



# Resident Annual Review 2020-2021

**C&C**  
LONDON HOMES  
SINCE 1926







# Welcome

## A special welcome from our President.

In the 95 years that have passed since Ada Chesterton opened the doors at the first Cecil House in Holborn, Central and Cecil (C&C) has provided affordable housing services to many thousands of Londoners.

Back in 1926, Mrs Chesterton's mission was focussed on providing accommodation

for homeless women. Spurred into action by spending a fortnight on London's streets herself, Mrs Chesterton resolved to correct an inequality that saw few women's public lodging houses in operation when compared to support offered for men. That first home sheltered 44 women and two babies. By 1934, the five Cecil Houses by then in operation had already seen their beds occupied over 400,000 times.

The world may be a different place than in those pre-WWII days, but C&C's mission and purpose remains just as relevant today. Our focus as an organisation may now be directed squarely towards the over-55s, but C&C continues to put in just as much passion as ever into delivering homes that offer the best quality of life; providing the warm, safe and loving communities that our residents deserve.

C&C's five core values are to do it from the heart; to have the courage to act; to believe in better; to be pioneers; and to invest in each other. I believe this year's annual report demonstrates just how C&C meets and exceeds expectations in all of these areas – especially in the light of the Covid-19 pandemic that has set challenge after challenge for the organisation, and wider society, to rise to.

Most pleasingly, and unlike other organisations, these values aren't just set out for C&C employees to live and breathe. Many residents across C&C properties also adhere to them – be this through volunteering across a variety of roles, voicing opinions at resident assemblies, getting involved in our wide and varied programme of activities and events, or

simply by being a good neighbour for one another.

With C&C joining Her Majesty the Queen in celebrating 95 years this year, it's perhaps this that the organisation can take most pride in – seeing residents support others to live their best lives.

I do hope that you enjoy reading the C&C Resident Annual Review 2020-21.

*Harriet Bowes-Lyon*

**Harriet Bowes-Lyon**  
President, Central and Cecil

Note: This year, as part of our environmental commitment and encouraging residents to engage more with us digitally, this Resident Annual Review is only available in digital format.





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# Our year in summary



# Chief Executive's introduction

## Welcome to C&C's annual review of the 2020-21 financial year.

The past year will be forever remembered worldwide for the devastating impact that Covid-19 has had on our society. Foremost in our minds, of course, are those whose health has suffered as a result of the pandemic, and the families of everyone who has died. A number of C&C residents tragically lost their lives due to Covid-19 and I know this has had a great impact on residents and C&C colleagues within those communities.

As an organisation, we've of course faced significant financial challenges in keeping our residents safe, but through a combination of outstanding team work, ensuring that resident safety comes first, and in some cases pausing some non-essential works we have managed to come through in a strong position.

As I write this foreword there is, happily, a great deal of hope for the future. The resident vaccination programme has been

completed across our care homes and housing schemes. This has allowed indoor and outdoor activities run by professional instructors and facilitators to resume, many communal areas to re-open for managed activities, visitors to return to meet and greet loved ones.

We're naturally remaining cautious about any future barriers and restrictions before life can fully return to 'normal', but we're pleased that things have generally been moving in the right direction.

In the meantime, I have been truly inspired by residents and my colleagues at C&C alike in the way they have adapted to the challenges that the pandemic presented.

Frontline colleagues made themselves available for residents – especially those who were most vulnerable and isolated – conducting regular wellbeing calls, helping with food and medicine deliveries, distributing free iPads and tablets to ensure residents could keep in touch with family and friends.

Our care homes also utilised technology to full effect – helping residents not only engage with others but also keep active and entertained, while residents living with dementia saw their wellbeing benefit as a result of specially created film content.

Employees who normally work in our Central Office showed agility in working from home and ensuring the organisation continued to run seamlessly.

What's perhaps most pleasing for me is that, in spite of all the new challenges Covid-19, C&C has continued to progress.

We've achieved most of our goals outlined in our Fit Future Strategy.

We've kept resident safety and security paramount, holding a hugely impressive record of checking and improving our homes despite the various restrictions. And we're adapting our current properties and building new ones to provide health and happiness to over-55s for generations to come.

There's much to be proud of as we reflect on the past year. And C&C has an exciting future ahead of it – we are proposing to be merged with Aster Group, a housing association, in January 2022. The proposed merger would bring a number of benefits to C&C residents, including greater investment in our existing properties and stronger digital connection solutions, along with circa 700 new homes for over-55s.

I personally want to thank all of our residents, next of kin, partners, suppliers and many other stakeholders for their on-going support, diligence and patience throughout the last year.

For now, this report seeks to do justice to some of the tireless efforts and achievements over the 2020-21 period. I hope you enjoy reading it.

*Julia Ashley*



**Julia Ashley**  
Chief Executive



# Our London Portfolio

4 care homes  
14 housing schemes  
115 buildings  
1855 homes (with 170 in development)  
**across**  
17 local authorities

## Key

-  Sheltered housing
-  Extra care sheltered housing scheme
-  Care homes
-  General needs
-  Agency managed
-  Supported housing
-  Dora re-development  
Dora House is under construction and due for completion in 2022
-  Ridgmount Apartments
-  C&C Central Office



# Progressing through a Covid-19 world

The Covid-19 pandemic had a dramatic impact on the lives of residents across our care homes and housing schemes. With resident safety our top priority at all times, C&C quickly established Covid-secure restrictions in line with government recommendations, working closely with our local authority partners in order to agree best practice.

Our response was immediate and agreed through our leadership team – establishing a Covid-19 Management Plan as early as 10 March 2020, a fortnight before the start of the first national lockdown. That Management Plan has adapted and evolved over time – **we are now on version 12!** (at the time of writing).

Within our housing schemes, one of the key early decisions we took was to maintain a presence across all our schemes, in order to protect the welfare of our residents, especially those with the greatest needs.

Our housing team developed partnerships with local foodbank services and pharmacies, co-ordinating deliveries directly to resident's doors. Local teams have reinforced social distancing, the importance of testing and good hygiene across all schemes, and there has been strong access to personal protective equipment (PPE) for all our employees.

Residents have been regularly kept updated with the latest protocols and procedures via letters, emails, phone-calls, posters and our scheme digital screens.

In our care homes, we swiftly established a set of enhanced infection control procedures and visiting restrictions in order to protect residents. For many months, indoor visitors were restricted from entering all of our



Residents and colleagues were regularly tested to minimise risks presented by Covid-19.

We have been aware of the negative physical and mental impact on our residents through enforcing the stringent restrictions set out by government. To counter this, we used new and existing digital technology to help residents connect with family and friends, along with trained care colleagues to deliver events and support virtual activities with professional facilitators.

By Christmas, warm and Covid-secure visiting pods had been installed in the grounds of each of our care homes. These allowed for one to one visits – even during lockdown, providing a more comfortable alternative environment. The pods were appreciated by residents and their loved ones alike.

The vaccination programme was rolled out speedily – indeed some colleagues at our Cecil Court care home were among the first worldwide to receive the first dose, in early December 2020. All of our residents had received both vaccinations by the end of March 2021, enabling us to gradually ease restrictions initially among residents themselves before reintroducing visitors and activity facilitators to the home.





# C&C's key pillars

In 2017, C&C launched its **Fit Future Strategy**, a ten year plan that presents the aspirations for service delivery for residents. Four years in, we are delighted that many of the short- and medium-term goals have been met, while we are making positive progress towards achieving our long-term objectives.

Underpinning our Strategy are C&C's pillars of our services, which are at the heart of everything we do. These are:

## Services That Inspire

Our services embrace and encourage the significant contributions that our residents make to their communities. Our residents receive services that help and have opportunities to give their time to help other people.

## Homes for Health and Happiness

Our homes make sense to people, meeting different aspirations and lifestyles and adapting to support a happy healthy life as people age.

## People Doing their Best

We invest in the health and happiness of the people that work for us and treat them well so that they can do their best every day.

## Money to Invest

We run a strong business so that we have money to invest in new homes. C&C is a not-for-profit provider and all of our surpluses are re-invested for the benefit of our residents.





# Services that inspire

## Our sheltered and general needs housing

### Safety and security

We are particularly pleased to report that our focus on safety and property compliance has continued through the pandemic. Over £1.5 million was invested to ensure that our homes were safe and achieved high levels of regulatory compliance. As a result, we have achieved (to March 31 2021):



We continue our commitment to provide a safe home for residents through demonstrating our compliance standards.

As part of the nationwide upgrade from analogue to digital, a programme has been developed to upgrade our warden call systems. We will be trialling new technologies over the coming year, ensuring resident safety and additional features. The Oldfield Estate had new digital movement sensors installed and some new digital technologies trialled. The systems have been assessed and graded, ready for procurement, as part of our 2025 digitisation programme of works.

A new in-home security system is being trialled, while we are also trialling new cameras in most C&C Schemes, in order to help our residents feel safe and secure.

Critical fire safety works were undertaken at Cherington Road, George Dooley House and Edna House and we plan to commence further priority works in the 2021/22 financial year, as agreed with the London Fire Brigade. Further plans are being developed to deliver new flat entrance doors, fire safety works, additional fire alarm sensor upgrades, emergency lighting upgrades and re-decoration of communal areas on a scheme-by-scheme basis.

### Technology and innovation

Our IT team has been in close contact with residents helping to improve technological issues. We have improved our triage and response to logged issues, and have closed more calls, in shorter timeframes, than in previous years.



New gate at Ada Court

For residents that were shielding and could not leave their homes during the worst parts of the Covid-19 pandemic, we enabled bespoke connectivity and internet access to help them stay connected – part of our passion for C&C residents to be true digital citizens.

We rolled out new Safety Smart technology in our homes in the early part of 2021. This is cutting-edge technology that allows anyone who is in need of, or simply interested in, reading our most updated safety information including fire, water and gas certificates. They need only scan a QR code, which is readily available inside each of our schemes and homes.

Should the proposed merger with Aster Group complete, one of the proposal's key features is the introduction of new digital services that would enable greater independence and connect residents to family, friends, the wider community and our C&C services.



Resident engagement

Virtual assemblies

With in-person assemblies at our housing schemes suspended, we switched to hosting virtual assemblies via Zoom. This gave the benefit of residents coming together from multiple schemes to share their views, find out about new initiatives, and indeed learn from each other's experiences.

We hosted three virtual assemblies, attracting 33 residents from across our schemes. Primary issues discussed and acted upon include:

- Our service contracts (cleaning and grounds maintenance).
- Resident training with computer equipment.
- COVID-19 guidelines.
- Support for non-English speaking groups engaging with C&C services.

Meetings at individual housing schemes resumed from June 2021.



Events and activities

244  
virtual and outdoor  
activities run at our  
housing schemes over  
the course of the year  
(with indoor activities not  
allowed)

Resident feedback on  
activities to date was  
given 5 out of 5 stars



New resident e-newsletter launched  
to advise of upcoming events,  
meetings and classes and the latest  
Covid rules on site. In less than a  
year, subscribers have doubled to  
around 450



A new resident blog launched on our website in September 2020,  
with six contributions written by residents to date.

New activities and events calendar launched so residents can plan  
and diarise upcoming events.





### Resident feedback

We have made several improvements to the way in which we track resident feedback, including simplifying our feedback form (for complaints, comments and suggestions) on our website.

Our housing portfolio managers and relevant scheme managers hold meetings to monitor progress around implementing feedback, ensuring the resident voice is being captured and reflected in our decision-making.

As a result of resident feedback, many improvements have been implemented:

- A new **resident handbook** was launched, containing useful information for all those moving into their new C&C home.
- New resident welcome letters were created, to provide better signposting to relevant services and information when they move in.
- A new resident inspector programme was trialled.
- The new C&C website contains a range of additional information and an activity calendar, based on resident input.

We are working on a process that will allow our frontline colleagues to more easily record resident feedback and suggestions, via our new ‘resident tracker’ system.

**82%** of residents said they felt supported by C&C during Covid-19

**84%** said they felt well communicated with by C&C during Covid-19

**86%** were satisfied with the service we provide (April 2021)

**84%** would recommend us as a place to live

### Improved complaints process

We implemented a new policy for dealing with complaints this year. Following engagement with residents, the following changes have been made:

- We have reduced our investigation response times from 20 to just 10 days.
- There is now a two-stage complaints process. Residents receive a written response after the complaint has been investigated, and if they are unhappy with the response, they can take it to a resident-led appeal hearing.
- Residents who remain unsatisfied can take their complaint to the Housing Ombudsman. We have completed a self-assessment against the new complaints handling code, **available on our website**.

**52**  
stage 1 complaints received; 26 upheld; 7 escalated to Stage 2.



**7**  
Stage 2 complaints received; 2 complaints upheld; 2 partially upheld; 1 not upheld; 2 withdrawn.

### Service Scrutiny Panel (SSP)

In the past year, more residents have joined the SSP, our dedicated Board advisory panel. The panel enables residents to liaise directly with Board and executive members and plays a key part in determining the way C&C services are planned and delivered.

The panel – now consisting of six residents as well as a number of C&C Board members – continues to meet quarterly with meetings switched to online. It reviews performance; discusses and contributes to initiatives and policy changes; reviews compliance with the regulatory consumer standards and monitors progress with actions agreed through resident feedback. This year, SSP resident members who form our complaints panels provided feedback on the new complaints process, helping form its revised look and feel. Residents also reviewed the Resident Engagement Strategy, and how it aligns with the new Social Housing white paper.



**“I have a voice that will be heard and valued.”**

Serge Miodragovic, resident member, C&C Service Scrutiny Panel (SSP)

The experience of being on the SSP is satisfying and rewarding, in the sense that I have a seat at the table and a voice that will be heard and valued. This is something that is important to me as a resident representative, but also as an individual.

Part of the whole experience is being part of a two-way communication channel and bringing to the attention of C&C any issues that arise at my scheme which may be symptomatic of a larger problem. As SSP members, we do what it says on the tin – scrutinise the service provision and any proposed updates and changes that may affect residents. The panel colleagues make for stimulating company as they each make their unique contribution, offering different perspectives and thought-provoking insights into the topic being discussed.

One area in which SSP members contribute is with 2nd stage complaints hearings. Towards the end of 2020, we were able to spot potential areas for improvement, such as that the administration pathway could be tightened up; the way the complainants were dealt with needed a more empathetic approach; and information and outcomes arising from each case could be better utilised to allow lessons to be learned. These insights were shared with the Director of Housing and Customer Service, and have resulted in improvements.

Furthermore, it is not all about solving problems or dealing with complaints. There are many good things that are shared anecdotally from the panel members and C&C colleagues alike, that inspires and motivates towards positive change.

### Colleague updates – training

A number of our housing team took part in mental health first aid training, enabling them to provide advice to residents and colleagues. Fire warden training was also offered to employees who did not previously have training in this area.



### Resident volunteer programme

While a number of resident-centred activities had to be put on hold, we nonetheless recruited new resident volunteers to fill a variety of roles including quiz enthusiasts, gardeners, resident inspectors and flower arrangers.

At Ada Court and Edna House, we trialled a process of residents inspecting grounds maintenance work carried out by our appointed contractors. Following its success, we will be rolling out positions of service inspection volunteers more widely

### Funding and fundraising

- Donations were received from a variety of Trusts, companies and individual supporters, totaling around £29,000.
- Donations received included from Richmond Parish Land Charity (for our Richmond care homes) and almost £10,000 from individuals.
- Over £120,000 received in infection control grants from local authorities.
- £17,000 proceeds raised by 2019's My Fit Festival event led to purchase of brand new fitness equipment for seven of our sheltered housing schemes.
- A 2019 grant from Westminster City Council's Ward Budget Programme for our Words of Wisdom project has been on hold during the pandemic. We are hoping for it to take place later this year, bringing together residents from Edna House and Ada Court with children from two local schools.
- Several non-monetary donations received, including hundreds of bedspreads & blankets; Christmas Hampers from King's College School in Wimbledon; and Christmas goody bags from local businesses & residents to Oldfield.
- We attracted a variety of new partners to work with us to help improve our broad offering to residents, while we also utilised existing relationships.

We are extremely grateful for all donations received. In particular, C&C would like to thank sponsors Regal London (Gold), Arc (Silver) and Montagu Evans (Bronze) for their generosity during the previous financial year to support recent initiatives.



## Service Charge

We announced increases to our service charge for many residents to take effect during 2021-22. This was a necessary move following a detailed review which identified that C&C had been undercharging for a number of years.

We introduced a discretionary financial support fund that residents hit hardest by the increase could apply for.



## Our care homes



## Impact of Covid-19

Throughout the year, we have taken many steps to protect our care home residents, and our care teams have worked tirelessly to implement measures set out in the Covid Management Plan developed by C&C. Our enhanced infection control measures and care policies have received wide praise from public health authorities.



### How C&C has protected care home residents during Covid-19

- Maintained full stocks of PPE equipment for staff, who also observed strict hygiene protocols and additional cleaning measures.
- Weekly infection control and manager meetings held to ensure best practice is consistent across the homes. Additional regular meetings and engagement with the National Care Forum, local GPs, community mental health teams and social services, and Public Health England.
- Rolled out the vaccine programme quickly and effectively, with residents in all homes having received both doses by mid-March 2021. The vast majority of care colleagues have been fully vaccinated at the time of writing, and all colleagues will be by November 2021 to meet new government requirements.
- Regularly testing both colleagues and residents. On occasions where we have received a positive test, the home immediately entered a period of lockdown until we, working with the local authority, could deem the home safe. This was above the minimum requirements.
- Closed the home to visitors (aside from exceptional circumstances). Where there has been a requirement for a visitor to enter the home (e.g. for repairs) they have needed to test negative for Covid-19 first.
- Supplied our own drivers and cars for colleagues in order for them to avoid using public transport (where required). Colleagues were required to take all precautions on both travelling and in their day to day lives outside of the homes.
- Enforced social distancing where possible.
- Switched colleague training to online to ensure that development was continued.
- Ensured our homes were well staffed, recruiting dedicated bank staff at each home to avoid cross-working, and the need to use agency staff (who may operate in multiple care homes) was minimised.

Our four care homes achieved a high average occupancy rate of 83% across the financial year.

We built new timber visiting pods in the gardens at each of our four care homes in time for Christmas. These were an unqualified success among residents and visitors alike. They provided – and indeed continue to provide – a warm, safe, Covid-19 secure environment for visiting. We recruited new in-house property services staff to help tend to our homes and gardens.

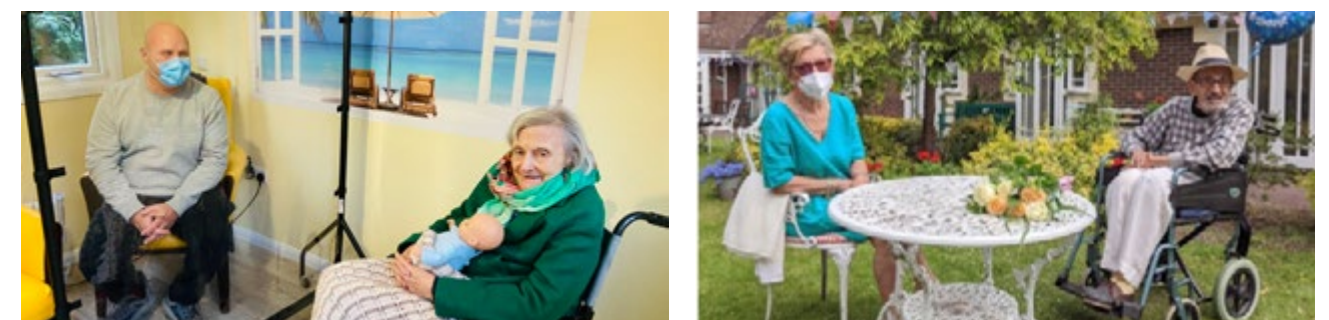
Many visitors prefer to use the pods even while we are now happily at a time where indoor visits can be facilitated (along with visits in the gardens of our properties and where visitors can now take residents off-site). We continue to recommend outdoor and pod visits as our preference, and visitors, residents and colleagues continue to be regularly tested for Covid-19.



Pod and outdoor visits at C&C care homes

All four of our care homes secured numerous grants towards their pandemic response, such as through the Workforce Capacity Fund. These grants, totalling several thousand pounds, enabled the homes to implement necessary infection control measures and helped some activities to be facilitated.

Tragically, and despite our best efforts, some residents lost their lives as a result of Covid-19. Their losses were felt not only by the homes in which they lived, but across the wider C&C community, and they are much missed. Our thoughts continue to be with their family and friends.



Outdoor and pod visits at C&C care homes



Events and activities

When the pandemic hit, our face to face activities and events programme had to abruptly halt. Rather than see our residents miss out, we took the opportunity to rethink how we did things:

- Residents were encouraged more than ever to take an active part in daily life at the home. This included forging strong relationships, doing the gardening, playing the piano, and helping at meal times – depending on the resident’s individual abilities and interests.
- Our care home colleagues were upskilled in order to directly deliver meaningful entertainment and occupational activities.
- We worked with external facilitators to commission special activity packs, providing plenty of things to keep residents active, entertained, and creative.
- We invested in additional art supplies, puzzles, board games and specialist DVDs for areas in which we did not have training (such as professional music).
- We actively supported families and loved ones to have video linked contact as often as possible, including enabling Skype on our lounge smart TVs.
- With restrictions easing, additional activities both inside the home and in its gardens have been able to be gradually reintroduced.

We trialled a fitness class on Facebook Live – attracting over 1000 views and extremely positive feedback.

For National Arts in Care Day, we teamed up with Live Music Now for a special acoustic session – attracting over 300 views.

134 online classes and 100 outdoor events held at homes during financial year; including cooking classes, garden walks, and online music therapy.

“ We have had online singing classes which has kept us entertained and brings a smile to our faces during the lockdown especially reminding me of my childhood, my mother and my wedding. ”

Cecil Court resident



Safety and security

Our homes have a high standard of security, including CCTV, automatic gates and access control systems.

Audit compliance has been consistently high across all our homes, including audits on health & safety, fire safety, and colleague training.

Critical fire compartmentation remedial works were undertaken at Cecil Court during the year.

Technology and innovation

Virtual video-conferencing was implemented across our homes, enabling residents to keep in touch more easily with loved ones at times when face to face visiting was broadly prohibited.

We also rolled out a new billing system provided by ColdHarbour Care. This allows for smarter and more effective billing for our care residents and their families.

Fundraising activities by residents and colleagues will resume in 2021, with plans to secure specialist fitness equipment in our care homes, along with the introduction of sensory gardens.



## Cecil Court

The team at Cecil Court has regularly fed in to ensure that C&C's Covid Management Plan has been most effective for the benefit of our homes.

Cecil Court was one of the first homes to trial My Life TV, the world's first web-based video streaming service specifically designed for dementia. Some content has been specially created in partnerships with the likes of British Pathe.

Cecil Court now regularly uses My Life TV for the benefit of residents, and it is set to be rolled out to our other homes. The home has also started its own internal radio station playing the music that residents cherish and remember.

The men's club at Cecil Court is thriving, with male residents displaying a great enthusiasm for card games, dominos, piano playing and sharing a pint where possible. Weekly cooking classes have taken place for all residents, which has resulted in strong participation and many shared recipes. A new café and laundry room have been installed along with the new visiting pods.

The home has recently been referred to as a "beacon for dementia care" by Dr Robert Lawrence, a leading London consultant who who specialises in psychiatry of old age. Along with home manager Fiona Saadat's British Empire Medal recognition (see p. 33), she also advises on dementia for the research group for South West London and St George's Mental Health NHS Trust.

Deputy home manager Stefan Chioariu was one of the first worldwide to receive the Covid-19 vaccination, an experience that led him being interviewed by the New Yorker magazine, as well as titles closer to home!



**Cecil court residents**



**Compton Lodge care home**

## Compton Lodge

There has been a high degree of participation among the residents of Compton Lodge for online exercise, art therapy, garden walks, BBQs, and indeed use of the visiting pods. Compton plays home to both a dog and cat that all residents enjoy.

The home's boilers were overhauled, while brass door numbers have been added to every room. A new answer phone service has helped liaise with families during busy times.

Almost all residents tested positive during the significant outbreak of Covid-19 at the home in January 2021, and tragically seven residents passed away during this very sad time. The majority survived the outbreak and have gone on to make full recoveries and be fully vaccinated. A CQC infection control inspection took place in February 2021 and showed the home's infection control procedures were assured in all areas. The management team at Compton Lodge has been engaged with weekly updates from Camden's commissioning team.

Compton's long-standing position as a home attracting people with a passion for the arts was covered by the Guardian newspaper, while a picture of resident Urania Brett's 100th birthday party in July 2020 appeared in both the Times and the Sun. The home is working with Exeter University on a dementia study focussed on wellbeing within residents for whom more quality time is given.



## Homemead

Homemead maintained a 90% plus occupancy rate, the highest of all of our care homes this year. The home also reported zero usage of agency staff.



**Pumpkin carving activity at Homemead**

The Homemead boilers were upgraded as part of our improvements programme this year, while new flooring was laid to the kitchen and first floor hallway.

Along with the new technology including tablets for resident use to speak with their families, Homemead also introduced a desktop computer specifically for residents to use as a communication tool, such as through e-mailing their family.

Homemead is one of the top three care homes recommended within Richmond Borough, according to a carehome.co.uk survey (Cecil Court also features in the top three).



## Rathmore House

Rathmore House maintained a full colleague team throughout the pandemic, which has led to a decline in agency usage to almost zero. At the time of writing, no agency has been used in the past four months, while occupancy has remained around the 90% mark. While the home experienced an early outbreak of Covid-19 in May 2020, further outbreaks were avoided.

Along with our other care homes, Rathmore continued with online activities including music therapy, chair exercises and art therapy during the pandemic, along with in-house activities run by our care colleagues including baking, karaoke (the home has its own karaoke machine!) and gardening. Rathmore was the first of our homes to offer the opportunity for residents to have an outing, to a local café for coffee, marking the easing of restrictions and the end of shielding.



**Rathmore House care home and resident coffee shop outing**

Like Compton, the management team at Rathmore has been engaged with weekly updates from Camden's commissioning team, to discuss guidelines, changes, and concerns related to Covid-19. More recently, they have taken part in an engagement and support call with the Care Quality Commission. Like Compton, Rathmore had a CQC inspection on infection control conducted in February 2021, and was assured in all areas.

Rathmore featured in local newspaper the Ham & High in November, when it ran a story about the success of our new visiting pods, and again in January after resident John Beaver celebrated his 80th birthday early by receiving the Covid-19 vaccine. Home manager Edith Mansfield was profiled by Camden Council for International Women's Day, talking about her frontline role during the pandemic and her hopes for an equal future.



Awards

Fiona Saadat - British Empire Medal!

Cecil Court’s care home manager Fiona Saadat was honoured with the British Empire Medal in September, for services to people living with dementia. Fiona was one of 1,495 people to be honoured as part of the 2020 Queen’s Birthday Honours List, and one of 537 to receive a BEM. A Cecil Court resident, along with their family, nominated Fiona for this special award.



Fiona Saadat, BEM

We are delighted that all four of our care homes have been shortlisted in the Best for Sporting, Social or Leisure activities category at the 2021 National Care Awards. Cecil Court has been shortlisted in a further two categories; Best for Specialist care and Best for Technology. The awards ceremony is set to take place in October 2021.

All four of our care homes are rated ‘Good’ by the Care Quality Commission, with Cecil Court holding an ‘Outstanding’ rating for leadership. Our Key Lines of Enquiry (KLOE) compliance scores, as set out by the Commission, range from 97% to 99% across the homes.



Training

Despite the pandemic, colleague training and upskilling has continued at pace. As well as learning new skills in order to run face to face activities and events (in the absence of professional facilitators being allowed into the homes for much of the year), numerous colleagues continued to successfully complete recognised workplace qualifications including Qualifications and Credit Framework (QCF) courses.

Colleagues are also taking opportunities to be trained and qualified in various useful areas such as Mental Health First Aid and Manual Handling.

Marketing and communications

We launched our first digital and print care marketing campaign, which has driven the majority of care page visits and has generated lots of interest and new residents to our homes. Our first ever promotional offers for our care homes were run this year, while we launched a new brochure for each of the homes.

We regularly communicated with residents and relatives throughout the pandemic, keeping them informed and engaged, and supporting them with any concerns.



Viewpoint: Care residents and next-of-kin

“ It’s the people at Cecil Court who make it special. They are so kind. Having the same care staff means she doesn’t feel alone. We were extremely lucky Cecil Court was so close, as we wanted somewhere local. ”

Claire Wright, daughter of Eva Hatch, Cecil Court resident

“ As someone who doesn’t have my own family, I’ve made a new family of sorts within the home. You really do enjoy each other’s company, especially sitting altogether at meal times. I especially enjoy not having to cook my own meals anymore! ”

Celia Reynolds, Compton Lodge resident

“ I do find Homemead a real home from home. I like my bedroom which is lovely, a large room with two great big windows looking out to the garden and the street. And the food is good!” ”

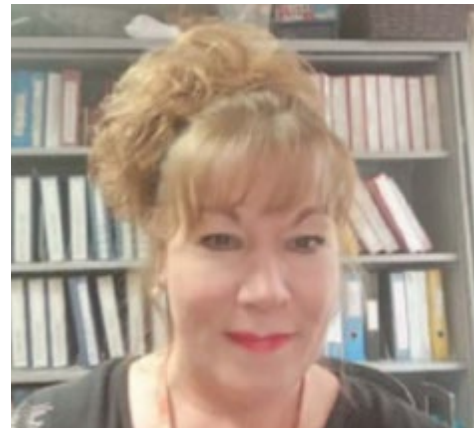
Gerry Gale-Vine, Homemead resident



## "How being stubborn helps!"

**Rachel Musrati, Care Home Manager, Compton Lodge**

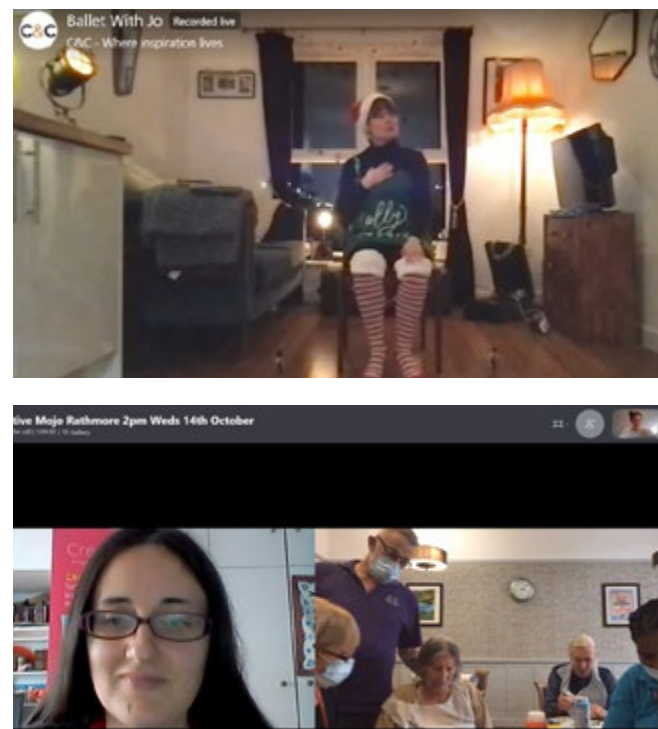
This extract was included in the **National Care Forum's 'Caring in Covid' e-book**, published in December 2020.



It was obvious to us in the early days of the first lockdown that the care sector wasn't getting the support it needed. In some ways, that made us even more determined to manage this crisis, together, as a team.

Then things switched.

From not enough government communication I was inundated with email upon email around PPE. We had regular discussions and planning with managers across C&C. But messages and guidance shifted all the time, with parts of the healthcare system on different pages, sending different messages – adding confusion when what we needed was clarity. And testing.



Online activities at C&C care homes

But despite all the wider confusion, here at C&C our 'Out Not In' Strategy is all about bringing the best out of residents, regardless of their health. I focused at this time on reassuring residents, colleagues and relatives while we continued to deliver the best care. We kept ourselves and our residents busy. We had gardening sessions, art sessions, singalongs and when the online classes started it was even better. We connected residents early on with their loved ones and introduced virtual activities too. Colleagues became more creative with activities and the relationships became stronger.

The team were fantastic. We are a family; the claps for carers saw in the night staff as they arrived and warmed the day staff as they left.

We have never been so spoilt; hand cream, cakes, wine, and chocolates are still regularly – and gratefully – received!

According to a recent survey conducted by C&C, 99% of our residents are satisfied with the care provided to them.

Our four homes perform strongly on carehome.co.uk, the largest care home review site in the country, with numerous reviews praising the homes and their teams.

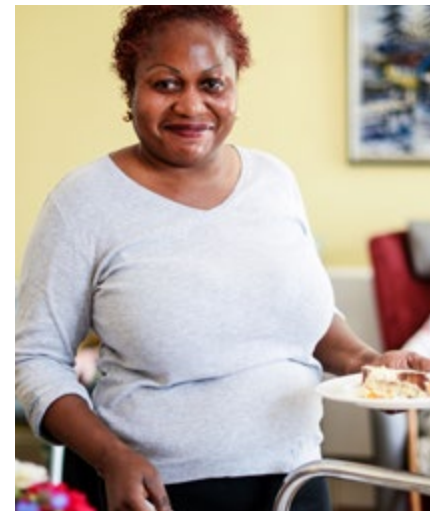




## You said – we did!

Here's just a small sample of the things that C&C did in direct response to housing resident suggestions during the 2020/21 financial year:

- Developed our resident inspector programme (being rolled out during 2021/22) so residents can help monitor contractor performance
- Created virtual assemblies so that residents could keep in touch
- Implemented our online activity calendar to better keep residents informed
- Distributed over 144 free tablets to residents most in need during the pandemic
- Launched a new resident handbook to welcome and support those moving into their home
- Improved our complaints process, halving our investigation response times
- Made the process of reporting repairs easier, with a simple form on the C&C website



# Homes for Health and Happiness

## Sustainability

We developed a Sustainable Development Framework which will be implemented on all future significant refurbishments and redevelopments. It will assist C&C to work towards a net zero carbon future.

We are pleased that our homes have a current average SAP (Standard Assessment Procedure) of 69.34, against a national average of 53. This means our homes are far more energy efficient than the average property.

### How we've protected residents through Covid-19

Louiza Chronopoulos, portfolio manager for Vivian Court, Philip House, Alexandra Place, Cleve Road and Leamington Park



Throughout the pandemic, we've maintained a visible presence from our housing team and assisted residents. We changed how the team works so that no colleagues were travelling on public transport during peak times.

As a precautionary measure, all communal areas were closed during the various lockdowns. We put hand sanitisers around the schemes so that everyone had access when entering and exiting the building, and we increased cleaning measures on high-touch surfaces in larger schemes.

We made daily calls to some residents, to check if they needed any shopping, medication, or if they had any Covid symptoms so that we could track this.



Sometimes, we simply had a catch-up chat, supporting their mental wellbeing and alleviating isolation. It was important for residents to have meaningful interaction with other people as not all of them had access to technology to keep in contact with their families.

In addition, we were conscious that residents living with dementia or who are hard of hearing had potentially increased challenges during the lockdowns. Therefore, as part of a wider initiative, we provided free tablets to residents so that they could communicate with family and friends regularly.

We've worked closely with the local authorities in order to provide comprehensive inter-agency support. With the support of local authorities and supporting charities, such as food banks, we've strengthened relationships, which will help residents feel safe and looked after for years to come – even post Covid-19.

Property investments

Despite the issues caused by the pandemic, C&C continued to let properties to new residents across all our schemes, and continue our home improvements plan. Should the proposed merger with Aster Group complete, we will be able to accelerate planned investment in our properties in the coming years.


We delivered 57 new bathrooms and 38 new kitchens into properties in need of updating. In total, and despite the pandemic preventing further investment, we invested over £2.85m in our properties, with a further £21.7m invested in the Dora House redevelopment.

Capital works totalling £1.2m undertaken during the financial year included:

Boilers at Blackham House upgraded.

Major overhaul of calorifiers at Ada Court.

Phase 3 fire alarm upgrade works took place at the Oldfield Estate.



We have undertaken stock condition assessments of our entire street property portfolio; focussing on each property's condition, value and overall performance.

Despite the pandemic, we improved our void (empty) property turnaround, with voids reducing from 3.1% to 2.4% in 2020/21.

Service Hub update



A total of over

35,000

contacts were made during the year

11,000

calls were dealt with by the Service Hub in 2020-21

Service Hub dealt with queries sent via our new website effectively and efficiently, and with impressive satisfaction rates.



Our telephony service updates were brought forward to allow better communications between the hub and other departments (such as passing through callers).







## Repairs

Our in-house repairs team C&C Direct continued to deal with repairs quickly and efficiently for our residents. Non-urgent repairs were suspended during lockdown periods.

We made the process of reporting repairs easier, with a **simple online form** being added to our existing telephone services.

80% satisfaction with the overall service

73%

of day to day repairs completed – an increase in proportion and overall number of repairs compared to last year, despite the pandemic

90%

satisfaction with the quality of the repair service



86%

completed within the target date

77%

completed as a first-time fix



Where jobs could not be completed on the first visit, this was mainly due to specialist materials and further works required, leading to multiple appointments being made.

We also implemented a system to allow the efficient processing of invoices for repairs, speeding up the repairs process for residents.

Three members of the C&C Direct team gained Prefabricated Access Suppliers' and Manufacturers' Association (PASMA) qualifications during the year. This enabled them to safely erect mobile towers for repairs that require working at height.

## Tackling Isolation and Loneliness



As one of a number of ad-hoc surveys we conduct, C&C employees spoke with 250 residents in late 2020 about their experiences of isolation and loneliness during the Covid-19 pandemic.

The results identified that one in eight residents in our sheltered schemes and general needs accommodation were experiencing feelings of isolation and loneliness on a daily or weekly basis.

Fortunately, many other C&C residents were able to offer advice on how to manage the pandemic. Over half said that speaking to family and friends was their best coping mechanism; while others suggested joining local activities or starting new hobbies, citing the events that C&C itself puts on. **Our Youtube channel** houses a number of videos from residents and housing service officers explaining the impact of isolation and loneliness, and top tips for dealing with it. These videos have received over 500 views to date.

The publication of our report, "**Isolation and loneliness among over 55s during Covid-19**", led to conversations with 10 partners – existing and new – to offer additional opportunities for residents to engage in activities including fitness, music and theatre. We continue to seek additional support and funding from other partners and organisations to help our most vulnerable residents, in particular with technology solutions. Along with these new partnership opportunities, the report also led to media coverage and speaking opportunities.



Along with our regular calls to many C&C residents to help manage off isolation and loneliness, we also helped keep them warm and safe over the winter months. Our website carried advice throughout the season on heating their homes and fire safety, while our Keep Cosy Project reached out to hundreds of crafting volunteers across the UK. This resulted in 176 handmade quilts, blankets, hats, scarves and sensory items that were all distributed across our schemes. As a result of their enthusiasm for continued engagement, we have now established a nationwide community of creative people to take part in future social art projects alongside our residents.

“

“I experienced loneliness at the very beginning of the lockdown because I am by nature very sociable and not being with people is very hard. But then I had something to do and that saved me from loneliness. I am very grateful with everything Central and Cecil has provided for us.

I took my first lessons in life, of ballet. No matter what I'm doing or what state of tiredness I am in, I am always ready for my ballet lesson. After this experience of the lockdown looking after ourselves, and looking after other people around us, I don't think I will ever feel lonely or isolated.”

”

Myriam, Edna House resident



## New housing projects

### Dora House redevelopment

The redevelopment of the previous Dora House in St John's Wood, London, has continued at good pace, with the construction industry one of few that was largely able to continue during the pandemic. We used online collaboration tools to continue meetings with contractors and the design team; while any impact of Brexit was mitigated by procuring works prior to the withdrawal from the EU at the end of 2020.

A 'topping-out ceremony' (celebrating the completion of the outer structure and roof being built at the development) was held shortly after the end of the financial year. A successful bid for the project was achieved for £10.7m of grant funding from the Greater London Authority (GLA), of which 75% has already been paid to C&C.



The construction site at the new Grace House

As of 31 March 2021, progress is four weeks ahead of schedule, and work remains on track for the new building to open in 2022. The new building will contain 170 stylish and attractive apartments, with 90% available as affordable housing.

Former residents were also invited to submit suggestions for the new name of the redeveloped property. We had a wide range of suggestions and entered into a painstaking process to decide the best name. At the time of writing, the winning entry is awaiting formal approval from Westminster Council.



Ridgmount Apartments

We have been steadily building a community of homeowners at our luxury over-55s living Ridgmount Apartments in Wimbledon. Despite a testing property market, a number of the properties are now sold and we expect to complete sales of all properties by the end of summer 2022.

Ridgmount Apartments (as well as the new Dora redevelopment) has had the latest audio/video entry systems added, making for a highly secure building while maintaining ease of access for residents.

“ We wanted to downsize to futureproof our retirement. That said, it wasn’t our intention to move quite so quickly. We wouldn’t have moved for the next five years if we hadn’t found Ridgmount.

Although we’ve only been here a short time, we feel like it’s home. At first it felt a bit like staying in a hotel and we were waiting for the bill! But it really is home now.

It just stood out miles above everywhere else that we’ve seen. Why would you want to look anywhere else?

David and Diane Howell, Ridgmount residents since February 2021.



“ Ridgmount Apartments has come together as new residents started moving in and Covid-19 restrictions began easing up.

There is a Ridgmount residents WhatsApp group, where they share photos of nature and animals in the garden area, or invite their neighbours for some tea in the garden room. Everyone seems very pleased to be a part of this community and are excited to be involved in regular face-to-face activities.

Sylvie Barredo, Ridgmount concierge.



55 London

Our 55 London charitable subsidiary, which rents affordable homes at below market rental rates, continued its development. We have continued to grow the number of properties let, allowing us to reach more people aged over 55 and offer affordable homes, supported by an onsite team.

55 London rents affordable homes at below market rental rates. 42 further properties were let under the scheme, bringing the total number of lets to 64 by the end of the year.

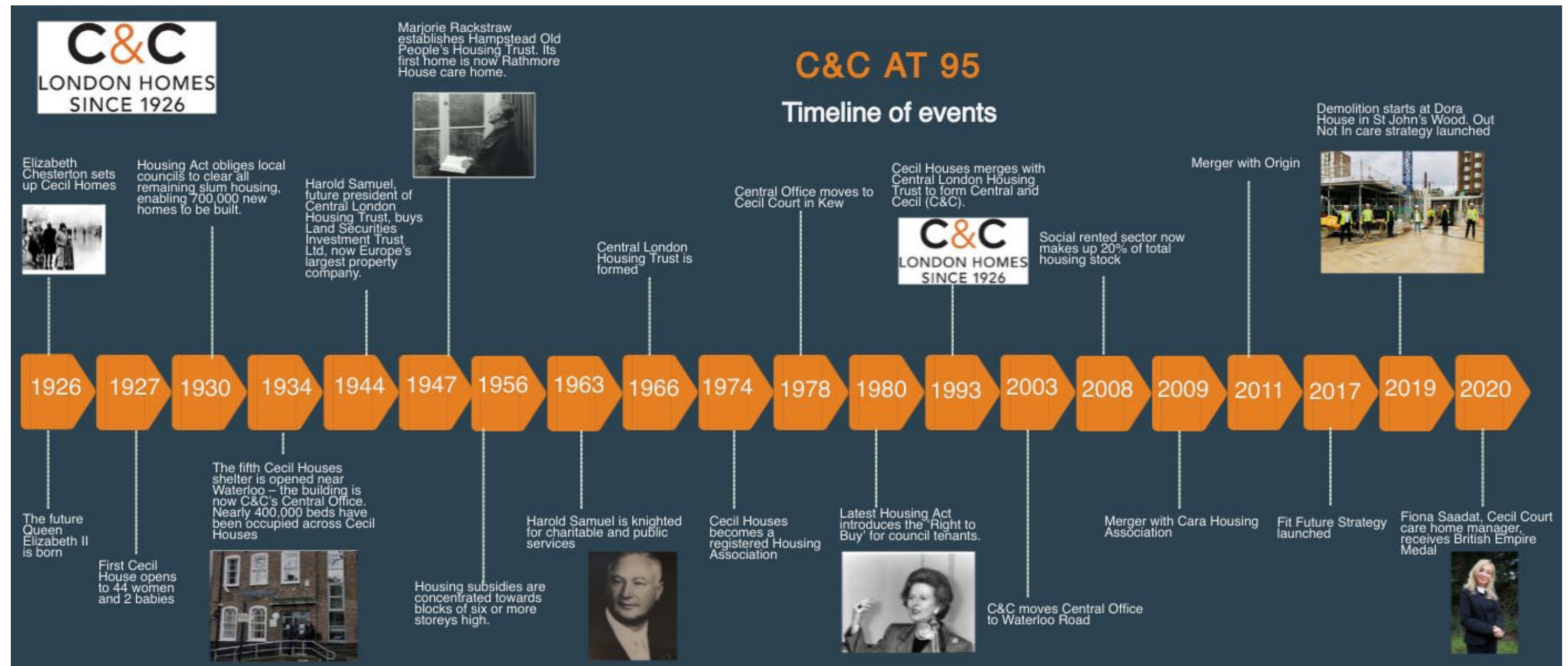


# C&C's 95th birthday

2021 marks 95 years since Cecil Homes was set up by Ada Chesterton. After voluntarily spending two weeks on London's streets experiencing the life of London's most vulnerable people, Mrs Chesterton started the charity as a means to provide support to London's homeless women.

In 1993, Cecil Homes' merger with Central London Housing Trust created Central and Cecil (C&C).

C&C is planning to celebrate our 95th anniversary in 2021. This includes a special fundraising project to install sensory gardens in our care homes, articles on C&C's history, and interviews with residents.







# People doing their best

## C&C Central Office

### Covid-19 and changes to ways of working

- C&C employees normally based at our Central Office in Waterloo have adapted quickly to new ways of working.
- We introduced daily communications meetings to ensure clarity of messaging to our residents, next of kin (where appropriate) and C&C colleagues. These are still held on a weekly basis, while Board meetings now take place more frequently.
- Many colleagues have worked from home for most if not all of the year, facilitated by a huge overnight effort from our IT & People team. Through this joint effort we have met the Fit Future Strategy goal of 'enabling teams to work in the most effective way'.
- Our telephone system moved to the Cloud, meaning colleagues could work from any location and remain connected.
- Our IT team rebuilt its support process in order to allow effective support remotely, leading to little technical interruption.
- Learning and development has continued virtually, with high levels of compliance.
- Site-based and individual risk analyses were undertaken to determine which colleagues might be at particular risk from Covid-19, and to prepare mitigation strategies. Working with the management plan, we established protocols for working at each of our sites, updated as circumstances changed.
- Colleagues, as with residents, have been encouraged to receive vaccines.
- All colleague-calls have taken place monthly, including guest speakers such as Kirsty Hunt, from bereavement charity Cruse Bereavement Care, sharing advice on dealing with bereavement to mark the **National Day of Reflection** in March – an event C&C was a named supporting partner of.



## Investing in colleagues

We were able to award a 2% salary increase to most C&C employees at the very start of the 2021/2022 financial year, rewarding their efforts and helping with colleague retention and satisfaction.

A bonus in respect of the 2020/2021 financial year was also offered, equivalent to the value of the rise we had originally contemplated in salaries at the start of the year, which was suspended due to the pandemic. In addition, we provided all colleagues with a £50 supermarket voucher in time for Christmas, as a thank you for their efforts.



**Minute's silence during for the National Day of Reflection**

## People team: other updates

- A major priority was to focus on recruitment, in particular aiming to fill all vacancies in our care homes and housing schemes to avoid the need to use agency staff (thereby minimising Covid-19 risks from staff moving between different organisations).
- We had an almost full complement of permanent colleagues throughout the year; have successfully built up a strong group of Bank staff; and agency use is close to zero. Recruitment costs per hire fell significantly while speed of hire improved.
- We recruited people based far from our London base – we now have colleagues based in Devon, Wales, Yorkshire and Scotland, for example. They will occasionally be required to attend our office and/or sites in person but will largely be home-based.
- A Colleague Engagement Group was set up, replacing the Joint Staff Council. The intention is to re-energise colleague participation and to achieve involvement from every area of the company. To date, two meetings have been held, with the Group's terms of reference now established.

- A diversity strategy was developed and implemented during the course of the year, and our recruitment has reflected our commitment to diversity. This has included actively recruiting male care assistants to reset the gender balance, and positively encouraging candidates from diverse backgrounds for all roles. Plans are underway to develop a Diverse Leadership Mentorship Programme consisting of our own colleagues.
- Our latest colleague satisfaction survey showed that 76% of C&C employees are happy in their role, which compares favourably to industry standards. We regularly asked colleagues about the effects of the pandemic on their role and their wellbeing, and efforts to support them were broadly appreciated.
- A new Director of Care has been appointed to C&C. We had an interim period before this where Cecil Court home manager Fiona Saadat held this role in an acting position, which worked successfully. A Head of Health and Safety was also recruited during the year in a newly created role. We are reviewing all aspects of health and safety, making significant and rapid improvements to systems and protocols.



**The People team**



### Supporting residents

We invested heavily to make the digital journey more comfortable and practical for current residents, as well as to attract new residents to C&C.

Our website was rebranded and relaunched in September 2020, with new and up-to-date information for residents about Covid restrictions, and the ability to pay rent and report repairs online. We included a dedicated resident engagement page, showing ways in which residents could get more involved with C&C and our work. We saw a 24% uplift in total visits to ccht.org.uk – with a total of 72,478 visitors contributing to 179,099 page views (a 12% increase on 2019/20).

We launched a new and improved Resident Handbook, which was available as digital-only for the first time. Our revamped Annual Review for 2019/20, also digital-only, was viewed 600 times.

The resident engagement tracker, which better monitors the resident voice, was launched this year. Results from the tracker are regularly shared with the Executive team and Service Scrutiny Panel. The marketing team also supported efforts towards the new resident portal and digital concierge.

### Technology

Our IT team moved our key financial and housing services into a cloud-based system, making it easier to access remotely.

Our HR technology was invested in and colleagues can now access it on mobile devices as well as benefit from AI Chatbot – a virtual assistant. Colleagues and managers can also conduct their annual performance conversations and regular one to ones digitally, with the functionality to achieve this built during the year.



### Colleague training

Our Skillgate training service ensures employees are regularly trained on issues of importance and relevance to the whole organisation. For example, their comfort and health at work; anti-money laundering; and Covid-19 infection & control are three areas that all colleagues are required to receive training on. There are additional role-specific modules to undertake – such as the housing teams’ requirements around safeguarding and fire training.



Fire Safety Training with Ada Court employees

### Updates to Executive Management Team (EMT) and Board

During the financial year, our Director of Service retired. We split this position into two, creating Director of Housing and Director of Care posts. Initially these were appointed on an interim basis, but both have given us additional focus and therefore have been made permanent. Sharon Bye joined in May 2021 as the Director of Care and a permanent Director of Housing will be joining in the autumn.

At Board level, Stephen Burns joined in May 2020. Mike Basquill resigned in February 2021, having completed the maximum permissible term as a non-executive director.



Supporting colleague wellbeing

Our People team has worked hard on colleague wellbeing, with a great increase in the number of colleagues receiving mental health first aid training during the last financial year – others will follow.

We are in the process of setting up a visible and easily accessible Wellbeing Coaches Support Network, to serve as the network for colleagues qualified in mental health and who are willing to support others who reach out.

We have updated our colleague wellbeing hub to provide ample resources to support wellbeing – especially recognising that we have not been able to meet in person so often. Mental health and wellbeing support packs were put



Aromatherapy training with care home teams

together for colleagues, while a dedicated email support service was set up to promote and protect wellbeing with many employees no longer benefiting from face to face contact. Our Employee Assistance Programme also offers colleagues support.

Raising our media profile

C&C was regularly featured in newspapers, on TV and radio and online, in particular related to our experiences as a care provider during the pandemic. We secured a record 73 pieces of media coverage through our own PR efforts (compared to 10 in 2019/20), including interviews with CEO Julia Ashley broadcast on ITV’s Tonight programme, Channel 4 News and Sky News.

Alongside promotion of our Isolation and Loneliness report (see p. 42) key campaigns focussed around relatives who had moved loved ones into our care homes during the Covid-19 pandemic, and demonstrating how many residents find our care homes a true ‘home from home’.

Raising our profile on social media



We continued to actively promote our social channels to residents, such as via our scheme posters, in order to raise engagement and as another channel of direct communication.



## Support for wider events

We held two talks that were accessible to C&C colleagues and residents alike, to tie in with Black History Month. Specifically, these focussed on the Windrush Generation, and a **talk with the great-great-grandson of former Ethiopian leader Haile Selassie**, who is a housing service officer at Ada Court. This latter video has over 2,500 views on Youtube!

As an organisation we set out our strong support for Black Lives Matter, by issuing a number of well-received social media posts and videos.



# Money to invest

## Our financial performance

The C&C Group reported a before-tax surplus of £375k (2019/20: £44,564k) for the year ended 31 March 2021.

Before disposals, the Group achieved an operating loss of £231k (2019/20: £236k loss) for the year ended 31 March 2021. This loss included a stock impairment of £232k (2019/20 £475k). Also included in this result is the impact of the Covid-19 pandemic totalling £814k (2019/20 £17k) and costs that are now borne directly by the CCHT pension scheme of £87k.

### Governance strength

Towards the very end of the financial year, we were delighted that the Regulator for Social Housing confirmed C&C has retained its G1/V2 rating, after conducting an **in-depth assessment into our governance and financial viability**.

G1 is the highest rating for governance, demonstrating that a housing provider has fully met all governance requirements. V2 demonstrates that a provider has met financial viability requirements, and has the financial capacity to deal with a reasonable range of adverse scenarios, but needs to manage material risks to ensure continued compliance. Aster Group, who C&C is proposing to merge with, has the highest G1/V1 ratings. In our case, these 'material risks' refer to improvements needed to some of our more ageing housing stock and our substantial development programme.

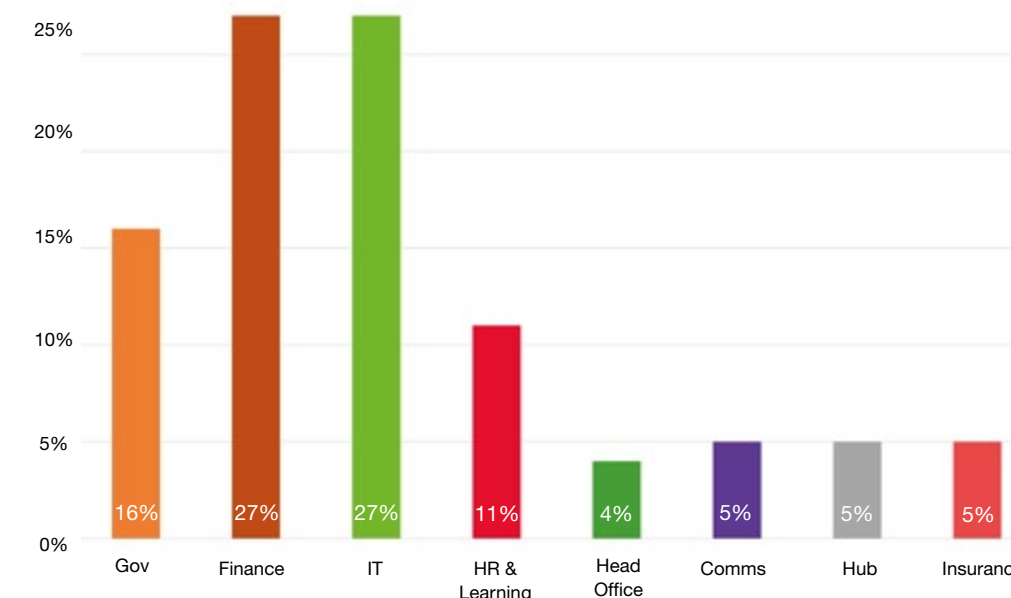
The regulator is satisfied C&C is taking the right steps to mitigate our risks. There have been a number of positive internal audits across the company, while a new risk framework provides greater clarity to the Board.



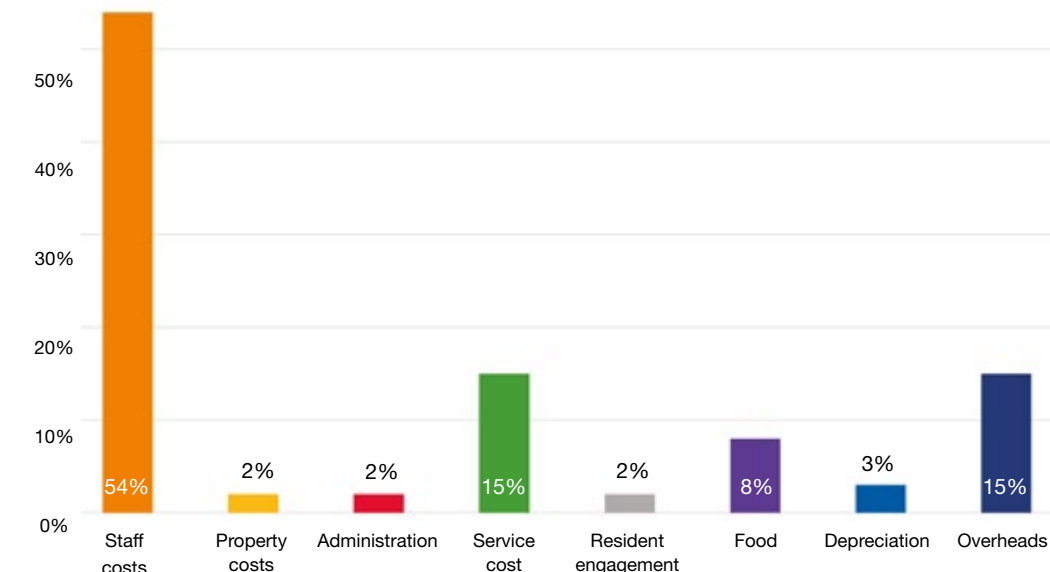
	2019/20 (£'000)	2020/2021 (£'000)
Total Turnover	21,739	22,681
Operating surplus	41,788	465
Operating surplus - excluding one-off items and disposals	239	1
Surplus on disposal of property	42,024	696
Surplus after interest costs	44,564	375
Housing properties	84,843	102,628
Other fixed assets	6,610	6,483
Net current assets	62,776	44,002
Social housing grant	(36,931)	(36,221)
Loans	(18,681)	(18,043)
Other long-term creditors	(686)	(468)
<b>Net assets</b>	97,931	98,931
<b>Gearing</b>	13.9%	13.4%

## How every pound is spent

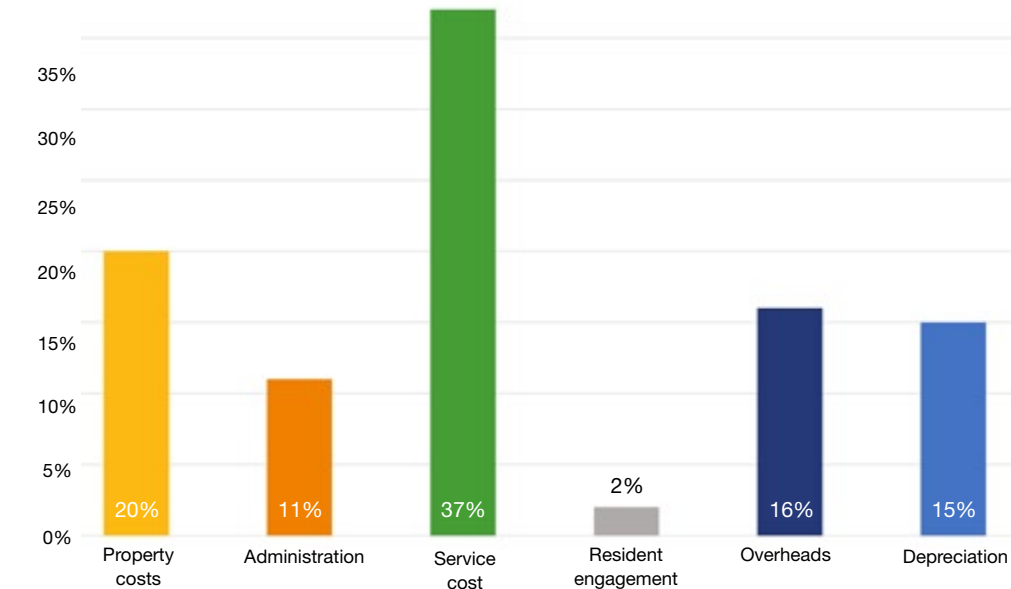
### Central Services Financial Year 20/21



### Care Financial Year 20/21



### Housing Financial Year 20/21





## Arrears management and support

Our income team has reported a 1.2% decrease in arrears for the financial year. This is despite the backdrop of a tough market, with other organisations reporting arrear increases.

In November, our income team has continued to support residents to pay their rent and reduced resident arrears to an all-time low in recent years of 5.62%. This was despite a hold on all court proceedings and evictions at the time. A large contribution to our success has been our internal support team, who obtained £110,000 additional income for our residents. This enabled our residents to maximise their income and adhere to rent payments.

## New procurement framework

As part of our continued efforts to provide better value for money for our residents, and indeed to potentially generate additional income which can be reinvested for the benefit of residents, we set up a contracting partnership with ProcurePublic to create Procurement Frameworks for goods, services and works.

This new relationship has allowed C&C and ProcurePublic to create several frameworks which are available for use by any UK public sector organisation who seek suppliers in specialised areas such as demolition, site preparation, civils or clearance work, as well as more general needs areas around facilities management, professional services and corporate services.

C&C stands to benefit financially when any public sector organisation uses these frameworks via a rebate system. These frameworks also have the added benefit of opening C&C up to a wider contractor base – again with the intention of creating more value for residents.

## Proposed merger with Aster Group



As our residents are aware, in June 2021 C&C announced a proposed merger with Aster Group, another housing association.

The merger is being proposed so that C&C could provide even better services and support to our current and future housing and care residents. It would support our continued investment in our housing properties, care homes and services, and would enable us to better respond to current/future challenges and opportunities. Through the proposed merger, C&C would become a subsidiary company of the Aster Group. C&C would retain its name, homes, services and local service teams.

At the time of writing, we have finished our consultation period with residents and are working with the suggestions and opinions they have presented, as well as answering questions they have raised. A final decision on the proposal is set to be made by C&C's Board in the Autumn. Should the proposal be agreed, the merger is set to commence in January 2022.



# Key contacts

## Board members

### **Peter Walters - Chair of the Board**

Peter is an independent consultant and is a Board Member with a number of organisations, including Housing Justice and Homes for Lambeth.

He was formerly Chief Executive at English Churches Housing Group, First Wessex Housing and VIVID Homes, and held a position on the Board for the National Federations of ALMO's.

### **Julia Ashley - Chief Executive**

Julia joined C&C in July 2008. She is a director of C&C Construction Services Ltd and C&C Innovations Ltd.

Her experience includes front line emergency care services; management of community care services, organisational development; voluntary sector service management, and development. Julia has an MBA from the Open University.

### **Jo Teare - Group Chief Financial Officer**

Jo joined C&C as Group Chief Financial Officer in January 2018.

He is a qualified Chartered Accountant with more than 15 years of experience in senior positions in construction and development, and has worked for a number of recognised house builders including Fairview, Bovis and Barratt.

### **Dr Janine Desai – Chair of Remuneration & Nominations Committee**

Janine was appointed to the Board in February 2018. She has held senior HR roles in a variety of industries within blue-chip organisations including the Dixons Group, Tchibo, Brambles Group and most recently Hilton Worldwide, where she was HR Director, UK & Ireland.

She is a Chartered Fellow of the CIPD, and a Fellow of the Institute of Directors position on the Board for the National Federations of ALMO's.

### **Phil Insuli – Chair of Service Scrutiny Panel (SSP)**

Phil joined the Board as a Non-Executive Director in September 2015. He has a professional background in Environmental Health and spent a decade at the Audit Commission as an inspector of public services, including housing providers.

He is a Lay Panel Member for the Health and Care Professions Council.

### **Trevor McClymont – Chair of Group Investment Committee**

Trevor is a professional and experienced executive with 34 years of independent operation, whose area of focus is the UK construction and residential property sector.

His career was marked by the establishment, funding and management of companies in an entrepreneurial manner for growth, profitability, and market success.



## Board members (continued)

### Nicky Wilden – Chair of Group Risk and Audit Committee

Nicky joined the Board in January 2020 and is a Chartered Accountant with over 30 years experience in real estate.



She has substantial previous experience as a non-executive board member, including a vice-chair role at Origin Housing Association and at London & Continental Railways Ltd, a company owned by the Department for Transport, where she was also Chair of the Audit and Risk Committee.

### Bruce Matthews

Bruce spent almost his entire 40 year career in the banking industry, with the last 15 years in commercial real estate.



Since February 2014, Bruce has developed his own consultancy practice and has a number of consultancy roles in the Commercial Real Estate sector.

### Stephen Burns

Stephen is Executive Director for Care and Communities at Peabody, one of London's largest and oldest housing associations and charities.



Stephen is also a trustee of London charitable organisations including Trust for London, House of St Barnabas, and chair of United St Saviours Charity.

### Paul Shipley

Paul Shipley joined the Board in October 2017. He has held roles as Chief Information Officer at Her Majesty's Courts and Tribunals Service, and Director of Solution Delivery at the Metropolitan Police Service.



Prior to this, he held senior roles at Capita, Fujitsu, BT and PA Consulting Group.

Management Team

We always welcome hearing from our residents. If you have a general enquiry, please contact us at [contact-us@ccht.org.uk](mailto:contact-us@ccht.org.uk) or on 020 7922 5300. If you are contacting us to give feedback or to register a complaint, please send us an email to [feedback@ccht.org.uk](mailto:feedback@ccht.org.uk).



**Julia Ashley**  
Chief Executive



**Tony Bacon**  
Development Director



**Tim Michaelson**  
Director of People  
and Organisational  
Effectiveness



**Ian Robinson**  
Head of Property  
Compliance



**Marco Scarola**  
Head of Marketing &  
Engagement



**Brett Seath**  
Senior Housing Portfolio  
Manager



**Fiona Brand-Logue**  
Head of Procurement



**Craig Burton**  
Head of Projects



**Derrick Singleton**  
Head of C&C Direct



**Maynard Stevenson**  
Head of Asset  
Management



**Sharon Bye**  
Director of Care



**Neil Crockett**  
Development Director



**Jo Teare**  
Group Chief Financial  
Officer



**Deb Thomas**  
Director of Property &  
Development



**Liam Dawson**  
Company Secretary



**Stuart Harper**  
Head of Innovation &  
Technology



**Sian Holtam**  
Head of Health & Safety



**Kate Hoskins**  
Head of Finance



# Closing words

## From our Chair

Despite the challenges presented by Covid-19, Central & Cecil has continued to advance as one of the best retirement living and later-life care providers in London.

This annual report provides just a snapshot of all the successes the organisation has achieved. It captures the work of our housing team to help residents avoid feelings of isolation and loneliness, through to our successful infection control and outdoor pod installation across our care homes. Colleagues have shown agility and professionalism in installing an approach that works best for the benefit of residents.

Of course, with 'face to face' contact – especially indoors, proving so difficult, the transition to digital has taken on added significance and is something we are extremely proud of. C&C has helped many residents' digital journeys, improving connectivity and access to technology to help connect with family, friends,

and indeed ourselves. Our new website includes multiple ways of getting in touch so that we can enhance their everyday lives.

We have invested to both upgrade existing properties and create landmark new ones. It has been a pleasure to watch the extraordinary progress of the Dora House redevelopment and the continued co-design of the interior of the building with residents. We even had our 'topping out' ceremony in June 2021. You can [watch the latest timelapse video](#) of its construction on the C&C Youtube channel.

I am proud of the efforts made by so many people involved with C&C who have achieved so much during the 2020-21 financial year. And there's so much more to come.

During 2021/22, we are hoping that the proposed merger with Aster Group will complete, offering a bright future for C&C

in existing and new properties for people aged over-55. I am extremely confident that this proposal is in the best interests of our residents, colleagues and the communities that we serve. I hope that C&C continues to thrive in its delivery of affordable housing, and care and wish you all a happy and healthy year ahead.

Best wishes

*Peter Walters,*



**Peter Walters**  
Chair, Central and Cecil





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