



ANNUAL REPORT 2020-2021

eldon housing

PASSIONATE | PROFESSIONAL | CARING

A MESSAGE FROM OUR CHAIR AND CEO

An Eventful Year

Looking back on 2020-21, It has been a year in which there has been so much hardship as well as so much hope.

The impact of coronavirus has been far reaching and has touched Eldon and our tenants in many ways beyond immediate concerns about the health and wellbeing of our friends and families. We have all been affected by this terrible virus, and we remember and pay tribute to the tenants and customers who tragically lost their lives.

Tony, our Chief Executive Officer, joined Eldon a year ago and what an eventful year it has been. As everyone promised it has proved to be an exciting and difficult journey which shows no signs of stopping.

There have been many challenges along the way particularly with the redevelopment of Lingfield Lodge our largest development to date which will provide 48 new extra-care homes for tenants in West and Mid Sussex. Eldon has built these specialist homes through our partnerships with West Sussex County Council and Homes England. Whilst there have been some delays we proudly look forward to seeing Lingfield Lodge completed with tenants moving in and making and developing new friendships.

Over the last 12 months, and just like everyone else, Eldon has had to deal with the reality and challenges of working with Covid-19 restrictions. Eldon staff continue to do everything possible to reduce the risk to our tenants and customers. Many tenants have been forced to make dramatic and often painful changes to their way of life to protect themselves and their neighbours. We are so grateful for the efforts and sacrifices tenants and staff have made to safeguard our communities.

Adjusting our working practices, we made sure that we were there for our tenants, making welfare calls, maintaining safety and compliance standards and using innovative ways to communicate and carry out previously in-person processes from afar. We want to pay tribute to our amazing staff who have gone above and beyond over the course of the year to continue to deliver exceptional services to our tenants and customers and thank each and every one of them for their dedication and their desire to make a difference.

At the time of the last Annual Report no one could have anticipated the successful rollout of the Covid-19 vaccination programme. Eldon will continue to promote vaccinations for staff and tenants whilst seeing life starting to return to some normality. We will remain vigilant to the risks the virus presents and will continue to respond quickly and effectively to challenges whatever they may be.

During the last year there has been many changes within the housing world. We are pleased to report that Eldon has signed up and committed to the Housing Ombudsman's Complaint Handling Code. Try as we might sometimes things can go wrong, and this code will help us put things right as quickly as possible.

The National Housing Federation (NHF) has published a new Code of Governance which will take effect from 2021. We are pleased to have adopted the code, along with the Federation's, Together with Tenants Charter. These initiatives support Eldon's 40-year ethos of building stronger relationships between our tenants and staff. Eldon will continue to place our tenants and customers at the heart of the services we provide.

The annual survey provides tenants with the opportunity to have their voice heard and let us know how we are performing. The results of the recent survey confirm there are high levels of satisfaction with the service and quality of homes, whilst this is encouraging and motivating it is something which cannot be taken for granted. Going into our 40th year we wish to maintain and build this positive momentum and build on it and we will act on the survey results. We are immensely proud of what we achieved in such unprecedented times.

Looking forward

In October 2021 Eldon will reach its 40th anniversary and we remain committed and excited to playing a critical and essential role in delivering housing and specialist housing services to our tenants and customers in Croydon and Sussex.

Our tenants, customers and employees remain central to our success, and we will continue to invest in these. We look forward with optimism to the next 40 years

Going forward

During the last year everyone's way of life was changed by the pandemic, however tenants in sheltered housing were particularly affected. Keeping our tenants safe will always remain central to what we do. With high levels of vaccination and new but established safer ways of working we are hopeful life will continue to return to near normal for everyone.

The government has started to put in place measures which will affect all local authorities and housing associations going forward. Reducing our impact on the environment has also never been

more important. The main long-term challenge will concern tackling climate change and environmental issues.

This means Eldon needs to consider not only how we can become more energy efficient, reduce our carbon footprint, and also be greener. Work has started on making meaningful changes - solar panels have been installed at our new extra-care scheme, Lingfield Lodge, and work on how we can become greener has started and will be a long-term project for Eldon.

Maintaining the safety of our tenants, customers and employees, while continuing to provide essential services was our priority through all pandemic lockdowns and will be going forward.

Tony our CEO during his first year wanted to meet the tenants who make Eldon such a great place, sadly restriction meant this was not possible, however with the easing of restrictions this is high on his agenda for the forthcoming year.

We would like to end by thanking you for your support and understanding and to promise that we will keep working hard to provide homes we can all be proud of and services that you can trust.



Eileen Nutting
Chair



Tony Molloy
CEO

OUR YEAR

In an exceptional year our professional staff team of 111 Domestic, Carers, Caterers, Maintenance/Premises Officers, Administrators and Managers worked tirelessly to ensure the safety and wellbeing of our tenants and, working with care providers, the residents at the 3 Croydon Council Residential Care Homes where we provide Facilities Management services.

FACILITIES MANAGEMENT TEAM

The early part of our year was taken up with ensuring that all Covid-19 precautions were in place at all Eldon schemes and the 3 Croydon Council Residential Care Homes where we provide FM Services. This included sourcing PPE, implementing enhanced cleaning regimes, sharing information with all building users in an ever-changing world in addition to liaising constantly with our partners.

All non-essential maintenance and improvement works were suspended during the height of the lockdown with these works gradually introduced as restrictions eased.

The improvement works have included

- **Garden Court** – redecoration of communal lounge and corridors
- **Garden Court** – replacement of all communal lounge furniture
- **Joan Nightingale House** – communal boiler replacement
- **Lindsay Court** – kitchen replacement programme continued with the completion of 3 kitchens.
- **Marten House** – kitchen replacement programme commenced with the completion of 3 kitchens.
- **Marten House** – car park resurfaced
- **Westdene** – car park resurfaced

Our 24hr Help Desk continues to be a valuable service as it not only meets contractual requirements but provides an efficient reporting service for tenants, service users and stakeholders.

HR TEAM

This year brought some challenging times for Eldon and all our staff worked extremely hard to ensure we were able to continue to provide much-needed services.

The majority of our staff team are frontline workers, based at our sheltered housing schemes or the 3 Croydon Council Residential Care Homes so could not work remotely, our Head Office team however were able to move to home working without any disruption to services, enabled by an upgrade of our databases to a cloud-based system.

Our Employee Forum continued to meet via MS Teams and provided a great platform for staff to share their experiences and also gave Management an additional channel to update staff.

The Covid-19 restrictions did not curtail our recruitment programme and we successfully filled 27 vacant posts with interviews taking place virtually via MS Teams.

In November 2020 we introduced a new benefit to all staff called 'Reward Me Now' a free mobile app which offers exclusive discounts at hundreds of retailers, restaurants, and experiences. With over 70% of staff signing up it has proved extremely popular.

Staff training continued virtually throughout the year, with the exception of April 2020 when all training was suspended to allow staff to focus on the implementation of new covid safe working practices.

This year we were delighted to be able to conclude our 3-year plan to increase the lowest pay rate for our staff to £10.00p/h, meaning not only do our staff receive a fair wage it has also enabled us to attract and retain good staff.



In recognition of their loyalty and commitment during the pandemic the Board of Management requested the payment of a £100 bonus to all staff which was paid in March 2021.

TENANT SERVICES

The Covid-19 restrictions meant that the activities and entertainment usually enjoyed by our tenants was severely curtailed with the communal lounges closed for a substantial part of the year.

Our on-site staff and the Welfare & Support Officer kept in regular contact with all of our tenants to ensure they were safe and well and to limit the feelings of isolation and concern.

Throughout the year we continued to receive enquiries for housing and accepted new tenants whilst strictly following the government guidelines. Our usual home visits to meet with housing applicants were suspended and replaced with telephone or digital calls. In the year to 31st March 2021 42 flats were let, compared with 39 in the previous year.

As restrictions eased our tenants started to see their families and friends once again, initially with visits in our gardens as the communal lounges remained closed until restrictions were fully lifted. The arrival of the vaccines were positively received by our tenants, they see these as a way for life to slowly return to normal.

With the easing of restrictions, we remain cautious but hope that our tenants will be able to come together in our social spaces and soon enjoy the entertainment and activities that are part of life at our schemes.

We have continued to look at ways to expand our contacts and advertise our void flats and have built up positive new relationships with support agencies such as Crisis and KeyRing in addition to maintaining contact with organisations such as Age UK. We will continue to expand our network of contacts over the coming months in both the Croydon and West Sussex areas.

We look forward to welcoming the tenants of our new extra care scheme, Lingfield Lodge, in the autumn of 2021.

CARE TEAM

Our Care Team responded extremely well to the changes in working practices brought in as a result of Covid-19. They worked in partnership with their colleagues at our schemes to implement new safety measures in order to keep our tenants and themselves safe.

Social isolation was a concern throughout the lockdowns and the team worked hard to ensure tenants were supported by providing one-to-one time and helping them to stay in touch with their families.

In the past year our team have supported one another more than ever and the support network that was in place throughout the lockdowns has continued as restrictions have eased.

GERALD ELLIS AWARD 2020



In 2019 the Board of Management agreed to create an award to be presented annually to an employee of the Association in memory of Gerald Ellis, a long serving Board Member and Honorary President, who passed away in July 2018.

They agreed that the recipient of the award would be selected from the winners of the Employee Excellence Awards from the previous year and that the presentation of the award would take place at the Annual General Meeting each year.

The second winner of this special award was Sally Sales who is Head Domestic at Addington Heights (one of Croydon Council's Residential Care Homes where Eldon provides Facilities Management Services). Sally worked in the original Addington Heights and transferred to Eldon to join the team in the new building in 2010.

Sally received an Employee Excellence Award in December 2020 having been nominated for making huge progress in building good relations between Eldon and Care UK (the care provider at Addington Heights) as well as working to deliver excellent services at Addington Heights which has greatly improved the resident's experience – she has been described by one of her colleagues as “a legend”.

Sadly Covid 19 restrictions meant that our September 2020 Annual General Meeting was a ‘virtual’ event meaning that we were unable to present Sally with her award at that time. We eventually held a ‘covid safe’ presentation in November.

Gerald Ellis always took time to acknowledge the hard work and dedication of our staff team and the Board of Management see the presentation of this special award as a way to not only remember Gerald but to continue to recognise that hard work.

CONGRATULATIONS TO SALLY



OUR DEVELOPMENT LINGFIELD LODGE

Lingfield Lodge, our new development in East Grinstead, brings 40 one-bedroom and 8 two-bedroom self-contained apartments over 3 floors plus indoor social spaces and fully accessible landscaped gardens.

The project has experienced some delays in the last 12 months, and we are looking forward to welcoming our new tenants in the autumn of 2021.



“

West Sussex County Council are looking forward to the continual development of Lingfield Lodge and the partnership with Eldon. Lingfield Lodge will provide much needed housing with care in East Grinstead ensuring people can remain living within their community. We can't wait to see people moving into this service, making it their home and new friendships which will enhance their lives.

Carrie Anderson

Extra Care Housing Co-ordinator at West Sussex County Council

OUR FINANCES

The financial result for the year ended 31st March 2021 is a surplus of £1.8m, compared with £1.1m for the year ended 31st March 2020. This includes a gain of £658k following the sale created by disposal of Eldon's old offices at the Banstead Road during January 2021.

There has been an actuarial loss on the pension schemes of £406k in respect of the movement in the pensions deficit because of changes in the financial and demographic assumptions used by the actuary in their valuation of the pension fund. As a result, total comprehensive income for the year amounted to £1.4m.

Grants have been awarded to Eldon for development of £2.8m by Homes England and £960k by West Sussex County Council. A loan of £5.4m was secured from Unity Trust Bank. The total cost of the project is expected to be £10.43m, work started on site in July 2019 with completion scheduled for December 2020. The project has been delayed and is now scheduled for a September 2021 completion.

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST MARCH 2021

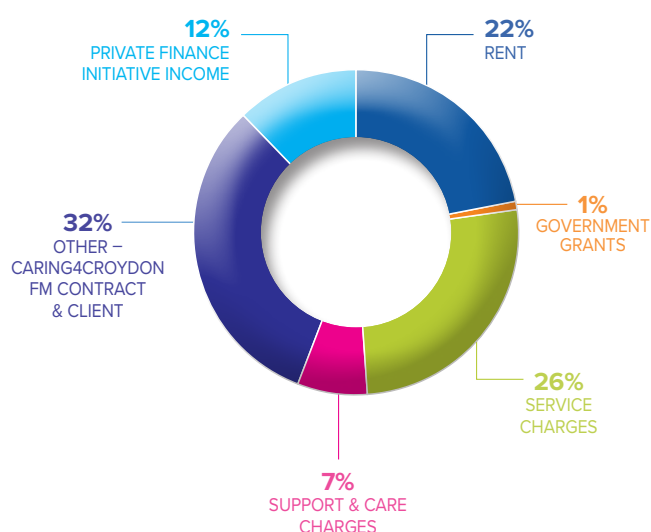
	2021 £	2020 £
Turnover	6,716,261	6,506,600
Operating costs	(4,769,461)	(4,537,740)
Gain/loss on disposal of housing property components	(32,389)	(44,430)
Gain on disposal of other fixed assets	657,716	-
Operating Surplus	2,572,127	1,924,430
Interest receivable	13,970	22,533
Interest payable and finance costs	(776,737)	(816,990)
Surplus/(deficit) for the year	1,809,360	1,129,973
Other comprehensive income		
Actuarial (loss)/gain on pension schemes	(406,000)	376,000
Total comprehensive income for the year	1,403,360	1,505,973

**STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2021**

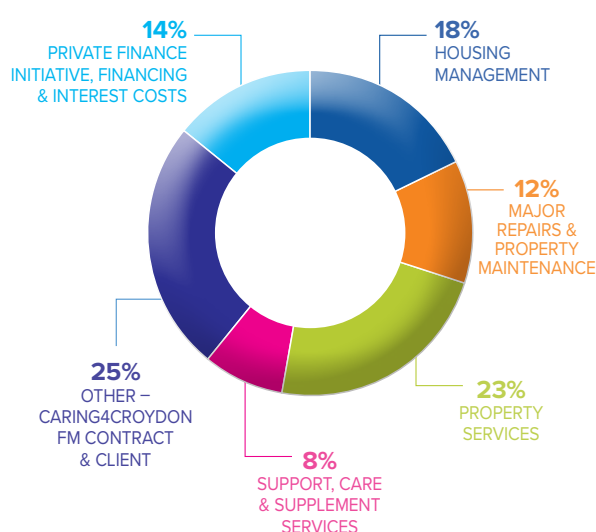
	2021	2020
	£	£
Tangible Fixed Assets		
Housing Properties	25,895,673	21,792,321
Other Fixed Assets	206,936	993,448
	26,102,609	22,785,769
Investments	173,276	173,276
	26,275,885	22,959,045
Current Assets		
Debtors	402,691	395,267
PFI Contract Debtor due After More Than One Year	7,460,820	7,712,821
Cash at Bank and In Hand	4,045,749	1,855,778
	11,909,260	9,963,866
Creditors: Amounts Falling Due Within One Year	(1,664,009)	(1,484,097)
Net Current Assets	10,245,251	8,479,769
Total Assets less Current Liabilities	36,521,136	31,438,814
Creditors: Amounts Due After More Than One Year	(25,293,588)	(21,938,620)
Provision for Liabilities and Charges		
Pension Liabilities	(908,000)	(584,000)
Total Assets Less Liabilities	10,319,548	8,916,194
Capital and Reserves		
Called-up Share Capital	83	89
Restricted Reserve	9,583	9,583
Revenue Reserve	10,309,882	8,906,522
	10,319,548	8,916,194

OUR PERFORMANCE & VALUE FOR MONEY

WHERE OUR MONEY COMES FROM



WHERE OUR MONEY GOES



HOUSING MANAGEMENT

	Eldon	SPBM *	Housemark**
Average re-let time (Days)	52.5	35	50
Arrears as a % of Rent/Services	3.1%	3%	3.9%

REPAIRS & MAINTENANCE

2354 Help Desk Calls received	Eldon	SPBM *	Housemark**
% of repairs completed within target	98%	96%	No data
% of tenants satisfied with repairs service	93%	92%	82%

TENANT SATISFACTION

	Eldon	SPBM *	Housemark**
% of tenants satisfied with VFM - Rent	93%	95%	88%
% of tenants satisfied with VFM - Service Charges	89%	89%	78%
% of tenants satisfied with overall service	97%	93%	86%
% of tenants satisfied landlord listens to their views and acts upon them	89%	81%	69%

* Acuity – Smaller Providers Benchmarking median

** Housemark national median

COMPLAINTS AND COMPLIMENTS

Number of formal complaints:  5

Number of compliments:  16

The Complaints policy and procedure were reviewed in March 2021 following our self-assessment against The Housing Ombudsman's new Complaint Handling Code.

VALUE FOR MONEY

We are committed to delivering a high standard of services to our tenants, stakeholders, partners and clients.

LOOKING BACK

- Our IT systems were upgraded with the move of all our existing databases to a cloud-based system which has enabled a smooth transition to hybrid working practices.
- Our cloud-based care management system was upgraded to include the management of medication. This has proved to be very useful particularly for the auditing of medication services. The Care Team found this upgrade easy to use which has improved efficiencies and removed the need for paper records.



LOOKING FORWARD

- We will work with our tenants to look at ways to upgrade the social spaces at our sheltered housing schemes, both inside and out, to improve accessibility and enhance their enjoyment of these spaces. These projects were suspended during 2020 as a result of the Covid-19 pandemic.
- Following the adoption of the National Housing Federation Together with Tenants' Charter we will review the role of our Tenants' Panel and look at how Eldon can engage with tenants on a scrutiny level across all tenure types.
- Updates to our website will enable tenants to make repair requests online.
- 40 one-bedroom and 8 two-bedroom extra care apartments will be available to residents of East Grinstead and the surrounding area from September 2021 with the opening of our new development – Lingfield Lodge.

COVID 19 OUR RESPONSE

Like every other organisation the way that we at Eldon work has changed radically since March 2020 as we respond to the Covid-19 pandemic. We are grateful, not only to our staff, but to our tenants, their families and friends who have helped to keep everyone safe by adhering to the restrictions in place.

COMMUNICATION

Throughout we have continually monitored current information and at all times have followed the government's guidelines and adhered to legal requirements.

All building users were kept up to date with the latest requirements/restrictions through clear notices placed at entrances, tenants received specific information through on-site staff backed up with letters and posters on noticeboards, our staff received daily briefings from their Line Managers with additional information placed on our cloud-based HR management system.

Our staff quickly adapted to receiving communications or attending meetings via WhatsApp or MS Teams. These also proved to be useful tools for problem solving providing visual aids to the Facilities Management Team and contractors reducing the number of visits to our schemes.

Our Board of Management received weekly updates on the number of Covid-19 cases (for both staff and tenants), actions taken to manage risks and numbers of tenants and staff vaccinated.

Our Head of Operations attended weekly on-line briefing meetings with Croydon Council's Commissioning Officers.

DATA COLLECTION

We provided daily reports to London ADASS (Association of Directors of Adult Social Services) providing updates on:

- supply of PPE
- number of care workers
- covid testing of staff and number of positive cases
- number of service users and number of positive cases
- staff and tenant vaccination numbers.

PPE/TESTING/VACCINATION

We were fortunate that our Care Quality Commission (CQC) registration gave us access/priority to government approved PPE suppliers which allowed us to maintain stock levels. We continue to hold 3 months' supply in stock.

Our staff working at the 3 Croydon Council Residential Care Homes and our extra care schemes complete PCR tests weekly and Lateral Flow Tests twice a week with our tenants supported to take PCR Tests monthly.

Support staff undertake Lateral Flow Tests when required.

We have supported and encouraged all of our staff and tenants to be vaccinated. Webinars with clinical practitioners were offered to all staff with concerns about taking the vaccine.

OPERATIONAL

We successfully maintained all of our services throughout the pandemic; with no services being removed or reduced. Our Head Office closed on 20th March 2020 with staff working from home, again with no break in the services provided, a skeleton staff team operated at Head Office from July 2020.

Our cleaning regimes were upgraded to enhance the protection against the virus and in some areas, this involved the temporary relocation of some Domestic staff members to ensure we had the right staff in the right places at the right time.

Where possible staff movement between our schemes was restricted in order to reduce the potential of spreading the virus.

Meetings with prospective tenants took place digitally or over the telephone with socially distanced viewings of properties taking place as lockdown eased.

Recruitment interviews took place virtually through MS Teams.



TENANT SERVICES

The wellbeing of our tenants is our priority with isolation and loneliness being a major concern, particularly at our schemes where there are minimal on-site staff. Our Welfare & Support Officer made regular welfare and reassurance calls to these tenants, supported by visits from the on-site Premises Officers.

Staff at our Extra Care/Flexible Care schemes regularly visited their tenants and supported them to keep in touch with family and friends via Facetime and WhatsApp. Lunches were initially taken in the tenant's flats and later in the year in the dining room on a rota basis which enabled our tenants to see their neighbours once again.

Tenants requiring additional support outside that provided by Eldon were signposted to appropriate agencies and support providers.

ONGOING

We will continue to closely monitor the latest information and to adhere to all government guidelines ensuring that our tenants, customers and staff are kept safe and informed on matters that impact upon their working and daily lives.

EMPLOYEE EXCELLENCE AWARDS



Our Employee Excellence Awards give every tenant, staff member, service user, business partner or visitor the opportunity to nominate a member of our staff team who has gone that extra mile. In February 2021 we received an overwhelming 33 nominations, a record number since the awards began in 2017, which is testament to the amazing staff we have at Eldon.



IZZY HAMILTON

Izzy is Finance Officer at Head Office. She received her nomination from a colleague for being very supportive and offering to help, she has completed tasks without complaint.



TINA RASHIDI

Tina works at Fellows Court as the Premises Officer. She received her nomination for the enthusiasm and pride she puts into her work "nothing is every too much trouble".



HILDA MATOVU

Hilda is House Manager/Registered Care Manager at Westdene. She was nominated by a tenant for patiently helping to sort out their finances and for being so kind and thoughtful.



JULIE WIMHURST

Julie is the Cook at Lindsay Court. She received her nomination for "lovely home-made grub", always nice and tasty, always quality cooking.



TAMARA MELEPHANT

Tamara is Head Domestic at Heavers Resource Centre. She was nominated for being a good team player with a lot of respect for all. She is always ready to help and liked by everyone and an asset to Eldon.



ANGELA WOOD

Angela is a Carer at Lindsay Court. She was nominated by a colleague for offering to wash a tenant's hair due to the hairdresser cancelling during lockdown "typical of her kind nature".



LINDA PITHER

Linda is Senior Registered Care Manager. She was nominated by a colleague who said she was her absolute rock, kind, caring and compassionate and an inspiration and role model. "Linda goes above and beyond for staff and tenants. We have all worked hard this year and I would not have got through it without her. Linda has supported me so well through my job changes and deserves the credit. I hope to be a great Manager like her one day."

The 2021 winner of the Gerald Ellis Award will be selected from the above winners of the Employee Excellence Award.

BOARD OF MANAGEMENT 2020/2021

Nancy Adamson B.Sc., Dip.Soc.Work

Anne Chapman BA (Hons), PgDip., CIHCM

Michael Chinn FCCA, CPFA

Appointed 18th June 2020

Dan Gower-Smith CMgr FCMI

Paul Jemetta

Resigned 18th June 2020

Warren Myles BA (Hons), CIHM

Eileen Nutting CIHM

Chair

Hony Premlal MB



Eldon Housing Association Ltd

2nd Floor (North Wing), Legion House, 73 Lower Road, Kenley CR8 5NH
020 8668 9861 | info@eldonhousing.co.uk | www.eldonhousing.org

**NATIONAL
HOUSING
FEDERATION**



**CUSTOMER
SERVICE
EXCELLENCE**



Registration Number: L3262
 Co-operative and Community
 Benefits Society Number: 23431R
 Registered with the Care Quality
 Commission as a Domiciliary Care Agency

Eldon Housing Association has adopted
 the National Housing Federation's Code
 of Governance and Together with Tenants
 Charter and aims to follow the highest
 standards of governance, accountability
 and probity.