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2024 CALENDAR

## OUR MISSION



To provide high quality and affordable homes, primarily to people in housing need from the Vietnamese refugee community.

提供品質高, 平宜租金住宅主要配給有需要房屋的越南難民

cung cấp nhà cửa phẩm chất cao, tiền thuê vừa phải, đặc biệt cho người cần nhà trong cộng đồng tỵ nạn việt nam



# A MESSAGE FROM... THE CHAIR & CHIEF EXECUTIVE

Dear Residents, Shareholders, Partners, and Valued Community Members,

It is with great pride and pleasure that we welcome you to this Annual Report of our Housing Association for the year. As Chair and Chief Executive, we are honoured to present the progress and accomplishments we have made in our pursuit of providing safe, affordable, and sustainable housing to the members of our community.

Despite the challenges posed by events beyond our control over recent years including pandemics, rising costs and higher interest rates, we have remained steadfast in our mission to serve and support our residents. Our resilience and adaptability have allowed us to continue to make a positive impact on the lives of individuals and families.

During the last year, we have focused on several key areas to drive our organisations services and enhance the quality of life for our residents. One of our primary objectives has been to expand the scope of our green housing initiatives. I am delighted to report that we have successfully completed trial changes at various schemes and we look forward to rolling these out further in the coming years.

In our pursuit of sustainability, we have also made significant strides. Energy efficiency has been a central theme in our development projects, with a strong emphasis on renewable energy sources and environmentally friendly practices. We will be looking at incorporating more solar panels, energy-efficient appliances, and using more sustainable building materials - it is our aim to actively contribute to a greener and more sustainable future for our communities. Apart from expanding and promoting sustainability, we remain devoted

to enhancing the overall well-being of our residents. Our various support programs, ranging from computer literacy workshops to financial signposting will continue.

Now Covid is hopefully firmly in the rear view mirror, we have been able foster deeper connections with the community. We firmly believe that strong community engagement is pivotal in establishing a sense of belonging and creating a positive social impact. In collaboration with local organizations, we have organized community events, our ever popular annual trips and workshops, all aimed at fostering a sense of camaraderie and shared responsibility among residents.

We recognize the trust placed in us by our residents and partners, and it is our duty to ensure that every decision we make is in the best interest of them. The sound financial management of our association has allowed us to continue expanding our efforts, and we are proud to say that our financial reserves are stronger than ever.

As we look ahead, we remain committed to our vision of building stronger, healthier, and more inclusive communities. Our strategic plans for the coming year include further expansion of housing projects, implementation of innovative sustainability practices, and deeper engagement with the communities we serve.

We are constantly exploring opportunities to collaborate with like-minded organizations, as we firmly believe that collective action is the key to tackling the housing challenges of our time.

In conclusion, we extend our heartfelt gratitude to each and every individual who has contributed to the success of our housing association. Whether you are a partner, a resident, or a member of our dedicated team, your unwavering support has been instrumental in our journey thus far.

We invite you all to read this Annual Report, which offers a comprehensive overview of our achievements, challenges, and aspirations for the future.

Together, let us continue to build a future where safe and affordable housing is not a privilege but a fundamental right for all.

*Yours Sincerely,*

**Ian  
Weightman**  
*Chief Executive*



**Richard  
Robinson**  
*Chair*

*We remain committed to our vision of building stronger, healthier, and more inclusive communities*

*We have remained steadfast in our mission to serve and support our residents*

*We thank you all for your continued support*

# SERVING OUR TENANTS

In the Lunar year of 2022/23 we saw The Year of The Tiger. Some say that people born this year are brave, competitive, unpredictable, and confident. They are very charming and well-liked by others. But sometimes they are likely to be impetuous, irritable, and overindulgent.

2022/23, like the Tiger, has shown to have the characteristics of competitiveness, unpredictable, impetuous and at times irritable traits. With price hikes in interest rates, utilities, fuel, inflation, imports/exports, food, crops & harvesting, lower wages and so many strikes (Airports, Transport, NHS, Courts, Teachers, Lecturers, Post Office etc) for better pay and working conditions.

Despite being in a year of somewhat turmoil we have maintained to keep tenants regularly informed and included in our service provision.

We now offer appointments visually on-line, over the phone as well as face-to-face. We have ensured all empty homes are available to be viewed on line prior to being viewed in person. We have set up some visual recordings when conducting tenants' and contractor site inspections so other tenants can get involved in how the scheme looks and make relevant comments. All fire safety regulations have been met in all our required properties and we are in the process of upgrading a number of doors to provide even better safety measures.

Social inclusion has been something that we have taken on in a big way. It is important that no one should feel isolated in their home. We have committed ourselves to work with various Local Councils to promote well-being and positive mental health. Where we have identified any shortfalls, immediate actions are put in place to avoid negative impacts to tenants or the wider community. We have introduced free Wi-Fi facilities (where possible) to all our independent living schemes to promote living self-sufficiently.

The cost of living combined with the introduction of the ULEZ has been something we are aware caused distress to a number of our tenants. We have made a conscious choice to keep costs like services charges and rent increases to a minimum to prevent further hardship to our tenants.

We continue to encourage tenants to attend the subsidised 'tenants away day' to various social activities allowing tenants to meet each other and share ideas in a very informal way.

We believe like the Tiger, our actions for 2022/23 have been brave and as we anticipate further upheaval, we will continue to be bold moving into the future.

*Sandra Francis, Housing Manager*



# TENANT TESTIMONIALS

New World is the UK's largest Vietnamese Housing Association.

New World was founded over 30 years ago by Vietnamese community members in reaction to poor living circumstances and a lack of housing opportunities, and we presently own just under 500 properties in South London.

Some of our new Tenants were happy to tell us their stories, and let us know how they found New World Housing Association...

**My name is Karene. I have been living with New World Housing Association for the past four months with my daughter. I originally first learned about New World through a tenant swap that I had recently.**

My reason for swapping was due to space as I wanted more comfort for me and my daughter and I definitely found this when coming across New World. The maintenance on my flat was up to good standard, my flat is a modern new build which I love because it is very appealing to the eye and the character of my flat matches the area really well.

I love that New World incorporate activities to help tenants where they see fit. I received a £100 voucher from New World by winning a competition, this helped me save on the costs of my shopping. I am also looking forward to other social events such as the trip to Margate. My time with New World has been very pleasant.

**Karene N**



**New World Housing Association**

call: 020 8675 0320

text: 07552 552 814

email: [info@newha.co.uk](mailto:info@newha.co.uk)

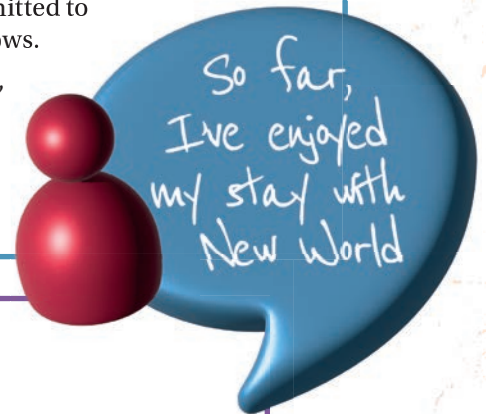
visit: [www.newha.co.uk](http://www.newha.co.uk)

**My name is Raymond and I've been with New World for five months. Prior to moving in with New World, I was living independently.**

I later relocated, and it was during this time that I learned about New World. I have a learning disability and diabetes, yet this has never stopped me from pursuing my interests in what I love. My flat is in a very modern location, with high maintenance upkeep, which I believe adds to the aesthetic appeal. New World is committed to providing the finest possible service to their residents, and it shows.

My neighbourhood is quiet, which is exactly what I prefer. So far, I've enjoyed my stay with New World, and with the cost of living crisis I believe New World have done all they can to help me and other tenants.

**Raymond H**



**I lived with my daughter Pamela for a few years where she assisted me with my daily needs.**

I sadly had heart failure which caused me to have mobility issues and my daughter whom I was staying with did not have any mobility lifts to help support me, I found this challenging. I was later encouraged by my children to seek independent living somewhere that would be suitable for me and my needs.

This is when I discovered New World Housing Association. Here I was able to get a 1 bedroom flat in a remarkable location.

I love the area as I am familiar with Brixton and what it has to offer, my neighbours are polite and the community is very serene. Every so often we do have social gatherings in our common room.

With costs of living rising I have found it difficult however I am thankful for New World. Going forward I would love to see New World have benefits such as free lunch one day a week for pensioners. My name is Ida and this is my story.

**Ida B**



# TENANT TESTIMONIALS

continued



My dream of finding a decent home became true when New World contacted me in 2019 and decided to help me. With my growing family they helped me again by moving me to a 2-bed in 2022.

The way I feel today is not something I can explain just by saying some few words. I am more than happy and more excited to be in my own place, I learned from this experience that being in your own environment also helps to have a good health condition because your brain is more efficient.

I will never stop saying thank you to New World, and also want to say to Lauren, my Housing Officer, I only have one word for all of you: Thank you.

**Yvette D**

My name is Rochelle and this is my story. I spent my younger years living in a mental health hospital, I was later released where I was put into temporary accommodation for 2-3 years.

My landlord wanted to increase the bid for my hostel so I decided to relocate and this is where I found New World. Not long before this I was sadly diagnosed with breast cancer.

My time living with New World has been tremendous, I really enjoy the area that I live in, the area is in a tranquil place. I grew up in Lewisham borough all my life so New World finding a place for me here felt just like home. My neighbours are very pleasant, I usually keep to myself out of personal preference, however I am really happy.

My housing officer Lauren is very lovely and helps me when I need it. Going forward I would love for New World to incorporate a mobility lift in my scheme to help me a little more with going up and down the stairs. Overall I have a happy experience with New World.

**Rochelle R**



My name is Peter, I was born and raised in Wandsworth, South London, and prior to moving to new world I lived in Earlsfield for 28 years where I was sharing a house with other tenants.

I was born in Wandsworth so I am extremely familiar with the area. My neighbours are wonderful. My sheltered accommodation is in a fantastic location, close to various routes of transports and lovely restaurants. My scheme manager June is a lovely lady whom I've developed a terrific friendship with over the time I've lived here.

My motto is "if it isn't broke, don't fix it" this is something I follow in my day-to-day life and something I've loved about my sheltered scheme here in Wandsworth.

**Peter S**



Intern, Tanaye with one of our new tenants, Peter



We would like to show our appreciation to Tanaye Dias, who worked with us as an intern. During her short time with New World Tanaye visited and interviewed some tenants who was either internally transferred or nominated to us for housing by the Local Councils during 2022/23.

Tanaye has returned to university to complete her degree and we wish her every success for the future. Thank you Tanaye for meeting and speaking to our tenants and feeding back their views.

Tanaye is pictured above, with Peter, who told us his story.

In 2023 London was named the best city in the world, in the annual ranking released by Resonance, beating other world cities such as New York, Paris, Dubai and Tokyo.

Indeed, with our first class museums, theatres, parks and restaurants as well as our diverse population with over 270 nationalities represented and 300 languages spoken it is easy to see why so many people want to live and work in our beautiful Capital.

## LONDON MATTERS!

As residents of this city it is often easy to forget about what a great place it is to live and work! Currently the UK, along with most of the world's nations, is facing economic uncertainty; however this is often felt most keenly in London. With the ever increasing cost of living, high inflation and stagnant wages coupled with already higher housing and living costs it can make living in London a real struggle.

*As your Housing Association we are here to provide support if you are experiencing financial difficulties. Your Housing Officer can be contacted to discuss any debt concerns and we are able to signpost you to relevant help that you may be entitled to.*

A good starting point is also [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators) where you can check online for any benefits you could be entitled to. If you are already experiencing multiple debt issues we would also recommend [www.stepchange.org](http://www.stepchange.org) - an independent debt charity who are able to support you with a number of services and solutions.

Of course, living in a city there has always been the burden of lower air quality and high pollution rates. The biggest culprits are polluting vehicles, being the single biggest contributor of nitrogen dioxide and particulate matter emissions in Greater London. This decreasing air quality is leading to Londoners developing life-changing conditions such as lung disease, asthma and cancer - leading to the premature death of thousands of Londoners each year.

The benefit of living in London is there are always free, new and exciting activities to try or attractions to visit. With the good weather here and the summer holidays on their way why not visit [www.secretldn.com/free-things-to-do-london](http://www.secretldn.com/free-things-to-do-london) where they have rounded up 200 fantastic free things to do in London. This includes the well-known such as the British Museum as well as those less known such as The Chocolate Museum! There are also free gigs, performances as well as information on where to get the best views of London such as the Sky Garden and Primrose Hill and so much more. There is so much to see and do all across the city, and a great day out does not need to cost the earth, so get exploring and reignite your passion for the world's best city!

This has led to the Mayor for London introducing and now expanding the Ultra Low Emission Zone (ULEZ) from 29th August 2023. Although some of our residents have already been living within this zone, it may be new for some so it is important that everyone checks that their vehicle is compliant. This can be done by visiting [www.tfl.gov.uk/modes/driving/ultra-low-emission-zone/ulez-expansion-2023](http://www.tfl.gov.uk/modes/driving/ultra-low-emission-zone/ulez-expansion-2023).

It has been reported that 9 out of 10 cars already driving in outer London meet the ULEZ emissions standards however if you are affected you may be eligible for a scrappage scheme to replace your older vehicle and there are also 100% discounts until 24 October 2027 for holders of 'disabled' or 'disabled passenger vehicle' tax or in receipt of some disability benefits.

For further information please visit [www.tfl.gov.uk/modes/driving/ultra-low-emission-zone/discounts-and-exemptions](http://www.tfl.gov.uk/modes/driving/ultra-low-emission-zone/discounts-and-exemptions). Otherwise the daily cost will be £12.50 per day to avoid a penalty charge of £180 (reduced by 50% if paid within 14 days).

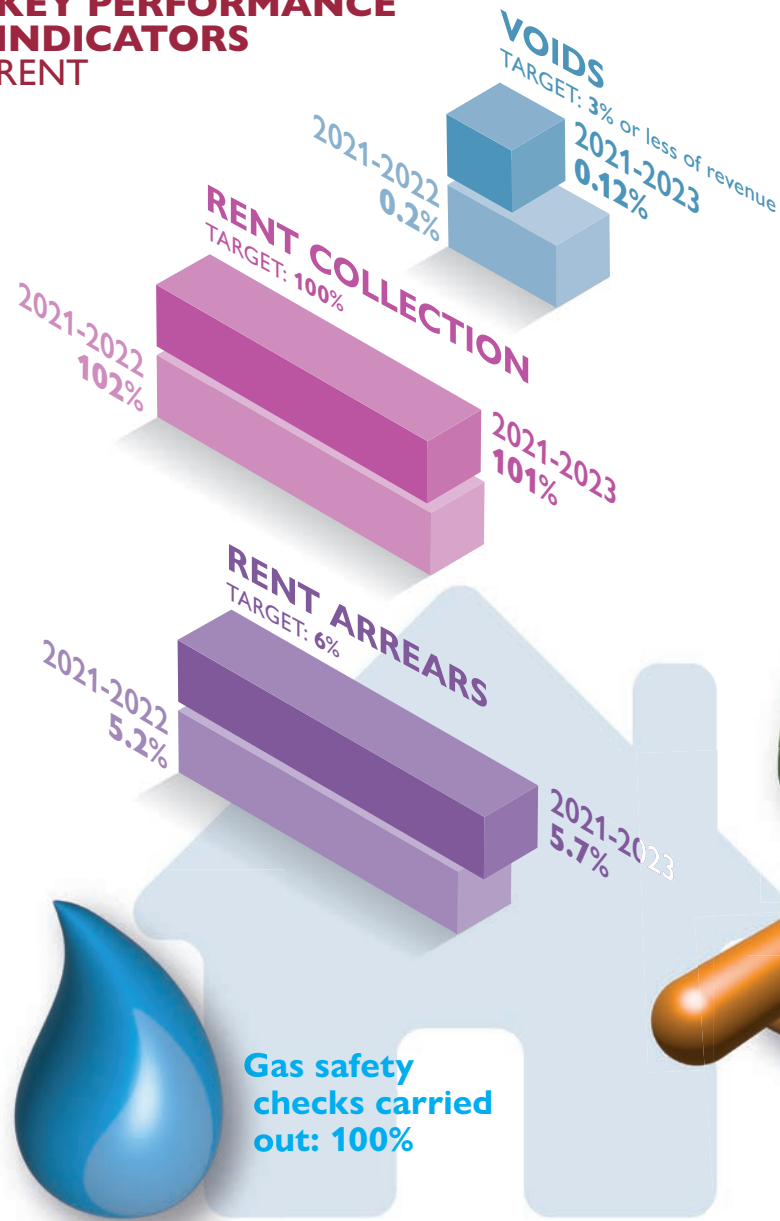


It is another cost that is unfortunately going to hit some of our poorest and most vulnerable residents in London and as an Association we hope the scheme has the desired outcome of improving the health of Londoners to justify the financial burden on some of the cities occupants.

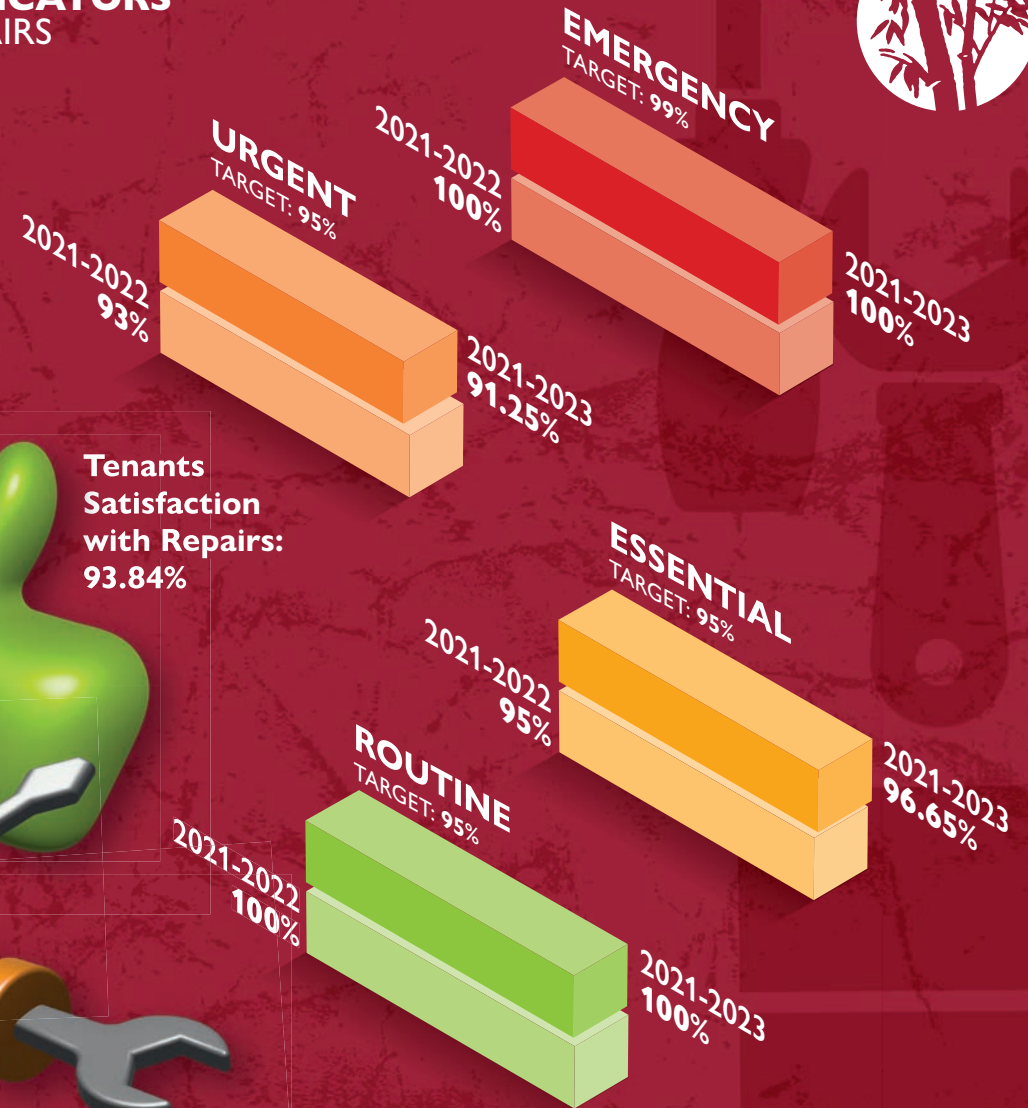
Yet, with all these concerns about air quality we should always remember the vast number of wonderful parks and green spaces we can escape to right here in the city: from Hyde Park where you can explore the Serpentine, gardens, play areas, galleries and more to the wonderful Battersea Park which offers 200-acres to explore right by the River Thames.

Further afield, explore the untamed, wildlife rich grounds of Walthamstow Wetlands, then out to Epping Forest, London's largest open space, to relax amongst the lakes, rivers and woods of this beautiful area. London is a great city and although it faces obstacles and issues for its residents it is also important to take a moment and reflect on the excellent opportunities available and embrace everything that is already on your doorstep.

## KEY PERFORMANCE INDICATORS RENT



## KEY PERFORMANCE INDICATORS REPAIRS



Tenant Satisfaction Information gathered: By Phone 92% From Contractors 95.71% By Text 94.44% On Line 77.77%



# OUR FINANCES

These Financial Statements were approved by the Board of Directors on 25th July 2023

## STATEMENT OF FINANCIAL POSITION

### TANGIBLE FIXED ASSETS

	2023		2022	
	£	£	£	£
Housing Properties - Depreciated Cost		29,109,710		29,037,086
Investment Property		100,000		100,000
Other Fixed Assets		19,219		23,091
		<u>29,228,929</u>		<u>29,160,177</u>

### CURRENT ASSETS

Debtors	600,287	725,941
Cash and Cash Equivalents	918,339	834,848
	<u>1,518,626</u>	<u>1,560,789</u>

Less:

### CURRENT LIABILITIES

CREDITORS: Amounts falling due within one year	(1,033,928)	(902,328)
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NET CURRENT ASSETS	484,698	658,461
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TOTAL ASSETS LESS CURRENT LIABILITIES	29,713,627	29,818,638
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CREDITORS: Amounts falling due after more than one year	(16,983,554)	(17,469,730)
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### PROVISIONS FOR LIABILITIES

Pension Provision	(368,000)	(384,000)
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TOTAL NET ASSETS	12,362,073	11,964,908
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### CAPITAL AND RESERVES

Share Capital	9	9
Unrestricted Reserves	12,262,064	11,864,899
Revaluation Reserve	100,000	100,000
	<u>12,362,073</u>	<u>11,964,908</u>

## BALANCE SHEET

### STATEMENT OF COMPREHENSIVE INCOME

	2023	2022
	£	£
Turnover	3,915,991	3,707,813
Operating Expenditure	(2,715,670)	(2,544,483)
<b>Operating Surplus</b>	<b>1,200,321</b>	<b>1,163,330</b>
Interest receivable and other income	7,499	577
Interest payable and similar charges	(715,655)	(403,905)
<b>Surplus on ordinary activities before Taxation</b>	<b>492,165</b>	<b>760,002</b>
Taxation on surplus on ordinary activities	-	-
<b>Total Comprehensive Income for the Year</b>	<b>492,165</b>	<b>760,002</b>

### STATEMENT OF CHANGES IN RESERVES

	2022	2022
	£	£
<b>Balance brought forward</b>	<b>11,864,899</b>	<b>10,779,897</b>
Surplus from Statement of Comprehensive Income	492,165	760,002
Actuarial movements in defined benefit pension scheme	(95,000)	325,000
<b>Balance carried forward</b>	<b>12,262,064</b>	<b>11,864,899</b>

The Auditors have given an unqualified report on the statutory financial statements.

Copies of the full statutory financial statements are available on request by contacting the office.

# THE COST OF LIVING

The UK's inflation rate in March 2023, as measured by the Consumer Price Index (CPI), was 10.1%. And the latest figure for CPI was 8.7% in May 2023.

*As your landlord, New World, in fact, has not increased rents as high as other associations. Our rent increase this year is actually below the rate of inflation.*

So inflation is reaching a 45-year high this year with soaring food and energy bills. Have your incomes been increased to catch up with the rising prices? Definitely NOT must be the answer for most of us. This is actually a nightmare for household finances. Financially it eats up our savings and makes us all struggle to maintain our living standards. Mentally many of us can't help but feel stressed and anxious.



There is no magic way out but there are some practical money-saving methods that we can apply to help us and our family sail through this difficult time. *See right...*

## Save money on your weekly shopping

- Use loyalty card points
- Spend less on takeaway, cook your own meals

## Save on your energy bills

- Switch off devices when you go to bed
- Boost your home's energy efficiency by having relevant insulation, using thick curtains, warm clothes, and thick blankets in the winter.
- Sit tight with your current supplier

## Save on your fuel or public transport

- Track down your cheapest local fuel. Download a petrol prices app
- Lighten the load. Do not use your boot for storage
- Travel off-peak. Using your railcard to get discounts on the Tube, DLR, Overground, and Elizabeth Line. You can get 1/3 off. To use your discount, you'll need to add your rail card to your Oyster card.



## AVAILABLE COST OF LIVING SUPPORTS

If you want to find out what support is available to help with the cost of living. The government's website includes advice on income and disability benefits, bills and allowances, childcare, housing, and travel. Visit: [www.gov.uk/cost-of-living](http://www.gov.uk/cost-of-living)

Those who need urgent and short-term food support, can contact their local food bank for full information, please check out the below links:

[www.citizensadvice.org.uk/debt-and-money/using-a-food-bank/](http://www.citizensadvice.org.uk/debt-and-money/using-a-food-bank/)

[www.trusselltrust.org/get-help/find-a-foodbank/](http://www.trusselltrust.org/get-help/find-a-foodbank/)

*Hopefully, things will get better soon for us all!*

# PROPERTY IMPROVEMENTS & MAINTENANCE

New Flooring  
at St Augustine  
House ▶



New World is continually reinvesting in our properties by refurbishing bathrooms, replacing kitchens, updating heating systems and modernising windows.

In 2022-2023, we successfully delivered 31 new kitchens, 10 bathrooms and 30 central heating systems, as well as installing a new lift in Peckham, laying new flooring in one of our sheltered schemes and refurbishing the communal areas of our block of flats near Catford.



## Looking ahead, our planned maintenance will include the following:

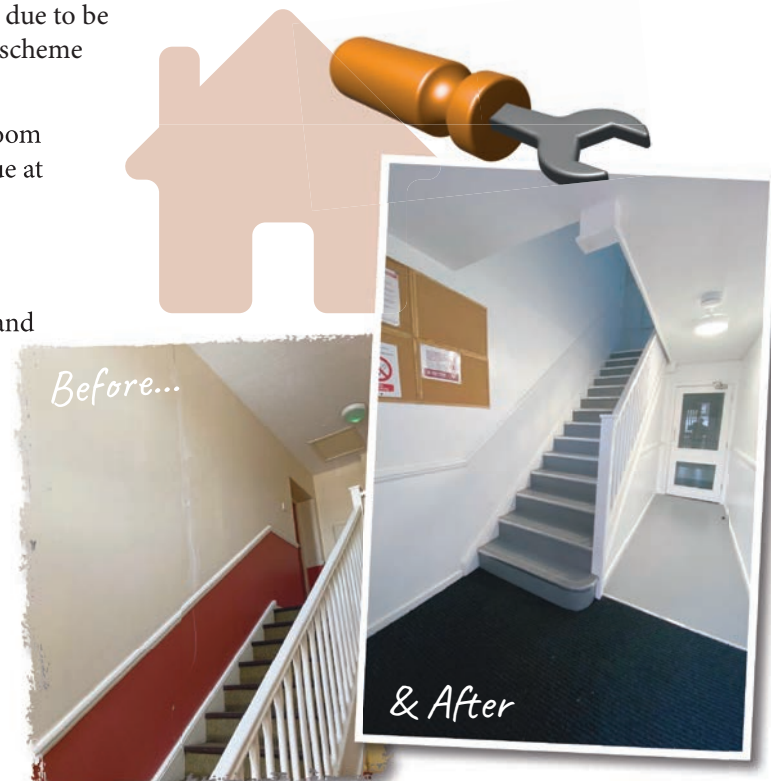
- ▶ Replacement of windows and balcony doors at our 21 flats in Bermondsey, having successfully applied for planning permission from the local authority to switch from timber to uPVC frames.
- ▶ Our engineers are currently working on a programme that will modernise the aging passenger lift at our sheltered scheme in Tooting.
- ▶ 20 flat fire door sets are due to be replaced in our sheltered scheme at St Augustine House.
- ▶ Our kitchen and bathroom replacements will continue at properties highlighted by our most recent stock condition survey.
- ▶ Electrical certification and upgrades as our rolling programme continues.
- ▶ Cyclical works at our block of flats in Rotherhithe.
- ▶ Boiler replacements at individual properties to continue modernising our heating systems.

Cyclical Works at Tyrols ▶

## Compliance

New World continues to meet its obligations in the areas of gas safety checks, fire systems testing and servicing, asbestos, legionella testing and lift maintenance and certification.

Our rolling programme of electrical testing and upgrades ensured another 68 properties were tested and certified in 2022-2023, and we continue to significantly invest in this area; nearly £75,000 in the last 12 months.



## What is involved for Housing Officers?

We advise tenants, and depending on the nature of the query it can be as easy as informing a tenant to go to a pay point to pay rent or resolving tenant disputes.

Your Housing Officer has to keep an open mind when dealing with tenants' complaints. Most of the time they are minor issues between two tenants that with a little tolerance and understanding can be solved easily.



## A DAY IN THE LIFE OF... YOUR HOUSING OFFICER

We remind tenants to pay their rent and arrears by sending out reminder letters, making phone calls, sending texts and making home visits. There are many types of tenants; some do not like to get into arrears and will clear it as soon as they can, some make agreements to pay but struggle to maintain payments, so a new agreement needs to be set. The majority of the tenants just need a reminder to keep paying their rent.

Some tenants still prefer to speak to a familiar person than to speak with someone new. Some older tenants have language issues that they still haven't overcome after living in the UK for a long time. Previously, their children would translate for them but as they grow up and leave home these tenants would wait for their children to visit, then list issues such as repairs for their children to report to New World for them. Some feel that their children are busy working and shouldn't disturb them, so won't tell them about any issues until they visit.

Apart from speaking to tenants who have language issues, contractors and other Housing Officers are also sometimes faced with the language barrier. New World was set up to house Vietnamese refugees in the early eighties and the majority of the tenants at the time were bilingual, mainly speaking Vietnamese & Cantonese. A few speak only one or the other, and most of those tenant's spoken English is still as poor as when they arrived.

Home visits can be made for any number of reasons: when a tenant is in large arrears, if a tenant puts up an unauthorised structure in their garden, or reports of anti-social behaviour are made against the tenant. Most of the time a home visit can solve a lot of issues, but some tenants are hard to get hold of and unannounced visits are made. If we are lucky the tenant will be in, otherwise a 'missed you' card is left through the letter box.

Every year we organise get-together events for our tenants, especially at our sheltered schemes where the tenants gather to chat & socialise and sometimes raise money for good causes, eg: Macmillan Cancer Support. Tenants are very supportive of such events.



Some tenants are vulnerable and need more support than others. In such cases the tenants' next of kin and other family members are kept in close contact and updated often. We also liaise with social services and any support agencies if necessary to ensure any issues are dealt with quickly and to satisfaction.

Apart from dealing with tenants and other agencies, every quarter performance statistics are provided to be submitted for the Board quarterly report, or for benchmarking.

This allows the Board members to see how efficiently the Association is running, and the figures for benchmarking compares the Association's performance with other similar size associations nationally or locally. Putting the figures together can be quite challenging as there are a lot of numbers and formulas to compile and get right.

*At the end of the day it is very satisfying to be able to help tenants. It can be as simple as spending time talking and listening to tenants or chasing a repair that needed doing and when they say thank you for sorting out the problem, it makes your day brighter.*



Richard Robinson  
*Chair*

Lisa Rae  
*Vice Chair*

Elinam Attipoe  
*Secretary*

David Taylor

Charles Culling

Karen Harris

Gulam Hussain

Aimee Farquhar

Kofo Anifowoshe

## WE'RE HERE TO SERVE A MESSAGE FROM THE BOARD

At New World Housing Association, we take the health and safety of our tenants very seriously. As a Board, we are determined to ensure that our tenants feel safe and are safe in their homes and the communal areas are safe and well maintained for everyone.

written by  
Charles Culling

We believe that we should not have to wait for legislation or regulations to ensure that New World maintains high health and safety standards for our residents whom we have a duty of care. My role in particular as a Board Member is to ensure that we provide safe homes and communal areas.

Health and safety is a governance issue and it is one of the main items on our risk register at New World. We monitor the performance of the Association across a number of health and safety targets at Board meetings such as gas compliance, electrical safety and fire safety.

During the last few months, we have worked very hard to improve on the reporting of a number of compliance issues to the Board. For example, damp and mould has now been included as one of the risks that we have asked the Executive Team to report to us as a Board at each meeting.

As a Board, we are determined to keep our health and safety responsibility for our tenants at the top of the agenda and we are also committed to taking any necessary action even if we are not required to by new regulations or legislation to keep you safe in your homes.

## NEW WORLD HOUSING ASSOCIATION STAFF



Ian Weightman  
*Chief Executive*



Hannah Simpson  
*Administrative Officer*



Sandra Francis  
*Housing Manager*



Phu Tao  
*Housing Officer*



Thanh Nguyen  
*Scheme Manager*



June Camilleri  
*Scheme Manager*



Lauren Panton  
*Housing Officer*



Steve Edwards  
*Maintenance Manager*



Sue Parminter  
*Caretaker*



