



Annual report

2018-2019

Chair of the board and Chief Executive statement

Formed in 2002, we are one of the largest housing associations in the East of England, owning and managing nearly 10,000 homes and working throughout Essex. Our core social purpose is meeting housing need by providing homes for our customers.

We want to delight our customers by providing good service alongside building new homes. We want our current and future customers to live in homes where they feel comfortable, safe, secure and can make the most of their lives. We will create environments that support the growth of strong communities and provide opportunities to help people thrive.

Looking forward we have big plans to transform the experience of doing business with us to ensure we are easy to work with. So we are focussing on gathering more insights into the diverse range of people who live in the homes we provide.

Our customers' priorities will inform our service improvement work and we will make sure that their voices continue to be heard by us at all

levels of our business. We are committed to providing a wide choice of involvement opportunities and two-way communication channels to exchange information and ideas with customers.

Continuing to invest in the homes and neighbourhoods we own, making sure they are warm, safe and decent is key to our customer commitment.

Social investment in our communities continues to deliver a good return for our customers so we will continue to provide support when they need us by providing welfare benefits advice, money and debt services, skills development and access to employment training via our community hub in Chelmsford.

We are proud to have been named one of the Best Companies to Work For in the East of England, so we think we've had a year of achievements to be proud of.

We hope you find the annual report interesting.

Mary Gibbons
Chief Executive



Nicola Sawford
Chair of the board

Introduction

Welcome to this year's annual report where you can learn about what we achieved in the financial year April 2018 – March 2019, working with our 22,400 customers. We'd like to thank the group of customers who helped create this report - influencing the information it includes as well as the design.

The Regulator of Social Housing's (RSH) role is to oversee social housing providers, like us, to make sure we are properly governed, well managed and financially secure. We have set out the information in this annual report to show how we comply with the economic and consumer standards set out by the RSH.



Consumer standards

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CHP genuinely seeks to work with us in a spirit of partnership and encourages us to have input to most things concerning our homes and tenancies. An example of this is this annual report, which I would urge you to read.

CHP customer involved in the creation of this report

Consumer standards

Tenant involvement and empowerment

Ensuring our customers' voices are heard is really important to us and during 2019-2020 we will be introducing more ways customers can get involved and shape our services.

WE RECEIVED
769
COMPLIMENTS
THIS YEAR

We actively encourage complaints because they give us a chance to get things right. We are proud that we received far more compliments than complaints.

	2018-2019	2017-2018
Compliments	769	726
Complaints	77	113

Telling us when we get things wrong is important because it helps us make changes and improve our services. For instance, we've reminded our people of the importance of wearing shoe covers when entering customers' homes.

We value hearing customers' compliments, it reinforces our belief that we are getting most things right. The three most common categories for compliments were:

2018-2019	2017-2018
Quality of work	Quality of work
Service delivery	Service delivery
Attitude of staff	Attitude of staff

Due to the fewer number of complaints we received we have been able to resolve them more quickly than in previous years. The three most common categories for complaints were:

2018-2019	2017-2018
Service delivery	Service delivery
Condition of property	Condition of property
Anti-social behaviour	Attitude of staff / incomplete works

Consumer standards

Tenant involvement and empowerment

I came to Parkside Community Hub for help writing a CV. While I was there I saw they did a basic IT course and I thought this would be a good idea as I didn't know much about computers. I would recommend this to other people who are not sure of computers.

CHP customer

During the year, 41 customers helped shape our services by working with us. Their involvement included reviewing policies and strategies, being part of the Green Paper consultation, actively participating in the leaseholder services and the repairs groups, answering a range of surveys and being involved in workshops.

We have also supported 19 customers to increase their confidence online. They have become Digital Champions, sharing their computer skills and knowledge with others.

The social value of our activities amounted to £2,061,381; that equates to £12.61 for every £1 spent. Social value is not just about money, it's about happiness and wellbeing too.

Through our community engagement work at Parkside Community Hub in Chelmsford, we have:

- Helped **117** people get a job
- Supported **113** people to gain a recognised qualification
- Managed **4** work placements
- Helped **1,102** people access services and training
- Welcomed over **3,448** visitors
- Hosted a range of courses including maths, English, English for Speakers of Other Languages, First Aid, Construction Skills Certification Scheme and Teaching and Learning in schools.

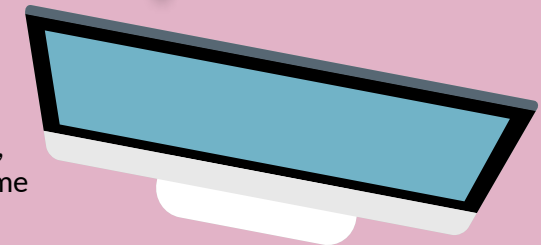
**WELCOMED OVER
3,448
VISITORS**

**WE HELPED
117
PEOPLE GET A JOB**



Attending the class has given me inspiration and confidence to speak out and give my opinion. I can now read and understand what I am reading.

CHP customer



Consumer standards

Tenant involvement and empowerment

*I felt very nervous when I first joined the class and now I feel confident and am happy to join in with group discussions. Coming to class has **made a great difference to my life.** I have learnt such a lot and made some new friends and it has helped me to become an individual.*

CHP customer

Our Service Centre answered **86,400** calls during the year:

- **47,121** general calls such as rent or tenancy enquiries.
- **39,279** repair calls such as arranging an appointment or reporting an issue.

We adjusted our approach for 700 people to make sure they are able to access our services. This could be providing documents in large print for those with sight impairments or allowing more time for people with reduced mobility to answer the door.

Our continued commitment to providing excellent customer services has been endorsed by receiving **two awards**:

1. Customer Service Provider of the Year - Highly Commended by 24Housing. The commendation highlights the team's strength of focus on customers and reflects our commitment to training a range of skills to enable our team to help with customers' enquiries at first point of contact.
2. CCA Silver Award highlighting our continued commitment to delivering high quality customer satisfaction to our customers.

47,121
GENERAL CALLS

39,279
REPAIR CALLS



Home

We pride ourselves on ensuring our customers' homes are safe, warm and repaired to a high standard. All of our homes comply with the Government's standards for decent homes.

**WE COMPLETED
32,356 REPAIRS**

**1,829
EMERGENCY
REPAIRS**

Last year we completed 32,356 repairs to our customers' homes, costing £6.5m.

	2018-2019	2017-2018
Repairs completed	32,356	32,161
Average completion time (days)*	9.1	10.99
Average spend per job	£98.86	£101.16

*Includes repairs carried out by our in-house teams as well as contractors.

Last year we completed 1,829 emergency repairs to customers' homes such as severe leaks and dangerous electrics to ensure they were safe.

	2018-2019	2017-2018
Emergency "Make-Safe" repairs	1,829	922
Average completion time (days)	1.2	0.57
Average spend per job	£92.26	£89.30



Consumer standards

Home

We are responsible for keeping the structure and exterior of customers' homes in a good state of repair. Last year we completed 1,337 planned maintenance works.

*Sam arrived on time, immediately set to work, identified the fault and replaced the whole unit in record time. A **very efficient and pleasant young man.** Thank you.*

CHP customer



WE INVESTED £7M ON IMPROVING HOMES

*Sophie was **very polite, and she did a fantastic job,** we are so pleased with the finished work.*

CHP customer



	2018-2019	2017-2018
Planned repairs	1,337	1,493
Heating safety checks	8,102*	10,135
Electrical testing	1,328	2,065
Total spend	£2.4m	£2.7m

*We changed the cycle of heating safety checks during the year from once every 10 months to once every 11 months.

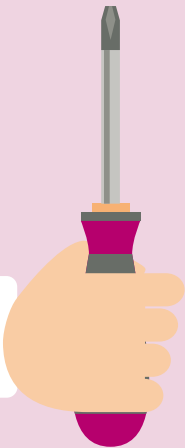
	2018-2019	2017-2018
New bathrooms	80	91
New kitchens	128	191
Heating improvements	478	583
Electrical supply upgrades	110	100

Consumer standards

Home

*He provided a good service and was **extremely helpful and kind**. Once again, could not fault his work ethic and manners.*

CHP customer



We survey homes regularly and look at how long household fixtures and fittings like taps and radiators have been in place to gauge whether we need to replace or modernise them.

We repaired 506 homes that became empty during the year to make them ready to re-let.

Average time to complete minor work (days)

20

2017-2018

18

Average time to complete major work (days)

41.1

42.7

Average spend on vacant properties

£2,804*

£1,895

Total spend on works

£1.4m

£1m

*Increase in spend due to letting more homes.

We achieved 97% customer satisfaction for safety checks on gas, oil and solid fuel boilers.

*It's nice to open the door to **a smiling face!** Also feeling at ease to discuss what's bothering you. Thank you.*

CHP customer



Tenancy

We build a range of affordable and social rented homes across Essex to meet the housing need. In 2018-2019, we built 330 new houses and flats for our customers to call home.

*I would like to take this opportunity to say that I am really grateful for everything you have done for us. It is because of your help that we have this house. **Thanks for your support, patience and understanding.** Thanks ever so much.*

CHP customer

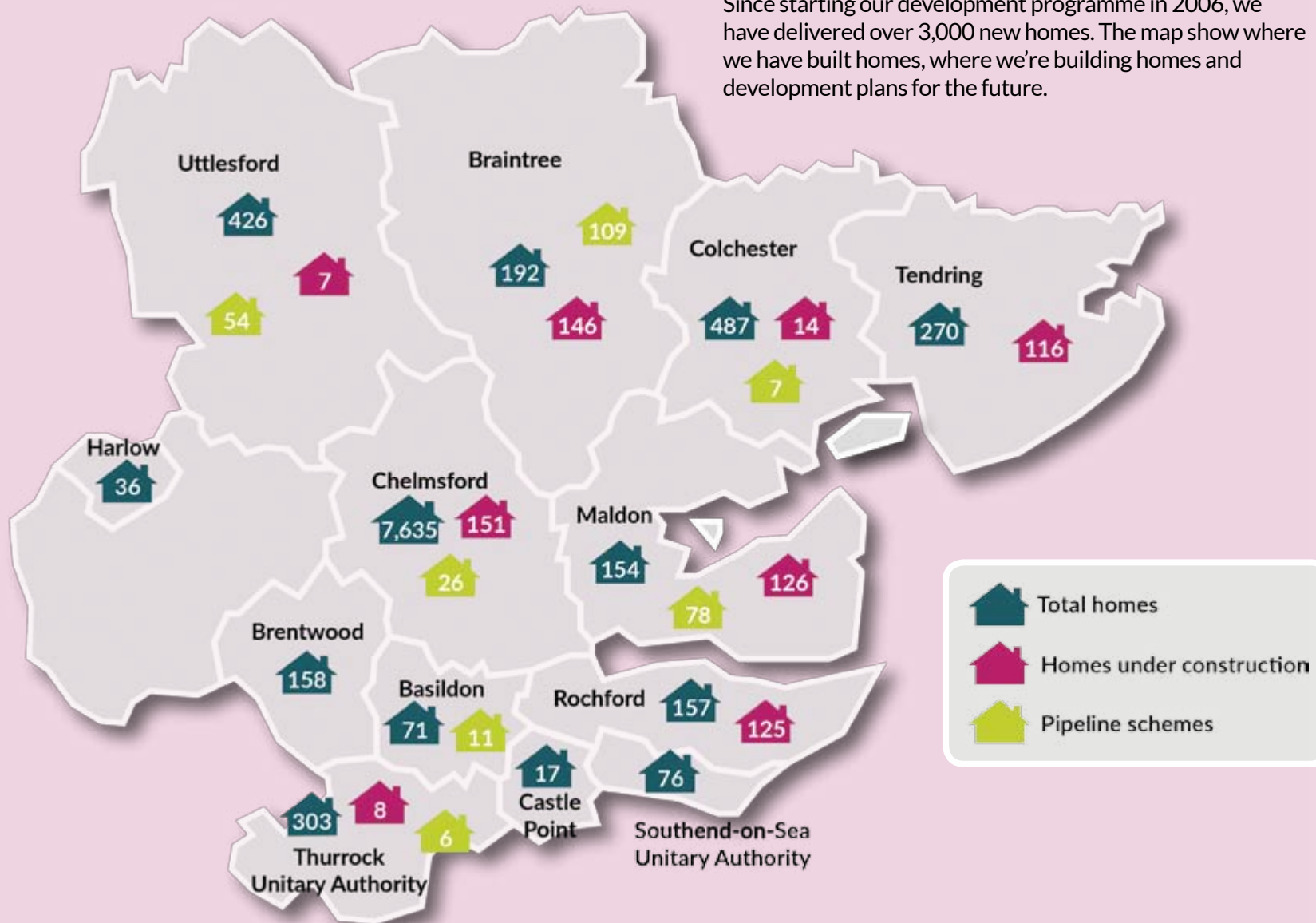
We have a mixture of rented and shared ownership homes ranging from one and two-bedroom flats to two, three and four-bedroom houses. Throughout Essex, we own 9,982 properties, housing over 22,400 people.

**WE BUILT 330
NEW HOMES FOR OUR
CUSTOMERS**

	Total homes	Homes developed this year	Homes we are currently building	Homes we are planning to build
Basildon	71	13	0	11
Braintree	192	21	146	109
Brentwood	158	0	0	0
Castle Point	17	0	0	0
Chelmsford	7,635	18	151	26
Colchester	487	29	14	7
Harlow	36	0	0	0
Maldon	154	26	126	78
Rochford	157	56	125	0
Southend-on-Sea	76	38	0	0
Tendring	270	4	116	0
Thurrock	303	3	8	6
Uttlesford	426	122	7	54
Total	9,982	330	693	291

Tenancy

Since starting our development programme in 2006, we have delivered over 3,000 new homes. The map shows where we have built homes, where we're building homes and development plans for the future.



Consumer standards

Tenancy

We ensure our homes are let in a fair and transparent way. We let them based on the applicant's housing need, how long they have been waiting and according to the relevant local authority's policy.

We have always worked with local authorities to help people at risk of homelessness. We have made it official by signing up to the 'Commitment to Refer', an initiative from the National Housing Federation (NHF).

WE SOLD **91 HOMES** THROUGH SHARED OWNERSHIP

	2018-2019	2017-2018
Existing property lettings	460	498
New-build lettings	204	202
Total	664	700



WE OWN 9,982 HOMES HOUSING 22,400 PEOPLE

*Donna was amazing. She contacted me when she said she would, and on the day of the viewing she explained everything really clearly. She allowed me the time to look around the flat and did not rush me. She was **extremely helpful**.*

CHP customer



CHP has been a delight, thank you for helping us settle in our new home.

CHP customer

Consumer standards

Tenancy

Since moving to CHP, I have had positive response, care, and friendly interactions with all the CHP team and their associates. I am very lucky to be with such a great community housing group. Your slogan is very true. Thank you for being my landlord.

CHP customer

There are 789 households registered with us to move to a more suitable home. This usually means a larger property. We have helped 14 households by offering a financial incentive to move to a smaller home.

On average, re-letting our existing homes takes 29 days and letting new-builds takes four days.

During the year we sold 91 homes through shared ownership, five under the Right to Buy scheme, three under the Right to Acquire scheme and five through our Asset Disposal scheme.

Myriad Homes – our private development company – is committed to building high quality homes for sale across Essex and has sold six properties this year. More details can be found on the website www.myriadhomes.co.uk

LETTING
NEW-BUILDS
TAKES
4 DAYS

RE-LETTING OUR
EXISTING HOMES
TAKES
29 DAYS*

*It takes us longer to re-let existing homes as we carry out repairs and cleaning first.

We are proud to say that during the year we were finalists in the UK Housing Awards 2018 for 'Development Programme of the Year' (under 12,000 properties).

We retained our listing – for the fourth consecutive year - in the Top 50 Landlords list compiled by housing industry magazine 24Housing.

For the third year running we featured in the Inside Housing Top 50 Biggest Builders survey.

We've also enjoyed success in a variety of other industry awards, achieving shortlisting in three categories in the Women in Housing awards, three categories in the 24Housing awards and two categories in the 2018 Housing Heroes awards.

Consumer standards

Neighbourhood and community

We are proud of the work we carry out in our neighbourhoods and have a range of dedicated teams to ensure we provide the best service to our customers.

We have dedicated officers providing anti-social behaviour (ASB) reports. In 2018-2019 they received 1,601 reports, mostly about noise nuisance.

93% were resolved at the first stage without the need to take any further action.

17 HOMES
WHICH WERE BEING
ILLEGALLY SUBLET WERE
RETURNED TO US



WE HELPED WITH **1,601**
CASES OF ANTI-SOCIAL
BEHAVIOUR, MOSTLY ABOUT
NOISE NUISANCE

	2018-2019	2017-2018
Warnings for ASB	142	213
Evictions for ASB	11	12
Referrals to mediation services	2	15
Other actions (such as injunctions or referrals to support agencies)	78	109

We are also members of the 'Make a Stand' pledge, launched by the Chartered Institute of Housing, to show our commitment to support survivors of domestic abuse.

CCTV has helped us to reduce crime and increase security for customers. We have had 84 requests for CCTV footage resulting in criminal convictions or other action to resolve anti-social behaviour on 39 occasions.

Waste dumped on our land and communal areas has more than doubled this year to 4,308 cubic yards. This cost £86,160 to remove. If we catch anyone fly-tipping, we charge them for the cost of removing it.

We completed 64 tenancy fraud investigations during the year. Following these investigations 17 homes were returned to us which were being illegally sublet, denying our customers a home.

Economic standards

Governance and financial viability

We must ensure effective governance arrangements are in place and that we manage our resources effectively to ensure financial viability is maintained.

WE ARE
G1/V1

OUR COST PER PROPERTY IS
£3,200

We have a G1 compliance rating for governance and 'V1' for financial viability from the RSH. We also have an 'A' rating from Standard & Poor's, a business intelligence organisation that provides credit ratings.

Our board members are responsible for monitoring compliance with regulatory standards. Key performance information is rigorously scrutinised by our board and its committees to make sure we are meeting the standards.

Our income was over £65m made up of:

- £52.7m in rents and service charges
- £9.4m from the sale of shared ownership properties
- £2.9m from the sale of new homes

We spent:

- £54m on building new homes
- £7m on improving and modernising homes
- £6.5m on repairs
- £11.7m on salaries
- £4.7m on tenancy management
- £0.49m on commercial insurance
- £0.21m on resolving reports of ASB

We are focussed on working towards ending the housing crisis.

We spend more than our income and use loans to invest in new homes.

Investment in building new homes is at the heart of what we do. We are able to fund this through rent from the growing number of homes we own, partner funding and grants.

Our cost per property, which includes tenancy management and repairs, is £3,200.

Over the year we arranged £100m new funding from existing funders, Lloyds and Barclays, and a new funder (National Australia Bank) to build more homes.



Economic standards

Value for money

Value for money is making the best use of resources to achieve the outcomes we strive for.

**WE ACHIEVED VALUE
FOR MONEY SAVINGS OF
£432K**

We are constantly reviewing the performance of our services and contracts to ensure we are achieving the best value for money across our business. We generate savings through changing suppliers and re-negotiating contracts.

But year-on-year it becomes harder to trim our budgets to make savings without affecting the services we provide to our customers.

This year, by concentrating on putting value for money at the heart of everything we do, we saved £432,654 compared to £545,925 in 2017-2018. We achieved this without cutting back on services our customers rely on.

Our full financial statements can be found on our website:

www.chp.org.uk/reports-and-plans



Economic standards

Rent

Our rents are set each year in line with the Regulator of Social Housing's rent standard. We are in the last year of implementing the rent regime that requires social and affordable rent to decrease by 1%.

Of a possible £45.92m rent we collected £45.85m. That's 99.73%. This means that for every £1 in rent we collected £0.9973.

This was achieved against the backdrop of the roll out of Universal Credit across Essex. Early contact and ongoing support meant impact on our customers was kept to a minimum.

At the end of the financial year, 687 households were claiming Universal Credit. This is expected to increase by approximately 100 households per month.

Total rent arrears at the end of the 2018-2019 financial year were £326,000. That's 0.70% of the rent charged. Other rent collected includes:

- £600,000 for garages
- £3.4m from intermediate market rent and shared ownership homes

WE ARE SUPPORTING
687
HOUSEHOLDS TO CLAIM
UNIVERSAL CREDIT

	2018-2019	2017-2018
Households evicted for rent arrears	16	8
Rent loss from vacant homes	£301,079	£298,122



Economic standards

Rent

**WE'VE GIVEN
143 HOUSEHOLDS
EXTRA SUPPORT**

In February 2019 we created a new tenancy support team to help our customers sustain their tenancies and keep their homes. The team has helped 143 households and referred 98 to other specialist organisations such as floating support, social care, debt charities and home improvement agencies.

The new team has supported customers to claim over £70K in unclaimed benefits and helped 18 customers avoid court action and possible eviction. The tenancy support team has successfully applied for 10 grants to help customers set up home.

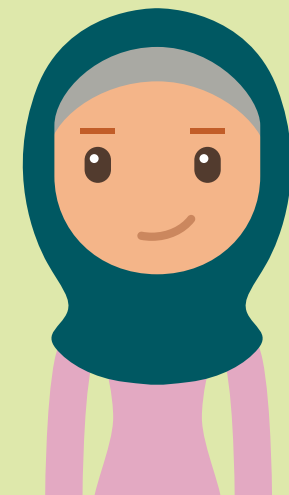
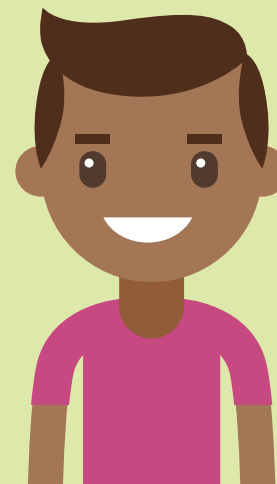


*I want to **thank you** for all the help and support we have received. We would not have got through everything and dealt with all the financial issues without Emma's support and assistance making a claim for Universal Credit.*

CHP customer

*We have heard from the Department of Work and Pensions and my mum has **won the appeal** and it will be back-dated from when I moved out. Thank you so much for going above and beyond for my mum. If it wasn't for you, my mum would never have known that she was entitled to **extra help on her benefit**. She will be over the moon when I tell her.*

CHP customer



Looking forward

We are keen to do much more to meet local housing needs while providing good services, building more homes and generating year-on-year growth.

We want to deliver our new mission of **'transforming lives'** through our new corporate strategy. This has five objectives. We want to **delight customers** by providing a consistently good service experience and we want to build **a new home a day** for every day of the year. To achieve these outcomes, we know our business must be fit and nimble. That's why we are also focussed on creating a **strong growing business**, with **connected systems and efficient processes**, that provides a **great place to work**.



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Proszę się z nami skontaktować, żeby otrzymać ten dokument w wersji dużym drukiem, na płycie CD lub w innym języku. (Polish)

倘若您需要本擋以大字體、音頻格式(CD)或另外一種語言提供、請聯絡我們。(Cantonese)

Bu belgeyi büyük boyutlu baskı olarak, CD ortamında veya başka bir dilde edinmek istiyorsanız lütfen bizimle irtibata geçin. (Turkish)

Kreipkitės į mus, jei norėtumėte gauti šio dokumento kopiją stambiu šriftu, jo garso įrašą kompaktiniame diske arba jei norėtumėte jį gauti kita kalba. (Lithuanian)

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 **CHPhomes**

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