



MAGAZINE
EDITION

ANNUAL REPORT

2025-2026

www.eldonhousing.org

eldon housing

PASSIONATE | PROFESSIONAL | CARING



OUR VISION

To be the best provider of affordable housing and services within our area of operation.

OUR MISSION

Providing accessible and sustainable housing, supported by flexible and reliable services.

OUR VALUES

- Passionate, professional and operating with integrity
- Caring about customers, staff and business
- Respectful – listening and approachable
- Innovative – always working to improve



MESSAGE FROM OUR CHAIR & CHIEF EXECUTIVE

We are pleased to share this Annual Report, which highlights the difference Eldon Housing Association has made throughout 2025/26 for older and vulnerable people living in our homes and communities.



HONY PREMLAL
CHAIR



SUSAN FARIDI
CHIEF EXECUTIVE

This has been another year of challenge, progress and resilience. Despite continued cost pressures, recruitment challenges, increasing regulatory expectations and significant investment needs, the Association has remained financially strong and focused on what matters most: providing safe, supported and high-quality homes where tenants can live well, remain independent and feel part of a caring community.

Tenant voice has continued to grow in strength and influence. The Voice of Eldon's Tenants has developed as a visible and important tenant-led forum, with clear links into our governance and assurance arrangements. Tenant Panel members have contributed to scrutiny, consultation, recruitment activity and service improvement, and the Panel Chair and Vice Chair now provide direct tenant insight through the Quality Assurance Committee. This ensures tenant experience is heard clearly in the decisions that shape our services.

We were pleased that overall tenant satisfaction remained high at 88%, with particularly strong results for tenants feeling safe in their homes, satisfaction with the upkeep of communal areas, and positive feedback on the repairs service, including both the quality of repairs and the time taken to complete them. We also recognise there are areas where we need to improve, particularly how we listen and act on tenant views and how complaints are handled. Clear action plans are in place, and we remain committed to learning from feedback and improving the consistency of tenants' experience.

Supporting tenants' wellbeing has been central to our work. During the year, our Welfare and Support Officer delivered 1,234 targeted interventions, helping tenants to stay safe, sustain their tenancies, access benefits, manage household bills and maintain their independence. Our Activities and Engagement programme also expanded significantly, with 380 sessions delivered across our supported housing schemes, helping reduce isolation, strengthen community life and support wellbeing.

Safety has remained one of our highest priorities. We completed major fire door and compartmentation works across all Caring for Croydon care homes and Fellows Court, as well as priority fire safety works at Lindsay Court. We also completed a full stock condition survey to provide a stronger evidence base for future investment in our homes.

Our Asset and Facilities Management Team responded to 1,973 repair reports, achieving a 99% response rate, exceeding the target of 97%.

Through the Caring for Croydon PFI contract, we continued to deliver high-quality facilities management services across three large care facilities and the associated Day Centre. During the year, 1,350 helpdesk calls were logged, with 98% rectified within the required timeframe. Statutory planned preventative maintenance compliance remained at 100%, and catering services provided more than 178,000 meals.

We were delighted to retain the nationally recognised Customer Service Excellence Award, which acknowledged the central role of tenant voice, the dedication of our staff and the strength of our inclusive and respectful community.

LOOKING AHEAD

In 2026/27, we will build on this progress by continuing to prioritise fire and building safety, using the stock condition survey to guide future investment in our homes, and developing the Eldon Standard so tenants can be confident about the quality and condition of their homes. We will strengthen tenant engagement and scrutiny, improve complaints handling and communication, and prepare for new transparency and regulatory requirements, including STAIRs and the Competence and Conduct Standard. We will also continue investing in our staff, organisational culture and governance so that we remain financially resilient, well-led and focused on delivering safe, supportive and high-quality homes for older and vulnerable people.

We would like to thank our tenants for their continued engagement and feedback, our staff for their dedication and care, our Board and committee members for their leadership and oversight, and our partners, contractors and stakeholders for their ongoing support. Working together, we will continue to build on this year's progress and deliver positive outcomes for older and vulnerable people across our communities.

**HONY PREMLAL - CHAIR
& SUSAN FARIDI - CHIEF EXECUTIVE**

STRATEGIC PRIORITIES 2025 - 2030

1. Property

To protect and enhance the quality of our homes.

OUR AIM BY 2030

- Establish an “Eldon Standard” to define the minimum physical standards for asset management and amenities across our properties.
- Set a realistic costed plan for achieving the standard
- Develop an asset and investment strategy
- Implement comprehensive robust health and safety plans
- Implement a comprehensive sustainability plan
- Ensure robust and sustainable arrangements for the Care 4 Croydon (C4C) PFI contracts.



2. Services to tenants

To deliver a great customer experience that enhances the quality of life and promotes independence. By actively involving our tenants and tailoring our services to their needs, we will provide high-value services that truly enrich their lives.

OUR AIM BY 2030

- Establish an “Eldon Standard” to define the service levels we aim to achieve for all user-facing activities.
- Establish a feasible, costed plan for meeting the standards.
- Maintain tenants’ satisfaction with Eldon at 95% or above.
- Achieve and maintain a CQC ‘good’ rating
- Develop and deliver clear programs and activities in care and support to promote independence.
- Maximise opportunities for tenant voices to clearly influence our work and the board’s decisions.
- Ensure the needs and aspirations of our tenants are voiced in local decision-making forums, including health, local authorities, and other relevant agencies.

STRATEGIC PRIORITIES 2025 - 2030

3. Growth

Expand our services and reach through strategic partnerships, innovation, and development, meeting the needs of older people while maintaining financial sustainability.



4. People, Governance, Infrastructure and resourcing the strategy

To enhance our people, governance, infrastructure, and resources to ensure Eldon Housing Association is well-equipped to achieve its strategic goals. By fostering a strong organisational culture, ensuring effective governance, and optimising resources and infrastructure, we will support the delivery of high-quality services and sustainable growth.

OUR AIM BY 2030

- To ensure that the people, infrastructure and resources required to deliver the strategy are in place
- To ensure that Eldon is well resourced and is structured in such a way as to ensure:
 - Financial strength
 - High quality well motivated staff
 - Organisational culture and behaviours
 - Infrastructure
 - Fit for purpose Governance



OUR YEAR

SUMMER PARTY 2025

One of the highlights of the year was Eldon Housing Association's Annual Summer Party on 18th July 2025, which brought together more than 100 tenants, staff and guests for an afternoon of celebration, entertainment and community spirit.

The event provided a wonderful opportunity for people from across the organisation to come together, socialise and enjoy a memorable summer afternoon.



We were delighted to welcome Councillor Margaret Bird, who joined us on behalf of the Mayor of Croydon and delivered an inspiring speech celebrating the strength of our community and the importance of supporting older people to live well and independently.

Guests enjoyed a varied programme of entertainment, including live music from Kenny Charles, a magical performance from Robbie Gold and an energetic display from a local dance group. Popular games, a garden photo display featuring tenants from across our schemes, and opportunities to reconnect with friends old and new helped create a fun and welcoming atmosphere throughout the afternoon.

The ever-popular raffle was once again a highlight of the day. Thanks to the generosity of our contractors and partners, a wide range of fantastic prizes were available, from luxury hampers and afternoon tea experiences to chocolates, beauty treatments and creative activity kits. Their support helped make the event even more special and ensured the celebration was enjoyed by all.

MEMBERS AFTERNOON TEA

Following the passing of the new Rules (based on the NHF Model Rules 2015), the Association is no longer required to hold an Annual General Meeting (AGM).

To ensure members still have an annual opportunity to meet with tenants, staff and Board members, we introduced our Members' Afternoon Tea, which will now be held each year.

In October 2025, we welcomed members, tenants and staff to our annual Members' Afternoon Tea at Westdene. The event offered an informal and friendly setting for everyone to come together, catch up and reflect on the year.



Guests heard updates from our Chief Executive, Board Chair and Tenant Panel, who shared highlights from the past year, celebrated achievements and looked ahead to future plans.

The afternoon also included the presentation of the Gerald Ellis Award, which recognises the dedication and outstanding contribution of our staff.



CHRISTMAS 2025

Christmas 2025 gave tenants and staff across the Association a valuable opportunity to come together and celebrate the festive season.

Across our schemes, Christmas gatherings, decorations, music, food and shared activities helped create a welcoming and positive atmosphere, reflecting the strong sense of community within Eldon.

The festive period also included several memorable initiatives, including Dunelm and Age UK's Delivery Joy campaign, which provided thoughtful gifts for tenants. We also trialled a Christmas card project with tenants from Westdene, Lindsay Court and Fellows Court. With support from our Tenant Activities and Engagement Officer, tenants created a range of festive artwork, with four designs selected by the Senior Leadership Team for the Association's official 2025 Christmas cards.



TENANT WELFARE AND SUPPORT

During 2025/26, our Welfare and Support Officer provided 1,234 targeted interventions to support tenants, helping people stay safe, remain independent and maintain their tenancies.

This included support with claiming benefits, managing household bills, and keeping up with rent and service charge payments.

Our Welfare and Support Officer also helped tenants stay healthy, remain connected to their communities and access the support they needed to improve their wellbeing.

Regular tenant meetings were held at each scheme, and support was provided to the organisation-wide Tenant Panel, ensuring tenants had opportunities to share their views and help shape our services.

Through ongoing support, advocacy and partnership working, our Welfare and Support Officer continued to make a positive difference to tenants, particularly those facing complex challenges or needing additional help to maintain their independence and quality of life.

OUR YEAR CONTINUED...

TENANT ENGAGEMENT AND ACTIVITIES

Following the appointment of our Activities and Engagement Officer, we expanded the programme of activities available to tenants across our housing schemes.

Throughout 2025/26, we delivered 380 activity sessions, offering a wide variety of opportunities for tenants to socialise, stay active, learn new skills and have fun together. Activities included quizzes, board games, arts and crafts, gardening, music sessions, gentle exercise, creative writing, film afternoons and wellbeing activities.

Tenants played a key role in helping to choose and shape activities, ensuring the programme reflected their interests and ideas.

We also organised trips, visits between schemes and opportunities for tenants to share feedback and help influence our services.

These activities have helped reduce social isolation, promote wellbeing and build stronger communities where tenants feel connected, valued and involved.

We also continued to publish Link Magazine every quarter, keeping tenants up to date with news, activities and events from across the organisation. The magazine shares useful information, tenant stories and community updates, helping everyone stay informed and connected.



TENANT INVOLVEMENT AND INFLUENCE

Our Tenant Panel (Voice of Eldon Tenants) continued to play an important role in helping to shape and improve our services during 2025/26.

The Panel is made up of nine tenants who work closely with us to share ideas, provide feedback and help ensure that tenants' voices are heard.

The Panel met every two months throughout the year and agreed the areas they wanted to focus on, helping to influence decisions and improvements across the organisation. Tenants were involved in discussions with different service teams, including our Assets and Facilities colleagues, ensuring a wide range of tenant views were represented.

During the year, Panel members received training and support to help them review and challenge services effectively. One of their first areas of focus was reviewing standards for our homes and the quality of accommodation provided to new tenants.

The Tenant Panel also supported staff recruitment activities and regularly shared updates with tenants through Link Magazine, helping to keep everyone informed and encouraging two-way communication.



To strengthen the tenant voice even further, the Tenant Panel Chair and Vice-Chair join our Quality Assurance Committee twice a year, allowing tenant views and experiences to be represented directly in discussions about service quality and improvement.

The Board continues to receive feedback from the Tenant Panel, helping to ensure that tenant priorities remain at the heart of decision-making across the organisation.

Head Office Move

At the end of 2025, the Association relocated its Head Office to Croydon Town Hall. The move has helped strengthen communication and teamwork across the organisation, creating more opportunities for colleagues to collaborate, share ideas and support one another.

The new office has also provided a central location for Board meetings, Tenant Panel meetings and staff training sessions, making it easier for colleagues, Board members and tenants from across our schemes to come together.

By bringing teams closer together, the move has helped create a more connected and collaborative organisation, supporting our ongoing commitment to delivering the best possible services for tenants.

Board Appointments

At the May 2025 Board of Management Meeting, we were delighted to welcome two outstanding individuals to our Board after a successful recruitment campaign.

Each brings a wealth of expertise and experience that will further strengthen our organisation.

Charles Culling – Deputy Chair

Charles is a housing professional and Chartered Surveyor with over 20 years of experience in strategic and operational leadership across the housing sector.

Simon Bell – Audit and Risk Committee Chair

Simon is an NHS finance leader with a strong track record in strategic leadership, financial recovery and governance across complex healthcare systems.

The Association's First Apprenticeship

In 2024, we welcomed the Association's first Housing Apprentice. During 2025/26, they gained valuable hands-on experience across our Housing and Asset & Facilities teams, developing a broad understanding of the services we provide.

The apprenticeship concluded with the apprentice achieving a Distinction, reflecting their hard work and commitment throughout the programme. We are now exploring opportunities to offer further apprenticeships in the future.

OUR YEAR CONTINUED...

Asset & Facilities Management – Eldon Core Schemes

During 2025/26, our Asset and Facilities Management Team continued to work hard to keep tenants' homes safe, comfortable and well maintained.

The team responded to 1,973 repair requests, achieving a 99% response rate, while also completing a wide range of planned maintenance and improvement works across our housing schemes. This included refurbishing 24 vacant homes ready for new tenants and replacing kitchens in a number of properties.

Listening to tenant feedback remained a key priority throughout the year. The team increased its presence at tenant meetings and on-site visits, providing more opportunities for tenants to raise concerns, ask questions and stay informed about repairs and improvement works.

We also completed a comprehensive stock condition survey of our homes to help us better understand the condition of our properties and plan future investment. This important work will help ensure that homes continue to be maintained to a high standard for years to come.

Looking ahead, we will continue to invest in building and fire safety, energy efficiency and planned improvements, ensuring that our homes remain safe, well maintained and fit for the future.



Facilities Management – Caring For Croydon (C4C)

The Association has been the Facilities Management provider for the London Borough of Croydon's Caring 4 Croydon service since 2008, delivering high-quality services through locally employed staff and contractors.

During the year, the Association continued to deliver a comprehensive and high-performing Facilities Management (FM) service on behalf of Croydon Council, covering three large care facilities and the associated Day Centre.

During 2025/26, our team continued to provide high-quality services every day, from maintaining buildings and responding to repairs, to delivering catering, cleaning and laundry services. More than 1,300 helpdesk requests were handled during the year, with 98% resolved within target timescales, helping to ensure that issues were addressed quickly and efficiently.

Residents also benefited from significant investment in facilities and equipment, including new beds at Heavers and new dining room and bedroom furniture at Addington Heights. Behind the scenes, the team maintained 100% compliance with all statutory safety checks, helping to ensure that buildings, equipment and essential services remained safe and reliable throughout the year.

Over 178,000 meals were served during the year, while catering teams also supported a wide range of social, cultural and wellbeing events that brought residents together and celebrated the diverse communities we serve.

Looking ahead, we will continue to invest in facilities and planned improvements, ensuring that residents continue to enjoy safe, comfortable and well-maintained environments that support their wellbeing and quality of life.



OUR FINANCES



The Association operational and financial results for the year drop from previous year due to ongoing fire safety works at C4C, continuing inflationary pressures, increased costs, and recruitment challenges.

The turnover had increased by 20% to £11.05m, and we achieved a surplus of £0.19m. Following our transitional changes, increase spending in our operations, our operating efficiency decreased to 10% from 17%. This was mainly due to the works on C4C (PFI) contract.

We remain financially strong with £13.4m of capital and reserves. Our financial leverages (non-current liability as a percentage of total assets that excludes current liabilities) is at 72% (65% in 2025) and had £4.5m cash at year end.

Overall, 2025/26 was another challenging year. The Association rigorously pursued value-for-money for both the organisation and customers, strengthened the leadership team and financial strength. These have strongly positioned us for delivering the strategic objectives.

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST MARCH 2026

	Notes	2026 £	2025 £
Turnover	3	11,047,347	9,174,928
Operating costs	3	(9,967,190)	(7,665,617)
Gain on disposal of other fixed assets		-	-
Operating Surplus	3	1,080,157	1,509,311
Interest receivable		111,556	167,797
Interest payable and finance costs	7	(1,000,397)	(1,187,890)
Surplus/(deficit) for the year		191,316	489,218
Other comprehensive income			
Actuarial gain/(loss) on pension schemes	17	19,000	6,514
Total comprehensive income for the year		210,316	495,732

All amounts relate to continuing activities.

OPERATING MARGIN

9.78%
ELDON



15.37%
ACUITY



£13.428M
REVENUE RESERVE

RETURN ON CAPITAL EMPLOYED

2.80%
ELDON



3.00%
ACUITY



CASH AT BANK
AND IN HAND

£4.53M | **£6.74M**
MARCH 2026 | MARCH 2025



£38.535M
TOTAL ASSETS LESS
CURRENT LIABILITIES 2026



LONG TERM
BORROWING RATIO

51% | **52%**
MARCH 2026 | MARCH 2025

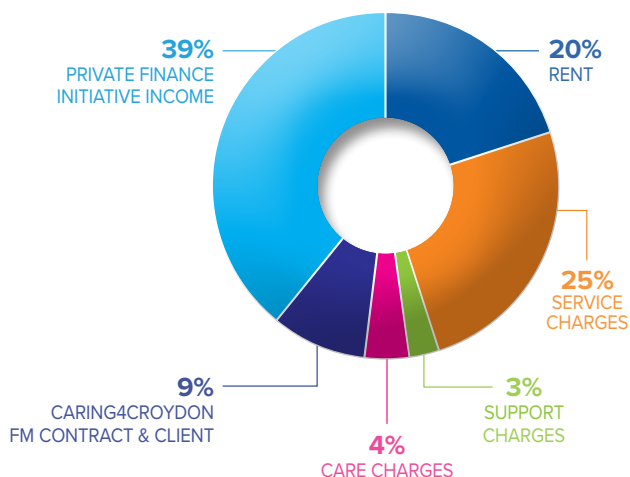
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2026

	Notes	2026 £	2025 £
Tangible Fixed Assets			
Housing Properties	9	27,491,449	26,851,142
Other Fixed Assets	10	331,262	321,361
		27,822,711	27,172,503
Investments	11	173,276	173,276
		27,995,987	27,345,779
Current Assets			
Debtors	12	2,331,870	780,102
PFI Contract Debtor due After More Than One Year	12	5,658,014	6,069,714
Cash at Bank and In Hand		4,536,970	6,746,937
		12,526,854	13,596,753
Creditors: Amounts Falling Due Within One Year	13	(1,987,024)	(1,832,595)
Net Current Assets		10,539,830	11,764,158
Total Assets less Current Liabilities		38,535,817	39,109,937
Creditors: Amounts Due After More Than One Year	14	(24,576,051)	(25,258,487)
Provision for Liabilities and Charges			
Pension Liabilities	17	(522,000)	(624,000)
Total Assets Less Liabilities		13,437,766	13,227,450
Capital and Reserves			
Called-up Share Capital	18	83	83
Restricted Reserve		9,583	9,583
Revenue Reserve		13,428,100	13,217,784
		13,437,766	13,227,450

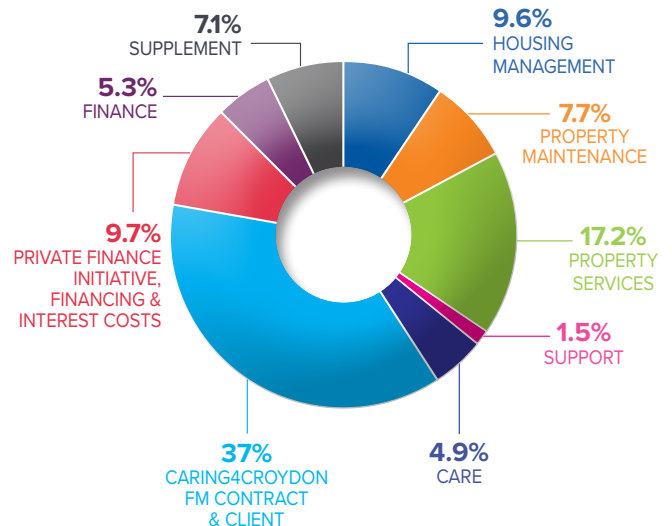
OUR PERFORMANCE



WHERE OUR MONEY COMES FROM



WHERE OUR MONEY GOES



WELFARE & SUPPORT

1,234

Targeted interventions by our Welfare & Support Officer to support to tenants, helping people to stay safe, remain independent and maintain their tenancies.



TENANT ENGAGEMENT AND ACTIVITIES

380

Activity sessions delivered by our Tenant Activities and Engagement Officer, offering a wide variety of opportunities for tenants to socialise, stay active, learn new skills and have fun together.



Our January 2026 independent mock CQC inspection rated us ‘Good’ in all five key areas: Safe, Effective, Caring, Responsive and Well-Led. We have also developed an action plan to build on this strong performance and further enhance our services.

TENANT SATISFACTION

The following are the Regulator of Social Housing’s Tenant Satisfaction Measures questions, which form part of a larger suite of satisfaction questions issued to our tenants. The results have been benchmarked against the Housing for Older People (HfOP) interim 2025/26 median results and the 2024/25 median results.

	Very or Fairly Satisfied	Housing for Older People HfOP Interim 2025/26 Figures (Median)	Housing for Older People HfOP 2024/25 Figures (Median)
How satisfied or dissatisfied are you with the service provided by Eldon Housing.	88%	92.85%	93.05%
How satisfied or dissatisfied are you that Eldon Housing provides a home that is well maintained.	89%	94.4%	94.4%
How satisfied or dissatisfied are you that Eldon Housing provides a home that is safe.	90%	97%	95.6%
How satisfied or dissatisfied are you that Eldon Housing keeps the communal areas clean and well maintained.	94%	90.5%	93.67%
How satisfied or dissatisfied are you with the overall repairs service from Eldon Housing in the last 12 months.	89%	95.5%	94%
How satisfied or dissatisfied are you with the time taken to complete your most recent repair after reporting this.	84%	92%	87%
How satisfied or dissatisfied that Eldon House listens to your views and acts upon them.	80%	82%	82%
How satisfied or dissatisfied are you that Eldon Housing keeps you informed about things that matter to you.	83%	86.95%	88.61%
To what extent do you agree or disagree with the following “Eldon Housing treats me fairly and with respect”.	86%	91.9%	93%
How satisfied or dissatisfied are you that Eldon House makes a positive contribution to your neighbourhood.	69%	82%	83.55%
How satisfied or dissatisfied are you with Eldon Housing’s approach to handling anti-social behaviour	70%	80.5%	79%
How satisfied or dissatisfied are you with Eldon Housing’s approach to complaints handling.	65%	50%	53.15%

OUR PERFORMANCE



HOUSING/INCOME MANAGEMENT

Average re-let time (Days)

44.6

ELDON

22.15

HFOP 2025/26*

Rent Collection

96%

ELDON

99.8%

HFOP 2025/26*

Current Rent Arrears

(excluding Housing Benefit) – GN & HfOP

3.65%

ELDON

0.96%

HFOP 2025/26*

Former Tenant Arrears

0.22%

ELDON

0.04%

HFOP 2025/26*

* Housing for Older People, HfOP Interim 2025/26, Figures (Median)

REPAIRS & MAINTENANCE TO OUR PROPERTIES

1,973

REPAIR REPORTS WERE RESPONDED
TO BY THE HELP DESK.



99%

HELP DESK RESPONSE
RATE ACHIEVED.



97%

HELP DESK TARGET
EXCEEDED.



640

WORK ORDERS RAISED TO SUPPORT PLANNED
WORKS AND EQUIPMENT-RELATED ACTIVITY.



24

VOID PROPERTIES REPAIRED AS PART OF
MAINTENANCE AND UPGRADE PROGRAMMES.



03

KITCHENS REPLACED AS PART OF
ONGOING IMPROVEMENT WORKS.



Our 2025/26 internal audits confirmed strong levels of assurance across key areas of the Association's operations, with Substantial Assurance for Income and Arrears Management and Reasonable Assurance for Maintenance (Reactive and Planned) and Landlord Health and Safety Compliance.

COMPLAINTS HANDLING

We welcome feedback from our tenants and see complaints as an important opportunity to learn, improve and strengthen the services we provide.

During the year, we received 45 formal complaints, made up of 39 Stage 1 complaints and 6 Stage 2 complaints. The main issues raised related to service quality and contractor performance, health and safety, communication, and anti-social behaviour.

We continued to strengthen the way we manage complaints by providing staff training and making sure concerns are recognised, handled fairly and responded to consistently within the required timescales. Complaints are regularly reviewed by senior managers and our Quality Assurance Committee, helping us identify learning and make improvements where needed.

Feedback from complaints has supported a number of improvements during the year, including strengthening our escalation processes, updating

policies and procedures, improving contractor oversight and providing additional staff training.

Our latest Tenant Satisfaction Measures (TSMs) survey showed that 65% of tenants who made a formal complaint during the year were satisfied with how we handled their complaint. While this was lower than last year, it remains above the average reported by similar housing providers. We recognise that there is more work to do and remain committed to improving the experience of tenants who raise concerns with us.

During 2026/27, we will continue to focus on recognising complaints early, responding promptly and learning from feedback, so that we can provide the best possible service to our tenants.

We remain committed to being open, transparent and accountable, and to working with tenants to continually improve our services.



45

TOTAL FORMAL COMPLAINTS RECORDED
(STAGE 1: 39; STAGE 2: 6).



01

SERVICE REQUESTS
RECORDED SEPARATELY



OUTCOMES ACROSS THE YEAR:
27: UPHELD 13: PARTIALLY UPHELD
04: NOT UPHELD 01: NOT ACCEPTED



OUR TEAM



Our hardworking staff team are based at our Head Office, 4 Extra Care housing schemes, 4 Ordinary Sheltered housing schemes plus 3 Croydon Council Residential Care Homes/Day Centres.

EMPLOYEE POSITION BREAKDOWN

38	34	21	20	05	04
CATERING	HOUSE KEEPING	CARER	HEAD OFFICE	HOUSE & WEEKEND MANAGERS	MAINTENANCE & PREMISES OFFICERS

ETHNICITY PROFILE

36	20	19	06	16	06	06	03
WHITE - BRITISH	BLACK - AFRICAN	BLACK - BRITISH AFRICAN	BLACK - BRITISH CARIBBEAN	BLANK UNKNOWN	OTHER MIXED BACKGROUNDS	WHITE - OTHER	BLACK - CARIBBEAN
02	01	02	01	01	01	01	01
BLACK - BRITISH	ASIAN BRITISH PAKISTANI	ASIAN - OTHER	BANGLADESHI	BLACK - BRITISH OTHER	CARIBBEAN	WHITE & ASIAN	WHITE AND BLACK AFRICAN

AGE PROFILE

5	11	19	28	43	16
16 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65+

WHERE OUR STAFF LIVE

84 STAFF	69% AT CROYDON LOCATIONS	10 STAFF	08% AT WEST SUSSEX	28 STAFF	23% AT OTHER LOCATIONS
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It is our policy to attract locally based employees.

EMPLOYEE EXCELLENCE AWARDS

One of the ways in which the Association recognises the commitment of its employees is through the Employee Excellence Awards programme. This initiative was established to acknowledge staff members who consistently go above and beyond in the course of their daily duties, whether by offering exceptional support to tenants or colleagues, or by introducing innovative ideas that enhance the lives of our tenants or improve working practices for the wider team.

In 2025/26, we received 100 nominations and presented eight Employee Excellence Awards.



THE WINNERS FOR THIS YEAR WERE:

Jackie Holt

Facilities Manager.

"For her hard work, training a new team, and supporting staff."

Toni-Anne Hammer

Weekend Housekeeper at Lingfield Lodge.

"Toni Anne has taken on the role as weekend housekeeper and has fitted in so well and even covered some A/L!"

Marilyn Woods

Housekeeper at Lindsay Court.

"For her hard work and dedication in her role."

Sally Sales

Head Domestic, Addington Heights.

"For her dedicated, hard work and politeness to both residents and staff."

Hilda Matovu

Registered Care Manager, Westdene.

"An amazing mock inspection - Hilda smashed it! Well done!"

Deborah Marsh

Head Domestic, Langley Oaks.

"Debbie is very hard working. Never gets Flustered. Goes over and above to help. She will help and go the extra mile for residents and the team. Debbie is an asset to Eldon Housing!"

Linda Pither

Senior Registered Care Manager.

"For her hard work and excellent leadership skills. She led the team at Lingfield Lodge through the water outage to keep motivated and solution focused ensuring the tenants were not impacted by the issue. She encouraged them to be resourceful, and they worked hard to ensure a safe and good service continued."

Additionally, Linda worked hard to ensure all actions required to ensure CQC compliance at Lindsay Court were undertaken to enable a positive mock inspection outcome. As well as taking on the work herself, she motivated and led the Lindsay Court team to pull together to assist, resulting in a positive outcome."

Linda worked long hours during this period, coming into Lindsay Court a couple of hours early every day, determined that everything would be achieved. I cannot thank her enough for her commitment and loyalty. I highly value her hard work, and leadership skills."

Lingfield Lodge Staff

Lingfield Lodge Staff were given an award for to their incredible hard work and dedication during the water outage."

GERALD ELLIS AWARD

At the Association's Members' Afternoon Tea on 27th October 2025, the Gerald Ellis Award 2025 winners were announced.

This award is presented in memory of Gerald Ellis, a long-serving Board Member and Honorary President, who passed away in July 2018. Gerald always acknowledged the hard work and dedication of Eldon's staff team, and the award is a way to continue to recognise that hard work.

The winners, selected from all the Employee Excellence Award winners between 1st April 2025 to 31st March 2026, were Julie Colville and Vaida Uzaite. The awards were presented by Gerald's widow, Sandra Ellis.



JULIE COLVILLE - PREMISES OFFICER AT LINGFIELD LODGE

Julie's dedication to our community is truly remarkable. She generously gives her own personal time to support tenants with activities, always going the extra mile to ensure that everyone feels included and valued.

VAIDA UZAITE - HEAD HOUSEKEEPER AT HEAVERS

Vaida was nominated for commitment above and beyond her duties as Head Housekeeper and for always delivering outstanding service.

Many congratulations to Julie and Vaida!

CUSTOMER EXCELLENCE AWARD

We are pleased to share that we have successfully retained the nationally recognised Customer Service Excellence Award.

Even more positively, this year we achieved 12 Compliance Plus achievements across the five criteria, comprising 1 in Customer Insight, 5 in Culture of the Organisation, 2 in Information and Access, 2 in Delivery, and 2 in Timeliness and Quality of Service.

This was alongside full compliance across all criteria, recognising the strong, customer-focused services provided across the Association and our commitment to continually improving the experience for tenants.



OUR BOARD



HONY PREMLAL MBA, CIHCM **BOARD CHAIR**

Hony Premlal is a much sought-after, highly regarded executive in the Social Housing sector with experience spanning nearly three decades. She has a proven career track record in small and large housing providers, where she has held several executive and non-executive positions, including Managing Director.

Hony is the Founder and CEO at Honi Premlal Consultancy, an organisation that provides executive mentoring/coaching and housing consultancy services. She also fulfils the role of Chair for WISH London. She holds board memberships with SCLT and Trinity Housing, in addition to being a Regional Group Member of the CIH.

CHARLES CULLING FRICS FCIH MCIQB **DEPUTY CHAIR**

Charles is the Deputy Chair of the Board of Management at Eldon. Charles is a housing professional and Chartered Surveyor with over 20 years of experience driving strategic and operational excellence in the housing sector.

As Head of Supported Housing and Intermediate Rent Services at Sovereign Network Homes, he leads services across 3,900 properties. Charles has a proven track record in service transformation, customer satisfaction, and cost efficiency.

MADI MAKGOBA-TURPIN **QUALITY ASSURANCE COMMITTEE CHAIR**

Madi is a Commissioning Consultant known for supporting and delivering programmes across Social Care, Housing and Health. She has worked with over 100 purchasing authorities and has been instrumental in driving efficiency savings, service transformation, and quality assurance across the health and social care sectors.

Madi's commitment to social care extends beyond professional duties, serving as a trustee for Women's Aid Federation England. She is also the founder of Black Connects, a membership group for Black professionals.

SIMON BELL **AUDIT & RISK COMMITTEE CHAIR**

Simon is an NHS finance leader with a strong track record in strategic leadership, financial recovery, and governance across complex healthcare systems. Simon is the Chief Finance Officer at South East Coast Ambulance Service NHS Foundation Trust.

A qualified CIPFA accountant and NHS Top Leaders programme graduate, Simon has led financial turnarounds and major transformation programmes across multiple NHS organisations.

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OUR BOARD CONTINUED



KATHLEEN BOYLE

Kathleen has held various roles in social care, supported housing, and community development. Her positions have included Head of Housing Management and Support at the National Housing Federation, Director of New Business for Look Ahead Housing and Support, and Board Member of Housing 21.

Most recently, she served as Deputy National Leader of L'Arche, a learning disability charity providing housing, care, and day services. Additionally, she volunteers for two homelessness charities.

BEN DOWLING

Ben is a social entrepreneur working with young people of all ages to build their life skills and help them become changemakers; currently through Unloc Learning Limited, a company he co-founded aged 19 and in which he remains an active Director with overarching responsibility for strategic direction, strategic finance, human resources, asset management, IT and health & safety.

Ben's expertise is primarily in good governance, finance and leadership.

MICHAEL CHINN FCCA, CPFA

Michael has held various roles within the social housing sector, including Executive Director of Finance & Governance at Saxon Weald in West Sussex. Michael trained in Practice accountancy before moving into the housing sector with roles including Deputy Group Finance Director of a medium-sized housing association in West London and Director of Finance at a Croydon association.

Michael has held other Board and advisory roles in his career and now sits on both the Board and Audit & Risk Committee at Eldon Housing Association.

JONATHAN JARVIS

Jonathan has over 25 years of experience as a solicitor specialising in the social housing sector. He has been a partner at Devonshires Solicitors since 2012. Jonathan advises on a wide range of specialisms within the sector, from governance and regulation to joint ventures, stock transfers, mergers, and regeneration projects.

His knowledge encompasses both local authority housing law and the regulations that apply to the voluntary sector.

NANNETTE SAKYI BA(HONS) MA

Nannette is an experienced Housing professional with a track record of successfully developing new build properties, winning new business, delivering business change and project management within the public sector.

Nannette's experience of over 15 years ranges from New build development, operational management and delivery through to strategy and service improvement, stakeholder management and business transformation. Nannette holds a Master's degree in Housing and is passionate about developing much-needed homes for families.

ASIF PATEL

Asif trained and qualified with Arthur Andersen as a Chartered Accountant in 2001. Since then, he has worked in the banking sector in various positions in Internal Audit and Compliance in both the UK and Switzerland.

Asif is currently the Global Head of Market Conduct Surveillance at UBS AG. Asif also holds a number of external mandates at the Institute of Chartered Accountants in England & Wales and the John Whitgift Foundation, a large charity in South London.



National Housing Federation Code of Governance 2020

Following the adoption of the National Housing Federation's Code of Governance 2020 last year, a Board effectiveness review and a comprehensive review of all the Association's Governance documents took place during the year to ensure compliance with the Rules and the National Housing Federation's Code of Governance. This review was conducted in partnership with a specialist governance consultant.

Existing Board Members at the time of the adoption of the National Housing Federation Code of Governance 2020 will continue on their current term, a maximum of 9 years – 3 terms of 3 years each, and new Board Members appointed after the adoption of the code will be appointed for a maximum of 6 years – 2 terms of 3 years each.

The Association continues to comply with the principles of the Code of Governance, evident in its practices.

Governance and Financial Viability Standard

The Board confirms compliance with the Regulator of Social Housing's Governance and Financial Viability standards.

BANKERS

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Birmingham B1 2JB

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AUDITORS

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Chartered Accountants
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of Social Housing No: L3262

An exempt charity, registered
with the Financial Conduct Authority
under the Co-operative and
Community Benefits Society Act
2014 No: 23431R

Registered with the Care Quality
Commission.

**NATIONAL
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Homes
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