



Active

in the community



THAMES VALLEY HOUSING

ANNUAL REPORT 2008/2009

Fresh challenges, Fresh thinking

Introduction from the Chair & CEO

It has been another busy year for Thames Valley Housing with the downturn in the economy producing a challenging environment for our residents, partners and potential customers. **Despite the massive and dramatic changes in the housing market we provided 779 new homes for rent; sold 382 new homes through shared ownership; resold a further 116 shared ownership homes; and helped 476 customers find a home of their choice through equity loans. In total we have helped over 1700 households this year.** We have achieved this with support from the Homes and Communities Agency (HCA) who provided us with £32.61 million of grant funding. Without doubt, our continued financial strength means that we have been well placed to weather the economic storm and take up opportunities to build new homes.

With these challenges comes fresh thinking. Our residents rightly continue to question the way we provide our services. The expansion of our training centre into resident training has ensured we provide them with a better understanding of housing, allowing them to ask even more challenging questions! A new group of 18 resident auditors are now ready to review elements of the services we provide.

In this economic climate many residents are finding it difficult to secure employment. Debt is also rising. We have responded by expanding our financial advice services and launching

new training and volunteering programmes to support residents into work. Our flexible approach has also enabled us to allow some shared owners to become renters again.

Our sales shop in Camberley enabled people to come in from the high street and find out about the range of first time buyer housing options available. With flexibility from the HCA we converted some of our homes from shared ownership to intermediate market rent giving potential customers a chance to live in a property they may buy in the future.

At the heart of what we do is supporting local communities. We provide new homes to meet housing need; adapt our services as those needs change; and support local organisations that in turn can assist our residents. The expansion of our Community Chest programme has enabled small organisations to do extraordinary things and helped us understand the energy, appetite and wealth of experience that exists out there already.

This report highlights some of what we have achieved this year and shows how the commitment of our Board, staff, residents and partners has made that happen. Many thanks to all of them. We know they will all agree there is much more to be done.



Peter Williams
Chair

Geeta Nanda
Chief Executive

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Adapting our services

Meeting residents' changing needs

Patsy McGunigall has been a Thames Valley Housing resident for the past 26 years. An active and social person, Patsy's life changed dramatically two years ago when she began to lose her sight. However, thanks to the pro-active actions of staff at Thames Valley Housing, a number of adaptations were made to her home so she was able to retain her independence and quality of life.

"I have always prided myself on being an active and independent woman and have lived alone for several years. I suffer partial deafness, epilepsy and osteoarthritis amongst other illnesses, but it wasn't until I began going blind that I started worrying if I would be able to stay in my home and cope unaided.

When discussing my situation with TVH Resettlement Officer, Katie Gray, she explained to me that I still had options, and that TVH could move me into a home that suited my changing needs.

I was offered a home in the same development so I could stay in my own community, and Katie ensured it was on the ground floor so I didn't have the burden of stairs.

Since I moved in, TVH have made many adaptations to my home, most recently installing a grab rail at the front door, a level access shower, a video entry phone with handset by my bed and UV lighting in the kitchen so that I can see what I am doing.

Their continued assistance has been a blessing. Without it I would not have been able to stay in my own home and keep my independence."

Abigail Ellis, Head of Property & Asset Management at TVH adds "As a social landlord we are committed to ensuring that the services we offer our residents add to and improve their quality of life. For Patsy this means adapting her home to suit her changing condition so that she is able to remain mobile and self sufficient."

“Their continued assistance has been a blessing, without it I would not have been able to stay in my home and remain independent.”

Patsy McGunigall

TVH resident



Regeneration Game

Breathing life into the heart of the town centre

Thames Valley Housing has a well-earned reputation for delivering developments and regeneration projects, which provide quality affordable homes for communities with a wide range of housing needs.

High Point at Hayes and Plough Lane in Merton are major regenerations of run down areas which have completely transformed both localities. As Joe Richardson, Head of Project Delivery at TVH, explains, their central locations and good transport links made them attractive areas in which to develop vibrant new homes and communities.

“Plough Lane had remained largely disused since Wimbledon Football Club left the stadium located there in the late 90’s.

The redevelopment of the site has dramatically improved the quality and choice of homes available to people who want to live and work in the area. Over a third are affordable homes provided by TVH. This means we are

helping a wide range of people to find stylish places to live, in what has become a highly desirable location.

Plough Lane has been home to 15 Gypsy families for over 30 years. As part of our regeneration of the area we were delighted to invest in a number of internal and external enhancements which have improved the living conditions for these families.

High Point at Hayes is built on a large brownfield site at the former Hayes and Harlington station goods yard, close to the town centre. For many years the area suffered from under-investment, crime and major deprivation making it ideal for major regeneration. The effect of this mixed-tenure development on the local community will be significant. The neighbourhood was crying out for well designed, quality, modern housing and over 170 of the 576 new homes are affordable homes provided by TVH.”

A man in a dark pinstriped suit, light blue shirt, and patterned tie stands in front of a modern, multi-story apartment building with balconies. The building has a mix of light-colored panels and dark window frames. The sky is bright and slightly overcast.

Joe Richardson

Head of Project Delivery at TVH

High Point in Hayes was built by Thames Valley Housing Trust and Rofle Judd. The scheme comprises 576 high quality homes, of which 35 per cent are affordable and key worker homes.

The refurbishment of the Plough Lane Gypsy site follows a major regeneration of the former Wimbledon Football Ground and includes the Plough Lane development, consisting of 570 new homes including 122 for affordable rent and 59 for shared ownership. It was built by a partnership between TVH, the London Borough of Merton, The Homes and Communities Agency and Barratt Homes.

Regeneration

Getting involved

Providing training to improve residents' lives

Emildah Chabata joined TVH in early 2009 as Community Training and Employment Manager. Her appointment marked the launch of the TVH Residents' Training and Employment Centre. The centre supports TVH residents into training opportunities, volunteering and employment.

"In the current economic climate it was really important that we launched this programme to help residents maximise their earning potential.

The expansion of the training centre means that residents are able to access a wide range of services to help them improve their skills in order to gain employment, or progress with their careers.

But every individual's needs are different, so we adopt a case by case approach.

Our role is to identify and reduce the barriers which are stopping residents from entering into learning, volunteering or employment.

Once these barriers are removed, residents are better placed to take up opportunities that will improve their skills, employability and quality of life.

Training and investing in residents means we also equip them with the skills necessary to help assess the services we provide. We believe we can only raise our standards if we ensure our residents have the knowledge and skills to really challenge what we do.

Working within the training team is an empowering experience. We are helping make a positive difference to both our residents and the wider community. "

Emildah Chabata

Community Training and
Employment Manager

Opened in 2001, the Training Centre has expanded its professional services to work with residents. The centre helps them gain all the skills and qualifications they require to get into work, change career paths or work effectively with their landlord to make involvement really productive.

The TVH Training Centre is an award winning education provider, offering a wide range of qualifications and services to internal staff and over 20 businesses.



Streets ahead

Demystifying home ownership products for our customers

With such an array of first step home ownership products on the market, knowing what options best suit their needs can be confusing. Thames Valley Housing has helped potential home buyers understand the options available to them, by opening up a high street shop allowing people to walk in off the street and seek advice.

TVH Development Director, Mark Allnutt, explains why the unique sales centre has been so successful.

“Our purpose in launching the Camberley Sales Centre was to make home ownership more accessible. First time buyers are still finding it almost impossible to make that all-important initial step onto the property ladder, despite a drop in property prices.

The sales centre has gone a long way to help generate greater knowledge and understanding of affordable housing amongst those who thought they would never be able to

get a foot on the property ladder. Having somewhere like this where people can go and get information makes the process much easier and more personal.

The HomeBuy options are a very attractive, indeed essential, option for first-time buyers wanting to own a home of their own. Through New Build HomeBuy, buyers can part-buy, part-rent a new home like those at the nearby Atrium development, at a price that is competitive with monthly rental costs.

Members of our HomeBuy team are available seven days a week at the Camberley sales centre to talk through each of the developments and schemes available through TVH in all areas we operate in.”

HomeBuy

TVH Staff

Last year TVH helped 858 people buy their own home for the first time. Despite the recession, shared ownership remains a popular product with 382 people buying an average 38% share of their home through TVH.

An alternative to shared ownership is shared equity, where residents buy between 50-75% of their home and take out an equity loan on the remainder. Last year TVH helped 476 customers buy a home with an average 83.8% equity.



The Choice is ours

Empowering our residents to drive continuous improvement

Giving residents the power to challenge the services we provide and the way in which we provide them, ensures we continuously improve our offering to better meet their needs.

In late 2008 we established a residents group whose core work is to undertake audits and reviews of the TVH service areas they deem most important to them.

Chairman, Steve McAllister, explains why their work is so vital to the continuous improvement of TVH.

"I am very excited to be involved with the new TVH auditing group and honoured to be elected as its Chairman. We have great potential to help improve many of the services provided by TVH, which will benefit both the Association and its residents.

As resident auditors we have the opportunity to challenge TVH on its results and performance, working in partnership with them to improve the areas of service that are most important to us, the residents.

Ultimately, the wider the range of residents views that are heard and listened to, the more TVH services can be developed to ensure that customer satisfaction remains a top priority.

I feel that my involvement in the group will greatly develop my skills. I have just completed the Certificate in Housing Level 2 and I plan to continue studying through the TVH Residents Training and Employment Centre.

I'm looking forward to the new challenge and I'm positive that we can help make real improvements!"



The Choice is ours

The team

TVH Auditing Group

A community spirit

Creating a better place for residents to live

Community Chest is an investment programme through which Thames Valley Housing contributes to the growth and development of the local communities in which we work. It allows us to be active in the community beyond the homes we build.

TVH's Housing and Neighbourhood Services Director, John Baldwin, talks about the many successes of Community Chest during 2008/09.

“At Thames Valley Housing we don't just develop high quality, sustainable homes, we aim to develop positive, sustainable communities as well. Community Chest helps achieve this by providing much needed support, education and resources for residents and their families.

Last year we provided grants to fourteen small community projects, all of which positively impacted a great number of people. The funding helps ensure these vital projects can continue.

We supported projects as diverse as an allotment project in Slough and a Woman's Aid Centre in Berkshire East and South Bucks. We also granted Kew Riverside Primary School funds to support its After School Club.

19 children from low-income families in Richmond will be able to attend the After School Club thanks to the grant we provided. These children will have access to a range of new experiences and opportunities and the club provides a safe environment where children can learn new skills, make new friends and have fun.

We look forward to supporting many more local projects in the year ahead.”

John Baldwin

Housing & Neighbourhood
Services Director

Launched in 2007, Community Chest provides funding to Thames Valley Housing residents, community projects and wider community-based charitable programmes within the areas where Thames Valley Housing works.

Applicants can apply for funds in the areas of building neighbourhoods, celebrating heritage and culture and working for community change.



Making a fresh start

Quality homes for key workers help transform lives

Canadian born Sandra Stocks relocated to the UK in 2000 looking for a change and a chance to travel. A Paediatric Nurse, Sandra unexpectedly found herself house hunting in 2008, when her relationship with her husband ended. Thanks to a work colleague Sandra found the perfect new start for herself and her son at Stoke Mandeville Hospital.

“Finding a home for me and my son was a difficult and emotional experience. I looked at so many rentals but none were suitable to raise a child in. I felt defeated. It wasn’t until a work colleague told me about the Thames Valley Housing key worker accommodation at Stoke Mandeville that my luck finally changed.

I contacted TVH Key Worker Accommodation Officer, Sarah Moxham, to discuss my eligibility and within a week I was offered a home. I hadn’t seen the house when I

agreed to take it and when we first walked through the front door I cried.

The house was beautiful; brand new, partly furnished with two bedrooms, two bathrooms and garden. I couldn’t believe how perfect it was. I thanked my lucky stars I had given Sarah a call.

Most of the houses surrounding ours are occupied by nurses and doctors, and many have small children, so there is a real sense of community here. You feel safe to let the children play in the street and happy to come home at the end of the day.

I would recommend these homes in a heartbeat. We have never been happier.”

Sandra Stocks

TVH Resident

The accommodation at Stoke Mandeville was built in partnership with Buckinghamshire Hospitals NHS Trust and Persimmon Homes, and is located on the old Stoke Mandeville Hospital site. When complete, the scheme will provide 171 keyworker homes.

TVH took handover of 15 three bed and 12 two bed houses at Stoke Mandeville Hospital in March/April 2008 and the first block of 12 four bed cluster homes was handed over in December 2008.

A further two blocks, each containing 12 four bed cluster homes, are due for handover in July 2009.

In April 2009 TVH owned or managed 1566 units of NHS & Student accommodation. In 2009-10 this figure will increase to over 2000 units, representing growth of 30%.



Putting down roots

Helping people find a house to call home

After spending 6 years on Waverley Borough Council's housing register, Julie Stonhold-Pugh and her husband had almost given up hope of finding a home they could call their own.

Julie explains how moving into TVH's Dorlcote scheme in 2008 marked the beginning of a new chapter in their lives.

"When my husband and I met several years ago we hit it off instantly. He is a gardener and I had recently turned to the field myself working for my grandfather's landscaping business, so we had a common interest.

In the past, things were not easy for us. Although we were living together, we were concerned about the security of our accommodation as we were renting my grandfather's house whilst he was in a care home.

I grew up in the Waverley area and I really wanted to stay living locally so that we could remain close to our family and friends. After six years on the waiting list we were finally offered a two bedroom house last year and moved in last May. I was so surprised when I realised we were being offered a house as I thought it would be a flat.

I became pregnant after moving in and our daughter Molly was born in January, so the timing could not have worked out better.

The house is really lovely and it has a fantastic garden which is perfect for us.

We know we have a family home to grow into and with the addition of our little dog, Holly, we have a complete family unit and couldn't be happier."



Julie Stonhold-Pugh

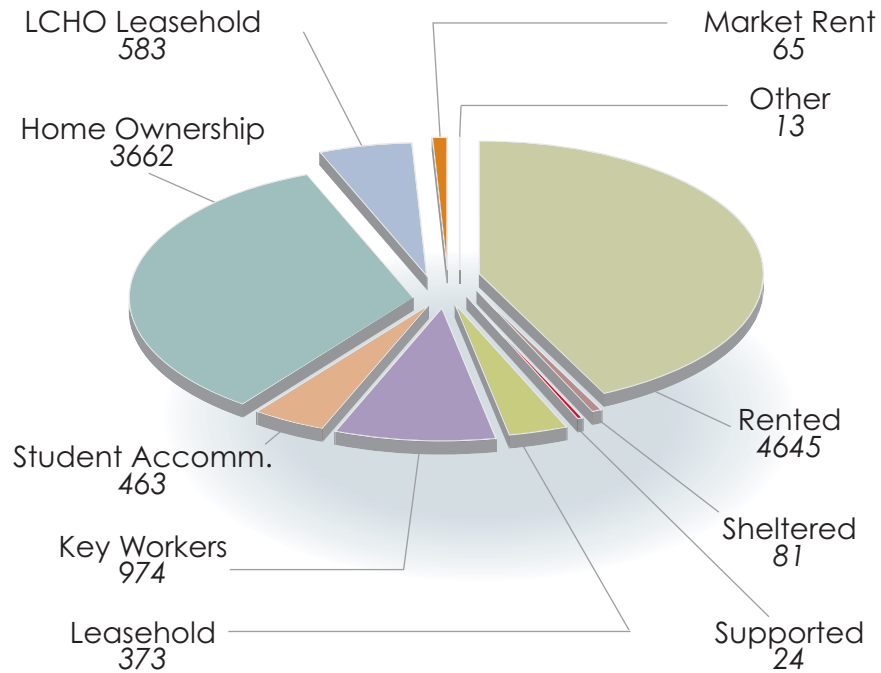
TVH Resident

The properties at Dorlcote include 14 new homes for affordable rent. These comprise of 10 two-bedroom houses, 2 three-bedroom houses and 2 two-bedroom bungalows. There are also 6 New Build HomeBuy properties made up of, 2 one-bedroom apartments and 4 two-bedroom apartments.

Statistics

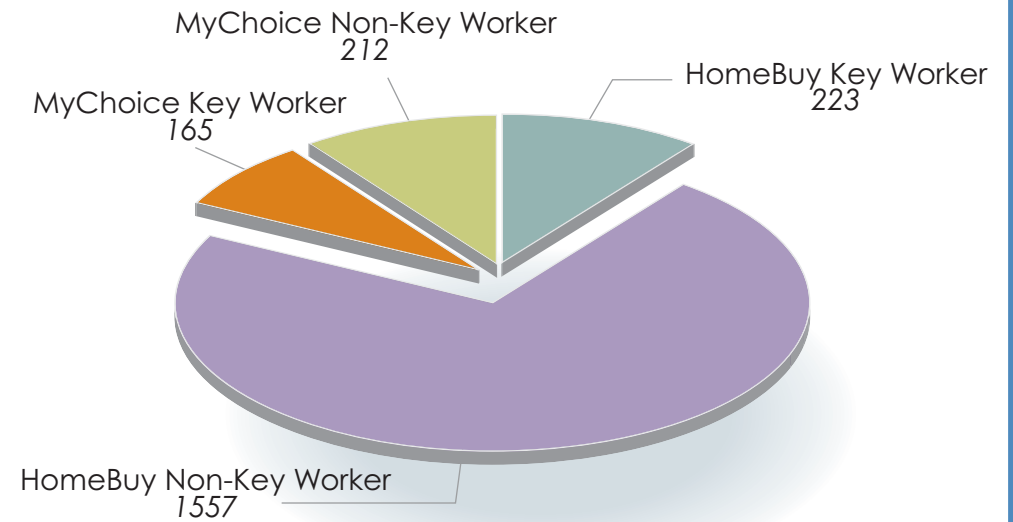
Homes in Management

10,883



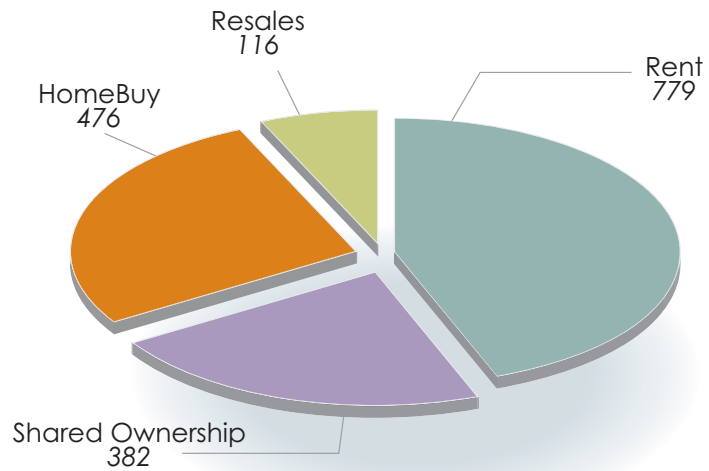
Homes Administered

2,157



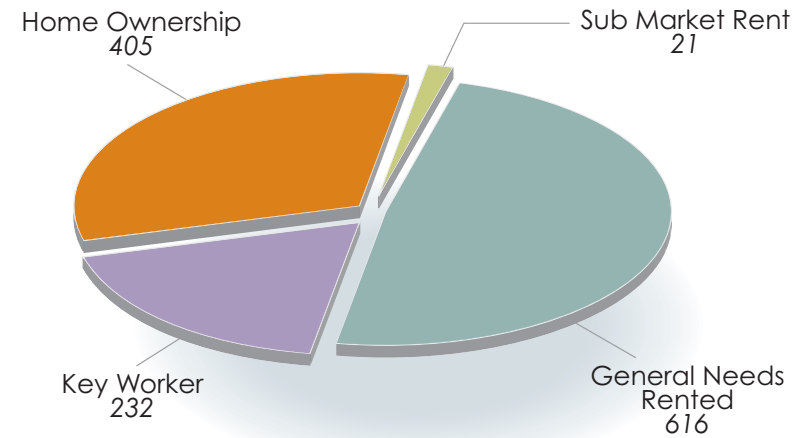
New Homes Provided

1,753

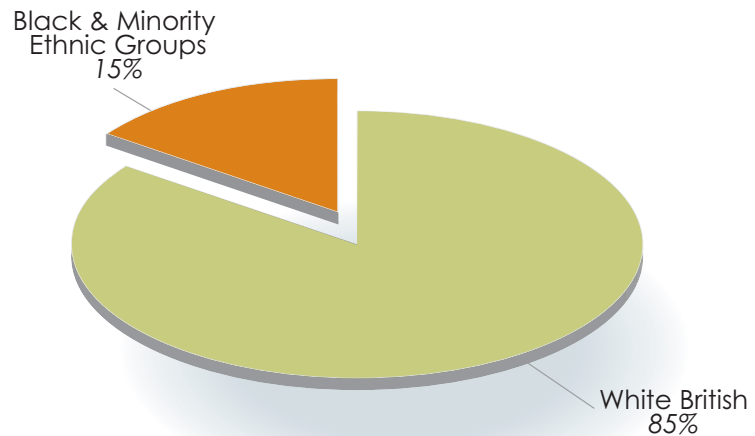


Homes Under Construction

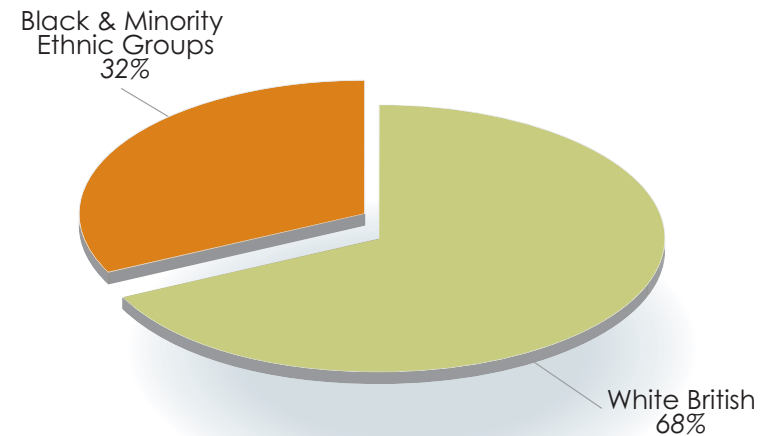
1,274



New Shared Owners by Ethnicity



New Tenants by Ethnicity



Housing Stock

31 March 2009

Local Authority	Rented	Shared Owners	Leaseholders	Market Rent	My Choice HomeBuy	NHS	Student	Total
Aylesbury Vale	55	32	2			77		166
Basingstoke & Deane	19	14			40			73
Bracknell	232	251	39		2	65		589
Cherwell	8							8
Chilterns	7	4			2			13
Ealing	103		13					116
Eastleigh	8	2	0		16			26
Elmbridge	66	87	13		6			172
Epsom & Ewell	20	77	3		4			104
Fareham	18							18
Guildford	343	129	49		16		463	1,000
Hammersmith & Fulham	9		1			295		305
Hart	177	218	10		4			409
Hillingdon	177	60	14			246		497
Hounslow	680	112	215		2			1,009
Kensington & Chelsea	142	7	51					200
Kingston-U-Thames	79	78	48		4			209
Merton	120	83						203
Mid-Sussex						48		48
Mole Valley		50			3			53
Oxfordshire	20	17	13			91		141
Reading	338	481	40	16	1			876
Reigate & Banstead	38	162	1		12			213

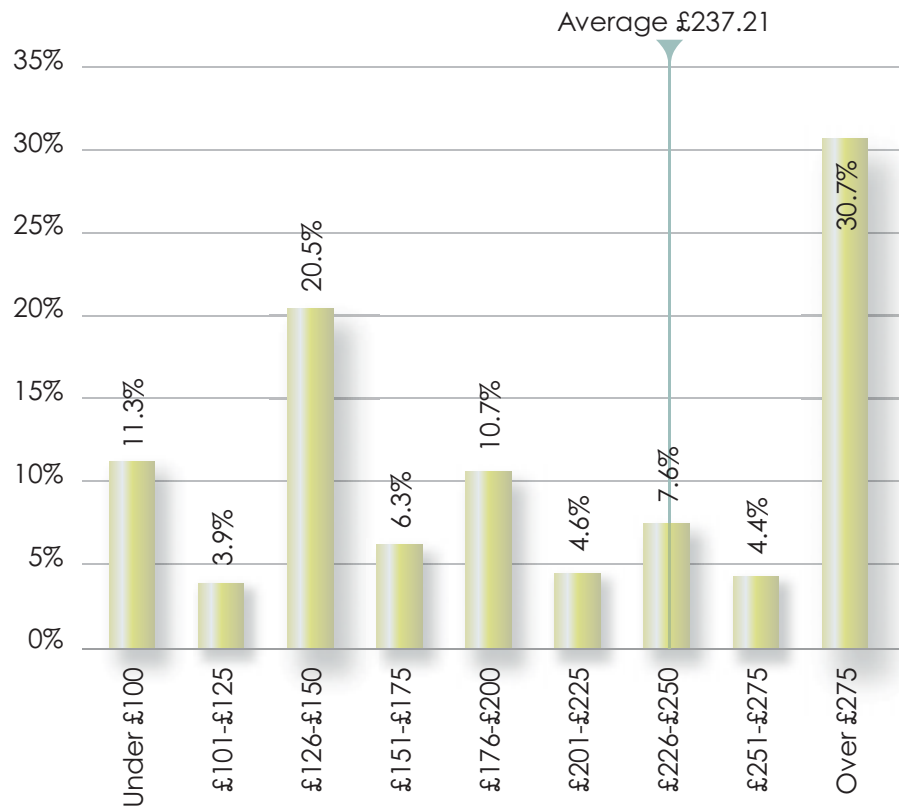
Statistics

Local Authority	Rented	Shared Owners	Leaseholders	Market Rent	My Choice HomeBuy	NHS	Student	Total
Richmond-U-Thames	248	174	111					533
Runnymede	134	152	4		4	24		318
Rushmoor	433	173	95	8	17			726
Slough	356	88	59					503
South Bucks	3	40	3					46
Spelthorne	81	91	11		5			188
Sth Oxfordshire	10	1						11
Surrey Heath	78	145	9		47			279
Sutton	226	21	12		8			267
Swindon		104						104
Tandridge		7			1			8
Vale of White Horse	48	38	1					87
Wandsworth		21		36				57
Waverley	137	98	43					278
West Berkshire	22	8						30
Winchester	2	32			9			43
Windsor & Maidenhead	89	96	42			124		351
Woking	148	160	19		13			340
Wokingham	59	269	25	5	1			359
Wycombe	45	41						86
Outside areas		38			160			198
Other HomeBuy*					1,780			1,780
Grand Total	4,778	3,661	946	65	2,157	970	463	13,040

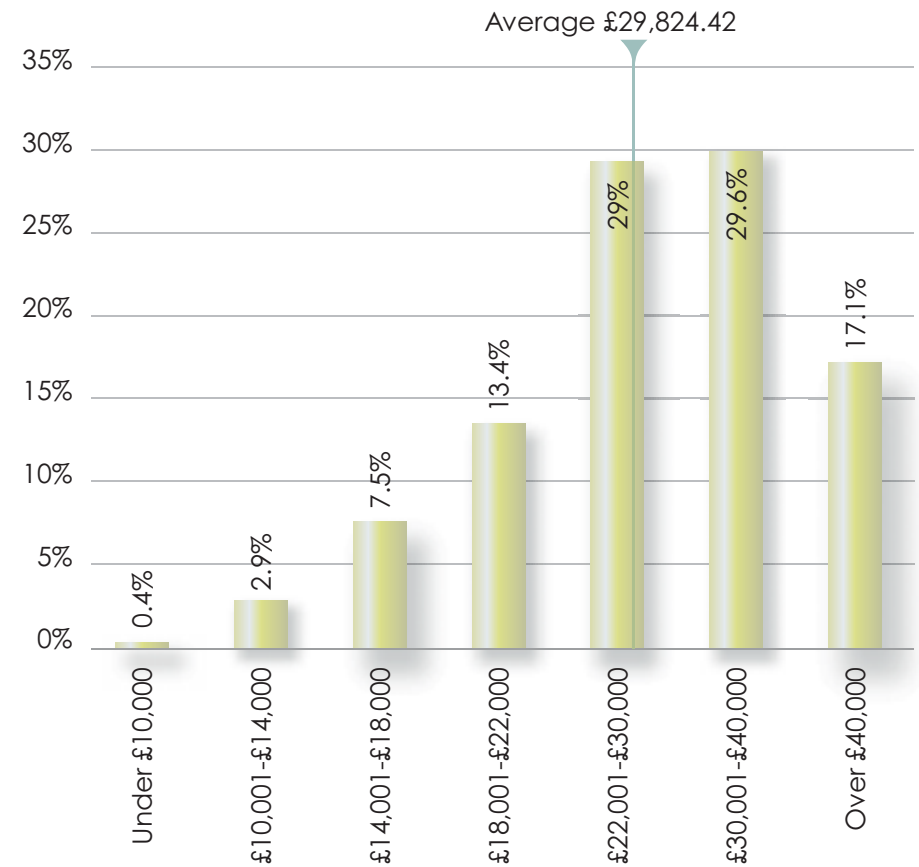
* Homes administered under previous HomeBuy Schemes

Statistics

Average Income of New Tenants Weekly



Income of New Shared Owners Yearly



Governance

The Board complies with the National Housing Federation Code of Governance, Competence & Accountability as amended in 2004.

OBLIGATIONS OF THE BOARD

All Board members are expected to ensure that they:

- a) uphold the vision and purpose of the Association;
- b) uphold the Association's core policies, including those on equality and diversity;
- c) contribute to and share responsibility for the Board's decisions;
- d) prepare for and attend meetings, training sessions and other events;
- e) prepare for, attend and participate in reviews linked to individual and whole Board performance;
- f) represent the Association;
- g) declare any relevant interests;
- h) respect confidentiality of information;
- i) uphold the NHF Code of Governance and the Association's Code of Conduct.

BOARD, COMMITTEES AND VICE-CHAIRS

The Board meets ten times a year to consider strategy, policy and operations. Each quarter, the Chief Executive and Directors report on the

operations of the Association and performance under a number of key performance indicators.

There are two Committees of the Board, these are:

CHAIR'S GROUP, incorporating the Remuneration and Nominations Committees – Personnel Issues, Remuneration and Nominations.

AUDIT COMMITTEE – Oversees the arrangements for Internal and External Audits and satisfactory functioning of Internal Controls across the Association.

Three Vice-Chairs are selected to liaise with Executive Directors on Development, Finance and Housing Services. These Vice-Chairs, with the Chair of each Association, comprise the Chairs Group. The Audit Committee is comprised of the Vice-Chairs and three other nominated Board members. The Chairs of the Associations are not members of the Audit Committee.

RECRUITMENT OF BOARD MEMBERS

The Board annually assesses the skills within the existing Board membership and compares these to a list of desirable skills and experience. To fill vacancies, the Board sets a specification of the desired skills of new Board members and then undertakes an active search for suitable candidates primarily via advertised recruitment.

The Board ensures that selection of new members is based on sound principles of equality and will strive to achieve a balance of members to reflect the

communities within which the relevant Association works. A job description, person specification, and analysis of time commitment exists for all Board members and there is an established selection procedure for recruitment purposes which includes advertising in appropriate media.

BOARD MEMBERSHIP

There may be a maximum of fifteen Board members including up to two co-opted Board members. Up to three places on the Board are reserved for residents of the Associations. The Board seeks to identify at least three new members in any three-year period. The maximum term of office for a Board member is twelve years. Board members aged 70 or more retire each year and seek re-election for a further year if they wish to continue as a Board member. Board members are required to sign a letter of appointment, which sets out their responsibilities as Board members. The Board reviews its performance annually and members are individually appraised every two years.

BOARD REMUNERATION

Board Members are remunerated within the recommended limits set by the Tenant Services Authority.

SHAREHOLDING MEMBERSHIP

The Association's Membership Policy is available on request.

Board Members



CHAIR - PETER WILLIAMS, BA, MSc, PhD, FCIH, FRGS – is 63 and became Chair of TVHA 5 years ago. Peter is a Housing Consultant and former Deputy Director General of the Council of Mortgage Lenders. He has extensive experience in the housing field in relation to both home ownership and social housing. He is a former Board Member of the Housing Corporation and Housing for Wales and was previously Professor of Housing at the University of Wales, Cardiff.



CHAIR – THAMES VALLEY CHARITABLE HOUSING ASSOCIATION - RICHARD STANLEY, BA, MSc, FCIH – is 58 and has served on the Board for 9 years. He is a Member of the Chairs Group. Richard is an independent Housing Consultant and Interim Manager engaged in a range of housing projects. Previously he has worked for various housing consultancies and in housing management positions for a variety of Housing Associations and Local Authorities.



DEPUTY CHAIR – THAMES VALLEY HOUSING ASSOCIATION & VICE CHAIR (FINANCE) & TREASURER - GERARD MCCORMACK, LLB, CA – is 57 and has served on the Board for 10 years. He is Chair of the Group Audit Committee and Member of the Chairs Group. With over 10 years' experience as Group Finance Director of publicly quoted companies in the Construction & Building sector, he is now providing Strategic/Finance advice to Small & Medium-sized enterprises.



VICE-CHAIR (HOUSING) - JOHN GARRITY, MA (Hons), DipTP, MCIM, MAPM, MRTPI – is 55 and has served on the Board for 6 years. He is a member of the Group Audit Committee and the Chairs Group. John is currently Head of the Central Private Finance Unit at the Department for Communities and Local Government. He has extensive experience working for Local Authorities and Housing Associations and with the private sector.



VICE-CHAIR (DEVELOPMENT) - MARTIN TAYLOR, MA, BTech, FRICS – is 59 and has served on the Board for 11 years. He is a member of the Group Audit Committee and the Chairs Group. Martin is a Chartered Surveyor and spent over 25 years with Slough Estates plc, latterly as General Manager – Retail. Subsequently he has worked for Calthorpe Estates and as Country Manager for ING Real Estate Development UK whilst, as a consultant through Martin Taylor Associates Ltd., he continues to be involved in a number of property projects. He is also a Trustee of Richmond Parish Lands Charity.



DEPUTY CHAIR – THAMES VALLEY CHARITABLE HOUSING ASSOCIATION - JANE STAVELEY, LLB – is 51 and has served on the Board for 8 years. Jane is a solicitor specialising in Housing PFI at Ashurst LLP.



DOZIE AZUBIKE, BSc, PhD, CMIOSH – is 46 and has served on the Board for 7 years. He is Deputy Chair of the Audit Committee. Dozie is a Health & Safety Inspector with the Health & Safety Executive and a Justice of the Peace in Reading.



ROLAND BEADLE, MIH, is 58 and has served on the Board for 4 years. He is an active member of Thames Valley Housing's Resident Consultative Committee and its Finance Sub-Committee. He is a member of the Core Partnering Group for estate services. Roland is a Hotel Manager by profession, and has been a leaseholder of Thames Valley Charitable Housing Association for 19 years. He is currently completing level 3 of the CIH qualification.



JENNIE DEVEREUX is 66 and has served on the Board for 5 years. Jennie is retired from her career in computer training and is an active voluntary community worker. Jennie is an active member of Thames Valley Housing's Resident Consultative Groups. Jennie is a tenant of Thames Valley Charitable Housing Association and is currently studying for level 2 of the CIH qualification.



LAURE DUHOT, MSc, MPhil, MA – is 47 and has served on the Board for 6 years. Laure is currently Head of Capital Raising at Pradera-AM plc. Previously, Laure has served as senior executive for investment banks and fund management firms. Laure is a member of the Urban Land Institute and of the European Association for Investors in Non-Listed Real-Estate Vehicles.



STEVE HENSON, PGD, BSc (Hons), is 40 and has served on the Board for 4 years. He is a Member of the Group Audit Committee. Steve is an active member of Thames Valley Housing's Resident Consultative Committee and Finance Subcommittee. He is a Housing Officer for Metropolitan Housing Trust; and was recently appointed as a consultant for TPAS. Steve is a Thames Valley Housing Shared Owner.



IAIN LONG, BSc (Hons), MRICS, is 38 and joined the Board in November 2007. Iain is a Chartered Building Surveyor and a Partner at William Martin and Partners LLP, an independent private practice of property and construction consultants.



DEAN MAYER, BSc (Hons), ACA, AMCT, is 37 and joined the Board in November 2007. He is a Member of the Group Audit Committee. Dean is the Managing Director of DAM Capital Management Sarl, a leading European corporate mezzanine debt investment company, with offices in Luxembourg, London, Milan, Cologne and Berlin.



BENITA MEHRA, BSc, MSc, MBA, CIET, is 42 and joined the Board in November 2007. Benita is a Chartered Engineer who has previous experience in construction, maintenance and asset management having worked for the airport operator BAA for 17 years. She is now owner and director of Benil Ltd, a property development company, and acts as an interim property manager for the NHS.



DAVID SMITH, BSc, MSc, PhD, CIH, CIEH – is 61 and joined the Board in May 2008. Until 2007 David was Group Chief Executive of First Wessex Housing Group and has served on the Board of several housing organisations. David is now a consultant undertaking a variety of housing related assignments.

Executive Management



CHIEF EXECUTIVE – GEETA NANDA, BSc, P, DIP Housing, CIH is 44 and joined Thames Valley Housing in April 2008. Geeta has worked in the housing sector for 22 years in housing associations, local government and research. Geeta joined Thames Valley Housing from Notting Hill Housing, where she was Group Director of Operations. Geeta has served on the Boards of several housing organisations and is currently a Trustee of the national charity SCOPE. Geeta is a member of the NHF South East Regional Committee.



FINANCE DIRECTOR & DEPUTY CHIEF EXECUTIVE – JACK STEPHEN, MA (Hons), CA – is 61. He joined Thames Valley Housing in 1995 having previously held the positions of Finance Director, Financial Controller and Treasurer with a number of banks and other international companies. Jack has previously been on the board of a housing organisation and is currently Chair of the Sector's SORP Working Party. Jack is Chair of Governors of a local secondary school.



HOUSING & NEIGHBOURHOOD SERVICES DIRECTOR – JOHN BALDWIN, BA MICH is 45. He has worked in the housing sector for over 20 years, latterly as the Director of Housing Management at Notting Hill Housing. John has also served as a committee member for Threshold Housing Advice and has also mentored people new to employment.



DEVELOPMENT DIRECTOR – MARK ALLNUTT BA (Hons) is 38, and joined Thames Valley Housing in March 2008. Mark has worked in the housing sector for 14 years, having previously worked in private sector organisations in insurance and construction. Mark joined Thames Valley Housing from Sovereign Housing Group where he was Assistant Director of Development.



Former DIRECTOR OF COMMERCIAL SERVICES - ZAHID HANIF, MBA, MIMgt – is 43 and joined Thames Valley Housing in 1989. He became Head of Home Ownership in 1994 progressing to Home Ownership and New Business Director in January 2003. Zahid left Thames Valley Housing in March 2009.



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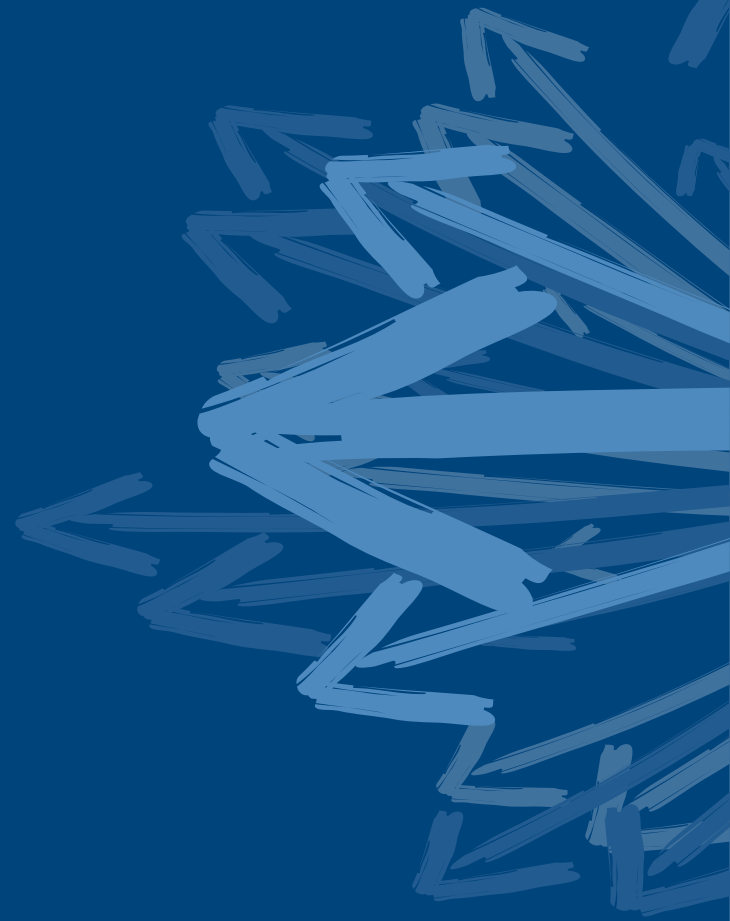
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