



Wulvern Housing
Annual Report and Accounts
2006/07

introduction

by Dave Williams, Chair of Wulvern Housing

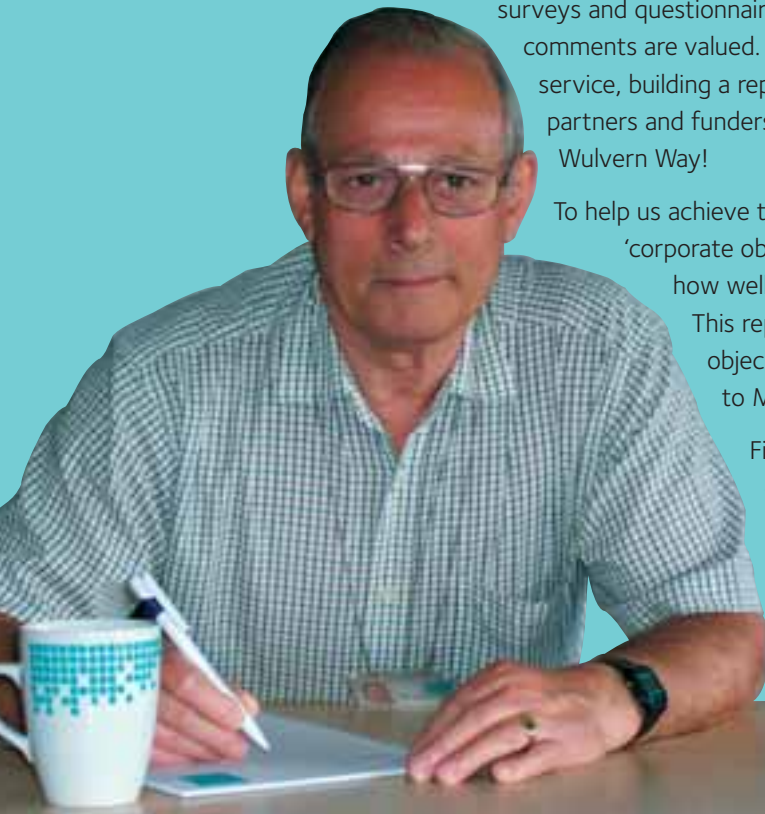
It gives me great pleasure to introduce to you this review of our performance over the last twelve months.

As you will see from the initiatives we have been involved in, Wulvern continues to strive to provide a better service to its customers – both now and in the future.

We recognise that our customers are fundamental to our business success. Your feedback, whether in the form of suggestions, compliments or complaints, help us to develop and prioritise our services. In this respect, I would like to thank all of you who respond to our surveys and questionnaires – I do assure you that your comments are valued. We want to deliver an excellent service, building a reputation that attracts customers, partners and funders to help us grow... now that's the Wulvern Way!

To help us achieve this, we've developed a set of 'corporate objectives' so everyone can measure how well we're doing what we set out to do. This report will show how we've met these objectives over the year from April 2006 to March 2007.

Finally, I would like to thank our staff, customers and Board members for the vital contributions they have made throughout the year.





down to earth

The Duchess of Cornwall visited one of Wulvern's sponsored community projects, the BUGS community group allotment situated on Wulvern's Brookhouse estate to see the valuable work children and young adults carry out on an allotment in Crewe.

Wulvern have seen a marked decrease in antisocial behaviour on the estate thanks to the community involvement aspect of the BUGS project.

*“customers and the community
are at the heart of everything
we do”*



Sue Lock, Chief Executive

a few words from Sue Lock

Chief Executive of Wulvern Housing

In the four years since transfer of Crewe and Nantwich's housing stock, Wulvern has made significant progress in continuous improvement, efficiency, meeting the transfer promises and achieving our ten year corporate objectives:

commitment to our customers

We will build and maintain customer loyalty so that our customers become Wulvern's greatest advocates. We will involve our customers in developing plans for their homes and their neighbourhoods. We will be the first choice option for people in South Cheshire for affordable housing.

sustaining and regenerating neighbourhoods and communities

We will become an innovative social business and agent for change in our neighbourhoods. We will work with partners in the regeneration of areas to build communities and achieve sustainable improvements. We will ensure the diverse needs of individuals are recognised and managed in appropriate ways.

equality and diversity

We will ensure we meet the needs of diverse groups ensuring individuals are valued and respected. We will not tolerate discrimination or exclusion based on age, sexual orientation, colour, race, disability, religion or gender. We will offer support and improved lifestyle choices for all groups, including the vulnerable and excluded.



Guest speakers at Wulvern staff conference. From left to right: David Orr, CEO National Housing Federation; Matt Leach, Director of Policy and Communications, Housing Corporation; Sue Lock, Chief Executive, Wulvern Housing; Barrington Billings, President of the Chartered Institute of Housing; Mark Lyonette, Chief Executive, ABCUL.

continuous improvement

We will continually seek to improve against our own performance and that of the best service providers using feedback from our customers to influence our plans. Our goal is to place Customer and Business Efficiency at the forefront of our decision making, management, and people processes, ensuring the diverse needs of individuals are best served in the most equitable way.

staff commitment

To help Wulvern staff share in our success, providing people with employment opportunities based on performance and knowledge. Develop staff to achieve higher goals and to create with them a safe, exciting and inclusive work environment that values diversity and recognises individual contributions. We will pride ourselves in offering excellent customer service. Wulvern wants to be seen as a great place to work.

financial strength and growth

We will continue to be a viable business and maximise our financial potential to the benefit of our customers. There remains a need to provide affordable homes, to sustain local communities and to provide effective support services. Consequently we're excited that our housing development programme is growing substantially – the new homes built this year will be followed by a development programme of up to 500 new homes over the next four years.

To help us achieve our Corporate Objectives, the Wulvern Board identified five key areas as priorities for 2006/07:

We aim to be **well governed**. We have conducted a Board Governance Review to ensure our Board has the right mix of skills, knowledge and size to deliver our ambitious plans.

To ensure that we are also **well managed** we will work with our customers to review the way we deliver services.

We must continue to be **viable**: embedding the Procurement Strategy will ensure we continue to achieve efficiency savings and improved services.

We are **improving the management of strategic and operational risk**. We have begun embedding risk awareness and management throughout the organisation.

Finally, we will **embed our equality, diversity and fairness strategy**. Wulvern's Equality and Diversity Action Plan is on target to be implemented by December 2007.

The achievements of the year are only a snapshot of the association's work, but I believe they show how we are moving forward in many different ways and how customers and the community are at the heart of everything we do and it is pleasing to note that we have once again achieved four green lights from the Housing Corporation.

taki



ng a stand



Wulvern's Anti-social Behaviour Officer Matthew Cox works closely with the local Community Action Team which is made up of Police Officers and Police Community Support Officers.

In March 2006, we were granted a court order to close a 'crack house' being run from one of our homes in Crewe. The order was the first of its kind made in the Borough under the Anti-social Behaviour Act, sending a clear warning to drug addicts and pushers who use their property as a base for their activities.

Crack down:
Wulvern Housing's Community Action Team moves in to seal off a local 'crack house'

(opposite page)
Wulvern's Matthew Cox discusses customers' concerns with PCSO Knowles. Wulvern funds two Police Community Support Officers.



customer wins respect

Wulvern customer, Karen Lockett received a Respect Award for Taking a Stand, at a ceremony in London.

Karen was nominated by her Neighbourhood Co-ordinator Mandy Seals for her efforts in tackling nuisance neighbours.

With Karen's help in providing evidence and bravery for testifying in court, Wulvern were able to evict the perpetrators for their anti-social behaviour.

Karen was chosen out of 700 nominations. She was awarded £1000 to spend on setting up a trust for victims of anti-social behaviour.

Karen said "With Wulvern's support, I had the courage to stand up to my neighbours from hell. Together we collected and gave evidence which resulted in their eviction."



Karen Lockett accepts her award

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service choice

We are focusing hard on improving customer service across all areas of the business. Feedback from Wulvern customers has helped to shape plans for a new improved approach to delivering services.

At the forefront of the new approach are the new Wulvern Choices shops in Crewe and Nantwich. Customer Services staff and the Housing Advice and Homelessness Prevention Team are available to respond to

all types of housing enquiries. We have also piloted late night opening one night per week. This face to face service which the shops provide is supported by a Customer Service Centre where skilled staff answer all telephone enquiries.

The new service enables Wulvern's team of Neighbourhood Co-ordinators to spend more time in the community holding neighbourhood surgeries and 'estate walkabouts.'



safety net for Jonathan

We have also been improving customer services across other areas of the business too. Wulvern manages the *Crewe and*

Crewe lad Jonathan Satchwell is 20 and last year found himself, through no fault of his own, without a home. For Jonathan, the biggest difficulty was finding someone to talk to who could not only help him find a home, but find a life to go with it.

Lorna Hunton, Wulvern's homeless prevention officer, helped Jonathan to find his feet. "We help to find young people a home" says Lorna, "but then we look to the future at how they can go on to become independent. We can work with a number of other agencies, such as Connexions and the Prince's Trust, to help them gain qualifications and work experience that will enable them to get on. My job is all about preventing homelessness, so we took steps to prevent Jonathan having to sleep on the streets."

Jonathan now has his own flat on Nantwich Road, Crewe and is involved in a Prince's Trust scheme.



Jonathan with members of the Wulvern Choices Homeless Team

Nantwich Homelessness Contract, and over the last twelve months we have changed the emphasis from reactive to preventative.

Finding yourself without a home is traumatic at any age, but particularly so for young people. Any number of causes could have contributed to their situation, but the key task is not only to solve the immediate problem but of finding ways to make their escape from poverty and homelessness sustainable.

A woman with short brown hair, wearing a bright red cable-knit coat, is smiling and using a silver door handle to open a black-framed glass door. The door is set into a red brick wall. The word 'opening' is written in white over the left side of the image, and 'new doors' is written in blue over the right side.

opening new doors

Customer Stacey Moulson
opens the door at Wulvern's
first new build development

This year has seen Wulvern Housing embark on an exciting and challenging new-build housing programme.

Manor Road North and St Mary's Road North, Nantwich is Wulvern's first ever new-build development of 8 three bedroom homes was completed ahead of schedule in December 2006.

Mill House, Queens Drive, Nantwich is an extra care sheltered housing project for over 55's that will provide 21 apartments to rent and a further 22 for shared ownership. Due to be completed in March 2008, the development will have on-site facilities capable of supporting flexible care services.

The association purchased 12 two bedroom homes at **Old Orchard Place, West Street, Crewe** to be let at affordable rents to help meet housing needs in the area.

We are developing houses for both shared ownership and rent, **Bowkersfield, Davenport Avenue, Nantwich** will provide 3 one bedroom and 9 two bedroom apartments, designed to appeal to young professionals and first time buyers alike.

We are set to develop more than 500 new homes in the next 3-5 years in line with both local and regional housing priorities. This will include a mixture of affordable housing for both social rent and sale, through new shared ownership and equity release schemes, providing Wulvern customers with a variety of housing choices.

The first phase of new housing will be available from March 2008, with over 80 new homes across the Borough. This will include homes that will be environmentally friendly, reducing carbon emissions into the environment and ensuring running costs are kept to a minimum for our customers.

driving forward the improvement programme

During 2006/7, the association invested £9.9 million to improve customers' homes.

This has enabled us to make a number of improvements to properties (see box, right).

The Government have set a target that all social rented homes meet the Decent Homes standard by 2010.
More than 90% of our homes already do.

this year we have...

Rewired over 200 homes

Installed 940 new kitchens and bathrooms

Fitted 280 homes with new exterior doors

Installed 874 windows

as well as..

Installing new fires and surrounds

Fitting external doors

Rewiring

Making new driveways and gates for off road car parking



More than 90% of our homes already meet the Decent Homes standard

The workmen have been superb – I couldn't want for anything more. Mr I Miller



regenerating neighbourhoods

People living in our neighbourhoods are the ones best placed to tell us what needs changing. Customers have helped us find the answers to a wide range of neighbourhood issues including health, safety, crime, transport, youth and training opportunities.

This feedback, along with other data available, can help us plan future improvement work and projects – taking into account what the people in an area really think.

We also work with partners like the police, and local council to improve neighbourhoods.

Wulvern Housing has provided a property at Alexandra Place, Crewe as part of its commitment to the Local Strategic Partnership's Neighbourhood Action programme.

The Neighbourhood Action Centre offers a base to a wide variety of agencies including Wulvern, Safer Communities, CNBC Community Development, Police, Fire and the Youth services who hold regular surgeries at the office.

This multi-agency work has led to a 60% reduction in crime in the Grosvenor Ward.



Ex-Mayoress June Roberts at one of the community office drop-in sessions



Simon Knowles and Chelsee Hobbins working to keep our communities safe



Lee Vernon, Derby Docks resident, helps make a film about the estate

opposite page: Residents and Community Partners celebrate the opening of their Neighbourhood Action Centre with Mayor Maurice Jones and Mayoress Ann Jones.

putting the heart back

Residents of Derby Docks celebrated as regeneration projects in the North West were recognised at the 2006 'What We Are Proud of Awards.' The awards, organised by the National Housing Federation, recognise the achievements of housing associations, their staff, partner agencies – such as Safer Communities, Cheshire Fire and Rescue, Cheshire Police – and tenants in making their local neighbourhood a better place to live.

Wulvern Housing clinched the Overall Winner title with its regeneration work in the west end of Crewe where an improvement programme and marketing campaigns have been conducted with the emphasis of involving tenants to put the heart back into the Derby Docks.

Residents of Derby Docks have put their heart and soul into rejuvenating their community and many both starred in and helped to produce adverts, marketing brochures and a short film.



credit where it's due

During November to March 2007, we ran a campaign with the Credit Union. The campaign aimed to reduce the amount of "door step" lending debt to our tenants. It invited tenants to re-finance with the Credit Union. This resulted in £50,000 of re-financing, meaning that the tenants who were previously paying loans on 177% APR, reduced the interest rate and payment period down to 12% APR and saving an average of £400 per tenant.

Marie, a tenant from the West End of Crewe started saving a few pounds every time she went shopping by depositing it in her account at the Credit Union, and was surprised to find out how quickly the money mounted up, so much so that she has been able to take her children for a weekend away.



inspiring achievements

Wulvern has been working in partnership with Coppenhall High School and Bramhall Construction on the "Aspire 2 Achieve Project" since its launch last year. Together they support the vocational construction skills training course which is aimed at raising the aspirations of young people.

Pupils have benefited from a range of opportunities including study visits to construction sites, work and motivational placements.



Students get stuck into practical skills

neighbourhood policing gets government thumbs up

Senior government minister, Tony McNulty visited Crewe's West End as part of a fact-finding tour of Neighbourhood Policing projects in Britain. He stopped by the Wulvern office for a cuppa with staff and said he was very encouraged by the way neighbourhood policing was being rolled out in the area.



Home Office Minister Tony McNulty enjoys a cuppa with staff

left: Jeff Saville from Cheshire Neighbours Credit Union says "Our partnership with Wulvern goes from strength to strength"



equality and diversity



Over the past year we have done a lot of work to improve our services, and be more responsive and flexible in how we offer them. We checked how well we were meeting the needs of all our customers, including the elderly, young people, people with disabilities, people from black and minority communities and people with special needs. A number of new staff are multi-lingual in German, Russian and Asian languages.

All staff have attended training to increase their awareness of the importance of recognising and valuing diversity.

Our customer panel of *Crystal Clear Readers* review our leaflets and publications to make sure they are easy to read and are in plain language with no jargon. And we offer alternative formats when they are needed, such as large print and translations.

Notable achievements in the past year include:

- *Lettings to BME applicants of 3%*
- *Over £750,000 of reclaimed benefits for older people thanks to the Healthy Wealthy and Wise Project*
- *Supported youth activity nights on our estates*
- *Promoted Cheshire Neighbours Credit Union membership saving our customers thousands of pounds in interest payments*
- *Provided employment and training opportunities for Wulvern customers*

transforming places... a

a confidence boost

Wulvern tenant Janet Shenton joined the Pathways programme in September 2006. Janet's confidence was low having recently lost her father, being out of work and struggling with reading and writing.

Janet started working as a part time cleaner at Wulvern House. She enjoyed talking to the staff as she cleaned and her natural bubbly personality started to re-emerge.

Janet took great pride in her role and recognised that she was ready to learn new skills.

Janet says "Thanks to the programme I now feel that my life is back on track. I feel happy, contented at work and now feel valued."

She continues to develop her literacy skills by going to college and has proved herself a valuable member of the team.



"Thanks to the programme I now feel that my life is back on track. I feel happy, contented at work and valued"

nd people

from trainee to trainer

John Wilkes had been unemployed for 14 months. He was finding it difficult to move back into employment and was unsure of the career direction he wanted to go in.

Pathways Community Interest Company and Wulvern Housing had recently opened the Academy Café in Queen's Park to provide employment and training opportunities.

John started at the café on placement and soon proved himself to be a valued asset, and a fabulous member of the team.

He has now secured a contract with Pathways to work in the café and has completed his Basic Food Hygiene Certificate.

John's confidence has grown to such a level that he has now taken on the role of the trainer within the Academy too.

John says, "I went on the programme because I wanted to gain qualifications, experience, and to move off benefits." John has already achieved these goals and – if past experience is anything to go on – he'll be achieving a lot more in the coming months.



21st century services



Join the Wulvern Choir and exercise your heart and lungs!



"Seated exercise – a great way to keep fit and socialise too" says Betty Wright

Last year we undertook a review of our sheltered courts and we have now developed this further to identify priorities for improvements and investment needs to ensure we are providing the homes that older people choose to live in now and in the future.

We also announced exciting plans to develop flexible support services that enable older people in Crewe and Nantwich to maintain their independence.

Key features of the new Active4Age service are:

- Improved management of Sheltered Housing Courts and availability of staff to support tenants.
- Targeted support to customers who are most in need of it.
- Improved alarm equipment to facilitate effective back up support.

■ Professionally accredited 24 hour, 7 day response service to deal with emergencies.

Part of the Active4Age service is the Healthy, Wealthy and Wise scheme. Working in partnership with a benefits adviser from the Citizen's Advice Bureau, older people are given an opportunity to enjoy a full range of social activities, receive guidance and support to help them maintain their independence, live fulfilled and active lifestyles and obtain the full range of financial assistance due to them.

Crewe resident, Betty Wright, told us that "the Healthy, Wealthy and Wise project is fantastic news, making sure we get the money that we are entitled to and that we take advantage of social and leisure opportunities."

right: Over 50's learn a new skill thanks to the Healthy Wealthy and Wise scheme.





staff commitment

During the year we have increased the capacity of our Housing Teams by adopting a strategy of targeted recruitment of professionally qualified and experienced staff, as well as developing our existing staff through study visits; support to study for formal professional qualifications including post graduate and MBA qualifications. We also run an in-house programme (in conjunction with Salford University and the CIH) which is aimed at staff who do not have formal qualifications and lack confidence to study. We aim to have our in-house training validated by the CIH during 2008. As a result of this strategy, we have been able to attract staff from more diverse backgrounds and cultures.



continuous improvement

In December 2006 the Board approved a new strategy for a systematic approach to continuous improvement through "Vanguard Systems Thinking." In January 2007, we embarked on a scoping exercise and made the decision to begin with Repairs and Maintenance.

Our new service delivery will be based on delivering "what the customer wants." So far we are trialling the new repairs system in parallel with our existing responsive repairs system and now approximately 50% of all repairs are running through the new system. To date the results are astonishing, and we are carrying out repairs (from first notification by the tenant to completion of the repair) on average five times faster than the old system and completing almost 90% of repairs at a time that the customer specifies.

Through Vanguard Systems Thinking methods we will be able to undertake planned maintenance and replacement programmes using our own Trades Teams and achieve further efficiencies.

customer satisfaction

Back in January we asked for your help when we commissioned an independent survey asking customers to comment on all aspects of Wulvern's service, from repairs to communication.

The survey measured customers' views of the services provided by Wulvern.

Thanks to all of you who took the time to complete and return the questionnaire and congratulations to Victoria Newall and Michael Crossett (pictured) who won £250 in the free prize draw.

Said Victoria: "I'd forgotten I'd returned the form so winning was a complete surprise. We will be spending the money on our new baby, Jessica. It will really come in handy!"

Your views will help shape Wulvern services in the coming year.



'Happy and healthy little ones', a theme from Year of the Family, which is supported by Wulvern Housing and partners. The Year of the Family project aims to improve the lives of families in Crewe's West End.





Highlights from the 2007 customer satisfaction survey

- 77% of customers are satisfied with overall services and repairs
- 89% feel that Wulvern takes account of their views when making decisions
- 85% are happy that Wulvern keeps them informed of things that may affect them
- Two thirds are happy with opportunities to take part in decision making
- Three quarters of Wulvern customers feel that their rent is good value for money
- Three quarters were satisfied with their area as a place to live
- 82% were satisfied with their accommodation
- 76% were satisfied with the general condition of their property
- When last getting in touch with Wulvern, around seven in ten customers (72%) found staff easy to get hold of, whilst eight in ten (84%) considered staff to be helpful
- Eight in ten report that staff were able to deal with their problem – an above average proportion when compared against similar housing providers surveyed by Kwest
- Analysis by year of survey reveals that a significant proportion of Wulvern tenants agree they would be prepared to pay additional rent for estate patrols to deal with anti-social behaviour. Wulvern has already acted on this by sponsoring two PCSO's and providing a police vehicle to enable officers to move between our estates
- Eight in ten tenants in each case are satisfied with improvements made to kitchens and windows (81% and 83% respectively)
- The repairs service is an area of strength for Wulvern Housing, indeed three quarters of tenants express overall satisfaction with the service and a similar proportion rate each aspect of their last repair positively
- 92% rated the attitude of Wulvern works staff as very/fairly good
- Eight in ten tenants (80%) say it is easy to access the services provided by Wulvern Housing
- Half of respondents (54%) have a long-standing illness, disability or infirmity. Of these people, over eight in ten (85%) feel that their disability limits their activities in some way
- Around a tenth (8%) of households accommodate someone who uses a wheelchair
- Around four in ten (36%) respondents are aged between 35 and 59, whilst around a half (47%) are aged 60 or over. 16% are aged between 16 and 34
- Around four in ten respondents (37%) are wholly retired, whilst a fifth (22%) are employed full or part-time. Around a fifth (17%) are permanently sick/disabled, whilst 15% are looking after family/home. 6% of Wulvern tenants describe themselves as unemployed and available for work
- A quarter of tenants (23%) have a total weekly income of under £100. Half (53%) have a weekly income of £100 to £200, whilst a further quarter (25%), receive an income of £200 or more per week
- Around two-thirds of households (65%) currently receive Housing Benefit

financial strength and growth

how are we performing?

After four years of activity, Wulvern has demonstrated to its stakeholders that it is operated effectively and efficiently, delivering its promises and objectives within the finite resources available.

Wulvern has continued to receive a green light from the Housing Corporation indicating financial stability, and once again the Association received a clean audit report from KPMG.

During 2006/7, Wulvern secured an additional £40 million facility from its Funders, the Royal Bank of Scotland and the Newcastle Building Society.

This additional facility will provide for over 300 new homes and will enable significant investments in environmental improvements. The confidence and support provided by the Funders demonstrates the continuing financial strength of Wulvern.

Rent loss	Target	Actual
Through empty homes	2%	3.3%
Through bad debts	0.98	1.28
Through rent arrears:		
Total rent collectable		£16,077,450
Arrears as a % rent collectable		2.6%

How many repairs did we carry out?	
Emergency	3,763
Urgent	4,707
Routine	12,093
Total	20,563

How many repairs did we carry out within the promised time?	Target	Actual
Emergency (24 hours)	100%	99.3%
Urgent (7 calendar days)	98%	99%
Routine (31 calendar days)	97%	96.3%

Complaints	
Total number received	166
Percentage that were resolved	99%

Homes sold through preserved right to buy	25
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Community safety	
Evictions for anti-social behaviour	4
Number of notices seeking possession served for anti-social behaviour	18
Number of injunctions	0

Homes in management as at 31/3/07	
Occupied	4,946
Vacant and not available for letting	149
Vacant and available for letting	60

Tenants' ethnic origin	(%)
White: British	96.3
White: Irish	0.4
White: Other	1.3
Mixed: White & Black Caribbean	0.2
Mixed: White & Black African	0.2
Mixed: White & Asian	0
Mixed: Other	0.2
Asian/Asian British: Indian	0.2
Asian/Asian British: Pakistani	0
Asian /Asian British: Bangladeshi	0.4
Asian/Asian British: Other	0.2
Black/Black British: Caribbean	0
Black/Black British: African	0.4
Black/Black British: Other	0
Chinese / Other: Chinese	0
Chinese/Other: Other	0

Households - type of lettings	(%)
Single older person (aged 60 or over)	17.1
Older couple(at least one aged 60 or over)	3.5
Single adult (aged 16 to 59)	24.1
Two adults (both aged 16 to 59) no children	5.9
One adult (with at least one child < 16)	26.3
Two plus adults (with at least one child < 16)	15.8
Other	7.2

meet the directors

The Executive Team



Chief Executive
Sue Lock joined Wulvern Housing from St Helen's Housing Association where she was Chief Executive for 5 years. Sue has over 10 years senior

management experience, having worked as Director of Housing for the Beth Johnson Housing Group and Regional Manager (Yorkshire and Humberside) for Northern Counties Housing Association. Additionally, Sue has been an Independent Board Member of Dane Housing Congleton, and previously a Board Member of Family Housing Association, Manchester and Chair of their Equal Opportunities Sub-Committee. Sue is currently a member of the Chartered Institute of Housing National Council, and an independent Board Member of Stafford and Rural Homes. Sue is professionally qualified and a Fellow of the CIH.



Director of Resources
Mark Thrasher graduated in 1985 and trained as a Chartered Accountant with KPMG, he qualified in 1990. He worked as an accountant with

Congleton Borough Council for six years. Mark joined Dane Housing and was the Financial Controller at the time of transfer in 1998. Prior to moving to Wulvern three months before our transfer, in November 2002, Mark worked for Chester and District Housing Trust as Assistant Director of Resources.



Director of Regeneration and Development
Andrea Lowman joined Wulvern Housing from Space; a Manchester based Housing Association,

where she was Director of Business Development for 4 years. Andrea delivered a Development Programme of 900 new homes in that period. She was appointed Managing Director of Cube, Space's private sector arm which developed a number of market rent properties and City Centre apartments for outright sale. Andrea originally studied Architecture. After graduating in 1989 she worked in private practice for 2 years. Since that time she has worked in development and regeneration for over 10 years including management positions at several organisations including Irwell Valley Housing Association and Manchester Methodist Housing Association.



Director of
Customer Services
Geoff Loughlin joined
Wulvern in August
2005. Geoff has
extensive senior
management experi-
ence in both Housing

Associations and Local Authority housing. As Assistant Director at Anchor Trust he was responsible for the provision of housing and support services to 24,000 homes across the country and held a similar position at Housing 21 prior to joining Wulvern. Geoff is a member of the National Housing Federations Supported Housing Committee and has acted as an advisor to the ODPM and the Housing Corporation on older persons housing issues. He is professionally qualified and a fellow of the CIH.



Director of
Partnerships
Rob Allen joined
Wulvern in August
2005 and has previ-
ously held senior
management positions
in both the public and

voluntary sectors. Rob grew up in the West End of Crewe and attended Manchester Metropolitan University where he qualified as a youth and community worker before going on to pursue a career in the media. Rob is a member of the Chartered Institute of Public Relations, the Institute of Fundraising and ACEVO. He is also a director of Crewe YMCA.

the Board

Tenant members

Julie-Ann Ankers joined the Board in June 2003 as a co-optee. Julie-Ann is employed by Crewe and Nantwich Citizens Advice Bureau as a Money Advice Case Worker. She also has experience in equality and diversity and the development of social policy both locally and nationally.

Lynda Snow was appointed on 15 September 2005. Lynda is secretary of the local Residents' Association which includes attendance at liaison meetings with the local Police Forum. Previously she was a member of the Council's Housing Committee, appointed as a tenant representative. Lynda was previously employed in the retail trade.

John Taylor also joined the Board on 15 September 2005. John's background is in agriculture, having gained experience in both estate management and agricultural sales. In recent years John has become involved in a number of voluntary groups, and sits on the

Board of various local organisations including the Crewe and Nantwich Credit Union and the Council for Voluntary Services, Crewe.

David Williams (Chair) joined the Board prior to transfer. David has been a council tenant for 12 years and has been involved with tenant/resident groups most of that time. Originally elected to be the contact for the tenant group at Brooklands House, David has a wealth of experience in liaison and consultation on housing topics on behalf of tenants.

Independent community members

Wayne Gethings joined the Board in May 2004. Wayne is a Member of the Chartered Institute of Housing and has extensive operational management experience in delivering focused housing and construction services to the social rented sector. Wayne is currently employed by Wrekin Housing Trust as Executive Director.

Steven Hargreaves joined the Board in January 2004. Steven is a Chartered Director with over 10 years experience in the governance of companies. Steven is the founder of GrantScape, a grant-making charity and is employed as the charity's Chief Executive. The charity specialises in making grants for environmental and community projects. Before becoming involved in grant-making, Steven was the Estates Manager for a major waste management company. However, his first employer for twenty years was the NCB, where he trained as a mining surveyor and he qualified as a Chartered Surveyor.

David Hunter (Vice Chair) joined the Board prior to transfer. David lives locally and is a partner in a firm of chartered accountants in Manchester. In his role as an auditor and financial consultant he has gained extensive experience of housing management and maintenance issues, together with a thorough understanding of the financial structures of registered social landlords. He has significant experience in the field of stock transfer. David's interests include golf and current affairs.

Richard Huntley joined the Board prior to transfer. Richard is an Associate of the Chartered Institute of Bankers. He lives in the Borough and is the Regional Manager (Business and Professional Banking) for the Abbey National. He has many years of experience of banking in the corporate sector and is Relationship Manager for a number of Housing Associations.

Barbara Shaw joined the Board in January 2004. Barbara is a business woman – running her own business for many years. As well as her business background she brings a great deal of voluntary experience as a magistrate and school governor. She also has experience of working with a Staffordshire based Housing Association.

Borough Council nominated members

Terry Beard joined the Board prior to transfer. Terry is Ward Councillor for Coppenhall. He enjoyed a successful year as Mayor in 2001/02 and has been involved in many local events and fundraising. Terry is Deputy Chair of the Borough Licensing and Regulatory Committee. He also sits on the Performance and Overview: Organisation Committee and is Shadow Safer Communities Portfolio Holder.

Brian Dykes joined the Board in September 2004. Brian represents the rural Bunbury Ward, and was first elected in May 2000. Brian sits on the Development Control Committee, and Highways and Transportation Local Joint Committee. He has over 35 years experience working for Local Government, 21 years as a Parish Councillor and 4 years as a Borough Councillor and is currently a Plant and Machinery manager. He is a member of The Engineering Council, The Institute of Civil Engineers, and The Institute

Borough Council nominated members (continued)

of Highways and Transportation. His hobbies include walking, gardening, supporting all aspects of village life and voluntary work.

David Marren joined the Board in September 2004. David is employed by Crewe and Nantwich Borough Council as an Executive Director for Direct Services, responsible for Street Cleansing, Grounds Maintenance, Waste Management, Community Wardens, Leisure Centres and the Lyceum Theatre amongst others. Until April 2001, he was responsible for the Council's Building DLO which is now part of Wulvern Housing. David lives locally and is a member of the Chartered Institute of Personnel and Development.

Ray Westwood joined the Board in September 2004. Ray is currently the portfolio holder for Neighbourhoods in his role as a Board member of Crewe and Nantwich Borough Council. He is also Ward Councillor

for St. Mary's and was first elected in May 1990 until 1998, and then re-elected in May 2003. Ray currently sits on the Performance and Overview Committees for Community and Organisation, and is a retired manager with 40 years experience of industry and commerce. He is an active member of several local sports clubs and community associations.

In addition, **Barbara Buckley** also served during this year.

accounts

Income and Expenditure Account Year ending 31 March 2007 (restated)	2007 £000	2006 £000
Turnover	15,802	16,150
Operating costs	(20,606)	(18,623)
Gross (deficit)	(4,456)	(2,821)
Other operating income	–	–
Operating (deficit)	(4,456)	(2,821)
Surplus on sale of fixed assets	541	530
Interest receivable and other income	4	11
Interest payable and similar charges	(2,867)	(2,078)
Other finance income	350	190
Surplus/(Deficit) on ordinary activities	(6,428)	(4,168)

All amounts relate to continuing activities and are stated on a historical cost basis.

Statement of Total Recognised Surpluses and Deficits Year ended 31 March 2007 (restated)	2007 £000	2006 £000
Surplus/(Deficit) for the financial year	(6,428)	(4,168)
Actuarial (loss)/gain recognised in the pension schemes	550	1,270
Total recognised deficit relating to the period	(5,158)	(3,618)
Prior period adjustment	(168)	(2,625)
Total recognised surplus / (deficit) since the last report	(5,326)	(6,243)

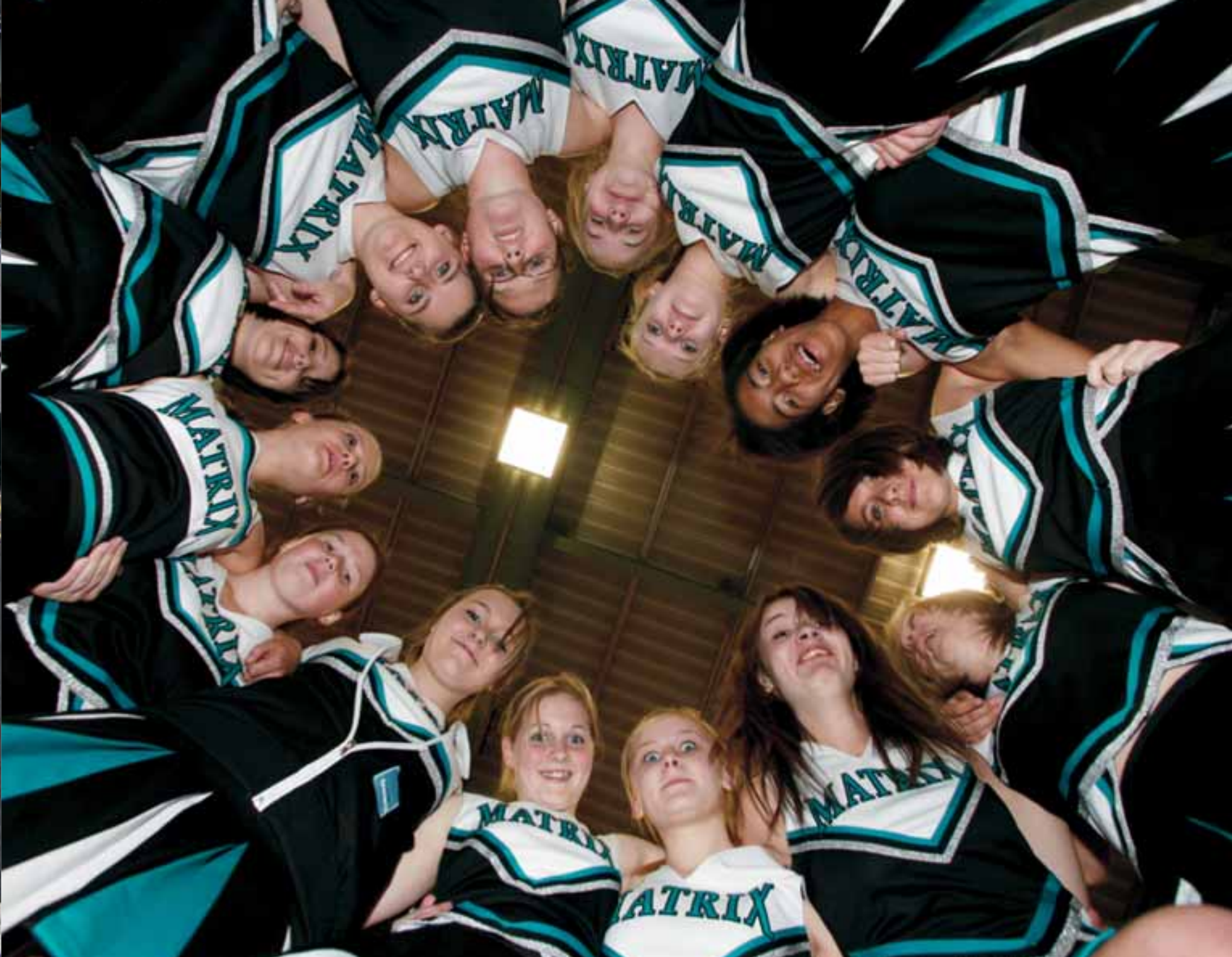
A full set of accounts is available on request

Balance sheet as at 31 March 2006 (restated)	2007 £000	2006 £000
Fixed Assets		
Housing Properties – depreciated cost	41,586	36,985
Less: Social Housing Grant	(684)	(168)
Other Public Grants	(339)	
	<u>40,563</u>	<u>36,817</u>
Other tangible assets	<u>4,476</u>	<u>4,533</u>
	45,039	41,350
Current Assets		
Stock	111	101
Debtors	1,419	1,190
Cash at bank and in hand	<u>186</u>	<u>61</u>
	1,716	1,352
Creditors: Amounts falling due within one year	(5,584)	(5,061)
Bank overdraft	–	(1,242)
Net current liabilities excluding pension asset	(3,868)	(4,951)
Pension Asset	<u>1,000</u>	<u>–</u>
Net current liabilities including pension asset	(2,868)	(4,951)
Total assets less current liabilities	<u>42,171</u>	<u>36,399</u>
Creditors: amounts falling due after more than one year	58,140	47,100
Pension Liability	–	400
Disposal proceeds and recycled capital grants	290	–
Capital and reserves		
Share Capital	–	–
Revenue reserves:		
Revenue reserve excluding pension liability	(17,259)	(10,701)
Pension reserve	1,000	(400)
Revenue reserve including pension liability	<u>(16,259)</u>	<u>(11,101)</u>
	<u>42,171</u>	<u>36,399</u>



this page: Linda Heeps and Nick Powell proudly unveil Wulvern's first shared ownership scheme for older customers.

facing page: Wulvern supports many community groups as part of our in business for neighbourhoods strategy. The Matrix Cheerleaders perform at our Customer Conference.



wulvernhousing

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We are an Industrial and Provident Society operating under charitable rules.
Industrial & Provident Societies Act 1965.
Registration No. 29307R. HC Registered No. L4371

