



LODDON  
HOMES

# Annual Report to residents

91%

of our residents  
would recommend  
us to a friend



**Loddon Homes** is a Registered Provider of  
affordable homes across Wokingham Borough.

e [info@loddonhomes.co.uk](mailto:info@loddonhomes.co.uk)

T 0118 908 8479

A Wholly Owned Company of



**WOKINGHAM  
BOROUGH COUNCIL**

# Welcome to Loddon Homes' annual report to residents 2021

This report gives you, our residents a snapshot of our performance between 1 April 2020 and 31 March 2021. It also gives updates on future plans for the organisation, the results of our bi-annual residents survey, plus sections on latest Government guidance and best practice for social housing providers. We hope you enjoy reading the report.

If you would like more information about Loddon Homes' performance please feel free to contact us at [info@loddonhomes.co.uk](mailto:info@loddonhomes.co.uk) or visit our website [www.loddonhomes.co.uk](http://www.loddonhomes.co.uk)

## Message from the Chair



I joined Loddon Homes in July 2021 and I am proud to currently be the Chair of our Board of Directors.

As a Borough Councillor and resident, I am committed to ensuring that we deliver on our key targets and promises to residents. First and foremost, Loddon Homes is here to deliver good quality, affordable housing that meets local needs, that people are

proud to call home. As you can see from this report, we

have remained committed to this and continue to invest in new homes both to address general needs but also to provide safe and supportive accommodation for residents with more specialist housing needs.

Secondly, we want to make sure we deliver the best possible day to day service to you while at the same time generating a financial return for Wokingham Borough Council that can be reinvested to help improve the lives of all Borough residents. It is fantastic to see from our residents' survey that you feel the services we deliver have continued to improve as our organisation grows.

The last 18 months have been challenging for us all and I would like to take this opportunity to thank you for your support and understanding. It hasn't been easy to deliver services so I am incredibly proud of how our Board, dedicated staff team, colleagues at Wokingham Council, and partner care providers and contractors have adapted and pulled together to make sure key services are maintained.

Shahid Younis  
**Chair, Loddon Homes**

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## Meet the Team

Any of the **Loddon Homes** team can be contacted at [info@loddonhomes.co.uk](mailto:info@loddonhomes.co.uk)



**Nigel Bailey**  
MANAGING DIRECTOR



**Karen Howick**  
HEAD OF OPERATIONS



**Tracy Garner**  
SERVICE IMPROVEMENT  
OFFICER



**Amy Griffiths**  
SERVICE & COMPLIANCE  
OFFICER



**Kathryn Worsley**  
ACCOUNTS ASSISTANT



**Michele Johnson**  
WOKINGHAM BOROUGH COUNCIL'S  
**DEDICATED HOUSING OFFICER** FOR  
LODDON HOMES RESIDENTS

Michele can be contacted at  
[loddonhomes@wokingham.gov.uk](mailto:loddonhomes@wokingham.gov.uk)  
or on **07562 169 337**



**LODDON  
HOMES**

[www.loddonhomes.co.uk](http://www.loddonhomes.co.uk)

## Key achievements in 2020/21

Despite the challenges of the pandemic, during 2020/21 **Loddon Homes** invested **£4.3m**, including £700,000 capital investment from Wokingham Borough Council and £500,000 grant funding from Homes England, **building 13 new affordable homes**:

**a bespoke bungalow** providing supported living for three young adults with complex care needs; and a development of **10 semi-detached three-bedroom houses**, six of which were let to local families at social rent and four sold for shared ownership.

By the end of the 2020/21 financial year, Loddon Homes' housing stock had grown to **88 homes**



**18** shared ownership

**11** general needs



**34** supported living for older people

**9** supported living for young people



**16** supported living for adults with care needs

### Delivering what matters most in a difficult year

When looking back on the past year, COVID-19 and the effects of the pandemic are at the front of everyone's minds. Most of us have spent more time at home than ever before, and having a secure, safe place to call home has never been so important. We are pleased to report that we, our agent, **Wokingham Borough Council** and all our partners, worked hard to maintain services for our residents throughout the lockdowns despite the restrictions, including repairs, new lettings, tenancy and financial help and advice, and supporting our vulnerable and elderly residents at a time when they needed it most.

**£4.3m**

invested to build  
**13 new affordable homes in 2020/21**

## Support for those in financial hardship

People face hard choices with money throughout their lives. More recently, because of the COVID-19 pandemic, some of our residents have experienced job insecurity through unemployment, furlough, reduction in hours, shielding or self-isolation, and problems with benefit payments, resulting in real financial hardship through no fault of their own. We have continued to provide money and debt advice, and link our residents to the right help when they needed it, making sure that nobody would lose their home because of financial circumstances brought about by the pandemic.

If you need any help with money problems or are struggling to pay your rent or other bills, contact your housing officer, **Michele Johnson** either by phone on **07562 169337** or by email at **[loddonhomes@wokingham.gov.uk](mailto:loddonhomes@wokingham.gov.uk)**

**Wokingham Borough Council (WBC) is currently working on a new strategy to tackle financial hardship in the borough, to ensure they have the right support in place to help residents.**

If you would like to help shape the new strategy, take part in the council's survey which will be used to understand more about the issues affecting residents. To access the survey, go to **[www.wokingham.gov.uk/news-and-consultation/consultation-and-having-your-say/current-consultations](http://www.wokingham.gov.uk/news-and-consultation/consultation-and-having-your-say/current-consultations)** and click on the Visit the Engage website to share your views button.

**Southlake  
Crescent**



## Appointment of a Service Improvement Officer

Loddon Homes is committed to the continuous improvement of our services, so in January 2021 we appointed a **Service Improvement Officer** whose job it is to make sure we deliver and maintain excellent services, using residents' feedback to shape improvements. Tracy will also regularly review our policies and procedures to make sure we are up to date and using best practice. You will hear from Tracy from time to time as she works to identify opportunities to improve the way we deliver across a range of services - you might be invited to take part in a survey for instance, or to join a resident panel to review a new or updated policy.



Tracy Garner  
**SERVICE  
IMPROVEMENT  
OFFICER**

Keep reading for more information on how you can help us to improve by becoming an involved resident.



Hennerton  
House



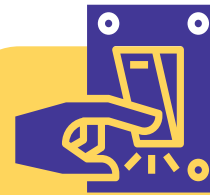
100%

of grounds  
maintenance  
targets met



100%

of contracted cleans  
completed, with  
additional COVID  
cleans carried out at  
all our supported living  
schemes to keep our  
residents safe.



100%

of emergency  
lighting tested,  
completed and  
compliant



100%

of monthly required  
Legionella testing  
completed and  
compliant



100%

of fire alarm  
testing completed  
and compliant



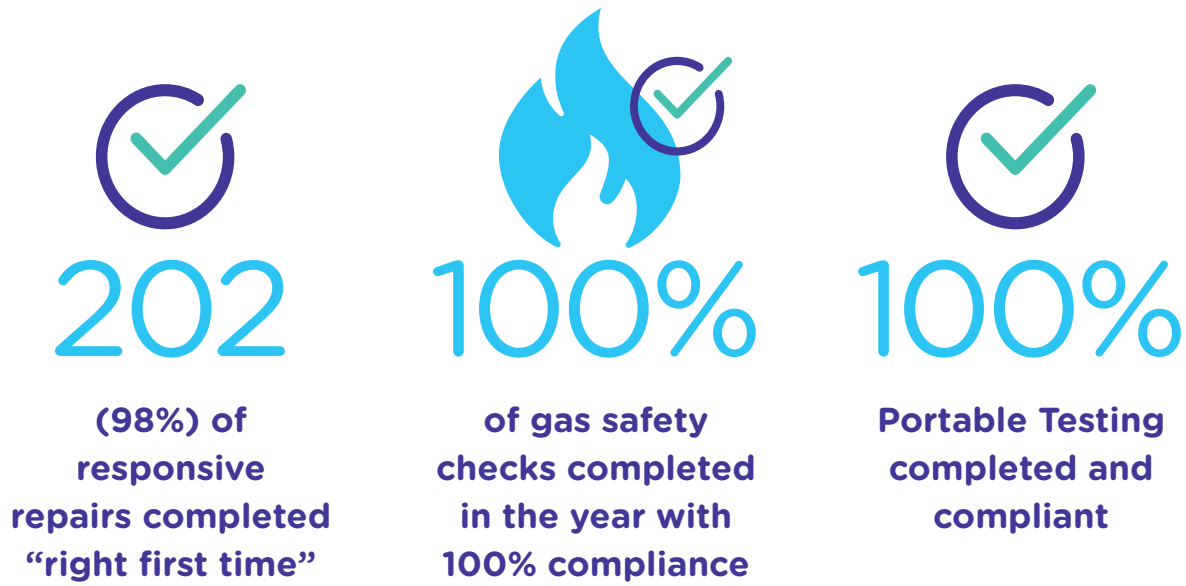
100%

of fire extinguisher  
services completed  
and compliant

121

**Fire Risk Assessment actions** were identified in the year. New Fire Risk Assessments were completed on three sites towards the end of the financial year which meant that 31 actions were outstanding at the end of the year. All were classified as “tolerable” which means they did not constitute a health and safety risk to residents, and work is ongoing to resolve them.





0 anti-social behaviour incidents reported



0 official complaints received

## OUR SISTER ORGANISATIONS



BERRY BROOK  
HOMES

A LOCAL HOUSING COMPANY

A Wholly Owned Company of



WOKINGHAM  
BOROUGH COUNCIL

**Wokingham Borough Council  
as Management Agent**

Annual report results reported in line with Key Performance Indicator targets as set by the Loddon Homes Board as per legislative requirements and desired performance expectations.

## The Social Housing White Paper

In November 2020, the Government published their Social Housing White Paper, which is designed to give residents a greater voice, empowering tenants and strengthening consumer regulation.



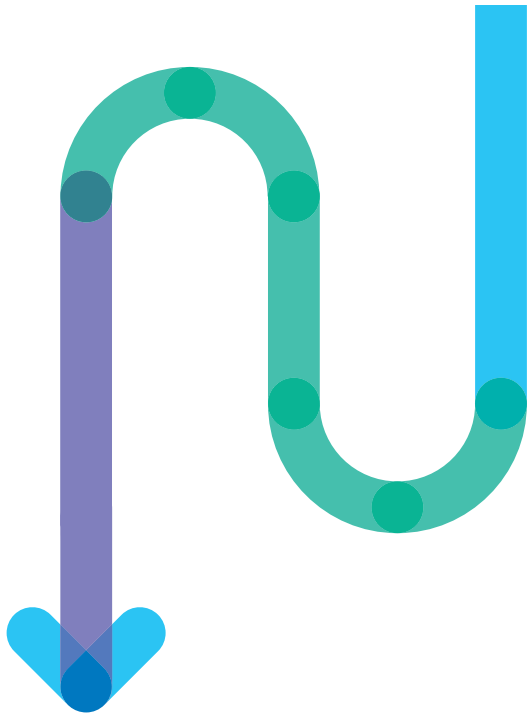
The White Paper covers seven key themes of greatest direct importance to the everyday lives of residents, all linked by one common thread – that the safety, wellbeing and opinions of social housing residents is paramount.

### Key themes of the Social Housing White Paper:

- To be safe in your home
- To know how your landlord is performing
- To have your complaints dealt with promptly and fairly
- To be treated with respect, backed by a strong consumer regulator for tenants
- To have your voice heard by your landlord
- To have a good quality home and neighbourhood to live in
- To be supported to take your first steps to ownership

Loddon Homes is committed to being accountable and transparent, and to giving our residents a strong voice. Our performance continues to improve year on year, but we know that it is important to continue to improve your experience. Building good-quality affordable homes, providing value for money services and supporting our residents is at the heart of everything we do. We look forward to working with our residents to further improve our services. If you would like to comment on any of the themes covered in the White Paper, or indeed on any aspect of our services, please email us at [info@loddonhomes.co.uk](mailto:info@loddonhomes.co.uk)





*"It has been a great experience sitting on the Board and contributing to the vital decisions that directly impact the lives of residents in Wokingham Borough."*

Lee Newton,  
LODDON HOMES' RESIDENT BOARD  
MEMBER SINCE 2015

## Resident engagement

Our residents have always been at the heart of our organisation, playing a key role in helping us to build on the things that we do well, and develop the areas where we can do better.

We believe that by involving you in decisions that affect your homes and neighbourhoods, we can make sure we are delivering services that meet your needs.

There is a range of opportunities for you to give feedback, scrutinise our performance, challenge our decisions, and share ideas to help influence and improve services for everyone. We regularly ask residents for feedback through surveys, for example following a repair or after raising a complaint or anti-social behaviour case, and in October this year we sent out our two-yearly resident survey asking all our residents to give us feedback on how we are performing as a landlord. After all, who knows the service better than you?

For more information on becoming an involved resident, contact us directly at [info@loddonhomes.co.uk](mailto:info@loddonhomes.co.uk)

Loddon Homes residents are welcome at the many tenant involvement activities run by Wokingham Borough Council. For more information, visit Wokingham Borough Council's Tenant Involvement page: [www.wokingham.gov.uk/housing-and-tenants/tenant-involvement](http://www.wokingham.gov.uk/housing-and-tenants/tenant-involvement) or call the Residents Resource Centre on 0118 978 2494 or email [tenant.involvement@wokingham.gov.uk](mailto:tenant.involvement@wokingham.gov.uk)



## Beyond 2020/21

Construction continued at our **£9m Arnett Avenue development in Wokingham**. This development supports WBC's regeneration plan for Gorse Ride South and will deliver a total of **46 homes**, many of which will be for residents, both home owners and WBC tenants, who will be moving out of the regeneration area. The development consists of **10 three-bedroom houses**, seven for social rent and three for outright sale; **and 36 one-and two-bedroom flats** 16 for social rent and 20 for shared ownership.

We also took ownership of a **three-bedroom semi-detached house in Hitch Hill Close, Earley**, providing another affordable home for a local family who want to get onto the home ownership ladder. And later in the year we will acquire a **further three much-needed two-bedroom homes for shared ownership in Whistley Green**.



## Next Steps Accommodation Programme (NSAP)

During 2020/21, Loddon Homes secured funding of over £400,000 through Homes England to help provide **4 one-bedroom homes** as part of the Government's COVID-19 Rough Sleeping response, helping to get people who have a long or repeated history of rough sleeping off the street and into accommodation.

Our Next Steps residents will receive specialist tenancy and life skills support from Two Saints through the Housing First Service. The Housing First Service works with a targeted group of previously entrenched rough sleepers throughout



Wokingham. All four flats are now occupied, providing safe, quality accommodation for vulnerable individuals, helping them to enjoy a future away from the streets.



## Resident satisfaction survey 2021 results

We are delighted with the response to this year's resident survey with 42% of our residents having their say.

### Things we are doing well

**95%** of residents are happy with the quality of their home.

**91%** would recommend Loddon Homes to friends or family, scoring us an average of 9 out of 10.

**91%** are happy with the service provided by Loddon Homes.

**96%** are happy that Loddon Homes provides a home that is safe and secure.

**85%** agree that Loddon Homes treats its residents fairly.

**64%** agree that we listen to residents' views and act on them.

**73%** agreed we give you the opportunity to make your views known.

### Areas where we have improved

Our last resident survey in 2019 showed that 50% of you felt repairs and maintenance was an area where we could improve, so we are delighted that despite the occasional restrictions on the repairs service due to the pandemic,

**79%** of residents who have had a repair in the last 12 months are now either fairly happy or very happy with the way Loddon Homes deals with repairs.

**100%**  
of our general needs  
residents would  
recommend us  
as a landlord

Another area where we have improved is satisfaction with Loddon Homes as a landlord among our general needs residents. In 2019, although 80% of our supported living residents said they would recommend us as a landlord, only 50% of our general needs residents felt the same. We have been working hard to improve your experience over the last two years, and we are very happy to report that now **100% of our general needs residents would recommend Loddon Homes as a landlord**. This is a fantastic achievement, but we will not be resting on our laurels; we know there is always room for improvement, so we will continue to look for ways to make our services even better, involving all our resident groups along the way.



## Shared ownership

Shared ownership is a great way for people to buy a property when they cannot afford all the deposit and mortgage payments for a home that meets their needs, and their household income is £80,000 per year or less.

Purchasers pay for a percentage share between 10% and 75% of the home's full market value, and enter into a lease agreement with the landlord to pay rent on the remaining share. Shared owners can buy more shares in their home over time - this is known as 'staircasing'. As more shares are bought, the rent paid on the landlord's remaining share goes down.



For more information on shared ownership, including properties available for shared ownership and an affordability calculator, visit the Help to Buy South website: [www.helptobuyagent3.org.uk](http://www.helptobuyagent3.org.uk)

## Redlands House

Shared Ownership  
at Arnett Avenue





## Supported living for older people

Fosters is an independent living scheme for older people in Woodley, with **34 high quality flats with 24 hour on-site support** provided in partnership with Optalis.

Each flat has its own private front door and comprises an entrance hallway, double bedroom, a wet-room bathroom with doors to both the hallway and bedroom, a spacious open plan kitchen/living room and either a private balcony or terrace area. Each flat is carpeted throughout and finished to a high standard with neutral colours.

The scheme has two communal living rooms, a guest suite for visiting friends and relatives, and a restaurant offering freshly cooked food, plus beautiful landscaped gardens.

The small but vibrant nearby town of Woodley has a local library (including a delivery service directly to Fosters), three supermarkets, coffee shops, restaurants, a pharmacy, a doctor's surgery, as well as a weekly market and the Oakwood Centre which hosts a number of community services.

Allocations for accommodation at Fosters are made through WBC's housing register, so if you or someone you know is interested in moving there, please contact the council at [housing.needs@wokingham.gov.uk](mailto:housing.needs@wokingham.gov.uk) to register your interest and to request information on current vacancies. Please note, in order to qualify for the accommodation at Fosters, you will need to qualify for social housing and have a need for the care provided at Fosters.

### Fosters Independent Living Scheme



## New complaints handling process

In July 2020 the Housing Ombudsman published its Complaint Handling Code.

The new Code encourages landlords to use the feedback provided by complaints in a constructive way and provides a structure to help landlords handle complaints effectively, learning from them in order to prevent future complaints.

**We are proud to say that we had no formal complaints in 2020/21.** However, this does not mean we are complacent; we have updated our process to make sure that if we do receive a complaint, it will be dealt with quickly and fairly, and in line with the new Code. Our procedure for dealing with complaints has two stages, each allowing complainants to take the matter further if they are unhappy with the outcome. Complainants also now have the right to involve the Housing Ombudsman at any stage of the complaints process.

The Housing Ombudsman expects landlords to carry out regular self-assessment of their complaints process and to take appropriate action to ensure their complaint handling is in line with the Code. Landlords are expected to report the outcome of their self-assessment to their Board members and to make the assessment available to the public. If you would like to read our self-assessment, please go to **[www.loddonhomes.co.uk](http://www.loddonhomes.co.uk)** and click on the About Us tab.

## Norton Road





## Reporting disrepair

Did you know that tenants can complain if their social landlord refuses to do repairs, does them badly or takes too long to carry out the work?

You may have heard or seen on TV and in the media stories of people living in poor conditions because their landlord has not carried out repairs when they should have; this is classed as “disrepair”. **Loddon Homes** has a very good track record for dealing with repairs, but if you feel at all unhappy about how a repair has been done or if you have any ongoing repair issues that you are having trouble getting resolved, please contact us directly either by email at [info@loddonhomes.co.uk](mailto:info@loddonhomes.co.uk) or by phone on **0118 980 8479**.

Depending on whether you are a resident of one of our rented properties or are a shared owner, repair responsibilities will be different. For residents of our rented homes, both **Loddon Homes** and the resident are responsible for looking after and maintaining the property. To see who is responsible for what, and what you can expect of us when reporting a repair, please refer to your tenant guide. The Tenant Guide can be viewed on our website here: [www.loddonhomes.co.uk/about-us](http://www.loddonhomes.co.uk/about-us)

Shared owners are responsible for all repairs inside their homes and boundaries of their property, and Loddon Homes is responsible for repairs to any communal areas. Our Guide for Shared Owners can be viewed on our website here: [www.loddonhomes.co.uk/about-us](http://www.loddonhomes.co.uk/about-us)

**Arnett Avenue**





## Damp and mould

Another topic that has been highlighted in the media recently is the problem of damp and mould in homes, and in response to this the Housing Ombudsman has published new guidance for landlords.

**Loddon Homes** properties are built to a high standard and to the most up to date regulations. However, we know that damp and mould can and does occur for all sorts of reasons, and in the great majority of cases the problem can be dealt with quickly and effectively. If you are concerned about damp and mould in your home, please report it immediately in the same way you would report any other repair. The sooner you report it, the sooner it can be resolved.

If you would like to read more about the new guidance, please visit the Housing Ombudsman's website at [www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk)



## A reminder on how to report repairs

Email [housingrepairs@wokingham.gov.uk](mailto:housingrepairs@wokingham.gov.uk)  
(monitored 9 am to 5 pm Monday to Friday)



**WBC Facebook page**

(monitored 9am to 5pm Monday to Friday)

For **non-heating repairs**, contact the repairs helpdesk on:

**0800 515 287**

(monitored 9 am to 5 pm Monday to Friday)

For **heating-related** repairs, call the heating repairs helpdesk on:

**0800 389 8789**

(monitored 9 am to 5 pm Monday to Friday)

For the **emergency repairs helpdesk** please call:

**0800 515 287**

(Outside office hours, weekends and bank holidays)



# Compliments from our residents



*“This is a beautiful place,  
I love the garden, it’s the  
best place I’ve ever lived.”*

*“The houses are lovely and  
I am quite satisfied.”*

*“The people who I’ve been in contact with  
while moving house have all been lovely  
and very helpful.”*

*“After 1 year I still wake up every morning  
blessed that I get to live in the most  
beautiful new build home.*

*Everything is perfect.”*

*“Everything is great, I am so happy.”*

*“I am here temporarily because I had a  
fire in my bungalow, but I love it here and  
would like to stay permanently.”*



to call your own.

Loddon Homes Ltd  
Civic Offices  
Shute End  
Wokingham  
RG40 1WN

**Loddon Homes** is a Registered Provider of  
affordable homes across Wokingham Borough.

e [info@loddonhomes.co.uk](mailto:info@loddonhomes.co.uk)

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HOMES

Loddon Homes is registered with the Regulator of Social Housing (Reg No 4827).

[www.loddonhomes.co.uk](http://www.loddonhomes.co.uk)