

ANNUAL REPORT & ACCOUNTS

2012-2013



CELEBRATING 50 YEARS 1963-2013

CHIEF EXECUTIVE & CHAIR'S REPORT



Linda Milton Chief Executive



Ben Furr Chair

2012 was a very special year nationally with celebrations for the Queen's Diamond jubilee and the successes of the Olympics and Paralympics. There were lots of events going on locally and an unusual amount of positive media attention on Waltham Forest as one of the Olympic Boroughs.

It was therefore obvious to us all that 2012 would not be a quiet year for Waltham Forest Housing Association. Preparations were in hand to ensure that we maintained a full service to our tenants despite the influx of visitors and potential disruption within the borough and those surrounding us and in particular Newham, during the summer months; preparations were in hand for our new offices in Walthamstow; work was in progress for Accreditation to Supporting People, by the SP team, to the Centre for Housing and Support Code of Practice and CHAS (Contractors Health and Safety); planning for the start of our cyclical programme of works and starting preparations for our own Golden Anniversary celebrations. All of this whilst nationally there were big changes afoot, particularly in Welfare Reform and Health and Social Care.

So how did we do in such a busy year?

WFHA

- ✓ had successful contingency plans ensuring that there were no major disruptions to service during the summer activities
- ✓ moved in January 2013 from Chingford, where we had been based for 19 years to our new offices in Walthamstow
- ✓ was accredited with the CHS Code of Practice in November 2012
- ✓ was accredited with Supporting People in September 2012
- ✓ was accredited with CHAS in May 2013
- ✓ had a kitchen and bathroom replacement programme.
- ✓ celebrated with tenants and partners at a special Jubilee/Olympic/Paralympic themed AGM party
- ✓ had an office opening celebration in April 2013



CHIEF EXECUTIVE & CHAIR'S REPORT



It's been a very eventful year for Waltham Forest and WFHA in particular. Our thanks to all those who have worked with us during the course of the year.



- ✓ had a celebratory lunch at the House of Commons
- ✓ agreed further celebrations in 2013 including an event for tenants to celebrate our 50th Anniversary in September 2013
- ✓ consulted on renaming of Heathcote Grove after one of our founder members
- ✓ developed a new logo
- ✓ set up in partnership with LBWF and chaired a local implementation group on Welfare Reform
- ✓ worked in partnership to provide Housing Management in the private sector for people with Learning Disabilities
- ✓ provided Housing Management services to LBWF for three tenants with Learning Disabilities

- ✓ continued working with our existing partners as well as linking with new ones, especially within the health sector.

As we approached our 50th Anniversary, it gave us the opportunity to reflect on the past and look forward to the future. However the future was not certain as we had to, for the first time, tender for the support services for Older People that we had successfully provided for the last 50 years. After a four month process that ended in June 2013, it was confirmed that we were awarded our existing contracts for our own stock and those where we currently provide support to tenants of L&Q and Southern Housing Group.

So as we reflect through this annual report on the work of not only the past year, but that of the last 50 years, we look forward to continuing and expanding our work in the next 50 years.

Linda Milton Chief Executive

Ben Furr Chair



HOUSING SERVICES

The newly formed Housing Services Team has had to face many challenges notwithstanding the fact that they are a new team and have to learn to work differently.

The introduction of the Welfare Reform Changes meant that we had to review exactly how we deal with arrears as this would potentially become a problem for some tenants. A full review of who may be affected by the changes highlighted that the impact on WFHA would not be as great as on some other Associations as our tenant base consists of many people over pensionable age who would see little change. For whatever reason arrears occur, early intervention is vital. Our review of the policy and our procedures will highlight this when completed later this year. Allocations and Lettings was another policy indirectly affected by the changes and so we are now members of the East London Housing Partnership which works to assist moves across the East London Region. There has also been joint working with our



Hayley Mulhall, centre, with Jude Leighton, CBHA and Keith Flaherty, surveyor.

colleagues in the Solomon and Solfed Benchmarking Groups to ensure that we all learn good practice.

WFHA, as well as chairing the Welfare Reform Group also regularly attends the Housing Association Liaison Group (HALG) sub groups on Housing Benefit and Housing Management.

Work with the Safer Neighbourhood teams continues and WFHA staff maintain these vital links to the Met Police for the good of the community in which we work.

Maintenance Spend

| | |
|---------|----------|
| 2011-12 | £241,565 |
| 2012-13 | £244,222 |
| 2011-12 | £130,559 |
| 2012-13 | £119,888 |
| 2011-12 | £109,985 |
| 2012-13 | £0 |

- Routine maintenance
- Cyclical maintenance, inc. Capital
- Major works, inc. Capital

PARTNERSHIPS

During 2012 WFHA worked closely with partners and, with the national focus on health and care in the new Health & Social Care Act 2012, we worked very hard in liaison with all three local MPs, to improve our engagement with Health services.

We had been involved in a number of poor discharge cases as well as some issues of poor customer care within the health service. Despite meeting with a number of health officials things did not improve. We persevered and eventually our commitment to change was rewarded in a number of ways:

- > Two joint training sessions with all staff, including Consultants, working on Older People's wards at Whipps Cross Hospital in Autumn 2013
- > Links with Hospital Discharge Staff
- > Links with Healthwatch WF
- > Continued dialogue with MPs and Health Officials to improve services.



WFHA has worked closely with partners, including improving hospital discharge and assisting with safer neighbourhood teams.



Safer neighbourhood teams

We also work very closely with the local safer neighbourhood teams and the joint work involves:

- > Anti Social Behaviour
- > Rough Sleepers
- > Setting the Strategic Priorities of crime in the local area
- > Intergenerational crime prevention projects

The Solomon Project

As members of the Solomon Benchmarking Group we have been looking very closely at value for money which has resulted in joint working on

- > procurement for maintenance services
- > procurement of kitchens
- > welfare reform
- > staff training
- > performance monitoring
- > staff conference

Nationally, WFHA continues to work with erosh and the CHS practitioner working group. This year we have worked with CHS on the excellent service standards ensuring that the high standard of assessors and advisors are continually improving.

WFHA continues to work with our partners who provide support services to our tenants and with the landlords to whom we provide support and/or housing management for their tenants.



FLOATING SUPPORT SERVICE

The Floating Support Service was implemented in 2011 and since this time has grown from strength to strength, delivering person centred support of excellent quality to each sheltered tenant.

The team is made up of three Sheltered Housing Officers, one Scheme Manager and one Support Services Manager, working on a 'patch' basis across Waltham Forest.

Tenants' needs are assessed and the support provided is adapted to the individual. For example, if a tenant received a weekly visit but then went into hospital, their needs may change. We would reassess their needs and could increase their visits to daily until such time as the tenant felt ready to reduce the number of visits.

The Support Services Team pride themselves on delivering effective support to tenants at difficult times on a regular basis, but also aim to work to a preventative agenda to limit the number of crisis situations that have to be dealt with. The work that our staff cover is extremely wide and can range from welfare rights, co-ordination of health to care and dealing with abuse. Our intervention is vital to ensure tenants are able to live a life free from harm and we work with partners to ensure that the correct level of support is provided.

In 2012-13 The Support Services Team raised 17 safeguarding alerts ranging from physical to emotional and financial abuse. The main abuse we uncovered was financial, which is statistically more prominent in older people.

Of these 17 cases, 13 were substantiated by Adult Social Care and the appropriate level of intervention was provided. The perpetrators of the abuse were either prosecuted or a more appropriate sanction used.

Here is a sample of the outcomes of our intervention in 2012 - 13:

Supported 243 tenants

Delivered 368 person centred support plans

Resulting in...

ECONOMIC WELL BEING

62 tenants required assistance with maximising their income

- ✓ 57 tenants achieved maximisation of their income through support
- 11 tenants required assistance in reducing their overall debt
- ✓ 9 tenants achieved a reduction in debt through support

ENJOYING AND ACHIEVING

3 tenants required support in obtaining paid/ voluntary work

- ✓ 3 tenants went into paid/ voluntary work through the support they received
- 51 tenants required support in participation in leisure, cultural, faith and informal learning
- ✓ 45 achieved their desired levels of participation

51 tenants required support in making contact with family/ friends

- ✓ 45 tenants achieved contact with family and friends
- 106 tenants required support to establish contacts with external services
- ✓ 93 tenants established support from external services with our assistance

BEING HEALTHY

329 incidences of ill health required support

- ✓ 278 incidences of ill health were significantly improved through our intervention
- 13 tenants required support with a mental health problem
- ✓ 12 tenants received support with their mental health and are in direct contact with the mental health team
- 8 tenants required support with their substance misuse
- ✓ 4 tenants are receiving assistance with their substance misuse
- 40 tenants required OT assistance with Aids and Adaptations
- ✓ 19 tenants received the desired A&A to improve quality of life
- 22 tenants required assistance to sustain a course of medication
- ✓ 22 sustained a course of medication

SUPPORTED HOUSING

STAY SAFE

8 tenants required assistance to maintain their accommodation and avoid eviction

- ✓ 8 Tenants were supported to avoid eviction
- 1 tenant required assistance to avoid harm to others
- ✓ 1 tenant achieved no harm to others
- 7 tenants required support to minimise harm/risk from others
- ✓ 5 tenants were supported to reduce and keep safe from others

MAKING A POSITIVE CONTRIBUTION TO SOCIETY

78 tenants required support in developing confidence and have great control and choice

- ✓ 67 tenants achieved greater choice and control in their lives
- ✓ 18 tenants received assistance through translation and other services relevant to their disability.



Support Services Team



Jubilee celebrations at Wingrove

During 2012 WFHA took on the housing management of a further three tenants with learning disabilities at a house in Leytonstone where Family Mosaic provide the support service.

The house is linked to our existing scheme at Manor Road and so the local authority consulted with us to provide this service.

The preparation work was very detailed and in depth discussions took place. WFHA finally took over the management in October 2012. This now brings the total to 21 tenants with learning difficulties to whom we provide Housing Management.

The Drive continues to provide a home for five tenants with autism, but sadly, in January, Nomi Ahmed died very suddenly. Nomi was known to a number of our tenants as he regularly attended our AGMs and enjoyed meeting our staff, tenants and partners. During his time at The Drive he lived a very happy and fulfilling life.

Our newest venture with the Greenleaf Trust provides a transitional home for four previously homeless men. We have successfully provided 11 men with a home and four have moved on to more permanent accommodation. The funding of this scheme sadly is now in doubt and we are working with the Trust to remedy this to ensure that this essential service is maintained.



1971: Wingrove nearly completed and...
Decimilation day, UK and Ireland, 15/02/71



CELEBRATING 50 YEARS

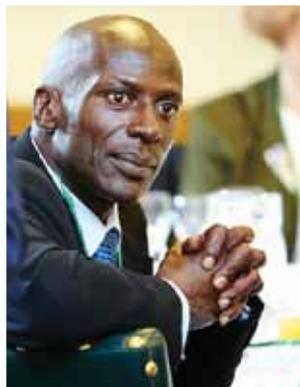
1963-2013

GOVERNANCE AND STAFF

A large review of Governance was undertaken in 2012/13 following a successful Board Awayday in February 2012.

This review resulted in a Governance Manual being produced to assist Board members with their increased responsibilities for governance. Succession planning was a priority as Olexandra Stepaniuk will be stepping down as a Board member in September 13 after over 12 years service. Two new independent members joined us, as well as one tenant board member.

Olex chaired the Audit and Risk Committee and so a new Chair, Paula Sisson has been appointed. The Committee among its duties and responsibilities focuses on one area of risk at each meeting, including Welfare Reform and future topics will include budgeting and pensions. The code of conduct, the rules and standing orders are all currently being reviewed.



Above: Errol Harris.



Right: Olexandra Stepaniuk, stepping down as a Board member after over 12 years service.

The staff have seen some changes during the year with the new Housing Services Team established and the outcome of a Finance Review being implemented. The Support Services Team can now look forward to at least the next three years knowing that there is some continuity with the contract, if not staff.

After 15 years of dedicated service to the tenants of WFHA, Jacqui Harrison will be retiring. During her time with WFHA, she has seen many changes, including her role evolving from Warden, to Scheme Manager and now Sheltered Housing Officer; the introduction and gradual reduction of Supporting People funding and its effects; the introduction of the Floating Support Service. Jacqui showed that, with training and support, the roles may change but the dedication that Jacqui has for Older People's services generally, and our tenants specifically, remains.

Thank you Jacqui!

Rent Arrears: peer comparisons

| | |
|------------|-------|
| WHFA | 4.93% |
| London HAs | 1.7% |
| WHFA | 4.87% |
| London HAs | 0.95% |

■ Current
■ Former



1998: Jacqui Harrison joins WFHA and... construction on the Millennium Dome begins.

ASSET MANAGEMENT

Right: Jonathan Anuku, Housing Services Manager with Leslie Laniyan, CEO of Shian HA.

Below: Signing of WFHA Out of Hours repairs contract.



There has been a great deal of preparation and background work as we embark on implementing the outcomes of our Stock Condition Survey as well as, with tenant consultation, renewing some of our service contracts.

Planned Maintenance

Working to a five year planned programme, WFHA started to replace a number of bathrooms and kitchens. Working in partnership with ARHAG, we linked with their procurement services and shared the benefits of economies of scale. The consultation and preparations for window replacement of a block of 28 flats also started, with a more conventional Project Consultant and tender process. By varying the methods we use, we aim to ensure value for money whilst retaining quality. To capture the methods available we will be producing both a Procurement and an Asset Management strategy that will link in with our Business Plan.

Service Contracts

Out of Hours

In April 2012, we commenced our new Out of Hours service with Pinnacle. This was via a combined feasibility study carried out with Innisfree Housing Association, although contracts were awarded individually. Pinnacle have their own contractors that they can call upon in an emergency and WFHA decided to take up this option. Two tenant Focus Group Members were involved in the whole procurement process and visited the call centre before making their recommendations to staff and board.

Gas Repairs and Inspections

Working as part of the Maintenance Sub Group of Solomon and Solfed, other associations were using the services of one contractor on a fixed price to carry out all of their gas repairs, 24 hours a day, 365 days a year, as well as for Gas Safety Inspections. Following a tender process, Robert Heath Heating were appointed. Live access to all the works being carried out meant greater control of monitoring and with all the calls going directly to them it allowed more time for staff to carry out other duties. The aim is that our tenants will receive a

more streamlined service for their gas repairs and we continue to maintain a 100% record of timely gas safety inspections. With one contractor carrying out all the works it was important that there was some quality assurance and we therefore continue to use GAS SAFE for this purpose.

Lifts

With two contracts due for review we initially tendered for the consultants to oversee our Lift Maintenance Contract so that they could prepare and manage the tender process. Calford Seadon were appointed and, with two representatives from the Tenant Focus Group, they reviewed the documents, interviewed prospective contractors and finally recommended the appointment of PIP lift contractors.

As our tenants are the users of these services it is important that they play an active part in the procurement and monitoring processes. We are grateful for all their time and input into the procurement process.



CELEBRATING 50 YEARS

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50 GOLDEN YEARS

“ I was thrilled to host WFHA’s 50th Anniversary lunch at the House of Commons. WFHA are a remarkable organisation with a real passion for what they do. I have been a supporter of Linda and Hayley, and WFHA, for many years, and I will continue to support them. I hope they will do another 50 years!”

Rt Hon. Iain Duncan Smith MP

“ WFHA demonstrates every day the huge impact that relatively small organisations can make in transforming lives. It is a housing association that really lives its values.”

David Orr, CEO of the National Housing Federation

“ As a small local organisation specialising in older people and supported housing, WFHA provide so much more than just being a landlord, albeit a good landlord! Locally they are active in a number of initiatives including projects involving the police, health service and the local authority which benefit not only their own tenants but local residents too. They are also involved in national campaigns that particularly benefit people in later life and vulnerable people.

They have provided good quality housing and support services for the last 50 years and are now looking forward to the next 50 years.”

Stella Creasy, MP



50 GOLDEN YEARS



DIGITAL INCLUSION

This year we took the results of our Tenants Survey a little further by consulting on improved ways of communicating. This was an area highlighted by our tenants in the survey that we should improve.

We have looked at a number of ways to do this, using the advanced digital facilities being developed and working with partners to advance our ideas and plans.

We consulted on the introduction of a phone service that has many positive outcomes for our tenants and WFHA. The new service will allow us to communicate immediately messages to our

Tenant Satisfaction Survey:

 805 satisfaction slips were sent out

 129 satisfaction slips Returned

 128 expressed satisfaction!



Tenants, friends and relatives join in the fun of WFHA's Spring On Line event.



tenants who use this service; as well as acting as a reminder for them personally, it can also ensure that they are OK at least once a day and give direct access to WFHA repairs. There were fears that this would be replacing staff contact, particularly amongst our Sheltered Tenants, but this service will be in addition to not only our Sheltered Housing Staff but also the service received by tenants from our Monitoring Centre at Newham. This service will be phased in from August 2013 on a one year pilot programme.

Mobile phones are now very common and the use of text has grown. In 2009, 1.51 trillion* texts were sent worldwide. In 2010 this increased to 6.1 trillion* texts. These statistics emphasised to us that we had to do something to utilise this popular means of communication. Progress is being made and the first phase aims to provide an automated text service in relation to repairs. We hope that this can be implemented in the

coming year.

The launch of our website proved to be popular and it is now updated with news items weekly to ensure that the most up to date information can be accessed.

WFHA again hosted a Spring On Line event after its success in 2012. The event combined the intergenerational skills of students from a local school and local police with our tenants and in one case a student was able to assist a 76 year old in more than one language.

Finally, following consultation and requests from our tenants, two more schemes during the coming year will have IT equipment fitted communally so that those tenants without their own equipment will have access to the growing number of services and benefits available on line, and in some cases solely that way. We are also piloting a new system that aims to simplify the mysteries of the digital world!

* Information from ITU (A UN Organisaion)

FOCUS GROUP



Time capsule buried beneath Kevan Court and... Steven Gerrard (England & Liverpool) is born.

Twelve years on and the Focus Group remains active and is one of the main ways we hear from our tenants and get their involvement in the running of our business.

There are currently 10 members and this year we welcomed Richard Stiffel from Kevan Court and Joyce Donnellan from Heathcote Grove. Sadly we lost Pat Vincent, a long standing member who died a month after standing down. We thank her for her long contribution.

We continue to meet every eight weeks and during the year we have spent time on the CHS Code, governance, welfare reform, the stock condition survey, the website, 50th anniversary and the support services tender. We were pleased with the final outcomes in relation to both the Code and the tender. In relation to the tender for Support Services two members, Linda and Kevin, were also asked by the Borough to be tenant representatives in the selection process.

Some members get involved in specific projects and this year Richard and Robert were involved in the lift maintenance contract tender. Both participated in the presentations and were pleased

with the final selection of PIP services. Similarly Richard and Charlie have been involved in the tender for utilities to ensure we get value for money.

Although it is made clear to all members that the Focus Group is not a forum for raising individual problems (the complaints procedure is more appropriate for this) there are inevitably issues around repairs, cleaning and similar topics that affect others. One such topic is that of Estate Inspections. Tenants expressed some concern about the lack of tenant involvement in these inspections. This is now being addressed.

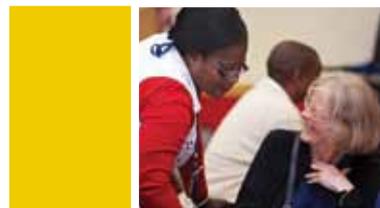
We are no longer actively recruiting new members from sheltered housing as we would like to get more of a balance on the group. Currently there are 8 sheltered and 2 general needs tenants.



Jenny Crook and Kevin McKeon



Focus Group members seen here with Tina Addai-Poku (Scheme Manager)



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INCOME AND EXPENDITURE ACCOUNT

FOR YEAR ENDING 31 MARCH 2013

| | 2013 | 2012 |
|---|-----------------------|-----------------------|
| | £ | £ |
| Turnover | 2,252,686 | 2,090,674 |
| Operating costs | <u>(1,633,835)</u> | <u>(1,808,629)</u> |
| Operating surplus on ordinary activities | 618,851 | 282,045 |
| Interest receivable | 3,776 | 3,468 |
| Interest payable | <u>(90,772)</u> | <u>(111,343)</u> |
| Surplus on ordinary activities for the year | <u>531,855</u> | <u>174,170</u> |
| <p>All amounts relate to continuing activities. There were no recognised gains or losses other than those reported above.</p> | | |



CELEBRATING 50 YEARS

1963-2013

BALANCE SHEET

AS AT 31 MARCH 2013

| | 2013 | 2012 |
|--|-------------------------|-------------------------|
| | £ | £ |
| Fixed assets | | |
| Housing properties | 12,076,264 | 12,107,014 |
| Less: Social Housing Grant | <u>(8,142,060)</u> | <u>(8,142,060)</u> |
| | 3,934,204 | 3,964,954 |
| Other fixed assets | <u>375,753</u> | <u>313,731</u> |
| | 4,309,957 | 4,278,685 |
| Current assets | | |
| Debtors | 147,191 | 65,188 |
| Cash at bank and in hand | <u>1,684,127</u> | <u>1,275,626</u> |
| | 1,831,318 | 1,340,814 |
| Creditors | | |
| Amounts falling due within one year | (299,576) | (308,600) |
| Net current assets | <u>1,531,742</u> | <u>1,032,214</u> |
| Total assets less current liabilities | <u>5,841,699</u> | <u>5,310,899</u> |
| Creditors | | |
| Amounts falling due after more than one year | 1,223,925 | 1,261,158 |
| Provisions for Liabilities and Charges | | |
| Pensions Liability | 309,735 | 292,143 |
| Other Provisions | <u>55,829</u> | <u>37,246</u> |
| Total provisions for liabilities and charges | 365,564 | 329,389 |
| Capital and reserves | | |
| Called-up share capital | 15 | 12 |
| Revenue reserves | <u>4,252,195</u> | <u>3,720,340</u> |
| | <u>5,841,699</u> | <u>5,310,899</u> |
| The financial statements were approved by the Board of Management on 31 July 2013. | | |

CASH FLOW STATEMENT

FOR YEAR ENDING 31 MARCH 2013

| | | 2013 | | 2012 |
|---|------------------|------------------|-----------------|------------------|
| | £ | £ | £ | £ |
| Net cash inflow from operating activities | | 769,113 | | 570,544 |
| Returns on investments and servicing of finance | | (86,996) | | (107,875) |
| Capital Expenditure | | | | |
| Acquisition of housing properties | (76,299) | | (80,372) | |
| Purchase of other fixed assets | <u>(166,228)</u> | | <u>(41,261)</u> | |
| | | <u>(242,527)</u> | | <u>(121,633)</u> |
| Net cash inflow before financing | | 439,590 | | 341,036 |
| Financing | | <u>(31,089)</u> | | <u>(26,293)</u> |
| Increase in cash | | <u>408,501</u> | | <u>314,743</u> |
| Reconciliation of operating surpluses to net cash inflow from operating activities | | | | |
| Operating surplus | | 618,851 | | 282,045 |
| Depreciation charges | | 211,255 | | 184,869 |
| Change in debtors | | (82,003) | | 3,147 |
| Change in creditors | | (15,165) | | 3,769 |
| Pension costs under FRS17 | | 17,592 | | 96,714 |
| Change in other provisions | | <u>18,583</u> | | <u>–</u> |
| Net cash inflow from operating activities | | <u>769,113</u> | | <u>570,544</u> |

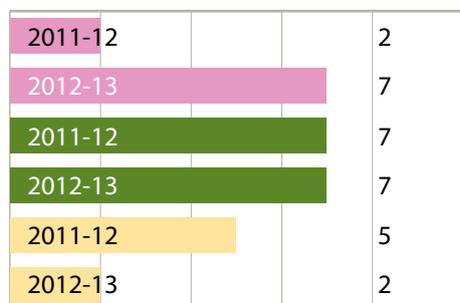


CELEBRATING 50 YEARS

1963-2013

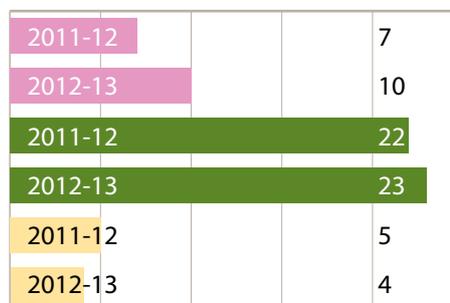
PERFORMANCE INDICATORS

Total Lettings – BME



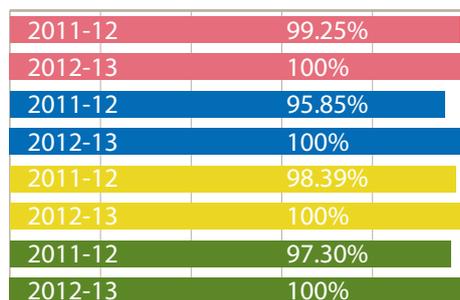
- General needs
- Sheltered
- Supported

Total Lettings



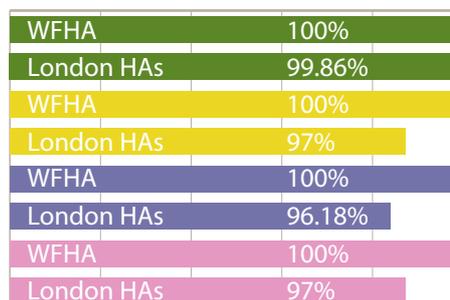
- General needs
- Sheltered
- Supported

Maintenance Performance – Repairs within Target Time



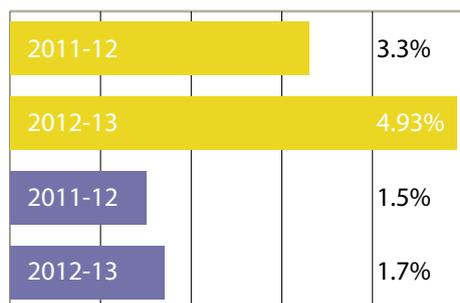
- Emergency
- Urgent
- Routine
- All repairs

Repairs within Target Times – Peer Comparisons



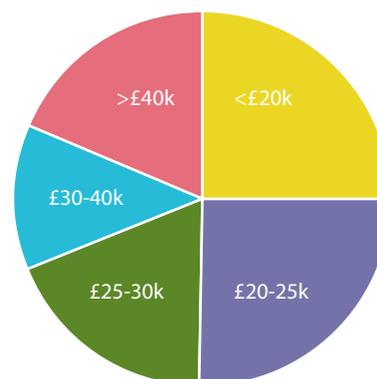
- Emergency
- Urgent
- Routine
- All repairs

Rent Arrears – as % of Annual Income



- Current
- Former

Staff Salary Range



OUR THANKS

With grateful thanks to all who have contributed to our work during the year...

Chair Ben Furr

Vice Chair Paul Block

Treasurer Christopher Jones

Board Members

James Cooke

Errol Harris

David Joyce

Doreen Richards-Legrand

Paula Sisson
(Chair Audit & Risk Committee
from Nov 12)

Olexandra Stepaniuk
(Chair Audit & Risk Committee
until Sept 12)

Chido Bobby Supiya
(Tenant Board Member)

With additional thanks to our partners in our Benchmarking Groups, Solomon and Solfed; our Support Partners; London Borough of Waltham Forest; CBHA and ARHAG for their maintenance expertise and services; Greenleaf Trust and all potential new partners.

Management Team

Linda Milton
(Chief Executive)

Hayley Mulhall
(Director of Housing
and Support)

Martin Isaacs
(Director of Finance)

Cheryl Whittle
(Support Services Manager)

Jonathan Anuku
(Housing Services Manager)

Staff

Augustina Addai-Poku
(Scheme Manager)

Angela Cook
(Housing Officer)

Rachel Dow
(Finance Officer
appointed April 13)

Jacqueline Harrison
(Sheltered Housing Officer)

Jane Howard
(Sheltered Housing Officer)

Ruth Kintu
(Sheltered Housing Officer)

Sharon Littlejohn
(Governance Officer)

Hollie Nicette
(Customer Services Officer
appointed July 12)

Jennifer Quarrie
(Finance Officer)

Linda Wright
(Senior Customer Services
Officer)

Focus Group Members at 31 March 2013

Keith Bishop

Robert Douglas

Mbuoti Edung

Jackie Ginger

Linda Penhaligon

Rose Reeves

Charlie Rycroft

Chido Bobby Supiya

Patricia Vincent (dec'd May 13)

Kevin McKeon

With special thanks to Jackie Ginger who worked with staff on gaining accreditation to the CHS Code of Practice.

In recognition of Patricia Vincent's work, who sadly passed away in May 2013 and who as an original member of the Focus Group resigned this year, a rose is to be planted in her memory in the gardens at Wingrove House.

Jenny Crook
(Chair and Facilitator)

Interim staff

With thanks to all those interim staff who have worked with us during the course of the year:

Chloe Wright

Paula Nigliazzo

Irene Attoe

Amanda Whittle

Bankers

Barclays Business Banking

Auditors

Nexia Smith and Williamson
– External

TIAA – Internal

Solicitors

Morgan Cole

Gilbert Turner Coomber

Consultants

Mazars – HR and IT support

Capita Symonds – H & S

Carl Taylor

Ben Wilson

Keith Flaherty –
Forest Consulting

For further information about any matter discussed in this report, contact us at the following address:



Waltham Forest Housing Association Ltd
Energy Centre
31 Church Hill Walthamstow
London E17 3RU

Tel: 020 8524 6987

Email: info@wfha.org.uk

Fax: 020 8524 9935

Web: www.wfha.org.uk

TRANSLATION SERVICE

If you need any of the information provided here to be translated please contact our office on the number provided. We will then provide you with either a written translation or an interpreter over the telephone. Tel: 020 8524 6987

إذا احتجت لترجمة أي من المعلومات الموفرة هنا فالرجاء الاتصال مع مكتبنا على رقم الهاتف المزود. وسنقوم عندها بتوفيرك إما بترجمة نصية أو عن طريق مترجم عبر الهاتف.

Se precisar que qualquer informação aqui fornecida seja traduzida contacte o nosso escritório no número fornecido. Poderemos então fornecer-lhe uma tradução escrita ou um intérprete pelo telefone.

এখানে যেসব তথ্য দেয়া হয়েছে, আপনি যদি এগুলোর যেকোন একটির অনুবাদ চান, তাহলে দয়াকরে আমাদের অফিসে প্রদত্ত নাম্বারে টেলিফোনে যোগাযোগ করুন। আমরা তখন আপনাকে হয়তো এর লিখিত অনুবাদ পাঠাবো অথবা টেলিফোনে একজন দোভাষী বা ইন্টারপ্রিটারের ব্যবস্থা করবো।

ਜੇ ਇੱਥੇ ਦਿੱਤੀ ਗਈ ਜਾਣਕਾਰੀ ਵਿਚੋਂ ਕਿਸੇ ਦਾ ਤਰਜਮਾ ਤੁਹਾਡੀ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਤੁਹਾਨੂੰ ਚਾਹੀਦਾ ਹੈ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਦੱਸੇ ਗਏ ਨੰਬਰ 'ਤੇ ਇਸ ਦਫ਼ਤਰ ਨੂੰ ਟੈਲੀਫੋਨ ਕਰੋ। ਫਿਰ ਅਸੀਂ ਤੁਹਾਨੂੰ ਲਿਖਤੀ ਤਰਜਮਾ ਦੇ ਦਿਅਾਂਗੇ ਜਾਂ ਤੁਹਾਨੂੰ ਟੈਲੀਫੋਨ 'ਤੇ ਇਹ ਜਾਣਕਾਰੀ ਸਮਝਾਉਣ ਲਈ ਕਿਸੇ ਇੰਟਰਪ੍ਰੈਟਰ ਦਾ ਪ੍ਰਬੰਧ ਕਰਾਂਗੇ।

Si parmi les renseignements fournis ici, vous souhaiteriez que certains vous soient traduits, veuillez contacter nos bureaux au numéro indiqué. Nous pourrions soit vous fournir une traduction écrite, soit faire en sorte qu'un interprète vous les traduise au téléphone.

Haddii qayb ka mid ah macluumaadka halkaan ku qoran aad u baahantahay in Af-Soomaali laguugu turjumo fadlan nagala oo xiriir lambarka xafiiskayaga ee lagu siiyay. Dabadeed waxaan kuu diyaarinaynaa iyadoo qoraal lagu turjumay ama turjubaan khadka taleefoonka.

आमां आपेली कोठपया माडितीनुं जो तमारे भाषांतर करायवुं होय, तो आपेला नंबर पर अमारी ओफिसनो संपर्क करो. त्पार पछी अमे तमने क्यां तो लभायामां भाषांतर आपीशुं क्यां तो होन पर दुभाषियानी सेवा उपलब्ध करीशुं.

Si usted necesita que se traduzca alguna parte de la informacion aqui proporcionada, por favor pongase en contacto con nuestra oficina en el numero de telefono indicado. Entonces podremos proporcionarle o bien una traduccion escrita o los servicios de un interprete telefonico.

यदि यहाँ दी गई जानकारी में से किसी का अनुवाद आपको अपनी भाषा में चाहिए, तो कृपया बताए गए नम्बर पर इस दफ्तर को फ़ोन करें। हम आपको लिखित अनुवाद भेज देंगे या यह जानकारी टेलीफ़ोन पर समझाने के लिए किसी इंटरप्रेटर का प्रबंध करेंगे।

இங்கு தரப்பட்ட தகவல்கள் ஏதேனும் உங்கள் மொழியில் மொழிபெயரக்கப்பட்டுத் தர வேண்டுமாயின் எமது அலுவலகத்துடன் தரப்பட்டிருக்கும் தொலைபேசி எண்ணில் தொடர்பு கொள்ளவும். அதன் பின்பு நாம் உங்களுக்கு இதன் மொழிபெயர்ப்புப் பிரதியையோ அல்லது ஒரு மொழிபெயர்ப்பாளரையே ஒழுங்கு செய்து தருவோம்.

Se volete la traduzione di alcune delle informazioni qui fornite, contattare il nostro ufficio al numero telefonico fornito. Siamo in grado di fornirvi una traduzione scritta oppure il servizio di uninterprete al telefono.

Burada yer alan bilgilerin Türkçe'ye çevrilmesini isterseniz, lütfen ofisimize telefon edin. Duruma göre, size bunun yazılı bir çevirisini gönderebiliriz ya da telefonla sözlü olarak çevrilmesini sağlayabiliriz.

Translated by London Borough of Waltham Forest
Interpreting and Translation Service.

Ref T7303

اگر آپ فراہم کی گئی کسی بھی معلومات کا ترجمہ حاصل کرنا چاہتے ہیں تو براہ کرم فراہم کئے گئے ٹیلیفون نمبر پر ہمارے دفتر سے رابطہ کیجئے۔ اس کے بعد ہم یا تو تحریری شکل میں اس کا ترجمہ فراہم کر سکتے ہیں یا ٹیلیفون پر ترجمان زبان کی سہولت فراہم کر سکتے ہیں۔

IN MEMORY

Sadly, two of our well known tenants passed away this year and our thoughts and best wishes go out to their family and friends.

Nomi Ahmed – who in his short life gained so much from living at The Drive and...

Patricia Vincent who gave her time and commitment to WFHA as a valued and long term member of the Tenant Focus Group.

We will miss them both.



Nomi Ahmed (right) seen here with Mary Fox-Mabuyaku from The Drive.



Patricia Vincent.



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