



Golden Lane Housing

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# Housing you can build your life around

This is *your*  
**2014**  
*calendar*



## Introduction

A very warm welcome to 2014 from Golden Lane Housing (GLH). I hope this year is a good one for you, your organisation and for people with a learning disability.

As you turn the pages of this calendar, you'll find examples of some of the great things achieved by people with a learning disability with the help of GLH and other organisations. I hope this will inspire you as the year passes to work with us to do even better this year.

At GLH, we'll be building on the work we've done in 2013. As one of the leading national housing charities for people with a learning disability, we now have over 1,400 tenants across the country. 2013 saw a record increase in the number of tenancies especially through our Great Tenants scheme where we lease housing from private landlords.

You'll also see from this calendar that we have launched one of the biggest ever charity bonds. This has generated £10m for us to invest in buying properties up and down the country for people with a learning disability. We're delighted that these

properties are providing high quality places to live in the community for around 100 tenants. These houses and bungalows will also be there for future generations of people with a learning disability, so we have established a lasting legacy.

Some of our new and existing tenants are featured in this calendar. Behind each new tenancy there is a story of how a move to new housing has made a real difference to people's lives – the tenants, their families and the local communities.

I'd like to thank all of those who have helped us to make such good progress. But despite that, the need remains huge – only 16% of people with a learning disability currently live in supported housing in the community. Let's change that statistic in 2014.

Neil McCall  
Chair of the Board





## Joni's story

“Joni is making real choices about her life to develop her routine and take control.”

Robyn – Joni's scheme manager

# January

Joni was living at a long stay institution in Bodmin, when in 2006 it came to light abusive practices were taking place at another Cornwall Hospital, Budock. GLH partnered with Cornwall Primary Care Trust to rehouse Joni and 26 other people from three hospitals. Life has changed for Joni. Now she makes choices about her life as she has the right support from Mencap to develop more independence and the right property which has led to her needing less support. Read more at [www.glh.org.uk/joni](http://www.glh.org.uk/joni)

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GLH was established by Mencap as a registered charity (registered charity number 1071097). It also operates as a limited company (company registered number 3597323).

Our eight trustees come from a range of backgrounds, giving GLH the benefit of a broad range of experience and expertise. They all give their time and energy to help set and oversee the strategic direction of the organisation.

**Board of Trustees**

- Neil McCall – Chair
- Janet Brown
- Manny Lewis
- Stuart Kelly
- Rohan Jensen
- Louise Li
- Simon Beddow
- Chris Barrett

**The landlord for people with a learning disability**

Everyone with a learning disability has the right to suitable housing they can build their lives around.

But this isn't the reality for many - something GLH works every day to change. Since being established as an independent charity by Mencap in 1998, we have directly housed more than 1,400 people and helped thousands more with information and advice.

**Putting people first**

Unlike many housing providers, GLH understands the needs of people with a learning disability. We also know that everyone we support has different needs. That's why we always start with the person – and look for housing to meet their specific requirements rather than simply placing individuals into properties we already own.

**Joined-up support**

Partnerships are central to everything we do. We work closely with more than 80 different support providers, including Mencap, to make sure all our tenants can access the personal support they need to maintain their tenancy. We provide specialist landlord services – such as support to keep safe and financial advice – to all our tenants, helping to bridge the gap between housing and support.

Whether a person is receiving support through a local authority contract or an individual budget, our aim is always to ensure a joined-up approach. We also respond to requests for housing from support providers – for individuals, groups and large-scale projects.





## Ian's story

"I'm enjoying sharing with my friends. I'm very active too, I'm a 3rd Dan in Aikido, it's a martial art."

Ian - GLH tenant

# February

Ian built his life around the family home, it's a place he feels safe and everywhere is familiar. As the years went by his parents looked at ways to secure their son's future when they were no longer around. After approaching GLH they put their property into a discretionary trust fund to be managed and maintained by GLH. When Ian's parents passed away the bungalow has remained his home which he shares with two other friends. Read more about Ian's story at [www.glh.org.uk/ian](http://www.glh.org.uk/ian)

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## How we work

GLH was established to provide quality housing for people with a learning disability, and to support them in making choices about where, how and with whom they wish to live.

Thanks to our innovative approaches in this area, we have become known as one of the leading housing providers in England and Wales for people with a learning disability.

### Finding the right home is a personal matter

We want our tenants to be involved in the process right from the start, putting them at the centre of everything we do. It's the best way to make sure they are getting exactly what they want from us.

GLH provides rented housing through its three key products:

#### Great Tenants

Working with private landlords, we find and secure houses, flats and bungalows. Acting as a bridge between people with a learning disability and the private rented sector, we offer high quality housing

as well as the peace of mind of having a well-known and respected landlord.

#### Our House

Long-term housing security is so important. Many parents and other family members of people with a learning disability want to leave their family home to their loved one – or purchase a property for them – as a way of planning for the future. Using a discretionary trust, GLH can help people to manage and maintain such properties and make sure there is a rental income to pay the necessary costs.

#### Ordinary Houses

Through the Ordinary Houses model, GLH purchases specific houses and lets them to people with a learning disability, making any necessary adaptations. This route is particularly suited to people with higher needs or if individuals, families or organisations are interested in putting their own money towards the purchase of a home with GLH.





## North Tyneside story

“I’m using the skills learnt at college in my home and I’m looking forward to new experiences.”

Becky - GLH tenant

# March

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The North Tyneside Independent Living Programme Programme between GLH, Tyne Metropolitan College (TyneMet), Dilston College and North Tyneside Local Authority are successfully supporting four young adults to live independently. Becky, Andrew, Sophie and James are studying at TyneMet and developing skills further while living in a GLH community home using our Great Tenants approach. This has been achieved through the close partnership working and commitment and support of those involved. Read more at [www.glh.org.uk/northtyneside](http://www.glh.org.uk/northtyneside)



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## A year of change and innovation

We achieved a record number of new tenancies in 2012-2013: 116 new tenancies against a target of 110. This was against a very challenging economic backdrop in terms of no grants, cuts to local authority budgets and restrictions on housing benefit.

Most of the new tenancies were through our Great Tenants scheme where we lease housing from private landlords and sub-let to people with a learning disability. We have the flexibility to move very quickly to identify and secure housing where the needs are clear and the support funding is in place.

Our rent arrears stood at 5.4% at the end of the financial year, within our target of 6%. We had a number of cases where the housing benefit was restricted but we were able challenge those successfully and provide peace of mind to our tenants and their families. Our void loss was contained at 4.1% of our turnover.

In 2012-2013 we invested over £800K on planned maintenance which meant we were able to undertake proactive repairs to over half of the properties we own.

Together with previous years' investment and tight criteria on standards for new properties, this means that we are able to offer a high quality of accommodation to our tenants. In addition, most of our housing is in attractive, residential areas where the quality of the surrounding environment is good.





## Sarah's story

"I like living with my friends, my home is very posh!"

Sarah - GLH tenant

# April

Friends Sarah, Lizzie, James and Claire are great friends. Using bond monies, GLH purchased a high quality bungalow in a location of their choice and adapted it making it just right. Since the move their lives are improving with the support from Mencap. Through 'What Matters to Me' a progressive tool, their tailored support plans enable them to pursue aspirations and learn and develop skills to live independently in the home and in their community. Read more at [www.glh.org.uk/sarah](http://www.glh.org.uk/sarah)

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# Golden Lane Housing bond

In February 2013 we launched the largest charity bond in the UK at the time. The reason for the bond issue was that we needed access to capital in order to buy housing for people with a learning disability and adapt it to their needs. Traditional sources of capital such as grants from local authorities or health authorities are very rarely available these days and conventional loans are not available on acceptable terms.

The bond was hugely successful. We raised the maximum amount of £10m and had to close the offer early to avoid over-subscription. So this means we have capital available to invest in housing for people with a learning disability anywhere in England or Wales.

We have a programme of property acquisitions which will utilise the £10m bond money. The housing is a mixture of houses and bungalows and covers many different parts of the country. Because we own the housing, we can adapt it to meet the needs of the tenants and make it just right for them.

We generated a lot of positive publicity around the bond. Mainstream national and local newspapers and broadcast media covered the story and gave prominence to positive images of people with a learning disability.

62% of the £10m investment has come from individuals with the rest from a range of institutional investors. We now have over 600 individual bond holders. It was particularly pleasing that over half of the investors in our 2003 bond chose to roll over their investment into the 2013 bond.

The ways we are measuring the impact of the bond are set out on page 12 of this calendar.



# Stephen's story

“We are very happy knowing our son has a safe and secure future ahead of him.”

Teresa - Stephen's Mother



# May

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Stephen lived with his parents until he decided to share a place with two of his friends. As the house they moved into became unsuitable they began looking at other options. GLH, the families and commissioners at Redbridge Borough Council in London worked together. Using bond monies GLH was able to purchase the right house and support was provided by Mencap. With peace of mind his parents spend quality time with their son without being his main carers. Read more at [www.glh.org.uk/stephen](http://www.glh.org.uk/stephen)

# The impact of Golden Lane Housing's bond

By developing a social impact assessment framework in partnership with Mencap and Bangor University we are measuring the impact of the bond on the individuals and their families and financial impacts over a 12 month period.

The findings will be issued next year but we have noted some of the early indications and observations below.

## Impact on the individual

People moving into their home are making real choices in the way they lead their lives.

Using Mencap's 'What Matters to Me' progressive tool, individuals are setting goals in all aspects of their lives. Through their tailored support plans we can assess the impact of the move on individuals in relation to their well-being, lifestyle, finances and their environment.

Anecdotal evidence suggests that individuals are developing skills which are helping to increase their independence in the home, choosing more fulfilling activities and becoming more active within their communities.

## Impact on families

Family members support their loved ones in many ways, sometimes providing their main care. We understand this can have an impact on people's lives and can leave them struggling to cope.

Working in association with Bangor University we are using a baseline assessment to show the impact the move has on family member's health and well-being.

Early indications show families have experienced some difficulties in balancing caring for their relative with other family responsibilities, work and daily life. Properties bought with the bond monies have been invaluable in helping families cope with this balancing act.

## Financial impact

We are identifying the cost to the public purse of a person moving into a property purchased with bond monies in comparison to alternative housing. In addition we are looking at the financial impact to wider services provided by the local authorities and the government.



S UTD  
NG ROOM



## Ray's story

"I can easily get into my bathroom using my wheelchair and it's in my favourite football colours."

Ray - GLH tenant

June

Ray was finding it difficult to access his en-suite bathroom with his wheelchair due to the small step and it had become quite worn. As part of GLH's planned maintenance improvement programme we worked closely with Ray to arrange for a new accessible wet room to be fitted in his favourite football team colours. Read more about Ray's story at [www.glh.org.uk/ray](http://www.glh.org.uk/ray)

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## Ensuring quality

We completed the first year of our new maintenance contracts following the completion of a procurement exercise in 2012. GLH now work with two contractors to deliver repairs to our housing stock across England and Wales. We introduced the Contractors Web Portal to enable all repairs raised by our helpdesk to be viewed by contractors on a live web page. Jobs are completed by the contractors directly on the portal which in turn automatically updates our system giving the helpdesk live information on the progress of jobs.

We continuously strive to improve the service we give to our tenants and therefore at the beginning of 2013 we worked with our contractors to deliver an appointment system for property repairs. Our dedicated Repairs Helpdesk can now offer our tenants an appointment with the contractor at first point of contact, for such a small organisation with a wide spread of properties across the country this was quite an achievement.

### Renovation programme

We completed year three of our

five year improvement programme. A cyclical programme across all regions meant 61 properties received new internal decoration and a further 77 had external windows, walls and facias decorated as required. The planned programme delivered works to 207 properties which means 54% of GLH owned stock received some kind of re-investment work during 2012-2013. Of the 207 properties, 22 received new windows and doors, 43 had major works carried out to update the kitchens, 26 had new baths installed and works to the bathroom and 24 properties received new boilers.

### Maintenance standards

We have also undertaken significant maintenance work to make sure our properties continue to meet and exceed requirements.

### Maintenance work 2012–2013

Day-to-day repairs and emergencies	5296 jobs
Planned works	207 jobs

### Total spend 2012–2013

Day-to-day repairs and emergencies	£683,557
Planned works	£846,848





July

## Brian's story

"I love my garden, thanks everyone for your help, it looks great!"

Brian - GLH tenant

Anthony, Brian and Anthony's garden was chosen for GLH's first one day make over after a property inspection revealed areas were overgrown as it was difficult to manage. Collaborating with tenants and support staff we were able to improve the front and back garden into an environment for them to relax and easily maintain. At the event the GLH team, tenants, their support staff from HFT and a volunteer all got involved in transforming their garden. Read more at [www.glh.org.uk/brian](http://www.glh.org.uk/brian)

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## Involving tenants

### Tenancy health check

We have developed a comprehensive quality framework that we customise for each individual throughout their tenancy and the property in which they live. The tenancy health check is carried out annually.

### Tenant satisfaction survey

For the third year running, we sent out our annual survey so tenants and their support networks can give us feedback on the services we have provided. The responses have helped us to further develop our services and to target areas of improvement.

### Interview panel

We ask tenants to join our interview panels to help us appoint new members of staff.

### Tenant inclusion strategy

Through tenant consultation we are improving the way we engage with our tenants and shape our tenant inclusion strategy.

### Tenancy DVD

With the support of our tenants we are working on our second joint project with Rotherham Metropolitan Borough Council and SpeakUp to produce a revised edition of our tenancy DVD which includes aspects of a person's wellbeing.

“Working with Golden Lane Housing and SpeakUp has given us the opportunity to produce our new style tenancy DVD giving quality advice and information used across all organisations.

At a time where funding for projects is limited or non-existent we also welcome the saving this partnership work brings,” Sandra Tolley, housing options manager, Housing and Neighbourhood Services, Rotherham Metropolitan Borough Council.





# August

## Jeremy's story

“It’s a great house and we’ve got our own lads pad!”

Jeremy - GLH tenant

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Jeremy, Myles, Joshua and Nicholas studied at Lufton College. As they were coming to the end of college life they wanted to share a place and continue using their skills rather than returning to their family homes. With limited time, GLH worked closely with the individuals, parents, Mencap and Wiltshire County Council to find the right home. Using bond capital GLH purchased a high quality chalet bungalow and modifications were completed enabling them to move in as they left college. Read more about this story at [www.glh.org.uk/jeremy](http://www.glh.org.uk/jeremy)



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## Staff and administration

### Training and development

We continue to invest in staff training and during 2012-2013 undertook a range of in-house training for staff on legal compliance issues such as fire risk, electrical testing and gas safety.

The training helps our Housing teams to support tenants living in our properties by giving them the knowledge to answer queries and to look out for any safety issues that they feel need addressing.

### Website

During 2012 we launched our new look website - [www.glh.org.uk](http://www.glh.org.uk) - with specific areas for finding a home, carers and professionals, investors and developers and our tenants.

The new site allows people to search for details on properties we have available as well as regular new stories to keep you up to date on what we are doing.

We continue to work and develop the site and during 2013 we will be consulting with our tenants to develop their section further.

### New technology

During 2012 we introduced a new telephone system for our Manchester office.

The system is linked to our Active H computer programme and enables us to have caller recognition for our Helpdesk team.

A call board in the Manchester office displays the call data to help the team manage their performance. The new system gives us a range of data around the number of calls being received, peak times and call waiting. This data enables us to manage the handling process more efficiently and ensure we have enough staff to handle peak call times.



# Katrina's story

"I like having my things around me."

Katrina - GLH tenant



## September

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Using a cluster approach GLH has provided homes for Katrina and her friends, each with their own flat and access to 24 hour support provided by Eden Supported Living in Nottingham. People's lives have improved since moving to this setting as they have their own space with flexible support and the reassurance of knowing one staff team are always there. By gaining more skills and confidence it has led to a reduction in support. Friendships have developed as the five flats are based in one building. Read more at [www.glh.org.uk/katrina](http://www.glh.org.uk/katrina)



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## Partnership working

Our work would simply not have the same reach and impact without the input of our many partner organisations.

### GLH is proud to work with many partners

We work hard to promote the rights and well-being of the people we support, and are looking for people who share our vision - a world where everyone with a learning disability has opportunities to access good quality housing that meet their needs.

### Mencap

This year marks the fifteenth anniversary since we were established by Mencap, and the two organisations continue to have a dynamic and close working relationship. The success of the bond has enabled both organisations to provide new supported housing solutions. We are proud to be able to offer a range of joined-up services alongside housing including advocacy, personal support, help finding work, and leisure and learning opportunities.

### Local authorities

Whether as part of a county-wide

reprovision or deregistration programme, by providing clusters of housing to reduce support funding, or by providing housing for individuals, GLH can provide tailored housing solutions that give individuals long-term affordable housing.

### Support providers

We know how important it is for individuals to be able to choose who supports them. So GLH works with more than 80 different support providers across England and Wales – as well as with a number of people who receive individual budgets – to make sure every person we work with has the choice and opportunity they are entitled to. We also accept referrals from providers looking for housing for people they support.

### Housing associations

We also work with a number of housing associations and other mainstream housing providers to make sure everyone gets the specialist support and landlord services they need. Whether we are working on a consultancy basis or taking a lease on a specific property, we are committed to ensuring that all our tenants get the same high level of service.





## Vicky's story

“Golden Lane Housing is always there when I need them and I get involved in different ways.”

Vicky - GLH tenant

# October

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GLH's campaigning work successfully supported Vicky and 18 other tenants in the Chester and Cheshire West areas to ensure the costs of housing are continued to be met through their benefit entitlement. On behalf of tenants we evidence how our services go above and beyond a general housing provider's responsibilities and obligations which secured the continuing payment of their rent. Vicky explains some of the ways our support has helped her, read more at [www.glh.org.uk/vicky](http://www.glh.org.uk/vicky)



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## Campaigning for change

It continues to be a tough environment for people with a learning disability, and their families and carers. Public sector cuts and the increasing costs of housing have meant that more and more of them need our help.

GLH has continued its working partnership with Mencap this year, campaigning and seeking to influence the proposed changes to funding for housing related benefits.

Our aim has been to combine the housing expertise of GLH with the profile, connections and influence of Mencap to create a voice on housing issues for people with a learning disability.

We know that our campaigning voice is strongest when we are part of a community of like-minded individuals so we are always keen to hear from others who want to lend their support.

We can't provide housing for everyone, so we also need to make sure that the housing system as a whole works better for people with a learning disability. That's why we

campaign on a range of housing issues – from widespread benefit cuts to one-off cases of individual hardship.

### 2012-2013

We have continued to work in close collaboration with Mencap; we have continued to build on the campaign against Housing Benefit changes in supported housing.

We have supported the dissemination of Mencap's Housing Report which seeks a national housing strategy.

We are leading in the sector in ensuring that the costs of supported housing are met through benefit entitlement and we continue to support tenants who have had their rent restricted, by evidencing the difference our specialist GLH services make and ensuring successful outcomes.

Looking ahead, we will continue to campaign to ensure that any future changes to Housing Benefit funding works for new and existing tenants of GLH – and for people with a learning disability more widely.





## Hugh's story

“Having their own flats and changing the way we work has helped everyone to gain more independence.”

Hugh - scheme manager

# November

After securing grant funding GLH developed two properties, housing some individuals living out of borough. Working with The Brandon Trust, the support provider, it was agreed each person would benefit from having their own flat within the buildings to increase their independence whilst keeping shared areas for socialising. This was enhanced when The Brandon Trust restructured adopting the supported living approach within a registered care setting. Read more at [www.glh.org.uk/hugh](http://www.glh.org.uk/hugh)

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## Finance

### GLH owns 383 properties and leases 170 others

In November 2012, our trustees agreed to use £1.25m from cash reserves to front fund the purchase of four properties ahead of the 2013 Golden Lane Housing bond issue.

### Value of GLH properties

GLH-owned properties financed by the following:

Shared investment	£3,139,180
Loans	£33,538,246
Repayable grants	£18,455,739
Non-repayable grants	£5,867,334
Bonds	£1,783,800
Equity	£6,815,372
<b>Total value of GLH properties</b>	<b>£69,599,671</b>

### Income and expenditure

#### Income

Rental income	£9,320,351
Donations	£29,696
Investment income	£37,661
BLF grant	£177,513
Grants for property purchase	£26,823
Loss on property disposal	(£261,864)
Other income	£190,370
<b>Total income</b>	<b>£9,520,550</b>

#### Expenditure

Services, repairs and staffing	£8,545,927
Governance	£31,993
Other costs	£101,070
Total expenditure	£8,678,990
Surplus used for financing the capital repayment element of GLH loans and to invest in the development of new properties	£841,560





## Ruth's story

“We are very happy knowing Ruth has a secure life to share with her friends.”

Pat - Ruth's Mother

# December

With a long-term plan for Ruth's independence, her parents purpose built a bungalow fully adapting it for her to share with four friends. They lived in Ruth's home as a family until the works were complete. After securing her Individual Budgets they chose Mencap to provide the support and through GLH's Great Tenants approach we became Ruth's landlord. Her parents have rented their own place knowing their daughter's future is secure and she has a fulfilled life ahead with friends. Read more about Ruth's story at [www.glh.org.uk/ruth](http://www.glh.org.uk/ruth)

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## Creating a lasting housing legacy

Many families, individuals and organisations support GLH by leaving money or property to us in their wills. This means we can continue to provide housing and make a difference to people with a learning disability in the future.

### Donating to support our work

GLH is a registered charity but is not registered with the Homes and Communities Agency so we don't benefit from the grant funding that housing associations receive. So we rely on generous donations from members of the public to provide specialist housing for people with the highest needs, and to offer support services like our housing surgeries.

### The GLH adaptation fund

Finding a suitable property is a major step in the process of securing the right home for someone. But the next stage – funding any specialist adaptations that are needed – can be an even greater challenge. Each individual's requirements are different, and they must all be addressed as a matter of urgency.

We always support people to access the most appropriate funding – such

as disabled facility grants, social services funding or grants from trusts. But when there is no other funding available, GLH seeks donations to our adaptation fund which means we can still make sure that people can live independently – funding anything from a ramp to a wet room, hand rails to wider doorways. A donation as small as £50 could make all the difference.

### Landlords and developers

We know that people with a learning disability can make great tenants. And we want enlightened landlords and property developers across England and Wales to work with us to give them the housing and security they need and deserve. We can make sure landlords get market rates too, and we would love to hear from anyone who would be interested in working with us.

To find out more about any of the ways you can get involved:

**Call** 0845 604 0046

**Email** [enquiries@glh.org.uk](mailto:enquiries@glh.org.uk)

**Go to** [www.glh.org.uk](http://www.glh.org.uk)

**Follow us on Twitter**

@GoldenLaneHouse





January 2015

### Laura's story

"We all lived in this area when we were students so we know it well."

Laura - GLH tenant

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Wanting the same as other young people Laura, Danny and Sharne were supported to look for a place to share. At the same time one of GLH's community homes formally tenanted by students from Dilston College was being set up as a supported living scheme. Having lived in the property and area when they were students, everyone agreed with the plan and using their Individual Budgets they paid for their housing and support provided by Mencap. Read more about Laura's story at [www.glh.org.uk/laura](http://www.glh.org.uk/laura)



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## Looking ahead

Everyone with a learning disability should be able to get the right housing for them.

Unfortunately too many are still living in large, remote institutions or with families who are struggling to cope. This is despite the achievements of organisations like Golden Lane Housing, some of which are outlined in this calendar, working with a range of other agencies.

We are looking to see if we can launch another bond following on from the huge success of our 2013 issue. The need is enormous and it would be great to continue our programme of house acquisitions using resources from a fresh bond issue. However, we will only do this if the interests of our existing tenants and bond holders can be fully protected. Much will depend on the government's approach to housing benefit reform.

We successfully applied for Stage 1 of the Homes and Communities Agency's process for registering housing organisations. In 2014 we will be considering if we wish to complete the process and become a Registered Provider.

2014 will also see further improvements to our tenant engagement processes so that we can be sure that tenants are at the heart of our organisation. Delivering on our promise of a tenancy health check for each of our tenants will be an important part of this.

We will continue to invest heavily in our existing housing. We have a planned maintenance programme of nearly £1m again for 2014 which will provide for around half our stock to receive additional investment.

But we will only make a real difference to the lives of people with a learning disability by acting together with a range of other agencies and individuals.

If anything in this calendar strikes a chord with you, if you share our values, our mission and vision, or if you simply have some questions for us, please get in touch.

Alastair Graham  
Director, Golden Lane Housing

