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A charity incorporated as an Industrial & Provident Society, reference 23577R.  
Registered Office: Benedict House, 61 Island Centre Way, Enfield EN3 6GS  
Registered with the Tenant Services Authority (LH0676).  
A member of the National Housing Federation.



# Change for the better

ANNUAL REVIEW 2010|2011





We work closely with local councils and other statutory and voluntary sector partners and we make a significant investment of time and resources in the neighbourhoods in which we operate.

## Our vision

Motivated by Christian and social concern, we aim to create places where people want to live. We invest in high quality housing, support and services that are affordable and accessible to those in housing need.

## Our purpose

Founded over forty years ago, Christian Action Housing owns or manages 1,350 homes in the four North London Boroughs of Enfield, Barnet, Haringey and Waltham Forest. The Association's mission is to be a strong, independent social business that meets local needs by identifying local solutions and providing excellent local services.

## Our services

Our social business comprises of three main services:

- Our core service of affordable and intermediate housing for rent.
- Our supported housing service focussing on young people, victims of domestic violence and people with learning difficulties.
- Our neighbourhood services meeting local needs and serving the wider community.

## Our partnerships

We work closely with local councils and other statutory and voluntary sector partners and we make a significant investment of time and resources in the neighbourhoods in which we operate.



We are changing people, places, services and ourselves for the better.



## Changing places

### Investing

**We are currently investing £46 million in new housing, supported by a £27 million grant from the Homes & Communities Agency. This programme, creating over 220 new homes, is the largest ever embarked on by Christian Action.**

Future grant funding is unlikely to be so generous, but we will continue to seek out opportunities to provide more quality housing to meet local needs.

Through all of our developments we seek to make a positive contribution to the local environment and street scene.

In Enfield Town Centre, we are demolishing a long disused former Bingo Hall and creating an exciting new street that will open up new routes to the Market Place. This scheme will provide much sought after housing opportunities in the town centre with attractive new commercial and retail premises fronting on to the street.

Katherine House in Leyton is a stunning contemporary building with 17 flats adjacent to the historic former municipal offices. Residents of this eye-catching development will be minutes away from Stratford Olympic village, with some having panoramic views of the Olympic Park.

At Palmers Green, our new retirement housing scheme Cyril Smith House makes a bold design statement at a prominent road junction. The latest sustainable technology will keep running costs low for residents who will have easy access to the many local facilities.

In Walthamstow we have started to build 40 new flats for families on a reclaimed light industrial site. Another contemporary design will provide high quality rented accommodation whilst also contributing to the wider regeneration of the area.

Working with Enfield Council, we are completing 32 new homes for families and key workers on a number of small sites located within existing housing estates. These will enable local tenants who are overcrowded to move in to larger homes.

New retirement housing scheme in Palmers Green

In Enfield Town Centre, we are demolishing a long disused former Bingo Hall and creating an exciting new street

Residents of this eye-catching development will be minutes away from Stratford Olympic village, with some having panoramic views of the Olympic Park.



Emma Jones  
Director of  
Property



Cyril Smith House



Burleigh Way



Olympic Park



Katherine House



## Changing people

**Several of our new projects have been specifically designed to house local people with support needs:**

In Walthamstow we are building a new hostel with 27 self-contained studios for Branches (Waltham Forest Churches Night Shelter). This state-of-the-art building will provide an important service to the single homeless, linking housing to training and opportunities to move into work.

Our new development in Durants Road, Ponders End, represents our third project in Enfield providing accommodation for vulnerable young people. This will expand our existing services helping our residents to make plans for their future and supporting them in achieving these.

At Matthew Court, a retirement scheme in Walthamstow, we have developed new extra care flats, some with accommodation for carers. These enable tenants to retain some independence while receiving the extra care and support that helps sustain an active lifestyle.

Supported by the Future Jobs Fund, Christian Action recruited six unemployed young people, all of whom have now secured permanent jobs with the Association learning new skills such as finance, development, surveying and housing management. A further five young people have been recruited to our new social enterprise providing estate services.



Durants Road, Ponders End



Lydia Somuah - Development

## Changing people's lives

Abide and Bibi Aklimah have moved into one of our extra care units in Walthamstow. Abide suffers from Parkinsons and Diabetes. They previously lived with some of their family but unfortunately the accommodation was on different levels. At Matthew Court everything is on one level which has assisted Abide with his mobility, and enabled him to use the garden and meet other people. In his younger days he was a journalist, but since being struck down with Parkinsons he has found it very difficult to write. However, with the help of the Scheme Manager, Elaine Witcomb, Abide now has a typewriter and is able to write stories/articles. With patience and support Abide is hoping to progress onto using the computers at the scheme. His wife Bibi Aklimah, who is also his main carer, said that this move has certainly proved to be a "change for the better" for both of them.

Hasan and Dilek , were living in a 2 bedroom flat with their two teenage daughters and a 4 year old son who has disabilities. Apart from overcrowding, medical advice stated that their son's development was being hampered as he needed more space and preferably a garden. They have now moved into a 3 bedroom house where the son has a garden to play in, and also a playroom of his own. They are all thrilled and overjoyed with their new home. Hasan and Dilek promised the children that once they were living in a house they would get them a trampoline or a kitten. The lucky children now have both!. Dilek said "thank you so much for making our dreams come true, we feel very very lucky to have had this opportunity". This move has proved to be a "change for the better" for all of the family.



*"Thank you so much for making our dreams come true, we feel very very lucky to have had this opportunity."*





Ian Martin  
Director of  
Housing and  
Neighbourhood  
Services

## On The Up

Our latest tenant satisfaction survey, conducted at the end of 2009, shows a continuing upward trend in how our residents rate our services.

- 80% of our tenants say they are satisfied with our services, up from 72% in 2006.
- 70% say they are satisfied with the way we deal with repairs and maintenance, up from 65% in 2006.
- 65% say they are satisfied that we take their views into account, up from 53% in 2006.

78% of our tenants say they are satisfied with the overall quality of their home, 76% with the general condition of their property, 80% with their neighbourhood as a place to live and 71% with the value for money of their rent. 81% told us that our staff are helpful.

These results are encouraging, but we want to continue to improve the quality of the services and homes that we provide.

We are working with our residents to finalise our service 'offer', implementing the new regulatory code introduced by the Tenant Services Authority.



## Our current priorities are:

- Maintaining an overall improvement in satisfaction levels.
- Improving satisfaction levels where these are relatively low (for example, on advice we offer on moving home).
- Tackling areas that show the highest scores as being a problem in our tenants' neighbourhood (rubbish and car parking).
- Continuing to improve access for tenants contacting us.
- Improving the level of satisfaction with the way we deal with tenants' problems.
- Continuing to invest in improvement in the repairs service.

We will also continue to provide a number of services that provide additional support for our own residents:



**SAFEWATCH** provides a responsive neighbourhood warden service to tackle anti-social behaviour and enviro-crime.



**COMPASS** provides support to our general needs tenants who need help managing their personal issues.



**DEBTSMART** works in partnership with Enfield CAB, offering advice and counselling to tenants who are experiencing financial difficulties.



**SOCIAL ENTERPRISE.** A major new initiative is Christian Action's Social Enterprise, Neighbourhood Estate Solutions. Supported by the Future Jobs Fund and the Working Neighbourhoods Fund, this new company has recruited unemployed young people as part of the team, with the aim of offering training and long term employment while also improving the standard of service to our tenants.



As part of Enfield's Roma outreach project, ETAPP has started a session for members of this community, funded by the Migration Impact Fund.

## Changing communities

Christian Action's neighbourhood services respond to community needs and relate to wider issues and concerns that our residents share with their neighbours.

- Enfield Temporary Accommodation Play Project (ETAPP) provides developmental play opportunities for children who are disadvantaged through the insecurity of their housing. Play activities are combined with support for families, including ESOL training and information about access to statutory services. Last year 1,693 children attended the project.
- As part of Enfield's Roma outreach project, ETAPP has started a session for members of this community, funded by the Migration Impact Fund. We are working with statutory and voluntary partners to improve links to the Roma community.
- Bounces Road Community Hall continues to provide a high quality venue hosting a range of local activities, including a nursery serving the local community. It also provides offices for Enfield Mencap.
- Our community hub in Ponders End, Vincent House, brings together a supported housing scheme for young people, accommodation for Enfield CAB, Age Concern, Ponders End Community Development Trust and a Community Café.
- Working in partnership with other social landlords and the Metropolitan Police, we support Enfield Youth Engagement Panel. This aims to engage with all young people who feel they are unable to talk to their elders or the police or any other person they see as being in authority regarding issues with them.



Mark Hayes, Chief Executive discussing future plans with Belinda Porich of The National Housing Federation.

**Changing** ourselves

Christian Action Housing has grown significantly in recent years, and we face the opportunities and challenges of a rapidly expanding organisation while at the same time responding to the more austere financial climate and many other changes in the housing sector.

Although the sector regulator, the Tenant Services Authority is going to be abolished, we are using the new regulatory framework that it introduced in April 2010 as a catalyst to promote change and continuous improvement throughout our organisation.

The regulatory framework places a strong emphasis on Associations involving our tenants in shaping local delivery to local priorities and scrutinising performance.

We are calling Christian Action's model of regulation 'at the HEART', because that is its aim: to put our residents at the heart of what we do. A key part of this will be the development of our three resident led audit panels:



- Our Tenant Audit Panel brings together residents from the various areas in which we operate to monitor, challenge and review policies and performance.
- OTAP provides a forum for residents in our retirement housing to discuss the quality of our services to older tenants.
- YTAP is the forum for younger tenants to meet and influence our specialist services to young people.

The regulatory framework places a strong emphasis on Associations involving our tenants in shaping local delivery to local priorities and scrutinising performance.



## Places for - where we are

Our housing services cover four North London Boroughs:

ENFIELD	Homes
Housing for Rent	327
Supported and Retirement Housing	239
Temporary Social Housing	90
Leasehold & Other	29
Single Homeless Project	22

BARNET	Homes
Housing for Rent	168
Supported and Retirement Housing	57
Temporary Social Housing	1
Leasehold & Other	1

HARINGEY	Homes
Housing for Rent	94
Supported and Retirement Housing	51
Temporary Social Housing	5
Leasehold & Other	1
Single Homeless Project	19

WALTHAM FOREST	Homes
Housing for Rent	87
Supported and Retirement Housing	36
Temporary Social Housing	117
Leasehold & Other	1

Our floating support service for young people operates in Enfield and our service for victims of domestic violence in Enfield, Barnet & Haringey.

## People for - who we are

Christian Action is governed by a voluntary board of management, who give their time free and bring expertise to the Association. Our senior staff have a range of skills and experience that we invest in ongoing expansion of our activities and in achieving quality local services.

### MEMBERS OF THE BOARD

**Ziggy Brennan**  
Chair, Board of Management  
Ziggy has considerable experience working for both the Housing Corporation and Local Authorities. She is currently a consultant and has experience serving as Vice Chair of an ALMO and as a Board Member of an unregistered BME Housing Association and also as a School Governor.

**Ann Reynard**  
Tenant Board Member  
Ann is a Tenant Board Member and is self-employed. She works as a Training Co-ordinator and consultant.

**Lewis McKenzie**  
Chair, Property Services Committee  
Lewis is a Construction Training Supervisor in a local Further Education College.

**Clive Durdle**  
Clive has experience of the Housing and voluntary sector and is currently working as a consultant.

**Leslie Morson**  
Chair, Housing & Neighbourhood Services Committee  
Leslie is an independent consultant specialising in sheltered and supported housing, TeleCare and TeleHealth sectors.

**Robert McComb**  
Robert has retired from the investment banking sector with significant experience in asset finance and treasury issues.

**Ken Youngman**  
Ken is the Finance Director of a large Housing Association.

**Abigail Garraway**  
Abigail has significant experience in commissioning supported housing contracts on behalf of the Local Authority sector.

**Linda Nevin Drummond**  
Linda was co-opted onto the Board of Management as a former Board Member of Southgate Churches & Wood Green HA.

**Donna Shepherd**  
Donna has 7 years experience working in neighbourhood management and is currently working as Business Improvement Consultant in a strategic role for a housing association.

**Jackie Goodwin**  
Jackie is a council tenant, who previously worked for an ALMO and has also served as a Board Member of another Housing Association.

### SENIOR STAFF

**Mark Hayes**  
Chief Executive  
**John Lower**  
Finance Director and Company Secretary  
**Emma Jones**  
Property Director  
**Ian Martin**

Director of Housing and Neighbourhood Services

**Maggie Morrison**  
Head of Directorate/ Corporate Services

**Sarah Thompson**  
Head of Supported Housing Services

**Penny Grubb**  
Head of Housing Services

**Henry Moses**  
Head of Finance Services

**Nic Grayston**  
Head of Development

**Patricia Johnson**  
Head of Retirement Housing Services

**Andrew Watson**  
Head of Stock Investment

**Maria Walker**  
Responsive Maintenance Manager

**Solicitors:**  
Lewis Silkin,  
5 Chancery Lane, Clifford's Inn,  
London EC4A 1BL

**Auditors:**  
Grant Thornton UK LLP,  
202 Silbury Boulevard,  
Central Milton Keynes,  
MK9 1LW

*The Board reviews the expertise of its members on an annual basis, and has established criteria and procedures for the recruitment of new members.*

*The Board aims for a membership comprising of a balance of stakeholders in the Association's activities.*

## The small - our finances

**Christian Action continues to maintain a strong asset base and is well positioned to respond to the current challenging economic circumstances.**

We are a not for profit charity and all of our resources are invested in housing or used to provide services to our customers.

During the year ended 31st March 2010, our turnover increased to £10.7M on assets (our housing stock) now valued at over £107M.



Christian Action acknowledges the generous funding and support that it receives from the Homes & Communities Agency, our Local Authority partners, and a number of charitable trusts, foundations, churches and individuals.

Our work has been supported by the Big Lottery Fund, Garfield Weston Foundation, The Henry Smith Foundation, Goldsmith's Company, Albert Hunt Trust, Bridge House Estates, London Borough of Enfield, Anon Gift Aid, The Trustees of the Priory Foundation, HSBC Trust Company Ltd., Edmonton Aid in Sickness, The Trusthouse Charitable Foundation, The Quakers, St. Andrew's Parish Church, St. Margaret's URC, Foyer Federation, Channel 4, LBB Childrens' Project Charitable Trust, Eric Robey Trust, Enfield Children's Centre Fund and Youth Opportunities Fund, Enfield.

### INCOME AND EXPENDITURE ACCOUNT for the year ended 31st March 2010

	2010 £	2009 £
Turnover	10,708,847	9,952,487
Operating costs	(9,518,797)	(8,609,338)
<b>Operating surplus</b>	<b>1,190,050</b>	<b>1,343,149</b>
Profit/loss on sale of property	32,579	275,755
Interest receivable and similar income	21,618	24,207
Interest payable and similar charges	(940,794)	(1,195,295)
<b>Surplus for the year</b>	<b>303,453</b>	<b>447,816</b>

### BALANCE SHEET as at 31st March 2010

Housing Properties - Cost	107,127,322	92,192,887
- Depreciation	(3,236,383)	(2,688,006)
- Social Housing Grant	(53,846,195)	(49,049,779)
Other	50,044,744	40,455,102
	160,651	170,259
<b>Tangible Fixed Assets Investments</b>	<b>50,205,395</b>	<b>40,625,361</b>
	1	1
	50,205,396	40,625,362
<b>Current Assets</b>		
Investments	1,000	1,000
Debtors	654,742	1,600,654
Cash at bank and in hand	266,865	2,832,071
	922,607	4,433,725
<b>Current Liabilities</b>		
Creditors: amounts falling due within one year	(5,780,746)	(3,239,822)
<b>Net current liabilities</b>	<b>(4,858,139)</b>	<b>1,193,903</b>
<b>Total assets less current liabilities</b>	<b>45,347,257</b>	<b>41,819,265</b>
Creditors: amounts falling due after more than one year	(34,299,516)	(31,055,972)
<b>Net Assets</b>	<b>11,047,741</b>	<b>10,763,293</b>
<b>Capital and Reserves</b>		
Called up share capital	29	29
Unrestricted reserves	6,786,170	6,478,090
Restricted fund	363,157	367,784
Negative goodwill	3,898,385	3,917,390
<b>Association's funds</b>	<b>11,047,741</b>	<b>10,763,293</b>

