

BAHAY KUBO

HOUSING ASSOCIATION

ANNUAL REPORT 2020-2021

BAHAY KUBO HOUSING ASSOCIATION LIMITED IS REGISTERED UNDER THE CO-OPERATIVE AND COMMUNITY BENEFIT SOCIETIES ACT 2014 - REGULATED BY THE FINANCIAL CONDUCT AUTHORITY REGISTRATION NUMBER 26575R AND IS AN EXEMPT CHARITY

BAHAY KUBO HOUSING ASSOCIATION LIMITED IS REGISTERED UNDER THE HOMES AND COMMUNITIES AGENCIES UNDER THE NUMBER 4773

AFFILIATED TO THE NHF
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Chair and Chief Executive's Report



Following on from last year, 2020-2021 has been a very challenging year. Many people all around the country and the world have experienced shock and fear brought by the COVID 19 pandemic. Many members of the community work as key workers and frontline staff in hospitals, care homes and other public services. It has affected our community, as many contracted the virus with high numbers of casualties among the Filipino community. The constant exposure to risk and overcrowded housing are some of the conditions that brought high numbers of affected members of the community.

The Covid 19 pandemic resulted the government to declare a national lockdown creating chaos and uncertainty. Our office was shut down in short notice and immediately staff had to devise a plan on how to continue the services and ensure that we were in contact with our tenants.

We are very pleased that our current IT & communication system are adaptable as staff were able to adapt to working at home with just a few adjustments.

Due to so many restrictions, our visits to tenants were limited and repairs & maintenance were prioritised to ensure the health and safety of tenants, staff and contractors.

Bahay Kubo worked with Kanlungan Filipino Consortium and vulnerable tenants were able to get assistance and food supplies from the different provisions to the community.

It is very important that we continue to improve our services and get feedback from our tenants. We are pleased to report that we were able to carry out our Tenants Satisfaction Survey which normally happens every 2-3 years.

We formed a Filipino Co-housing Group with the aim of developing properties into an intergenerational home for Filipinos. We are being supported by CLH – Community Led Housing Hub for this project. We aim to work with London Borough of Newham and London and Quadrant.

Bahay Kubo HA will continue to maintain its primary purpose of providing housing and advocacy serviced to the community and actively participate and seek partnership with other BAME HA who have similar values and principles in order to pursue development opportunities in the future.

Bahay Kubo will continue to collaborate with SEEAC and Kanlungan, and its member organisations for the betterment of the Filipino community.

We would like to recognise the dedication of staff in their flexibility in keeping up with the great many changes Bahay Kubo HA and the housing sector have been facing in the past few years.

We would like to express and show appreciation for the hard work of board members whose energy and perseverance bring the association's aims forward. We are always looking for board members who are willing to share their expertise. This year we have co-opted 2 members to sit on our Board of Management.

We also would like to thank the continued support of all our partner associations, local authorities and organisations and the Filipino community in Greater London who work with us in order to fulfil our aims and objectives.

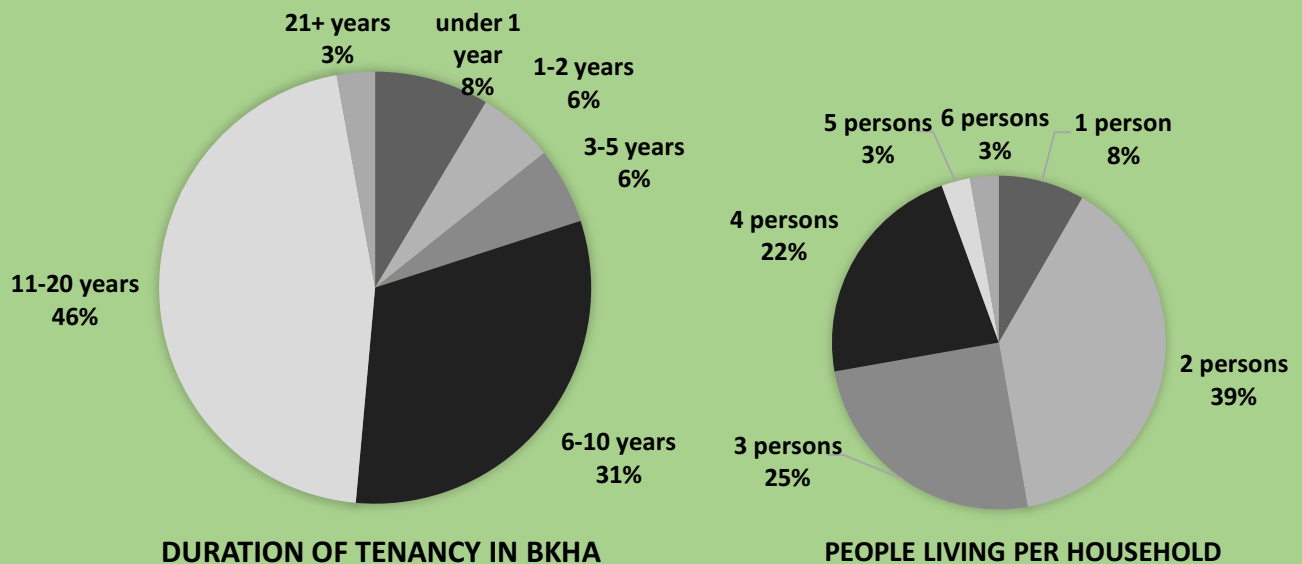
Benito Clutario

Chair

Nidesma 'Emma' Bibal De Castro

Chief Executive/Company Secretary

Tenant's engagement



Tenants Overview

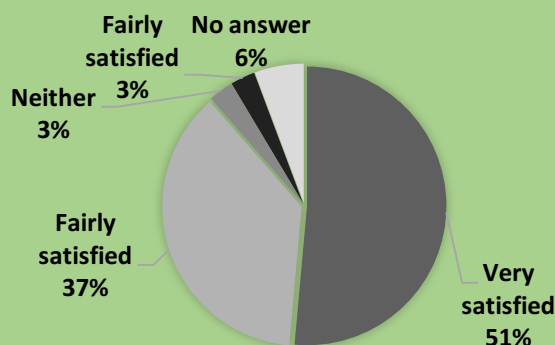
BKHA 2020-2021 survey shows that the majority of the tenants, about 80% or 28 households have been with the housing association for 6-21 years now and only 20% or 7 households have been with the housing association in less than five years. About 86% or 31 of the tenants in BKHA have an average of 2 to 4 persons living in a household. The average age of tenants in BKHA is below 60 years old. About 74% or 26 households in BKHA have adult-only households while 9 households have children or young adults, under 16 years of age and 14 households have people aged 60 years.

In terms of ethnicity, 34 out of the 35 tenants in the Housing Association are

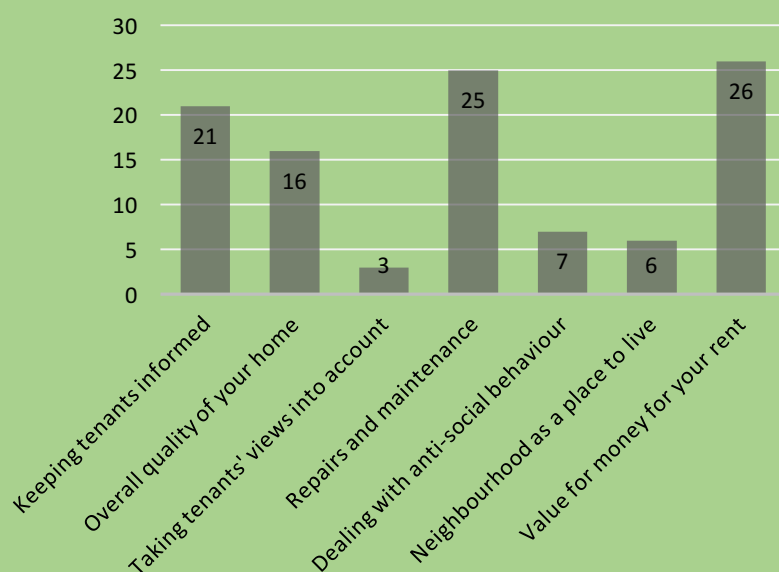
of Asian background, specifically Filipino. Meanwhile, none of the tenants use a wheelchair and only 13 households have members of the family who have a long-term illness or health problem.

Housing Services

In terms of the overall services provided by the HA, majority of the tenants or 88% said they are satisfied with the overall services of the HA, with 51% of this is very satisfied and 37% are fairly satisfied. On the other hand, 1 tenant said they are fairly dissatisfied with the service. Meanwhile, 1 tenant said they are neither satisfied or dissatisfied and 2 refused to answer or comment.



HOUSING SERVICE SATISFACTION



MOST IMPORTANT SERVICES PROVIDED BY THE HOUSING ASSOCIATION

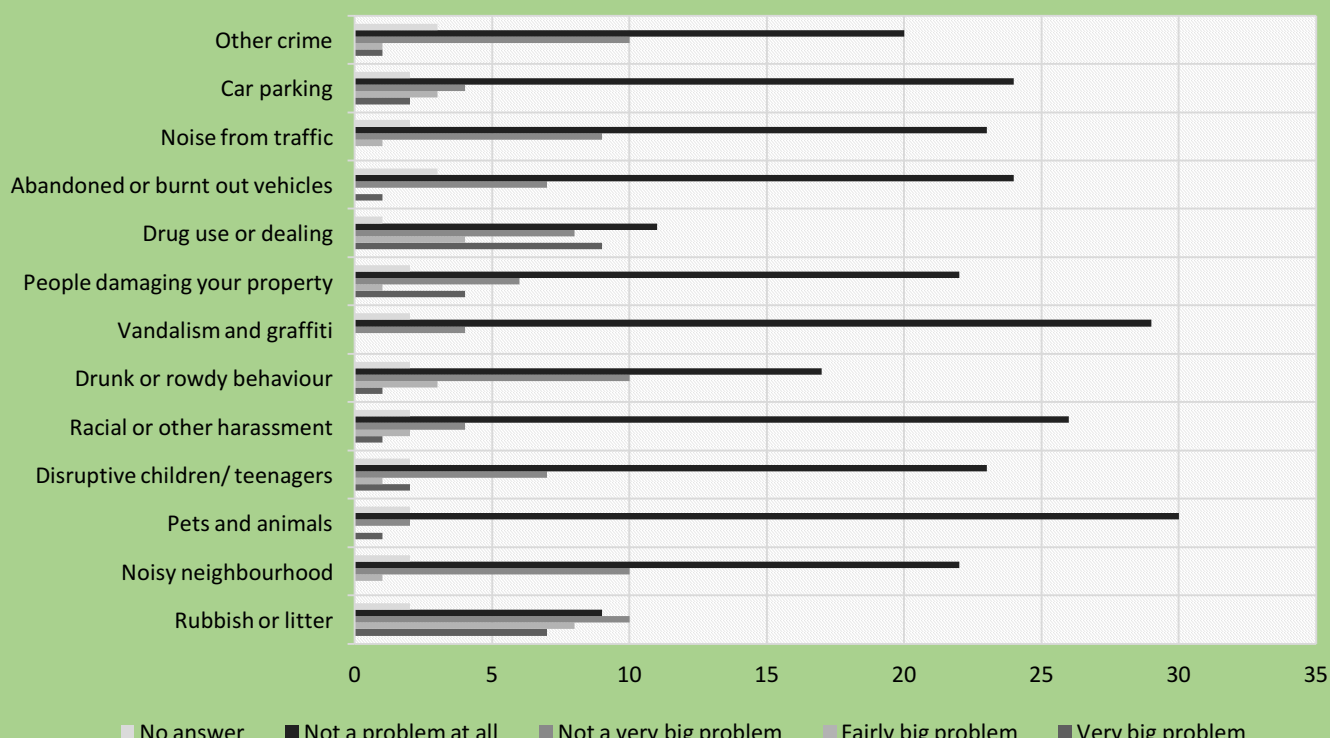
Most important service provided by the Housing Association

The top three most important housing services provided by the BKHA to their tenants are ranked as the following: the value for money for their rent, repairs and maintenance and keeping tenants informed.

Summary of problems in the neighbourhood

Overall based on the answer of the tenants in the HA, there are only minimal problems within the neighbourhood which includes the problem of rubbish or litter and drugs use or dealing. But majority agreed that they have no problem in terms of noisy neighbours, pets or animals, disruptive children or teenagers, racial or other harassment, drunk or rowdy behavior, vandalism and graffiti, people damaging property, abandoned or burnt out vehicles, other crime, noise from traffic and car parking.

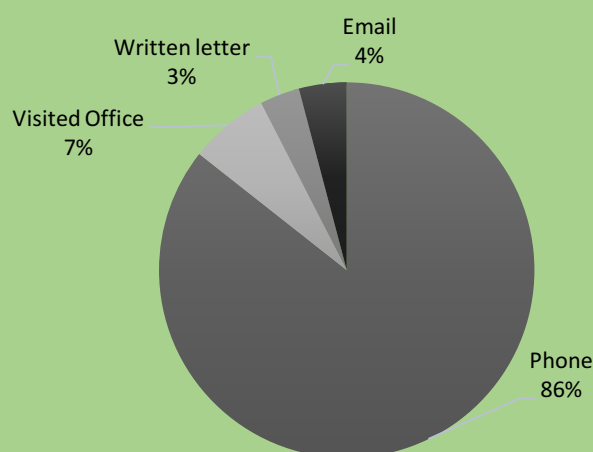
Problems in the neighbourhood



Contact with the housing association

In the last 12 months, 86% or 30 of the tenants have contacted the HA. 83% of these tenants contacted the HA by calling through the phone, while only 17% used email, wrote a letter and visited the office as their way to get in touch with the HA.

The usual reason on why tenants contact the HA association is to do repairs, about 80% of the tenants who last contacted the HA have asked about repairs while 10% have enquired about the rent or housing benefit. Other reasons of contacting the HA are about infestation and inquiries.



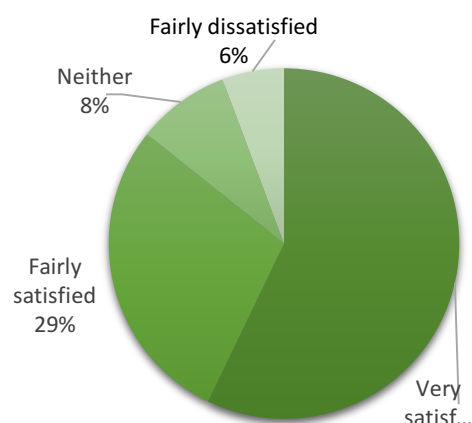
Method of communication with BKHA

Reasons of contacting the BKHA

Repairs	24
Rent/housing benefit	3
Can't remember	
Other	2*

Repairs and Maintenance

In terms of how the HA deals with repairs and maintenance, 86% of the tenants said they are satisfied with the service they received, with 57% of them are very satisfied and 29% are fairly satisfied. On the other hand, only 2 tenants said they are fairly dissatisfied with the repairs and maintenance service carried out by the HA.



In the last 12 months, 80% or 28 of the tenants said they had repairs completed in their property. Around 89% or 25 of these tenants who had repairs said they had a good experience on how they were notified on when the workers would call while only 1 tenant said this service was poor. In terms of the time and speed on how the work on repairs was completed, 89% or 25 of the tenants agreed that they had a good experience while only 1 tenant said the service carried out was very poor.

Tenants who asked for repairs	28
Tenants who did not asked for repairs	7

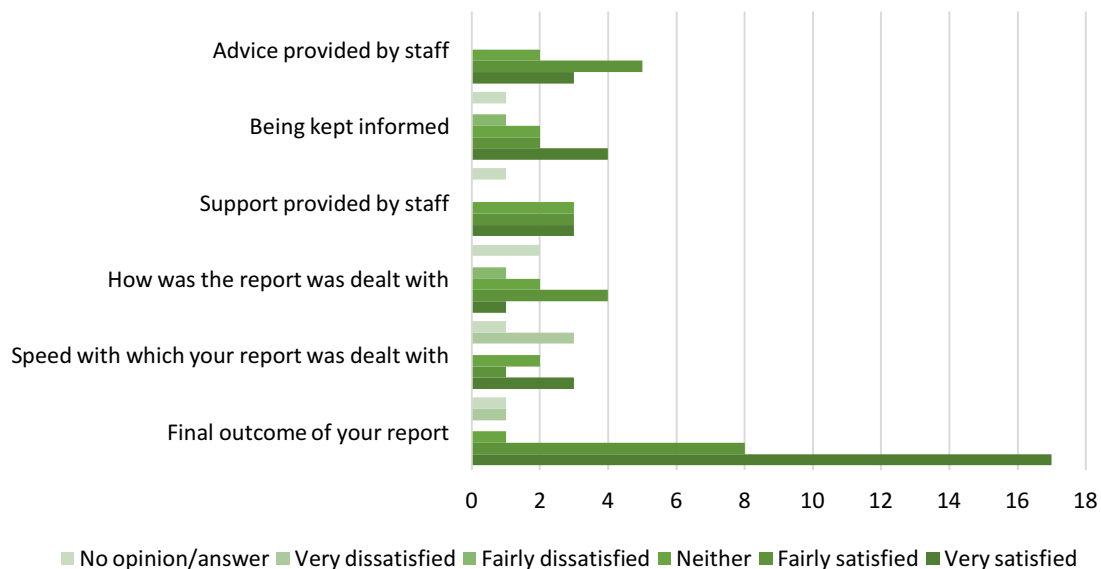


Anti-social behaviour

Majority or 75% of the tenants said they have not reported any anti-social behaviour to the HA in the last 12

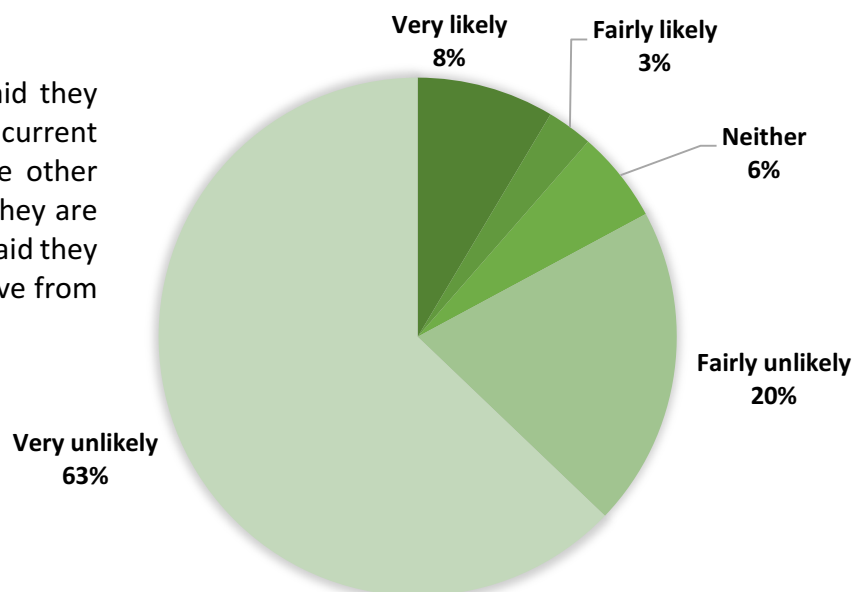
months. Meanwhile 25% or 10 tenants said they have reported anti-social behaviour. All of the tenants who reported anti-social behaviour said the HA staff were helpful in dealing their reports.

How the anti-social behaviour report was handled



Future Plan

Majority of the tenants or 83% said they are unlikely to move from their current home in the next 3 years. On the other hand, 11% or only 4 tenants said they are likely to move out while 2 tenants said they are neither likely or unlikely to move from their current home.





The Filipino Co-housing

Our concept for working collaboratively is known in the Filipino language as 'Bayanihan', which means communities supporting communities, working together hand in hand.



The vision of Filipino Co-housing is to provide a balance of different types of homes to tenants that offer quality, true affordability and enhanced sustainability that reflect the unique cultural way of living of the Filipino community in London.



The value of community wealth building provides a mutual support network where neighbours are equals and co-operate in a non-hierarchical way to tackle shared challenges is an important value of this group.

To provide affordable housing accessible to migrant households working in low paid occupations in London – such as domestic workers, nurses and care workers;

Collaboration work

This year we started working with different groups, Gida, Ubele, & Rode to explore the possibility of bidding for a housing scheme at a St Annes Hospital site in Haringey. The site is owned by GLA and there was a commitment to provide 50 units for BAME communities. Bahay Kubo and the group are looking into the best group

structure that will put forward a bid for the 50 units.

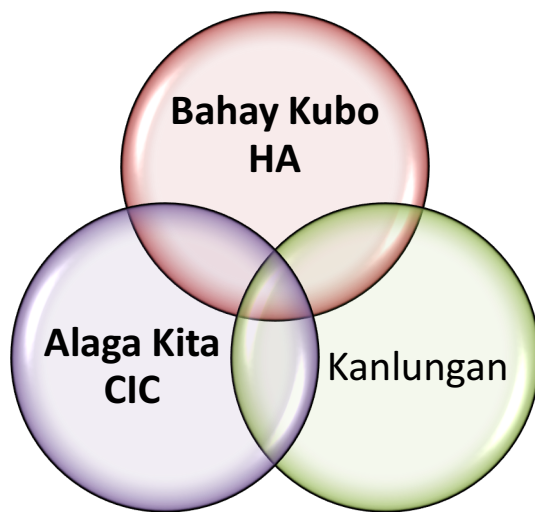
Haringey is a home to many Filipinos who work in several care homes in the borough. There are also the neighbouring hospitals in Islington and Enfield where a high number of Filipinos work including St Annes Hospital during its peak of operations.



St Anne's Hospital Site for new housing development



The Social 'Enterprise'



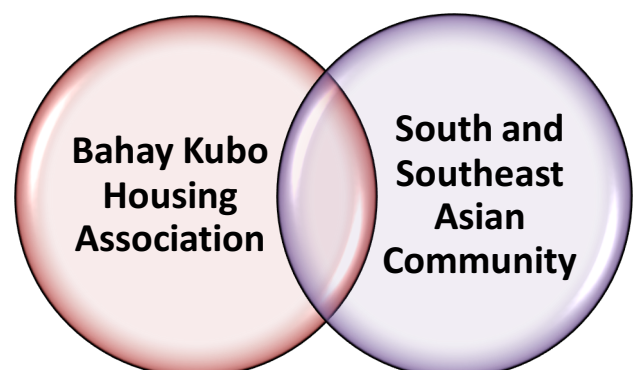
We continue to develop Alaga Kita as a community enterprise company that seek to generate resources that can support the aims and objectives of Bahay Kubo and Kanlungan. It also aims to assist members of the community to develop new skills, upskills or further training for suitable employment.

Office Premises

SEACC and Marie Lloyd Centre in Hackney

Bahay Kubo HA all throughout its life has been helping and sharing resources with other Filipino organisations. We continue to do that, and an office space was secured in Marie Lloyd Centre in Hackney.

Due to the pandemic, the work needed to upgrade the premises had been hampered by the Covid pandemic. It is more likely that space will be available early next year 2022. We will be looking forward to moving in and making a home for Bahay Kubo, Kanlungan and our partner organisation SEAC for several years.





Planning 2020

Bahay Kubo participated in Strategic Planning with Kanlungan and its 15 member organisation. The weekend was a combination of reflection, visioning and discussion to help management formulate the direction and priorities for the year ahead.

It is always refreshing and energising to share each others work difficulties but also be part of discussions on how to overcome and take actions together.

*BKHA Away Day 2020
Strategic Planning
Bahay Kubo Housing Association*



About Us

Established in 1989, Bahay Kubo Housing Association is the only association that helps provide and gain access to affordable housing to the Filipino community in Greater London.



Objectives

To provide quality, affordable housing for the immigrant communities. To provide professional services to ensure that residents' needs are met.

To provide effective and efficient repairs and maintenance service to our residents.
To sponsor activities and events for and with the Filipino community in Britain.

Mission

Bahay Kubo Housing Association believes that by providing affordable and quality housing, Filipinos, and anyone with housing needs will have a more secure living status. The security of a home is an important ingredient in improving the quality of life and will enable them to contribute to the wider community.

Vision

Bahay Kubo Housing Association is a recognised provider of high-quality homes and a centre point of the Filipino community for their housing needs.

Our aims

We aim to meet the housing needs of Filipinos by providing affordable and culturally appropriate housing services.

We aim to develop and provide temporary and permanent housing as well as advice and advocacy services for the Filipino community.

We aim to be an efficient, viable and responsible community service organisation adopting a caring approach to both our residents and staff.



Officers and staff

Benito Clutario

Chairperson

Emma Bibal de Castro

Executive Secretary

Treasurer

Florence Zamli

Board members

Emmanuel Adegoke

Ding Samson

Susan Cueva

Antonieta Ojastro

Niel Camilon

Michelle Turpin Cope (Co-optee)

Herbert Fadriquila (Co-optee)

Tenant representatives

Jojo Aguilar (resigned)

Phoebe Dimacali

Staff members

Lorena Howard

Randel Bernardino

Marjorie Chong

Allan Mendoza



Organisational details

Office address:

Bahay Kubo Housing Association Ltd
The Adiaha Antigha Centre
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Web/Social Media

www.bahaykubo.org.uk
www.facebook.com/bahaykuboha

Bankers

National Westminster Bank 166 Camden High Street London NW1 0WW

Auditors

GC Accountants
283-285 Green Lanes
London N13 4XS
Email info@gcaccountants.com
Web www.gcaccountants.com

Solicitors

Dalton Barret 33 Milligan St
London E14 8AT

Acknowledgements

Newham Council Hammersmith & Fulham Council Barnet Council
Haringey Council
ARHAG HA
London & Quadrant HA
One Housing Group Network Homes
Home from Home HA
Tamil Community HA
Kanlungan
Filipino Domestic Workers Association UK
Campaign for Human Rights in the Philippines
Southeast and East Asian Community Centre - SEEACC
Hackney CVS



Bahay Kubo Annual Income and Expenditure Account for the Year – end March 2021

Account		2021		2020	
		£	£	£	£
INCOME			361,357		362,724
	General Maintenance	(223,708)		(233,092)	
	Housing Management Expenses	(154,015)		(225,869)	
	Other Operating Income		100,290		115,596
Operating Surplus			77,517		6.617
	Interest Recievable		750		4.091
Surplus before taxation			78,267		10,708
	Tax on Surplus		-		
Surplus for the financial year			78,267		10,708



Balance Sheet as of March 2021

		2021		2020	
		£	£	£	£
Fixed assets					
	Tangible assets		394,037		401,328
Current assets					
	Debtors	22,991		19,044	
	Cash at bank and in hand	1,713,956		1,537,281	
Creditors: amount falling due within one year		(170,153)		(75,088)	
Net current assets			1,566,795		1,481,237
Net assets			1,960,832		1,882,565
Reserves					
	Called up share capital		35		35
	Income and expenditure account		1,960,832		1,882,530
			1,960,832		1,882,565

