

# Building a Stronger Future

WOMEN'S PIONEER  
HOUSING LTD



CELEBRATING 100 YEARS  
1920-2020



**Women's Pioneer Housing**  
Annual Review 2019

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## Our Vision

**Making a positive difference to women's lives.**

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## Our Mission

**We provide homes and services which offer a springboard to independent women to achieve their potential. We aim to influence others to do the same.**



# About us

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Women's Pioneer Housing (WPH) was founded in 1920 by women and men who understood the link between providing women with good quality affordable accommodation and the wider fight for women's suffrage and independence.

Almost a century on, gender inequality remains a huge issue. The need for an organisation that understands and champions women's housing needs has never been more relevant.

WPH continues to provide good quality, safe and secure homes for women who struggle to find housing in the private sector.

We currently own around 1,000 properties in West London. Most are studio or one-bedroom flats in large converted Victorian or Edwardian buildings, many of which are listed or in Conservation Areas. These include:



804

General needs homes

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90

Leasehold properties

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182

Homes specifically for older women (60 - plus)

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16

Market rent homes

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# Joint statement from Chair and Chief Executive

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**Kim**  
Chair



**Denise Fowler**  
Chief Executive

Women's Pioneer Housing is a very special organisation. Staff and residents work in partnership to provide the homes and services women deserve but too often struggle to find. We may not get everything right but we are committed to continuous learning and improvement.

As we celebrate our centenary this year it is right to reflect on our achievements, the challenges we have overcome and those we continue to face.

Our focus has always been to provide safe, secure, affordable housing to enable women to achieve independent, fulfilling lives. But the ongoing gender pay gap means such provision is as much needed now as 100 years ago.

The problem is particularly acute in London and exacerbated when women face additional inequality on the basis of race, age, class or sexual orientation. Any woman's ability to escape violence or abuse is dependent on her capacity to afford a home of her own.

We want to provide new homes to meet the needs of many more women, as well as improving our existing homes and services. In 2019 our focus has been on building the foundations for future success. This review shares some of the year's highlights and a taste of what is to come.

We are proud of our history. We were founded by dogged, determined, inspirational women. We hope to live up to their example and be even prouder of our future.

None of our achievements would be possible without the vision, dedication and commitment of our staff, fellow board members and you, our residents. We extend our heartfelt thanks to all of you for making Women's Pioneer Housing what it is today. We are all Pioneers. Here's to our next 100 years!

# Statement from Chair of the Resident Engagement and Scrutiny Panel

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**Diane Humphrey**

Chair of the Resident Engagement and Scrutiny Panel



**Members of the Resident Engagement and Scrutiny Panel**

Four years ago I was fortunate enough to be offered sheltered accommodation in Mary Flux Court. I have a memory of a rather sad, world-weary individual arriving and wondering what challenges I would face and, more importantly, if I would be able to manage them.

Support from WPH has been great, and everyone has been very approachable. My flat is light and comfortable with a feeling of space and history – I love it. I am able to enjoy my balcony and view of Bramham Gardens. It proved to be all I needed to find the more positive me. I now feel safe and happier than I have for years.

WPH management has been open and engaging with consultations and choices offered, creating a positive and proactive response from residents. Involvement in the communal garden coffee mornings (pre-coronavirus) have helped create an atmosphere of interest and support.

I became a member of the Resident Engagement and Scrutiny Panel and, in addition to being able to attend housing forums and workshops, we considered areas such as communication and rent arrears.

We looked at ways to ensure statements were easier to interpret and residents were more readily aware of ways forward and, should difficulties arise, how to find help through WPH. We are currently examining the policies and approach regarding complaints and, later in the year, will consider repairs.

I have been made aware just how fortunate we are to have such a committed and genuinely caring management team, working tirelessly to develop ways to constantly improve services for our residents.

# Providing high quality homes & services

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*“They are friendly and helpful, and the repairs are done quickly.”*

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*“I live in a beautiful building and people are generally really nice. I feel safe and secure here.”*

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As we look forward to our centenary in 2020, we have spent the last year laying the foundations to improve our homes and services while building stronger relationships with our residents.

## TRANSFORMING THE WAY WE WORK

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In 2019, we:

- introduced patch-based working, so frontline staff collaborate more effectively together
- provided customer service training to all staff
- reviewed our policies and procedures with residents
- upgraded our IT to help provide a more efficient, joined-up service.

## IMPROVING HOMES

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We plan to modernise around 270 kitchens and 320 bathrooms in our homes over the next six years.

In 2019, we completed:

- 36 new kitchens
- 30 new bathrooms



## KEEPING YOU SAFE

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Your safety is our priority. We have introduced new monitoring systems and invested in agile technology to ensure work is carried out promptly to address any issues raised by routine safety inspections.

In 2019 all our properties had up-to-date certificates and risk assessments for gas, fire, electrical, asbestos and legionella.

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## RESIDENTS' VOICE

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Over the last year, we have worked with the Resident Engagement and Scrutiny Panel (RESP) to review our policies and procedures including those relating to rent arrears and anti-social behaviour.

The RESP reports to the board, which has two resident members. As a result of our work with the RESP:

- anti-social behaviour cases were resolved within an average of 40 days (117 days in 2018)
- 69% of complaints were resolved at first stage (65% in 2018).



**Residents are also on the editorial board for our newsletter, Pioneer Press.**

In addition, residents have been involved in agreeing service specifications, procurement panels and staff recruitment panels for our new housing officers.

WPH employs an independent organisation (Acuity) to carry out telephone surveys of residents every quarter. Over the year, 400 residents gave their views.

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# 77%

of our residents were satisfied with our overall service (78% in 2018)

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# 74%

of residents were satisfied with our repairs and maintenance service (78% in 2018)

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# 97%

of repairs were completed on time (97% in 2018)

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# 95%

of residents were satisfied with their repairs (95% in 2018)

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# 70%

of residents were happy with the quality of their home (76% in 2018)

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# 60%

of residents felt we listened to, and acted on, their views (61% in 2018)



*"I love everything, they are so good to me and supportive.  
I am very happy here."*

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*"I like the independence and security my home offers,  
and the location is brilliant."*



# Supporting our residents' independence and wellbeing

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## 83%

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In 2019, 83% of our residents felt that their home supported their independence and wellbeing (exceeding our 80% target)



## STEPPING UP FIRE SAFETY

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We regularly conduct routine fire checks on all our properties. In 2019, we also carried out person-centred fire risk assessments for residents in our older women's housing.

These tailored surveys allow us to take steps to ensure the safety of people who might find it difficult to escape in the event of a fire. In 2020, we have started rolling out these individual-focused assessments to include residents in our general needs housing.

## MEETING CHANGING NEEDS

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Most of our homes are in good locations, close to public transport and with easy access to a range of amenities. But some of our heritage properties are not ideal for older women, so many residents move to our older women's housing when this becomes an issue.

To address this, we are building new homes which are designed to Lifetime Home Standards. This means they can easily be adapted to meet women's changing needs throughout their lives.

## MONEY ADVICE

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Many of our residents have benefited from the help and advice of our Financial Inclusion Officer over the last year.

## Benefits support

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supporting 180 residents with Universal Credit claims, payments and appeals

## £6000

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winning a £6,000 pay-out for a resident in a disability benefits appeal case

# Supporting our residents' independence and wellbeing

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## COMMUNITY SPIRIT

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Many women who live in WPH homes build strong friendships and support networks. Every year there are lively social events. In 2019, highlights included celebrations of Founder's Day and Columbus Day.



Women performing the traditional poem 'The Bohemian Toast' on Columbus Day



Founder's Day celebrations



Colombian Women's Dance Group at Founder's Day

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Our older women's housing is especially important in enabling residents aged from 60 to over 100 to live independently as part of a supportive community of like-minded women. These schemes host a range of activities organised by residents and staff, such as art classes, Zumba, yoga and social events, which are enjoyed by residents of all ages from across WPH.



*“I like the fact it’s a small organisation and people listen to you. You can have an input as to how your home can be.”*

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## TRANSFORMING LIVES

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Providing safe, secure homes for women is at the heart of what we do.

We work closely with agencies which support women fleeing abuse or trauma, including the Iranian and Kurdish Women's Rights Organisation (IKWRO), Solace Women's Aid, London Cyrenians, St Mungo's and the Richmond Fellowship.

- 25% of our vacant properties are allocated to women re-building their lives after experiencing domestic abuse, violence or homelessness.
- WPH was one of the first UK housing associations to gain Domestic Abuse Housing Alliance accreditation, which we have maintained.
- In 2019 we were commended by IKWRO for our work around 'honour'-based violence.



**Jack Scott Douglas and Jess Page receive the IKWRO housing award**

# Growing locally to provide more homes

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*“It is lovely and quiet here, I feel safe – everything is great.”*

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As London’s largest specialist housing association for women, we are keen to play our part in addressing the capital’s pressing need for safe, affordable homes.

Our development strategy aims to help meet women’s diverse housing needs by building up to 100 new homes by 2024.

## HIDDEN HOMES

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Over the last year we completed two new homes in Colinette Road, which are let out on a market rent basis.

We also gained planning permission to build an extra storey at our Norman Court flats, providing another nine homes for market renting.

The higher rental income from these homes will help pay for improvements to our social housing, such as upgrading kitchens and bathrooms.



*“Good to see smart buildings, especially if it fosters multicultural living.”*

## **INNOVATIVE PARTNERSHIP**

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A major achievement in 2019 has been our ambitious development plan for Wood Lane, which aims to create a vibrant community with a variety of social spaces and access to communal activities.

We are funding this project by leasing part of the land to housing developer HUB for a co-living scheme, in return for the building of 80 one-bedroom flats and a new office for WPH on another part of the site.

These homes, for affordable rent, will be built to Lifetime Home Standards. They will be roomy, with good natural light, easily accessible and adaptable for residents with mobility problems.

We have consulted extensively about our plans, speaking to over 550 people living in the area and residents across WPH. Our research revealed:

- 94% believe WPH’s housing model is important
- 83% feel the new homes will benefit the area
- 90% think some ground-floor community space is a good idea.



**Artist’s impression of the proposed development at Wood Lane**

# Being a leading voice for women's housing

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*“Every woman has the right to a home of her own”*

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Almost a century after WPH's formation, as gender inequality remains a very real challenge, we continue to champion the specific housing needs of women.

On average, women still earn less than men in Britain. There is no region in England where private rented housing is affordable on women's median earnings. However, men's median incomes make private rented housing affordable in all regions except London.

## SHAPING CHANGE

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WPH's growing influence resulted in women's housing needs moving up the national agenda in 2019.

The Women's Housing Forum, which we founded and co-chair, now has over 200 members.

In 2019 the forum:

- held a successful Women and Housing conference, highlighting the gender housing affordability gap, discussing building design and publicising statistics around domestic abuse and homelessness
- co-hosted a parliamentary event with the Women's Budget Group, launching the 'A Home of Her Own' report on women's housing issues
- set up its own website.





WPH staff, residents and board members have spoken at a host of events throughout the year, including the National Housing Federation, Chartered Institute of Housing, Tenant Participation Advisory Service and Social Housing conferences. Our Founder's Day each year is also an opportunity to come together and discuss issues.

## LASTING LEGACY

Having received National Lottery Heritage Fund support to explore our organisation's long history, we have completed a fascinating film entitled 'Pioneering Courage'.

This video is now on our website and has been shared widely on social media. We have also begun work on an online exhibition, which will be available on our website too.

As well as improving our website, we are expanding our social media presence through regular updates on Twitter, Instagram and LinkedIn.



Brochure showing WPH properties in 1936. (WPH archive- London Metropolitan Archive)

# Developing our organisational strength

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*“They provide quality affordable housing. Overall everything is great, they are an excellent association.”*

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In order to continue WPH’s work making a positive difference to women’s lives, we need to retain our independence, strength and resilience.

This involves constantly maintaining and improving the way we run our organisation, our financial stability, processes and working practices.



## MONEY MATTERS

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In 2019, although Universal Credit claims rose by 70%, rent arrears fell to 2.96% (from 3.18% in 2018).

Our Financial Inclusion Officer has played a crucial role in helping to drive down arrears, despite the impact of welfare reform. This is an exceptional achievement and puts us among the top performers when compared to similar-sized housing associations in our area.



## LETTING HOMES

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Over the last year:

- empty homes were re-let within an average of 38 days (against our 30-day target)
- properties needing major work were re-let within an average of 83 days (against our 80-day target).

This area of our work has remained challenging but we are making it a priority for improvement in 2020.



## TECHNOLOGY

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We have introduced various IT projects in 2019 which are improving our efficiency and service quality including our handling of repairs, anti-social behaviour cases and complaints. New IT is also helping to ensure we achieve value for money from our contractors.

Investment in mobile technology has given more scope for our staff to work remotely, for example, logging repairs or health and safety issues when visiting properties.





## EXPLORING OPPORTUNITIES

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Throughout 2019, we explored the potential benefits of a merger with Housing for Women. We employed independent consultants to assess the full implications and we consulted with our residents to get their views.

A lot of the residents we consulted with were really passionate about women's housing and WPH. It was clear that, although many residents could see the merger's advantages, there were concerns about losing momentum with the changes already under way at WPH.

Following extensive discussions, the board decided in September 2019 that it was not the right time to proceed with such a merger. Residents' views were a key factor in this decision. Thank you to everyone who shared their views and came along to meetings.

***"I like that the association is quite small, so things get dealt with quickly. It's a lot more personal. I'm not just a number."***

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## VALUE FOR MONEY

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We constantly strive to make the most effective, efficient use of our resources.

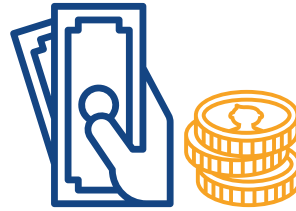
In 2019, we achieved:

- a new kitchens and bathrooms contract which is expected to save £1.8 million over the next six years
- a more cost-effective pest control contract
- better deals with utility suppliers – for example, we expect to make £12,000 savings in 2020 by switching gas supplier
- reduced printing costs due to our new online portal for board papers.



# Our finance

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## SUMMARY

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The Financial Statements show a good performance for the year against a backdrop of economic and political uncertainties.

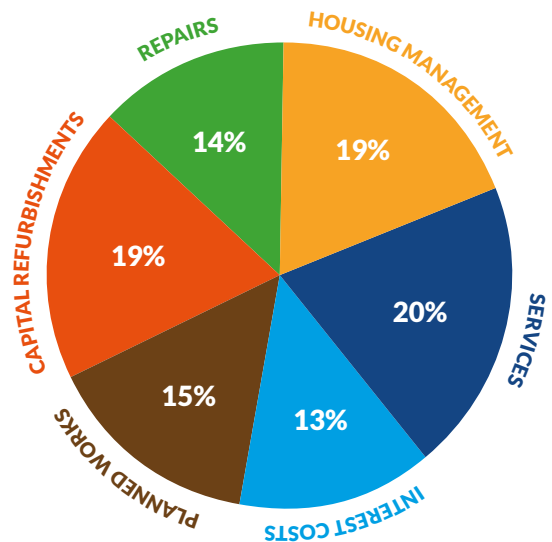
Our main source of income is from social housing lettings which comprises rent and service charges paid by our residents.

We continue to invest in existing stock and development activity. A total of £3.8m was spent on repairs, planned maintenance works and refurbishment activities in 2019.

Our subsidiary now owns 16 market rented homes and income from these properties contributed £311k (3.6%) towards our overall income in 2019. Profits from these properties are gift-aided to Women's Pioneer Housing and are re-invested to help pay for new kitchens and bathrooms in our social housing stock.

## WHERE WE SPEND THE MONEY

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## 5 YEARS TRENDS FOR THE GROUP

	2019	2018	2017	2016	2015
<b>Statement of Comprehensive Income</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>
Income from social lettings	6,721	6,810	7,068	7,045	6,854
Income from other lettings	575	374	132	100	-
Other activities	1,118	934	596	197	207
Amortised Social Housing Grant	263	245	408	276	276
<b>Total Turnover</b>	<b>8,677</b>	<b>8,093</b>	<b>8,203</b>	<b>7,618</b>	<b>7,337</b>
Operating costs	(7,362)	(6,772)	(6,906)	(6,196)	(5,586)
Gain on disposal of properties	170	-	141	-	-
Movement in value of investment properties	(410)	(90)	2,062	3,157	-
<b>Operating surplus</b>	<b>1,075</b>	<b>1,321</b>	<b>1,297</b>	<b>1,422</b>	<b>1,751</b>
Net interest payable	(969)	(892)	(877)	(954)	(990)
Surplus transferred to reserves	106	339	2,623	3,625	761
<b>Statement of Financial Position</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>
Housing Properties net of depreciation	61,573	61,679	60,259	58,444	57,827
Investment Properties	7,796	8,169	6,909	4,083	-
Other fixed assets	1,555	1,715	1,772	1,510	1,354
<b>Fixed assets</b>	<b>70,925</b>	<b>71,563</b>	<b>68,940</b>	<b>64,037</b>	<b>59,181</b>
Net current assets/(liabilities)	1,528	549	(1,035)	1,285	2,357
<b>Total assets less current liabilities</b>	<b>72,453</b>	<b>72,112</b>	<b>67,905</b>	<b>65,322</b>	<b>61,538</b>
Loans (due over one year)	25,703	25,204	20,953	20,449	20,015
Social Housing Grant	26,316	26,579	26,962	27,506	27,781
<b>Total Liabilities</b>	<b>52,019</b>	<b>51,783</b>	<b>47,915</b>	<b>47,955</b>	<b>47,796</b>
<b>Total Net Assets</b>	<b>20,434</b>	<b>20,329</b>	<b>19,990</b>	<b>17,367</b>	<b>13,792</b>
<b>Reserves</b>	<b>20,434</b>	<b>20,329</b>	<b>19,990</b>	<b>17,367</b>	<b>13,792</b>

# Looking ahead

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## *“We are on a journey to excellence”*

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Much of our work over the last year has involved putting in place the fundamental building blocks to ensure we can continue to grow and flourish into the future.

In 2020, our centenary year, this is already having an impact in terms of service improvement and customer satisfaction.



By the end of June 2020:

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83%

of residents were satisfied with our overall service – our highest ever level

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90%

residents felt we supported their independence and wellbeing – another record level

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96%

of residents were satisfied with their repairs

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99%

of repairs were completed on time

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## CHALLENGING TIMES

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Since the coronavirus pandemic became a national public health emergency in March 2020, we have focused on maintaining vital services while protecting our residents and staff.

Frontline teams have continued providing services (including essential repairs) which cannot be done remotely, supported by our office-based staff mostly working from home.

Agile technology, including video and telephone conferencing, has helped us maintain effective communication with our residents, staff and stakeholders.

Teams have pulled together, collaborating closely and harnessing our new IT systems, to help us all get through these difficult times. Residents' health and safety has remained our top priority.

# Be safe, be kind

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# Our people

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## BOARD MEMBERS

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### Maureen Hopcroft

Chair – resigned March 2020

### Kim Vernau

Chair – from March 2020

### Sofia Nilsson

Vice Chair until April 2020

### Louise Wolfson

Vice Chair from April 2020

### Eleena Broadfoot

Resigned June 2019

### Chris Brown

Resigned April 2019

### Shushil Chohan

Co-opted January 2019

### Vivienne King

### Kasia Kwilecka

Elected June 2019

### Caroline Portsmouth

### Claire Thurston

### Yemi Aladerun

Co-opted May 2020

### Ruth Buckingham

Co-opted May 2020

### Judith Page

Co-opted May 2020

### Mike Reed

Co-opted May 2020

## SENIOR MANAGEMENT TEAM

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### Denise Fowler

Chief Executive

### Mark Cole

Director of Resources

### Sue Hockett

Director of Property  
and Estate Services

### Jess Page

Director of Housing

### Susan Bernard

Head of HR and  
Corporate Services



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