

MALDON HOUSING ASSOCIATION LTD

CASE STUDY

The project

Replacement of the windows of Fairfield House, enabled by the loan of £100,000 granted by The Almshouse Association.

Background:

Maldon Housing Association Ltd is a charity, an almshouse and a company limited by guarantee that provides supported housing for elderly people in 57 flats in three properties in Maldon, Essex.



FAIRFIELD HOUSE



Berridge House



Deed House

The inaugural meeting of the Maldon Housing Society, the original designation of Maldon Housing Association, was held on 5 October 1966, the concept of a society that would provide housing accommodation for the elderly in Maldon having been engendered by the Women's Royal Voluntary Service. A detached house and garden in the town was purchased and extended to provide six flats, given the name Cecil Mary House. This was sold in 1995 to the Salvation Army.

The aim was to develop a small organisation locally to provide further accommodation in Maldon for older inhabitants who needed support. The house of the former headmaster of Maldon Grammar School, Sidney Deed, was purchased in 1971 and converted into ten flats. The neighbouring property was purchased in 1994, conversion and linking of the two buildings resulting in Deed House, currently providing 19 flats.

Two further properties came under the aegis of the Maldon Housing Association during the 1970s. The management of a building with 20 flats was taken on; subsequently the freehold was transferred to the Maldon Society and the building was named Berridge House.

Fairfield House was originally owned by Essex County Council, used as accommodation for staff at the Plume School but was sold to Maldon Housing Association, was converted and extended to provide 18 flats and opened in 1985.

The Almshouse Association

Maldon Housing Association is governed by a Board of trustees who are entirely voluntary. On 19 October 2006 Maldon Housing Association was incorporated as a company limited by guarantee. On 7 August 2007 the Association registered as a charity under the Charity Commission.

On 1 April 2008 Maldon Housing Association Ltd joined The Almshouse Association.

These significant changes were made in order to ensure that the Association could continue as a small, independent community serving local people. That ethos underlies the work of Maldon Housing Association, seeking to remain financially viable and sustainable, providing personal support for residents, resisting any possibility of being subsumed by any of the large associations where there is little contact between landlord and resident.

Objects

The Articles of Association and Memorandum of Understanding for Maldon Housing Association Ltd state that:

‘The objects are to provide and maintain almshouses and associated services and amenities for persons who are in need of accommodation through old age, chronic sickness, disability (whether physical or mental) or necessitous circumstances.’

Funding a major project

For several years the trustees of Maldon Housing Association have been concerned about the challenge of funding a major project.

During the 1980s and 1990s local businesses and some large organisations, such as The British Legion, were interested in funding work being done by Maldon Housing Association that would improve the quality of life of the residents. This financial assistance enabled the old-fashioned bathrooms in the properties gradually to be converted into wet rooms, a few each year.

After the millennium as the economic situation resulted in a time of austerity for all businesses, it became clear that funding a major project through donations was no longer a viable possibility. In the light of this, the Board of Trustees investigated ways of generating significant income in order to improve Maldon Housing Association's properties beyond normal maintenance and planned repairs. For example, in 2016 trustees worked with the Maldon Mud Race Committee to organise a half-marathon in the hope that this may become an annual event. However, this did not generate significant income for the Association.

During the last few years, aside from matters of daily maintenance, priority had to be given to financing essential replacement of aging boilers. In addition, considerable work has been needed on the doors to the individual flats and in the roof spaces in order to meet the requirements of new fire regulations as no government grants were forthcoming to assist with this.

The loan from The Almshouse Association

Fairfield House is an aging building and the original Critall windows are in urgent need of replacement. To finance this essential major work the Board of Trustees made the decision to take the opportunity to apply for the maximum loan of £100,000 offered to its members by The Almshouse Association.

The need to replace the windows at Fairfield House is a matter of safeguarding the wellbeing of the residents, the majority of whom are aged 78+. Many are frail and vulnerable with serious limitations in mobility, needing assistance from carers. The windows in their flats no longer fit properly in the frames; residents cannot open/close them, leading to excessive heat in some flats in summer and cold, draughty rooms in winter.

The situation is exacerbated by concerns about rising energy costs. Trustees have been careful to ensure that the best electricity prices have been secured for the residents, keeping expenses for heating communal areas as low as possible. However, the ill-fitting window frames allow much of the heat to escape, counteracting the efforts of trustees and staff to conserve energy.

Views of the residents

Trustees meet all residents regularly. For some years those living in Fairfield House have asked that the communal lounge be redecorated. However, the trustees always felt that the work on the windows needed to be addressed first as interior walls would be affected.

The residents are most appreciative that The Almshouse Association has granted the full loan that will enable the windows project to be initiated. The trustees are keeping them updated on progress and hear how optimistic they are now about the improvement in their environment that will result.

Initial stages

Facilities Manager of MHA: Tina Nash

Contractor: J and J Windows

Project supervisor on behalf of MHA: Clifford Patten

Mr Patten has worked with Maldon Housing Association for more than 20 years. He is a chartered architect; his firm having been employed to undertake much of the work on Fairfield House. He has done much of the planning of changes to the building so is familiar with the layout, materials used etc.

Immediate steps being undertaken:

- Town Planning application.
- Quotation for conduct of an R+D asbestos survey.
- Structural survey of the bay windows at the front of Fairfield House.
- Site meeting and full site survey by the contractors on 26 + 27 August, with access to all flats.

Report on site meeting + survey

Date: 26 August 2025

Time: 09.00

Location: Fairfield House

Attendees:

- * Clifford Patten
- * Tina Nash
- * John Hoy (Director of J and J Windows) + 2 staff
- * Jane Toffel

Responsibilities for key aspects of the project were established, including the following:

- * Jason Hoy as managing the work on behalf of the contractors.
- * Clifford Patten visiting the site as each phase of work is completed in order to check that it is satisfactory and to sign off on it. To be contacted should any problem arise.
- * Tina Nash engaged in her work on any of the MHA properties during her working hours but to be contacted and available on site should any problem arise.
- * Jane Toffel to ensure residents are comfortable, their safety maintained, as windows in each flat are replaced.

Timing of the work:

- * Windows in flat FH2 to be replaced first as a trial so that the suitability of the windows and working methods can be confirmed.
- * J and J Windows will establish a programme of work, starting with the residents' flats, dealing with communal areas last.
- * From the orders being placed with the manufacturers, it will take 8 - 10 weeks for the new windows to be supplied for work to begin.
- * It is expected the work will begin in November - December.

Working method:

- * Method statements will be supplied.
- * On the first day of the project, Tina Nash will conduct a formal induction for those undertaking the work; each will be required to sign that they understand and abide by all that is specified.
- * It is expected that all windows will be fitted from inside. No scaffolding will be needed. However, exclusion zones below must be cordoned off to ensure the safety of all pedestrians approaching the building in the vicinity of the work.

Matters of insurance:

- * MHA's contract is with J and J Windows. The contractors are bound by that to complete the work.
- * J and J Windows have a separate contract with the window manufacturers they appoint. They have worked with their chosen firm for over 30 years, a firm that is reliable and supplies all their orders.
- * J and J have the proper public liability insurance.
- * All those contracted on site will have the requisite DBS check.

Payment schedule:

- * J and J Windows will now provide MHA with a final, updated quote.
- * When the start date of the work has been agreed, MHA will pay to J and J Windows 25% of the cost. As work progresses, three further payments of 25% will be made.

The practical site survey began with consideration of the bay window at the front of Fairfield House. This needed thorough examination to ascertain whether structural work would be needed.

Photographs were taken as access was gained behind the corner of the bay window revealing what would need to be considered:



John Hoy reported the findings upon uncovering the bay window. There is a 70 x 70 steel angle that is fixed to a steel plate which runs from the ground floor up into the roof area. John was confident that no structural work will be required when the windows are replaced. However, there is wooden batten packed inside the timber posts; this is rotten along with the posts and sill. These will need to be replaced, at additional cost.

Report on 2nd site meeting

Date: 18 December 2025

Time: 09.30

Location: Fairfield House

Attendees:

- Clifford Patten
- Tina Nash
- Jason Hoy + 1 staff member from J + J Windows
- Jane Toffel

The purpose of this meeting was to finalise all aspects of the project, ensuring that all concerned had current information and to decide on next steps.

It was confirmed that

- A) Planning permission with no restrictions had been granted by the council.
- B) The specification for the project needed no changes.
- C) J and J Windows have submitted an updated quote.
- D) J and J Windows will approach Prestige as the supply company; this business is local and has the facility to undertake the manufacture of the specified windows.

The bay window:

Technical details were discussed and agreed by Clifford Patten and Jordan Hoy.

The key point concerned the replacement of the bay window. It was agreed that this will be dealt with as a separate entity. It appears that the steel that is integral to the structure of the building is sound but until it is uncovered when the bay is removed, it is not possible to be 100% certain. Clifford Patten advocated having it inspected by a structural engineer at this point as reassurance for MHA.

It was agreed that the aim will be to uncover the structure of the bay window on one day, then have the structural engineer carry out an inspection the following day. Clifford Patten would liaise with Jason Hoy in ensuring his recommended structural engineer would be ready to do this. Work would then proceed according to the result of the survey.

Health and Safety:

MHA has a comprehensive Health and Safety policy, an audit being carried out regularly. Jason Hoy assured those present that J + J Windows do not sub-contract. All their workers are cognisant of the company's health and safety requirements and procedures. He and Tina Nash will view and agree health and safety documentation.

Initial installation:

As proposed, the windows of flat FH2 will be replaced first as a trial to ensure that they meet the expectations of the Facilities Manager and the Board of MHA.

Residents will be invited to look at this initial installation as part of the consultation process whereby they have been assured that they are kept informed throughout the project.

J and J Windows will place the order for the windows for FH2 during the first week of January.

No payment will be made in advance; the invoice for this initial work will be included with the first payment installment.

The windows for FH2 should be manufactured and installed by early March.

In advance all documentation is to be prepared for scrutiny or submission, as required, so that there will be no delay in proceeding when the initial installation has been approved.

As soon as Clifford Patten and Tina Nash approve this initial installation, the order for the manufacture of all the windows will be placed by J and J Windows.

Programme of Works and Payment Schedule

Jason Hoy will now compile a comprehensive draft programme of works, with dates and payment points.

The Chair of MHA's Finance Committee has agreed to drawing down a 25% 'supply only' deposit as the initial payment to J + J Windows.

The payment plan will be enacted by MHA's Finance Manager, when each installment is authorised by the Chair of the Finance Committee.

Contacts:

Points of contact as the work proceeds were confirmed as follows:

- Clifford Patten to be contacted on any technical problems encountered.
- Tina Nash to be contacted if any problem arises that affects daily life for the residents in FH.
Eg: anything that occurs as windows are installed that may impinge on the alarm system.
- Jane Toffel will liaise with Tina Nash and Rob Keeble, Supported Housing Manager, to ensure the wellbeing of each resident as each flat undergoes work.
- The Maintenance Operative will be available to assist, if needed, with tasks such as removing fitted blinds in a flat.

30 March 2026

Installation of trial windows

As agreed by MHA's Board of Trustees, the Facilities Manager, Clifford Patten and the contractors, the windows of flat 2 in Fairfield House were replaced on 30 March 2026 as a trial to ensure that the right choice of windows had been made and to ascertain whether any unforeseen difficulties may be encountered in the installation process.

The replacement of all windows in flat 2 took three days and proceeded according to plan. The work was approved by both Tina Nash and Clifford Patten, photographs being sent to all trustees. As a result, approval was given for J and J Windows to order all the windows for Fairfield House so that the entire project should be completed during the warmer summer months, thus with minimum discomfort for residents.

Jane Toffel and John Williams, Vice Chair of the Board of Trustees, visited the resident in flat 2 to look at the internal view of the new windows and to seek her views on the work that had been done. This resident is a particularly frail, elderly lady with severe mobility problems but is bright and alert. She expressed her complete satisfaction with the replacement windows which had been put in with minimum damage to the internal decoration. She was particularly pleased with the effect of the triple glazing that eradicated all traffic noise, this having been a constant, major disturbance for her as all the windows of flat 2 open directly onto the busy road with heavy traffic during the day and delivery lorries passing at night. This had been a key reason for choosing flat 2 for the trial window replacement.

The resident explained that the positioning of the window handles made it infinitely easier to open them; this had been a serious problem for many residents struggling to open the old windows.

The resident in flat 2 volunteered comment on how considerate the contractors had been as they worked efficiently with minimum disruption for her. This was an important endorsement of the work ethic of J and J Windows as a prime concern for trustees, whenever work is carried out on the premises, is the welfare of vulnerable residents.

**FAIRFIELD HOUSE
FLAT 2 TEST WINDOWS
30/03/2026**



By cutting back the reveal – this is how far the new windows will come out.

This is where the windows would have come out if we did not cut back the reveal.

New Bedroom Windows (Internal)



New Bedroom Windows (External)



Completion of the project

The timing of the replacement of the windows in both residents' flats and the communal areas was most important. Having agreed to proceed with the work as soon as the windows could be made and delivered to the contractor, it was fortuitous that the start date for the contractors beginning the work on site was 6 July. An unusually long period of drought and sunshine enabled the contractors to work uninterrupted throughout July and August, firstly completing window replacements in residents' flats before moving onto the communal lounge and other areas of the building.

Residents are at the core of Maldon Housing Association. Whenever maintenance is needed on one of the buildings, careful attention is given to the effect upon and the safeguarding of residents affected. In preparation for replacing the windows in the flats, a programme was drawn up giving the order and expected dates for working in each flat. Depending upon the size and layout of each flat, either one or two days were allocated. Residents were asked as far as they were able, with the help of family/friends, to clear the area around each of their windows so that they were easily accessible for the contractors. Several residents commented on how helpful and considerate the workmen were in assisting with moving something and in cleaning up after they had finished in the flat. This local company, J and J Windows, was fully endorsed by the residents in speaking of those who installed the new windows in their flats, treating them with respect and recognizing that each flat was someone's home.

The communal lounge was made available to each resident as their new windows were being installed. There is a small kitchen area in the lounge with facilities for making tea/coffee, with seating round a large table; at the other end of the lounge is an area with comfortable armchairs and a large-screen television. Bathroom facilities are just across the corridor from the lounge so accessible for those using mobility aids. Jane Toffel went to the lounge on several mornings to ensure that the resident involved that day was comfortable and felt secure in leaving their flat while work was in progress. Indeed, it soon became apparent that there is a strong sense of community in Fairfield House as residents helped each other both practically in moving things in their own flats and by keeping each other company in the communal lounge.

The communal lounge was closed for just one week in order to install two windows in the kitchen area, one behind the sink, and the two very large bay windows. This inconvenience was kept to a minimum as residents usually meet there for coffee mornings three times a week and to chat in the afternoons. This social interaction is very important to their quality of life, mitigating against isolation and loneliness, but all understood that it was necessary to close the lounge for just one week for safety reasons.

The new windows, just installed in the lounge, were praised by all the residents as coffee



mornings resumed. One gentleman commented, “The new windows have made the rooms in my flat and in this room feel bigger and lighter. I think they are fantastic!”

Others agreed with this view. One lady said, “I haven’t closed my new windows at all! I couldn’t open the old ones at all because the catch was stuck and it wasn’t easy to get to anyway. Thank you for getting this done for us!”

The appreciative, positive comments and expressions of thanks from the residents have been so rewarding as all have welcomed this major improvement to their environment.

The benefit of the window replacements is felt now as several residents have spoken of the ease with which they can now open windows as they wish; many of the old windows had been immovable. During the winter months the draughts coming through frames which no longer fitted will have been eradicated. The triple glazing will result in radiators being run on lower settings; in consequence energy bills will be reduced.

Trustees, staff and residents of Fairfield House thank The Almshouse Association for making this project possible for Maldon Housing Association Ltd by awarding the loan.

