



ANNUAL REPORT TO RESIDENTS 2020-2021



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WELCOME

Welcome to our Residents' Annual Report. We are committed to listening to and working with our residents to shape everything that we do, so that we can deliver the best possible service to you.

We believe in being open, honest and transparent with you about the work we're doing. We've put together this review to share with you some of the highlights from the past year and to let you know how we're doing.

This report sets out progress on key projects to improve our services to you and also explains how we have spent the income we have received.

We are committed to creating more opportunities for our residents to be involved in designing our services and influencing decision making. In this review, you'll also hear from residents who have shaped our services this year and we hope this will encourage more of you to get involved going forward.

WELCOME FROM ASHLING FOX, CHIEF OPERATING OFFICER

Welcome to our Residents' Annual Report. The last year has been the most challenging period of many people's lives, but despite this, we have continued to put our residents' needs first, invest in our homes and services and support our communities.

Our teams really did go all out and we continued to deliver essential services, support residents and customers' wellbeing and build more homes throughout the year. I was struck by the care and kindness shown to those residents who were most affected by the pandemic.

Peabody customers should be able to expect great services, meaningful involvement in decision making, and an effortless experience in getting things done. During this challenging time, we have experienced pressures on repairs and other services that matter to you. Pausing our non-emergency maintenance during lockdowns has created a backlog of work to catch up on, and we know we need to do better. It's our priority to get things right, and this experience has helped us to find solutions.

We are making progress in our repairs service and are innovating through our new digital marketplace. Customer satisfaction with repairs and our new homes is improving, although there is always more to do as we continue to transform our services.

Our modernisation programme is already bringing tangible benefits, and we are embedding digital improvements to empower and involve customers in both delivering services and shaping our strategy.

As this report launches, we are progressing with our plans to join together with Catalyst Housing Association. We believe by joining together we'll be able to invest more in homes, communities, technology, and people, allowing us to go further and faster with our plans to improve the services you receive from us.

As a larger organisation, we'll continue to offer value for money, but we'll have a stronger local focus with a regional structure and local teams. Customers will continue to be at the front and centre of everything we do, and we're committed to creating and designing services together with you.

Moving forward, our dedicated teams will continue to work hard to provide you with the services you need and to improve our services based on your feedback.

Ash Fox
Chief Operating Officer



Our modernisation programme is already bringing tangible benefits, and we are embedding digital improvements to empower and involve customers in both delivering services and shaping our strategy. "

OUR NEW GROUP STRATEGY

For 2021, we have launched our new Group Strategy which sets out the future direction of our organisation. This has been developed following hundreds of hours of consultation with residents, employees and stakeholders. It sets out how we intend to be great across four strategic priorities, to help us deliver our mission to help people make the most of their lives. These are:

Great Customer Experience
co-creating thriving communities through a local focus



Great Social Impact
creating resilience and preventing homelessness



Great Homes and Places
investing and maintaining for the long term



Great Place to Work
establishing diverse, inclusive, engaged and creative teams



RESIDENTS AT THE HEART STRATEGY AND POLICY GROUP

Message from Lisa Rae

It's been a tough and challenging year for everyone and the Strategy and Policy Group has been impressed by the community spirit shown by residents. Community is important to us and is one of the themes which runs through our work, from considering how Peabody manages overcrowding, to building homes that are fit for the future.

We are working with Peabody to ensure that the lessons learned from its prompt response during the pandemic are not lost. We also want to ensure that it continues to meet the needs of vulnerable residents and make sure those in care and support homes are being kept safe.

We understand the difficulties residents face, and the work of the Group has never been more relevant and important. This is why I am grateful for the dedication of our members in ensuring that the voice of residents is not only heard but listened to. We are fortunate to be supported by Peabody staff at all levels who are not only willing, but eager, to attend our meetings and answer our questions, no matter how difficult.

Our work has continued during the pandemic as we are meeting virtually. We have achieved a lot over the past year, not only through our continuous reviews of strategies and policies but also with our influencing Peabody.

For example, our recommendation for residents to be included in the procurement process has been taken forward, and we were consulted on the corporate strategy priorities. Our feedback throughout the year as well as on the specific priorities has helped shape these. We will be reviewing the priorities regularly and holding Peabody to account when necessary.

Peabody is looking at a more focused approach to resident engagement and we have noticed improvements in how it values and listens to residents. But there are still challenges and we intend on making sure that these improvements continue.

We are continuing to develop as a group, and know through our own experiences that high quality services are not just about having good strategies and policies. It's also important that residents feel happy and safe, trust Peabody, and want to live in a Peabody home.

Going forward, we will make sure that Peabody continues to bear in mind the future of our communities, ensuring that residents who are not online are not forgotten. We will be reviewing how Peabody intends to meet the Hackett recommendations and Social Housing White Paper seven charter commitments.

We'll also be looking at how it plans to refurbish and build developments to meet carbon neutral and social housing targets. And we will continue to make sure that they do not forget that they are first and foremost a social housing provider as we continue to advocate for all residents.

Lisa Rae
Chair of Strategy and Policy Group



“

We're working with Peabody to make a positive difference for residents and customers. Our mission is to understand how our decisions will affect residents and customers while creating an environment where the resident's voice is heard and diverse communities can flourish.”

**Strategy and Policy
Group mission**

NEWS FROM OUR RESIDENT SCRUTINY PANEL

The Peabody Resident Scrutiny Panel looks at how residents experience the delivery of Peabody services. As Peabody residents we are aware of the occasional gap between Peabody's ambition to deliver great services and how the quality of delivery is actually experienced by residents.

Our purpose is to narrow any gaps by looking in depth at the problems and trying to identify the improvements that could be made. We then present our findings in a Scrutiny report to management and the Peabody Board.

We are all volunteers and come from a full range of tenures including shared owners and tenants. Residents living outside of London can now easily access the Panel by using online meeting tools, and this has been an unexpected and welcome benefit of the pandemic! We meet once a month and work on policies at other times as well.

We are completely independent of Peabody but are supported by the excellent Peabody Resident Involvement Team.

Our main work in 2021 has been looking at Peabody service charges. We interviewed the staff involved and have carried out a large online survey of over 2,000 residents. This survey was conducted by the Peabody Insight Team working to our specifications.

The survey has not only produced a mass of information but has also led to further detailed contact with many residents and Resident Associations through on line focus group sessions. We believe this to be the most in depth scrutiny exercise carried out yet, and it has given us valuable and detailed information about how service charges are experienced by many residents.

We are also examining how other housing associations deliver this area of service, to add perspective to our findings. When complete, our report will be presented to management and the Peabody Board and then published on the Peabody website along with earlier scrutiny reports.

Starting in 2022, we will be looking at other areas to scrutinise and we would welcome applications from residents who would like to join the Panel. You can apply by contacting Peabody's Resident Involvement Team.



Chair Laurence Williamson

Vice Chairs Ciaran Mckeown and Danny Clarke

“

Our purpose is to narrow any gaps by looking in depth at the problems and trying to identify the improvements that could be made. We then present our findings in a Scrutiny report to management and the Peabody Board.”

2,000



Over 2,000 residents interviewed for online survey

WORKING WITH YOU

1,500



We have involved nearly 1,500 residents in developing our new engagement strategy

We are committed to working with our residents to shape everything that we do. We want to ensure that you have effective and meaningful ways to engage with us, whether that is influencing our decision making or improving our services. We currently have two resident groups which are supported to provide strategic feedback on our work:

Strategy and Policy Group: all members are Peabody residents who volunteer to review resident-facing strategies, policies and business planning so that we can improve our services.

Scrutiny Panel: all members are Peabody residents who volunteer to examine how well Peabody delivers its services to residents.

We currently have 18 residents volunteering across both groups and launched a campaign to recruit more members in September 2021.

Both groups have access to detailed performance information, business processes and access to members of our management team, to ensure that they can provide the most thorough and robust feedback and review.

We also have two Resident Board Members on our main Board and are residents are also members of our Board sub-committees. These residents help to ensure that the resident perspective is always considered at the highest decision-making levels.

Keeping in touch

The impact of Covid-19 has meant that we've had to find new ways to connect and engage with our residents. In 2020/21, we met with around 1,000 of you virtually to discuss topics including fire safety, service charges, repairs and neighbourhood and community safety. Our strategic resident groups continue to help shape our policies and improve our services and we have involved nearly 1,500 residents so far in developing our new engagement strategy.

Ways to get involved

We want to make sure that we have a variety of ways residents can get involved in designing our services and influencing decision making, and are increasing accountability to you through impact assessments. We'll soon be introducing new ways for you to get involved, including digital options. Even if you have limited spare time, there's still lots of opportunities to influence decisions and services at Peabody.

Click [here](#) to find out more about how you can get involved, or email get.involved@peabody.org.uk

How do we listen to you?

Our customers are at the heart of all we do and we continually aim to improve the services we provide. We are always looking of ways to improve and make sure we are offering the best service possible however, we don't always get it right and we know there are improvements we can make to offer you the best service possible. We listen to all of the comments we receive and are always working on implementing your suggestions:

We compare our satisfaction year by year to check how you feel about our services and to see if any changes we have introduced are having the right impact. To help us do this, we run surveys to capture feedback and opinions. We take feedback from a sample of residents (enough to make sure the data is reliable), so you won't be called every time. In total we speak to about 2,000 residents each month.

This year you told us what your main concerns were, how long it took us to do things (including repairs), and secondly how we communicated with you.



WORKING WITH YOU

You said

It sometimes takes a long time to speak to someone when you call the customer hub.



We did

We've changed the way we manage your calls so you can speak to one of our customer hub advisors more quickly. We know who most residents are from their phone number so that we can more quickly help them answer their query.

You'll also no longer have to give us your date of birth and postcode before speaking to someone for simple requests like repairs. We will now only ask for this information if you would like a balance enquiry or to make a payment.

Why is my repair taking so long to fix?



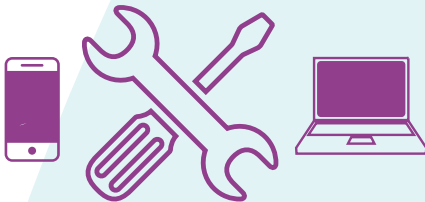
We're doing all we can to continue to offer a safe and effective repairs service. As well as continuing our essential gas, electrical and building safety work, we are committed to investing in our existing estates and homes.

We're working with our contractors to overcome challenges with the supply of parts and labour caused by the pandemic.

We are reviewing all our repairs to make sure they are progressing as they should.

If an existing repair is taking too long to complete, we are reallocating it where possible to a different contractor to resolve. We will always let you know about this, and tell you about any delays.

Your processes around managing repairs could be better



We send text message to residents to confirm that a repair has been completed. We review all survey feedback regarding an incomplete repair and contact residents to discuss and address any issues.

We manage follow-on repairs consistently and have taken more ownership on making sure jobs are completed. We make sure to check with our teams before closing some jobs and we contact customers to confirm this where possible.

When will I get a new kitchen or bathroom in my home?



We recognise that there has been a pause in our investment programme in properties. We spent some time surveying our homes to understand what exactly needs to be done.

We now have developed a full programme of work to maintain and improve our existing homes. The start of this was delayed due to lockdown and the pandemic, but we are now moving forward with it and have significantly increased our activities.

I'm not happy with the communication about my complaint



We are dealing with complaints much faster and more efficiently.

We have completed intensive training and monitoring with our teams to ensure that stage one responses go out on time and are written in a human and kind tone of voice.

We've also made some improvements to our website to make it clearer on how to raise a complaint and the latest performance information around complaints.

WORKING WITH YOU

How are we responding to your feedback?

We want to offer a better service and experience for our customers, and this is reflected in our new strategic priority 'Great customer experience'. We will aim to deliver effortless experience with empathy, make the most of local planning and partnerships, and improve customer involvement and influence.

This year, we achieved 85% satisfaction for repairs completed, despite the many pressures we've experienced throughout the pandemic. Our ongoing modernisation programme has made good progress including the launch of a new repairs platform and simplifying the process of raising repairs for our customers.

Decisions on our modernisation programme are driven by a focus on our customers, and we offer lots of different options to get involved.

Customer Services Committee

We have set up a new Customer Services Committee to ensure we put residents' voices at the heart of decision making. This is a board level committee which provides advice and guidance on improving our services to you. Chairs of the Resident Scrutiny Panel and Strategy and Policy Group are invited to meetings throughout the year so that they can be part of this work and are already helping to put the experiences of our residents and customers at the heart of our thinking and decision making on the Board.

Our Customer Hub is aiming to answer more of your calls and respond to your questions online. This year, our teams have been working to improve resident satisfaction by delivering a high-quality service and by following our 'human and kind' principles, which place an emphasis on communicating with you in ways that build trust and show you our commitment and care. We know from your feedback, however, that we need to improve how we communicate so that more of your queries can be resolved the first time you contact us.

Need to get in touch?

You can contact us online, by telephone or in person. You can raise a repair or query, pay your rent, view your rent statements and update your details by logging on to our online portal - all at a time that is convenient for you. Click [here](#) to sign up for an account, if you haven't already.

Our new self-serve options mean that you can now make payments and check your rent balance over the phone by calling us on **0300 123 3456**. We have also introduced a call back option, so that you don't have to wait on the phone during busy times. We have been working with residents to develop our online self-serve and will be launching a new and improved digital offer from 2021.



85% satisfaction for repairs completed this year

COMPLAINTS

Although we want to always deliver the best possible service, we recognise that sometimes things don't go to plan. When things go wrong, we want you to tell us so that we can put it right. This means that we welcome your complaints and see them as an opportunity to learn from you and improve our services.

We receive around 280,000 service requests every year and the number of complaints is around 0.7% of the total contacts we receive. The types of complaints we receive are about a wide variety of issues but mainly fall into three main areas: lack of communication from us; we are taking too long to get something done; or there is a dispute around the decision/action we have carried out.

We are dealing with complaints much faster and more efficiently. This year we received 16% fewer complaints at stage one which is the beginning of the formal complaints process. At the same time, customer satisfaction with complaints handling increased by 17%.

We're ensuring that our actions and responses are timely, that we communicate effectively and regularly, and make full use of the feedback we get to improve our services. We will continue to focus on the quality of responses across all service areas, in line with the Housing Ombudsman Complaint Handling Code.

Types of complaints we received

The table below shows the number of complaints we received at different stages of each quarter for 2020/21. Most of our complaints are resolved at the stage where the complaint is logged and allocated to an owner to resolve quickly. If we cannot do this, the case will then be escalated to our Stage One formal process where an investigation and formal response is provided.

If the complainant remains unsatisfied, the case can be escalated to Stage two where an independent review is carried out and a final Stage two response provided.

Finally, if a complainant feels that they are still unsatisfied with our final response they can refer their case to the Housing Ombudsman (we received 51 of these in the last year). At this stage, the ombudsman will investigate the referral, ask us for information and let us know what we could have done better.

We've also made some improvements to our website to make it clearer on how to raise a complaint and the latest performance information around complaints for this year. If you're not happy with a service we've delivered, please let us know by logging a complaint here: - <https://www.peabody.org.uk/contact-us/make-a-complaint>

Stage of Complaint	April-June 2020	July-Sept 2020	Oct-Dec 2020	Jan-March 2021	Total
Expression of Dissatisfaction (EOD)	569	1027	1055	1036	3687
Stage One formal	192	257	358	406	1213
Stage Two formal	64	43	65	85	257
Housing Ombudsman determinations SF= service failure Mal= maladministration	17 4 SF/Mal 4 partial SF/ Mal 11 no Mal	6 2 SF/Mal 4 no Mal	13 7 partial SF/ Mal 6 no Mal	15 3 SF/Mal 1 partial SF 11 no Mal	51: 6 SF/Mal 11 partial SF/ Mal 21 no Mal
Total	842	1333	1491	1542	5208

ALL ABOUT REPAIRS

We know that how we help you look after your home is very important to you and want it to be effortless to get repairs done to a high standard every time. In 2020/21 we completed 190,000 jobs and achieved 85% customer satisfaction for repairs.

We are continuing to improve our services and ways of working to be efficient and ensure that our customers have a simple and effortless experience. As lockdown restrictions eased, we returned to delivering full services as quickly as possible, prioritising getting frontline teams back into our communities and supporting our residents.



340

New digital marketplace connecting 340 local suppliers and smaller businesses to residents



190,000

190,000 repair jobs completed in 2020/21

Our new repairs marketplace

In October 2020, we launched a new marketplace that has delivered 20,000 repairs, using a digital service to connect residents with 340 local suppliers and smaller businesses. Almost 90% of customers were satisfied with their experience. This means we can work with our contractors in the most efficient ways to make sure we maintain high service levels to you.

We have carried out a thorough review of our customer satisfaction feedback and found the efficiency and quality of repairs as areas for improvement. We have already made some improvements, including simplifying the process of raising repairs and streamlining calls to our Customer Hub.

We're modernising all of our services to help to reduce the time and effort for our teams, as well as saving on costs and improving quality. As a result, residents now spend up to 20% less time on the phone with us when speaking about repairs.

How we looked after your home in 2020/21

Over the last 12 months, we've continued to invest to ensure our homes are safe and well-maintained. In 2020/21 we invested £33 million in improving building safety and over £90 million in our existing homes to make sure they remain great places to live.

We completed around 190,000 repairs and invested £16.1 million in planned works (including kitchens, bathrooms, windows, boilers, roofs, electrical works).

We do also recognise that there has been a pause in our investment programme in properties this year. We spent some time surveying our homes to understand what exactly needs to be done, and we now have developed a full programme of work to maintain and improve our existing homes. The start of this was delayed due to lockdown and the pandemic, but we are now moving forward with it and have significantly increased our investment in this.



SAFETY AT HOME

Maintaining the safety of our residents and the buildings you live in is our top priority.

We have a dedicated building safety team who work closely with qualified experts and the London Fire Brigade.

What we're doing to keep you safe

- We are committed to implementing the recommendations from [Dame Judith Hackitt's review of building safety](#).
- We work with qualified fire engineers to produce EWS1 forms for leaseholders. Find out more about [EWS1 forms](#).

- We carry out regular fire risk assessments on the buildings we manage (for those 18m and higher we do this every year) and make sure that any actions raised are resolved by the given deadline. We completed 4,937 assessments this year.
- We install and maintain smoke and heat detectors in the homes we rent (if you own your home you are responsible for doing this).
- Fire doors help stop the spread of fire or smoke and we check them regularly in the buildings we manage.

- We take action if we find items or belongings being stored in any communal areas or cupboards. If any items are flammable, we may remove them immediately.
- We follow government guidelines relating to checks on taller buildings and those with cladding. Find out more about [cladding](#).

How you can help

If you have any concerns or need to raise fire safety repairs in our buildings please [contact us](#). If you're a leaseholder in a Peabody block of flats and would like more guidance about how new safety guidance might affect your home, please visit [our website](#).



4,937

Fire risk assessments completed this year

SAFETY IN YOUR NEIGHBOURHOODS

It's important to us that our residents live together in a respectful environment. This year, 80% of you were satisfied with your neighbourhood as a place to live.

Our Neighbourhood Managers work with residents, internal departments and external agencies, including the police and local authorities, to ensure that our communities are safe and peaceful places to live. We take antisocial behaviour (ASB) very seriously and will not tolerate it in any form. We will tackle it by using a range of preventative measures, early intervention, and legal action

This year we received 1,937 reports of ASB and 44% of you were satisfied with the way we handled your ASB case. Our neighbourhood teams are striving to improve our performance with a number of service developments including specialist ASB training for all Neighbourhood Managers.

Domestic abuse

Domestic abuse can happen to anyone and can have a long-term physical, emotional and psychological impact on adults and children. Domestic abuse isn't just physical violence; it can also include financial, emotional or sexual abuse, as well as coercive control. Most often it is committed by a partner or ex-partner but can also

be from a family member, such as adult children or grandchildren. We provide specialist support to residents experiencing domestic abuse including referring people to other agencies depending on the needs of the person or the family.

Help if you're experiencing domestic abuse

Click [here](#) to find out more about how we can support you.



80%

Customers satisfied with their neighbourhood as a place to live



1,937

Received reports of ASB, 44% of you were satisfied with the way we handled your ASB case.



OUR FINANCES

We know how important it is for residents to feel assured we're providing value for money. We're always looking to be cost effective in everything we do.

Our priority is to invest more in our existing homes and carry out building safety work, as well as building more social and affordable homes to help people in housing need. We also have one of the largest community programmes across London and the South East to help people make the most of their lives.

How your rent is invested

The rent that you pay for your home is set each year in line with the Regulator of Social Housing's Rent Standard. Peabody rents are an average of £120 per week. In a challenging year, we maintained our commitment to truly affordable rents, which are £477 million less than market rent.

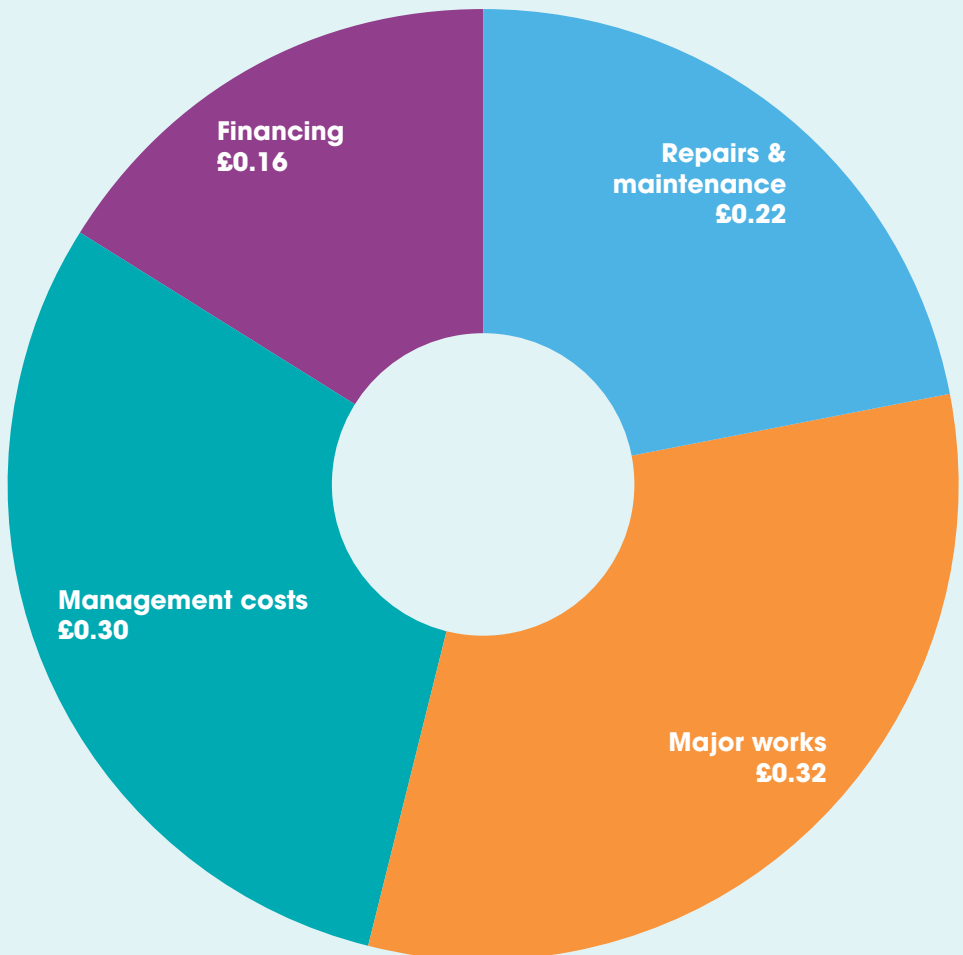
We reinvested in our surplus of £110 million in full, using our borrowing and grants to increase our investment in homes and communities to £402 million.

Social Housing Costs Per £1 of rent

Repairs & maintenance	£0.22
Major works*	£0.32
Housing management costs	£0.30
Interest on bank loans	£0.17

*Major works are repairs and improvements to the outside of your building and estate, including safety works.

per £1 of rent



£402m

Investment in homes and communities

OUR PERFORMANCE

We want to exceed our targets and your expectations. This year, we have continued to prioritise investment in the safety and wellbeing of our existing residents and communities and in providing more genuinely affordable homes to help meet the need for more social housing.

Here's how we performed in the areas which matter to you most:

- Satisfaction with the last repair increased to 85% (2019/20: 81%);
- Satisfaction with the quality of last repair increased to 90% (2019/20: 89%) and
- Satisfaction with call handling decreased to 82% (2019/20: 88%).

These results are collected through independent customer satisfaction surveys from customers who have recently had a repair completed. Customer satisfaction measures inform our decision-making processes, and we carry out in-depth reviews where the results show that we aren't meeting your expectations. We are looking at why satisfaction with call handling has decreased and will take action to improve our performance.

How do we compare with others?

We benchmark our costs and performance against other housing providers in the G15 group of London based housing associations. The Sector Scorecard is supported by both the National Housing Federation and the Chartered Institute of Housing.

You can find more by visiting www.sectorscorecard.com

What does this tell us?

For most areas, our performance against these measures is in line with our peers. We plan to lower our costs per property, focusing on providing a better repairs and maintenance service to improve our performance. The results also show that our ambitious plans for delivering new homes and investing in our communities are supported by strong finances.

	Group Peabody 2020/21	Group Peabody 2019/20	G15 average ¹ 2019/201
Business health			
1. Operating margin – overall ²	23%	24%	20%
2. Operating margin – social housing lettings ²	32%	32%	28%
3. EBITDA MRI % – Social Housing ^{2,3}	119%	101%	105%
Development (capacity and supply)			
4a. New supply delivered – social housing	1,029	834	681
4b. New supply delivered – non-social housing	147	214	342
5a. New supply delivered % – social housing	1.6%	1.3%	1.4%
5b. New supply delivered % – non-social housing	0.2%	0.4%	n/a
6. Gearing ⁴	40%	39%	48%
Outcomes delivered			
7. Customer satisfaction – social housing	67%	74% ⁵	79%
8. Reinvestment %	5.1%	10.2%	6.9%
9. Investment in communities (£ million)	8	9	5
Effective asset management			
10. Return on capital employed	2.5%	2.5%	2.7%
11. Occupancy	98.9%	98.9%	98.7%
12. Ratio of responsive repairs to planned maintenance	37%	21%	60%
Operating efficiencies			
13. Headline social housing cost per unit (£ per annum)	5,464	6,061	5,369
14. Rent collected as % of rent due (General Needs)	99.4%	99.9%	99.7%
15. Overhead costs as % of turnover	10.3%	10.0%	9.9%
RSH Sector-wide value for money metric			

1 G15 data per L&Q benchmarking (latest available)

2 Excludes surplus/deficit on all asset disposals

3 Earnings before interest, tax, depreciation, amortisation, major repairs (including capitalised) included

4 Net debt as percentage of housing properties at cost (excludes investment properties)

5 Correction: 2019/20 customer satisfaction figure for social housing and housing for older people was incorrectly published as 76%.

BUILDING A SUSTAINABLE FUTURE

We're committed to improving the energy efficiency of our homes. This helps us reduce our environmental impact and in turn helps you reduce your fuel bills and keep your home warm.

Our new sustainability strategy sets out how we will play our part to reduce the impact of climate change. We know that we cannot achieve our targets alone so we will work with key local councils and partners alongside our employees and residents to achieve our sustainability goals. These will also help to combat fuel poverty, boost the economy and create jobs, making our environment better for everyone.

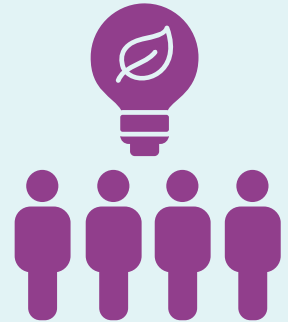
Saving energy

We've been running a small Energy Advice Service to help our residents since 2012 and since then have provided energy saving advice to almost 2,700 residents, helping to save each household around £140 on average.

Book your free home energy advice session

We're expanding this service for all our residents to support anyone who wants to make greener choices and save on their energy bills. Click [here](#) to find out more.

[Read our sustainability strategy](#)



2,700

Energy saving advice provided to almost 2,700 residents, helping to save each household around £140 on average.



BUILDING MORE NEW HOMES

We're continuing to build great homes and places for the long term, for the benefit of our residents and the communities we work in.

This year we completed 1,176 new homes, of which 88% are for affordable rent and shared ownership to help people to buy their first home. We started 1,228 homes on site and are on track to have started building 7,000 homes by March 2023 as part of our strategic partnership with the Greater London Authority.

For the third year in a row, Peabody won a Gold award for new homes based on feedback from people moving into our new build properties. All our new homes now come with a two-year warranty guarantee as standard.

A bright future for Thamesmead

We are continuing our regeneration of Thamesmead, south east London, with real and widespread change well underway. We are building new homes, refurbishing existing ones and working with the community to create a better place to live for the town's 45,000 residents.

We've made great progress on our Southmere development in south Thamesmead, with the first phase of 130 new homes, a public square and library now complete. Also in South Thamesmead, our masterplan for Lesnes will provide more than 1,900 new homes and commercial floorspace.

With developer, Lendlease, we have selected a top master-planning team for the Thamesmead Waterfront. This is a truly exciting project to create a new town centre by the river in Thamesmead.

Dagenham Green

Over in east London, we're working on plans to create a superb new Peabody neighbourhood with over 3,100 quality new homes and public park on the former Dagenham Stamping car works site.



BUILDING MORE NEW HOMES

DAVID AND DANIEL'S STORY

“

Having this home has changed my life. Being able to get downstairs gives me a sense of independence, and we are looking forward to being able to sit outside in the garden when the weather gets warmer.”



Building accessible and adaptable homes helps people to increase their independence at home, keep them safer, and provides an alternative option to specialist housing.

David and his twin brother Daniel both have Cerebral Palsy and Psoriatic Arthritis; a bone disorder called which makes it very difficult to stand or walk. As first-time buyers, finding an affordable home to meet their needs was proving difficult – until they found a new shared ownership property with Peabody.

Their spacious new three-bedroom house at Limebrook Walk in Maldon, Essex, has given them both the freedom and security to safely care for their needs for the long-term. David says: “Having this home has changed my life. Being able to get downstairs gives me a sense of independence, and we are looking forward to being able to sit outside in the garden when the weather gets warmer.”

Shared Ownership has given us the security we have desperately wanted for so long. Financially we can live comfortably, and we are aiming toward staircasing our share in the property in order to own the house outright. Myself and my brother will still be fairly housebound, but the neighbourhood here is lovely and peaceful and the neighbours have all been really welcoming. We are looking forward to being part of the community here – that’s really important to us”.

HEALTHIER, WEALTHIER AND HAPPIER

We're passionate about helping people develop resilience, wellbeing, and the skills to fulfil their potential. Teams from across Peabody have continued to work together to provide essential support during the pandemic and made more than 21,000 welfare calls to residents. We moved many of our programmes and activities online to help people stay connected and tackle isolation as community centres closed due to the lockdown restrictions.

Our Community Foundation

We invested £8 million into our community programmes to focus on projects which support our residents and the communities we work in to help them thrive. We distributed over £1.25m in grants to respond to the impact of Covid-19 and grassroots community groups, giving them the tools and resources to help themselves.

We have continued to support households to boost their incomes by supporting 536 people into jobs and apprenticeships as well as helping 495 people achieve qualifications. We also worked with 460 local enterprises to access support and resources to help them start or grow their business and mobilised more than 850 community and employee volunteers.

Our plans for next year

By moving to a local approach in the key areas we work in, we will be working even more closely with our partners to achieve the best outcomes for our communities. Throughout 2021/22, we will continue to invest jointly with local councils and other key partners to fund community programmes that are already make a positive impact.

£8m

Invested into our community programmes

£1.25m

distributed in grants to respond to the impact of Covid-19 and grassroots community groups



HEALTHIER, WEALTHIER AND HAPPIER TAI'S STORY



It helps me save money. I have a big family so this is very important.”

We launched the Chingford Hall Pantry in August 2020 to provide a sustainable and long-term solution to food poverty, helping households save money on their weekly shop, meet their neighbours and access local services. 123 households signed up as members between August 2020 and March 2021, and the pantry has benefitted 413 people so far.

Mum of five, Tai, lives on the Chingford Hall estate in Waltham Forest. She has volunteered weekly since the Pantry opened, helping

people with their shopping and taking payments. She also registers new members on the online portal, keeps the shelves well stocked and supports new volunteers.

In October 2020, Tai completed her Level 2 Food Safety and Hygiene qualification. She is now working towards a teaching assistant qualification, with help from our Community Foundation. She values being a volunteer because she gets to meet new people as well as practicing and improving her English.

“It helps me save money. I have a big family so this is very important. I used to spend a lot of money on food, now I pay £4.50 for 10 items and lots of free things and it helps a lot.”

Tai, Chingford pantry volunteer

SUPPORTING THOSE WHO NEED IT MOST

Our care and support services continue to help people make the most of their lives by working with communities and promoting wellbeing. This year, our teams supported almost 16,000 people across London, Essex and the South east, with 90% of our customers saying they were satisfied with the service they received. We also helped more than 6,000 people increase their independence through aids and adaptations.

Tackling homelessness

The 'Everyone In' campaign aimed to help all rough sleepers off the street within 48 hours. In Essex, we moved rough sleepers into vacant properties and provided essential support for people accommodated by local authorities.

As a result, we received a government grant of over £1.4 million to convert shared accommodation into self-contained homes. These supported homes will provide security and stability for people who may otherwise return to the streets.



This year we supported 30 young people through our Transitions programme, which provides 1-2-1 support and guidance to young people who are homeless. We do this by creating a network of support from family and partner organisations, helping them to access sustainable housing and to address the causes of homelessness, such as mental health and drug or alcohol dependency.

Letting our homes

During 2020/21 we let 1166 'general needs' social housing homes, and 687 supported housing homes which offer additional support to people so that they can live more independently.

Most new tenancies are at social rent levels and we are also converting market rent homes to social rent. We completed 180 mutual exchanges during the past year and helped 63 households transfer to a different home.

Help with your finances

We provide clear information explaining how rent and service charges are set and why they have been changed. You can pay your rent in different ways and if you run into problems, we can help you work out a plan to repay your arrears.

In these challenging times, our Financial Inclusion Team continues to support some of our most vulnerable residents to stay in their homes. This year, we have helped many of our residents to claim their benefit entitlement. We can sometimes get grants to pay for essential items or to cover rent payments to take the pressure off whilst we look at longer term solutions.

If you're worried about your rent or have received a letter from us about your payments, please call us on **0203 478 9750**. We can help with benefits and debt advice, and make an agreement to help you manage your rent payments. No matter how large or small the rent arrears are, please let us know, we'll do our best to help.

“

I've started claiming Universal Credit after being made redundant at the start of the lockdown in March last year. I had a change of circumstances in October, which I was scared to report as I thought my money would stop. I was very anxious about getting support but needed to contact Peabody about my rent situation.

I spoke to an adviser who explained the ins and outs of Universal Credit and also discussed my financial situation with me to make sure I knew what help was available.”

SUPPORTING THOSE WHO NEED IT MOST

MICHAEL'S STORY



At a time of desperation and feeling overwhelmed, the process of reaching out was daunting, but it was easy to access support from Peabody. "

Commissioned by Essex County Council, our outreach service offers short-term support to families and adults who might be experiencing issues that impact on their housing, health or finances. The service is aimed at preventing homelessness and supporting people to sustain their tenancies.

Michael, 39, from Clacton was referred to the service after originally seeking mental health support. He and his wife Joanne praised the "non-judgmental and understanding" help they and their children received from Peabody.

"At a time of desperation and feeling overwhelmed, the process of reaching out was daunting, but it was easy to access support from Peabody. I have received a lifeline from them at my lowest point. I couldn't see any way forward and I am so grateful to have received help."