

BGVPHA

Committed to Tower Hamlets



Annual Report 2005

Bethnal Green and Victoria Park Housing Association

BGVPHA IS COMMITTED TO

- Providing high standards of service to our residents.
- Consulting effectively with and involving our residents and the local community.
- Developing a culture of continuous improvement.
- Promoting racial harmony and neighbourliness.
- Operating in an open, competent and accountable way.
- Working in partnership with different organisations.
- Investing in the community and in our staff.
- Developing equal opportunities in all aspects of our work.
- Ensuring long term sustainability.

Solicitors: Devonshires, Trowers & Hamlins

Bankers & Commercial funders: Abbey National Treasury Services, Allied Irish Bank (UK), Barclays Bank plc, The Housing Finance Corporation, RBS, Nat West.

Internal auditors: The Internal Audit Association

External auditors: BDO Stoy Hayward LLP

Patron: Baroness Pola Uddin

Registered name: Bethnal Green and Victoria Park Housing Association Limited.

Registered Office: 401 Mile End Road, London E3 4PB

Registered with the Financial Services Authority No. 10433R and The Housing Corporation No. L0517.

A member of the National Housing Federation.



Awarded for excellence



INVESTOR IN PEOPLE

CONTENTS



OUR VISION

Our vision is to help make Tower Hamlets a safer, healthier and more prosperous place to live and work through the provision and management of high quality affordable homes.

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CHAIR'S MESSAGE



Welcome to the 2005 annual report. This was a significant year for Bethnal Green and Victoria Park Housing Association, as the rest of this report demonstrates. The highlights included:

- The successful transfer, on time, of the Council's nine sheltered housing schemes for older people. This was the first, and so far only, tangible outcome for BGVPHA of the Council's Housing Choice process which began in February 2002 with the referendum of all Council's tenants and leaseholders.
- The Cleveland and Locksley Estate Steering Groups approving the Offer Documents for their respective estates and BGVPHA approving the business plans designed to deliver the promises.
- Achieving re-accreditation as an Investor in People using the new standard in January 2006.
- Achieving accreditation for the Code of Practice with the Centre for Sheltered Housing Studies for our existing stock.
- Receiving confirmation of allocations for 86 new homes to be provided in 2006-8 as part of the North River Alliance.
- The Audit Commission carrying out its first inspection of our housing service in April 2005 and rating the service as 'fair'.

BGVPHA has made significant progress following the Audit Commission's recommendations for further improvement. These include:

- Achieving full compliance with the regulations dealing with the recording of asbestos in communal areas.
- Introducing a new Performance Management Framework and, flowing from this:
- Approving a new Corporate Plan for 2006-9 and nine Annual Operational Plans for 2006/7.
- Appointing a Performance and Policy Officer and joining HouseMark and Procurement for Housing, all designed to improve the Association's value for money and efficiency.
- Strengthening the way we work with our Residents' Forum by holding our first residents' open day and by consulting with them on the Annual Operational Plans.
- Conducting a further STATUS survey of all tenants.
- Commencing the tenancy audit process for all our properties.

As ever, I would like to place on record my thanks to my colleagues on the Board and to all the staff for their work and commitment during the year. We remain determined to work together to continue to provide high quality, affordable and well-managed housing for people in housing need in Tower Hamlets.

Jane Dunnage Chair



AUDIT COMMISSION AWARDS BGVPHA 'FAIR' RATING

In April 2005 BGVPHA underwent a robust inspection by the Audit Commission. This is something that happens to all housing associations with more than 1,000 units every 3-4 years. The Association's service to residents (housing management, maintenance and customer service) was scrutinised over an intense five-day period and we were assessed on two aspects – 'service provided' and 'prospects to improve'.

The report drew attention to many of our strengths:

- helpful staff;
- a responsive repairs service;
- our homes are well maintained and clean.

It also highlighted that over 94% of BGVPHA's properties meet the Decent Homes Standard and paid tribute to BGVPHA's strong partnership working with Tower Hamlets Council and other local organisations.

Resident access to the Association was found to be well resourced with a number of recent improvements, including increased opportunities for involvement, a wide range of rent payment options and a new freephone repairs number.

We received the final report in February 2006 and were awarded a one-star 'fair' rating for our services to residents; by far the most common grade awarded to housing associations. The report also gave an 'uncertain' grade to the Association's prospects to improve, but made recommendations so that BGVPHA could rise to the challenge of continuous improvement. Both these judgements are as at the date of the inspection, i.e. April 2005.

David Bayat, Chair of BGVPHA's Residents' Forum and Property Committee member, remarked: 'This was a surprising and rather harsh overall assessment of the Association's performance. I recognise the need for some of the improvements identified and look forward to working with the Association to try to ensure that it receives a much more deserving assessment in the future'.

Since the Inspection, BGVPHA staff and residents have been working hard to respond to the recommendations and have made significant progress to date.

Adrian Greenwood, Chief Executive, explained 'We are pleased that the Audit Commission recognised strong performance in most of our front line services. We will respond positively to their recommendations for areas of improvement – indeed we have already made good progress.'

The Audit Commission is an 'independent body responsible for ensuring that public money is spent economically, efficiently and effectively to achieve high quality local and national services for the public... as a driving force for improvement... (they) provide practical recommendations and spread best practice'.



Award for Sheltered housing excellent service

During 2005, BGVPHA was successful in achieving the Code of Practice standard from the Centre for Sheltered Housing Studies for all the schemes BGVPHA owned prior to transfer. This recognises the excellence of BGVPHA management, including the scheme managers.

The Code ensures high standards across all aspects of the service provided to residents. The Code is awarded for three years, after which BGVPHA will be re-assessed. In the meantime we will be working towards achieving the Code of Practice standard for the transferred sheltered schemes, involving both staff and residents.



HOUSING CHOICE SUCCESS

2005 was a successful year for BGVPHA's Housing Choice programme. 240 sheltered flats in nine warden-assisted schemes transferred from Tower Hamlets Council to BGVPHA. This means we are now the largest provider of sheltered housing in Tower Hamlets, with 15 schemes in total. During 2006, BGVPHA expects to bring the same excellent housing service that their existing schemes enjoy to the transferred schemes.

The Sheltered Resident Steering Group selected BGVPHA as their preferred partner back in September 2003, and worked extremely hard with officers to find out residents' hopes and aspirations. The ballot was held during May 2005; 60% of tenants voted to transfer to BGVPHA. The transfer took place six months later on 14th November 2005.

The transferred schemes are:

- Appian Court, Vic Johnson House, Lawrence Close and John Bond House, in Bow.
- Hugh Platt House, Mandela House and Rochester Court, in Bethnal Green.
- William Guy Gardens, in Bromley by Bow.
- John Tucker House, on the Isle of Dogs.

To celebrate, a Christmas party was arranged for all BGVPHA sheltered residents. 'It's great meeting people from the other sheltered schemes – we're making lots of new friends' enthused residents, Jessie Turnbull and Diane Bell. 'It's fantastic that the Association arranges these activities for us, we're looking forward to the next one!' Joint social events are very successful and will now be enjoyed by both the transferred schemes and BGVPHA's existing schemes.

Sheltered support staff previously employed by Tower Hamlets Council also moved to BGVPHA as part of the transfer. Warden Ann Edmead says, 'everyone has been so friendly and has made us feel very welcome. It's nice to be part of a smaller organisation where we can get things done quickly for the tenants'.



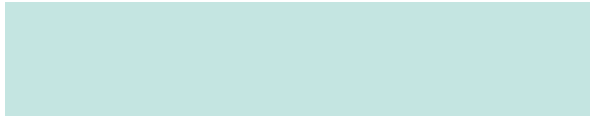
A major refurbishment programme will begin on the transferred schemes in summer 2006. Lifts will be refurbished or renewed, windows will be replaced and various structural works are scheduled to take place over the next five years. All tenants are to get new kitchens and bathrooms, and will be able to choose from a range of colours and designs. Residents' needs will be individually assessed and adaptations incorporated into their flats.

Some communal decorations and minor works have already begun, with residents being able to choose colours and input into the works. Steering Group Chair, Mark Kiddle says, 'I used to be embarrassed to invite people to Mandela House; now I can have visitors with a considerable amount of pride'.



INVESTING IN THE ASSOCIATION

The past twelve months have seen BGVPHA be re-assessed and successfully re-awarded with Charter Mark and Investors in People. Both are nationally recognised awards for all sectors of industry and reinforce our commitment to our staff and residents.



Charter Mark

The Charter Mark assessor was impressed by 'the enthusiasm and commitment provided to the highest standards... from the Chief Executive through to the front line staff and residents'. He noted the continuous improvement on the service standards we set to provide to residents with high quality maintenance, housing management, resident participation, telephone and written correspondence. He met with staff, residents and partner organisations to see first hand the extensive range of innovative and worthwhile projects with which BGVPHA is involved.

'Your achievement clearly demonstrates that customers' needs and aspirations genuinely form the basis for the design and delivery of the services you provide. This is something that is crucial for the improvements we all want to see in the public services.'

Letter dated 15th March 2005 signed by the Prime Minister.

Investors in People

Investors in People was awarded to the Association for a fourth time, recognising the high quality support it provides for its staff. BGVPHA first received the award back in December 1996, qualifying again for the standard in 1999, 2002 and now January 2006. The Investor in People assessor remarked BGVPHA had a 'very warm and friendly atmosphere'.

Farida Akhtar, receptionist and tenant participation assistant, explained 'I found it quite daunting to be interviewed but felt at ease with the assessor; I was able to tell her about my work here. I know that if I need training my manager will find the right course for me'.

Adrian Greenwood, Chief Executive, said 'I am very proud that BGVPHA has been re-accredited again. It is a mark of our continuing success to receive this award and shows the commitment BGVPHA offers to its staff. The training and development we provide enables our staff to provide better services to our tenants and residents.'



Staff conference

January 2006 saw the BGVPHA staff team on a rare day away from the office, relocating to West Ham United football ground for their staff conference. The day was spent team building and brainstorming with valuable contributions being made by all towards the new Annual Operational Plans.

Mayar Akash, Outreach Worker, said, 'It was a really good day. I got to know more people in other areas of BGVPHA and find out how they work, which will help me do my job better.'



DEVELOPING PARADISE IN TOWER HAMLETS

A new specialist scheme for Somali elders in Pollard Row, E2, was completed by BGVPHA in October 2005. 'Bustaan Radaa' was officially opened by the Mayor of Tower Hamlets, Cllr Doras Ullah, in early 2006.

Developed by BGVPHA for Labo HA, the scheme contains 16 one and two-bed flats and is now fully occupied. Additional facilities at the scheme will be made available to the wider community.

John Brewster, Chief Executive of Labo HA explained 'Bustaan Raada is Somali for "paradise shelter", and it is hoped that the new residents will find safety and security here. The scheme was built in response to the needs of the Somali community, where older people are often ignored and overlooked by local services'.

The scheme was built as part of the programme of the North River Alliance (NRA). The NRA is an approved partnership by The Housing Corporation for new development. Its partners include BGVPHA, Islington and Shoreditch HA, Christian Action (Enfield) HA, Labo HA and Spitalfields HA.

It is anticipated that the scheme will transfer from BGVPHA to Labo in May 2006.



LISTENING TO OUR RESIDENTS

Residents of BGVPHA were asked during 2005 to let us know what they thought of the service we provide. The Housing Corporation approved STATUS survey found 'the Association to be an effective housing provider delivering a generally good housing service in a highly diverse inner city environment of significant multiple deprivation.'

High sheltered satisfaction

The survey discovered that residents who lived in sheltered housing were more likely to be happy with BGVPHA – 90% said they were satisfied with the overall service. BGVPHA hopes to build on this satisfaction to provide an excellent service to the sheltered tenants who transferred from the Council in November 2005.

Areas to work on

The survey found that tenants of ethnic minority (BME) were found to be slightly less satisfied, although there was significant improvement in the position since 2003. BGVPHA will continue to improve its services to BME residents.

BGVPHA was also recommended to concentrate on residents being able to reach the right person and the repairs service, which residents were generally satisfied with but as the most important of the Association's core services was the one they most wanted to see improved.

RESIDENTS' OPEN DAY

'A marvellous idea' was how one tenant described when BGVPHA opened up its offices. Over 100 residents came along to the Open Day in October 2005 to meet staff and find out more about how BGVPHA works.

Tenants came to visit the various information stands about different aspects of the Association's work including:

- Repairs ■ Allocations ■ Rent accounts
- Building new homes ■ Getting involved
- Anti-social behaviour

Residents could report issues about their homes and neighbourhood and were able to raise any concerns they had. Interpreters were on hand to help residents whose first language is not English.

Tenant association members and resident groups helped out and senior staff and Board members were on hand to chat to residents. BGVPHA is planning similar events for the future.



MONEY MATTERS

Increasingly, people can find themselves in a mire of debt of which they are unable to get out. Those on lower incomes often are unable to open bank accounts and become financially excluded. They are not able to access credit cards and loans and become prey to loan sharks and moneylenders who can charge interest rates of up to 800%, making the original loan virtually unpayable. Phil Hissey, Tenant Involvement and Community Development Officer explains 'nine times out of ten, we find tenants with serious arrears have multiple debts and nowhere to turn. Many of them end up borrowing money from loan sharks'.

BGVPHA, together with Old Ford HA and Labo HA (all based in Tower Hamlets), offers a debt advice service for residents. They set up Money Matters in 2001 in partnership with the Environment Trust. Tenants with large arrears and escalating multiple debts are referred to the project and helped to prioritise their debts, produce budgets and structure repayments. Other housing associations are now looking to join the scheme.

Fair Finance, the parent organisation of Money Matters, is also able to offer loans to residents referred to them by the debt advice scheme to help them out of escalating debt. Fair Finance also offers business loans for existing and new small businesses and microcredit loans for excluded women's groups. All these are at lower rates than people would obtain from unscrupulous lenders.

Money Matters has become increasingly more important and successful as a larger number of debt-ridden residents take the opportunity of support offered to them. So far, Money Matters has helped more than 100 tenants to reduce the money they owe. Support is provided from Bengali and Somali speakers and each client receives around 50 hours support.



ABOUT BGVPHA

BGVPHA comprises a group structure of three different organisations.

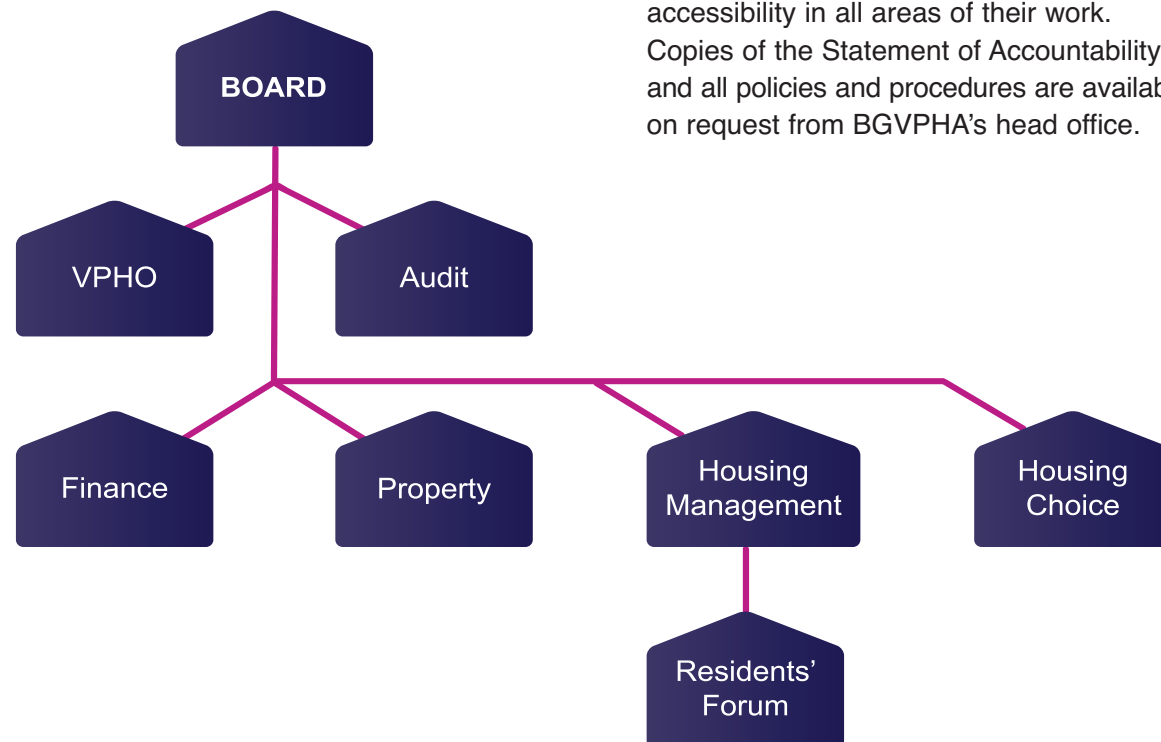
BGVPHA (Bethnal Green and Victoria Park Housing Association Limited) A traditional housing association founded in 1926. It is focussed on the people and communities of Tower Hamlets. BGVPHA is a registered social landlord with charitable rules. It exists to provide and manage affordable housing for rent to people in need. It thereby seeks to contribute to long-term community stability and regeneration.

Victoria Park Home Ownership (VPHO) is a subsidiary of BGVPHA and was registered with new charitable rules in November 2005. It focuses on developing homes for shared ownership. It is registered with The Housing Corporation and was founded in 1981. Its Board members are appointed by the Board of BGVPHA.



Victoria Park Housing Development (VPHD) is a non-charitable company limited by guarantee. It has been established to build homes for sale to subsidise activities for the rented market. It has not commenced trading.

We plan to review the group structure in 2006.



HOW BGVPHA IS RUN

BGVPHA accountable to you

BGVPHA launched its Statement of Accountability in 2000 and this was re-approved in 2004. It is based on the National Housing Federation's recommended model. The Board and staff consider accountability to be particularly important and aim to ensure transparency and accessibility in all areas of their work. Copies of the Statement of Accountability and all policies and procedures are available on request from BGVPHA's head office.

Obligations of Board members

Board and Committee members abide by a Code of Conduct approved by the Board and by the National Housing Federation's Code of Governance 2004. The Board seeks to operate in accordance with The Housing Corporation's Regulatory Code. The Board has rejected any move towards remuneration for Board members, bound as they are by a shared ethos of citizenship. They are voluntary members who do not receive any remuneration for their service, other than reasonable out of pocket expenses. Board and Committee members of BGVPHA have collective responsibility for the proper control and direction of BGVPHA.

Policy for admitting new shareholding members

BGVPHA is keen to have an active, interested and supportive shareholding membership and welcomes applications from all who support our work and match our criteria.

Purpose of shareholding membership

The purposes of shareholding membership are to strengthen BGVPHA's ability to achieve its objectives through constitutional links with individuals and organisations who have a long-term interest in promoting BGVPHA's work and to enable individuals or organisations who support the objectives and work of BGVPHA to express their support in a formal way.

Details of how to become a shareholding member and an application form are available from head office.

SENIOR STAFF



Chief Executive (centre)

Adrian Greenwood

MA, MCIH (commenced 1975)

Deputy Chief Executive (left)

Madeline Glaisher

BA hon, MCIH (commenced 1991)

Finance Director (right)

Rose Wilson

ACCA, ACMA (commenced 2004)

Salary range grade

£66,000-69,000	1
£59,000-63,000	2

BOARD MEMBERS

Board members are obliged to:

- 1 Define and ensure compliance with the values and objectives of the organisation;
- 2 Establish a framework for approving policies and plans to achieve those objectives;
- 3 Approve each year's accounts prior to publication and approve each year's budget and business plan;
- 4 Establish and oversee a framework of delegation and systems of internal control;
- 5 Establish and oversee a framework for the identification and management of risk, ensuring that the Board receives regular reports on these;
- 6 Agree or ratify policies and decisions on all matters that might create significant financial or other risk to the organisation, which raise material issues of principle;
- 7 Monitor the organisation's performance in relation to these plans, budgets, controls and decisions and also in the light of customer feedback and the performance of comparable organisations;
- 8 Appoint (and if necessary, dismiss) the Chief Executive and approve his or her salary, benefits and terms of employment;
- 9 Satisfy itself that the organisation's affairs are conducted lawfully and in accordance with generally accepted standards of performance and probity;
- 10 Assess how the Association follows the recommendations of the NHF Code of Governance; and
- 11 Follow the organisation's constitution in appointing (and, if necessary, removing) the Chair of the Board.



Chair

Jane Dunnage**

YOB/Year joined: 1946, 1978

Mature student. Ex-officio on all BGVPHA committees. VPHO Board member.



Deputy chair

Dino Patel*

YOB/Year joined: 1953, 1993

Policy officer for London Housing Federation.



Chair Housing Management Committee

Ron Wyatt, BA (Hons), FCIH

YOB/Year joined: 1943, 1998

Retired Housing Manager. Also on Audit Committee.



Chair Finance Committee

Derek Smith, BA, FCA FICM

YOB/Year joined: 1947, 1980

Independent consultant. Also on Audit Committee.



Chair Audit Committee

Cathy Hampson**

BSc, FCCA, MBA

YOB/Year joined: 1962, 2002

Executive Director, Morgan Stanley. Also on Finance Committee.



VPHO Chair

Penny Taylor

BA (Hons), FCIH

YOB/Year joined: 1949, 1997

Housing Consultant.



Housing Management Committee

Godfrey Heyman, BA (Hons), MCIH

YOB/Year joined: 1958, 1998

Director of Operations, Cara Irish HA.



Chair Property Committee

James Sharp, MRTPI, ARICS

YOB/Year joined: 1962, 1994

Director of Planning and Development, Pelling. Also on Audit Committee.



Finance Committee

Janet Davies** BA (Hons)

YOB/Year joined: 1955, 1999

Chief Executive of Women's Pioneer HT. Also on Audit Committee.



Ala Uddin**

BA (Hons)

YOB/Year joined: 1952, 1994

Tower Hamlets NHS Trust; Chair of Spitalfields HA.



Chair Housing Choice Committee

Malcolm Potter, AA Dipl, RIBA

YOB/Year joined: 1940, 1994

Senior Consultant, Davis Langdon. Also on Property Committee.



Finance Committee

John Pelling, FRICS

YOB/Year joined: 1944, 1986

Retired Chartered Surveyor.



Cllr John Griffiths**

MA

YOB/Year joined: 1962, 2002

LBTH Councillor; Consultant.



Chair Remuneration Committee

Wayne Donaldson, MIPD

YOB/Year joined: 1960, 1994

Human Resources Manager, Apollo Group Ltd.



Housing Management Committee

Tipu Chowdhury*

YOB/Year joined: 1969, 2002

Tenant Support Officer for LBTH.

* tenant of BGVPHA in Tower Hamlets
** lives or works in Tower Hamlets

COMMITTEE MEMBERS

HOUSING MANAGEMENT COMMITTEE

Ashley Wade-Smythe** BA
YOB/Year joined: 1968, 2004
 Area Housing Manager,
 Corporation of London

Sarah-Jane Butler**
YOB/Year joined: 1970, 2003
 Housing Officer (Leasehold Liaison),
 Poplar HARCA

Elizabeth Donnelly (Deputy Chair)
YOB/Year joined: 1956, 1999
 Visiting Officer, Corporation of London,
 former resident of Tower Hamlets.

Cllr Judith Gardiner** BA (Hons)
YOB/Year joined: 1958, 1998
 Probation Officer,
 Inner London Probation Service.
 LBTH Councillor.

Shahanur Khan*
YOB/Year joined: 1963, 1998
 Student.

PROPERTY COMMITTEE

Clive Burrows, BSc, FRICS, MCIQB, FB En
YOB/Year joined: 1955, 1995
 Director, Bennett Burrows Ltd.

Tom Carroll, MBE, FCIQB
YOB/Year joined: 1944, 2001
 Retired Chartered Builder

Sarah Braithwaite** BA (Hons)
YOB/Year joined: 1961, 1996
 Community Engagement Manager Renaisi.

David Bayat*
YOB/Year joined: 1943, 2003
 Retired Chartered Surveyor.

Angela Hayward**
YOB/Year joined: 1974, 2004
 New Initiatives Manager, Mosaic Homes.

FINANCE COMMITTEE

Derek Bean, MAAT
YOB/Year joined: 1923, 1974
 Local Government Finance Consultant.

Aneek Haq** BSc
YOB/Year joined: 1980, 2005
 Client and Sales Analyst, Morgan Stanley.

Anil Joshi** BSc (Hons), ACA
YOB/Year joined: 1969, 2005
 Vice President, Morgan Stanley.

* tenant of BGVPHA in Tower Hamlets
 ** lives or works in Tower Hamlets

Compliance with the NHF Code of Conduct Governance 2004

During 2004, the National Housing Federation launched the NHF Code of Governance 2004 in succession to earlier versions. The provisions of the Code are not mandatory, but where a Board chooses not to comply, reasons must be given and published.

The 2004 Code introduced new requirements, which the Board has carefully considered. New requirements include:

- A lower maximum Board size (see below);
- Appraisals for Board members seeking re-election after three years; and
- Maximum terms of office of nine years, starting from 2004. The Board does not agree with this, but it does not have an effect until 2013.

The Association currently has 15 elected members, which is the maximum allowed by the rules. The total is thus greater than the guidance contained in the NHF Code of Governance 2004, which recommends a maximum of 12. The Board considers that the total of 15 is justified in order to provide members for the four operational Committees and to permit reasonable representation for residents and Tower Hamlets Council. In all other respects the Board agrees with the new Code and achieves compliance.

THE YEAR IN FIGURES

HOMES IN MANAGEMENT At the end of December 2005, BGVPHA had:

Rented general needs housing units	1,354
Rented units in sheltered housing schemes	453
Homes managed by others*	120
Shared ownership housing (VPHO)	284
Total	2,211

* Supported and special needs housing managed by Excelcare, MACA, Mencap, East Living, Tower Hamlets Women's Aid and The Kipper Project.

The average time taken to re-let a property in 2005 was 29 days (compared to 68 days for other housing associations in Tower Hamlets**).

DEVELOPMENT - During 2005, BGVPHA and VPHO completed 16 new homes

For rent	4
For shared ownership	12

LETTINGS ACTIVITY 1st January – 31st December 2005

	Number in general needs housing	%	Number in sheltered housing	%
Where new tenants came from				
LB Tower Hamlets waiting list	24	39%	18	45%
LB Tower Hamlets homeless	23	38%	0	0
Transfers from Choice Based Lettings partners	4	6.5%	3	7.5%
Nominations from other local authorities	1	2%	1	2.5%
Keyworker waiting list	1	2%	n/a	-
BGVPHA waiting list	n/a	-	10	25%
Transfers (within BGVPHA)	4	6.5%	3	7.5%
Referral agency (e.g. social services)	3	5%	3	7.5%
Transfer from other housing associations or boroughs through HOMES scheme	1	1%	2	5%
Total	61	100%	40	100%

Ethnic origin of new tenancies

White	52
Asian	26
Black	13
Dual/mixed	6
Other	1
Refused	3
Total	101

INFORMATION ON BGVPHA RENTS – average weekly net rents at 31/12/2005



** Based on figures supplied by the Industrial Dwellings Society (1885), Labo HA, Newlon Housing Trust, Old Ford HA, Poplar HARCA, Solon Co-operative Housing Services, Spitalfields HA, Tower Hamlets Community Housing, Toynbee HA as at 31st March 2005.

PERFORMANCE COMPARED WITH OTHER HOUSING ASSOCIATIONS WORKING IN TOWER HAMLETS (for general needs housing only)

BGVPHA
as at
31/12/05

Average for
other housing**
associations
working in
Tower Hamlets

Rent Comparisons		
Rent collected	105.5%	98.3%
Rent arrears	7.2%	7.4%
Rent written off	0.3%	-
Rent lost due to vacant dwellings	0.9%	1.0%
Information on repairs		
Emergency repairs completed on target	98.8%	97.5%
Urgent repairs completed on target	98.2%	94.1%
Routine repairs completed on target	98.1%	95.1%
Appointments made and kept	98.6%	93.8%
Management and investment comparisons		
Average 2 bed weekly gross rent	£78.17	£76.07
Weekly operating cost	£55.36	£60.77
Weekly investment per unit	£28.77	£31.84
Percentage of investment due to routine repairs	68.9%	50%
Tenant satisfaction		
Tenant overall satisfaction	70%	68%



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