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## **Front cover artwork by Emma Scutt**

*Emma Scutt is a freelance illustrator and artist living and working in Walthamstow, creating hand drawn/painted illustrations for various print and digital commissions, along with her own range of prints, cards and gifts. She has illustrated and designed four Walthamstow calendars, each one with 12 watercolour illustrations of places she loves in E17, and is currently working on the 2018 version. Emma also paints murals and portraits, and uses her art to raise awareness of social issues, such as FGM, refugees, and childless women. Her portraits of FGM survivors were displayed at the William Morris Gallery and the Houses of Parliament. Emma has a pop-up gallery at Central Parade until mid-January 2018.*

# Chair's statement

My first year as Chairman of WFHA has been an exciting and eventful one. I would like to thank my Board members for their support.

There have been many key decisions and achievements this year, which the Board believe will strengthen WFHA further and which are consistent with our goals, our values and our commitment to improving the services we offer our tenants.

This year saw significant progress in our planned works programme, with a total capital spend of £482,838 (£608,280 in 2016).

The year also saw WFHA continue its investment in ensuring decent homes for all WFHA tenants, through a commitment to planned, cyclical and capital works. Maintaining the quality and value of our housing is a key objective in our business strategy. We completed a 100% stock condition survey of all WFHA homes and our current 30-year financial plan projects a spend of over £6 million on improvements.

We have been very fortunate to have both Greville Norman and Nevil Osborne join our governing body. Both are experienced practitioners, with vast and

invaluable experience in the social housing sector.

Our partnership links remained strong. We continue to work with external support providers Outward Housing, Outlook Care and Forest YMCA, who provide support services at our various learning disability schemes and single homeless services.

We also have partnerships with L&Q and Southern Housing Group, and the London Borough of Waltham Forest has continued to give us valued support.

As always, the social housing sector will continue to have its fair share of challenges in the future. However, we are confident that we are well equipped to survive as a small housing association, so long as we continue to meet the diversified needs of our tenants.

In 2016, WFHA produced a surplus of £403,468 on ordinary activities for the year, and our reserves remained healthy at £6,800,339.

The continued success of WFHA and the excellent performance this year would

not have been possible without the drive and resilience of Linda Milton, who retired as Chief Executive this year. I would like to thank her for having contributed immensely to the progress of WFHA for over 25 years. I would like to welcome Shahron Shah who joined as our new Chief Executive in May 2017.

I also wish to thank Ben Furr, who had served for nine years as Chair when he stepped down in September 2016.

Last, but by no means least, I would like to thank the executive officers and staff of WFHA, who continue to do a great job providing an excellent service to our tenants.

***Duncan Howard***  
*Chair of WFHA*

# Chief Executive's statement

Welcome to our annual report for 2016-17.

As the new Chief Executive for Waltham Forest Housing Association, I am pleased to introduce this report on a successful year for our organisation.

Last year was challenging – for landlords as well as their tenants. The Government decision to impose 1% rent reductions on social landlords inevitably meant adjusting our budgets and reviewing our plans.

With further reductions applying in each financial year to 2019-2020, housing providers across the country are having to make significant savings, whilst trying to protect services for tenants.

At the same time, our tenants are facing their own difficulties. With rising living costs and reducing incomes inevitably putting pressure on our families, we are ready to offer support – and not just to secure our rent. Our message to tenants is a simple one. You are welcome to contact us. If we can't help directly, we will signpost you to someone who can.

Despite the challenges, WFHA remains a strong organisation, with a good staff team and Board. We are confident that

we can look forward to a secure and improving future. I am looking forward to working with our Director of Housing and Support, Hayley Mulhall, and our Director of Finance, Yusuf Kutu, to make sure we achieve this.

Along the way, I give tenants my absolute commitment that I will always

keep them and their interests at the heart of everything we do.

I would like to thank my predecessor Linda Milton for leaving the organisation in such great shape and for her hard work and commitment to WFHA.

**Shahron Shah**  
*Chief Executive*



# About WFHA

WFHA is an independent, not-for-profit, Registered Provider of housing. We work in the London Borough of Waltham Forest.

As of 31 March 2017, we owned 331 homes, managed 17 homes and supported a further 28 tenants for another social housing landlord.

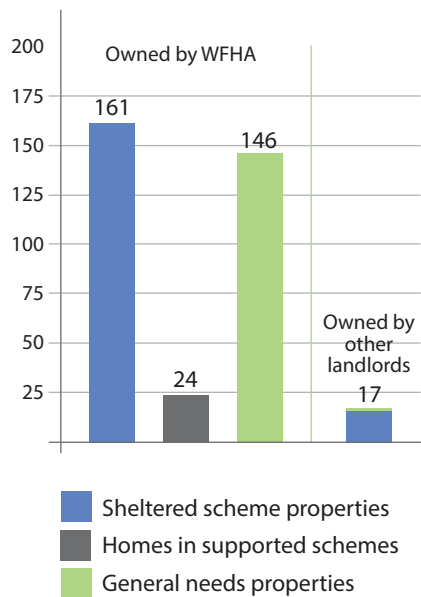
About 61% of the people we work with live in sheltered or supported housing.

We also house 147 'general needs' households in three blocks of flats and a handful of street properties. These are a mix of homes, with one to four bedrooms.



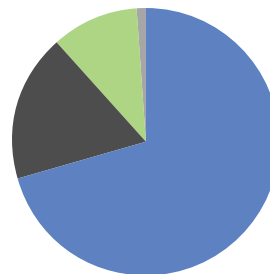
## Our homes

### By type of accommodation

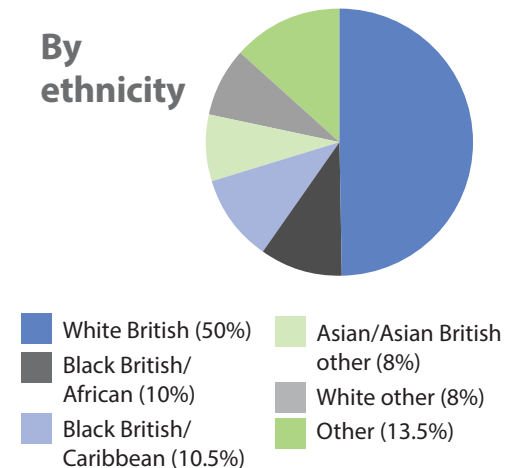


## Our tenants

### By age



### By ethnicity



# Customer services

We continued looking for ways to improve the service we offer our tenants, at the same time as keeping people better informed.

## A better website

We improved our services this year by updating the website and introducing new online services.

Tenants can now use the website to:

- report a repair
- pass on a complaint or compliment
- pay their rent – via a link to the allpay website, and
- find important information about their home and our services.

To improve accessibility, the website is linked to Google Translate, which offers translation into more than 100 languages. The site's text can also be enlarged.

Over the coming year, we will be adding to and improving our website content.

## News and information

We continued to send out our quarterly newsletter, providing a mix of news and useful information on health, finance and local resources.

The newsletter has since gained a new name and look, and a more friendly tone of voice.



## Complaints

We have seen a steep decline in the number of complaints – just five, compared to nine in 2015-16 and 23 the previous year.

We think this is down to holding an in-house training session for staff, which helped them to understand our process better. Staff now do more to sort out a problem as soon as they hear about it – so that many are now resolved before they become formal complaints.

Of the five formal complaints we received during the year, four were resolved at the first stage of our complaints procedure.

The first complaint led to us putting right a repair done badly and completing our planned rebuilding of a bin store. We also put up additional 'no smoking' signs.

We resolved a second complaint after a tenant's son complained about the service provided by a member of staff.

When a tenant's grandson complained that a lift had been out of action for too long, we had to agree. So we hired a private ambulance with an evac chair to take her out of the building for an event.

The fifth complaint suggested that a set of our security cameras weren't working. But, when we checked, we found that they were.

We were pleased to receive no reports of anti-social behaviour.

### Lettings

During 2016-17:

- we re-let 41 homes
- 44% of re-lets were to black and Asian ethnic minority households

### Voids

During 2016-17:

- we re-let empty homes in 16.5 days on average



## Moving in

### James Okou

James Okou, his partner Resty Musisi and their one-year-old son James are enjoying life in a two bedroom flat, after getting a much-needed move to Heathcote Grove.

James first became a tenant of WFHA in 2012, when he was living alone.

He says: “Before we got the new flat, we were living in a small studio, but the transfer took ages to come through because they were saying they don’t have these kinds of properties, because they are mainly dealing with supported needs.

“Then I got a call from Jo [Housing Services Manager] saying, ‘I’ve got some good news. We’ve got a two bedroom flat for you. But you can’t move in until we’ve done some repairs’.

“They painted, put in a new kitchen and did the bathroom floor – that needed to be changed – and when we entered, we just had to do the rest of the floor. Now the repairs that need doing, we just call and get them fixed. Apart from that, I’m really happy with the place.

“The area’s really good. I like it very much. It’s about 10 minutes’ walk from where we used to live.”

# Support services

We maintained our reputation for providing good quality floating and accommodation-based support services.



## Sheltered housing

### Pauline\*

Pauline became a WFHA sheltered housing tenant around nine years ago.

She says: "I was in rented property and I got to retirement and stopping working and I started to feel a bit insecure.

"The landlord was good, but if she decided to sell up or anything, I would be stuck. And she was getting older as well.

"So that's when I applied to Waltham Forest Housing Association.

"I feel very, very lucky. I love my flat. It's in a great spot on Church Hill. I consider myself lucky."

\* Name changed.

**Left:** Sheltered housing at Electric House.

## Three-star accreditation

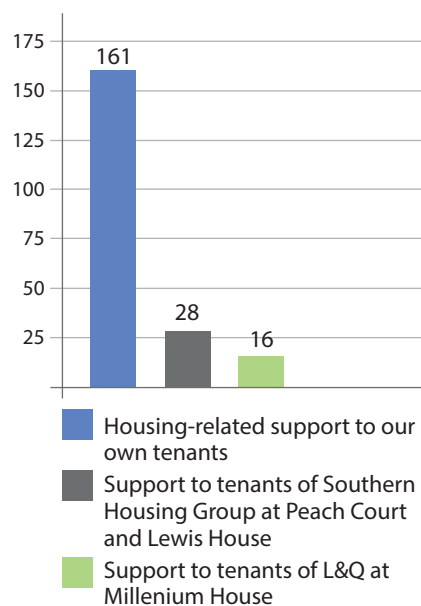
In October 2016, we were reassessed against the 'Code of Practice Service Excellence Standards' of the Centre for Housing with Support. We maintained our three-star accreditation and our assessor commented that the standards witnessed were "up to and beyond a three star service".

## Support in the community

During 2016-17, we delivered floating support to 204 tenants.

### Floating support

#### Who we support



**Above:** A Sunshine Club get-together.

## Learning disabilities

We continued to work with Outward Housing, Outlook Care and Forest YMCA, who provide support services at our disability schemes and single homeless services.

In April 2016, we opened a brand-new learning disability scheme in Hainault Road, in partnership with Waltham Forest Council and Outlook Care.

We also have partnerships with L&Q and Southern Housing group.

We hold the Equality Charter of the Chartered Institute of Housing.

## Funding and the future

We benefited from a year's extension to our Supporting People contract, but our contracts will now end in March 2018. We are working with the council to ensure that we can continue to provide services after this date.

## Social activities

Our in-house, dementia-friendly, Sunshine Club met monthly to offer a range of activities. We ran reminiscence sessions, arts and crafts, quizzes, raffles, music and exercise. We also held festive celebrations and took part in Black History Month.

We continued our five-year partnership with 'Coppermill recycle teenagers', and took part in council activities for older people too.

## Dementia

As a dementia-friendly organisation, we work locally to increase awareness. All of our staff, Board members and relevant contractors are now trained as Dementia Friends.

# Repairs and maintenance

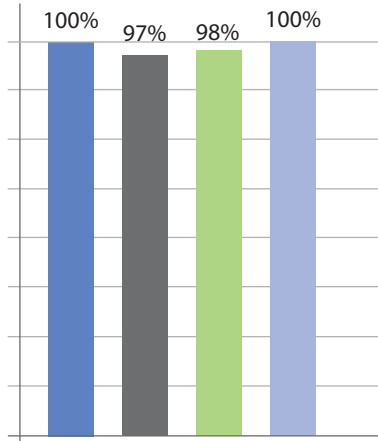
We provide a good quality, locally sourced, repairs and maintenance service, with high levels of tenant satisfaction.

## Our performance

We carried out a total of 1,350 day-to-day repairs in 2016-17.

### Repairs

#### Achieved on target



- Emergency repairs
- Urgent repairs
- Routine repairs
- Gas safety certificates at year end



## Long-term planning

We carried out a stock condition survey towards the end of 2016, modelling the results in new BRiXX software.

Knowing more about the condition of our homes means we can plan our major works over the next 30 years.

Based on what we found, our 30-year plan will see us spending well over £11 million. In the first 10 years, we will invest in new roofs, windows, kitchens, bathrooms, heating, ventilation and electrical rewiring.

## Planned works in 2016-17

Prioritising our legal and regulatory obligations, in line with our Asset Management Strategy, we spent £482,838 on planned works over the year. (We spent £608,280 in the previous year.)

## Gas safety and boiler replacements

As well as carrying out statutory gas safety tests and repairs, we gathered information on the condition of our boilers. We are doing this so that we can set up a programme of planned boiler replacements – instead of replacing boilers when they finally break down. Planned replacements are better for tenants, as well as being more efficient and cost-effective for WFHA.

### Satisfaction

During 2016-17:

- every tenant who returned their repair satisfaction slip said they were satisfied with their repair

### Electrical checks and upgrades

As well as carrying out statutory five-year electrical checks, we upgraded the electricians in some of our homes. This gave us significant value for money over carrying out full rewires.

### Fire safety

We carried out timely statutory fire risk assessments at all of our homes. After the Grenfell Tower fire, we carried out a full review of our system, to learn from this terrible tragedy.

### Decent Homes

We replaced kitchens, bathrooms and windows at some of our properties to meet Decent Homes standards. Tenants now have modern kitchens, new bathrooms with showers, better heating and insulation, and new high-energy double glazing.

### Electric House roof and render

We completed specialist rendering and pointing works, as well as roof repairs, to Electric House, which is a listed building.

### Re-decoration of communal areas

Building on our excellent relationship with K&M Decorating Ltd and Dulux, we extended their contract to include our Wingrove House and Libro House sheltered schemes. The work was done at previously tendered rates, which gave us good value for money.

Just as important, this unusual contract operates to dementia friendly standards, which we arrived at in partnership with the Alzheimer's Society, the contractors and their suppliers.

### Wingrove House lift

We brought forward lift replacement at Wingrove House (pictured left). We felt that breakdowns had become too frequent and it was no longer a viable option simply to replace key components.

Before carrying out this major work, we had to find temporary homes for people living there. We first carried out risk assessments and consulted tenants. The work was completed on time and budget and tenants have since moved back.

### Other improvements

We improved the ventilation at some of our general needs properties, because tenants were reporting condensation problems.

## New homes

### Open to opportunities

We are keen to provide people living in Waltham Forest with more homes and services in future. We want to play a part in helping to reduce London's housing crisis, at the same time as strengthening Waltham Forest Housing Association.

Although a number of possibilities arose last year, sadly none went any further. However, we are hopeful that we may get the opportunity to develop some brand-new homes and offer new support services during the current financial year.

We are open to partnerships with large housing associations, but we are also looking at the possibility of developing new homes for social rent ourselves.

We ask our tenants and supporters to let us know if you see land or street properties for sale that might meet our needs. We welcome any proposals.

# Tenant involvement

Tenants now provide an important scrutiny role at WFHA, as well as giving us with feedback through a consultative pool.

## Consultation

In 2016, after a review of our governance and tenant involvement processes, we decided to phase out the focus group and introduce a more formal Scrutiny Panel.

The objectives of the Panel would be to:

- promote accountability
- act as a bridge between us and our tenants
- monitor our services and performance
- make sure WFHA is well run
- promote good service and procurement, and
- ensure WFHA works transparently.

## The Scrutiny Panel

To begin with, we invited existing focus group members to join the new Scrutiny Panel. One has since resigned for health reasons and we extend our thanks for his contribution.

Because scrutiny is complex, Panel members attended scrutiny training with TPAS (the Tenant Participation Advisory Service). They also took part in a session with our internal auditors, to give them the skills they would need to audit our



**Above:** Two members of the Scrutiny Panel, pictured in front of artwork drawn up at the latest staff awayday.

services. Every member of the Panel has now passed an annual appraisal.

In their first year, we gave the Panel some small pieces of work to try out. They looked at our communications, how we handle empty properties and some aspects of repairs. This included the Panel

visiting and inspecting some of our properties, alongside our staff. The Panel then identified areas for improvement.

During the current financial year, we will set things up so that they can start carrying out full service reviews.

We always have vacancies, so we invite tenants to apply to join the Panel. You would need to be available for six meetings a year and be willing to attend an additional training day.

### Panel members

A panel member told us:

"It's been a slow start, but we're a good group and there are no difficulties or anything, and we're starting to do things.

"I did an estate inspection and we're starting to look at voids. We're gradually bringing up issues."

# Our staff and partners

A professional staff team and strong partnerships allow us to provide great services to our tenants.

## New staff

On 30 June 2017, we said goodbye to Linda Milton and we welcomed Shahron Shah as our new Chief Executive from 2 May 2017.

We recruited two new members of staff: a customer service officer (maintenance) and a management accountant.

## Staff training

Our annual staff training forms part of our value for money strategy, because we involve external partners too. Last year, training focused on new legislation, data protection and safeguarding. Where possible we used in-house expertise to deliver these sessions cost-effectively.

## Work with partners

We are a member of the National Housing Federation's G320 group of smaller housing associations.

We are closely involved with Erosh, the national consortium for older people's housing and support. Our departing Chief Executive stepped down as an Erosh trustee during the year. Our

Support Services Manager Cheryl Whittle was elected as national Vice Chair and Chair of the London network. She also contributed to the production of *A sensitive contractors' guide*, which was published in June 2016.

Locally, we are part of the Waltham Forest Dementia Action Alliance and we work with Healthwatch.

We are the only housing association represented on Waltham Forest Council's

Sheltered Housing Panel, which allocates sheltered housing to people on their waiting list. We take part in specialist groups on development and housing management.

We work closely with local police and our staff regularly attend the local forum on Anti-Social Behaviour.

During the current financial year, we will join a new group tackling violence against women and girls.



# Governance

The Board sets our strategic direction and monitors our performance.

## New Chair

In September 2016, Ben Furr reached the end of his term of office as Chair and stepped down from the Board. Duncan Howard stepped up from Vice Chair to Chair.

## Governance review

We carried out a major review of our governance arrangements, to ensure our full compliance with the Code of Governance, and to take regulatory reforms into account.

As part of the review, we carried out a full Board appraisal.

We completed a Board skills audit and found that we needed more finance and housing management skills. We later recruited a new member with finance expertise, who sits on the Finance, Audit and Risk Committee as well as on the Board. We will continue to recruit new Board members during the current financial year.

The skills audit also identified some training needs for existing members, so we drew up a mainly in-house training plan. The sessions are open to all Board members.

New members receive a comprehensive induction, including sessions on governance and regulation, a tour of properties and a chance to meet staff.

If you are interested in joining our Board, or want to find out more, please call us on 020 8524 6987 or email [info@wfha.org.uk](mailto:info@wfha.org.uk)

The review also looked at the role of the Tenant Focus Group, which has now been dissolved in favour of a Tenant Scrutiny Panel.

## The Board during 2016-17

### **Ben Furr**

Chair to September 2016

### **Duncan Howard**

Chair from September 2016

### **Joe Mensah-Dankwah**

Vice-Chair from September 2016

### **Julia Andrews**

### **Emma Brett**

### **Wayne Nembhard**

### **Greville Norman**

Elected September 2016

### **Nevil Osborne**

Elected September 2016

### **Bobby Supiya**

# Value for money

Making the most of our resources and getting the best value for money has become ever more important, as we apply the rent reductions.

We took an in-depth look at our value for money work during the year, as part of our review of governance.

## Savings achieved

We are continuing to benefit from low fixed interest rates on many of our longer-term loans.

We made a saving of £9,629 on gas and electricity, after using the Monarch Partnership, an established broker, to find new suppliers. The deals are fixed for two years and will mean savings on tenants' service charge bills.

A new window replacement contract will save us £15,000 each year, as we replace windows at Briscoe and Ridgeway.

We extended our value for money contracts to secure further savings on major repairs, decorating and Decent Homes work. This was possible because we signed small contracts with trusted local companies.

After carrying out stock surveys, we will make savings in future by setting up cost-effective long-term planned works programmes. We tendered for planned and major repairs during the year.

We also carried out a tendering exercise to secure cost-efficient internal auditing.

## Increasing efficiency

We took steps to increase our efficiency by streamlining internal processes.

We are also making better use of our housing management and finance

software, to cover more areas of our work. This includes giving us real-time performance information.

In the current financial year, we will look for further value for money as we tender contracts for external auditing, insurance cover and major planned works.

In the future, we hope to benefit from working more closely with the G320 group of small housing associations for opportunities for collaborative and joint working.



# Our financial year

WFHA remains financially well-managed and sustainable.

We ended the year with a healthy surplus of £403,468, reflecting WFHA's financially sound position. Our surplus was higher than the previous year, when it was £278,609, because we made an additional contribution to the Social Housing Pension Scheme (SHPS), following an actuarial valuation.

income. It meant that our void losses amounted to £74,525, compared with £39,594 the previous year. This was a loss of 2.93% of our income.

## Maintenance

- During 2016-17, we spent:
- £264,461 on routine maintenance
  - £84,444 on planned maintenance
  - £76,218 on major repairs

## Rent collection

We collected 100.2% of the rent due – a little lower than average for the landlords in our peer group (100.7%).

We narrowly missed our 4% rent arrears target, with arrears at 4.34%, which meant serving quite a few warning notices. But we did not have to evict anyone.

We continued to work more closely with tenants with high arrears and succeeded in reducing our overall arrears level. We also did more to help tenants with low arrears to minimise their debts and stop them growing.

Some of our supported housing schemes had vacancies for much longer than expected, so that we lost rental



## Statement of comprehensive income for the year ending 31 March 2017

	2017 (£)	2016 (£)
<b>Turnover</b>	2,580,351	2,545,504
Operating costs	(2,097,291)	(2,042,244)
Pension scheme (SHPS) liability	(11,640)	(149,330)
Total operating costs	(2,108,931)	(2,191,574)
<b>Operating surplus</b>	471,420	353,930
Interest receivable	3,725	4,608
Interest payable	(71,677)	(79,929)
<b>Surplus for the year</b>	<b>403,468</b>	<b>278,609</b>
<b>Total comprehensive income for year</b>	<b>403,468</b>	<b>278,609</b>

## Cash flow statement for the year ending 31 March 2017

	2017 (£)	2016 (£)
<b>Net cash generated from operating activities</b>	448,695	963,567
<b>Cash flow from investing activities</b>		
Interest received	3,725	4,608
Purchase of tangible fixed assets	(511,450)	(697,096)
<b>Net cash generated from investing activities</b>	(507,725)	(692,488)
<b>Cash flow from financing activities</b>		
Interest paid	(71,677)	(79,929)
Repayment of borrowings	(47,530)	(43,138)
<b>Net cash used in financing activities</b>	(119,207)	(123,067)
<b>Net decrease in cash &amp; cash equivalents</b>	(178,237)	148,012
<b>Cash &amp; cash equivalents at start of year</b>	2,361,912	2,213,900
<b>Cash &amp; cash equivalents at year end.</b>	<b>2,183,675</b>	<b>2,361,912</b>

## Balance sheet for the year ending 31 March 2017

	2017 (£)	2016 (£)
<b>Fixed assets</b>		
Housing properties	12,477,283	12,294,862
Other fixed assets	357,507	350,932
	12,834,790	12,645,794
<b>Current assets</b>		
Debtors	196,215	202,484
Cash and cash equivalents	2,183,675	2,361,912
	2,379,890	2,564,396
<b>Creditors</b>		
Amounts falling due within one year	(456,649)	(688,309)
<b>Net current assets</b>	1,923,241	1,876,087
<b>Total assets less current liabilities</b>	<b>14,758,031</b>	<b>14,521,881</b>
<b>Creditors: amounts falling due after more than one year</b>	7,957,673	8,124,991
<b>Capital and reserves</b>		
Called-up share capital	19	19
Revenue reserves	6,800,339	6,396,871
	<b>14,758,031</b>	<b>14,521,881</b>

# Highlights of 2016-17



Our dementia-friendly Sunshine Club met on the last Friday of each month to offer a range of activities (pictures 1 and 4). We also held a special event during Black History Month (pictures 2 and 3).

Our annual fete attracted more than 80 tenants and staff, and raised a total of £324 for the Sunshine Club.



## **Waltham Forest Housing Association**

Energy Centre  
31 Church Hill  
Walthamstow  
E17 3RU

Phone: 020 8524 6987  
Email: [info@wfha.org.uk](mailto:info@wfha.org.uk)  
Web: [www.wfha.org.uk](http://www.wfha.org.uk)

### **Senior Management Team**

*Linda Milton, Chief Executive (retired in June 2017)*  
*Shahron Shah, Chief Executive (from May 2017)*  
*Hayley Mulhall, Director of Housing and Support*  
*Yusuf Kuti, Director of Finance*

### **Bankers**

*Lloyds Bank PLC*

### **Auditors**

*Nexia Smith & Williamson – External*  
*Mazars - Internal*

### **Solicitors**

*Blake Morgan*