



Annual Report

2023/2024





A message from some of our customers

"Hello, we're members of 'CHP Community Voices'. Some of us have been tenants with CHP for over 20 years and were even part of the first customer scrutiny group.

This year, we volunteered to help find a solution to address some of the main problems CHP customers had been experiencing. These included issues relating to service delivery, communication, and visibility and presence in the community.

We've been working with CHP to come up with a new way to help make improvements to service quality, scrutinise services, and performance. It's called 'CHP Community Voices' and focuses on three customer groups that review services, share ideas, champion other people's needs, and influence processes and procedures.

We've called the groups 'Community and Communications', 'Customer Review Panel' (the existing scrutiny group), and 'Equity, Diversity, and Inclusion'.

The three groups have a direct link to CHP's Board, making sure that our input is taken seriously, and recommendations are implemented where possible.

We've been busy promoting and recruiting for the groups. But we're only just getting started on this journey and we'd love for you to join us and help make it a success. If you're interested in being a voice for your community and shaping how things are done, please get in touch!"

- CHP Community Voices members



consultation@chp.org.uk



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chp.org.uk/chp-community-voices

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Customer event at Andrews Place

Welcome from the Chair of the Board

I want to thank you for taking the time to read this report. Whilst it's a regulatory requirement that we produce an Annual Report, the main purpose is to show you, our customers, what we've been doing and tell you how we've performed over the last year. This includes our work to improve services, provide safe and well-maintained homes, and deliver more new homes to help meet local housing need.

One of the ways we measure ourselves is against the commitments we made in our Corporate Strategy for 2022-2025, which 1,500 of you helped shape with your feedback. This was the second year of the strategy and throughout the report we'll focus on how we're delivering on its six main objectives.

We'll also let you know the results of the tenant perception surveys carried out for the first time this year for the Regulator of Social Housing's Tenant Satisfaction Measures (TSMs).

Based on your feedback and our data, the TSMs assess how well we're doing with providing good quality homes and services – covering repairs, safety, engagement, complaints, and feedback. This helps give you and other social housing tenants more visibility into landlord performance and helps you hold us to account.

In July 2023, the Social Housing (Regulation) Act became law which brings more reform to the sector and lots of changes that will impact how all social landlords operate. In the media, we've heard about how the quality and condition of social housing is impacting on residents' lives, with many cases where social landlords haven't delivered the service customers expect them to. We've seen examples of unsafe homes and damp and mould being called out by the Housing

Ombudsman, as well as campaigners who are helping to give social housing customers a voice.

At CHP, we spent £23m on repairing, maintaining, and modernising homes. We continued our work to make some older homes more energy efficient, to improve our environmental impact, and help

lower energy bills for customers.

Standard Assessment Procedure (SAP) ratings measure a home's energy efficiency, energy use, and carbon emissions. With an SAP score of

75, the average Energy Performance Certificate (EPC) rating of the homes we provide is C. This is above the social housing average of 70 (C rating) and UK housing average of 67 (D rating), but there's a lot more work we still need to do.

The marked increase in the cost of living has continued to dominate the economic landscape this year. We know people are finding it harder to manage the costs associated with everyday living, which in turn has had a huge impact on their wellbeing. We've worked hard to support customers through this difficult time. Our team have continued to represent our values, by being bold and open-minded in finding solutions to problems and being determined to make a difference to customers and communities.

“Our team have continued to represent our values, by being bold and open-minded in finding solutions to problems”

We issued over £234,000 in grants to customers experiencing hardship. We provided over 1,000 food bank, supermarket, and fuel vouchers to customers who told us they were struggling. We also provided welfare benefit advice to help make sure customers are able to access what they're entitled to, and we referred customers to support agencies so they could get the specialist help they need.

We measure the quality of our service delivery by the feedback you give us. Our overall customer satisfaction score for the year was 90 percent. We're really pleased with this result, but we know there's more that needs to be done to improve our services and to delight customers consistently. We welcome and value your feedback and opinions on your experiences and we hope you feel you've had the opportunity to share those with us throughout the year.

We launched our Connecting Communities, Homes, and People (Connecting CHP) initiative this year, an exciting new opportunity aimed at getting to know you better.

We've hosted coffee mornings and festive lunches at our sheltered schemes, as well as neighbourhood clean-ups, and action days.

There are lots more community events taking place in the coming year, and we'll be focusing on progressing our customer visits programme.

We continued to deliver a good financial performance with turnover at £76.6m, an operating surplus of £25.9m, alongside strong

operational measures. These include a low level of rent arrears (collecting over 99 percent of rent due), reduced re-let times, and lower rent loss from empty homes.

We entered a partnership with investment company M&G, who bought 168 of our shared ownership homes, which we continue to manage on their behalf. Transferring ownership of these homes has given us more funds to build new homes as social housing demand continues to rise and helps us deliver our strategic objectives.

The Regulator of Social Housing reconfirmed our G1 rating, which is the highest grading for governance and means we're well managed. We also kept our V2 rating for financial stability. This means we're meeting the regulator's viability requirements, but we need to make sure we continue to manage risk carefully. We also received an upgrade to our credit rating from S&P Global to 'A-' with a stable outlook. These results support our current strategy, including our commitment to building new homes, and recognise the progress made in the past year despite the economic challenges.

Looking ahead to the final year of our current Corporate Strategy, we have a lot we still want to achieve, and we know there will be more challenges to come. We'll be focusing on service improvement plans to address customer complaints, improving the quality of our data to provide better insights, delivering more new homes through partnerships, as well as our financial and environmental sustainability. With the hard work and tenacity of our team, we're well-positioned to accomplish our goals and deliver for you, our customers.



Nicola Sawford
Chair



Welcome from the CEO

This year has been another tough one for a lot of people due to the economy. I believe your home is essential to your wellbeing, so I know how important it is that the homes we provide are warm, safe, and comfortable to live in. I also know that the support and services we offer can really make a difference and help transform lives so it's vital that we get them right.

We've been carefully managing our commitments to you whilst adapting to the big changes the social housing sector is experiencing and the difficult economic environment we're operating in. We're making good progress with our plans and will continue to do our best for customers each day.

This starts with getting to know you better and that's an area that we've prioritised this year. We held 42 events in total as part of our new Connecting CHP initiative with lots of our team getting involved. We've also been improving the collection and analysis of customers' equity, diversity, and inclusion data. This helps us understand your needs more accurately, which in turn guides our decisions and helps us improve and adjust our services. This work will continue throughout 2024 and beyond.

On the back of the sheltered housing review carried out last year by our customer scrutiny group, the Customer Review Panel (CRP), we started a 'Later Living' programme. This focuses on customers' needs as they get older. We carried out thorough assessments of four sheltered schemes initially and we're working with customers to look at how best to make our schemes fit for now and the future.

We completed the remediation project at our high-rise building, Parkside Court, making sure it remains safe to live in and fully compliant with building regulations.

We launched regeneration work at Andrews Place and Rainsford Lane in Chelmsford to invest in the area and community and improve our service offering for older people. Customers are helping us shape our plans for the neighbourhood and have already helped us select an architect. We aim to make better use of the space and increase the number of much-needed affordable homes in the area.

We continued our investment in existing homes by modernising over 2,300 of them this year. We also continued to retrofit poor performing homes to reduce their impact on the environment and lower customers' energy costs. We're pleased to say that 74 percent of the homes we provide now have an EPC rating of C or above.

We were able to bid for the government's Social Housing Decarbonisation Fund Wave 2.2 this year, which was successful and granted us £604,000. We'll use this on homes we've identified to improve their energy performance and efficiency.

We sustained our efforts to raise awareness of damp, mould, and condensation and had almost 2,000 reports of incidents in customers' homes this year. We improved our employees' understanding of damp, mould, and condensation with company-wide training so that we can better support customers. We established specialist damp and mould technicians for assessing and helping resolve these cases in customers' homes.

Over 39,400 planned, responsive, and emergency repairs were carried out by our in-house Repairs Team and our contractors, and we got 88 percent of repairs right first time.

We continued the Void Improvement Project which we started last year, to deliver an effective way of managing empty homes. So far, we've improved our re-let time from an average of 111 days to 74 days and reduced rent loss by almost £88,000 on the previous year. A second phase of the project is underway and is focusing on improving our data to identify where processes can be more efficient.

Despite the challenging economic and build environment, we remained committed to delivering new homes to help address the housing crisis. We provided over 250 new homes with our partners. This means we've delivered nearly 4,400 new, affordable homes since our development programme began in 2006.

Throughout the year, we looked for opportunities to provide customers with more support. We gave a local food bank extra supplies to help families struggling to feed children over the six weeks of school holidays. We provided vouchers to families with eligible children to help with the cost of back-to-school essentials. We also gave warm packs to some vulnerable customers to help keep them comfortable at home during winter. Parkside Community Hub became a dedicated warm space again for anyone in the community struggling during the winter with increased energy bills and the cost of living. The Hub also hosted our community fridge giving year-round access to free food.

We continued to support the local community in other ways too. The Hub had over 5,300 visits over the year. Over 700 of these were people accessing learning opportunities. Over 1,000 were people accessing help through the Hub such as welfare benefits advice, digital skills, and hearing help. Almost 1,400 were people getting involved in regular courses, workshops, and activities such as crafts, cooking, and Spanish.

Our community investment work generated a social value of £5.6m, according to the social value bank tool from the Housing Association Charitable Trust (HACT). This is an increase from £1.7m on the previous year.

We improved our communications offering, adding a monthly customer newsletter to our thrice yearly Your Home magazine, social media presence, and regular website updates. This allowed us to share updates and news with you in a more proactive way and helped us increase the number of customers we regularly engage with.

We've focused more on learning from customer feedback, experiences, and the complaints we receive so that we can improve our services and help meet your needs. We've continued to consult you on policies to make sure they reflect what matters most to you. This includes our updated Anti-social Behaviour (ASB) and Hate Crime Policy, which is an important step towards improving how we deal with ASB.

The high cost of living continues to put a strain on many of our employees too. Despite this, the team have shown huge kindness and generosity in giving back to many charities and local communities which you can read about later in this report. We've continued to support employees' health and wellbeing with resources and initiatives throughout the year. We had our commitment recognised with a level three Working Well Accreditation from Essex Working Well (part of Essex County Council's Essex Wellbeing Service) which is the highest level achievable.

By this time next year, we hope to have achieved what we set out to in our Corporate Strategy and set our ambitions for our new strategy from 2025-2030. We'll navigate the economic challenges and changes to the sector while working to provide customers with warm, safe, and well-maintained homes, along with excellent services. We recognise the importance of listening to you and understanding the needs of those living in the homes we provide. We hope many of you will join us on this path, helping to shape our services to meet your needs and make a positive impact on you and your community.



Paul Edwards
Chief Executive





Handing out packs to celebrate the King's Coronation

Our performance

Over 27,000

people live in the homes we provide

11,780

properties owned and managed¹

826

homes let

252

new homes provided

832

homes managed for our partners

90%

customer satisfaction

£76.6m

turnover

39,454

emergency, planned, and responsive repairs completed by our in-house team and contractors combined

2,389

homes modernised

7,063

homes with an EPC rating of C or above

Over £61m

rent collected

466

complaints raised

85,762

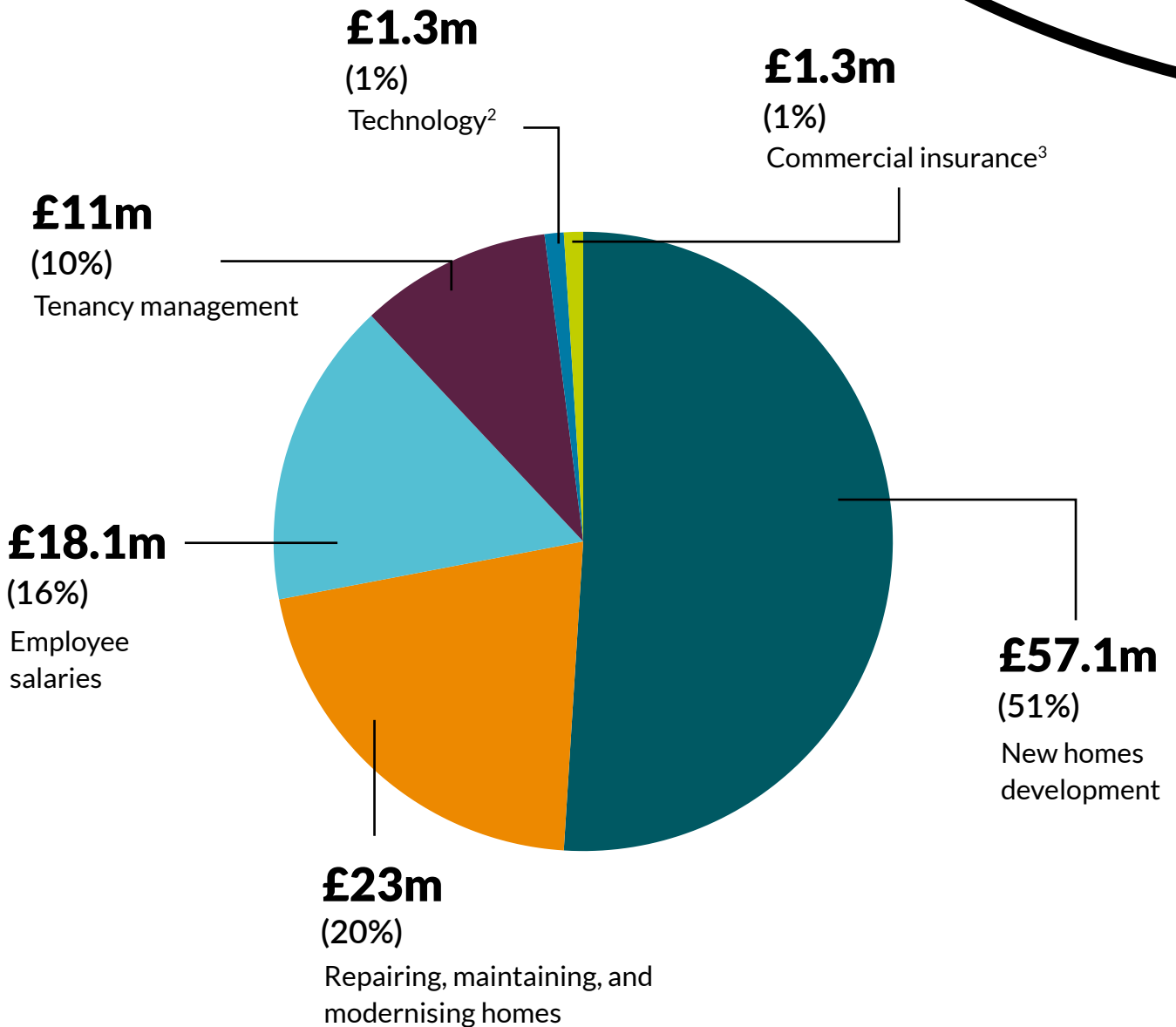
calls answered

79%

first time resolutions when contacting our Customer Resolution Centre

¹Figure includes homes, shops, or other commercial units and garages.

Where we invested money



²Includes projects, hardware and software, including ongoing management/maintenance of systems.

³Includes cover for our property stock, head office and its contents, public liability, employers' liability, motor insurance for our fleet, and cyber insurance etc.

Our Corporate Strategy

This report covers our performance during the second year of our Corporate Strategy which sets our ambitions and shapes all our activities for 2022-2025. We have six objectives that will help us to achieve our mission of transforming lives.

1. Delighting customers



We want all customers to feel listened to, that their views are heard and acted upon, and that they're treated as individuals. By listening and learning, we'll be able to anticipate needs, improve our service delivery, and shape great neighbourhoods.

2. Safe and well-maintained homes



We're investing in existing homes to make sure they're well-maintained and meet high standards of landlord safety. We're dedicated to reducing their environmental impact and lowering energy costs for customers, through our improvements.

3. More great new homes



We're focused on meeting housing need by collaborating with partners to deliver affordable, new homes, and to provide more homes for social rent. New homes will be environmentally sustainable and as many as possible will be 'zero-carbon ready'.

4. Great place to work



We'll create a trusting and inclusive environment that values employee feedback. We want to attract and retain talented individuals who share our values. We'll give everyone opportunities to develop and grow and motivate our people to bring their best selves to work every day.

5. Smart ways of working



We'll use data and technology intelligently and effectively. It will inform, innovate, and improve the services we provide so we can achieve our goals. We'll prioritise what helps us to perform better and makes the most difference.

6. Strong growing business



We need strong finances to deliver our strategy and we need to make the most of every pound we spend for customers and communities. We'll collaborate with partners in both the public and private sector to make a positive social impact, steering our business through the challenging financial environment of this strategy.

To read our commitments to you for each objective visit our website

 chp.org.uk/corporate-strategy



CHP employee, Rob at a neighbourhood clean-up

1. Delighting customers



Customers visiting RHS Hyde Hall

Customer satisfaction

Our customers are the reason we exist, and they're at the centre of everything we do.

We want to hear what all our customers think, whether it's good or bad, so we know when we get things right and where we need to do better.

We monitor customer satisfaction as a measure for delivering a great customer experience.

This year, we received 8,229 customer satisfaction survey responses. This is 550 more than the previous year. The responses cover services including call handling, repairs, grounds maintenance, estate cleaning, planned maintenance, and moving in.

Overall customer satisfaction for the year remains high at 90 percent, an increase of one percent on the previous year.

Complaints

We want to do the right thing for customers and provide services in a way that enables people to have the right foundations in place to live happily, safely, and healthily.

But sometimes things go wrong, and we need to put them right.

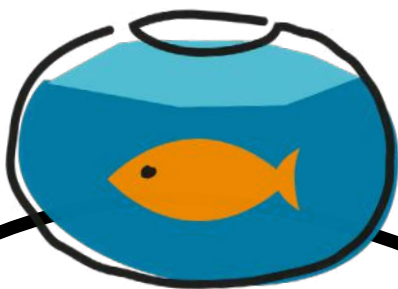
We simplified our complaints process by removing an informal step and raised awareness with customers about their right to complain, to make sure we're compliant with the Housing Ombudsman's Complaint Handling Code. As a result, and like others in the sector, we've seen an increase in complaints compared with previous years.

We received 466 formal complaints in total, an increase from 203 the year before.


These were the most common categories, in order, for complaints.

2023/2024	2022/2023
Handling of repairs	Handling of neighbourhood issues, such as low-level anti-social behaviour
Handling of neighbourhood issues, such as low-level anti-social behaviour	Outstanding repairs
Concerns relating to the condition of a customer's home ⁴	Handling of specialist works required, such as damp and mould treatment

We resolved 79 percent of complaints at the first stage and out of the remaining complaints all but five were resolved at appeal stage. These were escalated to the Housing Ombudsman for investigation.



The Housing Ombudsman is an independent organisation that helps settle disputes between social housing residents and landlords like us. The service is free and impartial. You can contact the Ombudsman at any time during the complaint process for support.

 housing-ombudsman.org.uk

⁴Includes programmes of work, permission requests, adaptations, and specialist works.

In October 2022, we introduced urgent service requests as part of the changes to our complaints process following the updated Housing Ombudsman's Complaint Handling Code. An urgent service request is all about fixing a customer's problem fast. For example, if we've missed a repair appointment, we'll quickly address this by setting up a new one. This year, we logged 1,419 urgent service requests.

We have a Learning from Customers Panel made up of senior employees from across the organisation who work together to review feedback from complaints, surveys, and other sources to improve how we work.

We also use customers' voices to embed lessons learnt into our daily service delivery, identified through the Learning from Customers Panel and via our complaints process.

You said:

A customer told us that we'd contacted them about overdue rent, despite already having an arrangement in place with us. The customer also told us that we'd left a voicemail that wasn't compassionate about the arrears.

We did:

We completed training with our Income Team to remind them how important it is to update our records when arrangements are put in place. We also stressed the importance of being careful about the words we use when leaving voicemails like this.



You said:

We received feedback that we didn't provide regular communication after reports of anti-social behaviour (ASB).

We did:

We introduced a triage system to prioritise customer contact and launched our ASB improvement plan. We also reminded our Districts Team to follow our policy for creating an action plan to investigate the ASB report with detailed next steps, and to maintain regular communication with the customer.

CEO, Paul with customers at Connecting CHP coffee morning



You said:

We received reports from several customers in one of our blocks that they were dissatisfied with the standard of cleaning completed in communal areas.

We did:

We reviewed our block check forms and now include a rating from our Neighbourhood Advisors on the standard of the block when they visit for monthly checks. If the level of cleaning is below our expected standard, this will be followed up directly with our contractor and discussed at monthly account meetings.

You said:

A customer told us they were frustrated with the way we handled a change to their tenancy.

We did:

We changed our process to make sure information is taken accurately and raised to the appropriate team. We also did more training with the teams involved.

Tenant Satisfaction Measures

The Tenant Satisfaction Measures (TSMs) have been introduced by the Regulator of Social Housing to assess how well landlords are doing in providing good quality homes and services.

The measures focus on six key themes:

- overall satisfaction;
- keeping properties in good repair;
- maintaining building safety;
- respectful and helpful engagement;
- effective handling of complaints;
- responsible neighbourhood management.

There are 22 measures: 12 of these measures come directly from a customer survey, and 10 come from information we hold on our operational performance.

This year we've worked with a market research company called IFF Research who surveyed customers on our behalf. These surveys were either by phone or online and more than 900 customers took part. We now have our first year of data covering our survey results and our performance information for 2023/2024 which has also been shared with the Regulator of Social Housing.

Our results

TSMs generated from customer surveys*

Taking everything into account, how satisfied or dissatisfied are you with the service provided by CHP?

LCRA:

79%

LCHO: 42%

How satisfied or dissatisfied are you with the overall repairs service from CHP over the last 12 months?

LCRA:

82%

LCHO: N/A

How satisfied or dissatisfied are you with the time taken to complete your most recent repair after you reported it?

LCRA:

80%

LCHO: N/A

How satisfied or dissatisfied are you that CHP provides a home that is well-maintained?

LCRA:

78%

LCHO: N/A

Thinking about the condition of the property or building you live in, how satisfied or dissatisfied are you that CHP provides a home that is safe?

LCRA:

82%

LCHO: 71%

How satisfied or dissatisfied are you that CHP listens to your views and acts upon them?

LCRA:

65%

LCHO: 31%

How satisfied or dissatisfied are you that CHP keeps you informed about things that matter to you?

LCRA:

73%

LCHO: 59%

To what extent do you agree or disagree with the following: "CHP treats me fairly and with respect"?

LCRA:

82%

LCHO: 55%

How satisfied or dissatisfied are you with CHP's approach to complaints handling?

LCRA:

39%

LCHO: 32%

How satisfied or dissatisfied are you that CHP keeps communal areas clean and well-maintained?

LCRA:

69%

LCHO: 37%

How satisfied or dissatisfied are you that CHP makes a positive contribution to your neighbourhood?

LCRA:

62%

LCHO: 33%

How satisfied or dissatisfied are you with CHP's approach to handling anti-social behaviour?

LCRA:

52%

LCHO: 32%

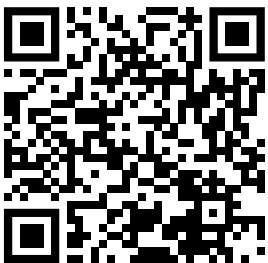
Key

Low Cost Rental Accommodation (LCRA) - This includes, for example, general needs, supported housing, intermediate rent, and temporary social housing.

Low Cost Home Ownership (LCHO) - This includes, for example, shared ownership properties (which have not been fully staircased).

*Percentage indicates level of satisfaction

Our results for tenants (LCRA) are largely positive, but for homeowners (LCHO) they're more negative. We're working to address this and improve homeowner satisfaction. To find out what we're doing, scan the QR code or read on through this report.



chp.org.uk/tenant-satisfaction-measures

TSMs generated from management information (LCRA)

CH01

Number of stage one complaints made by tenants in the relevant stock type during the reporting year per 1,000 homes.

37.8

CH01

Number of stage two complaints made by tenants in the relevant stock type during the reporting year per 1,000 homes.

5.4

CH02

Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code time scales.

86.1%

CH02

Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code time scales.

63.5%

NM01

Number of anti-social behaviour cases opened per 1,000 homes.

56.4

Number of anti-social behaviour cases that involve hate incidents opened per 1,000 homes.

1.5

RP01

Proportion of homes that do not meet the Decent Homes Standard.

0.4%

BS01

Proportion of homes for which all required gas safety checks have been carried out.

98.8%⁴

BS02

Proportion of homes for which all required fire risk assessments have been carried out.

100%

RP02

Proportion of non-emergency responsive repairs completed within landlord's target timescale.

73.5%

Proportion of emergency responsive repairs completed within the landlord's target timescale.

98.3%

BS03

Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out.

100%

BS04

Proportion of homes for which all required legionella risk assessments have been carried out.

99.3%⁵

BS05

Proportion of homes for which all required communal passenger lift safety checks have been carried out.

98.8%⁵

⁴BS01: Due to non-access, 14 homes were without a gas safety certificate at the end of March. Four tenancies were in the process of ending with customers no longer there, and the remaining ten safety checks were completed during April (8) and May (2) once access to the homes was gained.

⁵BS04 and BS05: Although the required risk assessments had been carried out, the evidence for seven homes in a block of flats not owned by CHP had not been received.

What do we do with the results?

We use this feedback to drive our improvement plans, influence decision-making and our priorities, and enable our customers to know how we're performing. We've already started to use the feedback and performance measures to make improvements to how we work. We're linking these results to our learning from complaints and other customer feedback and prioritising areas for improvement as a result.

Anti-social behaviour

We've identified from this satisfaction data, customer feedback, and complaints, that our handling of anti-social behaviour (ASB) is an area we need to improve. This year we've reviewed our policies for handling ASB and neighbourhood concerns, listening to customers and their feedback, and have developed an improvement action plan to strengthen our approach to preventing, managing, and tackling ASB. In 2024, we're prioritising the delivery of these improvements to make sure we're providing prompt and appropriate action in all cases.

Complaints

This year, we've carried out training with employees about the importance of a thorough investigation whilst putting things right quickly once a complaint is received. We've strengthened our Customer Feedback Team by creating four new positions to improve how quickly complaints are dealt with, and to make sure we learn from complaints and improve services in the areas most important to customers.

Our work in communal spaces

We understand the importance of communal spaces to our customers, which is why we're already working to improve our services. We've launched a review of how we capture issues when we're in local neighbourhoods and then make sure swift action is taken. We're also improving our contractor management when external companies maintain areas on our behalf, and this includes services such as grounds maintenance and communal cleaning.

Listening and acting

Ensuring we're continually hearing our customers' views and acting on their priorities is an essential part of our strategy. We're continuing to implement our new Community Engagement and Investment Strategy which includes the launch of our Customer Voices groups. We've also launched a new monthly newsletter which gives more customers the opportunity to tell us what's important and influence our decision-making.

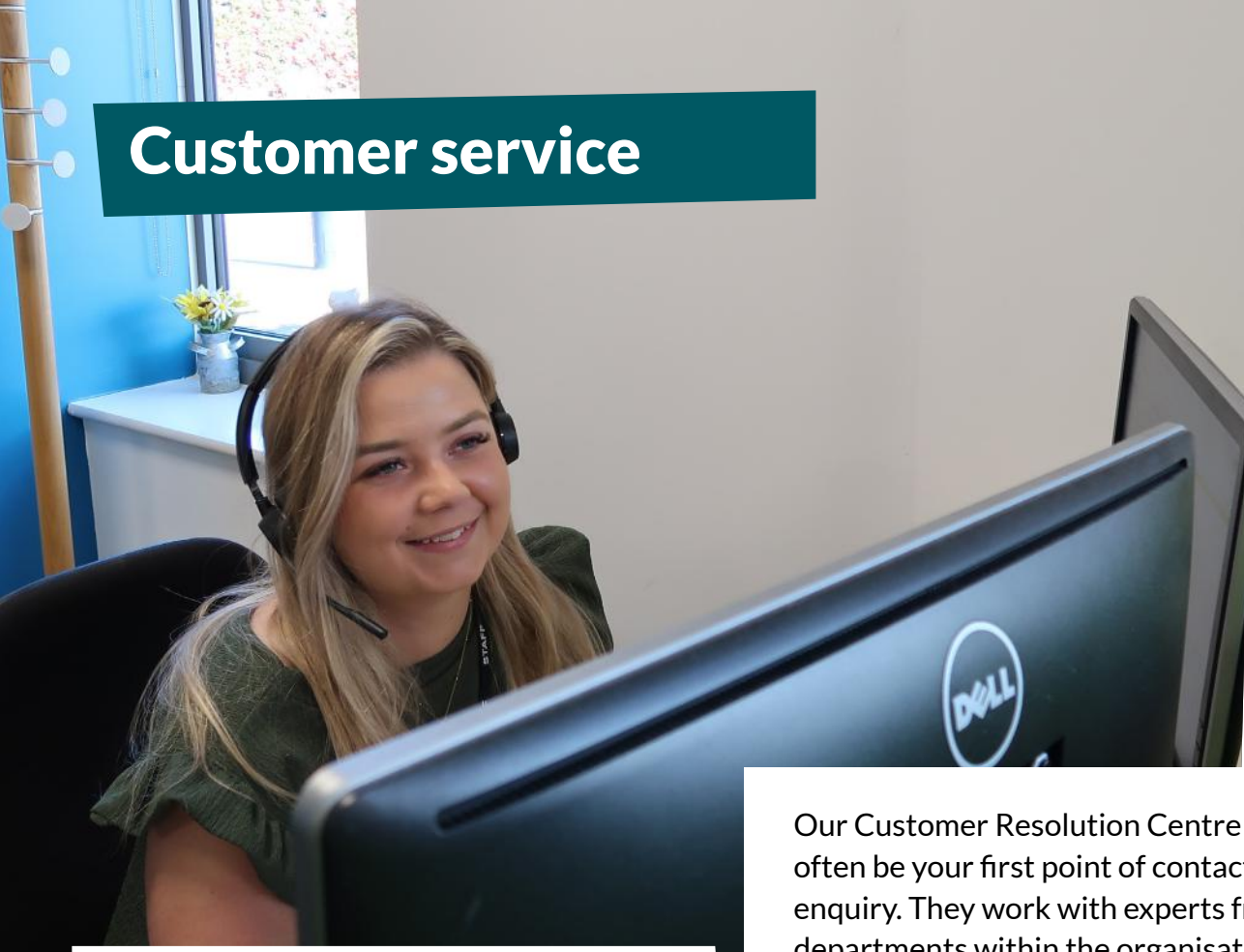
LCHO (Homeowners)

We can see that shared owners' satisfaction is lower than that of tenants. This year, we've been working with our shared owners and our leaseholders to improve how we work and share information about topics important to them through regular meetings and communication. We'll continue to improve our services to homeowners over the coming year as we develop our online services and listen to their priorities as we improve how we work.

Next steps

We're continuing with our survey in 2024/2025 using IFF Research and we'll be analysing what customers tell us so we can see what's working well and where we can do better. We welcome all customer involvement and feedback. We'll also share more about our findings, along with the steps we've taken to deliver a better customer experience, on our website.

Customer service



Customer Resolution Centre advisor, Katie

Our Customer Resolution Centre (CRC) will often be your first point of contact for an enquiry. They work with experts from various departments within the organisation so that when you contact us, we can give you the right answer first time round.

First-time resolutions increased from

72%

to

79%

this year



85,762

calls answered during the year



122

seconds on average to answer your call



The CRC was accredited to the

CCA Global Standard



for the seventeenth year in a row following a thorough assessment and received a Gold Award

2,687

live chats



94%

customer satisfaction rating for CRC call handling





I'm doing a mutual exchange soon and wanted to say how pleased I have been with the CHP phone lines and how all the staff are very efficient and professional. I have only been with CHP for a year, and I'm really pleased with the service provided.



I wanted to pass on my thanks to [her] for being so patient with me at a very difficult time and listening to all of my concerns and also resolving as much as possible at the time of the call.



I found working out my monthly rent adjustment confusing, but the lady on the phone was very happy to help me.

We answered 85,762 calls from customers this year. Of these, 57,464 were general calls about things such as rent or tenancy enquiries and 28,298 were calls about repairs.

We were able to answer your calls more quickly than the year before (on average 32 seconds quicker). It took us slightly longer to handle your call, with an average call time of six minutes and 57 seconds. This was 20 seconds longer than the previous year and is a result of us resolving more of your enquiries at first contact (79 percent). This is an increase from 72 percent the previous year.

We received 21,540 emails, over 3,000 less than the previous year. We also replied to 671 messages on social media. We received 2,687 Live Chats, a slight increase of 30 from the previous year.



Head of Customer Resolution and Insight, Gill, and Knowledge and Quality Specialist, Sharon receiving the CCA Global Standard Award from Sharon Johnston, Head of Membership Services at the CCA.

Keeping you up to date

We launched our first monthly customer newsletter in October 2023. It provides information, news about our services, and ways we can help you at home and beyond, straight to your email inbox.

It's also a great way for you to give us your opinions through regular polls and get involved in events and surveys featured in the newsletter. We had 85 responses to three surveys and 281 responses to polls in our newsletter.

Our social channels are another way to get up to date information from us and engaging content that supports you with living in your home or community.



Facebook reach
51,252



Instagram reach
14,433

Online services

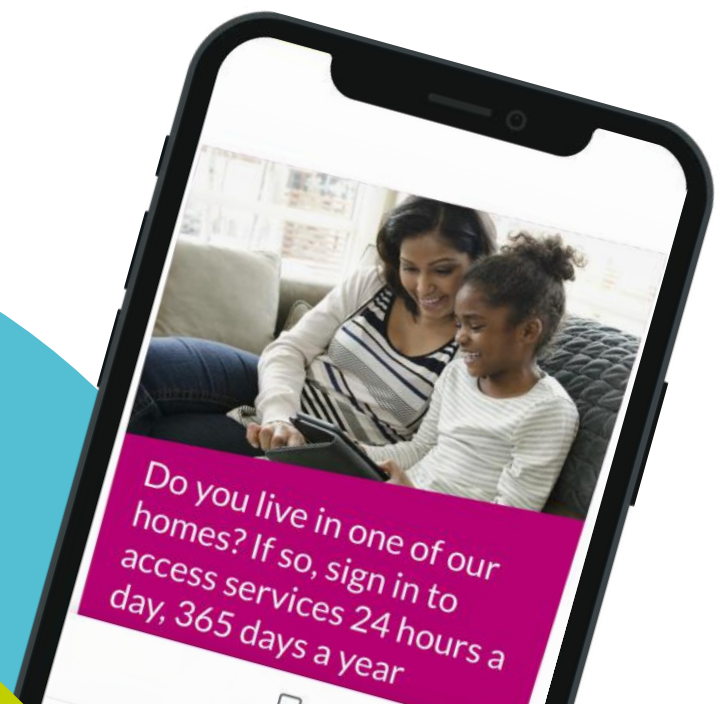
5,140 people are registered to use our online services, and 73 percent of those (3,742 people) were active users this year.

By having an online account you can make a payment, check your balance, report and check the progress of a repair, or report a neighbourhood problem.

We're making our online services better so you can get more out of your online account. Instead of sending paper rent statements, we're gradually rolling them out online. We're also making it easier for people who want to move into one of our properties to get started, and we're adding more features to make our online services more accessible for everyone.

If you don't have an online account but would like to access our services 24 hours a day, seven days a week, visit our website to register at chp.org.uk.

You'll need a valid email address on file with us and your customer reference number, which can be found on your welcome pack, statements, and letters from us.





Connecting Communities, Homes, and People

42 events held

This year, we launched our Connecting Communities, Homes, and People (Connecting CHP) initiative to get to know customers better. To help us achieve this, we held a range of events and activities that employees and customers could get involved in.

This included 22 coffee mornings and 13 festive lunches at sheltered schemes. We also held action days and neighbourhood clean ups, and two open days at our Parkside Community Hub.

"It's been lovely chatting with customers and finding out more about what's working well and what we can do differently to help make improvements to their homes and communities." - Charlotte, CHP employee

Getting to know customers at Regina Road in Chelmsford



We were pleased to meet around a third of customers living at Regina Road. We arranged for members of the police, the council, and our partners Legal & General Affordable Homes to join us, talk to customers, and help with issues they'd been experiencing. We were also joined by customers' children who got involved in garden games and colouring activities.

Action day at Riparian Square in Colchester



We organised the day based on the issues that had been raised with us such as reports of fly-tipping and insufficient recycling. Our Site and Waste Management and Grounds Maintenance teams came to help tidy up the grounds. This involved removing weeds and leaves from walkways and the car park, as well as cleaning out the bin sheds. We had volunteers and our Neighbourhood Advisors on hand to answer questions, and an Income Advisor and Welfare Benefits Advisor available to help with financial worries.

Helping the community get ready for winter

We held an open day in October at our Parkside Community Hub offering support ahead of winter. This included advice about heating, damp, mould, and condensation. We were joined by our partners Switchee, who talked about the benefits of smart thermostats, and Aaron Services. We also gave advice on welfare benefits and managing money to people that wanted it and gave warm packs to those in need.



Consulting you on our policies

Our policies are important because they tell people what to do in certain situations and what's expected. We updated six customer policies this year using your feedback to make sure they reflect what matters most to you. We consulted with you on five of these. We gathered your feedback in a variety of ways, through our Sounding Board feedback group, surveys, and discussions with you about services you've experienced. We also analysed complaints and other feedback you've given us to learn where there are problems and how we can improve.



Head of Neighbourhoods, Lee at an ASB feedback session

How your feedback influenced three of our policies

ASB and Hate Crime Policy changes

You told us that clear and regular communication is crucial, as well as understanding the impact a situation can have on a person. Our new policy prioritises these, explains different steps that we take when working with our partners, and outlines response times based on your feedback.

Adaptations Policy changes

Together we made lots of changes to this policy, prioritising good communication and support. We've made access to the service easier and added new parts to the policy about how we do things, the help we offer, communal adaptations, working with partners, moving home, and reporting issues. We're also updating our customer leaflet to give easy-to-understand guidance on the adaptations process.

Compensation and Goodwill Gesture Policy changes

We aim to provide an excellent service but recognise that sometimes we may fall short. We'll apologise, make things right, and at times offer compensation or a goodwill gesture. We discussed this with customers, who told us that our policy needed more emphasis on putting things right and learning from what went wrong. Our updated policy provides guidance on when and how we'll offer compensation and goodwill gestures, based on each circumstance. Customers were involved in setting these, ensuring the policy was clear and fair.

All customer policies are available on our website, or you can contact us for a copy.



chp.org.uk/policies-and-procedures

Supporting customers

The high cost of living has continued to put a huge strain on day-to-day life for many people.

We have a team of friendly advisors that provide help and information with all types of benefits. Their support includes helping you with filling out applications, appeals, and tribunals.

We helped customers claim £1.3 million worth of additional benefits this year. This was a big increase on the previous year (£415,496). This increase includes backdates⁶ that we

secured for customers receiving Housing Benefit and Universal Credit that we previously didn't record within this figure. The extra money customers got to cover the period before they applied is now included. We also worked hard this year to make sure customers knew about the welfare benefit support we offer to help them maximise their income.

We know there are lots of customers who are already receiving the maximum in benefits that they're entitled to, so we also offer support in other ways.

This year we issued



516

Fuel vouchers



415

Supermarket vouchers



85

Food bank vouchers

We can help customers get access to independent specialist support and advice. We do this by making referrals to a range of support agencies such as Peabody Floating Support, The Trussell Trust, Citizens Advice, StepChange, and the Essential Living Fund.

We also have our own support fund and provided £234,000 in grants this year to help customers experiencing hardship. This is an increase of over £67,500 on the previous year.

Our support fund provided

£234,000

in grants to customers this year

⁶Backdates mean setting the start date for receiving benefits to an earlier time than when they were approved. This helps to provide coverage or payments to customers for a period before the actual approval date, often to help delays or recognise eligibility from an earlier date.

We helped a disabled customer clear out their old kitchen to make way for a replacement one because they were unable to do this themselves. This also meant our contractors were able to work safely and fit the new kitchen.

We helped a customer by buying and putting up curtains in their home because they were feeling cold and lacked privacy. The curtains helped make the customer feel safer and warmer, and also helped save energy in the home.

We bought a bed for a vulnerable customer who was previously homeless so they wouldn't have to sleep on the floor.

We bought a pay-as-you-go phone, SIM card, and credit for a customer on a low income receiving Universal Credit. This enabled them to access their online journal with the Department for Work and Pensions and keep in contact with us about their tenancy.

We paid for a customer to have dog behaviour therapy sessions for their pet who was causing nuisance to neighbours. The customer was in rent arrears and couldn't afford to do this themselves. This helped the customer get support to take care of her dog, and it made things better for her neighbours.

We also looked for other ways to support customers. We provided extra support for a local food bank to help families struggling to feed children over the six weeks of school holidays.

Parkside Community Hub became a dedicated warm space again for anyone in the community struggling during the winter with increased energy bills and the cost of living. The Hub also hosted our community fridge giving year-round access to free food.

We recognise that not all customers can get to the Hub to make use of the services we're offering. That's why we gave out more warm packs to some of our vulnerable customers this year. These were tailored to individual's needs but included items such as blankets, hot water bottles, draft excluders, and supermarket vouchers.



*Sheila's story

CHP customer, Sheila, was 65 and living with her husband in a two-bedroom flat. Her husband was the only one receiving benefits when Adult Social Care (ASC) moved him to a care home due to his health conditions.

Sheila also had many care and mobility issues. ASC did a financial assessment and provided care for her needs but didn't offer any benefits support. Two safeguarding measures were also taken, but ASC said there were no real issues and closed the case.

Our Welfare Benefits Advisor, Cathy, went to visit Sheila before Christmas to see if she needed support because she was behind on her rent. Cathy found out that Sheila didn't have any benefits set up and was using their joint bank account to pay for food shopping and other expenses. Cathy helped her complete a Universal Credit claim over the phone as she was just under the age of State Pension. Eventually, Sheila received Universal Credit and the housing element, which was paid into their joint bank account.

Sheila was also being affected by the bedroom tax because she was still living in their two-bedroom flat. We supported Sheila to pay her overdue rent and helped her get money into her own bank account. We referred Sheila to Peabody so they could support her with getting on Chelmsford City Council's housing register to find a one-bedroom home in sheltered housing.

Cathy also helped Sheila complete her application for State Pension, Pension Credit, and Housing Benefit, and will be helping her with a claim for Attendance Allowance.

Through Cathy's dedicated support, Sheila received over £3,100 in Universal Credit with housing element for four months until she reached State Pension age. Sheila is now entitled to a State Pension of around £221 a week and approximately £130 a week in Housing Benefit. She will soon find out if she's eligible for Pension Credit and Attendance Allowance.

You can find out more about the welfare benefits support we offer on our website.



chp.org.uk/benefit-advice

*To protect our customer's identity, we've used a different name.

Tenancy sustainment

We supported customers experiencing challenges in their homes and communities, such as anti-social behaviour (ASB), domestic abuse, and hoarding which can really affect quality of life.

We had 675 reported cases of ASB, which is 100 more than the previous year. We've improved how we log cases of ASB which has contributed to the increased number. Out of the cases we closed this year, 453 were resolved at the first stage.

We had 171 reported cases of domestic abuse. This was 30 more than the previous year. With permission, we referred people to support agencies such as the National Centre for Domestic Violence and Essex Compass.

We had 15 reported cases of hoarding. This was nine more than the previous year. We work with Home Freedom and other organisations to help us support vulnerable customers clear out their untidy or hoarded homes.

In 2022/2023 we created a welfare app that helps us provide extra support to vulnerable customers or signpost them to other organisations. Our Trades Team can feedback issues via the app which go straight to our Tenancy Sustainment Team who look at each one and take action. This year we had 198 referrals because of the welfare app.

We joined the HouseProud Pledge Scheme which demonstrates our commitment to LGBTQ+ resident equality, wellbeing, and support. We're looking at what we're doing well and where we can improve so that we're meeting the needs of customers and employees.



Investing in communities



Grounds maintenance apprentice, Will

We spent **£83,538** this year on neighbourhood improvement works to enhance our communities, this was more than the previous year when we spent **£36,837**.

Money was spent on:

- disabled parking bays
- a new dishwasher for a sheltered scheme
- garden storage facilities at a sheltered scheme
- new fencing
- bin store improvements
- landscape improvements at various locations
- new signage at multiple locations
- car park improvements
- replacement communal washing lines
- additional home security measures
- benches and outdoor furniture in communal gardens
- installation of new pathways
- a pergola at a sheltered scheme.

We also continued to provide a range of events, clubs, and courses at our Parkside Community Hub.

We had
5,360
visits to our Parkside Community Hub this year. That's over 1,300 more the previous year

Learning and employment skills

We continued to offer advice and support to anyone wanting to improve skills or gain qualifications. Over 700 learning opportunities were accessed in total.

We worked closely with partner organisations to offer courses including maths and English for speakers of other languages (ESOL).

We also launched a career hub offering people the opportunity to drop-in for help with their CV, job applications, or general career advice.



Adult cooking session at our Parkside Community Hub

Social events and opportunities

We hosted a variety of weekly clubs for everyone to get involved in. These included crafts, social Spanish, and gardening, and were led by CHP customers from the local community.

We organised workshops such as children's cooking classes and themed events including a tea party for the King's Coronation and Halloween crafts.

We held an open day in October to help customers and the local community get ready for winter. You can read more about this on page 28.

In December, we held a festive lunch for elderly and more isolated customers.

In total, 1,395 people got involved in social events and opportunities at the Hub.

Customers living in sheltered housing can also access activities in their own schemes. For example, we fund Forever Active classes from Chelmsford City Council including line dancing, table tennis, and bowls. There were over 1,000 customer interactions with the Forever Active classes at our sheltered schemes this year.



CHP employees with customers at a festive lunch

"I would like to thank you for the festive lunch that you put on for us. It was nice that we could all get together as neighbours and also would like to give a very big thank you to Tammy and her team for volunteering they were lovely people and very friendly they engaged with each and every one of us."

- CHP customer

Jean's story

The Hub is a great place to meet people, learn new skills, and take part in activities. One of our customers, Jean from Galleywood in Chelmsford, attended a free cooking workshop for adults at the Hub and now helps the tutor teach others. Jean is a full-time Mum and is studying nutrition at Level 2. She joined the class to learn more and meet new people.

“I enjoyed meeting people and getting to know them a little better. I heard that they were looking for someone that had food experience behind them and a family member mentioned me. I like teaching people how to cook on a budget as I know times are hard for everybody. I enjoyed it and I look forward to doing it again”, said Jean.



Advice and support with health, wellbeing, and benefits

We hosted weekly drop-in sessions with organisations including Citizens Advice and Peabody, and also our own Welfare Benefits Advisors. This gave people in the community with concerns about housing, mental health, debt, isolation, or substance misuse the opportunity to access a variety of support and resources.

In total, 1,076 people visited the Hub to access the drop-in sessions and other support including general form filling, digital skills, and access to Hearing Help Essex for people with hearing loss.

The Hub is also available as a warm, safe space for anyone to stop by for a hot drink, chat, or to access food from the year-round community fridge.

Social value

Using the Housing Association Charitable Trust (HACT) social value bank tool we have benchmarked that our community investment work generated £5.6m of social value this year. That's £3.9m more than the previous year.

HACT is a charity that supports housing associations to drive greater value for residents and communities and are experts in measuring social value.



CHP employees and Community Voice members at the Parkside Community Hub

Community volunteering and giving back

Employees raised money, donated goods, and offered their time to charities and local communities again this year.

We created food and games packages for customers living in sheltered schemes to help them celebrate the King's Coronation in May with communal tea parties.

We donated food items to the Trussell Trust food bank in Chelmsford and Sanctus who support homeless and vulnerable people in the Chelmsford area.

We hosted festive lunches at 13 of our sheltered schemes as part of our Connecting CHP initiative. We also hosted a Christmas lunch at the Hub for 25 elderly and isolated customers.

Employees raised money for Save the Children on Christmas Jumper Day and donated money directly from their December pay packets, matched by CHP, to Sanctus and the Trussell Trust.

Employees also volunteered over 30 days of time through our CHParticipate programme. A group of employees helped at the Essex Disabled Sports Foundation's Children's Christmas Party. Other employees spent an afternoon wrapping and delivering gifts for children as part of Kids Inspire's annual Christmas Appeal. Amongst other activities, time was also spent gardening at Farleigh Hospice, helping at a charity pre-school, and supporting a Scout Group.

We provided vouchers to families with eligible children to help with the cost of back-to-school essentials.

We continued to support Tools with a Mission, a charity based in Ipswich that collects unwanted tools and sends them to Africa to empower local people in extreme poverty to create their own livelihoods.

Customer engagement

Customers took part in a range of engagement activities through feedback groups, consultations, and surveys. You can read about the impact customer consultation had on our policies this year on page 29.

Towards the end of the year, a group of dedicated customers came up with a new way to improve customer engagement and oversight at CHP. They had identified consistent issues relating to service delivery, communication, as well as community visibility and presence. They also found that some communications and services were not as accessible and inclusive as they could be. To help us overcome some of these challenges a new structure and approach to embedding improvements to service quality, scrutinising service, and performance were agreed.

The new structure called 'CHP Community Voices' focuses on three groups: Community and Communications, Customer Review Panel, and Equity, Diversity, and Inclusion. These groups will report formally to our Customer Experience Committee, which is a subgroup of our Board. They evaluate feedback and implement strategies to improve customer satisfaction. You'll hear about what they achieve throughout the coming year in our regular communications and our next Annual Report.

They're busy recruiting new members, so if you're interested in taking part and developing your skills along the way, get in touch.

 community@chp.org.uk

Customer Review Panel

Last year, the Customer Review Panel (CRP) completed its first scrutiny review which looked closely at the sheltered housing we provide and how to make them fit for now and the future. The review assessed four sheltered schemes initially and made recommendations for improvements to our Customer Experience Committee. The recommendations are now being implemented as part of our 'Later Living' programme which focuses on customers' needs as they get older.

The CRP started their second scrutiny review this year, looking at where things go wrong when customers contact us and issues aren't resolved. They've been reviewing feedback and reports, and shadowing the Customer Resolution Centre to understand more about the calls that come in. They've also been speaking to teams around the organisation in preparation for making recommendations to the Customer Experience Committee to help drive change.

If you'd like to share your opinions and help shape what we do by joining one of our customer engagement groups, visit our website.

 chp.org.uk/get-involved

Redesigning the Hub garden



The garden at our Parkside Community Hub got a makeover this year after being awarded funding from the Royal Horticultural Society and NHS Property Services.

Members of our Gardening club helped shape the redesign by sharing their ideas and opinions to make sure it's accessible and sustainable.

The revamped garden, which is completely accessible for people in wheelchairs, contains fruit trees, vegetables, flowers and plants, bug hotels, and a kids' den. The Gardening club will continue to maintain it, alongside our Grounds Maintenance Team. Any surplus food from the garden is available in the Hub community fridge.



Celebrating the Hub garden launch with the local community

Housing fraud is when someone lives in a home we provide when they're not legally entitled to be there. This includes sub-letting and not using the home as their main and principal home.

We want to make sure that these homes go to people and families in desperate need of a place to live.

How we tackle housing fraud

We raise awareness of what housing fraud is and how to report it with customers and educate employees on what to look out for as they go about their work.

We started 42 new tenancy fraud investigations this year⁷ and closed 33 cases.

We also checked for homes that have been purposefully abandoned and investigated 25 cases this year.

Following these investigations, four homes were returned to us which we assessed, repaired, and relet. This was two more than the number of homes returned to us the previous year.

As a result of our investigations, most properties are returned by tenants terminating the tenancy themselves, our Income Team getting the property back through arrears, or the tenant abandoning the property. Occasionally we must take legal action to get a property back, for example we have a case going to court this summer for someone not using the property as their main and principal home.

Housing fraud case study

In late May 2023, the Neighbourhoods Team received reports from neighbours that the tenants of a one-bedroom flat in South Ockendon were seen packing up and may have left. We opened an investigation and a Neighbourhood Advisor went to visit the property. The Neighbourhood Advisor left a calling card and a sticker on the door to help see if anyone opened the door between visits. A few weeks later, they visited again but no one was there, and the sticker remained untouched.

The Neighbourhood Advisor tried to contact the tenant but got no response. We served a notice of seeking possession and a notice to quit. When we visited again a few days later, the property was still empty, and the sticker again remained untouched. We went to court and we were granted possession of the property.

⁷This figure doesn't include cases that were reported as possible fraud and turned out not to be fraud, for example if a property appeared to have been abandoned but the tenant had actually passed away.

Lettings

We aim to let homes in a fair and transparent way and offer a range of rental options depending on customers' circumstances. These include social rent for households on council waiting lists, affordable rent set at 80 percent of market rent, and some market rent homes at current prices for the area.

We consider applications from people through local councils, existing customers who wish to move, other agencies, and our own transfer list.

To find out more about how we allocate housing, read our new Allocations Policy, which you can find on our website.

 chp.org.uk/policies-and-procedures

	2023/2024	2022/2023
Number of existing homes that we let	717	688
Number of new built homes that we let	109	238
Total	826	926

It took us on average 74 days from when a home became empty to when it was relet, including the time to make repairs. This is an improvement on the previous year where it took 111 days. For people moving into a new home that we've built, it took on average 7.5 days this year.

416 households made an application with us to move to a more suitable home this year. This is 744 fewer applications than in 2022/2023. This is because we launched a new Allocations Policy in October 2023, which involved all transfer applicants needing to re-register, many of which didn't. Out of the applications made this year,

826
lettings this year

254 had all the information needed to start the process. The other 162 required additional information to be supplied by customers before they could begin.

We were able to move six households to a smaller home this year, freeing up larger family homes for those who needed them most.

We helped 131 households at risk of homeless by moving people nominated by the council into temporary accommodation.

We helped 157 households to find a new home by swapping homes with another social housing tenant, called a mutual exchange. This was 39 more than the previous year.

“ CHP made it possible for me to move back to Essex so my adult children can help me with my MS, I love the property that's been given to me I couldn't be happier and extremely grateful to CHP. Thank you.

“ I've made it a lovely home with the help of the decorating grant and my families efforts, it is a lovely area and neighbours are lovely above all it is a lovely flat that suits me down to the ground, really lovely home of my own.

“ The house is a beautiful size, it's perfect for me and my 4 children. Lovely quiet area, my kids have settled really well, and the mutual exchange went through really well. Had a repair done very quickly and efficiently too the electrician was polite and friendly.

Rent

This year, people in 4,053 homes that we provide claimed Universal Credit. This is an increase of 825 homes on the previous year. People in 2,737 homes received Housing Benefit. This is 396 fewer homes than the previous year and is due to more people migrating from Housing Benefit to Universal Credit.

	2023/2024	2022/2023
Households evicted	10	7
Rent loss from vacant homes	£603,833	£691,795

Despite the ongoing economic challenges, we were able to collect 99.15 percent of all possible rent, which included rent arrears from the previous year. This meant that we collected £61.84m altogether.

Total rent arrears at the end of the financial year were £1.13m, which represented 1.81 percent of all rent charged. This low level of arrears means we can reinvest in providing safe, well-maintained, and energy-efficient homes.

Ten households were evicted this year, which include properties that were abandoned due to rent arrears.

Rent loss from vacant homes was over £87,000 less than the previous year. This is because we've been trying to turn empty properties around more quickly through our ongoing Voids Improvement Project.

Your rent pays for services such as repairs and home improvements. It also goes towards providing more great, new, and affordable homes.

Other rent collected this year includes:

- £467,950 for garages;
- £4.79m from intermediate market rent and shared ownership homes;
- £760,950 from leaseholder service charges.

All housing associations typically review their rents each year. We work out how much it's going to cost us to maintain homes and make sure they're safe. Normally, rent rises match the rate of inflation in September plus 1 percent, which meant the maximum increase allowed for 2023/2024 was 7.7 percent.

With costs for labour, materials, and other overheads, such as insurance and utilities, increasing over the past year, the amount we're spending on repairing and improving homes has again gone up.

Our Board carefully considered the ongoing pressures of the cost of living as well as the cuts to services we'd need to make if rents didn't increase by this amount. They also looked at average incomes and compared our rents to local market rents to make sure our rents remain affordable. We're committed to keeping homes safe and well-maintained, delivering good customer service, and providing more great new homes. The increase in rent means we're able to keep these priorities.

If you're worried about meeting your payments, please talk to us. We can work with you to understand your income and outgoings, offer support and information, and arrange an affordable payment plan for you.



imt@chp.org.uk

2.

Safe and well-maintained homes



Grounds Maintenance Team at work

Repairs and maintenance

This year, we spent £17.3m on repairing and maintaining homes. This was £0.4m less than the previous year.

When you report a repair, we assess its urgency based on the information you give us. Our response times and our performance against these this year are as follows⁸.

- **Emergency 'make safe' repairs**

- attended within 24 hours**98%**

- completed on first visit**99%**

- **Urgent**

attended within five calendar days**72%**

- **Routine**

attended within 21 calendar days**65%**

⁸In-house and contractor repairs combined.

88%
of repairs were
right first time

General repairs (In-house and contractor repairs combined)	2023/2024	2022/2023
Average completion time (days)	16	12
Average spend per job	£97.61	£101

Emergency repairs (In-house and contractor repairs combined)	2023/2024	2022/2023
'Make-safe' repairs	9,275	6,155
Average completion time (days)	1.1	1
Average spend per job	£37.23	£55.82

We repaired 609 homes that became empty during the year to get them ready for new lettings. This was 21 fewer than the previous year.

We spent an average of £4,827 repairing the empty homes, this is more than the previous year where we spent £2,888. This is because we needed to do more work on bringing the homes up to lettable standard and did more decorating on empty homes than the previous year.

Empty homes (voids) turnaround times for repairs (In-house and contractor repairs combined)	2023/2024	2022/2023
Average time to complete minor works (days) such as replacing taps	29.3	24
Average time to complete major works (days) such as kitchen replacement	52.18	43.3

Safety checks

As your landlord, we're required to make sure your home meets high standards of safety, and this is very important to us. The range of safety checks and inspections we complete every year is essential to achieve the legal requirements and to make sure you're safe in your home.

We need your support to access your home when it's required to avoid delays, risks, and having to take legal action. Uncompleted checks present a risk to you, your neighbours, and our employees, so please let us in when asked.

8,212

gas safety checks



334

annual fire risk assessments to blocks



112

lift servicing checks (communal areas and personal lifting equipment)



1,643

asbestos safety checks on homes on our asbestos register



1,283

electrical tests



100

water hygiene checks



“

I had a lovely guy come out yesterday to fix my bathroom light switch. I just wanted to give him some feedback! He was so polite and lovely and coming out to me in those strong winds yesterday absolutely amazing! Please pass on my feedback.

“

If I could give him 10 out of 10 I would. I am 101 percent satisfied and very happy with the work [to the lock on my front door].

“

The percentage of homes we provide that comply with the Decent Homes Standard is 99.47 percent. We have 35 homes that didn't meet the standard this year and are now either being repaired or scheduled for replacement.

Extremely friendly, explained what he was going to do well and talked me through after everything he had done. Did a great job treating the bathroom. Was respectful and also booked in others jobs to help with other issues in my bathroom. Very lovely man and did a great job! Thank you again!

We're a Gas Safe registered organisation. We're committed to providing the highest possible standard of safe working practices in everything we do.

We're accredited for our high electrical safety standards by the National Inspection Council for Electrical Installation Contracting (NICEIC).



Investing in your home

This year, we spent £5.7m on improving and modernising homes, that's £2.5m less than the previous year as we focused more of our spend on building safety works. We survey homes to assess if work is needed and completed 1,815 home surveys.

That's 421 more surveys than the previous year. In addition to our regular repairs and maintenance service, we provided the following upgrades and improvements.

	2023/2024	2022/2023
Planned repairs (including smoke and carbon monoxide alarms)	14,766	12,601
Number of homes modernised	2,389	3,584
New kitchens	295	116
New bathrooms	96	131
Heating improvements	441	797
Electrical supply upgrades	131	266
Wet rooms	27	33

Adaptations

We'll try to help you maintain your independence and live safely in your home by completing some alterations/adaptations. The majority of these require a disability grant from your local authority, or if it's very minor works, then we'll do it at no cost to you. However, some requirements aren't suitable and moving to another home may be the best solution which we'll discuss with you.

This year, there were 149 completed alterations to customers' homes ranging from level access showers and wet rooms, to external ramps and stairlifts.

We have plans to deliver major works to over 3,000 homes in the coming year.



Adjustable kitchen worktop



Damp, mould, and condensation

We continued to raise awareness of damp, mould, and condensation and received 1,982 reports of incidents in customers' homes this year. That's 767 more than the previous year.

We improved our employees' understanding of damp, mould, and condensation with company-wide training so that we can better support customers.

We also established specialist damp and mould technicians for assessing and helping resolve cases of damp and mould in customers' homes.

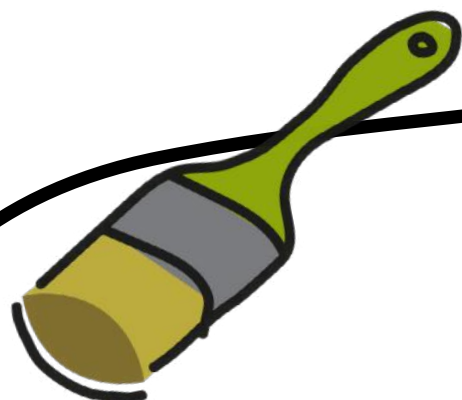
Our guide to damp and mould is available on our website, or you can contact us for a copy.

 chp.org.uk/looking-after-your-home

Home improvements

You can carry out improvements and alterations to your home, but you must check with us first. There are some things we allow such as interior decorating and putting up shelves, and some we don't such as decking, canopies, or altering electrics.

This year we had 393 home improvement requests from customers. In total, 341 of these were approved, 57 more than the previous year.



Increasing the energy efficiency of your home

This year, 93 percent of the homes we provide have an Energy Performance Certificate (EPC). This is two percent more than the previous year.

The average Standard Assessment Procedure (SAP) score of the homes we provide is 75, which is a C rating. This is above the social housing average of 70 (also C rating) and UK housing average of 67 (D rating).

In total, 7,063 homes we provide (74 percent) have an EPC rating of C or above. We have 663 homes with no EPC rating at all. We aim to address these remaining homes this year.

EPC banding	Number of homes
Very energy efficient - lower running costs	
(92-100) A	76
(81-91) B	2,832
(69-80) C	4,155
(55-68) D	1,652
(39-54) E	194
(21-30) F	27
(1-28) G	6
Not energy efficient - higher running costs	
Homes with no EPC rating	663

An EPC explains how energy efficient your property is. With an EPC rating, your property will be given an energy efficiency grade between A and G. A is the best which means it's the most energy efficient and G is the least.

Andrews Place regeneration



CHP employee, Heather with customers at Andrews Place

We have started looking at the future of homes at Andrews Place and Rainsford Lane in Chelmsford. We're investing in the area and community and want to improve our service offering for older people.

Customers have been helping us shape our plans for the neighbourhood and have already helped us select an architect. We'll be working to make better use of the space and increase the number of much-needed affordable homes in the area.

Keith lives in one of the bungalows at Andrews Place and was part of the customer panel that helped select the architect. He said:



I was keen to be involved as I wanted to see what the different companies had to offer and how what they were proposing might affect me. I enjoyed taking part and it was interesting to see and hear what each company had to offer. I worked in the construction industry for many years and still have a keen interest so I'm looking forward to being able to get involved again during the next steps of this process.



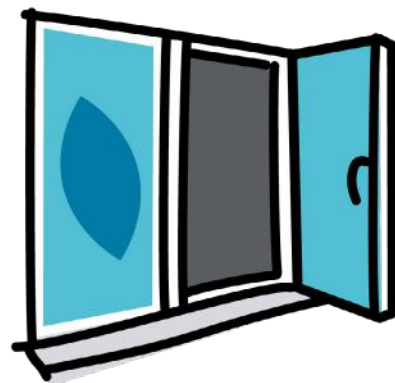
Parkside Court

Parkside remediation project

We continued the remediation work on our high-rise building, Parkside Court in Chelmsford, to make sure it remains safe to live in and fully compliant with current building regulations.

We listened to residents and local businesses to understand any concerns and provided regular updates on the project through a dedicated newsletter. The work was completed in July 2024.

Thank you to the customers of Parkside Court for their patience and co-operation during this complex 15-month project.



3. More great new homes



Our ambition is to provide 500 new homes a year with our partners as part of our three-year Corporate Strategy. The aim is for 250 of these homes to be delivered alongside for-profit providers. Challenging financial markets led to some development programmes being paused in 2022. As a result, many developers slowed down their building schedules, delaying the completion and handover of affordable homes in 2023.

We provided 252 new homes in total this year to help tackle the local housing shortage. Out of these, 201 were built by us and 51 were provided by Legal & General Affordable Homes (LGAH).

We built 14 homes for social rent this year, which along with two homes the previous year, means we'll likely fall short of our three-year target of 150 social rent homes. We hope to provide more homes for social rent, and we'll review our Growth Strategy next year to help us do this. We'll need to manage high build costs and the volume of homes will be dependent on Homes England funding. We'll also explore more land-led opportunities, giving us more control over the design, standard, and delivery of new homes. In the meantime, we've been adding to our team to support our goal of delivering more social rent homes.

New homes provided by CHP and our partners this year

	Provided by CHP	Provided by LGAH	Total
Number of new homes provided for affordable rent	143	7	150
Number of new homes provided for shared ownership	44	44	88
Number of new homes provided for social rent	14	N/A	14
Total number of new homes provided this year	201	51	252

Delivering social value through regeneration

We worked in partnership with Essex Housing to deliver much needed homes for vulnerable people living in Waltham Abbey. The Shernbroke development provides 26 high-quality, sustainable, and energy-efficient apartments, nine of which are for adults with learning disabilities.

The scheme helps address the local demand for accommodation for adults with learning disabilities. It enables them to live independently in a home tailored to their specific needs, while also addressing other housing needs in the community. It also means these adults can remain closer to friends and family, rather than having to move out of county, which provides better outcomes for their wellbeing.

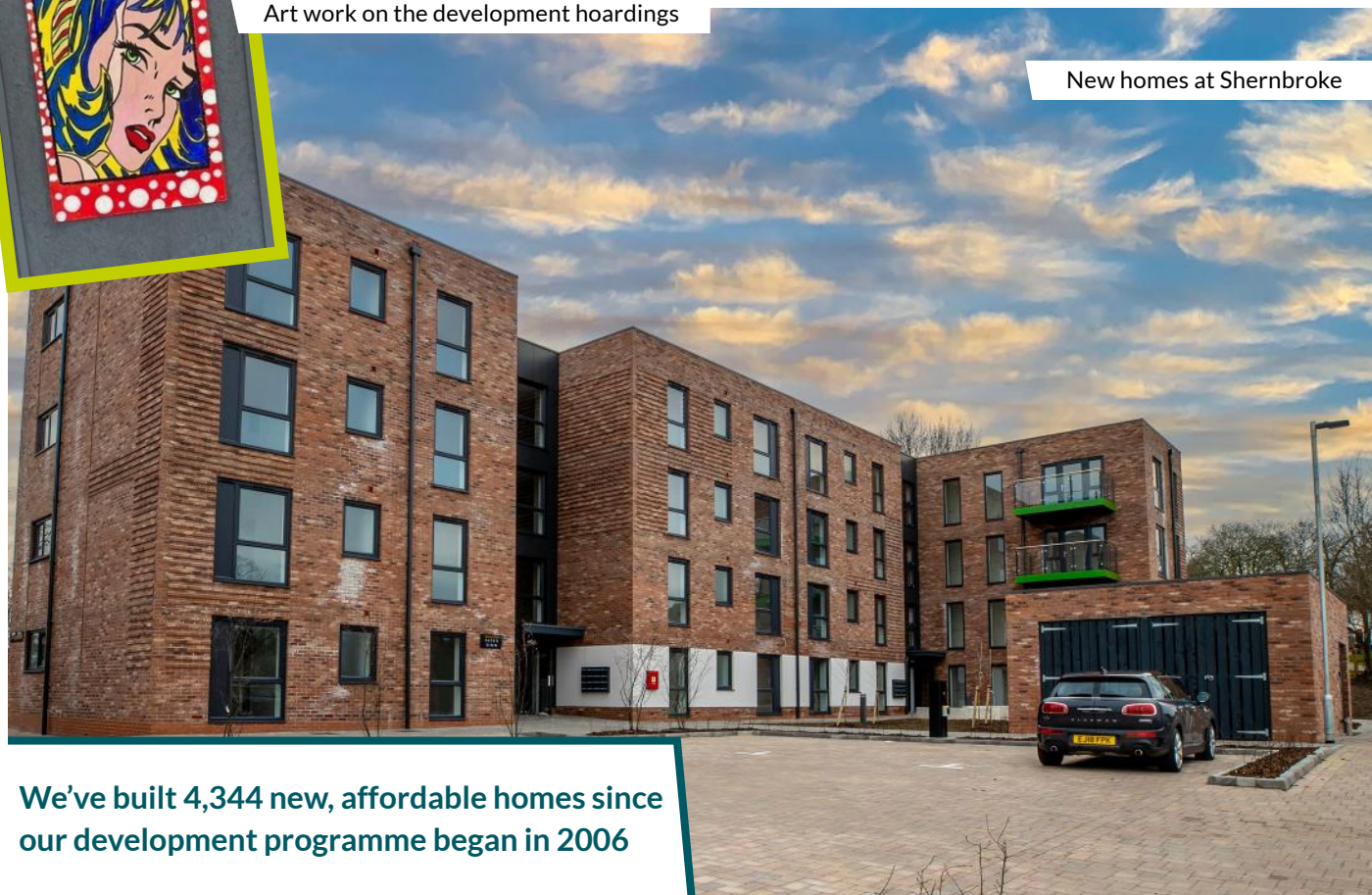
All properties were designed to Essex County Council's Design Guide for Adults with Learning Disabilities and Autism which was created with service users. As a result, the scheme includes parking for residents and carers, as well as wheelchair-friendly properties. There's also 24-hour onsite care available.

The project involved demolishing several old buildings that used to be a hostel and revamping the derelict site. We also worked with a local residents' association and school to brighten up the hoardings around the site with their colourful pieces of art.

The homes for affordable rent were completed in spring 2024 and we'll continue to manage them in a way that's sensitive to the residents' needs.



Art work on the development hoardings

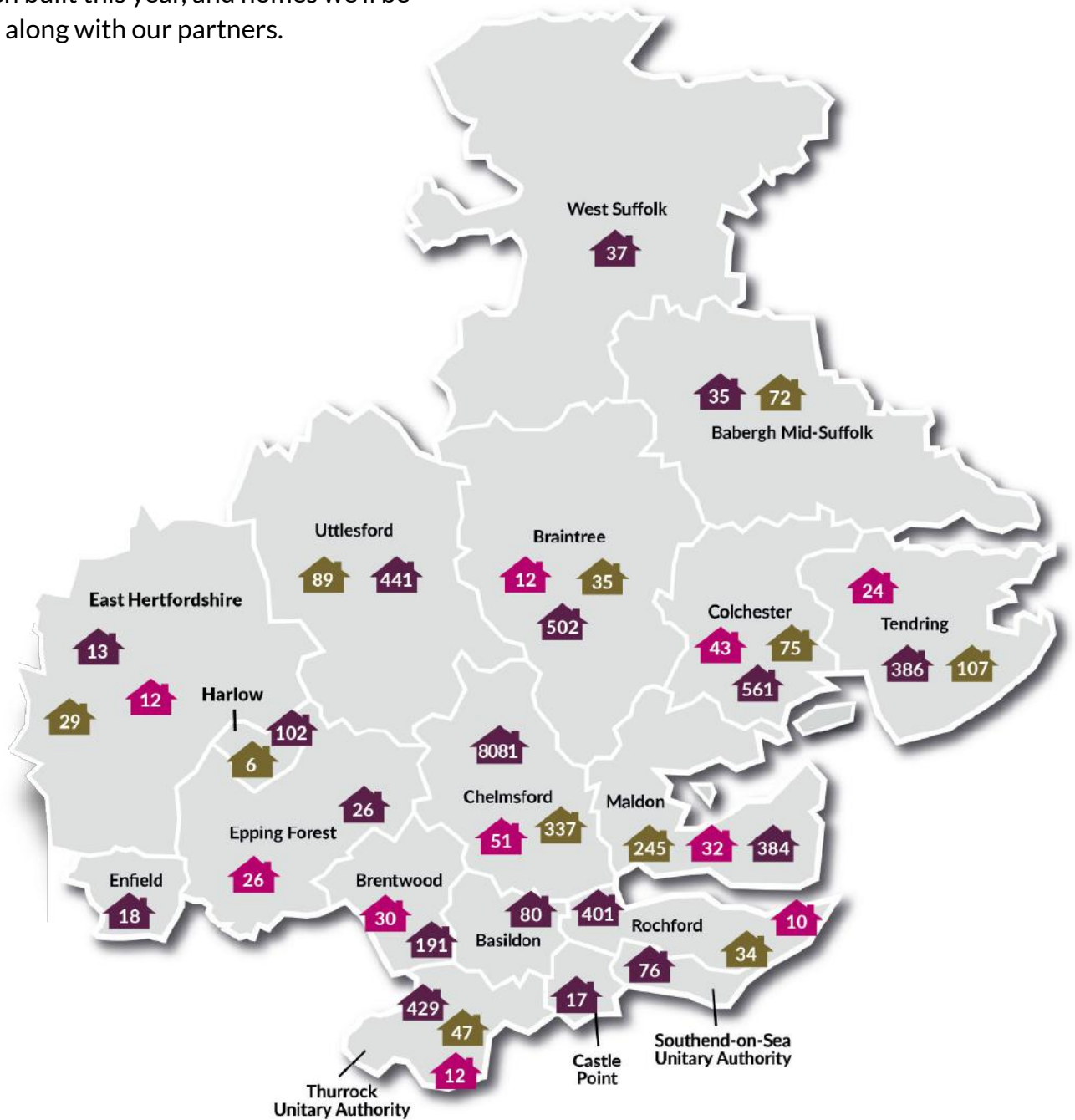



New homes at Shernbroke


We've built 4,344 new, affordable homes since our development programme began in 2006

Operational area

This map shows how many properties we own or manage in each area. It shows how many homes have been built this year, and homes we'll be building, along with our partners.



 Total number of properties owned or managed

 Homes built this year

 Homes we'll be building

Of the 201 homes we built this year, 28 had an EPC rating of A. The average EPC rating for the homes completed this year was B.

We built 48 homes that can produce sustainable energy through photovoltaic (PV) panels and 26 homes have air source heat pumps (ASHPs). This is an increase from 40 and 18 respectively on the previous year.

In total, 235 of the homes we provide have ASHPs and 721 have PV panels. We've also installed Switcher smart thermostats in 492 homes to give customers greater control of their heating and hot water.

PV panels are also known as solar electricity panels. They capture the sun's energy and convert it into electricity to use in the home.

An ASHP transfers heat from the outside air to water, which heats rooms via radiators or underfloor heating. It can also heat water stored in a hot water cylinder for hot taps, showers, and baths.



PV panels a new home

We built 31 homes using timber frames, a sustainable modern method of construction (MMC). This is 27 more than the previous year.

We planted 15 trees when building new homes and 18 homes had environmental features such as bird and bat boxes.

We built 100 homes to M4 Category 2 standard. This means they're accessible and adaptable for people with differing needs. For example, these homes incorporate features that make it potentially suitable for a wide range of people including older people and those with reduced mobility such as step free access.

Three homes were built to the higher M4 Category 3 standard, which means they're constructed to be adaptable for a wheelchair user.

*Elsie's story

One of the homes we developed this year was for a family in need of an adapted property to support them and their disabled little girl, Elsie, age six. The family of five had been living in a small property that didn't cater for her needs and made day to day life even more challenging.

The new home for affordable rent in Bicknacre was allocated by Chelmsford City Council and built to wheelchair accessible standards. As the build progressed, we worked closely with the family to tailor adaptations for Elsie's specific needs. We installed a through-floor lift to help Elsie get upstairs and the first floor was fitted with vinyl instead of carpet making it easier for her to move around. There was provision for a hoist to help Elsie get from her bedroom to the bathroom if needed in the future.

Downstairs, the kitchen was designed to be fully wheelchair adapted with adjustable worktop areas for the hob and sink and a wet room on the ground floor. The windows were also fitted with electric openers. Along with a parking bay that has wheelchair access, we adapted a fence panel into a door so that it's easier for Elsie to get from the car to the patio doors at the back of the house and we installed a ramp.

Plug sockets were positioned higher up the walls and radiators had valves on the top instead of the bottom to help accessibility.



Through-floor lift



Adjustable kitchen worktop

*To protect our customer's identity, we've used a different name.

Working in partnership

We work with Legal & General Affordable Homes (LGAH) and Chelmsford City Council (CCC) to provide homes and help meet local housing need. In July 2023, we also started partnering with M&G UK Shared Ownership. You can read more about this on page 69.

This year we managed 832 homes for our partners.

	2024/2023	2022/2023
LGAH	498	449
CCC	166	154
M&G	168	N/A
Total	832	603

Helping customers into home ownership

Shared ownership enables customers who can't afford a house on the open market to part-buy and part-rent their home.

We sold 28 homes for shared ownership this year. This generated £3.4m in income, £5.4m less than the previous year when we sold 64 homes. We achieved 25 percent of the sales this year off-plan before the homes were built.

We helped 11 shared ownership households own more of their home by buying a bigger share through 'staircasing'. This raised an additional £1.1m.

We helped two households buy their current home at a discount through the Right to Acquire scheme, achieving £0.5m.

We reinvest all proceeds from sales in maintaining our existing homes and delivering more new homes.



4. Great place to work



Customer Resolution Centre advisor, Matt

In addition to wanting to hear your feedback, we also ask our employees for their feedback so we can make improvements in the areas they feel are important.

One of the ways we get this feedback is through a Net Promoter Score survey. We ask employees to complete a survey every six months so we can keep an updated measure on the organisation and take action where it's needed as soon as possible.

In March 2024, we were really pleased to score +26.35. Any employee Net Promoter Score (eNPS) of +10 shows a strong level of employee engagement. The score was a small reduction of 4.17 on the previous eNPS survey in June 2023 but an increase of 20.95 on the survey before that.

Employee health and wellbeing

Throughout the year, our Wellbeing Group has supported employees' wellbeing in physical, financial, emotional, and social areas, promoting initiatives from walking campaigns to mental health support.

Some of our team shared videos about their personal experiences with health issues such as anxiety and cancer to help others going through similar struggles feel less alone.

We received a level three Working Well Accreditation from Essex Working Well (part of Essex County Council's Essex Wellbeing Service). This is the highest level achievable, and it was awarded to us for having a well-rounded wellbeing strategy and programme for our team.



Employees on one of our 'Walk This May' walks





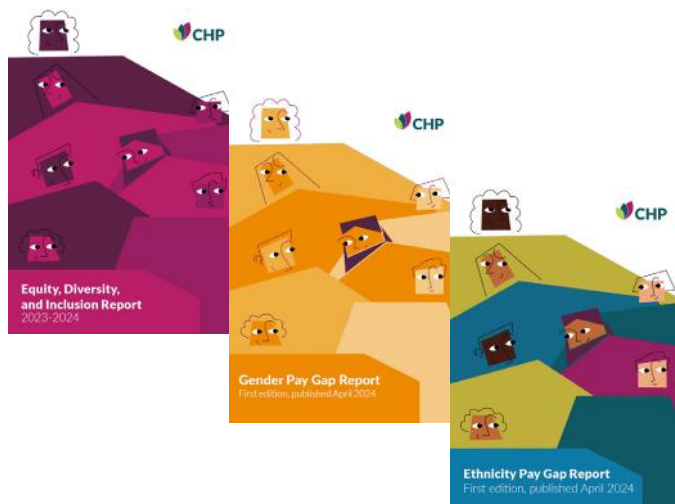
Equity, Diversity, and Inclusion (EDI)

Our EDI Working Group, representing all areas of the organisation and all employees, continued to promote EDI throughout the year. Initiatives included creating a Neurodivergent Employee Network to share experiences, an opportunity to learn some British Sign Language, and diversity catch ups on topics like hidden disabilities. In support of LGBT+ history month, a curated collection of LGBTQ+ books were available for employees to borrow.

We joined the HouseProud Pledge Scheme to enhance our commitment to LGBTQ+ equality and support for employees. You can read more about this on page 33.

We produced our first EDI report this year, which covers the progress we've made on an action plan we created in 2022 in partnership with Housing Diversity Network. The report highlights work we've been doing and our priorities for the future. You can find out more by visiting our website.

 chp.org.uk/diversity-equity-and-inclusion-in-the-workplace



Gender pay report

We produced our annual Gender Pay Gap Report which covers the financial year 2022/2023. Our report shows that we have a 0 percent median gender pay gap. This is because more men are in the lower earning quartiles than previous years and more women are in the upper earning quartiles. We're really pleased with this result. Read about the steps we've taken to reduce our gender pay gap by visiting our website.

 chp.org.uk/reports

Ethnicity pay report

We voluntarily produced our second Ethnicity Pay Gap Report this year which covers the financial year 2022/2023. Our ethnically diverse employees' median hourly rate is 9.7 percent higher than our white employees' hourly rate, so our median EPG is not typical and is the other way around. This is due to having more white employees in both lower earning quartiles than our ethnically diverse employees. Our mean EPG suggests that our ethnically diverse employees' hourly rate is 3 percent lower than our white employees. This is mainly due to our lower ethnicity representation in all four pay quartiles. Find out what we're doing about the ethnicity pay gap by visiting our website.

 chp.org.uk/reports

Supporting learning and development

We launched a new recognition, engagement, and performance management system this year to streamline some of our processes and support employees.

Alongside our regular e-learning courses available to all employees, we carried out tailored team building events for some groups around the organisation to help communication and collaboration.

We started a second round of our reverse mentoring scheme, where employees pair up with a senior manager to share their experiences and knowledge. The scheme helps facilitate collaboration and removes barriers across the organisation.

We also launched a new mentoring scheme with Charity Mentoring Network, which connects employees to mentors (or mentees) from other housing associations and charities. This gives employees access to a variety of experience, and they can learn best practice from people outside of CHP on topics such as career progression, problem solving, leadership, management, self-confidence, and building relationships.



We've also been working to create more awareness of job opportunities for newcomers to join the housing industry by visiting careers fairs and we've continued to take on and nurture apprentices and graduates.



Keira's story

Parkside Community Hub

Keira didn't know what she wanted to do at school but was interested in working on reception. Her teacher mentioned an apprenticeship opportunity at CHP and Keira applied. Her application was successful, and she joined CHP as a Customer Service Apprentice in July 2023.

Keira works at our Parkside Community Hub Monday to Thursday supporting customers and on Fridays, she completes her college work where she writes about what she's doing day to day at CHP. Keira is working towards a BTEC Level 3 course in Business Administration at Chelmsford College, funded by CHP.

At the Hub, Keira helps customers with their enquiries when they drop in and assists with the Hub's busy schedule of training and events. As well as learning on the job, Keira can learn from other people around the organisation by shadowing other teams and getting involved in learning and development opportunities.

"I love working at the Hub, getting to know customers, helping them, and working with the various groups we have. The Hub can feel like a home away from home for some customers and it feels like you make a difference. I'd love to stay working at the Hub after my apprenticeship finishes and take on an administrative role as well as reception.

"I'd definitely recommend an apprenticeship at CHP. It's a good balance between work and college. CHP is a great place to work; with a friendly atmosphere, lots of support for employees, lots of learning opportunities, and everyone is very helpful."

After only nine months working at CHP, Keira was named 'customer champion' at our annual employee awards, being recognised for her positive attitude, commitment to learning in the role, and the confidence she's given customers that she cares about their needs.

Giving back

We give our employees time off work so that they can volunteer to give back to charities and local communities. This year, employees volunteered over 30 days of time through our CHParticipate programme.

They also raised money and donated hundreds of food items and goods. You can read more about this in our 'Community volunteering and giving back' section on page 38.

5. Smart ways of working



Our aim is to use technology intelligently and effectively to inform, innovate, and improve the services we provide so we can achieve our goals. This year, we invested £1.3m in our IT and security systems. This included replacing systems that had naturally reached the end of their life.

We've focused on making improvements in business areas including empty homes, Connecting CHP, complaints processing, defects management, voids (empty homes) management, and online geographic information mapping which gives us better property and boundary information, and damp, mould, and condensation.

The Switchee smart thermostats that we've installed in nearly 500 homes send us data and insights to help us look after these homes more effectively. For example, the thermostat's sensors can help detect problems early, such as damp and mould, so we can resolve them before they get worse.

We launched a more focused approach for data which will help us address our overall data quality, close data gaps, and get better insights. This will help us deliver a more informed and effective service to customers.

We're also introducing better tools to improve areas such as our website, online services, mobile apps, case management, task management, Artificial Intelligence (AI), and Robotics Process Automation (RPA) which streamlines repeated tasks.

We've added an accessibility tool bar to our website that will enable customers with a variety of needs, disabilities, and languages to access information more easily. This includes making our leaflets and policies in PDF format accessible and translating our communications into over 100 languages.

6.

Strong growing business

£76.6m

income

(£77.6m in 2022/2023)

£3.4m

from the sale of shared ownership properties

(£8.8m in 2022/2023)

£0.5m

income from Right to Acquire

(£1.7m in 2022/2023)

£59,500

income from Right to Buy

(£166,500 in 2022/2023)

£68.8m

in rents and service charges

(£63.4m in 2022/2023)

£3.6m

from a variety of other sources, including homes managed for our partners, market lettings, and outright sales

(£1.9m in 2022/2023)

£1,534,260

in rent losses from voids and bad debts

(£1,436,000 in 2022/2023)

£4,424

cost per property including tenancy management and repairs

(£4,623 2022/2023)

To find out more about our income, see our Financial Statements 2023/2024.

Regulator of Social Housing

Along with being accountable to our customers, we're also accountable to the Regulator of Social Housing (RSH).

The regulator's role is to make sure that housing providers like us are properly governed, well managed, and financially secure.

The regulator reconfirmed our G1 rating for governance and V2 rating for financial viability this year. This means the RSH believes we're well governed. Our V2 grading means we're meeting the regulator's viability requirements, but we need to make sure we continue to manage risk carefully.

Key to the regulator's grades

Governance

G1	Compliant	The provider meets our governance requirements.
G2	Compliant	The provider meets our governance requirements but needs to improve some aspects of its governance arrangements to support continued compliance.
G3	Non-compliant	The provider does not meet our governance requirements. There are issues of serious regulatory concern and in agreement with us the provider is working to improve its position.
G4	Non-compliant	The provider does not meet our governance requirements. There are issues of serious regulatory concern and the provider is subject to regulatory intervention or enforcement action.

Viability

V1	Compliant	The provider meets our viability requirements and has the financial capacity to deal with a wide range of adverse scenarios.
V2	Compliant	The provider meets our viability requirements. It has the financial capacity to deal with a reasonable range of adverse scenarios but needs to manage material risks to ensure continued compliance.
V3	Non-compliant	The provider does not meet our viability requirements. There are issues of serious regulatory concern and, in agreement with us, the provider is working to improve its position.
V4	Non-compliant	The provider does not meet our viability requirements. There are issues of serious regulatory concern, and the provider is subject to regulatory intervention or enforcement action.

Credit rating

We received a 'Stable A-' credit rating from S&P Global Ratings.

These results support our current strategy, including our commitment to building new homes, and recognise the progress made in the past year despite the economic challenges.

S&P is one of the largest credit rating agencies. It assigns letter grades to companies and countries and the debt they issue on a scale of AAA to D, showing their degree of investment risk.

Value for money

The shortage of affordable homes, welfare, and sustainability challenges, the high cost of living and the volatile macroeconomic climate, means we must make sure every pound we receive is used in the best way possible. The more efficient and effective we are with how we spend our money, the more we can invest in new and existing homes and make sure we provide high-quality services. We're committed to making our money work harder for our customers and our organisation.

Over the last year, our Board have formed a Working Group to examine our performance in this area in more detail, explore ways to improve performance, and together develop a new Value for Money Strategy. We're aiming to publish this in early 2025. So far, we've refreshed the peer group we compare ourselves to so that it includes more local and regional organisations that are similar to us and used that to better understand how we deliver value for our customers. You can read more about this in our Financial Statements for 2023/2024.

Working with our partners

We work with partners such as Legal & General Affordable Homes (LGAH) because it allows us to provide more homes quickly and to the best price possible. This year we also started working with M&G UK Shared Ownership.

M&G bought 167 of our shared ownership homes and one leasehold home. Whilst they now own the homes, we continue to manage them on their behalf. Transferring the ownership of these homes to M&G provides us with additional funds to help build more great new homes.

When we partner with other organisations like these, we make sure they have similar values and share our vision to improve customers' lives by providing good quality, affordable homes.

Working towards carbon Net Zero

We were awarded a grant from the government's Social Housing Decarbonisation Fund Wave 2.2 this year. We were successfully granted £604,000, which we'll match fund. This money will be invested into 100 homes we've identified to improve their energy performance. This will help reduce carbon emissions as customers won't need to use as much energy to heat or power their homes and it will also help tackle fuel poverty.

Our carbon intensity ratio, a measure, averaged per home, of the greenhouse gases we and our homes emit, has reduced from 2.55 tonnes per home managed in 2022/2023 to 2.53 tonnes per home managed this year.

We've been reviewing the photovoltaic (solar panel) system at our head office to improve power generation and support more electric vehicles into our fleet this coming year. We're working towards all our new homes being built off gas grid by 2025. We've also committed to installing a further 1,700 Switchee smart thermostats over the next 18 months, to help customers manage their homes' heating and reduce energy consumption, helping to save money and cut down emissions.



An ASHP on a new home

100% of head office waste recycled or used for refuse-derived fuel.

We planted **250** shrubs, **25** trees, and installed **11** new benches. We also created **five** wildflower areas to attract pollinators, support biodiversity, and provide habitats for wildlife.



Recycling materials

Processed material	Tonnes per year
Paper (fibre)	39.9
Cardboard	63.9
Glass	19.9
Metal	23.9
Food	19.9
Wood	47.9
Polythene	11.9
Plastic bottles	7.9
Rigid plastics	11.9
Inert (e.g. sand, plaster board, and concrete)	51.9
Refuse-derived fuel	99.9
Total tonnes per year	399

37 pallets returned to a company who reuses them and **15** upcycled by employees⁹

9 gas bottles returned or reused

510 cubic metres of communal waste transformed into **1,275** bales of compost

Keep an eye on our website for our new Environmental Sustainability Strategy about how we're aiming to be more environmentally friendly.

⁹For things such as log stores and garden furniture. The pallets come from our deliveries or are retrieved from bulk waste that we find when we're out and about.

Our future



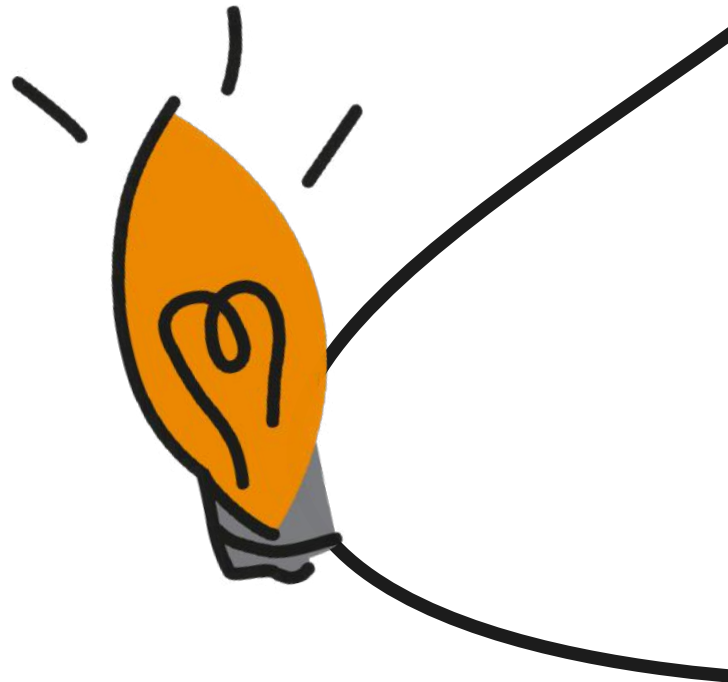
The coming year will bring significant changes to the housing sector, driven by new regulation and legislation. This includes a revised set of Consumer Standards which all housing associations must meet. Some of you will have participated in the regulator's consultation on these standards last year.

Through these standards, the regulator will actively oversee our impact on customers, focusing on four key areas: safety and quality, transparency, influence, and accountability, neighbourhood and community, and tenancy.

We're expecting an inspection from the regulator in spring 2025, which will include a new consumer inspection rating to go alongside our governance and viability gradings. We'll update you on the outcome after the inspection takes place.

Our Corporate Strategy was developed with our employees and customers two years ago and takes us in the same direction as the legislation. Our priorities for the final year of our strategy include addressing customer complaints and dissatisfactions by developing specific service improvement plans. We aim to be clear and consistent in our communications with you. Our customer visits programme, part of our Connecting Communities, Homes, and People initiative, will be in full swing, allowing us to better understand your needs. Additionally, we'll focus on improving the quality of our data and the insights it provides.

We'll review the Decent Homes Standard, embed our new damp and mould process into business as usual, and increase customer involvement in planned works. We'll also review the standards expected of external contractors and work to improve customer satisfaction with our grounds maintenance service.



We'll prioritise delivering new homes to help meet housing need through a range of partnerships. We'll work to improve the defects management process for new homes, so customers have a better experience. And we'll focus on land-led development so we can build more zero-carbon ready homes using modern methods of construction.

As well as an increased focus on environmental sustainability, we'll also work on making our finances sustainable to make sure we're financially viable in the long-term so we can achieve our goals.

As we work through the last phase of our current strategy, we're already planning for the next. Every day we're learning more about where things aren't going quite right, where we need to improve, and what's important to you. As an organisation, we're committed to solving this together. Our team are continuously adapting to deliver the best possible service and make a positive impact on the lives of current and future customers.



Useful links

You can find further information on some of the topics covered in this report on our website at chp.org.uk or via the links below. All our customer policies are also available on our website, and you can access guides which support you with living in one of the homes we provide in our online services.

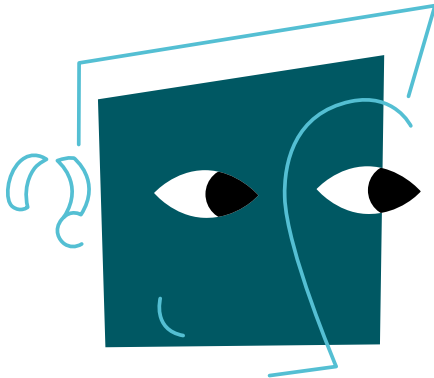
-  [Corporate Strategy 2022-2025](#)
-  [Environmental Sustainability Strategy 2020-2023](#)
-  [Financial Statements 2023/2024](#)
-  [Environmental, Social, and Governance Report 2023/2024](#)
-  [Gender Pay Gap Report 2022/2023](#)
-  [Ethnicity Pay Gap Report 2022/2023](#)
-  [Equity, Diversity, and Inclusion Report 2023/2024](#)





Annual Report

2023/2024



Please contact us if you would like a copy of this document in large print, on CD, or in another language.

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