



# Annual report 2020-21

# Message from the Chair



I penned my last Annual Report as Chair of Westway Housing Association, looking back on the last financial year 2020-21 in which there has been so much hardship as well as so much hope. During what has been a hugely challenging year for everyone, I am proud to acknowledge the major contributions we have made and the support we have been able to provide to our residents. I can only do so by paying tribute to those who worked so hard to help us on our journey.

Firstly, I would like to thank my fellow Board members for their support throughout the year to help support our staff to ensure that services were maintained. I have to pay tribute to our staff for their efforts and willingness to change their working practices and operations during lockdown and beyond. They have individually and collectively worked tirelessly to keep in touch with our tenants during the pandemic and have helped to keep services going through very difficult times. They have mine and the entire Board's gratitude for their efforts. (We would not expect anything less from an organisation which operates in the heart of their community and that is why Westway is here today.)

Hopefully, as the worst of the Covid restrictions come to an end, I can now turn to some of the things we have been able to achieve for the period under review.

## Support for our customers

- We kept contact with our elderly and vulnerable tenants.
- We continued with a full responsive maintenance service.
- We had bi-monthly virtual meetings for the tenants' committee.
- We prioritised serious anti-social behaviour and cases including domestic abuse.
- We worked with our local authority partners in the management of voids and the letting of properties.
- We provided support and assistance to our tenants who fell behind with their rental

payments as a result of the pandemic and subsequent lockdown.

- We provided welfare advice.

## Growth

- We have taken handover of three units in Hillingdon (a first in that borough).
- We entered into a management agreement for 18 units for key workers at the St. Bernard's Hospital site.
- We await the completion of 16 units in Ealing, of which 12 are shared ownership and for are units for affordable rent.

## Where are we now

We have a refreshed and highly motivated Board who are well versed in what good governance looks like. We remain financially sound and continue to improve our governance and regulatory functions, with the morale of the Board and staff being excellent and with a great feeling of a combined team effort.

As my last report as Chair, I will be stepping down together with my friend and colleague, Chinyere Ugwu, Westway's Deputy Chair whose priceless contribution and efforts have been greatly appreciated. I also offer my grateful thanks to our CEO, Ricky Scipio and the staff for their help, support and enthusiasm. Last, but not least, my thanks to you our customers because, without you, we would not be here.

I have not the slightest doubt that Westway will continue to grow from strength to strength and, with teamwork and dedication from the Bboard and staff, we can and we will go on to bigger and better things.

Finally, I am delighted to be handing over the Chair's role to Meera Bedi. Meera, who currently chairs Westway's Development Committee, has substantial development expertise and proven leadership skills, and I wish her the very best.

**Robert Greene** Board Chair

# Welcome from the Chief Executive



During what has been a challenging year for everyone, I am pleased with how the Association has coped. Our primary focus throughout the pandemic was to keep our customers and our staff safe, but we also continued to deliver growth and increase the number of homes we managed, without increasing our operational costs.

We achieved this by entering into new markets with shared ownership products and through the provision of management services to developers on completed schemes. This brings in additional revenue for the Association that we can use to subsidise our developments in order to produce much-needed new affordable homes.

Early in the pandemic, we had to switch our operations from office-based to home working. This was done swiftly with minimum disruption. However, a few key services had to be continued.

I must pay tribute to the commitment and hard work of Westway Hostel's staff, who continued working under Covid-secure guidelines. This was to ensure that our vulnerable residents continued to receive the high level of services required by the local authority.

I am also pleased to recognise the work of the housing management team, who kept in weekly contact firstly with our vulnerable and elderly residents and, latterly, with all of Westway's tenants for weekly well-being check-ups.

As stated, our primary focus was keeping people safe and we consistently ensured our homes complied with health & safety and statutory obligations. We also managed to maintain a 100% cash collection, which was no mean feat.

I would also like to share my gratitude for the sterling work of Westway's Tenant Committee, which, throughout the pandemic, was still working and meeting with staff on a bi-monthly basis via Zoom. Led by its Chair, Leroy McKenzie, their support and sound advice helped to steer our housing management services through what was a difficult period for our tenants.

Finally, on behalf of all the staff at Westway, we would like to wish our outgoing Chair and Vice-Chair, Robert Greene and Chinyere Ugwu, the very best for the future. They will be missed. However, we know that we have a very strong and diverse Board to be led by the Chair-elect, Meera Bedi, who will continue to provide leadership to the Association and ongoing constructive challenge to the executive.

I'd like to finish this statement by expressing my enormous gratitude to my colleagues, our contractors and our key stakeholders for their resilience, flexibility and teamwork for not only keeping our customers safe but enabling them to thrive.

**Ricardo Scipio** Chief Executive

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# About Westway

## Westway Housing Association

We're a black-led, community-based, housing association. We are regulated by the Regulator of Social Housing.

Our vision is to be regarded as one of the best housing associations in the UK, providing a unique and exemplary service to people who are in housing need in the communities we serve.

## Our stock

By March 2021, we owned or managed 519 homes for rent, including nine for affordable rent. We also own a 17-bedsit hostel. Of these homes:

- 13 are in Barnet
- 70 are in Brent
- 125 are in Ealing
- 43 are in Enfield
- 72 are in Hammersmith & Fulham
- 1 is in Hillingdon
- 4 are in Hounslow
- 149 are in Kensington and Chelsea, and
- 42 are in Westminster.

In addition, we have 7 homes for shared ownership in Hounslow and Hillingdon.



## Lettings

We re-let 14 homes during the year. Four were new lets at Wooton House. We let 73% of our homes to people who are Black or from an ethnic minority.

Our average turnaround of empty homes was 35 days for general needs homes. Our target for this was 28 days. (The top quarter of similar landlords achieve 22 days.)

For all our homes, the average was 37 days.

## Local offers

We met our local offer promises around:

- emergency, urgent and routine repairs
- communicating about planned maintenance
- customer service
- complaints
- anti-social behaviour
- involving and consulting you, and promoting your communities
- looking after estates
- lettings, and
- our special offer for Tariq House.

For more information about our standards, please phone the office.



# Our performance

## Our Key Performance Indicators

Our key performance indicators are designed to help us monitor our performance, provide figures to our regulator and allow us to compare with the top performing quarter of similar landlords.

## Delivering excellent services

Key performance indicator	Target 2020-21	How we did	Top 1/4 similar landlords	Target 2021-22
Residents satisfied with overall service	86%	Survey due soon	89%	86% (by 2022)
Residents satisfied we take their views into account	60%	Survey due soon	69%	60% (by 2021)
Residents satisfied with the repairs service	95%	☹️ 90%	81%	95%



## Rent collection and arrears

Despite the pandemic, we continued to keep arrears levels low and rent collection on track.

We achieved this by making weekly welfare calls to residents to identify those in financial difficulty. We expanded our range of payment options and encouraged residents to pay in advance.

Our Income and Tenancy Sustainment Officer assisted residents in financial difficulty, by:

- helping with applications for discretionary housing payments
- providing benefits advice, and
- regularly contacting residents in the evening to discuss ways to resolve any rent arrears.

In line with Government guidance during the year, we evicted no households.

Key performance indicator	Target 2020-21	How we did	Top 1/4 similar landlords	Target 2021-22
Rent collection	100%	😊 100%	100.7%	100%
Rent arrears of all current tenants	3%	😊 2%	3.9%	3%



# Customers first

## Staff teams

Our frontline staff have now been working from home since March 2020. This has worked well and we are continuing to provide the best possible standards of customer service.

During the year, Casimir Abaka joined the Customer 1st Team.

After two years in the Customer 1st Team and a period as our first Home Ownership Services Officer, Kaysha Hanson moved on in April 2021. Her role has since been taken on by George Ofili.

We are currently recruiting a new Neighbourhood Officer.

## Complaints

We received 14 complaints during the year. We were able to resolve 12 at Stage 1 and one at Stage 2. One complaint was carried over into the current financial year.

## Anti-social behaviour

We received 18 reports of anti-social behaviour in 2020-21. We were able to resolve 93% of them.

## MyTenancy

The pandemic saw many services go online and more tenants signed up to our MyTenancy services, so that they could manage their rent accounts, repairs and tenancy updates in the most convenient way.

## Contact details

We made more use of SMS text messages and emails to send out reminders and check your satisfaction with services. We also made more calls to check or pass on information about repairs. As a result it has become more important than ever for us to have the correct contact details.

## New website

During the year, we brought in consultants to work on the content and design of Westway's brand-new website.

The new website, which went live in September 2021, is packed with features, making it easier for residents to pay their rent and check their rent account, report and chase repairs, check our latest policies, get advice on their finances and housing problems, and view details of our latest shared ownership schemes.

We are also setting up a forum, so that residents can have discussions with us online.

The updated site is more accessible and easier to read. It is viewable in 25 different languages and in different font sizes, as well as being available in a spoken format.



# Pandemic services: supporting residents first

## Covid safety

During the year, we delivered all our services in a Covid secure manner. Covid safety meant closing our offices to the public and staff working from home the majority of the time. We will contact residents when our offices reopen for appointments.

Our repairs contractors socially distanced and wore masks while in residents' homes. On our estates, we carried out all the usual inspections.

Our estate cleaners focused particularly on sanitising touch points and were ready to carry out deep cleans if necessary.

## Resident welfare first

From the start of the pandemic, we prioritised our residents' welfare. We were very concerned that some would struggle financially and with lockdown.

Our staff rose to the challenge by calling all our tenants at least once a week during lockdown. They also visited our high-profile schemes at least twice a week to deal with issues affecting residents and their neighbourhoods.

With such a high level of personal contact, we were able to identify and assist with a range of practical, financial and wellbeing problems people were facing.

We offered emergency food vouchers to residents facing financial hardship and helped people to apply for help from their local council. This included directing people to the services being provided by Kensington & Chelsea Council, together with the Venture Centre, Bay 20 and Smart – who have been providing food, toiletries and cleaning products to people under 65.

We also signposted people to a range of specialist agencies that offer support around financial, mental health, housing and employment issues.

With tenants struggling to pay their rent, we gave benefits advice and made payment arrangements to help them get back on track.



We have continued to provide much of this support through into the current financial year. We are still contacting the vulnerable and elderly every week.

## Keeping residents informed

We sent regular letters or emails to residents to keep everyone up to date with our changing services as Government guidelines changed.

We made good use of our newsletter, *Westway News*, to provide lots of information on current restrictions and how to stay safe.

The newsletter also included regularly updated information on Covid finance – with details on sick pay, benefits, the furlough scheme and the grants for self-employed people.

# Managing new homes

## Tulk House

Tulk House in Southall is one of a number of properties that Westway will be managing on behalf of the Dholak Partnership.

The building forms part of the former St Bernard's Hospital and it is located just behind Ealing Hospital. It has been converted into one, two and three bedroom flats for rent.

The scheme is aimed specifically at NHS key workers – from fully trained and student nurses, to midwives and surgeons. To be eligible for a tenancy, applicants will need a referral from the St. Bernard's Health Trust.

We held open days for the flats in August and our new residents will move in shortly.



# Repairs and maintenance

## Repairs during the pandemic

Over the past 18 months, we have had to vary our usual repairs offer to reflect changing Government guidelines.

Throughout the whole period, our contractors have responded to emergency repairs. We have also prioritised health and safety work, including gas checks.

We were able to tackle urgent and routine jobs again by November 2020, and began by prioritising vulnerable residents, as well as NHS and social care workers.

However, we had to revert back to emergencies and compliance work during the lockdown in early 2021.

Since April 2021, our service has been able to return to normal. However, Covid safety measures and a backlog of jobs mean that we haven't always been able to meet our repairs targets.

## Upgrades

Despite the pandemic, we were able to complete most of our planned works. We spent £223,714 (compared to £240,000 in 2019-20).

The programme included:

- replacing the windows at 65 Wornington Road, 9 Stanley Avenue, 42-48 Althea street and 82-84 Townmead Road
- some cyclical redecorations, and
- replacing communal carpets.



We also completed jobs identified by our Fire Risk Assessments – including some fire door work.

## Postponed

Our plan to replace the kitchens at 15 properties had to be put on hold. The homes affected are:

- 46-48 Hogarth Road
- 421 Harrow Road
- 617-619 Harrow Road, and
- 1-6 Brading Terrace (including the houses).

We may manage to complete some of this work during the current financial year, but most will now be moved to 2021-22.

Key performance indicator	Target 2020-21	How we did	Top 1/4 similar landlords	Target 2021-22
Emergency repairs completed on time	100%	100%	97%	100%
Urgent repairs completed on time	98%	90%	93.5%	98%
Routine repairs completed on time	98%	93%	95.8%	98%
Repairs completed on first visit	95%	95%	94%	95%
Homes with a valid gas servicing certificate	100%	100%	100%	100%
SAP (energy efficiency) rating	75	75	71	

# Supporting our communities

## Getting back to work

Our support for residents seeking work was limited in 2020-21, as lockdown restrictions closed whole business sectors.

Many people relied on their employer opting in to the Government's furlough scheme. Others were forced to make new claims for Universal Credit.

We were nevertheless able to signpost people to the worklessness project at the ClementJames Centre in W11, which continued to support people virtually. The Centre is now offering individual appointments and a weekly drop-in advice service on Zoom.

## Placements

In a normal year, we provide several local people with an office-based volunteering placement. We also give local schoolchildren a fortnight of work experience. Neither were possible during 2020-21.

In the current financial year, we are pleased to be taking part in the Kickstart Scheme. This provides funding to employers to create new, paid, job placements for 16 to 24-year-olds who are claiming Universal Credit.

Our first Kickstart employee is Marimam Sanyang (pictured below), who joined us in June 2021. Marimam has taken on the role of Customer Service Officer and she will be working for us for six months.

Marimam tells us that she has settled in well and she is grateful for the support she has had from her new Westway colleagues. She is keen to learn as much as she can in her time with us.



## Christmas hampers

This has been a particularly difficult year for many of our older and more vulnerable tenants. So, our annual visit to check on their welfare felt even more important than usual.

We called on these residents in December, delivering a Christmas hamper to bring our festive greetings.

# Resident involvement

## Tenant Committee

The Tenant Committee, chaired by Leroy McKenzie, gives us important feedback on our policies and ways of working.

In 2020-21, the Committee held monthly virtual meetings, as well as offering support to their neighbours and communities.

They played an especially important role by carrying out estate inspections and reporting health and safety issues to us.

We are keen to recruit new members to the Committee. Call us on 020 8964 2323, or email us at [info@westwayha.org.uk](mailto:info@westwayha.org.uk) to find out more.

## Scrutiny Panel

Our six current Tenant Committee members also serve as our Scrutiny Panel, which has a very different role – as part of our governance structure, alongside the Board of Management.

The Panel is independent and customer-focused, and has a number of responsibilities.

- It will help to make sure we meet the standards required by our regulator.
- It will scrutinise our decisions and challenge us when necessary.
- It will deliver an annual report to the Board, with a set of service delivery recommendations.
- It is accountable to our existing Tenant Committee.

Our Panel members are:

- Lucy Knight Ballard, Westbush Court (Chair)
- Christine Rose, Melling Drive
- Sharon Anthony, Melling Drive
- Essie Torkornoo, Acton High Street
- Jacqueline Harris, Westbridge Close
- Bianca White Williams, Tropical Court



## Tenant Board member

In July 2020, resident Hayley Mongan (pictured below) from Westfield Court took over from Lucy Knight Ballard to become our new Tenant Board member.



# Developing new homes for shared ownership

We are pleased to be developing new homes – our first for shared ownership – thanks to our membership of the Build London Partnership.

The partnership is led by L&Q, with the Greater London Authority, and is designed to allow small housing associations to purchase completed homes at cost.

During 2020-21, we completed five shared ownership homes at Wotton House, on St John's Road in Isleworth – our first homes in Hounslow.

We also completed two homes for shared ownership at Belmont Road in Uxbridge.

We are currently developing 12 one, two and three bedroom homes at Montpelier Road in Ealing. West5ide Apartments is sited off a residential, tree-lined road. It is close to local amenities and four tube stations. Applicants should live or work in the London Borough of Ealing.

In addition to the shared ownership homes at the scheme, we have an additional four units for affordable rent.



Montpelier Road



Belmont Road



Wotton House

# Securing value for money

Value for money is a core element of our culture and the responsibility of all staff and Board members. We focus on quality first, before analysing how best to achieve it at the lowest possible cost.

We have continued to invest in technology to maximise the efficiency of our housing, repairs and finance systems. Our staff are enabled to work on an agile basis, wherever they are based, while video calls and meetings are now standard practice. A new electronic invoicing system allows for remote working and has significantly reduced the amount of staff time taken up with filing, storage and administrative work.

We continued to invest in our existing stock in line with our asset management and development strategies (see page 9). Our main asset is the homes our residents live in. They are all in London, with its high property values – but our average rents are less than half the market rate, making them genuinely affordable to residents.

During 2021-22, we are continuing to invest in technology to further enhance agile working and service improvements. This includes our newly launched website, which provides new 24-hour services to residents.

Our programme of planned works for 2021-22 includes new kitchens, windows and heating systems.

We are also diversifying our income stream by providing management services to a private landlord. This will raise our income, with no additional staff costs.



Sector scorecard: Value for money metrics	2020-21	Target for 2020-21	2019-20	2020-21 top 1/4 similar landlords
Reinvestment (spend on homes as a % of total stock value)	1.5%	12.8%	6.3%	1.5%
New supply delivered (how many new social housing homes)	0.6%	3%	1.8%	0%
Gearing (our debt levels – loans allow us to invest in existing homes or develop new ones)	17.5%	27.7%	20.1%	15.9%
EBITDA MRI interest cover (measures our surpluses against the amount of interest we pay)	419.8%	200.6%	351.9%	391%
Headline social housing costs per unit (average spend on each home – includes managing, servicing, repairing & upgrading costs)	£5,356	£5,790	£5,204	£5,819
Operating margin: all homes (surplus before loan interest paid)	26.8%	24%	29.9%	21.1%
Operating margin: social housing lettings (surplus before loan interest paid)	29.2%	25.8%	29.9%	21.2%
Return on capital employed (surplus as a % of capital used)	2.7%	2.1%	2.7%	2.5%

# Our financial performance

Westway Housing Association is pleased to report another successful year of operations, after recording a surplus of £756,931 for the year.

We continue to focus on supporting residents, improving service delivery, and maintaining and improving existing properties, to ensure our residents enjoy good quality homes.

We balance this with the need to work towards delivering additional homes, so that we can help meet the increasing demand for social housing.

## How we spent each £ of rent in 2020-2021



Property maintenance	21p
Housing management	20p
Future investment	17p
Depreciation	13p
Services	13p
Bank interest on loans	7p
Other	9p

## Balance sheet on 31 March 2021

	£ in 2021	£ in 2020
<b>Tangible fixed assets</b>		
Housing properties	58,182,998	57,628,452
Depreciation	(9,159,559)	(8,647,828)
	49,023,439	48,980,624
Other fixed assets	21,415	25,592
	49,044,854	49,006,216
Net current assets	1,882,250	569,456
Creditors due > 1 year	(38,970,014)	(38,627,516)
Defined benefit pension liability	(483,000)	(231,000)
<b>Total net assets</b>	<b>11,474,090</b>	<b>10,717,156</b>
Share capital	18	15
Revenue reserves	11,474,072	10,717,141
<b>Capital and reserves</b>	<b>11,474,090</b>	<b>10,717,156</b>

## Income and expenditure on 31 March 2021

Item	£ in 2021	£ in 2020
<b>Turnover</b>	<b>5,217,137</b>	<b>4,418,302</b>
Cost of shared ownership sales	(593,774)	-
Operating costs	(3,227,298)	(3,099,201)
<b>Operating surplus</b>	<b>1,396,065</b>	<b>1,319,101</b>
Bank interest receivable	220	4,336
Interest payable & similar charges	(346,354)	(372,375)
<b>Surplus on ordinary activities</b>	<b>1,049,931</b>	<b>951,062</b>
Re-measurement of SHPS obligation	-	-
Actuarial (loss)/gain in respect of pension scheme	(293,000)	316,000
<b>Surplus and total comprehensive income for the financial year</b>	<b>756,931</b>	<b>1,267,062</b>

# Board of Management

**Robert Greene** (Chairman until September 2021) is a Fellow of the Chartered Institute of Building and a member of the Royal Institution of Chartered Surveyors (RICS), with more than 25 years in the construction industry, including 10 years in social housing. Robert joined the Board in 2012 and stepped down in 2021.



**Chinyere Ugwu** (Vice Chair until September 2021) is an experienced housing association Managing Director. She has more than 20 years' experience of working in the housing and community regeneration sector. Chinyere joined the Board in 2012 and stepped down in 2021.



**Meera Bedi** has more than 25 years' experience in the housing sector and has worked for housing associations, BME and specialist organisations. Meera's main expertise lies in development, but she also has experience in fundraising, communications and public relations. Meera joined the Board in 2013.



**Lucy Knight Ballard** (tenant representative) is a primary school teacher and a member of the Tenants' Committee. She joined the Board in 2011 and stepped down in 2020.



**Addy Olubajo** is an MBA business graduate and a Fellow of the Chartered Institute of Personnel & Development. He has more than 20 years' experience in the private and public sectors, and has expertise in HR, employee relations, organisational development, employment law, equality & diversity and TUPE. Addy is currently Managing Director of AOMC HR consultancy. He joined the Board in 2013.



**Leroy McKenzie** (tenant representative) is a freelance counsellor and Chair of the Tenants' Committee. He joined the Board in 2017.



**Debra Redhead-Allen** is an MBA graduate, an Associate member of the Association of Corporate Treasurers and a Fellow of the Chartered Association of Certified Accountants, with over 20 years of experience in the private and public sector. She is currently the capital accountant at the Greater London Authority and is responsible for the financial management of their strategic capital projects. For more than 10 years, Debra worked in the housing sector in a range of organisations including local councils and executive non-departmental public bodies. Debra joined the Board in September 2016.



**Adeleye ('Leye') Agbede** is a Senior Executive with a background in business management, commercial and project management across the building construction and housing sectors. He has held executive management positions in the UK and overseas for more than 15 years, working for client, consultant and contracting organisations. He holds an Executive MBA from Henley Business School. Leye joined the Board in 2021.



**Somayeh Tosi** is a business leader and legal assistant, with a long-standing background in health and social care, in both the public and private sectors. She has a proven track record of finding solutions through strategic analysis and provides consultancy on a range of issues, supporting managers, senior leaders and home care agencies on issues including compliance, legislation and CQC inspection. Somayeh joined the Board in 2021.



**Samuel Aligbe** and **Hayley Mongan** (tenant representative) joined the Board in September 2020.

## Westway Housing Association

292b Kensal Road, W10 5BE

Phone: 020 8964 2323

Website: [www.westwayha.org.uk](http://www.westwayha.org.uk)

Facebook: WestwayHousing

Twitter: @WestwayH

### Customer enquiries

Phone: 020 8964 2323

Email: [info@westwayha.org.uk](mailto:info@westwayha.org.uk)

Out-of-hours emergencies: 020 8964 2323  
(follow the recorded message)

### Principal lender

Barclays Bank PLC

Level 27, 1 Churchill Place, London E14 5HP

### Principal solicitors

Devonshires, Salisbury House, London Road  
London EC2M 5QY

### Principal bankers

Barclays Bank PLC

Level 27, 1 Churchill Place, London E14 5HP

### External auditors

Beever and Struthers

15 Bunhill Row, London EC1Y 8LP

Regulated by the Regulator of Social Housing

Registered Number: LH3796