



Together we can
WFHA Annual Report 2018 - 2019





**we
RESPECT**

People and communities through our belief in equality, inclusion and the value of diversity. We believe we have more in common than things that separate us.



**we
EMPOWER**

People and communities by maximising strengths and opportunities and building resilience.



**we are
AMBITIOUS**

Constantly improving, delivering better value for money and striving to provide more homes and services.



**we
CARE**

About what we do, step up to take responsibility and are passionate about our social purpose and making a positive difference.



**we are
HONEST**

Act with integrity and are accountable to our tenants, our partners and each other.

Together we can

Welcome from the Chair and Chief Executive

We are delighted to report on an inspiring year, as we embedded and acted on our new vision, values and strategic direction, as well as introducing new services.



Our latest Star tenant satisfaction survey, carried out for us by Acuity in December 2018, found that 84% were satisfied with our overall services, with nearly half (47%) saying that things had improved in the past 18 months. We know we can go further, but this is a heartening result.

We were also pleased to see 91% reporting that they find us friendly and approachable – a reflection of the respect, care and integrity we expect from our staff.

At the start of the year, we launched our new floating support service for Waltham Forest residents aged 50+. The Navigator Hub is proving to be a great success. We took more than 480 referrals over the year, with an even higher number of positive outcomes. We now run weekly outreach sessions at two local libraries and promote the service at every opportunity.

For our sheltered housing tenants, we introduced an intensive housing

management service to run alongside their community alarm systems and optional welfare calls. This was a big change from the site-based sheltered housing officers we had previously, so it was good to see 82% in our survey stating that they were happy with how frequently they see their Independent Living Officer.

We continued to prioritise the health and safety of our tenants and staff. We acted on all of the recommendations that came out of our fire risk assessments and electrical, gas, asbestos and water safety checks.

Overall, we invested more than a quarter of a million pounds in the safety for our tenants this year. It demonstrates our strong commitment to keeping tenants safe and improving their confidence in us as a housing provider.

Over the coming year, we will work towards meeting the four strategic objectives in our business plan. We will deliver more for tenants, service users and communities. We will make the best of our resources. We will invest in homes and services, and strengthen our organisation.

We are proud of our business and proud of our tenants. We remain committed to the core principles of social housing, which is why we plan to develop homes at truly

affordable rents. We will actively challenge negative stereotypes about homes and tenants like ours, wherever and whenever we come across them.

The London Borough of Waltham Forest is the first London borough to be awarded the prestigious title of 'London Borough of Culture'. This will involve great opportunities for our residents. We are proud partners and supporters of this fantastic initiative.

We would like to thank the staff team for their hard work and dedication over the past year, and our Board for their continuing support and expert insights.

Thank you also to our partners, including LB Waltham Forest, Outlook Care, Outward Housing and the YMCA.

We wish to thank the tenants who have worked with us over the past year – whether you completed our Star survey, took a role in the Tenant Scrutiny Panel, or something in between, please know that we genuinely value your feedback and contribution to shaping our work.

*Pictured top left: Duncan Howard, Board Chair.
Bottom left: Shahron Shah, Chief Executive.*



About Waltham Forest Housing Association

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

The g320

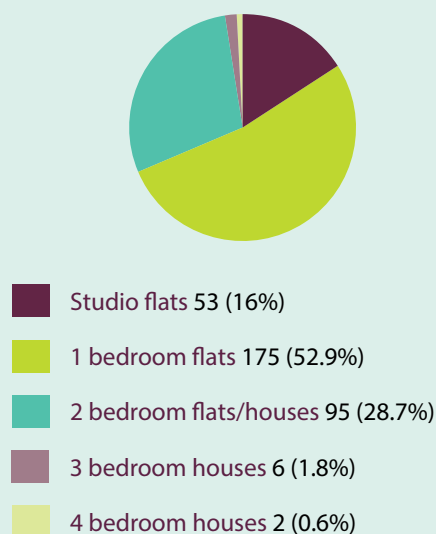
We are a member of the g320 group of small housing associations in London.

g320 members are locally focused, house a rich mixture of Londoners, and many offer specialist or support services.

Our homes

We own 331 homes.

Size of homes



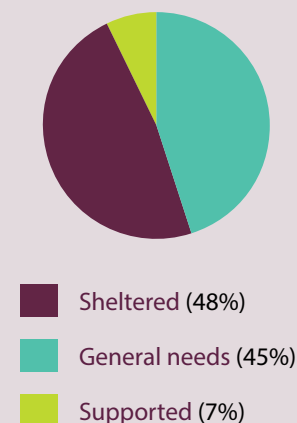
Our households

Just over half of our tenants live in sheltered housing, while a small number live in supported housing.

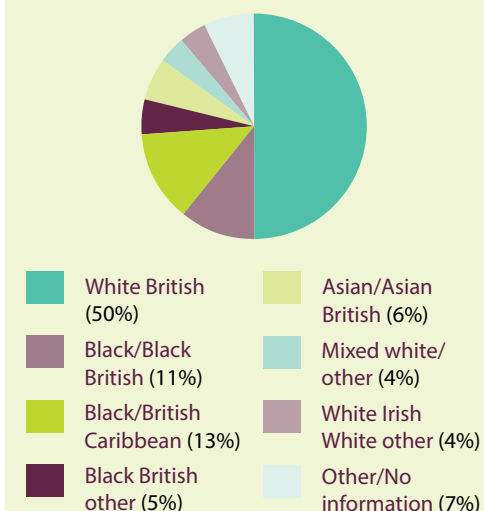
We also house 149 households of single people and families, in three blocks of flats and a number of street properties.

Our general needs stock is mainly a mix of one and two bedroom homes, with a limited number of three and four bedroom homes.

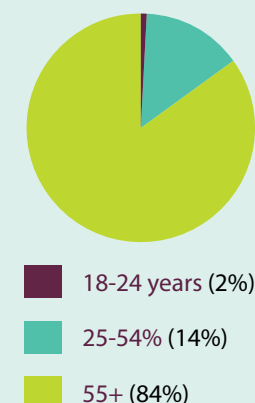
Type of housing need



Ethnicity



Age of tenants



Our purpose vision and values

Our **social purpose** is to provide housing and support services.



The Mayor of Waltham Forest, Councillor Sally Littlejohn pictured with managers and staff when we hosted an official visit in October 2018.

Our vision

WFHA is working to deliver a future where everyone, in every community we serve, has a safe, truly affordable home and great life chances, in a society where they are valued and respected.

Our values

- We **RESPECT** people and communities through our belief in equality, inclusion and the value of diversity. We believe we have more in common than things that separate us.
- We **EMPOWER** people and communities by maximising strengths and opportunities and building resilience.
- We are **AMBITIOUS**, constantly improving, delivering better value for money and striving to provide more homes and services.
- We **CARE** about what we do, step up to take responsibility and are passionate about our social purpose and making a positive difference.
- We are **HONEST**, act with integrity and are accountable to our tenants, our partners and each other.

REACH. Oxford Dictionary definition:

(verb) 1. Stretch out so as to touch or grasp something. 2. Be able to touch something. 3. Arrive at or get as far as. 4. Achieve or come to a particular point or state. 5. Make contact with.

(noun) 1. The distance to which someone can stretch to touch something. 2. The extent to which someone or something has power, influence or the ability to do something.

Year one of our business plan 2018-20

Our business plan sets a clear direction for the organisation.

Our strategic objectives are to:

1. Deliver more for our tenants, service users and communities
2. Make the most of our resources
3. Invest in homes and services, and
4. Strengthen our organisation.

Our day-to-day operations during 2018-19, as well as our longer-term plans were all informed by these objectives.

A full copy of the business plan is available from the website at www.wfha.org.uk, or on request from our office.

Safe homes in good repair

We have continued to invest in our homes both inside and out, to make sure our tenants have safe, comfortable, accessible places to live.

Our Head Office
Electric House



Health and safety first

The safety of our tenants remains our highest priority. We spent:

- £62,892 on fire safety improvements
- £138,939 on electrical testing, repairs and upgrades, and
- £38,419 on gas safety work.

Investing in homes

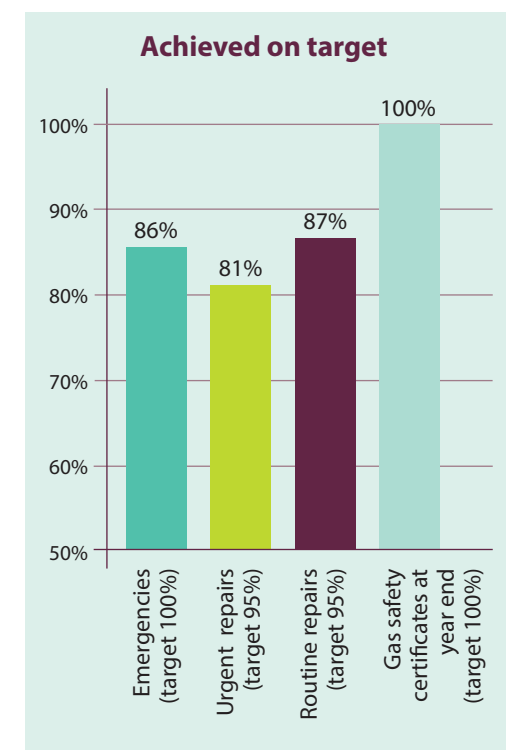
During 2018-19, we spent more than £297,000 on home upgrades.

This included:

- £107,684 spent on 32 new windows at Omnibus Way and completing window replacements at Heathcote Grove
- £77,057 spent on installing 15 new kitchens
- £36,584 spent on installing 14 new bathrooms, and
- £75,910 spent on plumbing and heating replacement.

Day-to-day repairs

We carried out 1,739 repairs during 2018-19.



These repairs figures were disappointing, so we have since made some changes to our staff and contractors to improve this performance. We want to make sure that every tenant gets the service they are entitled to expect.

New homes

During 2018-19, we worked towards delivering our Development Strategy. The strategy aims to increase the number of homes we own by 23% (nearly a quarter) over the next four years.

We want to increase our stock to provide more homes for local people. In addition, the more homes we own, the less it costs to provide services to each household – making us more cost efficient.

We investigated two sites, where we thought we could build up to 30 homes. Unfortunately, neither met our requirement that we develop new homes for local people at genuinely affordable rents. We will revisit these schemes with new architects during the current financial year.

We are also actively looking at development opportunities through the Build London Partnership led by L&Q and through our partnership as developers with the London Borough of Waltham Forest.

*Waltham Forest:
our richly diverse community*



Housing operations and Star Survey results

We brought in an independent company called Acuity to carry out our latest tenant satisfaction Star Survey in December 2018.



Star survey results

We survey our tenants every three years, so that we can track their feedback on the services we provide.

We sent out 314 surveys in December 2018 and got 124 responses (40%). The key results are shown on these pages.

84%

Satisfied with our overall services

However, nearly half of tenants surveyed (**47%**) said things had improved in the past 18 months

80%

Satisfied with the quality of their home

But **87%** felt safe and secure at home

81%

Satisfied with the value of money they get for their rent

Only **7%** were dissatisfied

74%

Satisfied with the repairs and maintenance service

However, satisfaction with their last repair was **85%**

62%

Satisfied that we listen to your views and act on them

However, **91%** are satisfied that we keep you informed about things that affect you

We were disappointed that our results are in the lower quartile compared to other small housing associations. We are now taking action to improve our performance and the way we communicate with you.

What we will do

Repairs

The number of tenants giving a high rating for our routine maintenance service went down in this survey. Some of the failings we were already working to address.

We made some changes to staffing, to make sure we engage with tenants better and make better use of completed satisfaction forms. We plan to boost the number of responses, by offering more ways to pass on feedback.

We also replaced our main contractors with Square FM. We are monitoring their performance closely.

Tenant satisfaction

We received a disappointing rating for WFHA listening to tenant views and acting on them.

We recently reviewed the Tenant Scrutiny Panel terms of reference and role profiles. We want to empower members to make a stronger contribution to our work and to encourage them to listen out for and pass on the views of other WFHA tenants.

Independent Living Service

Our sheltered housing tenants receive an independent living service from our dedicated officers.

Our sheltered schemes benefit from:

- daily health and safety inspections
- an on-site tenant surgery every two weeks, and
- regular welfare calls to meet tenant needs and requirements.

The Star Survey showed that:

92%

Are happy with their community alarm system

87%

Like their scheme facilities

82%

Are happy with how often they see their Independent Living Officer

Tenant complaints

We received 18 complaints during the year. In total, 14 were about housing management issues, three were about repairs and one related to both.

Of the 18 complaints:

- 15 were resolved and closed at stage 1 of our complaints process
- two were resolved and closed at stage 2 of our complaints process, and
- one was escalated to the Ombudsman and has since been resolved.

New lettings

During 2018-19:

- we re-let 23 homes, and
- 57% of our homes were let to black and Asian ethnic minority households.

Voids management

During 2018-19:

- we re-let empty homes in an average of just over 40 days (our target is 20 days).



Our Asset Services team is working very closely with our Housing Operations team to look at the whole voids process.

The aim is to make sure that everything is linked together efficiently, so that we can re-let homes more quickly.

Year one of the Navigator Hub

In its first full year, our new Navigator Hub floating support service has been very successful.


Navigator Hub

A free service for older people in Waltham Forest

The Navigator Hub is a service designed for any Waltham Forest resident aged 50+, who needs a bit of support. The aim is to help you to carry on living independently in your own home. We can support you by phone, by making home visits, or you can come to our offices in Walthamstow.

We can help with a range of things, including:

- housing applications
- benefit applications
- reducing your debts
- finding a GP (family doctor)
- writing letters
- getting access to services provided by other organisations
- health and safety in your home
- loneliness or isolation, and
- in many other ways – just tell us what you need.




Find out more

Phone: to 020 3929 8080
(ask for The Navigator Hub)

Email: navigatohub@wfa.org.uk

Visit our website: www.wfa.org.uk



Floating support for Waltham Forest

Staffed by a team leader and two floating support workers, the Navigator Hub is a free service for any Waltham Forest resident aged 50+ who needs some housing-related support to live independently.

We support service users by phone, during home visits, or at our office. We can offer help with issues such as:

- claiming benefits
- debt management
- finding a GP
- letter writing
- loneliness, and
- signposting to other organisations.

During 2018-19, we:

- received 483 referrals
- achieved 606 positive outcomes for our service users
- ran outreach sessions every Monday morning at Chingford Library and every Friday morning at Walthamstow Library.



Promoting our service

We promoted the Hub at events during the year held by:

- Waltham Forest Social Prescribing Service
- the Alzheimers Society, and
- Waltham Forest Council's Independent Living Team.

We had a stall at the February 2019 Dignity Day organised by Waltham Forest Sheltered Housing and Pensioners Group.

We also took part in coffee mornings at an L&Q sheltered scheme.

Pictured above: Floating Support Team Leader Davina Whittle assists a local resident.

Growing through partnerships

Partnership working allows us to maximise the support we can offer our tenants, service users and the wider community.

Support partnerships

We continued to work as partners with Outward Housing and Outlook Care, who provide support services at our disability schemes.

Our partnership with the YMCA provides transitional housing for single homeless people.

We are part of Erosh, the national consortium for older people's housing and support. During the year, our Head of Operations, Cheryl Whittle, stepped down as a National Trustee and from the London Network as Co-Chair – however, WFHA remains a member.

We belong to the Waltham Forest Dementia Action Alliance.

Partnership for the community

We worked with the London Borough of Waltham Forest over the year and took part in some of the borough's cultural events.

We also recognised our particular role as a community housing provider, by signing up to three important pledges.

- The Benefit Society Pledge is sponsored by housing providers across the UK. The pledge is to support the 'See the person campaign', which is designed to support tenants to have a voice against stereotyping.
- The Migrant Access to Housing Pledge demonstrates that we recognise we have a contribution to make in supporting migrant people. We provide shelter and support to people from all walks of life and we recognise that migrants face particular challenges in Britain today.
- The Make a Stand Pledge was launched by the Chartered Institute of Housing in June 2018. In signing it, we pledge to support people experiencing domestic abuse.

L&Q Build London Partnership

WFHA is a development partner with London & Quadrant.

L&Q are leading a ground-breaking programme, funded jointly by L&Q and the Greater London Authority, to start building 1,000 new affordable homes for London by 2022. The programme supports small housing associations to provide their contribution of new homes for Londoners.



Tenant Scrutiny Panel

The Tenant Scrutiny Panel continued to play an important role in our work.

A year's work for the Tenant Scrutiny Panel

During 2018-19, the panel had five members, drawn from our sheltered and general needs housing.

The panel reviewed:

- our voids process – looking at how we manage empty homes between lettings
- our responsive repairs service, and
- the services we provide to estates.

In addition, the panel completed a report on how satisfied tenants were with their home. The report, complete with recommendations, went to the Board in February 2019.

The panel also contributed to reviews of the independent living service and our service standards, as well as giving us their suggestions as we worked on the latest Business Plan.

The panel in future

We plan to strengthen the panel's scrutiny role by making it a formal part of our governance structure, and getting it to report directly to the Board. This will make us more accountable to tenants, hold us to higher standards and give more weight to the panel's recommendations.

To achieve this, we need some additional members for the panel – which is currently down to four members, as one stepped down in May 2019.

To encourage others to join, we will shortly be introducing a payment of £20 for each meeting attended, in addition to travel expenses.

The Tenant Scrutiny Panel.



The current financial year

During 2019-20, the panel will:

- review our tenancy agreements
- scrutinise our new tender specification for cleaning and ground maintenance
- review our handling of anti-social behaviour, and
- look at the way we handle general communications.

In July 2019, the panel discussed the results of our recent tenant survey. The panel had helped to draw up this survey.

Panel members were a little disappointed with the low response rate to the survey. However, they were very pleased that where tenants did return their surveys, their responses were mainly positive.

In the future, members will be working on ways to encourage and improve survey responses overall.

The staff team

Our committed and professional staff provide our tenants and service users with good quality services that meet our strategic objectives.

Specialist teams

Our specialist teams take care of our properties, housing management, finances, the independent living service we provide to sheltered housing tenants and our Navigator Hub floating support service.

In the last financial year, we made some significant changes to our staffing structure, which have proved to be very positive.

Head of Operations, Cheryl Whittle, says: "It's great. People have come and gone during the year and some people have even returned.

"The new structure, like in most organisations, is being continually reviewed and tweaked to make sure we deliver the best service for our tenants and service users and meet the needs of our local community.

"The Navigator Hub has gone from strength to strength. It continues to deliver an

essential service not only to our tenants, but to older people throughout the local community.

"We will be bidding to continue with and more than double the Navigator Hub service in the coming months which is a very exciting opportunity for us.

"The launch of the new tenants' handbook has been a real achievement this year, making it easier for tenants to understand their rights and responsibilities and how to engage with us.

"We will seek Investors In People accreditation in the coming months, which will measure our standards, identify gaps

and help us to drive improvements for staff and tenants."

For Michael Pughsley, our Head of Asset Management and Development, a highlight of the year has been, "making sure that all recommendations identified during fire safety checks were acted on and making sure our data protection action plan was implemented, so that WFHA is compliant."

Michael is also continuing to work on the development of more housing units and ensuring that our current homes receive the level of investment they need. He is also focused on improving our repairs and maintenance services.

Staff members, left to right: Angela Hendrick, Housing Operations Team Leader; Kevin Marius, Asset Services Officer; Claire White, Independent Living Officer; Michael Pughsley, Head of Asset Management and Development.



Board matters

The Board set and monitored our strategic direction, as well as our everyday performance.

Left to right: Board members Duncan Howard, Joe Mensah-Dankwah, Julie Andrews, Emma Brett and Nevil Osborne.



Review of governance

We carried out our three-yearly review of our governance arrangements in the summer of 2018.

The review resulted in an updated governance manual and the introduction of a new Board appraisal process.

The Board in 2018-19

Duncan Howard (Chair)

Joe Mensah-Dankwah (Vice-Chair)

Julia Andrews (Chair of the Human Resources, Remuneration and Governance Committee)

Emma Brett (Chair of the Finance, Audit and Risk Committee)

Nevil Osborne (Chair of the Asset Management and Development Committee)

Co-opted to the Board

Richard F Sanders (May 2018)

Dale Walker (November 2018)

Marina Robertson (March 2019)

Co-opted to the Asset Management and Development Committee

Maggie McCann (May 2018)

Value for money

We prioritise achieving good value for money for our tenants and stakeholders.

Value for money strategy

In April 2018, the Regulator of Social Housing introduced a new value for money standard. The table opposite records our scores against these metrics.

During the year, we worked on our development strategy, which aims to achieve economies of scale by increasing our homes by 23% over the next four years.

As a small, London-based housing association with a significant number of homes for older people, our headline cost per home is higher than average.

During 2018-19, we focused on efficiency savings and succeeded in reducing our management costs by more than 5% and our headline cost per unit by more than 3%. This was despite a reduction of 17 units, when a larger registered social housing provider decided to take back a sheltered housing scheme we had been managing on their behalf.

The new value for money metric

	Achieved 2018-19	Benchmark 2018-19	Target 2018-19	Achieved 2017-18	Target 2019-20
1. Reinvestment (Spend on existing stock as % of the value of properties we own)	3.9%	5.8%	4%	4%	4%
2. New supply delivered (How many new homes) %	0%	0.7%	0.6%	0%	0.7%
3. Gearing % (Our debt levels. Borrowing finance allows us to invest in existing homes or develop new ones)	(6.1%)	32.2%	12%	(9%)	12%
4. EBITDA MRI interest cover % (Measures surpluses against amount of interest we pay)	774%	268%	888%	972%	600%
5. Headline social housing cost per unit	£5,707	£6,065	£5,821	£5,892	£5,600
6. Operating margin % (Demonstrates how profitable operations are)					
a. Social housing lettings	8.3%	22.6%	12%	13%	12%
b. All	7.66%	18.1%	9%	11%	10%
7. Return on capital employed (ROCE) %	1.6%	4.3%	1.8%	2%	2%

Benchmark data is based upon the Regulator's Value for Money Summary Report (September 2018).

The financial year

WFHA continues to demonstrate financial strength and sustainability.

We ended the year with a surplus of £203,882 (£289,097 in 2017-18), after spending an additional £40,000 on repairs and maintenance – mainly on electrical safety works.

We are in a good position to further our development strategy and expect to finalise arrangements for the necessary finance by the end of 2019. We will then be able to acquire or seek planning permission for 20 new homes for the financial year beginning in April 2019.

Rent collection

We collected 97.13% of the rent due, against a target of 100%. This was slightly lower than our benchmarking median (99.75%).

We missed our 4% rent arrears target, with arrears at 7.1%. This was higher than the median for our benchmarking group (3.28%).

We are concentrating on significantly reducing our arrears over the coming year.

Balance sheet for the year ending 31 March 2019

	2019 (£)	2018 (£)
Fixed assets		
Housing properties	13,070,300	12,882,671
Other fixed assets	285,214	295,203
	13,355,514	13,177,874
Current assets		
Debtors	264,347	265,342
Cash and cash equivalents	1,779,494	2,209,485
	2,043,841	2,474,827
Creditors		
Amounts falling due within one year	(532,338)	(848,683)
Net current assets	1,511,503	1,626,144
Total assets less current liabilities	14,867,017	14,804,018
Creditors: amounts falling due after more than one year	7,293,495	7,714,562
Provision for liabilities	480,185	–
	7,773,680	7,714,562
Capital and reserves		
Called-up share capital	20	19
Revenue reserves	7,093,318	7,089,436
	14,867,017	14,804,018

Cash flow statement for the year ending 31 March 2019

	2019 (£)	2018 (£)
Net cash generated from operating activities	149,324	791,421
Cash flow from investing activities		
Interest received	6,131	2,168
Sale of tangible fixed assets	34,052	28,728
Purchase of tangible fixed assets	(499,770)	(705,948)
Net cash generated from investing activities	(459,587)	(675,052)
Cash flow from financing activities		
Interest paid	(62,026)	(39,978)
Repayment of borrowings	(57,702)	(50,582)
Issue of ordinary shares	–	1
Net cash used in financing activities	(119,728)	(90,559)
Net (decrease)/ increase in cash & cash equivalents	(429,991)	25,810
Cash & cash equivalents at start of year	2,209,485	2,183,675
Cash & cash equivalents at year end	1,779,494	2,209,485

Profit and loss statement for the year ending 31 March 2019

	2019 (£)	2018 (£)
Turnover	2,620,528	2,709,217
Operating costs	(2,385,803)	(2,381,910)
Operating surplus	234,725	327,307
Surplus on disposal of fixed assets	34,052	28,728
Interest receivable	6,131	2,168
Interest payable	(71,026)	(69,106)
Surplus for the year	203,882	289,097

Tenant, Steven Gander



Let's actively promote social housing

In our Star survey, three-quarters of our tenants (73%) said they were proud to live in social housing.

Negative press coverage and unpleasant reality TV programmes regularly focus unfairly on tenants like ours.

We actively want to push back by focusing on challenging negative stereotypes in line with our support for the 'See the person campaign' (See page 9)

We think people are right to take pride in their social housing. Some of our staff, including our Head of Operations, grew up in social housing. Some still live in it.

We see no shame either in people needing to claim benefits to help them through difficult times or manage low incomes. We know that most people, in or out of work, are just doing their best to get by and their best for their families.

"Being a social housing tenant with WFHA has given me the security to know that there is always a staff member I engage with each week, as well as always being at hand at the end of a phone call. I find this approach to be very personable and friendly. It gives me a sense of security that WFHA care for their tenants' wellbeing.

"The rent is also affordable, which has being a great plus and I no longer have to worry about having to rob Peter to pay Paul each month. I actually have money to spend on myself now and other things. The accommodation was nicely decorated when I moved in and I am happy with my new long-term home."

Margaret Cordes lives at Wingrove House



"I love how quiet and peaceful my flat and the surrounding area are. I was previously a council tenant and the repairs response time is much quicker.

"I don't feel like there is anything bad about being a social housing tenant.

"My flat, block and neighbourhood are very clean, tidy and quiet. This makes me feel proud to live here.

"Nobody has ever made me feel bad about where I live, I have always been made to feel very welcome. I have a very good relationship with

my neighbours – especially the neighbours in the flat next to mine.

"I also have a good relationship with the neighbours in the house next door. They were very welcoming, friendly, gave me a box of chocolates when I moved in and have even invited me for Christmas dinner. There is no barrier between us even though our block is social housing and their property isn't."

Keith Bennett lives in Forest Avenue in Chingford

Waltham Forest Housing Association

Energy Centre
31 Church Hill
Walthamstow
E17 3RU

Phone: 020 8524 6987
Email: info@wfha.org.uk
Web: www.wfha.org.uk

Executive Team

Shahron Shah
Chief Executive

Cheryl Whittle
Head of Operations

Michael Pughsley
*Head of Asset Management
and Development*

Yusuf Kuti
*Director of Finance
until September 2018*

Faisal Mayet
*Acting Head of Finance and
Corporate Services
October 2018 to February
2019*

Michael Jarrett
*Head of Finance and
Corporate Services
from March 2019*

Bankers

Lloyds Bank

Auditors

Nexia Smith & Williamson – External
Mazars – Internal

Solicitors

Blake Morgan

Regulator of Social Housing
Registered Number: L0461

Co-operative and Community Benefit
Society Number: 21186R