CREATING OPPORTUNITIES TOGETHER



POPLAR HARCA

Annual Report for Residents 2022-2023











I am proud to introduce this annual report to our residents

Each year I say it has been a challenging year, but the post-Covid cost of living crisis has been especially difficult for our residents. It has meant that we have had to be our best, and most resourceful.

22 new build social homes were let to people waiting on the housing list. 48 overcrowded tenants moved into bigger homes. 8 new shared ownership homes were built, with priority given to local residents. A Community Panel of residents recommended a new engagement strategy to our Board; and more residents than ever have given us their views on HARCA services and decisions. 650 free smart home devices have been fitted in tenants' homes, and we're working to fit them in every tenant's home.

At a time when so many other organisations are cutting back on community investment, a 75% increase in social value – the way we measure the impact our services have – is an important indicator of our ongoing commitment to investing in our community.

From youth services, to employment and training support, to support for residents experiencing domestic abuse, to food pantries, to health initiatives, to learning to ride a bike, to fun on the canal to working with young people at risk of ending up in the criminal justice system. We will continue to invest in services, projects, and initiatives that make so much difference to all of you.

We can't cover everything in one report. I hope you can see how much our teams have put in to making sure we listen to residents, provide great services, and focus always on what our community needs.

I hope you and yours stay well.

Steve Stride
Chief Executive, Poplar HARCA

WHAT WE SAID WE'D DO

Our Strategic Objectives

Service Satisfaction

- Involve more residents in more decisions
- Technology that makes it easier to access services
- Understand residents' experience and act on what they tell us
- Provide residents with the means to scrutinise performance

Successful Places

- Build homes to meet need and aspiration
- Reduce our carbon footprint
- Partner for cultural, environmental and industrial infrastructure
- Invest for health and local prosperity

Committed Workforce

- Enhance equity and diversity at every level of every team
- Provide personal development for every staff member
- Create a flexible, agile, safe working environment
- Focus on health and wellbeing

Strong Foundations

- Reduce operating costs
- Sustain quality
- Increase surplus
- Increase efficiency through smart technology

2022-23 SNAPSHOT

What we've done in 2022-23

Satisfaction

There are lots of ways you can tell us what you think of our services.

We last surveyed all residents in 2021/22, but we'll be doing a survey every year now, to meet our regulator's new consumer standards.

Staff surveys

We plan to carry out our next staff survey in early 2024.

TSMs coming soon

Our regulator has changed the way we report on what you think about our services.

Each year, all housing associations will ask their residents the same set of questions; and report the results to the regulator.

That means not only will you be able to see trends over time, but also compare us with other housing providers.

For more information please visit **poplarharca.co.uk/about-us/resident-satisfaction**

Service Satisfaction

2022-23 (2021-22)

195,137 ↑ (191,650)
Total number of contacts

83% 2021-22
Of residents satisfied with Poplar HARCA services

46% ↑ (41%)
Percentage of online transactions

437 ↑ (354)
Total number of complaints

5% ↑ (4%)
Complaints escalation

2,284 ↓ (2,812)
People involved in shaping our services

100% = (100%)
Compliance for gas servicing, electrical, water, asbestos & fire

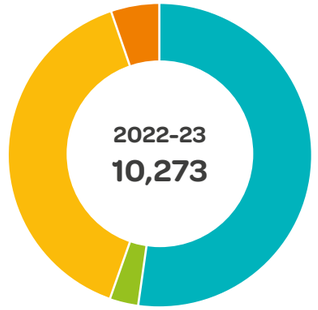
Successful Places

2022-23 (2021-22)

10,273 ↑ (10,128)
Number of homes owned and managed

Breakdown of homes owned and managed

	2022-23	(2021-22)
Social rent	5,205 ↓	(5,294)
Shared ownership	320 ↓	(323)
Leasehold	4,175 ↑	(3982)
Non-social rent	573 ↑	(529)



85% 2021-22
Of residents satisfied with Poplar HARCA overall

139 ↑ (115)
Number of homes built

£147 ↑ (£141)
Average social rent per property per week (includes service charges)

£24.8m ↑ (£16m)
Social value generated

2,247 ↑ (2,054)
People supported

38,916 ↓ (39,552)
People engaged through events, health initiatives, youth service and volunteering

Committed Workforce

2022-23 (2021-22)

347 ▲ (343)
Total number of staff

30% ▼ (35%)
Of staff live locally

92% 2021-22
Of staff are proud to work here

79% 2021-22
Of staff who are engaged

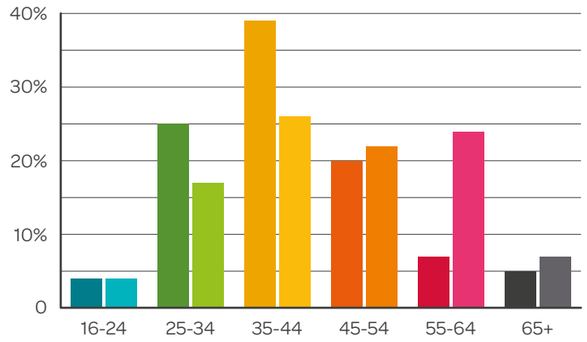
86% 2021-22
Of staff agree that Poplar HARCA looks after their wellbeing

89% 2021-22
Of staff would recommend Poplar HARCA

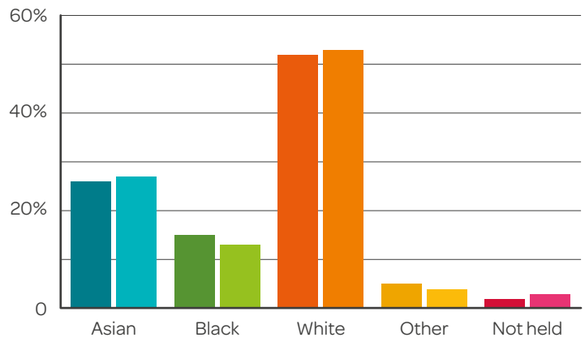
About our teams

Our staff are representative of the community we work for.

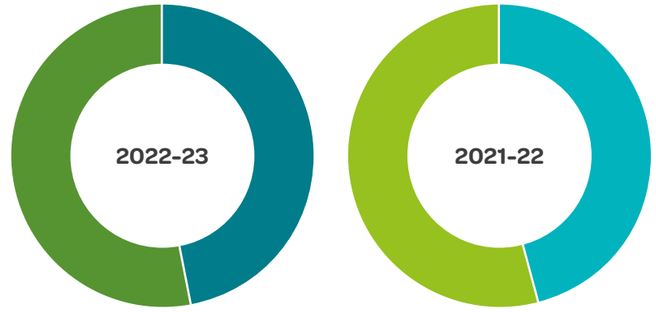
Age	Residents	22-23	21-22
16-24	1%	4%	4%
25-34	9%	25%	17%
35-44	23%	39%	26%
45-54	24%	20%	22%
55-64	17%	7%	24%
65+	18%	5%	7%
Not held	8%		



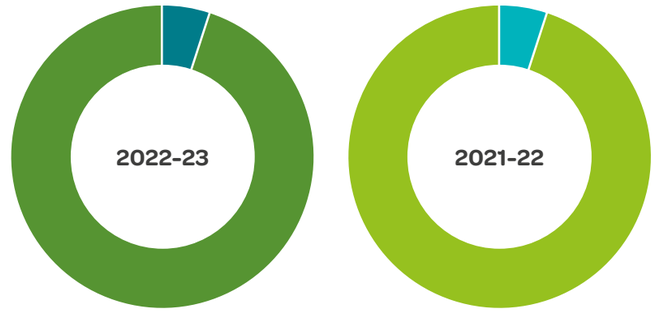
Ethnicity	Residents	22-23	21-22
Asian	41%	26%	27%
Black	9%	15%	13%
White	21%	52%	53%
Other	3%	5%	4%
Not held	26%	2%	3%



Gender	Residents	22-23	21-22
Female	50%	47%	46%
Male	45%	53%	54%
Not held	5%		



Disability	Residents	22-23	21-22
Yes	3%	5%	5%
No	97%	95%	95%



Strong Foundations

2022-23 (2021-22)

G1 V2 = (G1 V2)
Regulator Rating

Baa2 Negative outlook ▼ (Baa1, stable)
Moody's Rating

20% ▼ (52%)
Operating margin

£6,500 ▼ (£6,800)
Social housing cost per unit

100% = (100%)
Statutory compliance

£88.5m ▲ (£71.8m)
Total annual turnover

Service satisfaction relies on listening and responding, being open to challenge and doing what we say we will.

SERVICE SATISFACTION HIGHLIGHTS



Satisfaction

2022-23 (Figures from 2021-22)

85% 2021-22
Of residents satisfied with Poplar HARCA as a landlord

83% 2021-22
Of residents would recommend Poplar HARCA to others

83% 2021-22
Of residents satisfied with Poplar HARCA services

80% 2021-22
Of residents think Poplar HARCA is easy to deal with

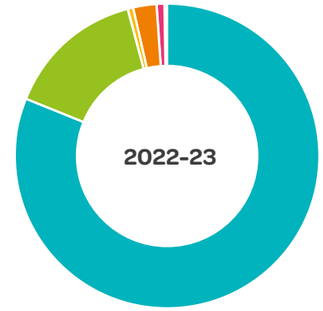
Online Services

46% ▲ (41%)
Of resident communications were completed online

29,000 ▲ (25,000)
HARCALife e-newsletters sent. 50% opened (45%)

Resident online communications

Website visits	356,566 ▲	(265,907)
MyHARCA	64,134 ▲	(59,261)
Chatbot	2,175 ▼	(5,294)
MyHARCA payments	11,802 ▲	(7,135)
Digital correspondence	3,339 ▼	(4,401)
Social media	378 ▼	(1,313)



Antisocial Behaviour

92% ▲ (82%)
Of residents satisfied with how ASB case was handled

67% 2021-22
Of residents satisfied with being kept informed

588 ▼ (791)
ASB cases and interventions

9 ▲ (1)
Evictions

Housing

2022-23 (2021-22)

266 ▲ (163)
Total number of lets (all tenures)

3.9% ▼ (4.6%)
Social rent arrears

48 ▼ (62)
Number of lets to overcrowded families

Awards & Recognition

New London Award
Public Spaces Award for Aberfeldy Village

British Home Awards
Best Housing Partnership for Aberfeldy Village

Housing Heroes Awards
Lifetime Achievement Award for our former chair, Christine Searle

Evening Standard New Homes Award Best Regeneration
Highly Commended for Aberfeldy Village

Inside Housing Development Awards
Best Partnership (over 100 homes) for Aberfeldy Village

Housing Heroes Awards
Highly commended - Rents team

Pineapple Awards
Community Engagement Award for Aberfeldy Village

Planning Awards Stakeholder Engagement
Highly commended for the Aberfeldy New Masterplan

Residents: Involved & Influencing

2022-23 (2021-22)

175 ▲ (161)
Governance (Board, Committees, Estate Boards)

2,000 ▲ (1,800)
Consultations, listening campaigns & door knocks

2,222 ▼ (2,693)
Service reviews, resident testing, feedback opportunities & surveys

Bumper year for awards



Our projects, people and partners were recognised an incredible 8 times, this year.

- Special recognition was given to our Rents team for their outstanding support to residents and each other.

"The Rents team make sure each residents' experience is positive by being as helpful and supportive as they can."

Dawn, Head of Housing Services

- Our former Chair and board member, Christine Searle MBE, was awarded Lifetime achievement in housing, for her tireless work to promote meaningful resident involvement.
- Our regeneration on Aberfeldy won and was highly commended for 6 awards, including exemplary community engagement. We proudly share these awards with our joint venture partners, EcoWorld London, architects Levitt Bernstein, Morris + Company, ZCD Architects and LDA Design and Aberfeldy involved residents.



Complaints

2022-23 (2021-22)

437 ↑ (354)
Complaints

5% ↑ (4%)
Of complaints escalated for review

0.7% ↓ (0.8%)
Of complaints escalated to Ombudsman

4 ↑ (3)
Ombudsman decisions

4 ↑ (1)
Ombudsman cases resulting in maladministration

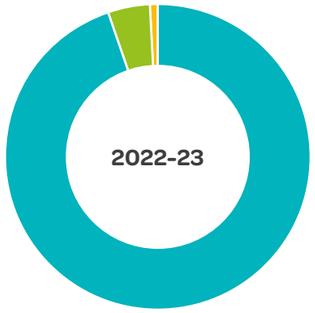
93% ↑ (91%)
Of complaints responded within target

39% 2021-22
Of residents satisfied with being kept informed

593 ↑ (375)
Councillor and MP enquiries

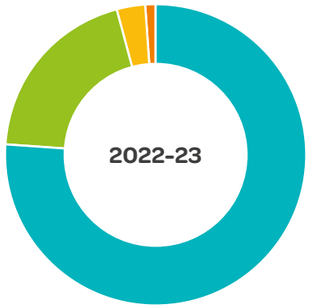
Total number of complaints

	2022-23	(2021-22)
Remedied at stage 1	414 ↑	(341)
Remedied at stage 2	20 ↑	(10)
Complaints escalated to Ombudsman	3 =	(3)



Type of complaints

	2022-23	(2021-22)
Repairs	333 ↑	(291)
Housing management	86 ↑	(56)
Estate cleaning & regeneration	14 ↑	(7)
Communities & Neighbourhoods	4	(-)





More complaints resolved first time

Complaints increased this year. This was due, mostly, to you telling us that you didn't agree with our proposals for parking.

More complaints were resolved first-time, which means our teams are listening and responding to what you tell us.

Repairs & Estate Services

2022-23 (2021-22)

100% = (100%)
Overall compliance

97% ↑ (83%)
Of disrepair cases responded within target

92% ↓ (95%)
Of estate service cleaning rated A or B

8.2 days ↓ (9.16 days)
Days to complete repair

656 ↑ (635)
Tonnes of bulk rubbished cleared

94% = (94%)
Of residents satisfied with last repair

25,384 ↓ (27,290)
Repairs carried out

43% 2021-22
Of residents satisfied with being kept informed

Success is people feeling proud of where they live. It's a secure affordable home, enjoying good health, and being able to take-up opportunities.

SUCCESSFUL PLACES HIGHLIGHTS



Satisfaction

2022-23 (2021-22)

84% 2021-22
Of residents feel Poplar HARCA is making a positive difference to the local area

75% 2021-22
Of residents say things have improved in their area

Homes

22 ↓ (28)
Social homes built

105 ↓ (117)
Social homes let

8 ↓ (16)
Shared ownership homes built

44 ↓ (56)
Shared ownership homes sold

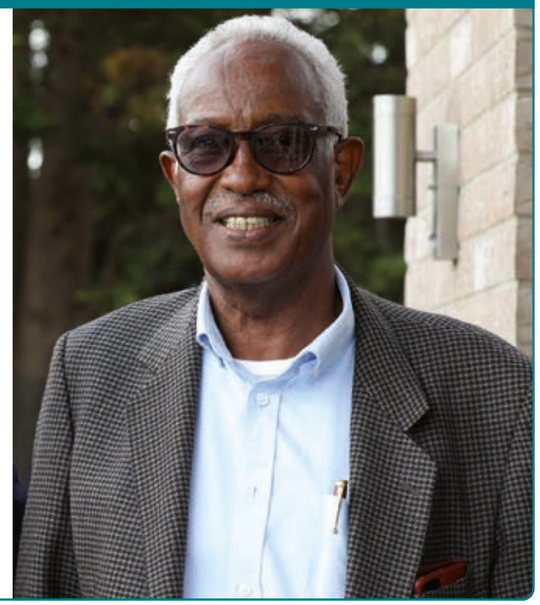
"I want to stay living here for a long time"

22 Tower Hamlets residents moved into new social homes in Aberfeldy Village and Bromley High Street.

Mohamed Hassan, a new Aberfeldy resident, moved from the neighbouring Teviot estate.

"I went to have a look at my new flat and loved it straight away. I want to stay living here for a long time. It's spacious and on the ground floor which is better for me because I find using stairs difficult. I don't have to cram my belongings in anymore."

Mohamed



Safety & Sustainability

2022-23 (2021-22)

100% = (100%)
Fire safety checks

25,384 ↓ (27,290)
Repairs carried out

75 (Band C) = (75 (Band C))
Average energy performance (SAP) rating

1010 tCO2e ↓ (1102 tCO2e)
Carbon footprint

84% ↑ (78%)
Blocks taller than 18m with satisfactory External Wall System (EWS1) assessment

2,427 ↓ (2,639)
Homes with valid Energy Performance Certificate (EPC)

710 ↑ (52)
Number homes fitted with smart devices

11.4 ↓ (15.4)
Emissions per £m revenue (26% lower than 2021-22)

EPCs

Contributing to our environmental strategy, EPCs are completed for all tenanted homes. They are valid for ten years and only reassessed when a home is sold or let.

Getting savvy with smart home devices

With our partner, Aico, we're putting smart devices in our tenants' homes.

The devices are linked with smoke, heat, and carbon monoxide detectors. These help tenants to be smarter about how they use energy, and see how much humidity there is, so reducing mould-producing condensation.



Generating income and value

2022-23 (2021-22)

555 ↑ (511)
Market rent homes

£4.2m ↑ (£3.6m)
Income generated from market rent

£8.2m ↑ (£7.4m)
Invested in community projects

£2.4m ↑ (£2m)
Community funding

117 ↓ (182)
Properties sold

£25.2m ↓ (£37m)
Income from sold properties

5
Right to buy (RTB)
↑ (4)

4
Right to acquire (RTA)
↑ (2)

64
Properties sold which can no longer be re-let
↓ (120)

44
Shared ownership sold
↓ (56)

£24.8m ↑ (£16m)
Social value generated

£5.5M
Employment and training
= (£5.5m)

£8.6M
Health and Wellbeing
↑ (£5.6m)

£7.2M
Youth Service
↑ (£2.6m)

£2.2M
Volunteering
↑ (£1.1m)

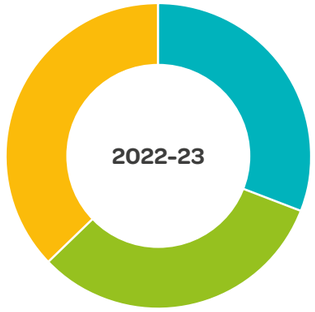
£1.3M
Digital Inclusion
↑ (£1.2m)

Media Coverage

2022-23 (2021-22)

There was lots of discussion in the media this year, with our planning application for Aberfeldy widely covered in the sector press.

	2022-23	(2021-22)
Positive	36 ↓	(49)
Neutral	37 ↓	(42)
Negative	43 ↑	(4)



Community Support & Services

77% 2021-22
Of residents satisfied with centre activities

73% 2021-22
Of residents satisfied with support from our community centres

290 ↓ (291)
Local people in jobs

1,215 ↑ (1,102)
People completed accredited training

10,561 ↓ (16,670)
Engaged in events

23,791 ↑ (19,706)
People accessing health related activities

4,006 ↑ (2,875)
Young people engaged in youth service

558 ↑ (301)
Volunteers

572 ↑ (483)
Financial advice and payment plans

170 ↓ (178)
People supported by Safeguarding

2.8% ↑ (2.6%)
Of tenants supported by our Safeguarding team

A fresh start in a new home

Often, the toughest thing can be to ask for help.

One of our older residents was being financially abused by a visitor. Her husband had recently died, and she struggled getting around.

She reached out, and our Safeguarding team was able to work with statutory support services to prioritise a move. With the local pre-loved furniture shop, More Life Home, her new home was made comfy and she was helped with moving costs.

"I feel a lot safer now. There was a lot of memories at my last place, but I'm enjoying my new flat and am looking forward to making this my home."

Resident

"We focused on what was best for our resident and how to keep her safe by working closely with the other support agencies."

George, our Support Advisor



Shared ownership helps Joe stay in Bow

We prioritise our shared ownership homes to help local people get on the property ladder for less.

Joe bought one of the 44 shared ownership homes we sold this year having lived in Bow for almost 20 years.

"The London market is impossible for normal people. I was really struggling to find something. I've found shared ownership is a great way to expand the range of affordability and find good quality housing."



We need talented people to want to work for us. People who live by our values and are motivated by our purpose.

COMMITTED WORKFORCE HIGHLIGHTS



Committed Workforce

2022-23 (2021-22)

92% 2021-22
Of staff proud to work here

86% 2021-22
Of staff agree that Poplar HARCA looks after their wellbeing

89% 2021-22
Of staff would recommend Poplar HARCA

79% 2021-22
Of staff engaged

347 ↑ (344)
Number of full time employees

83% ↑ (82%)
Training attendance

18% ↑ (10%)
Of staff are agency workers

10.9% ↓ (13.7%)
Staff turnover trend (12 month rolling)

4.4% ↓ (5.1%)
Overall staff sickness

6% ↓ (9.5%)
Gender pay gap (2020 - 21)

14.6% ↑ (9%)
Ethnicity pay gap

Pay gaps

Pay gaps don't mean groups are paid different amounts for doing the same job. For Poplar HARCA it means more of some groups in some roles.

We're making some progress on the pay gaps between different groups. But there's still a way to go.



Equality, diversity and inclusion

Being welcoming and inclusive is an important value for us. This year, all staff had sessions to talk about what this means to them, so we all understand each other better.



About our Board and senior management team

	Board	Senior Management
Age	**%**	**%**
16-24	-	-
25-34	10	8
35-44	60	33
45-54	20	17
55-64	-	25
65+	10	17
unknown	-	-
Ethnicity	**%**	**%**
Asian	30	17
Black	10	8
White	50	75
Other	10	-
unknown	-	-
Gender	**%**	**%**
Male	50	83
Female	50	17
unknown	-	-
Disability	**%**	**%**
Disability	-	-

Bala's story

Bala Thakrar, head of operations for our Community Development and Wellbeing team, has a rich background in supporting communities across the world.

"To do this work, you do need to have empathy. I realise how fortunate I am to be able to have a positive impact on people's lives."

"Poplar HARCA is a very diverse and dynamic organisation to work for. It recognises and values its staff and offers lots of opportunities to develop."

Bala



Treaser's story

Treaser Jassal, a Support and Evaluation Coordinator for Spotlight, our creative youth service, began her 8-year career with us as a volunteer.

Treaser now runs several key programmes for young people including an early intervention programme, a creative group for those who identify as female, and Health Spot, an in-house GP service.

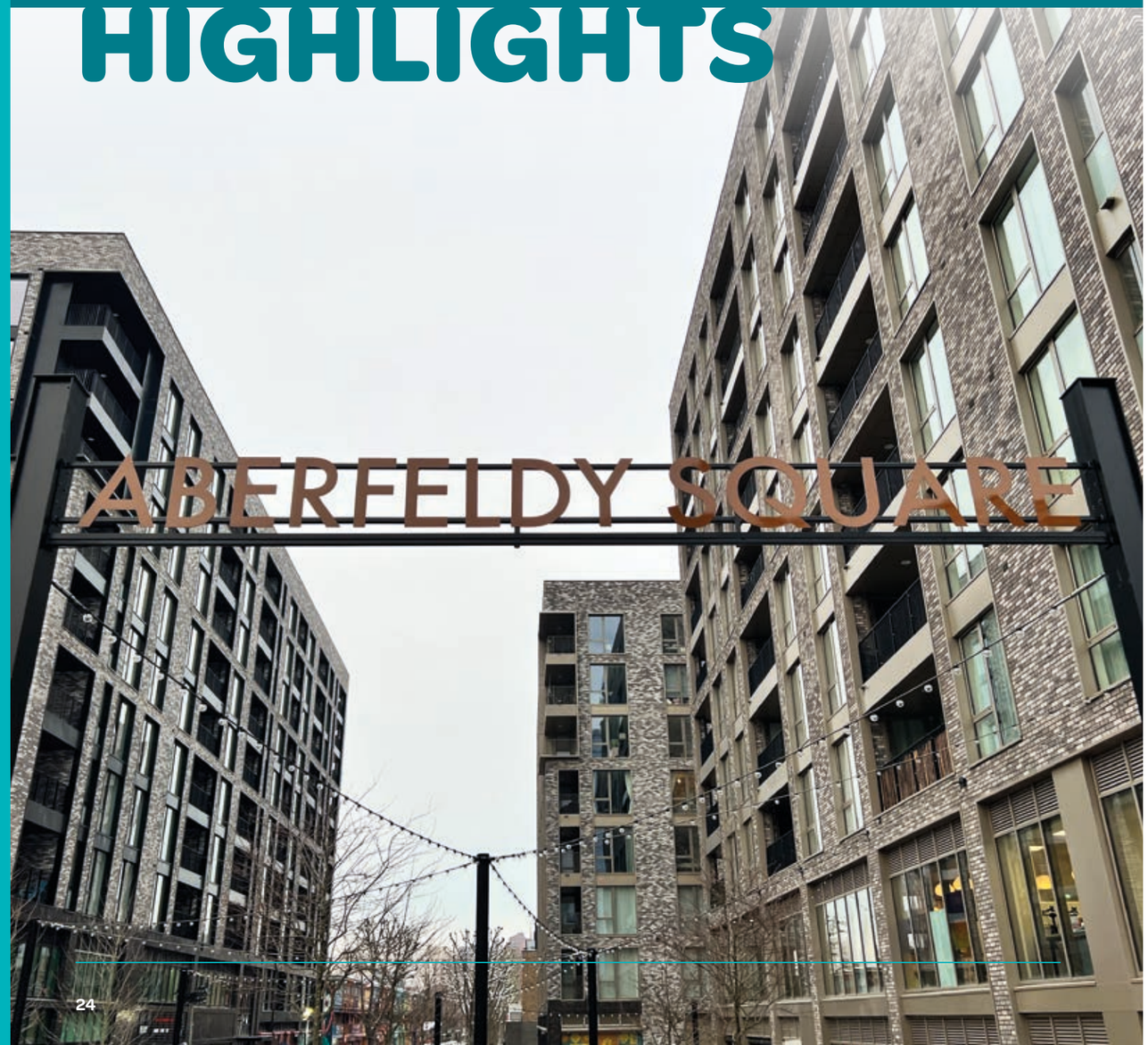


"I've learned a lot about myself through the work I do. It's enabled me to grow both professionally and personally. I've realised I never really stop being a youth worker, even at home. If there's something going on with my family, I step in and support them."

Treaser

Financial capacity determines what we can achieve, and how long it will take us to achieve it.

STRONG FOUNDATIONS HIGHLIGHTS



Strong Foundations

2022-23 (2021-22)

Statutory compliance
100% = (100%)

Regulator rating
G1 V2 = (G1 V2)

Moody's rating
Baa2 Negative outlook ↓ (Baa1, stable)

Operating margin
20% ↓ (52%)

Social housing cost per unit
£6,500 ↓ (£6,800)

Total sales
£28.1 ↓ (£31.6m)

Total turnover
£88.5m ↑ (£71.8m)

Total operating surplus
£17.4m ↓ (£37.3m)

Net assets £
£193m ↑ (£180m)

Community investment
£8.2m ↑ (£7.4m)

Funding secured through charitable grants and community income
£2.4m ↑ (£2m)

Social value generated
£24.8m ↑ (£16m)



Value for Money

2022-23 (2021-22)

EBITDA MRI % Interest Cover
149% ▲ (32%)

Gearing
58% ▼ (61%)

Return on capital employed
3% ▼ (6%)

Occupancy
99.6% ▲ (95.5%)

Rent collected
99.4% ▼ (100.1%)



Value for Money Examples

2022-23 (2021-22)

Social value generated
£24.8m ▲ (£16m)

Employment and training	Health and Wellbeing	Youth Service	Volunteering	Digital Inclusion
£5.5M	**£8.6M**	**£7.2M**	**£2.2M**	**£1.3M**
=	▲	▲	▲	▲
(£5.5m)	(£5.6m)	(£2.6m)	(£1.1m)	(£1.2m)



£4.2m ▲ (£3.6m)
from market rent homes

£25.2m ▼ (£37m)
from property sales

46% ▲ (41%)
of all transactions done online

710 ▲ (52)
homes fitted with smart devices

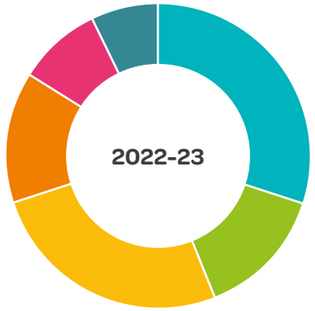
£8.2m ▲ (£7.4m)
invested in the community

85% 2021-22
Of residents satisfied with Poplar HARCA overall

How we spend our money

2022-23 (2021-22)

Regeneration	10% ↓	(38%)
Loan interest	14% ↓	(23%)
Housing and Estate services	26% ↑	(15%)
Repairs & maintainance	14% ↑	(13%)
Social investment	9% ↑	(5%)
Other	7% ↑	(5%)





New Community Panel

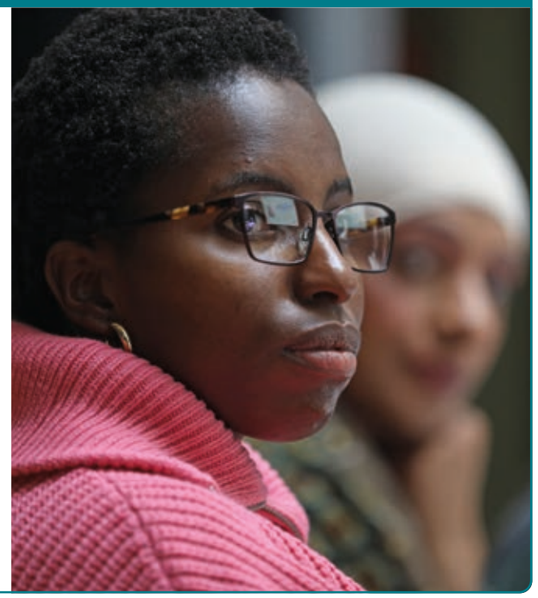


You told us in our last survey that we should be better at communicating, informing, and advising.

A Community Panel has spent time with experts from across the country, and recommended a new engagement strategy now adopted by our Board.



Our finances



Balancing ambition with resources is always difficult.

Our credit rating was reduced this year.

Most housing associations were also downgraded. This is because of the current economic challenges the country is facing.

It means that if we wanted to borrow more money it would cost more. But we don't have any plans to borrow more, and we spend wisely, so our finances are in good shape.

Cost of Living support

Supporting residents through the cost of living crisis has been a priority.

We've put together a lot of advice and information to help you make smart decisions.

We visited residents needing extra help. We sent out over 4,000 information booklets. Our centres stayed open longer so people had a warm place to spend the day, helping to save on heating bills.



Where you live



Aberfeldy and Teviot residents voted for regeneration. SInce the vote, they have been working with us to design the future of their estates.

We never forget that these are your homes, and you know best what will work. That's why we make sure that every decision is considered by Resident Steering Groups.

"Regeneration provides a wonderful opportunity to make sure our community continues to thrive and for Aberfeldy to become the place to be in east London"

Alaina Morshead, member of Aberfeldy's 90 strong resident steering group and local business owner

Fire safety at home

If you live in a block, you may have spotted new signs in your block, and booklets through your door.

These include important safety information about what to do if there's a fire in your building.



Your Voice Matters

You Said...	We Did...
We need new homes in Tower Hamlets	▸ We built 139 homes: ▹ 22 new social homes ▹ 8 new shared ownership homes ▹ 109 homes for private sale ▸ And we sold 44 shared ownership homes.
We want to see more housing staff on our estates and to have one person we contact	▸ Every estate now has a Housing Officer
We need more time to pay for our major works invoices	▸ We now have a licence from the Financial Conduct Authority (FCA) which allows us to offer longer term interest free loans, for major works.
We want a say on how estate parking is managed	▸ We ran a survey on parking options, and the option with the most votes has been implemented.
We want more ways to get involved and shape your services	▸ The recommendations from our Community Panel have all been approved by our Board.
We want to feedback on how Poplar HARCA can improve its services	▸ 73 residents attended deep dive sessions to explain what we should do differently.
We want to know more about how smart home devices can help us	▸ All tenant homes are being fitted with smart devices, and we've offered one-to-one and community training.

You Said...	We Did...
We want to report repairs 24/7	▸ We put new technology in place and we're set to improve online services further this year.
We're concerned about mould in our homes	▸ You can report concerns by talking to staff, on the website, by phone, on social media and on MyHARCA. Smart devices are being fitted in every tenant's home. We'll publicise more advice.
We're worried about our heating bills	▸ We launched an online cost of living switchboard to help you save money and find support, opened some of our community centres for longer to provide warm, friendly spaces for everyone to spend time, and we've fitted more than 700 smart home devices to tackle heat loss in residents' homes.



Want To Get Involved?

There are lots of inspirational local people who give their time and energy to making Poplar a better place to live.

Why not join them...opportunities advertised at **poplarharca.co.uk**

175
people involved with our Board, Committees, Estate Boards and Gatherings Groups

2,222
residents involved with surveys, resident testing groups, service reviews and feedback

2,000
residents involved with consultations, listening campaigns, door knocks and resident steering groups



Boards & Committees

Local experts with skills, knowledge and experience are always sought to join our Board and Committees and set Poplar HARCA's strategic direction.

If you live or work in Tower Hamlets, are committed to community-driven decision making, and have an interest in great governance, we'd very much like to hear from you.

Visit **poplarharca.co.uk** and search governance

Estate Boards & Gathering Groups

Neighbours have been coming together to hold us to account, help us improve and have their say since Poplar HARCA was set up in 1998.

Find out how you can join in.
dave.tull@poplarharca.co.uk

Youth Empowerment Board

Our community needs young people to step forward and speak up. Talk to us if you're interested in where you live, keen to influence, aged 16-21, and have opinions on how things should be.

- A meal & refreshments at every monthly session
- Personal development and employability skills
- Trips to meet professionals in their work spaces, to gain insight into different industries
- Free residential event

#CreateRealChange

Interested? We'd love to hear from you.
katy@wearespotlight.com

Resident Steering Groups (RSGs)

Big changes are happening on the Teviot and Aberfeldy estates. The residents affected by the changes are crucial to making sure that the decisions taken about where they live are the right decisions.

Contact Fintan on **07852 998 909** to find out more. New members can join any time.

Volunteering

We offer a variety of volunteering opportunities to suit all sorts of interests, career aspirations and experience.

Visit **poplarharca.co.uk** and search volunteering



POPLAR HARCA

poplarharca.co.uk