Annual Report and Accounts 2025/26

Ross Walk Housing Co-operative

About us

Ross Walk Housing Co-operative (RWHC) has been providing quality affordable homes for local people for 47 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.

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

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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

2025/26 brought various challenges for Ross Walk co-op, including rising costs, contractor issues and significant changes to the legislation and regulation surrounding social housing.

In a tough economic environment, we are increasingly under pressure to do more with less. This means we sometimes have to make difficult decisions to protect the interests of our co-op, our homes and our tenant members.

But we continue to do our utmost to support our residents and welcome new tenant members to the Ross Walk community.

Through our mutual exchange scheme, I was delighted that we were able to help two Leicester families find their ideal homes over the past year, ensuring they could stay close to the people and places that matter most to them.

I was also pleased with the results of our annual tenant satisfaction survey, which showed a significant improvement in many areas – not least, the repairs service. We continue to work with you, our tenant members, to further improve our performance.

> “We continue to work with you, our tenant members, to further improve our performance.”

Our social events, including the AGM, Tenant Members Conference and various day trips, remain well supported, bringing Ross Walk families together in an enjoyable and welcoming environment.

Finally, I would like to thank our committee members and managing agent for their hard work in ensuring our co-op’s continued success.

Acting on your feedback

Our annual tenant satisfaction survey allows you to make a real difference. By telling us where we are doing well and where we can do better, you help us work out how we can improve our homes and services.

We were delighted that so many of you gave your views in last September's survey, with an amazing 96% of Ross Walk residents completing the questionnaire.

The 2025 results showed a mostly positive trend, with significant improvements in many areas compared to the previous year.

- **94%** of tenant members were satisfied with Ross Walk co-op's overall service *(compared to 90% in 2024)*
- **91%** were satisfied with the overall repairs service *(68% in 2024)*
- **87%** were satisfied with the time taken to complete their most recent repair *(71% in 2024)*
- **98%** agreed their home is well maintained *(85% in 2024)*
- **99%** felt we treat them fairly and with respect *(94% in 2024)*
- **96%** agreed we make a positive contribution to their neighbourhood *(71% in 2024)*
- **95%** were satisfied with our approach to anti-social behaviour *(46% in 2024)*
- **85%** were happy with how we handle complaints *(compared to 50% in 2024)*
- **97%** agreed we provide a safe place to live *(94% in 2024)*
- **92%** felt we listen to your views and act upon them *(79% in 2024)*
- **99%** agreed we keep you informed about things that matter to you *(85% in 2024)*
- **80%** were satisfied we keep communal areas clean and well maintained *(100% in 2024)*

We are pleased that our hard work to improve the repairs service is paying off, with higher satisfaction in this area. Our team is continuing to closely monitor repairs and seek to resolve any issues promptly.

However, satisfaction with communal areas has dropped, so we are working with our contractors to identify any problems and address this issue.

Upgrading our homes

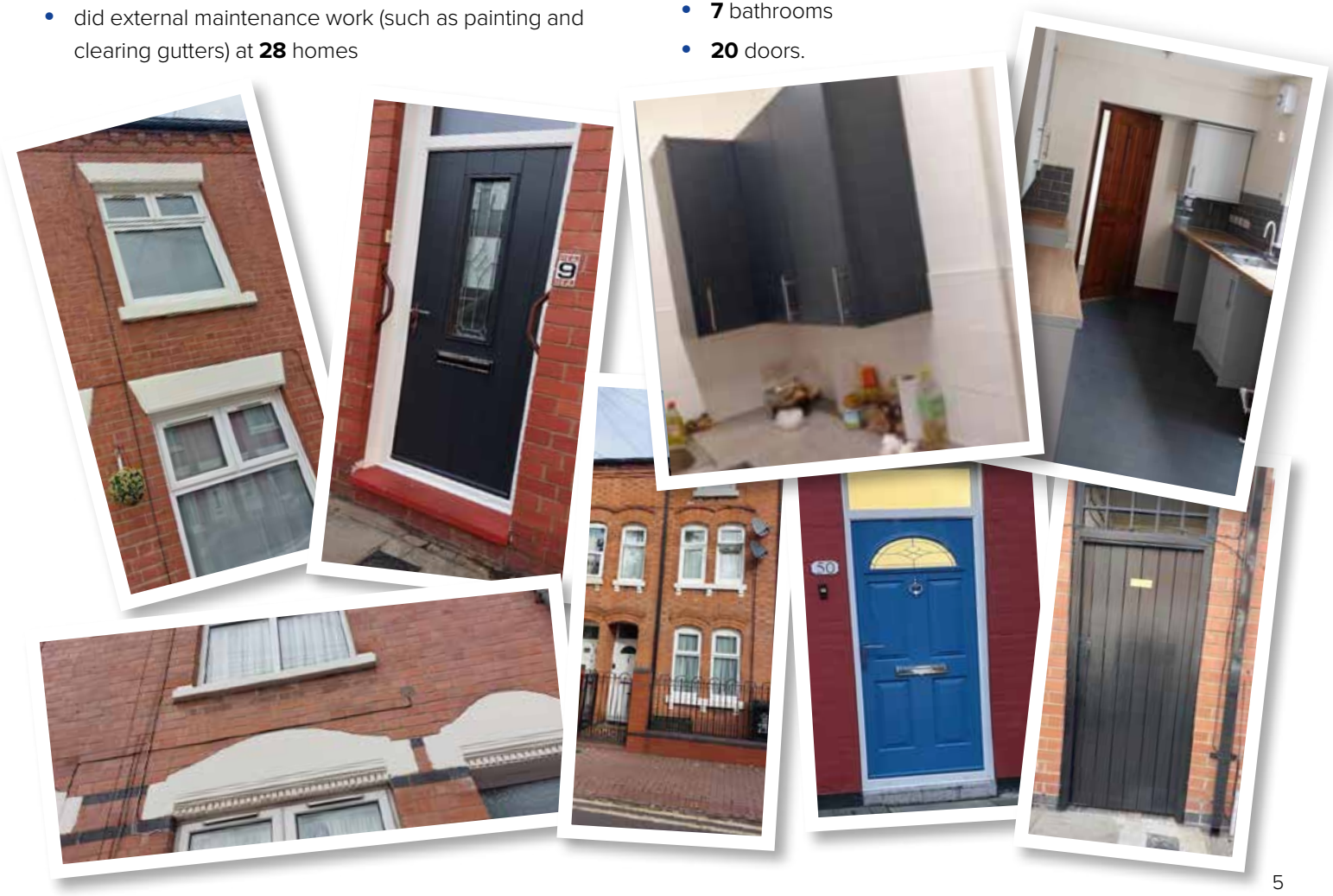
Despite the challenging financial climate, we continue to invest in Ross Walk homes with our ongoing programme of maintenance and modernisation work.

In 2025/26, we:

- fitted **1** new kitchen
- installed **21** new boilers
- replaced **28** doors
- did external maintenance work (such as painting and clearing gutters) at **28** homes
- carried out various work (such as rewiring and damp proofing) at **7** empty homes before re-letting them.

In 2026/27, we plan to replace:

- **4** kitchens
- **7** bathrooms
- **20** doors.



Families gather for AGM

Tenant members, family and friends enjoyed a celebratory evening at Ross Walk housing co-op's annual general meeting last autumn.

More than 100 guests – including co-op committee members, staff, contractors and community partners – joined us for the event, our 46th AGM, at the Peepul Centre in September 2025.

RWHC Chair Kishor Jadavji reported on the co-op's achievements over the previous year and our future plans before the social activities got under way with dinner, entertainment and a prize draw.

Tenant members of all ages had a feast of fun, with face painting, balloon modelling and a sweet cart to entertain us throughout the evening.

Thumbs-up for tenant conference

Yoga, laughter sessions and top-notch refreshments lightened the mood amid the serious business of our Tenant Members Conference last year.

More than 70 tenant members attended the annual day-long event, hosted at The Platinum Suite in October.

There was a series of informative talks covering important subjects ranging from gas safety and fire prevention to damp and mould, repairs and how we learn from complaints.

The day kicked off with an informal ice-breaker, followed by yoga sessions and laughter exercises during the packed programme of activities – plus refreshments, a prize draw and goody bags for everyone attending.

Tenant members got the opportunity to chat to our contractor Aaron Services about their gas servicing, heating and hot water queries. They were also able to raise any repairs or other housing management issues with members of the PA Housing team.

Our residents fed back:

- **89% were satisfied with the event overall**
- **100% said it was well organised and should be held annually**
- **33% were first-time attenders**
- **100% are likely to recommend the event to other tenant members.**

Their highlights included:

- **The opportunity to get together with other tenant members**
- **Interesting discussions**
- **Good food.**

Your committee

Attendance

Committee member	Meetings attended April 2025-March 2026
Mr K Jadavji	7 out of a possible 7
Mr H Lathia	7 out of a possible 7
Mr Vinod Naik (co-optee)	6 out of a possible 7
Mrs Jadavji	6 out of a possible 7
Mrs Patel	*Resigned on 29/1/25*
Mrs Khalifa	*Membership ended on 20/10/25*

From left to right: Mr Jadavji, Mr Naik, Mrs Jadavii, Mr Lathia, Mrs Khalifa. Mrs Patel is not pictured.

We are always keen to welcome new members to our management committee, and we offer support and training to help you in your role.

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

Rising to the challenge

Members of Ross Walk's management committee were interested to hear about the challenges and opportunities discussed at a national event for housing co-ops last October.

PA Housing staff fed back to the committee after attending the annual Confederation of Co-operative Housing Conference in London – themed around 'Building a Better World Together'.

Speakers explored a range of subjects, including Awaab's Law requirements for dealing with damp and mould, decent homes and energy efficiency standards, funding, complaints, self-assessment requirements and a new mutual exchange scheme.

Looking to the future

The RWHC committee recently drew up a new business plan, setting out the co-op's goals for the next three years.

Key objectives include:

- Identifying and offering support to tenant members who are particularly struggling with the cost of living.
- Ensuring we meet the latest requirements of Awaab's Law.
- Completing our new doors and external wall insulation programme.
- Improving our repairs service by creating a damp and mould hotline, completing repairs on time, carrying out home visits and keeping detailed records.
- Encouraging tenant members to use the My PA online portal and app – the easiest way to manage your home and access our services.

Meeting housing need

Ross Walk co-op prides itself on supporting people most in need of housing by providing them with safe, comfortable homes in a flourishing, supportive community.

In 2025/26 we helped a Ross Walk family swap their home with another Leicester housing co-op family through our mutual exchange scheme, so they could both live closer to their relatives, work and children's schools.

We also let eight homes to people in housing need on Leicester City Council's waiting list.

- Did you know you can apply for a bigger, smaller or more suitable Ross Walk home through our internal transfer scheme? Call Housing Management Officer Krishan Mistry on **0116 257 6800** to be put on the list.

Here to help

Our Housing Management Officer (HMO), Anzar Umar, has been promoted to a manager's role at PA Housing and we wish him all the best for the future.

We will let you know when we recruit his replacement but, in the meantime, Maynard HMO Krishan Mistry (pictured) is covering Ross Walk homes too.

He holds weekly surgeries at the Wolsey Building and is the point of contact for all housing-related issues.

A warm welcome

Ross Walk tenant members have welcomed the new room we've created for our housing surgeries and committee meetings.

It is the first time we have had a dedicated space in the Wolsey Building, allowing us and our residents more privacy for co-op business.

How are we doing?

Here is a summary of our performance from 1st April 2025 to 31st March 2026.

Repairs

We aim to respond to:

99%
of **emergency repairs** within 24 hours

98.99%
responded to on time

95%
of **routine repairs** within 21 calendar days

95.96%
responded to on time

Rent collected

Target
100%

Achieved
100.39%

Lettings

We have re-let **8** homes in the last year
There has also been **1** mutual exchange

Empty properties

At March 2026, we had **2** empty properties

How do we compare?

Ross Walk Housing Co-operative is a member of the West Midlands Benchmarking Club, allowing 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 some key figures from our performance in 2025/26.

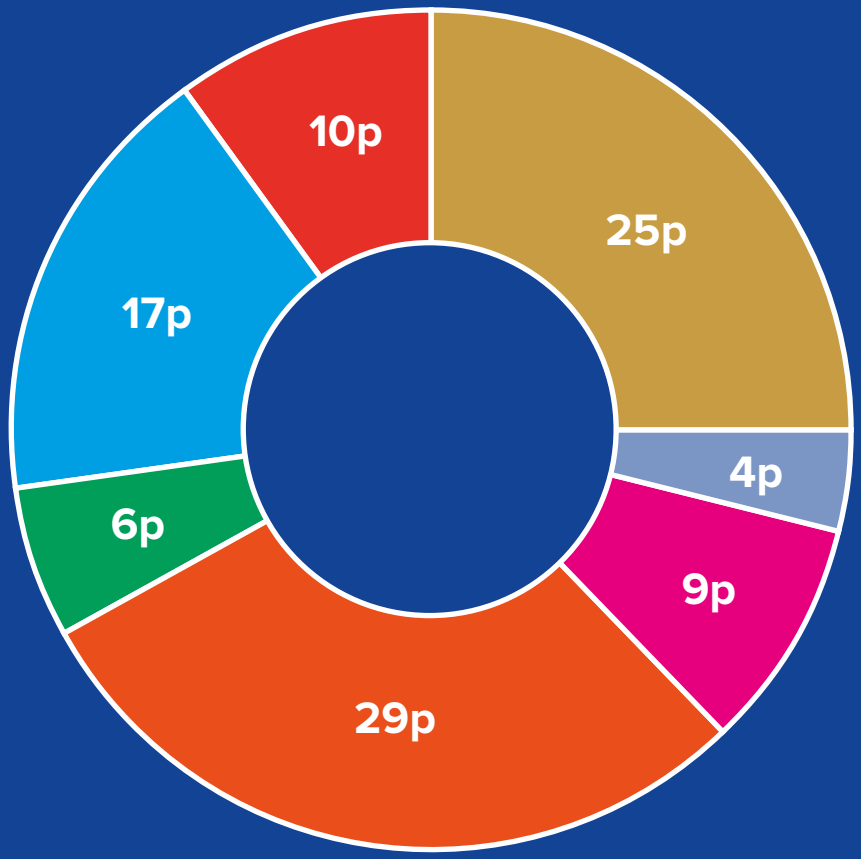
	Ross Walk	Peer group median (mid figure)
Tenants satisfied with their landlord's overall service	93.8%	83%
Tenants satisfied with repairs service	91.4%	90%
Tenants satisfied their home is well maintained	98.2%	83.3%
Tenants satisfied their home is safe	97.2%	84.5%
Tenants satisfied their landlord listens to and acts on their views	92.1%	78.3%
Stage 1 complaints per 1,000 homes	33.06	13.3
Stage 2 complaints per 1,000 homes	8.26	1.46

Money matters

Statement of Comprehensive Income		
INCOME	**2026 £'000**	**2025 £'000**
Rent Receivable	736	718
Social Housing Grant	47	49
Total Income	**783**	**767**
EXPENDITURE		
Managing Agent Fees	177	174
Insurance	28	26
Other Management Costs	64	55
Routine Maintenance	202	125
Major Repairs/Planned Maintenance	111	110
Depreciation	123	115
Total Expenditure	**705**	**605**
OPERATING SURPLUS	**78**	**162**
Interest Receivable	15	19
SURPLUS FOR THE YEAR	**93**	**181**

Statement of Financial Position		
	2026 £'000	**2025 £'000**
FIXED ASSETS	**5,608**	**5,604**
Current Assets	1,277	1,180
Creditors (<1 Year)	(213)	(158)
NET CURRENT ASSETS	**1,064**	**1,022**
Total Assets less Current Liabilities	**6,672**	**6,626**
Creditors (> 1 Year)	(2,588)	(2,633)
TOTAL NET ASSETS	**4,084**	**3,993**
SHARE CAPITAL AND RESERVES	**4,084**	**3,993**

How we spent each £1 of your rent in 2025/26



- Managing agent fees
- Major repairs
- Insurance
- Depreciation
- Other management costs
- Planned maintenance
- Routine 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)
- Peepul Centre (venue and catering)
- The Platinum Suite (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)
- Word Association (communications)
- Sanjay Foods Catering
- Roberts Coaches (travel provider)
- TIAA (auditor).

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