGM. I hope it will encourage tenant members to get more involved with the co-op and perhaps consider joining our management committee."*



Your committee

Attendance

| Committee member | Meetings attended April 2023-March 2024 |
|--------------------------|---|
| Mr K Jadavji | 8 out of a possible 8 |
| Mr Vinod Naik (co-optee) | 8 out of a possible 8 |
| Mrs Jadavii | 8 out of a possible 8 |
| Mr H Lathia | 7 out of a possible 8 |



*From left to right:
Mr Jadavji,
Mr Naik,
Mrs Jadavii,
Mr Lathia.*

Following the departure of a number of longstanding committee members over the last couple of years, we are keen to recruit more tenant members to join our management committee.

We offer a friendly welcome, plus full training and support to boost your skills and help you in your role.

- Find out more about how you can get involved by calling Nicola Parlby on **0116 257 6800**.

Business achievements

Ross Walk's management committee regularly reviews the co-op's future plans, taking into account changing challenges and opportunities.

Committee members also assess how well we are performing against the goals outlined in our annual Business Action Plan.

Highlights of our performance over the past year are listed below.

| Action | Outcome |
|--|---|
| Visit all tenant members every year, to check on any issues or changing needs | Visits are ongoing, although some tenant members did not let us into their home despite three attempts |
| Identify tenant members struggling with the cost of living so we can offer support | We set up a hardship fund, issued vouchers and worked with community partners to provide advice and practical support |
| Complete repairs on time and to a good standard | Performance is monitored at monthly contractor review meetings and quarterly Chairs meetings |
| Ensure our committee is balanced, in terms of gender and race | Work is ongoing to recruit more committee members |

How are we doing?

Here is a summary of our performance from 1st April 2023 to 31st March 2024.

Repairs

We aim to respond to



99%

of emergency repairs within 24 hours



100%

responded to on time



95%

of routine repairs within 21 calendar days



91.43%

responded to on time

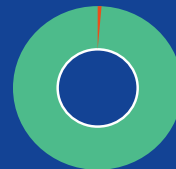
Rent collected

Target

100%

Achieved

98.13%



Lettings



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

Empty properties



At March 2024, we had **1** empty property

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 2023/24.

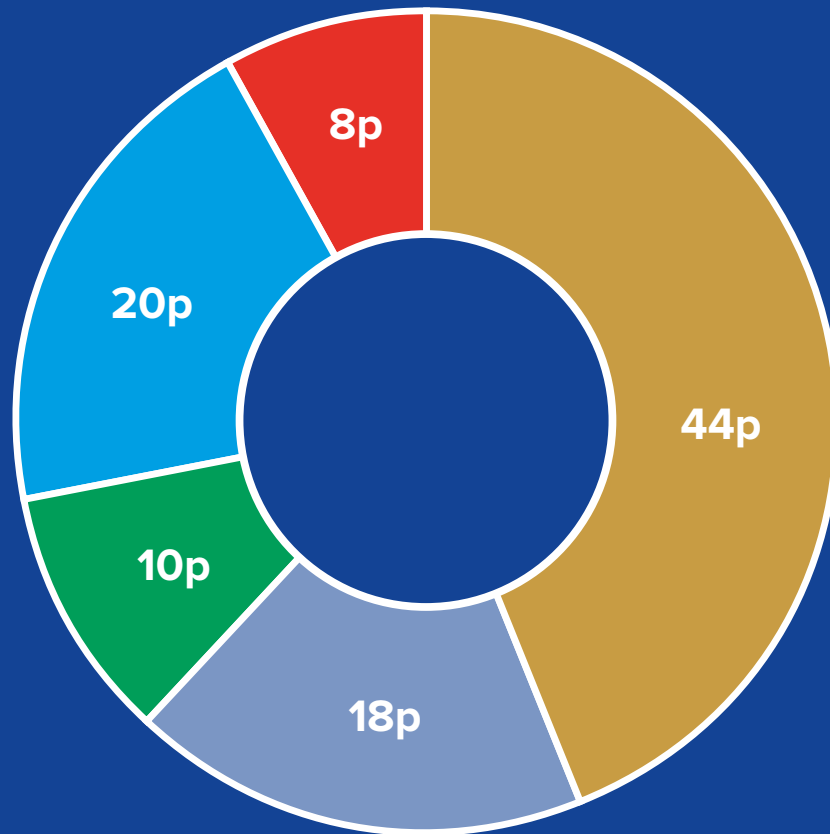
| | Ross Walk | Peer group median (mid figure) |
|---|--------------|--------------------------------|
| Tenants satisfied with their landlord's overall service | 92% | 81% |
| Tenants satisfied with repairs service | 54% | 81% |
| Tenants satisfied their home is well maintained | 85% | 78% |
| Tenants satisfied their home is safe | 96% | 87% |
| Tenants satisfied their landlord listens to and acts on their views | 73% | 70% |
| Stage 1 complaints per 1,000 homes | 41 | 10 |
| Stage 2 complaints per 1,000 homes | 0 | 0 |
| Current tenant arrears | 1.71% | 2.83% |

Money matters

| Statement of Comprehensive Income | | |
|-----------------------------------|---------------|---------------|
| INCOME | 2024 £'000 | 2023 £'000 |
| Rent Receivable | 669 | 603 |
| Social Housing Grant | 45 | 45 |
| Total Income | 714 | 648 |
| EXPENDITURE | | |
| Management | 248 | 211 |
| Routine Maintenance | 103 | 136 |
| Bad debts | 0 | 3 |
| Major Repairs/Planned Maintenance | 99 | 61 |
| Depreciation | 115 | 105 |
| Total Expenditure | 565 | 516 |
| Operating surplus | 149 | 132 |
| Interest Receivable | 15 | 5 |
| Surplus for the year | 164 | 137 |

| Statement of Financial Position | | |
|--|---------------|---------------|
| | 2024 £'000 | 2023 £'000 |
| FIXED ASSETS | 5,542 | 5,607 |
| Current Assets | 1,063 | 950 |
| Creditors (<1 Year) | (107) | (174) |
| NET CURRENT ASSETS | 956 | 776 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | 6,498 | 6,383 |
| CREDITORS (> 1 YEAR) | (2,682) | (2,728) |
| TOTAL NET ASSETS | 3,816 | 3,655 |
| SHARE CAPITAL AND RESERVES | 3,816 | 3,655 |

How we spent each £1 of your money in 2023/24



-  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 agent)
- The Sapphire Suite (venue)
- Milans Dhosa Express (caterers)
- The Platinum Suite (2023 Tenant Members Conference venue)
- Confederation of Co-operative Housing (training and business planning support)
- Acuity (committee members training)
- Furry Dice Promotional Goodies (stationery suppliers)
- Rogers Spencer (auditor)
- Neil Plumb Photography (photographic services)
- Woods Coaches (travel provider)
- Word Association (communications)
- Sanjay Foods Catering
- Roberts Coaches (travel provider)
- Peepul Centre (venue)
- TIAA (auditor).

**ROSS WALK
HOUSING CO-OPERATIVE**

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