



2024-25
Annual report to WFHA tenants



Misinformation and migrants

As a community-based housing association, proudly housing and staffed by Londoners from a wide range of ethnic backgrounds, we are increasingly disheartened by the toxic narrative we are witnessing around migration.

The level of misinformation and fake news about asylum seekers has hit an all-time high. Politicians from multiple parties are now competing to make ever-nastier claims about people arriving on 'small boats' – goaded on by the press and social media.

Stories about migrants living in luxury hotels and getting free perks are wildly far from reality. When *The Sun* reported earlier this year that asylum seekers were being offered £15 off a £60 massage, they failed to tell their readers that no asylum seeker would be able to afford a £45 massage. Asylum seekers are given just £9.95 per week if their accommodation includes food. Without food it's £49.18.¹

The supposedly 'luxury hotels' are often overcrowded and poorly managed by large outsourcing companies. *The Guardian* found that the Home Office was getting reports of 10 assaults a day against people in their care.²

The Ministry of Justice does not collect separate crime figures for asylum seekers. However, politicians and the media constantly quote statistics that suggest a large percentage of crime is being committed by these groups.

In July, for example, *The Daily Mail* reported finding a "shocking scale of serious crime" around

70 hotels housing asylum seekers. After trawling through three years' worth of court records, they had found 312 migrants charged (but not necessarily convicted) with 708 offences.

Their report included a number of harrowing crimes and we would never minimise the effect on victims. But did they prove the crime wave they were claiming?

There are 220 hotels in all, so assuming the same levels of offending at each, the figure would be a total of 2,225 offences over three years – or 741 each year. However, these hotels housed 32,000 people. That equates to a crime rate of 0.02%. The crime rate for the whole UK population in May 2025 was 0.08%.³

Yet, articles like this, and the anti-refugee frenzy on social media, are fuelling the hotel protests we are seeing in Epping, Tower Hamlets and other areas. They are emboldening the far right to take to the streets, bringing division, fear and violence with them.

Last year's riots in Southport and elsewhere led to 912 prosecutions – mostly for public and violent disorder, but also for criminal damage, arson, theft and possession of weapons. If we insist on bringing ethnicity into the discussion of crime rates, let's note that 90% of these perpetrators were white.⁴

Meanwhile, a recent report⁵ found that only 3.7% of child sexual abuse and exploitation cases involved grooming gangs. Across all cases, only

5% involved Asian/Asian British men – who make up 9% of the population over the age of 16.

Claims that 'immigrants get all the housing' are false too. Asylum seekers are on their own when they get leave to remain (as 70% of them do, once their claims are properly processed) and many struggle to find a home when they are evicted from their Home Office accommodation 28 days later. Even if they are eligible for public housing, migrants face the same long waiting lists for a home as everyone else.

Small boats are the result of many years of finding new ways to block legal migration to this country – a problem caused by successive governments. This is despite the fact that our falling birthrate and ageing population mean that migration will be essential to the UK in the years to come. The failure of our politicians to discuss this honestly is deeply shocking.

The future of London will always be, as it is now, vibrant and multicultural. At WHFA, we will continue to live and promote this reality in everything we do, and at every level of our organisation.

1. <https://www.gov.uk/asylum-support/what-youll-get>
2. https://www.theguardian.com/politics/2025/apr/21/assaults-on-asylum-seekers-in-home-office-care?CMP=share_btn_url
3. <https://www.statista.com/topics/3793/crime-in-the-uk/#topicOverview>
4. https://assets.publishing.service.gov.uk/media/6824ac12aa3556876875ec5e/Criminal_Justice_Statistics_quarterly_-_December_2024.pdf
5. <https://www.theguardian.com/world/2025/aug/14/grooming-gangs-and-sexual-abuse-statistics>

Chair and CEO's review: 2024-25

"There are no strangers here; only friends you haven't met yet" WILLIAM BUTLER YEATS

Like London's Mayor, Sadiq Khan¹ we recognise the massive contribution made to this country by successive waves of migrants: economically, socially and culturally. We are proud of our heritage and proud to be Londoners in our great multicultural city.

Far from being an 'island of strangers', we believe that we are stronger together – particularly as we face the current challenges of being a small provider of social housing.

Last year, we reviewed our services to bring them into line with the new Consumer Regulations introduced in 2023. The regulations are designed to raise housing provider performance, with a strong focus on tenant safety.

As part of our review, we put together an action plan, which includes ensuring that we address every area where our performance could further improve. Our entire staff have been involved in delivering on this plan and we have reported on it regularly to the Board throughout the year.

In 2023, we carried out our first tenant satisfaction survey using the new Tenant Satisfaction Measures included in the regulations. The results were reported back to us in the 2024-25 financial year. They showed that we continue to enjoy

extremely high levels of tenant satisfaction. We are committed to building on this further.

During the year, we increased contact with our tenants, to deliver a genuinely personal service. We achieved this partly by moving from our head office in Walthamstow. We have since been working at scheme offices at Libro Court and Wingrove House in Chingford, and Electric House in Walthamstow. This has been a success, with tenants seeing much more of our team, who are able to resolve problems really quickly, because they are already on site.

Along with all social landlords, we are facing economically challenging times. Our costs continue to rise, while, more than ever, our rents need to remain affordable for our tenants. At the same time, demand for housing continues to increase and we were pleased to see the new Government commit to a vital rise in the supply of genuinely affordable social housing.

So, we were particularly disappointed when we had to drop our proposed development of new homes at Heathcote Grove. Over time, our plans had become unaffordable, due to increased building costs, the low level of grants available and difficulties in getting the planning permission we needed.



Shahron Shah, Chief Executive and Dale Walker, Board Chair.

We would like to take this opportunity to thank the Board and the staff team for their hard work and continued commitment to our purpose and our tenants.

We are a small team and passionate about what we do. We use this energy to continue delivering good quality services, making sure we achieve high tenant satisfaction levels, meet good performance standards and continue to ensure regulatory compliance across our work.

As always, we warmly invite tenants to contact us to share their views and ideas. Your feedback is a vital source of information, which we genuinely welcome.

1. See Sir Sadiq Khan's LBC interview here: https://www.youtube.com/watch?v=oXHPXnV2e4A&ab_channel=LBC

About WFHA

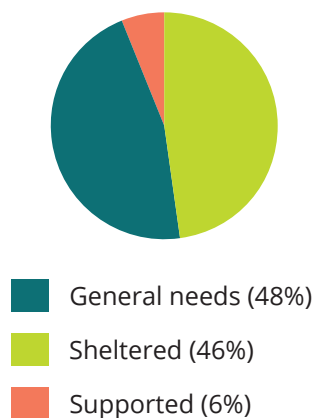
WFHA is an independent, not-for-profit, Registered Provider of housing. We currently work entirely in the London Borough of Waltham Forest.

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.

Our partners

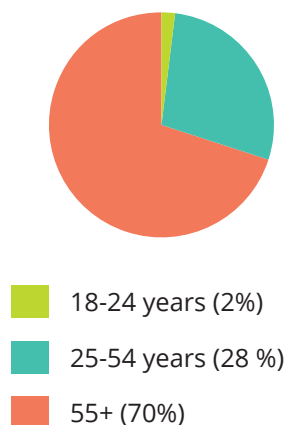
- The London Borough of Waltham Forest through a compact agreement
- Outlook Care and Outward Housing, who provide support at our disability schemes
- TPAS, the tenant involvement experts
- Single Homeless Prevention Service
- YMCA and its Branches arm
- Spark 2 Life
- Housing Diversity Network
- National Housing Federation
- Chartered Institute of Housing
- Board Development Agency
- Acuity Research – our benchmarking and survey consultants

Type of home



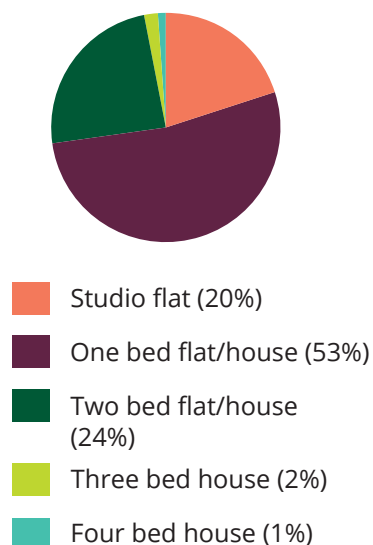
328 homes in total

Age of tenants



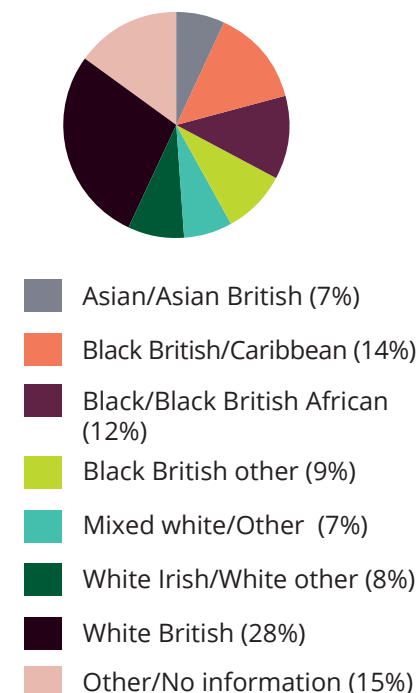
320 tenants in total
(Eight homes were empty at the time of reporting)

Size of home



328 homes in total

Ethnicity of tenants



Housing management services

During 2024-25, we introduced changes to the way we deliver services. We were responding to what you told us in our latest major satisfaction survey. The survey tested your views against the new Tenant Satisfaction Measures introduced in 2023 by our Regulator – together with new Consumer Standards we have to meet.

For our sheltered tenants, we introduced:

- a change to the way welfare calls are made
- weekly surgeries at our schemes
- quarterly tenant meetings, and
- suggestion boxes at our schemes.

For our general needs tenants, we introduced the offer of convenient virtual meetings and appointments – including outside of office hours.

For everyone, when we engage with you, we now offer the chance to get involved in reviewing a policy or service, or anything that interests you.



We visit all our tenants at home annually. This provides you with a good opportunity to get to know your Housing or Independent Living Officer.

At the visit, we complete our new 'Staying Connected' form. This includes questions about you and your situation, which helps us to find out more about you and how we can provide, or signpost you to, extra help if you need it. It also allows us to see where we might improve a service and to check our compliance with regulations.

We have also had more contact with tenants in all the areas we work in, since we moved our team out to our local scheme offices. This has been great for both tenants and staff.

Rent arrears

Our Housing Operations team have been working very closely with tenants to help them manage their rent accounts. As a result, by the end of March 2025, our rent arrears were extremely low at just 1.9% – a fantastic achievement. The median arrears figure for the landlords we compare our performance with (the Acuity benchmarking group) was 3.02% in 2024 and 3.94% in 2023.

Working with tenants in financial difficulty, or just in need of a bit of advice, has helped us to access various funds for tenants. When tenants are able to pay their rent, this income means we



can afford to deliver better services and good quality housing. But our work in this area is also about helping people to improve their situation. Our team can help you claim additional benefits, get budgeting or debt advice and set up affordable payment plans – we are here to help.

There were no evictions this year

Lettings and empty homes

We let 11 homes last year and our average time to re-let was a lengthy 79.5 days. The reason was that five of the homes needed significant work, due to structural damage and roofs needing repair.

Property services

Repair satisfaction

We are delighted to report that your satisfaction with our repairs service is rising. With 70% of you giving us a rating after your last repair, 98% of you told us you were satisfied.

These results are hugely down to the hard work of Kevin Marius, our Asset Services Manager, who keeps our contractors on track.

But our communication with tenants has also improved and this is also down to Indre Kistamah, who joined us as our Asset Services and Business Support Assistant in April 2024.

Kevin and Indre are both very experienced and we are lucky to have them. Kevin, who has been with us for six years now, has wide experience of managing services in public facing services.

For Indre, this is her first job in the housing sector, but her previous work in the hospitality industry was all about people – and she has brought great customer service skills with her.

As a team, Kevin and Indre are responding to our survey finding that you wanted more contact with us – and we can see that you are happier with us as a result.

98%
Satisfied with
their last repair
(100% target)



100%
Emergency repairs
completed on
target
(100% target)

96%
Urgent repairs
completed on
target
(95% target)

98%
Routine repairs
completed on
target
(95% target)

Responsive repairs

During the year, we carried out 725 repairs and an impressive 98% were completed on target.

One tenant failed to give our contractors access to complete a gas safety check, which was enough to lower our performance to 94%. Otherwise, we were pleased to beat all our targets.

94%
Annual gas safety
checks carried out
on target
(100% target)



Reinvestment work

We spent £112,634 on home upgrades.

- Five homes gained new kitchens (£41,613).
- Four homes gained new bathrooms (£27,177).
- Five homes had new gas boilers installed (£15,364).
- 16 homes had new storage heaters installed (£28,480).

We also carried out important pieces of work to structural and communal areas:

- Repairs were carried out to a roof (£18,024),
- We installed a new fire door (£8,104).
- We upgraded a lift (£83,000).



Proposed development in Chingford

We are actively committed to providing additional good quality, affordable homes when it becomes possible.

We had planned to build 21, new, truly affordable flats on the car park space to the rear of our existing scheme at Heathcote Grove.

Unfortunately, the scheme became unviable due to vastly increased build costs, low grant levels and planning difficulties.

We are still looking at our options and will keep you informed over the coming months and years about our plans for the car park.

If you have any questions about this, please feel free to contact us at info@wfha.org.uk or on 020 8524 6987.

Complaint handling

During 2024-25, we received nine complaints and one enquiry from an MP.

Of the nine complaints:

- six were closed at Stage 1 and the relevant Head of Service responded within our 10 working day timescale
- two complaints reaching Stage 1 were partly upheld and we made a goodwill gesture
- three were escalated to Stage 2 and our Director of Housing closed them within our timescale of 20 working days, and
- one of the complaints reaching Stage 2 was partly upheld and we made a goodwill gesture.



What tenants complained about

There were two complaints about our gas contractor, Swale. In one case, they had twice missed appointments. In another, they had not been helpful after a gas leak. We discussed the problems raised with senior staff at Swale and, as a result, now have direct access to their portal. This allows us to do a better job of managing appointments and keeping tenants informed.

There were three anti-social behaviour complaints about neighbours – in one case, the tenant was also unhappy about how we handled things.

One complaint was about staff parking blocking a tenant's access to the car park.

Three complaints were property related. In one case, there were vermin, in another the tenant was unhappy with a smell of damp plaster and



dust after works. The third case cited the condition of the property and outstanding repairs.

Compliments

We received two compliments. One was about how a repair was dealt with and completed. The other was about how we were managing an anti-social behaviour issue.

Complaint Handling Code

We continue to monitor and learn from tenant complaints, in line with the Housing Ombudsman's Complaint Handling Code and our own action plan. Tyron Julien is our Board Member Responsible for Complaints. If you would like to find out more information or see our Complaints Handling Code self-assessment, please visit our website: <https://wfha.org.uk/tenants/complaints/>

Compliance

Under the new arrangements brought in by our Regulator in 2024, we have to report back against 10 important measures, as set out in the table opposite.

Internal audit

Every year, we commission qualified internal auditors to review our procedures, processes and outcomes across various areas of our work. They report their findings to our Finance, Audit and Risk Committee.

The report checks that we are meeting legislative, regulatory and good practice requirements, and identifies any work we need to carry out.











The first of our audits in 2024-25 covered our services around repairs and maintenance, and tenancy management. This included:

- income and arrears
- voids and allocations, and
- complaint handling.

The second audit covered the six key areas of health and safety:

- asbestos
- electrical safety
- fire safety
- gas safety
- legionella (water testing), and
- lift management.

We achieved exceptional results for both audits. The first came up with two recommendations, since completed. No recommendations were necessary for our health and safety work. This means you can be sure that the hard work and commitment of our small staff team is delivering exceptional service and safety standards for all our tenants.

Measure	Tenant satisfaction management information	2023-24	2024-25	Bench-mark in 2023-24	
CH01	Complaints relative to the size of the landlord*	2%	2.74%	21.39%	
CH02	Complaints responded to within timescale*	100%	100%	96.15%	
NM01	Anti social behaviour (ASB) cases relative to the size of the landlord	0%	0.6%	26.9%	
RP01	Homes that do not meet the Decent Homes standard	0%	0%	0%	
RP02	Repairs completed on target timescale	99.8%	98%	95%	
BS01	Gas safety checks	100%	94%**	100%	
BS02	Fire safety checks	100%	100%	100%	
BS03	Asbestos safety checks	100%	100%	100%	
BS04	Water safety checks	100%	100%	100%	
BS05	Lift safety checks	100%	100%	100%	

* To compare our results with those of other landlords, we are required to scale up our numbers as if we had 1,000 properties.

** One tenant failed to give access on time.

Respecting our tenants



We are committed to supporting all our tenants by creating a safe and inclusive community. We are clear that people from all under-represented groups, cultures or sexual orientations should feel safe, comfortable and accepted.

We demonstrate this through our strong equality, diversity and inclusion policy and our commitment to the Equality Act, which you can view or download at: <https://wfha.org.uk/wp-content/uploads/2023/10/EDI-Policy-Sept-2023.pdf>

We have signed the Social Housing Anti-Racism Pledge (SHARP). For more details go to: <https://www.sharpplinge.org/sharp/>



We are members of HouseProud, the LGBTQ+ Housing pledge scheme, which supports people in the LGBTQ+ community. For more details go to: <https://www.houseproud-lgbt.com/>

We are waiting to be accredited by both of these organisations, after submitting evidence of the way we work to create a genuinely inclusive and fair community.

We have shared that as part of our 'business as usual':

- Our staff take part in diversity training.
- We collect information from our tenants – at sign-up and then annually – so that we can make sure our services meet everyone's needs.
- We look for trends in the responses to our surveys, so that we can make any changes needed.
- We assess our policies to make sure they impact fairly on all groups of tenants.
- We publicise our commitment to SHARP and to HouseProud.
- We make sure to encourage tenants from minority groups to get involved in our work.
- We invite any tenant to book a time for an informal chat.
- We have nominated Board member Ayo Akinwale as our Board Diversity & Inclusion Lead.

We respect

People and communities through our belief in equality, inclusion and the value of diversity. We believe that structural inequalities in our society create systemic disadvantages. We are an anti-racist organisation with zero tolerance to discrimination.

You can read the rest of our values on the back cover of this annual report.



The staff team



We are a small team, with a huge shared commitment to ensuring the best for our tenants.

We hold Investors in People Gold, reflecting our best practice approach to managing and developing our staff.

During the year, we said a sad goodbye to Lavinia and Samir, our two Independent Living Co-ordinators. We wish them well for the future.

We were pleased to welcome to Indre to the role of Asset Services & Business Support Assistant. Samantha and Susie took up the role of Independent Living Co-ordinator. All three have brought great experience with them, have built positive relationships with our tenants and have settled into the team well.

Pictured left to right: Top row: Shahron Shah, Michael Pughsley. Middle row: Sally Rowe, Linda Wright. Bottom row: Angela Hendrick, Hollie Pottinger, Susie Jenner, Kevin Marius, Indre Kistamah, Samantha Sunshine. Our roles are detailed in the list opposite.



The staff in 2024-25

Shahron Shah, Chief Executive

Michael Pughsley, Director of Housing and Deputy CEO

Sally Rowe, Head of Housing

Linda Wright, Head of Governance

Angela Hendrick, Operations Manager

Kevin Marius, Asset Services Manager

Hollie Pottinger (née Nicette), Operations Co-ordinator

Indre Kistamah, Asset Services & Business Support Assistant (joined April 2024)

Lavinia Marius, Independent Living Co-ordinator (left August 2024)

Samantha Sunshine, Independent Living Co-ordinator (joined August 2024)

Samir Dahhane, Independent Living Co-ordinator (left December 2024)

Susie Jenner, Independent Living Co-ordinator (joined November 2024)

Governance: the Board

The Board have had a busy year, with regular online meetings and two away days. In early 2024, we commissioned an independent governance review, which concluded that our governance is strong and that the Board is effective. It also highlighted elements of excellent governance.

- Our executive and non-executive directors have a strong, inclusive relationship.
- Our Board members bring a diversity of style and experience.
- Committee membership is not limited to those with technical expertise. This encourages a broad perspective and personal development.
- New Board members feel welcomed and supported.
- Our Board members referenced good challenge and debate.
- The Board has moved on from 'check and challenge' to a greater focus on the future and a deep understanding of what it means to be a small housing provider in a complex system.
- There is strong fiduciary oversight and collective understanding of the finances.
- Board and Committee meeting packs are comprehensive.
- Despite being a relatively small organisation, WFHA provides good governance support and a comprehensive suite of governance documentation.

During 2025, the Board addressed the detailed findings of the review through a Board-led Task & Finish Group.

Conflicts of interest

As part of our commitment to openness and transparency, we regularly update details of actual and potential conflicts of interest for our Board Members, Executive and staff team.

In line with the National Housing Federation's Code of Governance 2020, we publish our declaration of interest register for all Board Members annually. However, we also require Board Members to declare any conflicts of interest at the start of each meeting and to provide an update if their potential or actual conflicts change at any point.

The public register is available to download at: <https://wfha.org.uk/wp-content/uploads/2025/09/WFHA-Board-Members-Conflict-of-Interest-Register-2024-25.pdf>

The Board in 2024-25

Pictured left, then right:

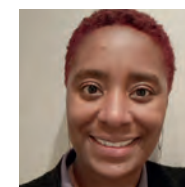
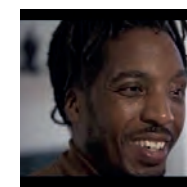
First row: Dale Walker, Chair; Marina Robertson, Vice Chair

Second row: Ben Hutton, Treasurer and Chair of Finance Audit and Risk Committee; Tyron Julien, Chair of Human Resources, Remuneration & Governance Committee and the Member Responsible for Complaints

Third row: Gareth Jones, Chair of Task and Finish Group; Ayo Akinwale, Equality, Diversity and Inclusion Lead

Fourth row: Board members Maggie McCann; Josie Parsons

Fifth row: Chanelle Rowe, stepped down as a Board Member, September 2024; Sian Hajba, elected as a Board Member, September 2024



Delivering value for money

Our value for money strategy commits us to delivering economy, efficiency, effectiveness and equity, and is mapped to our Business Plan for 2024-27, the objectives of which are:

- **Our tenants** – Ensure that our tenants continue to receive excellent services, can influence their development and improvement, and that we're held accountable by our tenants for our performance.
- **Our homes** – Ensure that our homes remain safe and affordable, and become fuel efficient, contributing to carbon reduction.
- **Our organisation** – Ensure that our organisation continues to be values-based, well governed, efficient and resilient.
- **Our voice** – Continue to use our voice to influence sector and wider initiatives, in the best interests of the communities we serve.

Value for money metrics 2024-25

	Achieved 2023-24	Achieved 2024-25	Target 2024-25	Bench-mark 2023-24	Target 2025-26
Reinvestment (spend on homes as a % of total stock value)	1%	1.84%	3%	2.63%	4%
New supply delivered (how many new homes)	0%	0%	0%	0%	0%
Gearing (our debt levels – loans allow us to invest in existing homes or develop new ones)	4.54%	0.07%	5.2%	16%	3.88%
EBITDA MRI interest cover (measures our surpluses against the amount of interest we pay)	617%	114%	401%	218%	410%
Headline social housing costs per unit (average spend on each home – includes managing, servicing, repairing & upgrading costs)	£6,268	£6,061	£6,573	£5,720	£6,902
Operating margin: social housing (surplus before loan interest paid)	11.66%	22.08%	11.1%	18.82%	10.1%
Operating margin: all homes (surplus before loan interest paid)	12.75%	(3.80)%	10.9%	16.6%	13.2%
Return on capital employed (surplus as a % of capital used)	2.39%	(0.79)%	1.4%	2.64%	2.58%

Our financial year

In 2024-25, we achieved an operating deficit of £118,752, following expensed abortive development costs of £787,716. Our operating surplus in 2023-24 was £326,630.

The abortive costs relate to a planned development of 21 new units in Chingford. Unfortunately, the scheme became unviable due to vastly increased build costs, low grant levels and planning difficulties.

During the year we were able to achieve savings of £227,000 by prioritising health and safety works, damp and mould issues and essential repairs, thereby ensuring that expenditure was directed to the most urgent areas. Consequently, our cash reserves stand at £1,444,175 at the end of 2024-25, compared to £890,996 at the end of 2023-24.

We achieved excellent results across all key performance indicators, including landlord health and safety, rent collection and satisfaction with repairs.

Balance sheet for the year ending 31 March 2025

	2025	2024
Fixed assets		
Intangible fixed assets	53,141	68,720
Tangible fixed assets: housing properties	13,885,993	14,110,321
Other fixed assets	109,605	121,906
	14,048,739	14,300,947
Current assets		
Debtors	196,914	848,653
Cash and cash equivalents	1,444,175	890,996
	1,641,089	1,739,649
Creditors		
Amounts falling due within one year	(743,517)	(502,043)
Net current assets	897,572	1,237,606
Total assets less current liabilities	14,946,311	15,538,553
Creditors: amounts falling due after more than one year	7,130,368	7,517,623
Provision for liabilities	119,000	165,000
	7,249,368	7,682,623
Capital and reserves		
Called-up share capital	19	19
Net revenue reserves	7,696,924	7,855,911
	14,946,311	15,538,553

Cash flow statement for the year ending 31 March 2025

	2025	2024
Net cash generated from operating activities	935,885	756,331
Cash flow from investing activities		
Interest received	7,314	2,699
Proceeds from sale of fixed assets	–	–
Purchase of tangible fixed assets	(257,953)	(733,451)
Net cash used in investing activities	(250,639)	(730,752)
Cash flow from financing activities		
Interest paid	(54,549)	(95,454)
New bank loan	–	500,000
Repayment of borrowings	(77,518)	(70,289)
Net cash used in financing activities	(132,067)	334,257
Net (decrease) / increase in cash & cash equivalents	553,179	359,836
Cash & cash equivalents at start of year	890,996	531,160
Cash & cash equivalents at year end	1,444,175	890,996

Statement of comprehensive income for the year ending 31 March 2025

	2025	2024
Turnover	3,013,325	2,801,933
Operating costs	(3,312,077)	(2,475,303)
Gain on disposal of housing properties	–	–
Operating surplus	(118,752)	326,630
Interest receivable	7,314	2,699
Interest payable	(54,549)	(56,489)
Surplus for the year	(165,987)	272,840
Other comprehensive income		
Actuarial gain/(loss) on defined benefit pension plan for the year	7,000	(49,000)
Total comprehensive income for year	(158,987)	223,840

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

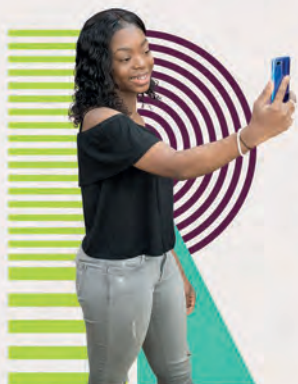
Shahron Shah, Chief Executive
Michael Pughsley, Director of
Housing and Deputy CEO

Professional advisors

Bankers: Lloyds Bank
External auditors: Knox Cropper LLP
Internal Auditors: TIAA Ltd
Solicitors: Blake Morgan

Professional services

Accountants: Alwyns LLP



we RESPECT

People and communities through our belief in equality, inclusion and the value of diversity. We believe that structural inequalities in our society create systemic disadvantages. We are an anti-racist organisation with zero tolerance to discrimination.

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

