

Women's Pioneer Housing
Our Corporate Plan
2018-23

ABOUT US

Women's Pioneer 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 since we were founded, gender inequality remains a huge issue. The need for an organisation that understands and champions women's housing needs has never been more relevant.

Our VISION

Making a positive difference to women's lives.

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.



OUR VALUES

P **OSITIVITY** We are proud about our history and positive about our future. Like our founders we have a “can do” attitude. We are innovative, bold and solution focussed.

I **NTEGRITY** We are open, honest and transparent. We respect each other and our residents.

O **NE TEAM** We work collaboratively with each other, our residents and our partners as One Team.

N **EVER FORGETTING THE CUSTOMER** We take a customer centred approach. In everything we do we consider what is best for existing and future residents.

E **QUALITY** We champion equality and diversity and, in particular the role that women’s housing plays in tackling gender inequality.

E **MPOWERMENT** Our homes and services empower our residents to live independent lives. Staff and residents are empowered to contribute to the development of our homes and services.

R **ESPONSIBILITY** We are each accountable for delivering excellence. We welcome scrutiny and challenge, always seeking to improve. We are clear about our responsibilities and those of our residents.

OUR STOCK PORTFOLIO

We have a portfolio of properties in West London (North and South of the river Thames) acquired over nearly a century. Two thirds are in Kensington and Chelsea and the rest are spread over eight other boroughs. Most of our homes are converted flats within large Victoria buildings. Many of these are listed or in Conservation areas. Recently we have begun developing new buildings. Our assets allow us to provide good quality homes and also act as a valuable investment that supports our work and growth.

Most of our properties are studios or one bedroom flats. Around 800 homes are let as general needs, that is to women who require no additional support. We also provide around 200 homes for older women in sheltered housing schemes. Historically a number of Residents have exercised the right to buy and so we also manage a small portfolio of leasehold properties. We also manage a small number of properties held as an investment and rented at market rents through our wholly owned subsidiary Women's Pioneer Homes.



THE CHALLENGE

Women continue to face **significant disadvantages** in society, with the gender pay gap and women's under-employment which is particularly high in London.

There are also particular groups of women who face additional disadvantages. London house prices and private rents are outside the reach of most women, especially single women. Most women need a dual income to rent anything but a room in a shared house in London. Many can not afford even a room in a shared property.

Despite the Equal Pay Act, which was introduced more than 45 years ago, women still earn less than men in Britain today and are less likely to be employed. The problem is particularly acute in London, and illustrated below (statistics from ONS' Annual Survey of Hours and Earnings (ASHE)).

WOMEN'S ECONOMIC DISADVANTAGE

The Gender Pay Gap



Employment Rates

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42% of women in employment are working part-time compared to **13%** of men. A **Fawcett study** of low paid women found nearly **1 in 3** of the women living in London are on zero-hours contracts. The UK figure was **1 in 8**.



The maternal employment rate in London in 2013 was **63%**, compared to the national average of **73%**.

BME women are much less likely to be in work and experience a larger gender pay gap. **89%** of white men and **74%** of white women in London are in work. **73%** of BME men are in work, compared to **58% of BME women**. Only **38%** of Pakistani & Bangladeshi women are in employed, compared to **71%** of men.

Incomes from work

Statistics from the ONS' Annual Survey of Hours and Earnings (ASHE) show that the gap for both full & part-time workers in the UK in 2017 was 18.4%. This is bad enough, but in London the gender pay gap for full-time workers is 20.5%, the largest of any region in the country.

Female employment in London, particularly maternal employment, is lower than elsewhere in Britain. Whilst 8 in 10 (79.9%) men in London are in employment, only two thirds (65.8%) of women are – the second lowest in the country for women after Northern Ireland. The maternal employment rate in London in 2013 was 63%, compared to the national average of 73%. And most BME women are much less likely to be in work and experience a larger gender pay gap. 89% of white men and 74% of white women in London are in work. 73% of BME men are in work, compared to 58% of BME women.

There are over twice as many female part time workers in London than male. Women in London are more likely to be on zero hours contracts or in low paid part-time work than elsewhere in the country. A Fawcett survey of low paid women found nearly 1 in 3 (31.8 %) of those living in London are on zero-hours contracts. The UK figure was 1 in 8 (13.9%). The gap for all employees, full-time and part-time was still 18.4% in the UK in 2017.

Incomes in Retirement

Recent research carried out by Karen Glaser and Debbie Price, president of the British Society of Gerontology, and others, points to a very deep and persistent gender division in retirement. The majority of older people (aged over 65) are women. Yet, women's incomes in retirement are significantly lower than men's.

The gender pay gap means that even women who work full-time throughout their working lives have considerably worse pensions than men. And women are also much more likely to take time out of the workplace or to work part-time to meet caring responsibilities which will further reduce their pension contributions. Women on zero hours contracts, or working less than 10 hours per week are not automatically enrolled in company pension schemes. Women are three times more likely than men to retire with only the basic state pension. 1 in 5 women who retire rely on the state pension alone. Yet 80% of men get the full basic state pension when they retire but this is true for less than half (46%) of women.

The government's decision to equalize the pension age from 2016 has had a very negative impact for women born in the 1950's. The pension age for women rose quickly and sharply; it was implemented too fast to allow women nearing retirement to adjust their financial plans to gain a reasonable income in retirement. According to a survey conducted for Prudential in 2015, women who were due to retire in 2016 were three times more likely than men to retire without any pension provision (Research Plus for Prudential, 2015).

Caring responsibilities

As local authority care services shrink it is still predominantly women who shoulder the increased burden of caring for loved ones. When providing care being able to live near to the person you look after makes a big difference. Many of the women living in our properties have caring responsibilities for families or friends in the neighbourhood.



Violence against women

Sexual harassment, sexual assault and domestic abuse disproportionately and significantly impact women. Sexual harassment is commonplace to many women. The number of sexual assaults reported in the UK is increasing. In particular, figures for rape have risen by 123% since 2012/13. In 2015-16, police recorded 23,851 reports of adults being raped – nearly all of them women – compared with 10,160 in 2011-12, according to data released by HM Inspectorate of Constabulary on behalf of its rape monitoring group.

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partner in England &
Wales**

The organisation "Safe Lives" estimates that each year 1.9m people in the UK suffer some form of domestic abuse - 1.3 million female victims (8.2% of the population) and 600,000 male victims (4%), and that women are much more likely than men to be the victims of high risk or severe domestic abuse. In

2013-14 the police recorded 887,000 domestic abuse incidents in England and Wales. Seven women a month are killed by a current or former partner in England and Wales. On average high-risk victims live with domestic abuse for 2.3 years before getting help (Ponic et al., 2011). Leaving an abusive relationship is a complex process, and can be delayed due to economic circumstances, children, violence, housing conditions, etc. In one survey, 30% of women returned to their abusive partner due to the lack of adequate housing (ibid).

Such abuse, physical or emotional, is often a cause of homelessness for women. Women are more likely to experience repetitive and more frequent domestic abuse and high-risk violence compared to men. For instance, 89% of women are likely to be victims of four or more severe incidents of domestic violence from a perpetrator compared to 11% of men (Wallby, 2005). It is vital that women who have experienced such abuse have safe, secure homes, in their names, to enable them to move forward with their lives.

Homelessness

12% of rough sleepers in England are women, though this is likely to be an underestimate. Women's homelessness is often hidden. It is partly less visible as women are less likely to use traditional homeless shelters, which often offer mixed accommodation. Many women "sofa surf" or stay in unsuitable relationships rather than presenting as "street homeless". However the number of rough sleepers, including women, in London is rising.



Homeless women have particularly high levels of vulnerabilities such as mental health problems, drug and alcohol abuse and sexual assault. Around one third have no acute support needs and the primary barrier to ending their homelessness is housing.

Social lettings to single homeless people in England fell from 19,000 a year in 2007-8 to 13,000 in 2015-16. The proportion of new lettings to single homeless people relative to the number of new lettings overall has fallen disproportionately, from 12% to 8% of all new lettings over the same period.

Housing Need

London has the highest proportion of socially rented housing in England and women are disproportionately reliant on the social housing sector. The huge disparity between women's average earnings and market rents or house prices means that the demand for good quality affordable accommodation goes beyond those who are vulnerable or homeless. There are very many women in a range of jobs paying average or below average salaries and women on average retirement incomes who cannot find suitable housing in Britain's capital city.

Many homes are designed or planned with the specific needs of women in mind. For example, concerns regarding safety mean that many women place a high value on properties designed to maximise residents' safety and locations close to public transport. Older women or those with disabilities find obtaining suitable accessible housing to meet their needs particularly difficult. Many women value being housed alongside or close by other women with whom they can socialise or whom they can turn to when in need of support.

The London Assembly's "London Rent Map" shows that the average rent for a studio flat in London is £950 pcm, and for a 1 bed flat the average monthly rent is £1276.

In K&C the average rent for a studio is £1235 and for a 1 bed it is £2058 pcm. These figures are way beyond the reach of most women in London. Even on dual incomes they are too expensive for many people, but for those on their own, particularly single women, given their lower average incomes, this is especially true.

New builds

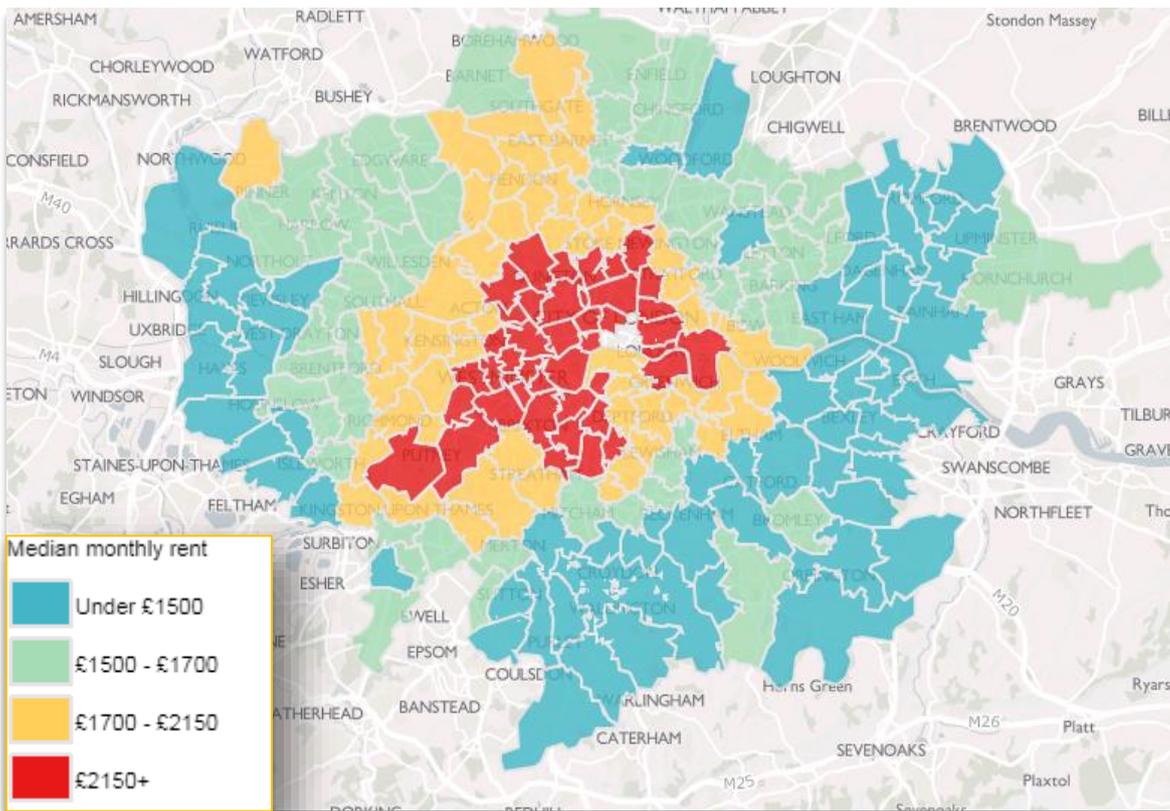
- In 2016/17 75% of all new builds in the UK were houses. With an ageing population and more single person households there is a pressing need for suitable smaller homes.
- New housebuilding is still skewed towards 2, 3, and 4 bed roomed family homes, when there is a growing and acute shortage of accommodation for older people, single people, couples, and people with disabilities.

Our demographic:

Currently

- **33%** of our residents in **General Needs** properties are women 60+ in age.
- **35%** of residents in **Sheltered Schemes** are aged between 80 and 100.

In 5 years time, this means that 57% of all our residents will be 60+ (currently 46%).



London Rent Map (Mayor of London, London Assembly. Data from 10 Apr 2018)

Developing more homes

At Women's Pioneer we meet a gap in housing provision for women not met by private developers, Local Authorities or most other Housing Associations. In particular much of the focus elsewhere is on developing homes for families. While not denying the importance of this it is also important that the needs of single people and couples are met. And that people's specific needs, including accessible housing and targeted housing for groups facing disadvantage in society as a whole are not forgotten.



Welfare reform

Welfare reform, particularly the introduction of Universal Credit is having a significant impact on our rental stream. This ongoing welfare reform programme and reductions to local authority services has already had a particularly hard impact on women. Women are twice as likely to rely on welfare benefits as men.

Safety and Quality

The appalling fire in Grenfell Tower has led to a new and very welcome focus on the need for constant vigilance regarding the safety of residents and the quality of the homes and services provided. We need to listen to residents' voices and to ensure that they have sufficient influence in the development of homes and services.

Political Uncertainty

The 1% rent cut to 2020 and the reduction in grant funding for the development of new homes, has had a significant negative impact on all Housing Association's plans to deliver the homes and services residents need. At Women's Pioneer it has meant that some new homes which could have been let at social or intermediate rents have instead been let at market rents until the costs of development are met. Brexit has increased uncertainty and the likelihood of our maintenance and construction costs increasing and there is wider political uncertainty following the June 2017 general election. However the Government's recent commitment to rent increases at CPI+1 for five years from 2012, and more funding for affordable housing are welcome and we eagerly await the detail of these arrangements.



Value for Money

In light of the demand for good quality accommodation, the continuing impact of the rent cut to 2020 and the still limited amount of grant funding available, there is intense pressure on social landlords to rethink the services they offer and to whom, to reduce costs, make savings and demonstrate value for money.

Raising awareness

Reducing the pay gap would add £150bn to the UK economy by 2025

Whilst there is increasing political awareness of sexism and misogyny in society, there still remains a low awareness of women's specific housing needs or the role housing plays in tackling gender inequality. And this is not just about meeting women's needs. Society as a whole benefits when women are able to participate fully, using their skills and experience effectively. The Fawcett Society have cited research that reducing the gender pay gap would see over 800,000 more

women in work and add £150bn to our economy by 2025. Women's inability to access housing in areas of high demand will also limit their participation in the workplace. This is a huge waste of women's talents and skills and a serious economic issue for our country.

Resident engagement

In addressing all these challenges we need to work closely with our residents. Residents are a valuable source of knowledge and expertise for all housing providers. No-one else knows our homes and services so intimately. If hard choices have to be made to manage our budget then we need our residents to help make those choices and to ensure that we still offer high quality homes and services. Our residents are in the best possible position to make the case for women's housing and the type of homes needed.



OUR RESPONSE

We have nearly a hundred years of experience and a strong portfolio of assets which we can use to lever in funds to support the development of our homes and services. Building on our own strengths and working in partnership with our residents and others wherever possible, utilising new technology effectively we are confident we can meet these challenges.

In addition to increasing and continuously improving our own homes and services, we aim to use our centenary in 2020 to highlight women's continuing housing needs to influence local and central government and other housing providers to do more in this area.

We aim to be small enough to be nimble, agile and responsive and bold enough to stand up to inequalities of the world. Central to achieving this impact is realising our desire to work in partnership with our residents to develop our services and to highlight best practice and its impact on women's lives.

We have agreed five corporate objectives to take us through to 2023:

Our corporate plan

<p>1. Providing high quality homes and services</p> 	<p>2. Supporting our residents' independence and wellbeing</p> 	<p>3. Growing locally to provide more homes</p> 	<p>4. Being a leading voice for women's housing</p> 	<p>5. Developing our organisational strength</p> 
<p>We will consistently work with our residents to understand and meet their housing needs, setting high standards for our homes and services.</p> <p>We will hold ourselves accountable for our services, with systems in place to monitor our performance, customer feedback and complaints.</p>	<p>We will engage and learn from our residents, and develop our homes and services to support residents' independence and well-being.</p> <p>We will work with external providers and partners to meet our customers' diverse needs. We will enable our residents to provide mutual support and to foster communities.</p>	<p>We will aim to provide more homes to meet women's housing needs in London.</p> <p>We will grow our organisation by 15% over the next five years.</p> <p>We will prioritise homes for single women, who face particular disadvantaged in the housing market.</p>	<p>We will use our approaching Centenary to highlight the continuing importance of our work.</p> <p>We will influence others to recognise the importance of housing for women.</p> <p>Our residents will play a part in making the case for women's housing.</p> <p>We will work with others who share our vision.</p>	<p>We will seek to ensure that our staff have a common purpose and know the contribution they make.</p> <p>Staff are engaged, empowered and supported to do their jobs well.</p> <p>Our residents are engaged and positive about us.</p> <p>We will have strong governance and will stay financially robust.</p>

Objective 1: Providing high quality homes and services

Overview

- We will work together with our residents to meet women's housing needs
- We will define our approach to the delivery of high quality homes and services
- We will set high standards for all our homes and housing services
- We will collaborate with other organisations to deliver our services as efficiently and effectively as possible
- We will hold ourselves accountable for delivery through clear systems to monitor and report on performance, customer feedback and complaints. The results will inform action at all levels within Women's Pioneer
- Any disputes will be dealt with in accordance with the Housing Ombudsman Dispute Resolution Principles

How will we achieve this?

- We will develop a new resident engagement strategy to enable residents to work with us to improve and redesign our services, including through the Scrutiny Panel
- We will introduce new avenues for customer feedback, including using technology more effectively
- We will use this insight to define our offer to residents, including our approach to engagement and customer service, and to continuously improve our performance
- We will develop home and service quality standards, meeting or exceeding legal obligations and HCA standards
- We will review all our policies and procedures taking into account best practice and resident feedback
- We will introduce more robust control and reporting on performance and VFM monitoring and assessment, including against KPIs, HCA regulatory standards
- We will benchmark our performance against other comparable HAs
- Our working processes and IT systems will be reviewed and new systems embedded to ensure efficiency, quality and VFM
- We will deliver more through partnership working with other similar organisations
- We will review our contract management systems to ensure that we are obtaining VFM from our contractors and that performance meets our standards and expectations
- Ensure effective communications on all of our activity both internally and externally

Objective 2: Supporting our residents' independence and well-being

Overview

We are not just about "bricks and mortar". We will:

- engage with our residents, learning from their experience
- develop our homes and services to support residents' independence and well-being
- work with external providers and partners to meet our customers' diverse needs
- enable our residents to provide mutual support and to foster communities

How will we achieve this?

In addition to the actions set out in **objective 1**:

- We will ensure that our engagement with residents includes consideration of how our homes and services impact on residents' health and well-being
- Use customer feedback and performance monitoring to drive choices about services and facilities to support residents' health and well being
- We will develop and improve our homes in ways which support women's wellbeing and independence e.g. by developing new homes to Lifetime Homes Standards and providing aids and adaptations to existing properties
- We will review all our policies and procedures taking into account women's health and wellbeing needs into account e.g. when allocating and managing our properties:
- We will work effectively with partners, LAs and other organisations to :
 - safeguard and support residents where necessary, including those experiencing domestic abuse (we will seek DAHA accreditation)
 - offer residents' access to support with benefits, employment and training, including IT training
 - provide information on social, health and leisure activities locally
- Offer opportunities for residents to support and empower each other e.g. through the use of communal space or through our website
- Ensure effective communications on all activity

Objective 3: Growing locally to provide more homes

Overview

- We will aim to provide more homes to meet women's housing needs in London
- Using our strong asset base, we will explore all finance options to leverage funds to enable us to provide a wider range of housing options
- We will grow the organisation by 15% over the next five years, crossing the HCA regulatory threshold for smaller HAs
- We will prioritise homes for single women as they face particular disadvantage in the housing market
- We will work with our residents to plan the development of suitable homes for women's diverse needs e.g. by developing more accessible homes.

How will we achieve this?

- We will introduce a new development strategy which will aim to meet women's diverse housing needs and ensure that development schemes are financially viable
- We will tap into our financial capacity and seek ways to expand our scope for development including restructuring our finances and seeking grant where available
- We will grow our team's development capability and capacity, building on existing knowledge and expertise
- We will engage with our residents and research women's housing needs to inform our development choices
- We will commission expertise as necessary and work in partnership with others who support our purpose and values
- Some schemes will provide additional units on our existing land (our Hidden Homes programme), others will be developed in partnership with consortia or larger HAs
- We will develop mixed tenure schemes, involving sub market rent, market rent and/or market rent-to-buy, shared ownership and outright sale
- We will also buy into schemes being developed by other organisations and take advantage of S106 purchase opportunities
- We will seek to manage stock for other organisations who share our ethos
- We will initially explore opportunities in West and Central London, but will be open to other opportunities
- We will prioritise options which meet women's needs and offer the best VFM, using a new "Homes Standard" and options appraisal system

Objective 4: Being a leading voice for women's housing

Overview

- We will use our approaching Centenary to highlight the work that we have done for a hundred years and its continuing importance to so many women and society as a whole
- We will be recognised as the provider of choice for many more women in London
- We will influence others to recognise the importance of housing specifically for women and the need to consider women's specific housing needs
- Our residents will play a part in growing our reputation and making the case for women's housing
- We will work with others who share our vision, to promote women's independence and need for a suitable home of their own

How will we achieve this?

- We will conduct research on women's housing needs including diverse needs of different women, e.g. consider age, disability and income. Focus in particular on women's housing needs in London
- We will use our history to highlight the difference we have made to women's lives over the last century and the continuing need for women-led housing
- We will develop a narrative and a communications strategy that makes the case for housing specifically for women, including using IT and social media more effectively
- We will ensure that our resident engagement strategy includes working with residents to explore and publicise the things women value about their homes and to champion the need for women's housing
- We will use our centenary to maximise our impact
- We will work together in partnership with other key stakeholders and organisations that share our values

Objective 5: Developing organisational strength

Overview

- Everyone will have a common purpose and knows what contribution they make
- The Board are supported to enable them to make clear strategic decisions
- Staff are engaged, empowered and supported to do their jobs well
- Our residents are engaged and positive about us
- We have strong governance and compliance with the HCA's regulatory requirements for a HA above 1,000 homes and the NHF 2015 Code of governance
- We are efficient and offer VFM
- We are financially robust

How will we achieve this?

- We will introduce our new Vision, Values and Strategic Objectives, ensuring that they drive activity across WPH
- We will conduct a governance review, revising our structures, policies and procedures to ensure that our governance arrangements are fit for purpose
- We will develop home and service quality standards, meeting or exceeding legal obligations and HCA standards
- We will review all our policies and procedures taking into account best practice and resident feedback
- We will improve reporting and accountability, setting clear KPIs and enabling effective scrutiny and challenge to improve performance and VFM
- Our working processes and IT systems will be reviewed and new systems embedded to ensure efficiency, quality and VFM
- We will deliver more through partnership working with other similar organisations
- We will review our contract management systems to ensure that we are obtaining vfm from our contractors and that performance meets our standards and expectations
- Ensure effective communications on all of our activity both internally and externally
- We will review, and seek to maximise, our financial capacity, to enable growth & improvement
- We will introduce and implement a new Resident Engagement Strategy
- We will continue to support and strengthen our Scrutiny Panel
- We will use customer feedback to help assess the quality and VFM of our homes & services
- We will invest in our Board, our staff, introducing a new HR and OD strategy, and improving learning and development
- We will develop our use of IT to improve our performance and our resident's experience
- We will develop our infrastructure and environment to support high performance
- We will develop & implement an effective approach to internal & external communications