IT’S WHAT OTHER PEOPLE SAY ABOUT US...
In difficult economic conditions, helping people in housing need is harder than ever, but we continue to rise to the challenge.

The key to our ongoing achievements in the past year lies in our ability to respond innovatively to a changing market. We worked more closely with residents in order to improve their services, strengthened existing partnerships and increased our links with local communities.

We made wide ranging changes to our governance structures allowing us to better scrutinise and streamline the different aspects of the service we provide.

We know that it’s more important than ever for us to offer greater choice and more flexibility to our customers. With Government backing we converted some of our new shared ownership schemes to social or intermediate rent in order to help struggling would-be home owners onto the property ladder.

We have been able to achieve all of this whilst generating a healthy financial surplus of £10.7 million.

Our achievements are testament to the dedication and support of our Board Members and staff who are fully committed to the values and work of Thames Valley Housing.

In this Annual Report we hear from some of our partners, residents and members of the community about the impact of our work, from their differing perspectives.
New Affordable Homes

St Mary’s is a flagship development, taking its name from the 19th century school building at the heart of the scheme.

Whether our homes are delivered through TVH led developments or in partnership with house builders, they are built to the same high standards of quality.

The highly desirable market town of Wantage provides the backdrop to one of our largest and most unique mixed tenure developments. Located on the site of the former St Mary’s school, the development comprises 97 TVH homes for rent, and 98 for New Build Home Buy. Delivered through a partnership with the Vale of White Horse District Council, St Mary’s also offers 42 private properties, provided by Berkeley Homes.

A grade 2 listed 19th century School building has been carefully refurbished to provide 20 of the HomeBuy properties with its thoughtful preservation ensuring its rightful place at the heart of the scheme.

Councillor Patrick O’Leary, the Mayor of Wantage describes how the homes at St Mary’s have helped rejuvenate the area.

“I have had the pleasure of visiting Thames Valley Housing’s homes at St Mary’s on a number of occasions. The development provides much needed high quality affordable housing, for people who would not otherwise be able to afford a home of their own in the area.

With the many financial pressures on young people, it is nice to see them being given a helping hand. TVH’s homes have gone beyond benefitting those struggling to get on the property ladder; the development has helped to breathe new life into Wantage, and has given the town centre a sense of vitality.

It wasn’t long ago that we were worried about the future of many of the shops in the town centre. St Mary’s has created a sense of excitement amongst the local businesses with a number of large companies also choosing to set up shop. The development has helped to fully realise the potential of our historic town once again.”
Jordan and I have lived in Wantage all our lives, but without TVH’s homes at St Mary’s we wouldn’t have been able to afford to stay in the area. We are really pleased to have been able to purchase such a nice home without having to ask for help from our parents.

Laura Butler and Jordan Molyneux, Residents, St Marys
Since its launch in 2001 the TVH Training Centre has become one of the housing sector’s leading centres of excellence.

Our team of education specialists deliver a diverse range of courses and qualifications for TVH staff, other housing professionals and housing association residents.

In 2009/10, over 160 learners undertook training in the Centre. The Centre also delivers the Certificate in Housing, which is certified by the Chartered Institute of Housing (CIH).

Last year saw the expansion of the TVH Training Centre to encompass the Residents Training and Employment Centre. We introduced a suite of new Resident Involvement Training Modules, designed to develop residents to better influence their landlord’s services.

Anne North, Education Officer at the CIH explains why the TVH Training Centre is such an important tool for the future of Housing.

“My role involves ensuring CIH accredited Centres are providing a high standard of education. In this respect the TVH Training Centre is a leader in its field. It’s an excellent employer-based centre which allows TVH to enhance the skills of its employees and ensure they gain insight into the wider aspects of Housing.

The Centre’s staff are enthusiastic and committed to providing extremely high quality courses. They also look to continuously improve their offering, all of which means they are able to offer a very professional standard of training. It’s really important to improve the housing sector through developing people. TVH plays a key role in promoting good professional skills and better trained staff, for now and the future.

At the CIH we would love to see more housing organisations and colleges follow TVH’s lead and deliver quality training, so more people can study in a way that suits them.”
The qualifications that my colleagues and I have gained through the TVH Training Centre have increased our skills and housing knowledge, while helping drive an appetite for learning which supports our culture for continuous improvement.

Kari Tourle, Assistant Director for Neighbourhoods, Sentinel Housing Association
Ensuring people feel happy and safe in their neighbourhoods is one of the most important aspects of our work.

In the past year we have closed around 250 Anti-Social Behaviour (ASB) cases, working with and fully supporting the victims until each case was resolved.

The open and thorough way in which we work means our residents trust us to tackle any problems they are experiencing, quickly and decisively.

Sutton is just one area in which our multi-agency approach is helping to create safer, more cohesive neighbourhoods.

David Stride, Anti-Social Behaviour Officer at Thames Valley Police believes TVH’s long term commitment to tackling ASB is reaping dividends for the local community.

“Our relationship with Thames Valley Housing is particularly effective and has been a genuine partnership for several years. It’s really important that we work very closely with local housing associations for the benefit of all residents.

Collectively we come up with solutions to address ASB within the community. Whenever we need to take action against people, I know I can rely on TVH to respond quickly and provide any support we need.

Our local Community Safety Partnership includes a range of local organisations, working together to reduce crime. This has made a huge difference to the area over the past few years and the TVH staff are among the most knowledgeable, proactive and committed of all the organisations we work with. That means a better living environment and safer neighbourhoods for everyone."
We work closely with TVH to improve residents’ lives by dealing firmly with ASB cases and by identifying and introducing safety initiatives. We have an exceptional relationship, built on trust, openness and a shared dedication to make our neighbourhoods safer.

Michelle Muthoo, Anti-Social Behaviour Caseworker, Slough Borough Council
This year we launched a wide-ranging strategy aimed at the TVH areas most in need of additional community investment.

The strategy is a three year programme, which involves working with local groups and organisations to improve access to services for local residents of all ages, as well as providing resident training and expanding our Community Chest.

Now in its third year, Community Chest provides funding to TVH residents and wider community-based charitable programmes. In 2009/10 we supported 16 local projects, investing over £30,000.

Local service providers are the glue that binds communities together. Supporting their worthwhile projects and initiatives allows us to positively contribute to the growth of the communities in which we operate – one of the single most important aspects of our work.

One such local service is Slough Community Transport and ShopMobility, a charity that loans scooters and wheelchairs to the mobility restricted in Slough.

Wendy Field, the charity’s Chief Executive, explains how Community Chest funding has helped them improve their service.

“I am always keeping my eye out for new funding schemes, as these grants hold the key to maintaining and improving our much needed service.

The application process for Community Chest was really straightforward, and we were delighted when we learnt that our bid was successful. TVH granted us £1000 to purchase a brand new scooter, an addition that has ensured we never have to turn a client away.

The grant also went towards revamping some of our older scooters. The whole fleet now benefits from new shopping baskets and rain capes, which mean our service is available whatever the weather! TVH’s support means a lot to us. They’ve dropped by a few times to see how the grant has been used, and how they can offer us support in the future.

Community Chest helped breathe life into our service and assisted us in our ongoing mission to improve the lives of those with mobility restrictions, by enabling them to have as much freedom as possible.”
I’ve been using the service for the past 12 years. Without it, I wouldn’t be able to gain access to the town centre. The charity means so much to me that I now volunteer to help others regain their independence.

Derek Riley, ShopMobility Service User
Sustainable Family Homes

High quality housing design and sustainability are important factors when developing our new homes.

The year was marked by our first development built to Level 3 of the Code for Sustainable Homes.

The design and build of the Thamesmead development in Walton on Thames was led by TVH and we incorporated a range of energy efficient and environmentally sensitive features such as water butts and solar panels. As a result, the 18 new affordable homes are 25% more energy efficient than those built to standard building regulations.

Julie Cook, Joint Head of Housing at Elmbridge Borough Council, explains how our impressive design proposals were key to us satisfying their demand for family sized, affordable housing.

“Developing high quality affordable homes in what is a very expensive area can be quite a challenge. This is why we are proud to say that this latest TVH scheme in Walton on Thames is a particular success.

The council-owned site had been earmarked for a 100% affordable housing development and TVH was one of four RSL’s invited to tender for the scheme. Their proposals were outstanding; combining an imaginative design with the provision of 11 much needed rented homes for larger families, alongside 7 shared ownership apartments for smaller households just starting out.

We have a number of households in the area waiting for wheelchair adapted homes, so we were really pleased that TVH provided a wheelchair accessible 3 bedroom home for rent, which includes an internal lift and downstairs wet room.

Now it’s complete, Thamesmead is even more impressive. We are thrilled with the speed in which the shared ownership apartments sold and how satisfied the new residents are with their quality new homes.”

Providing homes that meet the needs of the local community is only made possible through our strong partnerships with local authorities.
My daughter Siobhan is in a wheelchair following an unsuccessful operation to treat her scoliosis. Our new wheelchair accessible home has transformed our lives, and has been a god-send, giving Siobhan her freedom back. We are really happy here.

Tina Bennett and daughter Imogen, residents, Thamesmead
TVH provides a total of 1451 homes for 8 NHS Trusts in London and the Thames Valley region. They range from shared homes for small groups of key workers to self contained apartments for families and individuals.

Our key worker homes are characterised by a high standard of design and quality of service provided by our on-site staff.

During the last year, in partnership with Willmott Dixon, we completed the first phase of our homes at St George’s Grove, Tooting, for St George’s Healthcare NHS Trust. In a survey, over 85% of residents living at St George’s said they were satisfied with TVH as a landlord and the overall quality of their home. They also felt the rent was good value for money.

David Astley, Chief Executive of St George’s Healthcare NHS Trust, describes the impact the homes have had on the Trust and its staff.

“We are delighted to be able to offer our staff high quality, modern accommodation. Thames Valley Housing are leaders in the provision of key worker accommodation and the working relationship between the two organisations has been excellent throughout the project. This is set to continue as we enter the next phase of shared ownership homes that are being built on the Grove site.

These new properties are hugely important to the future of St George’s. In 2010 we will become both a major trauma centre and hyper-acute stroke unit for London and will also formally launch our Foundation Trust plans.

The Grove development will act as a magnet for attracting high calibre staff to the trust, ensuring that we can continue to deliver expert healthcare services to people in South West London and beyond.”
My new home is really good value for money. It’s a nice safe area and the TVH staff who work on site are really friendly and helpful. It’s great to live in a modern apartment in a location that’s convenient for work.

Susan Mwebe, Resident, St George’s Grove
St George’s Grove, Tooting. 381 new homes for key workers.
We offer a range of options to enable our residents to get involved in the delivery of our services, in ways which suit them.

Last year we continued to extend our menu for taking part, which saw 11,623 residents – a record number – actively engaged in influencing our services.

Two years ago we established the tVh Resident Auditors, an independent group of 15 residents, who scrutinise our services and identify priorities for service improvements.

We embraced Resident-Led self-regulation at an early stage, taking a much more thorough approach than other housing associations. The Resident Auditors spent the last year undertaking the first of three planned audits, focusing on our repairs service.

Steve McAllister, Chair of the Resident Auditors, describes what involvement means to him and how the results of the group’s recent repairs audit will help drive continuous improvement.

"tVh have opened their doors to us, bravely adopting self-regulation before most other housing associations. They supported us into training to equip us with the skills and knowledge we needed to challenge their performance and to adopt our own constitution and approach.

Because we are all about directing service improvements from a resident’s perspective, our first audit was focussed on repairs, a key service and driver of satisfaction.

I presented the highly positive results of the repairs audit directly to the Board and was really encouraged by their response. They embraced our recommendations for improvement and have formulated an action plan to put them into practice.

The Board felt our report was more thorough and useful than any other audit method. It is just the sort of incentive and recognition we want to share with fellow residents to assure them that they really can make a difference by getting involved."
I am really proud to be part of such a great initiative. We are a really diverse group, so together we represent a wide a range of residents views. Our work is of benefit both to TVH and us as individuals.

Vijay Sachdev, Resident Auditor
Governance

The Board substantially complies with the National Housing Federation Code – Excellence in Governance 2009.

OBLIGATIONS OF THE BOARD

All board members have affirmed their commitments to uphold the following obligations:

a) uphold the values and objectives of the Group;
b) uphold the Group’s core policies, including code of conduct, standing orders and financial regulations;
c) ensure that they understand the constitutional and legal framework as it applies to the group, and act within its powers;
d) contribute to, and share responsibility for the Board’s decisions, including the implementation of reasonable care, skill and independent judgement;
e) prepare for and attend meetings, training sessions and other events;
f) attend and participate in reviews linked to individual performance or that of the whole Board or Group;
g) represent the Group as appropriate;
h) respect confidentiality of information; and
i) uphold the NHF Code of Governance and the Group’s own policies, as appropriate.

GROUP AUDIT & RISK COMMITTEE

Independently oversees and monitors each Group member’s overall processes for ensuring an effective internal control system is maintained. There will be a minimum of 5 members of the Committee, including all the Group members. At least one member will have knowledge and experience relevant to audit matters. No chair or executive of the Group may be a member of the Committee.

GROUP INVESTMENT URGENCY COMMITTEE

Considers and approves investment decisions which require Board approval and which fall outside of the Board meeting cycle. The Committee is made up of a minimum of 5 members, taken from both Boards, with expertise in investment, development and/or treasury.

GROUP REMUNERATION & NOMINATIONS COMMITTEE

Independently oversees and monitors selection of new members for all Board members and there is an established selection procedure.

In 2010 one independent member and one tenant member were recruited to the Board. This is in line with the Group Remuneration and Nominations Committee. The Chair and Deputy Chair of each association are the 4 members of the committee.

SHAREHOLDING MEMBERSHIP

Up to three places on the Thames Valley Charitable Housing Association Board are reserved for SHAREHOLDING MEMBERSHIP. There is an established selection procedure. There is an established selection procedure.

The Board reviews its performance annually and members are individually appraised every year.

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 advertising recruitment and in-house networks.

through the Group Remuneration & Nominations Committee, 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 Association works. A job description, person specification, and an equal opportunities statement are made available for all Board members and there is an established selection procedure.

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There are four Group Committees, these are:

GROUP REMUNERATION & NOMINATIONS COMMITTEE

Oversee the remuneration packages and reviews for Staff and Board members, oversees the appointment of Board members and Executives, and carries out an annual review of Board performance and appraises the Chairs and Chief Executive. The Chair and Deputy Chair of each association are the 4 members of the committee.

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e) prepare for and attend meetings, training sessions and other Board-related events;

f) attend participate in reviews linked to individual performance or that of the whole Board or Group;

g) represent the Group as appropriate;

h) declare any relevant interests and avoid conflicts of interest;

i) respect confidentiality of discussions held at Board meetings.

b) uphold the NHF Code of Governance and the Group’s own code of conduct.

BOARDS AND COMMITTEES
The Group consists of two associations, Thames Valley Housing Association, the parent, meets 4 times a year to consider strategy, policy and development. Thames Valley Charitable Housing Association, the subsidiary, meets 4 times a year to consider strategy, policy and operations. Each quarter, the Chief Executive and Director report to both Boards on the operations of each Association and performance under a number of key performance indicators.

Thames Valley Housing Association

CHIEF EXECUTIVE – GEETA NANDA, BSc, P, DIP Housing, CMI – is 44 and joined Thames Valley Housing in 2013. Previously, she held a number of senior housing and social housing roles, including as a housing consultant and in housing management positions for a variety of housing associations. Geeta is a Chartered Engineer who has previous experience in property management and asset management housing evidencing the impact she has had on the lives of 17,000 tenants. She is the owner and director of a property maintenance company, and acts as an estate manager for the Metropolitan Housing Trust.

DOZIE AZUBIKE, BSc, PhD, CMIOSH – is 47 and has served on the Board for 8 years. He is Chair of the Group Audit & Risk Committee and the Group Investment Urgency Committee. He is a former Board Member of the Housing Development Company. He is currently the Group Safety, Health and Environment Manager at Thames Valley Housing, and a member of the Group Audit & Risk Committee. He is a member of the Group Safety, Health and Environment Committee and has served on the Board for 7 years. He drives the Group’s focus on underpinning every aspect of the Group’s strategy and operations with sustainability. He has been on the Board of a housing organisation and is currently Chair of the Sector’s SORP Working Party. Jack is Chair of the Group Audit & Risk Committee and of the Group Treasury Committee. He is a Housing Consultant, Chair of the Group Audit & Risk Committee and currently Chair of the Sector’s SORP Working Party. He is also a member of the Group Audit & Risk Committee and has served on the Board for 6 years.

THOMAS VALENTINE, AAT, BSc (Hons), CIH – is 56 and has served on the Board for 9 years. He joined Thames Valley Housing as a Housing Officer in 2011. He is currently the Group Safety, Health and Environment Manager at Thames Valley Housing. Thomas has been on the Board of a housing organisation and is currently Chair of the Sector’s SORP Working Party. He is also a member of the Group Audit & Risk Committee and has served on the Board for 6 years.

CHIEF EXECUTIVE – JAMES STANLEY, MA (Hons), DipTP, MCIM, MAPM, MRTPI – is 58 and has served on the Board for 10 years. He is the Group’s Head of Development and a member of the Group Audit & Risk Committee and the Group Treasury Committee. He is a member of the Group Investment Urgency Committee. Benita is a Chartered Engineer who has previous experience in property management and asset management housing evidencing the impact she has had on the lives of 17,000 tenants. She is the owner and director of a property maintenance company, and acts as an estate manager for the Metropolitan Housing Trust.

RICHARD STANLEY, BA, MSc, FCIH – is 58 and has served on the Board for 10 years. He joined Thames Valley Housing as a Housing Officer in 2011. He is currently the Group Safety, Health and Environment Manager at Thames Valley Housing. Richard is currently the Group Safety, Health and Environment Manager at Thames Valley Housing. Richard has been on the Board of a housing organisation and is currently Chair of the Sector’s SORP Working Party. He is also a member of the Group Audit & Risk Committee and has served on the Board for 6 years.

DEPUTY CHAIR – JOHN GARRITY, MA (Hons), DipTP, MCIM, MAPM, MRTPI – is 56 and has served on the Board for 10 years. He is the Group’s Head of Development and a member of the Group Audit & Risk Committee and the Group Treasury Committee. He is a member of the Group Investment Urgency Committee. Benita is a Chartered Engineer who has previous experience in property management and asset management housing evidencing the impact she has had on the lives of 17,000 tenants. She is the owner and director of a property maintenance company, and acts as an estate manager for the Metropolitan Housing Trust.
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Homes in Management: 11,661

- Key Worker: 1,451
- Home Ownership: 3,670
- LCHO Leasehold: 632
- Student Accommodation: 463
- Leasehold: 373
- Sheltered: 38
- Rented: 4,945
- Market Rent: 65
- Supported: 24

Homes Administered: 2,416

- My Choice Key Worker: 314
- My Choice Non-Key Worker: 447
- HomeBuy Non-Key Worker: 1,543
- HomeBuy Key Worker: 112

New Homes Provided: 1,996

- Key Workers: 477
- Resales: 93
- HomeBuy: 373
- Non-Key Worker: 1,473
- Key Worker: 176

Homes Under Construction: 951

- Rented: 653
- Shared Ownership: 385
- General Needs Rented: 401
- Home Ownership: 374
New Shared Owners by Ethnicity (where known)

- Black & Minority Ethnic Groups: 24%
- White British: 76%

New Tenants by Ethnicity (where known)

- Black & Minority Ethnic Groups: 28%
- White British: 72%

Average Income of New Tenants: Weekly

- £249.40
- 21.1% up
- 13.1% £80 - £119
- 11.1% £120 - £159
- 7.2% £160 - £199
- 47.6% £200 - £299

Average Income of New Shared Owners: Yearly

- £25,637.08
- 2.3% under £10,000
- 12.1% £10,000 - £14,000
- 25.3% £14,001 - £18,000
- 12.6% £18,001 - £22,000
- 12.6% £22,001 - £30,000
- 41.3% £30,001 - £40,000
- 5.0% over £40,000
We hope this report has helped you to gain an insight into the breadth and variety of our work and the impact it has on our communities.

Looking forward, we will continue to strive to achieve our mission to improve the opportunities people have in the through providing good quality, affordable homes.

With the help of our partners we are confident that we can achieve our goals.

Chair, Peter Williams & Chief Executive, Geeta Nanda