



EDEN

HOMES  
AND COMMUNITIES

ANNUAL REPORT  
2010/2011



*Fit for the future*

[www.edenha.org.uk](http://www.edenha.org.uk)



*Annual Review Meeting with Rory Stewart MP as speaker*

## Chairman's Review

It was a great honour to be appointed as Chairman of the Association in March. My first job was to oversee that the Board adopted new rules, ensuring we had a firm foundation for strengthening and streamlining our governance.

The year under review saw great change in the political and economic environment, demanding greater internal efficiency of operation. Inevitably much greater demands have been placed on our staff and I must thank them for their resilience and their continued commitment to meet our residents' needs.

The Board too faced significant restructure. Our longstanding and excellent Chair, Joan Johnstone retired. The quality of her work both for us and the wider public, earned her a well deserved community award. Others who retired after long service were Andrea Willett, Ivy Wilkinson and Laurie Caygill. Ian Bruce left to pursue other interests. We owe them sincere thanks for their great contributions to our work. In seeking to restructure the Board we were very pleased that David Whitehead, Kerry Harmer, Marjorie Mansfield-Cooke and June MacDonald joined us. They bring much valued knowledge and experience to the table.

The departure of Paul Davies, our Chief Executive, resulted in a major organisational restructure. Paul's leadership and enthusiasm was the cornerstone of the Association's success in the years following the transfer of property by Eden District Council.



Representatives of the Board, the tenants, our partners and the wider community thanked him for his outstanding service at an event in April. We wish him a long and happy retirement.

John Clasper, the Association's Director of Operations was appointed as our new Managing Director. He and his team face many challenges. I am sure they will be tackled with intelligence and energy, resulting in a bright future for the Association.

### **Leo Finn, Eden Housing Association Chairman**



*Joan Johnstone (bottom left) receiving her Community Award*

# Managing Director's Review - Getting into shape

Our residents are feeling the full force of the economic downturn and facing severe pressures. We are an organisation that has served our residents and communities well in the past and it is imperative that we are strong and able to assist where possible, now and going forward.

Therefore, over the last 12 months we have pursued and delivered fundamental changes to our organisation, responding to the changing external landscapes to ensure the Association remains a strong independent registered provider of affordable homes and related services well into the future.

An organisational review has been completed, delivering an increase in the number of staff hours dedicated to our customer facing services whilst strengthening the organisation's financial position by reducing back-office costs and overheads.

In parallel, we have re-aligned our financial business plan and collaborated with our funder to refinance the business. The result is planned to enable us to continue to develop and grow the business, albeit at a more modest rate than in the recent past, not least in part due to the declining amount of grants for affordable housing.

This internal focus on strengthening the business has not been at the expense of success externally. We have taken completion of our largest ever development, a 60 home flagship extra-care project at Heysham Gardens in Carlisle. More of this project is featured on the following pages.

In addition, we have successfully re-housed local families requiring desperately needed affordable housing in the Lake District National Park at our new developments in Coniston and Satterthwaite, whilst still contributing further to the supply of affordable housing in Eden.



*The leadership team including John Clasper (second right)*



*Choice Based lettings launch*

Our staff are to be congratulated on their important role in the achievements highlighted and also on continuing to turn out impressive service performance on nationally recognised indicators during a year of transition. Our rent arrears performance at the end of March at 1.45 % compares favourably on a national scale and at a time when our tenant households' income is being severely squeezed.

We have been delighted to contribute our expertise in small amounts to support a Big Society Vanguard Community Land Trust development in the Eden Valley, we began a Saturday morning repairs service for the benefit of our tenants, have been a vital contributor to the initiation of Choice Based Lettings' in Cumbria and provided financial and staff resources to the project setting up a credit union in Eden. These few examples are further testament that the Association has not been standing still whilst re-organising itself.

We of course could not deliver any of these things to the same quality alone and we are grateful to our involved residents, ECHO and other trusted partners for their part in our effective collaborations across a range of services and facilities.

## **The future**

The next few months will involve us in competitive tenders to protect and deliver much needed housing related support to older persons, homelessness and housing advice services and at the same time working up with others, our new corporate plan for publication later this year. In this we will set out our ambitions for improving key services, achieving wider tenant involvement and scrutiny, more representative of our overall customer profile and exploiting the community development opportunities presented by the government's localism agenda.

**John Clasper, Managing Director**

# Meeting the needs of extra care housing in Carlisle

## Heysham Gardens & Heysham Meadows – our unique extra care scheme in Carlisle is up and running

Heysham Gardens and Heysham Meadows has been our most ambitious project to date. The £9 million flagship scheme is unique to Cumbria and provides 60 mixed tenure homes to meet the changing care needs of later life. It creates a sustainable community for over 55's providing homes with low environmental impact and low running costs.

Built to Code for Sustainable Homes Level 3 and the 'homes for life' standard – they are adaptable and flexible to cope with changing needs. Work on site began in August 2009 and by August 2011, the first residents moved in.

We are currently negotiating a new bus route with a local bus company, looking to reduce car use.

There is a strong emphasis on low environmental impact throughout:

- 2 attenuation tanks built underground to hold flood waters (23.5m long x 2.5m diameter)
- Ground source heat pump heats the main block of 40 apartments (5 bore holes x 90m deep)
- Highly insulated timber frame construction
- Sedum roof on the main apartment block
- Main building has a bank of solar panels to heat residents hot water and under floor heating
- Solar panels on roof of all houses and bungalows
- High thermal performance windows and doors
- Landscaping to create wild meadow flowers – highly diverse for wildlife species.
- All mature trees were protected



## Smooth Move – introducing a new way of buying homes



The 'Smooth Move' was set up by Eden Housing Association and Allan Estate Agents to help people immediately enjoy the benefits of living at Heysham Gardens. They move in and simply pay rent until their property is sold and they are able to buy their new home. The package also includes payment of Estate Agent fees and help arranging removals. It was launched to address a concern identified by potential home owners and has successfully been used by many of the new home owners.



Launching homes for sale in Spring 2011



## Living for the future

Residents are now enjoying the benefits of a safe, secure and independent life at the scheme. There is a wonderful atmosphere and residents have a genuine love of the place. They are our best advocates when showing visitors and potential residents around the scheme.

Mary Simpson and Susan Hullock were two of the first residents to move in and became instant friends. They both agree:

**"It's fantastic, we love it and our families are happy that we have settled in so quickly. The apartments are big, bright and the staff are great too. We are happy to tell everyone about it!"**

**"It's wonderful. I've already made two new friends who have made moving in so easy and enjoyable."** Janet Thompson

**"I feel very safe here and am gaining in confidence. I am also getting about much more - I even come and have lunch in the café with other residents. It has changed my life enormously, thank you."** Patricia Aldridge

Carlisle MENCAP run the café on Thursdays, serving coffee, lunches and afternoon tea. It is very popular with residents and the MENCAP team love working in the new kitchens. We are looking to extend the number of days the team provide this service.

**"We are very grateful to Eden Housing Association and the team at Heysham Gardens for giving our members a chance to be part of this exciting project which puts them at the heart of their local community"**

Carlisle MENCAP Chief Executive Sheila Gregory



# Fit for the future

## Properties owned by Eden Housing Association

General needs:		Specifically for older people:	
Bedsits	29	Bedsits	25
1 bedroom	209	1 bedroom	56
2 bedrooms	571	2 bedrooms	44
3 bedrooms	610		
4 bedrooms	7		
<b>Total</b>	<b>1,426</b>	<b>Total</b>	<b>125</b>

In addition we have 9 properties for market rent plus 61 shared ownership, 12 shared equity and 7 Private Sector Lease properties.

Between April 2010 and March 2011 we re-let 166 properties: 132 of these were general needs properties and 34 were homes designated for older people.

**At the end of March 2011 we managed 1640 properties.**

**The average weekly rent for a general needs property (excluding service charges) is**

£59.01 for a bedsit; £71.59 for a one bed property; £82.09 for a two bed property; £91.26 for a three bed property; £97.70 for a four bed property

We are proud of the fact that we were able to work effectively with residents and partners so that no evictions were carried out during the year.

## How we compare

The Association annually compares itself to other similar, smaller and rural based organisations. These two charts provide a small indication of our latest comparison:



*Church Field Close, Coniston*

**From tenant feedback we know that 92% of all repairs were completed "right first time". This has improved from 90% in 2009/10.**

**Our rent arrears performance at the end of March at 1.45 % compares favourably on a national scale and at a time when our tenant households' income is being severely squeezed.**



*Eden Works carrying out repairs*

### Tenants satisfied that staff contacted were able to deal with any problem



### Tenants satisfied with the Repairs and Maintenance Service

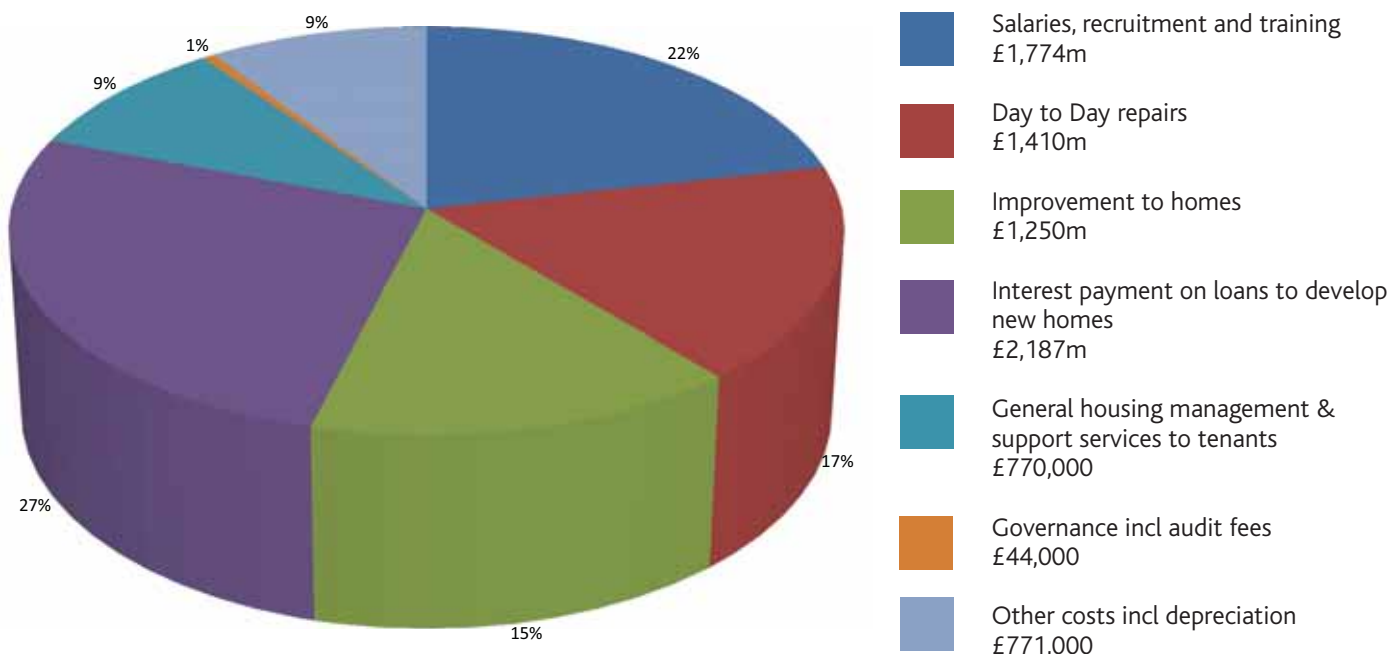


# Financial Fitness

## We spent our income in the following ways:

Income from rents, service charges, property sales and interest less sales costs totalled £7,350m.

Our total expenditure was £8,206m making a planned deficit of £856,000 in the year. We plan to achieve annual surpluses in 2016.



"In our opinion the financial statements give a true and fair view of the state of the Association's affairs as at 31 March 2011 and income and expenditure for the year then ended. We have nothing to report on any matters required by the Industrial & Provident Societies Acts." Mazars LLP

## Income & Expenditure Account for the year ended 31 March 2011

	2010/11	2009/10	Description
	£'000	£'000	
<b>Turnover</b>	7,935	7,635	Income from rents, service charges and sales.
Less: Cost of sales	(587)	(445)	Cost of new properties we have sold.
Less: Operating costs	(6,007)	(6,133)	Overall cost of service we provide.
<b>Operating Surplus</b>	<b>1,341</b>	<b>1,057</b>	
Deficit on sale of fixed assets	(12)	(235)	Relates to Right to Buy sales
Net interest costs	(2,185)	(1,832)	Mainly to fund new developments
<b>Deficit for the year</b>	<b>(856)</b>	<b>(1,010)</b>	Reducing year-on-year as planned

"Greater than 4 out of 5 tenants are "more than satisfied" that the rent charged provides value for money. This increases to almost 9 out of 10 for tenants living in our sheltered housing."

## Balance Sheet as at 31 March 2011

	2010/11	2009/10	
	£'000	£'000	Description
<b>Tangible Fixed Assets</b>			
Housing properties	71,761	66,899	Value of the properties we own
Other fixed assets	1,056	1,154	
	<b>72,817</b>	<b>68,053</b>	
<b>Current Assets</b>			
Shared ownership (s/o)	61	468	All but one remaining s/o property have been sold
Debtors	466	1,634	Money owed to us
Cash at bank and in hand, investments	1,341	625	
	<b>1,868</b>	<b>2,727</b>	
<b>Current Liabilities</b>			
	(2,111)	(3,728)	Money we owe to others
<b>Total assets less current liabilities</b>	<b>72,574</b>	<b>67,052</b>	
<b>Long term liabilities</b>			
Creditors falling due after 1 year	45,227	37,476	
Pension liability	1,987	2,699	
<b>Capital and Reserves</b>			
Non equity share capital	0	0	
Revaluation reserves	39,299	40,497	
Revenue reserves	(13,939)	(13,620)	
	<b>72,574</b>	<b>67,052</b>	

This information is extracted from the financial statements of the Association. A full copy is available on request.

## Key Performance Indicators

### Our Performance last year (April 2010 - March 2011)

	Current at 31/03/11 or figure for year	Target 10/11	Compliance with target
Rent loss due to voids	1.03%	1.07%	●
Current tenant rent arrears	1.45%	1.5%	●
Number of gas safety certificates more than 3 months out of date	0	0	●
Tenants satisfied with EHA's services	92.3%	90%	●
% Tenants satisfied their views are being taken into account	78.8%	80%	●
Emergency repairs completed within 24 hours	100%	98%	●
Urgent repairs completed within 7 days	93%	95%	●
Routine repairs completed within 21 days	94%	93%	●
Tenant satisfaction with completed repairs	95%	90%	●

● Meeting Target    ● Almost on Target    ● Missing Target

# The Board of Management

Our members are all volunteers giving of their time freely to lead and steer the organisation.



**Leo Finn - Appointed July 2004**  
Chairman. Extensive knowledge of social and private housing sectors; extensive experience and skills in areas of strategic management, finance & HR.



**Kerry Harmer - Appointed September 2010**  
Working knowledge and experience of social housing sector; particular skills in supported housing for older persons, resident involvement and people development.



**Neil Hughes - Appointed March 2002**  
In-depth knowledge of social housing sector, needs of customers and work of local authorities; experience and skills in areas of supported housing and community.



**Margery Manfield-Cooke - Appointed September 2010**  
Extensive experience working at a senior level for a national registered provider; skills/knowledge of supported housing provision, HR and strategic management.



**Christine Kears - Appointed January 2009**  
Knowledge and skills in areas of business, community involvement, health care and housing.



**David Whitehead - Appointed September 2010**  
Extensive experience working at a senior level for community based registered provider and one specialising in supported housing for older persons.



**Henry Barker - Appointed January 2009**  
Working knowledge and experience of registered providers, active involvement in resident participation and service inspection; skilled in ICT.



**June MacDonald - Appointed September 2010**  
Active experience and knowledge of social housing sector, working with communities, local authorities and resident involvement.



**John Denwood - Appointed March 2009**  
Knowledge and practical experience of social housing; active involvement in tenant/resident participation.

## Retirements in 2010-11

**Joan Johnstone** – Previous Chair of Board Appointed 1997

**Laurie Caygill** – Appointed 1997

**Andrea Willett** – Appointed 2001

**Ivy Wilkinson** - Appointed January 2006

**Ian Bruce** - Appointed January 2009



The Association's affordable housing can be found across numerous locations in North Cumbria



Total = 1640

## What we are about

Homes and Communities – supporting the sustainability and growth of rural and market town communities in Cumbria

## What we aspire to

Homes – provide an affordable housing product and service that exceeds our customers' expectations

Communities – working in partnership, create a lasting, positive impact for residents of rural and market town communities close to our roots



INVESTOR IN PEOPLE



In business for neighbourhoods



 **Lãnguagê Liñè**

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