WINTER 2024-25

CROMWOOD PEOPLE Your tenant newsletter

NEW DIRECTION Maher gets his life back on track

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5 Cromwood's CEO reflects on 20 years in housing

10 Top tips for staying warm this winter

12 Bringing user-friendly tech into housing maintenance







"We're now training tenants to use the web portal... It's going to be a game-changer."

ZEESHAN

Welcome

Welcome to the latest edition of Cromwood People.

We recently celebrated our 20th anniversary by bringing staff together to reflect on what's been achieved and talk about the mission that's at the very heart of the organisation.

It's also been a time of personal reflection. As you'll read in this newsletter, I set Cromwood up with the very broad goal of helping vulnerable people through housing. I had no idea how it would develop and couldn't have imagined the wide variety of people, partners and clients it would connect me with.

Our growth has seen many talented people join the team – including our maintenance supervisor Zeeshan, who features in this edition.

Reaching this milestone brings to mind the impact we've had on so many people's lives and the real sense of achievement that brings. People like Maher, who has kindly shared his story with us for this newletter.

The anniversary also acts as a reminder to not rest on our laurels and to double down on our efforts to provide you with the best possible service and do our bit to make more housing available.

Do get in touch if you have any ideas for the next edition of Cromwood People.

Moses Hirschler Chief Executive, Cromwood Housing Group

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Cromwood was set up to help address the serious shortage of social housing in London.

Our vision is to provide decent and safe accommodation where our tenants can rest, receive support, and plan for the future.

We are a private business, approved by the UK government to provide social housing. This means we are accountable to the housing regulator, our tenants, and our board of directors.

We currently house more than 3,000 people in London and Greater Manchester in properties we lease, manage or own.

As a mission-led business, we provide services that make a real difference to people's lives.

Strategic partners, such as the Greater London Authority, provide funding for new housing to tackle rough sleeping and house people fleeing domestic violence. Other organisations such as Solace and Thames Reach work with us to ensure that tenants get the support they need to maintain their tenancies and get back on their feet.

Over the coming years, we aim to increase the number of people we house and have an even greater impact in London and Greater Manchester. For us, success means high quality, affordable housing, strong partnerships, and good communication to help our business and our tenants move onwards and upwards.



Two decades of home-making

As Cromwood celebrates its 20th anniversary, co-founder and chief executive Moses Hirschler explains how the organisation started and why the driving force behind it is as strong as ever.



Over the last 20 years, Cromwood has gone from being a small, home-based family business to employing more than 100 people across offices in London and Greater Manchester.

The organisation now provides hundreds of homes for everyone from former rough sleepers and families fleeing domestic abuse to asylum seekers.

'It's just grown and grown,' explains Moses Hirschler, co-founder and chief executive. 'We started by working with one local authority, then went to another and continued to grow, providing housing to different sectors and client groups.'

Cromwood is now in a position where it's purchasing and developing properties to provide much-needed social housing and has become a go-to organisation for councils and other public agencies seeking to alleviate England's housing crisis.

Did he expect Cromwood to reach this point? 'Definitely not,' admits Moses. While the organisation has changed significantly in size and scale, the one thing that's remained constant is Cromwood's mission. It was there at the beginning when Moses set the business up with brother-in-law, Moses Lorincz, who is chief financial officer.

'I wanted to open a business and start a career and two things I was interested in were management and property. My mother was disabled and had MS and I felt I wanted to do something to help vulnerable people while making a living at the same time.'

Growing up in London, Moses was also acutely aware of the sheer magnitude of homelessness in the capital.

'We started off Cromwood with an ambition to house people and make sure they have a safe place to call home. I could see there was a need for a smaller provider to come in with that ambition to help homeless people, those who'd fallen through the cracks. That was the idea – working in a niche



We started off Cromwood with an ambition to house people and make sure they have a safe place to call home.

market where other housing providers either don't want to go or don't know how to.'

Growing the organisation was very much a family affair to begin with – including help from Moses' wife – before Cromwood reached a point where it could employ staff. But the hands-on nature of the work – going out to make contacts and build relationships – has remained the key to success.

'When we opened an office in Manchester in 2007 I was there every other week, meeting councils and landlords.' It was there that he encountered a tenant with a story that continues to motivate him to this day.

'I wanted to visit one of our properties and meet with tenants. The person I met and the story he told me means a lot to me. He'd been on the road for over 20 years sleeping rough. He'd been in the property for three weeks and told me this was the first time he wasn't drinking alcohol. He said, "on the road I was so ashamed and freezing and the alcohol took away the shame and the cold and kept me going".

'He said what was keeping him there in his new home was the fact he now had his own sofa to sit on. These are things we just take for granted. You could see it meant so much to him. I remember at the time thinking "we did that by providing a home", and I still think about it now.'

Even with rapid growth over the last two decades, Cromwood remains a relatively small housing organisation – and that's how Moses likes it. 'We will do more schemes for rough sleepers in the future and we'd like to provide more services across a wider area, such as supported housing. We don't want to become too big because it takes away the uniqueness of Cromwood that's about being able to work quickly and delivering a high-quality service.'

Those attributes came to the fore in 2022 when Cromwood had to swiftly evacuate its offices due to structural damage following building and excavation work nearby. 'It happened on the Wednesday and by the following Monday we were set up in new offices and maintaining our services for tenants. We work quickly – whether it's turning around new social housing or dealing with a crisis.'

Moses admits Cromwood 'took over my life before I knew it' but he wouldn't change a thing.

'I can see more and more people being helped by us – we're helping to change lives. The number of families that have gone through our properties, whether they are asylum seekers, rough sleepers, those escaping domestic abuse – that gives me the motivation to continue.'

He adds: 'I think it's important for our tenants to know that this organisation was opened to help people and to make sure they have a house that's safe to live and that they can call home.

'We strive to become better with every aspect of our work and so I'd welcome hearing from any tenants if there's anything we can do better.'



THE CROMWOOD MISSION

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



SUPPORTING ROUGH SLEEPERS

Hundreds of people housed in leased properties and in our own stock since the project began.



HELPING DOMESTIC ABUSE SURVIVORS

Dozens of households placed in safe, high-quality homes.



ASSISTING LOCAL AUTHORITIES

Thousands supported over the years, with hundreds of households currently in temporary accommodation.

MAHER'S STORY: 'I feel I'm really living'

Maher came to the UK at the end of 2018 with dreams of finding a home and running his own business, but he soon found himself trapped in a game of snakes and ladders: he'd get so far, only to end up back at square one.

'I was initially housed in west London, but when my asylum application was approved in 2019, I received a letter from the Home Office saying I no longer had the right to stay in the accommodation; I was given a week to leave the property and six months to present myself to a local authority.'

After handing his keys back to the landlord, he went to a West London council expecting to be given a roof over his head. Instead, it was a quick assessment, a promise that someone would get in touch, and a polite invitation to leave the building as, for the staff, it was home time. 'A security guard told me to go and sit outside.'

That night, he slept in a park under a piece of equipment known to local children as the ninja

train with other adults who gathered to drink and take drugs. 'That's when I started smoking cannabis,' he explains. 'It's not a great option, but the street can get to you.'

When he wasn't sleeping outdoors, he stayed with different friends for short periods, careful not to outstay his welcome and, as he puts it, 'make myself heavy on one person'.

Eventually, he got a call from St Mungo's. 'They checked on me from time to time and really engaged,' he says. It was the first time anyone had really taken an interest in him. After four months of sleeping outdoors and sofa surfing, they offered him a place to stay.

In 2020, during the first phase of lockdown, he was in a house with five rooms and discovered



that even a large, shared house can be a lonely place when there is no living room, a rampant virus that means the support worker can't visit, and residents with underlying health conditions who need to self-isolate. Being outside wasn't much better.

'I'd go outside for a cigarette and the streets would be empty. Not even the troublemakers were out. Inside, there'd be a few conflicts, with people shouting. At that time, I didn't understand PTSD, but I learned not to respond.'

He describes himself as emotionally numb. 'When there's bad news, I just say, OK.'

He stayed in the house for over a year and then left. 'It wasn't the right space for me to grow. The rooms were nice, but I wanted to work and they said if you work full-time you're not allowed to stay.'

A tutor on his college course wrote a letter to a north London council to explain that he had a local connection. He approached the authority and in December 2021 was given a private room in a YMCA. That arrangement came to an end, again, because he regularly worked overtime on a parttime contract and ended up in a dispute over rent.

'I wanted my own space but didn't know where to go. I stayed with a friend's aunty for a while, but her son came back home and she told me to leave. I tried to move out of London -Manchester, Liverpool, Bournemouth - but they all said that I had no local connection and told me to go back.'

Back at square one, he went online and entered a few words into a search engine; something like, 'I'm facing a housing crisis, what can I do?' One of the first hits was for Crisis. Crisis referred him to Thames Reach, Thames Reach referred him to Cromwood and square one became a memory.

'They [Thames Reach] said, there is a property available that suits your needs. A self-contained space. I saw the one-bed flat offered by Cromwood Housing and I was excited. The place was empty at that time, but it was big and it felt like a real home, a place to start from.'

He'd finally found organisations to help him climb the ladder and keep climbing rather than sliding down to the tail of the snake.

'I've been here for two years now. The tenancy is temporary, but it has no end date. I'm in my own space, I can welcome people, I feel I'm really living. I totally support the housing association. It



If you have lost your direction, just ask people the way.

doesn't matter that I can't buy the house, at least I'm getting something affordable.'

He's now passed his driving test and has a job as a support worker with Thames Reach. His new circumstances mean that he's mixing with a different set of people. Older colleagues encourage him to work hard and save for a house; his spoken English has improved in leaps and bounds and he's full of ideas, from going to university to study chemical engineering to continuing to build his digital marketing company.

Work can be tough, but he says, 'I like to give people hope. I tell them about all the organisations who helped me to develop skills, volunteer, get education and housing. There are a lot of resources out there.

'Lots of organisations have power and act as gatekeepers, but organisations such as Cromwood, Crisis, and Thames Reach improve a person's life a lot.'

What advice would he give to other homeless people? 'Arabs say, "If you have lost your direction, just ask people the way."' He asked the way and is now not just dreaming but planning his next step up the ladder.

Winter warmer

Staying warm at in winter isn't all about zonking up the central heating; some forms of heating don't cost a thing.

We all want to stay healthy over the chilly winter months and keep our homes free from damp and condensation, but as energy prices rise it pays to be canny.

There are four main ways to keep warm: heat yourself, heat your home, get used to colder temperatures, or do a combination of all three. Here are a few tips from those who know how to keep warm and well, with and without central heating.



Ancient people did it, mountaineers do it, even astronauts do it (if you count the fact that spacesuits are made up of several different layers). Layering to keep the warm air in and the cold air out, is as old as time.

Thermals under a warm shirt, and a jumper on top should do the trick. Add a pair of thick socks (or two pairs of thin socks), especially if you have uncarpeted floors.

Tip: It's a myth that most heat escapes from the head. However, your body temperature will drop faster if your head gets cold, so if you feel chilly, keep your head covered.

Feed the cold



Have you ever been in a room with someone who insists it's cold while you're sweltering? Different people have different perceptions of the temperature, and to some degree we can change those perceptions.

If there's no-one in your household who is elderly, very young, with health problems or with disabilities that make them vulnerable, you can try to acclimatise to the cold as the seasons change or as you move from room to room. Let your mind register the lower temperature and give your body a chance to get used to it.



Tip: When you get out of your warm bed, it's bound to feel colder. Exercise, dance, run, walk, or clean the house to keep your body busy and generate heat while your mind adjusts to the lower temperature! Keep moving at regular intervals throughout the day. Your joints will thank you for it too.

To keep warm on a cold day, nutritionists recommend the kind of things you'd expect – soups, root vegetable stews, hot drinks, and warm spices such as cayenne, turmeric, and ginger.

Foods rich in iron that keep the oxygen flowing through the body are high on the list too e.g. spinach and other leafy green vegetables, beans, seeds, lentils, and red meat. Foods rich in magnesium, such as bananas, are recommended too.



Tip: Alcohol makes us feel warmer because it sends blood to the surface of the skin, but it doesn't raise our body temperature. In fact, it lowers our core temperature.

Shut that door!

Close doors to keep the heat in your main living spaces and use draught excluders where needed. If it's sunny outside, open the curtains to get nature's free heating; close them as soon as the sun goes down.

Ideally, all homes would be wellinsulated and free from damp so that they retain heat. Sadly, that's not the case. Cromwood ensures that all its homes have an energy performance certificate (EPC) rating of C and above and is implementing a programme to get them to B.

Tip: Scout around charity shops for cheap curtains or ask friends and family if they'll donate their old ones.



It's that time of year when many of us hunker down with blankets (electric blankets cost about 4p an hour) and hot water bottles, determined to keep utility bills to a minimum, but sometimes it gets so cold that only the central heating will do.

The World Health Organisation recommends an indoor temperature of 18C for those of us in the global north, while the **NHS** recommends switching on the heating once outdoor temperatures dip below 15C. It's better to ask for help than to risk your health.

If you have a thermostat, it's cheaper to keep it on at a steady temperature than to turn it on and off.



Tip: Wipe condensation from windows before turning on the central heating and avoid drying clothes on radiators.



Money, money, money-

Alongside government benefits such as the Cold Weather Payment, Winter Fuel Payment, and Warm Home Discount, additional support may be available from your utility company.

Councils offer help through the Household Support Fund. Find out what's available through your local authority.

There's lots of advice available online too. For example, British Gas Energy Trust provides advice to anyone – not just its own customers - on paying debts and saving energy. You can also access free information from your energy provider or companies such as the Energy Saving Trust.

Tip: The Winter Fuel Payment is now limited to those receiving Pension Credit. However, lots of people entitled to Pension Credit don't claim it. Visit **www.gov.uk/cost-of-living**, speak to the CAB, or your support worker to ensure that you're getting the help you're entitled to.

Get in touch – we're here to help



Cromwood regularly carries out gas and electricity inspections and checks boilers and radiators. Minor issues with heating or hot water should be sorted within 24-hours. If parts have to be ordered, it could take a few days.

In-house repair officers generally carry portable heaters in their vans and so if your central heating goes kaput, just get in touch. The out of hours team is available on weekends and during holiday periods.



Tip: Check your radiators for cold spots before the winter chill sets in. If you can't bleed your radiators and have missed your inspections, get in touch to arrange an alternative date.



Zeeshan Khan Maintenance Supervisor

MEET THE TEAM

Zeeshan Khan knows only too well what it's like to live in poor housing conditions. Through his role at Cromwood – armed with latest technology – he's ensuring tenants get the best possible service.

'I've been through it all. Growing up, I experienced social housing from the tenant end, and now I'm trying to support our tenants from the provider end,' says Zeeshan Khan.

Cromwood's maintenance supervisor was born in Dudley to immigrant parents who moved to London when he was just six months old. He was raised on a council estate in Hackney, north London, where the boiler often broke down and his parents struggled to get someone to fix it. He knows what it's like to live without heating and hot water; to fall through the gaps in service and communication; hope that someone's coming.

Today, he works hard to ensure people get the help they need as soon as possible – often within 24-hours. But he initially took a very different path.

'I've been through it all. Growing up, I experienced social housing from the tenant end, and now I'm trying to support our tenants from the provider end."

Prior to joining Cromwood's maintenance team, he was studying towards a mechanical engineering degree and passing his exams – maths, physics, all the difficult stuff. Then, in his final year, personal tragedy struck. With just his dissertation to go, the ground beneath his feet opened and the future he'd mapped out disappeared. 'I couldn't continue,' he says.

For the next few years, he worked as an Uber driver but began to feel dispirited. 'I was confident, had lots of self-belief, and was good at writing, communication and IT. I knew I had the skills to do something else. I started to think about going into business.'

While he was planning his next move, he saw an advert for a job with Cromwood's maintenance team. Even though he'd never had an office job, he decided to apply. 'I had a deep conversation with the former manager, Mike, and got the job. Out of all the applicants, he decided to give me a chance. He believed in me.'

Zeeshan started as a maintenance worker on 8 January 2023. It's a date he remembers well because it's the day his second path opened, supported by Mike who was as much a mentor as a manager. 'I learnt a lot from Mike. He was patient and understanding. I'm grateful for the opportunity.'

Newly promoted to a supervisory role, he speaks with pride about the new maintenance web portal he's helped to develop over the last 12 months. Tenants will find it easier to report repairs, track the progress of their complaint, and get a contractor or repairs officer to visit at a mutually convenient time.

'When I first started, a tenant would call and report an issue. We'd ask them to send an email and then to send photographs or a video via WhatsApp so that the contractor had a "Where I am now, I'm very happy. This job – working with homeless people, speaking with tenants who need someone to listen and be there – I'm very, very happy."

reasonable understanding of the problem. Most of the time, we'd be waiting for images and there could be problems with access, which caused further delays.

'We're now training tenants to use the web portal. After every inspection, the housing officers offer to show tenants how to access their personal profile. Thames Reach support workers will be able to go through the process with tenants too. It's very simple and easy to use.'

Tenants can still upload photographs and videos to the new portal, but there's also an option to click on a photograph of a common issue, such as a dripping tap or a faulty radiator. 'It's going to be a game-changer,' he states. For those who don't have access to the internet or who aren't comfortable with IT, the maintenance helplines will remain open.

Looking back to those days in poor social housing, he is proud to work for an organisation that seeks to consistently deliver a good service to tenants.

'I like to think we're doing a much better job,' he says. 'Where I am now, I'm very happy. This job – working with homeless people, speaking with tenants who need someone to listen and be there – I'm very, very happy.'

Proud to work for an organisation that seeks to consistently deliver a good service to tenants.



Key contacts



London office: 020 8826 2800



Manchester office: 0161 241 1341



info@cromwood.co.uk



maintenance@cromwood.co.uk



complaints@cromwood.co.uk



OUT OF HOURS

For emergency help outside normal office hours, contact:

Maintenance emergency (out of hours): 0208 066 5388 Gas (Transco): 0800 111 999

"It felt like a real home, a place to start from."

MAHER

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