



Celebrating our past



Transforming our future

Annual Review 2021

This year we mark 75 years of providing homes and building communities in the East Midlands.

Here we show how making the right calls and doing the right things secure our future and create better opportunities for the people and neighbourhoods we serve.

We remain true to our roots and social purpose, and we're here for the long term.

"What stands out about emh is how they look at the needs of the individual user and occupier and support those wherever possible – it's really joined up."

Mike Kapur OBE FRSA
Lord Lieutenant of Leicestershire

"Emh has stayed true to its ethos. It's still providing homes for people who need them in the same way that it did in the 1940s. The scale has increased massively, but the focus is the same"

David Ireland
Chief Executive, World Habitat

Seeing the best of people

It's hard to imagine a more turbulent and testing time than the past year, or a broader range of changes and challenges demanding our group's attention. But since the coronavirus pandemic arrived in Spring 2020 we've seen the absolute best of everyone connected to emh.

From talented and steadfast staff willing to go the extra mile, to partners embracing new ways of working together and customers being patient and understanding, people have pulled together. And for all of this we say a huge thank you. We've also said goodbye to some exceptional people recently – individuals who've made emh what it is today.

1946

East Midlands Housing Association is formed by a small group of homeless ex-servicemen led by Peter Elderfield (background) with an initial capital of £39 and 10 shillings.



Welcome

David Russell
Group Chair

Chan Kataria OBE
Group Chief Executive

1947

Our first development completed in Thringstone, Leicestershire, provided 50 homes for local coal miners.



2021

Today we manage over 20,000 properties across the East Midlands with 32,879 people living in homes provided by emh.

The resilience, imagination and commitment that have been so evident over the last 12 months are exactly the qualities we'll need to meet what's coming our way. The Social Housing White Paper, Government plans for levelling up and devolution and the tough economic circumstances that no doubt lie ahead will make our mission more important than ever.

The UK has a deepening, three-way crisis of housing, affordability and care. As a nation we're just not building enough homes, market prices continue to rise far above inflation and the question of how to provide proper care for older and disabled people remains unresolved.

To achieve climate change targets and move towards net zero, decarbonising our business and homes is also becoming an ever more urgent priority. We have to find the best technologies and ways to pay for them, while engaging the active support of people to think, live and work greener. The upsurge in awareness created by Black Lives Matter has highlighted some of the serious inequalities that persist in many parts of our society, and we have to do much more about these too, so that they can be consigned to history.



It's a daunting picture, but no worse or more difficult than the circumstances faced by our founders in 1946. And it's why we exist as an organisation – to provide homes people can afford, care that meets their needs and improved opportunities for everyone. We're an established and respected organisation; financially strong, a **Gold Investor in People**, busily transforming and well-placed to step up and play our part.

The past year has been the ultimate, real-life stress test of our values, preparedness, people and ambitions. Through the clarity of our vision we've emerged even more determined to keep on building a better tomorrow.

David Russell
Group Chair

Chan Kataria OBE
Group Chief Executive

People, diversity and environment

The past year has seen a tipping point in public attitudes towards both equality and the environment. The Black Lives Matter movement and depth of racial inequality exposed by the pandemic have changed everything. While repeated extreme weather events have shown us that dangerous climate change is with us here and now.

The housing industry has been talking about people from ethnic minorities and women being underrepresented at the top level of business for far too long. What we need is action that brings change for good. The same goes for practical steps to decarbonise and respond to global warming.

We don't always get everything right, but we're determined to try. On all fronts, leadership is vital; making sure that our Board and executive live our values and lead by example every day.



Joanne Tilley
Executive Director,
Corporate Services

To ensure continuous challenge, scrutiny and top-level leadership we have a Board Champion for diversity. We've also adopted the 2020 Race Equality Code to tackle race inequity in governance and leadership and continue to apply the Rooney Rule to all senior recruitment. This guarantees that at least one person from an ethnic minority is shortlisted for every role.

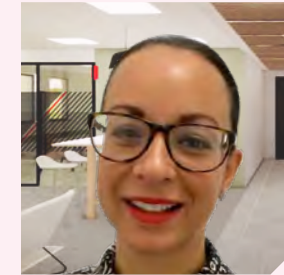
We train colleagues in unconscious bias and promote inclusion and psychological safety using the Barrett Values. These help people align their personal values with those of the organisation, so that colleagues can bring their whole selves to work.

As recommended by the 2021 Business in the Community Race report, we produce annual pay gap reports for both ethnicity and gender. And there are open staff listening teams for people to share their experiences.



"The group-wide Barrett Values Assessment helps us understand and develop our culture. Culture drives engagement, which drives customer satisfaction, competitive advantage and our ability to attract and retain talent. The results show us what's working well and where there's frustration or friction. We include teams in the assessment so they can devise their own development plans. This builds trust and buy-in from colleagues."

Jill Bamford
Human Resources Director



"Many colleagues across emh have been deeply affected by events across the world in the past year, particularly the death of George Floyd. As black and minority ethnic leaders we've worked together to ensure emh is an inclusive workplace that allows every employee to reach their full potential and to feel part of a progressive and proactive organisation. We'll continue having open and honest conversations with colleagues to help us evolve."

Laura Smith
Specialist Housing Manager



Beyond the group, we've developed a strategic partnership with East Midlands Chamber to promote joint research and raise diversity awareness in the business community. We also provide Individual mentoring through the Housing Diversity Network.

We have around 1,100 staff and last year upheld a complaint about unfair treatment. This is one case too many, so we've listened and learnt from it. Equality is a journey not a destination, and there's no such thing as being 'too equal'.

“

Investing in the development and growth of colleagues has never been more important. Over the past year we've focused on enhancing leadership skills to build resilience, create a sustainable learning culture and promote psychological safety among teams. This supports diversity in our workforce, enabling everyone to feel valued, be themselves and able to speak up without fear.

Lynne Swinson
Head of Learning and Development

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Contribution to Net Zero

There are three elements to our decarbonisation plans:

- ▶ Current homes
- ▶ New homes
- ▶ Ways of living and working

We're constantly making trade-offs between these priorities to achieve the best outcomes. Last year's rapid shift to home-working saved an estimated 532 tonnes in carbon emissions and cut our commuting travel by 95 per cent. It also guided the decision to repurpose our main office in Coalville as a hub for hybrid working and engagement between staff, customers and partners.

The renovation (due to finish in early 2022) includes high-efficiency solar panels, renewable energy heating, a large proportion of recycled or recyclable components, more electric vehicle charging points and improved anti-virus air filtration. We expect these modern systems to more than pay back within and continue delivering long-term savings.



1989

Emh is presented with a 'Civic Shield' for its first eco-homes at Albert Hall Place in Agar Nook, Coalville.



At grassroots level (literally) our social enterprise gardening service follows insect-friendly planting and mowing practices, and re-uses garden waste to produce its own compost.

New homes no longer rely on polluting fossil fuels and we're targeting properties with older or expensive heating systems to install low-cost, clean energy air- and ground-source heat pumps. More than a thousand customers have engaged with us online to help design clear guidance on fire safety, plan for low-carbon living and avoid problems with damp, condensation and mould.

2021

Continuing our eco-credentials, today we install clean ground-source heat pumps to help reduce carbon emissions as well as energy bills for our residents.



Homes and neighbourhoods

The pandemic has highlighted the importance of home and community in a completely new way. From emergency accommodation for people sleeping rough to wellbeing, financial and practical support for existing residents, we've had to dig deep and make things happen quickly.

Our partnerships with local councils to deliver the Government's Everyone In initiative last Spring demonstrate what's achievable when the collective will and right resources come together.

We're pleased to have helped provide 188 previously homeless people with hotel, hostel and other places to live and so minimise the spread of COVID-19. The close working arrangements with the authorities in Leicester City, Blaby and Erewash have continued through a joint, three-year bid we've now submitted to provide extra properties based on the Housing First approach to tackling homelessness.



Christine Ashton
Executive Director, Housing

During a period when customers have spent more time at home than ever before, and with many people choosing to work permanently from home, our services and systems have come under added strain. Wear and tear on properties has inevitably increased, and customers reasonably want problems put right quickly and efficiently, even at a time when there are national shortages of skilled labour and building materials.

In response, we're taking a close look at our enquiry handling and repairs processes to ensure we offer the best possible level of service. This involves accelerating our plans for greater digital working and increasing the depth, range and quality of information we collect about customers, communities and properties so that we can target our efforts better.

1975

Emh starts work on its largest new build project, 409 homes at Agar Nook on the edge of Coalville.



2021

We put our residents and service users at the centre of our work, ensuring they have influence on how we evolve to provide more than simple landlord services.



“The pandemic has taught us we can bring people together in new and creative collaborative arrangements and get things done. I see positive change in communities with people coming together and supporting each other. This experience and learning puts us in a great position to review our delivery model with customers and demonstrate our role as a key partner in the communities we serve.”

Nikki Chawda
Head of Housing and Neighbourhoods

We've boosted the amount of staff responsible for helping to resolve instances of anti-social behaviour as well as deploying extra colleagues to support shared owners staircasing to full ownership, sales under the Right to Buy/Acquire and service charges. A structural change also means that supported housing and all activity relating to customer engagement, community development and complaints is now integrated within a single directorate.

Staff have already demonstrated huge flexibility and dedication to find new ways of working. We're keen to build on this momentum to make sure we can handle the really big challenges ahead of decarbonising homes, maintaining decent homes and reducing fuel poverty. We welcome the Regulator's and Ombudsman's renewed focus on customer satisfaction. We'll continue to develop hybrid working so that our staff can have the most impact on people's quality of life and opportunities.





We've recruited more than 300 estate champions so that we get proactive feedback from customers about their neighbourhoods. They've helped us to improve cleaning and gardening services, deal with low level nuisance and remove rubbish quickly. This means cleaner and safer estates, and shows that we're a listening organisation.

Laura Morgan
Head of Housing and Neighbourhoods



Investment, assets and safety

Customers rightly judge us on how we help them to stay safe and look after their homes.

The pandemic has certainly presented difficulties in keeping up with the extra demands generated by people being at home more. Making properties fit for low-carbon living is now right at the top of our priorities.

We've drawn up a new, 30-year asset management strategy to guide our decisions, investment and divestment in the group's housing stock. This includes a five-year action plan for decarbonisation.

In partnership with Blaby District and Erewash Borough Councils we've already secured 'LAD 2' funding to improve the energy efficiency of around 85 homes. We're also bidding for the first wave of the Government's £160 million Social Housing Decarbonisation Fund to bring more homes up to at least Energy Performance Certificate 'C' rating.



Ian Davies
Director of Property Services

During the peak period of lockdowns in 2020-21, completing gas and other routine repairs obviously became much more difficult. To respond to this and the backlog of non-emergency jobs that built up we formed an incident management team. Beginning with daily meetings, then reducing over time to weekly sessions, this group intensively monitored the priorities and performance of contractors and the group's own maintenance team. We also redesigned the gas repairs process to improve customers' experience.





"Debbie Finnemore was extremely helpful in putting me down as an emergency repair. She's the most helpful person I've ever dealt with in regard to customer service. We need more employees like her!"

Billie-Mae Bishop
Resident

"The first year of our three-year programme to achieve ISO 45001 has also seen us map all our stakeholders and assign clear accountability for every aspect of safety across the whole business."

Carolyn Allin
Health & Safety Manager



2021

Emh now employs 167 in-house maintenance staff and 68 specialist contractors to maintain over 20,000 homes across the East Midlands.



1984

Emh purchases and modernises 550 dilapidated former coal board homes in Nottinghamshire and Derbyshire.

For the current year, we've increased investment in existing homes and expanded our in-house team and contractor support for planned work. This will enable us to deliver the Board's commitment to upgrading kitchens, bathrooms and external decorations.

Good information is essential to every part of the group, but it's especially critical to targeting and controlling how we invest in our properties. We're developing new management information dashboards to maintain a real-time picture of how we're applying our resources, backed up by continuous physical stock condition surveys and feedback from residents.

People and partnerships are at the heart of our approach. We work hard to develop skills and capacity of all our staff. Two property service colleagues, electrician Karen Penman and supervisor Neil Brookes, played a key part in the *Aspiring Managers* programme. Meanwhile we employed six new trade apprentices in 2020/21, with 93 per cent of former apprentices moving into permanent roles in the group.



Our partners Travis Perkins has opened a dedicated building materials branch in Ilkeston, Derbyshire. This not only provides a reliable source of materials, but also shared training, waste and recycling amenities to support our environmental commitments. This partnership also generates a corporate social responsibility rebate to invest into local community projects.

These are strong examples of the 'one emh' culture in action – unlocking opportunities and making a difference where it matters most to our customers.



Care and support

Social care has been on the frontline of the coronavirus pandemic. The risks to vulnerable people and those working with them have been real and serious. Finding suitably skilled staff and adequate supplies of protective equipment have made an already complex business with tight margins still more demanding. We remain committed to delivering this vital part of our service.

It's ten years since we began discussions with Enable Care & Home Support, which led to them joining the group in 2013. Care and Support now employs half of emh's people, with a turnover of £17 million in 2020/21. Most importantly though, it continues to provide essential, life-changing services to more than 270 people whose lives would otherwise be less happy, independent and fulfilled.



Joanne Tilley
Interim Executive Director,
Care and Support

We have sadly had some deaths from COVID-19 among residents, but have avoided the serious outbreaks experienced by some other providers and registered homes. Our internal auditors have rigorously assessed and approved all our systems of work and guidance, including the visiting restrictions, which we recognise were difficult for everyone involved. We took steps to protect vulnerable staff and made sure that every scheme had ample supplies of personal protective equipment (PPE). We also established centralised vaccination records to monitor uptake and refusals.



Kevin wasn't sure of the benefits of using the internet at the beginning and now he has learnt how to use the fingerprint sensor and used Google Assistant to listen to music on Youtube!!



"We're passionate about helping people to live a full and active life. We support residents to volunteer and be involved in their local community, which contributes to them achieving their personal goals and aspirations. We've developed a befriending service to tackle isolation during lockdown, a digital inclusion project to help people communicate online with family and friends and voluntary groups to maintain local parks and community spaces."

Laura Holmes
Head of Compliance and Quality



"One of our project workers in Melton Mowbray, Baska Read, got furniture giant IKEA involved in helping us to follow the Psychologically Informed Environment (PIE) approach in our homes. PIE is about creating spaces and moods that take into account people's thoughts, emotions, personalities and past experience (for example, for those who've been homelessness or exposed to complex trauma). Baska asked IKEA if they could help us and our clients on this journey, and they said yes. The company agreed to refurnish and physically transform all 33 bedrooms at MYST Lodge and Westbourne House."

Andrew Humberstone
Head of Specialist Housing

2000

Emh takes an innovative approach to housing and care for the elderly with the conversion and extension of St Mary's house, a Georgian rectory which provides individual flats within a supported environment enabling residents with care needs to remain independent.



2021

Over 20 years later we are raising the bar yet again and opening Springfields, our state-of-the-art extra-care scheme in Ashby de-la-Zouch.



Against a national background of record-breaking rates of job vacancies, recruitment for the care and support sector has become a particular challenge. We've created a dedicated team to maximise our appeal to prospective employees by changing where and how we advertise, increased use of social media and specialist staff sites and enhanced induction for new joiners. Given all the disruption and turnover created by the pandemic, we were pleased to be reaccredited with the *Investors in People Silver* award for care and support – judged to be a top 20-ranked organisation at this level, with particular strengths in trust and values.



We continue to develop new schemes to meet the region's needs, including conversion of six, one-bedroom flats across our stock to provide a *Housing First* approach to helping homeless people. This project has an attached support worker funded through the fourth round of the Government's *Rough Sleeper Initiative*.

Another highlight is Springfields in Ashby-de-la-Zouch – our latest extra care scheme, which we hope will be the inter-generational hub of a growing new residential community in the town. It has a bistro and events space that are open to the public, plus a large lounge and hairdressing/beauty salon for residents. Just outside, there's a shop and pharmacy, with a sports centre, doctor's surgery and brand-new 450-pupil primary school all nearby. The scheme's marketing strapline is 'creating a feeling' – the sense of security, reassurance and quality of life that comes from a good, suitable home in a diverse and thriving community.



Building communities

There's been no let-up in our drive to build the increased numbers of high-quality, affordable homes needed across the East Midlands. On large-scale developments in partnership with trusted housebuilders, through buoyant sales of new properties, and with sensitively located and designed rural schemes, we've continued to deliver.

In an even bigger partnership, with Birmingham-based Midland Heart, we've obtained £171 million of funding from Homes England to build 3,551 new homes – split between the two organisations, with completions extending into 2028. This demonstrates the extra capacity and empowerment made possible by the longer-term certainty of funding that comes with being a Homes England strategic partner.



Chris Jones
Executive Director, Development

These innovations are crucial because there are barriers in our way and planning remains a slow process. There are also increasing problems with the availability and prices of materials – caused by the combination of pandemic effects on manufacturers and supply chains, and changes in the labour market following Britain's withdrawal from the European Union. We also anticipate that the nation's shift to homeworking will put further upward pressure on property prices.



2021

We are a Strategic Partner of Homes England with a grant allocation of £42m to deliver 948 new homes by 2025.



Homes England



1961

Secures funding from the newly-established Housing Corporation to start larger developments of rental homes in Blaby, Ilkeston, and Nottingham.





"In the Spring 2020 lockdown we had to close all but one of our construction sites overnight. Once we were able to reopen with new COVID-safe working arrangements, we also faced some delays with planning consents as councils also had to adapt their service. This inevitably impacted on starts and completions, but we still managed to provide 356 new homes across 11 local authority areas. I'm especially proud of the 198 shared ownership sales we achieved – our highest ever total for one year. This result was greatly helped by more agile working, with virtual viewings and digital tools to market and sell properties."

Purnima Wilkinson
Director, New Business

Between May 2020 and May 2021, overall construction prices rose by more than ten per cent, with increases of 30 per cent or more in the costs of wood, steel and cement. These changes have a direct knock-on to the bricks, blocks, roof timbers, electrical components, plumbing parts, paints, sealants, plaster, screws and fixings we use – everything required to build new homes. Meanwhile demand for construction workers is at a 20-year high.

This all means that we have to work even harder and smarter to maintain our competitiveness and position in the market. In the medium term, we expect conditions to settle down, but until then our use of frameworks and joint ventures for procurement, modern methods of construction and rigorous supervision of sites and contractors will be at a premium. Helped by increased use of 360-degree virtual viewings for prospective buyers and fully online reservations and completions, sales of new homes surpassed our target in 2020-21. We're keen to lock in these gains so that we can provide even better properties and experiences, so we're subjecting our entire development and new business process to fundamental challenge. Through creative ideas and small efficiencies across our work, we want to squeeze even more value from the sites and funding available to us.

Our land programme goes from strength to strength, securing good quality sites and bringing local regeneration through brownfield developments like the former warehouse at Henson Park in Whetstone, Leicestershire, which will provide 78 new homes. And at Davis Avenue in Sutton-in-Ashfield, Nottinghamshire, we've been able to build 22 new homes for Ashfield Council. We're not always the highest bidder for sites, but local authorities trust us and our contractor partners to do what we say and handle even the most complex schemes.

Through Midlands Rural Housing, we completed 18 new homes last year in villages across Leicestershire, Northamptonshire, Warwickshire and the Peak District. And in conjunction with ilke Homes work is about to start on our first fully modular development at Beeston in Nottinghamshire. This will provide 43 zero-carbon, steel-framed homes, precision-built off-site to reduce development time, cut construction waste by up to 90 per cent and halve residents' energy bills.



"In the past year, we've become closer to the rest of the group than ever before. Our customer care team will move into the refurbished Memorial House headquarters when it opens in early 2022. Working on rural housing schemes with locally-based, family-owned contractors meant that we were able to get back into action quickly when building sites re-opened after the first national lockdown."

Richard Mugglestone
Managing Director, Midlands
Rural Housing

Strong, sustainable business

The group's top-level regulatory ratings for governance and viability and its A+ Standard & Poor's credit rating show our financial strength and performance. Good liquidity and borrowing capacity provide the essential foundation for our work to improve the lives of customers and make sure their homes are sustainable and fit for the future.

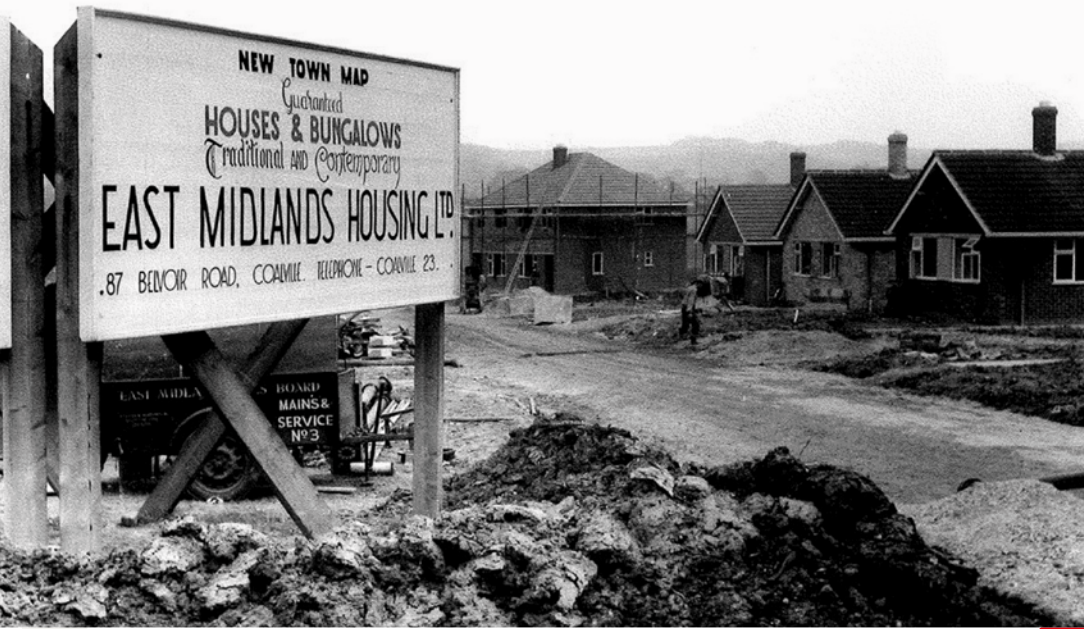
We've shown real resilience during the pandemic delivering almost 200 shared ownership sales despite the restrictions on face-to-face contact and maintain good performance on rent collection. Although we have enough liquidity for the next three years, we've started to look at raising funding for our development and investment programmes.



Geoff Clarke
Executive Director, Finance

Working with treasury advisors, Chatham Financial, we're exploring institutional investors and other sources of capital. Apart from the third-party assurance provided by the Regulator of Social Housing and credit agency, our auditors KPMG have given us a clean bill of health. The upcoming Environmental, Social and Governance (ESG) report will also provide important confidence to potential new funders.





1952

Emh is the first housing association to build homes for owner-occupation.

2021

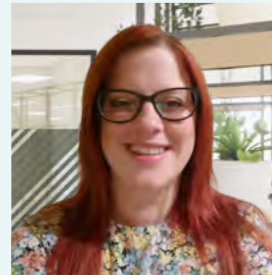
Over the last 12 months our Sales and Marketing team have sold a remarkable 198 homes – 57 more than the previous year.



The costs of retrofitting homes as part of our decarbonisation programme presents a major call on the group's resources – possibly as much as £100 million simply to bring our properties up to EPC Level C over the coming decade. We've stress-tested our business plan to make sure that we can commit to this level of investment without affecting our ability to build large numbers of new homes.

The money required to continue upgrading our IT, office hubs and other systems to transform the business is another important element in our strategy. The key test has to be that spending in these areas directly improves the lives and prospects of our customers and communities. We will deprioritise or resist options that cannot demonstrate their worth in this way.

Our finance team works through a business partner model, with back office colleagues closely attached to front-line, spending functions. These specialists take part in client team meetings so that they're involved in and understand the issues faced by customer-facing parts of the group. This means they can mobilise the necessary information and processes to make most difference to our efficiency and customers' satisfaction.



"Emh has come a long way in the recent years building our financial resilience and this has come to fruition in the current climate allowing us to maintain a strong position. Going forward our focus on Value for Money will see us deliver the best service we can to our residents and communities whilst not compromising on quality."

Beth Philips
Head of Finance



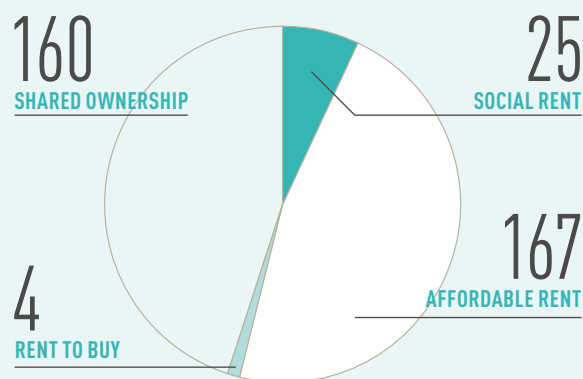
Key figures and highlights

20,139

PROPERTIES OWNED
AND MANAGED

356

NEW HOMES BUILT
AND ACQUIRED
(BREAKDOWN RIGHT)



YEAR ENDING 31 MARCH 2021

2020-21

TURNOVER	£122.6M
OPERATING SURPLUS (and operating margin)	£39.7M (31%)
NET SURPLUS	£16M
VALUE OF NET ASSETS	£214M

Achievements and recognition

- ▶ Inside Housing Top 50 Builders 2020
Completions #39 / Pipeline #34
- ▶ East Midlands Energy Efficiency Awards 2020
**Winner, Regional Housing Association/
Landlord of the Year**
- ▶ East Midlands Energy Efficiency Awards 2020
Regional Small-Scale Project of the Year
- ▶ East Midlands Energy Efficiency Awards 2020
**Highly Commended, Large-Scale Project of
the Year**
- ▶ East Midlands Energy Efficiency Awards 2020
**Highly Commended, Regional Vulnerable
Customer Support Campaigner of the Year**
- ▶ The BAME Apprenticeship
Awards 2020
**Winner, Chantel Fry, Charity, Voluntary and
Public Sector category**
- ▶ EM Chamber Leicestershire Business
Awards 2020
**Finalist, Steffan Beange, Apprentice of
the Year category**
- ▶ TPAS Awards 2020
**Finalist, Excellence in Engagement in
Support and Care Award**
- ▶ First Time Buyer Awards 2020
**Highly Commended, Springfields,
Best Age-Exclusive Housing category**
- ▶ East Midlands Energy Efficiency awards 2021
**Winner, Housing Association / Landlord
of the year and Highly Commended,
Large Scale Project over £25k, Tresham
Street Project.**
- ▶ EM Chamber Enterprising Women
Awards 2021
Finalist, Karen Penman, STEM category
- ▶ Insider Media Residential Property
Awards 2021
**Winner, Social Housing Provider of the
Year category**
- ▶ East Midlands Property Awards 2020/2021
**Winner, Skills and Apprenticeship
Scheme category**
- ▶ Inside Housing Development Awards
**Finalist, Springfields, Best Older People's
Housing Development (Rural and
Suburban)**
- ▶ Leicestershire Live Women in Business
Awards 2021
**Finalist, Chris Ashton, Women,
Construction category**
- ▶ Inside Housing Top 50 Builders 2021
Completions #35 / Pipeline #35
- ▶ East Midlands Regional Apprenticeship
Awards 2021
Finalist, Josh Barfoot

Compliance and standards

We comply with all of the Regulator of Social Housing's *economic and consumer standards*, and the National Housing Federation's revised *Code of Governance*.

All emh homes meet the Government *Decent Homes Standard*, and where applicable have up-to-date assessments and certificates for fire, Legionella, asbestos and lift safety. In response to the Housing Ombudsman's call for evidence and coverage by ITV News, we have taken action to investigate and tackle any problems with damp and mould in our homes.

Through the independent company HouseMark, we track and compare key elements of our annual costs and performance against a peer group of 40 similar housing providers.

We will produce our first *Environmental Social and Governance* (ESG) report by the end of 2021, including our response to the Task Force on *Climate-related Financial Disclosures* (TCFD).



"We've been working with more than 1500 customers to understand their views about our services, using new online methods to do this during the pandemic. We're reviewing engagement options to make sure that we get meaningful insight into the lived experiences of people living in emh homes. The Social Housing White Paper puts a new emphasis on the voice of customers, and working in very diverse communities means we can listen and help to build neighbourhoods that are inclusive and embracing of all who live in them."

Kathryn Eyre
Head of Quality and
Performance



We're an early adopter of the National Housing Federation's *Together With Tenants Charter*.



Transforming our business

Necessity can be a wonderful thing, and the changes in working practices required because of the pandemic have definitely helped us to transform important parts of our business faster and more radically than we expected.

We're keen to hold onto these improvements and keep up the momentum for change.

Our approach to modernising the ways we work and becoming ever more efficient has three strands:

- ▶ **People and culture** (getting the best for and from our teams, customers and partners).
- ▶ **Systems** (IT strategy, hardware and software)
- ▶ **Processes** (service offers, workflow, information sharing and controls)



Phil Davison

Director of Transformation

The past year has seen solid progress on all three elements, with business transformation tied closely to our COVID-19 response. Staff have collaborated well and shown real determination to make new approaches work, while customers have provided invaluable insight, scrutiny and testing to refine innovations. There's been real excitement, ownership and participation, balanced by an understanding that fresh ideas sometimes involve teething problems, which are themselves part of the change process.

We've got 17 in-depth reviews of key functions underway and at various stages of completion, ranging from frontline services like responsive repairs, planned maintenance and anti-social behaviour to the ways we acquire land for new development and market homes for sale.

EAST MIDLANDS HOUSING ASSOCIATION



1967

Our site office in South Witham, South Kesteven.

2021

Our head office, Memorial House in Coalville, is being reconfigured to provide an agile/part-time working environment for all of our office-based teams.



During 2020-21, the move to hybrid working saved us a significant amount in our fuel costs. The renovation of our head office aims to consolidate these savings by offering a flexible hub from which colleagues can operate part-time according to their preference, backed up by robust home systems and access to other amenities for the essentials of working life.



"One of the things that stood out for me over the past year was how our digital strategy has enabled greater engagement and collaboration across the business. We really are working as one team in our effort towards providing seamless support to both our colleagues and our customers."

Dal Grewal
Director of ICT



The renewed engagement and creativity we've seen from staff is typified by eight people who took part in the *Aspiring Managers* programme. Split into two groups of four, they were tasked with suggesting ways to improve emh's business. The resulting ideas (boosting residents' quality of life and staff retention in care and support through greater use of technology including the internet of things, and a new, online staff suggestion scheme, *Your Ideas Matter*, linked to Microsoft Teams) both nailed the brief. So we're busy putting them into effect.

As humans, we sometimes need a jolt to force us to alter habits. No-one would have wished a global pandemic to be the agent of change, but the impetus it's given our drive to update and streamline the ways we work has brought some positives. The experiences of 2020-21 have opened everyone's minds and encouraged people to question and challenge more, in a safe environment.



Mona Walkden
1922 - 2021

Farewell to some exceptional people

Mona Walkden from Blaby died in March 2021 aged 99. Over several years, Mona made a series of generous gifts to support emh's development of extra care schemes for older people.

Having seen and felt the benefits of this sort of accommodation and support for herself in later life, Mona made significant financial contributions to help us build, equip and run our new extra care schemes, including our latest project Springfields. The facilities and services she paid for continue to boost the quality of life for many dozens of residents.

While she was alive, Mona made these donations on the basis that they would remain strictly private and anonymous. So until recently only a few people were aware of her kindness.

Following her death, we can now publicly thank Mona for her incredible support – she was a charming, impressive and inspirational woman; a natural leader and a respected benefactor.

Mona served in the Women's Royal Naval Reserve and later set up a successful catering business with her husband. Mona struck up a close friendship with emh Chief Executive Chan Kataria, who she asked to see just a week or so before she died.

We plan to honour Mona's life and contributions more formally at Springfields' opening in summer 2022. The main lounge there will be named the *Walkden Lounge* in her memory. Mona was living proof that individuals really can make a difference – and she certainly did.

Long-term stability

Andrew Kilby retired from emh in early 2021 after 24 years as director in charge of its finances. Over this time he adapted to the group's rapid change and growth with an unflappable calm, building a strong team, robust processes and a solid financial base. Andrew was particularly influential in raising large amounts of private funding at keen rates to support our housebuilding.

Passion for care

Jo Grainger led emh's care and support business with passion and energy for six years. She left us in summer 2021 to join the Extra Care Charitable Trust.



Rural housing champion

Alison Clamp also retired in 2021 after 30 years helping to deliver more than 300 homes in 49 different villages with Midlands Rural Housing. In the course of her job Alison met Prince Charles and Princess Anne, lobbied in parliament and won numerous awards. But her greatest achievement is the difference that her commitment made to so many local people – a true legacy to rural communities.

As she prepared to leave behind the world of parish council meetings, negotiating with developers, and attempting to enlighten objectors, Alison said: *"I count myself very lucky to have had such an absorbing and rewarding career. I'm proud of what Midlands Rural Housing has achieved, but the success has been due to the commitment of our many partners. I've been very fortunate to work with many wonderful and supportive people. I couldn't have wished for a better job."*



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