



Annual report 2016—2017

# Proud of our Past. Ambitious for our Future.





Real stories about making a real difference through working with our customers.

## Contents

Welcome	3
Maximising income for our customers	4
Barbara WHA resident	5
Jim WHA resident	6
Resident's scrutiny	7
Promoting social inclusion and tackling loneliness	9
A member's story from her carer's perspective	10
A volunteer's story	11
Improving homes, improving health	12
Help for Mum	13
More than a Gateway	14
Clock Tower Café	15
Quality housing, outstanding service	16
Mrs S	17
Adapting homes to meet residents' needs	18
Understanding our finances	19
Our Governance	20

## Welcome to our 2016/17 Annual Report



David Cummins, Chief Executive  
Warrington Housing Association

There has been a lot of change for Warrington Housing Association over this past year, part of which involved me being recruited as the new Chief Executive and Judith Winterbourne taking over as the new Chair for the organisation. Both Judith and I were very pleased to have been chosen by the Board to help take WHA forward into 2017 and beyond.

This new future is not without its challenges, with our customers continuing to see the impact of austerity and WHA having to manage cuts to its budgets, due to changes in the way the Government sets our rent. However, we both know that we have joined an organisation with a great reputation and a good track record of success. I've been particularly impressed with the quality of services provided and the range of accommodation solutions we have on offer. Also, at a time when a lot of housing associations are moving away from their social purpose, WHA has maintained and even extended its offer through the likes of our home improvement agency, which supports older, disabled or vulnerable people who own their own home or live in private rented accommodation. There is also LifeTime, our network for older people in Warrington, which provides opportunities to connect, be active and healthy and keep learning.

Finally, I'm incredibly impressed with our Gateway building, which was established in 2006 and is an excellent example of

multi-agency working, with a wide range of services accessible from one building that is managed as a charitable organisation for the benefit of the local community.

Despite our challenges, we remain ambitious for the future. Providing good quality affordable housing is at the heart of what we do, and we intend to increase this offer even further through an ambitious Growth Strategy approved by the Board in 2017. We are also committed to continuing to deliver on our social purpose. Our customers can be proud of the fact that they are part of an organisation that is delivering so much extra for communities across Warrington.

Going forward, we will aim to ensure that every penny we spend is being spent well and has a positive impact on the people we serve. This is why we have focused this year on people in our annual report. Real stories about making a real difference through working with our customers.

**David Cummins and Judith Winterbourne.**



Judith Winterbourne, Chair Warrington  
Housing Association



### Money Advice

No. of Customers Supported

50

Income gained for customers

£372,450.00

## Maximising income for our customers

It is an objective for us to “prioritise the needs of people and place the creation of sustainable communities at the heart of our work” and we support financial inclusion for those affected by Welfare Reform through our dedicated Money Advice service. This is good for clients and good for protecting future income streams so that we can secure services for the years ahead.

Money Advice aims to help customers feel more in control of their finances, reduce poverty and improve resilience for customers and their families. By helping with access to benefit entitlements and debt solutions, liaising with creditors on behalf of customers and arranging payment plans we help people get back on track and avoid future problems. We know that this has a beneficial effect on their wellbeing and also for the wider family.

## Barbara WHA resident

I came to see Steven to access the money advice service offered by Warrington Housing Association. I needed help putting in an appeal against a decision that I had been overpaid £16,500 of Housing Benefit and Council Tax Support.

I came in to the office and met Steven who was very nice to me and didn't judge me for what I was wearing or how I spoke, which was a breath of fresh air. We spoke about what had happened and what he could do for me. I felt like a big weight had been lifted off my shoulders and that I had somebody on my side.

Steven kept in touch with me every step of the way. He rang the Housing Benefit department regularly to see where they were up to with my appeal and my benefits. He also sent in information and evidence to support my appeals on my behalf.

I can't thank Steven enough for his help in winning the appeal and for his knowledge of the appeals process, benefits and so much more. This service isn't just about dealing with debt, it is so much more than that.



I felt like a big weight  
had been lifted off my  
shoulders and that  
I had somebody on  
my side.



**Great service!!**

Very many  
thanks WHA.

Your grateful  
Tenant

Jim

**Jim**  
WHA resident

Dear Sirs,

My letter is prompted by the truly exceptional service, which WHA have recently provided to myself.

Our relationship started about 8 years ago, when my home was in the process of being re-possessed by my mortgage provider. WHA purchased my flat, and I have been a tenant with them ever since that very stressful time.

I am well past retirement age, in fact nine years past, and although leading a full and contented life, I am not enjoying good health. My problems were noted by the manager Tim, who arranged a visit from their financial advisor Steven.

As a consequence I now receive additional medical benefits on top of my pension. This enables me to lead a relatively worry-free, comfortable lifestyle, as opposed to “scraping by” on the basic pension.

Furthermore, I am so grateful to WHA for my “salvation” that I try as far as possible to look after my property. On the two occasions where this has not been possible, they have dispatched an engineer the very same day as my request for assistance.

## Resident's scrutiny

Our Scrutiny Panel has been developed in response to the challenges of service and performance improvement, without regulatory compulsion or inspection. WHASP plays a critical role in making sure our services are delivered to the highest standard and in the way that our customers want. They monitor how we deliver our service standards, making sure we provide high quality services and check that we use our money wisely. They do this by scrutinising services with reality checks and performance reporting. With effective scrutiny, we aim to create opportunities for our tenants to improve the quality of our services by producing solutions to problems by working together.

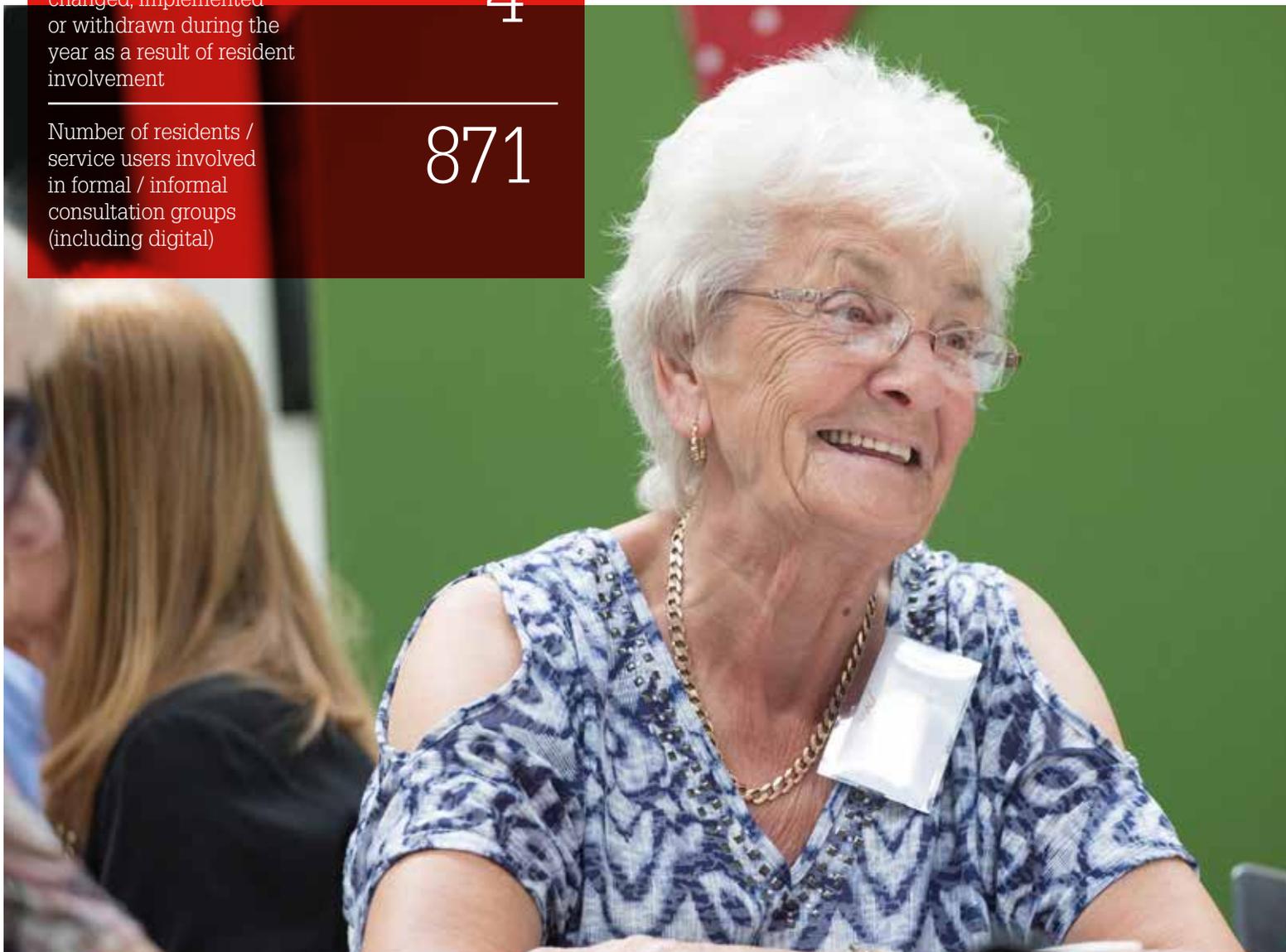
### Resident involvement and digital inclusion 2016/17

Number of services  
changed, implemented  
or withdrawn during the  
year as a result of resident  
involvement

4

Number of residents /  
service users involved  
in formal / informal  
consultation groups  
(including digital)

871





Julie has embraced the opportunity to volunteer

Julie – Warrington Housing Association Tenant, Local Community Volunteer, Chair of Warrington Housing Association Scrutiny Panel and Chair of Hood Manor Estate Committee

I have been a WHA Tenant for 19 years. In 2011, I became a more active member of my local community by joining the Hood Manor Estate Committee (HMEC) – a group that this year will celebrate its 25th anniversary. The Estate Committee work very closely with WHA to ensure that standards on the estate are maintained and that the local community have opportunities to become involved in activities and events. In 2015, I became Chairperson of the Committee enabling new initiatives for the community and exploring ways to raise money for the

estate. I enjoy being part of the HMEC, as I know I am 'doing a service to my community and being a voice for the people who can't or won't volunteer'. Through Julie's involvement she joined WHASP (our Scrutiny Panel). As an active member for 6 years, she has also been involved in a number of Scrutiny Panel Reviews including Day to Day Repairs, Communal Cleaning and Landscaping and these reviews have resulted in service improvements for tenants. Julie says 'I really enjoy being part of the Scrutiny Panel as it's

a chance to see what goes on within the Housing Association and allows us to be a voice for the tenants. It's also been a great way to meet new people, many of whom have become my friends.' Julie is now chair of WHASP, taking responsibility for working closely with WHA to ensure that the panel carry out effective and efficient reviews, resulting in positive changes for our tenants. Julie's latest volunteering venture, 'Places of Welcome' is a new weekly social drop-in session for all residents of the Hood Manor

Community. The sessions are free and aim to reduce social isolation, as anyone can pop along and have a cup of tea, a biscuit and a chat. With support from the local Vicar and St James Church, Julie is very excited about her latest volunteering opportunity as it will hopefully bring even more diverse members of her local community together. Julie has embraced the opportunity to volunteer as it has developed her confidence, motivation and teamwork skills allowing her to 'give back' to her local community and her fellow tenants at WHA.

## Promoting social inclusion and tackling loneliness

LifeTime was established in 2013 by Warrington Housing Association and is an important part of the Association's long history of investing in our communities for social purpose. LifeTime is our response to concerns about the effects of loneliness and isolation on our older people.

The vision for LifeTime is to enhance the lives and experiences of older people in Warrington, promote social inclusion and health through connecting people in an active, fun and supportive community.

LifeTime can help build resilience – the ability to meet and recover from life's challenges which can come from interacting with others, having a balanced life, believing in one's skills and competencies and generally ageing well.

### LifeTime Annual Survey of Members

Over 80% of members said that LifeTime has improved their wellbeing

72% said they felt more able to look after their health

80% of people joined LifeTime to connect with other people

82% of members who encountered a "life event" or significant change in their personal life such as bereavement in the year said that LifeTime helped them to cope better.



## A member's story from her carer's perspective

In 2014 Moira was diagnosed with early onset dementia.

During the last two years those close to Moira have concentrated on making her life comfortable and happy and this has been made possible with the help and services of LifeTime.

Moira likes company - socialising and attending LifeTime events is exactly what she needs. Whether you tell her she is going dancing or to listen to music or going to a party event, she has a BIG smile and says "Good".

Whilst Moira is at the group she comes into her own, chatting to people, being every bit the socialite. She loves winning raffles

and dressing for the occasion even though, sadly, when she comes home, she often can't remember where she's been.

LifeTime members always show genuine delight, caring and kindness towards Moira and this makes her truly happy. She loves the Singing for Fun group at Lyon Court every week.

Because of Moira's other disabilities, and now of course the dementia, she is unable to join in activities offered at other centres. So you can imagine there is not a lot out there for her, you can only walk round the shops and drink coffee so many times.

LifeTime is in fact a "Lifeline" for Moira."



LifeTime members always show genuine delight, caring and kindness towards Moira and this makes her truly happy.



I love to sing and joined a lovely group who meet every Thursday at Lyon Court, singing along to favourite tunes old or new, accompanied by David our experienced pianist.

## A volunteer's story

Mary was born in Kilkenny, Southern Ireland and moved to Ascot with her husband 56 years ago. Mary now lives in Warrington and is a member and volunteer with LifeTime.

Mary tells us... "When I first moved to Warrington over 2 years ago, I didn't really know anybody except my family. My husband had recently passed away and I quite often felt very lonely living in a part of the country that was new to me.

Whilst travelling on the bus, I happened to meet a lovely lady who introduced me to LifeTime and it was from there that my life took an unexpected turn for the better".

Since joining in March 2016 I have made many new friends by attending activities, which not only keep me active and fit, but also give me a sense of wellbeing and something worthwhile to look forward to.

In particular, I love to sing and joined a lovely group who meet every Thursday at Lyon Court, singing along to favourite tunes old or new, accompanied by David our experienced pianist.

Venturing even further, I now attend the LifeTime Café Community Choir every Wednesday. Professional musician, Marc, puts us through our paces in a very sociable and fun environment and I come away feeling energised and really happy.

I now volunteer at LifeTime every Tuesday morning, there is so much going on here and I have found that there is no need to feel lonely at all. I can honestly say that LifeTime has turned my life around and I would definitely recommend it to anyone finding themselves in a similar situation to mine"

## Improving homes, improving health

Warrington Home Information and Improvement Agency (WHiA) is a not for profit agency which gives information, advice and support to older homeowners who need repairs or improvements to their homes, or the assistance of a handyperson to do small jobs. WHiA will assess a person's needs and advise on practical and financial matters relating to repairing, adapting or improving homes. The main purpose of the agency is to help people to live as independently as possible in their home.

There is a link between housing and health and WHiA works with clients to ensure that homes are as warm, accessible, free from hazards and meet the individual needs of their client. As well as holding some small pots of funding for priority repairs the agency also has expertise in finding funding to support the individual for example through charitable sources. The agency takes the worry out of getting repairs done by assessing what needs to be done, managing the job from start to finish, using trusted contractors for quotes and hiring the best person for the job.

93% of clients said that the help that had from WHiA improved their health and wellbeing and helped them to live more independently.

### **When asked what they valued about the service clients said:**

92% valued the reassurance of the trusted advice and contractors

68% value the help of the WHiA team

46% said it gave them confidence to ensure their home is maintained and adapted

One client said "thanks for everything. Having an accessible bathroom has made and will have a big impact on our quality of life and wellbeing."



We wanted to make sure that her risk of falling was reduced but did not know where to turn. Then a friend passed on the contact for WHiA.



## Help for Mum

My Mum purchased her home in Burtonwood with my Dad and family over 30 years ago. Now in her 90s, she lives alone and has increasingly found her mobility deteriorating, having recently had a fall and hurting herself, but luckily nothing was broken.

We wanted to make sure that her risk of falling was reduced but did not know where to turn. Then a friend passed on the contact for WHiA.

Our concerns were about safety in the bathroom because Mum could not use the shower any longer. Getting in and out of the house safely was also a worry, as there are steps that are difficult to manage. These risks have now been significantly reduced. The WHiA handyperson fitted grab rails and we are now using the advice of WHiA to have Mum's bathroom improved so that she can shower independently.

It's good to know that we have the services of WHiA to call on for any future issues around home repairs or to carry out improvements that are tailored to the needs of Mum as she gets older.

## More than a Gateway

Warrington Housing Association saw an opportunity to bring agencies supporting the local community under one roof and developed the Gateway from a redundant building in the town centre which, through major investment, now hosts more than 25 local community, public sector and voluntary organisations. It is managed by the Gateway independent charity. The Gateway provides a focus for people from different backgrounds to engage and interact and for agencies to work together effectively, improving services to the community.

We are proud that upwards of 5,000 clients access the centre each year.



The café is open Monday – Friday from 8.30 until 2.00 serving a range of refreshments using local produce wherever possible...



## Clock Tower Café

In October 2016, Anita, Natasha and a small team of volunteers from the Cheshire and Warrington Carers Trust, took on the challenge of running the community café in The Gateway. Known as the Clock Tower Café, it soon established a reputation as a friendly and good value place to buy a coffee, sandwich or hot meal. It allows staff based within the building to have meals away from their workspace and also provides refreshments for meetings that take place within The Gateway. But the Carers Trust has ensured that it is more than just a café. It offers a place for people to meet to reduce isolation and it provides an opportunity to raise awareness of carers' issues, gives information for customers who are carers or know carers, offers employment and volunteering for carers and local people and generates a small amount of unrestricted funds for the organisation.

## Quality housing, outstanding service

As part of our planned maintenance and improvement programme, we undertake replacement works to properties each year. This gives our customers the reassurance of knowing that their homes are fully compliant with the Decent Homes Standard whilst also ensuring that our assets are fully maintained.

Work can include heating, and electrical upgrades, window and door replacements, kitchen and bathroom improvements and energy efficiency upgrades. However, we do not merely carry out work to a set programme, rather we work to understand the needs of each of our customers and then look to improve their standard of living through practical improvements to their home.

The planned maintenance and improvement programme underlines our commitment to ensuring quality, low-cost affordable housing in Warrington whilst also improving the lives of our residents by adapting their properties, helping them to live independently, for longer, in their own homes.

Quality low cost  
affordable homes





Since moving into my property I have really now made it my 'home'.

Picture shown are for illustration purpose only.

## Mrs S

I moved into my new home in January 2017. When I first moved in, I was told that the kitchen needed some work as it had a temporary basin unit fitted that did not match the rest of the units and, as a single parent, I was quite apprehensive about any work that may need to be done. It didn't look great and, as this was a new home for my daughter and I, I really wanted to have a good start for our new home. After discussing the situation with the Property Services Manager, Mark, he explained that by waiting a few months I could put my own stamp on things and would be able to choose my new kitchen including the fixtures, fittings, lighting and flooring.

Mark kept his word and in April 2017 work on my brand new kitchen was started by a fantastic team of contractors from Wright Build, who went above and beyond to ensure that it was exactly how I wanted it. Within a few weeks my kitchen was completed and it looked (and still does look) amazing. I purchased a new cooker, which

has just finished it off perfectly and my daughter and I could not be happier with the work.

The team at Warrington Housing Association and their contractors from Wright Build went above and beyond to ensure the work was completed to a high standard and within a suitable amount of time. As a single parent, it is reassuring to know that your landlords and the contractors used by them are very professional, courteous and reliable, so you know a good job will be done every time.

Since moving into my property I have really now made it my 'home'. My daughter and I love it here and we can't ever imagine leaving.

## Adapting homes to meet residents' needs

My mother-in-law has been a Warrington Housing Association tenant for almost 20 years. She is very happy in her property and is always impressed with the speedy response she receives from the staff at the Association if she has any issues.

Earlier this year, she began to have a number of ill-health issues and, as my husband and myself live down south, it can be very difficult to provide the support she needs. I contacted WHA to see if they could help in any way and we were amazed at the speedy response from my mother-in-law's Housing Officer, Tim, who called round the following day to see her and arranged for a grab rail to be fitted, which made a huge difference to her mobility and safety and gave us some peace of mind. She was really touched by how kind and thoughtful the contractor who fitted the grab rail was in making sure it was positioned correctly. The visit by her Housing Officer also had a major impact as it also got my mother-in-law to accept that she needed some extra help and support, and so she made an appointment to see her GP to look at different options.

Unfortunately, a few weeks later she had a bad fall, which resulted in me contacting WHA as it seemed likely that the door would need to be broken down for the ambulance service to reach her. Customer Support Officer, Karen, spoke with me first, followed by Property Services Manager, Mark, both of whom were absolutely amazing and reassured me that if the door needed to be broken down this would not be an issue and would be repaired quickly. I was also aware that this was all happening after office opening hours, yet they were both so reassuring and so helpful, which I very much appreciated at that distressing time. In the end, the Fire Service dismantled part of the door and replaced it without damage.

My mother-in-law broke her ribs during her fall, but she did return home and is well on her way to recovery and she is very grateful for the support, kindness and interest shown from all the staff at WHA, a point on which my husband and I fully agree.



I contacted WHA to see if they could help in any way and we were amazed at the speedy response.

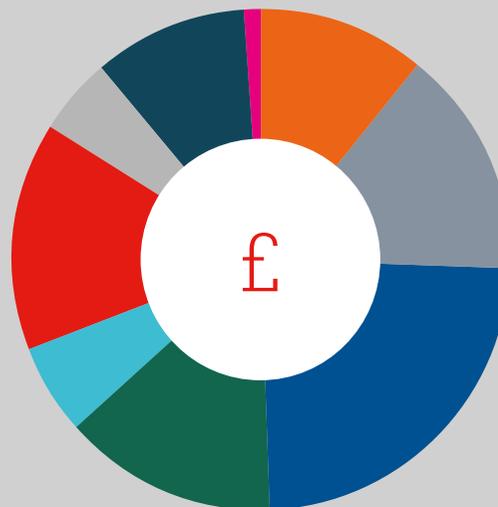
Picture shown are for illustration purpose only.

## Understanding our finances

WHA sets challenging targets and aims for top quartile performance across key indicators, measured against a peer group of similar sized and geographically located associations. Our performance remained strong through 2016/17, although our operating surplus decreased compared to the previous year due to the 1% rent reduction. All of our surpluses are reinvested into homes and services to benefit our customers and the wider community.

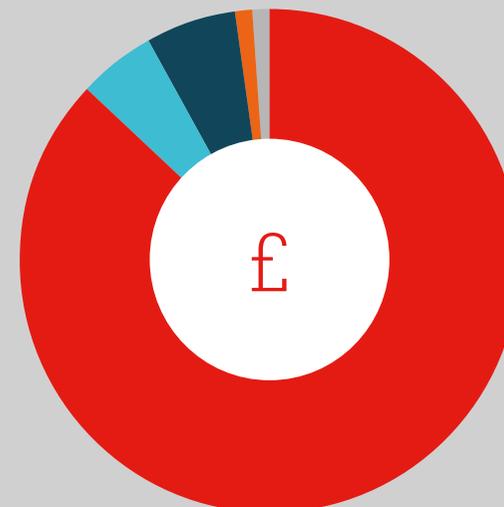
Income & Expenditure	2015-16	2016-17
	£'000	£'000
Turnover	7,131	7,071
Operating Expenditure	(5,180)	(5,192)
Operating Surplus	1,951	1,879
Interest & similar charges	(524)	(504)
Surplus for the year	1,427	1,375

Where each £ went:



Direct services	11p
Management	15p
Routine Maintenance	24p
Planned Maintenance	14p
Gateway	6p
WHiA	15p
LifeTime	5p
Interest	10p
Other	1p

Each £ earned



Rent & service charges	87p
Gateway	5p
WHiA	6p
LifeTime	1p
Interest & similar charges	0p
Other	1p

## Our Governance

WHA's vision is to help make Warrington a great place to live, where the potential of individuals and communities can be realised. It is one of the essential functions of our Board to set the vision and the core objectives of the Association to ensure its long-term success. The Board is comprised of up to 12 non-executive members who are drawn from a wide background, bringing together professional, commercial and local skills and experience.

The Group comprises Warrington Housing Association Limited (WHA) and its wholly owned subsidiaries, LifeTime Trust (Warrington) Limited and LifeTime Homes (Warrington) Limited.

WHA is a not for profit organisation and is a registered society under the Co-operative and Community Benefit Societies Act 2014 with tax-exempt charitable status and, as such, has charitable objectives. WHA is registered with the Homes and Communities Agency (Reg. No. L0518)

the Government agency that regulates the work of registered providers. WHA is also a member of the National Housing Federation (NHF) and has adopted their Code of Governance: Promoting Board Excellence for Housing Associations (2015 edition), to ensure that governance of the Association is of the highest standard.

LifeTime Trust (Warrington) Limited is a not for profit organisation and is a registered society under the Co-operative and Community Benefit Societies Act 2014 with tax exempt charitable status and as such has charitable objectives.

LifeTime Homes (Warrington) Limited is a general commercial company and is a company limited by shares under the Companies Act 2006 but with the requirement to covenant any profits to WHA as the parent company. LifeTime Homes (Warrington) Limited remained dormant throughout the year.

WHA's vision is to help make Warrington a great place to live, where the potential of individuals and communities can be realised.



**Warrington Housing Association**

The Gateway  
89 Sankey Street  
Warrington  
Cheshire, WA1 1SR

Tel: 01925 246810

Fax: 01925 246814

Email: [admin@wha.org.uk](mailto:admin@wha.org.uk)

[www.wha.org.uk](http://www.wha.org.uk)

[www.whia.org.uk](http://www.whia.org.uk)

[www.lifetimegateway.org.uk](http://www.lifetimegateway.org.uk)