

50 Years of Equity

A Trip Down Memory Lane





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Your invitation to join us on...

A Trip Down Memory Lane

In this, our 50th anniversary year, the Board and staff of Equity Housing Group offer you a warm welcome and invite you to join us on a 'Trip Down Memory Lane'.

We are sure you will agree that we have quite some story to tell. We could not be prouder of all that we have achieved since our founder, local entrepreneur and Disley Estate agent, Clifford Pott, set up North Cheshire Housing Association, back in 1963.

Fast forward 50 years and in 2013, we are still all about developing much needed, high quality housing, whether for rent or sale, as well as providing the first class services that make being an Equity customer such a great experience.

Today, everyone connected with Equity can look back with immense pride at the huge difference we have made, to thousands of people's lives, over the past 50 years.

But putting nostalgia to one side, in 2013 we are still in a really great place. We are financially strong and our people are truly committed to providing the best services possible. We have a very bright future as well as a very bright past.

Enjoy your 'Trip Down Memory Lane'. We hope you find it a very good read.

Kind regards

Brian Ashfield
Chairman

David Fisher
Chief Executive





50 Years of Equity

1963-1972



Life in 1963...

Cost of living:

- Average UK house price - £2,950
- Cost of new Ford Cortina - £675
- Price of a gallon of 4* petrol - 24p
- Gross annual earnings - £820
- Cost of TV licence - £4
- Inflation rate - 1.9%

World events:

- Martin Luther King made his "I have a dream" speech in August.
- President Kennedy made his "Ich bin ein Berliner" speech.
- Lieutenant Valentina Tereshkova was first woman in space.
- President Kennedy assassinated, on 22nd November.

Life in the UK:

- Conservative Government led by Harold MacMillan (resigned in October) and Alec Douglas-Home.
- John Profumo resigned in June.
- Great Train Robbery took place in August.
- Worst winter on record since 1946/47.
- Beeching Report published, leading to wide-spread closures of railway lines and stations.

Sport and entertainment:

- Everton won the League and Manchester United the FA Cup.
- Beatles topped UK singles chart with 'From Me to You', 'She Loves You' and 'I Want To Hold Your Hand'.
- Beatles album 'Please Please Me' spent 30 weeks on top spot.
- Rolling Stones formed.
- England hosted Eurovision Song Contest (but still didn't win!).
- Doctor Who first broadcast in November.

Born this year:

- Philip Glenister, George Michael, Jarvis Cocker, Caroline Aherne, Johnny Depp, 'Eddie the Eagle'... and our own Chief Executive, David Fisher.





1963-64

Our start in life

Equity Housing Group started life in **1963** when local entrepreneur, Clifford Pott, established North Cheshire Housing Association Ltd. The Association was registered as an Industrial and Provident Society, on 18 December, 1963 and Clifford's aim was to provide decent, quality rented homes for local families and older people, in housing need. Edward Barker, a Stockport solicitor, handled the associated legal work and Clifford 'set up shop' in Barclay's Bank Chambers, on the corner of Higher Hillgate and Wellington Road, in Stockport. This all took place in the year before the **1964** Housing Act set up the Housing Corporation, to fund and regulate housing associations.

Clifford was ably assisted by his wife, Joy Pott. Her official title seems to have been 'secretary' but a former member of staff, who worked at North Cheshire in the very early days, described her as "being able to turn her hand to anything". Joy continued to work for North Cheshire, alongside her husband, until her retirement, in May 1987.

Air Vice Marshal "Johnnie" Johnson, the British fighter pilot and Second World War hero, was a friend and associate of Clifford. After his retirement from the RAF, in **1965**, the two men formed a business association which would see them working alongside each other, for the next 10 years or so.

1965-67

Early years and co-ownership

A new Rent Act came into force in **1965**, seeing security of tenure extended to most residential tenancies and introducing regulated and fair rents.

In the very early days, North Cheshire's work focused on the sponsorship of co-ownership societies and the development and management of co-ownership housing schemes. These schemes saw people renting their homes from the co-ownership societies, with rents charged based on service charges and capital values. If tenants vacated their homes, after a minimum of five years, they received premium payments, calculated as percentages of increases in value, with higher percentages set against longer tenancy durations. It was not until 1980, when a new Housing Act became law, that co-ownership tenants were given the opportunity to purchase their individual homes.

Between **1965** and **1967**, Clifford was busy finding suitable sites, for co-ownership schemes, as well as securing mortgages through the Housing Corporation and the Woolwich Building Society. In these early years, North Cheshire developed schemes in Stockport, Manchester, Sheffield and Rotherham, including Albany Court in Urmston, Brentwood Court in Southport and Chatsworth Court and Queens Court, in Stockport. Once the schemes were occupied, North Cheshire provided management services, collected service charges and dealt with any rises in value through its management operating arm, Provincial.

1968

First schemes for rent

By **1968**, North Cheshire had moved on to developing Housing Corporation funded schemes for rent. General needs developments were on site at Pine Court and Portland Court in Didsbury, Clifford House in Withington and Clifton Lodge at Davenport Park, Stockport. The three South Manchester schemes would provide over a 100 bedsits and flats and the Stockport scheme, 18 flats. North Cheshire's first four schemes for rent were all completed and occupied by the end of **1969**.

Equity People...



Clifford Pott Director & Chief Executive (1963-1987)

Our founder, Clifford Pott was a local entrepreneur with a multiplicity of occupations but his greatest interest was always in land and property. Clifford had worked for the Central Electricity Generating Board (CEGB), finding development sites and at the time he was setting up North Cheshire Housing Association, ran an estate agency, Clifford Pott & Co, in Disley. He was the driving force and dominant personality, in our Group, from 1963 until his retirement, in March 1987.



“Donald Kerr was also on the Board of “Johnnie” Johnson Housing Trust and was an accountant with the knack of being able to add up long columns of figures just by looking at them.”

Clifford Hall, Equity Board Member

1969-71

Working alongside “Johnnie” Johnson Housing Trust

“Johnnie” Johnson was a good friend of Leonard Cheshire and was very interested in the work of his charity which helped and supported disabled people. The Air Vice Marshal’s own ‘vision’ focused on providing good quality, affordable housing for elderly people and with assistance from Clifford, in **1969** the “Johnnie” Johnson Housing Trust was set up. The new Trust was a separate legal entity to North Cheshire. It was headed up by “Johnnie” Johnson, as Chief Executive and had its own Committee of Management made up of fellow officers and associates from “Johnnie” Johnson’s RAF days, including Sir Douglas Bader.

In **1970**, the ‘Bramhall Post’, a local newspaper, referred to the new Trust as “a charitable ‘offshoot’ of North Cheshire Housing Association”. Although there were no formal or legal ties, between the two organisations, in real terms they worked together, hand in hand, with Clifford responsible for finding sites for both North Cheshire and the Trust. The two organisations shared offices, at Barclay’s Bank Chambers as well as staff and consultant teams. They had just one Committee of Management member in common, in Donald Kerr, who continued to sit on Equity’s Board until 2003. These joint working arrangements were to continue in place until the mid-1970s.



Barclay’s Bank Chambers, Higher Hillgate, Stockport

We first set up shop, in 1963, in Barclay’s Bank Chambers on the corner of Higher Hillgate and Wellington Road, Stockport. Staff were to remain working there until 1976.



Move into sheltered housing

1970 also saw the start on site of four further North Cheshire developments, all in the Stockport area and marked our move into the field of sheltered housing. At Belmont, a scheme of 78 flats was on site and at The Woodlands, in Offerton, a further 60 flats were being built. In Heaton Chapel, a mixed scheme of bedsits and flats and sheltered properties, for rent, was on site at Brooklands Close. Meanwhile, at Clifford Court, Heavily, North Cheshire was embarking on its biggest and most ambitious project to date, developing 99 new homes, a mix of flats for rent and sheltered bedsits and flats. All four schemes were completed and occupied in 1971.



Clifford Court, Heavily, Stockport

Built in 1971, Clifford Court was our biggest and most ambitious scheme to date. Developed with Housing Corporation funding, the scheme of 99 bedsits and flats provided homes for general letting as well as a 38 unit Category 2 sheltered housing scheme.

1972

Brentwood Recuperative Centre, Stockport

In 1972 Clifford Pott negotiated the purchase of Brentwood Recuperative Centre for Mothers and Children, in Church Lane, Marple, which had been run by Lancashire and Cheshire Community Councils, between 1941 and 1972, as a "centre for wives and children of unemployed men in the industrial districts". According to historical records, the centre was used by mothers and children faced with overcrowding, poor housing conditions, onerous working hours, no chance of holidays and an inability to cope at home. Clifford had in mind the conversion and refurbishment of the old house, coupled with new build blocks in the grounds, to create a sheltered housing scheme.



Brentwood Recuperative Centre, Stockport

Brentwood was purchased in 1972 and plans were drawn up for a sheltered housing scheme involving the refurbishment and conversion of the 'big house' and the construction of new build bedsit blocks in the grounds.



MacNair Court, Marple, Stockport

Clifford's vision became a reality when the new scheme, MacNair Court, was completed and first occupied in 1976 but the story does not end there. In 2011, the scheme would be decommissioned making way for the conversion and refurbishment of the 'big house' and the demolition of the 1970s blocks and the development of an award-winning scheme of shared ownership homes. You can read all about the redevelopment of 137 Church Lane later in this book.

Expansion into Yorkshire and Shropshire

In 1972, the last year of our first decade, negotiations were underway and plans were being drawn up, for the development of new North Cheshire homes for rent in Sheffield and Shropshire. It seemed that, already, North Cheshire Housing Association was 'out-growing' its name.

50 Years of Equity

1973-1982



Life in 1973...

Cost of living:

- Average UK house price - £9,767
- Cost of a new Austin Allegro - £1,149
- Price of a gallon of 4* petrol - 39p
- Gross average annual earnings - £2,033
- Cost of a colour TV licence - £12
- Inflation rate 10.6% (peaked at 24.9% in 1975)

World events:

- World's first hand held mobile phone call made in New York.
- The Watergate scandal broke, leading to resignation of President Nixon.
- Sydney Opera House and World Trade Centre, in New York, opened.
- OPEC doubled the price of crude oil.

Life in the UK:

- Conservative Government led by Edward Heath.
- UK joined EEC (European Economic Community).
- VAT introduced.
- Widespread public sector strikes over Government pay restraint policies.
- Middle-East oil crisis led to temporary reduction of motorway speed limit to 50mph.
- Pizza Hut opened its first UK restaurant.
- 'Cod Wars' with Iceland over fishing rights.
- Princess Anne married Captain Mark Phillips, in November.

Sport and entertainment:

- Liverpool won the League and Sunderland won the FA Cup.
- 'Last of the Summer Wine', 'Are You Being Served?', 'Porridge' & 'Open All Hours' appeared on TV.
- Tony Orlando's 'Tie a Yellow Ribbon Round the Old Oak Tree' was best-selling single.
- Cliff Richard's 'Power to All Our Friends' came third in Eurovision Song Contest.
- 'The Sting' won Oscar for 'best film' and Glenda Jackson the Oscar for 'best actress'.

Born this year:

- Peter Kay, Ryan Giggs and Kate Beckinsale.





1973-76

Move to Clifford Court

At the start of our second decade, in **1973**, North Cheshire Housing Association and "Johnnie" Johnson Housing Trust were still sharing offices, at Barclay's Bank Chambers. **1974** saw Clifford Pott, Joy Pott, "Johnnie" Johnson, Desmond Oxley (Development Manager) and Gordon Hankinson (Accountant) moving into new office accommodation in two converted flats in North Cheshire's Clifford Court complex, in Heavily, Stockport.

Meanwhile, five members of staff, working for both North Cheshire Housing Association and "Johnnie Johnson" Housing Trust, remained at Barclay's Bank Chambers, dealing with the day-to-day business of the two associations. The team was made up of a Housing Manager, two Lettings Officers (Brenda Plummer and Dorothy Fish), a Receptionist and a Secretary (Sue Wood). The two associations would continue to work, side by side, for the next couple of years.

Also of significance, in **1974**, was the new Housing Act which extended the Housing Corporation's powers and introduced Housing Association Grant (HAG).

Developing further afield

1974 to **1976** were important years for North Cheshire, marking significant growth for the Association, both in terms of stock numbers and geography. In the late 1960s and early 1970s, North Cheshire's new rented schemes had all been concentrated around Stockport and Manchester but the start of our second decade saw us developing further afield with new rented schemes on site in Yorkshire, Derbyshire, Shropshire and Oxfordshire.

In Sheffield, 41 flats for rent and a 36 unit sheltered housing scheme were being built, at Fir View Gardens. Work was completed in 1977 and the scheme was officially opened, in April 1978, by Sir Ronald Ironmonger, the Leader of South Yorkshire County Council. At Greyfriars, a second scheme was to provide 38 flats for rent. Meanwhile, at Chippendale Court, in Ilkley, 30 flats for rent were on site and at Ridge Court, Rotherham a further 18 homes were under construction.

Over the border, in Derbyshire, a mixed scheme of 57 bedsits and one bedroom flats, for general letting and 15 sheltered bedsits and flats, was developed at Chatsworth Lodge, in Buxton. The scheme was completed and first occupied in **1975** and was officially opened, by the Duke of Devonshire, in **1976**. Meanwhile, in Shropshire, 52 flats for rent and a 16 unit sheltered housing scheme were developed at Pauls Moss, in Whitchurch. The scheme involved the remodelling and refurbishment of a historic building and the development of new build homes, within the grounds.

Even further afield, in **1974** North Cheshire won a competition, run by Oxford City Council, for the design and construction of a scheme of three storey timber framed flats, on Oxford's Blackbird Leys Estate, close to the Cowley car plant. Pegasus Court was developed using 'Resiform', a newly developed cladding material made of polyester resin, reinforced with glass fibre.



"When I first started working at North Cheshire in 1974, there were 10 people working at Barclay's Bank Chambers. We then moved to offices at Clifton Court. I worked as a private secretary for D.V.C. Pott and Air Vice-Marshall "Johnnie" Johnson."

Sue Wood, Finance Officer



Pegasus Court, Oxford
Timber framed flats clad with 'Resiform'.



Pauls Moss, Whitchurch

Remodelling and refurbishment of a historic building, to create a 16 unit sheltered housing scheme and the development of 52 new build flats for rent in the grounds.

Developing closer to home

Closer to home, in **1975** and **1976** we were developing a sheltered housing scheme, in Stockport, by converting and refurbishing Brentwood and building additional accommodation blocks in the grounds of the 'big house'. In total, MacNair Court provided 37 bedsits and operated as a sheltered scheme from the mid-1970s until it was decommissioned and redeveloped in 2011 and 2012.

At the same time, we were building 26 homes for rent at Cheshire Close, Stretford and we embarked on our first Merseyside scheme for rent, at Cambridge Gardens, Southport where we built 91 flats.

Parting of the ways

By the mid-1970s, the Housing Corporation made it known that it wanted to see a separation of the two organisations, with each operating independently of the other. This led to a split, in 1976, when North Cheshire Housing Association and "Johnnie" Johnson Housing Trust went their separate ways.

1976 also saw Richard Clayton join North Cheshire, as Company Accountant. Richard was to remain at North Cheshire, working in the Finance Department, for the next 22 years, before retiring in June 1997. The year also saw Mrs Margaret Heys J.P. become the Chairman of North Cheshire and she continued in the role up to her death, in 1986. As a former Mayor of Stockport, Margaret was a very influential figure in Stockport life and made an important contribution to the work of our Group.



Fulstone House

In **1976**, Clifford Pott acquired a large imposing Victorian house, in Mile End Lane, Stockport for conversion into North Cheshire's head office. The building was to be named 'Fulstone House', after a farm in Penistone. Our staff moved from Clifford Court and Barclay's Bank Chambers, into Fulstone House, the following year, after the extensive conversion and refurbishment work had been completed and it was to become our 'home' right up to our move, to Armit House, in 1998.



"Fulstone House was a beautiful old building with original rooms, staircases, ballustrades, cornices and servants bells! It was like something from Downton Abbey!"

Mandy Langford
Customer Services Officer



Fulstone House, Stockport

North Cheshire's new head office, in Mile End Lane, Stockport.

1977-79

More New Homes and Sheltered Housing Schemes

During 1977, Devonshire Court was being built, in the Davenport Park area of Stockport, to provide 15 one bedroom flats for older people. The following year, the scheme was completed and the first tenants moved in.

1977 saw work in progress on three new North Cheshire developments. Fulstone Mews was built on land behind our new head office, providing 31 flats for general letting as well as a 27 unit sheltered housing scheme. In Cheadle Heath, Heys Court, a sheltered housing scheme of 33 bedsits and flats was on site and in Dronfield, Derbyshire, Hallowes Court, would provide 50 flats for rent as well as a 29 unit sheltered housing scheme.

All three schemes were completed and occupied in 1979. The Fulstone Mews scheme was officially opened by television personality, Mike Yarwood, in October 1981 and to this day, the scheme's guest room is known as the 'Mike Yarwood Suite'. Heys Court was named after North Cheshire's Chairman, Margaret Heys who also officially opened the scheme. Further afield, in Derbyshire, the Hallowes Court opening ceremony was performed by Councillor Haslam, in March 1981.



Fulstone Mews, Stockport

Built on land behind Fulstone House, providing 31 flats for general letting and a 27 unit sheltered housing scheme.

1980-1982

Equity and Provincial Housing Associations

In 1980, a new Housing Act saw council tenants able to buy their homes, at discounted prices. This 'right to buy' would not to be extended, to housing association tenants, for some years to come.

In November 1980, Clifford Pott set up Equity Housing Association Ltd, an Industrial and Provident Society registered with the Housing Corporation, to help meet the growing demand for low cost home ownership. At the same time, Provincial was registered as an Industrial and Provident Society in its own right, rather than an operating arm of North Cheshire. Enjoying the same legal status as the newly formed Equity Housing Association, Provincial would continue to provide management services to co-ownership societies and co-owners but would also be able to build new schemes for sale. The two associations were to play a major part, in the Group's expansion, in the 1980s and 1990s.

The first shared ownership homes, developed through the newly established Equity Housing Association, were developed in 1982 at Swanbourne Gardens, in Edgeley, Stockport. The scheme of 88 new homes provided a mix of rented and shared ownership properties and was the first of many such schemes, developed by our Group over the past 30 years.

50 Years of Equity

1983-1992



Life in 1983...

Cost of living:

- Average UK house price - £26,300
- Cost of colour TV licence - £46
- Inflation rate - 5.3%
- Gross average annual earnings - £7,761
- Price of a gallon of 4* petrol - £1.76

World events:

- Disney opened its first theme park outside the USA, in Tokyo.
- GPS first made available for non-military use.
- McDonalds introduced the 'Chicken McNugget' to the World.
- Ronald Regan announced America's 'Star Wars' programme.
- The 'Hitler Diaries' were published and later exposed as a massive hoax.

Life in the UK:

- Led by Margaret Thatcher, Conservatives won June general election by a landslide.
- New Labour MPs included Tony Blair and Gordon Brown.
- Gold bullion, worth £26 million, stolen from the Brinks-Mat depot, at Heathrow, in November.
- CDs, the pound coin and wheel clamping all introduced.
- Seat belt use, in the front seats of cars, became compulsory.
- Ford Escort and Sierra were best selling cars.

Sport and entertainment:

- Liverpool won the League and Manchester United won the Cup.
- Shergar kidnapped, from his stable in Ireland, in February.
- 1000th edition of 'Top of the Tops' broadcast in May.
- BBC (Breakfast Time) and ITV (TVam) both aired new breakfast programmes.
- Culture Club's 'Karma Chameleon' was best-selling single & Michael Jackson's 'Thriller' best-selling album.
- 'Gandhi' won Oscar for 'best film' and Ben Kingsley the Oscar for 'best actor' (playing Gandhi).

Born this year:

- Walton sextuplets, Jennifer Ellison, Amy Winehouse, Cheryl Cole and Victoria Mathieson.





1983-85

Celebrating our 'coming of age'

1983, the dawn of our third decade, saw Clifford Pott still leading the Group, as Chief Executive and Margaret Heys continuing in her role as Chairman. At our **1984** AGM, held at our Runnymede Court sheltered housing scheme, Eric Armitt, our future Chairman and Honorary Life President, was elected to our Committee of Management. Later in the year, we celebrated our 21st anniversary and our 'coming of age' was marked by a celebratory dinner at the House of Commons, hosted by Richard Best and attended by Hazel Grove MP, Tom Arnold.

More homes for older people

On the development front, in **1984**, North Cheshire started work on Oak House, Offerton, a sheltered housing scheme of 20 bedsits and flats. At the same time, Park Lodge, a scheme of 14 flats for older people, in Heaton Moor, was under construction. Both schemes were completed and occupied, in **1985** and local MP, Tony Favell officially opened the Park Lodge scheme. Meanwhile, in Urmston, The Acacias, a 24 unit sheltered housing scheme, was completed in the same year.

1986

Our stock in the mid-1980s

In **1986**, our average fair rent, for a bedsit, was £13.00, for a two bedroom flat £17.50 and for a three bedroom house, £22.00. During the year, we successfully applied to become an 'approved landlord' able to grant assured tenancies, under the Housing Act 1980. After this time, we no longer let our homes on 'fair rents'.

By the mid-1980s, we owned over 1600 properties. Houses made up just 6% of our stock with flats and bedsits making up the remainder. At the same time, Provincial was managing around 350 homes, on behalf of co-ownership societies and other property owners.

From Fulstone House, we managed just under 1,000 fair rent homes, 250 low cost home ownership properties and around 200 homes on behalf of others. Our stock was mostly located in Stockport, Manchester and Trafford but we also owned and managed schemes in High Peak, Sefton and North Shropshire.

By **1986**, the condition of some of the homes we had built, in the 1960s, was of concern and led to Pine Court, in Didsbury, being given a new pitched roof and new Economy 7 electric storage heating being installed at The Woodlands, in Offerton.

As well as our North West stock, we managed over 250 rented homes, spread across Sheffield, Rotherham, Bradford, Barnsley and North East Derbyshire and over 150 co-ownership properties, from our office in Fitzalan Square, Sheffield. The 108 fair rent flats that we had developed, at Pegasus Court in Oxford, were managed by a resident Housing Officer.

Equity People...



Eric Armitt Board Member, Chairman and Honorary Life President (1984-Present)

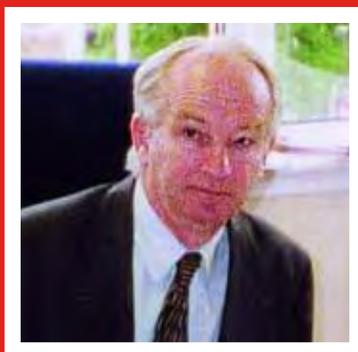
Eric joined North Cheshire's Board in 1984 and was elected Chairman in 1987. During his time as Chairman, we saw our Group grow from managing 1200 homes, in 1987 to over 4500, in 2008. Eric steered Equity through many major changes in the social housing world and in 2008, on his retirement as Chairman, Eric was named Honorary Life President in recognition of his long service and major influence on the Group's work.

Ambitious development programme

By the mid-1980s we were pursuing an ambitious development programme. In **1986** we had 198 new homes in our development pipe-line, with a programme value of £5.5 million. Our new developments, in the North West, were concentrated in Manchester, Trafford and Stockport and in the North East, in Sheffield, Barnsley and Rotherham.

North Cheshire sheltered housing schemes were on site in Ecclesfield, Sheffield and Great Moor, Stockport and two further sites were acquired to develop a sheltered housing scheme in Broom Lane, Levenshulme and a flat complex, for single people, in Siddal Street, Sheffield.

Equity People...



Roger Tuson Chief Executive (1987- 2005)

Roger Tuson was appointed Chief Executive and Company Secretary, in May 1987, following Clifford Pott's retirement. Roger had previously worked for the London Borough of Ealing and Notting Hill Housing Trust and was Chairman of Family Housing Association Ltd, for six years. He retired in May 2005 on ill health grounds. During his 18 years at the helm, Equity went from strength to strength and no doubt, Roger was very influential in shaping the future direction of the Group.

Shared ownership market

In a climate of falling property values, on Merseyside, it was becoming more difficult to sell shared ownership homes, in and around Liverpool and the Wirral. Elsewhere, the shared ownership market was fairly buoyant and **1986** saw Equity complete and open two 'Leasehold Schemes for the Elderly', at Trinity Gardens, Stockport and The Stackyard, Barnsley.

At the same time, Equity was developing a scheme of 30 shared ownership homes, at Selbourne Close, Reddish. The scheme proved so popular that some of the properties were converted to full ownership. Equity also acquired a site for the development of a 21 unit 'Leasehold Scheme for the Elderly', the intention being that the flats would be sold to retired people, on 99 year leases, at 70% of their full value.

Also during **1986**, Provincial completed the second phase of 13 three bedroom houses, at Peveril Gardens, Disley. The new homes were aimed at first time buyers and retired people and were sold at cost.

1987

Year of major changes

1987 saw some major changes at Equity. In March, Clifford Pott retired, after leading the Group for the first 24 years of its life, to be replaced, in May, by Roger Tuson, the Group's new Chief Executive. Eric Armitt, who had sat on our Committee of Management since 1984, became our new Chairman following the death of Margaret Heys, in 1986.

Following the publication of the National Federation of Housing Association's (NFHA) 'Standards for Housing Management', in **1987**, we carried out a major review of our housing management service, resulting in the restructuring of our Housing Management Department and our Sheffield Regional Office. Following the review, a ratio of one housing officer to every 350 properties was introduced. Our sheltered schemes, in Stockport, were linked up to the Council's central warden control system and we employed our own Mobile Warden. We also set up a dedicated Maintenance Section and Equity's repairs system was computerised.

Our first annual development programme was produced, in **1987**, setting out the Group's strategy and targets for the future. In our sights were local authorities with the greatest need as well as areas where we already had a proven track record.



Pro-active development programme

In **1987**, we continued to be very pro-active, on the development front, completing 92 new homes with a further 136 in the pipeline. North Cheshire started work on the Jubilee Court site, in Furnival Street, Reddish building a 26 unit sheltered housing scheme and eight flats for single people. Further land was purchased for a second phase of flats and two shared houses. Sites were also acquired in Broom Lane, Levenshulme, to develop 16 family houses and in Fife Street, Wincobank (Sheffield) to build flats for older people.

North Cheshire continued to develop schemes of flats for rent, aimed at older people. Marlfield Croft was opened, by the Lord Mayor of Sheffield, in September **1987** and at Wilmslow Road, Withington another scheme was under construction. At Castlewood Gardens, Stockport, a scheme of 29 flats and a bungalow, was completed, in December **1987**.

During the year, work was started on Provincial's Drury Farm development, in Pogmoor, Barnsley where 16 cottages were built, for sale, under a design and build contract negotiated with local builder, Earledge Ltd. The development which was funded through the Halifax Building Society, was completed and all the new homes sold, in 1988. A further phase of Peveril Gardens, in Disley, was completed, by Provincial, the following year, with the new bungalows and flats sold at cost.



1988

Big year for the housing world

1988 was a big year, not just for us but for the whole housing world. The 1988 Housing Act had a massive impact on the way housing associations ran their businesses. For the first time, since 1972, associations determined their own rent setting policies. Homes had to be let on assured tenancies and the Housing Corporation's 'Tenants Guarantee' set out the standard of services to be provided.

Associations had to take greater financial risks and frameworks, for mixed funding developments, had to be put in place. Grant levels were considerably higher than had at first been anticipated but there were concerns over the level of funding that would find its way to the North of England.

Big year for our Group

In the midst of all these changes, we still found time to celebrate our 25th birthday, in **1988** and the climax of our celebrations was a reception, at the Lord Daresbury Hotel, in Warrington. Jim Coulter, the Director of the National Federation of Housing Associations, was our guest of honour.



"I remember vividly celebrating our 'Silver Jubilee' at the Royal Daresbury. It was a terrific occasion and we felt it was a life-time achievement – now here we are celebrating 50 years!"

Mandy Langford,
Customer Services Officer

Move into supported housing

1988 saw North Cheshire making a major contribution to the revitalisation of the Reddish area of Stockport as well as moving into the area of supported housing. During the year, the Jubilee Court sheltered housing scheme was completed and occupied and on an adjacent site, a scheme of 10 flats for single people and eight flats for adults with learning difficulties, was under construction. Meanwhile, in Yorkshire, North Cheshire bought the Old Headmaster's House, from Barnsley Council, with a view to converting it into a shared home for adults with learning difficulties.

During **1988**, further North Cheshire rented schemes were on site at Hutton Lodge, Withington where 27 flats for older people were being built and Broom Lane, Levenshulme where the Pullman Close development, of 17 family houses and a 34 unit sheltered housing scheme, was under construction.

More homes for sale and management partnerships

Equity's Christchurch development, in Macclesfield, went on site in early **1988**. The scheme of 21 two bedroom flats was aimed at the over 55s with flats sold at 70% of open market value. Simpsons Court, another development in Macclesfield, was completed during the year, providing 21 two bedroom 'Leasehold Scheme for the Elderly' flats.

1988 saw Provincial enter into its first 'management only' partnership scheme, with a private developer, at Heaton Court Gardens in Bolton. The scheme provided homes for older people to buy and offered the benefits of an on-site caretaker and a warden call system. At the end of the development period, the freehold was transferred to Provincial with on-going management services paid for through a residents' service charge.



Jubilee Court, Furnival Street, Reddish

26 unit sheltered housing scheme and eight flats for single people.



1989

Building homes with private finance

By **1989**, our total stock figure had grown to 2074 and through Provincial, we managed a further 278 properties for others. Because of the late 1980s property boom, we found raising private finance relatively easy. Merchant banks and city institutions were keen to lend to housing associations and with £5 million of private finance available and an £11 million development programme, the Group was in a very healthy position. During the year, work was completed on 112 new homes and new schemes, that would cost £5.5 million and provide 239 more homes, were started on site.

In the North West, North Cheshire's Hutton Lodge scheme, in Withington, was handed over and occupied in **1989** as were the flats on the site adjacent to Jubilee Court, in Reddish. Later in the year, the scheme of eight flats, for adults with learning difficulties, was visited by Christopher Chope, Parliamentary Under Secretary for the Department of the Environment.

During **1989**, work continued on North Cheshire's Pullman Close development, in Levenshulme and the first phase of a scheme of 18 flats and two bungalows, for older people, was on site in Minehead Avenue, Withington. On the supported housing front, a development site was acquired, in Crosswaite Road, Offerton, for a scheme of 21 flats, a bungalow and respite care flat, for physically disabled people.

Meanwhile in Yorkshire, the first residents moved into North Cheshire's Portobello House, in Sheffield and schemes were on site in Wincobank (Sheffield) and Royston (Barnsley). A site was also acquired, in St. Leonards Lane, Rotherham, for the first phase of 27 single person flats for rent, with a second similar phase proposed.

Further shared ownership sites, to be developed by Equity, were acquired, during **1989**, in North Reddish and Minehead Avenue, Withington and over the Yorkshire border, in Greystones Road, Eccleshall (Sheffield).



Portobello House, Siddall Street, Sheffield
Under construction in 1989.

1990

Property market collapse

1990 was not without its difficulties for our Group as, over the preceding 12 months, the Country had been hit by a property market collapse and house prices had suffered their biggest fall since records began, in 1952. In March 1989, house price inflation had stood at 34% but had fallen to zero by the end of March **1990**. House prices continued to slide, throughout the year.

New initiatives

Despite the difficult market conditions, we embarked on a number of new initiatives, during **1990**. We began to develop new homes, without the input of Housing Association Grant (HAG) and became involved in rural housing, to help tackle the problems of affordability faced by rural communities. One such scheme led to our first Housing Corporation allocation, in the West Midlands Region. In the same year, we worked with Manchester City Council and local residents, taking forward projects for the regeneration of Wythenshawe and entering into an agreement to develop 104 new homes, over the following three years.

Homes for rent and supported housing

1990 was a very busy year, for North Cheshire, on the development front. In the North West, the Pullman Close sheltered housing scheme, family houses in Broom Lane, Levenshulme and the first phase of homes for older people, in Minehead Avenue, Withington were all completed and occupied. As part of the Wythenshawe regeneration initiative, Foxlair Court, a 26 unit sheltered housing scheme, was being built at Foxlair Road. The second and third phases of North Cheshire's Minehead Avenue development and the scheme for people with physical disabilities, at Crosswaite Road, in Offerton were all on site.

Over in Yorkshire, **1990** saw building work started on the first phase of flats, at St. Leonards Lane, Rotherham and conversion work was underway on the Old Headmaster's House, in Midland Road, Barnsley. The scheme of 12 flats for older people, in Fife Street, Wincobank was completed and occupied, during the year.

Homes for first time buyers

Meanwhile, in **1990**, Equity Housing Association embarked on a range of shared ownership schemes, all aimed at first time buyers. At Greystones Road, Eccleshall (Sheffield), 12 flats were under construction and in Station Road, Reddish, eight houses and 10 flats were being built. A site was acquired, in Fulton Road, Sheffield, for 10 shared ownership flats as well as land at Pauls Moss, Whitchurch, bought from North Cheshire, to build 14 low cost houses for sale. Equity's original plan was to develop the Pauls Moss site without any grant but top-up funding, from the Housing Corporation, was needed to help reduce sale prices to more affordable levels.



Pullman Close, Broom Lane, Levenshulme
17 family houses and a 34 unit sheltered housing scheme.



1991

Aftermath of the property market collapse

In **1991**, our total stock stood at 2313 and our average weekly assured rent, for a one bedroom home, had risen to £33.11. The year saw significant changes in demand for our homes, brought about by the 1990 property market collapse, the depression in house values and the enormous number of families facing repossession as they failed to meet mortgage payments.

In exploring solutions, we played a significant role in helping the Government and building societies assess the viability of 'mortgage to rent' schemes. The increasing number of homeless people led to a significant reliance on bed and breakfast accommodation and a marked change in the nature of applicants needing rehousing.

DIYSO pilot

Despite the problems caused by the property market collapse, we were still committed to helping people become home owners. **1991** saw Equity Housing Association selected, by the Housing Corporation, to pilot 'Do-it-Yourself Shared Ownership' (DIYSO). This initiative gave council and housing association tenants the chance to become home owners, providing grants to help them buy homes on the open market and freeing up rented homes for people on waiting lists. During the year, Equity oversaw the purchase of more than 100 homes, through the DIYSO initiative.

The Stockport Housing Partnership

In **1991** and **1992**, we became involved in a number of significant development partnerships including the Stockport Housing Partnership which involved Stockport Council, North Cheshire, four other housing associations and the recently formed Stockport ALMO.

It was the first of its kind to get off the ground, in the North West, with the Council making land available, at below market value, to enable housing associations to develop new homes. The first phase of the Partnership's strategy focused on maximising the number of new affordable homes for rent. Between 1992 and 1998, the Partnership significantly exceeded its target of 450 new rented homes, developing over 600 properties.

During the year, North Cheshire acquired a site at Springside, Reddish as part of a complex deal involving the local Golf Club, Stockport Council and a developer. The plan was to build 40 new homes for rent as part of a bigger scheme.



"The DIYSO initiative was viewed as a huge success and over the years, more than 600 homes were added to our stock portfolio"

Karen Hughes
Finance Director



North West Volume Initiative Consortium

Through the North West Volume Initiative Consortium (NORVIC), in **1991** our Group joined with five other medium sized housing associations with the aim of achieving economies of scale through joint tendering. Tarmac Construction plc was selected as the Consortium's contractor, designing and constructing the new homes. A range of eight house types and a common specification were agreed, to help achieve the economies of scale. The Housing Corporation was very supportive of the initiative as it achieved value for money and produced good quality housing.

The first NORVIC scheme was launched, in **1991**, by Sir Norman Wakefield, the Deputy Chairman of the Housing Corporation, on a site in Colshaw Road, Wythenshawe. A further scheme of homes, for rent and sale, went on site at St Marys School, Stockport, later in the year.

New homes in Stockport and Yorkshire

During **1991**, North Cheshire's Crosswaite Road scheme, in Offerton, was completed. The development included five flats, designed specifically for physically disabled residents, as well as a respite care flat, all to be managed by Stockport Social Services. At the same time, North Cheshire was developing a scheme, in Stockport, for schizophrenia sufferers. Further North Cheshire schemes were on site in Wythenshawe, Youlgreave (Derbyshire Dales) and Shropshire.



Fulstone House, Stockport
Head office extension and refurbishment.

Meanwhile, over the Pennines, our Chairman, Eric Armitt officially opened North Cheshire's scheme, in Royston, Barnsley for adults with severe learning difficulties and our first scheme to be developed in Rotherham, at St Leonards Lane, was handed over and occupied.

In **1991**, Equity had a quieter year than North Cheshire, on the general development front but with responsibility for the DIYSO initiative, Equity's Development Team was kept very much on its toes.

Improving our older schemes

Building new homes was not the only thing on our mind and in **1991**, we recognised that we needed to invest significantly in our older properties. Following a major stock survey, we embarked on our Estate Improvement Programme, largely funded from our own reserves. Year on year, we were to progressively upgrade the North Cheshire stock built in the 1960s, 1970s and early 1980s.

New look Fulstone House

1991 saw us extending and improving Fulstone House, our head office in Mile End Lane, Stockport which had been our home since 1977. The original part of the building was refurbished, an extension was added and we installed a new computer system.

The significant investment, in our office accommodation, meant we were very well equipped to deal with our expanding work, both in terms of property numbers and geographical spread, as our fourth decade in business rapidly approached.



Regional Advisory Panels

During **1991**, the first of our three Regional Advisory Panels was set up, in Yorkshire. Members of the Panel were drawn from community workers, as well as others with an interest in housing and quickly flourished.

1992

Wythenshawe Area Office

Because of a concentration of existing stock and on-going development activity, within Manchester, in **1992** we decided to look for additional office premises to serve our tenants and leaseholders living in the Didsbury, Withington and Wythenshawe areas of Manchester. We found office space that was ideal for our needs, in West Didsbury Old Town Hall and after some minor work and alterations, the office was opened for business, in April 1993.

Year of significant expansion

At the time, **1992** was considered our most successful year to date with our stock rising to 2,500 and our development programme going from strength to strength. During the year, North Cheshire developed 109 new homes for rent and Equity added a further 91 DIYSO homes to our stock total. Meanwhile, Provincial was managing around 300 homes on behalf of other property owners.

Alongside our mainstream programme, in **1992** we were expanding our work significantly, completing our first scheme for sale in Vale Royal (Cheshire) and receiving Housing Corporation allocations in four local authority areas we had not previously worked in. We also received an allocation, under the 'Housing Market Package' initiative and for the first time, developed homes in East Manchester.



West Didsbury Old Town Hall, Manchester
Our new Wythenshawe Area Office.



1992 saw North Cheshire with six schemes on site, including the Weavers Court sheltered housing scheme in Penistone (Yorkshire) and a rural scheme in Norton-in-Hales, Shropshire.

Through NORVIC, 20 North Cheshire flats were being built at Colshaw Road, Wythenshawe, 40 flats and two bedroom houses for rent at Ascot Avenue, Sale and three bungalows at St Mary's School, Stockport.

A further 64 homes, at Carnforth Road, were being developed through the Stockport Housing Partnership.

North Cheshire also acquired a cleared site in Penistone, from Barnsley Council, for a future mixed tenure development.

Alongside North Cheshire, in **1992**, Equity was developing, through NORVIC, 20 shared ownership flats and houses at Ascot Avenue, Sale and a further 24 shared ownership flats on the St Mary's School site, in Stockport.



Weavers Court, Penistone

Sheltered housing scheme of 30 one bedroom flats and staff accommodation.

50 Years of Equity

1993-2002



Life in 1993...

Cost of living:

- Average UK house price - £50,130
- Cost of colour TV licence - £83
- Inflation rate - 1.9%.
- Gross average annual earnings - £16,219
- Price of a gallon of unleaded petrol - £2.25

World events:

- Bill Clinton became the 42nd President of the USA.
- EEC eliminated trade barriers to create the European Single Market.
- Canada elected first female Prime Minister, Kim Campbell, in June. She was to resign in November.
- Bomb explodes at the World Trade Centre, in New York.

Life in the UK:

- John Major led the Conservative Government.
- The Queen opened Buckingham Palace to public for first time.
- IRA bomb exploded in Warrington town centre, killing Jonathan Ball and Tim Parry, in March.
- United Kingdom Independence Party (UKIP) formed, in September.
- Ford launched the Mondeo, replacing the Sierra and the Escort and Fiesta were the UK's best selling cars.

Sport and entertainment:

- Grand National cancelled after a disastrous false start.
- Manchester United won first season of new Premier League and Arsenal won FA Cup.
- England failed to qualify for 1994 World Cup and Manager, Graham Taylor, resigned.
- Emma Thompson won 'Best Actress' Oscar and big film of year was 'Jurassic Park'.
- UK came second, in Eurovision Song Contest, with Ireland winning for a second year.
- Best-selling singles and albums both by Meatloaf.

Born this year:

- Three members of band 'One Direction'.

Died this year:

- Bobby Moore, Danny Blanchflower, Audrey Hepburn & Les Dawson.





1993

Off to a flying start

In **1993**, with 30 years' development experience and expertise already under our belt, our fourth decade got off to a flying start. With a very healthy development programme and a strong financial base, further expansion was high on our agenda and during the year, our housing stock grew to almost 3000.

Regeneration and partnership working

1993 saw us continuing to play an important role in the regeneration of Wythenshawe with our first scheme of 26 flats for rent, developed through NORVIC, completed at Colshaw Road and further North Cheshire schemes, at Wastdale Road and Whitburn Road, handed over and occupied, providing a further 38 new homes for rent.

The year also saw North Cheshire's first scheme, in East Manchester, handed over and occupied, providing 33 new family houses for rent, in Beswick. Meanwhile, in Trafford, 40 flats and two bedroom houses, for rent, were completed at Ascot Avenue, Sale, again through the NORVIC Partnership.

In Heaton Chapel, the complex land deal, put together through the Stockport Housing Partnership and involving North Cheshire, Stockport Council, a local golf club and a developer, resulted in 77 new houses and older people's flats for rent being handed over during **1993**.

Meanwhile, In Yorkshire, work was completed on the Weavers Court sheltered housing scheme, in Penistone and it was officially opened, in June **1993**, by Gerald Hadfield, the Mayor of Barnsley.

On the rural housing front, North Cheshire's scheme of four houses, in the village of Norton-in-Hales (Shropshire), was completed and let to people with local connections.



North West Volume Initiative Consortium (NORVIC)

Members of the Consortium with Sir Norman Wakefield, Deputy Chairman of the Housing Corporation.

1994

£20 million development programme

1994 saw increasing Government emphasis on regeneration, coupled with a reduction in the Housing Corporation's Approved Development Programme (ADP), particularly for new build homes for rent.

Despite the cut back in Housing Corporation funding, in 1994 our work and activities continued to grow. We received almost £9 million in Housing Corporation allocations, a further £1 million in Local Authority Housing Association Grant (LAHAG) and £0.5 million in 'HAG stretch', obtained through the Stockport Housing Partnership. Our development programme was worth nearly £20 million and we added over 400 properties to our stock, in 1994.

During the year, North Cheshire developed 84 homes for general letting, 10 flats for older people, eight supported housing units and 38 homes, built under the Business Expansion Scheme (BES). North Cheshire also received a significant allocation for 'short life' housing, bringing 39 empty properties back into use.

North Cheshire's move into shared ownership

Following a clarification of the role of charitable housing associations, in 1994 North Cheshire also embarked on a programme to develop over 60 shared ownership homes, complementing the work of Equity Housing Association in this area. Meanwhile, during the year, Equity completed 52 new homes for sale and acquired 175 properties, under the continuing DIYSO initiative.



"In 1995, I was asked to establish a Leasehold Team to look after the large number of shared ownership properties and other leasehold stock. The team originally dealt with management and re-sales but later took on new sales."

Graham Bennett
Former Leasehold Manager
(worked for Equity: 1994-2003)

Resident involvement

On the resident involvement front, 1994 saw North Cheshire set up further Tenants' Advisory Panels and at its Pegasus Court scheme, in Oxford, the development of an Estate Forum was funded through a Housing Corporation grant.

1995

Developing homes with private finance

1995 saw funding, for social housing, continuing to reduce. We responded to the challenge by developing schemes that required less Housing Association Grant (HAG) and we became more involved in temporary housing programmes, targeting areas of real need.

At the beginning of 1995, we had in place Housing Corporation funding of £14 million as well as £0.2 million of Local Authority Housing Association Grant (LAHAG). With 332 homes in development, we met our private finance needs through borrowings from the Halifax and Cheshire Building Societies and the Co-operative Bank.

During the year, North Cheshire developed 193 new build homes and refurbished 39, including 29 short life properties. Meanwhile, Equity developed 23 homes for sale and 24 for rent as well as purchasing 140 DIYSO properties.

Improving our services

During 1995, we worked hard at improving the services we provided, both for tenants and leaseholders. We reviewed our lettings policies, continued with our programme of estate improvements and provided additional support for our older residents. A new team was established, to manage our leasehold stock and North Cheshire set up a centralised repairs desk. The work of our Tenants' Advisory Panels, Area Committees and Leasehold Advisory Panel continued to flourish.



1996

New Housing Act and 'right to buy'

A new Housing Act became law, in July **1996**, giving housing association tenants a 'right to buy', for the first time as well as making Housing Corporation funding available for landlords other than housing associations.

New departmental structure

By **1996**, we were employing 114 staff and our stock of 3571 homes was spread across the North West, Yorkshire, Derbyshire, Shropshire and Oxford. The year saw us make changes to our departmental structure, setting up four new departments responsible for housing, business development, property services and financial and corporate services. The establishment of the Business Development and Property Services Departments meant we could concentrate on maximising resources and focus on reinvestment in our existing stock.

Affordability

In **1996**, the national housing picture was bleak with mortgage repossessions running at 1,000 a week. The 'big issue', for housing associations, was rent affordability as rents had increased, across the sector, as grant levels had reduced.

Listed buildings and urban design

1996 was a year of contrast when it came to our development programme. North Cheshire completed work on the refurbishment and conversion of Georgian town houses, in Salop Road, Oswestry, providing 10 flats for rent. Elsewhere in the town, the refurbishment and conversion of the Queens Hotel, a Grade 2 listed building, was completed, providing a further 10 flats over shops at street level.

At the opposite end of the scale, Equity developed a scheme of shared ownership houses, in the Gorton Renewal Area, which were designed to meet Manchester's Urban Design Code.



"My Post was new and I was given the task in putting together a workable asset management plan and overall responsibility for contract management of all planned, cyclical and new build works."

Joe Doherty
Former Director of Property Services (1997-99)



Salop Road,
Oswestry



Queens Hotel,
Oswestry



Gorton Renewal Area,
Manchester

Equity People...



Brian Ashfield Board Member and Chairman(1996 - Present)

Brian Ashfield joined North Cheshire's Board in June 1996. Before retiring, he had worked at High Peak Borough Council as Chief Environmental Services Officer. Brian was appointed as Vice Chairman of our Board in 2005 and became our current Chairman in 2008.

Future Chairman joins the Board

In June **1996**, Brian Ashfield joined our Board and proved to be a very effective Board Member, reflected in his future appointments as Vice Chairman, in 2005 and Chairman in 2008.

Pegasus Court transfer

In **1996**, the practicalities of continuing to manage and maintain a scheme that was so remote from our core operation led us to transfer Pegasus Court, in Oxford, to local social landlord, Ealing Family Housing Association.

1997

New Labour Government

May **1997** saw the Labour Party, under the leadership of Tony Blair, win the General Election. Housing associations found themselves in a difficult position as the new Government wanted to see rents reduced despite grant rates continuing to fall. Social Housing Grant (SHG) was cut from 56% to 54% with housing associations expected to raise the shortfall on the commercial money markets.

Informal name change

1997 was the year we informally adopted the name Equity Housing Group. With schemes as far east as Yorkshire and as far south as Shropshire, we decided that the name, 'North Cheshire Housing Group', no longer reasonably reflected who we were and where we operated.

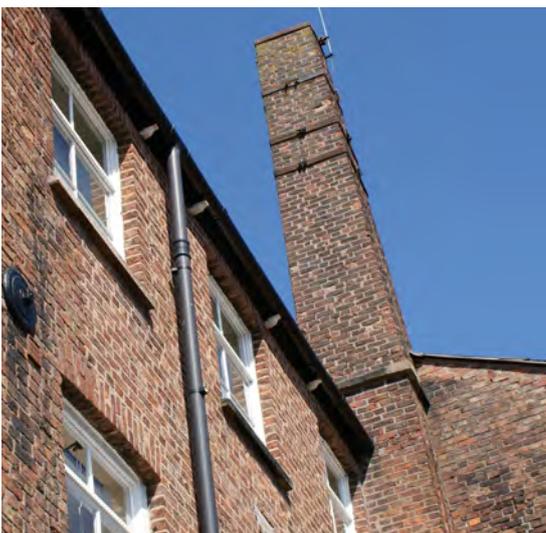
However, it would not be until 2002, the last year of our fourth decade, that Equity Housing Group Ltd was legally established and the name 'North Cheshire' was assigned to the history books.

On the development front

No doubt, **1997** was a very busy year on the development front. In Stockport, we developed another shared ownership scheme, at Christie Street and at Albert Terrace, in Stockport town centre, we converted and refurbished 19th Century properties to create nine flats, two houses, an office and two shops. The work was funded through the Local Authority Housing Partnership Fund with the commercial income, from the shops, supporting the scheme's financial viability.

Meanwhile, in Cheshire, we built a scheme of flats for rent, at Woodlands Chase, Wilmslow, offering tenants the option of purchasing shared ownership stakes. In partnership with Vale Royal Council and Redrow, we developed 26 homes for rent, 10 shared ownership bungalows for older people and 24 shared ownership houses for first time buyers, at Kingsmead, Northwich. The official opening of our Old Ribbon Mill development of 21 flats, in Pitt Street, Macclesfield, was carried out by local MP, Nicholas Winterton.

In Shropshire, **1997** saw us embarking on one of our most exciting conversion and refurbishment projects to date. With Housing Corporation support, Monkmoor School, in Shrewsbury, was to be converted into 35 family homes, including 14 for shared ownership. Meanwhile, in Derbyshire, we developed 20 shared ownership homes and drew up plans for a second phase of three bungalows.



Old Ribbon Mill, Macclesfield
Mill conversion providing 21 flats.



Resident participation and partnership working

1997 saw resident consultation and participation high on our agenda. The following year, the Housing Corporation issued its policy proposals, 'Making Customers Count', setting out 22 commitments aimed at encouraging tenant involvement. We were already putting much of what the Corporation was proposing into action, through our Tenant Committees.

During the year, we created the post of Tenant Services Manager and we worked in partnership, with a range of other agencies, in managing our estates. Along with two other housing associations, we received Housing Corporation funding to explore the feasibility of providing domiciliary care services, to older residents, living in sheltered schemes in Stockport and South Manchester.

'Plastic card' payments

With over £6 million, in rents and service charges, flowing into the Group during the year, we introduced a new 'plastic card' payment system, in April **1997**, in partnership with the Post Office.

1998

The 'New Deal' and investment in housing

1998 saw the new Labour Government introduce 'New Deal' education, training and employment initiatives. In the same year, Deputy Prime Minister, John Prescott, announced an intended investment in housing of nearly £4 billion, over the following three years.

Wide range of schemes

During **1998**, we completed a wide range of schemes, across our regions. In Gorton (Manchester) we built 14 family houses for rent, as a third phase of our Knutsford Road development. In Stockport, we developed 14 houses and flats for rent, in Gorton Road, Reddish and our Albert Terrace town centre regeneration scheme, of 11 houses and flats, was completed and occupied.

In Northwich (Cheshire), we built a six unit rehabilitation scheme, for single people, at Baxter House, Winnington Lane and a further 10 family houses for rent, as the third phase of our Pullman Drive development.

Further afield, in Shropshire, we completed a regeneration and refurbishment project, in Cheshire Street, Market Drayton, providing four flats above shops and at Bargates, in Whitchurch, we built five shared ownership houses and 12 single person flats.

Meanwhile, at Whitfield Cross in Glossop (Derbyshire), we converted two short life houses to provide homes for people with learning difficulties.



Baxter House, Winnington Lane, Northwich
Six unit rehabilitation scheme for single people.

Monkmoor, Shrewsbury

Conversion and refurbishment work was on-going at our Monkmoor site, in Shrewsbury. Monkmoor Girls' School had originally opened in 1930, on the site of Shrewsbury's former racecourse but by the early 1980s, the building was no longer in use and remained empty for several years. Working in partnership with Shrewsbury and Atcham Council, we took on the conversion of the Grade II listed building into 35 one, two and three bedroom homes, to be made available for rent and shared ownership. The scheme of new homes was to be known as 'The Chase'.



Monkmoor, Shrewsbury

On-going conversion and refurbishment work at Monkmoor, a Grade II listed former school.

Project management services

1998 also saw us moving outside the field of housing, with our staff project managing the building of a new classroom extension, at Moss Hey Primary School, in Bramhall.

Improving older schemes

Our **1998** reinvestment programme included some of our existing stock in Stockport, Manchester, Rotherham and Bradford. Since 1996, we had spent £2.5 million on bringing our older schemes up to standard and a further £1.2 million was committed for reinvestment work, during **1998** and **1999**. As part of this programme, £600,000 was to be spent, on Clifford Court, a North Cheshire mixed development scheme built in the early 1970s. During the year, scheme residents were consulted over plans to provide new double glazed windows, kitchens, plumbing and heating systems.



Move to Armitt House

The highspot of **1998** was undoubtedly our move from Fulstone House to Armitt House, our new head office in Cheadle Hulme. The refurbishment of the office block, previously known as Monmouth House, cost in the region of £200,000. Named after our Chairman, Eric Armitt, the offices were officially opened by the Mayor of Stockport, Councillor Gordon Cooper. Although the move was welcomed by staff, it was tinged with some sadness as Fulstone House had been our home for a long time and we had a lot of fond memories of working there.

Centralisation and new Resident Service Centre

Coinciding with our move to Armitt House, staff were centralised in four teams covering service delivery, revenue, responsive repairs and leasehold management. Our new Resident Service Centre was also set up, with customers able to contact us on a new freephone number.

1999

Who we were housing

By **1999** our total housing stock had risen to 3890 and through Provincial, we provided management services for a further 194 homes. Lettings figures showed that 75% of the people we were rehousing were in receipt of some form of state benefit and nearly 60% had a net income of less than £120 per week, well below the national average. At this time, our weekly assured rent, for a one bedroom home, was £46.28 and for a four bedroom property, £71.65.

What we were building

During **1999**, we completed a range of schemes, across the regions, including the fourth and fifth phases of shared ownership houses, at Kingsmead (Northwich) and 12 shared ownership flats, for older people, at Ash Cottage (Stockport). Meanwhile, eight flats for rent, in Heathbank Road, Cheadle Heath, four houses for rent, in Brickfield Street, Padfield (Glossop) and four shared ownership bungalows, in Thornbrook Road, Chapel-en-le-Frith were all handed over and occupied.

1999 was also the year when our flagship scheme of 35 houses for rent and shared ownership, at Monkmoor in Shrewsbury, was completed. The scheme was renamed 'The Chase' and proved to be a great success.

A scheme of seven flats, including four for use by 'The Boys and Girls Welfare Society', was on site in Archer Street, Great Moor (Stockport) and at Harlech Road, Oswestry, 14 flats and 16 bungalows, to be rented to older people, were under construction. Plans were also being drawn up for an independent living scheme, in Glossop, for people with mental health needs as well as for a women's refuge, in Oswestry.



Armitt House

Official opening by the Mayor of Stockport.



The Chase, Shrewsbury (previously Monkmoor)

Completion of 35 houses for rent & shared ownership.

Homefinder Helpline

1999 saw us join Stockport Council and five other local housing associations, in the 'Homefinder Helpline' scheme, a Stockport Housing Partnership service providing a freephone number to help people in their search for Council and housing association accommodation, in the Stockport area.

Resident Survey Officers

In late **1999**, we employed two of our residents as Survey Officers. Their role was to canvass customers' views on the services we provided. On average, they made 350 calls each month and established that 96% of those contacted rated the new Resident Service Centre as 'excellent' or 'good'.

Home improvement award

November saw us receive a National Home Improvement Council award for "outstanding achievement in encouraging home improvements in 1998 and **1999**".



Kingsmead, Northwich

A predominantly private sector development where we built 26 houses for rent and 10 bungalows and 24 houses for shared ownership.



2000

New millennium – better quality of life

The new millennium, saw sustainability high on the Government's agenda. In **2000**, the aim was to provide not just improved housing but also improved quality of life with better education, health and economic opportunities. This was something we were very happy to support through continued and expanded partnership working.

£4 million development programme

With almost 100 new homes on site, in **2000** our development programme had a value in excess of £4 million and was funded through a combination of Social Housing Grant (SHG) of almost £2 million and internal resources and reserves. During the year, we actively sought partnerships, with private sector developers, to provide affordable homes as part of mixed tenure developments and we built up a land bank for almost 100 new homes.

In Stockport, we were building 20 shared ownership homes, with our own resources, as well as nine homes in the old town area. The year **2000** also saw us working on five 'purchase and repair' homes for rent, in the Cale Green Renewal Area as well as a project to provide specialist respite accommodation, in partnership with Stockport Healthcare Trust. At the same time, in Manchester, six mixed tenure flats, at Portland Court, Didsbury, were under construction.

Meanwhile, in Macclesfield, 24 shared ownership homes, in Beech Lane, Tytherington, were being built and work was on-going at Victoria Park, where obsolete Council deck-access flat blocks were being demolished to make way for new homes. In the adjoining Borough of Congleton, conversion work was underway to create five flats, above shops and a community run 'youth bar'.

In Derbyshire, nine shared ownership homes were being built in Glossop and 12 existing homes were being refurbished, to provide homes for rent. At the same time, in Yorkshire, 14 mixed tenure homes were on site in Barnsley and 25 shared ownership homes were planned for Sheffield.

The year **2000** also saw 30 flats and bungalows being developed, for older people, at Harlech Road in Oswestry (Shropshire) and a refuge for women and children, fleeing domestic violence, was planned. In Shrewsbury, accommodation for people with substance abuse problems was in the pipe-line and plans were being drawn up for the conversion of obsolete flats, to provide energy efficient, modern family homes.

Consultancy services

During **2000**, our Resident Services Centre continued to be very successful with in excess of 87,400 calls taken during the year and a customer satisfaction rating of over 95% achieved. On the back of this success, we provided consultancy services to other housing associations wanting to set up contact centres.



Victoria Park, Macclesfield

Obsolete Council deck-access flat blocks being demolished to make way for new homes.

2001

New homes through planning gain

In **2001**, the availability of Housing Corporation allocations and funding was no better but as our own finances were buoyant, we still managed to maintain a significant development programme. Through 'planning gain' we were able to develop new shared ownership schemes with builders P.E. Jones, in Great Moor, Stockport and with Barratts in Adswold (Stockport), Northwich and Chester. The year also saw us continuing to work on town centre regeneration projects in Macclesfield (Cheshire) and Oswestry (Shropshire).

Specialist care centres

One of our most significant achievements, in **2001**, was the completion of three specialist care centres, for people with severe learning difficulties, developed in partnership with Stockport Healthcare Trust. We also worked with Barnsley Council, to develop a supported housing scheme in Wombwell.

Tenant Inspector and reward scheme

2001 saw the role of our three Tenants' Committees enhanced, increased involvement of our tenants at Board level and one of our tenants becoming a Tenant Inspector, under the Housing Corporation's new Inspection Regime. We also introduced a loyalty scheme to reward tenants who maintained good tenancy standards.

Equity Housing Group Ltd

In the last year of our fourth decade, we saw our name formally changed from North Cheshire Housing Association Ltd to Equity Housing Group Ltd. We had already been informally using the name, since 1997, as it better reflected our business and had no geographic connotations.

2002

Award for community achievement

As our fourth decade drew to a close, our total stock figure had risen to 4250 and through Provincial, we were managing a further 187 homes for others. During **2002**, we significantly enhanced our IT systems, carried out a sheltered housing review and continued to roll out our programme of major investment in and improvements to our older stock. A high spot of the year was receiving a 'Mayoral Award for Community Achievement' for our work in Oswestry town centre.

Traditionally funded homes for rent

Despite shrinking grant rates and further reductions in the Housing Corporation's programmes, in **2002** we still managed to develop quality homes for rent, funded through traditional grant, including our highly praised development, for older people, on the outskirts of Oswestry.

2002 saw us selected, by Stockport Council, to work with Lovell on the regeneration of a Council-owned estate in Adswold and our involvement in the major regeneration scheme, in the centre of Macclesfield, saw us embarking on the next phase of redevelopment.

More 'planning gain' schemes

In **2002**, we continued to enjoy good relationships with builders and developers and were involved in a significant number of 'planning gain' schemes, working with Barratts in Sheffield, Persimmon Homes in Whaley Bridge, Westbury Homes in Cheshire and Stockport and Jennings Homes in Shrewsbury.



Oswestry Town Centre

'Mayoral Award for Community Achievement' for our work in Oswestry town centre.

50 Years of Equity

2003-2012



Life in 2003...

Cost of living:

- Average UK house price - £119,938
- Cost of colour TV licence - £116
- Inflation rate - 2.5%
- Gross average annual earnings - £24,753
- Price of a gallon of unleaded petrol - £3.48

World events:

- Space Shuttle Columbia broke up on re-entry, in February, killing all seven crew.
- Second Iraq War broke out in March.
- Human Genome Project accurately mapped 99% of human DNA.
- Saddam Hussein captured in December.

Life in the UK:

- Labour Government led by Tony Blair.
- Congestion charge introduced, in London, in February.
- M6 Toll Road opened in December.
- Temperature of 38.5C (101.3F) recorded in Kent, in August - (first time 100F+ recorded in UK).

Sport and entertainment:

- Roger Federer won first of five consecutive Wimbledon Men's Singles titles, in July.
- England won the Rugby World Cup, in November.
- Roman Abramovich bought Chelsea, Manchester United won the Premiership & Arsenal won the FA Cup.
- UK got 'nul pointes' in Eurovision Song Contest.
- Dido's 'Life for Rent' was year's best selling album & Black Eyed Peas' 'Where is the Love?' top single.
- Catherine Zeta-Jones won 'best supporting actress' for her part in 'Chicago' which also won 'best picture', at the Oscars.

Died this year:

- Maurice Gibb, Katherine Hepburn, Bob Hope and Johnny Cash.





2003

Great year for Equity

We celebrated our 40th anniversary, in **2003** and it marked a great year for Equity. At this stage in our history, our housing stock stood at 4225 and we were managing another 187 homes for others. Our average assured rent was £51.15, for a one bedroom property and £75.08 for a four bedroom home.

The buoyancy of the housing market was a source of considerable strength to the Group and the development of shared ownership schemes continued to be a very important part of our business. A significant number of shared ownership schemes were on site and demand was running high with 52 new homes sold, during the year.

In **2003**, our new build programme was funded through Social Housing Grant (SHG) coupled with considerable resources generated through the Recycled Capital Grant Fund. In total, over £4million was available, in recycled grant, generating a potential investment of £8million in new schemes.

Big on regeneration

2003 was a big year on the regeneration front. Through the Queen's Hotel project, we helped transform an Oswestry town centre site from a derelict eyesore into a vibrant centre for the people of the town. The scheme provided 10 flats for rent, a youth activity bar and a community arts centre, all within a listed building.

At Victoria Park in Macclesfield, we were partners, alongside Macclesfield Council, Persimmon Homes and Collingwood Housing Association, in a large scale regeneration scheme which involved the development of over 300 mixed tenure homes. On a much smaller scale, we breathed new life into a Grade I listed building, transforming unpopular accommodation into popular apartments for sale, in an area where there was little opportunity for home ownership.

The year also saw us selected, by Stockport Council, to regenerate part of the Brinnington Estate with new homes for sale as well as new community facilities and shops.

"As shared owners have purchased remaining shares in their homes, we've been able to use the proceeds and recycle the grant to develop new homes, in some instances recycling the grant more than once – great value for money!"

Karen Hughes,
Finance Director



Equity's Staff Team in our 40th anniversary year.



“We piloted many Housing Corporation initiatives and became a leading partner with many private developers, delivering S106 schemes across our patch.”

Nigel Bennett
Former Assistant Director of
Development & Regeneration
(worked for Equity: 1991-2009)

Eco-friendly homes

2003 saw us involved in a pilot to develop an environmentally friendly house, in partnership with Stockport Council, with all materials sourced from renewable sources and the building designed to achieve a very high level of energy efficiency. We also developed energy efficient, sustainable homes by embracing modern methods of construction, erecting 20 factory produced, timber framed houses in Whitchurch (North Shropshire) and further ‘green’ rented homes, in Stockport.

Section 106 schemes

In Shropshire, we provided much needed affordable rural housing and were also very successful in developing Section 106 schemes, with a range of local authorities and builders, with developments on site in Oswestry, Chester, Crewe and Nantwich, Congleton, Stockport and Shrewsbury.

Exploring development partnerships

In line with the Government’s Sustainable Communities Agenda, during **2003** we looked more closely at partnership working. Discussions took place, with a number of other associations, to explore how development partnerships could work.

Management services

In **2003**, we were commissioned to provide management services for Urban Splash’s award winning Timber Wharf and Box Works developments, in Manchester. We were also appointed as managing agents, by Barratts, for their prestigious Chester city centre scheme, ‘The Bars’ which included some affordable apartments being sold on a shared ownership basis.



The Bars, Chester
Managing agents for Barratts.

Supported housing

April **2003** saw the new ‘Supporting People’ framework introduced, creating a massive amount of work and leading to major internal changes. Despite this, we continued to expand our supported housing portfolio. In Stockport, alongside the Learning and Disability Partnership, we redeveloped two supported housing schemes, for people with severe learning difficulties. We also developed a Women’s Refuge, in Oswestry and in Chinley (Derbyshire) we built a large home, designed specifically for a family fostering children through Cheshire Social Services.

Stock reinvestment

Throughout **2003**, we continued to invest in our older schemes with work completed at Belmont, in Stockport and new programmes of work started on schemes in Southport and Sheffield.



2004

Four 'green lights'

In **2004**, we maintained four 'green lights', in our Housing Corporation assessment and with an eye on generating internal efficiencies and improving our services, we continued to invest in our IT systems.

We overcame the challenges of securing Housing Corporation funding, alongside five other housing associations, by entering into a development partnership agreement with Accent Housing Group. During the year, we developed new homes in partnership with Persimmon Homes, Jennings Homes, Barratt Homes and Westbury Homes.

Shared ownership in demand

Increasing house prices, in **2004**, saw many people priced out of the housing market and shared ownership became a very attractive proposition for people on modest incomes. To meet this growing demand, we developed a very successful shared ownership programme, mainly as a result of Section 106 planning agreements.

Of the 198 homes we completed, in **2004**, over 100 were for sale, mainly to first time buyers. New shared ownership developments included Droppingwell Road, our first shared ownership scheme in the Rotherham area and Fitzwilliam Lodge, in Elsecar, which saw the conversion of unpopular bedsits into two bedroom flats with all modern amenities. Thanks to our shared ownership programme, over 100 families, couples and single people got a foot on the home ownership ladder, in **2004**.

Regenerating Brinnington

Alongside Stockport Council and Brinnington Community First, in **2004**, we were busy working on our plans to regenerate the area known locally as the 'Top Shops', on the Council's Brinnington Estate. This was our most ambitious regeneration project to date and would involve the relocation and demolition of shops and commercial units. A new community and education centre, village shopping centre and 53 shared ownership family houses were to be built, on the cleared site.



Kinnerley, Shropshire
Shared ownership homes.



Brinnington 'Top Shops'
Our most ambitious regeneration project to date.



Roger Tuson
Chief Executive 1987-2005

2005

Roger Tuson's retirement

2005 was quite a sad year for Equity, with Roger Tuson, our Chief Executive, taking early retirement on health grounds, in July.

"Looking back it was a real privilege to work for Roger Tuson. I've huge respect and admiration for his contribution to Equity, his commitment to the NatFed and his vast knowledge of social housing."

Karen Hughes, Finance Director

Brinnington Village start on site

In 2005, our Brinnington Village project got off the ground after the land was transferred to us, by Stockport Council, in March that year. Work started on the community centre and the relocation of the shops. This flagship project was to form the nucleus of our development programme, for the next two years.

Regeneration and LOTS in Yorkshire

During 2005, we worked with Rotherham Council in helping revitalise Rotherham town centre.

Under-utilised commercial and retail units were converted and refurbished to provide homes for rent and a shared ownership scheme was on site, in College Street. At the same time, we provided 'Living Over the Shop' (LOTS) accommodation, right in the centre of town. We also worked closely, with Barnsley Council, to refurbish town centre properties, for shared ownership, without any grant.

Affordable village housing

After eight years of planning, in 2005 we finally completed an affordable housing scheme in Cawthorne, a village on the outskirts of Barnsley. The scheme was a mix of houses for rent and shared ownership, providing much needed housing in a village where house prices could not be afforded by many local people. During the year, we also completed the purchase of two sites, in Eyam and Baslow, within the Peak District National Park, for further rural housing schemes.



Rotherham Town Centre
'Living Over the Shops' scheme.

Investing in our older stock

In 2005, falling demand for bedsit accommodation led to a programme of conversion and refurbishment work at our Chatsworth Lodge (Buxton) and Pauls Moss (Whitchurch) sheltered housing schemes, with residents given a big say in what should happen. At Chatsworth Lodge, obsolete electric heating systems were replaced with high efficiency, gas-fired systems, leading to lower energy bills and reduced CO₂ emissions.



'Decent Homes' programme

In line with Government policy, in **2005** we put in place a programme of work to bring all our homes up to the 'Decent Homes Standard' by 2010. Six tenants sat on our Decent Homes Working Group and developed a ranking system and work programme, covering all our schemes. In line with our commitment to fight fuel poverty and deliver energy efficiency and sustainability, boiler replacements and energy efficiency were high on the agenda.

'Procurement for All'

In **2005**, we became a founder member of the 'Procurement for All' Consortium which saw us working with other housing associations, to achieve economies of scale and better value for money. With residents involved in the selection of contractors, we signed a five year partnership contract for cyclical painting with similar arrangements negotiated for kitchens, bathrooms and boiler maintenance. The following year, we would work closely, with partner associations, to procure a centralised responsive repairs service, offering residents appointment-based repairs, through two main contractors.

2006

Year of change

The new year was marked by the recruitment of a new Chief Executive and in March **2006**, Steven Jackson, the Group's Housing Director who already had over 20 years' service under his belt, was appointed to the top job.

Following an Audit Commission inspection, we drew up and put into practice an action plan which saw changes and improvements introduced ahead of schedule. During the year, new positions were created, a five year business plan was put in place and our 'electronic office' project saw over half a million pieces of paper scanned and stored electronically.

In **2006**, our Asset Management and Property Maintenance sections were brought together and our investment strategy focused on environmental improvements as well as bringing all our stock up to the 'Decent Homes' standard.

We also expanded our Leasehold Service Team, to provide enhanced services across our expanding home ownership portfolio and established Continuous Improvement Groups, involving residents, staff and Board members.

Brinnington and Royal Oak Brewery

2006 saw great progress being made at Brinnington. Work on the new shopping precinct and community facilities was completed and the new shared ownership houses were coming out of the ground. At the same time, we were developing plans for our flagship Royal Oak Brewery scheme. At the gateway to Stockport's town centre, the planned scheme was an important element of Stockport's ambitious town centre regeneration plans and would see the former Whitbread Brewery, which had closed in 1957, remodelled and refurbished to provide new homes for rent and shared ownership.



Steven Jackson
Equity's new Chief Executive.

2007

Continuing change and improvement

Throughout **2007**, we continued to make changes and improvements, across the Group. On the housing management front, we carried out a departmental restructure and our Income Team was expanded to provide more debt advice and financial inclusion support for residents.

Our Service Delivery Officers became more involved in neighbourhood partnerships, in particular working very closely with other agencies, in dealing with anti-social behaviour. Our Residents' Service Centre was expanded, offering additional services such as arrears advice, sales support and call recording. Meanwhile, our supported housing services were reviewed, in line with the higher expectations of local authorities who were part-funding our sheltered housing schemes.

In **2007**, our Continuous Improvement Groups looked at asset management, leasehold services, supported housing, value for money and green issues, focusing particularly on the environmental and social impacts of the business and our responsibilities for reducing our carbon footprint, recycling more effectively and being kinder to the environment.

More new homes

During **2007**, we developed around 100 new homes and completed site purchases, in Barnsley, Rotherham, Stockport and Northwich, for future new homes, both for rent and shared ownership. Work was carried out on a second phase of terraced property renovations, in Barnsley as well as on a 'Living Over the Shop' scheme, in Rotherham town centre.

At Brinnington, the largest and most challenging development programme we had ever undertaken, the first phase of shared ownership houses was completed, in April **2007**. The new houses were proving very popular and selling well. Meanwhile, at our Royal Oak Brewery site, in Stockport, the demolition work was finished and the remodeling and new build proposals were being further developed.

2008

New Group Chairman

In another year of significant change, at our Annual General Meeting, in July **2008**, Eric Armitt stood down as Chairman and was named Honorary Life President in recognition of all he had done, in contributing to Equity's success, over the past 24 years. On Eric's retirement, Brian Ashfield became our new Chairman, following 10 years as a Board member and three years as our Vice Chairman.

Demise of the Housing Corporation

2008 also saw major changes, on the national housing front, with the replacement of the Housing Corporation by the Tenant Services Authority (TSA) and the Homes and Communities Agency (HCA), splitting the regulation and funding functions.

"I was greatly honoured that the Board created the position of Honorary Life President in recognition of my service to the Group."

Eric Armitt, Honorary Life President



Brian Ashfield
Equity's new Group Chairman.



2008 economic downturn

No one can doubt that Brian took over the reins at a very challenging time, not just for the Group but for the Country as a whole. The **2008** economic downturn and deteriorating market conditions came at a time when we were undertaking the largest sale programme in our history. Despite the World-wide financial meltdown, due to hard work, good quality housing and high energy marketing, we achieved sales of over £4.8 million and 77 purchasers realised their aspirations of becoming home owners.

Recession hit the housing sector hard, with development and house sales slowing down, mortgages hard to obtain and homes repossessed. Despite the depressed market in **2008**, Equity remained strong. As first time buyers were finding it hard to get mortgages, we were very flexible in letting them purchase the equity percentages they could realistically afford. We also worked closely with Halifax Estate Agents and Rightmove, offering purchasers 'cash back' and 'rent before you buy' schemes. Despite all the odds, we were able to continue championing shared ownership and mixed tenure schemes and sales remained buoyant.

Brinnington regeneration done and dusted

Over a three year period, in partnership with Stockport Council, we brought about the transformation of what was a semi-derelict area of 1960s flats and shops, on the Council's Brinnington Estate, to create a vibrant community and village centre.

One of the highlights of **2008** was the completion of the second phase of shared ownership housing. The 53 new family homes had been designed to provide good sized accommodation, over three floors and all had private balconies, over individual car ports. To create a traditional village environment, the design incorporated a central green area, within the housing complex.

During **2008**, the development was visited by former Housing Minister, Caroline Flint and Stockport MP, Ann Coffey.



Brinnington Village, Stockport
53 new shared ownership family homes.

More new homes in Stockport and Rotherham

In the same year, we were building six two bedroom shared ownership houses for sale, through Equity Housing Group, two four bedroom houses for rent, through Arawak Walton Housing Association and two three bedroom bungalows for rent, specifically designed for families with physically disabled children, at Marbury Road, in Heaton Chapel. Meanwhile, at Holly Bank Court in Woodley (Stockport) 18 two bedroom, shared ownership apartments were being developed.

In **2008**, on the other side of the Pennines, we completed a scheme at Aubrey Senior Way, in Kimberworth (Rotherham), where we built a mix of two and three bedroom houses and two bedroom bungalows, for shared ownership and four bungalows for rent. We worked closely with the Council on the design of the new scheme which was named after a well-respected Rotherham Councillor.

Supported housing in Cheshire

At Station View in Northwich (Cheshire), a new scheme for adults with learning difficulties was officially opened, in **2008**, by our new Chairman. The scheme of seven one bedroom apartments, a communal lounge, kitchen and staff facilities, was developed in partnership with Vale Royal Council and Cheshire County Council and was partly funded by the Homes and Communities Agency (HCA).

Rural housing schemes

In **2008**, rural housing remained high on our list of priorities and we developed a range of small village schemes, both for shared ownership and rent, in Shropshire, Yorkshire and Derbyshire. At Alford Farm, in Myddle (near Shrewsbury), we built six shared ownership three bedroom houses and at Smithy Hill, Penistone (Yorkshire), three two and three bedroom shared ownership houses and three houses for rent.

Meanwhile in Derbyshire, in the village of Baslow, we developed two smaller houses for shared ownership and four family houses for rent. At Eyam, we built two three bedroom houses and eight two bedroom apartments, with half of the properties sold, on a shared ownership basis and the remainder let to people with local connections.

Emphasis on service delivery

During **2008**, Equity tenants attended two Tenant Services Authority 'National Conversation' events, offering their views on the services that mattered most to them. The strong emphasis that the newly formed Tenant Services Authority placed on service delivery led us to focus on improving the quality of our services. With this in mind, in Shropshire we started to use a local contractor to provide a quicker and more responsive repairs service.



Station View, Northwich
Supported housing scheme.



2009

New Chief Executive

David Fisher was appointed as our new Chief Executive, in June **2009**, when Steven Jackson decided to return to his former role of Housing Director. David enjoyed a 'baptism of fire' when, within weeks of him joining Equity, the Audit Commission notified us of its intention to carry out a Short Notice Inspection.

Responding to feedback

Following feedback from the Commission, in October **2009** we drew up a six month action plan, developed a new Customer Involvement Strategy and set up a Shadow Customer Panel, made up of tenants and leaseholders, to scrutinise our performance, direct service improvements and hold us to account. One of the most important roles of the newly formed Panel was to sign off, as completed, each and every one of the 139 actions that made up our action plan. Panel members spent a lot of their time meeting to examine 'evidence' and question staff on progress against the plan.

Improved repairs service

By the end of March **2009**, 94.4% of our rented homes met the Decent Homes standard and we were well on track to reach our 100% target, by December 2010. The year saw us stepping-up the monitoring of our contractors' performance and alongside this, we introduced a new Contractors' Code of Conduct, a repairs appointment system incorporating an out-of-hours service and a new rechargeable gas service for leaseholders.

Quiet year on the development front

Not surprisingly, following the 2008 economic downturn and World-wide recession, **2009** was a quiet year, on the development front. During the year, we added to our portfolio of homes, in Penistone (Yorkshire), building two houses and three flats for rent and seven shared ownership houses and flats, in Lyttleton Crescent. At Stockholm Road, in Edgeley (Stockport) we developed nine properties for supported living as well as nine shared ownership flats.



Shadow Customer Panel

Short Notice Inspection Action Plan scrutiny day.

Equity People...



David Fisher Chief Executive (2009 - Present)

David Fisher became our Chief Executive, in June 2009 and continues to head up our Group today. David has worked in the housing sector for 25 years, initially working for the housing regulator in Scotland before becoming the Director of a community-based housing co-operative in Motherwell. David subsequently worked for Carlisle City Council and the Guinness Trust in Manchester. Before joining Equity, he was Managing Director of Home North West.

"Since David has arrived, there has been a very significant change of culture. He is the most customer orientated Chief Executive I have ever met".

Bob Sharp
Board Member & Customer Panel Chair



“As a Customer Panel member, my role is to scrutinise the business and focus on customer engagement and involvement, in the business planning process. With the job comes great responsibility and commitment but also the chance to influence the decisions Equity makes and the way services are delivered.”

Adele McCormack
Customer Panel Member

2010

All change... again

2010 saw the advent of the new Coalition Government, the demise of the Tenant Services Authority, a reduction in bureaucracy around inspection and planned changes in the way new social housing schemes would be funded.

In yet another year of significant change, we brought our Housing and Asset Management Sections together, in a newly formed Customer Services Department and Andrei Szatkowski joined us, in November 2010, as Director of this new department. At the same time, the Standards and Innovations, Human Resources and IT Teams were brought together in a new Corporate Development Department.

Job well done

2010 also saw the successful completion of all the activities in our Short Notice Inspection Action Plan which was a great triumph for both our Shadow Customer Panel and our staff team. A great deal of work and effort went into the project and everyone involved was justifiably proud of what they had achieved, in just six months. No doubt, it was a job well done.

As the new Government was settling in, we continued to focus on improving our services and in August **2010**, the Customer Panel became a formal committee of our Board and part of Equity's formal governance structure, ensuring greater scrutiny and accountability.

'Going Local' roadshow

During the summer of **2010**, we undertook the biggest ever customer consultation exercise in our history. Through our 'Going Local' roadshow we 'hit the road', meeting as many of our customers as possible to find out what was really important to them. Our 'journey of discovery' covered June, July and August and we held 22 events, around the North West, Yorkshire, Derbyshire and Shropshire. We followed up our roadshow with a postal survey, aimed at customers who had not managed to attend the events. All the information gathered was used to develop our 'local offers', local neighbourhood plans and our Customer Care Charter. **2010** was also the first year we produced an annual report specifically aimed at our customers.



Going Local Roadshow

Customer consultation at Chatsworth Lodge, Buxton and Cambridge Gardens, Southport.



Improved repair performance

By **2010**, our total stock had risen to 4542 and our average weekly assured rents were set at £65.74, for a one bedroom home and £86.94 for a two bedroom property. Throughout the year, we continued to improve our performance on repairs, void management and gas servicing. By the end of the year, 100% of our properties met the Decent Homes Standard and no gas safety certificates were outstanding. With a view to maintaining this improvement in our services, we introduced our 'In It Together' awards, recognising exceptional performance by contractors.

Ambitious development programme

After a quiet year in 2009, **2010** was a very successful year on the development front, as we embarked on our most ambitious development programme for some time. During the year, we completed work on a number of imaginative schemes built with sustainability in mind. At Blossoms Hey, in Cheadle Hulme, six Code 4 shared ownership homes were developed and at our Big Stone Gardens development, in East Cheshire, 10 affordable family homes, with solar water heating, were handed over.

In partnership with Stockport Council, we also completed, in Cheadle and Cheadle Hulme, the last two of four supported living homes, one with five bedrooms and the other with 10, for adults with learning disabilities, replacing the outdated Hulme Hall.

After delays caused by the property market downturn, **2010** finally saw construction work started on our Royal Oak Brewery site, in Stockport town centre, where 51 apartments, for rent and shared ownership, were to be developed.

At Penistone, a mixed tenure scheme of five two bedroom bungalows was on site and at Millhouse Green (Barnsley), 28 houses and six bungalows were under construction. Meanwhile, 28 shared ownership two bedroom apartments, for the over 55s, were on site in Church Lane, Marple.

SHIFT award

We were delighted to be recognised, in **2010**, as one of the most environmentally friendly housing associations in the Country when we were awarded a bronze SHIFT (Sustainability Homes Index for Tomorrow) award for promoting energy efficiency and reducing energy use.



Big Stone Gardens, East Cheshire
Official scheme opening.



Royal Oak Brewery, Higher Hillgate, Stockport
Construction starts on site.

2011

Strong Customer Panel

In **2011**, our Customer Panel grew in strength with more people signing up to the Panel. During the year, some Panel members gained the Chartered Institute of Housing Level 3 qualification, in Resident Scrutiny and began to undertake scrutiny exercises, putting a number of our services under the microscope.

Growing need for affordable homes

2011 was marked by us retaining our status as a Homes and Communities Agency development partner. The property market was pointing to a growing need for affordable homes, leading us to expand our Growth Strategy, despite the continuing reduction in grant funding.

On the development front

A number of new schemes were completed including our Royd Avenue development, in Barnsley, which provided 34 homes for rent and was the Homes and Communities Agency's largest completed rural housing scheme, to date, in Yorkshire. Also in Barnsley, our Chapelfield Lane scheme, of five bungalows for rent and shared ownership, was handed over, in December **2011**, with all five new homes let and sold immediately.

At Cross Lane in Marple, 10 shared ownership homes were being built, in partnership with Morris Homes. Meanwhile, work continued on our flagship Royal Oak Brewery scheme, at Higher Hillgate, Stockport, throughout **2011**.

Sheltered scheme make-overs

During **2011**, several of our sheltered schemes had communal area make-overs and at a sheltered housing scheme in Stockport, residents put in successful bids, through our 'Releasing Capacity' Programme, to buy new curtains, a plasma TV and a Nintendo Wii, for their communal lounge.

Raising money for charity

2011 also saw our staff raise a significant amount of money for charity, embracing 'Wear it Pink', the Breast Cancer Charity's biggest fund raising event and supporting 'Children in Need', raising £1,000 through a range of sponsored events and activities.



Royd Avenue, Barnsley

34 new homes for rent - the HCA's biggest rural housing scheme to date, in Yorkshire.



2012

Year of national celebration

2012, the last year of our fifth decade in business, was one of great national celebration as the whole Country joined together to enjoy the Queen's Diamond Jubilee and the London 2102 Olympic Games.

Royal Oak Brewery

We celebrated **2012** with a very busy and successful year, on the development front. A big milestone for us was the completion of our prestigious Royal Oak Brewery development, in Higher Hillgate, Stockport. To mark the opening of our Marketing Suite, at the beginning of February, we held a VIP launch with the Mayor and Mayoress of Stockport as our guests of honour. This was followed by an 'open weekend' when a specialist financial advisor met prospective purchasers and incentives were on offer for anyone reserving an apartment, with prices starting at just £55,200, for a 60% share.

In July **2012**, the scheme was officially opened by local MP, Ann Coffey. By this time, all but two shared ownership apartments had been snapped up and residents were already moving in. With the main brewery building retained and converted internally and new buildings added, the U-shaped scheme provided 51 one and two bedroom apartments, for rent and shared ownership. The new development offered much needed affordable accommodation, contributing significantly to the regeneration of Stockport town centre.

Later in the month, we were delighted when the scheme was shortlisted for a Royal Town Planning Institute award and subsequently, was shortlisted in the First Time Buyer Awards, the Housing Excellence Awards, the Royal Institution of Chartered Surveyors (North West) Awards and the North West Construction Awards. The scheme's accolades did not stop there as the scheme was included, by Inside Housing, in its list of 'Top UK Affordable Housing Developments 2013'.



"Royal Oak Brewery is a great example of what can be achieved when forward thinking organisations work together in a joined up way. It continues Equity's proud tradition of providing affordable high quality homes, at a time when they are much needed."

David Fisher
Chief Executive

"We liked the development from the minute we saw it and when we saw a duplex apartment in the original part of the building, we knew it was right for us."

Philip and Sarah, Royal Oak Residents



Royal Oak Brewery, Stockport

Our award winning scheme of apartments for rent and shared ownership.



"I've lived in Marple for many years so I have lots of friends nearby and they love my new home and so do I. It's lovely and light and the balcony means I can sit out in the morning with my coffee and plan my day ahead."

Deanna
137 Church Lane Resident

137 Church Lane, Marple

During **2012**, we also completed a scheme of shared ownership apartments, for the over 55s, in Church Lane, Marple. The project saw the renovation and remodelling of Marple's historic Brentwood Villa and the construction of two apartment blocks to provide a total of 28 two bedroom apartments. The new blocks have been built on the site of MacNair Court, a 1970s North Cheshire sheltered housing scheme which was decommissioned and demolished in 2011. Located within a conservation area, the new build apartments, which achieved Level 4 of the Code for Sustainable Homes were highly sought after and sold well. The conversion work, to the villa, received an Eco Homes accreditation. The scheme, which was officially opened by the Lady Mayoress, Wendy Meikle, in October **2012**, was 'highly commended' at the First Time Buyers Awards.



Brentwood Villa, 137 Church Lane, Marple
28 shared ownership, eco-friendly apartments for the over 55s.



Other new developments

We also had a range of schemes on site, in Stockport, due to be completed in 2013. At Dawlish Avenue, in Brinnington, we were building six apartments, for customers with learning difficulties, in partnership with Mansell Construction. Similarly, working with builder Albert Holliday, at Compstall Road, we were building eight apartments for customers with learning disabilities, alongside two and three bedroom shared ownership houses.

2012 also saw us chosen as one of Stockport Council's preferred partners, to bring back longstanding empty homes into use. We developed a programme which will see us refurbish, over the next three years, in the region of 30 properties across the Borough which will be let on affordable rents. Planning was also underway for the development of three carbon neutral, three bedroom homes for rent at Hamilton Close, Stockport.

In the face of stiff competition, we were selected as Cheshire East's preferred partner to develop a scheme of 29 two and three bedroom shared ownership houses and two bungalows for rent, at Oakdale Court, Wilmslow. We were also selected, by the Council, to develop a further two sites, in Macclesfield, to provide nine two and three bedroom houses for rent.

2012 saw us start work on two new schemes in Barnsley. Working in partnership with Bellway, on a former car dealership site, we were developing seven homes for rent and three for shared ownership. At the same time, on a site in Fenn Lane, Tankersley, we were developing 13 houses and bungalows for rent and seven for shared ownership, in partnership with Wates Living Space.

Didsbury stock transfer

On top of our very busy development programme, during **2012** we took the transfer of some Hanover Housing stock, in Didsbury. We are pleased to say that 100% of the customers involved in the transfer were in favour of a move to Equity.

'OwnYourHome'

Also during the year, we introduced our 'OwnYourHome' scheme which allows qualifying customers to buy a share in their homes without the need to save for a deposit and legal and valuation fees.

Solar panels at Armitt House

In pursuit of our 'Green Agenda', **2012** saw solar panels installed on the roof of Armitt House which will help to save 8.8 tonnes of carbon and about £1,000 a year on our energy bills.



Armitt House, Cheadle Hulme
Solar panels on our head office roof.

'Going Local' gets results

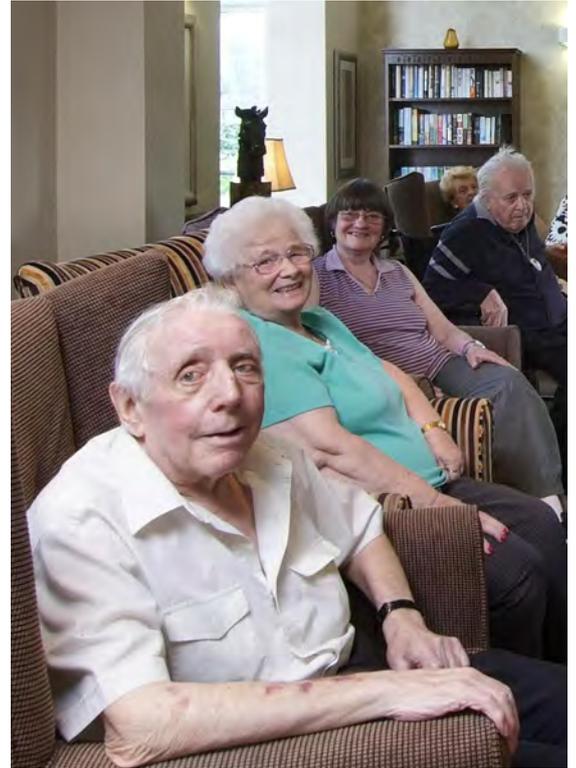
In **2012**, taking on board what we heard from our customers through our 'Going Local' project, we demolished derelict garages in Whenside Close, Stockport, creating more parking, we fitted new security lighting at St Leonard's Place, in Rotherham and updated and re-equipped the residents' lounge at The Acacias, in Urmston. Scheme residents were involved in planning further modernisation projects at Runnymede Court, Jubilee Court and Clifford Court, in Stockport and Weavers Court in Penistone.

Customer 'fun-day'

2012 also saw our residents' gardening competition re-introduced and we held our very first customer 'fun-day', at a local school in Cheadle Hulme, the day after the Olympic Games' opening ceremony. Despite not being planned by Danny Boyle, the day was a great success and was a mix of work and play, as residents provided feedback on how we should improve our services.

Raising money for charity

In **2012**, our staff put a great deal of effort into raising money for charity. They took part in a boat race, at Salford Quays and whilst they did not win, they managed to raise hundreds of pounds for the 'Mustard Tree' charity which supports homeless people and families in Manchester. They also organised Equity's first ever pantomime, which went on stage, at Clifford Court, in December with a guest appearance from our Chief Executive.



The Acacias, Urmston
Refurbished residents' lounge.



Equity's Customer 'Fun-day' in Cheadle Hulme.

50 Years of Equity

2013 & Beyond



Life in 2013 - first six months...

Cost of living:

- Average UK house price - £165,586 (April).
- Cost of colour TV licence - £145.50.
- Inflation rate - 2.4% (April).
- Gross average earnings - £26,312.
- Cost of new Ford Focus - from £14,000.
- Price of a gallon of unleaded petrol - approx. £6.00 (132p per litre).

World events:

- Pope Francis elected as 266th Pope after Pope Benedict XVI retires.
- Two bombs explode at the Boston Marathon killing three and injuring 264.
- Mohammed Morsi deposed as President of Egypt leading to widespread disturbances.

Life in the UK:

- David Cameron leads the first coalition government since World War 2.
- Canadian Mark Carney appointed as first non-British Governor of the Bank of England.
- Nation celebrates 60th anniversary of the Queen's coronation, in June.

Sport and entertainment:

- Manchester United won the Premiership and Wigan beat Manchester City, to win FA Cup.
- Sir Alex Ferguson retired, after 26 years as Manchester United's Manager.
- Andy Murray became the first British winner, since 1936, of the Wimbledon Men's Singles title.
- In cricket, England beat Australia 3-0 to retain the Ashes.
- Grand National won by 66/1 outsider, 'Auroras Encore'.
- 'Argo' won Oscar for 'best film' and Daniel Day Lewis won 'best actor' (Lincoln).
- Denmark won Eurovision Song Contest with the UK coming 19th.

Born this year:

- On 22 July, Prince George, third in line to the Throne and Noah Bubl .

Died this year:

- Margaret Thatcher, Richard Griffiths, Richard Briers, Bert Trautmann, Mel Smith, James Gandolfini, Alan Whicker, Sir David Frost and David Jacobs.





Equity in 2013

Where we are today

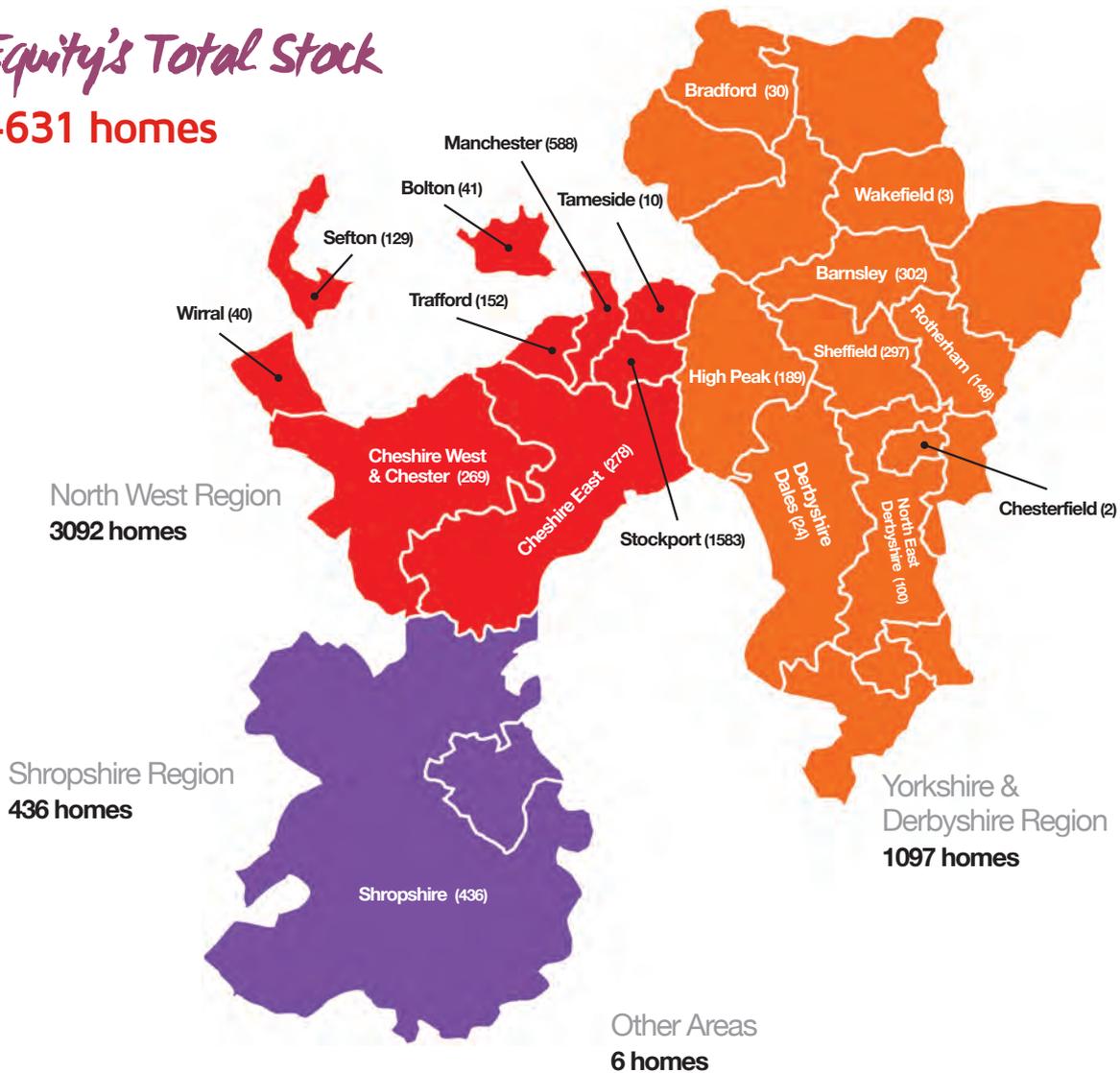
So this is where your *'Trip Down Memory Lane'* comes to an end and we ask you to spend a little time looking at where we are today and where we intend to be, in 2020.

In this, our 50th anniversary year, we have come a very long way from our early days when just a handful of people, working out of Barclay's Bank Chambers, were striving to turn Clifford Pott's vision of providing decent, quality rented homes, for local families and older people, into a reality.

Today, in *2013*, we employ 140 staff and our housing stock has risen to 4631, spread across the North West, Yorkshire, Derbyshire and Shropshire. Almost a third of our stock is made up of home ownership properties and through Provincial, we provide management services for 72 homes.

Equity's Total Stock

4631 homes

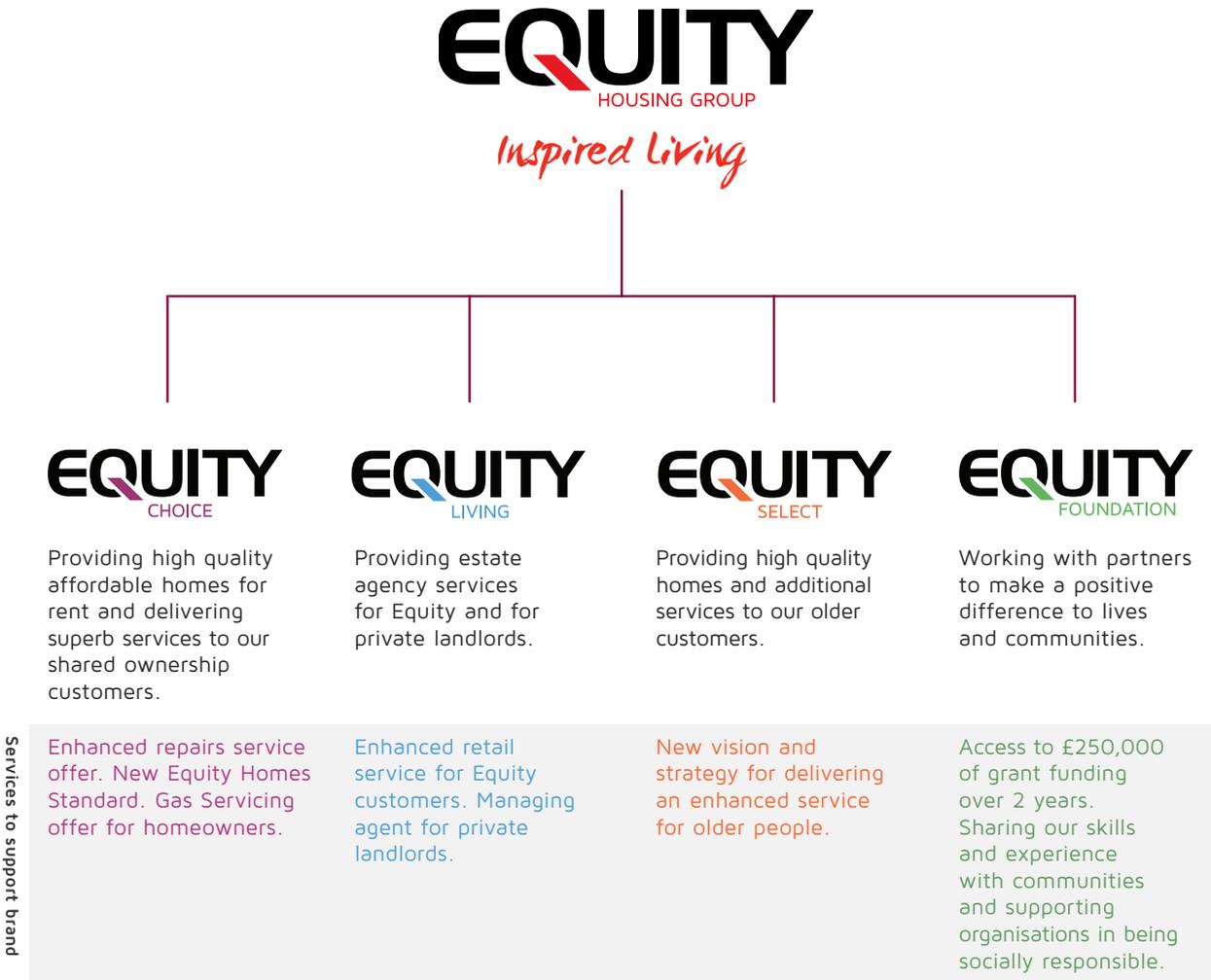


Equity inspired living

In **2013**, exciting things have been happening at Equity. Our 50th anniversary is not the only thing we have been celebrating as during the year, we have rebranded, changing the way we promote and present ourselves to the outside World.

Our new brand and sub-brands were launched in June, aiming to blur the distinction between renting and home ownership. Changes to the way we deliver our services are being made, throughout **2013**, as we set up and introduce 'Equity Foundation', 'Equity Choice', 'Equity Living' and 'Equity Select'.

'Equity Foundation', which was launched in January **2013**, sees us working in partnership with local businesses to inspire, support and connect people, helping them make a positive change within their communities. 'Equity Choice' caters for people who currently rent from Equity or own shares in their homes and was launched in June, as was 'Equity Living', a new estate agency service for Equity customers and organisations looking to buy or sell homes. 'Equity Select' will be launched in Autumn **2013**, catering for customers living in Equity sheltered or supported housing schemes.



Service reviews and improved performance

In **2013**, we are seeing major performance improvements, in some key areas of our business, continuing the upward trend we have seen over the last few years. We are really feeling the benefit of our service reviews in identifying the ways we can be more efficient and provide even better services. In some areas, our results have been amongst the best in Equity's history. Our Allocations Team has achieved some outstanding results as has our Financial Inclusion Team which has seen increased income collection and reducing rent arrears.



More great new homes from Equity

When it comes to developing award-winning homes of the very highest quality, 2012 will be a very hard year to follow. Our Growth and Partnerships Team broke all previous records for level of sales and their schemes were shortlisted for no less than seven prestigious awards. Rising to the challenge, in **2013** we are continuing to apply our winning formula, developing stunning new homes both for rent and sale.

This year, we are delighted to have been awarded grant funding of £1.9 million, from the Homes and Communities Agency. We are using the grant to fund eight new developments in the local authority areas of Cheshire East, Cheshire West, High Peak and Barnsley. In total, we will be developing 116 new homes, providing a mix of properties for affordable rent and shared ownership.

New developments in 2013

Since the start of **2013**, four of our new build schemes have been handed over. Six apartments for customers with learning difficulties, at Dawlish Avenue in Brinnington (Stockport) were completed in March. A few months later, in July, our Grosvenor Park development, on the site of a former car dealership in Barnsley, was handed over providing seven new homes, to be let on affordable rents and three to be sold on a shared ownership basis.

In the same month, our development, in Compstall Road and Cherry Tree Lane, Stockport was completed, providing 10 flats for people with learning disabilities and two three bedroom houses for shared ownership. The new homes have been built, in partnership with Stockport Council, Stockport's Learning Disability Partnership and local contractor Albert Holliday, on the site of the derelict Cherry Tree public house. The two three bedroom shared ownership homes were quickly sold alongside six new homes, developed by the builder, for outright sale.



Compstall Road, Stockport

Flats for people with learning disabilities and shared ownership houses.



“The Compstall Road scheme’s unique mix of supported housing and homes for sale and shared ownership has been developed to meet the needs of the local community. It’s a great example of how Equity works with partners to make a real difference to people’s lives.”

Andrei Szatkowski
Executive Director of
Customer Services

Most recently, in August, at our rural housing development in Fenn Road, Tankersley, Barnsley, 13 new affordable rent and seven shared ownership homes were handed over and let and sold to people with local connections.

A further two schemes are due for handover at the end of **2013**. A second rural housing scheme in Pilley, a village in South Barnsley, will provide 11 new homes, to be let on affordable rents to local people and at The Moss, in Macclesfield (Cheshire), two houses are being refurbished for letting on affordable rents.

Meanwhile, we have a number of schemes on site that will be handed over, in **2014**. In Churchside, Macclesfield (Cheshire), work on five affordable rent cottages, will be completed early in the new year.

At our Oakdene Court site, in Lacey Green, Wilmslow (Cheshire), 29 new homes, a mix of bungalows and two and three bedroom houses, to be let to local people on affordable rents, are due to be handed over, in March **2014**. The new scheme is being built on the cleared site of Oakdene Court, a de-commissioned sheltered housing scheme which had stood empty for seven years.

The end of **2014**, will see the completion of a rural housing scheme, in Mickle Trafford, Cheshire providing six shared ownership and 10 affordable rent homes, in a village setting.



"This development will make a huge difference to the Lacey Green community. We are delighted that Cheshire East Council has chosen to make Equity its partner of choice."

David Fisher
Chief Executive



Oakdene Court, Lacey Green, Wilmslow
29 new homes for local people.



The Equity Foundation - making a difference

Since January, when the Equity Foundation was set up, we have been working with a range of local businesses, organisations and agencies, as well as corporate partners, to help people make positive changes, within their local communities.

During **2013** and **2014**, the Foundation will be providing funding of over £200,000 to support projects promoting healthy living and tackling worklessness. This year, the Foundation is focusing on the three geographic areas of Stockport, Trafford and South Manchester and has already invested £150,000 in helping 47 new and established charities and projects 'make a difference'.

Welfare reform and the 'bedroom tax'

In **2013**, Welfare Reform is one of the biggest issues facing housing providers. We are attempting to contact, in person, as many of our affected customers as possible, advising them of changes to their benefits and working to increase their incomes and reduce their outgoings, through our money advice service. We are also offering a streamlined mutual exchange allocation process for customers wishing to down-size, to avoid having to pay for 'spare' bedrooms.

Repairs and improvements

Following a review of our repairs service, in April **2013** we appointed Forrest as our new repairs contractor, covering Greater Manchester, Stockport, Cheshire, Derbyshire, Yorkshire, Shropshire and Merseyside.

Work has started on our **2013/14** Estate Improvement Programme which will see £2 million invested in Equity homes in Sheffield, Congleton, Stockport and Greater Manchester. The work programme will see replacement doors, kitchens, windows and boilers fitted, re-roofing and internal and external painting.



Our repairs service in 2013

Forrest have been appointed as our new repairs contractor.

Sheltered housing

For the second year running, in **2013** we organised a 'Play Your Cards Right' consultation, run by the Elderly Accommodation Council, for our sheltered housing customers. Through the project, scheme residents were given the opportunity to comment on every aspect of our sheltered housing service.

Following on from the consultation, Runnymede Court has been nominated for a 'National Housing for Older People Award' and as a finalist, the scheme is guaranteed either a bronze, silver or gold award.

Panel recruitment drive

Throughout the year, we have been busy recruiting Customer Panel and Complaint Panel members as well as Customer Inspectors. As part of our recruitment drive, we have organised Customer Involvement Open Days and a Customer Inspector training day, run by HouseMark.



Runnymede Court, Stockport
'National Housing for Older People Awards' finalists.

Equity and social media

During **2013**, we have been promoting our Facebook page and Twitter site as a way to keep our customers regularly updated with our latest news and information. We have also produced a series of short films to introduce Equity and explain how customers can make the most of the wide range of services we offer.

Make-over for Armitt House

Since we moved into Armitt House, back in 1998, very little work, other than general maintenance and some internal remodelling, has been carried out. Some 15 years on, we believe it is time that our 'home' has a make-over and we have been drawing up exciting new plans for the building which will make for a great customer experience.



Armitt House of the future

Exciting new plans have been drawn up.



Towards 2020

Our vision for 2020

In **2014**, we will be launching our new vision for 2020 which is “to be a revolutionary affordable housing provider, offering choice and exclusive opportunities in home ownership that customers otherwise would not get”.

Our priorities in 2013 and 2014

So that we are really well positioned to begin delivering our 2020 vision, we have put in place a clear plan, for **2013** and **2014**, based on a series of priority projects.

For a start, we are carrying out a review of our older persons’ services, helping to shape ‘Equity Select’ and manage the impact of reductions in funding for supported housing.

Customer satisfaction is high on our agenda and we are looking to drive up satisfaction levels by providing first class services that meet customers’ needs and aspirations and prove to be great value for money.

We are continuing to pro-actively respond to the impact of Welfare Reform, on both our organisation and our customers and we are providing all the help and support we can, to see people through this difficult period of change.

Through our ‘Total Reward’ initiative, we are continuing to develop a performance driven culture, which will make Equity an inspirational and rewarding place to work and see us achieve all our 2020 vision goals.

Finally, through Financial Options Capital Release, we are preparing our organisation for the many challenges that lie ahead, making sure that resources are in place to fund service improvements and Equity’s future growth.

Here’s to the next 10 years!

Be in no doubt, we will be bringing you right up to date, with the next chapter in our history, in **2223**. We are sure you will agree that Clifford Pott and all the other ‘Equity People’ who have gone before us, have set us a very big challenge if the next 10 years are to prove to be the most exciting, successful and revolutionary decade in Equity’s history. As things stand, we could not be in a better position to take on this challenge. Here’s to the next 10 years!

Our 2020 Vision:

To be a revolutionary affordable housing provider, offering choice and exclusive opportunities in home ownership that customers otherwise would not get.



Thanks for the memories...

We would like to offer a great big “thank you” to all those who have helped us with our research, sharing memories and helping us document our history. In particular, we would like to thank:

Eric Armitt Honorary Life President (Equity Housing Group)

Lynda Bradshawe Runnymede Court Scheme Manager (Equity Housing Group)

Graham Bennett Director, Regenda Homes Ltd

Nigel Bennett Assistant Director of Partnerships, Peaks & Plains Housing Trust

Richard Clayton Retired (former staff member, North Cheshire Housing Group)

Joe Doherty Group Integration Director, Wythenshawe Community Housing Group

Helen Hagerty Leasehold Administrator (Equity Housing Group)

Clifford Hall Board Member (Equity Housing Group)

Matthew Harrison Chief Executive, Great Places Housing Group

Karen Hughes Finance Director (Equity Housing Group)

Alexandra Jones Fir View Gardens Scheme Manager (Equity Housing Group)

Julie Kelly PA to the Chief Executive (Equity Housing Group)

Mandy Langford Customer Services Officer (Equity Housing Group)

Janine Leonard Allocations Officer (Equity Housing Group)

Adele McCormack Customer Panel Member (Equity Housing Group)

Jon Nicholls Technical Officer (Equity Housing Group)

Steve Normansell Director of Development & Property Services, “Johnnie” Johnson Housing Trust

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Bob Sharp Board Member and Customer Panel Chair (Equity Housing Group)

Ian Swift Programme Director, The Guinness Partnership

Joy Walsh Heys Court Scheme Manager (Equity Housing Group)

Sue Wood Finance Officer (Equity Housing Group).

Stockport Library Heritage Department

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