

INDUSTRIAL
DWELLINGS
SOCIETY
EST 1885

2017
—18



Mocatta House –1905



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INDUSTRIAL
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Our heritage

Over the last 133 years, we are proud to have produced 1508 homes in 9 boroughs. Slide down and unfold this poster to reveal some of our properties.



Delivering ambitions
with heritage

Contents

Introduction

Chairman's review of the year	2
Chief Executive's review of the year	4

Housing management

Rent collections	5
Lettings	7

Being involved

Resident engagement	9
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Properties

Properties managed	13
Housing stock	25
Development news	31

Finance

Financial information	33
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Board and Advisors	37
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We have made great progress but there is still an enormous amount more to achieve to make maximum use of our assets.

Chairman's review of the year

Jonathan Davies

Chairman

This has been a year of great change. Our CEO, Suzanne Wolfe, took up her post at the end of the previous financial year and this is the first full year under her leadership.

In this short time, she has transformed the organisation so it is more forward-looking and vibrant and I have no doubt that she will continue along that path.

Suzanne's review of the year which follows this introduction is more detailed but I am particularly gratified by our new corporate strategy and our research on Jewish housing needs which give us a firm foundation to take The Industrial Dwellings Society forward and create more affordable housing.

In 1885, a group of socially committed people founded what is now The Industrial Dwellings Society out of a desire to do something positive and life-enhancing for people in desperate need of decent housing.

Over the decades, our residents, staff and Board Members have seen big changes: great medical and technical advances, appalling tragedies and disasters and rebuilding.

With those events as the backdrop, we have provided good homes for generations of people, homes that provided more than shelter; homes that also provided community, security and the confidence for families to put down roots and grow.

Needs have changed over the years and we are lucky to have a portfolio of dwellings which we have maintained and modernised over the years and which has great potential to grow to meet the current shortage of decent housing and the changing needs of our residents.

I will be retiring as Chairman at the forthcoming Annual General Meeting and wanted to express my confidence in the future of The Industrial Dwellings Society. We have made great progress but there is still an enormous amount more to achieve to make maximum use of our assets.

I have over the years been most impressed by the commitment and dedication of our staff and also of our Board Members, who give their services entirely unpaid.

I would like to thank them all for their help and support and to give them my very best wishes for the future as they steer the Society through its second century.

At the close of my first twelve months as Chief Executive of one of the oldest Housing Associations in the UK I am able to reflect on a year of renaissance and renewal.

Chief Executive's review of the year

Suzanne Wolfe

Chief Executive

Founded by the first Lord Rothschild and fellow philanthropists in 1885 with the objective of directly helping Jewish people and others in profound housing need, The Industrial Dwellings Society has continued to provide good homes - and more - to many Londoners. Today, our residents reflect London's multicultural and faith profile and we are committed to their future prosperity and wellbeing.

Our Board has seized the moment, reviewing and restating our purpose in the context of today's housing crisis, honouring our founders' original intentions, towards 150 years of putting residents in a good place. I would like to thank the Board, in particular our Chairman, Jonathan Davies.

Recognising the paramount importance of providing homes which are safe, we reviewed and upgraded our property safety systems and committed additional investment to improvement works. The critical importance of this was restated by the tragic events at Grenfell Tower in June 2017.

We have articulated our 2018 – 2023 Corporate Strategy, refreshed our governance structure and membership and begun to review our portfolio. Through this strategy, we've returned to our roots – by committing to addressing today's housing needs by delivering a substantial number of new homes over the next ten years.

We are rethinking how best to deliver improved Value for Money for our residents and also embrace the

opportunities presented by digital technology, given that this way of communicating plays an increasingly important part in many aspects of residents' daily lives. We also commissioned the first research into Jewish housing needs for a generation, due to report later this year.

This year, we reached out beyond the capital to create something good and affordable to give overcrowded families a fresh start by investing in four new homes in Canvey Island, Essex, providing excellent accommodation at a lower price than now achievable in London. The press coverage of this project acknowledged the needs of today's Jewish communities in the UK - and the need for our intervention in growing communities such as Borehamwood in Hertfordshire.

In summary, our Corporate Strategy commits us to:

- Demonstrate strong leadership and governance and be seen as a trusted partner
- Be an excellent performer
- To grow
- Raise our profile
- Renew ourselves for the future.
- Build on our Jewish heritage

I believe we are moving ahead on all those fronts. I know we are tiny in comparison with the big housing providers. But for every individual – Jewish or otherwise – that we provide a home for, we are very big. As such, we move forward from strength to strength.

Rent collections

We are able to report excellent results with rent arrears owed totalling 2% against a target of 3%.

Rent due was £8,974,474; we collected £9,087,737.

We continue to focus on prevention and early intervention in arrears cases, in particular supporting new Universal Credit claimants.

We now have 43 tenants in receipt of Universal Credit. We referred 30 rent arrears cases to court during the year, fully resolving 7 cases before a hearing and obtaining 17 orders for possession.

There was only one eviction for rent arrears during the year.

Void losses were reduced from 1% to 0.84% and bad debt write-offs were halved to £11,133 or 0.1%.

We continue to focus on prevention and early intervention in arrears cases, in particular supporting new Universal Credit claimants.

Navarino Mansions

Navarino Mansions, built in 1905, introduced a notable arts-and-crafts-influenced building style to the local area.



Lettings

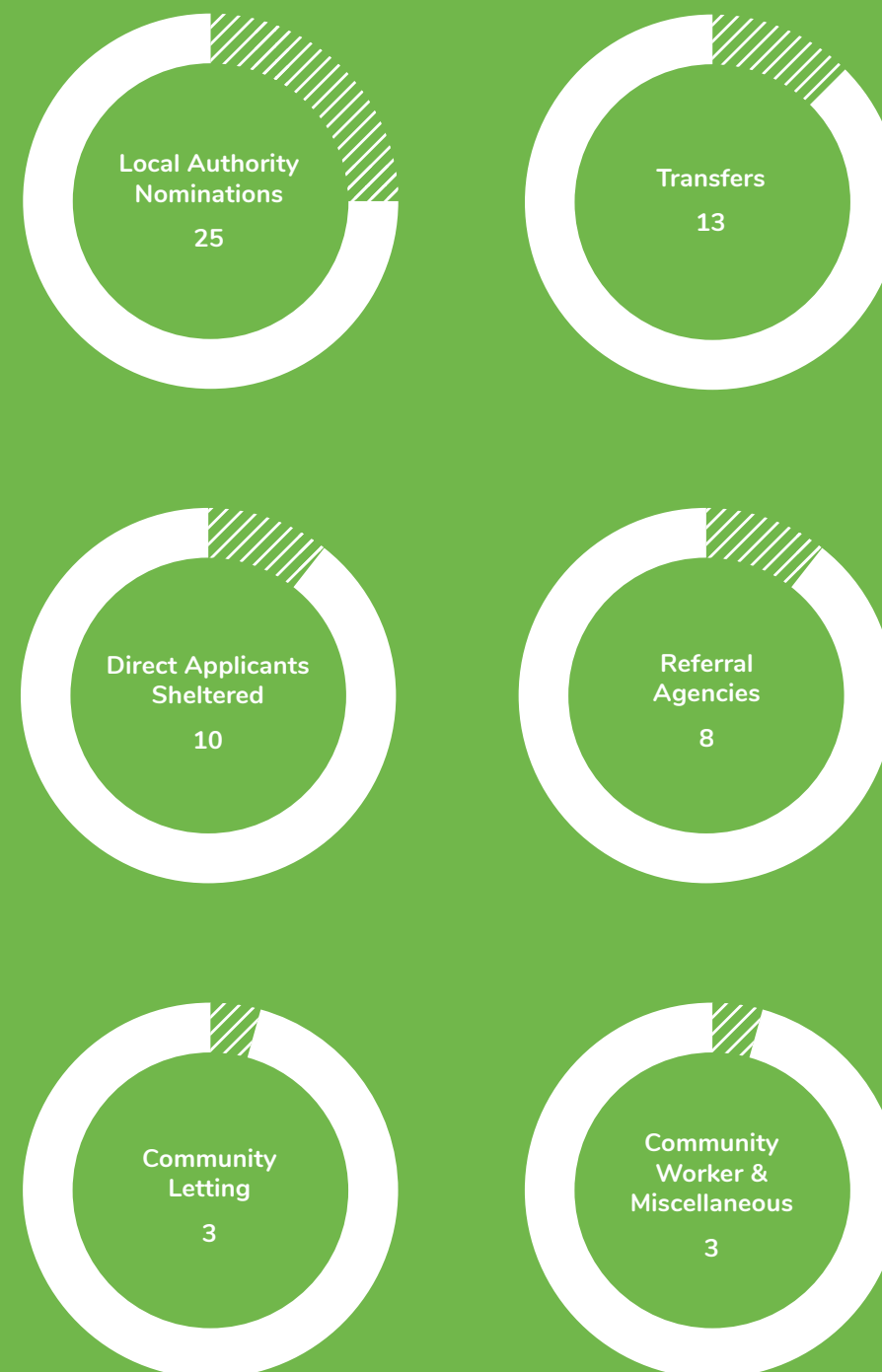
We let 62 homes over the course of the year; 43 for general needs accommodation and 19 at our sheltered schemes. We welcomed 50 new tenants and 12 existing residents who transferred to new homes.

We reduced the average time to re-let homes needing only minor repairs by 2 days and also re-let our sheltered vacancies more quickly by an average of 3 days. We invested in four newly built houses on Canvey Island which were let to Haredi Jewish orthodox families who were previously overcrowded and in serious housing need. Four new homes were also let to shared owners at Millbrook Park, Mill Hill.

We fully met our lettings quotas for the London boroughs. All 47 new tenants who completed the lettings satisfaction survey indicated that they were satisfied or very satisfied with their new home. The overall share of lettings across ethnic groups continues to reflect the ethnic mix of the boroughs where we have accommodation, aside of any culturally specific schemes.

Fewer general needs properties have become available for re-letting in recent years. This is partly because we work hard to improve our tenancy sustainment through proactive rent arrears management, intervention and support. There is also a general trend across London of fewer vacancies in social rented housing arising. More tenants have joined HomeSwapper, the mutual exchange service, available free of charge. Last year 6 mutual exchanges were completed, a record number.

We let 62 lettings over the course of the year; 43 for general needs accommodation and 19 at our sheltered schemes. We welcomed 50 new tenants and 12 existing residents who transferred to new homes.



Resident engagement

Evelina Mansions Tenants' Association was relaunched in 2017/18, which we supported by refurbishing the community hall and kitchen. The Tenants' Forum continues to meet quarterly and we welcomed new members from Evelina Mansions.

We held an open meeting for all residents to explore with us new ways of involving tenants to improve the performance of our services through feedback, scrutiny and partnership working.

Weekly activities are ongoing at Navarino Mansions sheltered scheme including table tennis, bingo, quizzes, 'name that tune' and sing-along.

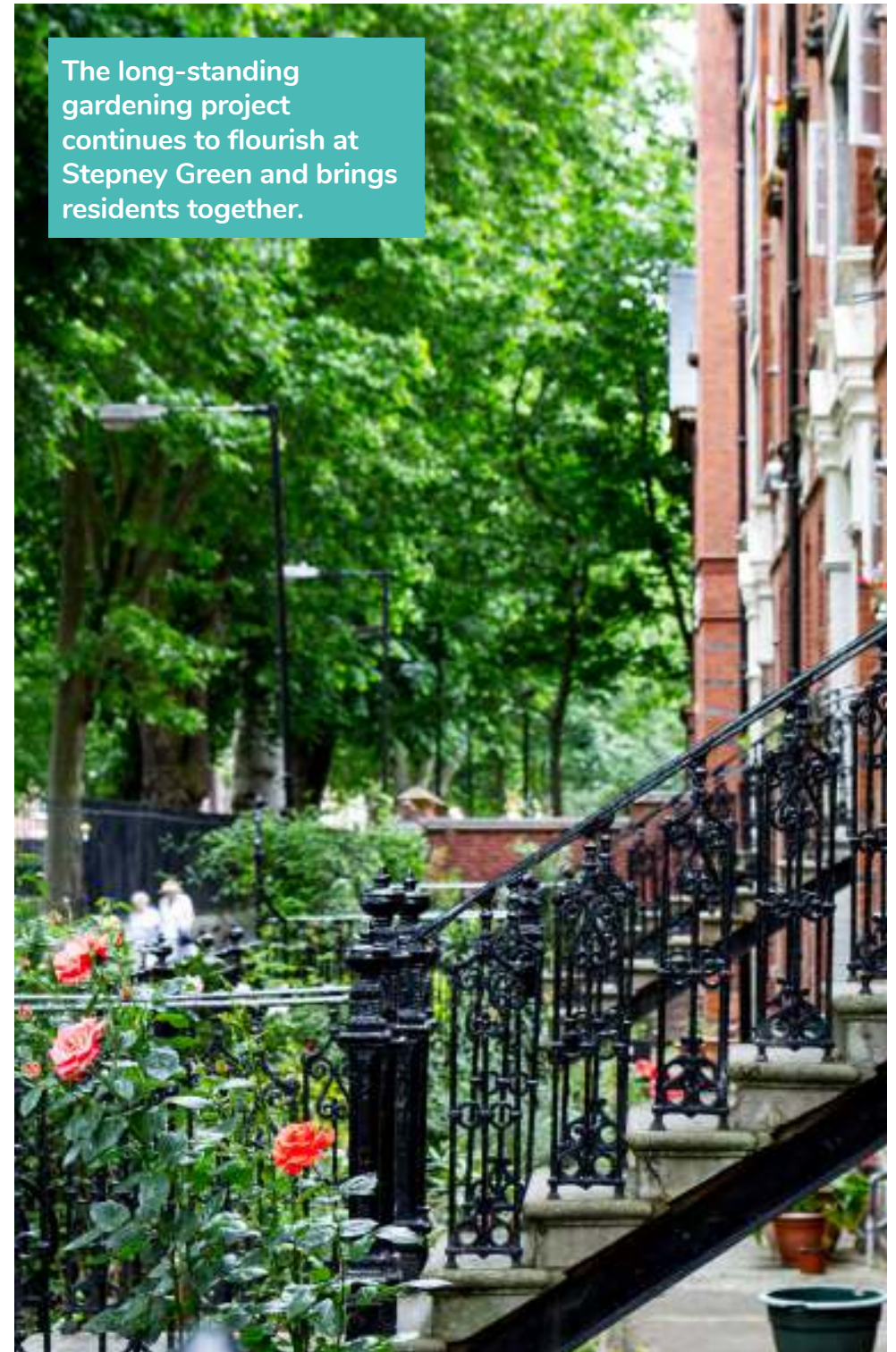
Clifford Lawton House hosts regular barbecues, bingo and snooker sessions. Jewish Care has been running successful daytime and evening activities at Ajax House, which are well attended by residents as well as members of the wider community.

The long-established gardening project continues to flourish at Stepney Green, bringing residents together and enhancing the environment. Their achievements have been recognised by the Tower Hamlets In Bloom judges.

Our partnership with Arsenal in the Community continues to provide football and educational sessions during term times and a wider range of activities for young people in vacation periods. Star Academy Solutions run business start-up workshops at Evelyn Court in the IT suite and free weekly English & Maths and Information Technology sessions funded by the Learning Trust.

Community events held during the year included a Family Fun Day at Evelyn Court, coach trips from Stepney Green Court and our sheltered schemes and various festive celebrations.

The long-standing gardening project continues to flourish at Stepney Green and brings residents together.



Resident engagement

The music studio at Evelyn Court has been refurbished and is again available to residents. School holiday activities were held for young people including self-defence classes, arts and craft activities, boxercise, dance and chess sessions.

Local organisations continue to deliver sessions at Navarino Mansions for residents and the local community including Beersheba Living Well Type 2 diabetes sessions, Corner Space, Hackney Housing Co-op, East London Vision, Hands Inc and Hackney Carers.

The newly established Haredi Jewish community at Canvey Island held a Chanukah celebration in December. The community was the subject of a BBC television documentary broadcast in January, featuring one of our families living at Silver Jubilee Mews. The programme brought positive coverage in the media including a major article in 'Inside Housing'. Our entry to the Best Diversity Scheme for Canvey Island was shortlisted as a finalist at this year's Diversity in Housing awards.

Tenancy sustainment and welfare support

In the last year, 262 of our tenants received information and help regarding tenancy sustainment and welfare matters. Issues typically ranged from rent arrears advice, help with claiming benefits such as Discretionary Housing Payments and making referrals to Social Services, mental health and agencies offering assistance with adaptations. We supported tenants with advice about sheltered housing, downsizing, safeguarding issues and family support.

Our entry to the Best Diversity Scheme for Canvey Island was shortlisted as a finalist at this year's Diversity in Housing awards.

Right above Our newest property, Silver Jubilee Mews which was built in 2017

Right below Alan Finkel, Director of Housing greeting one of our new residents at Canvey Island.



Built 1885 – 1930



Evelina Mansions – 1901

Scheme	Borough	Built	Homes
Stepney Green Court	Tower Hamlets	1896	115
Evelina Mansions	Southwark	1901	72
Stoke Newington	Hackney	1903	277
Mocatta House	Tower Hamlets	1905	20
Navarino Mansions	Hackney	1905	250

Built 1930 – 1980



Evelyn Court – 1934

Scheme	Borough	Built	Homes
Rebecca House	Tower Hamlets	1933	32
Evelyn Court	Hackney	1934	317
Nathaniel Court	Hackney	1968	24
Leslie Prince Court	Southwark	1979	11

Evelina Mansions



Built 1885 – 1930



Evelina Mansions – 1901

Scheme	Bo
Stepney Green Court	To
Evelina Mansions	Sc
Stoke Newington	Ha
Mocatta House	To
Navarino Mansions	Ha

Built 1930 – 1980



Evelyn Court – 1934

Scheme	Bo
Rebecca House	To
Evelyn Court	Ha
Nathaniel Court	Ha
Leslie Prince Court	Sc

Evelina Mansions

Borough Southwark

Built 1901

Homes 72

Past and present

At the end of 1898, the company looked beyond its East End roots. A site in New Church Road, Camberwell was purchased in January 1899 and opened in 1901, having cost £19,750 to build. The scheme, known as Evelina Mansions, immediately ran into difficulties in attracting any Jewish tenants at all.

South of the river was uncharted territory for the people of Whitechapel and Evelina Mansions remained a worry as it slowly filled up. The scheme originally comprised 96 flats but following modernisation was reduced to 72. The financial position of the company, despite letting problems at Camberwell, remained strong.

In 1904, the full dividend of 4% was paid out on 5,886 shares. The 2011 Census shows that still relatively few Jews live in South London. We are carrying out research to pinpoint those areas where people want to live and where communities are strong.

The block is five stories high, modernised with a lift and secure door entry system.

Local councillors have described the estate as an oasis.

Camberwell is now home to thriving integrated community with great transport links across the capital.



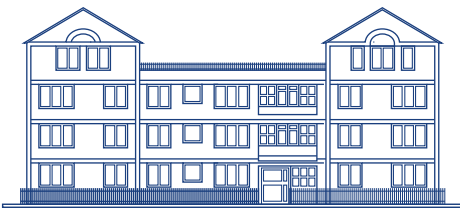
Evelyn Court

Originally comprising 320 flats and a cottage for the Superintendent, Evelyn Court was visited during construction by the then Prince of Wales, later King Edward VIII, who was greatly impressed by the unusually high standards it brought to the housing of working people.

Evelyn Court was named after the former company chairman, Major Evelyn de Rothschild, who tragically died in the trenches in 1917.



Built 1980 – 2000



Clifford Lawton House – 1988

Scheme	Borough	Built	Homes
Charlotte Court	Redbridge	1984	24
Ajex House	Hackney	1986	45
Clifford Lawton House	Hackney	1988	24
Hilary Dennis Court ¹	Redbridge	1997	35

Built 2000 – 2009



Abraham Cohen Court – 2003

Scheme	Borough	Built	Homes
Abraham Cohen Court	Redbridge	2003	11
Genas Close ²	Redbridge	2007	4
Koban Court ²	Barnet	2007	8
Cross Keys Court	Redbridge	2009	8
Olive Court	Hackney	2009	5
Laurel Court	Hackney	2009	10

¹ Hilary Dennis Court is owned by The Industrial Dwellings Society and managed in conjunction with Jewish Blind & Disabled.

² Excludes shared ownership.

Stoke Newington Estate

Coronation & Imperial Avenue



Coronation & Imperial Avenue

Built 1980 – 2000



Clifford Lawton House – 1988

Scheme	Bo
Charlotte Court	Re
Ajex House	Ha
Clifford Lawton House	Ha
Hilary Dennis Court ¹	Re

Built 2000 – 2009



Abraham Cohen Court – 2003

Scheme	Bo
Abraham Cohen Court	Re
Genas Close ²	Re
Koban Court ²	Ba
Cross Keys Court	Re
Olive Court	Ha
Laurel Court	Ha

¹ Hilary Dennis Court is owned by The Industr

² Excludes shared ownership.

Borough Hackney

Built 1903

Homes 277

Past and present

The two acre site upon which Stoke Newington Estate sits was purchased in 1901 for £18,000. Comprising Coronation and Imperial Avenues, the estate opened in 1903, with eighteen shop units built to yield a rental income to keep down the rents of the flats.

At the start of 1906, the Stoke Newington buildings were equipped with free hot and cold baths. The old bath house still stands on the estate.

The company’s buildings suffered some wartime damage in air raids. With four major developments near London’s docks, the bomb damage threat to the company was considerable.

Whilst the East End blocks suffered relatively minor damage, several miles to the north, Stoke Newington suffered a direct hit on Sunday 13th October 1940, when a high explosive bomb weighing around 250 kilogrammes ripped through the roof and five floors of flats before exploding in the basement.

Over 160 people tragically perished, including many sheltering from the Blitz in the public air raid shelter located in the basement. The entire centre of the high street block was destroyed.

After the war, reconstruction began and Coronation Avenue was successfully rebuilt in replica; only by close inspection is it possible today to distinguish the original part from the new. A special plaque was unveiled on the buildings in 2011 to commemorate the war-time disaster.



Ajex House

Ajex House was built in 1986 by the Association of Jewish Ex-Servicemen and Women (AJEX). AJEX is a small charity run by volunteers. Having initially engaged The Industrial Dwellings Society to manage Ajex House on their behalf, we finally purchased the building in 2006. AJEX continues to take an interest in the welfare of the residents living there and supports community events.



Built 2010 – 2018



Silver Jubilee Mews – 2017

Scheme	Borough	Built	Homes
Gabriel House ³	Hackney	2010	8
Mountside Walk ³	Hackney	2010	15
Finchley Road	Camden	2015	4
Silver Jubilee Mews	Castlepoint	2017	4
Windmill Street	Hertsmere	2017	7
Millbrook Park ³	Barnet	2017	10

Partnerships

Scheme	Borough	Built	Homes
Cardinal Avenue ⁴	Hertsmere		4
Hackney Housing Co-op ¹	Hackney		86
John Golding House ²	Barnet		5
Shared Ownership	Various		28
Somers Court ⁴	Barnet		8
Street Properties	Various		37

¹ Managed by The Industrial Dwellings Society on behalf of Hackney Housing Co-op
² John Golding House is managed by The Industrial Dwellings Society on behalf of the John Golding Trust.
³ Excludes shared ownership
⁴ Cardinal Avenue and Somers Court leased to Norwood for a term of 30 years

Silver Jubilee Mews

New development in 2017



Built 2010 – 2018



Silver Jubilee Mews – 2017

Scheme	Location
Gabriel House ³	Hackney
Mountside Walk ³	Hackney
Finchley Road	Camden
Silver Jubilee Mews	Camden
Windmill Street	Hackney
Millbrook Park ³	Barnet

Partnerships

Scheme	Location
Cardinal Avenue ⁴	Hackney
Hackney Housing Co-op ¹	Hackney
John Golding House ²	Barnet
Shared Ownership	Various
Somers Court ⁴	Barnet
Street Properties	Various

¹ Managed by The Industrial Dwellings Society
² John Golding House is managed by The Industrial Dwellings Society
³ Excludes shared ownership
⁴ Cardinal Avenue and Somers Court leasehold

Silver Jubilee Mews

New development in 2017

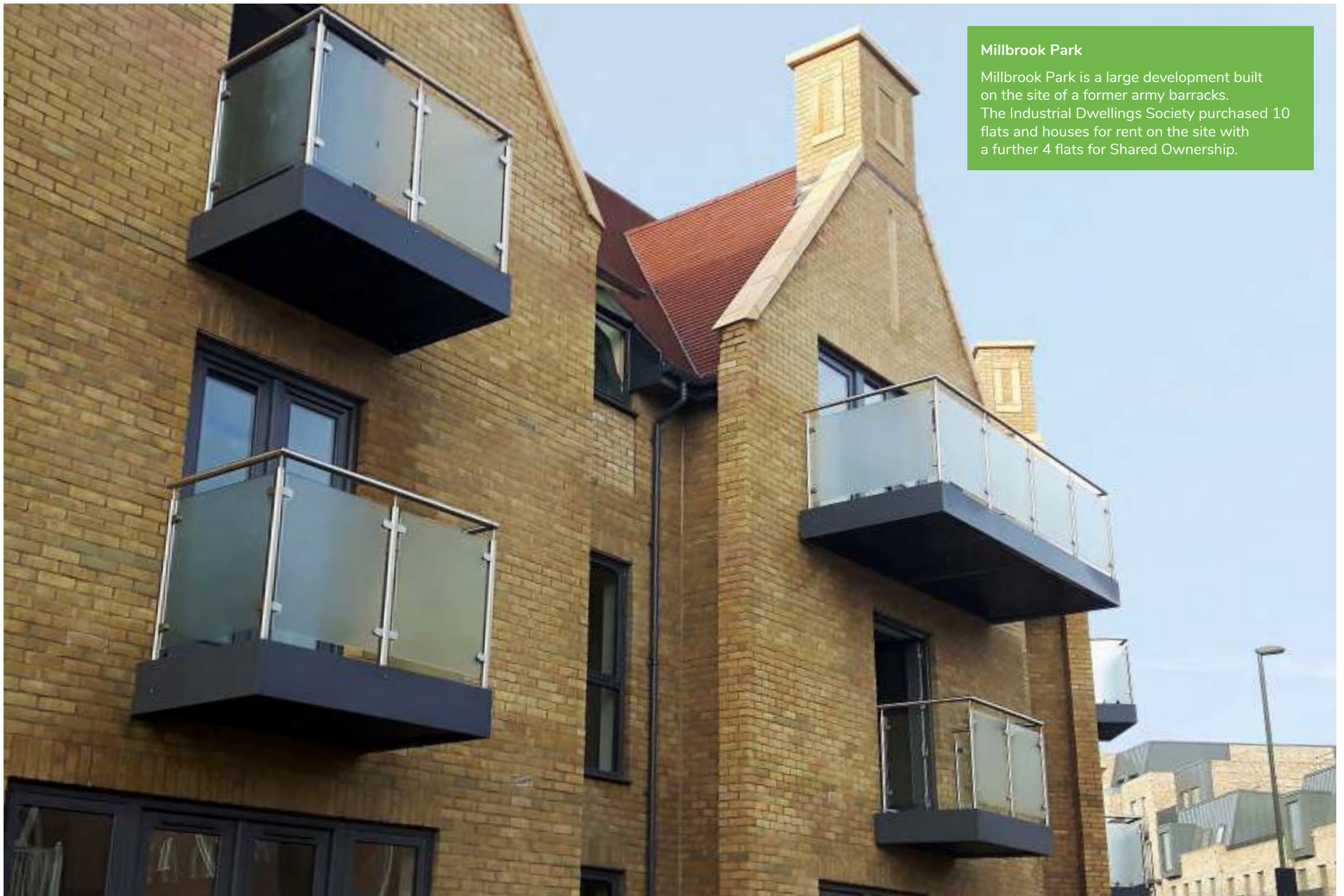
Borough Castlepoint
Built 2017
Homes 4

Past and present

Silver Jubilee Mews is located on a former pub site in Canvey Island, Essex. Four new houses built in 2017 were purchased by the The Industrial Dwellings Society to help ease overcrowding in Stamford Hill.

This purchase, the latest in our portfolio, demonstrates our continued commitment to deliver homes in innovative ways and to help Jewish and other communities prosper and enjoy excellent accommodation, honouring our founders’ willingness to test pastures new.





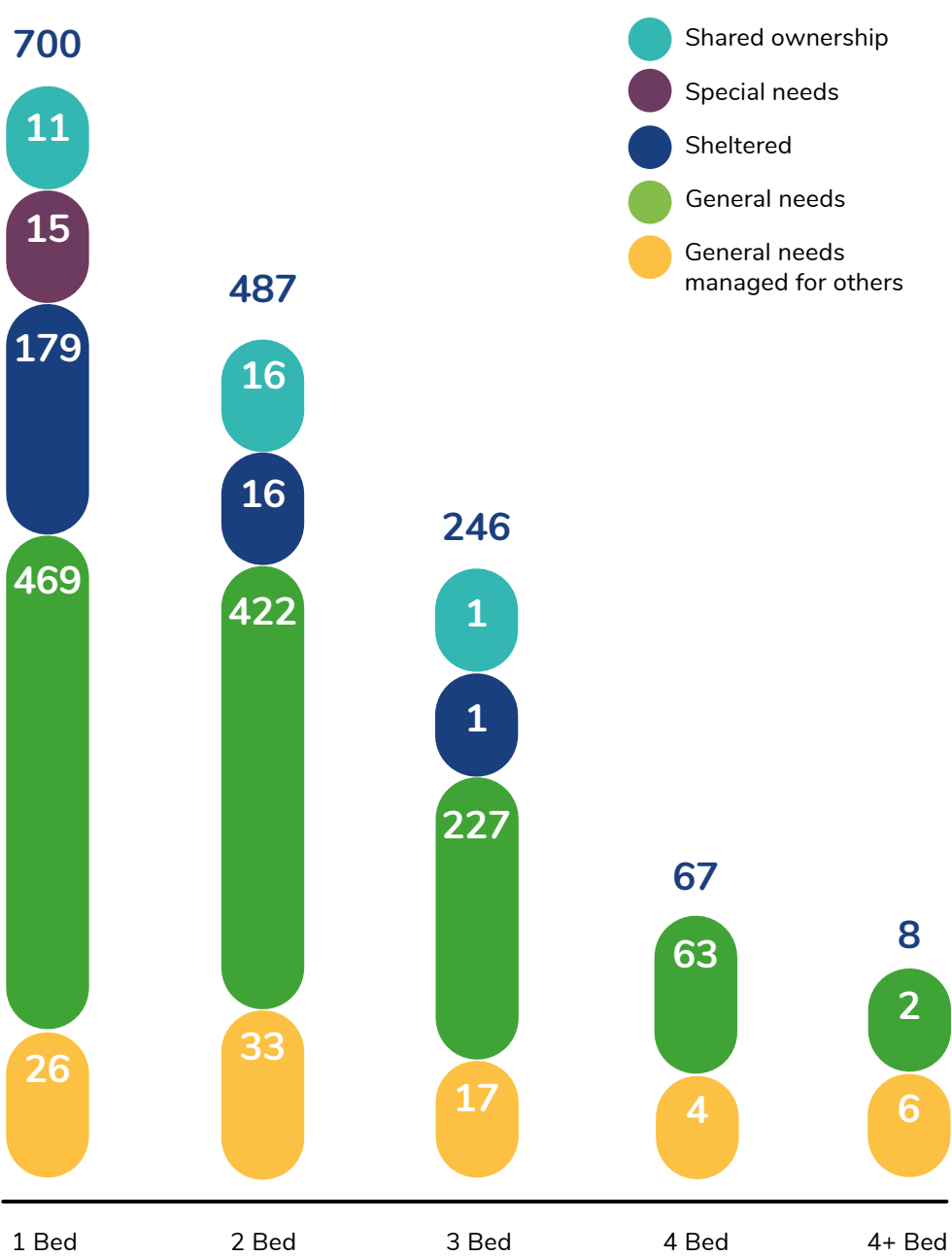
Millbrook Park

Millbrook Park is a large development built on the site of a former army barracks. The Industrial Dwellings Society purchased 10 flats and houses for rent on the site with a further 4 flats for Shared Ownership.

Housing stock analysis by borough (31 March 2018)



Housing stock analysis by size and type (31 March 2018)



In 2017/18, The Industrial Dwellings Society invested over £788k carrying out major repairs and replacements to our homes, including windows, central heating boilers, fire doors, emergency lighting, door entry and warden call systems. We are set to invest a further £2m in 2018/19, focussing mainly on fire safety improvement works, communal boiler and lift replacements.

We have completed a thorough review of our property health and safety compliance and produced new policies and procedures for managing fire risk, gas safety, water hygiene (Legionella), electrical safety, lift maintenance and asbestos management.

As part of our compliance review, we completed new comprehensive Type 3 Fire Risk Assessments across our entire stock. The relevance of this was emphasised by the tragic events at Grenfell Tower last June.

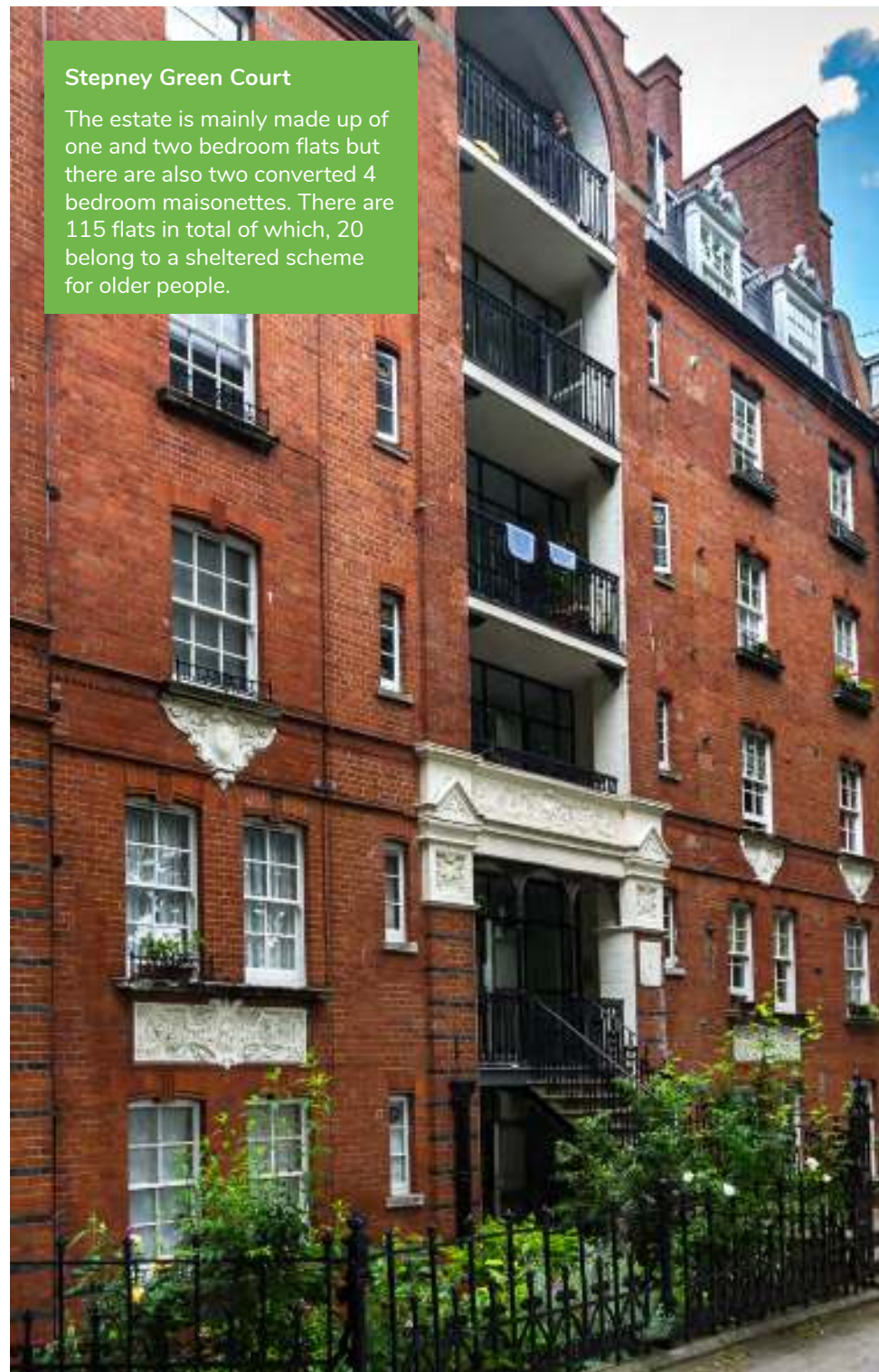
Additionally, we completed a new stock condition survey in October 2017 to enable us to develop a comprehensive Asset Management Strategy.

This will ensure we target investment to maintain our homes in the most efficient way. Using this information, we have prioritised ongoing investment in fire safety improvement works, along with the replacement of some other key components such as communal boilers and lifts over the next few years.

We completed a new stock condition survey in October 2017 to enable us to develop a comprehensive Asset Management Strategy.

Stepney Green Court

The estate is mainly made up of one and two bedroom flats but there are also two converted 4 bedroom maisonettes. There are 115 flats in total of which, 20 belong to a sheltered scheme for older people.





This is an exciting time for The Industrial Dwellings Society. As part of our wider strategic planning process, the Board have been considering how best to help existing tenants and their wider families and have committed to delivering a development programme.

This is an important decision. The Board are acutely aware of the housing pressures facing people that wish to live in London and the surrounding areas and want to be able to contribute to the supply of new homes so badly needed.

Accordingly, work has begun to assess how best to achieve this - and to deliver a sizeable number of new homes over the next ten years.

The development strategy will reflect a number of objectives that include:

- Improving Value
- Improving Customer Experience
- Building Affordable Homes
- Supporting Regeneration

In 2016, we acquired a site in Borehamwood, Hertfordshire. We are currently preparing to submit a planning application for 27 new homes to be built there. Subject to consent, it is hoped to begin building these early in 2019, with a view to them being ready to move into in 2020. In the last year, we have invested in 4 new houses in Canvey Island, Essex.

Through this, we have seen how acquiring homes in areas outside of London where people want to live can deliver innovative and affordable housing solutions.

Meanwhile, we are searching for other sites that could be developed. This will include looking at land in our ownership to see if there are options to build on any of this.

We are also looking to work with larger housing associations - and other partners willing to work with us - to share development opportunities where it makes sense to do so.

We will also be exploring opportunities on new developments, where the developer is required, as part of their planning permission, to make a certain number of the properties available for affordable housing.

In such cases, we may be able to purchase the homes for letting as affordable housing or, in some instances, on a shared ownership basis.

Through this investment, we are returning to our roots as a 'direct action' provider, contributing to the solution of the current day housing crisis.

Glenhaven Avenue

Artists impression of proposed scheme



Statement of
comprehensive
income for the
year ended
31 March

	2018 £'000	2017 £'000
Turnover	10,645	9,874
Operating expenditure	(8,233)	(7,140)
Surplus on disposal of social housing properties	30	189
(Loss) / gain on revaluation of investment properties	(210)	271
Operating surplus	2,232	3,194
Interest receivable and finance income	42	26
Interest payable	(599)	(614)
Surplus for the financial year	1,675	2,606
Other comprehensive income		
Actuarial (loss)/gain in respect of pension scheme	(526)	746
Total comprehensive income for the year	1,149	3,352

Statement of
financial position
as at 31 March

	2018 £'000	2017 £'000
Fixed assets		
Property, plant and equipment		
Housing properties	64,384	62,564
Other property, plant and equipment	307	361
Investment properties	2,550	2,717
Post-employment benefits	893	1,423
	68,134	67,065
Current assets		
Inventory (first tranche shared ownership property)	-	232
Trade and other debtors	650	481
Investments	1,000	1,000
Cash at bank and in hand	1,249	1,606
	2,899	3,319
Creditors: amounts falling due within one year	(2,068)	(1,694)
Net current assets	831	1,625
Total assets less current liabilities	68,965	68,690
Creditors: amounts falling due after more than one year	(38,373)	(39,247)
Net assets	30,592	29,443
Capital and reserves		
Share capital (non-equity)	-	-
Income and expenditure reserve	30,592	29,443
Total capital and reserves	30,592	29,443

The surplus for the year was £1,675,000. This has been further decreased by an actuarial loss on the pension scheme of £526,000 to £1,149,000.

Turnover has increased from £9,874,000 to £10,645,000. The operating costs have increased to £8,233,000 compared to £7,140,000 last year. We have spent £2,551,000 compared to £2,410,000 last year on maintaining our properties.

The Association continues to have a strong asset base with housing properties costing £83,567,000 against loans of only £9,422,000 charged against some of these properties.

We spent a further £1,471,329 on capitalised major works this year and paid £1,781,671 on developing new schemes, which largely related to the acquisition of 4 homes in Canvey Island. Our liquidity position is very strong with cash and deposits totaling £2,249,000.

The 30 year Business Plan which includes the development of a substantial number of new homes, indicates that the Association is financially viable and has adequate resources for the future.

The Association has an undrawn loan facility of £5m with Royal Bank of Scotland. The Association continues to meet the expectations of the Regulator of Social Housing, lenders, internal and external auditors.

The Association continues to have a strong financial position and has operated well within its budget.

The 30 year Business Plan includes the development of a substantial number of new homes



Board

Jonathan Davies
(Chairman)

Maggie Cooke
(Tenant Member, retired September 2017)

Alan Fell

Michael Firman

Janis Goodkind
(retired September 2017)

Sara Leviten
(Tenant Member, retired September 2017)

Bernard Myers
(retired September 2017)

Raymond Peacock
(Vice Chairman)

Michael Rabinowitz

Cllr Shimon Ryde
(appointed September 2017)

Nicola Solomons
(retired March 2018)

Joseph Stauber
(retired September 2017)

Corporate Management Team

Suzanne Wolfe
(Chief Executive)

Melvin Dawson
(Director of Technical Services to May 2017)

Alan Finkel
(Director of Housing)

Omar Mapara
(Director of Finance)

Scott Kay
(Director of Property, appointed March 2018)

Solicitors

Devonshires
Salisbury House
London Wall
London EC2M 5QY

OGR Stock Denton
Winston House
349 Regents Park Road
Finchley London N3 1DH

Perrin Myddelton
10 Waterside
Station Road
Harpenden AL5 5US

Bankers

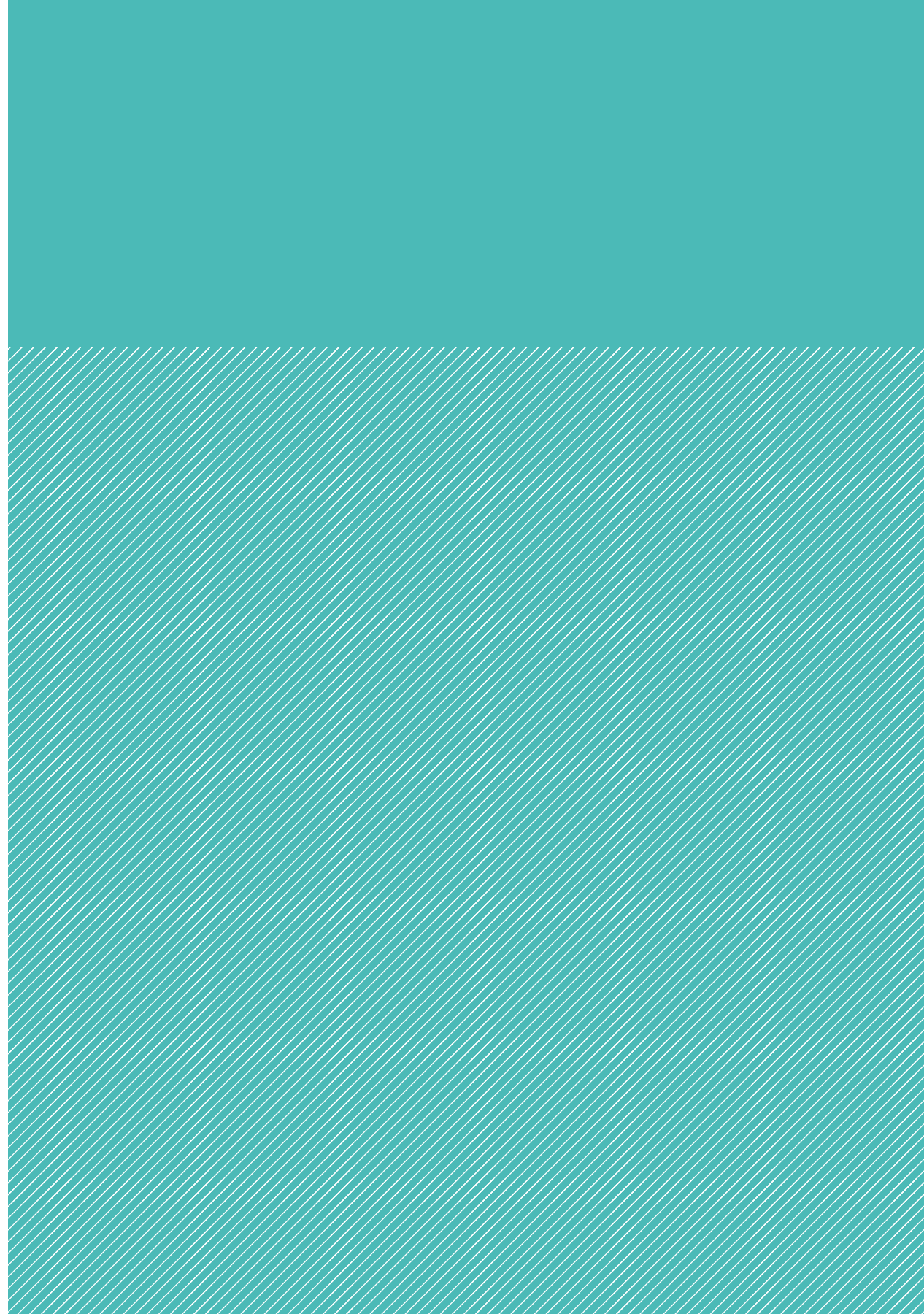
National Westminster Bank Plc
198 Stoke Newington High Street
London N16 1DH

External auditor

Nexia Smith & Williamson
Chartered Accountants
Registered Auditor
25 Moorgate
London EC2R 6AY

Internal Auditor

Crowe Clark Whitehill
Chartered Accountants
Registered Auditor
St Bride's House
10 Salisbury Square
London EC4Y 8EH



The Industrial Dwellings Society (1885) Ltd

Registered number: 14044R

1st floor Anna House
214 – 218 High Road
London N15 4NP

Tel: 020 8800 9606

Enquiries: housing@ids.org.uk

www.ids.org.uk



Evelina Mansions – 1901





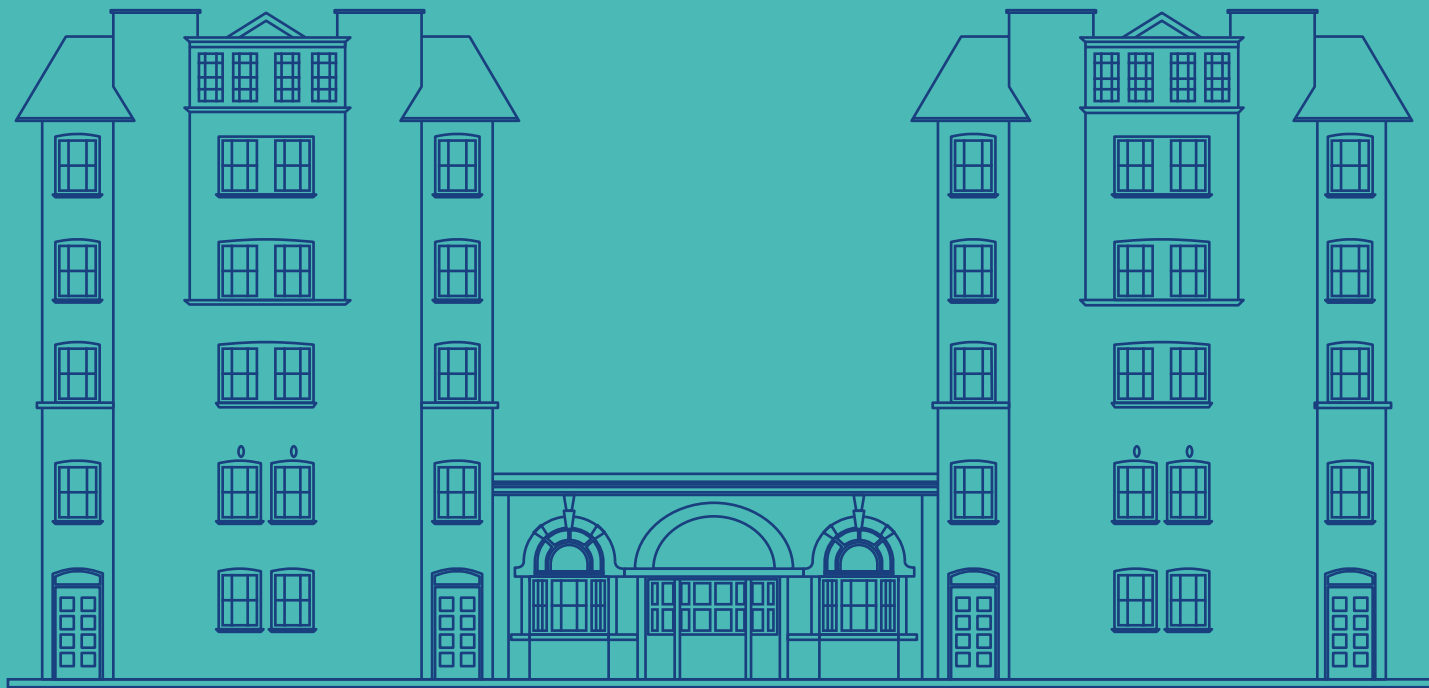
Stepney Green Court – 1896



Evelina Mansions – 1901



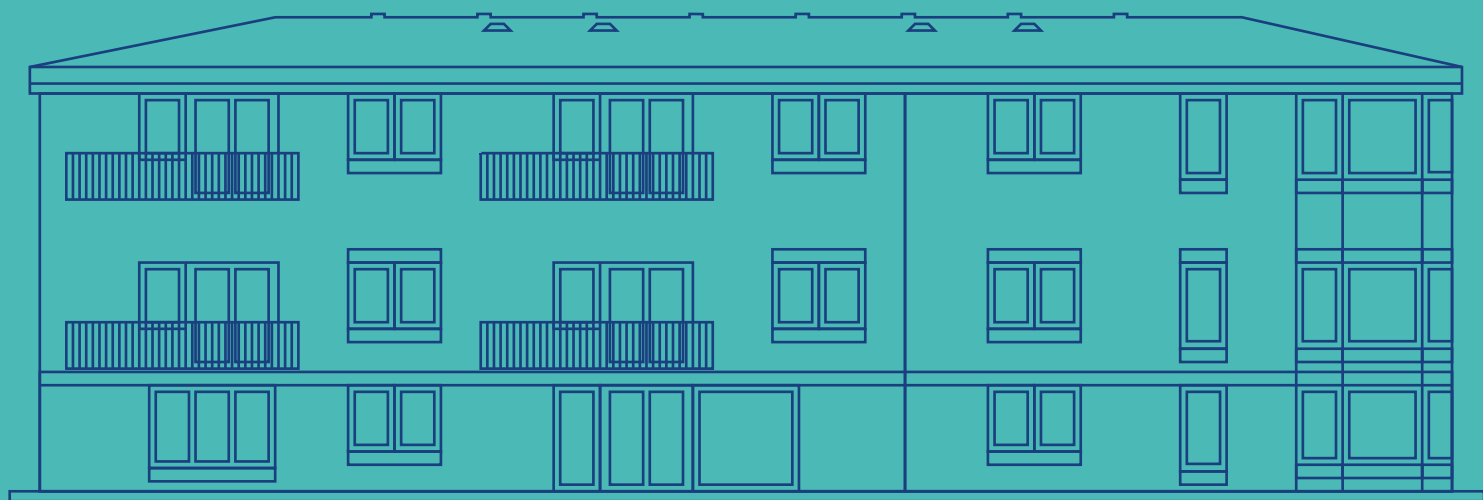
Mocatta House – 1905



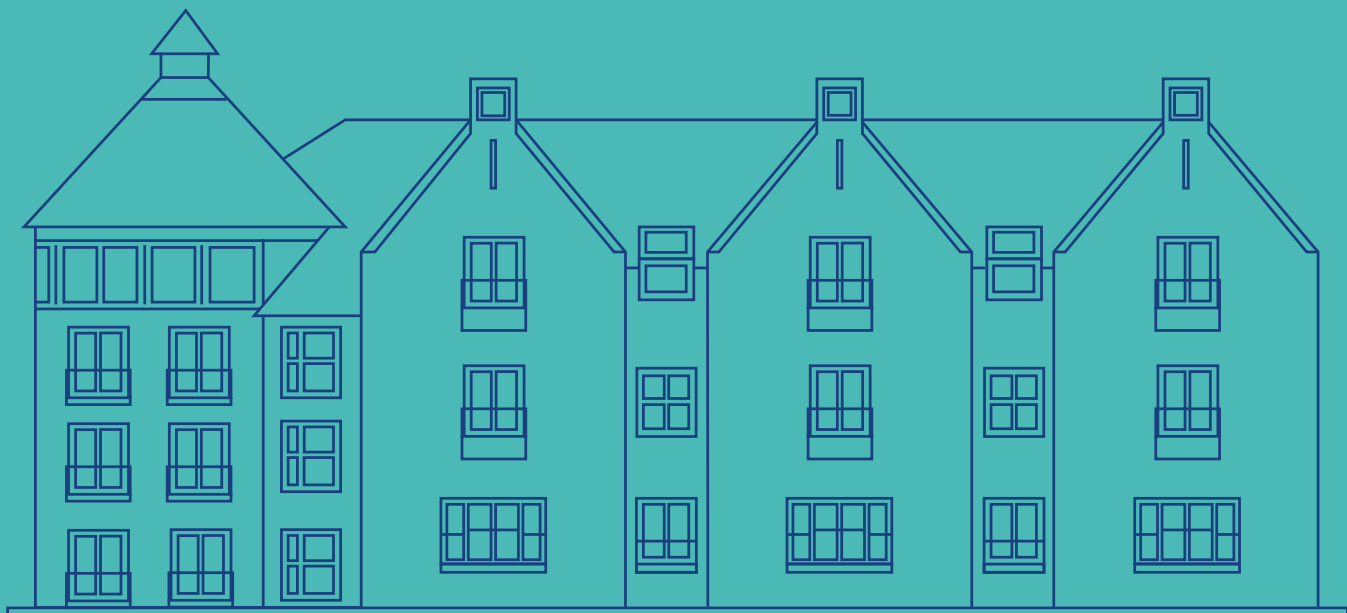
Navarino Mansions – 1905



Evelyn Court – 1934



Abraham Cohen Court – 2003



Millbrook Park – 2017



Windmill Street – 2017

INDUSTRIAL DWELLINGS SOCIETY

EST 1885

Our heritage

Over the last 133 years, we are proud to have managed over 1500 homes in 9 boroughs. Slide down and unfold this poster to reveal some of our properties.



Evelyn Court – 1934

Evelyn Court, named after the former company chairman, Major Evelyn de Rothschild, who tragically died in the trenches in 1917, was considered ultra-modern and well-equipped. Originally comprising 320 flats and a cottage for the Superintendent, Evelyn Court was visited during construction by the then Prince of Wales, later King Edward VIII, who was greatly impressed by the unusually high standards it brought to the housing of working people.



Evelina Mansions – 1901

At the end of 1898, the company began to look further afield. Its first venture outside the East End of London was a major step. A site in New Church Road, Camberwell was purchased in January 1899 and opened in 1901. Camberwell is now home to a thriving integrated community with great transport links across the capital.

January							February							March							April						
Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun
	1	2	3	4	5	6					1	2	3					1	2	3	1	2	3	4	5	6	7
7	8	9	10	11	12	13	4	5	6	7	8	9	10	4	5	6	7	8	9	10	8	9	10	11	12	13	14
14	15	16	17	18	19	20	11	12	13	14	15	16	17	11	12	13	14	15	16	17	15	16	17	18	19	20	21
21	22	23	24	25	26	27	18	19	20	21	22	23	24	18	19	20	21	22	23	24	22	23	24	25	26	27	28
28	29	30	31				25	26	27	28				25	26	27	28	29	30	31	29	30					
May							June							July							August						
Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun
		1	2	3	4	5						1	2	1	2	3	4	5	6	7				1	2	3	4
6	7	8	9	10	11	12	3	4	5	6	7	8	9	8	9	10	11	12	13	14	5	6	7	8	9	10	11
13	14	15	16	17	18	19	10	11	12	13	14	15	16	15	16	17	18	19	20	21	12	13	14	15	16	17	18
20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28	19	20	21	22	23	24	25
27	28	29	30	31			24	25	26	27	28	29	30	29	30	31					26	27	28	29	30	31	
September							October							November							December						
Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun
						1		1	2	3	4	5	6					1	2	3							1
2	3	4	5	6	7	8	7	8	9	10	11	12	13	4	5	6	7	8	9	10	2	3	4	5	6	7	8
9	10	11	12	13	14	15	14	15	16	17	18	19	20	11	12	13	14	15	16	17	9	10	11	12	13	14	15
16	17	18	19	20	21	22	21	22	23	24	25	26	27	18	19	20	21	22	23	24	16	17	18	19	20	21	22
23	24	25	26	27	28	29	28	29	30	31				25	26	27	28	29	30		23	24	25	26	27	28	29
30																					30	31					

Jewish & UK Bank Holidays 2019

New Year's Day
Tuesday, 1 January

Tu B'Shvat (New Year for Trees)
Monday, 21 January

Purim
Thursday, 21 March

Good Friday
Friday, 19 April

Pesach (Passover)(1st day)
Saturday, 20 April

Pesach (Passover)(2nd day)
Sunday, 21 April

Easter Monday
Monday, 22 April

Pesach (Passover)(7th day)
Friday, 26 April

Pesach (Passover)(8th day)
Saturday, 27 April

Yom Ha'Shoah
(Holocaust Remembrance Day)
Thursday, 2 May

Early May Bank Holiday
Monday, 6 May

Yom Ha'atzmaut
(Israel Independence Day)
Thursday, 9 May

Spring Bank Holiday
Monday, 27 May

Shavuot (Pentecost)(1st day)
Sunday, 9 June

Shavuot (Pentecost)(2nd day)
Monday, 10 June

Tisha B'Av (Fast of Av)
Sunday, 11 August

August Bank Holiday
Monday, 26 August

Rosh Hashanah (New Year)(1st day)
Monday, 30 September

Rosh Hashanah (New Year)(2nd day)
Tuesday, 1 October

Yom Kippur (Day of Atonement)
Wednesday, 9 October

Sukkot (Tabernacles)(1st day)
Monday, 14 October

Sukkot (Tabernacles)(2nd day)
Tuesday, 15 October

Shemini Atzeret (8th Day of Assembly)
Monday, 21 October

Simchat Torah
(Celebration of the Torah)
Tuesday, 22 October

Chanukah (1st night)
Sunday, 22 December

Christmas Day
Wednesday, 25 December

Boxing Day
Thursday, 26 December

Chanukah (8th night)
Sunday, 29 December