



LODDON
HOMES

A modern social landlord
you can trust



LODDON
HOMES
ANNUAL
REPORT
24/25

84%

of residents are
happy with us as a
landlord



A Wholly Owned Company of



WOKINGHAM
BOROUGH COUNCIL

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

Welcome to our Annual Report to Residents 2024/25

Whether you are a tenant, resident or shared owner, we hope you'll find it interesting.

This report gives an insight into our performance between 1 April 2024 and 31 March 2025, highlighting what we've done well but also where we haven't done so well and need to improve. It also gives updates on organisational changes, the results of our bi-annual resident survey, and our ambitions for 2026 and beyond.

This year we are able to celebrate an increase in resident satisfaction. We've listened to feedback from complaints, surveys and interactions with residents, which led to a number of service improvements. We continue to work on increasing the ways our residents can get involved and have their say because there's no one better to let us know how we're doing.

The current economic climate and national focus on housing have impacted both households and landlords. This report highlights our commitment to creating thriving communities by delivering good quality, sustainable housing for the people who make them their homes.

We see the sharing of information about your home and the area where you live as an essential part of our commitment to residents, and our Annual Report forms a vital part of this commitment. If you would like more information about Loddon Homes' performance, or want to ask us a question, please feel free to contact us at hello@loddonhomes.co.uk or visit our website loddonhomes.co.uk

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A message from our Chair and Managing Director



This has been an exciting year for Loddon Homes. As your new Chair and Managing Director, we wanted to take a moment to share what's been happening and what's coming next.

First, a little about us: one of us, Nigel, has recently stepped into the role of Chair after previously serving as Managing Director, and the other, Karen, is delighted to be taking on the role of Managing Director after 10 years with the company in other roles. It's a time of change, but also a time of opportunity – and we're proud to see **Loddon Homes** continuing to stick to its values and deliver for residents, even when the housing sector faces big challenges.

Over the past year, we've focused on what matters most: reinvesting in our homes, listening to residents, and improving services. We've worked hard to tackle long-standing concerns, strengthen our partner contracts, and spend more time in our communities so we can better understand your needs. Looking ahead, we're thrilled to say that the coming year will bring more much-needed new homes.

Behind the scenes, we've also been reviewing how we're organised, strengthening our team to make sure we continue to support Wokingham Borough Council in providing more homes and delivering excellent services. You can see our new structure on page 5.

Financially, we're in a strong position and working closely with the Council to stay that way. We've kept our hardship fund in place to help residents who need extra support.

Resident satisfaction remains high at 84%, but we know there's more to do. Repairs have been a particular focus. Satisfaction with repairs dropped to 61% last year, and while we've moved to a new contractor, Cardo, in June, there have been some early teething problems. We're keeping a close eye on things to make sure the service reaches our high expectations.

Finally, we want to say a huge thank you to our brilliant staff team, colleagues at Wokingham Borough Council, and all our partner contractors. Together, we're committed to providing safe, secure, and affordable homes – and great services – for all our residents.



Meet the Team

This year, we have made some changes to how our organisation is structured. Some of our team members you already know, they've just moved into new roles. Here's how the team looks now:



Karen Howick
MANAGING DIRECTOR

We're delighted to share that Karen has stepped into the role of Managing Director. With over 10 years' experience with the organisation, Karen's knowledge and expertise will help us keep improving the services that matter most to you, whilst steering the organisation through our future development and expansion.



Tracy Garner
RESIDENT SERVICES MANAGER

After five years in her previous role with us, Tracy has moved into this new role, where she will continue to work on improving our residents' experience, making sure we meet our regulatory commitments, and making sure the services we provide offer value for money for both residents and the organisation.



Armani Kirby
BUSINESS SUPPORT OFFICER

Armani continues to support the team wherever he's needed, as well as making sure our Board meetings run smoothly and providing assistance to the Finance team.



Emma Lord
TENANCY & LEASEHOLD SERVICES OFFICER

We're delighted to welcome Emma as the newest member of our team. Her focus will be on making sure our residents' voices are heard and using their experiences to shape our services to be the best they can be. She'll also be monitoring performance with our service partners and helping to make sure we meet our regulatory obligations.



David Chapman
ASSET MANAGER

Dave joins us with many years' experience in repairs and maintenance. He will be using his expertise to make sure our homes remain safe, sustainable and meet the highest standards, and ensuring the best possible living experience for our residents.



Michele Johnson
HOUSING OFFICER

Michele is your go-to person for every day questions and queries about your tenancy or rent. As well as looking after our residents, she is also our eyes and ears out and about in our communities, making sure the grounds and communal areas are as they should be, and is always happy to drop in to see any resident who needs her assistance.

Any of the Loddon Homes team can be contacted at hello@loddonhomes.co.uk

Resident engagement - working together to make homes better

At Loddon Homes, we provide the house, but it's our residents who make it a home. Your ideas and opinions help us improve what we do and shape the future of your neighbourhoods.

When you share your thoughts, we listen - and act.

Starting Conversations

We believe that great engagement starts with a chat! Over the past year, we've been out and about meeting residents and hearing what matters most. Here are just a few highlights:

- Estate walkabout with our leadership team in Finchampstead
- Coffee morning and choir performance at a sheltered scheme
- IT inclusion event to help residents get online
- Resident and partner meet-up at a supported housing scheme
- Theatre performance for residents at a sheltered scheme

Got an idea for an event in your area? We'd love to hear it!

Your home, your choice

We've introduced choice-based repairs and maintenance. This means, wherever possible, you can have a say - whether it's picking floor coverings, tiles, or even plants for communal gardens.

Get involved - your voice matters

Residents play a big part in shaping our services. Here's how:

- Sharing feedback on repairs, complaints, and new home experiences
- Participation in ad-hoc review forums relating to services and contracts
- We have an established resident Board member - bringing your views to the heart of decision-making.

Making improvements together



Your feedback led to real changes this year:

- ✓ Trees cut back over parking spaces
- ✓ New cycle store installed
- ✓ Bollards and signage added to tackle parking issues
- ✓ Communal EV charging points introduced

Want to get involved? Email hello@loddonhomes.co.uk

Get involved - your ideas make a difference!

We're always looking for new ways to work with residents.

Whether it's sharing feedback, joining events, or helping shape services, your voice matters. For more information on how you can get involved, contact us today at hello@loddonhomes.co.uk

In May 2025, we sent out our two-yearly **resident survey** to find out how we're doing. After all, who knows our service better than you? Read on to see what you told us!



The year in figures

Total stock
183

General
needs rented
accommodation
38

71
supported
residents across
41 homes

34
Older person's
accommodation

46
Shared
ownership
homes

100%
of grounds
maintenance
targets met

100%
of contracted
cleans
completed

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 sprinkler systems
tested and compliant

100%
of fire extinguisher
services completed
and compliant

100% of properties have
an in-date fire
risk assessment

Fire Risk Assessments are carried out at our schemes every three years or, in some cases, annually.

During 2024/25, a total of 152 fire risk recommendations were made:

20 substantial risks, 114 moderate risk and 18 low risk.

Mitigations were put in place to maintain safety whilst these recommendations were resolved, and none were outstanding at the end of the year.

Individual homes:

100%
of gas safety
checks
completed
in the year
with 100%
compliance

100%
of electrical
safety checks
completed

6 anti-social behaviour incidents reported - 100% successfully resolved.

We understand our customers want to enjoy peace and quiet in their homes. However, there are times when customers report anti-social behaviour (ASB) that's causing them distress and disruption. We always investigate thoroughly and work with both the complainant and alleged perpetrator, involving other agencies where appropriate, to reach a resolution that is acceptable to both parties.

1 formal complaint was received which was dealt with within timescales stipulated by the Housing Ombudsman's Complaint Handling Code. (For more on complaints, please take a look at page 21.)

No data protection breaches were recorded.

Why We Haven't Included Repair Performance Data This Year?

We know how important it is for residents to see how we're performing on repairs, and we want to be as open as possible. Due to the change in repairs provider this year, we are not able to include detailed repair performance figures in this report. We're working closely with our Managing Agent, WBC, to ensure we can provide this information in the future.

Awaab's Law

In October 2025, a new regulation called **Awaab's Law** came into force. It requires social landlords to fix serious issues such as damp, mould and other hazards within set timeframes.

Loddon Homes is committed to providing safe, comfortable homes and we fully support the aims of Awaab's Law.

We are working closely with our agent, Wokingham Borough Council, and our repairs partner, Cardo, to make sure any problems in our homes are identified and dealt with.

If you notice damp, mould, leaks, heating issues or any other problems in your home, please let us know straight away. **The sooner you report it, the faster we can fix it.**

Repairs Hotline (24 hours):

0800 515 287

Heating and hot water

(Mon – Fri, 9 am – 5 pm):

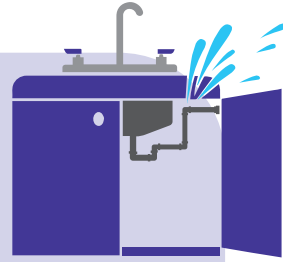
0800 389 8789

Email:

wokinghamrepairs@cardogroup.co.uk

We will investigate, keep you updated, and confirm what action we are taking.

Reporting disrepair



Did you know that it's a condition of your tenancy that you report repairs promptly? If, for example, a leak was not reported straight away, it could cause unnecessary damage resulting in far more expensive repairs being needed.

If you rent your home from us, both Loddon Homes and you 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, which can be viewed on our website here:

www.loddonhomes.co.uk/about-us/

If you are a shared owner, you are responsible for repairs inside your home. Loddon Homes is responsible for the structure of your home, such as the external walls and the roof, and for maintaining the communal areas.

Keeping Your Home Safe and Comfortable

Condensation and mould

If you rent your home, as your landlord, we are responsible for keeping your home safe, secure and in good condition. This includes the extractor fans and ventilation systems, and dealing with any mould that appears because these systems are not working properly or if there is a leak.

Your responsibilities

There are some things you can do to help prevent damp and mould:

- Heat and ventilate your home properly – keep a steady temperature (18 - 21°C). If you struggle to heat your home, help and advice is available – please contact us for more information.
- Reduce condensation
- Treat small patches of mould yourself
- Report leaks and faulty or noisy fans or ventilation systems immediately

Reducing Condensation

- Wipe moisture from windows daily
- Dry clothes outside if possible (but not on a balcony as it's a fire risk)
- Use disposable dehumidifiers in the winter months
- Avoid blocking radiator heat with wet clothes
- Vent tumble dryers properly
- Keep pan lids on when cooking
- Run cold water before hot when running a bath to reduce steam
- Close the bathroom door when bathing or showering

Ventilating your home

- Never switch off extractor fans (it only costs about £5 a year to run one), and vacuum the vents regularly
- Open windows daily, even if it's only for a little while, and keep the trickle vents open if you have them
- Keep inside doors open to help air circulate through your home
- Use your cooker hood or fan or open a window when cooking
- Leave gaps behind furniture on external walls so the air can circulate

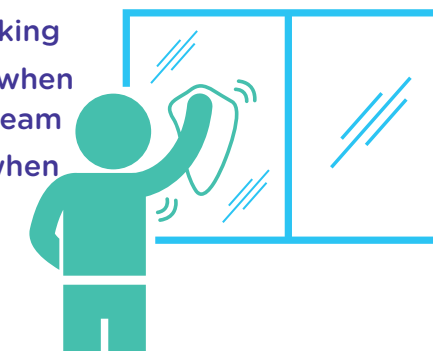
Dealing with small areas of mould

If you're worried about damp or mould in your home, please get in touch. But if you feel able to tackle a small area of mould yourself:

- Open a window and close the door to the room
- Use a shop-bought mould remover or household cleaner – wear gloves and a mask
- Dry all surfaces thoroughly afterwards

DON'T:

- **USE A VACUUM CLEANER AS THIS COULD SPREAD MOULD SPORES**
- **USE BLEACH OR WASHING-UP LIQUID, WHICH ARE NOT EFFECTIVE**



Hennerton House

Support for those in financial hardship

The ongoing cost of living crisis means many people continue to experience, or are facing for the first time, financial hardship. Whatever your situation, if you are finding it difficult to manage your household bills, support is available and you're not alone.



Wokingham Borough Council has a dedicated Cost of Living Help Hub which you'll find here: wokingham.gov.uk/cost-of-living

Visit the UK government's website for information about cost of living payments: gov.uk/guidance/cost-of-living-payment

For help with local food banks, visit the Wokingham Borough Food Map: wokingham.gov.uk/cost-of-living/help-essentials/help-food



If you're struggling financially and need help with money, you may be eligible to apply for support such as grants, benefits, help with bills and local schemes.

The secure **Lightning Reach portal** allows you to find and apply for support from many different organisations, quickly and easily. They have a huge range of support, including help with energy bills, fuel vouchers and energy advice.

For more information and to sign up to get your personalised list of support options, visit the **Lightning Reach** website here:

lightningreach.org/



If you are struggling to pay your rent or other bills, help is available. Contact your housing officer, Michele Johnson, either by phone on **07562 169337** or by email at michele.johnson@wokingham.gov.uk

Michele is out and about in our communities every Thursday, it's the perfect opportunity for you to talk to her face to face with any concerns you may have.

If you would like to book an appointment with Michele, please contact her either by phone on **07562 169337** or by email at michele.johnson@wokingham.gov.uk

Resident satisfaction survey 2025 results

We are very pleased with the response to this year’s resident survey, with 36% of our residents having their say.

We use what our residents tell us to identify where services need improvement, helping us to prioritise where to focus our efforts and resources. The data gathered helps us to understand what is most important to our residents and informs our strategies for service delivery and future resident engagement.

Read on to see more on the results of the survey and what we’re doing to improve our services and, ultimately, the lives of our residents.

Things we are doing well

84% of residents are happy with Loddon Homes as a landlord.

82% are happy that Loddon Homes provides a home that is safe and secure.

74% are happy that Loddon Homes listens to their views and acts upon them.

81% agree that Loddon Homes is good at keeping them informed about things that might affect them as a resident.

84%

of residents are
happy with us as a
landlord

Areas where we have improved

We are delighted to report that once again we have improved our overall satisfaction score with **84% of our residents saying they are happy with the service we provide**, compared with 76% in 2023. We won’t be resting on our laurels though, there are things we can do better such as repairs and maintenance, and our contribution to the neighbourhood so we’ll be focussing our efforts on improving in those areas in the coming year, involving as many of our residents as we can along the way.

In 2023, just 60% of residents said they thought we listened to their views and acted on them. We are delighted to report that this is now 74%. Our vision is for every one of our residents to feel valued and listened to, so in the coming year, we will be working on more ways of encouraging feedback from residents which we will use to make improvements to our service.



You can read more about how we’ve listened to our residents and made improvements as a result in the Resident Engagement section on page 6.

Some lovely comments received from residents who completed the survey:

“[Loddon Homes is] easy to work with and quick responses to any questions I’ve had”

“I feel very fortunate to be a tenant in my home.
I very much like my home and feel my landlord is very reasonable and approachable.”

“I have been a Loddon Homes resident for 3.5 years and I am very happy in my home. My flat is brilliant and the other residents in my block are friendly and respectful. I tell people that I feel very fortunate to live in my flat and the local area. **Thank you Loddon Homes.**”

“I love living here. The residents here are very caring and so are the workers, so I am happy. **Thank you.**”

“I am very happy being a Loddon Homes resident.”

“Very helpful and always transparent.”

“Good communication.”

Areas for improvement

Satisfaction with Loddon Homes' contribution to the neighbourhood 72% (target 80%)

As a small landlord, we know it's more difficult for us to have a strong influence on the neighbourhoods where our properties are located, but this is not a reason not to try to make a difference, and to improve communication to residents about what we are doing.

Repairs and maintenance

61% satisfaction with repairs against a target of 95%. As a landlord Loddon Homes has high expectations when it comes to our repairs service, so a 61% satisfaction score is disappointing for us and for our residents. In light of this score, we are working hard with our contracting partners to resolve any long-term building defects and where necessary have taken steps to put things right ourselves.

In June last year, our repair service moved over to a new repairs partner, Cardo Group. In partnership with Wokingham Borough Council, Cardo will be providing our day-to-day repair service. Cardo is a leading supplier of building maintenance services for social housing providers across the country, and deliver a cost-effective high quality repair service. We anticipate this new partnership will mean an improvement in service for our residents.

Satisfaction with cleanliness and safety of communal areas 81% (target 80%)

We want our communal areas to be clean, welcoming and safe for residents. Whilst all communal areas and windows are cleaned regularly, and decorated every five years, there are some things residents themselves can do to help:

- Don't store items such as buggies, shoes or bikes, or rubbish in communal areas – this is to prevent trip hazards, but also reduces the chances of fire spreading through the space.
- Make sure you don't let anyone follow you into the building, unless they're also residents or you know them to be visiting one of the residents.
- Take care when moving furniture or other large items in and out of the building so as not to damage walls or flooring.

We welcome feedback from residents at any time

You don't have to wait for us to send you a survey to tell us what you think. You can contact us at any time with feedback about any of our services, with questions or suggestions about how we can do things better, or to tell us when you think we have done things well.

Email us at hello@loddonhomes.co.uk

Call us on **0118 908 8479**

We'd love to hear from you!

Did you know
you can **swap**
your home with
a tenant of
another housing
association or
local authority?



HomeSwapper
The UK's biggest mutual exchange service,
with over 400,000 registered users

Over
200,000
live adverts

Over
10,000
swaps
successfully completed in the last six months

HomeSwapper is **free** for
our tenants to use and is
available 24 hours a day,
every day of the year. With
easy registration and search
tools, instant messaging and
the unique Multiswap tool, it
will help you find the swap
that's right for you.

**Free
HomeSwapper App**

How to use HomeSwapper

- 1 Visit www.homeswapper.co.uk and click register.
You can register with Facebook if you like.
- 2 Tell us about the home you want, and the home
you've got - make sure you upload photos!
- 3 We'll find matches for you, or you can run your own
search to find exactly what you're looking for.
- 4 Contact your matches and chat to the
current tenant using the in-system messaging.
- 5 Once you've agreed a swap, ask
your landlord for the paperwork.

Keep a note of your
login details here:

Username

Password

If you need help
Email the helpdesk
tenants@homeswapper.co.uk

Facebook
[HomeSwapperOfficial](https://www.facebook.com/HomeSwapperOfficial)

Find out more at
www.homeswapper.co.uk

If you would like to know more about swapping
your home, please contact your Housing Officer,
Michele Johnson, at michele.johnson@wokingham.gov.uk

Ever thought about **shared ownership**?
It might be more affordable than you thought.

Shared ownership, or 'part-rent, part-buy', is a great way of getting a foot on that
first rung of the property ladder. You'll initially own a share of your home, with the
option to buy some or all of the remaining share in the future.

The initial share you can buy is between 10% and 75%. On a property costing
£300,000, a 35% share would be £105,000. You'll
need to get a mortgage, use your own savings, or a
combination of the two to buy your share. You will
need a deposit of between 5% and 15% of the share
you're buying. So if you're buying a share worth
£105,000, a 5% deposit would be £5,250.

The rent you pay on the share of the property you
don't own (£195,000) is on top of your mortgage.
If your rent is 1.5% on the remaining share, it would
be £2,925 a year, or £243.75 a month.

In the future, you may be in a position where you
want/can afford to buy an additional share of your
property. For instance, you might want to increase
your ownership from 35% to 50%, or from 50% to
75%. This process of buying more shares is known
as staircasing and can usually be done up to 100%
ownership.

If you're interested in knowing more, please visit our
website loddonhomes.co.uk/shared-ownership and
complete the enquiry form. We can also help you
work out what you can afford to buy so you won't be stretched financially.

For more information on shared ownership and how it works,
visit sharetobuy.com/locations/Wokingham



Thinking about making alterations or improvements to your home?

The property you rent from us is your home and we are usually happy for you to make alterations or improvements, but you do need to ask our permission before doing anything major such as putting in patio doors, making any alterations that involve electrical or gas works, or replacing the kitchen or bathroom. You don't need permission to re-decorate or put up pictures or shelves.

If you would like more information on the type of work we will allow or if there's something you want to do to your home and want to apply for permission, please email us at hello@loddonhomes.co.uk

Complaints and how we feel about them



Loddon Homes sees complaints as positive as it means our residents are telling us when things are not quite right. This, in turn, gives us the opportunity to investigate and put mechanisms in place to prevent the issue happening again. When a resident raises an issue with us, we give them the opportunity to have it dealt with as a formal complaint. This enables us to fully investigate the issue and formally record the outcome for future learning and improvements to services.

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 have the right to involve the Ombudsman at any stage of the complaints process.

If you'd like to read our complaints policy, or read our latest complaints review and self-assessment report, please visit our website at loddonhomes.co.uk/about-us

For more information about the Housing Ombudsman, please visit their website here:

housing-ombudsman.org.uk

84%

of residents are
happy with us as a
landlord



A modern social landlord
you can trust



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RG40 1WN

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

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

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**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.