

Growing & Evolving



Annual report
2022-23



ekaya
HOUSING
ASSOCIATION

Growing & evolving

Chair's review

Welcome to our annual report for 2022-23. I am sure we are all now familiar with the challenges many of us have faced this year. The cost-of-living crisis, the impact of the war in Ukraine, high interest rates and increases in utility bills to name a few.

Across social housing, there have been growing concerns about the state of properties and the incredibly sad death of Awaab Ishak. Despite all these external challenges, I am pleased to report that Ekaya has continued to grow and thrive as we responded well to the increasing expectations.

We are a social housing landlord focused on providing homes for families from diverse communities and so, in December, when we heard about the very tragic death of two-year-old Awaab Ishak, we immediately took action. Awaab died due to the level of damp and mould in his parents' home. We set out to reassure our residents and ourselves that any tenant suffering from damp and mould in their home would be supported. We encouraged residents to contact us and ensured they could be confident that we would work effectively to eradicate any problems with damp and mould. Our guide to reporting damp and mould was published in early February and we have continued to strive to ensure that the homes we provide are safe, warm and dry.

The cost of living continued to affect our residents. In 2021-22, we partnered with three housing associations to recruit a Tenancy Sustainment Officer (TSO). The TSO has been offering guidance and advice to residents to maximise their income, ensuring residents benefit from any grants or benefits they are entitled to. This work increased during the year, as we worked hard to support residents impacted by the financial crisis.

We reviewed many of our processes in the nursery this year, reflecting on how well we were achieving our goals, caring for our children and preparing them for their formal education. Our relationships with parents remained positive and our period of reflection and review resulted in some monumental changes. Ofsted had given the nursery a disappointing assessment in October 2022. After 19 years of providing a community nursery, this had been very difficult for us to accept. However, we were committed to ensuring that our focus on our young children was evident in our service delivery. So, we examined our service and took the necessary steps to significantly improve our processes. We were delighted when a second review resulted in our nursery regaining its status and being awarded a 'Good' rating. Thanks to our great nursery team for working hard to respond to Ofsted's review and achieving a huge change. We are very grateful for all their hard work to bring about this change.

We have been increasing opportunities for residents to engage with us, including on our Board and committees. We have had one resident on the Board for a number of years and I am pleased to report that we have plans in 2023-24 to appoint a second resident to lead Ekaya through the Board.

One of our Board members (Cheryl Avery) stepped down during the year due to work commitments, however, we appointed Jennifer Brathwaite, who is Deputy Leader of Lambeth Council. Our commitment to furthering the founding aims of Ekaya remains strong.

I would like to take this opportunity to thank all Board members for their ongoing commitment, our nursery

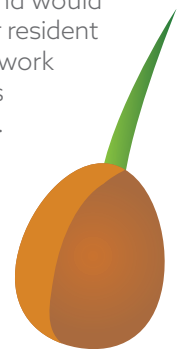


Chair Tracey Downie

staff and all our housing teams, who have worked very hard this year to meet the significant challenges that we have faced.

We remain focused on achieving excellence and ensuring we continue to meet our founders' aims for Ekaya. We know these aims will be achieved only by working closely with residents both at Board level and across our teams. I look forward to meeting more residents over the next 12 months and would like to thank all our resident groups for all the work they do to help us achieve our goals.

*Tracey Downie
Board Chair*



CEO's report

I look back over a year that has been another period of change and challenge for the housing sector, and we at Ekaya are not isolated from this.

The cost-of-living crisis has seen many people struggling to afford basic essentials and having to make decisions between heating and eating. Our cost-of-living survey identified areas that were a challenge to our customers, and we developed a plan to support with accessing the range of government and other assistance available.

Ekaya also gets impacted by high inflation and increases in interest rates, which in turn means that our costs to deliver the service go up, and in some cases, such as maintenance costs, the increases can be significant.

We have adopted a new proactive approach to damp and mould and created a tenants' charter, setting out our commitments. The key thing is that we work together, without blame, to resolve any issues as quickly and effectively as possible.

Official opening of Quest Court, left to right: Tom Copley, Deputy Mayor of London for Housing and Residential Development; Jason Perry, Executive Mayor of Croydon; founder Dorothy Quest; Nigel Staple; Ekaya's Chair, Tracey Downie; Ekaya's CEO, Ben Laryea.



It is a great credit to everyone at Ekaya that, despite the year's challenges, we continued to make good progress with our plans to proactively invest in our stock, our ambitions to improve our customers' life chances and sustain their tenancies, our work to improve efficiency and value for money, our push to increase partnership and collaborative working, and our commitment to continuing to be a community nursery provider. I am particularly delighted that the nursery regained its 'Good' Ofsted rating, something that we are all proud of.

In the report, you will see that we achieved more growth with the addition of 16 newly built homes in Croydon, named after one of Ekaya's founders, Dorothy Quest. We also successfully acquired 12 homes from L&Q, and are continuing to build on the strong relationship we have with this partnership.

I am pleased to say that we have appointed Shaheen Mahtabuddin as

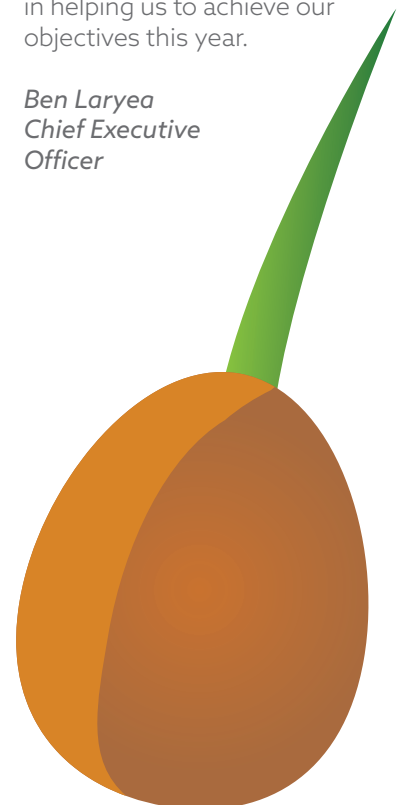


CEO Ben Laryea

the interim Director of Operations. This is an exciting phase of Ekaya's development, and I look forward to working with the Senior Management Team and the rest of the Ekaya team to deliver first-class services to support our communities, and our growth ambitions.

As always, I would like to thank all our involved residents, partners, Board members and staff for their commitment, dedication and support in helping us to achieve our objectives this year.

Ben Laryea
Chief Executive Officer



New homes

In line with our growth strategy and our annual plan, we acquired two new housing schemes in 2022-23, adding 28 units to our stock.

Developing new homes

Quest Court is a new development of 16 units situated on Sanderstead Road in Croydon.

The development came through the L&Q-led Build London Partnership and brings our total stock to 500 units.

Quest Court is an attractive building and provides nine homes at London affordable rents and six flats at London Living rents (a form of Rent to Buy). One home is for shared ownership. The overall scheme is aimed at middle-income people who are trying to save for a deposit for home ownership.

We named Quest Court after one of our founders, Dorothy Quest, who spoke movingly at the opening.

The official ribbon cutting was carried out by Tom Copley, Deputy Mayor of London for Housing and Residential Development. Other guest speakers included Jason Perry, the Executive Mayor of Croydon, John French, Head of Development Partnerships at L&Q and our Board Chair, Tracey Downie.



*Above: Quest Court in Croydon.
Left: Inside one of the new flats.*



Stock transfer

We also acquired 12 additional homes from L&Q on Pembury Road in Croydon as part of a stock transfer between the two organisations and we warmly welcomed our new residents.

Case study: A safe new home

Mrs L was referred to Ekaya by Croydon Council, after seven years in temporary accommodation with her two children, as their previous property was deemed unsafe.

Mrs L was very happy to have a newly built home to settle her children in.

As an added bonus, the property came fully equipped with white goods, saving her precious extra money at an expensive time.

Mrs L stated that she was also pleased that the family's new home is situated close to a shopping mall and a park where the children can play, and the building itself is quiet and very clean.



Supporting people



New opportunities

At our schemes for young people, residents are supported by our staff to access training, education and employment opportunities. As in previous years, initiatives like this form part of our annual work plan.

Over the year, we were pleased to see very high levels of engagement with these services – up to 90% at Kabo House.

We opened Kabo House three years ago to provide semi-independent accommodation for five young people leaving care, on behalf of Lambeth Council children's services. During the 18 months the young people spend with us, we aim to equip them with the skills they need to move on confidently.

At Subira House, where some of our young mums were still nursing, around a third of residents were ready to make use of access to jobs, training and education.

Meanwhile, our young mothers at Barrington Road benefitted from weekly visits from Centrepoin't's Senior Job and Education Advisor, working in partnership with Lambeth Council.

Along with advice and guidance, they gained access to training and employment with corporate organisations. Some of the mothers also signed up to the training provided by the Greenman Skills Zone, which accredits courses for Lambeth residents.

Case study: A child in need

BR came to us pregnant, as a 'child in need', with a schizophrenic mother. She was very considerate, but found it hard to adapt and interact with other young people.

Her behaviour was also sometimes odd, for example, when she stored raw chicken in the cupboard – which other residents struggled to understand.

Working closely with social services and other agencies, we ensured that BR learned about basic hygiene and gained the living and personal development skills she needed. After two years with us, she moved on to live independently, with a happy, healthy boy.



Case study: A child with autism

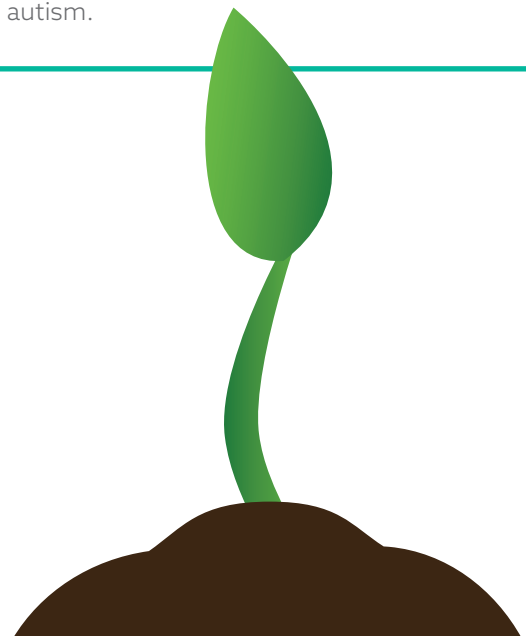
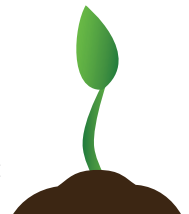
MTP, A 19-year-old single mother living at our Barrington Road scheme with her three-year-old son, struggled emotionally when his place at nursery was put in jeopardy.

The child's behaviour had become so challenging that the nursery was ready to exclude him. This also put her college course at risk.

Our key worker took stock of the situation and, after taking professional advice, accompanied MTP to an appointment with the community paediatric doctor at the Mary Sheridan Centre. The child was diagnosed with severe autism.

With a full diagnosis to take to the nursery, his place remained open and our key worker continued to assist MTP in finding specialist help from other agencies for her son.

Overall, this ensured that her college course and career prospects stayed on track, preparing her for future independent living.



Maintaining homes



Repairs and maintenance	2022-23	Target for 2022-23	2021-22	2022-23 benchmark*
% of emergency repairs completed within target	92.6%	100%	94.3%	97%
% of urgent repairs completed within target	82.3%	99%	94.2%	94%
% routine repairs completed within target	89.8%	100%	94.3%	94%
% of properties with a valid gas safety certificate	100%	100%	100%	100%
First-time fix	87.2%	98%	89.2%	89%
Satisfaction with last repair	76%	97%	92%	92%

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

Repairs

In the last financial year, we completed 2,384 repairs to our homes. They included minor repairs, repairs to empty homes, planned repairs, cyclical and major repairs.

Most repairs are completed in response to tenant requests, or are faults we notice when we carry out routine inspections in homes and at our schemes.

Customer service

After reviewing our repairs service and looking particularly at the way our residents experience it, we made some significant changes.

We agreed with Watret (our contractor for gas servicing and repairs) that residents who need to report a problem with their boiler or heating system could phone them direct.

This means residents now get an appointment agreed immediately, which should speed things up and

significantly improve satisfaction with the service.

We also improved our out-of-hours emergency service. When our former contractor seemed to be struggling to cope, we switched instead to KNK. We will continue to monitor performance in this service area closely.

In line with the commitment in our annual plan to improve the way we manage services for residents, we also increased our tracking of appointments, repairs and progress.





Stock condition survey project

Ekaya is growing – but we also have to take care of, and invest in, our existing homes, in the best way possible.

In the last 12 months, we have focused on making sure we really understand the condition of our properties. To obtain the information we need, we commissioned Rand Associates to carry out a stock condition survey on our behalf.

We aimed to survey every home, but eventually gained access to 95% of them and we were pleased with this outcome.

With the information we have gathered, we now know which major components will need replacing and when. We are using this knowledge to start planning our future major works programmes.

Reinvestment

During the year, we completed upgrades to a number of homes.

- We fitted new boilers and heating systems at 11 properties, at a cost of £63,000.
- We spent £117,000 on new windows and doors at 16 properties.
- Three properties benefitted from kitchen upgrades, at a cost of £22,000.
- We upgraded bathrooms at six properties, spending £27,000.
- We carried out major refurbishments at five properties, at a cost of £74,000.



Health and safety first

We carried out our normal health and safety compliance checks during the year, as well as taking on new projects. Health and safety remains one of our top priorities.

Safety checks

We completed all of our fire risk assessments and have fully compliant plans to meet the recommendations made.

We continued with monthly water inspections and are fully compliant.

We completed all our electrical checks where we have a landlord supply.

Our next round of asbestos inspections are due in 2023-24 and we have a contract in place to get this completed.



Gas servicing

Our gas contractor, Watret, carried out our annual gas servicing and safety checks throughout the year, allowing us to meet our target of 100% compliance in issuing Landlord Gas Safety Certificates during the year.

Smoke alarms and carbon monoxide project

The new Fire Safety Act 2022 and the Fire Safety (England) Regulations 2022 (which apply to high rise buildings) placed new duties on landlords. They include the need to provide appropriate, functioning fire safety equipment in our properties.

In 2022-23, we commissioned an inspection and service programme for the smoke and carbon monoxide alarms in all our properties, at a cost of £20,000.

We have had a busy 12 months and we could not have completed our projects without the co-operation of our residents. We wish to thank them all for this support.



Damp and mould

When damp and mould in social rented homes became headline news, we reviewed our approach to this issue.

As a result we drew up a charter and provided residents with a detailed leaflet offering further advice.

Our charter commits us to:

- work with residents to solve damp and mould – it's not the fault of tenants
- send someone to inspect within 28 days or sooner in an emergency
- agree a written action plan, with timescales
- offer ongoing support to manage damp
- provide information
- aim to prevent damp with regular maintenance and inspections
- prioritise resources for tackling damp and mould, and
- keep our promises – we will review the charter every year.

We now keep a damp and mould register, so that we can keep track of what is happening in our properties.

Our new proactive approach to damp and mould should lead to fewer reports of disrepair, and our recent stock condition survey has given us a good insight into any damp and mould issues in our properties.

Damp & mould Charter



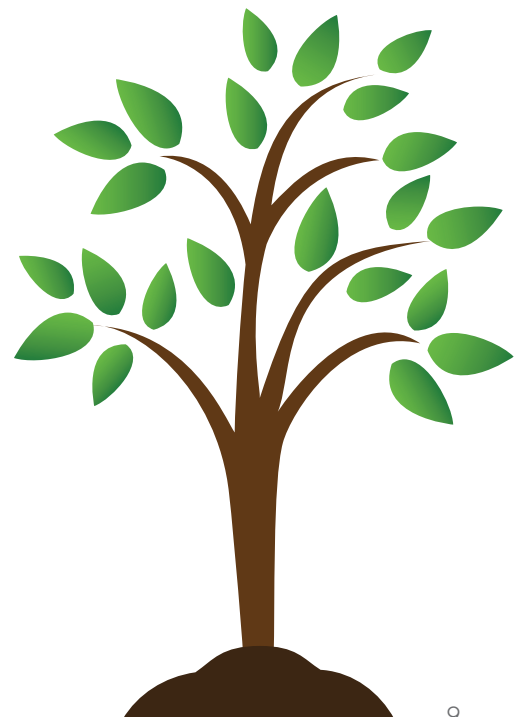
Damp and condensation can cause black mould to grow in your home. Condensation can become a problem during the cold winter months in the UK. Lots of factors can cause damp and condensation – which can be challenging to manage. **We are determined to overcome these challenges, so we make the following commitments.**

Our commitments

- 1 It's not your fault.** We will be helpful and sympathetic when you contact us about damp and mould problems. Ekaya is committed to resolving these issues in partnership with you.
- 2 Quick diagnosis.** We will send someone out to inspect your home, to diagnose the problem, within 28 days – or sooner in an emergency.
- 3 Remedy.** We will agree a written action plan with you to solve the damp. The plan will include timescales.
- 4 Ongoing support.** If your home has continuing damp, we will give you a named point of contact. They will order the work needed, stay in touch with you until the work is completed and be ready to offer other resources to help you manage the damp.
- 5 Information.** We will give you tips and advice to help you to minimise condensation and to access any help you need to manage your energy bills.
- 6 Prevention.** We are surveying all our homes to help identify which are prone to damp. This will tell us which homes may need work or more regular maintenance and annual inspections.
- 7 Resources.** Ekaya is committed to prioritising our resources to tackle damp and mould problems.
- 8 Keeping our promises.** We will review this charter every year to make sure we are keeping our promises and to see if we should update it.

Contact us

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



Housing management

Empty homes and lettings

We re-let seven homes that became empty during 2022-23, within an average of 35 days.

Of the homes re-let:

- three were one-bed flats, and
- four were two-bed flats.

In line with our Decent Homes strategy, many of the homes had major works completed before we re-let them.

Ekaya is a small housing provider and we have few homes available to re-let each year. The majority have to go to local authority applicants. This was true for six of the seven re-lets we made this year. Just one home provided a transfer for an existing resident. For this reason, we would always encourage anyone wishing to move to apply to the council and to explore other rehousing options such as mutual exchanges.

Estate inspections

The Housing Team aim to make sure our common areas and blocks are kept neat and tidy, as well as inspecting the work of the grounds maintenance and cleaning contractors. They do this by carrying out monthly inspections.

Between April 2022 and March 2023 we carried out 62% of our regular estate inspections. This was fewer than we would have liked, but this was unavoidable, due to a period of staff shortages.

The inspections involve:

- checking cleaning and ground maintenance standards
- checking lights in shared areas
- arranging for graffiti to be removed
- getting rubbish and dangerous items removed, and

Managing empty homes	2022-23	Target for 2021-22	2021-22	2021-22 benchmark*
Average general needs re-let (days)	35	20	26	41.5
Rent loss from void general needs	0.15%	0.5%	0.23%	0.8%
Average supported housing re-let (days)	43	30	31	31
Rent loss from void supported housing	5.72%	3%	6.92%	10.17%

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



- carrying out safety inspections to ensure no personal belongings are left in communal areas.

We like to carry out joint inspections with residents, as we receive valuable feedback – for example, on how gardening and cleaning contractors are performing locally.

We include the dates of upcoming inspections in our newsletters, so residents can plan to join us.

Anti-social behaviour

We want our residents to live peacefully alongside their neighbours, so tackling anti-social behaviour (ASB) is a key priority for Ekaya.

We aim to prevent ASB and to intervene when it occurs. We respond quickly to incidents and try to resolve situations respectfully through early intervention and mediation.

We work with partners including the local police, social services, other landlords and agencies.

When we cannot resolve a problem, we will take legal action if it proves to be necessary.

In 2022-23, we received 11 reports of anti-social behaviour and one case remained open at the end of the year, due to its complexity.

The majority of the anti-social behaviour reported centred around noise nuisance, general household noise, neighbour nuisance and harassment.

These cases are sometimes complex and there is often no straightforward solution. However, we are available to offer help and support through mediation.

We ask residents to please remember the impact noise can have on their neighbours.

Cost-of-living support

The rising cost of living is causing significant problems for many of us and we want to help our residents as much as we can.

Tenancy sustainment

In August 2022, together with three partner landlords, we introduced a shared Tenancy Sustainment Officer to prevent evictions and to help new and existing residents facing financial difficulties.

In his time in the role, Taju Oyedeji helped our residents to:

- check their benefit entitlement
- create and manage their budgets
- apply for grants
- manage debt, and
- find ways to manage their rent arrears, including making a payment arrangement.

Taju's has recently left his role, and we are currently looking for ways to continue this service.

Action plan

In December 2022, we carried out a survey to understand how the increasing cost of living affects residents and to see what we could do to help. As a result, we developed an action plan to offer individual support and signposting to external agencies.

We now do more signposting to specialist agencies that can assist with particular problems.

We share more information about the additional benefits, local authority grants and charity funds available.

We aim to raise awareness with monthly 'meet the residents' surgeries and plan to hold a one-stop-shop day, with staff from our repairs and housing teams.

We will promote the benefit of credit union membership, as the ideal way to save and borrow.

Case study: Housing benefit support

In May 2022, our Housing Team helped Ms G, a vulnerable tenant with a family, to clear her rent arrears.

It was a particularly difficult time for this family, who were badly hit by the rising cost of living.

Our housing officer worked with Wandsworth Council's Housing Benefit division to seek rent payments backdated for two years.

The successful claim cleared this tenant's entire rent arrears debt - leaving Ms G very relieved.

In the longer term, we will work to make our homes more energy efficient and make a point of working to reduce our residents' energy bills wherever possible.

Raising income

We run a programme of support for residents who are looking for access to work, training or education opportunities.

By working with partner agencies and, in the future, possibly also delivering programmes of our own, we can help residents to secure their futures and raise their incomes through good quality employment.



Learning from complaints

Complaints handling

We strive to provide the highest quality service to our residents at all times. However, sometimes things go wrong, resulting in complaints. When this happens, we work hard to resolve your complaints as quickly as possible.

We are members of the Housing Ombudsman Scheme, which requires us to be compliant with the Complaints Handling Code – and to self-assess each year. Our 100% successful self-assessment for 2022-23 is available on our website.

We are continuing to improve our complaints handling and using our process to learn from our mistakes.

Complaints in 2022-23

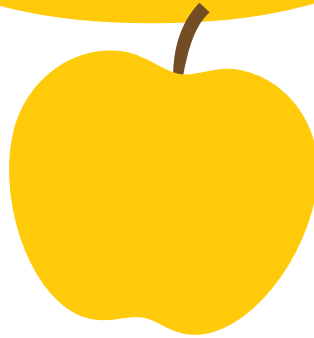
Between April 2022 and March 2023, we received 15 complaints. This was less than half of the 35 complaints we received the previous year.

We think the reduction in complaints numbers is due to the hard work we put in to improving our services, ways of working and methods of communicating with residents.

Of the 15 complaints:

- 86% (13) were resolved at stage 1,
- 14% (2) were resolved at stage 2.

We used the outcomes of these complaints as learning exercises, to



show what we need to do to improve services in future. This included the following.

- We should ensure we communicate clearly and in good time with contractors, customers, our own teams and external bodies – including other landlords providing a service to Ekaya residents.
- We should set our contractors more challenging targets – and carry out more post-inspections.
- We should closely monitor our contractor performance around booking appointments.
- Where there is a problem with a repair, this should remain under review until the matter is resolved.
- Once something has been resolved, we should post-inspect and check that the resident is happy with what has been done.
- We should provide refresher training to staff on complaints handling, to make sure they are aware of their key responsibilities for responding and addressing the problem and learning lessons.

- We should make sure staff understand and follow our policies and procedures – and that they know when to get their line manager involved.
- Where teams have skills or knowledge gaps, we will address these.

Improving communication

With the need to improve communication at the top of our list of complaints lessons learned, our staff took part in internal Mary Gober training. This has helped us to improve messaging between staff and residents across the board.

Customer service

We hold regular departmental meetings to improve the ways we communicate.

We are also making sure that our regular customer service training focuses on communication, listening and problem-solving – so that all of our staff can improve or learn new skills.

We aim for our residents to receive good customer service across the organisation.

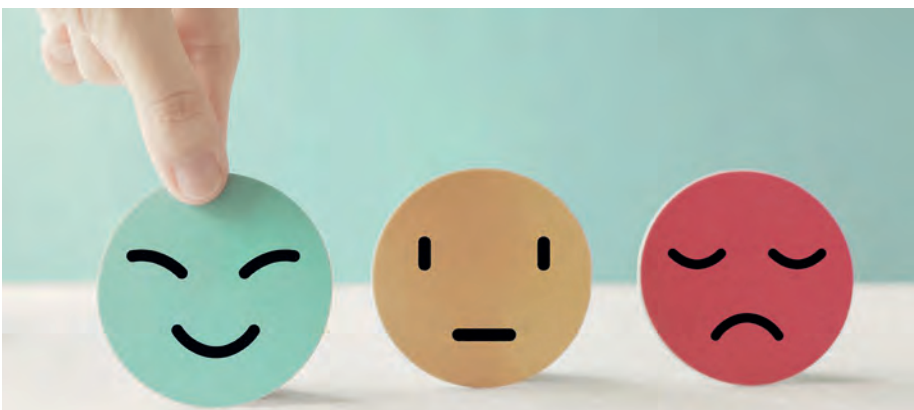
Better complaints handling

Each complaint is now 'owned' by a staff member, who makes sure that the complainant is informed at each stage of the process.

Repair diagnosis

We have trained our staff to diagnose the repairs residents report. The more accurate we can be, the more likely a repair will be fixed first time.

The Repairs Team closely monitors our contractors to make sure the repairs they carry out meet our standards. We are aiming to increase the number of post-inspections we carry out.



London Assembly members visit Ekaya

In June 2022, we were pleased to host a visit to Barrington Road by the Chair, Sem Moema, and other members of the London Assembly.

The Housing Committee of the London Assembly requested the event, as it had been running an investigation into Women and Housing – looking into the different barriers and difficulties women face in accessing safe and affordable housing.

The visit to Barrington Road allowed members to look around the scheme and meet our Chief Executive, staff and residents – which they found invaluable. The event involved some filming.

We were able to raise the challenges of the lack of move-on accommodation, limited grant



levels, pressures on revenue funding, and the gender pay gap that affects women's ability to rent in either the private market or at London Living Rents.

The Committee has since published a report with 13 recommendations for the Mayor of London and the Government, which would reduce housing inequality for women in London.



Involving residents

We're committed to delivering a great service for all of our customers and listening to feedback and views that come from 'lived experience'.

Improving customer satisfaction remains our top priority, so involving residents in our service delivery is key for us.

Local involvement

We encourage residents to take part in house meetings and estate inspections of their block, which both give us valuable local feedback about services.

We have also trialled virtual meetings on Zoom for people living in blocks, to discuss local issues.

Customer Panel

We held a Customer Panel meeting in the early part of the year, which raised important issues for residents.

For example, the Customer Panel challenged us about the time contractors take to book routine repairs appointments. Our contract states that this should happen within 48 hours of the contractor receiving an order from Ekaya. We followed this up with contractors and streamlined the process to improve the time taken.

The Customer Panel also reviewed our draft response to the latest version of the Housing Ombudsman's Complaints Handling Code.

Nusula Lunkuse, Chair of the Customer Panel, says: "Ekaya have said they are very happy to share information with us and involve us in decision-making on how services are provided, so we have a real opportunity to make sure our voice is heard here.

"Panel meetings are very important to us because, as residents, they give us an opportunity to have our say, report anything we are unhappy about, and then see at our next meeting if they were listening.

"I would encourage everyone to get involved in these meetings. You don't have to leave the comfort of your home as they are now done via Zoom.

"If you'd like to get involved and join the next meeting, please contact Ekaya at: resident.consultation@Ekaya.co.uk"

Together with tenants

We are committed to strengthening our relationship with our customers, so we held a consultation about the Tenants' Charter and the Together with Tenants initiative.

The Tenants' Charter formed part of the government's social housing white paper as it worked towards enacting the new Social Housing (Regulation) Act 2023.

Together with Tenants is a similar charter drawn up by our trade body, the National Housing Federation. We signed up to this in 2020.



Nusula Lunkuse, Chair of the Customer Panel.

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.

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

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

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

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

When things go wrong: We will give you simple ways to make a complaint and get problems resolved.



Involvement strategy

Two years ago, we worked with TPAS, the independent tenant involvement specialists, to draw up an action plan to deliver our resident involvement strategy.

By the end of 2022-23, we had:

- a strategy that residents had helped to draw up
- a tenant on the Board
- adopted the Together with Tenants Charter and discussed the Social Housing White Paper with residents
- (as well as holding house meetings) tried out successful trials of online local meetings for our general needs residents
- gained TPAS accreditation - TPAS will be running staff training for us
- plans to include a resident involvement page on the website we are developing
- decided that the new website would include key performance and feedback details
- begun looking into running an online forum for residents through WhatsApp or similar
- promoted activities through partnership working
- looked at ways to improve communications, including the use of social media, and
- improved communication around major works.

Future plans

We will be continuing to work through the involvement strategy action plan recommendations during 2023-24.

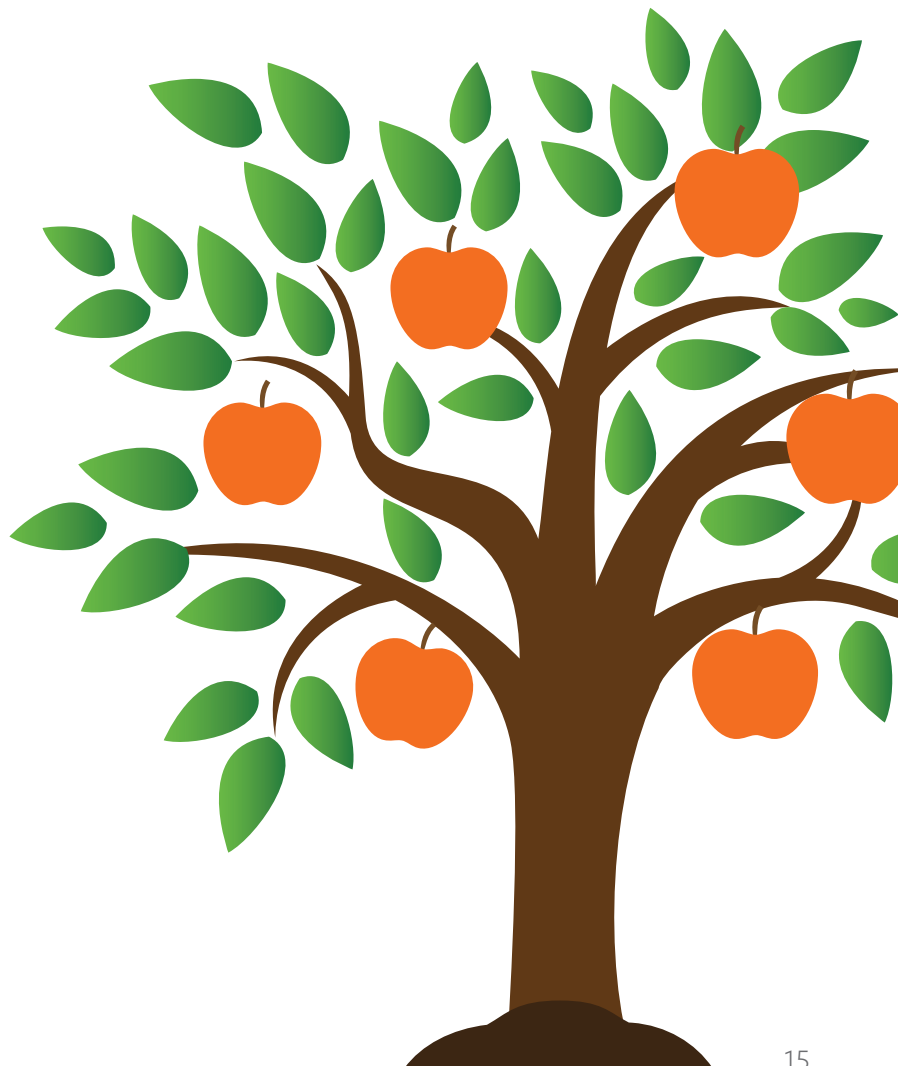
On Board

Resident, Kate Parsley writes:
"I have been the resident rep on the Ekaya Board since December 2020.

"During this time, I have provided a tenant perspective to discussions, e.g proposed changes to policies, and I have also seen the outcome of visits to my own home. This has helped me understand the complexity of managing hundreds of

homes and also given me an opportunity to advocate for residents.

"If you are interested in understanding more about how Ekaya works, or in contributing to the organisation's success, consider applying and join us on the Board soon!



Case study: Moving on from Subira House

M was with us at Subira House for two-and-a-half years, before recently moving in to her own home with her child.

M came to Ekaya when her baby had just turned two months old. At that time, she wasn't in a good place. Her relationship with the father of her child and with rest of her family had broken down.

M was suffering from anxiety and depression, and was self-harming. She had become withdrawn and isolated, with persistent thoughts and worries that she wouldn't be a good enough parent.

Her low self-esteem was affecting every aspect of how she felt about herself. Although she was bright, she doubted her ability to achieve academically or through a career, and she didn't feel able to interact with others.

Support staff member Jennifer Fender-Reid, says: "When M first came to Subira, I just wanted her to feel safe with us. I wanted her to know that I was there to support her, no matter what. I knew it would take time for her to trust me and to be able to open up, so I gave her the time she needed, listening to her when she was ready to talk and respecting her privacy when she didn't.

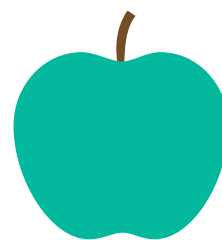
"I spent time drawing out her dreams and aspirations for the

future, finding out what she really wanted for herself not what she thought she ought to do. I encouraged her to visit local colleges and, because she felt so anxious about doing so, she asked if I would come with her, which I did. It took a lot of encouragement to overcome all the negative thoughts, but eventually she enrolled in a Level 1 Hair & Beauty Course, alongside Maths and English GCSEs."

M says: "Key work sessions helped a lot. Jennifer helped me to set monthly goals and gave me lots of encouragement. She reminded me that I am more capable than I thought. In between key work sessions, she was always there to help if I had questions or needed anything - from paying rent to applying for childcare. The support from Jennifer was always there when I needed it."

M worked hard with her college courses and passed with flying colours. She moved on from completing Level 1 in Hair & Beauty, to taking a Level 3 Access to Nursing course.

Jennifer says: "It was lovely to see M becoming more positive and happier in herself. Her child was doing well at nursery and M's confidence in herself as a parent grew alongside her confidence in her ability to work towards her goals. She had made friends at college and this increased



her confidence in her interaction with others.

"There were times when she went back to her old thinking and became frightened that it would crumble. During these times, I listened to her fears and worries, and reminded her of how far she had come, and the potential she had for the future."

When M doubted her parenting ability Jennifer talked through her questions and worries, accompanying her to groups at the Children's Centre to help her build up her belief she could go by herself. Gradually, M got more confident in singing, talking and playing with her child. It became obvious that she had started to relax enough to really enjoy parenting. M's child appears bright, happy and contented, and is a credit to her Mum's parenting.

M applied to university and, just before her offer of permanent accommodation came through, she heard that she had also been accepted on a degree course to qualify as a Healthcare Professional.

Since M moved into her own house, she pops into Subira or phones up her keyworker for a chat, or to update her on her news. She has settled well in to her new home and is excited to be starting her degree in the autumn.

Jennifer says: "I can see M becoming the person I could always see she had the potential to be. I knew she had it in her, but she just needed to believe in herself."

M says: "I wouldn't be where I am now without the support given to me at Subira House."



Happy Nursery Days

Activities

Happy Nursery Days had a very busy, but also a challenging year.

For much of the year, the children enjoyed the usual range of activities and events – having great fun with Easter egg hunts and a bonnet parade, dressing up for world book day, and a special Mother's Day tea.

We also celebrated the graduation of 18 children, who moved on to primary school, and welcomed 20 new children – many thanks to parent recommendations. At the end of the financial year, we had a total of 35 children.

Parents joined us for one-to-one meetings at the end of term to discuss each child's progress and we provided advice where requested. We kept them up to date with our news, dates and policies using email, a newsletter, text messages and the parents' blog on the nursery app.

Ofsted ratings

Unfortunately, a disappointing Ofsted rating in October 2022, following a safeguarding incident, brought a number of challenges with it, as our staff successfully worked to reverse the rating to Good by April 2023.

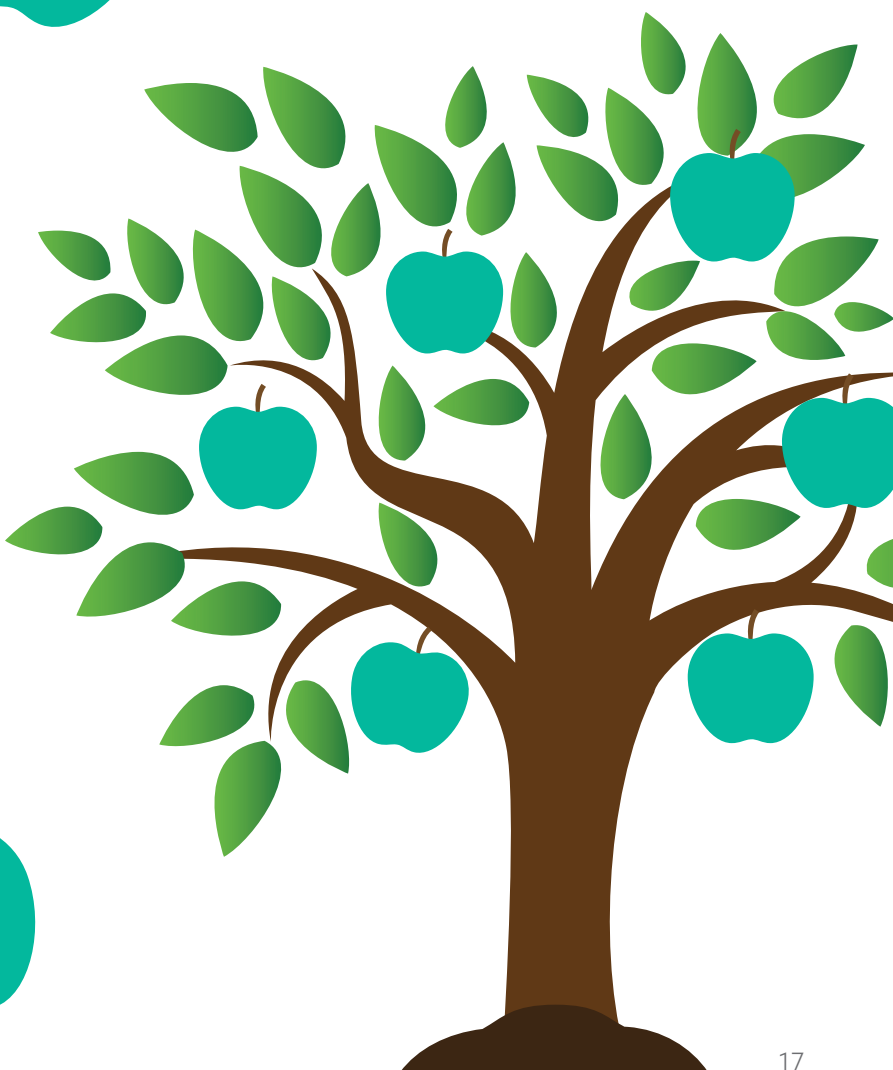
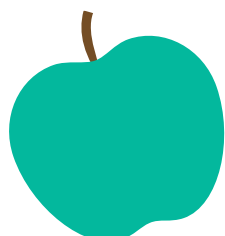
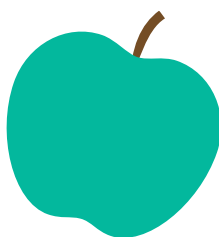
To put things back on track, we worked to Ofsted's action plan and recommendations.

We also made good use of regular visits by Lambeth Council's early years consultants to review our ways of working. As a result, our rooms are now re-organised to be more child-friendly and productive, our room leaders get more support, we have adapted the curriculum to better cover the seven areas of learning and play, and we have improved our staff training.

Staff shortages

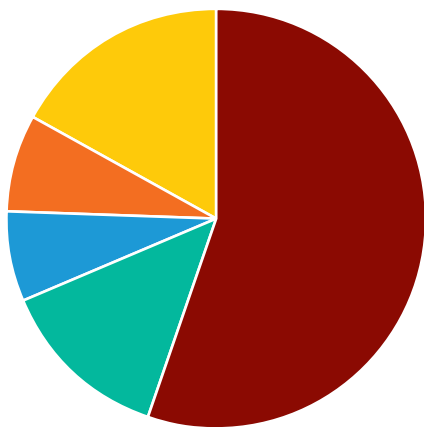
Nurseries across London are struggling to recruit staff – and Happy Nursery Days is no exception. With significant vacancies, we have raised pay levels across the board and are looking at new ways to attract applicants.






One approach has been to advertise the roles to our Ekaya tenants. We are offering them incentives and the possibility of training on the job to a Level 1 in childcare.



Financial performance

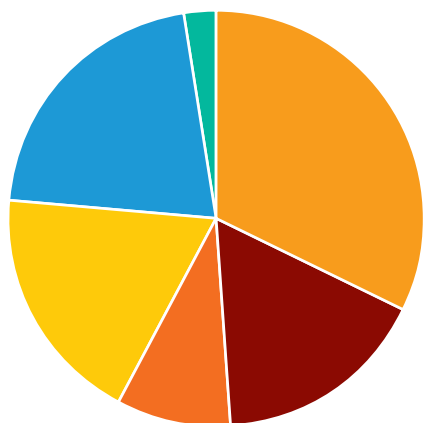
Our income









	Rent £3,171,680 (2021-22: £2,947,156)
	Service charge £764,454 (2021-22: £719,503)
	Supported housing income £399,506 (2021-22: £380,870)
	Nursery income £426,318 (2021-22: £449,944)
	Other income £964,486 (2021-22: £277,802)
	Total income £5,726,444 (2021-22: £4,775,275)



Our expenditure



	Management costs £1,574,303 (2021-22: £1,373,323)
	Service charge costs £816,325 (2021-22: £803,545)
	Nursery costs £433,295 (2021-22: £408,456)
	Interest payable £895,311 (2021-22: £492,729)
	Maintenance £1,028,779 (2021-22: £1,180,296)
	Bad debt plus void loss £116,473 (2021-22: £41,606)
	Total expenditure £4,864,487 (2021-22: £4,299,956)



Our finances in 2022-23

Despite the challenges presented by the external environment during the year, Ekaya remained financially resilient and we exceeded our operating margin target (26.12%) by achieving a margin of 37.37%.

General needs weekly rents	Units	2020-21	2021-22	2022-23
Studio flat	3	£84.89	£86.16	£94.78
1 bedroom	132	£101.71	£103.24	£114.22
2 bedroom	194	£122.90	£124.74	£137.93
3 bedroom	84	£135.31	£137.34	£149.22
4 bedroom	14	£156.13	£158.47	£165.13
5 bedroom	1	£166.41	£168.90	£177.12
Total units	428			

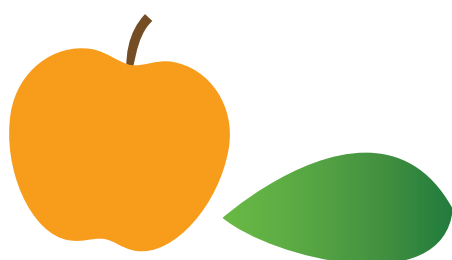
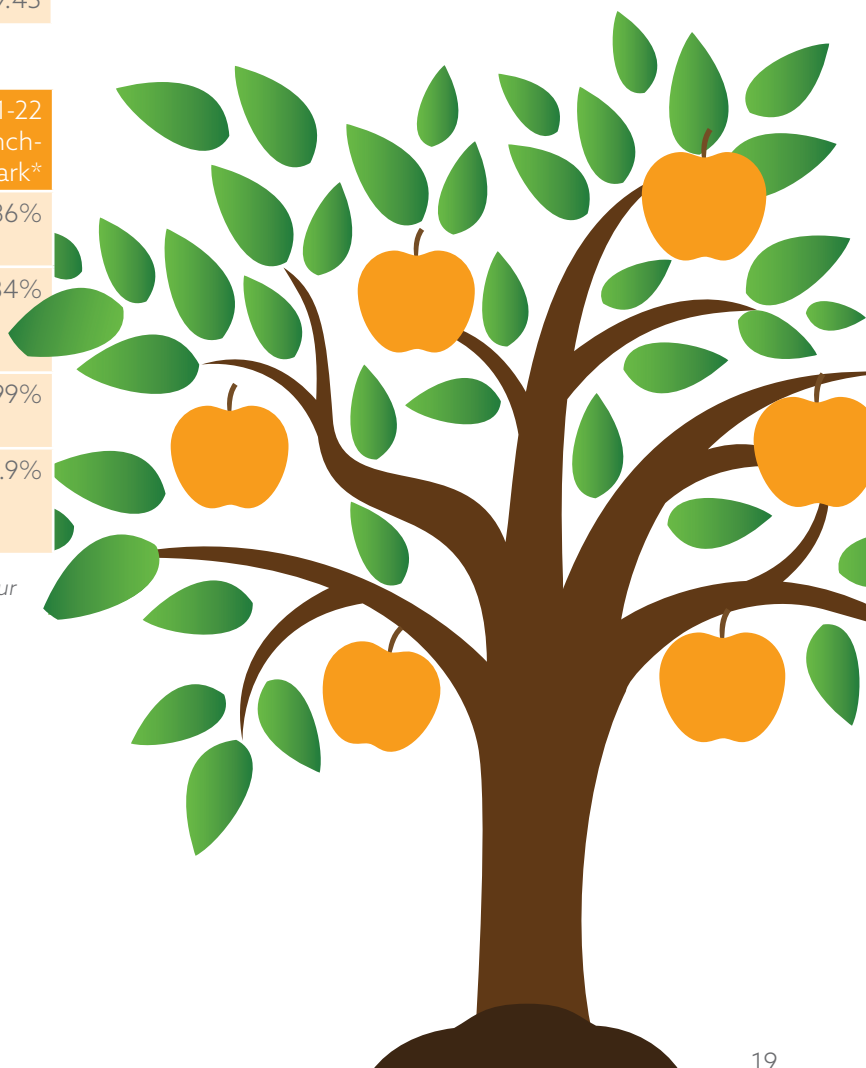
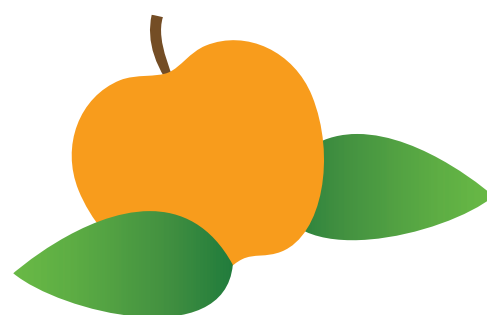
*Excludes five units at London Living Rents.

Supported housing and temporary accommodation weekly rents*	Units	2020-21	2021-22	2022-23
1 bedroom	59	£124.99	£126.87	129.45

*Excludes units we manage but do not own.

Rent collection and arrears	2022-23	Target 2022-23	2021-22	2021-22 benchmark*
Current arrears: general needs	4.76%	3.7%	3.49%	3.86%
Current arrears: temporary and supported	5.05%	2.5%	2.17%	4.84%
Rent collected: general needs	99.42%	100%	103.22%	99%
Rent collected: supported housing	93%	100%	97.55%	97.9%

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



Value for money

A VfM culture

We continue to promote and embed value for money throughout the culture of our organisation.

We engaged and shared the services of a Tenancy Sustainment Officer, sharing the costs with three housing associations, to ensure the effective use of this resource for the benefit of a large number of residents.

Partnership working

We continued to make the best use of partnership working to enhance our value for money performance – for example, through our peer group benchmarking.

We are one of the 14 members of the BME London Landlords (BMELL) group, which actively looks for opportunities to collaborate – particularly in schemes involving joint procurement and savings for group members.

BME London Landlords is part of the Housing Association Legal Alliance (HALA). As a HALA member, we benefit from the competitive rates and value-added services offered by the law firms on the HALA panel. In

all, BMELL members have saved a total of £54,000.

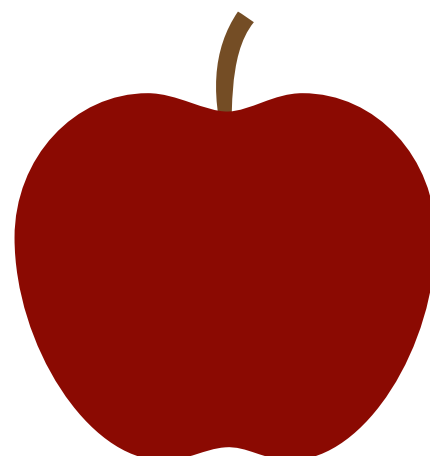
Investing in homes and residents

In the 2022-23 financial year, we invested over £479,000 in planned works (2022: £459,000) – upgrading properties with new kitchens, boilers, roofs and windows.

We also embarked on a programme of fire door inspections and resulting works to ensure the continued safety of our customers.

Our approach to investing in our homes and maximising the returns on our assets are underpinned by our asset management, stock condition and development strategies.

As well as providing our residents with homes where rents are typically less than half of market rates, we successfully work with them to help them access support to secure employment and further education to improve their life chances.



Sector scorecard: Value for money metrics	2022-23	Target for 2022-23	2020-22	Benchmark*
Reinvestment (spend on homes as a % of total stock value)	14.91%	3%	7.2%	2.3%
New supply delivered (how many new homes)	5.27%	0%	1.7%	0%
Gearing (our debt levels – loans allow us to invest in existing homes or develop new ones)	30.70%	40%	38.01%	20.1%
EBITDA MRI interest cover (measures our surpluses against the amount of interest we pay)	173.85%	120%	175%	221.1%
Headline social housing costs per unit (average spend on each home – includes managing, servicing, repairing & upgrading costs)	£6,241	£5,750	£5,402	£5,750
Operating margin: social housing lettings (surplus before loan interest paid)	23.64%	26%	21%	18%
Operating margin: all homes (surplus before loan interest paid)	33.29%	25%	20.27%	14.2%
Return on capital employed (surplus as a % of capital used)	3.04%	2%	2.1%	2.4%

*Figure given for the median (middle of range) performance for our group of similar landlords in 2021-22.

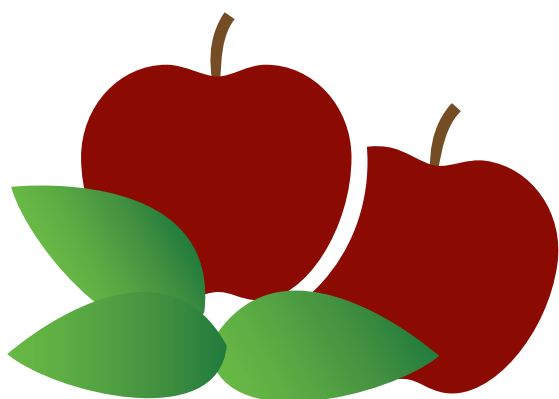
Investing in our people

Investors in People

We retained our impressive Gold Investors in People (IiP) accreditation in 2022 and are now working towards a Platinum award.

IiP accreditation is offered to organisations that are committed to investing in their people by means of training and development, great leadership and creating a great place to work.

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

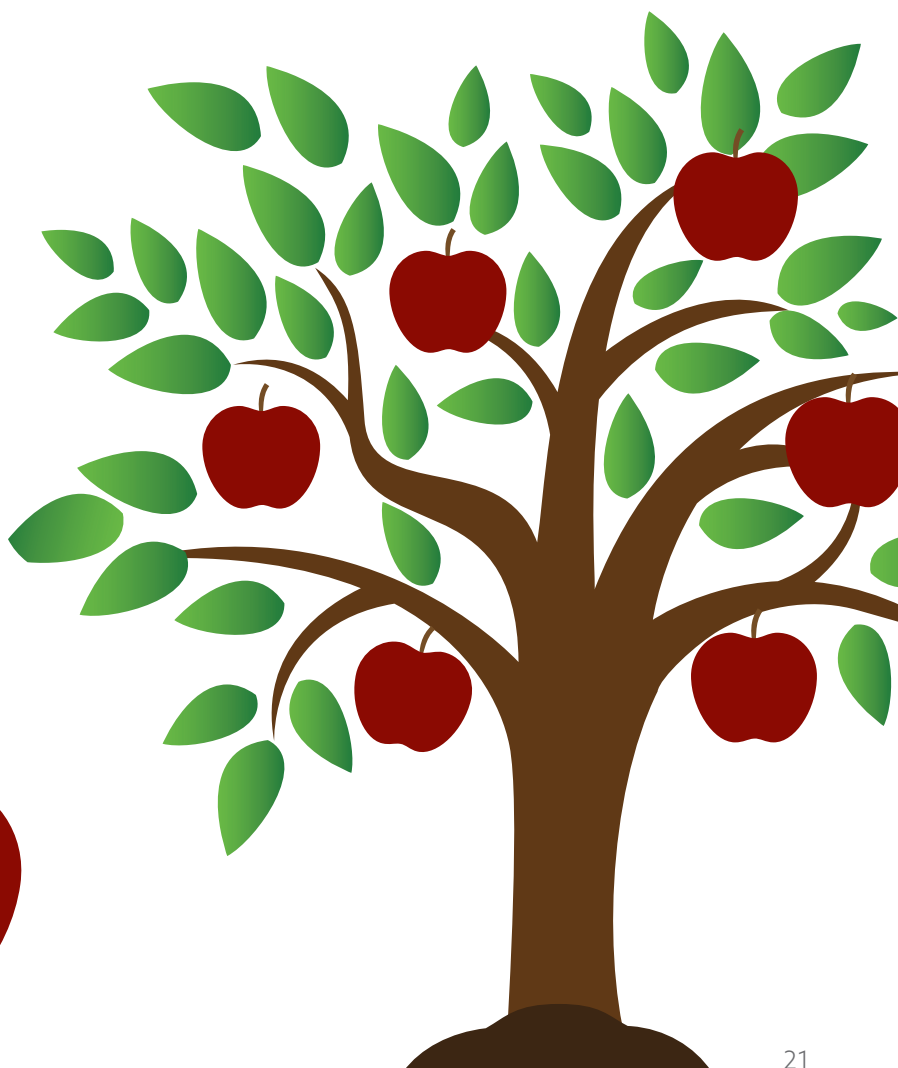


People and culture

People and culture is one of our four key business objectives, reflected in our annual plan for the year.

We continue to develop our plans to implement an organisation-wide culture change programme which promotes Ekaya's values and a quality-focused culture throughout our organisation.

Having adopted the 2020 NHF Governance Code, which puts responsibility for shaping the culture of the organisation with the Board, we undertook a number of Board culture workshops to initiate culture change. This will form the basis of our upcoming People Strategy from next year.



Our plans for 2023-24



Tenant involvement

We plan to appoint a new tenant Board member and to increase resident involvement in line with our new strategy.

Asset management

We will use our stock condition survey to decide how best to manage the future of our buildings and to update our major works programmes.

Satisfaction survey

Acuity – a specialist independent company – will carry out a customer satisfaction survey for us from September 2023. The survey will use our regulator’s tenant satisfaction measures to provide the wording for questions. This will allow us to compare our performance directly with that of other landlords.

Improving our IT

We will review our use of IT, to find ways to improve our services, work more efficiently and reduce our running costs.

Barrington Road and Kabo House

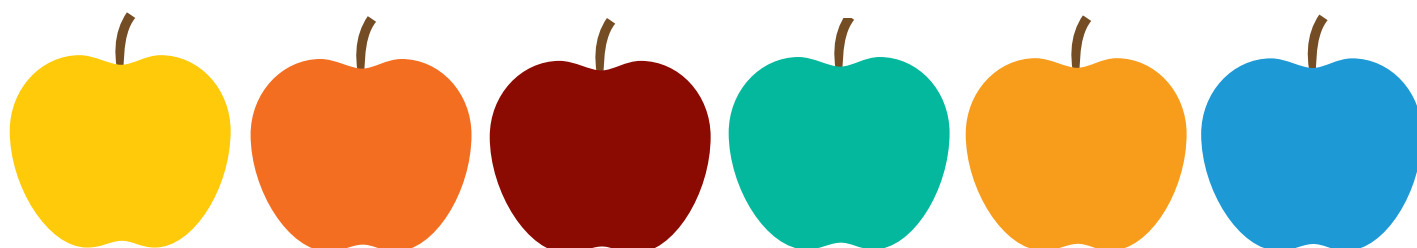
We will look at our options for making the best use of these properties – both now and in the longer term.

Website

We will finish developing our new website, with many more features for residents, to enhance the service we offer.

Worklessness

We will deliver a programme to assist residents who are looking for work. We may provide part of this as an in-house service. We will continue to offer work experience and volunteer placements.



Board members

Tracey Downie
Board Chair
Joined September 2021



Garfield Cameron
Board member
Joined December 2021



Leanne Donald-Whitney
Vice Board Chair/
Chair of Policy &
Performance Committee
Joined September 2016



Samantha Latouche
Board member
Joined December 2021



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



Jennifer Brathwaite
Co-opted Board member
Joined December 2022



Elaine Marshall
Board member
Joined September 2016



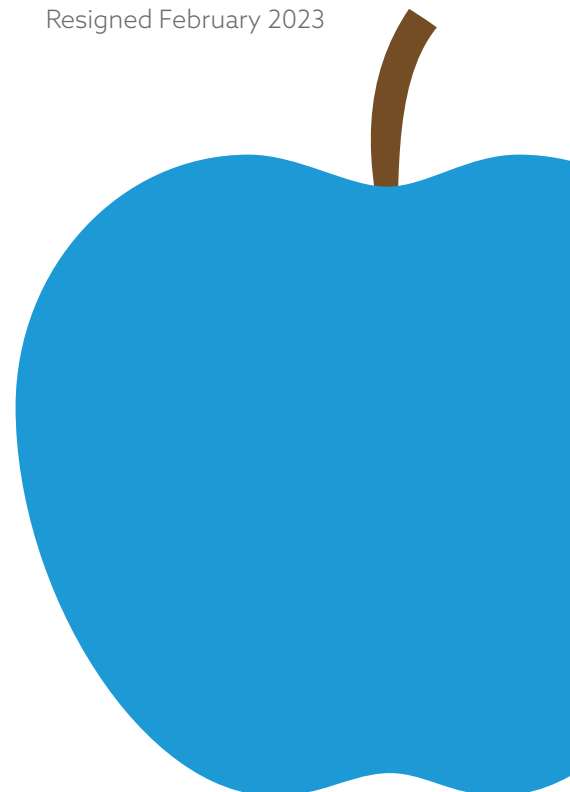
Cheryl Avery
Board member
Resigned February 2023



Kate Parsley
Tenant Board member
Joined December 2020



Eunice Zhu
Board member
Joined December 2021



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

Ekaya 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

