



teachers' housing association



“ Housing people in need - particularly those associated with education. ”

*Annual Report*  
2015-16



## Chairperson's Introduction

We present our 49th Annual Report at a time of great change in the social housing sector. The challenges we face include accommodating the government's cuts to our rental income and preparing for extension of the Right to Buy to housing association tenants. We are concerned about the impact the rent reductions will have on our planned improvement programmes and are working to ensure that we maintain our standards of service delivery. We are a small, specialist association. As we approach our 50th anniversary in 2017 we are confident we can continue to meet our key objective of providing safe, affordable housing that meets local needs.

In this report you will see an outline of some of our key activities and successful achievements during the year. Our commitment is not just to provide housing to those in need but also to giving our tenants a high standard of service. We also work with local partners to enhance the independence and wellbeing of our tenants.

This year we started construction of our latest housing scheme for teachers which is in Selhurst, Croydon. We also directed resources to make the most effective use of our properties which has involved conversion of some of our existing properties to provide more homes. Despite the significant difficulties of developing additional homes in London this will continue to be the key objective of our development strategy.

There have been further changes within our Board membership and staff team and we welcome the input and support of those who have joined us this year.

In the coming year we will continue to seek opportunities to work with local authorities and other partners to provide housing solutions and will continue to invest in our properties to ensure that we can provide good quality housing into the future.

I take this opportunity to thank all our tenants, Board Members, staff, consultants and contractors for their contributions to our work.

This Annual Report contains only a brief summary of our activities. Please contact us if you would like more information or would like to work with us.



*Roger Hinton*  
- Chairperson

# What We Do

Teachers' Housing Association provides housing for rent to people in need, particularly those associated with education. The Association has properties in the London Boroughs of Bexley, Brent, Croydon, Haringey, Kingston-upon-Thames and Waltham Forest. The properties range in size from studio flats to four bedroom houses. People working in the field of education in any of these six boroughs are eligible to apply to rent our properties. In addition to our family housing we provide sheltered housing for over 300 older people in Birmingham, Brighton, Christchurch, Croydon, Hull, Paignton and Stoke-on-Trent.

## Teacher & Family Housing

We are proud of the service we provide to those living in our teacher and family housing. In addition to those who accessed our housing via local authority partnerships we were able to house a further 29 people working in education in this past year. Many of those who apply to us for housing are struggling to maintain their careers due to personal challenges which can include relationship breakdown, health issues, homelessness and stress. Our ability to provide secure, safe housing and a responsive service means that they are able to focus on their professional commitments and the needs of their students.

Partnership working is key to achieving our objectives. The housing we provide for teachers makes an important difference in the wider community and assists those working in the education sector.

“Housing people in need - particularly those associated with education.”



### Caroline Gilmour-White – Queen Mother Court

“I was a teacher up to a few years ago when I was diagnosed with a condition that would deprive me of my independence and gradually my life. I was looking to find a place where I could remain as independent as possible for as long as possible. I looked at many places but favoured Queen Mother Court because of its location. It is central and I am able to get to the shops, the train and buses.”

“I wanted to make friends and be part of life again. Moving into sheltered housing has helped me hold on to my independence. I can get out and about now; my mobility is maintained in an enormous way. I still cook, clean and wash myself as the flats are just right for me and I feel supported by friends and people at the scheme.”

“I think where I am ticks all the boxes for me. It's close to the amenities, there is someone to talk to, the flats are the right size and very affordable and I love the greenery around the scheme. Not only the gardens but the location is lovely. It is also secure so there are no anxieties about unknown people coming into the scheme.”

## Housing for Older People

Our sheltered housing offers affordable accommodation for older people enabling them to continue to live independent lives but with the reassurance that support is available. We focus on providing a high level of service delivery as well as working closely with local partners to support our tenants. As part of our commitment to providing a responsive service to tenants we continue to provide a designated scheme manager and on site staff at each of our older person housing schemes, except our small bungalow scheme at New Park Gardens.

A wide variety of activities are undertaken in our sheltered housing schemes. These are organised by tenants and staff and range from fitness classes, coffee mornings, day trips and garden fetes to gardening clubs. We are always keen to extend our work within the communities where we operate. In a number of our schemes we work with local health care and support groups to provide classes and services attended by our tenants and others living nearby.

## Old Etonian Housing Association

We are Managing Agents for Old Etonian Housing Association who provide general housing primarily in the London Borough of Islington and whose activities also focus on providing housing solutions for people working in Education. We provide a comprehensive management service to the Association's Management Committee and its tenants. This year we worked with the Committee to start a new project providing housing for teachers employed at Holyport College in Windsor by purchasing a flat in the development below.



## Angus Irons - Queen Mother Court



**“Moving into sheltered housing has made such a difference to me. Emotionally it has made me feel secure and given me some stability. People are around me and I feel supported.”**

**“Physically I am now eating properly, taking my medication and exercising. I am more relaxed, my sleeping habits have changed and I feel more energised. Mentally I am more positive about my life now, more self assured and confident”**

**“If you are considering a similar move – do it! It improves your quality of life, you do not feel alone any more, you know someone is there to listen to you and support you.”**

# Governance

The Board and each committee meet a minimum of three times a year. The Board delegates authority to two committees:

- Finance, Audit and Development
- Operations

This year the Management Board has adopted the National Housing Federation's Code of Governance – promoting board excellence for housing associations (2015). We follow its recommendations on good practice and undertake an annual review of compliance with the Code. A strategy is in place to achieve full compliance with Clause D2 of the Code relating to tenure and maximum terms of office by the end of the year following the AGM in 2016. The Board has agreed a small number of amendments to its Standing Orders to ensure full compliance with the Code which will now be subject to annual review.

The Governance section of the Association's comprehensive risk register recognises the risk of poor skills and the need for regular review, particularly when considering new business. The Board undertakes regular reviews of its Members' skills, experience and performance. The Board has agreed to limit the size of the Board to a maximum of twelve members. The Association does not make payment to Board Members.

It is our general membership policy to achieve a position whereby only Board Members are shareholders. However we continue to be supported by a number of additional shareholders whose interest we welcome.

## Management Board

The Board began the year by completing its comprehensive review of Governance. This included adoption of a new Board Effectiveness Framework. Throughout the year Members demonstrated their commitment to improved efficiency and delivery of the Association's performance targets. Strategies for key areas such as Development and Risk Management have been reviewed during the year. The Board has adopted clear targets for delivery of our Asset Management Strategy and adopts a robust approach to the implementation of our scheme sustainability reviews.

There have been further changes in Board membership this year. After many years service Dr Michael Collins and Mr Graham Contor retired. We have valued their support and service to the Association. As part of its commitment to good governance, following a review of skills and experience, the Board recruited three new members, Mr Tom Casey, a Development Director, Ms Christina Friedenthal, a Housing Manager and Mr Patrick Pedder, a Finance Director. All our new Members have experience of the social housing sector.

Our Board Members play an active role beyond their governance responsibilities as demonstrated this year by their visits to our schemes and attendance at tenant meetings where they were able to hear directly from our tenants about our performance and suggestions for improvement.

In addition to its annual review of compliance with the NHF Code of Governance, the Board receives assurance regarding compliance with the HCA's regulatory standards, which this year included assurance regarding stress testing of our Business Plan and the establishment of a comprehensive Asset and Liability Register.



# Board Members

## Mr R Hinton

(Chairperson)  
Retired Chartered Secretary  
Appointed 2001

## Ms A Beach

(Vice-Chairperson)  
HR Manager  
Appointed 2013

## Mr C Bright

Lawyer  
Appointed 2015

## Mr T Casey

Development Director  
Appointed 2015

## Mr K Cole

(Chairperson Operations  
Committee)  
Retired Housing Manager  
Appointed 2011

## Dr M Collins

Lawyer and Business  
Administrator  
Appointed 2006 – Retired  
July 2015

## Mr G Contor (Tenant)

Teacher  
Appointed 2009– Retired  
July 2015

## Ms C Friedenthal

Housing Manager  
Co-opted November 2015

## Mr G Gilbert

(Chairperson Finance, Audit &  
Development Committee)  
Accountant and Company  
Director  
Appointed 2010

## Mr P Pedder

Finance Director  
Co-opted November 2015

## Mr D Taylor

Accountant  
Appointed 1996

## Mr P Wilkins

Surveyor  
Appointed 2013

## Senior Staff

### Ms S Llewellyn BA MCIH

Chief Executive  
Appointed 1991

### Mr K Turner

Housing Services Director  
Appointed 2015

### Ms V Brennan BA MCIH

Maintenance Director  
Appointed 1995

There have been some significant changes within our Senior Management Team this year. In the Autumn, Brian Wright left THA having fulfilled the role of Finance Director for 14 years. Brian was a key member of our staff team and we wish him well for the future. We welcomed Sass Ezekiel who has fulfilled this role on an Interim basis. In November, Kevin Turner was promoted to the role of Housing Services Director. In addition to leading our housing services Kevin is our lead officer for Value for Money.

## Affiliated to:

The National Housing  
Federation

## Registered with:

- The Homes and Communities Agency as a Registered Provider under the Housing Act 1974 (Reg.No.LH0426)
- The Financial Services Authority as a registered society under the Co-operative and Community Benefit Societies Act 2014 (Reg. No. 17955R)
- The Charity Commission as an Exempt Charity under the Charities Act 1960 (Reg. No. 255199)

## Solicitors

Vivash Brand LLP  
Nonsuch House  
538-542 London Road  
Sutton, Surrey, SM3 9AA

## Registered Auditors

Mazars  
Chartered Accountants  
Times House, Throwley Way  
Sutton, Surrey, SM1 4JQ

## Internal Auditors

The Internal Audit Association  
54-56 Gosport Business Centre  
Aerodrome Road  
Gosport  
Hampshire  
PO13 0FQ

## Bankers

National Westminster Bank plc



# Review of the Year

## Development - Building our Future

The key aim of our Development Strategy is to provide more homes to rent for people working in education in London. After further negotiation with local planners we were able to start work on our latest project in Selhurst. This project required demolition of a derelict public house and will provide 8 flats for rent to teachers working in the London Borough of Croydon. The scheme is programmed for completion in November 2016.

We are keen to develop more housing and look forward to securing additional loan funding in the coming year to facilitate our future developments. We will also explore opportunities arising from implementation of the government's Right to Buy scheme to work in partnership to develop more homes.

Alongside new development we continued to implement our Asset Management Strategy. This has resulted in conversion of larger units to create more homes where appropriate and a rolling programme of sustainability reviews for our existing stock.

Whilst supporting our development strategy the Asset Management Strategy aims to achieve the best value from the Association's assets and resources to provide homes.

As part of this Strategy the Board has approved the disposal of a property in Rottingdean no longer meeting the Association's business objectives.

We are constantly exploring new opportunities to extend our provision of housing in partnership with other housing providers, local authorities and other agencies. Please contact us if you would like to discuss partnership working.



## Service Delivery and Tenant Involvement

We have experienced significant staff turnover within our housing services team this year but were able to maintain a high level of service to tenants. We look forward to consolidating the team in the coming year and will continue to offer a responsive and professional service to tenants. In addition to our staff at Head Office we have a dedicated team of scheme staff whose roles include scheme managers, deputies, cleaners, handypersons, kitchen staff, caretakers and gardeners. All of these staff make a key contribution to our service delivery and our success.

Our Tenant Involvement Strategy demonstrates our commitment to tenant led services. We offer a broad range of opportunities for tenants to comment on our services and performance which include consultation meetings, surveys, scheme walkabouts, the Reading Panel and our annual Phone a Manager Day. Listening to our tenants is at the core of our service delivery.

The "Our Performance" (page 12) section of this report provides specific detail about our performance outcomes. We identified the length of time taken to let properties as a key area for improvement this year. Whilst this has not yet impacted on our performance data, our publicity campaigns for two schemes have addressed the high number of voids including some long term empty properties which have now all been let. We held open days at two schemes which gave an opportunity to showcase the accommodation and services we offer, both within the community and with local partners.

We commission an independent and comprehensive tenant satisfaction survey every three years. We were very pleased with the results of the last survey undertaken, which showed a substantial increase in tenant satisfaction however we are committed to further improvement. The next survey is scheduled for 2016.



Set out below is a snapshot of progress made in achieving some of the service delivery targets and offers agreed with our tenants.

<b>What we said we would do</b>	<b>What we have done</b>
We will continue to operate a Reading Panel comprising of tenants and will review the Terms of Reference to be more interactive	Tenants have been encouraged to join the Reading Panel via our consultation meetings and Newsletters. We now have 14 members, including 9 from our sheltered housing schemes. This year the Panel were asked to comment on Policies relating to Complaints, Compensation, Gas Safety and Car Parking. The Operations Committee receives detailed feedback on how comments from the Reading Panel have impacted on the policy and Panel members are provided with feedback on the outcome of their comments.
We would undertake a comprehensive Tenant Satisfaction Survey in 2013 and report on the results	The survey results showed an improvement in performance in most areas with 92% of tenants satisfied with our services. Having explored why there were lower satisfaction levels with our service charges in street properties, we continued to monitor satisfaction levels with key operational areas such as repairs and maintenance. Our next comprehensive tenant satisfaction survey is scheduled for 2016.
We will continue annual property "walkabouts" at our estate properties to which tenants will be invited to attend.	We held "walkabouts" at eight of our estates/schemes. Whilst attendance levels at some of these were lower this year they are still a useful way of identifying areas for improvement. Action plans were produced and we have seen some direct outcomes such as improvements to entrance doors at Dunham Gardens, the installation of an additional laundry and pathway improvements at Queen Mother Court, and garden improvements at Eton House.
In most areas we will hold consultation meetings with tenants.	Eight consultation meetings were held this year. During these meetings we focus on discussion about how we can improve service delivery. This includes presenting proposed service charge budgets where applicable and discussing whether the various service contracts provide value for money for tenants. These meetings are a key opportunity to consider issues relevant to tenants in individual schemes and are usually attended by Board Members as well as staff.
We will hold an Annual Phone a Manager Day	This was held in October. We received 33 calls, a decrease of 15% compared to last year. The majority of calls were from our sheltered schemes and we were pleased to identify an improvement in satisfaction recorded by these callers. Issues raised by callers from our teacher and family housing were dominated by problems associated with converted street properties such as noise nuisance.
We will operate within targets set out in our Service Charter	We continued to operate within the targets set within our Service Charter.  We received 6 complaints this year compared to 9 last year. Of these, 3 were resolved prior to reaching Stage 1. One complaint, carried forward from last year, has now reached Stage 4 and is being reviewed by the Ombudsman.
We will aim to complete day to day repairs within our published timescale.	Our performance for repair completions within target fluctuated this year. We exceeded our target for Emergency and Urgent repairs - Urgent repair completions within response target improved to 98%. Unfortunately we did not achieve our target for Routine repairs with only 92% completed within our target response time. Some of the deterioration was due to access problems but we are also working with our contractors to improve this service.

## Maintenance

The Maintenance Team are dedicated to providing an efficient, effective and high quality service to tenants and to maintaining the Association's properties to a high level within available budgets. In order to achieve these aims we work closely with scheme staff and contractors across the country. We are grateful to tenants for providing access to their homes as required and for providing feedback on the maintenance service received.

Investment in our properties accounts for a large percentage of the Association's overall expenditure. In 2015-16 we invested £713,469 in Major Repairs, £397,629 in day to day Routine Repairs and Gas Safety Works, and £212,463 in Cyclical Decoration.

A primary focus of our major repair programme this year was delivery of our Energy Efficiency Strategy. As part of these works we installed energy efficient and controllable electric storage heaters to the bungalows at New Park Gardens in Trentham, Stoke-on-Trent and also to properties in the London Borough of Brent where there is no mains gas supply. Additionally we undertook internal wall insulation works to some of our solid brick built properties in this area.

Following electrical tests at a number of properties last year, we carried out a large number of electrical upgrade works across the stock – The Anchorage, Christchurch; Queen Mother Court, Bournville and properties in the London boroughs of Brent and Haringey.

We improved facilities within some sheltered housing schemes. Most notably Queen Mother Court lounge and dining room have undergone a transformation and a rejuvenation of these rooms. Tenants at the scheme took an active part in the new design and colour schemes - input was invaluable and added greatly to the final outcome. We also provided a laundry on the ground floor which improved accessibility for tenants.

We took advantage of the need to replace windows in the communal lounge at Dunham Gardens, Hull to meet a long term request from tenants to install patio doors. This will enable tenants to make greater use of the outside space for their varied activities.



Accessibility at Romaleyn Gardens, Paignton was improved by installing a new door and altering the threshold to the side entrance.

We also carried out a range of smaller scale works. We have started to transfer the tenanted flats at Verona Drive, Surbiton to mains water and remove the shared water tanks. This will enable us to reduce costs for water hygiene treatment at this estate.

With regards to Routine Maintenance the Performance Report indicated that we performed very well in both Emergency and Urgent categories but were under target for Routine repairs. We are investigating ways to improve this.

We would like to thank tenants and staff for their feedback on the service received from the maintenance department for both Major Repairs and Routine Maintenance. Returning the feedback forms and questionnaires provides useful information to us and helps shape future service and improvements.

## Value for Money

The Board has adopted a Value for Money (VFM) Strategy for the Association which includes a three year action plan.

For THA we believe the purpose of VFM is to maximise our value by providing more homes, better services and improving the lives of our tenants. We are committed to managing our assets to obtain the best return through understanding the differences within our stock profile and the needs of our current and future tenants and other stakeholders. We aim to enhance both financial and social value.

We are able to establish and validate VFM by measuring levels of tenant satisfaction and benchmarking with other similar housing providers with regular reviews of our Performance Indicators and accounts.

We are participating members of the BM320 Benchmarking Group. This gives us the opportunity to promote and share good practice with associations of a similar stock size and explore innovative ways of improving our performance.

Group membership also enhances our service delivery reviews through comparing costs and reviewing outcomes as part of our VFM Strategy. Reviews undertaken by the benchmarking group in the last year covered a broad range of topics including Gas Safety arrangements, Voids Management and IT costs.

**We publish a comprehensive report on VFM on our web site [www.teachershousing.org.uk](http://www.teachershousing.org.uk)**

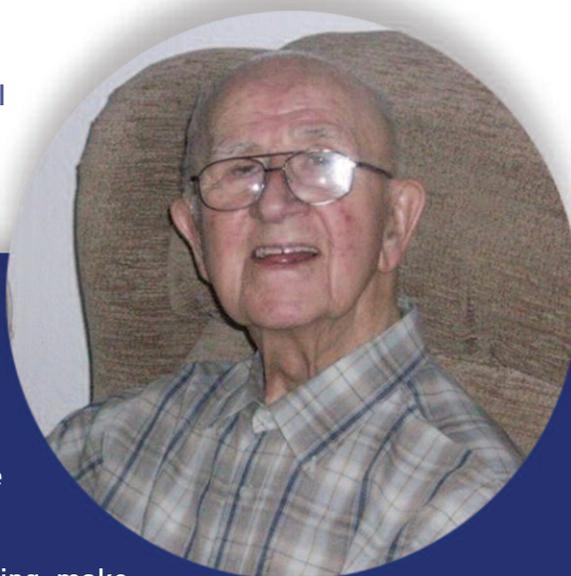
## Charlie Allen - Peter Kennedy Court

Mr Allen moved into the teacher and family flats at Peter Kennedy Court over 30 years ago. Recently it became clear to him and his family that he was becoming isolated and worried about living alone. They contacted us and he applied to move into the adjacent sheltered housing flats.

"I had lived in my other flat for a long time and it held lots of memories for me but once I was in my new flat I realised I had nothing to worry about. I like the security that living here brings me. It's a clean and safe environment with lots of people around."

"The plus side is that there are things to do nearly every day. I join in with the Wednesday Evening Social in the lounge. A few of us get together and have a bit of a sing and dance or just a good debate on world events over a glass of wine. I enjoy Lunch on a Tuesday, Coffee Morning on Thursday and Fish and Chips on Friday – it's good to have a chance to socialise with other residents."

"I would say if you're thinking of moving into sheltered housing, make sure it's somewhere like Peter Kennedy Court – a secure, friendly environment where staff and neighbours are always willing to help you out if you need it."



# Our Performance

We have provided a snapshot of our performance in key areas of activity and service below. If you would like more information on these, or a copy of our full Accounts, please contact us.

## Total Housing Stock = 572

(plus 54 managed units and 12 leasehold units)  
48% of our accommodation is for older people.

## Our Stock Profile

Studios	102
One Bedroom	271
Two Bedrooms	159
Three Bedrooms	24
Four Bedrooms	1
Rooms in shared houses	15
<b>Total</b>	<b>572</b>

## Properties and Rent

Average Assured Net Weekly Rents:

	2014/15	2015/16
Studio	£72.90	£74.35
One Bedroom	£88.00	£89.74
Two Bedrooms	£106.47	£108.26
Three Bedrooms	£135.75	£138.74
Four or more Bedrooms	£162.00	£165.56

Rent Arrears as a percentage of gross rent receivable = 3.1 % (current tenant arrears = 2.2%)  
[Benchmarking Group average for current tenant arrears 2015 = 2.9%]

## Repairs

Total number of repairs undertaken (excluding cyclical and major works) = **1210**

	Response Time	Completed Within Response Time	Benchmarking Group Average 2015
Emergency	within 24 hours	99%	100%
Urgent	within 5 days	98%	96%
Routine	within 28 days	92%	96%

## Who did we house?

### Profile of new tenants housed

Older people in sheltered housing	43
People employed in education	29
Working full time	0
Not seeking work	2
<b>Total</b>	<b>74</b>

### Access to our Housing

Direct Applications	60
Internal Transfers	12
Choice Based Lettings	0
Local Authority Nomination	2
<b>Total</b>	<b>74</b>

## Voids Loss

Rent loss as a percentage of rent receivable due to empty properties 1.51%  
 (compared to 1.55% in 2015 and Benchmarking Group average in 2015 of 2.14%)

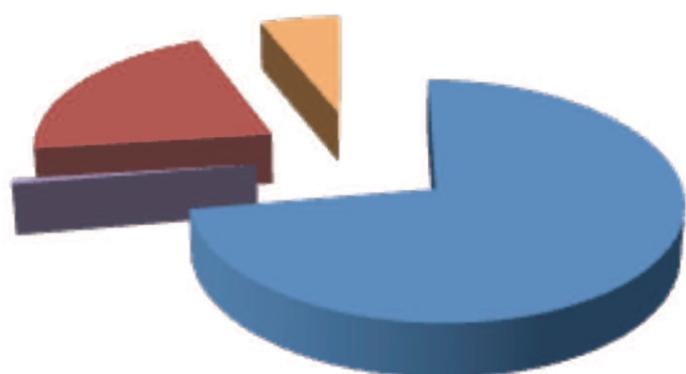
The average number of days to relet a property was 50, compared to 35 in 2015.

## Equality & Diversity

17% Black/Minority Ethnic staff of 42 staff employed at 31 March 2016

27% Black/Minority Ethnic households of total lettings (including transfers)  
 [Benchmarking Group average 2015 = 24%]

## Turnover - Where did the money come from in 2015/16?



- Rents 72%
- Service charges 21%
- Leasehold income 1%
- Other income 6%

## Total operating costs - How was our money spent in 2015/16?



- Maintenance costs 33%
- Management costs 25%
- Service costs 21%
- Depreciation on Assets 17%
- Other costs 3%
- Bad debts 1%

# Group Accounts Summary

## Income and Expenditure

Total income for the year ended 31 March 2016 increased by £103,000 to £4,093,000. £3,845,000 was net rental and service charge income (after void losses) which increased by £87,500, an increase of 2.33%.

Total operating costs increased by £173,300 as a result of "one off" changes in costs relating to accounting and regulatory rule changes, increased staff and other costs. Maintenance costs have increased by £126,000 to £1.24m as a result of expenditure to improve and maintain our properties. This includes additional investment in housing by way of capitalised improvements amounting to a further £48,800. The Association's annual spend on properties as a proportion of its operating costs amounts to 33% an increase of 6% compared to the previous year.

The surplus for the year after net financing costs was £289,837, this being 7.08% of total income.

## Assets and liabilities

Housing properties are shown in the balance sheet at historic cost less depreciation and amount to £18.3m.

At 31 March 2016 current assets include cash at bank, £2,732,766, debtors £382,000 of which £119,000 was arrears from tenants (up from £103,000 in 2015) and includes a property available for sale.

Creditors payable within one year was £1,509,000 which included bank loans of £325,000, trade creditors of £503,000 and other creditors of £681,000.

## Financing

The Association secures loan funding to deliver its development strategy in the absence of subsidies and grants.

During the year no further loans were drawn down and £316,000 was repaid against the loans outstanding. Total interest paid on loans during the year amounted to £91,000.

Total loans outstanding at the year end were £2.6m, repayable over varying periods of up to 15 years.

## Income and Expenditure Account for the year ended 31 March 2016

	2016 £	2015 £
<b>Turnover</b>	4,093,347	3,990,476
Operating expenditure	(3,735,674)	(3,562,380)
<b>Operating Surplus</b>	<b>357,673</b>	<b>428,096</b>
Finance income	23,200	11,213
Interest and financing costs	(91,036)	(76,149)
<b>Surplus for the year</b>	<b>289,837</b>	<b>363,160</b>

## Consolidated Statement of Financial Position for the year ended 31 March 2016

	2016 £	2015 £
<b>Fixed Assets</b>		
Housing Properties	18,292,879	18,456,357
Other property, plant and equipment	99,567	108,017
	<b>18,392,446</b>	<b>18,564,374</b>
Net current assets	1,730,372	1,681,407
<b>Total assets less current liabilities</b>	<b>20,122,818</b>	<b>20,245,781</b>
<b>Creditors:</b> amounts falling due after more than one year	9,699,162	10,111,963
<b>Net Assets</b>	<b>10,423,656</b>	<b>10,133,818</b>
<b>Capital and Reserves</b>		
Called up share capital	18	17
Reserves	10,423,638	10,133,801
	<b>10,423,656</b>	<b>10,133,818</b>

## Summary

The balance sheet remains strong and the financial strength of the Association will be used to continue investment in our existing properties and to pursue opportunities for developing more social housing.

Rent increases for the 2015/16 period were applied in accordance with the Housing and Communities Agency guidance and restricted to a maximum of CPI plus 1%.



Chief Executive, Sian Llewellyn (seated right), celebrated 25 years with Teachers' Housing Association in 2016. Sian is seen here marking the occasion with Head Office staff members.



**Teachers' Housing Association**  
**Rugby Chambers**  
**2 Rugby Street**  
**London**  
**WC1N 3QU**

**Tel:** 020 7440 9440  
**Fax:** 020 7404 3322  
**Email:** [enquiries@teachershousing.org.uk](mailto:enquiries@teachershousing.org.uk)  
**Web:** [www.teachershousing.org.uk](http://www.teachershousing.org.uk)

We would like to thank all those who agreed to be photographed for the Association's publicity portfolio.