

Looking back over an extraordinary year

WFHA Annual Report 2020 - 2021





**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.

Looking back over an extraordinary year

Covid-19 dominated world headlines throughout 2020-21, setting new priorities for every landlord and every organisation around the country. This report to our tenants sets out our achievements in an extraordinary year.

With normal life now returning around us, we can look back on the year with some pride. Our efforts to protect tenants and staff meant that we were able to reduce the worst impacts of the virus. To begin with, we responded quickly – actioning our business continuity plan as early as 27 February 2020, and liaising with the London Borough of Waltham Forest in recognition of the vital services we provide to the local community.

We took key decisions early – closing our offices from 17 March 2020 and moving to home working. We were effective – prioritising the delivery of services, as staff adjusted to their new working arrangements. But, above all, we were thoughtful.

We were very concerned for our tenants, so we drew up a tenant welfare action plan and ran it by our Tenant Scrutiny Panel. We reviewed our records to identify tenants who might be particularly at risk.

The plan included making welfare calls to every WFHA household, to check how people were managing and whether they needed support. Where someone needed assistance, we were able to make the calls regular, refer them to our

own Navigator Hub (for people over 50) or to other agencies.

At our schemes, we carried out regular risk assessments, closed communal lounges and provided hand sanitisers. Our cleaners changed their routines to meet new hygiene standards. We also continued to undertake our usual checks of fire safety and other equipment.

We took steps to make sure our staff were managing the changes, including issuing them with a wellbeing handbook.

We made sure our care and support partners were managing the situation and keeping on top of infection control. We issued our staff with appropriate Personal Protection Equipment.

Our contractors continued with essential fire and health and safety works following a protocol that minimised risk, resuming routine repairs as soon as it was safe to do so.

We launched a short new bulletin to keep tenants informed. The Tenant Scrutiny Panel met in telephone conferences to give us really useful feedback and we kept the Board regularly updated too.

As life reopens, some things have changed for good. Improved technology means we will retain the flexibility of agile working, even as our offices open up in the months ahead. Meetings by video will continue to reduce time and money spent

travelling. We have all learned a lot from the challenges of the past year.

However, the main thing we learned is that our tenants, staff, Board, contractors and other partners are able to pull together as a community to keep services running and people safe. We are enormously grateful to you all and proud to have the privilege of working with you.

Whether you can spare one hour or one day a month and would like to be involved in making a difference in our community, please email us at info@wfha.org.uk or call us on 020 8524 6987. We will compensate you for your time and we'd love to hear from you.



About WFHA

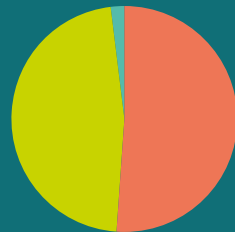
WFHA is an independent, not-for-profit, Registered Provider of housing. We currently work entirely in the London Borough of Waltham Forest.

We belong to the g320 group of small housing associations in London. The group now has around 70 members – all with fewer than 2,500 homes. g320 members are locally focused, house a rich mixture of Londoners, and many of us offer specialist or support services.

The g320 provides us with a forum for good practice, networking and partnership working.

We are benefiting from g320's work with the Build London Partnership, which is led by L&Q and backed by the Greater London Authority.

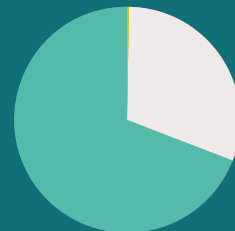
Type of home



- General needs (51%)
- Sheltered (47%)
- Supported (2%)

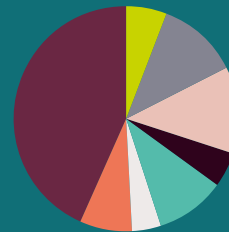
328 homes in total

Age of tenants



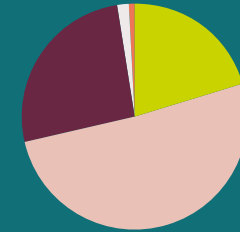
- 18-24 years (<1%)
- 25-54 years (30%)
- 55+ (69%)

Ethnicity of tenants



- White British (45%)
- Black/Black British (11%)
- Black/Black British Carib. (12%)
- Black British other (5%)
- Asian/Asian British (6%)
- Mixed white other (4%)
- White Irish/White other (7%)
- Other/No information (10%)

Size of home



- Studio flats (20%)
- One bed flats (51%)
- Two bed flats/houses (26%)
- Three bed houses (2%)
- Four bed houses (1%)

Covid-19: Your welfare first

Our welfare plan

Your welfare was our absolute top priority throughout the year.

Before lockdown, we sent out two leaflets to explain about the virus and how we were responding. We also drew up a welfare plan, using really useful feedback from the Tenant Scrutiny Panel.

We began making welfare calls to all our tenants – in multiple languages, thanks to a multilingual member of staff. We checked on our most vulnerable tenants and the services provided by our care and support partners. We offered support to people having problems with their care package. And we encouraged people to support each other and stay in touch safely during lockdown.

When we heard that a tenant had Covid, we checked whether they needed support to self-isolate. We gave clear information and advice to their neighbours, our contractors and the Council, as appropriate.

Over the course of the year, we sent out an additional four bulletins and a leaflet about Covid-19 vaccinations, to keep you informed. We put this onto our website too.

Mark and Dulcie's story

"When the pandemic started, Dulcie was forced to work from home and the two of us stayed in separate rooms during working hours. After a few weeks, Dulcie was furloughed, then in August she was made redundant.

"In the September, Mark took up a position in a College in Bromley, often being away from home 15 hours a day. He stayed there until November, when unfortunately, he incurred a diabetic foot ulcer. Had he not stopped working, it would have led to certain amputation.

"During that time, at the beginning of the second lockdown, we were only too grateful to receive a food parcel from WFHA.

"So, over the festive period, which, instead of being the normal two weeks seemed to last for three months, we permanently stayed in – only going out twice a week for the bare essentials of bread and milk etc.

"Having lived off our savings during this period, in February we finally had to seek benefits – an area which we found to be a minefield. We got support from our WFHA Independent Living Officer, Wendy Konopka, whose help, attention to detail, experience and professionalism were invaluable. Without all that help, we could not have achieved the benefits we were entitled to.



"With the two of us being on our own for this entire period, if it had not been for the strength of our 30+ year relationship then it could have been a lot harder than it was – especially considering the fact that, sadly, from the confines of our home, we witnessed four people sadly passing away. It made us realise and appreciate how lucky we are.

"As we have come out of the lockdown, we have finally started to connect with friends. Some of them we have not seen for 25 years or more. It has made us realise that we are through this now. We are going to go back out and broaden our horizons, and continue to enjoy and appreciate life, and realise how lucky we are and what we have around us."

Keeping you safe in your home

For many of us, the pandemic meant staying in our homes a lot more than usual. It made us appreciate our homes and communities, but also underlined how important it is to keep each other safe.

We continued to deliver essential works throughout the pandemic in a Covid-safe way. Our contractors came out to emergencies and carried out all our normal health and safety inspections – including annual gas safety checks.

We were able to restore a full repairs service by September 2020 and completed all the jobs in our backlog by October.

In all, we carried out 1,088 repairs during the year, compared with 1,373 the previous year.

Repairs performance

We responded to all emergency repairs, making safe within our 24-hour timescale. However, in some cases, follow up works, which take longer, were completed on the same job order by mistake. We have now fixed our procedure.

We completed all urgent works. However, we missed our seven-day target when contractors or supplies were not available due to the pandemic.

Health and safety

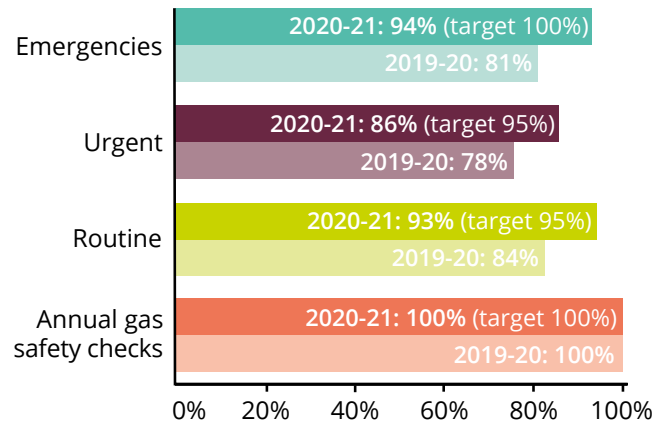
We completed 165 annual gas safety checks – two more than the previous year.

We spent £135,000 on fire proofing and associated works at Electric House.

Investing in homes

We continued to invest in our existing homes. We installed 19 new bathrooms as part of our decent homes planned works programme. Eight were replaced when homes became empty.

We also installed eight new kitchens as planned works and six in empty homes.



Christine's story

Christine made an internal transfer to one of our sheltered schemes during lockdown in February 2021. She was pleased that we were able to get adaptations installed for her.

We also got her the comfortable new chair she is pictured sitting in.

Sadly, Christine lost two of her first cousins to the virus back in her native Ghana. It was difficult to be away from family and in isolation. But her move was seamless and she appreciated the welfare checks and the contact from WFHA.



John's story

"There was new life in the family. We welcomed a new child and great-granddaughter! There were lots of walks along Wanstead Flats and I was always running into people there, so I never really got lonely.

"Unfortunately, I didn't get to go to Ireland to see my family – a lot of my kids and grandkids are there.

"WFHA provided information and advice about Covid via flyers delivered to my door."



New homes

England needs 500,000 new homes by the end of 2022 to meet the housing crisis and a further 300,000 every year for the foreseeable future.

Providing truly affordable homes in Waltham Forest for people who most need them remains one of our priorities.

We have taken the first steps in realising a development of 21 new affordable homes in Chingford, in partnership with L&Q. We are continuing with consultation on the project and hope to deliver it by 2024.

Peter's story



"I enjoyed going out for walks, but lockdown was very bad for me, mentally and physically. I had some health issues, had some spasms and my previous living situation was not good.

"WFHA helped me so much – mentally and physically. They provided me with so much care and stability, from helping me maintain the upkeep of my flat when ill, to checking up on me constantly and ensuring I was getting the right medical help and treatment. WFHA has changed my whole life."



Operations

In a year unlike any other, our teams pulled together to provide you with exceptional services.

As staff moved to home working, we set up a phone line to take your messages and a rota of staff to call you back. We sent out regular bulletins to keep you updated.

To limit face-to-face contact, we dealt with most things by phone or on Zoom. We were later able to introduce socially distanced meetings at the office, by appointment, for very sensitive issues.

We had to change the way you use communal facilities like the laundries at our sheltered housing schemes and close communal lounges. Our cleaners were tasked to carry out additional Covid cleans every six weeks.

From early in the pandemic, we mainly focused on checking on your welfare. We know you appreciated this. In a survey, tenants told us they felt “supported and less isolated”, knowing we were on the end of the phone.

We saw a wonderful sense of community as you supported each other and looked out for people who were isolated or vulnerable. Despite all the difficulties, you also carried on paying your rent – and arrears dropped significantly.

Staff working from home and elsewhere is now our ‘new normal’, so we have upgraded our phone system. You can now select a number to get through directly to the right department.

Complaints

We reviewed our complaints process during the year, to bring it into line with the new Complaints Handling Code introduced by the Independent Housing Ombudsman. We see complaints as an important source of tenant feedback and we aim to learn from what you tell us.

We received 13 housing management complaints from April 2020 to March 2021. Three were reports of anti-social behaviour. We upheld all the complaints and successfully resolved 11 at stage 1 and one at stage 2.

By comparison, we received 26 complaints in 2019-20 (all upheld); 10 were about repairs and 16 about housing management. We resolved 24 cases at stage 1 and two at stage 2.

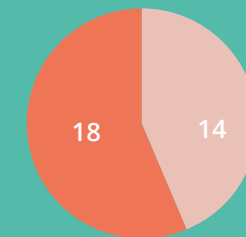


Empty homes

In all, 32 properties became empty during the year (17 in 2019-20). On average, they were empty for 38 days. Delays to letting properties were due to some of the homes needing major works. So, during this time, many of the properties were fitted with new kitchens and bathrooms. Lockdown caused some delays when arranging for people to view our homes.

Ten of the 32 lettings (31%) were made to people with a Black or Asian minority background.

New lettings



- Sheltered (44%)
- General needs (56%)

Working partnerships

In 2020-21, we worked with:

- the National Housing Federation, the voice of and support for housing associations
- our g320 peer group (see page 4)
- L&Q, who are working with us on our development plans in Chingford (see page 7)
- Ongar Building Services, our repairs, maintenance and out-of-hours contractor, who have provided a consistent and safe service for our tenants through the pandemic
- TPAS, the tenant involvement experts
- Altair, who provide specialist housing advice
- LB Waltham Forest, through a compact agreement – our Director of Operations and Deputy CEO also works with the borough's 'Team around the Person' initiative, to provide multi-agency support to adults
- Outlook Care and Outward Housing, who provide support at our disability schemes
- St Paul's YMCA, who provide transitional housing for single homeless people
- Erosh – the national consortium for older people's housing and support
- Morrisons in Chingford, which provided generous food donations (see page 8)
- Eat or Heat, Waltham Forest's food bank
- the National Lottery Community Fund and the London Community Response Fund, which each gave us grants of £10,000 (see page 8).

Nonata's story

"Positive happenings during the pandemic for me – I am thankful for the support that I had from the family, via Facetime calls, regularly, as well as delivering food parcels to my home during isolation.

"The support that I received from the team at the hospital, when I had the full thyroid operation. I was extremely anxious about going into the hospital due to the high levels of Covid cases, as well as my own personal anxieties, as this was a big operation. The staff reassured me, and made sure that I was kept well informed and taken care of during the whole process.

"I found it a real challenge to manage my aftercare alone, after being discharged from the hospital. I felt it was tough that I could not have a family member to stay with me and help me recuperate. I have a son who lives in Uxbridge, but he was very limited in helping me, due to the distance between our homes, and his work commitments. I must say that this was by far the most difficult of times for me. I was barely able to manage my basic care needs – most especially during the initial weeks of my recovery.



"WFHA have been supportive during the pandemic, I was pleasantly surprised about the food parcels that each tenant was given to support them, when the lockdown first begun. This was a great help. The welfare calls increased from the Independent Living Officer, which made me feel like the team was looking out for me. This was a real plus for me on the part of WFHA."

Our Support Hub



In partnership with
THE NATIONAL LOTTERY
COMMUNITY FUND

LONDON
COMMUNITY
RESPONSE FUND

Two £10,000 grants – from the National Lottery and the London Community Response Fund – enabled our Support Hub to do significantly more for tenants throughout the pandemic.

The Hub was able to help households in need of additional support, including key workers and people on furlough.

When tenants were unable to get to the shops because they were isolated, vulnerable or physically challenged, the Support Hub focused on getting food and medicines where they are needed most.

Using the grant funding, and with very generous food donations from Morrisons supermarket in Chingford, we organised for a huge amount of food and other essential items to be delivered to our offices. Our fantastic team then put together the food parcels and delivered them by hand to every one of our tenants. We really appreciate the help we got from the staff at the Chingford branch of Morrisons.

If you could use support from the Hub, email us at supporthub@wfha.org.uk or phone 020 8524 6987. Please include your name and contact phone number, and give us a bit of information about the help you need from us.

Case one

One of our tenants has four small children under the age of 10. When schools were closed and supermarkets were operating a queuing policy, only a few people were allowed into the store at a time. It meant that our tenant couldn't get to the supermarkets and had to live off small quantities of milk and basics foods bought from the local corner shop.

Our food delivery made all the difference to this family.



Case two



A tenant with severe arthritis was unable to stand in line in supermarket queues. This left her without the basic necessities – until we delivered a food parcel to her door.

“ Thank you so much for the unexpected gift. You showed us that we are members of a larger family.

Case three

A tenant was referred to our Support Hub after she had lost her job. With no savings and struggling to access the benefits system, she had little food on hand. Thanks to the grant funding, we were able to arrange for takeaway food to be delivered, until the local food bank could step in and deliver a weekly parcel.

This tenant went on to receive regular benefits, while looking forward to finding a new job in the future. Her health and wellbeing improved.



Case four



A new tenant moved in after losing their job and having difficulties accessing benefits. They had hardly any furniture and no money to buy any. With the help of the grant funding, we bought a cooker, bed, sofa and fridge. The fridge is essential, as our tenant needs it to store medication.

“ Just wanted to say thank you for the parcel I received yesterday. It was a lovely surprise and really appreciated.

“ I would like to thank Waltham Forest Housing Association for the food parcel. It was very much appreciated. I never expected to see such kindness.



Tenant Scrutiny Panel

We are enormously grateful to the five members of the Tenant Scrutiny Panel, who fed back their views and suggestions on our coronavirus work at the start of the pandemic.

The Panel met for their first-ever telephone conference on 31 March 2020, giving us valuable feedback on how tenants, their blocks and their neighbourhoods were coping with lockdown.

They also commented and gave us their recommendations on our Tenant Welfare Plan and on the welfare plan we drew up for our staff. We took action on what they told us.

To keep Panel business on track, members discussed the revised Business Plan at their April phone conference. At their June meeting, they welcomed our Director of Operations and Deputy CEO, Cheryl Whittle, who gave a briefing on our service charge process. The Panel passed on a number of recommendations.

Panel relaunch

With one panel member moving away and two longstanding members, who had stayed on just for the pandemic, ready to step down, the Panel has been short on numbers for some time.

We decided to close the Panel until we could relaunch with new faces. We have since recruited several new people and will begin meeting in the autumn of 2021.

We would very much like to hear from anyone who would be interested in applying to join the Tenant Scrutiny Panel. You can be a tenant or any member of their household.

Alternatively, if you would prefer to get involved in occasional projects rather than become a full Panel member, we would be pleased to hear from you too.

To find out more, call 020 8524 6987 and ask to speak to Linda Wright.

Get involved



Join our Scrutiny Panel

Help us improve our services and we'll give you:

- a tablet or smartphone connected to the internet
- a £25 voucher for each meeting you attend, and
- other reasonable expenses.

If you are 18 or over, enthusiastic about getting involved and ready to work in a team for the good of all our tenants, we're looking forward to hearing from you.

To apply, call 020 8524 6987 or email us at info@wfha.org.uk

The staff team

We welcomed some new members of staff to our staff team during the pandemic.

Samir Dahhane, Asset Services Co-ordinator, joined our Asset Services and Development team. Samir is first point of contact for raising repairs, arranging health and safety checks such as gas safety inspections and liaising with our contractors. Samir has also been instrumental in improving tenant satisfaction with our repairs service.



Sarah Baptiste, Floating Support Worker, joined our Operations team. Sarah helps tenants to complete benefit applications and to access services – for example, by helping them register with a GP or apply for a Freedom Pass. In the long term, this helps tenants to live independently and improves their lives and sense of wellbeing.



Wendy Konopka, Independent Living Co-Ordinator, works in our Operations team. She is responsible for our sheltered housing tenants and for delivering an intensive housing management service. This includes helping with advice about rents and managing rent accounts, providing help to apply for aids and adaptations such as an adapted bathroom if needed, and monitoring tenant and other risks at our sheltered housing schemes.



Governance: the Board

Our Board met regularly and more frequently than usual during the pandemic, adapting to virtual meetings, which took place on Zoom.

Meeting more often allowed the Board to keep a close oversight of the organisation at a critical time, so that we would be able to react quickly and appropriately as the situation evolved. The well-being of residents and employees, remained the Board's key focus.

We would like to say a huge thank you to members of our Board and committees for their dedication and expertise during these most difficult and challenging times.

Board members

Duncan Howard, Chair (pictured top left)

Marina Robertson, Vice Chair (pictured top right)

Emma Brett, Chair of Finance, Audit & Risk Committee and Treasurer (pictured centre left)

Julia Andrews, Chair of Human Resources, Remuneration & Governance Committee (pictured centre right)

Nevil Osborne, Chair of Asset Management & Development Committee (pictured bottom right)

Joe Mensah-Dankwah

Richard F Sanders

Dale Walker

Ben Hutton (Co-opted to Board July 2019 & elected September 2019)

Committee members

Maggie McCann and **Gareth Jones** are both co-opted members of the Asset Management & Development Committee.



Delivering value for money

We aim to keep costs low, while remaining efficient, effective and fair in delivering services. Our value for money strategy and Business Plan both reflect this.

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.

Our plan has been to increase the number of homes we own by 23% over the next four years. Servicing more homes will reduce our unit costs, making us more efficient, as well as helping to house more people in need.

In partnership with the London Borough of Waltham Forest, we brought an ex-local authority home back to social housing.

We hoped to add newly built homes to our stock in 2020-21, but Covid and other factors meant this did not happen. However, we did make some progress on plans to develop homes on land we own. We also developed our links with the Build London Partnership, led by L&Q.

We are currently working to reduce our operating costs by investing in new accounting and housing management software.

Value for money metrics

| | Achieved 2020-21 | Benchmark 2020-21 | Target 2020-21 | Achieved 2019-20 | 2021-22 target |
|---------------------------------------------------------------------------------------------------------------------------------|------------------|-------------------|----------------|------------------|----------------|
| Reinvestment (spend on homes as a % of total stock value) | 5.51% | 1.56% | 5% | 5.9% | 5% |
| New supply delivered (how many new homes) | 0% | 0% | 0.7% | 0.3% | 0% |
| Gearing (our debt levels – loans allow us to invest in existing homes or develop new ones) | (2.46%) | 12.1% | 5% | (2.03%) | <5% |
| EBITDA MRI interest cover (measures our surpluses against the amount of interest we pay) | 717% | 419% | 172% | 264% | 672% |
| Headline social housing costs per unit (average spend on each home – includes managing, servicing, repairing & upgrading costs) | £6,271 | £6,022 | £5,800 | £5,869 | £6,467 |
| Operating margin: social housing lettings (surplus before loan interest paid) | 2.47% | 16.52% | 12% | 4.19% | 9.7% |
| Operating margin: all homes (surplus before loan interest paid) | 4.29% | 17.04% | 10% | 6.76% | 9.94% |
| Return on capital employed (surplus as a % of capital used) | 0.77% | 2.5% | 2.5% | 0.89% | 0.79% |

Our financial year

We ended the year with a surplus of £50,945 (£71,484 in 2019-20). The reduction compared to the previous year was mainly due to legal fees on our proposed development and an increase in our spending on planned maintenance.

Overall, our finances are strong and we already have a £5m loan facility agreed to begin our development programme in the near future.

Rents

We collected 99.7% of rent due (97.13% in 2019-20), against a target of 100%. The median for our benchmarking group of similar landlords was 100.05%.

Rent arrears stood at 4.3% (7.1% in 2019-20). The median for our benchmarking group was 2.61%.

Balance sheet for the year ending 31 March 2021

| | 2021 | 2020 |
|----------------------------------------------------------------|-------------------|-------------------|
| Fixed assets | | |
| Housing properties | 13,477,669 | 13,394,643 |
| Other fixed assets | 192,045 | 216,219 |
| | 13,669,714 | 13,610,862 |
| Current assets | | |
| Debtors | 339,859 | 420,417 |
| Cash and cash equivalents | 1,181,319 | 1,191,066 |
| | 1,521,178 | 1,611,483 |
| Creditors | | |
| Amounts falling due within one year | (551,579) | (408,510) |
| Net current assets | 969,599 | 1,202,973 |
| Total assets less current liabilities | 14,639,313 | 14,813,835 |
| | | |
| Creditors: amounts falling due after more than one year | 7,061,997 | 7,225,014 |
| Provision for liabilities | 274,000 | 70,000 |
| | 7,335,997 | 7,295,014 |
| Capital and reserves | | |
| Called-up share capital | 19 | 19 |
| Not revenue reserves | 7,303,297 | 7,518,802 |
| | 14,639,313 | 14,813,835 |

Cash flow statement for the year ending 31 March 2021

| | 2021 | 2020 |
|----------------------------------------------------------------|------------------|------------------|
| Net cash generated from operating activities | 612,478 | 362,342 |
| Cash flow from investing activities | 426 | 10,064 |
| Interest received | | |
| Sale of tangible fixed assets | - | - |
| Purchase of tangible fixed assets | (490,406) | (900,846) |
| Net cash generated from investing activities | (489,980) | (890,782) |
| Cash flow from financing activities | | |
| Interest paid | (62,325) | (83,934) |
| Repayment of borrowings | (69,920) | (63,134) |
| Grant received in the year | - | 87,080 |
| Net cash used in financing activities | (132,245) | (59,988) |
| Net (decrease)/ increase in cash & cash equivalents | (9,747) | (588,428) |
| Cash & cash equivalents at start of year | 1,191,066 | 1,779,494 |
| Cash & cash equivalents at year end | 1,181,319 | 1,191,066 |

Profit and loss statement for the year ending 31 March 2021

| | 2021 | 2020 |
|-------------------------------------|----------------|---------------|
| Turnover | 2,642,794 | 2,619,729 |
| Operating costs | -2,529,400 | -2,521,555 |
| Operating surplus | 113,394 | 98,174 |
| Surplus on disposal of fixed assets | 0 | 34,052 |
| Interest receivable | 4,367 | 10,064 |
| Interest payable | -67,266 | -70,806 |
| Surplus | 50,495 | 71,484 |

In memoriam

More than 127,000 people in the UK who contracted coronavirus have lost their lives – with the pandemic claiming more than 3.4 million deaths worldwide. Sadly, this included 534 losses in our own London Borough of Waltham Forest.

We would like to take a moment to remember all of our tenants, our loved ones, family members and friends who sadly lost their lives to the virus.

In their honour, WFHA have planted a tree at our offices in their memory.

This lovely tree was donated and planted by our cleaning and grounds maintenance contractor, Cleanscapes.

Dedicating a tree provides a living, growing memorial to our loved ones and is a poignant way of remembering them.

Our thoughts and prayers are with all who we have lost.

You may wish to add details of your loved one to this special national website:
www.rememberme2020.uk



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, Director of Operations and
Deputy CEO

Michael Pughsley, Director of Asset
Management and Development

Michael Jarrett, Head of Finance & Corporate
Services until December 2020

Stephen Leonard, Interim Finance Director,
January 2021 to March 2021

Neil Thorneycroft, Interim Finance Director,
March 2021 to present

Professional advisors

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

