

CROMWOOD HOUSING GROUP



Cromwood Housing Group Social Impact Report 2020



The background features a light-colored surface with several puzzle pieces. One piece in the upper right shows a cartoon character holding a speech bubble that says "PIL... THE OF TH... COMMUNITY!". Another piece shows a cartoon character in a blue shirt and white pants. A large, light blue puzzle piece is prominent in the lower right quadrant.

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Introduction to 2020 report

We have been creating social impact since our inception however we have been reporting and capturing the data since 2017. This is our 3rd annual social impact report and it is the first during the COVID-19 pandemic.

In our recent Newsletter, Moses Hirschler, our CEO, detailed the importance housing service providers played in the fight against COVID-19 and the vital role our staff, in particular those engaging with tenants, were fulfilling to safeguard the lives of vulnerable tenants, which in our case are those that are:

- Homeless
- Sleeping rough
- Seeking asylum and,
- Fleeing domestic violence

In 2020 we saw an exponential growth, from vulnerable cohort groups, seeking help as a result of lockdowns, council office closures and disabling vital local services. We also saw a new cohort group emerge – those fleeing domestic violence and seeking emergency housing.

The COVID-19 pandemic dramatically affected how businesses deliver their services, especially business that have to interact with people. In our case, engagement with vulnerable cohort groups was more difficult as was the delivery of core housing services such as inspections, repairs, and maintenance reporting. Through rigorous adherence to government guidelines, including PPE and social distancing, we provided an uninterrupted service.

We are a mission-led organisation and as such we seek to make a profit from the creation of social impact through our innovative housing models and schemes. For the purpose of this year's report, in the wake of COVID-19, we are reviewing:

- our social purpose?
- our mission? And asking the question if our mission serves our social purpose?

Through the section detailing our **Actions & Activities** we will review if, through the delivery of our mission, we are serving our social purpose and if indeed we are delivering on our mission to provide vital housing to those in need.

We will continue to use the same framework, as detailed in previous social impact reports, for defining our social impact with an adjustment to the definition to our overall activity.

The amended framework is detailed below:

- Actions & Activities, Projects & Policies
- Results
- Impact on People & Community
- Social Impact



In 2020 we experienced tremendous organic growth, one of the resultant effects was the growth of our workforce through recruitment and internal promotion. This year we will be reporting on the investment we are making to improve the skills base of our workforce including their technical ability and health & wellbeing.

We will also be reporting on how we are creating social impact through the procurement and management of our supply chain and supply chain partners.

OUR Impact Indicators

The provision of our social impact indicators will change this year compared to the previous years. It is a general rule that everyone we house is registered 'homeless' with a local authority or via the Home Office, however this does not detail their state of living at the time.

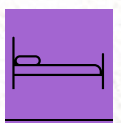
To best illustrate the impact that our work is making on the lives of the people we housed in 2019/20, we have divided this year's Social Impact Report data into 4 core groups, which denote an individual's living status, at the time we intervened and housed them.

In the wake of COVID-19 we have received an increased demand from local authorities and other referring bodies for housing cohorts fleeing domestic violence, which is included as one of the core groups.

The new social impact indicators for 2019/20 are:



Registered Homeless (Living or seeking temporary accommodation (TA))



Sleeping Rough



Fleeing Domestic Violence



Seeking Asylum

In each of the above cohort groups, we will breakdown, from the overall total numbers, the percentage that are:

- **Bed Spaces** (that has been procured or created)
- **Vulnerable** (including individuals registered disabled, elderly, suffering mental health, fleeing domestic violence etc.)
- **Children and Young Individuals** (not an adult)
- **Rest** (all other cohorts that are not classed 'vulnerable' or 'Children and Young Individuals')

2020 at a glance

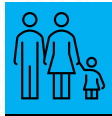
We housed and supported a total of **34,350** people across authorities in London and Greater Manchester since our inception.

We provided accommodation & support to a total of **13,810** people within the Greater Manchester authorities and **20,540** people within the Greater London authorities. These consisted individuals and families from the following cohort groups:

GREATER LONDON



2,202 *Sleeping Rough*



8,960 *Seeking Asylum*

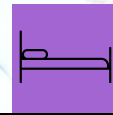


124 *Domestic Violence*



9,254 *Registered Homeless*

GREATER MANCHESTER



1,827 *Sleeping Rough*



4,550 *Seeking Asylum*



79 *Domestic Violence*



7,354 *Registered Homeless*

OUR Actions & Activities

“It became evident that our mission to provide vital housing services was an essential service through which we were able to help save the lives of vulnerable people during the COVID-19 pandemic, especially those sleeping rough during national and local lockdowns.”

Ordinarily our actions are around the provision of properties to commissioning bodies such as local authorities and the Home Office, helping tenants move-in, preparing properties once a tenant has vacated, administering evictions, inspecting properties regularly and arranging & delivering maintenance services reported by tenants.

The COVID-19 pandemic made the arranging and delivering of some of these services very difficult. We adjusted our services to both landlords and tenants in accordance to the guidance parameters set by the government.

Housing services become an essential service for local authorities in their struggle to house people who were homeless, this included those sleeping rough, seeking asylum, and fleeing domestic violence. Many studies have already shown that COVID-19 imposed lockdowns have had a detrimental impact on the wellbeing of people.

Our Housing Services

Property Procurement

We actively work with landlords to identify, prepare, and place properties with local authorities and the Home Office

Tenant Booking

We help tenants with viewing, sign-up and physical move-in. This is in conjunction with local authorities or the Home Office

Maintenance

Our local managers oversee all aspect of property maintenance, including defects, landlord liaison, and contractor commissioning

Inspection

Our local managers work closely with tenants to carry out cyclical and ad hoc property inspections to prevent future maintenance

Void Turnaround

Our Housing Services team, work around the clock to turn-around void properties, ready & available to house vulnerable tenants

Our essential housing services work during the COVID-19 lockdown paved the way for us to work in conjunction with the GLA to tackle the growing issue of rough sleeping on the streets of London but also a rise in people seeking housing that are fleeing domestic violence. A key factor attributed to this rise in domestic violence has been the COVID-19 induced lockdowns, forcing people to work and be at home.

We are helping deliver The Mayor of London's Rough Sleeping Accommodation Programme (RSAP), designed to provide long term move-on accommodation and support, to people sleeping rough on the streets of London. We are delivering this alongside the Mayor's £50m Move On Programme (MOP) which includes funding to help house victims of domestic abuse.

In 2020 we built many strategic partnerships in our quest to deliver long term housing solutions through the acquisition of our own stock of properties, backed by investors seeking to create social impact.

Our Strategic Partners

Social Finance A not-for-profit organisation that has worked with us over a period of time, helping us model housing solutions and meet potential investors.

Campbell Tickell A multi-disciplinary management consultancy that have been providing us specialist advice on strategic development and partnerships.

Solomon Taylor & Shaw A London-based law firm that has been providing us with legal services on matters relating to property acquisition and conveyancing.

Thames Reach A London-based charity that works with people affected by homelessness, providing them with various types of support services including housing.

Devonshires A law firm with over 175 years of history, whom we recently engaged, for their services on contracts to deliver a multitude of housing services.

Centrus Financial An independent financial services group that provide specialist advice on corporate finance, investment management and analysis.

OUR Projects & Policies

All our projects are centred around people who are registered homeless with local authorities or government bodies such as the Home Office. Homelessness is the end result for an individual, a couple or a family, meaning they need accommodation.

Recent study shows that a person registered homeless, with complex needs, may be (voluntarily or involuntarily):

- Sleeping rough on the streets
- Involved in anti-social behaviour (such as smoking drugs/drinking alcohol on the streets)
- Begging on the streets or roads
- Involved in some form of prostitution or being exploited

Studies show that there is a general acceptance that homelessness has a negative impact on the community as a whole; ***“our experience demonstrates that being able to provide someone with housing is the catalyst to positive outcomes, both for the individual and the community”.***

Our projects therefore are designed not just to provide housing but also to provide meaningful support whenever possible.

Our Current Projects

Rough Sleeper Project	We are delivering these projects in conjunction with local authorities throughout London and Greater Manchester.
Asylum Seeker Project	These are refugees seeking asylum from the UK Home Office. We are working with the lead providers to house these vulnerable cohorts.
A Bed Every Night (ABEN)	An innovative mayoral scheme that we have been delivering since inception, designed to tackle rough sleeping in Greater Manchester.
Domestic Violence Project	A new dedicated scheme to house those fleeing domestic violence; an area where we have seen sharp raise due to COVID-19.
Private Sector Leasing	Working with landlords to provide local authorities, in London and Greater Manchester, properties to meet varying housing demands.
Social Impact Bond (SIB)	A new project we are piloting in London, designed to help people living in temporary housing move on to private sector housing.

The wider impact of our work

By housing an individual who is homeless, we create many positive impacts, including positive impact on their ability:

- to stay healthy
- to maintain relationships
- to find a job

Research shows that homelessness affects people differently, however there were general commonalities with respect to negative impact. By housing someone who is homeless, we:

- reduce their chances of feeling neglected or isolated
- reduce their chances of taking drugs
- reduce their chances of experiencing mental or physical health problems

The long-term effect of an individual remaining homeless is that their overall situation becomes too complex to solve and evidence suggests anti-social behaviour, involvement with the police and hospital visits become more common.

Cost to public purse

A study commissioned by the national charity Crisis, on the financial impact of homelessness (including those sleeping rough) on society, found the following:

- The average cost to the public purse, of a homeless person, is circa £26,000
- The estimated annual cost of homelessness, in England, is circa £1 billion
- A person sleeping rough for 12 months costs the public purse circa £20,000

We do not write policies nor do we draft legislation, however we are conscious and very aware that our services to provide local authorities and the Home Office with properties to meet their varying housing needs, determined by vulnerable cohort groups, makes an impact to the individual, to the local community and ultimately to the public purse.

Therefore, we are:

- Capturing data that is standardised, so as to enable us to demonstrate how our contribution is making social impact, which are aligned to our mission and social purpose.
- Capturing social impact data in a consistent and transparent format, so as to allow learning, referencing, and analysis that may help contribute towards future policy and legislation.

OUR Impact on People & Community

Our social purpose is to “provide immediate housing for the most vulnerable, today” and in order to deliver this, our mission is:

- To provide vital housing services to save the lives of people who are homeless, sleeping rough, seeking asylum, and fleeing domestic violence.
- Deliver social impact through the creation of innovative housing solutions, backed by investors and partners who care.

The question we asked earlier was whether our mission is serving our social purpose; and it is evident that our mission is serving our social purpose. Every day we are working with landlords to house someone registered homeless with a local authority or the Home Office.

So, what is our impact?

When measuring our impact on people we house, we also look at the ripple effect it has on the community. This year we are asking the question, what happens when we house someone homeless who is?

- sleeping rough,
- seeking asylum, and
- fleeing domestic violence

Our Actions and Activities will have the following impact on a homeless individual and the community around them:

The general impact of us housing a homeless person SLEEPING ROUGH, SEEKING ASYLUM, and fleeing DOMESTIC VIOLENCE	
Effect on Individual	Effect on Community
Feel Safe and Secure – No longer feel scared or vulnerable or exposed. Evidence has shown rough sleepers suffering verbal and physically abuse including being spat on, beaten and attempted rape.	Less or no people/person seen sleeping rough on the streets. Little or reduced gathering of rough sleepers, often drinking together. A reduction in other anti-social behaviour which means less police presence required.
Place to call Home – Feeling of validity & being part of society. A fixed address enables access to support, training, and jobs, all leading to better health and wellbeing.	Reduced rough sleepers on streets/park bench, reduced begging on the streets, near shopping areas or road junctions, and reduced chance of prostitution and night curb crawlers.
Plan for Future – Able to take stock of their life, reflect, and make informed decisions. Back on their feet.	Improved community spirit and green space, less police presence, all leading to better places to live, reflected in property valuation.

OUR Staff Health & Wellbeing

We are committed to improving the wellbeing of all our staff members. Over the years we have invested in work practices, designed to recognize mental health as an issue, improve physical health and promote wellbeing. Throughout 2020, many online courses and training was provided to our staff dedicated to improving wellbeing.

We are also committed to improving the overall knowledge base of our staff members. Each year we invest on employee training and development programs. We believe that improving the skills base of our staff ultimately leads to happier members of staff and a happier workplace. In 2020, our staff members took part in many online training courses based on their role.

Training and Development 2020

EMPLOYEE WELLBEING & TRAINING COURSES (CPD Accredited and iOSH Approved)	
Mental Health Awareness for Management	Safeguarding Adults
Coronavirus Awareness	Driver Awareness
Display Screen Equipment	Lone Working OUT OF the Workplace
Environmental Awareness	Manuel Handling
Health and Safety Essentials	Fire Awareness
First Aid Requirements & RIDDOR	Asbestos Awareness
Control of substances hazardous to health (COSHH)	GDPR EU: Essentials
Fire Warden	
Online Health & Safety and HR Compliance training provided by iHASCO	

In 2021 we intend to conduct several employee engagement activities including an employee satisfaction survey. We intend to employ Dr Martin Seligman's **The PERMA Index** and **The Proxy Index** as a tool to conduct the employee satisfaction survey. These activities will help us better understand our work force with particular emphasis on their wellbeing.

OUR Supply Chain

We are delivering social value through our supply chain partners. We believe social value should be delivered by all parts of our business including supply chain partners from whom we purchase and procure service-related products, materials, and services.

We procure services from suppliers constantly, therefore we have in place an 'Approved Supplier Monitoring List' plus the capacity to procure ad hoc services. Our procurement for services from suppliers is simply based on **Price, Quality, and Availability**.

Those suppliers wishing to be added to our 'Approved Supplier Monitoring List', which is monitored regularly, must abide by the specific terms and condition. Approved suppliers are required to provide (as a minimum requirement, where applicable):

- **Company details (including ownership)**
- **Basic financial details (cashflow etc.)**
- **Certificates**
- **Accreditations**
- **Licenses**
- **Liability Insurances**

All suppliers, wishing to provide their services to us, are placed on a 3 months probationary period. Successful completion of this probationary period results in them achieving full approved status and inclusion on our 'Approved Supplier Monitoring List'.

We carry out regular audits of each supplier on our 'Approved Supplier Monitoring List' to ensure strict adherence and compliance to our terms and conditions. We also seek to commission SMEs including micro businesses when possible.

All suppliers are communicated our social value policy, our sustainability policy, and our environmental policy. Approved suppliers are expected to adhere to these policy ambitions when delivering their services for us.

SUPPLY CHAIN PARTNERS	
(common services we commission from our supply chain partners)	
Regular Basis	Ad Hoc or Cyclical Basis
Plumbers (SMEs)	Damp & Mould specialist
Electricians	Carpet & Lino Fitters
Gas Engineers	Roofers
Painters & Decorators	Carpenters & Joiners
Builders (SMEs)	Tilers
Locksmith	Plasterers
Window & Door Fitters	Waste Specialist
Handy Person (SMEs)	Security Specialist

OUR Results

Detailed below are the results for the year 2020, showing the number of cohorts we housed based on our four generic cohort groups.

2018	2019	2020	Our Results
312	283	352	Registered Homeless (TA)
96	130	1,020	Rough Sleepers
*a	*a	104	Fleeing Domestic Violence
746	773	1,502	Asylum Seekers

* New category of cohorts due to impact of COVID-19

Detailed below is further analysis of the data above; showing the number of **Bed Spaces** created, number of people housed classed as **Vulnerable Adults**, number of people housed classed as **Children and Young People** and the rest of the cohorts housed under the category **Rest**.

2018	2019	2020	Further Breakdown
236	265	789	(26% of 2020 total) - Vulnerable
312	283	301	(10% of 2020 total) - Children and Young Individuals
606	638	1,888	(64% of 2020 total) - Rest
1,162	1,280	1,960	Bed Spaces (created)

“Our results showed that COVID-19 had an impact on the lives of all our cohorts and service users, living in temporary accommodation. Nearly 50% of the cohorts reported that COVID-19 had an impact on their financial standing, their mental health and general wellbeing.

One of the key reasons cited for this impact was the limited access to statutory services, limited or no access to internet and lack of digital gadgets i.e. mobile phone, laptop etc.”

OUR Social Impact

Measuring our social impact in 2020 had many challenges, all posed by the impact of the coronavirus pandemic; National lockdown; Social distancing and Working from home.

These restrictions made life tougher for people who were already struggling. Some of the evidence we captured showed that:

- not all people could work from home
- not all people had access to internet or a laptop
- not all people had their own gardens where they could relax
- new wave of people seeking help with mental health
- a lot of financially excluded people could not access their cash due to lack of IT access/ownership
- a rise in homelessness and rough sleeping as landlords terminated tenancies or served eviction notices to tenants being furloughed etc
- vulnerable people could not access GP or collect medication

The role of housing associations and providers of social housing became an essential service, to save lives, in the fight against coronavirus. Our strategic COVID-19 policies and adherence to strict government guidelines allowed us to deliver essential housing and maintenance service to our service-users.

Our Impact in Numbers:

2018	2019	2020	Our Impact (total numbers)
19,786	21,066	26,597	Bed spaces we have created
24,168	27,079	34,350	Homeless people we have housed

Of which:

11,201	14,005	16,608	Registered Homeless (TA)
2,356	3,129	4,029	Rough Sleepers
*a	*a	203	Fleeing Domestic Violence
10,611	9,945	13,510	Asylum Seekers

*a *a This is a new group that we started housing in 2020
(Cumulative figures since inception, 2002)