

# Annual Report

AND ACCOUNTS  
2015-2016



WFHA staff are always ready to give you a helping hand.

## Housing and Planning Bill; a Governance Review and plenty more to keep us busy!

**A**t the start of this year we could not have anticipated the changes that were likely to happen following the General Election in May 2015. There were aspects of the Manifesto that we thought would happen but there were a few surprises too...

The Chancellors announcement in July 15 announcing a 1% rent decrease, affecting some of our tenants, had the sector wondering what they had missed. We at WFHA certainly were! However, it appeared that this was something that hadn't been anticipated and so we were not alone. There were other changes announced as part of a new Housing and Planning Bill and as the year progressed we were becoming a bit clearer as to how they may affect us. In October 15 all Registered Providers were asked to consider signing up to a Voluntary Right to Buy extension rather than it become part of the Bill. This was accepted by the sector and the National Housing Federation started to have discussions with Government as to how this could be implemented. This resulted in five Housing Associations across the country piloting the scheme. The outcomes should be announced in the autumn. Other changes that may affect WFHA included High Income Social Tenants, known as Pay to Stay and aspects relating to deregulation and consents. With the Bill not receiving Royal Assent until May 16, there is more work to do in the coming year.

With the introduction of the Code of Governance and consultation on a revised Regulatory Framework, WFHA



embarked on a full Governance Review that would not only consider our present position and what was needed to achieve the Code, but also to look at our Tenant Involvement Strategy and in particular, the role of the Focus Group. The review resulted in the introduction of our Scrutiny Panel, formed in March 16. We look forward to working with them and also a Consultative Pool of tenants who expressed an interest in becoming involved in other aspects of our work, following our recent Tenant Survey. Our appetite to develop both services and assets continued during the year, but with the 1% rent reduction we had to review our options. During the year we have considered a number of opportunities all of which are being followed through. One of the successes that we have had is the new partnership with Outlook Care and London Borough of Waltham Forest (see page 4).

We have had a full year, investing in our properties including new contracts for gas servicing and safety, and Health and Safety; a full decent homes programme; replacement roofs and an energy efficiency programme. We also carried out cyclical decorations to two of our Sheltered Schemes that incorporated a dementia friendly specification. This has now been

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Linda Milton, Chief Executive

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# Tenants & Scrutiny Panel

“ The results of our tenants satisfaction survey at the end of 2015 will be used to form the Tenants Charter and Handbook. ”



Housing Services Manager

Jo Joannou has worked in Housing Management for over 20 years and joined WFHA in April 2015. Jo is responsible for all aspects of housing and tenancy management and enjoys the challenges that this area brings. Jo is also the lead on Tenant Involvement which is something new to her and she is really enjoying it. Having worked in large organisations Jo was pleased to join WFHA as there is a more personable ethos with tenants.

Following a staff restructure in 2014 Jo Joannou joined WFHA in April 2015. Jo is responsible for the Housing Management Team and the whole Housing Management function.

The four headlines below have been the main priority for Jo this past year. As a new member of the organisation Jo has made some changes in the way we deliver our services in particular around Void Management and Income Collection. Jo has also been involved in setting up the new Scrutiny Panel.

## TENANT SATISFACTION SURVEY

We carried out a satisfaction survey towards the end of 2015 for all tenants. The results of this will feed back into the Tenants Charter along with a review of the Tenants Handbook. The results of the survey and the recommendations reported to the Board will form a plan of action. Following on from this a Tenant Involvement Strategy will be produced.

WFHA would like to thank all tenants who took part in the survey.

## Tenant Involvement

The review of Tenant Involvement and governance led to a decision to phase out the long-serving Focus Group and introduce a Scrutiny Panel. November saw the last Focus Group meeting and WFHA would like to thank members for their time and input over many years.

The new Panel will meet four times a year with a mixture



The Scrutiny Panel and Jo Joannou (Housing Services Manager) and Jenny Crook (Independent facilitator).

of daytime and evening meetings. Below outlines the objectives:

## Objectives of the Panel

Below outlines the objectives:

- To promote accountability of Waltham Forest HA to its tenants
- To provide a route for communication between tenants and Waltham Forest HA
- To monitor services and performance including key performance indicators
- To ensure Waltham Forest HA is a well-run landlord
- To promote good service delivery and procurement
- To ensure transparency of Waltham Forest HA

Following a competitive round of interviews in February, WFHA are very pleased to have appointed six successful candidates. We have appointed a diverse group with members from different schemes. From our tenants' survey we have also compiled an extensive list of tenants who wish to be involved in WFHA, but prefer not to be on the formal panel.



← Continued from page 1



Linda's message to the whole of London.



Electric House, home to WFHA.



extended to our empty property specification. We are pleased that the work that we are doing goes towards Waltham Forest becoming a Dementia Friendly Community.

There is plenty for us all to do in the coming year but sadly it will not include our Chair Ben Furr. Ben has been with the Association for nearly nine years and will be leaving us at our AGM in September. Ben was Vice Chair for a short time before taking on the role of Chair in 2011. During this time, Ben has

seen many changes from Board and Staff to activities and services within the organisation... You can read more of Ben's story on page 9.

So as we look forward to a new year with many new challenges facing us externally we will do so with the legacy that Ben has left us and look forward to working with a new Chair in years to come.

## Our history

1963

Chingford Lions Housing Association was set up in 1963, and provided mainly shared housing for people later in life in Chingford.

1970

Waltham Forest Housing Association was set up to provide accommodation for families and single people.



Angela Cook



Hollie Nicette

### VOID MANAGEMENT

During the year we introduced a streamlined process for our empty properties (voids) between the staff team and contractors to limit void periods; maximise income and meet housing need. We developed an all in-compassing void standard and built good relations with our partners and contractors.

To achieve this, where it is possible, the Housing Management Team will up-hold the four week notice period at termination of tenancy. During this time they will liaise with the borough for a suitable nomination or make an allocation from WFHA's waiting list. This will ensure that when the property is ready for letting we are tenant ready, with the aim to reduce the time a property is empty.

100% accompanied viewings will be carried out with prospective tenants followed by a detailed sign up process outlining the terms of their tenancy agreement.

This year saw a vast improvement in the void turn around time with an outcome of 13.4 days against a target of 28 days.



### INCOME COLLECTION

Housing Management Services has taken a more structured approach in this area. We bought lower level arrears cases back under the control of the Housing Services Manager (from the Finance team), where it can be managed and monitored more closely. The drive behind this decision was to focus and respond to the changes brought about by Welfare Reform. This year did see an increase in the higher level rent arrears and although this is disappointing, on analysis these cases have had the appropriate actions taken. This involves closer and tighter monitoring to ensure tenants are honouring their payment plan and are engaging with the Housing Management Team to clear their debt. This area will be under constant review, along with a review of the current procedures. There has been a decrease in the cases of lower level debt and we plan for this to continue.

### ANTI-SOCIAL BEHAVIOUR (ASB)

Following the Crime and Policing Act 2014, the Housing Management team recognised that some changes were needed in the policy. This was completed in line with the London Borough of Waltham Forest ASB Charter, to which WFHA are a signatory.



The WFHA team.



Hollie Nicette, Customer Services Officer.



Angela Cook, Housing Officer gives a helping hand to our temporary staff member Davina Whittle.



1971 Wingrove nearing completion.

1974 Libro Court under construction.

1980 Time capsule buried beneath Kevan Court.



# Asset management



2015/16 saw us ready to implement the objectives from our Asset Management Strategy, approved by the Board the previous year.



**Elena Charalambous**



**April**  
Together with K&M Decorating Ltd and Dulux we started to decorate the communal areas of some large and small schemes to dementia friendly standards. The first step was to give our contractors awareness about Dementia through training delivered by The Alzheimer's Society. Tenants were consulted on colour schemes and floor coverings. This standard will be rolled out to all our schemes over the next few years.

## What we did well!

During improvement works on some of our large and small schemes aimed at being dementia friendly we had the following feedback:

- "Very good"
- "The contractors did an excellent job!"
- "Nice choice of contrast colour"
- "Painter very good and helpful"
- "Good job"
- "Everything brilliant"
- "Always willing to listen with good advice"
- "So far everything"
- "Being kept informed"
- "Everything!"
- "Making the walls light green, very good, all the staff working on decorations so very pleasant"



**May**  
Saw us start our first fuel poverty prevention project at Libro Court – this was a combined heating, insulation and ventilation improvement package designed to heat and ventilate properties more efficiently making them healthier places to live and cheaper for tenants to run. Energy workshops will be held at Libro Court to help tenants manage ever rising energy bills.



**June**  
In June we introduced our new void standard. This outlines the standard to which we will bring our homes up to when they become empty so our new tenants move into a warm, clean and comfortable home. Our Tenant Focus Group worked with us to develop this standard.



**August**  
We started the second and third phase of the flat roof replacement at Libro Court. We specified Bauder total roof system with improvement insulation adding to the energy performance of the total building which also helps to reduce energy costs and condensation related damp problems.



**September**  
We entered into a new three-year gas safety contract with Purdy Contracts Ltd. This service provides annual gas safety tests and repairs and new boiler installations. Purdy are also gathering information on the condition of all our boilers so we can move towards a planned boiler replacement programme.

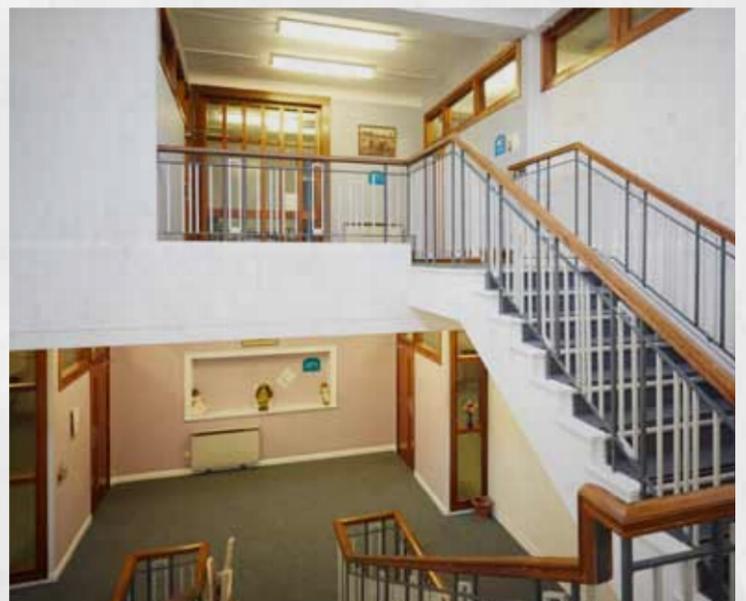
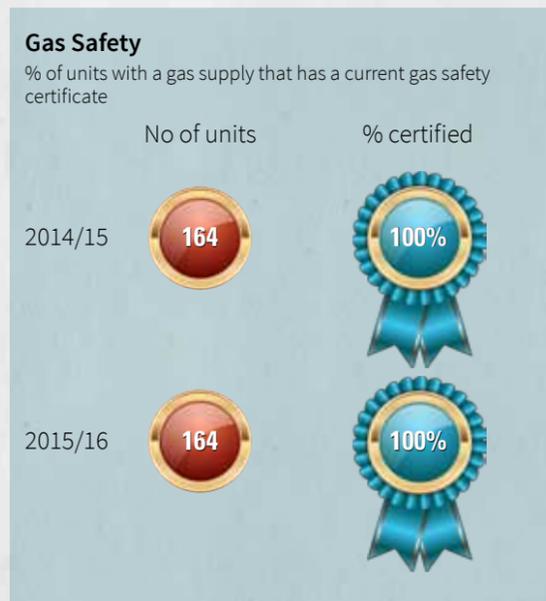


**October**  
Saw us start the first year of our Decent Homes programme. This consisted of replacement kitchens, bathrooms, windows and roofs to several properties. The benefit for tenants included more modern kitchens, more efficient bathrooms with showering facilities and better insulation and warmth with high energy double glazing and new roofs.



**January**  
We introduced many communal improvements in the last quarter of the year including a new laundry room at our sheltered scheme, Kevan Court. Previously tenants had to share the laundry at Electric House. We also erected new fencing at Heathcote, The Ridgeway and The Drive improving the appearance and security of the schemes.

During the year we completed 1,531 reactive repairs with 96.08% of these being completed within the target timescale. We also achieved our targets for completing 100% of statutory inspections including gas safety and fire risk assessments.



Electric House communal decorations.

**1988**

Electric House is finished and opened to tenants.



**1994**

Acorn House completed and open for tenants.

**DEVELOPMENT**

**W**ith the Board confirming their appetite to develop at their last awayday we were delighted that there were a number of development opportunities that arose during the year. These were both service delivery and new scheme opportunities.

We were invited to work in partnership with the London Borough of Waltham Forest and Outlook Care to provide

Housing Management to a new Department of Health funded scheme for six adults with Learning Disabilities. The scheme was completed in the autumn and the first tenants moved in during March 16. We anticipate that the remaining four flats will be occupied in the coming months.

The opportunities to build new schemes were varied and although there are no 'definites' at present, we are still in discussions with various parties and hope that we will be laying some concrete foundations in the coming year.



*Libro Court had extensive improvement and repair works carried out.*



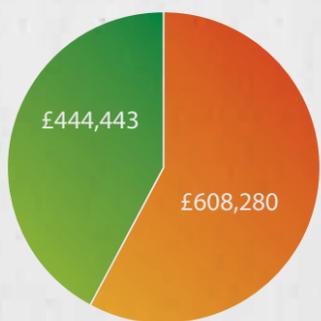
*WFHA manage a new scheme at Hainault Road.*

**Maintenance spending 2014-15**



- Planned works programme
- Responsive maintenance

**Maintenance spending 2015-16**



- Planned works programme
- Responsive maintenance



*Tenant led gardening improvements give social value to our tenants.*



*Before and after new kitchens were fitted as part of our Decent Homes Programme.*

**“Have your say...”**

*“Thanking Angela for great partnership working with the Police regarding issues at Garenne Court.”*

**“The Sheltered Officers provide us with such great activities, they bring us together and we have a great afternoon at the Sunshine Club.”**

*“Thanking Elena for all of her help in sorting out their repair...”*

*“...she was very grateful for the support that WFHA have provided to Mrs X and her family and she said it gave her comfort knowing that she was being cared for. She was also pleased that Mrs X got her wish to stay at Peach Court until the end.”*

**“Thank you to one of our contractors for attending so quickly to fix his shower. They did the job very well.”**



Tina, Ruth, Jane and Sally, Sheltered Housing Officers.



# Support services

WFHA Support Services continue to deliver a floating support, needs based service to WFHA's Sheltered tenants. We have continued to support 205 tenants throughout the year: 161 are WFHA tenants; 16 are tenants of L&Q at Millennium House and 28 residents of Lewis House and Peach Court who are Southern Housing Group tenants.

The Support Services Manager throughout the year provides housing management to WFHA's Learning Disability schemes in partnership with various support providers.

## ACCREDITATIONS AND FUNDING

WFHA's Supporting People accreditation and funding continued throughout 2015 with an end date due in September 2016. However, we have now been advised that the contract will be extended to the end of March 2017, with further information expected later in the year.



WFHA achieved a three star accreditation with the Centre for Housing with Support's Code of Practice Service Excellence Standards, which is the highest rating for our Support Services. Staff and tenants worked extremely hard to achieve this.

WFHA were audited by L&Q, as per their managing agent agreement for Millennium House and we maintained our excellent results.

WFHA maintained the CiH Equality Charter.



## HEALTH AND WELL-BEING EVENTS AND ACTIVITIES

Over the last four years we have continually worked in partnerships with 'recycled teenagers' which is a project for older people, providing various activities for the community and our tenants. We have continued our partnership with Age UK Waltham Forest delivering exercise and tai chi classes at two of our sheltered schemes, to tenants and other older people in the community.

WFHA hosted their annual Spring Online Silver Surfers day, which was a great success providing tenant's advice and guidance on becoming digitally included.

WFHA's annual fête was once again a huge success, with over 100 tenants in attendance and colleagues who work and live in the local community. With a larger



Tenant summer fête, prize winner, Kevin.

## Outcomes and achievements for the Service

### Support Plans

WFHA Support Plans are reviewed with tenants at least every six months; the aim of a Support Plan is that together we can ensure that tenants are receiving support that is relevant to their individual needs.

#### What have we achieved?

- ✓ Delivered **338** personalised support plans
- ✓ Delivered **338** risk and needs assessments

### Economic well-being

Supporting tenants to maximise their income, reduce rent arrears and overcome fuel poverty

#### What have we achieved?

- ✓ Supported **14** tenants to receive funding or grants from utility companies
- ✓ Assisted **68** tenants to maximise their income and reduce debt
- ✓ Supported **27** tenants to reduce rent arrears

### Enjoy and Achieving

Enabling tenants to keep healthy, reduce isolation and improving well-being.

WFHA have hosted over the last year, many successful events which have brought not only fun and laughter to the tenants but a sense of improved health and well-being.

#### We have facilitated

- ✓ Annual Digital Inclusion Day
- ✓ Monthly Sunshine Club activities
- ✓ Annual Tenant Summer fête
- ✓ Weekly tai chi and exercise classes
- ✓ Summer day trip
- ✓ Seasonal party

#### What have we achieved?

- ✓ **57** Tenants were able to access and participate in cultural and leisure activities through support from WFHA
- ✓ **27** Tenants re-established contact with family and friends

### Being healthy

Being healthy is not only about a tenant's physical and mental health, it is about tenants being able to manage in their own homes and remain independent.

#### What have we achieved?

- ✓ **57** Occupational therapy referrals have been made
- ✓ **11** Occupational assessments have been completed by WFHA trusted assessors
- ✓ Supported **132** tenant to manage their physical health
- ✓ Supported **35** tenants to better manage their Mental Health needs
- ✓ Supported **32** tenants to better manage and control their substance misuse
- ✓ Encouraged and supported **27** tenants to attend activities to reduce isolation and improve their health outcomes
- ✓ **84** tenants were referred to external services, which enhanced their well-being and assisted in allowing them to remain independent

### Stay Safe

Staying safe is not just about physical safety it is about supporting tenants to live a life free from any form of harm, this could be emotionally, financially or within their own homes

#### How have we achieved this?

- ✓ We have raised **8** Safeguarding alerts to ensure tenants who have been subject to some form of abuse have been kept safe
- ✓ **2** staff have been trained as trusted assessors in occupational health
- ✓ We have supported **12** tenants to move onto higher supported accommodation due to their changing needs

### Making a positive contribution

We have been involved in our local community in varied ways, not only with the tenants, but also through partnership working and staff taking part in community events.

#### How have we achieved this?

- ✓ Our communal spaces have been used **106** times for events
- ✓ Partnership work throughout the year with the "Recycled Teenagers project"
- ✓ Age UK have delivered weekly exercise classes in two of WFHA schemes
- ✓ Two staff have volunteered with Healthwatch at **5** events
- ✓ One staff member has taken part in **3** "enter and view" sessions with Healthwatch Waltham Forest for the borough phlebotomy services.
- ✓ One staff member has delivered **2** sessions at major conferences on dementia and safeguarding
- ✓ Staff Volunteering at Leyton Orient with the Alzheimer's society
- ✓ WFHA Hosted the Waltham Forest carers event



“ Our Support Services have continued to provide support where it is needed and continues to improve its accreditation standards. ”



**Cheryl Whittle, Support Services Manager**

Cheryl has worked in supported living for over 20 years and for WFHA since 2009, leading a team of four Sheltered Housing Officers for our accommodation based sheltered services. She also provides a housing management function to all WFHA's Learning Disability Schemes. Cheryl has recently achieved a degree in Housing with Support with the CHS.



All the fun of the fête...



Silver Surfers Day fun... "getting digitally included."



Sunshine club arts and crafts session.

number of children attending, we provided entertainment including a Punch and Judy show, candy floss, ice cream, karaoke, as well as many other stalls to entertain everyone. We raised £485.00 for WFHA's Sunshine Club (our dementia awareness group).

#### PARTNERSHIPS

We continue to work with external support providers Outward Housing, Outlook Care and Family Mosaic, who provide support services at our various learning disability schemes. In February 2016, one of the Learning Disability schemes that WFHA provide Housing Management functions for, closed down with the existing tenants moving to suitable alternative accommodation. The 3 units were owned by LBWF and supported by Family Mosaic and was linked with one of WFHA's own Learning disability schemes, (Manor Road). Due to the fact that Family Mosaic had given notice to terminate their support contract, the support services were tendered by the Local Authority and the contract has now been awarded to one of our current providers Outlook Care, extending our partnership relationship with them.

We continue to meet with all partners regularly to ensure that the service is of a high standard and that we fulfil all our landlord duties. Our partnerships with London and Quadrant and Southern Housing Group continues to work well.

#### EROSH

The Chief Executive after 20 years of service as an erosh trustee stepped down and was thanked in a ceremony for her contribution to the charity. The Support Services Manager was elected as a Trustee to provide continuity for WFHA and other small providers, nationally. The Support Services Manager contributed to the production of a Sensitive Contractors Guide which has now been published.

#### DEMENTIA

During 2015/16 WFHA continued its work locally to increase the awareness of people living with Dementia, with the aspiration to become a dementia-friendly organisation, as we continue to progress our Dementia Action Plan, which is regularly reviewed.

With all of our staff and Board now trained as Dementia Friends, we felt that it was important for our main contractors and those involved in our Dementia Friendly Works programme to be trained, which has now been achieved. The works in communal areas of two of our sheltered schemes to dementia friendly standards are part of a wider aim for our borough to become a dementia friendly community.

Throughout 2015/16, WFHA's Sunshine Group delivered specific events and activities, on a monthly basis.

Activities included:

- WW1 VE celebrations
- Reminiscence – looking at old equipment and items to stimulate memories and conversation
- Arts and Crafts
- Quizzes
- Raffle
- Reminiscence dance class
- Exercise class
- Black History reminiscence
- Festive celebrations
- Music sessions.

The club was also short-listed for the erosh Innovation and Good Practice awards.

Our Chief Executive continues to chair the local Dementia Action Alliance for Waltham Forest (DAA) and the group's membership continues to grow. We are delighted that we have also contributed towards London Borough of Waltham Forests' successful registration for the recognition process for a Dementia Friendly Community. Housing and Arts and Leisure were the two topics that were chosen to start the process. To engage other housing providers in providing Dementia Friendly Schemes economically, our Chief Executive worked with Alzheimer's Society to host a workshop for all local housing providers evidencing how this could be achieved.

Both the Chief Executive and the Support Services Manager have delivered presentations at major conferences during the year, highlighting our work. Our Chief Executive was also invited to join the Housing and Dementia Working Group.



Volunteering to promote Dementia at Leyton Orient.

**Become a Dementia Friend**

Learn more about what it is like to live with dementia and turn that understanding into action.

To find out more, visit [www.dementiafriends.org.uk](http://www.dementiafriends.org.uk)

A national consortium for older people's housing and support. We champion the need for good quality older people's housing and support and lobby nationally on key issues. To find out more visit our website.

[www.erosh.co.uk](http://www.erosh.co.uk)



**2007** The official opening of The Drive.

**2007/8** WFHA achieved the first accreditation with the Centre for Housing with Support for its support services.

**2008** WFHA and L&Q entered into a managing agent agreement for housing management at Millennium House.

# Staff & board



**Hayley Mulhall**, *Director of Housing & Support*

Hayley has worked in Housing for more than 30 years, and for WFHA for the last 20 of them. She is in charge of all the frontline services at WFHA and oversees both Housing and Asset Management, and the Supported and Sheltered Services. Customer Service has always been top of her agenda and she has tried to instil this in all her staff providing services to WFHA tenants.

Following the intensive staff recruitment programme last year, our Asset and Housing Service Managers took up their permanent posts in April 15 and with the appointment of Elena Charalambous, following the departure of Lianne Murphy, we had a full compliment of permanent staff. However, our long term Finance Officer left the Association in March 16 and so we will be recruiting to her post permanently in the coming year, but Faisal Mayet will be covering in the interim. We would like to thank Davina Whittle for her continued support and working with us on interim basis during the year.

WFHA continues to maintain its commitment to staff training. There are a number of annual training requirements and are incorporated in our Value for Money strategy by offering some of the training to external partners too. This included training on:

- Various aspects of new legislation
- Lowering language barriers
- Deaf awareness
- Data protection
- Various IT and software
- Display screen equipment.

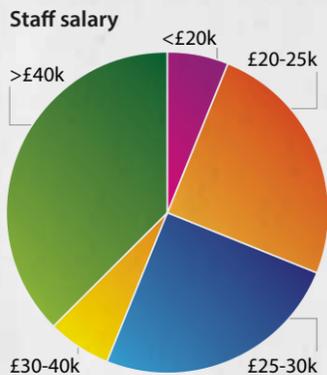
We have also contributed to a number of NHF workshops relating to the future of Supported and Sheltered Housing Funding. Staff also attended conferences on Small Providers; Development and Finance.

We were also delighted that Cheryl Whittle achieved her degree and graduated in November at Cornwall College.

Training was also important for our Board Member to keep them up to date and to ensure that our Members had the full range of knowledge required for the work of the Association. We will be implementing a full years training plan for 2016/17

as identified in our analysis and appraisals of Members, that took place this year.

We were sad to lose three of our Board Members during the year. Jackie Ginger decided to leave to join the Scrutiny Panel in January 16; Alice Bradley moved home in December 15 and David Joyce left us in February 16. We would like to thank them all for their time with WFHA and also we look forward to continuing to work with Jackie in her new role.



The staff at WFHA.



## DID YOU KNOW?

## Interesting facts you may not know about Waltham Forest

- Roman remains found scattered around the borough, prove it was a significant area of Roman occupation. Finds in the Leyton area suggest a Roman settlement and indicate a Roman road probably ran north from London along Leytonstone High Road.
- Leyton Orient is presently the only professional football club in the borough. Neighbours Leyton FC was the first to be founded in 1868, and was the second oldest club in Greater London, after Cray Wanderers, until January 2011 when it disbanded.
- The Bremer, Britain's first four-wheeled car powered by an internal combustion engine, was built by plumber Frederick Bremer in his small workshop in Connaught Road, Walthamstow, in the 1890s. An example can be seen today at Vestry House Museum. There is now a local school named after him.
- The flight of the first all-British-built aircraft flown by a British pilot was on Walthamstow Marshes in 1909. Edwin Alliot Verdon Roe built a tri-plane underneath the railway arches on Walthamstow Marshes which he flew himself.
- Two-ply toilet tissue was invented at a paper mill just off Blackhorse Lane in Walthamstow in 1942. The name Andrex originated from the street name where the mill was located: St Andrew's Road.
- The London Motor Omnibus Company was the first purely motor bus concern and was established in 1905 in Hookers Lane, Walthamstow, and were the main builders of London buses until 1979.
- The designer of the Concorde was born in Highams Park. Sir George Edwards studied at Walthamstow Technical Institute Engineering and Trade School.
- Sir Jonathan Ive, the designer of the iPod, grew up in Chingford and attended Chingford Foundation School. He is now Senior Vice President of Design at Apple. He was knighted in 2012.
- In 1808 the British Copper Company (BCC) purchased the "Oyl Mill" on the River Lea and began to produce copper Walthamstow pennies and half-pennies. The copper was smelted in Landore near Swansea, rolled into thin sheets and sent to the BCC "Coppermill" to be stamped into coins. The building can still be found at the end of Coppermill Lane.
- Stuart Freeborn, born in Leytonstone in 1914, created the make-up for all the characters in the Star Wars Trilogy, including Chewbacca and Yoda.



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# Governance

“ After a major Governance review we are pleased that at the year end with the exception of a few small points... we are fully compliant with the NHF Code of Governance. ”



**Sharon Bradford**  
Governance Officer

Sharon has worked at WFHA since 2001, and was employed initially as the PA to Chief Executive. It was a role she enjoyed greatly.

However, when her children came along so did the need to reduce her working hours. WFHA gave Sharon the opportunity to continue to work but with the flexibility she needed.

Her role was spilt and she remained with the Association as their Governance Officer working mainly from home. The role involves looking after the Board, preparing Board Papers and attending the meetings.

## GOVERNANCE REVIEW

A major review of Governance took place taking into consideration the Regulatory Reforms and the compliance with the Code of Governance. The objectives for the project were:

1. To support the check of the NHF Code of Governance and ensure that Waltham Forest HA are fully compliant.
2. To prepare, implement and report on a Board Appraisal process.
3. To review the current arrangements for the Tenant Focus Group, compliance with regulatory requirements on tenant scrutiny, co-regulation and consumer standards.
4. To review the arrangements between the Board and Tenant Focus Group, including the nomination route to the Board and the relationship more widely of the Board and the Group.
5. To carry out a full Compliance Check.

With the assistance of Phil Morgan, a specialist consultant, we worked through the recommendations from the Governance Review covering the current Regulatory Framework and NHF Code of Governance and are pleased that at the year end with the exception of a few small points, which are in progress or have been timetabled in for a future date if not due at present, we are fully compliant.

The work included; updating a number of policies and manuals; review of role of Tenant Focus Group and managing its 'phasing out'; development of a Tenant Scrutiny Panel;

setting up of a Remuneration Committee and associated HR recommendations; full Board Appraisal resulting in identifying skills gaps and training plans(see below); risk (approach, appetite and review of strategic and operational plans); reviewed recruitment process for sub groups to be in line with full board recruitment process; declaration of interests and introduction of DBS (Disclosure and Barring Service) checks for members.

As part of the review Board Members were appraised and we identified areas of training as well as skills gaps. We have now implemented a training programme for Members and a recruitment programme for 2016/17.

The Board and senior officers attended an away-day event in November that included an update on the regulation and WFHA's position; recent legislative proposals and working in partnership.



Joe, David, Wayne, Ben and Duncan at our Away-day.



Some strategic debate with Board and staff.

## Ben's story

As my tenure as Chair and board member at WFHA comes to an end, I have been reflecting upon my time here. Nine years has been a significant part of my life, and I am honoured to have served on the board for such a long period, whilst being delighted to leave the board in such strong shape, with some amazing people at the helm, and a skill set that would be the envy of even the largest HA's.

I find it hard to believe it has been such a long time. It seems like only yesterday that I attended my first board meeting. I think this must be reflective of the continuous and relentless work of the board and management team at WFHA. We are a small organisation, but constantly punch above our weight – this is achieved by never resting on our laurels, by continuously striving for improvement, and by always searching for ways that we



can improve the service to our residents. The work involved to achieve this simply never stops and for this reason I am extremely proud to have been part of it.

Whilst I may be leaving the board, my interest in WFHA will certainly remain, and I will be watching with interest as WFHA continue to go from strength to strength. So I am sure you will all see me again! For now I would like to thank all of those who have contributed to making my time at WFHA such a special one, board members and staff past and present, and of course the residents who I have met over the years and who have allowed me to understand the reason for all of the hard work that takes place behind the scenes.

I wish you all the best and for the continued success of WFHA!

# Value for Money

WFHA adopted a Value for Money (VfM) strategy in 2012 and it was reviewed in 2016. The aims of this strategy are to:

- Achieve high quality service at the best possible price.
- Secure informed and active commitment from our Board.
- Integrate VfM principles in all we do.
- Involve our tenants.

We have outlined how we achieve, monitor and manage Value for Money as well as our aims and aspirations and achievements in our Value for Money Statement. Within our Business Plan we have incorporated Operational Plans to ensure that our ethos of this Strategy is embedded in all that we do.

#### Our Asset Management Team ensure that we:

- Ensure our contractors complete a pre qualification questionnaire, when tendering, addressing how they would add additional value or local community benefit if successful.
- Use e-tendering where applicable to save on resources.
- Implement a robust gas safety contract based on a competitive schedule of rates for gas safety tests, repairs and new boiler installations.
- Ensure components are chosen based on whole life costs and quality rather than initial purchase price. For example, when fitting new storage heaters or radiators ensure they are economic to run and help to reduce tenants energy bills.
- Procure some materials directly from the manufacturers where we can obtain a better rate than our small contractors by bulk buying.
- Ensure the planned maintenance programme is designed and delivered to help reduce the proportion of reactive repairs but not replacing components before the end of their useful life.
- Analyse trends through reactive repairs and carry out more cost effective preventative works.
- Introduce a schedule of rates for voids to help reduce turnaround time saving on rental loss.
- Lower the cost of reactive maintenance by better diagnostics and doing the right things right first time.
- Lower total spend on reactive maintenance by reviewing landlord and tenant responsibilities and cutting out the cost of doing what is unnecessary or providing this as a separate cost to residents such as a handyman service.
- Utilise the new skills of our SHOs by carrying out further aids and adaptations to properties and preventing the need for tenants to move.
- Invest in improved ventilation to address condensation and mould growth at family units in Heathcote Grove and

Garenne Court particularly where vulnerable people live at the property including elderly and young with respiratory problems including asthma.

#### Our Finance Team will ensure a:

- Yearly review of Utility costs (Gas, Electricity, Council Tax, etc.) to ensure savings are achieved. Liaison with Utility Brokers Monarch to ensure year on year on savings are identified.
- Yearly review of Insurance costs for the organisation to ensure WFHA optimises costs/savings.
- Review of Allpay and Dun & Bradstreet costs to ensure best deals are available for WFHA.
- Negotiation for discounts with Suppliers/Contractors for early settlement of supplier invoices.
- Review of WFHA's procurement Strategy to ensure we benefit from economies of scale.
- Review of peer group benchmarking of costs to ensure we benefit from Value for Money deals.
- Record VfM savings using the VfM toolkit is maintained.

#### Our Housing Management Team will:

- Work towards a lower spend on Pest Control by procurement of new contractor.
- Work towards reducing the removal costs for tenants who need to be moved.
- Continue the control of the void management process to minimise void time and maximise income.
- Continue in our efforts to successfully appeal on Housing Benefit claims for current and former tenants.

#### Our Support Services Team will:

- Continue to research training that is free and of good content for the enhancing of staff knowledge and expertise.
- Research and apply for funding for extra activities within the schemes that can deliver health and well-being to the tenants.
- Continue to assess any tenants that require minor adaptations to their properties.
- Continue to support tenants to maximise their benefits, provide debt management advice and apply for additional grants dependent on the individuals needs.
- Look to reduce the cost of the community alarm.
- Review the outcomes and key performance indicators that WFHA currently collate for the support services to reflect the work the support team are doing.

#### Facilities Management. We will ensure that we:

- Source the best possible prices for office equipment, stationery and supplies.
- Purchase of new franking machine to bring the price of postage down.

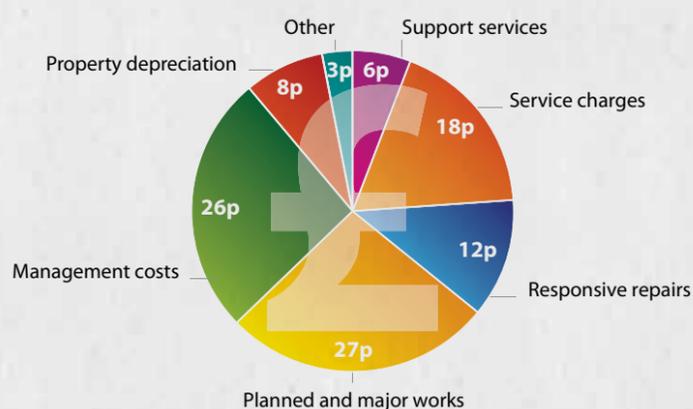
#### Governance. We will ensure that:

- Papers and communications are sent digitally whenever possible.
- A review of catering costs are completed on an annual basis.
- Whenever possible that training is completed in-house using staff and/or Board and office facilities.
- With the introduction Board Information Dashboard it is hoped that a reduction in staff time following up emails and producing reminders.
- We look at reduction in costs of producing Annual Report For further information please refer to our Value for Money Statement.

#### Our VfM Strategy aims are:

- To achieve high quality service at the best possible price, recognising that quality is essential
- To secure informed and active commitment from our Board, staff and stakeholders where necessary
- To integrate VfM principles in all we do
- To involve our tenants in pursuing VfM.

How we spent your pound



# Financial & accounts



**Yusuf Kuti**, *Director of Finance*

Yusuf has worked in social housing since 1995 having been the Director of Finance in various housing organisations including Westway HA, PentaHact and Providence Row HA prior to joining WFHA. Yusuf has extensive financial and managerial experience in social housing provision covering Learning Disabilities, Supported and Sheltered Housing and General Needs. Yusuf's priority is ensuring WFHA's diverse Tenants benefit from value for money services.

## Statement of Comprehensive Income

For year ending 31 March 2016 (incorporating the Provisions of Financial Reporting Standard 102)

	2016 £	2015 £
<b>Turnover</b>	2,545,504	2,495,886
Operating costs	(2,191,574)	(1,784,915)
<b>Operating surplus</b>	353,930	710,971
Interest receivable	4,608	4,585
Interest payable	(79,929)	(79,711)
<b>Surplus for the year</b>	<b>278,609</b>	<b>635,845</b>
<b>Total comprehensive income for the year</b>	<b>278,609</b>	<b>635,854</b>

All amounts relate to continuing activities. A full set of accounts can be downloaded from the Association's website.

The reduced surplus in comparison to the prior year, reflects the increase in the Social Housing Pension Scheme (SHPS) liability of £149,330, due to the new Schedule of Contributions entered into during the year.

## Balance Sheet

For year ending 31 March 2016

<b>Fixed assets</b>		
Housing properties	12,294,862	11,913,325
Other fixed assets	350,932	329,310
	12,645,794	12,242,635
<b>Current assets</b>		
Debtors	202,484	175,780
Cash at bank and in hand	2,361,912	2,213,900
	2,564,396	2,389,680
<b>Creditors</b>		
Amounts falling due within one year	(688,309)	(380,270)
<b>Net current assets</b>	1,876,087	2,009,410
<b>Total assets less current liabilities</b>	14,521,881	14,252,045
<b>Creditors</b>		
Amounts falling due after more than one year	8,124,991	8,133,764
<b>Capital and reserves</b>		
Called-up share capital	19	19
Revenue reserves	6,396,871	6,118,262
	14,521,881	14,252,045

## Cash Flow Statement

For year ending 31 March 2016

<b>Net cash generated from operating activities</b>	963,567	934,116
<b>Cash flow from investing activities</b>		
Interest received	4,608	4,585
Purchase of tangible fixed assets	(697,096)	(514,646)
<b>Net cash generated from /(used in) investing activities</b>	271,079	424,055
<b>Cash flow from financing activities</b>		
Interest paid	(79,929)	(79,711)
Repayment of borrowings	(43,138)	(39,726)
Issue of ordinary shares	-	3
<b>Net cash generated from /(used in) financing activities</b>	(123,067)	(119,434)
<b>Net increase in cash and cash equivalents</b>	148,012	304,621
<b>Cash and cash equivalents at beginning of year</b>	2,213,900	1,909,279
<b>Cash and cash equivalents at end of year</b>	2,361,912	2,213,900

## Opinion on financial statements from our Auditors

In our opinion the financial statements:

- give a true and fair view of the state of the Association's affairs as at 31 March 2016 and of its income and expenditure for the year then ended; and
- have been properly prepared in accordance with the Co-operative and Community Benefit Societies Act 2014, the Housing and Regeneration Act 2008 and the Accounting Direction for Private Registered Providers of Social Housing 2015.

# Rest in peace

Both Robert and Linda gave their time and commitment to WFHA as members of the Focus Group, and in the wider community to others. They will be sadly missed.

Our thanks also goes to our contractor from Goldstar Removals, Ian Smith, who was always helpful, professional and provided a good quality service to our tenants.



Robert Douglas



Linda Penhaligon

## Our team

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

**Board**  
**Chair** Ben Furr  
**Vice Chair** Duncan Howard  
**Treasurer** David Joyce  
**Chair of Finance Audit and Risk Committee** Emma Brett

**Board Members**  
 Julia Andrews  
 Alice Bradley (Resigned Dec 16)  
 Jackie Ginger (Resigned Jan 16)  
 Joe Mensah-Dankwah  
 Wayne Nembhard (co-opted Jan 15)  
 Chido Bobby Supiya (Tenant)

**Management Team**  
 Linda Milton  
 Chief Executive  
 Hayley Mulhall  
 Director of Housing and Support  
 Yusuf Kuti  
 Director of Finance  
 Cheryl Whittle  
 Support Services Manager  
 Mairead Mooney  
 Asset Services Manager  
 Jo Joannou  
 Housing Services Manager

**Staff**  
 Augustina Addai-Poku Sheltered Housing Officer  
 Sharon Bradford Governance Officer  
 Angela Cook Housing Officer  
 Jane Howard Sheltered Housing Officer  
 Ruth Kintu Sheltered Housing Officer  
 Lianne Murphy (Resigned Sept 15)  
 Hollie Nicette Customer Services Officer  
 Jennifer Quarrie Finance Officer (Resigned March 16)  
 Sally Rowe Sheltered Housing Officer  
 Aaron Samuels Finance Officer  
 Elena Charalambous (Sept 15)

We would also like to thank our partners who we have worked closely with during the year:

Outward Housing  
 Outlook Care  
 Family Mosaic  
 LBWF  
 Alzheimer's Society

**Interim Staff**  
 With thanks to Davina Whittle who worked with us during the year on an interim basis.

**Tenant Focus Group**  
 Keith Bishop  
 Tony Blackburn  
 Joyce Donnellan  
 Robert Douglas  
 Jackie Ginger  
 Kevin McKeon  
 Linda Penhaligon (Resigned July 15)  
 Rose Reeves (Resigned July 16)  
 Chido Bobby Supiya  
 Jenny Crook Facilitator

**Bankers**  
 Barclays Business banking  
 Lloyds Bank

**Auditors**  
 Nexia Smith and Williamson – External  
 TIAA – Internal

**Solicitors**  
 Blake Morgan (formerly Morgan Cole)  
 Gilbert Turner Coomber

**Consultants**  
 Mazars – IT Support  
 Capita Symonds – H&S (April- June 15)  
 Ben Wilson and Phil Morgan – Governance  
 Keith Flaherty – Surveyor  
 PHSC –H&S (July 16)  
 Calford Seadon (Lifts)

## 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.

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।

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.

আমি আপেলি গঠিত মাডিলা-নু জে তমারে ভাষান্তর করা যাবে।  
 উইথ, তো আপেলো নংবর পর অমারী অফিস-নো সংর্ক কবো।  
 ন্যার পরে অমে তমনে কয়ি তো লম্বাওয়ামা ভাষান্তর আখীশু  
 কয়ি তো ফোন পর টুলাখিয়ানী সেবা ওপরলব্ধ কবীশু।

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۔

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

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.

இங்கு தரப்பட்ட தகவல்கள் ஏதேனும் உங்களுக்கு மொழியில் மொழியெயரக்கப்பட்டிருந்த தர வேண்டாமாயின் எமது அலுவலகத்திடம் தரப்பட்டிருக்கும் தொலைபேசி எண்ணில் தொடர்பு கொள்ளவும். அதன் பின்பு நாம் உங்களுக்கு இதன் மொழியெயர்ப்புப் பிரதியையோ அல்லது ஒரு மொழியெயர்ப்பாளரையே ஒழுங்கு செய்து தருவோம்.

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.

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

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.

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.

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

Translated by London Borough of Waltham Forest Interpreting and Translation Service. Ref T7303

