

**ELDONIAN**

COMMUNITY BASED HOUSING ASSOCIATION  
PROMOTING SUSTAINABLE COMMUNITIES

# **Annual Report & Financial Summary 2024-25**

**For the year ended**

**31st March 2025**

**1985 -2025**

**Providing the Local Community with Quality Homes for 40 Years**

**[www.eldonians.org.uk](http://www.eldonians.org.uk)**





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# 1. Welcome & Introductions

## Message from the Chair

As ECBHA marks its 40th year since its formal incorporation, I am proud to introduce the 2024/25 Annual Report and Accounts Summary.

To mark this milestone the team have been undertaking discussions with many of our longest-term residents, seeking to record for prosperity the thoughts, experiences and impacts our homes had on the first generation of ECBHA residents. The feedback to date has been enlightening, entertaining, touching and also reminds us of the substantial efforts to establish ECBHA actually go back further. Extracts from these discussions are shared within this report and further feedback is always welcome.

Last year's report highlighted the significant progress and resilience demonstrated by the Association, and this year we have continued to build on that foundation - embedding changes, enhancing governance, and further developing our services.

A key focus throughout the year has been on strengthening regulatory compliance. Independent reviews of our compliance self-assessments produced positive results, and the implementation of their recommendations has driven improvements aligned with best practice standards.

We also undertook a comprehensive, independently led stock condition survey of all our homes. I extend sincere thanks to our residents for their cooperation, which enabled us to achieve 100% access. This has provided us with a complete and reliable dataset to inform our planned maintenance programme and to ensure our long-term business planning supports sustainable investment in our homes for decades to come.

Following the tragic death of Awaab Ishak in Rochdale, the social housing sector has rightfully reassessed how damp and mould issues are managed. While our stock survey and repairs analysis confirm these issues are rare within our stock, we have proactively updated our policies and processes to ensure we are ready to meet the requirements of the forthcoming Awaab's Law, which begins implementation in October 2025.

We have kept a close watch on our key strategic and operational risks throughout 2024/25. I'm pleased to report we have effective controls and mitigations in place to manage these risks within our low-risk appetite. Our engagement with the Regulator of Social Housing has continued, and we are pleased to confirm all actions in our Governance Action Plan have now been completed— an important milestone in our ongoing journey of improvement.

Customer satisfaction remains a top priority. We were encouraged by the strong results from the Tenant Satisfaction Measures (TSMs) during 24/25 and I'm delighted to be able to confirm that our very recent 25/26 results have improved even further with overall satisfaction increasing from 79.7% to 83.6%! This is significantly higher than the sector benchmark of 71.4%. More details on these great results can be found on page 19 and many thanks to everyone that took the time to provide this crucial feedback, we really do value your input.

A significant development this year was the establishment of the first ECBHA Customer Scrutiny Group. This group plays an important role in examining key areas of our work and provides valuable recommendations directly to the Board, helping to drive continuous improvement.

We also conducted our first internal audit focusing on cyber security. The audit provided positive feedback along with recommendations to enhance our digital safeguards—all of which have now been fully implemented.

As with last year, much of our progress may be behind the scenes, but it is vital to ensure we deliver quality homes, effective services, and long-term resilience.

Thank you for your continued support.

**Lee Gwynn – Chair**

## **Message from the Chief Executive Officer**

Once again, I am pleased to share this Annual Report for 2024/25 that provides a summary of our activities over the last year. The report aims to highlight the steps we have taken to continue to be an effective social landlord; providing safe, affordable, and high-quality homes at Eldonian Village.

This year I have continued to work alongside the Chair, Board and our Regulator to continue the associations journey towards compliance with the Regulator of Social Housing Regulatory Standards.

Steps taken previously have continued to bed in and support the long-term stability and resilience of the organisation. Additional work has sought to strengthen areas such as governance and long-term financial planning.

During 2024/25 we have sought validation of progress from independent, external expertise and we are pleased to report their feedback has been substantially positive. This has given further confidence to build on the foundations we have put in place.

During the year we have invested in technology, both software and hardware, providing staff with the right equipment to deliver their duties efficiently and flexibly alongside providing new online customer service options through our Residents Portal.

Throughout the year residents have provided feedback on our services in many ways, and I wish to express many thanks for this, only through knowing about the customer experience are we able to be confident that we are getting things right. We would ask all residents to please keep that feedback coming.

Finally, I reiterate that ensuring the local community has a strong and secure housing provider that is achieving regulatory compliance remains the priority for the whole ECBHA team.

**Shirley Davies – Chief Executive Officer**



Eldonian  
Housing  
Co-operative



31 Eldon Street  
Liverpool L3 6HQ  
051-207 3406

COMMITTEE MEETING - 4TH SEPTEMBER, 1986

A G E N D A

# 2. 40 Years of ECBHA

**'80's Vauxhall was very different, but it was a community, a close community, people looked out for each other, was friendly, when people needed stuff they asked neighbours'**

**'At the flats the kids had to play in the streets, paddling pools, hide and seek and that, it all happened in the streets, there wasn't anywhere else, many had nothing but kids shared what they had'**

**'Saturday morning families went up to Groatie Market together, mums went shopping on the market, kids all met up to watch cartoons at the Gem cinema together, they were ace'**

2025 marks 40 years since ECBHA was established, initially as Eldonian Housing Cooperative before changing to the current name in 1990.

We must recognise much work was done by many over a number of years leading up to ECBHA being established. This is well chronicled in the 2008 book by Jack McBane, 'The rebirth of Liverpool, the Eldonian way', copies of which are held at the ECBHA office and are available to residents.

To mark the 40th year milestone the association is seeking to create an archive of recorded conversations with the first generation of ECBHA residents, documenting the first-hand experience of 80's & 90's Vauxhall, the early days of ECBHA and the move into the new homes.

At the time of writing this annual report these conversations are ongoing, however below is some content from the conversations so far:

**"Everyone looked out for each other, like you didn't know if people had, there was no such word as dementia then, and people knew they were a bit strange or different but people still looked out for them, there would be a few people like that, usually the mums would be helping care for them, I still have that instinct in me"**

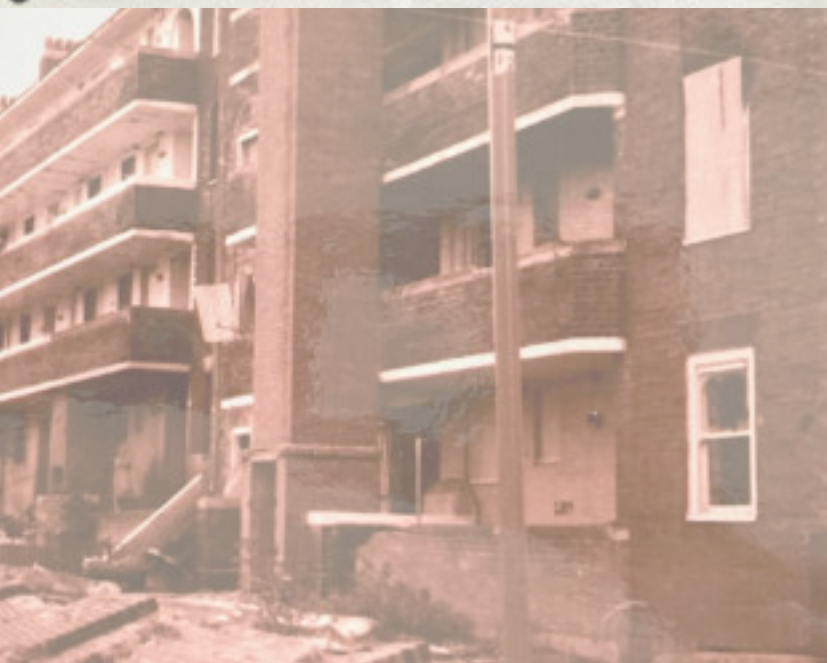
**'There was a communal wash house, it was a real centre of things going on, so many people used it, there were routines of who used it when and what machines, making sure there was somewhere to dry what was coming out of the machines, the wash house was some of the best days of my life'**

**'Seven of us lived in a three-bed flat, that was quite common, the back kitchen was really small, just enough room for a sink, cooker and fridge so almost everything was done in the living room'**

**'They wanted to split us up, you know, but they were offering you them in like Norris Green and all the outskirts and all that, and we didn't want to go'**



## BETTER TOGETHER



**'When we knew the money was sorted and started designing the houses they felt like real luxury'**

**'There were exhibition events when doing the plans at the old club'**

**'It was great being able to get the homes we wanted, got choices like porches, I wanted patio doors and I got them, paid a bit towards them, can't remember how much, so much light compared to the old place'**

**'There were different house types and people got to choose which type they wanted, people also got a say in which plot they wanted, that's when the fun started, we had to think of the fairest way, so we got an old bingo machine to decide who would choose first, we got the parish priest to do the draw'**

**'Because we knew the house we were going into from early on we were able to plan, putting money away for carpets and that, so we didn't take many things from the old flat, it was a new start' 'There were vans all over when we were moving in, remember one resident pushing his couch and chairs across Vauxhall Road on a busy Friday afternoon'**

**'When we moved in we already knew most of our neighbours' 'We only had a two bedroom, when we moved each of the kids had their own bedrooms, their own space, it was great for the younger ones growing up'**

**'We never had gardens before. So thought I'd never getting used to all these trees and grass to look after all of a sudden.'**

**'The courts are quite well designed in the way the kids can play out there and it's quite contained' 'Moving in I loved the light, the big windows, the flats only had small windows with lots of little glass panes'**

**'Saved up for ages for blinds, but loads of others did too, looked like they had come free with the house' 'Moving in it was absolutely amazing, different world'**

**'It felt like living, just move into that new house with a lovely, fresh bed, lovely fresh bedding, and being able to just go and get a lovely hot bath, have your kids all washed with the pyjamas on, the basics, absolutely great'**



Once this project, along with other 40th year activities are concluded ECBHA intends to circulate a

celebratory newsletter to all residents and will be available to all online at the ECBHA website.

## Late 1970's

The Vauxhall area was in a very poor state of repair, but with a strong sense of community. Housing being increasingly dilapidated tenements. Liverpool City Council identifies areas for slum clearance.

## Early 1980's

In response to the threat of the community being dispersed as part of the clearance it begins to organise, coordinated by resident Tony McGann and supported by local representatives of the Catholic Church. Eldonian Community Association is established. The 'Eldonians' identity forms. Early ideas of forming a housing cooperative are explored including the stalled Portland Gardens Housing Cooperative.

## 1981

The Tate & Lyle sugar refinery in Vauxhall closes, circa 1700 jobs are lost. Initial clearance of the site takes place through to 1983.

## 1982

Government bodies taking responsibility for the Tate & Lyle site, hold an ideas competition for its future. A bid by professionals supporting Eldonians is submitted, the Eldonian Village proposal is ultimately chosen.

## 1984

Capital funding for the first phase of Eldonian Village is initially approved by the Housing Corporation. Work continues to refine the bid into detailed plans with residents being involved in all aspects of the design.

## 1985

Planning consent for Eldonian Village is refused by Liverpool City Council, later in the year it is approved following a Public Inquiry. Detailed planning being finalised in 1987.

Eldonian Housing Co-operative is formally established. Initially run by residents, led by Tony McGann, with support from a large local housing association & George Evans, joining in 1993.

## 1987

Final capital costings for the first phase of Eldonian Village approved. Site remediation is carried out to address the polluted ground including capping the whole site with sand recovered from the River Mersey, upon which a 'beach' event is held for the community.

## 1988

Site works to build Eldonian Village commences. The first home is occupied in September the same year. All first phase homes are built and occupied by the end of 1989.



Members of the Eldonians on the site of their future homes.



## 1989

3rd May 1989 Eldonian Village is officially opened by the then HRH Prince Charles. The new development was also visited by then Prime Minister, Margaret Thatcher.

## 1990

St Gerard Close opens, providing homes for 15 older residents that remained in the now demolished Sheehan Heights tower block.

Eldonian Housing Cooperative becomes Eldonian Community Based Housing Association (ECBHA).

## 1991

Eldonian House care home opens. Capital funding confirmed for the second phase of Eldonian Village.

## 1993

Second phase of Eldonian Village commenced, with all homes completed and occupied by the end of 1996.

## 2004

Eldonian Village receives World Habitat Award recognition.

## 2006

Robert Lynch House completed, providing additional accommodation for older residents. The official opening included the then Chancellor Gordon Brown.

## 2014

Sibert House completed, for the first time ECBHA offers shared ownership in addition to rented homes.

## 2017

Liverpool City Council grant both ECBHA and Tony McGann 'Freedom of the City of Liverpool'

## 2021

ECBHA receives a regulatory notice from the Regulator of Social Housing (RSH), commencing a journey of modernisation, improvement and strengthening of the organisations long-term viability.

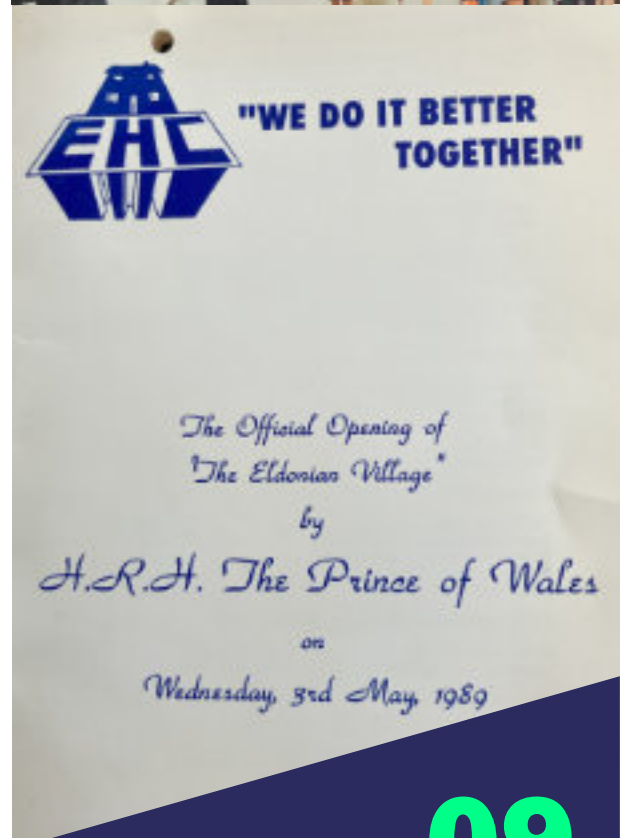
## 2022

9th August 2022, Tony McGann MBE, OBE, Freeman of Liverpool passes away, with tributes in the press describe him as a 'community-led pioneer'

## 2025

ECBHA carries out the RSH Tenant Satisfaction Measures (TSM's), 84% of responding residents report being 'fairly or very satisfied', compared to an average of 71% in the wider social housing sector.

**ECBHA continues as a community focused housing association.**



# 3. Board, Officers and Professional Advisors

## for the year ended 31 March 2025

### Board

L Gwynn	Chair
V Johnson	Vice Chair
M Dragonette	Resident Board Member
J Harkin	Resident Board Member
J Whittaker	Resident Board Member
B Long	Board Member
M Jones	Co-optee
C Harris	Co-optee
S Grant	Co-optee
H Samuel	Co-optee

### Leadership Team

S Davies	Chief Executive Officer
G Davies	Chief Financial Officer & Company Secretary
M Wood	Chief Operating Officer
P Latham	Business Improvement Manager & Deputy Company Secretary

### Registered Office

The Tony McGann Centre  
Eldonian Village  
Burington Street  
Liverpool  
L3 6LG

### Registrations

Registered Society with the Financial Conduct Authority (FCA) Mutuels Register - 24822R.

Registered Provider (RP) of social housing with the Regulator of Social Housing (RSH) - C3609.

### Auditors

Mitchell Charlesworth  
(Audit) Limited  
3rd Floor  
5 Temple Square  
Temple St  
Liverpool  
L2 5RH

### Principal Solicitors

Brabners LLP  
Horton House Exchange Flags  
Liverpool  
L2 3YL

### Principal Bankers

The Co-operative Bank  
1-3 Parker Street  
Liverpool  
L3 9QL

# 4. About ECBHA

## Principal Activity

As outlined in the governing Rules document, the Association is formed for the benefit of the community. Developing and providing housing, housing management and assistance to people:

- at risk of or in poverty;
- who are elderly, have disabilities or who are chronically sick.

ECBHA may also undertake additional charitable objectives connected with or incidental to the provision of housing.



## Background

ECBHA was born out of a community's unwavering determination to stay united. In the late 1970s and early 1980s, plans to redevelop the Vauxhall area threatened to scatter residents across Merseyside.

Refusing to accept this, the community took a bold stand, proposing their own vision for the future. Driven by resilience and led by lifelong resident Tony McGann, their efforts culminated in the creation of what is now known as Eldonian Village.

The first of 382 high-quality homes - designed to accommodate a diverse range of households - was completed and occupied in the late 1980s, marking a powerful achievement for community led regeneration.

ECBHA is proud this year to achieve 40 years as an independent, community led, housing provider..

## Our Vision

To provide good quality homes and excellent services to improve the quality of life in our communities.

## Our Values

- Deliver a great service
- Accountability
- Respect
- Leadership
- Integrity
- Work Together

## Our Objectives

- Unique Focus and Values
- Empowering Customer Voice
- Good Governance, and Effective Management
- Resource Utilisation and Value for Money
- High Quality, Affordable Housing

# 5. Our Corporate Plan

March 2025 brought the review of our existing Corporate Plan (2022-2024) which was amended and evolved into a new version of the Plan for 2024-2026. Emphasis being on evolution as the association's values, key priorities and objectives remained consistent.

Our next review of the plan is scheduled to commence in late 2025 for implementation from March 2026 and we would be pleased to receive ideas and suggestions at consultation sessions later in the year.

Recent corporate plan related accomplishments include:

- Continued delivery of a range of topic-based strategies including Equality & Diversity, Value for Money, Resident Engagement, Asset Management and ICT & digital among others.
- Regular reviews of the organisational governance documents supported by self-assessments, external assurance and action plans to drive compliance with these and ECBHA's regulatory obligations.
- A rationalised range of updated policy positions to support clear and consistent operational service delivery.
- Strengthening of the Board through Board level training and development.
- Development and maturity of our business planning, stress testing, mitigations, golden rules and approaches to organisational risk management and risk mitigation.
- Comprehensive use of the detailed stock condition survey that has enabled a more robust approach to planned maintenance delivery.

The ECBHA Corporate Plan to March 2026, approved by the Board in April 2024, reaffirmed the organisations vision and values, alongside the continued to progress the same corporate objectives as the previous plan:

- **Objective 1: Unique Focus and Values.** We will develop priority themes and work with a small number of specialist partners to support local carers, training and development, as well as social welfare and food support to ensure we invest in the community to empower and support our residents to become independent, develop skills and employment opportunities, maintain good health and wellbeing, and enhance social and financial inclusion.
- **Objective 2: Empowering Customer Voice.** We will continue to develop a culture where residents can trust us to listen to them, take ownership of their issues and resolve them in full.
- **Objective 3: Good Governance, and Effective Management.** We will continue to deliver the Governance Action Plan (GAP) to ensure compliance with all RSH regulatory requirements including addressing RSH concerns and adherence to NHF Code of Governance.
- **Objective 4: Resource Utilisation and Value for Money.** We will continue to develop our 30-year Business Plan and stress test it against various macroeconomic indicators and local factors. We will continue to improve our financial data so we can undertake better analysis, develop effective financial KPIs and meet our reporting requirements.
- **Objective 5: High Quality, Affordable Housing,** We will embed all Housing Management policies, procedures, and systems to ensure improved outcomes for our customers, and high levels of customer satisfaction in all areas of service.

Our full corporate plan can be found publicly on the ECBHA website and hard copies are available on request.

# 6. Our Governance

## Board Members

During the year 24/25 the Board comprised of ten individuals, made up of 60% female and 40% male. The Board comprises resident members, independent members and co-optees, drawn from a wide range of backgrounds bringing together commercial, professional and local skills, experience and knowledge. The Board comprises:

**Chair - Lee Gwynn (Independent Board Member)** Lee joined the Board in April 2021 and is an experienced finance professional and business leader with significant strategic experience. Lee has a track record of improving business performance and implementing change alongside bringing extensive knowledge of the commercial property and the housing market, as well as a technical understanding of asset management including investment and development appraisals, financial modelling and risk analysis.

**Deputy Chair - Victoria Johnson (Independent Board Member)** Victoria joined the Board in April 2023 and has worked in organisational development and human resources for over 15 years, and has previously been Organisational Development Business Partner at a Liverpool based housing association before becoming a HR Consultant.

**Belinda Long (Independent Board Member)** Belinda joined the Board in June 2022 and is currently the Operations & Service Delivery Manager for a health and safety company that supports businesses throughout the UK, Ireland and Europe with health and safety compliance. With more than 20 years of experience in health and safety and related fields across varying industries, Belinda is keen to contribute to the health and safety journey of the association.

**Josh Harkin (Resident Board Member)** Josh, became a Board Member in August 2021, and has been a resident of Eldonian Village for 25 years. Josh has over 5 years of experience working in public relations and has extensive experience of delivering corporate communication strategies, particularly in construction. Josh has also delivered some of Britain's most notable diversity and inclusion campaigns.

**Margaret Dragonette (Resident Board Member)** Margaret has been involved with the ECBHA and the social housing sector for over 30 years and rejoined the board in August 2021. Margaret's family was actively involved in establishing the Eldonians, and she has lived in the Eldonian Village since 1989.

### **Josephine Whittaker (Resident Board Member)**

Josie has been a Board Member since November 2021. She has lived in the Eldonian Village for 25 years and has worked with residents throughout this time. She provides insights into the culture of the inner city, and the challenges it faces. Her passion is understanding people and providing support to enable them towards positive direction in life.

**Michael Jones (Board Co-optee)** Michael joined the Board in April 2023 and is an experienced Director of Asset Management with over 35 years of strategic asset management and development experience in the social housing sector across a number of Housing Associations. Michael is semi-retired, continuing to work on a consultancy basis in the housing sector.

**Sian Grant (Board Co-optee)** Sian joined the Board in April 2023 and has worked in the social housing sector for over 20 years. Sian is current Executive Director of Operations for a large housing association and has experience, knowledge and responsibility for a wide range of housing management related activities and functions.

**Claire Harris (Board Co-optee)** Claire joined the Board in April 2023 and has worked in the housing and public service sector for over 17 years. Claire was previously Deputy Director of Finance at a local authority and is currently a Director of Finance within a regional governmental organisation. Claire brings extensive experience of being on the Board of housing associations.

**Harry Samuel (Board Co-optee)** Harry joined the Board in October 2023 and has over 20 years background in global financial and business services. Harry is currently the CEO of a for-profit registered provider.

## Board Training & Development

During 2024/25 Board members have been involved in a range of training and development activities and all Board members have also completed annual declarations of interests, a summary of which is available on request.

## Board Meetings

The ECBHA Board met thirteen times during 2024-25. It does not currently have any delegated committees; although this will be reviewed to reflect changing business needs. Board attendance by its members during 2024-25 is summarised in the table below:

### Board Meetings

	4/24	5/24	5/24	6/24	7/24	8/24	9/24	10/24	11/24	1/25	2/25	2/25	3/25	
LG	o	o	o	o	o	o	o	o	o	o	o	o	o	13/13
VJ	o	o		o	o		o	o	o	o	o	o	o	11/13
BL	o		o		o		o							04/13
JH	o	o	o	o	o	o	o	o	o	o	o	o	o	13/13
JW	o	o	o	o	o		o	o	o	o	o	o	o	12/13
MD	o	o	o	o	o	o	o	o	o	o	o	o	o	13/13
SG	o	o	o	o	o		o	o	o	o	o	o		11/13
CH	o	o	o	o	o	o	o	o	o	o	o		o	12/13
MJ	o	o	o	o	o	o	o	o	o	o	o	o	o	13/13
HS	o	o	o	o		o	o		o	o	o	o	o	11/13



## Internal Controls

The process for identifying, evaluating and managing significant risks faced by ECBHA has been in place throughout the year ending 31 March 2025. Further updates and revisions to the approach have been undertaken with the most recent review being approved by the Board in April 2025. The Board has received a range of internal and external assessments and reviews regarding internal controls which combine to evidence the ongoing adequacy in managing the significant risks faced by ECBHA. Internal controls include:

- Board approved terms of reference for the Board and regular, at least annual, assessment of compliance.
- Strategic risk register and Assurance matrix regularly reviewed by the Leadership Team and Board.
- Continual development of the organisations suite of strategies, policies and procedures.
- Corporate and financial business plans, the latter with stress testing, mitigations and golden rules reviewed and reported to the Board on an agreed basis, both of which influence budget planning and financial management.
- Project management of commitments and actions within agreed structure with regular reporting to and scrutiny by Board. Previously, the completed Governance Action Plan (GAP) driving matters directly linked to the RSH regulatory notice and, subsequently, the Consolidated Action Plan (CAP) driving activities emerging from strategies, self-assessments, audits and reviews.
- Business assurance and internal audit functions (provided by TIAA) tasked with maintaining and testing the internal control environment.
- Reporting to the Board on a range of agreed key strategic and operational performance indicators with appropriate target setting and contextual benchmarking.

The Board recognises no system of internal control can provide absolute assurance or eliminate all risks. The system of internal control is designed to manage and mitigate residual risk and to provide reasonable, though not absolute, assurance within the agreed and defined risk appetite.

## Viability Assessment

On, at least an annual basis, ECBHA prepares and reviews a 30-year business plan in conjunction with independent advice and support, incorporating the budget, treasury, asset management plans and financial assumptions over the short to medium term.

This long term financial plan seeks to demonstrate ECBHA can effectively manage its resources and ensure long-term financial stability is maintained and social housing assets are safeguarded.

Annually, ECBHA approves a series of golden rules based on initial stress testing of the business plan, with revised golden rules being agreed in June 2024 for the 24-25 reporting year.

Externally facilitated stress testing utilised multi-variant scenario analysis to test against potential economic and business risks.

Performance against golden rules is regularly reported to the Board at least quarterly alongside the management accounts.

The Board has continued to review and refine the business plan, stress testing and definition of potential mitigations to ensure it remains satisfied appropriate mitigations are in place which, if required implementation, protect the social housing assets and support compliance with regulatory standard requirements.

## Board Assurance

The Board has overall responsibility for the administration of sound corporate governance and recognises the importance of maintaining a strong reputation for ECBHA and the sector. To support this a range of internal self-assessments and external assurance reviews have been undertaken including:

- April 2024 - RSH Economic Standards Self-Assessment, Housing Ombudsman Service Complaint Handling Code 2024 Self-Assessment
- April 2024 - Delegated Duties Schedule – CEO, CFO and COO and Board Meeting Register of Attendance. • May 2024 - RSH Consumer Standards Compliance Self-Assessment.
- June 2024 - Terms of Reference for the Board, Review of Company Secretary Duties, Annual ECBHA Rules Compliance Report reconfirming full compliance and Board Member appraisals.
- July 2024 - RSH Economic Standards Self-Assessment and Reappointment of Board members.
- August 2024 - NHF Code of Governance 2020 Self-Assessment and NHF Code of Conduct 2022 Review.
- September 2024 - Self-Assessment of ECBHA progress since Regulatory Notice July 2021 to July 2024 and RSH Consumer Standards Compliance self-assessment.
- October 2024 – Annual Scheme of Financial Delegations.
- November 2024 - Board Succession Planning, RSH Consumer Standards and Economic Standards Self-Assessment.
- January 2025 - NHF Code of Governance 2020 Self-Assessment, RSH Regulatory Standards – Independent Compliance Assessment and completion and approval of all outstanding actions contained in the Governance Action Plan.
- February 2025 - Shareholder Register Review and Self-Assessment of RSH Consumer Standards and RSH Economic Standards.
- March 2025 – RSH Regulatory Standards - Independent Legal Compliance Assessment, RSH Compliance Statement from the Board, Annual Organisational Regulations & Standing Orders Review & Update, ECBHA Rules Self-Assessment and Company Secretary Terms of Reference Review.

ECBHA continues to undertake regular self-assessments against the RSH Regulatory Standards, most recently in February 2025. The Board has worked tirelessly and with commitment to embed our responses to the governance and economic standard non-compliance matters that led to the Regulatory Notice in July 2021.

Progress with all actions arising from the self assessments is regularly reported to and monitored by the Board. ECBHA is pleased to confirm that it has concluded its Governance Action Plan.



# 7. The Homes we Provide



All ECBHA homes are concentrated within a small geographical area on the northern edge of Liverpool city centre, predominantly on a single site within the Vauxhall area. All homes are considered modern; having been built from the late 1980's onwards and built to a high standard using traditional techniques and materials.

The table below provides a summary breakdown of the homes we provide:

	Family Housing	Housing for Older People	Shared Ownership	Leasehold	Care Home Bedspaces (Leased)	TOTAL
<b>Houses</b>	220	4	0	0	0	<b>224</b>
<b>Bungalows</b>	83	7	0	0	0	<b>90</b>
<b>Flats</b>	0	68	12	51	0	<b>161</b>
<b>Rooms</b>	0	0	0	0	30	<b>30</b>
	<b>303</b>	<b>79</b>	<b>12</b>	<b>51</b>	<b>30</b>	<b>475</b>

During the 24/25 year ECBHA also owned:

- Eldonian Village Hall. Leased by ECBHA to a third part operator.
- ECBHA offices and workshops at the Tony McGann Centre.
- Community facilities within Robert Lynch House and at St Gerrards Close.
- Vacant land adjacent to Eldonian Village on Love Lane, earmarked for future development.

# 8. Our Team

ECBHA is building a small, settled and experienced team with the skills and knowledge to deliver all key areas of operation and drive ongoing improvements.

As at 31st March 2025 the Leadership Team comprises:

**Shirley Davies** Chief Executive Officer  
**Graham Davies** Chief Financial Officer & Company Secretary  
**Michael Wood** Chief Operating Officer  
**Peter Latham** Business Improvement Manager & Deputy Company Secretary

The Chief Finance Officer and Chief Operating Officer have been in post for approximately four years, and the association now has its longest standing Chief Executive Officer since the RSH Regulatory Notice. This is complimented by an established Business Improvement Manager post, from October 2023 onwards. All chief officers are permanent members of staff.

Both The Chief Executive Officer and Business Improvement Manager have worked in the social housing sector for over 25 years and have undertaken a range of senior positions within the sector. Both have post graduate level social housing qualifications and are corporate members of the Chartered Institute of Housing, further strengthening the leadership teams' skills, knowledge and experience.

As at 31st March 2025 the wider staff team comprises:

**Francesca Dunford** Finance Officer  
**Pauline Courtney** Housing Officer  
**Jake Ellison** Housing Officer  
**Adam Roberts** Reception / Administrator  
**Kenny McKenzie** Estates Officer  
**Jean Ward** Cleaner

All staff have been recruited on the basis of having the appropriate skills, knowledge and experience to deliver their roles; and regular management sessions take place.

All staff have access to ongoing training through both online and face to face training provisions, and have the option to undertake tailored personal development, as agreed with line managers.



# 9. Customer Experience & Satisfaction

## Customer Satisfaction

ECBHA is committed to continually developing its offer to customers and to continually improve customer satisfaction.

May 2024 ECBHA received the results of the first full round of Tenant Satisfaction Measures (TSM) in accordance with the regulators prescribed methodology. The full methodology and results are available on the ECBHA website. The results received were very encouraging.

Subsequently ECBHA has also received its second full round of TSM results in September 2025. The overall we are pleased to confirm that reported customer satisfaction has improved further and suggests that ECBHA resident satisfaction is among the highest in the social housing sector.

Both rounds of surveys and analysis have been conducted independently by TLF Research.

Summary results are outlined in the table alongside sector benchmarking provided by TLF Research. ECBHA would be happy to share more in-depth results on request.

The results continue to be encouraging, placing ECBHA above average for all measures and in the upper quartile performance for many.

The Leadership Team and Board recognise there is continued scope for further analysis and improvement.

	2025 2026		2024 2025	
	ECBHA	Average of Benchmark Group	ECBHA	Average of Benchmark Group
TP01: Overall satisfaction	<b>83.9%</b>	71.4%	<b>79.7%</b>	69.0%
TP02: Satisfaction with repairs	<b>95.2%</b>	73.3%	<b>86.6%</b>	71.0%
TP03: Satisfaction with time taken to complete most recent repair	<b>93.3%</b>	69.4%	<b>82.5%</b>	66.6%
TP04: Satisfaction that the home is well maintained	<b>88.0%</b>	71.9%	<b>87.1%</b>	69.9%
TP05: Satisfaction that the home is safe	<b>93.2%</b>	78.0%	<b>94.4%</b>	76.5%
TP06: Satisfaction that landlord listens to tenant view and acts upon them	<b>77.4%</b>	62.5%	<b>79.5%</b>	59.2%
TP07: Satisfaction that landlord keeps tenants informed about things that matter to them	<b>86.8%</b>	71.7%	<b>82.4%</b>	68.4%
TP08: Agreement that the landlord treats tenants fairly and with respect	<b>83.9%</b>	77.6%	<b>83.3%</b>	75.4%
TP09: Satisfaction with the landlord's approach to handling complaints	<b>70.0%</b>	36.9%	<b>45.2%</b>	34.6%
TP10: Satisfaction that the landlord keeps communal areas clean and well maintained	<b>82.2%</b>	65.6%	<b>69.2%</b>	62.3%
TP11: Satisfaction that the landlord makes a positive contribution to neighbourhoods	<b>82.5%</b>	63.7%	<b>74.4%</b>	59.6%
TP12: Satisfaction with the landlord's approach to handling anti-social behaviour	<b>84.2%</b>	60.4%	<b>80.6%</b>	56.9%

## Customer Scrutiny Group

During 24-25 ECBHA established its first Customer Scrutiny Group (CSG), a group of residents that come together to scrutinise and consider topics relating to ECBHA and its services.

Facilitated by the Business Improvement Manager, the CSG meets to consider a range of evidence and compare this to their customer experience perspective. The group reports its findings and recommendations to the Board who in turn provide feedback to the group.

During 24-25 the Board supported implementation of all CSG recommendations that covered a wide range of topics. This has in turn been summarised to all residents within the ECBHA newsletter.

## Complaints

ECBHA has in place a customer service and complaints policy agreed by the Board. It also falls within the remit of the Housing Ombudsman and ECBHA has self-assessed the association is compliant with, the Housing Ombudsman Complaint Handling Code. The policy is published on the ECBHA website and is reiterated through other communication options.

The Code was updated in 2024 and ECBHA has self-assessed against both the original and new versions. Self-assessments have been reported to, and approved by, the Board and are made available publicly on the ECBHA website. The housing team have been provided with complaints handling training.

Performance regarding complaints is monitored within key performance indicators which are reported to Board on a quarterly basis. The leadership team seek to identify learning from all complaints and use this to develop and improve our delivery to residents.

During 2024/25 ECBHA received 2 formal complaints, all complaints received in the year have been resolved at stage 1 of the complaints process.

## Equality, Diversity & Inclusion

ECBHA is committed to ensuring fair and equal access and services for all. This is encapsulated within the ECBHA Equality, Diversity and Inclusion Policy most recently reviewed and approved in 2024.

ECBHA has also continued to work towards its agreed equality, diversity and inclusion commitments including

- Continued development of our data that improves our analysis and understanding of the equality, diversity and inclusion requirements and challenges of ECBHA residents. Residents are now also able to update this information as their household evolves through the online Residents Portal.
- Based on the analysis of external data sources ECBHA has promoted resources, events and information aimed at acknowledging and supporting minority individuals, household and groups within Eldonian Village and the wider local neighbourhood.
- Equality Impact Assessments are in place for all policies and also a growing number of key procedures. The association continues to work through this action plan to continually improve its approach.



# 10. Housing Management

## Voids & Allocations

During 2024/25, 17 homes became vacant for reletting. This is less than the 20-25 that have come available in previous years. On average, general needs homes were relet within 54 days of becoming vacant, while homes for older people were let within 34 days.

Reletting homes has taken longer than the anticipated target as many homes have become vacant for the first time, therefore the opportunity has been taken to progress planned maintenance works while they are vacant.

Also, during 2024/2025 ECBHA:

- Commenced opening and closing waiting lists for different property types in a dynamic manner as outlined in the allocations and lettings policy. The revised approach seeks to ensure there is a sufficient waiting list for different types and sizes of homes whilst keeping the waiting list manageable for the team and applicants having a realistic waiting time to potentially be offered accommodation.
- Had a third-party organisation carry out an assurance review of the association's approach to allocations and lettings and acted on the recommendations it provided.
- Commenced engagement with Liverpool City Council regarding their proposed city-wide changes to nomination agreements while also refining the processes to ensure timely and suitable nominations are being received.
- Undertaken an annual review of all existing applications on the waiting list.
- In line with the Liverpool City Council Nominations Agreement, almost 50% of the relets were through Property Pool Plus or via their Access Team.



## Rent & Service Charge Setting and Collection

ECBHA has a Board approved rent and service charge setting and collection policy in place.

Amendments to rent and service charge levels are proposed to the Board annually for approval. For 2024/25 the Board was provided with rent comparables with other regional social housing landlords to ensure ECBHA rents remain consistent with the sector and the area. The Board approved to increase rents based upon the 2.7% permitted increase outlined in the annual Regulator of Social Housing statement.

During 2024/25 ECBHA:

- Continued its development of service charges. As last year's annual report highlighted, service charges had not been amended for a number of years, and they no longer cover the costs of delivering most services.
- The Board agreed an approach of incremental increases to the service charges to address this, and these have continued to progress, aiming to balance the recovery of costs with affordability.
- During 2024/25 ECBHA collected 105.83% of rent and service charges due which acknowledges more long-term rent arrears are being recovered.

The average rents and service charges as at 31st March 2025 are summarised below.

	Rent	Service Charge
<b>General Homes &amp; Bungalows</b>		
1 Bedroom	82.11	5.12
2 Bedroom	94.35	5.12
3 Bedroom	101.07	5.12
4 Bedroom	108.79	5.12
<b>Housing For Older People</b>		
1 Bedroom	83.08	35.62
2 Bedroom	97.89	24.10



# 11. Asset Management

## Asset Management Strategy

During 2024/25 ECBHA continued to deliver its Asset Management Strategy and associated action plan. The strategy continued to focus on:

- Stock investment and maintenance
- Standards and Compliance
- Energy Efficiency
- Contract Procurement

The stock condition survey has enabled the delivery of planned maintenance works to be delivered in a targeted manner to homes requiring investment to ensure continued compliance with Decent Homes requirements and beyond.

Overall, Rand Associates who conducted the stock condition survey, concluded they considered ECBHA homes to be 'good condition', with ongoing modernisation works being the main investment requirements.

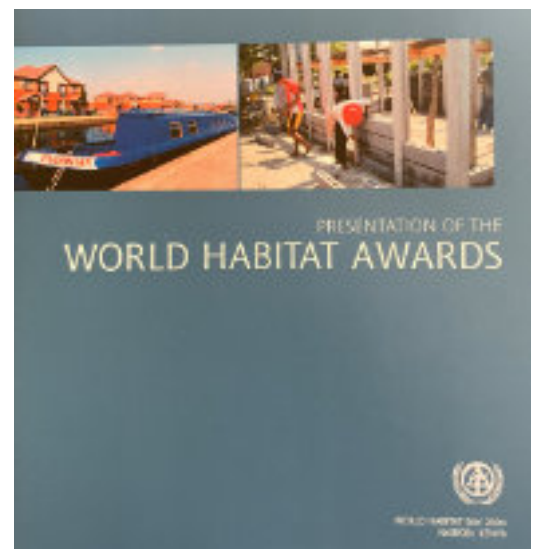
We believe the works carried out during 2024/25 have maintained this standard. As last year, updated stock condition data has assisted in the development of the 30-year financial business plan with steps taken to address anticipated 'peaks and troughs' in the investment requirements.

## Repairs & Maintenance

ECBHA is dedicated to maintaining homes to a high standard and aims to offer a very good, responsive service to address repairs. The following tables provide an overview of ECBHA 24-25 repairs orders:

Repair Order Statistics		
	24/25	23/24
Total Category 1 – Emergency within 24 hours.	605	676
Total Category 2 – Urgent within 5 working days	998	901
Total Category 3 – Routine within 15 working days	538	924
Total Category 4 – Adaptions & Discretionary Work	492	109
Jobs Completed on Time	2449	2265
Average Jobs Per Property	6.89	6.83

Repair Order by Main Trade		
	24/25	23/24
Electric	363	436
Gas	745	529
Joinery	N/A	297
Plumbing	331	331
Damp	63	121
Other	1134	896



## 12. Environment, Health & Safety



The Association is committed to, and has a proven track record in, complying with all relevant health and safety legislation.

The Association is compliant with all health and safety matters in relation to fire, gas, electric, lifts and water/legionella.

An annual external review and reporting of health and safety compliance provides additional scrutiny and assurance to the Board.

The Board receives quarterly reports relating to Health & Safety. Landlord health and safety compliance data also forms part of the association's performance indicators reported to Board. In addition, although not mandatory, the Board has agreed Environmental & Social Governance (ESG) measures for 25-26 to widen the performance reporting.

After announcements relating to the emerging details of Awaab's Law, ECBHA has been preparing to comply with the legislation when it becomes live in October 2025. Currently, this includes additional monitoring, quarterly monitoring and reporting of damp and mould repairs that is anticipated to widen to other health and safety related hazards.



# 13. Value for Money (VFM)

## Value for Money Metrics

ECBHA has included seven regulatory VFM metrics from the RSH Technical Note guidance September 2020 sector scorecard.

We benchmark our VFM indicators where appropriate against a group of comparable smaller housing providers through Acuity which also provides us with additional Housemark data for the wider sector. This helps understand our performance and inform our improvement plans and targets.

Here performance is also measured against the context of the RSH Global Accounts benchmarking information.

VFM forms part of ongoing performance management reported to Board.

## Value for Money

The Association agreed the following strategic objectives for the delivery of VFM in August 2022:

- To deliver efficient and effective services which meet the needs of residents
- To comply with the Regulators Value for Money Standard and
- To embed Value for Money in ECBHA

ECBHA has sought to deliver these objectives by putting in place a VFM Strategy, approved by Board in May 2023. It has also undertaken self-assessments against the RSH VFM Standard and progressed identified actions as required.

The organisation consciously looks to deliver VFM and take a planned approach to the delivery of efficiencies and financial capacity gains based upon expenditure analysis and targeting larger areas of spend.

A key part of the strategy has been the development of a robust and consistent Procurement Policy, approved by Board in March 2024 to give a range of structured market testing approaches.

	ECBHA			Acuity Small Providers Median (23/24 Data)	RSH Global Accounts Median (23/24 Data)
	24/25	23/24	22/23		
Reinvestment (%)	3.4	3.5	3.3	2.6	7.7
New supply delivered (%)	0	0	0	0	1.4
Gearing (%)	(0.28)	(0.74)	(2.97)	(16)	(45.6)
EBITDA (%)	(4)	(164)	(170)	218	122
Cost per unit (£)	5,505	5,634	5,217	5,720	5,136
Operating margin, social housing (%)	13.6	5.2	7.2	18.8	20.4
Operating margin, overall (%)	14.9	6.7	9.5	16.6	18.5
Return on capital employed (%)	1.9	0.8	0.9	2.6	2.8

## Value for Money Metrics Definitions

**Reinvestment** - Looks at the investment in properties (existing stock as well as new supply) as a percentage of the value of total properties held.

**New supply** - The new supply metric sets out the number of new social housing and non-social housing units that have been acquired in the year as a proportion of total social housing units and non-social housing units owned at period end.

**Gearing %** - Measures how much of the adjusted assets are made up of debt and the degree of dependence on debt finance. It is often a key indicator of growth appetite. Registered providers can be restricted by lenders' covenants and therefore may not have the ability in which to increase the loan portfolio despite showing a relatively average gearing result.

**EBITDA - MRI** - Earnings before interest, tax, depreciation, amortization, and major repairs included interest cover measure is a key indicator for liquidity and investment capacity. It seeks to measure the level of surplus that a registered provider generates compared to interest payable; the measure avoids any distortions stemming from the depreciation charge.

**Headline social housing cost per unit** - Assesses the total housing cost per unit as defined by the RSH. The cost measures set out in the metric are unchanged from the metric in the RSH's VFM technical note 2018. The metric now includes lease costs.

**Operating margin** - Demonstrates the profitability of operating assets before exceptional expenses are deducted. Increasing margins are one way to demonstrate the improving financial efficiency of a business. In assessing this ratio, consideration is given to registered providers' purpose and objectives (including our social objectives). As a registered provider we report on social housing lettings only as this represents almost all of ECBHA operations.

**Return on capital employed (ROCE)** - This metric compares the operating surplus to total assets less current liabilities and is a common measure in the commercial sector to assess the efficient investment of capital resources



# 14. Key Performance Indicators

ECBHA report to Board an agreed suite of KPI monthly measures on a quarterly basis. Our summary dashboard of key measures for the 2024/2025 is outlined below:

	2024/2025				
	Target	Q1	Q2	Q3	Q4
% emergency repairs completed in timescale	97	97	98	100	97
% other repairs completed in timescale	95	95	94	97	87
% gas safety checks	100	100	100	100	100
% fire safety checks	100	100	100	100	100
% asbestos safety checks	100	100	100	100	100
% water safety checks	100	100	100	100	100
% lift safety checks	100	100	100	100	100
% void rent loss (general needs)	0.79	0.15	0	0.69	0.80
% void rent loss (older peoples housing)	0.69	0.50	0.09	0.05	0.35
Average days to relet (general needs)	27	60	29	42	54
Average days to relet (older peoples housing)	23	64	28	29	34
% of rent owed collected	99.25	97.61	98.56	105.71	105.83
Current tenant arrears as a % of rent debit	3	1	1	1	2
Former tenant arrears as a % of rent debit	0.5	0.04	0.12	0.38	0.40
% repairs completed at first visit	91	97	93	77	88
Average end to end time for repairs in days	9.5	7	5	4	3
Average number of repairs per property	3.2	1.34	1.46	1.44	1.19

The dashboard of key measures forms an agenda item at Board meetings which enables the Board to monitor and challenge KPI performance and discuss the actions when necessary.

A revised suite of KPIs was approved by Board in February 2024 for implementation in 2024/25. These support and drive compliance, value for money and customer satisfaction with increased emphasis on alignment with recognised ongoing benchmarking definitions to increase the opportunity to compare performance directly with the sector.

These have been reviewed again in 2025 to ensure measures and targets continue to drive performance in 2025/26.

# 15. Financial Review

## Financial Year Overview

The Association uses conventional forms of working capital to finance its day-to-day activities, and as such the figures appearing in the financial statements reflect the absolute value of amounts recoverable and payable.

The Board approves a budget for the Association annually and is provided with quarterly management accounts to monitor the financial performance against the approved budget.

The financial results show a turnover of £2,397,726 and a surplus of £237,442 after tax. Almost all ECBHA turnover relates to social housing activities. For the year to 31 March 2025, turnover increased by £235,812 compared to the previous year of £110,639. During the year social rents increased by the consumer price index (CPI) +1% in line with the Government's rent policy.

Operating costs increased in the year 2025 by £25,391 as a result of increased social housing operating expenditure relating to regulatory compliance recovery and increased insurance costs and costs associated with consultancy and assurance support.

In 2024/25, our operating surplus increased to £356,112 from the £145,691 achieved in 2023/24. Our net surplus for the year 2024/25 was £237,442, compared with £13,550 the previous year.

There has been an increase on the value of freehold housing property assets (net of depreciation) in 2024/25 of £185,444.

Cash held on 31 March 2025 totalled £1,397,239 compared with £1,652,572 on the 31 March 2024.

As at 31 March 2024, pension provision liabilities totalled £206,000 compared with £265,000 for the previous year.

No new loan drawdowns were required during the 2024/25 year, and no existing borrowing was refinanced. One loan was paid off in full during the year. We met all lender covenants during the year. The current borrowing portfolio is summarised below:

Lender	Outstanding Loan 31 <sup>st</sup> March 2025 (£)
Cooperative Bank PLC	595,018
Orchardbrook Limited	778,032
Orchardbrook Limited	68,867

The association will consider potential refinancing of loans where more advantageous interest rates and terms are available once RSH regulatory compliance is confirmed.

The full externally audited ECBHA Annual Accounts are available on our website and can be provided in hard copy on request.

<b>Income &amp; Expenditure</b>			
	24/25 (£)	23/24 (£)	22/23 (£)
Turnover	2,397,726	2,161,914	2,051,275
Operating surplus	356,112	145,691	174,336
Surplus before tax	237,442	13,550	71,400
<b>Balance Sheet</b>			
Value of freehold housing assets (net of depreciation)	16,020,852	15,835,408	15,663,270
Cash	1,397,239	1,652,572	2,063,299
Loans	1,441,917	1,536,529	1,599,467
Reserves	7,190,850	6,952,408	6,975,899
Repairs and maintenance capital and revenue expenditure	891,469	920,141	878,995
<b>Information &amp; Statistics</b>			
Number of social housing units	382	382	382
Operating surplus per social housing unit	932	381	456
Average loan per social housing unit	3774	4,022	4,187
Reported reserves per social housing unit	18,834	18,200	18,261
Operating surplus as a % of turnover	14.8%	6.7%	8.5%
Surplus before tax as a % of turnover	9.9%	0.6%	3.5%
Interest cover operating surplus / by interest paid on loans	281%	96%	136%

# 16. Risk & Risk Assurance

Managing risk is the responsibility of the Board and is fundamental to the management of corporate challenges.

ECBHA has put in place a risk management framework, with support from an external specialist organisation, which identifies and plans to mitigate potential risks while exploring future opportunities.

The Leadership Team and Board regularly undertake detailed reviews of risks that might affect the viability or reputation of the organisation. We can confirm the process for identifying, evaluating and managing significant risks faced by The Association have been in place throughout the year-end 31 March 2025.

A summary of key strategic risks and mitigations is outlined below:

## Identified Risks Summary

**Failure to meet the RSH Regulatory Standards,. Remain under regulatory supervision. Ineffective governance / failure to comply with laws and regulations.**

Controlled and mitigated through:

- Board skills matrix and Board training plan
- NHF Code of Governance 2020 & NHF Code of Conduct 2022 adopted
- Regular self-assessments against adopted codes and standards with independent validation
- Comprehensive Governance Policy Manual
- Independent governance compliance assurance report

**Inability to attract, develop and retain skilled people.**

Controlled and mitigated through:

- Corporate training plan & Individual staff training and development plans
- Regular 121s and appraisal system using agreed templates
- Address any employee relations issues
- Regular review of staffing needs / structure
- Staff survey & regular team meetings
- Management reports on staff turnover, satisfaction and wellbeing indicators

**Data security breach. ICT insufficient for business needs. Poor data quality.**

Controlled and mitigated through:

- Executive champion for Data Protection / ICO compliance
- Staff training sessions and personal development
- ICT & Data Strategy ,Data Protection Policy and procedures in place
- Up to date Anti-Virus / Malware Protection
- External ICT support
- Residents Privacy Policy
- Internal audit of cyber security
- Consider future business needs through annual review of ICT systems
- Ongoing investment in systems
- Independent/specialist provision of data e.g. stock condition
- Programme to verify resident contact details
- Data quality analysis, reporting and cleansing
- Transfer from physical servers to cloud based data storage
- Cyber security internal audit & compliance actions
- New secure & flexible IT hardware

**Loss of stakeholder/ community confidence.  
Service quality fails to meet expectations.  
Not delivering on expected social returns.**

Controlled and mitigated through:

- Conflict of Interest and Whistleblowing Policies
- Board Code of Conduct / Staff Code of Conduct
- Regular meetings with the Regulator
- Regular newsletter for residents / suggestion box / improved ECBHA website
- Communications strategy and plan with community events
- Resident engagement strategy and plan
- Pro-actively respond to press coverage
- Deliver Governance Action Plan
- Management reports on stakeholder feedback
- Customer surveys and Tenant Satisfaction Measurement (TSM)
- Complaints policy and process & Ombudsman code self-assessment
- Monthly monitoring of relevant KPIs
- Staff training and personal development
- Clarified repairs responsibilities
- Estate walkabouts / welfare checks
- EDI policy, analysis and action plan
- Nominations agreement with city council
- Internal audit

In addition, during 2024/25 ECBHA leadership team and Board has undertaken stress testing exercises, in conjunction with independent consultants to understand the impact of a range of scenarios on the organisation's financial business plan, identifying weaknesses and defining potential mitigations.

This testing influences wider strategies and decision making so the organisation's viability and homes are not placed at undue risk.

Risk is captured on a specific register and is regularly reviewed and updated by the leadership team and presented to Board for review and approval. Key risks such as health and safety, financial stability and data security take a high priority.

Significant emerging risks are also monitored (rising interest rates, rent caps and inflation). Risks are analysed according to their impact and likelihood. ECBHA continues to engage specialist professionals to provide its Board with assurance that its approach to risk remains appropriate and robust.

The Association insures against risk in relation to the Association and against public, directors' and officers' liability.

**Company is not financially sustainable.  
Value for money is not achieved.**

Controlled and mitigated through:

- Weekly review of arrears
- Provision of welfare benefits advice
- Monthly bank/loan/control reconciliations
- Budget based on reasonable assumptions
- Quarterly management accounts including 12-month cash flow forecast
- Refresh financial regulations
- Board approval of scheme of financial delegations
- Financial golden rules / VFM Metrics and benchmarking
- Annual self-assessment of compliance with RSH Economic Standards
- Internal audit & external audit of financial statements
- Board approved VFM Strategy & action plan
- Procurement Policy

**Failure to meet Health and Safety obligations.  
Failure to meet Decent Home Standard (DHS).**

Controlled and mitigated through:

- Evidence based reporting
- Ongoing staff training and personal development
- Accurate/complete data in systems
- Health and safety policy and landlord compliance related policies
- Monthly monitoring of expiring certificates
- Legal process to gain access where required
- Further training e.g. Health and Safety Policy
- Regular Health and Safety Legislation updates
- Management reports on compliance with assets and H&S obligations
- Internal audit & external review of Health and Safety compliance
- Independent stock condition surveys
- Financial plan reflects required spend from stock condition survey
- Regular self-assessment of compliance with RSH Consumer Standards

# 17. Contact Us

If you would like this information in another language or format, please contact us.

Arabic	إذا كنت ترغب في الحصول على هذه المعلومات بلغة أو تنسيق آخر ، فيرجى الاتصال بنا
Polish	Jeśli chcesz uzyskać te informacje w innym języku lub formacie, skontaktuj się z nami
Chinese	如愿以他语及格式供此信息,请与相关
Portuguese	Se pretender esta informação noutra língua ou formato, por favor contacte-nos
Romanian	Dacă doriți această informație în altă limbă sau format, vă rugăm să ne contactați

These automated translations are provided based on research into the most common alternative languages spoken in the Liverpool region.



## Eldonian Community Based Housing Association

(ECBHA, Eldonians)

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