HCHA helps people who need an affordable home or who need support. Most of our clients take the combined package – housing with support.

We have continued to expand our portfolio of street properties and the extra homes acquired this year will transform the lives of some of Harrow’s most vulnerable families.

We have strengthened our engagement with tenants and service users and this has improved communication with many tenants. They now also have a direct voice on the board through a new tenant member.

This year’s strong financial accounts reflect both how efficient HCHA has become, but also show how we have benefited from lower interest rates.

The board is proud of the hard work and commitment all our staff have given in the past year and I thank them. I would also like to thank our partners including Harrow Council, Octavia Housing and our funders at the Homes & Communities Agency and the Department of Health.

I see our links with the churches of Harrow as being more than historically significant and am pleased that we are exploring possibilities of cooperation with other faith groups.

John Newby, chair
Harrow Churches HA

2010 looks likely to have proved a pivotal year for Harrow Churches Housing Association. We saw Richards Close transformed by our new flagship development Ewart House. It has since won a major award as the Best New Place to Live in London, an accolade that shows we are a long way down the road to delivering the very best of modern homes and services to older people in Harrow.

At the time of writing we are expecting new government proposals for funding housing associations. We have yet to find out how they will impact on us – and our plans to build more homes in the Ewart House model.

We are motivated

Chair John Newby (centre) with Scomac engineer Tim Higham (left) and local rotarian Andrew Baker in the Ewart House ‘engine room’ where power harvested from solar thermal and photovoltaic panels on the roof provides low cost heating and hot water.
Our clients are vulnerable young people, families living with a serious health condition, and disabled people and older people.

Our core service is housing – providing a stable, secure and decent home for people on a modest income. But all of our tenants get a degree of support relevant to their individual needs.

We have shared homes for young people aged 16 to 25. Many have been in care, all have had a rough start to life. So we offer advice, guidance, and encouragement to set them on a more constructive and rewarding path in life.

We use Department of Health funding to provide a ‘house like any other on the street’ for 28 families that have one or more members living with an incurable illness.

For active older people we provide sheltered housing. What they tell us they value most is knowing support is available on call and that our staff will respond quickly to the unexpected and unwelcome.

For older people in frail physical or mental health, including mild dementia, we have a state-of-the-art service with personal care on call 24 hours a day at our newest housing scheme – Ewart House.

The professionally qualified staff at Ewart House also offer a support-when-needed service to older people living locally, to help them through a time of crisis or vulnerability.

Our in-house maintenance team adapts and fits aids to the homes of older and disabled home owners and private tenants in Harrow.

Both these two services are designed to avoid an unwanted and premature move to a more costly form of accommodation.

The sheltered tenant Batul Sachak Patwa, a former pupil at the Slade School of Fine Art, is working on a triptych of the proverbial three monkeys: see no evil, hear no evil, speak no evil. But she plans to add a fourth command: ‘do no evil’. Batul’s past work has included visual interpretations of the poetry of the Iranian scholar Omar Khayyam.
Ewart House, our new extra care sheltered housing project, is testament to our capacity for enterprise and innovation — and it’s a lovely place to live.

Ewart House and its neighbour Abigail House, built by our development partner Octavia Housing, won the coveted title of Best New Place to Live in London in the London Planning Awards this year.

Our building is innovative on many levels. Each resident has their own spacious flat but can call on personal support from on-site staff 24 hours a day.

The decor resembles that of a boutique hotel. But it is subtly designed to allow tenants with limited vision or impaired memory to use colour, texture and pattern to signpost their whereabouts.

Three flats have been designed for people with mild dementia and they enjoy specialist facilities, including a discreet pacing area.

Heating and lighting throughout the building are solar powered. Any surplus power generated by heat recovery is sold back to the national grid. Harvested rainwater keeps the water bills low.

Each floor has a beautifully furnished lounge for shared use and the ground floor has a tranquil room for assisted bathing. Close by the front entrance is a depot for storing and charging motorised buggies.

To encourage our Ewart House tenants to stay active and independent we offer personal and practical support. Each tenant has their own spacious flat, some with two bedrooms, and almost all flats have a private balcony.
Ewart House was the first tangible expression of a new strategy designed to draw the greatest benefits from our assets in land and property and historically low debts. We also began to rethink our service models to better stretch limited public funds.

As a small housing association the main challenge to building Ewart House was levering in public funding, so we teamed up with Octavia Housing to secure £3m from the Homes & Communities Agency. We owned the site, so we also negotiated a land lease with Octavia, raising welcome extra funding for our scheme.

Our closest local authority, Harrow Council, agreed to cover the cost of personal and practical support for Ewart House tenants, recognising that our service costs far less than nursing or hospital care. The council also gets to say who gets a flat at Ewart House and our staff there provide an outreach service to other Harrow residents needing professional support at home.

Our housing service for families living with a serious health need now accounts for two-thirds of the national DoH budget for affected families. In north-west London the condition can be treated sensitively and efficiently. A new deal with Hillingdon will soon see us extend this service over Harrow’s border and into the neighbouring borough for the first time.

A very low cost adaptation to our support service for young people has seen us let a room at two of our shared properties to a trusted young person. The move is paying off with much better behaviour reported after hours and happier neighbours.

We would like to give credit here to the commitment of staff at our public sector partners who have worked hard to secure ongoing funding for our services for vulnerable people in the face of widespread budget cuts.

Three years ago we set out to make better use of our own resources to create new models of affordable housing and support

In return for help with his English skills, tenant Ashnar (right) shares produce from his allotment with his sheltered housing neighbours. Ashnar, a teacher by trade, fled Taliban-controlled Kabul a decade ago. His fellow gardener and chess companion Aziz will this month sign up to a flat in the same block.
Being a small housing association works to our advantage, making us a responsive landlord and a flexible and fast-acting business partner.

None of our services operate in isolation so we expect our staff to work productively and sensitively with other professionals, from those in health and social care to education and public safety.

We trust our staff to make the right decision and to act on it promptly. This added responsibility benefits our tenants and business partners alike.

At Ewart House we have brought on board two very experienced partners. Creative Support is a UK-wide charity specialising in highly personal care for vulnerable people. It provides round the clock support. The in-house bistro is run by another UK charity, the Shaw Trust, which trains and supervises a catering team of people with learning disabilities.

The decision to for the first time in years build new homes tested our value as a team player. We found in Octavia Housing a willing and supportive development partner. Our funders, including Santander, showed from the start genuine enthusiasm and interest in our plans and their implementation.

Architects JCMT produced from our brief a building modest in scale, that is beautiful inside and out and that has achieved level four of the code for sustainable homes. Builders Mansell turned our ambitious project into a substantial building that looks set to require minimal ongoing maintenance.

The ultimate test of any landlord is how well it works with its own customers. We have tightened our structure for consulting and listening to our tenants. Our forum for older tenants now meets bimonthly and this year for the first time a forum representative joined our board. Younger people are increasingly deciding aspects of their service. All our tenants, young and old, are surveyed for their feedback and opinions once every year.

Our younger tenants are helped to learn basic living skills including cooking, housekeeping and budgeting. Eighteen are in higher education, including some studying for a degree, while others are working or doing an apprenticeship.
### Income and expenditure account

<table>
<thead>
<tr>
<th></th>
<th>2010</th>
<th>2009</th>
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<tbody>
<tr>
<td>Turnover</td>
<td>1,844,892</td>
<td>1,734,503</td>
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<tr>
<td>Operating costs</td>
<td>(1,493,437)</td>
<td>(1,461,024)</td>
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<td>OPERATING SURPLUS</td>
<td>351,455</td>
<td>273,479</td>
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<td>Interest receivable</td>
<td>13,693</td>
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<tr>
<td>Interest payable</td>
<td>(90,267)</td>
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<td>SURPLUS FOR THE YEAR</td>
<td>274,881</td>
<td>169,518</td>
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### Balance sheet

#### FIXED ASSETS
- Housing properties, at depreciated cost: 2010 20,013,242 2009 12,534,284
- Less: social housing grant: (11,786,454) (9,412,239)
- Net book value of housing properties: 8,226,788 3,122,045
- Other fixed assets: 157,086 185,262
- Total fixed assets: 8,383,874 3,307,307

#### CURRENT ASSETS
- Debtors: 115,829 261,704
- Cash at bank and in hand: 1,837,727 3,495,258
- Total current assets: 1,953,556 3,756,962

#### CREDITORS: amounts due within one year
- (1,176,638) (3,285,515)

#### NET CURRENT ASSETS
- 776,918 471,447

#### TOTAL ASSETS LESS CURRENT LIABILITIES
- 9,160,792 3,778,754

#### CREDITORS: amounts due after more than one year
- 6,921,868 1,814,711

#### CAPITAL AND RESERVES
- Called up share capital: 145 145
- Designated reserves: 30,000
- Restricted reserves: 22,178 22,178
- Acquisition reserves: 139,740 143,680
- Revenue reserve: 2,076,861 1,768,040
- 9,160,792 3,778,754

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Sheltered tenant Lou Green is now writing the sequel to his first, highly engaging memoir of life as a teenage evacuee followed by time spent in active service during World War II.
Our services and performance are regularly and critically scrutinised by our board of volunteers. The board is collectively responsible for making sure we are properly and efficiently managed and true to our founding purpose.

Our governance standards meet all aspects of the National Housing Federation’s code of governance. Between them our members bring a broad range of skills, knowledge and understanding, and the board’s strengths and weaknesses are regularly reviewed.

Management board
Mr J Newby (chair)
Mr N Shurrock (vice chair)
Mr A Adamson
Mr J Carpenter
Mr P Dean* 
Mr R Green
Mr B Ingate
Mr P Ingate
Mrs I Kavanagh (tenant representative)* 
Mrs J Shaw
Mr M Shelton* 
* appointed July 2010

Housing services committee
Mr N Shurrock (chair)
Mrs J Altman (non-board member)
Mr M Carmody (non-board member)
Mrs J Shaw

Property committee
Mr A Adamson (chair)
Mr J Carpenter
Mr J Newby
Mr B Simper (non-board member)

Director and company secretary
Christopher Holley, chief executive

Finance manager Tracey Baldwin is our expert on all money matters, from funding new homes to rent and service costs

Finance manager Tracey Baldwin

Operations manager Mick Carroll can help with service quality matters and general enquiries, including community affairs

Operations manager Mick Carroll

Maintenance and development manager Robert Goodman can help with technical queries and repairs services

Maintenance and development manager Robert Goodman

Young people’s service manager June Swaby is your first point of call for services and partnerships to help vulnerable young people

Young people’s service manager June Swaby

Extra care service manager Edith Salter can offer our help with residential and peripatetic support for older people

Extra care service manager Edith Salter

Sheltered housing service manager Lorraine McKale is our contact for secure, stable housing for active older people

Sheltered housing service manager Lorraine McKale

If you’re a local authority or housing association looking for an experienced, responsible and accommodating development partner, contact chief executive

If you’re a local authority or housing association looking for an experienced, responsible and accommodating development partner, contact chief executive Christopher Holley

Christopher Holley