



ANNUAL  
REPORT  
2024-25

# Chair's welcome

By Murugesu Thavendrarajah

Welcome to our Annual Report for 2024-25. I am pleased that I can report on another successful year for TCHA, despite the many challenges faced by social housing providers and our residents.

Following the stock transfer from Apna Ghar Housing Association, we have spent time bringing the two organisations together. We effectively doubled our size, so much work needed to be done and is still being done, to bring us together as one.

We knew that we needed to improve our IT systems to help us deliver better services to residents and I am pleased to report that we successfully migrated to a new system in the spring, with further improvements planned in 2025-26.

There have been a lot of staff changes over the year and I am delighted to have appointed Andrew Furtak as our new Chief Executive. Andrew comes to us with a wealth of knowledge from his 37-year career in social housing and is passionate about delivering great services to residents.

As well as Andrew, we have appointed Rhona Jeyakumar as our new Head of Housing Management. Rhona comes to us with a wealth of experience gained in the UK and Australia. We have also appointed Kennie Ayoshola as our new Head of Property Services and Kennie has been busy reviewing all our contracts and health and safety arrangements.

I am pleased that despite all the staff changes, we were able to deliver improvements to residents' homes. Last year, we fitted 20 new gas boilers, which are energy

efficient and will save residents money on their bills. We also installed 12 new kitchens and eight bathrooms. However, we didn't finish this programme and it will be now be completed in 2025-26.

One of the things we tried to do last year was complete a stock condition survey. Unfortunately, we were unable to complete the tender process in time, and this work will now be carried out in 2025-26. We will use the results to inform our business planning and our future major works programme, ensuring all homes meet the Decent Homes Standard.

We have spent a lot of time reviewing and improving our approach to health and safety - with new contracts with specialists for fire safety, water safety, asbestos inspections and electrical testing. This work will continue in 2025-26.

We have not carried out any new developments in the past year. Although growth is important for TCHA, our focus in the medium term will be to acquire the homes that we currently manage for other landlords, where there is a willingness to sell, and where this is economically viable. We have begun this process for 61 homes we currently manage for a larger landlord.

We are committed to providing excellent services. However, feedback from residents in our last major tenant satisfaction survey indicated that 41% of our residents do not consider our services satisfactory. We are working to improve and hope that residents have seen, and will continue to see, an improvement in our customer

service and in the quality of services that we, and our contractors provide. We will be carrying out another survey in 2025-26 to measure the impact our work is having. All feedback is valuable, so whether you are happy, or you think we can do better, our team would like to hear from you. We will be working to embed residents' views in our work.

In July last year, our interim Chief Executive, Neil Ayre, stood down. I would like to express my thanks to him for skilfully steering the organisation through the stock transfer and leaving us in good hands. I would also like to thank my fellow Board members for their dedication and support over the year. Finally, I would like to thank all our staff for providing valuable services to the residents who live in our homes.

Our work continues to be challenging and I look forward to another year of working with a committed team of staff, residents and Board members, to deliver housing services that we are all proud of.

# Chief Executive's report

By Andrew Furtek



Firstly, I'd like to say how delighted I am to have been appointed as Chief Executive for TCHA. I would like to express my thanks to the Board, our staff team, all the residents I've met and the community stakeholders I've been able to contact, for making me feel so welcome and sharing views on what you'd like to see happen. I'd also like to express my thanks to Neil Ayre, the interim Chief Executive, for his endless support to me.

The past year has been a challenging one for TCHA and for the housing sector. We've seen more changes and a challenging operating environment, which puts pressure on the organisation. Following the transfer of homes from Apna Ghar Housing Association, our focus has been, and will continue to be, to consolidate our position: prioritising getting services right, improving customer service, delivering value, and demonstrating that we are a community-based organisation.

Last year, we began that journey by recruiting new staff into vacant positions, providing strength to the team and a focus on improving services and resident satisfaction. We've reviewed our approach to complaints and brought this fully in line with the Housing Ombudsman's requirements. Listening to and acting on resident feedback and experience ensures that residents remain at the heart of what we do. We use feedback from complaints to learn lessons and to act on these to improve service delivery.

We've improved our IT, allowing us to keep more accurate records, which helps us to provide a personal service to residents. We have more work to do and will continue during 2025-26.

I am pleased that we have managed to carry out improvements to homes, fitting new energy-efficient boilers and new kitchens and bathrooms. In 2025-26, we will complete a stock condition survey, which will allow us to plan improvements more accurately. We've also been busy reviewing our contracts. Residents have told us our repairs service needs to improve and we began the process of selecting new contractors last year. This work will be completed in 2025-26 and you should expect to see a much-improved service as a result.

Last year, we carried out a series of visits to residents to introduce ourselves and hear what residents thought about TCHA, and what they expected from us. It was really great for the team to meet so many of you and we will do more visits this year.

We are working to establish a Resident Panel to work with us to help us improve, putting residents' views at the heart of what we are doing. I am eager for people to join our panel, as I see it as a genuine opportunity for residents to have a real influence on the services they receive and the decisions we make. This helps to shape the culture of the organisation, keeping us community based. Please do get in touch with Rhona Jeyakumar, our Head of Housing Management, if you'd like to take part.

I hope residents can recognise the difference our approach is making and I look forward to working with our Board, our community stakeholders, our residents and our staff team to deliver great services for our community going forward.

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# Housing Services

We focused on connecting with and supporting our residents

At TCHA, our fundamental mission is to provide good quality homes and to foster thriving communities where every resident feels supported and valued. Reflecting on our recent progress and looking to the future, we're excited to outline the approach we will be taking to enhance residents' lives and continuously improve the services we deliver.

## Connecting with residents

### Home visits

Following the merger with Apna Ghar Housing Association, our team made a solemn commitment: to meet in person with every new resident, to extend a warm welcome to the TCHA family and answer any questions or concerns they may have.

We successfully called in on many of our new residents in the initial post-merger phase, but we haven't yet reached a large number of former Apna Ghar homes. So, for the remainder of this year, we are dedicating significant resources to completing these essential visits.

### Estate inspections

We see the state of our shared spaces and neighbourhoods as critically important. We carried out 57 estate inspections to ensure they were safe, clean and providing a pleasant living environment for all.

We also use inspections as a way of engaging directly with residents. We get feedback, tackle problems on the spot and build relationships.



## Supporting our residents

### Rent payments

We understand the importance of secure housing and we recognise that, sometimes, our residents face genuine challenges when it comes to paying their rent. We are firmly committed to providing support to ensure residents can sustain their tenancies and continue to thrive.

Our dedicated team works closely and confidentially with residents experiencing financial difficulties, offering compassionate advice and practical guidance. We encourage early communication so that we can explore solutions together before problems escalate. This often involves helping residents to understand their income and expenditure, identify potential savings, and, where necessary, create affordable repayment plans to cover arrears.

### Accessing benefits and grants

Crucially, we also act as a vital bridge to external support services, including the funds and concessions offered by local authorities. We routinely signpost residents, and support them to access, the following valuable services:

- **Housing Benefit** and the housing element of **Universal Credit** give direct financial support towards rent payments.
- **Discretionary Housing Payments**, awarded by local authorities, can offer a vital top-up to rents in certain circumstances.
- **Council Tax Reduction (Council Tax Support)** reduces the Council Tax paid by low-income residents.
- Local authority **Household Support Funds** assist vulnerable households with essential costs such as food, energy bills, and other crucial items.
- Local authority **Welfare Assistance Schemes** can provide immediate financial aid for households in a crisis.
- **Debt advice services** offer free advice on managing debt, negotiating with creditors and creating sustainable budgeting plans.
- **Council support services** such as social services or the housing options teams may be able to offer additional, tailored support, including help with finding more suitable accommodation or addressing complex needs.

Our commitment extends far beyond just providing homes. We strongly encourage any resident facing difficulties to reach out to us without delay, so that we can help them access the support they need.





## Key initiatives for the year ahead

This year, TCHA will launch a series of initiatives designed to significantly improve our services and make living in our homes an even better experience for all our residents.

### Boosting resident involvement

Central to our strategy is our plan to set up a TCHA Resident Scrutiny Panel. This new panel will give residents a formal way to examine, provide feedback on and challenge the way we provide services. What we learn from the panel will directly help us to shape future policies and drive continuous improvement across the organisation.

We are also looking to recruit a resident to the TCHA Board, to bring a resident perspective to the heart of our strategic decision-making.

We are confident that by giving residents a stronger, independent voice, we can better understand our residents' diverse needs and work with residents to ensure that our services are truly centred around residents and accountable.

### Reviewing and improving our data

To consistently provide the best possible service to residents, our operations have to be supported by accurate, comprehensive and meaningful information.

This year, we will be carrying out a thorough review to improve our data systems and processes. With better data, we will be able to deliver more efficient and effective services across every aspect of our work, from maintenance to resident support. Data collection during home visits and at estate inspections will be particularly important.



### Improving our performance

We are setting ambitious, yet achievable, targets to significantly improve our performance in the critically important areas of our work that we report on to our regulator. These are known as Key Performance Indicators, or KPIs.

### Rent arrears

We will be bringing in new ways to support people and we will start contacting residents much earlier about rent arrears. Our primary goal will be to ensure financial stability for both our residents and TCHA. By working together, and offering the right support, we can prevent and manage arrears effectively.

### Estate Inspections

Over the next 12 months, we will be carrying out a full programme of estate inspections at all of our properties. Our plan is to carry out inspections more often and in more detail than in the past, to make sure our communal areas consistently meet the highest standards. We will be aiming to act earlier on maintenance, cleaning and gardening issues, as well noting more quickly any developing hazards, and health and safety problems, that may need addressing.

### Anti-social behaviour (ASB) cases

Addressing anti-social behaviour swiftly, sensitively and effectively is essential to ensuring community harmony and resident peace of mind. Over the coming year, we will be focusing on improving our response times and resolution rates for all ASB cases.

# Property Services

## We prioritised improving our health and safety work

We're committed, at TCHA, to ensuring that all of our homes are safe, comfortable, and well-maintained. Over the past year, we've also been working hard behind the scenes to bring our health and safety compliance standards up to where they should be, and beyond.

### Health and safety

Gas safety remains one of our top priorities, and we are working to ensure that 100% of our homes continue to have a current gas safety certificate.

We're nearing the completion of our electrical compliance checks, so that residents can feel confident in the electrical safety of their homes.

This year, we successfully carried out fire risk assessments at all of our communal blocks. As part of our commitment to ongoing safety, we will be acting, throughout the year, on the recommendations made. We

are currently talking to suitable contractors and will be tendering for those best equipped to deliver the required fire safety works efficiently and to a high standard.

### Home upgrades

As part of our ongoing improvements, we successfully completed 20 boiler replacements in last financial year. We're currently reviewing the condition of the remaining boilers and planning for future upgrades as part of an upcoming programme.

Our kitchen and bathroom replacement programme is progressing well. So far, we've delivered 12 new kitchens and eight new bathrooms, with another five kitchens and bathrooms scheduled for completion in the coming months.

Looking ahead, we're excited to be developing a new capital works programme for the upcoming year. This will include further kitchen and bathroom replacements, as well as window upgrades. We will provide more details in the near future.

### New contracts

In the meantime, we've taken a major step forward by beginning the



tender process for our contracts for new repairs and major works. While this is underway, we have partnered with a new interim contractor, who has already made a positive impact. The quality of completed jobs has been high, and this has been reflected in our recent performance indicators and resident feedback.

We also plan to tender for a new gas safety contract, which will allow us to take a more joined-up approach, ensuring that multiple aspects of compliance and safety are monitored and acted on more efficiently, at the same time.

### Stock condition surveys

We're also pleased to share that we've finalised the appointment of contractors to carry out stock condition surveys across all our properties.

These surveys will give us a much clearer picture of the condition of our homes and will help us prioritise investment where it's needed most, particularly for residents living in properties that require urgent attention.

In addition, we have successfully tendered for a new lift maintenance contractor, and we look forward to sharing more information about this in the coming months.

We wish to thank our residents for their continued support as we work to improve homes and services.





# Complaints handling

## We learned important lessons from complaints

Resident complaints are important to us. Getting complaints handling right is a priority for our new Senior Management Team. We see complaints as an important source of feedback and we aim to learn lessons that will improve our service delivery.

### Complaints received

In 2024-25, we received 17 complaints and we responded to only 11 of them (65%) within our target response times - partly due to staff vacancies. However, our performance improved to 100% from mid-December 2024, when our new Senior Management Team took up their roles.

In all, 14 of the complaints (82%) were resolved at stage 1, while three (18%) were resolved at stage 2.

Over half of the complaints (59%) were about repairs and maintenance. The rest were about our housing services (29%) and our general service delivery (12%).

The complaints commonly referred to three key areas:

- Delays in repairs
- Incomplete repairs
- Poor communication



Resolving the complaints included making compensation payments to six residents for poor service and to repay costs they had incurred.

Two cases from the previous financial year had gone to the Housing Ombudsman, however one was later withdrawn by the resident. We are awaiting the outcome of the other.

### Lessons we learned

#### We need better contractors

The service we have been getting from some contractors has been poor, which has contributed to delays and unacceptable work standards. We will resolve this in the current financial year by procuring new contractors, against a better contract, which will include them self-reporting against specific key performance indicators.

We will expect our new contractors to be more proactive in working with us - contacting us when they can see an unreported problem.

#### We need to communicate better

Residents repeatedly told us that TCHA has been poor at communicating - leaving them waiting for updates and decisions, and feeling forgotten. We are going to take action on this in several ways. Firstly, our staff now know to send regular updates and to keep cases open until they are resolved. Every repair and query now has a responsible officer.

Our staff will take part in customer service training in the next few months. We want them to develop better problem-solving and people-handling skills.

We have upgraded our housing IT system, which is giving us better record keeping, making it far less likely that requests get lost.

#### We need to track repairs better

With multiple landlords and different tenancy agreements and leases, our residents are confused about which repairs are whose responsibility. We are going to draw up a clear guide for everyone to use in future.

Property services will monitor repairs performance and keep particular track of jobs that go out of time, so they can keep residents updated.

Where we cannot post-inspect jobs ourselves, we will expect our new contractors to provide before and after pictures.

#### We need to manage expectations

We're going to be realistic and honest about when residents can expect home upgrades. We will use the stock condition surveys being carried out this year to prioritise and plan future works programmes.

#### We need to carry on improving our complaints handling

Last year, half of our complainants were unhappy with the outcome - mostly because of the time taken or a lack of follow up. We are going to do better from now on.

We're going to run refresher training for all staff on complaints handling. Our property services staff will also get training in contract management and landlord/tenant responsibilities. We will promptly update policies and procedures that are unclear or not working well. These measures should also reduce the number of complaints.

We have started holding monthly meetings to discuss complaints, chaired by our Chief Executive. We also now have a Board Member Responsible for Complaints: Charline McGrowder.

# Key performance indicators

We set a baseline to track our future improvement

Our Key Performance Indicators give us targets to meet, measures to track our performance over time, and similar landlords to benchmark against. With the new Senior Management Team in place, we are working to improve our performance against all of these measures.



## Social housing rents

Number of bedrooms	Number of homes	Average net rent £
1	48	114.30
2	80	144.62
3	76	165.37
4	8	185.65
Total	212	

## Affordable rent tenure rents

Number of bedrooms	Number of homes	Average net rent £
1	23	184.76
2	46	245.97
3	16	260.70
4	2	243.01
Total	87	



Repairs and maintenance	2024-25	Target for 2024-25	2023-24	2024-25 benchmark*
% of emergency repairs completed within target (units we own)	100%	100%	-	98.13%
% of urgent repairs completed within target (units we own)	79.65%	95%	-	-
% routine repairs completed within target (units we own)	89.23%	98%	-	93.64%
% of properties with a valid gas safety certificate	100%	100%	100%	100%
First-time fix				91.6%
Satisfaction with last repair		90%		91.47%

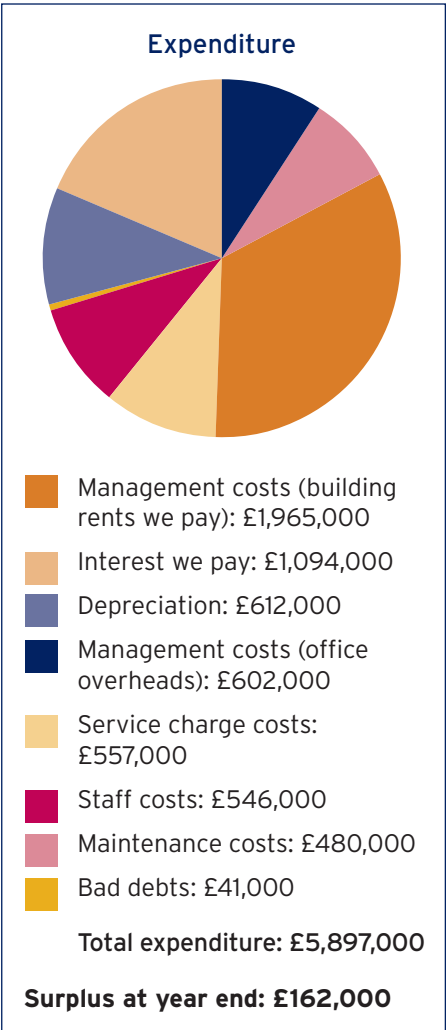
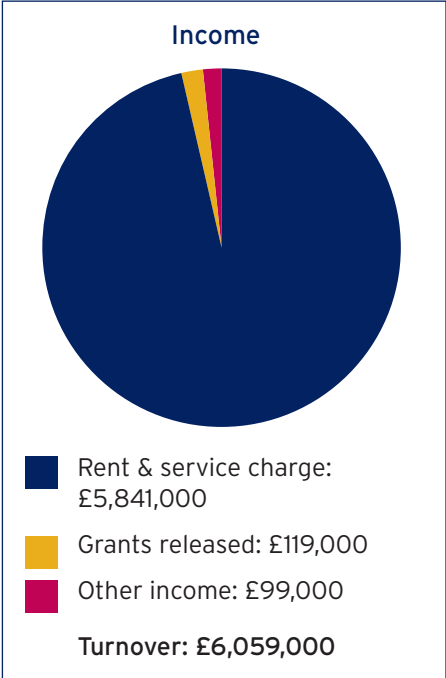
Income and rents	2024-25	Target for 2024-25	2023-24	2024-25 benchmark*
Total rent arrears (all units)	6.63%	4.5%	5.12%	3.57%
Total rent collected	97.46%	100%	99.81%	99%

Empty homes (voids)	2024-25	Target for 2024-25	2023-24	2024-25 benchmark*
Average re-let time (days) for all short-term voids	244		116	43.75
Loss of income for all voids	2.4%		1.73%	0.6%

\* We compare our performance with the average for the 150 members of the Acuity Benchmarking group of smaller housing providers nationally.



# Financial performance and tenant satisfaction



## Tenant satisfaction survey 2024

In March to April 2024, we carried out our first major survey using the Tenant Satisfaction Measures introduced by our regulator in 2023.

We recognise that some of these results were disappointing and we know that we can do better.

With the new Senior Management Team in place since December 2024, we now have concrete plans to make a real difference, fuelled by a renewed commitment to improving our frontline services.

We want to achieve a real rise in our resident satisfaction levels by the time we carry out our next major survey in 2026.



- Time taken to complete the repair: 44%
- Communal areas are clean and well maintained: 55% (a third of respondents live in homes owned by other landlords)
- TCHA contributes to their neighbourhood: 46%
- Satisfaction with handling of anti-social behaviour: 53%
- Treats residents fairly and with respect: 49%
- TCHA keeps residents informed: 47%
- TCHA listens and acts on what residents have to say: 38%
- Satisfied with handling of a complaint in the past 12 months: 16%

## Key findings

- Overall satisfaction with TCHA as their landlord: 48%
- Home is well maintained: 45%
- Home is safe: 50%
- Satisfaction with a repair completed in the last 12 months: 49%



# Work with our communities

We were proud to support our residents and communities

We care about and are proud of our residents. As well as signposting them to events and advice available in their neighbourhoods, we can offer some direct support to residents who are able to good use of it. We are also pleased to run and take part in events that keep us fully grounded in our neighbourhoods and communities.

## TCHA's Support Fund

In 2024-25, our small Support Fund provided grants of up to £500 for essential items for residents. To apply, residents have to be on benefits and unable to fund, in any other way, an item such as a cooker, fridge, washing machine, bedding or carpeting.

## Scholarship Fund

In the autumn of 2024, four of our residents benefited from a one-off award of £1,000, after successfully applying to our Scholarship Fund.

**Ahmad Zubair Waizi** used his award to pay towards the costs of living away from home while studying at University of Essex. He is pursuing a degree in Computer Science.

**Delexson's** award helped to fund his travel costs and paid for equipment and textbooks for his university degree course.

**Kamal Aisha Al-Maamiry** got an award in his first year at university. He was really pleased to get the extra funding and spent it on essential textbooks and software.



***Pictured above** are TCHA staff taking part in this year's Tamil Heritage Month celebrations in Waltham Forest. Left to right: Yamini, Housing Assistant; Andrew, Chief Executive; Kennie, Head of Property Services; Rhona, Head of Housing.*

**Leila**, the daughter of a TCHA resident, who is currently away studying film in the north west of England, used her award towards her living costs and the purchase of a camera.

We are very proud to be supporting our studying community and look forward to reading the applications for our next round of awards in the autumn of 2025.

## TCHA Community Fund

Towards the end of 2024, we set up the TCHA Community Fund, aimed at improving the communal areas at our properties with flats.

We invited TCHA residents living in TCHA-owned properties to apply for funding for any project that would benefit their neighbourhood and

had the backing of their neighbours. For example, this could be planting for a communal garden, or items or improvements for their scheme.

## Celebrating Tamil Heritage Month

In January 2025, we were honoured to be invited to take part in Tamil Heritage Month celebrations hosted by The Federation of Tamil Organisations of Waltham Forest and Waltham Forest Tamil Sangam.

At the event, our CEO Andrew Furtek presented shields to members of the Waltham Forest community whose significant contributions to Tamil community life had won them the title of 'Pular Olie' (the Tamil words for 'rising sun').

Tamil Heritage Month holds particular importance for TCHA. Our organisation was formed in 1985 by passionate Tamil volunteers who recognised the urgent need for safe, affordable housing for the Tamil community in London.

# Board of Management



Murugesu Thavendrarajah  
*Chairperson*

Michael Verrier  
*Vice Chair (Lead on Tenant Affairs)*

Meera Arnold  
*Treasurer*

Athma Sharma  
*Chair of Audit & Risk Committee*

Lily Tripathi  
*Chair of Operations Sub-Committee*

Charline McGrowder  
*Board Member Responsible for Complaints*

Chimi Shakohoxha  
*Board Member*

Gnanalinhom Somaskandamoorthy  
*Board Member*

Loraine Ophelia  
*Board Member*

Andrew Furtak is  
*Secretary to the Board of Management*

## Staff team



Andrew Furtak  
*Chief Executive*



Arulini Sivamoorthy  
*Interim Head of Finance*



Zahidur Rahman  
*Maintenance Inspector*



Rhona Jeyakumar  
*Head of Housing Management*



Kulwant Rait  
*Housing Officer*



Nivethan Arichandran  
*Repairs Administrator*



Kennie Ayoshola  
*Head of Property Services*



Yamini Yenugula  
*Housing Administrator*



Thurka Manisegaran  
*Finance Officer*



Mary Nirmalanayagam  
*Head of Finance and Resources*



Arudpiragasam  
Sellathurai (Selva)  
*Support Officer*





## **Tamil Community Housing Association**

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Tamil House  
Unit 2, Fountayne Business Centre  
Broad Lane, Tottenham  
London N15 4AG

### **Funders**

Santander UK Plc  
GB Social Housing  
Big Issue Invest Ltd  
Dexia Credit Local

### **Auditors**

Knox Cropper LLP  
TIAA Ltd

### **Insurers**

Arthur J Gallagher Insurance  
Brokers Ltd  
Policy Bee Ltd