



INQUILAB

Annual Review

2016/17

Providing Homes,
Supporting Communities

www.inquilabha.org



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About Inquilab Housing Association

Inquilab is a charitable social housing provider operating across eight West London boroughs and in Elmbridge and Slough. We manage over 1,250 properties and house more than 3,400 people.

Our roots lie in meeting the housing and support needs of people from black and minority ethnic (BME) communities in West London. Since 1987, we have not only provided affordable and social rented homes and supported housing, but also built high quality homes to meet a range of needs and incomes. In addition, we develop high quality sustainable homes for sale and Shared Ownership.

We offer a range of services for our customers, as well as managing and maintaining their homes and providing support services.

Our mission

To meet housing need and support sustainable communities

Our vision

To be a top performing, customer-driven business, making a positive contribution to supporting diverse and cohesive communities.



Corporate plan objectives

1. Improve customer experience
2. Invest in homes and local communities
3. Strengthen our business

Our values

Service

Delivering services residents value and we're proud of

Trust

Being open, honest and showing integrity

Accountability

Taking ownership and responsibility

Respect

Showing care, commitment and fairness

Strength

Building on the strength of people, legacy and resources

Value for Money savings:



Board



Olu Olanrewaju,
Chairman



Gina Amoh,
Chief Executive



Duncan Hughes



Pamela Leonce



Nisha Makwana



Gordon Mattocks



Nigel Newman



Zakia Raja



Puneet Rajput

Executive officers



Gina Amoh,
Chief Executive



Eric Nelson-Addy,
Director of Finance
and Resources, Deputy
Chief Executive



Christian Carlisle,
Director of Operations

Inquilab is a charitable housing association under the Co-operative & Community Benefit Society Act 2014. Reg no 25733R

A member of the National Housing Federation

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Tel: 0208 607 7777

Email: customerservices@inquilabha.org

Website: www.inquilabha.org

Registered with the Homes and Community Agency: LH3728

Inquilab Housing Association complies with and is committed to upholding the National Housing Federation's Code of Governance.

The Board and its committees have terms of reference and clear statements of members' roles and responsibilities, which form a key element in the Board structure. Members provide strategic direction and ensure adherence to the Association's values.

Chairman's statement

For Inquilab Housing Association, 2017 is an exciting and momentous year as it marks our 30th anniversary. It gives us the perfect opportunity to reflect on the enormous amount we have achieved and how much more remains for us to do.

In an eventful 12 months, Inquilab has moved to a new office location, refreshed its identity, refocused its teams to support customers, implemented a range of Value for Money (VfM) initiatives and supported its diverse customer base in meeting the challenges of Welfare Reform.

Despite the continuing challenges of the housing crisis, cuts to welfare benefits and a reduction in income, we ended in a very strong position, having achieved some impressive targets.

We have improved our knowledge of our customers, involved residents in service decisions and are using this to offer a good customer experience, shape services and become more efficient.

At the beginning of the financial year we set out to achieve a number of key objectives which we have – these included a campaign to deliver on-line services to customers such as text and email, rebuilt the corporate website so that it is simple and easy to use. With the revamped tenant portal for self-serve it now addresses the functional needs of our customers.

I am pleased to say we also achieved and in some cases surpassed many of our key corporate targets. Performance has continued to improve in a number of areas (including repairs), the regulatory G1 Governance and V1 Viability grades have been maintained and the coveted Customer Service Excellence Standard for public sector businesses gained for the first time and retained our Diversity Champion Award.

Our focus is on ensuring that we continuously invest in our people which has been recognised with the Investors in People (IiP) Gold accreditation and a Governance Assessment Process (GAP) award. Progress in relation to our new five-year corporate plan, 'Building a better future', which began at the start of the year has also been promising, 90 per cent of Inquilab's targets and milestones having been met.

During the year, we embarked on a new direction, building strategic partnerships and expanding our horizons, while taking care not to lose sight of our main objectives of providing quality affordable homes, improving our customers' experience and investing in communities.

As housing organisations continue to face immense pressures on their ability to deliver high quality services, there has never been a greater need for collaborative initiatives to tackle

current challenges head-on. A group of 14 housing associations chaired by Inquilab's Chief Executive, are working together on initiatives such as joint procurement, staff training and supporting their residents to find employment, all of which will deliver real savings and added value. Another project initiated by BME London is 'Leadership 2025', a programme to establish in our sector a pool of talented leaders from BME backgrounds.

The snap election of June 2017 and the resulting hung parliament could impact on Brexit negotiations and financial markets. However, it will not change the fact that a housing crisis remains and that we are committed more than ever to the delivery of quality homes that people in our communities can afford.

The recent tragic events at Grenfell Tower in Kensington are a sharp

reminder that the health and safety of our residents is a key priority for Inquilab's Board. While the circumstances behind the fire are still unclear, we will always invest in the safety, as well as the quality, of our homes and are taking extra precautions to protect our residents.

On the eve of our 30th anniversary I extend my heartfelt thanks to all our staff, partners and colleagues on the Board for enabling Inquilab to continue its important mission of providing homes and services to people in need, especially in these challenging times.



Olu Olanrewaju
Chairman



Operational performance

Inquilab's operational performance is measured according to key strategic performance indicators (KPIs) that are linked to corporate objectives and use a balanced scorecard approach. They are monitored monthly by the Executive Team and quarterly by the Board. Additional operational measures are monitored monthly by the Resident Services Committee, the Resident Scrutiny Panel and, on occasion, by the Board.

Customer satisfaction
with Inquilab:



77.6%



Delivering an excellent customer experience

We want residents to be satisfied every time they contact us and are continuously training staff to deliver excellent service. As well as taking steps to find out more about our residents, we have been able to use our new Customer Relationship Management (CRM) system to work more effectively; as a result, we are steadily improving the customer experience.

Engaging with residents

Involving residents in decision-making, improving their knowledge of Inquilab and benefiting from their insight helps us shape services and deliver greater efficiency.

Central to our engagement strategy, the Resident Scrutiny Panel consists of five residents and two external members. During the year, they were consulted on a range of issues, such as development of Inquilab's Customer Charter, and involved in a review of the repairs service.

As evidence that residents are at the heart of everything we do, we have achieved the Customer Service Excellence award, a government backed industry standard that measures areas of our performance identified as a priority for our customers – especially delivery, timeliness, information, professionalism and staff attitude. It's an acknowledgement of the integral role our residents play and the importance we attach to involving them.

Going digital

To match our greater use of technology, we have been encouraging residents to try out a new tenant portal on our website, giving them the means to pay rent, report a repair, swap homes, find out about training and employment opportunities and understand the latest benefit changes – all at a time that suits them. Our target is for 30 per cent of residents to 'self serve' in this way by March 2018.

For those who lack confidence and want to improve their computer literacy, residents can now follow a link from our website to Barclays Digital Wings, a free resource that anyone can use to boost their knowledge of the internet, communicate digitally and get help online.

As part of going digital, a 'Go paperless' campaign resulted in 40 per cent of residents opting to communicate with us via text and email, and our aim is for this proportion to increase to 70 per cent by March 2018.

This timeline traces Inquilab's history and development over the last 30 years. It shows some of the main political, social, economic and cultural events that have accompanied Inquilab's story, from a small community-based organisation to one of the largest and best resourced BME associations in the country - but still with its roots firmly embedded in the community.

Federation of Black Housing Organisations (FBHO) founded

1984

1985

1986

Inquilab founded in Southall by group of local BME housing staff. Key members were Mohni Gujral, Arden Anderson and Anu Vedi. Mohni Gujral was first Chair; Kamal Faizi was first CEO.

1987

Inquilab Housing Association registered with Housing Corporation; moves into offices in Ealing Family Housing Association premises.

1988

1988 Housing Act, allowing private sector borrowing, stimulated growth of sector

1989

1990

Mohni Gujral steps down as Chair, on his appointment to a post at the Housing Corporation; Arden Anderson becomes Chair

1991

More than 40 BME associations registered with the Housing Corporation

1992

Inquilab placed into supervision by Housing Corporation, because of financial and management issues

1993

Arvinda Gohil succeeds Kamal Faizi as CEO

1994

Inquilab comes out of supervision

1995

£6M loan facility arranged to acquire homes from development partners Ealing Family and Acton Housing Associations.

1996

Move into Grove House, Southall; research and publish 'Case for Sheltered Housing Among BME Elderly Communities in West London' using an I&GP grant;

1997

Captain Kandiah Chandran succeeds Arden Anderson as Chair; Niku Mawby interim CEO after Arvinda Gohil leaves

1998

Clive Coley becomes CEO; acquire first homes in LB Richmond on Thames

1999

Formal Development Agreements set up with Ealing Family, Acton and Notting Hill Housing Trust

2000

Receives £9.2M ADP allocation from Housing Corporation - the largest to date

Desmond Tutu becomes first black Anglican Bishop in South Africa

Miner's strike ends

Band Aid record 'Do They Know It's Christmas' in response to Ethiopia famine

Viv Anderson, first black footballer to play for England gains last cap

Great Southern British storm

POUND NOTE ceases to be legal tender

Salman Rushdie's novel 'The Satanic Verses' provokes controversy

Berlin wall falls

Tim Berners-Lee publishes first page on the **WORLD WIDE WEB**

Anish Kapoor wins Turner prize

Freddie Mercury dies

DNA fingerprinting introduced

Derek Walcott Literature prize

The Maastricht Treaty signed, formally establishing EU

Nelson Mandela wins Nobel Peace Prize

Channel Tunnel opens

7,000 KILLED in Srebrenica ethnic cleansing of Muslim residents

First ever mammal cloning of Dolly the sheep

425 HOMES

Diana, Princess of Wales, dies in car crash

Good Friday agreement signed

The **MILLENNIUM** arrives without massive computer breakdown as was feared

Nasser Hussain captains England cricket team for the first time

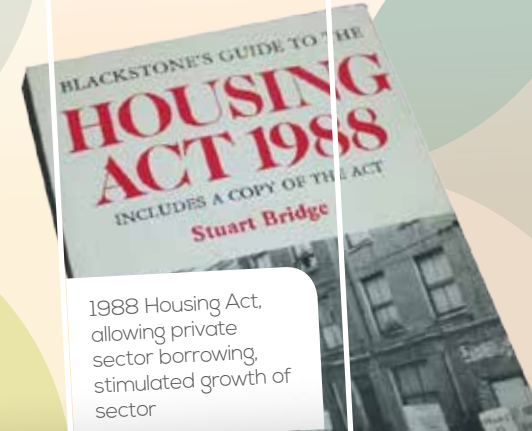
End of production of original Mini Minor



First Housing Corporation association promotion strategy; abolition of the Greater London Council



Margaret Thatcher re-elected as Conservative Prime Minister



1988 Housing Act, allowing private sector borrowing, stimulated growth of sector



Margaret Thatcher steps down and **JOHN MAJOR** takes over as PM

More than 40 BME associations registered with the Housing Corporation

Housing Corporation **FIVE YEAR PLAN** for BME associations; John Major elected Conservative Prime Minister with small majority



Tony Blair, **LABOUR** elected as Prime Minister

Housing Corporation Enabling Framework for BME associations



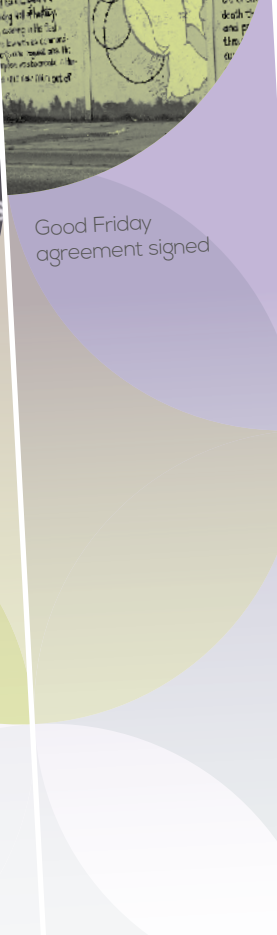
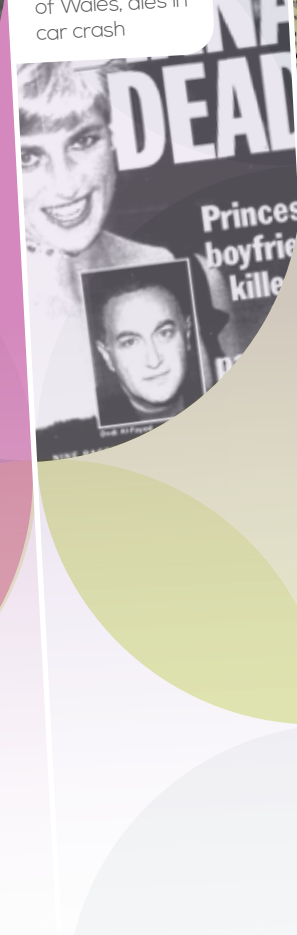
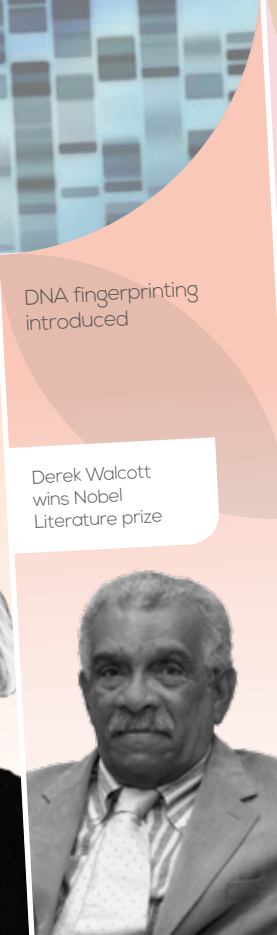
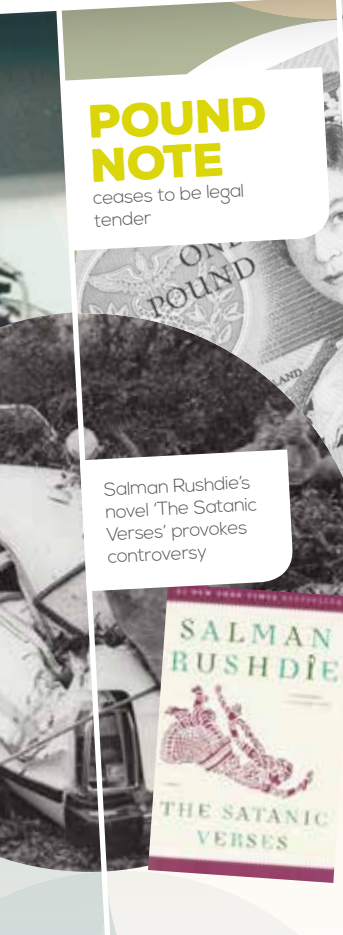
Greater London Authority created; Ken Livingstone elected as Mayor of London

Approx 300 homes

425 homes

445 homes

200 homes in pipeline





Tony Blair re-elected as Labour Prime Minister



Grasgarth House completed



Invasion of Iraq



Ken Livingstone re-elected as Mayor of London



Glebe Way completed



Pluto downgraded to dwarf planet



New Wembley Stadium completed



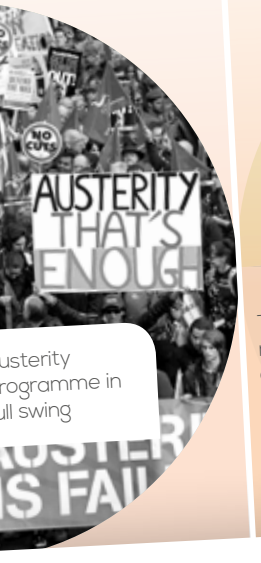
Fidel Castro steps down as President of Cuba after 50 years



Barack Obama becomes USA President



BME national set up; hung parliament in general election; Conservative / Lib Dem Coalition. David Cameron becomes PM



Austerity programme in full swing

TSA scrapped; regulation and reduced consumer role taken up by HCA; London Mayor takes over investment budget from HCA



Edward Snowden leaks illegally-collected data held by US National Security Agency



Conservatives win General Election with small overall majority



1% rent reduction per annum for four years programme begins; EU referendum, country votes for Brexit. David Cameron resigns. Theresa May becomes PM; Sadiq Khan elected Mayor of London



Election June 8th; Conservative / DUP government formed

2001

Gina Amoh becomes CEO; Investors in People Standard achieved

Eric Nelson-Addy appointed Finance Director

618 homes

2002

In-house development function established

£9M Lloyds loan facility arranged to acquire homes from development partners

652 homes

2003

'Four Green Lights' in Housing Corporation assessment

Rules revised Feb

685 homes

2004

First Shared Ownership homes developed (Ditton Park James Meadow Court)

732 homes

2005

First refurbished homes in Elmbridge acquired; formation of Tenant Customer Panel

768 homes

2006

First year of new asset management strategy

Scheme opening of Avingdor Court with Catalyst and Asra

813 homes

2007

21st Anniversary celebrations 'From Revolution to Evolution' with Herman Ouseley and Krishnan Guru-Murthy

876 homes

2008

Housing Corporation abolished, functions split between Homes and Communities Agencies (HCA) and Tenant Services Authority (TSA)

Eric Nelson-Addy re-appointed Director of Finance and Resources

920 homes

2009

Governance review; Olu Olanrewaju becomes Chair of Board

Eric Nelson-Addy re-appointed Director of Finance and Resources

990 homes

2010

10th year of continued Investors in People standard

'Integrated in Brent' report published by Innisfree and Inquilab HAs

1103 homes

2011

'People First' initiative - direct contact with staff without going through call centre

1133 homes

2012

Resident Experience Panel set up

1172 homes

2013

Office move to Hounslow. New corporate plan 'Journey to Excellence'. Apprenticeship and internship programme

1177 homes

2014

HCA Regulatory Judgement confirms G1 and V1 status, after earlier concerns about Value for Money Standard

1173 homes

2015

New Customer Contact IT system introduced; Investors in People Gold award in May. Diversity Champion Award gained

1214 homes

2016

Star Plus Survey shows significant improvement in customer satisfaction with repairs, neighbourhoods, support and overall management; HCA Regulatory Judgement confirms G1, V1 status

1256 homes

2017

Office move to new owned premises in Kew Bridge

1253 homes



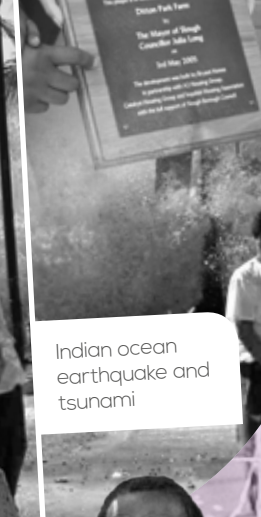
9/11 hijackings and aircraft attacks



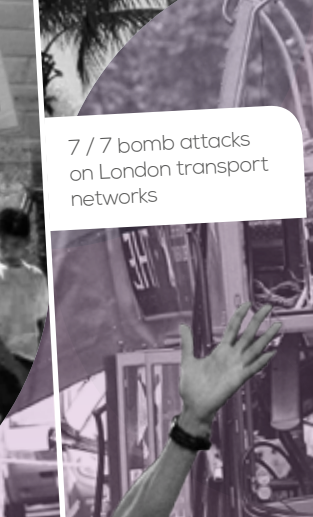
Euro becomes official currency of European Union



Indian ocean earthquake and tsunami



Kelly Holmes wins two golds at Athens Olympics



7/7 bomb attacks on London transport networks



Tony Blair resigns as Prime Minister, Gordon Brown takes over; credit crunch, house prices fall, beginning of economic recession



Boris Johnson becomes Mayor of London



Rushanara Ali, first person of Bangladeshi origin, elected as MP



Prince William marries Kate Middleton



Burj Khalifa, world's tallest building, opens in Dubai



Olympic Games held in London



Welfare reform programme begins



Same sex marriage becomes legal in the UK



Nadiya Hussain wins Great British BakeOff



ISIS attack on concert in Paris



Muhammed Ali and David Bowie die



Grenfell Tower disaster

fbho

FBHO disbanded

job centre plus

INQUILAB

Investing in new homes and communities

Repairs and maintenance

An outcome of the repairs service review has been to move away from the three multi-contractor approach to a single contractor for two years from March 2017, during which a further detailed review will be undertaken before a new service is procured from April 2019. The service has seen some encouraging performance improvements, with user satisfaction up nearly 10 per cent and routine repairs resolved on the first visit up 12 per cent. The cost of routine repairs also fell from the previous year.

Inquilab's asset management programme saw just under £1 million spent on planned maintenance – such as the replacement of kitchens, bathrooms, boilers and windows – carried out on a 'whole house' basis rather than piecemeal. We have also continued reviewing our properties according to a sustainability model to determine both their condition and social value. This measures a property's overall performance and contribution and is used to inform a decision about its retention or disposal.

Repairs completed
on the first visit:



86%



Financial inclusion

As local authorities implement Welfare Reform and Universal Credit is rolled out, more of our residents are likely to face financial pressures, which could, in turn, impact on Inquilab's income collection performance (currently over 100 per cent). By September 2017, the number of residents receiving Universal Credit will have increased significantly and we have been busy preparing for this moment and its potential consequences.

A tenant profiling exercise has identified residents at risk of financial difficulty and we have taken steps to help those who are most vulnerable. Appointed during the year, our Income and Welfare

Co-ordinator has been offering support to high risk residents in areas such as budgeting and moving to cheaper energy providers. Those with more significant problems may be referred to StepChange Debt Charity, a charity that helps people overcome debt problems and get their lives back on track.

As a result of these and other measures, we have been able to move a number of residents from the high-risk category to medium risk; however, careful monitoring is still required.

Access to training and jobs

Another way in which we have supported our residents towards long term financial stability is by helping them to train and find employment.

During 2016/17, we invited residents to join workshops held in partnership with the National Careers Service covering job applications, CV writing and interview skills. We have also referred residents to 'Love London Working', a three year housing association-led programme funded by the European

Social Fund helping unemployed people over 16 into work. The scheme offers training, support with finances, skills development and access to a range of work placements and jobs.

Wherever possible we offer placements or work experience opportunities with Inquilab or its partners. Terms agreed with contractors typically require one or more apprenticeships to be offered to residents and, over the last year, three opportunities were made available this way.



Strengthening our business

A new home and greater flexibility

In moving to new premises in Brentford at the beginning of the new financial year, we now benefit from a permanent, Inquilab-owned home in a more convenient location relative to our widely spread operating area. Although smaller than before, the new offices complement our agile, leaner, fitter profile brought about through restructuring and making better use of IT, including the new CRM system.

Continuing to bed in during the year, the CRM system contributed to Value for Money savings of £49,000 and allows us to operate with greater flexibility. Operations staff have adapted to become multi-skilled, are no longer tied to the office and can focus far more on visiting sites and supporting our customers.

People

Operated by a multifunctional team, the CRM system enables us to provide a single point of telephone contact for customers, with the aim of meeting their needs efficiently, cost effectively and in the shortest possible time.

In redefining the role of front line teams, we have also realigned the work of neighbourhood managers and income recovery staff to target customer needs.



Collaboration and partnerships

While collective working has proved extremely difficult in the sector, a group of 14 BME housing associations, including Inquilab – BME London – have embarked on a series of joint projects that are starting to deliver real savings and added value. As well as saving up to 30 per cent on the procurement of legal services and 20% on utilities' costs, we are also developing an employment, training and support service for residents using pooled resources.

BME London has also joined forces with L&Q Housing Group, Optivo Housing Group and the Roffey Park Business School to create Leadership 2025, a programme seeking to address BME underrepresentation in senior roles in the housing sector.

Rent lost due to empty properties:



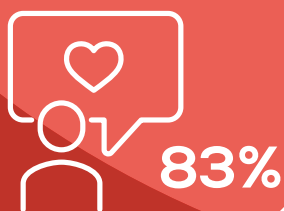
Financial performance

Despite reduced income as a result of the 2015 statutory 1% cut in social housing rents, tight control of Inquilab's finances has resulted in strong performance.

Our income from rents and Shared Ownership first tranche sales reduced to £9.80m (2016: £10.62m). Operating surplus for the year was up at £2.75m (2016: £2.68m) and operating margins improved to 44% (2016: 43%). Operating costs were down to £5.51m (2016: £5.49m). Income collection was up at 101.49% (2016: 100.5%).

Overall operating costs per unit was down at £3,523 (2016: £3,873), maintenance cost per unit was £1,315 (2016: £1,338) and major repairs costs per unit down at £785 (2016: £1,046).

Customer satisfaction with the repairs service:



Balance sheet (£000)	2017	2016
Housing properties at cost less depreciation	143,803	145,197
Other tangible fixed assets and investments	2,289	202
Net current assets	10,548	11,590
Total assets less current liabilities	156,640	156,989
Loans due after one year	58,474	60,814
Unamortised grant liability	68,893	69,475
Other long-term liabilities	2,936	3,112
Revenue reserve	26,337	23,588
Total long term liabilities and reserves	156,640	156,989

Where our money came from (£000)	2017	2016
Rents	8,103	8,048
Service charges	627	662
Other grants and charges	793	822
	9,523	9,532
Surplus on first tranche sales	34	506
Income from ordinary activities	9,557	10,038
Surplus on sale of fixed assets	375	248
Total income	9,932	10,286
What we spent it on		
Maintaining our properties	932	1079
Managing our properties	1,684	1,824
Cost of services, e.g. cleaning and grounds maintenance	643	617
Depreciation of our properties	1,789	1,764
Other charges paid relating to our properties	244	178
Bank interest paid on borrowing to buy housing	1,891	2,144
Total expenditure	7,183	7,606
Surplus for investing in new properties and services	2,749	2,680

Value for money (VfM)

Value for money is fully integrated into the corporate planning of the Association, which means that the value we want to create is encapsulated in the corporate strategy and objectives.

The Value for Money statement has been finalised and published on our website. It supports the strategic framework and objectives around customers, operations, financial health, and growth, and organisation and culture.

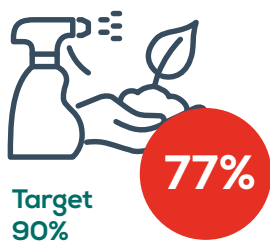
From next year, subject to any requirements in a revised Value for Money standard set by the Homes and Communities Agency (HCA) in its role as regulator, and the agreement of the final methodology for the sector scorecard, we will be able to use these measures to help drive the Association's performance and draw comparison to relevant peer groups.

Statistics and performance indicators

Customer experience

Consistently deliver an efficient, reliable and timely service to all our customers

Satisfaction with estate cleaning & gardening services



Satisfaction with repairs and maintenance service



Satisfaction with staff helpfulness & responsiveness



Investing in homes and communities

Repair cost per property



Average SAP rating



Number of properties with valid LSGR



Investing in homes and communities

Rent loss due to empty properties







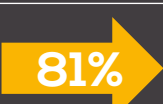





Current rent arrears



Operating Surplus Margin



2016/17	2015/16	
 82%	82%	Of residents are satisfied their rent provides good money
 88%	88%	Of residents are satisfied with their neighbourhood
 76%	76%	Of residents say satisfied with the overall quality of their home
 98%	85%	Of residents say that Inquilab staff are friendly and helpful
 81%	81%	Of residents are satisfied with the way we deal with general enquiries
 78%	78%	Of residents are satisfied with the overall services we provide
 81%	81%	Of residents are satisfied with the speed of repairs work
 97%	90%	Of residents are satisfied with the attitude of repairs operatives
 86%	85%	Of repairs were completed right first time
 101.49%	100.54%	Rent collected (above our target)

Partners and Advisers

External auditors

Nexia Smith & Williamson
25 Moorgate
London EC2R 6AY

Internal auditors

Moore Stephens
150 Aldersgate Street
London EC1A 4AB

Solicitors

Batchelors
Devonshires
Prince Evans

Bankers

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1 The Mall
Edling
London W5 2PL

Funders

Homes & Communities Agency
Barclays Bank plc
Nationwide Building Society
Lloyds Bank
Orchardbrook
Santander

The Housing Finance Corporation

Local Authority Partners:

Elmbridge Borough Council
London Borough of Brent
London Borough of Ealing
London Borough of Harrow
London Borough of Hillingdon
London Borough of Richmond upon Thames
Royal Borough of Kensington and Chelsea
Royal Borough of Kingston upon Thames
Slough Borough Council

Housing Partner:

Greater London Authority

Inquilab Housing Association
complies with and is committed
to upholding the National Housing
Federation's Code of Governance.





INQUILAB



INQUILAB

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