



Reconnecting with our people

CEO's introduction

We are delighted to have attracted someone with Tracey Downie's experience and passion for social housing as our new Chair. I am looking forward to working with her and thank our outgoing Chair, Michelle Nelson QC, for her fantastic leadership, and the great mix of commercial acumen and charitable purpose she brought to the role.

The current cost-of-living crisis has again brought into focus how challenging life is for people on low incomes. Working in partnership with Shian Housing Association, Hornsey Housing Trust and Innisfree, we have appointed a Tenancy Sustainment Officer to provide support, help, advice and guidance to our residents. We also want to do more to make homes more energy efficient.

Despite increasing demand from customers, including in the aftermath of the worst storms to hit England in

30 years, our performance is solid. But I know we need to do, and can do, more. We would love to have more residents involved and with the help of the Tenant Participation Advisory Service and the input of our Customer Panel, we have come up with a Resident Involvement Strategy.

Our new office was opened by Florence Eshalomi MP and provides a great, modern workplace. There is also a wonderful mural in the office of the four founding members of Ekaya: Dorothy Quest, Sergius Ephson, Maggie Scarlett and Marion Schumann. The mural represents a lasting legacy of our founders.

We continue to embrace partnership working and, working with L&Q through the Build London Partnership, we took handover of eight flats in South Croydon. The scheme has been named Schumann Court after Marion Schumann and was opened



CEO Ben Laryea

by Tom Copley, the Deputy Mayor of London for Housing.

During the year, we further strengthened the Board with new appointments, and I would like to thank Jamie Houlders and Melissa Madjitey, who stepped down from the Board, for their contributions, commitment and support for Ekaya.

My sincere thanks to all the staff for their continued hard work and dedication, and their commitment to providing the best possible service.



Vauxhall MP, Florence Eshalomi, officially opened our new office at 145 Stockwell Park Road on 15 October 2021.



Chair's review

This is my first Annual Report as Chair of Ekaya Housing, having taken over from Michelle Nelson. I thought it would be good to use this opportunity to let you know a little bit about myself.

I began my career in Birmingham, working in some of the most deprived areas of the city and tackling racial harassment across South Birmingham.

Throughout my 25 years in housing, I have continued to be an advocate for inclusivity and diversity. I routinely mentor young BME housing professionals and currently mentor through the Future of London Leaders Plus programme.

Over the last 15 years, I have held senior, executive and non-executive roles, which include being Chair of another housing association.

When I first moved to London from Birmingham in the early 1990s, I discovered this organisation and was totally impressed with its story. The tireless work of the four amazing professionals who sought to create a housing association focusing on the needs of BME women in Brixton has, 35 years later, delivered amazing growth and achievements. This incredibly ambitious organisation left me in no doubt that I wanted to be a part of Ekaya's journey.

Today's challenges show that good quality social housing continues to be out of reach for so many and it is clear that inequalities unfortunately still exist. I was thrilled to have been chosen as Ekaya's Chair and will continue the initial work of the founding members. I will be giving my all to support those who are now establishing Ekaya as the successful housing association it has become.

I look forward to working with the Board, customers and staff, to deliver the best possible service.

Our priority is to keep residents safe, and the cost-of-living crisis will mean more difficult times ahead. We are prioritising the support we can give to residents and have just created a new post of Tenancy Sustainment Officer.

We will keep finding solutions to today's housing challenges to continue the work our founders started, focusing on the housing needs of BME women.



Chair Tracey Downie

Commissioned for our new office – a mural depicting our founders: Dorothy Quest, Marion Schumann, Maggie Scarlett and Sergius Ephson.



Supporting people

Emerging from Covid-19 restrictions

With the end of most Covid-19 restrictions by March 2022, our support services relaxed most of the restrictions we have had in place for the last two years.

We have restarted in-person house meetings and brought back other social activities for residents, including Netflix evenings and joint cooking sessions.

We have reinstated our pre-Covid visitors' policy. Service users can again have family and friends visit them – which they are delighted about. They can also invite other professionals who support them.

Keywork sessions between service users and staff are now held in person wherever possible.

The Supported Housing Team are aware that the challenges of Covid-19 are still very much present. Staff will still continue to work to minimise the impact of any infection through careful risk assessment and clear messaging to our service users.



Financial inclusion

We have been working with service users to improve their financial health, in partnership with NatWest money mentors.

Some of our service users cannot get access to essential financial services because they don't have a bank account, savings account, or access to affordable credit or insurance. Sometimes, they simply lack the knowledge, skills or confidence to use the services that are available to them.

Being financially excluded costs money – it costs more to borrow and more to make payments (for example, if someone cannot pay bills by direct debit).

The mentoring programme is focusing on guiding service users to access the correct benefit, and to be responsible and accountable with their finances.

Being responsible means:

- telling the Department of Work and Pensions if they have a

change of circumstance – for example, if they move, have a new baby, or get or leave a job, and

- paying their gas, electricity and phone bills.

Being accountable means:

- having a savings plan (being part of a money management scheme), and
- sticking to a budget – without this, the service user may be unable to move on to independent living.

In the last year, we have supported service users by carrying out financial health checks, providing information and arranging money management workshops. We have also referred service users for debt advice and support, employment advice and training.

If you would like advice or information, please contact our NatWest money mentoring representative, Panchita Golding, on 020 7738 3335.

Supported housing case study: Janet*

Former service user Janet wrote to Ekaya recently to thank us for the life-changing support we provided to her a decade ago.*

I became a resident of Ekaya's Supported Accommodation back in 2012 when I fell pregnant with my first daughter. I was 17 years' old, homeless and had just dropped out of sixth form college.

At that time, I wanted to study a psychology degree at university once I completed my A-levels, but I was discouraged by the tutors at the sixth form college that I was attending. My psychology tutors told me that I would not be able to cope with the pressures of coursework and exams with a new-born baby.

I already knew that I would be a single parent as the father of my child made it clear to me that he would not support me and the baby during the pregnancy. At this point I felt hopeless and depressed about what the future would hold for my daughter and me.

I soon had to sign on to Jobseeker's Allowance in order to receive Housing Benefit to pay the majority of my rent in supported accommodation, and received support filling out the necessary forms from the support workers at Ekaya.

During my time at Ekaya, it was made clear to me that I would not be offered permanent accommodation until I could demonstrate the skills needed to survive on my own and be a good parent, such as cooking, cleaning, budgeting, looking after my child independently and engaging in community services such as the local Children's Centre.

One particular support worker, Gail Hosten, was instrumental in my determination to return to education.

I would often sit in the office with her and discuss career options and pathways for my future.

Her words stayed with me over the years and once I was finally offered permanent accommodation in 2014 in the private sector, I applied for a place at Lambeth College studying access to health and human sciences.

Following that course, I applied for a midwifery degree, which I completed in 2019. I have worked as a newly qualified midwife at Chelsea and Westminster Hospital ever since.

Gail also gave me the emotional support I needed at the time and would check in with me regularly. She gave me the hope that I needed to overcome the situation I was in. Had it not been for her, I honestly would not be where I am today.

I now have a family with my partner and our three daughters.

The support from Ekaya has

empowered me to become a positive role model for my children – particularly my oldest daughter, who was with me during the hardest times.

I would like to thank Ekaya as an organisation for the work that they have done, and continue to do, for black and ethnic minority women, and a special thanks to Gail Hosten, who made Kabo House in Brixton much safer than how she found it.

** Name changed*



Maintaining homes

Repairs service

Our repairs service faced a number of challenges in the past year.

Firstly, there was Covid-19, which meant that we had to keep checking with residents before sending in contractors – to keep them and you safe. We struggled to keep some appointments, when contractors and residents became unwell.

The pandemic has not gone away, but we have now managed to catch up with repairs that were delayed and we're not having to cancel appointments.

Last September, we brought an additional contractor, Paragon, on board to provide our repairs service alongside ABM. There were some teething problems to begin with – which is not unusual with a new contract, but it did impact on the service some of you received. We did our best to solve these matters quickly.

We saw some staffing changes during the year and will be reviewing our arrangements to see if we need to change our staffing structure for the future.

In February, the whole country was hit by storm Eunice. This caused some big problems for Ekaya, with damage to roofs and fencing at a number of properties. There was a national problem getting hold of some building materials, including fencing panels, which caused further delays to works in February and March.

Sadly, all of these issues had an adverse effect on our service, which is reflected in our repairs performance last year.

Repairs and maintenance	2021-22	Target for 2021-22	2020-21	2021-22 benchmark*
% of emergency repairs completed within target	94.3%	100%	100%	95.7%
% of urgent repairs completed within target	94.2%	99.5%	100%	94%
% routine repairs completed within target	94.3%	99.5%	99%	94%
% of properties with a valid gas safety certificate	100%	100%	100%	100%
First-time fix	89.2%	98%	99%	89%
Satisfaction with last repair	92%	97%	96%	92%

*Figure given for the median (middle of range) performance for our group of similar landlords.



Out-of-hours emergency repairs

Pinnacle continued to handle our out-of-hours emergency repairs service and this is working well.

We introduced Pinnacle in 2020-21, as a far more professional and

responsive call-taking service than we had had before.

They quickly showed that they could provide a better response to out-of-hours emergency calls.

Gas servicing

Health and safety remained a top priority for us during the year. We worked closely with residents and our gas contractor Watret, to complete servicing to all gas installations.

We achieved 100% compliance on our gas servicing and safety checks last year. As well as checking boilers and installations, we inspected, serviced or replaced all fire, smoke and carbon monoxide detectors, as necessary.

We re-tendered our gas servicing contract last year and the contract was won again by Watret. Our thanks go to Nusula Lunkuse, the Chair of Ekaya's Customer Panel, who took part in the tender process. The new contract commenced from April 2022.

Major works

Last year, we carried out some important and much-needed work to our building in Josephine Avenue in Lambeth (pictured opposite).

This work had been delayed due to Covid-19, so we were very pleased to get it completed. It involved repairing the roof, replacing flat roofs, completing extensive works to stone and brickwork and repainting the building, replacing the windows and internally replacing kitchens.

The work was managed on our behalf by Pellings LLP and the work was completed by Crestwell.

We also replaced a number of boilers, fitting new energy-efficient boilers, which should help our residents keep warm and save money.



New homes

Schumann Court

We formally opened our new development in Haling Park Road, Croydon in November 2021.

Schumann Court, named after Marion Schumann, one of Ekaya's founding members, was built for us by L&Q, who lead the Build London Partnership. The Partnership works with BME-led and other small housing associations to help us gain new stock at cost price.

The attractive eight flats at Schumann Court have one to three bedrooms. They have been designed to be energy efficient.

We let three of the flats through Croydon Borough Council at London Affordable Rents and the remaining five through the GLA London Living Rent scheme. The scheme is aimed at middle income households who are trying to save a deposit for home ownership.

We are delighted to be building much-needed homes for the community and hope to deliver more homes through the Build London Partnership in the future.

Marion Schumann joined us for the official opening of the scheme, together with fellow founders, Dorothy Quest and Maggie Scarlett. Representatives from the Greater London Authority, Croydon Council, the National Housing Federation and L&Q also attended.



Happy Nursery Days

Day-to-day running

For the second year running, Covid-19 had a big effect on our work. But we managed to keep the nursery running and provided the best possible care and learning for all the children.

Although we have not been running at maximum capacity, we have had 48 children attending – with some getting 15 hours and 30 hours of funding. We remain optimistic that things will improve in the next academic year.

The nursery's high reputation and positive feedback, through word of mouth from our current and previous parents, helps us to get a high number of viewings from potential parents, and we currently have a waiting list for September.

Happy Nursery Days has been a busy and exciting place as always and we could not have achieved this without the fantastic support and understanding we have from our lovely parents and carers.

Working towards 'outstanding'

We continue to work tirelessly to maintain our Ofsted 'good' rating and hope to achieve 'outstanding' in our next inspection.

We have taken on board projects from the Lambeth Early Action Programmes (LEAP) – natural thinkers, speech and language, early literacy and the tooth brushing programme – which involves us working with other professionals to train and support our staff in delivering the best care and learning for the children in our care.

We are very proud to say that by meeting 10 commitments and demonstrating how we support children through outdoor experiences, we are now officially a



LEAP natural thinkers nursery. Our outdoor play includes a nature area, and a mud kitchen. The children plant and water fruit and vegetable plants. We also have mark making with tools such as sticks, large paintbrushes and spray bottles.

Over the months, we have celebrated World Book Day and St Patrick's Day, held Easter egg hunt and bonnet competitions and enjoyed International Mud Day.

We also made the most of the Queen's Platinum Jubilee to host an afternoon tea celebrating all things British – while the children and staff dressed up as Queens, princesses and princes.

A special mention goes to our 16 pre-schoolers, who will be leaving us for school this September. For the first time since the start of the pandemic, parents joined us inside the building to celebrate the milestone achievements of our graduates.

The children celebrated with a performance, dressed up in graduation gowns. We presented signed certificates and there were individual and group photographs. We also held a small celebration party to send them off.

Farewell to our pre-schoolers

On behalf of all of the staff – and especially the pre-school staff and management – we congratulate these youngsters. We are extremely proud of them and we know that they are all very well equipped to move on to the next level of their education. It has been a joy to watch them grow and develop through the different stages. We wish them all the best for the future.



Managing homes and neighbourhoods

Supporting vulnerable tenants

Our services looked really different over the past year.

In the early phases of the pandemic, we prioritised identifying and contacting vulnerable residents to make sure they were coping and to introduce them to services that might help.

We were particularly concerned about people who were aged over 60, shielding or living alone. We also checked on people living with mental health problems, or managing life with disabilities or addiction problems.

We first made calls to check on people's welfare and over time contacted all our residents. We continued with regular weekly calls to elderly and vulnerable tenants.

Many of the residents we spoke with were protected and cared for by their families during the height of the Covid-19 crisis.

Providing financial support

Our Housing Services Team provide advice and support to residents when they have financial problems.

During the year, this included:

- signposting residents to debt advice agencies such as StepChange, Citizens Advice Bureau and Money Matters
- assisting residents to maximise their benefits and make Universal Credit claims
- helping people to access Discretionary Housing Payments and hardship funds, and



Managing empty homes	2021-22	Target for 2021-22	2020-21	2021-22 benchmark*
Average general needs re-let (days)	26	20	11	44
Rent loss from void general needs	0.23%	0.51%	0.01%	0.67%
Average supported housing re-let (days)	31	35	39	31.5
Rent loss from void supported housing	6.92%	5.6%	2.4%	6.92%

*Figure given for the median (middle of range) performance for our group of similar landlords.

- offering support to sort out benefit problems - in one case, staff went the extra mile to assist a resident to claim back more than £2,000 in underpaid Universal Credit from the Department of Work and Pensions.



Lettings

In 2021-22, we re-let eight homes:

- five, one-bed flats
- two, two-bed flats, and
- one, three-bed house.

Of the eight properties we let, four were in Lambeth, while Croydon, Southwark, Lewisham and Bromley each had one.

We continue to support our residents who wish to swap homes with another social housing tenant. We are members of Homeswapper, which means this online service (available at www.homeswapper.co.uk) is free for our residents to use.

Anti-social behaviour

We take a victim-centred approach to anti-social behaviour, because we know what a concern it is for residents. This means that we keep residents informed about the action we're taking and signpost them to support agencies and/or the local authority, which can take certain enforcement action.

In 2021-22, we received six reports of anti-social behaviour and one case remained open at the end of the year because it was so complex.

Most anti-social behaviour reports are about noise nuisance or neighbour nuisance. We begin by trying to promote respect and empathy. However, these cases are never easy, with an obvious solution. We do what we can to offer help and support through mediation.

We also dealt with reports of people being harassed.



Cleaning

During the year, our Housing Officers inspected the communal areas in your block or scheme frequently to make sure they are safe and cleaned to high standards.

We worked with residents to tell us about missed cleaning – getting them to send photos. We use this information to help to monitor the contractor and get them to meet their contract.

Complaints

We used our updated complaints process, in line with the Housing Ombudsman's Complaints Handling Code to handle complaints during 2021-22. We will further review this. We remind residents how to make a complaint in our newsletter and on the website.

We received 32 complaints during the year, which were mostly about delay in repairs, incomplete repairs and poor communication. Getting most complaints about repairs and maintenance is typical for the social housing sector.

We responded to 19 out of 32 (59%) complaints on target. In all, we agreed 28 complaints, but did not uphold four. We are now working to improve on meeting our targets.

Staff training led by MGI Learning has given us tools to improve every aspect of our customer care, including complaints. We are working to do even better at learning lessons from the complaints you make.

We know there are three areas that come up regularly in complaints.

Communication: Residents say we should communicate better. We need staff to take ownership of enquiries and keep in regular contact with the tenant in order to finalise the outcome of their complaint to the tenant's satisfaction.

Post inspections and quality assurance: We are now inspecting all repairs fixed in one visit and/or where residents aren't happy with the quality of the work. Our aim is to reduce the number of fails.

Customer service: We regularly train staff to improve their skills and teach them new ones. We have run specific customer service training programmes focusing on improving communication, listening, problem-solving and organisational skills.



Informing and involving residents



Resident involvement

We're committed to working with residents to provide the best possible service. We engaged residents by hosting Customer Panel meetings, inviting them to join us for estate inspections and holding virtual meetings on Zoom for people living at particular blocks and schemes.

Two of the three Zoom meetings we held in 2021-22 were successful, as we learnt how best to make these work. We now plan to hold meetings for further groups of residents. For the date of the virtual meeting at your block, please contact your Housing Officer.

Together with Tenants

We signed up to the National Housing Federation's Together with Tenants Charter in 2020.

We have been working to strengthen our tenant-landlord relationships by focusing on the six key areas identified by the Charter.

Relationships: We will treat all residents with respect and be open, honest and transparent.

Last year, we brought in MGI Learning to train staff in better communication, customer care and customer service. Our managers have followed this up with their teams in discussions on staff performance.

Good relationships remain central to the work done by our Supported Housing Team, but we plan to make improvements here too.

Our organisational culture means that we continue to work to place a high value on being open, honest and transparent.

Communication: We will give you the clear information you need about your home, community and how we operate.

- During the pandemic, Housing Services staff made regular phone calls to residents who might be struggling during lockdown.
- We produce a regular newsletter and involve the Chair of the Customer Panel and Board Champion for Resident Involvement in producing it.
- We produce annual reports, to share our achievements and performance, including in areas like complaints.
- Housing Services have revisited their standard letters, to make sure they are clear and respectful.
- We have started to use online methods to communicate and consult with residents.
- We carried out local consultations – for example about parking spaces and bin areas.
- The Supported Housing Team have regular key worker sessions with their clients.
- During 2022, we will commence updating our website to include a customer portal. This will further improve communications and customer service.

Voice and influence: We will seek and value the views of every individual resident.

- We encourage residents to join our Customer Panel, where they can influence our policies, give feedback on our performance and meet senior staff.
- As Customer Panel Chair, Nusula Lunkuse helped us to re-procure our gas servicing contract. She has also taken part in complaints panel meetings. We are open to other residents coming to our





regular contractor meetings and may hold one-off meetings in the evenings to make this possible.

- We are looking to recruit a second resident Board member, to serve alongside Kate Parsley.
- We are holding a growing number of local meetings online – which residents find easy, because they can use their phones. We have received good ideas about how to improve things, which we have taken forward. We have been open and honest where we cannot follow through.
- Our Supported Housing services users give us their views in surveys, at Customer Panel Meetings and when we consult them about service changes. We will work with service users to develop this further.

Accountability: Residents independently scrutinise our work and hold us to account.

- We have reconnected with the Customer Panel, including holding a meeting with senior management. But we need to develop the Panel’s scrutiny role further.
- As Chair of the Panel, Nusula Lunkuse has joined the BME London Landlords’ Tenant Panel. This means that she can share the experience of what works well, with representatives from other, similar housing associations.
- We brought in the Tenant Participation Advisory Service (TPAS) to review our approach to resident involvement and develop our strategy, in consultation with the Panel.
- We tried to start a mystery shopper group, but after initial enthusiasm, we haven’t got enough people to make this work just yet.

Quality: Residents can expect their homes to be good quality, well maintained, safe and well managed.

- The Customer Panel reviews our local offers each year with the Housing Services Manager, before we publish them on our website.
- We’re getting very good feedback on kitchen and bathroom renewals – since the Panel helped us to review our standards back in 2019.
- We’re again carrying out monthly estate inspections and residents are welcome.
- The Supported Housing Team is also holding face-to-face housing meetings once more. We’re going to use these to get stronger involvement in how we run our schemes.

- We monitor contractor performance against agreed targets, and publish the results in this annual report. We check on the quality of the planned works we carry out and get residents to report back if they are satisfied.

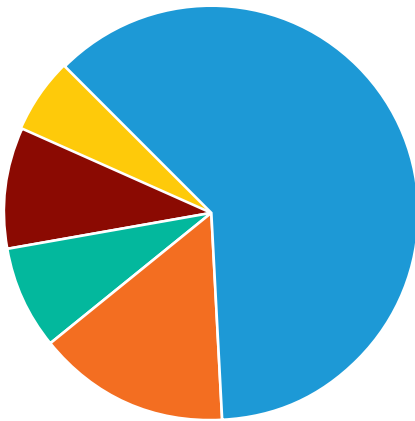
When things go wrong: We give you simple ways to make a complaint and get problems resolved. We offer timely advice and support when things go wrong.

See page 11 for more information about our complaints process and policy.



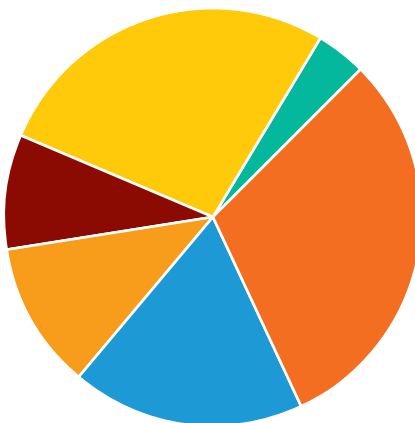
Financial performance

Our income



- Rent £2,947,156 (2020-21: £2,852,689)
 - Service charge £719,503 (2020-21: £704,836)
 - Supported housing income £380,870 (2020-21: £486,376)
 - Nursery income £449,944 (2020-21: £437,836)
 - Other income £277,802 (2020-21: £196,936)
- Total income £4,775,275** (2020-21: £4,678,672)

Our expenditure



- Management costs £1,373,323 (2020-21: £1,071,950)
 - Service charge costs £803,545 (2020-21: £653,187)
 - Nursery costs £408,456 (2020-21: £391,233)
 - Interest payable £492,729 (2020-21: £330,259)
 - Maintenance £1,180,296 (2020-21: £1,064,734)
 - Bad debt plus void loss £41,606 (2020-21: £138,104)
- Total expenditure £4,299,956** (2020-21: £3,649,467)



Our finances in 2021-22

Our surplus for the year to 31 March 2022 was £475k (£1m in 2021), while our turnover increased to £4.77m (£4.68m in 2021).

We met all our loan covenants and spent £3.16m buying eight new-build properties and five general needs units under a stock transfer.

At year end, we had around £8m remaining of the loan facility we secured from NatWest. This will allow us to invest further in new developments and stock transfers.

During the year, we also invested over £459k (£178k in 2021) on planned works to our existing properties, replacing kitchens, boilers, roofs and windows. We also began a programme of fire door inspections and associated works.

In the current financial year, we are working through an extensive programme of home improvements, which will replace windows, kitchens and bathrooms.

General needs weekly rents*	Units	2019-20	2020-21	2021-22
Studio flat	3	£83.43	£84.89	£86.16
1 bedroom	126	£99.96	£101.71	£103.24
2 bedroom	178	£120.78	£122.90	£124.74
3 bedroom	78	£132.98	£135.31	£137.34
4 bedroom	10	£153.44	£156.13	£158.47
5 bedroom	1	£163.54	£166.41	£168.90
Total units	396			

*Excludes five units at London Living Rents.

Supported housing and temporary accommodation weekly rents*	Units	2019-20	2020-21	2021-22
1 bedroom	59	£122.92	£124.99	£126.87

*Excludes units we manage but do not own.

Rent collection and arrears	2021-22	Target 2021-22	2020-21	2021-22 benchmark*
Current arrears: general needs	3.58%	3.5%	3.49%	5.11%
Current arrears: supported housing	2.5%	2%	2.16%	5%
Current arrears: temporary accommodation	2.01%	3%	2.17%	-
Rent collected: general needs	101.57%	100%	103.22%	100.12%
Rent collected: supported housing	101.87%	100%	97.55%	95.1%

*Figure given for the median (middle of range) performance for our group of similar landlords.



Value for money

We continue to deliver the best possible value for money throughout our organisation, in order to deliver our strategic objectives.

During 2021-22, we made cost savings, as we continued to embed VfM in all our work.

We moved to one photocopier instead of two, with an ongoing annual saving of £4k. We now think twice about making copies, to reduce the amount of ink we use and to reduce our impact on the environment.

We used our stock condition survey to help us make the most efficient plans for future works.

We again worked with our partners in the BME London Landlords (BMELL) group to achieve savings, share best

practice and improve services – for example joining with three other landlords to recruit a shared Tenancy Sustainment Officer, who began work in the autumn of 2022.

Working together as part of the Housing Association Legal Alliance saved BMELL members a collective total of £130k in legal costs.

We involved residents in procuring our major contracts – recognising that the cheapest is not always the best option.

We updated our Asset Management Strategy to include looking at the costs and benefits we get from each of our properties.

We are currently working to reduce



costs by further automating our rent processes. Updating our website and our general online offer will include giving tenants 24/7 access to their rent accounts and repairs ordering – enhancing the service we provide.

We plan to reprocure our cleaning and gardening services to deliver better value for money.

Sector scorecard: Value for money metrics	2021-22	Target for 2021-22	2020-21	Benchmark*
Reinvestment (spend on homes as a % of total stock value)	7.2%	3%	4.06%	2.3%
New supply delivered (how many new homes)	1.7%	0%	0%	0%
Gearing (our debt levels – loans allow us to invest in existing homes or develop new ones)	38.01%	40%	25.06%	20.1%
EBITDA MRI interest cover (measures our surpluses against the amount of interest we pay)	175%	110%	394.47%	221.1%
Headline social housing costs per unit (average spend on each home – includes managing, servicing, repairing & upgrading costs)	£5,402	£5,750	£5,759	£5,750
Operating margin: social housing lettings (surplus before loan interest paid)	21%	26%	34.28%	18%
Operating margin: all homes (surplus before loan interest paid)	20.27%	25%	32.03%	14.2%
Return on capital employed (surplus as a % of capital used)	2.1%	2%	2.94%	2.4%

*Figure given for the median (middle of range) performance for our group of similar landlords.

Investing in our people

Accreditation

We invest in our people to give them more rewarding careers and make them more productive. Doing this is good for staff, our organisation and the people who rely on our homes and services.

We gained an impressive Gold Investors in People (IiP) accreditation in 2019 and spent the past year working towards a Platinum award.

Health and wellbeing

Raising funds for worthy causes that benefit the Black and ethnic minority communities is now forms part of Ekaya's work. At the same time, we aim to boost staff fitness, health and wellbeing - helping to reduce stress and to burn calories.

The Health and Wellbeing Group set an ambitious challenge to raise funds for the Brixton Soup Kitchen last year - the second charity to benefit from our fundraising efforts. We chose the soup kitchen as it is based at the

heart of Brixton, providing food, clothing, emotional and legal support to vulnerable people in a wide area.

The challenge was to take at least 10,000 steps daily - a target that most could take part in and at no extra cost. Some colleagues clocked up over 16,000 steps in one day!

Everyone who took part in the challenge was very enthusiastic and reported positive health benefits. The challenge became so competitive that staff who could barely walk for 20 minutes in one day were reporting improvements in their health.

One staff member said that she found walking 'infectious'. She ditched taking public transport to work and now walks two hours a day. Others posted videos on their daily walks as evidence, and were keen to share with colleagues to motivate them.

The Health and Wellbeing Group are already planning their next challenge.



"The challenge has not just helped me to feel fitter and healthier, but also improved my mental health."

"I've increased my cardio activity and feel much healthier. I'm also sleeping much better and this has enabled me to be more productive. I strongly recommend walking. I don't know what took me so long!"

"I am getting much fitter and have lost nearly a stone in weight, and have dropped a dress size!"



Our plans for 2022-23

During 2022-23, we are focusing on making the best use of our resources at a challenging time, so that we can support our residents and continue to make sure Ekaya is well run and efficient. We also have to prepare for regulatory changes.



Tenancy sustainment

In the summer of 2022, we successfully recruited a Tenancy Sustainment Officer, who works for Ekaya and our partners Hornsey Housing Trust, Shian Housing Association and Innisfree Housing Association.

Taju Oyedeji is available to offer support around benefits, debt, rent arrears, budgeting and other issues connected with your home. Call your Housing Officer for a referral.

Resident involvement

Involving residents is a key theme for us this year, as we prepare to meet the agenda of the Charter for Social Housing Residents and to introduce new tenant satisfaction measures.

We will be drawing up an action plan to deliver our Resident Involvement Strategy this year. We are also continuing to act on the feedback you gave us in our last Star Survey, as we work to raise resident satisfaction levels.

Website

Work on our new website slowed during the pandemic, but we are returning to this project and aim for a relaunch next year.

Better repairs and maintenance

We are carrying out a thorough review of our repairs system and the structure of our repairs team.

We also plan to improve our repairs IT system so that we can track appointments and the progress of repair orders.

We will complete a stock condition survey this year, so that we can update our Asset Management Strategy and draw up major work programmes.

We are also preparing for changes that will be introduced by the Building Safety Act.

Value for money

In the latest round of changes aimed at improving our efficiency, we will review our IT systems this year.

We will also review the use of our properties, depending on the contracts we are awarded.



Board members



Michelle Nelson
Board Chair
Joined November 2011
Resigned November 2021



Garfield Cameron
Co-opted Board member
Joined December 2021

Tracey Downie
Board Chair
Joined September 2021



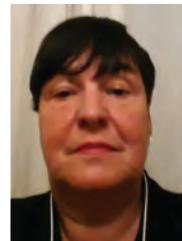
Jamie Houlders
Board member
Joined January 2018
Resigned November 2021

Leanne Donald-Whitney
Vice Chair of Policy &
Performance Committee
Joined November 2017



Samantha Latouche
Board member
Joined December 2021

Tanya Srikanandan
Chair of Audit & Risk
Committee/Treasurer
Joined November 2017



Elaine Marshall
Board member
Joined September 2016

Melissa Madjitey
Chair of Policy & Performance
Committee (*until April 2020*)
Joined July 2014
Resigned July 2021



Kate Parsley
Tenant Board member
Joined December 2020

Cheryl Avery
Board member
Joined December 2021



Eunice Zhu
Co-opted Board member
Joined December 2021



ekaya
HOUSING
ASSOCIATION

Key partners

External auditors

Beever & Struthers
15 Bunhill Row
London EC1Y 8LP

Internal auditors

Knox Cropper
8-9 Well Court
London EC4M 9DN

Solicitors

Devonshires
Salisbury House
London Wall
London EC2M 5QY

Bankers

National Westminster Bank
504 Brixton Road
London SW9 5EB

Lloyds TSB

25 Gresham Street
London EC2V 7HN

BME London landlords

Apna Ghar Housing Association

Arhag Housing Association

Bangla Housing Association

Innisfree Housing Association

Agudas Israel Housing
Association

Industrial Dwelling Society

Imani Housing Association

North London Muslim Housing
Association

Odu-Dua Housing Association

Shian Housing Association

Spitalfields Housing Association

Tamil Community Housing
Association

Westway Housing Association



Ekaya Housing Association

145 Stockwell Road, Brixton, London SW9 9TN

Email: info@ekaya.co.uk / Phone: 020 7091 1800