















ANNUAL REPORT
2 0 1 9

Contents

	A word from our chair	3
	Meet the board	4
	Housing Squared	5
	Homes with Support Squared	6
	Lettings Squared	8
	Future Developments	9
	Maintenance and repairs	10
	Cleaning and Gardening Squared	11
	Open Minds	12
	Human Resources	13
	Finance and IT	14
	Financial accounts	15

A word from the chair

I've taken my position of chair at a really exciting time in our development. We've sustained our drive to double our turnover to £7m by 2021 and have just rebranded with a powerful new name and positioning. It's a change we've thought long and hard about and is designed to better reflect our relentlessly customer-focused approach, continuing growth and ambitions for the future.

Before I begin however I would like to thank my predecessor. David Cheesman chaired our board with unwavering commitment from 2011 to 2018 and it's been a pleasure to work alongside him. I'm delighted David will remain on the board as I take the helm.

An empowering new position

In September 2019, we changed our name to Squared. Our services now stretch beyond housing and we want our name to represent not just what we do but how we work. Why Squared? When a number's squared it's a multiple of itself – it's more. In the same way, we listen more, we care more and we're more supportive.

We believe life would be better if everything was fair and Squared and this is echoed in our new strapline – TO THE POWER OF YOU. Everyone deserves a chance to improve their life and our goal is to help vulnerable local people overcome their challenges by empowering them to make the right choices for themselves.

Our new website also went live in September. Over the coming year, we'll work on building awareness of our new brand and ensure we're aligned with our new Squared positioning across the business.

Strength in transformation

Another change we've implemented this year is combining our supported housing and HMO teams. We've seen great success in taking a joined-up approach to managing general needs housing and want to replicate this with what we're now calling our Homes with Support service. Read more about it on page 6.

We've also made technological changes to give customers more control and convenience through our new online portal (see page 5). This is part of our digital-first strategy, which we continue to work on. We've set up a cross-functional group to maintain our focus on prioritising digital projects across the business that will give us the power to work smarter.

Support into employment

As part of our five-year vision, we're recruiting someone to lead a project focused on helping our customers to gain employment. After securing housing, we feel it's the next crucial step in moving towards independence and self-sufficiency. The support we provide could, for example, help residents to identify what they're good at and motivated by. For some, it might be about building their confidence by attending workshops on topics such as CV writing. And others may need our help to get back into education or secure work experience to find their purpose and enjoy their work.

The Squared difference will be the focus on employment with prospects and job satisfaction which pays a real living income: employment which gives individuals life-long self-esteem leading to a healthy outlook ultimately reducing the costs of benefits, health services and the immeasurable but most important cost of "wasted lives".

More homes for moving forward

Although our services continue to widen, housing remains the bedrock of what we offer. As outlined on page 9, we're continuing to increase the number of properties we buy, develop or redevelop. So we can continue helping more vulnerable local people to turn their lives around.

Mr Glyn Early Chair, board of directors



Meet the board

The board represents the diversity and professionalism that we work towards at Squared. All but one of its members are from Luton and Bedfordshire. And they all take a keen interest in guiding us to fulfil our five-year business plan and mission to support people and help them find accommodation.



Glyn Early

Glyn is a retired managing director of a longstanding family building firm and brings practical experience of house building and public service contracts, as well as local knowledge. He's keenly interested in supporting local charitable organisations, including the Luton Rotary Club. He joined the Luton Community Housing Board in 2012 and we're delighted that he has recently become our chair, effective from May 2019.

David Cheesman

David spent many years as Head of Research at the Housing Corporation (now Homes England). He's been a visiting professor at Sheffield Hallam University and is now a policy adviser at the Financial Conduct Authority. David has lived in Luton since the 1980s and was our chair from 2011 until 2018.

Mostaque Koyes

Mostaque is a director of a leading local business and has a wide network of influential contacts. Mostaque has introduced many initiatives into the community: Community Magazine, Inspire Business Magazine, Business Curry Club, LETS Fair, LETS Hub, Community Soup Kitchen and the annual Community Awards Ceremony. He became an official board member in May 2017. By sharing his experience, Mostaque aims to make a sustainable difference to Luton residents.

Sarah Markham

Sarah works for Luton Borough Council (LBC) as Head of Housing Operations and has also been a trainer. She has previous experience of working within other housing associations too and joined our Board in 2012.

Iain Smith

Iain is a retired solicitor who worked in local authority. He became an official board member in March 2017.

Vinod Tailor

Vinod, a former High Sheriff of Bedfordshire for 2017-2018, has lived in Bedfordshire since around 1972. He worked in the banking and financial sectors for 40 years, and is involved in several organisations in Bedfordshire, London, India and Africa. Vinod is an active member of the community and is very interested in local affairs. He became an official board member in May 2018.

Peter Rickard

Peter has been a tenant of Luton Community Housing since 1971. He and his wife live in the Hightown area of Luton and he joined our board as a tenant representative in 2007, bringing practical experience of being a tenant.

Housing Squared

Giving customers more control

In our housing services department, technology is playing a key role in giving customers the power to take charge and get what they need. While good communication is helping to give residents a voice, resolve issues and shape services.

Online access to rent accounts

In April 2019, we launched our customer portal, which is designed to empower customers to take control of their rent account by giving them easy, 24-hour access online. They can use it to check their statements and make payments, as well as reporting and checking on the progress of repairs. Customers can also use the portal to view policies and request things such as transfers or alterations. And as we aim to always provide a very personal, responsive service and welcome interaction from customers, they can use it to give suggestions and compliments or to log complaints.

We've had great feedback from customers regarding the portal. But we recognise that some people can't or don't want to use the internet – we're always here to help them with whatever they need.

Getting smarter

This year we teamed with a company called Switchee to trial its smart thermostat in 20 of our properties. Switchee's thermostat learns the occupants' preferences for their heating so it can adjust it automatically and help to lower the customer's bills while keeping them comfortable.

The Switchee thermostat also monitors aspects such as damp, condensation and heating system faults and sends alerts to us so we can take action promptly. We're really excited about the benefits it could offer customers and will decide whether to roll the Switchee thermostat out to more properties at the end of the trial.

Open to learning

We really value our customers' opinions and have begun holding monthly customer involvement group meetings for residents in our homes for independent living and homes with support. At these meetings we invite attendees to discuss policies and give their ideas and feedback on how we run things.

They've been very well attended and received, providing a great way for customers to influence what we offer and how we work. If you'd like to join a customer involvement group, please contact us for more details.

Another way we've been collating customer feedback is through the Star Survey, which we've recently completed. We're now analysing the responses so we can see what we're doing well and where we can make improvements. We'll use this to inform how we move our services forward.

Communication pays off for Universal Credit

Universal Credit is now active in Luton and is being claimed by a small percentage of our customers. Overall, it's working well. We're supporting tenants during the application process, where needed. And we've developed strong links with the DWP so that, where there are any issues, we can ask for their help in addressing them.

As we expected, Universal Credit has had some effect on our rent collection rates. We have formal arrangements with all customers in arrears to clear their accounts though – either through direct payments from the DWP or by customers paying extra each month themselves. We've found that careful monitoring and clear communication has been key in resolving these issues.





Homes with Support Squared

Together, we are stronger

This year, we've combined our supported housing and HMO (houses in multiple occupation) departments to form one united team. It's called Homes with Support and will enable us to offer a more comprehensive supported housing service for single homeless people across Luton.

Offering applicants more choice

We believe everyone deserves to have a choice in where they live, so we take a forward-thinking approach to applications. Rather than telling people where to live, we talk through the options and give them the opportunity to make the right choice for themselves.

We have a range of hostels for different needs and several houses for multiple occupation and can help people who are homeless and between the ages of 16 and 75. This includes people with mental health, drug or alcohol issues.

More individual support

Whichever option an applicant decides on, when they live in one of our hostels or HMOs they can expect:

- A wide range of support from a great team of experts, including help moving on to fully independent living when they're ready.
- Coaching that focuses on simple, powerful questions that lead to new realisations and help them make decisions they'll follow through.

Our HMO team has now moved to 63 Inkerman Street in Luton, which has allowed us to offer a large drop-in space for all Homes with Support residents. From this address we'll offer training and peer mentoring too.

Moving on from sleeping rough

We're also continuing to partner with local agencies to support people suffering from mental health issues, drug or alcohol misuse, domestic abuse or exploitation. Our role is to provide move-on accommodation, which will help Luton Borough Council achieve its objective of halving the number of people sleeping rough in Luton by 2022.

Celebrating success

Our work is all about empowering people to transform their lives. So it's always with great joy that we review success stories large and small at this time of the year.

A new career takes flight

Mr J moved into our emergency accommodation when he was 23 years old. Over two years, our support workers helped him explore career avenues but he often gave up at the first hurdle.

In 2018, we introduced our coaching approach and this helped Mr J take accountability for his actions and understand he was in control of his future. Our support workers helped him apply for the RAF and despite it taking three attempts to pass the fitness test, he stuck at it and secured a place.

In March 2019, Mr J moved out of our supported accommodation and continued his intensive training with the RAF.

Of the people living in our houses for multiple occupation this year:

200 WERE REFERRED FROM OTHER LUTON HOUSING PROVIDERS AND WE PREVENTED THEM FROM BEING EVICTED 

22  WERE PREVIOUSLY STREET HOMELESS

26  JOBS GAINED EITHER FULLTIME OR PARTTIME EMPLOYMENT

6 MOVED ON TO PRIVATE RENTED ACCOMODATION OR A HOME WITH ANOTHER HOUSING ASSOCIATION 

4 HAD PREVIOUS ALCOHOL OR HEROIN ADDICTIONS AND ARE NOW ABSTINENT AND WORKING PARTTIME 

2  ARE VOLUNTEERING FULLTIME AT SIGNPOSTS

2  ARE AT UNIVERSITY

4  ARE ON FULLTIME COLLEGE COURSES

27 RELIEVED FROM THE STREET STREET HOMELESS STRAIGHT FROM STREET 

7  ARE ATTENDING DIVERSE FM SUPPORTING 15 TO 24 YEAR OLDS INTO EDUCATION, TRAINING OR APPRENTICESHIPS TO HELP SET THEM ON THEIR CHOSEN CAREER PATH.  THERE IS ALSO THE OPPORTUNITY TO VOLUNTEER.

33  PREVENTED HOMELESSNESS AS PEOPLE ARE EITHER BEING EVICTED OR THEY HAVE TO LEAVE THEIR CURRENT ACCOMMODATION

Overcoming challenges

Ms W started her journey with us at a mother and baby hostel, aged 18. She managed to get a job as a revenue control officer earning £26,500 but didn't realise she shouldn't have been claiming benefits while working fulltime. This resulted in her having a debt of £3,000 in rent arrears.

Ms W lacked motivation to pay the debt and was given regular coaching sessions, which helped her see that she was in control of her own destiny. She regained her confidence and motivation and began making regular repayments.

Eventually, with our help, Ms W secured a discretionary housing benefit payment and cleared the rest of her debt. This allowed her to move on to one of our homes for independent living for the next stage of her life.

Brighter beginnings

Mr H became one of our tenants in December 2018 and had weekly coaching sessions, working very proactively to address his underlying mental health issues. Through coaching, Mr H became confident enough to share his story with other young male tenants to encourage them to consider a different path.

Eleven tenants attended his session and it was so successful we're setting up further dates. Mr H is now waiting for general needs accommodation as he's shown he can manage a tenancy well and improve the quality of his life.



Lettings Squared

Raising more profit to reinvest

In 2018, we restructured so that our HMOs are now managed by our Homes with Support department. This means our lettings department is now focused squarely on homes that we lease privately from landlords to let to our tenants.

To increase the number of homes we can offer, we encourage landlords to use our services by providing flexibility with a choice of mid to long-term lease contracts. We also provide a fully managed option that guarantees income and a hassle-free service for landlords.

This year, the number of properties we leased remained at 84. This demonstrates our ability to maintain the previous year's lettings level – despite the market growing increasingly competitive and central government constraining rent charges in social housing.

We provide a good contribution to our organisation's overall outgoings, allowing us to explore opportunities to increase the availability of HMO accommodation for which there's a high demand in Luton.

Future Developments

More homes for more people

We want to empower even more people by providing the right housing for their individual needs. So, we continue to look at a variety of opportunities to expand the number of homes we offer.

This year, we increased the number of HMOs we have to 29 – an increase of 10 since 2018. This means we can now provide a range of accommodation for 140 residents in houses for multiple occupation, including people with varying support needs.

Over the next year, we plan to buy five new properties and continue looking into developing or redeveloping four more sites across Luton. We also intend to buy between four and six one-bed flats for a new mental health project and are in the process of buying a site in Luton to develop into a 10-bed hostel.

Later this year, we'll open Stewart House as a temporary hostel for single homeless people in Luton, which will make nine more beds available.





Maintenance and repairs

Growing greater

Our maintenance department has gone through a period of change this year but has come out even bigger and stronger.

We were sorry to see our maintenance surveyor move on and our long-serving maintenance administrator retire this year and wish them both well for the future. As well as finding new people to fill their roles, we've also increased the team, bringing in additional skills in kitchen fitting and general maintenance. This is enabling us to handle a wider range of jobs internally and we're looking to expand our skills further in the future.

We continue to manage the process of getting our void properties ready for new tenants. But as we've had phases of high void levels this year, we've had to use third party contractors for some of the work. For this we use a roster of local contractors and in doing so, help to contribute to the area's economy.

Our recent focus has been on refurbishing older properties and converting office space to create two new flats at Farley Hill, which will continue in the coming year. We've also welcomed the launch of our tenant portal; as it enables maintenance issues to be logged online, it's improved our workflow and will provide useful data to improve our reporting.

Cleaning and Gardening Squared

Not just a service, a lifeline

Cleaning and Gardening Squared is a social enterprise that provides income for us to reinvest in our properties and services. This year, we've expanded its services further, launched new projects and helped more people move forwards with their lives.

Clearing and cleaning with more care

We introduced a waste clearance service for our tenants last year and have extended it to the general public this year. We're very conscious about disposing of waste ethically and this is at the heart of our waste management policy. We work closely with local recycling companies, such as Crawley for household and building waste and Material Change Ltd for composting green waste.

We're investigating ways to manage our environmental impact in our cleaning services too and have begun using an innovative eco label in our cleaning system. It achieves the highest standards without using harmful chemicals.

Making a fresh start

Cleaning and Gardening Squared isn't just about raising additional funds for our housing services, it's very much about offering employment and training to vulnerable local people.

This year CGS:

- Helped 10 people move from unemployment to sustainable fulltime or parttime employment (seven fulltime and three parttime).
- Offered all CGS employees flexible working patterns to allow them to meet other commitments such as childcare or training.
- Helped five CGS employees to access housing advice and support, which resulted in a positive improvement to their accommodation.
- Helped five CGS employees with financial difficulties to access appropriate benefits or other means of financial assistance.
- Gave all employees the training essential for their role within six months of beginning employment.
- Provided additional training for seven employees to give them the opportunity to gain an accredited employability qualification.

More success stories

Tool bank

To enable residents to maintain their own gardens more easily, we've launched a tool bank so they can borrow gardening tools from us for free.

Beautifying communities

We began a project to help regenerate some of our communal areas this year by landscaping and planting seasonal flowers. As well as continuing with our community service to support people over 60 to maintain their gardens. We also aim to develop close relationships with organisations such as Macmillan Cancer Support locally, and Keech Hospice Care, to provide free gardening services for people in their care.



Open Minds

Staying open to better mental health

Having met or exceeded all but one of its targets, Open Minds completed its second year of operation in December 2018. A three-year community project, it's due to close in November this year. But we've applied for funding for future mental health services to support those who are homeless.

Open Minds is a partnership that we lead, along with the University of Bedfordshire, Mary Seacole Housing Association and Signposts Luton. It provides crucial talking and cognitive behaviour therapies for vulnerable people living in hostel accommodation, or those at risk of being made homeless, in the Luton and Dunstable area.

The path to independence

The kind of issues Open Minds can help with include anxiety, depression, post-traumatic stress disorder, relationship problems, low confidence and issues from childhood. They're the type of problems that can have a deep and debilitating effect on a person's ability to live independently.

The aim of Open Minds is for a trained counsellor to listen to people and help them explore their challenges. In this way, they can begin to feel less stuck and more able to overcome their problems.

Opening up to change

This year, Open Minds:

- Helped 22 people by providing an average of 11 therapy sessions per person.
- Referred 5 people to other services more suitable to their needs.
- Conducted motivational interviews with 30 people to help them reflect on their needs and decide whether or not they wished to proceed into therapy.

The targets that we met or exceeded were related to improving the mental health, social relationships and engagement in training or education for Open Minds service users. The target we didn't meet was increasing the weekly hours of employment for service users, which we believe is due to a variety of factors, some of which are out of our control.

Looking to the future

To continue providing such valuable and effective mental health support, we've applied for Big Lottery funding for another three years. This will enable us to continue providing our existing service and also develop a second service to support parents living in our hostels and their children. As 50% of mental health problems are established by the age of 14, we believe this is crucial.

Parenting is challenging for everyone, but for vulnerable people it can be overwhelming. Many are unable to cope, which can lead to the deterioration of their own psychological wellbeing and their relationship with their children. Our proposed new service will help parents to develop essential parenting skills to help strengthen the bond between them and their children. And, ultimately, improve the emotional wellbeing of both.



Human Resources

Engaged for excellence

We're making a great effort to engage and inspire our people, so our teams feel empowered to take ownership of their work.

Going for gold

This year we were thrilled to achieve gold in our Investors in People (IIP) assessment – an accreditation that will remain valid until 2022.

We used the assessment framework to understand how our wider team perceives our current people-management practices. It gave a good insight into how engaged our people are; how confident they are in our leadership; and if they feel we're truly living our values. We also gained useful feedback around reward and recognition and our employees' views on change.

"LCH are a highly aspirational organisation with a great deal of passion to develop a sustainable organisation for the future, whilst retaining their core values" – Richard Budd, IIP Practitioner.

We're now using all of this crucial information to help us ensure continuous improvement in our management and practices.

Analytics for improvement

Another step we've taken to further improve our leadership is to include key performance indicators for managers in our data measures. This is providing meaningful information to support operations managers with people management and is helping to drive strategic thinking.

Embedding our coaching culture

Last year we introduced a coaching model to help residents living in our Homes with Support to overcome their challenges. We've progressed further with this innovative approach this year. Our CEO and three members of our HR team have achieved Mastercoach accreditation. And our CEO leads a bespoke training programme on coaching to help the Homes with Support team transition to this new way of working.

We've been using coaching skills to great effect internally too, which is improving the way our teams interact with one another.

Increased skills

This year saw the fourth cohort of new managers successfully complete our bespoke Bees Knees management development programme. All staff also had the opportunity to attend our annual staff conference. We called it A League of Our Own and focused on collaborative working towards our vision and strategy planning for the future.

Pay that's fair and square

To ensure we offer competitive salaries and people are paid fairly for their work and skills levels, we've completed evaluations for each role in our organisation this year. The next step is for us to create a grading scale. People will then have clarity in how each job role progresses, so they can map out their potential journey and understand the opportunities to grow in their career.

People Excellence

SQUARED

Growing our business

Our HR Consultancy, which provides services to external organisations, is continuing to thrive and the money it generates is reinvested in our housing and support services. This year we've even helped a local building firm with people management.





Finance and IT

Powering up for further growth

This year, we've sustained our drive to double our turnover to £7m by 2021 and have continued to develop and extend the tools we provide for our teams. In doing so, we aim to improve not just the efficiency of our processes but also the quality and effectiveness of our services and financial management.

Adding to efficiency

We made more improvements to SDM, our housing and finance software system, this year.

- Introducing a landlord module has enabled us to speed up the payment process for our landlords.
- Improved management of our void, bad debt and tenant recharge processes has enabled us to be more efficient.

We are now investigating optical character recognition tools to improve our invoice processing of 6,000 invoices annually.

Going digital for better service

We've made new additions to our digital platforms this year too.

- Our tenant portal is bringing a wide range of benefits for both customers and employees including rent payment, repair reporting and tenancy management.
- The introduction of a cloud based system called In Form is helping us in a number of ways, including:
 - Improving how we manage our coaching and the other support services offered in Homes with Support.
 - Enabling our team to use any web-based device to input and download information about the support plans of the people they are working with whilst protecting client confidentiality.
 - Dramatically reducing time spent on administrative tasks.
 - Helping us to provide customers with much more structured, evidence-based programmes to help them prepare for independent living and employment.
 - Keeping track of each customer's needs and progress in real time, from the office or remotely.
 - Helping us identify which interventions are working and what can be improved.

Financial accounts

Our success in numbers

31 March 2019

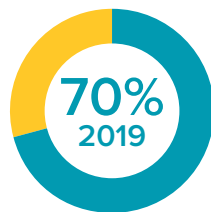
31 March 2018

Turnover **5,684,489**

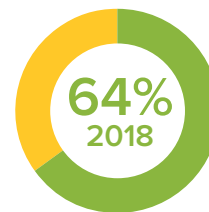
5,037,608

Direct expenses **3,981,890**

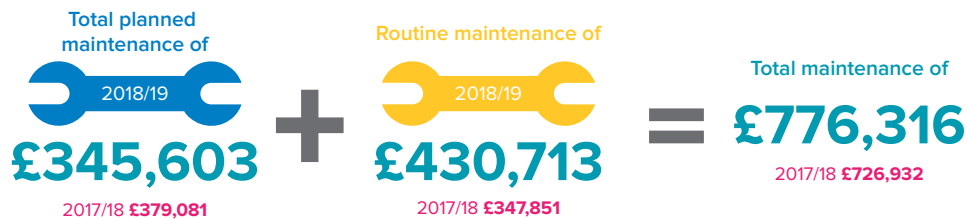
3,230,137



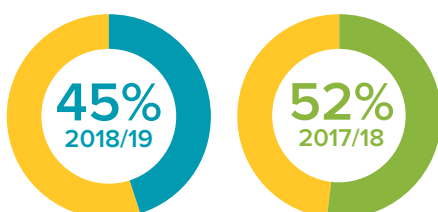
% of income spent on direct expenses



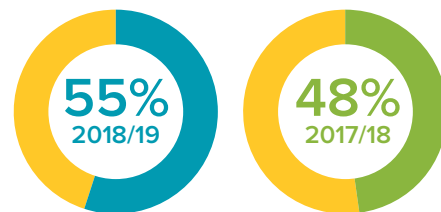
Planned maintenance expenditure 2018/19



Planned %



Reactive%



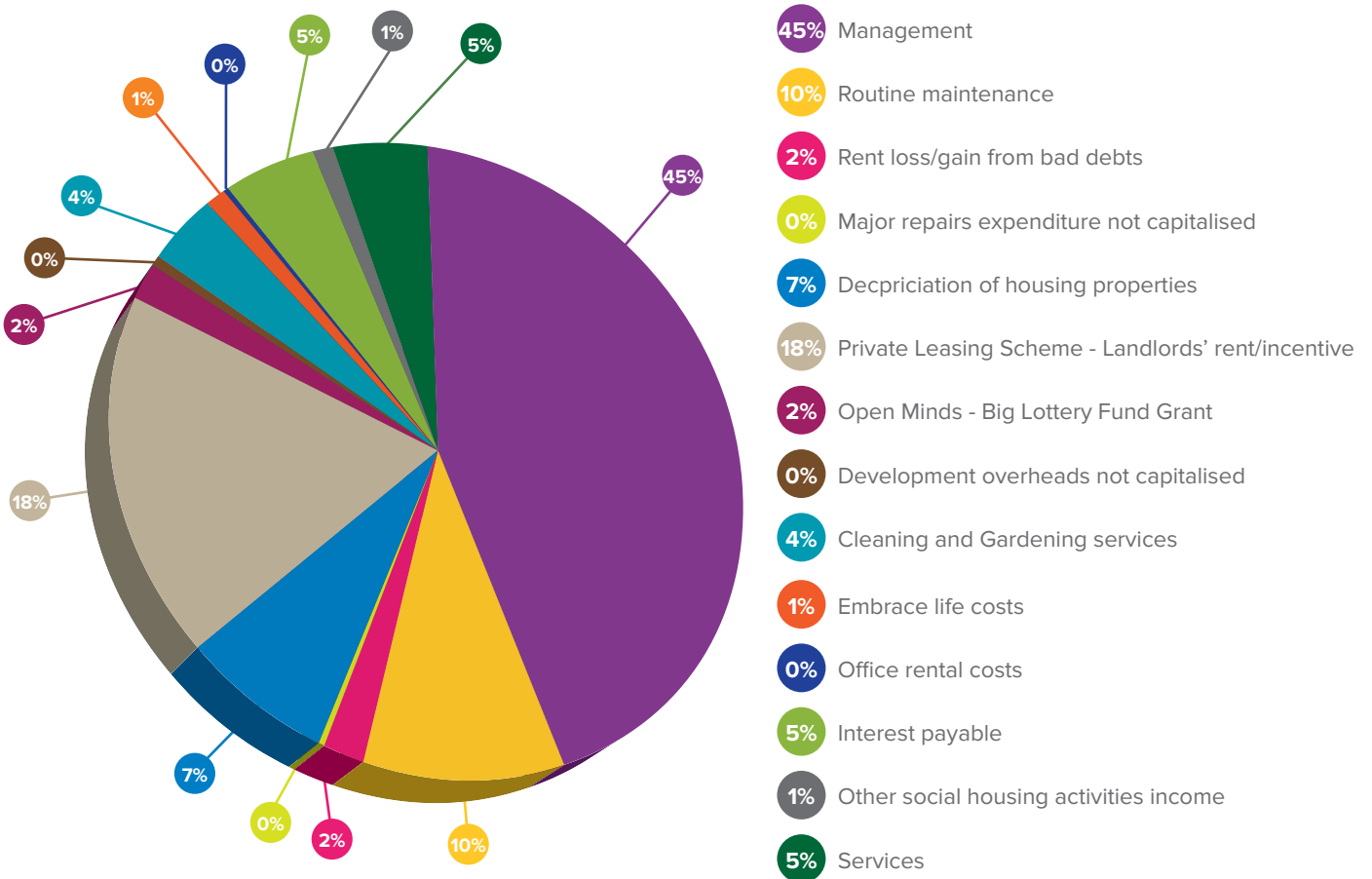
Income 2018/19

	2019	2018
	£'000	£'000
Income		
Rent receivable net of voids	3,606	3,342
Service charges receivable net of voids	981	540
Housing grant released to income	164	164
Health and Wellbeing grants	300	300
Fees from schemes managed by agents	125	125
Open Minds - Big Lottery Fund Grant	92	76
Cleaning & Gardening services	198	154
HR Consultancy income	19	19
Embrace Life income	39	125
Office rental income	65	69
Other social housing activities	95	124
	5,684	5,038

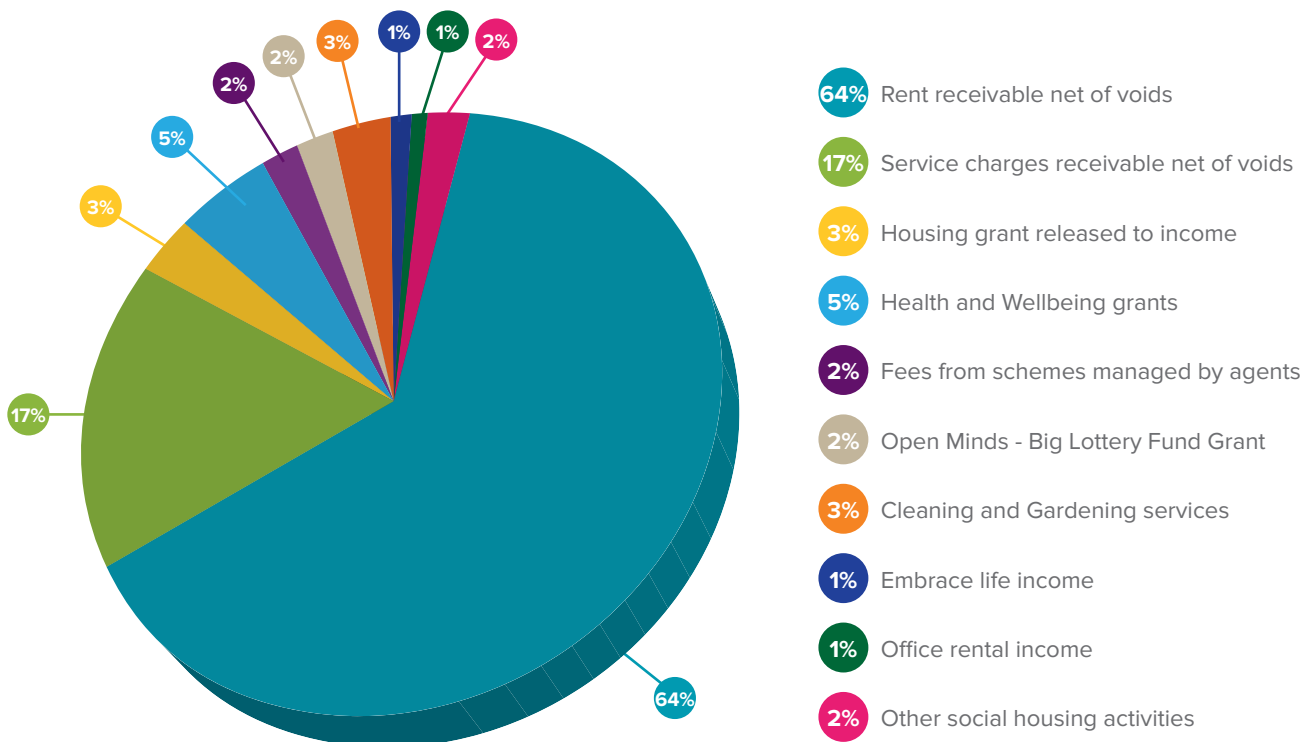
Expenditure 2018/19

	2019	2018
	£'000	£'000
Expenditure		
Services	265	210
Management	2,588	2,375
Routine maintenance	542	415
Rent loss/(gain) from bad debts	126	23
Major repairs expenditure not capitalised	0	33
Depreciation of housing properties	401	365
Private Leasing Scheme - landlords' rent/incentive	915	675
Open Minds - Big Lottery Fund Grant	97	80
Development overheads not capitalised	10	14
Cleaning & Gardening services	199	145
HR Consultancy costs	7	2
Embrace Life costs	46	126
Office rental costs	23	7
Interest payable	303	335
Other social housing activities	81	127
	5,603	4,932
Surplus/(deficit)	81	106

Expenditure 2018/19



Income 2018/19



Income and Expenditure Account

For The Year Ended 31 March 2019

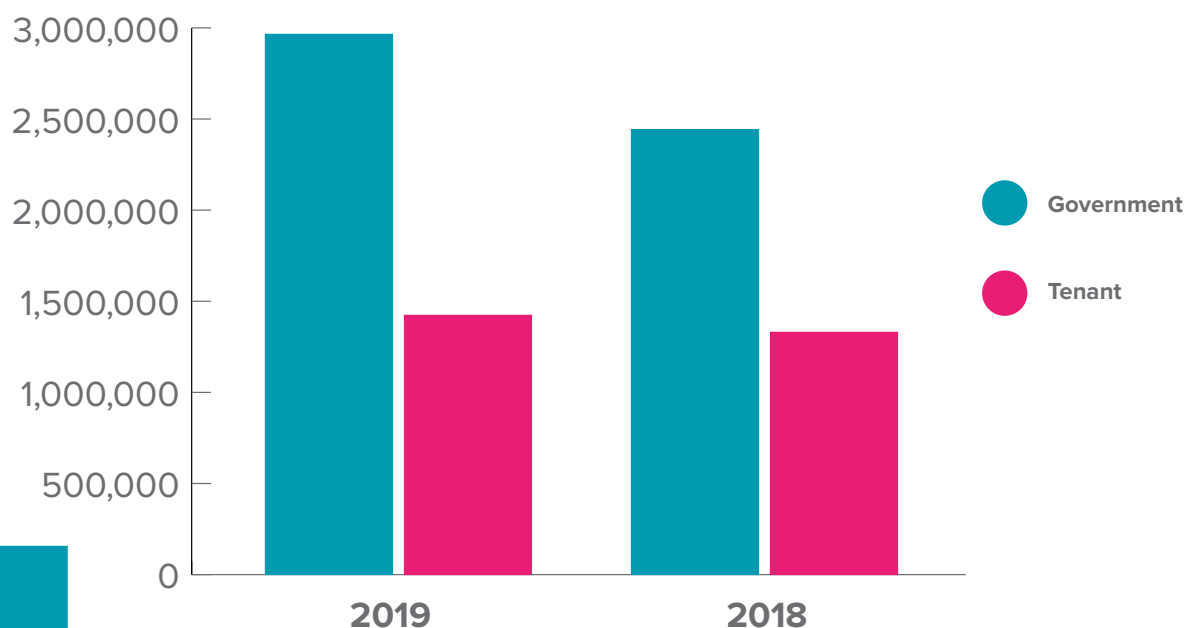
	2019 £'000	2018 £'000
Turnover	5,684	5,038
Operating costs	(5,300)	(4,597)
Operating surplus	384	441
Interest receivable and other income	-	-
Interest payable and similar charges	(303)	(335)
Surplus for the year	81	106

Balance Sheet

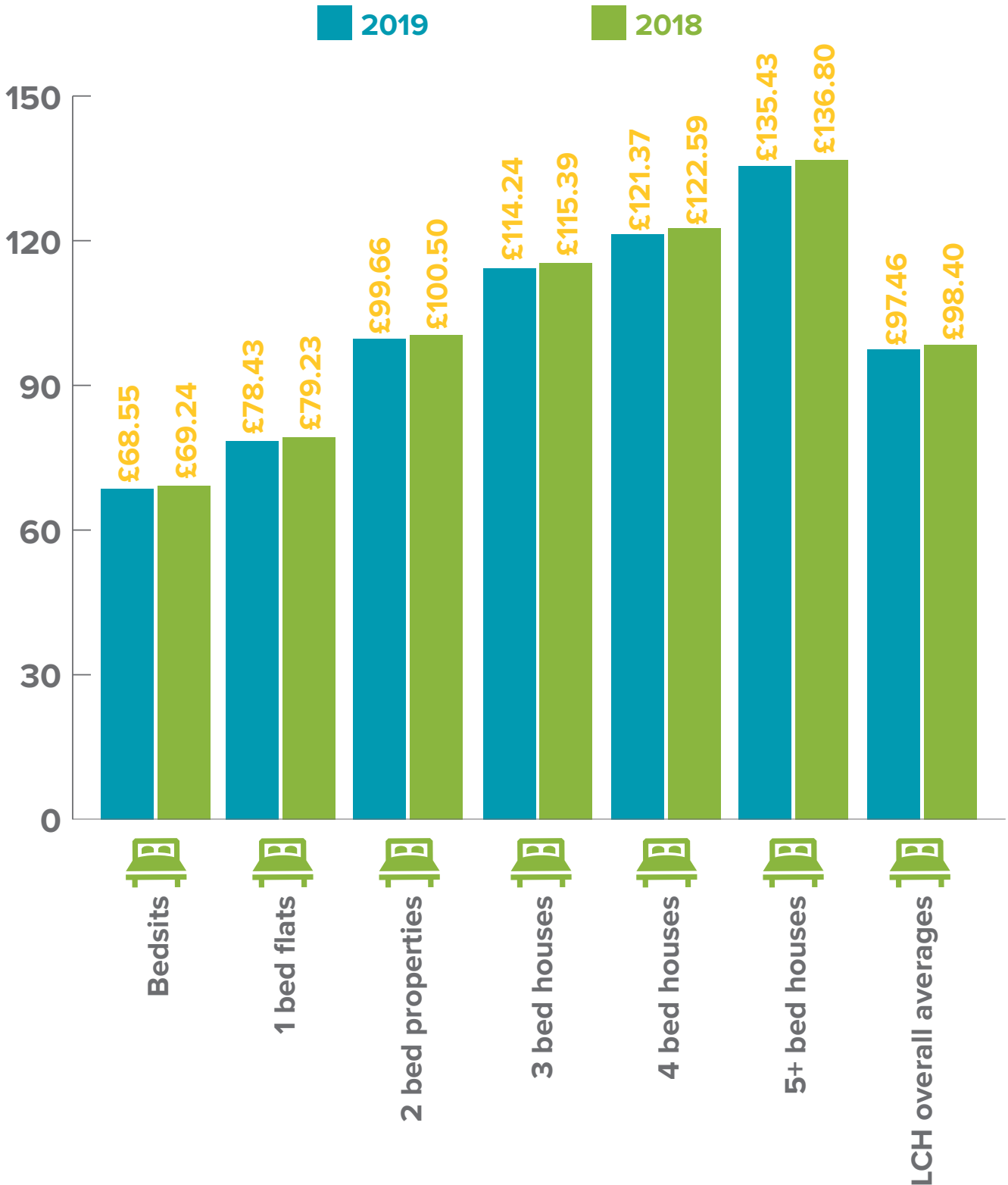
At 31 March 2019

	2019 £'000	2018 £'000
Tangible fixed assets		
Housing properties - depreciated cost	24,648	24,114
Investment properties	427	427
Other tangible fixed assets	904	774
	25,979	25,315
Current assets		
Debtors due within one year	588	389
Cash and cash equivalents	145	810
	733	1,199
Creditors: amounts falling due within one year	(1,292)	(1,181)
	(1,292)	(1,181)
Total assets less current liabilities	25,420	25,333
Net current assets/liabilities	(559)	18
Creditors: amounts falling due after more than one year	(23,275)	(23,269)
	(23,275)	(23,269)
Total net assets	2,145	2,064
Capital and reserves	2,145	2,064
Restricted reserve	0	0
Total net assets	2,145	2,064

Source of rent income



Average general needs rents by property size
At 31st March 2019



* excludes service charges
** includes affordable rents

Units let by type

		Number of units in stock y/e 31 Mar 19	Relets during Year 2018/19	% of Relets during Year 2018/19
General Needs	Bedsits	4	0	0%
	1 bed flats	115	12	10%
	2 bed properties	127	7	6%
	3 bed properties	92	6	7%
	4 bed properties	17	1	6%
	5+ bed properties	2		0%
			357	26
Sheltered	Owned and managed by Squared	28	2	7%
Subtotal owned and managed by Squared		385	28	7%
Supported Housing Bedspaces	Owned and managed by Squared	55	114	207%
	Not owned - managed by Squared	15	16	107%
Stock managed by others on behalf of Squared		83		
Private Leasing Scheme	Managed by Squared for private landlords	194	183	94%
	TOTAL	732	341	47%

Customer Feedback

“

I have learnt a lot about myself and managed to move my life forward in a positive way to the extent I am ready to live independently. I have achieved this because of the great support I have received from the staff and having the opportunity to engage in counselling.

”

“

My whole experience has been great any problems I have had have been dealt with straight away and I have received regular communication throughout the process to keep me up to date.

”

“

I was the one who caused any negative consequences by refusing to engage with any staff despite their offer to help me.

”

“

I was able to settle in to secure accommodation and learnt to manage a tenancy. Support was easily accessible if/when I needed it.

”

“

I have no complaints regarding the service and support I received.

”

“

I liked the support I received, always welcomed with a friendly caring approach which made it easy for me to ask for help.

”

“

Support and the opportunity to discuss my life choices with someone who was neutral and gave sound advice.

”

“

Support and encouragement, weekly 1-2-1 support. Understanding support worker. Stability, honesty from my support worker.

”

“

I couldn't have asked for a better support worker.

”



Acknowledgements

We would like to thank all the agencies, advisors, specialists and working partnerships who have supported us over the last year.

Registered Office

Bramingham Business Centre, Unit B2, Enterprise Way, Luton, Bedfordshire, LU3 4BU

Registered under the Co-operative and Community Benefit Societies Act 2014 with charitable status: Registration No 19688R.

A member of the National Housing Federation. Homes England: Registration No.L1518.

Luton Community Housing Limited trading as Squared.