

# TOWER HAMLETS COMMUNITY HOUSING

Corporate Plan  
2009/12



## A message from the Chief Executive

I am pleased to present our next THCH Corporate Plan for 2009/12. It records our current performance and sets out our plans for improvement in all of our services over the coming years and a detailed plan of work of the forthcoming year 2009/10.

The Corporate Plans for 2000-9 played an important part in helping THCH to deliver the promises made to tenants at the point of transfer. We have delivered those promises and I am delighted to say that there is considerable evidence that we are continuing to achieve real improvements to our organisational performance targets. Although we have reached our original goals, we now have new goals in respect of continuing to improve the quality of life for all who live in our communities, and to raise the standards on which our performance is based.



2008/9 was yet another superb year for THCH. So much has been achieved, as we:-

- continued to reduce the amount of service charges owed by leaseholders
- continued to have an excellent turnaround time for empty properties
- again improved the number of repairs completed on time
- worked with the residents to develop more services from the various THCH Community Centres
- offered an excellent Summer Holiday activity programme for residents
- completed the promises for Norton House which transferred in January 2006, well ahead of target
- are well on target to complete the Fourth Overcrowding Strategy
- achieved a two star rating following an Audit Commission short notice inspection
- won the Diversity & Race Neighbourhood Award for our work on overcrowding
- won the Tower Hamlets Education Business Partnership Award for our work on providing workplace placements for school students
- commenced works on the new Community Centre for the Tarling East Estate

Tower Hamlets Community Housing will continue in its determination to be an inclusive organisation where people from different communities can flourish and work and live together in harmony. THCH is in business for neighbourhoods and endorses the initiative of the National Federation of Housing and of the Government to improve neighbourhoods over a wide range of activities.

This plan provides the detailed targets and goals for each of the elements of our Corporate Plan, as agreed by the Board of THCH. Every member of staff has a role to play in delivering excellent services and the Senior Management Team will support and develop them to ensure these targets are met. We will be doing even more in the coming years to ensure that our staff have the skills, knowledge and abilities needed to continue to deliver high quality services to all our residents and to raise even further our standards.

*Michael Tyrrell*

**Michael Tyrrell, Chief Executive**

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# 1 INTRODUCTION

1.1 Tower Hamlets Community Housing is a Registered Social Landlord and a Registered Charity. THCH was formed in March 2000 with Government funding of £21 million secured from Round 3 of the Estates Renewal Challenge Fund for the transfer of 1249 homes owned by the London Borough of Tower Hamlets, including 215 leased properties. THCH has continued to grow through three further local authority transfers, for which the promises for two have already been met, and the final one will be completed by 2010; and building new homes.

1.2 THCH operates in the London Borough of Tower Hamlets and now owns 2,800 homes; these include:

- 1811 tenanted properties
- 981 leasehold properties
- 8 community facilities
- 12 commercial properties

We have 3 area offices, employ 82 permanent staff and are financially strong. We have a development programme which is expected to generate some 100 new properties per annum.

1.3 Strategic planning is the key thread running through any organisation. For any business, not least registered providers of social housing it has always been important to set objectives and priorities, turn policy decisions into programmes of action, decide how best to allocate the resources available, and review the results so that learning feeds back into the decision-making process. The current period of rapid and radical change requires registered providers of social housing to meet new national and local priorities, and to provide the best service at the best value to residents making effective planning even more important.

1.4 The longer-term vision for improving the quality of life for those living on THCH estates can only be achieved with the active and continuous involvement and support of both those who live or work there, and of those that take an interest in our organisation. THCH works with many of these stakeholders to deliver this vision, including; Residents, the Council, local and regional business, statutory agencies, other registered social housing providers and voluntary groups.

1.5 Since 2000, as a result of the London Borough of Tower Hamlets whole stock transfer proposals called Housing Choice, THCH has taken on homes on the Tarling East, Avebury East and Mansford Estates as well as at Norton House.

1.6 This document sets out the THCH Vision, Values and Goals. It addresses the environment in which we operate, focusing especially on changing trends and new national and local policy developments. The organisation's strengths and weaknesses are evaluated alongside the opportunities and threats we face. The critical success factors to enable us to meet our long-term objectives are

identified, and the financial forecasts for the five years covered by the plan are set out in detail.

- 1.7 This Corporate Plan is underpinned by a thirty year financial forecast and includes the business plan summary for the next thirty year period from 2009/10 to 2038/39.

## **2 OUR VISION**

- 2.1 The THCH vision is *“to continue to be an excellent community based Housing Association working with stakeholders to provide safe, high quality, affordable homes and value for money services, contributing to the social & economic regeneration of the local community”*.

This will be done by:

- ✓ providing a great place to live
- ✓ creating a prosperous community
- ✓ creating a safe, supportive and healthy community

and in addition through:

- ✓ being an excellent employer

- 2.2 We have set clear targets for improvement against these priorities. This document highlights our current performance and it sets out our targets for the next year, along with the key actions we are taking to achieve them.
- 2.3 THCH aims to increase the number of homes it owns and manages in Tower Hamlets. We continue to believe there to be an optimum size for delivering a value for money service while maintaining close links with the local community. All surplus money generated by THCH is used to fund the provision of new homes, maintain existing ones and fund other housing and community related activity.

## **3 OUR PLANS AND ASPIRATIONS FOR 2009/12**

- 3.1 In order to meet our vision *“to continue to be an excellent community based Housing Association working with stakeholders to provide safe, high quality, affordable homes and value for money services, contributing to the social & economic regeneration of the local community”*, we have divided our vision into four themes with the targets listed in appendix six:

### **3.1.1 Providing a great place to live through**

- providing excellent housing management services
- ensuring all THCH homes are maintained to a decent standard

- helping to meet local housing need and maximise re-housing opportunities for THCH tenants
- maximising opportunities to make our homes more sustainable
- having the ability to respond locally
- working with our residents to shape local community services
- ensuring excellent communications
- obtaining value for money for residents

### **3.1.2 Creating a prosperous community through**

- support local employment opportunities
- attracting investment into our local communities
- regeneration of local communities through working and training
- maximising resident income
- tackling fuel poverty
- using community resources for work focused learning opportunities promoting financial inclusion
- embedding local community benefits into the procurement process
- creating job opportunities for local people within THCH

### **3.1.3 Creating a safe, supportive and healthy community through**

- tackling anti-social behaviour
- working with the Safer Neighbourhood Teams
- designing out areas of crime
- cleaning our estates to a high standard
- promoting the use of THCH's community facilities
- supporting community groups on THCH estates
- working with the local health services

- protecting and promoting the use of open space

### **3.1.4 Being an excellent employer through**

- valuing its staff
- ensuring all staff have access to training to do their job
- promoting healthy living

## **4 FINANCIAL COMMENTARY**

- 4.1 This review of the Corporate Plan is being conducted against the background of the phenomena involving banks' lack of money to lend which has come to be referred to as the Credit Crunch. Since its onset in 2007 the Credit Crunch has had a fundamental and direct impact on all business sectors including RSLs. THCH has felt the impact of the Credit Crunch from three key perspectives: difficulty in extending the borrowing facilities at reasonable cost; difficulty in selling property which affects planned Right to Buy sales and any development requiring subsidy from market sales or shared ownership; and volatility in cash flows due to unexpected changes in the cost of borrowings.
- 4.2 Through its highly conservative approach to financial planning, THCH has suffered less than many from the Credit Crunch. As indicated by the long-term financial forecasts THCH has the capability to operate for the long-term without immediate recourse to further borrowings. This puts the organisation in a strong position to continue with its growth strategy whenever the markets stabilize.
- 4.3 The three year financial forecasts for THCH are set out under Appendix Two. The forecasts reflect THCH's modest growth, within the current climate, with turnover increasing from £12 million in year one to £13 million by year three.
- 4.3 The three year forecasts are an extract of THCH's long term financial model which is fully funded with a peak debt of £88.7 million occurring in 2009/10. The forecasts show the loan to be fully repaid by year 27 (see Loan Curve on Page 50 under Appendix Two).
- 4.4 THCH's long term finance comes from a £90 million loan facility provided by Abbey plc.
- 4.5 The Business Plan includes a development programme of £36 million for the next three years. Up to £2 million of the programme relates to a refurbishment programme for the Mansford and Avebury East Estates. The balance of the programme is for new build which includes general needs. Intermediate rent and some homes for sale.
- 4.6 THCH's approach to financial management is to be prudent in the deployment of its resources. This is achieved through the Board's regular monitoring of the

implementation of the Business Plan by the use of Management Accounts and other key performance measures.

- 4.7 In 2008 THCH set up THCH New Homes Limited as a wholly owned commercial subsidiary to undertake any development for outright sale.
- 4.8 THCH aims to contribute to the Gershon efficiency agenda set by government. In common with other registered social landlords, THCH will plan and evaluate its efficiency programme through the Annual Efficiency Statement. Continued growth is an important strategy in THCH's efficiency drive as this provides the organisation with the scope to achieve reductions in unit costs without compromising management capacity or service quality.
- 4.9 The efficiency agenda in THCH is guided by a comprehensive Value For Money Strategy formulated in 2008. This is reviewed annually and embraces the use of improved technology and staff training to maximise use of THCH's resources, use of benchmarking to challenge the way we do things and learn from the best performing peers, and engaging with our customers in the way that our services can best serve their needs and meet their expectations, among other strategies.

## **5. OPERATING ENVIRONMENT**

- 5.1 The past 12 years have seen significant developments in Government policy, as the administration has developed programmes of reform. A number of these changes have related directly to social housing. Initiatives in health and community care, the environment, education and employment, as well as constitutional change continue to have major relevance to our work. At the same time, there are a number of growing social and economic trends to be taken into account in shaping THCH's future strategy.

### **5.2 Housing**

5.2.1 Improving and maintaining housing is the major issue. Spitalfields, Shadwell & Wapping and Bethnal Green are densely populated areas with a growing population. Most households are relatively poor, and many are overcrowded and suffer above average levels of poor health. Unemployment is high and private sector house prices and rents are unaffordable for most people. THCH inherited a substantial backlog of disrepair within its initial housing stock, which has been dealt with.

5.2.2 In addition to these urgent issues, local people have serious concerns about the environment in which they live, particularly their personal safety and security, crime and the fear of crime, drug misuse and other problems often associated with a new generation of disaffected youth.

5.2.3 To address the housing problems, THCH's long term aspirations are to:

- provide a great place to live
- create a prosperous community

- create a safe, supportive and healthy community
- be an excellent employer

### 5.3 The Local Context

5.3.1 Tower Hamlets is changing. It's changing fast.

5.3.2 The landscape has altered vastly since THCH was set up in 2000. The population has grown and diversified. East London is preparing to host the 2012 Olympic and Paralympic Games - and new local and national priorities have emerged.

5.3.3 All this at a time when significant investment in local public services is bearing fruit.

5.3.4 Crime has been cut by almost 24% over the past four years, thanks to a range of initiatives and campaigns targeting crime hotspots. This represents a drop in all crime types including violence, burglary, motor vehicle crime and robbery.

5.3.5 Health and fitness levels show signs of improving – with leisure centre attendances soaring to a record 1.45 million. The number of older people using local facilities in particular is up by around 5% – one of the many ways that the major review of Older People as Citizens has helped to boost local services for older people.

5.3.6 The Tower Hamlets Children's Centres offer health, employment, education and parenting support to families with children under five. Education standards in the borough have improved dramatically - 11 year olds now achieve above the national average and Tower Hamlets is the most improved borough in the country for results at GCSE.

5.3.7 The borough, has invested in high quality activities and places to go for our young people. Around a third of all young people are in contact with the youth services and the Council are opening up schools to local people providing sporting, recreational and cultural activities.

5.3.8 Since 1998, the number of jobs has increased in the borough by 41%, and it is projected that another 150,000 jobs will be created by 2020 – making Tower Hamlets one of the top growth areas in the country.

5.3.9 In recent years, over £450 million of much-needed investment has been secured for local estates – and through the setting up of Tower Hamlets Homes - a new way of managing Council housing – further significant investment could be available.

5.3.10 As a result of all this activity, Tower Hamlets has been ranked among the most improved performers over the past three years – and the Council is one of only 10 councils reckoned to be 'improving strongly'

for the past two years by the public service watchdog, the Audit Commission.

5.3.11 Throughout all of this change and improvement, Tower Hamlets remains a place of contrast, where wealth and affluence sit beside poverty in many areas. It is also a place of diversity, variety and considerable opportunity. The key facts below give a sense of some of these contrasts.

5.3.12 Expensive new private riverside housing developments rub shoulders with social housing estates. Tower Hamlets now has one of the highest population densities in inner London. It's projected that by 2017, there will be a further 31,500 new homes in the borough.

5.3.13 Housing affordability is low by national standards - with an average house price of £305,363; that's 60.5% higher than the average in England and Wales - and out of reach for most local people.

5.3.14 The inequality is stark: whilst the average salary for those working in Tower Hamlets is nearly £69,000, 23% of families living on less than £15,000. This all means that Tower Hamlets is the third most deprived borough in the country.

5.3.15 Tower Hamlets is one of the most ethnically diverse areas in the country. About half of the total population are from black and minority ethnic communities, and around 110 different languages are spoken by local school pupils.

5.3.16 There are many new communities moving into the borough which will contribute to a changing profile of the community over the next ten years.

5.3.17 The population is expected to reach 300,000 by 2020.

5.3.18 Although things are improving, average life expectancy at birth is 77.4 years, ranking Tower Hamlets 349th out of 408 boroughs in Britain.

5.3.19 The proportion of young people living in Tower Hamlets currently stands at 28%, which is much higher than the 18% average for the rest of inner London, and over 78% of the young people are from minority ethnic backgrounds.

5.3.20 When Tower Hamlets helps to host the Olympic and Paralympic Games in 2012, we will have the world's greatest sporting occasion on our doorstep. A number of events will be taking place right here in Tower Hamlets, including the marathon which will pass along Whitechapel Road, Mile End Road and Bow Road.

5.3.21 In 2008 Tower Hamlets Council set up an “Arms Length Management Organisation” called Tower Hamlets Homes (THH) to manage roughly 50% of the former stock that did not transfer as a result of Housing Choice; in order to ensure that the stock meets the Decent Homes standard.

5.3.22 THCH works with THH and all the other local Social Landlords operating within Tower Hamlets through the Tower Hamlets Housing Forum (THHF). The THCH Chief Executive is the Deputy Chair of the Housing Forum and represents Social Landlords on the Great Place to Live Community Plan Delivery Group. There are a number of sub-groups of the THHF and THCH Officers Chair the Development Group and the Public Realm Group.

5.3.23 THCH and Providence Row work with LBTH on the Homelessness Partnerships Board. The Boroughs stated aim is to “Make finding and keeping a home easier; and in doing so improve health and well-being, education and employment, and community and family life”

In many ways this accords with the THCH overall aims. During the next 3-5 years against the backdrop of significant population increase and an increasingly younger demographic .the Council with its partner organisations aims to aims to:

- Prevent homelessness
- Provide accommodation for those who are homeless
- Support those who are homeless or at risk of homelessness

5.3.24 They will also aim to tackle the challenging central government targets by:

- Reducing the number of households in temporary accommodation by half by 2010
- Providing supported housing for all homeless 16-17 year olds by 2010
- Keeping rough sleeping below one third of 1999 levels, and reducing it even further

Since 2003 and the launch of the borough’s first homelessness strategy progress in its two main areas has been very significant. The Council now has a full range of homelessness prevention services in place and as a result the number of statutory homeless applications and acceptances has fallen by approximately 50%. And although the number of households in temporary accommodation continues to fall steadily the Council will rely on the support of the NRA partners to continue to achieve their targets.

## **5.4 Local Area Agreement**

- 5.4.1 In June 2008, the Tower Hamlets Partnership agreed a new Local Area Agreement (LAA) with central government, to run from June 2008 to March 2011.
- 5.4.2 The agreement represents a new framework for addressing local priorities in Tower Hamlets, and is designed to accelerate the delivery of improved outcomes in areas which really matter to local people. The agreement is made up of 35 targets, chosen from the government's 198 National Indicators, which represent the priority areas where the Partnership and local people most want to see improved performance.
- 5.4.3 The targets are structured around the borough's four Community Plan themes:
- A Great Place to Live
  - A Prosperous Community
  - A Safe and Supportive Community
  - A Healthy Community
- 5.4.4 For each of these key themes, the LAA sets out the high-level outcomes that the local community, key partners and central government want to see achieved over the lifetime of the agreement.
- 5.4.5 The agreement will be monitored by the Partnership's Community Plan Delivery Groups.
- 5.4.5 The agreement was signed-off with central government in June 2008, and will be refreshed on an annual basis
- 5.4.6 To help deliver the Local Area Agreement, the liaison arrangements between LBTH and RSLs operating in Tower Hamlets have been strengthened so that the working groups of the Tower Hamlets Housing Forum will now be integrated into the work plans of the Partnership's Community Plan Delivery Groups.

## **5.5 The National Context**

- 5.5.1 In 2003, the former Office of the Deputy Prime Minister (ODPM) – now Communities and Local Government (CLG) - published its *Sustainable Communities Plan*. This sets out a long-term programme for delivering sustainable and inclusive communities across the country. From our perspective, it is particularly significant that the plan prioritised:
- The provision of more affordable housing for low income households and key workers.
  - The existing commitment to bringing social housing up to a decent standard.
  - The introduction of a regional approach to housing policy
- 5.5.2 In January 2005, this was followed by Sustainable Communities: Homes for All. This five-year plan outlined the Government's next phase

of the *Sustainable Communities Plan*. The thrust of *Homes for All* is to 'offer everyone the opportunity of a decent home at a price they can afford.' Primarily the plan focuses on increasing opportunities for affordable home ownership, improving the quality of rented housing, and meeting the needs of homeless people.

5.5.3 *Homes for All* recognises that different responses are required in different housing market circumstances. Whilst in areas of high demand more affordable homes are required, in areas of deprivation and market weakness it becomes necessary to enhance the environment and revitalise local communities as well as markets. Tower Hamlets clearly falls into the former category, being a high value area, experiencing chronic affordable housing shortfalls.

5.5.4 *Sustainable Communities: People, Places and Prosperity* (January 2005), the sister document to *Homes For All*, sets out priorities for creating places where people want to live and work, by revitalising neighbourhoods, strengthening local leadership and increasing regional prosperity. These two documents detail the Government's proposals for ensuring that everyone has access to decent, affordable housing in areas where they want to live and work. Together these proposals aim to:

- Make sure that there are enough high quality homes across the whole spectrum of housing - owner occupied, social rented and private rented.
- Help more people to own their own home.
- Make sure that all social tenants, and seven out of ten vulnerable people in the private sector, have a decent home by 2010.
- Create sustainable, mixed communities in both rural and urban areas, with the jobs, services and infrastructure they need to thrive.
- Provide for those who need more support to meet their housing needs and aspirations, including halving numbers in temporary accommodation.
- Provide for those who choose alternative types of accommodation, such as Gypsies and Travellers.
- Take action to prevent unauthorised development.
- Protect and enhance the environment, historic towns and cities and the countryside.

5.5.5 Our commitment to deliver sustainable communities in Tower Hamlets fits with these national aims and will help us to address the most pressing issues that we face locally; supporting communities by providing affordable and decent housing.

5.5.6 The Housing Act 2004 (available from [www.opsi.gov.uk](http://www.opsi.gov.uk)) reinforced the role of local councils as strategic housing enablers, having an overview of both public and private sector housing. The Act also introduced a number of measures aimed at facilitating delivery of the Sustainable Communities Plan.

5.5.7 In November 2006 the Government published Planning Policy Statement 3 (PPS3) Housing. This is important guidance, which in respect of housing provision has strengthened Councils' opportunities to secure affordable housing provision as part of private housing development, through use of the planning system. The key points contained in PPS 3 (available on [www.communities.gov.uk](http://www.communities.gov.uk)) are:

- 'Planning shapes the places where people live and work and the country we live in. It plays a key role in supporting the Government's wider economic, social and environmental objectives and for sustainable communities.'
- High quality housing and good design should be achieved through a shared vision with local communities and environmentally responsible developments should be encouraged.
- There should be a variety of housing mix in terms of tenure, price and households and Regional Spatial Strategies need to reflect this.
- Targets for affordable housing should be set within Local Development Plans using the new definition which incorporates the need to make provision for maintaining affordability for future households.
- Policies to bring empty homes back into use should be developed.
- A strategic, evidence based approach to assessing the level of housing provision should be taken.
- Working with stakeholders, locations for development should offer a range of community facilities and good public transport links.
- At a regional level, at least 60% of housing should be provided on previously developed land. Land should be used efficiently and density plans developed at a local level.
- Policies and strategies should enable effective use of land, identifying locations that will enable continuous delivery of housing for at least 15 years.
- Local Development Documents should set out an implementation strategy, describing the approach to managing delivery of the housing and previously used land targets.
- After April 2007 planning applications should be determined by superseding any existing
- Development Plan policies by the policies contained in this Policy Statement.
- The introduction of the Community Infrastructure Levy (CIL), this will be a new charge which local authorities in England and Wales will be empowered, but not required, to charge on most types of new development in their area. CIL charges will be based on simple formulae which will relate to the size and character of the development paying it. The proceeds of the levy will be spent on local and sub-regional infrastructure to support the development of the area.

5.5.8 In October 2006 Communities and Local Government (CLG) published a White Paper entitled Strong and Prosperous Communities (available

on [www.communities.gov.uk](http://www.communities.gov.uk)). This emphasises the role of the Community Strategy, and sees its development into a Sustainable Community Strategy, where a coherent vision for the Borough should be established. The Local Development Framework and the Housing Strategy are seen as key tools in terms of translating this vision into reality.

5.5.9 The White Paper emphasises the need for both housing and homelessness strategies to be incorporated into the wider Sustainable Community Strategy.

5.5.10 On July 23<sup>rd</sup> 2007 Communities and Local Government published “Homes for the Future: more affordable, more sustainable – Housing Green Paper”. This can be found on [www.communities.gov.uk](http://www.communities.gov.uk). This sets out the Government's proposals to increase the supply of housing, to provide well designed and greener homes that are supported by infrastructure and to provide more affordable homes to buy or rent.

5.5.11 The Housing and Regeneration Bill was published on 16 November 2007 building upon the Kate Barker Review of Housing Supply in 2004 and the Homes for the Future Housing Green Paper of 2007 which both called for a step change in the scale of delivery to reflect the needs of the economy. The Bill was also informed by the findings of the Cave Review and consultations on Tenant Empowerment, Delivering Housing and Regeneration and the Future of the Code for Sustainable Homes.

5.5.12 After considerable debate and numerous amendments the Housing and Regeneration Act received royal assent on 22 July 2008. The Act aims to support the delivery of an additional 240,000 new homes per year by 2016, meeting the current and future housing needs of the population through the most important shift in the housing policy and delivery landscape in years. The Act creates the Homes and Community Agency a new investment agency for housing, and the Tenants Services Authority a new regulator of social housing as well as other provisions designed to support the delivery of housing.

5.5.13 The new Act comes at a time of great economic uncertainty and a very transitional time in housing policy. It must therefore be seen in context of some of the parallel processes taking place nationally, regionally and locally. These include:

- New Local Performance Framework and emerging CAA framework
- New LAAs in place, and flexibilities in funding
- Emerging MAAs
- Local government review and the move to a single regional strategy
- Communities in Control White Paper
- Transforming places, changing lives: a framework for regeneration<sup>10</sup> with a focus on targeted economic regeneration
- New delivery vehicles, such as local housing companies and joint ventures

- The credit crunch

5.514 The Act created the Homes and Communities Agency (HCA) by bringing together English Partnerships (EP) the investment functions of the Housing Corporation (HC) and some delivery functions of CLG. The Chief Executive designate of the HCA, Sir Bob Kerslake, had the agency up and running from 1<sup>st</sup> December 2008. Its objectives are to:

- Improve the supply and quality of housing;
- Secure the regeneration or development of land or infrastructure;
- Support the creation, regeneration or development of communities and their continued well-being; and
- Contribute to sustainable development and good design.

5.5.15 The Act abolished the Housing Corporation and created a new independent regulator for social housing – the Tenant Services Authority (TSA). The Chief Executive of the TSA, Peter Marsh, established the new regulator from 1<sup>st</sup> December 2008. A ‘national conversation’ with tenants and housing providers on how the regulator’s new powers should be used commenced in early 2009 to be followed by formal consultation in summer 2009. The objectives of the TSA are to:

- Support well-managed and quality social housing;
- Give choice and protection to tenants or potential tenants;
- Ensure tenants have the opportunity to be involved in its management;
- Ensure providers of social housing perform their functions efficiently, effectively, economically, are financially viable and properly managed;
- Encourage registered providers of social housing to contribute to the environmental, social and economic well-being of the areas;
- Encourage investment in social housing;
- Guard against the misuse of public funds;
- Regulate in a manner which minimises interference and is proportionate, consistent, transparent and accountable; and
- Set standards for social landlords.

The Act abolished the concept of a ‘Registered Social Landlord’ giving rise to a new term - ‘Registered Provider’. The TSA will keep a register of providers under two categories – non-profit making and profit making. It is generally expected that social housing landlords will be subject to more stringent regulation and will not be permitted to adopt a profit making status. An amendment to the original Bill allows registered providers to operate outside England paving the way for expansion in other parts of the UK or abroad. In another welcome amendment to the original Bill, secondary legislation will add ALMO’s and local authorities to the remit of the TSA from April 2010 (a role now carried out by CLG).

5.5.16 The Act sets out other wide ranging provisions, some of the most significant are briefly outlined below.

- The Act makes rating against the Code for Sustainable Homes mandatory for new homes and introduces the requirement for sellers

of new build residential property to supply the purchaser with a sustainability certificate before the sale is agreed. The certificate relates to the sustainability of materials used in the construction of the property, services, fittings and equipment provided in the property and other aspects of the design and construction of the property. The assessment of the sustainability of a residential property is to be carried out by an authorised assessor.

- The Act highlights the requirement of a tenant ballot prior to stock transfer. A local authority is required to assist tenants by providing information and arranging the ballot and there is now an extension of regulations to make local authorities co6 operate with tenant management organisations requesting transfer to a registered provider.
- The Act gives social landlords power to create a new type of tenancy – a Family Intervention Tenancy to families who have been, or could be, subject to a possession order on the grounds of serious anti-social behavior. Entry to this type of tenancy is voluntary and the tenancy can be made secure, giving landlords greater leverage to tackle ASB without resulting in homeless application.
- The Act abolishes the legal technicality whereby tenants who breach the terms of a suspended possession order become ‘tolerated trespassers’ and creates a new ‘replacement tenancy’ for existing tolerated trespassers. In future possession orders, the tenancy will continue until a warrant for possession is executed.
- The Act provides for amendments to service charges legislation requiring landlords to give greater information to tenants and gives more powers to the District Valuer in Right to Buy applications. Tenants with a possession order against them can now be prevented from acquiring the Right to Buy.

5.5.17 During 2008 the Government published new regulations for the process of delegation for the Right to Manage. These regulations were introduced as part of the overall approach by the government towards wider citizen empowerment and are intended to make the right to manage process simpler as well as building in new safeguards by a requirement for independent assessment of competencies. At about the same time the Housing Corporation published a new Tenant Empowerment programme which now includes funding guidance for the “voluntary route”. This is where local authorities or housing associations tenants can take control of local services without going through the statutory process.

## **5.6 Political Context**

5.6.1 In 2008 we saw the effect on Housing Strategy of a change in Mayor in London. During the life of this Corporate Plan there will be both a General Election and the Tower Hamlets Council Elections in May 2010. The outcomes of these elections could effect the delivery of our aspirations.

## **5.7 The Regional Context**

5.7.1 In 2007 the GLA Act gave the Mayor responsibility for producing London's housing strategy. The first draft for consultation with the London Assembly and functional bodies was published on 20 November 2008. Embodied in the strategy is the Mayor's vision for housing in London:

- to raise aspirations and promote opportunity: by producing more affordable homes, particularly for families, and by increasing opportunities for home ownership through the new First Steps housing programme
- to improve homes and transform neighbourhoods: by improving design quality, by greening homes, by targeting and delivering regeneration and by tackling empty homes
- to maximise delivery and optimise value for money: by creating a new architecture for delivery, by developing new investment models and by promoting new delivery mechanisms.

THCH has already made a bid for funding to the new GLA funding pot. It is unclear at this stage how this will work with the formation of the HCA and its funding stream.

5.7.2 The East London Housing Partnership is made up of seven Boroughs - Barking and Dagenham, Hackney, Havering, Newham, Redbridge, Tower Hamlets, Waltham Forest - and the City of London in the East London Sub Region. There is tension within the region with regard to housing provision because Hackney produced approximately 800 new affordable homes in 2008 and Tower Hamlets built approximately 900, between these two boroughs over 80% of the new provision in the region was provided. It is felt that these boroughs should look after their own overcrowded families unless the other boroughs take a much more significant role in affordable housing provision.

## **5.8 The Tenant Services Authority**

5.8.1 The Tenant Services Authority acquired the regulatory role for all Registered Social Landlords from the Housing Corporation from 1<sup>st</sup> December 2008. Initially there will be little or no change to the regulatory framework although announcements from the TSA indicate quite clearly that the approach they adopt from the very beginning will be one that is tenant focused. THCH's registration has transferred to the TSA from 1<sup>st</sup> December.

5.8.2 Over the course of this Corporate Plan THCH will need to be ready to adapt, initially, to any changes to the regulatory returns and relationships with regulation staff.

5.8.3 The TSA anticipates that the outcome from initial consultation may lead to “significant” changes in the way THCH is regulated, as a result THCH will also need to be ready to contribute to this consultation and to empower and enable our residents to contribute.

5.8.4 The TSA will have the power to commission inspections from the Audit Commission Housing Inspectorate. For the initial period this will be based upon the Key Lines of Enquiry established by the Audit Commission. In due course this will adapt to any new standards set within the new regulatory framework.

## **5.9 The Homes & Communities Agency**

5.9.1 The Homes and Communities Agency (HCA) was launched the 1<sup>st</sup> December 2008. The formation of this agency is set to mark a significant change within the sector.

5.9.2 The Homes and Communities Agency is a new housing and regeneration agency for England, whose aim is to create opportunities:

- for people to live in affordable homes in places that they want to live in, and
- for local authorities and communities to deliver the ambitions they have for their area

5.9.3 The Homes and Communities Agency joins up the delivery of housing and regeneration under one roof, bringing together the functions of English Partnerships, the investment functions of the Housing Corporation, the Academy for Sustainable Communities, and housing and regeneration programmes previously delivered by Communities and Local Government, including the Thames Gateway, Housing Market Renewal, Decent Homes.

5.9.4 The HCA has launched its concept of a 'single conversation' with local authorities and other partners on the specific housing and regeneration needs of their individual areas. The aim is to ensure that communities receive the best outcome for them and make it easier to resolve potential stumbling blocks to regeneration and suitable development in a particular locality whilst meeting national targets.

5.9.5 The HCA has an investment budget of over £5 billion per year, for the delivery of housing (both affordable and private) and the creation and regeneration of sustainable communities within the areas which these homes are built.

## **5.10 In Business for Neighbourhoods**

5.10.1 THCH is supporting the National Housing Federation’s “In Business for Neighbourhoods” initiative by adopting its three commitments as follows:-

### **to Neighbourhoods**

- We will put neighbourhoods at the heart of everything we do.
- We will promote neighbourhoods where there is a place for everyone, with positive support for diversity of people and places.
- We will work in partnership with local people, councils and other agencies, and will champion local needs.
- Each of our members will be open and explicit about its role in neighbourhoods where it works, and about the time and money invested in them.

### **to Customers**

- Customers are the driving force behind our business
- We will listen to them, respond to their views and engage them in our work at all levels.
- We will offer them respect, choice and support.
- We will do everything we can to prevent neighbourhood problems, and will deal firmly with people who are bad neighbours.

### **to Excellence**

- We will pursue excellence and improvement.
- We will make the changes needed, so our organisations can rise to the challenge of being iN.
- We will work with regulators and inspectors to build a culture of challenge and change.

## **5.11 Crime and Community Safety**

5.11.1 Despite significant improvements in recent years crime levels remain at a relatively high level within Tower Hamlets. The fear of crime has not reduced at the same rate and both actual crime and the fear of crime have a significant effect on our residents quality of life. Fear of crime controls how people perceive their own personal safety as well as how safe they feel within the community. THCH will tackle crime and the fear of crime through a range of different approaches throughout our operations.

5.11.2 Our Community Development Strategy will maximise opportunities for residents to meet and socialise together to build a strong and cohesive community and we will continue to offer support for parenting programmes, mentoring support, educational initiatives, diversionary activities and inter-generational activities and we will work closely in partnership with agencies providing these services to ensure THCH residents can access them freely . We will also use our Community Facilities to offer surgeries for Safer Neighbourhood Teams

5.11.3 Our Development Strategy will reduce opportunities for crime to take place and increase residents feeling of security in their own home. This

will include effective urban design and consultation on our major works programmes as we “secure by design”. We will work with our partners, including residents, the Police and the local Council, on local initiatives to “target-harden” our estates.

5.11.4 We will effectively address enviro-crime on our estates by responding to incidents quickly and efficiently and we will target those responsible and take action against them. We will collect data on the incidence of enviro-crime and share this with our community safety partners to encourage the effective targeting of resources.

5.11.5 We will provide a robust and effective response to hate crime, supporting victims and taking action against perpetrators. We will publicise our successes in tackling anti-social behavior to the wider Community.

## **5.12. The Environment**

5.12.1 Within the ‘The London Plan’, the Mayor aims to reduce London carbon dioxide emissions by 23% (based on 1990 figures) by 2016. The plan will do this by:

- integrating land use & transport policy
- measures to reduce car travel
- requiring developers to build energy efficient design and use renewable energy where appropriate

5.12.2 To try and achieve this The Mayor has also published an ‘**Energy Strategy**’ which:

- requires major developments to generate a significant proportion of the site’s energy requirements from renewables.
- Aims to end fuel poverty by 2018
- includes a 3 step Energy Hierarchy to guide decisions:

1. Use Less Energy
2. Use Renewable Energy
3. Supply Energy Efficiently

5.12.3 The Mayor has published a ‘London Renewables Toolkit’ for planners and developers and consultants’ to help them achieve their targets. This gives advice on technologies suitable to London, including aesthetic issues, risks and reliability, a cost-benefit analysis of installation, successful case studies, and advice on how to comply with requirements of the London Plan & borough development documents. Taken with the new Building Regulations measures and the requirements to achieve the ‘Build for Life’ standards within the Housing Quality Indicators, THCH can expect to see the cost of compliance rise and with it the level of tenders, however our residents should benefit from more affordable and sustainable heating and developments.

- 5.12.4 THCH has adopted a Recycling Strategy with four key themes:
- Promoting recycling at THCH as a business
  - Promoting and encouraging our residents to recycle through campaigns and information
  - Encouraging recycling on our estates by providing better refuse storage
  - Encouraging recycling by effective design

### **5.13 LBTH 2020 Community Plan**

5.13.1 A new plan was launched in August 2020. The aim of the 2020 Community Plan is to *“improve the quality of life for everyone who lives and works in the borough.”*

5.13.2 To turn this vision into reality, the Plan is split into four themes – each designed to confront the challenges and opportunities and deliver lasting improvements for local people.

- 5.13.3 The four themes are
- A Great Place to Live
  - A Prosperous Community
  - A Safe and Supportive Community
  - A Healthy Community

THCH will work with the Council on these areas.

5.13.4 Underpinning all these themes is a desire to build One Tower Hamlets - a borough where everyone has an equal stake and status; where people have the same opportunities as their neighbours, where people have a responsibility to contribute; and where families are the cornerstone of success.

5.13.5 Tower Hamlets has benefited from massive inward investment over the past ten years, along with a changing skyline and significant service improvements, but this has not filtered through to enough local residents' day to day lives. Given this, tackling poverty and inequality will be a prime focus of the Partnership so that over the life of this Community Plan such stark differences no longer remain a reality.

5.13.6 One Tower Hamlets also means bringing different parts of the community together, encouraging positive relationships and tackling divisions between communities – as well as providing strong leadership, involving people and giving them the tools and support to improve their lives. People's participation in the Partnership is critical.

5.13.7 It's also about the Partnership working together efficiently and effectively to achieve One Tower Hamlets. Making sure that the Council and its partners like THCH, join up our resources and services

to drive the community plan priorities and provide value for money to local people.

5.13.8 There's more detailed information about the four themes in the full 2020 Community Plan available from the LBTH website. Below is a taste of how the Partnership would like to see Tower Hamlets develop through the Community Plan by 2020.

**5.13.8.1 A great place to live**

- By 2020 Tower Hamlets will continue to be a place that attracts people – to settle and raise families, to study, to work in a thriving local economy and enjoy the rich cultural life.
- The ambition is for everyone to have the opportunity to live in a decent home, which they can afford – and for all children to have a bedroom of their own.
- Many neighbourhoods and estates will undergo major investment to improve the quality of homes, and public spaces through better lighting.
- Residents will benefit from improved transport networks, linking communities to different areas of the borough and key services.
- Older residents will enjoy fulfilling retirements with access to first class leisure and support services with more activities delivered from improved community centres.
- Our focus on long lasting and environmentally-friendly improvements will benefit current and future generations.
- The huge economic growth in Canary Wharf and elsewhere in the borough will be used as a vital tool to secure improvements for local people.
- Our town centres will be vibrant places to shop, spend our leisure time and do business.
- The Olympic Park will be a distinctive, high quality new place providing world class sporting venues and parkland for local people.
- Schools, children's centres and youth services will be at the heart of their communities.
- Our Third Sector will thrive, contributing more to Partnership efforts to improve the quality of life for all those who live and work in the borough.

**5.13.8.2 A prosperous community**

- By 2020 partnership working with both large and small businesses throughout Tower Hamlets will help ensure that employment opportunities are available to all local people.

- Our children and young people will learn from the best teachers and gain qualifications that allow them to pursue their career goals.
- Lifelong learning opportunities will be plentiful with more people achieving qualifications that enable them to pursue further and higher education and get jobs.
- New residents will be supported to learn English, so that they can make friends, feel integrated and seek employment.
- Local people will have the skills and training to get employment and the range of issues associated with worklessness such as poor housing and debt, will be tackled together.
- Tower Hamlets will be known as a place where entrepreneurship and local enterprise is successful.
- Fewer children will be living in poverty.

#### **5.13.8.3 A safe and supportive community**

- By 2020 crime and antisocial behaviour will be greatly reduced in our neighbourhoods so that all residents and visitors, young and old, feel safe and confident in their homes and on the streets.
- Tackling the root causes of crime will pay off as schemes designed to turn people away from crime and onto more productive paths succeed.
- Everyone will have a choice of quality support services so that they can achieve their full potential and receive support in the way they want and need.
- Services will ensure everyone, particularly the vulnerable, is protected from risk of harm and enabled to live a full and independent life.
- Parents and families will get the support they need to give children the best possible start in life.
- Schemes which address the problems of families and individuals at an early stage – and offer support - will be key to improving the safety of local communities.

#### **5.13.8.4 A healthy community**

- By 2020 local people will live longer and healthier lives.
- The wider influences on health such as poverty, housing and employment will have improved making it easier for people to lead healthy lives.
- Everyone in our communities will be aware of how lifestyle choices affect their own and their family's health and wellbeing and there will be more opportunities and support to make healthy choices.
- Health inequalities will be greatly reduced as people choose to stop using tobacco, have safer sex, eat a

balanced diet, be more active and get advice sooner for health concerns.

- Health care will focus more on health promotion and prevention of illness and schools, workplaces and all partners will promote health lifestyles.
- More children and young people will make healthy lifestyle choices, improving their health now and as they grow up.
- Everyone will have access to high-quality, local health and social care services, from primary care at GP surgeries to maternity care and mental health services.

5.13.9 THCH will work with LBTH during 2009/12 to develop the work of the Community Plan alongside the other RSLs that operate in Tower Hamlets.

## **6 REVIEW OF THCH ACTIVITIES**

6.1 THCH is a strong, well managed resident led organisation. The Association is well positioned to respond to the Government's housing and community regeneration policies, and indeed to place itself in the front rank in developing new and innovative models of provision that meet the needs and expectations of our present and future customers.

6.2 Significantly the Board comprises nearly 50% residents. This is a key part of our strategy to ensure the whole organisation opens out to customers in a more public and focused way, and to involve them more directly in shaping the homes and services of the future.

6.3 In April 2008 THCH was inspected by the Housing Inspectorate from the Audit Commission. One of the recommendations arising from that inspection resulted in the THCH Board commissioning an "Options Appraisal" looking at alternative service delivery models to the THCH model of local Community based Housing Offices providing a comprehensive housing management service. In December 2008 the THCH Board received that report and agreed to start a process of detailed and in depth consultation with THCH residents on whether this remained their preferred approach to managing their homes.

### **6.4 Corporate Structure and Services**

#### **6.4.1 Management**

The Board consists of 18 Board Directors. There are 8 Resident Directors, 6 Independent Board Directors and 4 Council Board Directors. The Board has overall responsibility for the affairs of THCH and will directly monitor the company's financial and development performance. The Board has a Committee structure designed to exercise effective control over THCH's business. There are four Board

Committees: Finance & Audit, Personnel, Service Delivery and Development.

#### **6.4.2 Audit Committee**

The purpose of the Audit Committee is to ensure that satisfactory internal audit operates within THCH both in terms of the efficiency of its operations and the minimisation of fraud and embezzlement;

The functions of the Finance & Audit Committee are as follows:

- reviewing the draft audited accounts and the auditors management letter, and discussing changes and concerns with the auditors;
- conducting an annual risk assessment of THCH;
- agreeing the objectives, scope and timing of internal audit work covering probity, compliance and efficiency issues;
- receiving reports on internal control, deciding upon additional actions required and monitoring implementation of improvements;
- reviewing all cases of fraud detected and the measures taken to prevent recurrence;
- reporting to the Board annually on internal control;
- reviewing the appointment, remuneration, plans and performance of the external auditors;
- reviewing matters of standards and ethics
- reviewing the key performance indicators quarterly.

#### **6.4.3 Service Delivery Committee**

The Committee ensures THCH uses its housing stock effectively and efficiently, provides high quality services to tenants, maintains its property to a high standard and contributes effectively through its community regeneration strategy to the development of the area it serves. In addition its main functions include:

- Ensuring compliance with the formal commitments made to tenants as well as regulatory and legislative requirements.
- Establishing, reviewing and monitoring policies and procedures for all areas of service delivery.
- Monitoring the performance of all services against key indicators including: income collection and void management and maintenance response times
- Overseeing the development and delivery of repairs and maintenance programmes.

#### **6.4.4 Finance & Development Committee**

The Committee reviews the financial performance and activities of the company, to include:

- treasury management
- draft and annual accounts
- budgets
- Business Plan

In addition the Committee ensures that within the policy and financial framework established by the Board, THCH delivers its works programmes effectively, and in accordance with the commitments made to residents and the expectations of funders and regulators. In addition its main functions include:

- Providing detailed to the Board on the development and implementation of the works programmes
- Overseeing the selection of contractors and consultants from the Board's approved list, and arrangements for procuring works and materials

#### **6.4.5 Personnel Committee**

The purpose of the Committee is to review the human resources activities of THCH and to act as an appeals panel, under the THCH Disciplinary Code. In addition its main functions include:

- regular review of human resources performance indicators;
- review of human resources policies and procedures;
- consider any appeals made under the disciplinary code;
- oversee the annual staff risk assessment of THCH;
- agreeing the job descriptions and person specifications for posts within the organisation.
- reviewing the remuneration of officers of the organisation.

#### **6.4.6 Resident Involvement structures**

THCH prides itself on being a resident-led organisation and this is built into both our governance structure and our wider resident involvement model. Eight of our Board positions are for residents, six selected from tenants by our Area Resident Boards (ARBs) and two from leaseholders, selected by our Leaseholder Steering Group. Our Area Resident Boards are open to all residents and provide an opportunity for residents to scrutinise the work of THCH, comment on policy and service improvements and engage directly with senior THCH officers in a formal structure. Leaseholder Steering Group provides a similar function for leaseholders. The Joint Area Resident Board consists entirely of delegates selected by the ARBs and provides a link to the THCH Board and Service Committees. In addition THCH is exploring a range of options for enabling residents to become involved including service improvement panels, focus groups and mystery shopping. THCH welcomes the Tenant Involvement Commission report "What Tenants Want", and considers that we provide a strong basic service and that we go the "extra mile".

## **6.5 Board Directors biographies are set out below:**

### **6.5.1 Cllr Helal Uddin Abbas, Local Authority Director**

Helal Uddin Abbas is a local resident and the Councillor representing the Spitalfields & Banglatown area of the London Borough of Tower Hamlets. He was first elected to Tower Hamlets Council in 1985 and served through to 1991. He was once again elected to the Council in 1998 and served as Leader of the Council from 2002 to 2005. He is currently serving as a trustee of several charitable trusts.

Committees: Personnel Committee

### **6.5.2 Anthony Ali FCCA, Independent Director**

Anthony is a chartered certified Accountant and senior partner with Parker Randall. He has 17 years experience in auditing, accounting, taxation and corporate finance. Anthony was co-opted to THCH's Finance & Audit Committee in 2007, and has been a member of the THCH Board since March 2009.

Committees: Audit Committee

### **6.5.2 Mosabbir Ali, Resident Director**

Mosabbir Ali is a resident in the Spitalfields Area and through his interest in helping other residents, he Chairs the Spitalfields Area Resident Board. He has been a resident of his current block since 1984 and has been a member of the THCH Board since 2002.

Committees: Audit Committee

### **6.5.3 Anne Ambrose, Resident Director**

Anne has lived on the Minerva Estate in the Bethnal Green Area, all of her life. Prior to the transfer to THCH she had seen many changes in the way the estate and area had been managed and how the condition of the Minerva Estate in particular had deteriorated. Anne has spent many years as a community representative, starting in 1985 when she helped set up a Tenants and Residents Association. Since then a great deal of her own time has been spent representing resident's views on various proposals for the estate, including two major works programmes instigated by LBTH and the works carried out by THCH post transfer. Anne is the Chair of Governors of a local Junior School; a Trustee on the Parmiter's Almshouse & Pension Charity and has recently been appointed to sit on the newly constituted Police & Community Safety Board for Tower Hamlets. She is a civil servant working for the Ministry of Justice, and brings her supervisory and management skills, and knowledge of Finance and IT to the Board.

Committees:            Audit Committee  
                              Finance & Development Committee  
                              Personnel Committee  
                              Service Delivery Committee

#### **6.5.4 Bilkis Bahar, Resident Director**

Bilkis Bahar has lived on the Whitechapel West Estate in the Spitalfields Area since 2006. She was elected by the Spitalfields Area Residents Board to the Board in 2007.

Committees:            Service Delivery Committee

#### **6.5.5 Jusna Begum, Resident Director**

Jusna Begum has lived on the Bigland Estate in the Shadwell & Wapping Area since 2006. She was elected by the Shadwell & Wapping Area Residents Board to the Board in 2007.

Committees:            Personnel Committee

#### **6.5.6 Roger Booth MRICS MCIQB MCMI, Independent Director**

Roger Booth has lived in Tower Hamlets since 1977. He is a member of three professional institutions, including the Royal Institution of Chartered Surveyors. Roger has a wealth of experience in social housing and education projects and is a partner in a Consultancy specialising in this area. He is the Treasurer of Care for St Anne's, a charity which aims to raise funds for the restoration of the historic St Anne's Church, in Limehouse. Roger Chairs the THCH Technical Services Committee.

Committees:            Finance & Development Committee

#### **6.5.7 Christina Chesterman, Resident Director**

Christina Chesterman has lived on the Bigland Estate in the Shadwell & Wapping Area since the estate was built in the 1960s. She was elected by the Leaseholder Steering Group to the Board in 2006.

Committees:            Finance & Development Committee  
                              Personnel Committee  
                              Service Delivery Committee

#### **6.5.8 Cllr Shafiqul Haque, Local Authority Director**

Shafiqul Haque is a local resident and is one of the three councillors for the St Katharine's & Wapping area of London Borough of Tower

Hamlets. He was first elected to Tower Hamlets Council in 2002. He served as mayor of the Borough in 2006/7. He currently serves on the Development and the Strategic Development Committees of the Council.

Committees:

#### **6.5.9 Cllr Sirajul Islam, Local Authority Director**

Sirajul Islam is a local tenant and is one of the three councillors for the Bethnal Green South area of London Borough of Tower Hamlets. He was first elected to Tower Hamlets Council in 2001. He is currently the Deputy Leader of the Council. He is an active member of the Bengali Educational Society, Baitul Aman Mosque and Cultural Centre Ltd. Also he is a school governor at John Scurr School, Management Committee member of Tower Project, Trustee of Parmiter's (Bethnal Green) Education Charity, and Chair of LAP 2. In addition, he is also an Associate Non-Executive Director of Tower Hamlets PCT.

Committees: Service Delivery Committee

#### **6.5.10 Cllr Waiseul Islam, BA (Econ) Local Authority Director**

Waiseul Islam, commonly known as Wais, was elected to Tower Hamlets Council 2006 for Whitechapel Ward. He is a local resident and joined the THCH Board in 2008. He has served as a member on several council panels including Planning and Development Committee, Pensions and Investments Committee as well as Health Scrutiny Committee. He has worked very hard to attain affordable housing in the borough and is currently the Scrutiny Lead member for housing, leading the council's first ever review on affordable housing. He is currently the council's Chair of Human Resources and is reading MSc in Public Policy at Queen Mary, University of London.

Committees: Finance & Development Committee

#### **6.5.11 John Lau BA, BSc (Econ) MCIH, Independent Director**

John has comprehensive experience of social housing and regeneration gained from over 25 years' experience in housing, social care, regeneration, the voluntary and private sector.

John's expertise includes: business planning, housing policy, stock transfer, estate regeneration, development, housing management, community development, resident involvement, nominations agreements, lettings and allocations. He has worked for a number of London Authorities, Registered Social Landlords, The Strategic Health Authority, Housing Co-operatives and Tenant Management Organisations in a variety of roles.

John has also been a Board Member at THCH since its formation, and he has also been a committee member and Secretary of a small RSL in South East London, for over 6 years. He is on the Committee of the London Housing Federation representing stock transfer associations, and has been a representative on the East London Business Alliance, London First. John is also a board member of a small RSL in SE London and has been a member of the Government of London's Affordable Housing Group.

Committees: Finance & Development Committee  
Personnel Committee  
Service Delivery Committee

#### **6.5.12 Mike Meir MA (Oxon), Resident Director**

Mike has lived as a leaseholder on the Mansford Estate since 1995. He was elected to the Board in 2006. He acted as secretary to the Mansford Estate Steering Group, determined that the transfer process would offer an opportunity to create an estate that works for everybody – an intention which has now grown to include the whole THCH organisation. Mike has devoted much of his life to community-related activities. After taking a degree in Biochemistry, he worked for many years in therapeutic communities, and was then Information Officer for a national mental health charity. He became involved with computers, developing systems which enabled the use of Indic scripts, such as Bengali, in standard applications, and therefore developed many links with people whose first language is not English, and who are involved in including people with a diversity of cultures into the wider community. He currently designs and engineers websites which create, support, and empower communities. Mike is a director of the Union Chapel Project, which conserves a building of international importance, while providing support for homeless people, a congregation, and one of the leading music venues in London.

Committees: Audit Committee  
Finance & Development Committee  
Service Delivery Committee

#### **6.5.13 Gillian Seabright MBA MCSP, Independent Director**

Gillian runs a management consultancy business specializing in health, economic and social regeneration, partnership working, project management and programme turnaround. She has developed and managed simple and complex partnership projects and programmes working across a broad range of industries drawn from the public, private and voluntary sectors at neighbourhood, borough, cross borough, cross sector and regional levels. She draws on this extensive experience in supporting THCH make a positive contribution to the

social well-being of our residents and the economic regeneration of the local area.

Gillian is resourceful and not afraid to challenge prevailing customs and practice where necessary. She has considerable experience in supporting individuals and teams work through organisational change. Her drive to find practical solutions to real problems complements her troubleshooting skills and means that she is often called upon to bring fresh insight to bear on sticky issues.

Gillian Chairs the Personnel Committee and takes a particular interest in staff development and governance issues.

Committees:            Personnel Committee  
                              Service Delivery Committee

#### **6.5.14 Sharon Sheen ACIB BA (Hons), Independent Director**

Sharon Sheen is the Director of Risk, Specialised Industry Finance for Lloyds Banking Group. She is responsible for providing a coherent framework for the management and control of operational risk for assets within the transport, housing, infrastructure and energy sectors. Sharon previously worked for the Housing Finance Team which was involved in direct lending to the social housing sector. Sharon has worked for the Bank for over 25 years and joined the board in 2006.

Committees:            Finance & Development Committee

#### **6.5.15 Herman Vitalis, Resident Director**

Herman Vitalis is a resident in the Shadwell and Wapping Area and through his interest in the community he is a member of the Shadwell & Wapping Area Resident Board. He was elected to the THCH Board in 2005.

Committees:            Audit Committee  
                              Finance & Development Committee  
                              Service Delivery Committee

### **6.6 Committee members (who are not Board members) biographies are set out below:**

#### **6.6.1 Teresa Santucci**

Teresa Santucci, is a Bethnal Green resident with many years experience in Development, Estate Management and Regeneration work in both the Local Authority and RSL sectors. Teresa was co-opted to the THCH Finance and Development Committee in 2008.

Committee: Finance & Development Committee

### **6.6.2 Manjeet Edwards**

Manjeet has been the Head of Grants and Community Development at the Peabody Trust since July 2005. She has overall responsibility for delivery of the grants, capacity building, integration and regeneration programmes; and engaging communities to work towards better and safer neighbourhoods. She is the Head of Section with direct line management responsibilities for 4 managers. Manjeet was co-opted to the THCH Service Delivery Committee in 2008.

Committee: Service Delivery Committee

## **6.7 THCH New Homes**

6.7.1 THCH new Homes Limited is a wholly owned subsidiary of THCH formed in 2006. The purpose of the subsidiary is to development new homes for market sale on behalf of THCH.

6.7.2 The Board is appointed by THCH and is made up of the:

- The Chair of THCH
- The Chair of the Finance & Development Committee
- The Chair of the Service Delivery Committee
- The Chair of the Personnel Committee

6.7.3 In addition the Board of THCH has appointed Alan Stern as an independent Board member to THCH New Homes:

## **6.8 The Senior Staff and managing the service**

6.8.1 THCH has a Senior Management Team, consisting of Chief Executive, Director of Finance, Director of Housing and Director of Technical Services. The Senior Management Team, through the Chief Executive, is responsible to the Board for implementing Board policy and procedure and delivering the Corporate Plan and the Business Plan. The Chief Executive also acts as the Company Secretary.

### **6.8.2 Chief Executive: Michael Tyrrell BA (Hons)**

Prior to his appointment as Chief Executive in 2000, Mike was Head of Area Housing Services in Tower Hamlets, following a 15-year career in housing management. He is committed to continue to ensure that THCH is capable of meeting the expectations of all its stakeholders, by providing a high quality, cost-effective service, following the completion of the major works programme promised on transfer in March 2000, and delivering on promises made to residents on subsequent transfers. Mike is a Director and the Chair of the Parmiter's Almshouse & Pension

Charity and a Trustee of the Parmiter's Education Fund (Bethnal Green).

#### **6.8.3 Director of Finance: Harneck Chilemba BA, FCCA**

Harneck joined THCH in 2005 following a 14-year career in social housing finance spanning all three strands of the RSL sector (large main stream RSLs, LSVTs, and Supported Housing). He has worked at Finance Director level since 1996. Prior to this he had eight years of professional accountancy experience having trained with Neville Russell (now called Mazars) in London. Harneck joined the RSL sector in 1991 through Family Housing Group where he rose to the position of Deputy Head of Finance by 1996. Thereafter, he worked as Finance Director at Ridgehill Housing Association and New Era Housing Association. His most recent posting prior to joining THCH was as Finance Director at Brighton Housing Trust. Harneck also served on the Group Board of the Horizon Housing Group for six years.

#### **6.8.4 Director of Housing: David Eatwell BA (Hons)**

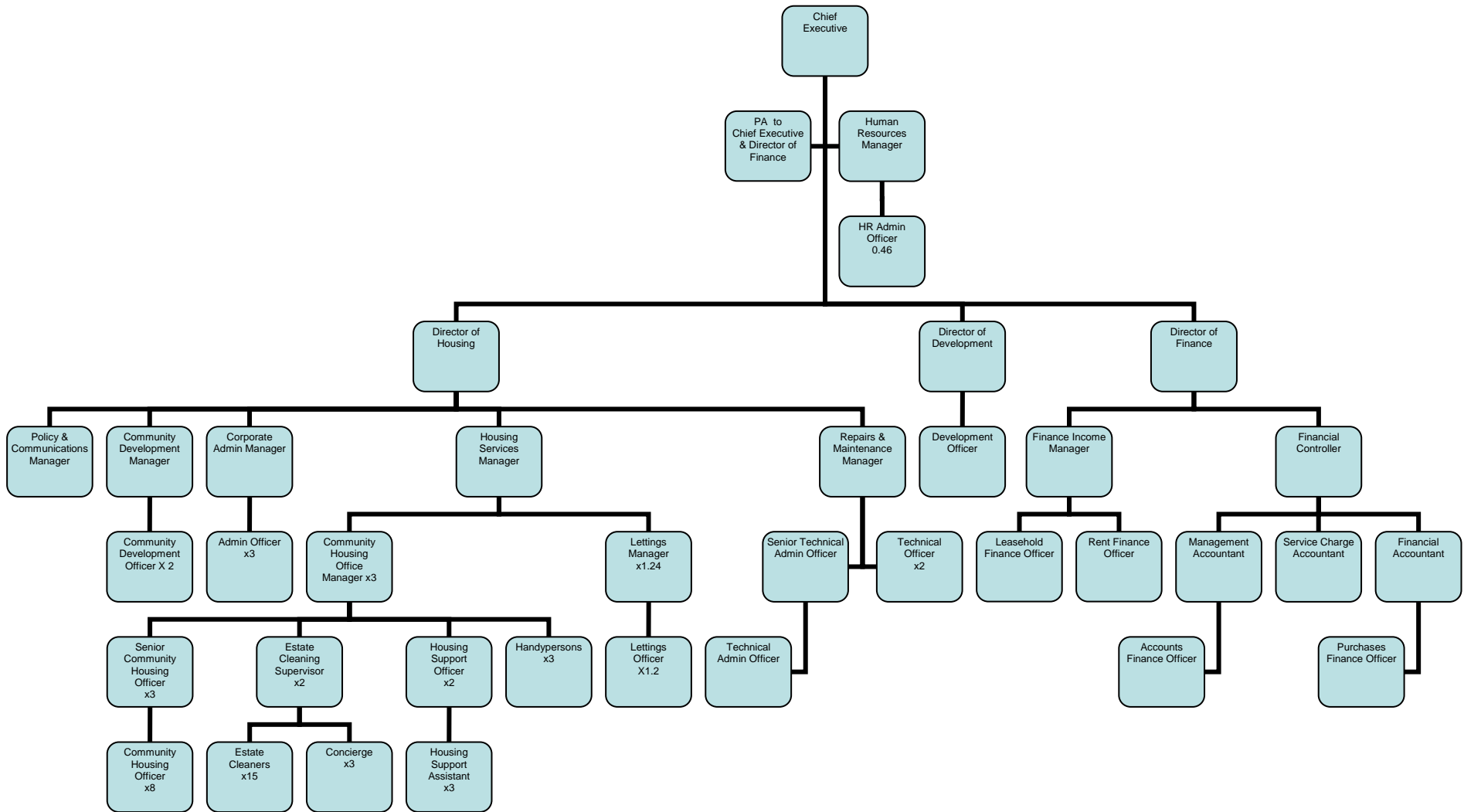
David joined THCH from LB Southwark in March 2006 after 23 years in local authority housing management in both Lewisham and Southwark. As a Neighbourhood Manager in Bermondsey he led on the LDDC exit strategy for Southwark's Housing Department, and also represented the Housing Department on the Board of the Peckham Partnership. He is a Common Purpose Graduate. David represents the Tower Hamlets Housing Forum on both the Anti-social Behaviour Programme Board and the Acquisitive Crime Programme Board and is a member of the Tower Hamlets Homelessness Partnerships Board

#### **6.8.5 Director of Development: Peter Exton, Dip Arch (Hons)**

Peter joined THCH in late 2000 following a 22-year career in Local Authority as an Architect and Project Manager, as well as the Development and Technical Services Manager for Stamford Hill Neighbourhood in LB of Hackney. Peter then joined Family Housing Association as Manager of their ERCF programmes at Old Oak in Hammersmith and Charlton in Greenwich, which won Housing Forum Demonstration Scheme status. Peter is Chair of the Tower Hamlets Housing Forum's Development Group, a member of the Tower Hamlets Homelessness Partnerships Board and former Chair of the St Thomas of Canterbury Parish Council, Woodford.

6.8.6 The organisation employs 82 members of staff and has a permanent establishment of 74.84. The organisation structure chart is shown on the following page:-

# TOWER HAMLETS COMMUNITY HOUSING ORGANISATIONAL CHART



6.8.7 The process of continually challenging what we do and how we do it is a fundamental element of good management. The importance of such review is made more pressing by the range of political, economic, social and technological changes we presently face. In this context, the Senior Management Team will continue to review the management structure in order to ensure effective direction and control and to address the organisational culture changes needed in the developing environment of Value for Money and continuous improvement.

6.8.8 The overarching ethos for this continuing review process, is the development and rolling out of the Value for Money approach and focus on the customer through service reviews. The specific service reviews selected for 2009/12 are as follows:-

- Responsive Repairs
- Customer Service

A future strategy for reviewing our services to ensure we offer effective value for money services will be agreed at our Board meeting in June 2009.

6.8.9 Our Best Value service reviews provide a programme of work which addresses priorities derived from our customers' views and which have the credibility of ownership by the Board, the Service Delivery Committee the Senior Management Team and by Area Residents' Boards.

## **6.9 Service Delivery**

6.9.1 THCH was delighted by the Audit Commission assessment during the short notice inspection that took place in April 2008. We are now determined to improve on that. Our management structure is designed to provide a strong management focus for our three Community Housing Offices and establish a solid framework within which to deliver high quality customer focused services with a demonstrable evidence base showing continuous improvement.

6.9.2 The delivery of continuous improvement across our operations requires the development of both the individual skills of all our staff as well as improving our collective capacity to deliver. We are fully committed to developing our staff.

6.9.3 THCH operates within a challenging environment of continuous change where we seek to deliver value for money services which are continually improving. To ensure that we have the management capacity to respond effectively within this context we hold monthly directorate management meetings chaired by the relevant Director. We hold a monthly Performance Review Panel chaired by the Chief Executive and our performance is open to scrutiny by residents through our Area

Resident Boards as well as our Service Delivery Committee, a sub-Committee of our Board.

6.9.4 In addition to an effective performance management regime we will continue to focus on developing a clear and detailed understanding of customer attitudes and levels of satisfaction. In 2007 we received the results of our second STATUS survey – an independent comprehensive survey of our tenants and leaseholders, which lead to the implementation of an action plan to improve services to be tested by our 2010 STATUS survey. In addition we will continue to test our residents views through surveys, focus groups, and an analysis of comments, complaints and compliments. This will help inform our decisions on the scope of the services we provide as well as form part of all and any assessments of our overall strengths and weaknesses.

6.9.5 We will also seek further external validation of the quality of our services by achieving Customer Service Excellence status, by promoting THCH at both national and local events to raise our profile, by continuing to position ourselves as a leading housing provider in Tower Hamlets and the East End and by actively participating in Housemark as well as in local and regional benchmarking clubs.

## **6.10 Property Stock and Services**

6.10.1 The overriding aim of this corporate plan, in terms of our stock, is going to be completion of the Mansford and Avebury East Estates Decent Homes programme whilst ensuring that we do not lose our focus on maintaining our existing homes. This is already in hand as the Mansford and Avebury East refurbishment contract nears completion. The development on these Estates will see THCH's stock numbers increase by around 100 and will help ensure that the environmental and security works on the estates take place.

6.10.2 As well as this THCH will need to continually assess the efficiency of our service delivery in repairs and planned and cyclical maintenance provision. With the main painting programme due to start during 2009/10 and a well resourced business plan there is every reason to believe that services in these areas should continue to improve. This will be reinforced in 2009 with the completion of the third

## **6.11 Growth and Sustainability**

6.11.1 THCH stock numbers are already set to increase with the developments that are on site at Blythe Street, Canrobert Street and Claredale Street. These should enhance our reputation for sustainable, innovative design and procurement especially at Blythe and Canrobert streets which will be the first Code for Sustainable Homes (Level 4) in Tower Hamlets and will complete the Mansford and Avebury East overcrowding Strategy.

Claredale is our first truly mixed tenure and mixed bed size development and is set to be an exemplar scheme in design standards especially the 'Build for Life' standard.

6.11.2 Our aim is to maintain this momentum, whilst ensuring that this is achieved with a respect for the community and environment, an eye to the overcrowding strategy and the needs of LBTH, designs that help the 'Decent Communities' and 'secured by design' agendas and achieve a high quality of design. This will clearly be a challenge in the current environment.

## 6.12 Developing Association

6.12.1 Our Plan is that THCH will continue to grow to around 5,000 homes; with the end of the Housing Choice programme the opportunities to do this on a larger scale will now be limited, THCH has already become first choice contact of many developers and THCH has secured its first 'private' partnerships, this should continue to help us achieve our programme of approximately 100 new homes each year. The delivery of Blythe and Canrobert Street developments and the Claredale Street Partnership development, has demonstrated to the Homes and Communities Agency that THCH can achieve high quality design within budget and to programme. The HCA is keen that THCH should submit further schemes. This will only be possible if we are in a position to acquire further sites on the open market.

6.12.2 THCH maintained its 'green light' in Development for a fourth consecutive year and joined the North River Alliance during the last year. We have maintained our position by immediately drawing down grant for on site schemes and by receiving approval of our forward programme.

6.12.3 Below is a summary of the schemes that THCH already has in its development programme:

<b>Scheme</b>	<b>Area</b>	<b>Homes</b>	<b>Start on Site</b>	<b>Comments</b>
<b>Claredale Street</b>	Bethnal Green	77	July 2007	Phase two of the Peachey Edwards scheme. This proposal will cross subsidise phase one and achieve 28 affordable homes.
<b>Old Bethnal Green Road</b>	Bethnal Green	53	TBA	This scheme has planning approval and can deliver 53 affordable homes.
<b>Pollard</b>	Bethnal	28	TBA	These flats are designed

<b>Street</b>	Green			as intermediate tenure to support the Mansford regeneration.
<b>Florida Street</b>	Bethnal Green	16	TBA	This terrace is designed to address overcrowding and to reinforce the street presence.
<b>Mansford Infills</b>	Bethnal Green	3	March 2010	These units have been developed to address the needs of individual residents with disabilities on the estate and to improve the security of the estate.
<b>452 Hackney Road</b>	Bethnal Green	5	April 2009	These homes discharge the s106 requirement on this site and will be delivered with a NRA partner.
<b>Local Homes Initiative</b>	Borough wide	45	TBA	This is a joint initiative with LBTH to address overcrowding by the use of infill sites around the borough.
<b>Christian Street (former Bishop Challoner School site)</b>	Shadwell	61	April 2009	These homes discharge the s106 requirement on this site and will be delivered in partnership with LBTH and Bellway Homes.

### 6.13 Management Ethos

6.13.1 The pervading leadership style at THCH is participative where all staff are encouraged and empowered to positively contribute to the success of the organisation.

### 6.14 Communications

6.14.1 Clear and effective communications is critical to the development of THCH over the next three years. THCH knows that it is a good housing provider offering top quality local services but that means very little if we are the only ones who do know that. Communications must therefore underpin the planning and delivery of everything we do as an organisation. Our Board requires information of the right quality, detail and length to allow them to make the right decisions from an informed position and to monitor and evaluate the effectiveness of those

decisions. Management needs clear and detailed performance data to support our performance management processes, to be able to effectively appraise staff, and to make sound judgments about the deployment of resources as well as effective mechanisms to communicate information and decisions to staff and other stakeholders. Staff need clear information about what is expected of them as well as information on how well they are performing, together with the opportunity to contribute to and influence service development and operational matters. Residents need clear information about the services they receive and how to access those services as well as the opportunity to contribute to and influence service development and operational matters. Current and prospective partners, locally, regionally and nationally, need clear information about our services and what we offer.

6.14.2 Our Communications Strategy has three key themes: improving effective external communications; improving effective internal communications and evaluating the effectiveness of our communications. Throughout our communications processes we want to promote accessibility by offering flexibility, we want to be consistent in layout and design, we want to ensure that our communications are two-way and actively promote engagement of staff and the community and we want to make sure that we offer the information that residents want in the way that they want it.

6.14.3 We have information leaflets for the following service areas:

- Anti social Behaviour
- Complaints
- Contacts
- Lettings and other lettings options
- Parking
- Rents and Rent Arrears
- Repairs
- Resident participation
- Service Charges
- Services for Disabled Residents
- Services for Older Residents

6.14.4 Our website offers further opportunities to improve our communications including offering opportunities for online contact, enquiries, testing satisfaction with our services and for applications.

## Appendix One OUR TARGETS, CURRENT POSITION & TRENDS

### 1 Out Targets & Current Position

- 1.1 Monitoring and evaluation of the annual Corporate Plan takes place at a number of levels. Each of the Corporate Plan priorities is reflected in Directorate and service plans, and is subject to monitoring through committees of THCH.
- 1.2 At Board level this plan is agreed by Board Members and is subject to monitoring and evaluation by the Senior Management Team. Accountability to residents is through the Area Resident Boards and the Leaseholder Steering Group.
- 1.3 The following chart shows the headline target for each area of work along with previous year's position and the 11 month position of the four key performance indicators:

Key Indicators	THCH 2006/7	THCH 2007/8	THCH Target 2008/9	THCH 2008/9	Performance against Target
<b>Rent Arrears without HB debt</b>	4.9%	3.8%	3.6%	4%	<b>R</b>
<b>Vacant Stock Available (Short-term)</b>	0.2%	0.5%	0.5%	0.1%	<b>G</b>
<b>Re-Let Times of short term voids</b>	2.6 weeks	2.4 weeks	3 weeks	2.3 weeks	<b>G</b>
<b>Routine Repairs In Target Times</b>	96%	99%	98%	98%	<b>G</b>

- 1.4 The following chart shows the headline target for each area of work along with previous year's position and the 11 month position of the other performance indicators.

Other Indicators	THCH 2006/7	THCH 2007/8	THCH Target 2008/9	THCH 2008/9	Performance against Target
<b>Rent Collected with HB debt</b>	98.3%	98.7%	99	98.4%	<b>Y</b>

**Appendix One**  
**Our Targets, Current Position & Trends**

<b>Rent Collected without HB debt</b>	99.5%	101%	101%	101%	<b>G</b>
<b>Rent Arrears with HB debt</b>	5.7%	5.3%	5%	4.8%	<b>G</b>
<b>Average 2 Bed Rent (inc Service chg)</b>	£86.77	£90.20	£96.42	£94.96	<b>G</b>
<b>Rent Lost Through Voids</b>	0.94%	0.52%	1%	0.64%	<b>G</b>
<b>Vacant Stock Unavailable (Long-term)</b>	0.3%	0.5%	0.5%	0.3%	<b>G</b>
<b>Lettings to BME Households</b>	72%	72%	81%	81%	<b>G</b>
<b>Lettings to Homeless Households</b>	45	25	42	39	<b>R</b>
<b>Lettings to CHR Transfer Applicants</b>	47%	38%	40%	31%	<b>R</b>
<b>Management Costs Per Dwelling Per week</b>	£35.14	£36.76	£41.60	£36.05	<b>G</b>
<b>Repair Costs Per Dwelling Per Week</b>	£17.27	£20.21	£20.33	£22.29	<b>R</b>
<b>Emergency Repairs In Target Times</b>	98%	98%	98%	98%	<b>G</b>
<b>Urgent Repairs In Target Time</b>	97%	97%	98%	98%	<b>G</b>
<b>Repair Appointments Kept</b>	98%	98%	98%	98%	<b>G</b>
<b>Repairs Satisfaction Rate</b>	89%	92%	93%	93%	<b>G</b>

**Appendix One  
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<b>Complaints Stage 1</b>	98%	98%	98%	100%	<b>G</b>
<b>Complaints Stage 2</b>	100%	100%	98%	100%	<b>G</b>
<b>Complaints Stage 3</b>	100%	100%	98%	100%	<b>G</b>
<b>Members Enquiries</b>	99%	100%	98%	98%	<b>G</b>

**KEY:**

<b>G</b>	Target Met/ Exceeded
<b>Y</b>	Target failed within the 5% tolerance or that the target is achievable within the financial year
<b>R</b>	Target not achieved

**2 Tower Hamlets Comparisons (inclusive of local transfer RSLs)**

- 2.1 THCH is a leading member of the Tower Hamlets Housing Forum Executive (leading two of the working groups and our Chief Executive is the Deputy Chair) and its benchmarking club. In addition we have started a programme of detailed benchmarking with EastendHomes and Poplar HARCA.
- 2.2 The latest benchmarking figures available for the four main areas of our work from the Housing Corporation website, compared to other RSLs operating in Tower Hamlets for 2007/8 is as follows:

RSL	Re-let times in days for all voids	Rent Arrears %	Routine Repairs In Target %	All Vacant dwellings %
<b>National RSL Mean</b>	<b>40.2</b>	<b>5.0</b>	<b>94</b>	<b>2.4</b>
BGVPHA	51.6	5.8(2007)	98	3.0
Circle 33	75.5	7.4(2007)	88	3.1
East Homes	56.2	5.2	93	2.5
East End Homes	25.4	5.0	90	3.0
Island Homes	84.3	13.8	81	3.7
Newlon	24.8	9.2	91	2.9
Old Ford	41.1	12.3	94	2.0
Peabody	37.3	7.3	89	1.5
Poplar HARCA	35.0	9.1	91	2.4
Southern	45.2	5.8	84	3.8
Swan	49.9	6.5(2007)	90	7.5
<b>THCH</b>	<b>15.2</b>	<b>5.0</b>	<b>96</b>	<b>1.0</b>

## Appendix One Our Targets, Current Position & Trends

<b>Toynbee</b>	37.2	8.7	90	0.8
<b>L&amp;Q</b>	43.6	5.6	68	3.1
<b>William Sutton</b>	33.7	6.4	99	1.9
<b>LB Tower Hamlets</b>	<b>34.3(2007)</b>	<b>3.6(2007)</b>	<b>96(2007)</b>	<b>1.7(2007)</b>

### 3 Similar sized RSL Comparisons

- 3.1 The table above shows that THCH performs better than the National RSL mean in all area.
- 3.2 Rent arrears performance is difficult to compare year on year because of Housing Benefit being paid four weeks in arrears. Therefore performance will fluctuate depending on how many weeks Housing Benefit is owed on 31<sup>st</sup> March for that year. Taking into account Housing Benefit owed, THCH's performance year on year is:

Year	Rent Arrears Owed	Rent Arrears owed taking into account HB Owed
2000/1	*	8.2%
2001/2	*	7.7%
2002/3	*	6.5%
2003/4	*	4.1%
2004/5	6.8%	4.95%
2005/6	5.8%	4.6%
2006/7	5.7%	4.9%
2007/8	5.3%	3.8%
2008/9 (Apr to Dec)	5.1%	4.2%

\* figures not available as calculation for rent arrears owed has changed.

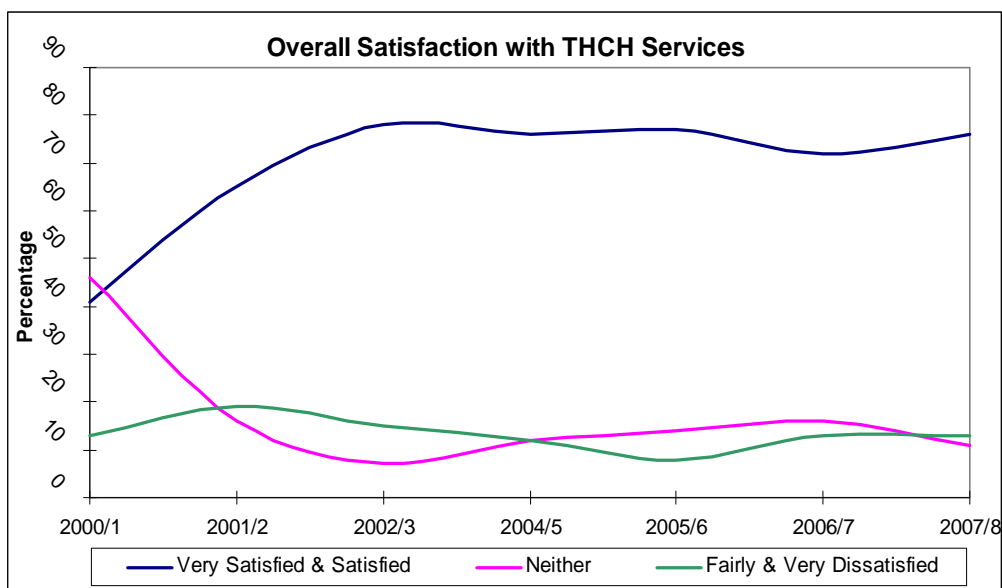
- 3.3 During 2006 THCH commenced a programme of detailed benchmarking with 2 other local LSVT Housing Associations.

### 4 Resident Satisfaction

- 4.1 THCH measures residents satisfaction every year (except those years when a STATUS survey is carried out in accordance with the Regulator's expectations. The results of the surveys are as follows:

Year	Very Satisfied & Satisfied	Neither	Fairly Poor & Poor
2000/1	75 (41%)	83 (46%)	24 (13%)
2001/2	107 (65%)	26 (16%)	32 (19%)
2002/3	213 (78%)	20 (7%)	40 (15%)
2004/5	329 (76%)	53 (12%)	50 (12%)
2005/6	296 (77%)	56 (14%)	32 (8%)
2007/8	407 (76%)	59 (11%)	72 (13%)

## Appendix One Our Targets, Current Position & Trends



4.2 The percentage number of residents who are fairly or very dissatisfied with THCH as at 13%, which is no change from last years' STATUS survey.

### 5 Trends

5.1 Performance trends for these four key performance areas have varied since 2000, but have improved overall from the performance inherited from LBTH.

YEAR	Short Term Re-let times in weeks	Rent Arrears without HB debt	Routine Repairs In Target	Short Term Voids
2000/1	4.4 weeks	8.2%	75%	0.4%
2001/2	2.1 weeks	7.7%	77%	0.3%
2002/3	2.1 weeks	6.5%	90%	0.4%
2003/4	2.8 weeks	4.1%	95%	0.3%
2004/5	3.1 weeks	4.95%	96%	0.2%
2005/6	2.6 weeks	4.9%	97%	0.1%
2006/7	2.6 weeks	4.9%	96%	0.2%
2007/8	2.4 weeks	3.8%	99%	0.5%
2008/9 (Apr to Feb)	2.5 weeks	4%	98%	0.1%

5.2 **Short term re-let** times are well within target and despite having increased with the introduction of Choice Based Lettings, they have started to decrease again but not to the level previously because turnaround time is effected by the need to advertise empty properties in a cycle that takes at least three weeks. THCH have kept the figure

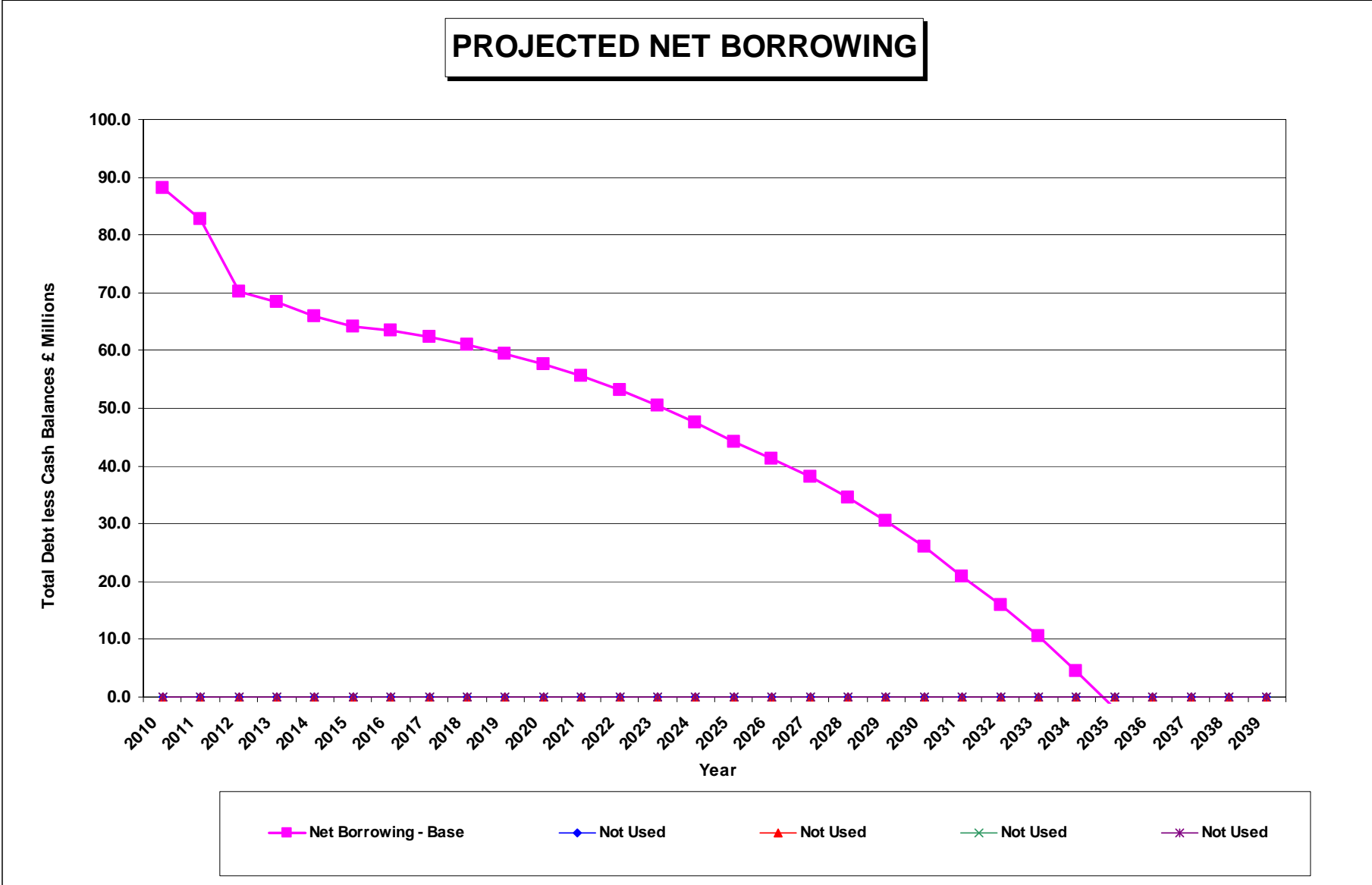
## Appendix One Our Targets, Current Position & Trends

below three weeks, by ensure that all potential voids are advertised however some can not be.

- 5.3 **Rent arrears** at THCH have halved since the original transfer from LBTH in 2000.
- 5.4 **Repairs** performance has improved greatly since the original transfer.
- 5.5 The number of **short term voids** is very low at THCH and have always been within target. Trends are difficult to see in this area given that performance has always been excellent.

<b>BUSINESS PLAN 2009/2012</b>			
<b>FINANCIAL FORECAST</b>			
<b>Summary Income &amp; Expenditure Account</b>			
	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
	<b>2009/10</b>	<b>2010/11</b>	<b>2011/12</b>
	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>
Turnover	12,304	12,413	13,371
Operating Costs	9,050	8,954	10,113
<b>Operating Surplus</b>	<b>3,254</b>	<b>3,459</b>	<b>3,258</b>
Sale of Properties	125	0	7,539
Interest Receivable	60	167	153
Interest Payable	(3,487)	(4,789)	(4,808)
<b>(Deficit) / Surplus for the Year</b>	<b>(48)</b>	<b>(1,163)</b>	<b>6,142</b>
<b>Reserves Brought Forward</b>	<b>10,784</b>	<b>10,736</b>	<b>9,573</b>
<b>Reserves Carried Forward</b>	<b>10,736</b>	<b>9,573</b>	<b>15,715</b>

<b>BUSINESS PLAN 2009/2012</b>			
<b>FINANCIAL FORECAST</b>			
<b>Balance Sheet</b>			
	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
	<b>2009/10</b>	<b>2010/11</b>	<b>2011/12</b>
	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>
<b>TANGIBLE ASSETS</b>			
Housing Properties at Cost Less Depreciation	148,612	153,916	153,091
Deduct: Capital Grants	(51,365)	(62,946)	(62,947)
	97,247	90,970	90,144
Other Tangible Assets	2,015	2,055	2,009
	<b>99,262</b>	<b>93,025</b>	<b>92,153</b>
<b>CURRENT ASSETS</b>			
Arrears & Leasehold Debtors	5,204	4,063	2,936
Other Debtors	8,184	8,182	1,926
Cash at Bank and In Hand	152	247	247
	<b>13,510</b>	<b>12,492</b>	<b>5,109</b>
<b>CREDITORS FALLING DUE WITHIN 1 YEAR</b>	<b>(4,255)</b>	<b>(4,255)</b>	<b>(2,755)</b>
	<b>9,285</b>	<b>8,237</b>	<b>2,354</b>
<b>TOTAL ASSETS Less CURRENT LIABILITIES</b>	<b>108,547</b>	<b>101,262</b>	<b>94,507</b>
<b>FINANCED BY:</b>			
<b>CREDITORS DUE AFTER MORE THAN 1 YEAR</b>	<b>87,990</b>	<b>83,359</b>	<b>70,963</b>
<b>PROVISIONS</b>	<b>9,821</b>	<b>8,330</b>	<b>7,829</b>
<b>CAPITAL &amp; RESERVES</b>	<b>10,736</b>	<b>9,573</b>	<b>15,715</b>
	<b>108,547</b>	<b>101,262</b>	<b>94,507</b>



## Appendix Three Operational Plan

### Providing a great place to live through

providing excellent housing management services

ensuring all THCH homes are maintained to a decent standard

helping to meet local housing need and maximise re-housing opportunities for THCH tenants

maximising opportunities to make our homes more sustainable

having the ability to respond locally

working with our residents to shape local community services

ensuring excellent communications

obtaining value for money for residents

Key Activities	Milestones	Lead Officer	Completion or Review Date	Monitoring Arrangements
<b>Providing excellent housing management services</b>	Ensure that at least 98% of all repairs are carried out within timescale	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Ensure that at least 98% of all emergency call out service calls are carried out within timescale	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Re-let times to be below 3 weeks	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Service Charge Arrears to be less than five years old	DIRECTOR OF FINANCE	Annually	Service Delivery Committee
	Rent Arrears Performance to be below 4%	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Ensure differences in white BME satisfaction level decreases by 2% per annum	DIRECTOR OF HOUSING	Annually	Service Delivery Committee

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Operational Plan**

	Increase take up of Direct Debit by 5%	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Review Audit Commission Key Lines of Enquiry for the Housing Service	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Review Audit Commission Key Lines of Enquiry for the Finance Service	DIRECTOR OF FINANCE	Annually	Finance & Development Committee
	Carry out an annual audit for contact details of leaseholders	DIRECTOR OF FINANCE	Annually	Finance & Development Committee
	Carry out an annual tenancy check	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Identifying vulnerable residents and introducing a buddying system.	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee
<b>By ensuring all THCH homes are maintained to a decent homes standard</b>	Bring all Mansford Estate properties up to a decent homes standard	DIRECTOR OF DEVELOPMENT	March 2010	Finance & Development Committee
	Agree a Planned Maintenance Programme based on the Stock Condition Survey	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee
	Implement 2010/11 Planned Maintenance Programme	DIRECTOR OF DEVELOPMENT	March 2011	Service Delivery Committee
	Implement 2011/12 Planned Maintenance Programme	DIRECTOR OF DEVELOPMENT	March 2012	Service Delivery Committee
	Agree and Implement an annual Minor Works Programme	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Agree a Cyclical Maintenance Programme based on the Stock Condition Survey	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee
	Implement 2010/11 Cyclical Maintenance Programme	DIRECTOR OF DEVELOPMENT	March 2011	Service Delivery Committee
	Implement 2011/12 Cyclical Maintenance Programme	DIRECTOR OF DEVELOPMENT	March 2012	Service Delivery Committee

**Appendix Three  
Operational Plan**

<b>Helping to meet local housing need and maximise re-housing opportunities for THCH tenants</b>	Completion of 79 new units on Mansford & Avebury East Estates	DIRECTOR OF DEVELOPMENT	March 2012	Finance & Development Committee
	Completion of 28 new units for rent at Swan Estate	DIRECTOR OF DEVELOPMENT	November 2009	Finance & Development Committee
	Completion of the s106 units at 452 Hackney Road	DIRECTOR OF DEVELOPMENT	April 2011	Finance & Development Committee
	Completion of the s106 units at Christian Street (former Bishop Challoner School site)	DIRECTOR OF DEVELOPMENT	March 2011	Finance & Development Committee
	Completion of at least 45 new family houses as part of the LBTH Local Homes Initiative	DIRECTOR OF DEVELOPMENT	November 2010	Finance & Development Committee
	Acquire the new homes built in Tarling Street by the One Group	DIRECTOR OF DEVELOPMENT	March 2013	Finance & Development Committee
	Completion of 49 units at Claredale Street.	DIRECTOR OF DEVELOPMENT	November 2009	Finance & Development Committee
	Ensure 30% of lettings go to transfer applicants every year	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Make an offer of re-housing to all residents included within the Fourth Overcrowding Strategy	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee
	Make an offer of re-housing to all residents included within the Fifth Overcrowding Strategy	DIRECTOR OF HOUSING	March 2011	Service Delivery Committee
	Meet the Council's Homeless re-housings target	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Produce a THCH Homelessness Strategy	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee
	Review Audit Commission Key Lines of Enquiry for Development	DIRECTOR OF DEVELOPMENT	Annually	Finance & Development Committee
<b>Maximising opportunities to make</b>	Improve the average sap rating to 80 for all	DIRECTOR OF DEVELOPMENT	March 2012	Finance & Development

**Appendix Three  
Operational Plan**

<b>our homes more sustainable</b>	THCH properties			Committee
	Promote Energy Efficiency at four THCH events per year.	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Use one Update per year as a “Energy Efficiency” Special	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Introduce sustainable energy initiatives on at least four THCH blocks per annum to take advantage of all government initiatives in this field	DIRECTOR OF DEVELOPMENT	Annually	Service Delivery Committee
	Install bike stores at two THCH blocks per annum	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
<b>Having the ability to respond locally</b>	Continue to provide at least 3 Community Housing Offices	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
<b>Working with our residents to shape local community services</b>	Maintain Focus Groups	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Maintain Consumer Panel	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Maintain Editorial Advisory Board	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Satisfaction Surveys for Repairs, Lettings, Complaints and ASB	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Carry out a THCH Survey	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee
	Carry out a STATUS Survey	DIRECTOR OF HOUSING	March 2011	Service Delivery Committee
	Carry out a THCH Survey	DIRECTOR OF HOUSING	March 2012	Service Delivery Committee
	Hold an annual CHO Office Open Day in each area	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Maintain an annual budget for each ARB to use for minor environmental works in their area	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Increase BME Board	DIRECTOR OF	Annually	Service

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	Membership, as under the application of the 'Lettings' criteria by 5% per annum	HOUSING		Delivery Committee
	Increase BME participation in consultative structures, as under the application of the 'Lettings' criteria by 5% per annum	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Increase participation in consultative structures by 5%	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
<b>Ensuring excellent communications</b>	Ensure that the website is reviewed quarterly	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Ensure that all letters and emails are answered within 10 working days	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Ensure that 90% of all telephone calls are answered within 10 seconds	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Ensure that Update is produced monthly, except December	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Ensure that the staff newsletter is produced monthly, except December	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Ensure that the THCH suite of leaflets are reviewed	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Ensure that the THCH handbooks are reviewed	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Ensure that the THCH suite of leaflets and handbooks are accredited for Plain English	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Ensure that THCH standard letters and forms are accredited for Plain English	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Ensure that all staff have access to Language Line	DIRECTOR OF HOUSING	Annually	Service Delivery Committee

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<b>Obtaining value for money for residents</b>	Carry out and implement Service Reviews as agreed in Service Review Plan	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee
	Carry out and implement Service Reviews as agreed in Service Review Plan	DIRECTOR OF DEVELOPMENT	March 2010	Service Delivery Committee
	Carry out and implement Service Reviews as agreed in Service Review Plan	DIRECTOR OF FINANCE	March 2010	Service Delivery Committee
	Agree the Service Review Plan	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Carry out and implement Service Reviews as agreed in Service Review Plan	DIRECTOR OF HOUSING	March 2011	Service Delivery Committee
	Carry out and implement Service Reviews as agreed in Service Review Plan	DIRECTOR OF FINANCE	March 2011	Service Delivery Committee
	Carry out and implement Service Reviews as agreed in Service Review Plan	DIRECTOR OF DEVELOPMENT	March 2011	Service Delivery Committee

### **Creating a prosperous community through**

support local employment opportunities

attracting investment into our local communities

regeneration of local communities through working and training

maximising resident income

tackling fuel poverty

using community resources for work focused learning opportunities promoting financial inclusion

embedding local community benefits into the procurement process

creating job opportunities for local people within THCH

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<b>Key Activities</b>	<b>Milestones</b>	<b>Lead Officer</b>	<b>Completion or Review Date</b>	<b>Monitoring Arrangements</b>
<b>Support local employment opportunities</b>	All major contracts let by THCH to employ at least 2 LLIC trained employees	DIRECTOR OF DEVELOPMENT	Annually	Personnel Committee
	Hold a small Business Focus Group with THCH residents who run a business to see what THCH can do to promote them	DIRECTOR OF HOUSING	December 2009	Service Delivery Committee
	Implement with other RSLs a local RSL vacancies bulletin for display at RSL offices and Community Centres	HUMAN RESOURCES MANAGER	December 2009	Personnel Committee
	Hold an annual local Small Business Fair at a THCH Community Centre	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Engage graduate or adult work experience trainees each year	HUMAN RESOURCES MANAGER	Annually	Personnel Committee
<b>Attracting investment into our local communities</b>	Obtaining Corporate Sponsorship for a Community Group working in each of THCH CHO areas	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
<b>Regeneration of local communities through working and training</b>	Implement one service change as a result of attending the three Local Area Partnership Teams that cover THCH Offices	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Provide 6 work experience placements for THCH residents requiring experience for their CVs	HUMAN RESOURCES MANAGER	Annually	Personnel Committee
	Maintain a dedicated computer training facility at one of THCH's Community Facilities	DIRECTOR OF HOUSING	Annually	Service Delivery Committee

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	Have at least 30% of THCH employees in a 'Save As You Earn' scheme through Tower Hamlets Credit Union	DIRECTOR OF FINANCE	Annually	Personnel Committee
	Provide 12 work experience placements for Tower Hamlets Schoolchildren	HUMAN RESOURCES MANAGER	Annually	Personnel Committee
<b>Maximising the income of our residents</b>	Maintain the provision of specialist debt advice	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Arrange for money advice service provider and/or Tower Hamlets Credit Union to attend at least four THCH events	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
<b>Tackling fuel poverty</b>	Seek grants to install renewable energy at three new locations to save on communal energy bills for residents	DIRECTOR OF DEVELOPMENT	Annually	Finance & Development Committee
	Investigate the possibility of bulk energy purchasing by residents for domestic use.	DIRECTOR OF FINANCE	March 2010	Finance & Development Committee
<b>Using community resources for work focused learning opportunities promoting financial inclusion</b>	Ensure that one THCH Community Facility holds a job fair	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Ensure that one THCH Community Facility offers a work related training course for THCH residents	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Use noticeboards at each local Community Housing Office or the Community Centres for local job vacancies.	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
<b>Embedding local community benefits into the procurement process</b>	2 Contractors to provide sponsorship of a THCH event	DIRECTOR OF HOUSING	Annually	Service Delivery Committee

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	Create a new apprenticeship place on all building contracts in excess of £5 million.	DIRECTOR OF DEVELOPMENT	March 2012	Finance & Development Committee
	Annual Report on requirements of THCH contractors requirements in respect of BME staffing, BME customer satisfaction and dealing with racial harassment	DIRECTOR OF DEVELOPMENT	Annually	Finance & Development Committee
<b>Creating job opportunities for local people within THCH</b>	All non-managerial vacancies will be advertised locally to work towards THCH employing at least 35% of staff from Tower Hamlets	HUMAN RESOURCES MANAGER	Annually	Personnel Committee
	Increase BME staff representation, at all levels of the organisation, as under the application of the 'Lettings' criteria by 5% per annum	HUMAN RESOURCES MANAGER	Annually	Personnel Committee
	Create a Trainee Handyperson role	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee

### Creating a safe, supportive and healthy community through

tackling anti-social behaviour

working with the Safer Neighbourhood Teams

designing out areas of crime

cleaning our estates to a high standard

promoting the use of THCH's community facilities

supporting community groups on THCH estates

working with the local health services

protecting and promoting the use of open space

**Appendix Three  
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<b>Key Activities</b>	<b>Milestones</b>	<b>Lead Officer</b>	<b>Completion or Review Date</b>	<b>Monitoring Arrangements</b>
<b>Tackling anti-social behaviour</b>	Implement and evaluate a Community Warden Scheme	DIRECTOR OF HOUSING	March 2011	Service Delivery Committee
	Deliver a targeted programme of CCTV installations.	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Improve satisfaction in the Concierge Service by 3%	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Ensure that there is at least one Community Group for youth within each CHO area	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
<b>Working with the Safer Neighbourhood Teams</b>	Implement one service change as a result of attending the three Ward Panels that cover THCH Offices	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
<b>Designing out areas of Crime</b>	In partnership with ARB identify and implement one security improvement initiative for each CHO area	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
<b>Cleaning our estates to a high standard</b>	Ensuring that less than 1% of Estate Inspections are marked poor	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Maintain resident involvement In estate to 80% and over	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee
	Maintain a recycling strategy	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Produce a DVD on “your tenancy” to include not only what THCH can do, but what is expected of residents.	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee
	Launch the new Private Tenants’ Handbook	DIRECTOR OF HOUSING	July 2009	Service Delivery Committee
<b>Promoting the use of THCH’s community facilities</b>	Increase Community facility usage by 10%	DIRECTOR OF HOUSING	Annually	Service Delivery Committee

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	Provision of a Community Facility on the Tarling East Estate	DIRECTOR OF DEVELOPMENT	March 2010	Finance & Development Committee
	Ensure that each THCH Community Facility is used by at least two separate community groups, excluding youth groups.	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Ensure that each THCH Community Facility (except Cable St) is used by at least one youth group.	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
<b>Supporting Community Groups on THCH Estates</b>	Produce a Handbook for residents advising them about Community Groups operating on and around THCH's estates	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee
	Establish a Youth Group on Citizenship at a THCH Community Facility	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee
	Maintain the small grants programme to support local Community Groups.	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Maintain a Youth Focus Group	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee
	Maintain a Youth Mentoring Scheme	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee
<b>Working with local Health Services</b>	Ensure that one THCH Community Facility offers a health promotion course for THCH residents	DIRECTOR OF HOUSING	Annually	Service Delivery Committee
	Work with the NHS to provide another Health Facility in a THCH development	DIRECTOR OF HOUSING	March 2012	Finance & Development Committee
<b>Protecting and promoting the use of open space</b>	Investigate setting up small allotments in the grounds of one of the THCH Community Facilities.	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee

	Include working with local youth to be a requirement in the Horticultural Maintenance Contract	DIRECTOR OF HOUSING	March 2010	Service Delivery Committee
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## Being an excellent employer through

valuing its staff

ensuring all staff have access to training to do their job

promoting healthy living

<b>Valuing its staff</b>	Holding an annual staff conference	HUMAN RESOURCES MANAGER	Annually	Personnel Committee
	Quarterly Briefings for staff on Housing Issues	HUMAN RESOURCES MANAGER	Annually	Personnel Committee
	Conduct a staff attitudes Survey	HUMAN RESOURCES MANAGER	Annually	Personnel Committee
	Ensure all staff receive an annual appraisal	HUMAN RESOURCES MANAGER	Annually	Personnel Committee
	Ensure all staff receive 9 one to ones annually	HUMAN RESOURCES MANAGER	Annually	Personnel Committee
	Consider becoming a Stonewall Diversity Champion	HUMAN RESOURCES MANAGER	June 2009	Personnel Committee
<b>Ensuring all staff have access to training to do their job</b>	Ensure all staff receive at least four days training per annum.	HUMAN RESOURCES MANAGER	Annually	Personnel Committee
	Provide IT access to all staff	DIRECTOR OF FINANCE	July 2009	Finance & Development Committee
	Ensure 15% of staff annually are receiving training leading to vocational qualifications.	HUMAN RESOURCES MANAGER	Annually	Personnel Committee
<b>Promoting healthy living</b>	Hold an annual Healthy Living Week	HUMAN RESOURCES MANAGER	Annually	Personnel Committee
	Maintain a health, safety and well being programme	HUMAN RESOURCES MANAGER	Annually	Personnel Committee

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	Adopt a Bike Loan Policy for staff wishing to purchase a bike for travelling to work	HUMAN RESOURCES MANAGER	March 2010	Personnel Committee
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