

Annual Report

2022/2023



Our mission:

To help

transform lives

by providing

great homes

for everyone

who needs them.



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Annual Report

2022/2023



Welcome from the Chair of the Board

Welcome to our Annual Report for 2022/2023. This was the first year of our new Corporate Strategy, which was developed in consultation with customers to help us achieve our mission of transforming lives by creating great homes for everyone who needs them.

This was also a year dominated by global and economic shocks. In the UK this led to an increase in inflation and a sharp rise in the cost of living which has meant many households have had to make difficult decisions about how they spend their income.

Despite these challenges we've shown resilience as an organisation and performed well and I'm proud of how our colleagues have demonstrated our values. They've been bold and open-minded in their pursuit of solutions and determined to make a difference to customers and communities because they care. They've continued to support each other to make this a great place to work and have shown generosity to charitable organisations in celebration of 20 years of CHP.

When customers told us they were struggling we stepped in to help.

We increased our support fund this year to help those most in need.



“When customers told us they were struggling we stepped in to help.”

We helped customers claim the benefits they're entitled to. Throughout the year we looked for opportunities to provide additional support to struggling families, elderly, vulnerable, and isolated customers. We grew our community investment offering with new events, clubs, and courses so more people could benefit from them.

We measure the quality of our service delivery by the feedback we get from customers. I'm pleased to say we've continued to delight customers, with overall satisfaction at 89 percent. Whilst this is positive, we know there's more we can do to design services and policies that improve customers' experiences. That's why this year we joined forces with four other housing associations to carry out a customer survey, which has given us more insight into what our customers think and feel.

The inquest into the tragic death of two-year-old Awaab Ishak in Rochdale due to the condition of his home highlighted the importance of our objective of safe and well-maintained homes. We reviewed our own approach to damp and mould, and prioritised working with customers to resolve issues in their homes. We've made good progress, but we know there's more work still to be done which we're committed to.

Our turnover for the year was £77.6m. This was £3.8m more than last year.

By supporting customers, we achieved a low level of arrears compared to other housing associations, collecting 99.09 percent of rent. This helps us to continue to deliver all our services. We generated £8.8m in income by selling 64 homes for shared ownership this year and achieved 42 percent of the sales off-plan before the homes were built.

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 manage risk carefully. We also maintained our 'A-' credit rating with S&P Global. The results recognise that we've performed well despite the economic climate and takes into account our ambitious development programme for building new homes.

This year we spent £25.9m on repairing, maintaining, and modernising homes. We continued our work to make existing homes more energy efficient, to improve our impact on the environment, and lower customers' energy bills. In total, 91 percent of our homes hold an Energy Performance Certificate (EPC), with an average banding of C (rating 74.9), which is above the national average rating of 70 for social housing. Our target is for all of our homes to have an EPC rating of C by 2030.

We reached a milestone in our development programme. The delivery of over 100 new homes at Chelmer Waterside in Chelmsford meant that we've now provided over 4,000 new, affordable homes across the eastern region since our programme began in 2006.

We're building on the work we did last year to put greater focus on diversity, equity, and inclusion throughout our organisation. I signed up to the National Housing Federation Chairs' Challenge and I've been working to increase the diversity of our Board. We have welcomed three new Board members this year; Toby D'Olier, Hetal Trivedi, and Katie Rogers. They bring a diversity of backgrounds, experience, age, and viewpoints, ultimately helping us to make better decisions for customers as a Board.

Staying connected with the communities we serve is a vital part of our role as Board members. We finished the year by visiting different homes in some of our neighbourhoods. We'll take this insight with us into the new financial year as we continue our mission to transform lives. Over the life of our Corporate Strategy, we'll also be looking at other ways we can engage with and get to know our customers better.

As we move into the second year of our Corporate Strategy, we know there will be many challenges ahead as we continue to navigate the turbulent economic waters. There will no doubt be fresh challenges too, but we're well placed to achieve the commitments we set out in our strategy and to deliver on our purpose for customers.



Nicola Sawford
Chair

Welcome from the CEO

This year has been an extraordinary one. The changing external environment has brought significant challenges to us as a business, to the housing industry, and the UK as a whole.

But our long-term strategy is sound, and I'm pleased to say we've risen to the challenge.

Our priority has been, and will continue to be, supporting customers and providing them with great services, and safe and well-maintained homes. We've carefully balanced this with our commitment to deliver new homes to help meet the huge demand for affordable housing locally, whilst doing what we can in the fight against climate change.

We believe everyone should be able to put food on the table and live in a warm, comfortable home. For people already on a tight budget, the cost of living increase has put even more strain on

day-to-day living, and not being able to heat their home or feed their family is a reality for some customers.

“To help address the housing crisis, we provided 400 new homes working with our partners for affordable rent, social rent, or shared ownership this year.”

We used our dedicated support fund to give over £166,000 this year in financial help to struggling households.

For example, we bought an oven for a customer who couldn't afford the upfront cost of the appliance and had no means of cooking for their large family. With our financial help, we were able to improve the quality of life for the

whole household. We also introduced a new platform that helps us issue vouchers directly to customers by text message or email, so they can get the vital support they need without delay.

During the record-breaking temperatures in July, our District Team made calls to customers who were likely to be more vulnerable to the heat. They checked in on over 1,000 people and worked with partners to supply fans to some elderly and vulnerable customers who needed them. In the autumn, we provided back to school financial support to families most in need of help with expenses like school uniforms, shoes, or stationery supplies. We distributed warm packs to customers hardest hit in the winter. Our Parkside Community Hub is available as a warm, welcoming, and safe space where anyone can stop by for a hot drink and a chat, or to access food from the community fridge.



We had almost 4,000 visits to the Hub this year for face to face training and support to help people improve skills and gain qualifications. Over 1,000 people received other types of support through the Hub such as welfare benefits advice, help with form filling, and digital skills. In December, we held a Christmas meal for elderly and more isolated customers. We also hosted a workshop in partnership with Independent Age to provide our older community with advice to help them live well.

We continued to invest in the homes we provide and improve their sustainability by modernising over 3,500 homes this year. We assessed the condition of existing homes for their energy efficiency and retrofitted poor performing homes to reduce their impact on the environment and lower customers' energy costs. Over 70 percent of our homes now have an EPC rating of C or above. Our aim is to reach 85 percent by the end of the current Corporate Strategy in 2025. We're also exploring new ways in which we can help customers save money on their heating in the future.

We set up a specialist task force to better manage damp, mould, and condensation reports in homes. We contacted over 10,000 customers to raise awareness of the importance of reporting damp, mould, and condensation and invited all customers to get in touch with any concerns. We reallocated and reprioritised work to deal with reports and we continue to work with customers until they're happy the issues are resolved.

We carried out over 18,000 planned, responsive, and emergency repairs and got almost 94 percent of repairs right first time.

We started work on a project that will provide solutions to help us deliver an effective way of managing our empty homes. Our Voids Improvement Project has been reviewing the entire voids process with the aim to improve relet times for homes, reduce rent loss, and improve the customer experience when moving home. We've already made changes to several processes around booking viewings and pre-termination inspections. Our next phase is underway to improve operational repairs efficiencies.

We also began work on a remediation project at Parkside Court in Melbourne Avenue, Chelmsford. Following the Grenfell Tower tragedy, we carried out an investigation into the cladding and extension to the tower at Parkside Court, which identified defects and established that some of the work was non-compliant with building regulations. The issues we found were not the same as those found at Grenfell and we have kept the building safe to live in, but remediation work was needed so we made it a priority.

To help address the housing crisis, we provided 400 new homes working with our partners for affordable rent, social rent, or shared ownership this year. This puts us slightly behind target of 1,500 new, affordable homes by the end of our three-year Corporate Strategy, but this is due to normal fluctuations, and we're focused on

actions to hit the target at the end of the three years. When building new homes, we used innovative sources of renewable energy including air source heat pumps and photovoltaic (solar electricity) panels, wherever possible.

We were delighted to win the award for Climate Action at the Essex Housing Awards, which recognises the work we're doing to create sustainable homes and communities, and reduce our environmental impact. We will soon be publishing our third annual Environmental, Social and Governance (ESG) report providing more transparency into our activities.

We took handover of our first Gypsy, Roma, and Traveller (GRT) site. Owned by Chelmsford City Council and managed by us, the site provides nine pitches and facilities for mobile homes belonging to the GRT community.

We streamlined our complaints process to make sure we were compliant with the Housing Ombudsman's new Complaint Handling Code. This meant we made it easier to complain and to get any issues resolved. We received more complaints than the previous year and introduced new ways of making sure we learn from complaints. Satisfaction with our service is at 89 percent, so we know there's still room to get things right first time for more customers and we're committed to continually improving.

Over 400 customers took part in engagement activities this year. This included our first Homeowners' Group meeting providing an opportunity for customers to discuss different

leaseholder and shared ownership services with employees from around the business. Our Customer Review Panel (CRP) started their first scrutiny review, which focused on our sheltered housing lettable standard. After a thorough assessment, the CRP made recommendations for improvements which were presented to our Customer Experience Committee. These have been adopted and will be implemented throughout the coming year.

The cost of living crisis not only put significant pressure on customers, but many employees too. Despite this, the team showed huge generosity in giving something back. Employees volunteered 69 days of time in total over the last year, raised thousands of pounds, and donated hundreds of food items and goods to over 20 different charities and local communities.

We know the year ahead will see many customers continue to face very challenging times, but I'm confident in our ability and I know we'll work hard to do everything we can for them. We'll continue to care about our customers and communities, be bold in our ambition, determined to do our best, and open-minded about what that might look like.



Paul Edwards
Chief Executive



Delfords, Harwich

Our performance

£77.6m

turnover

11,522

properties owned
or managed¹

926

homes let

400

new homes built

603

homes managed
for our partners

89%

customer
satisfaction

Over
27,000

people live in
our homes

Over
£55m

rent collected

3,584

homes
modernised

6,643

homes with an
EPC rating of
C or above

18,164

emergency,
planned, and
responsive repairs
completed²

203

complaints
raised

90,445

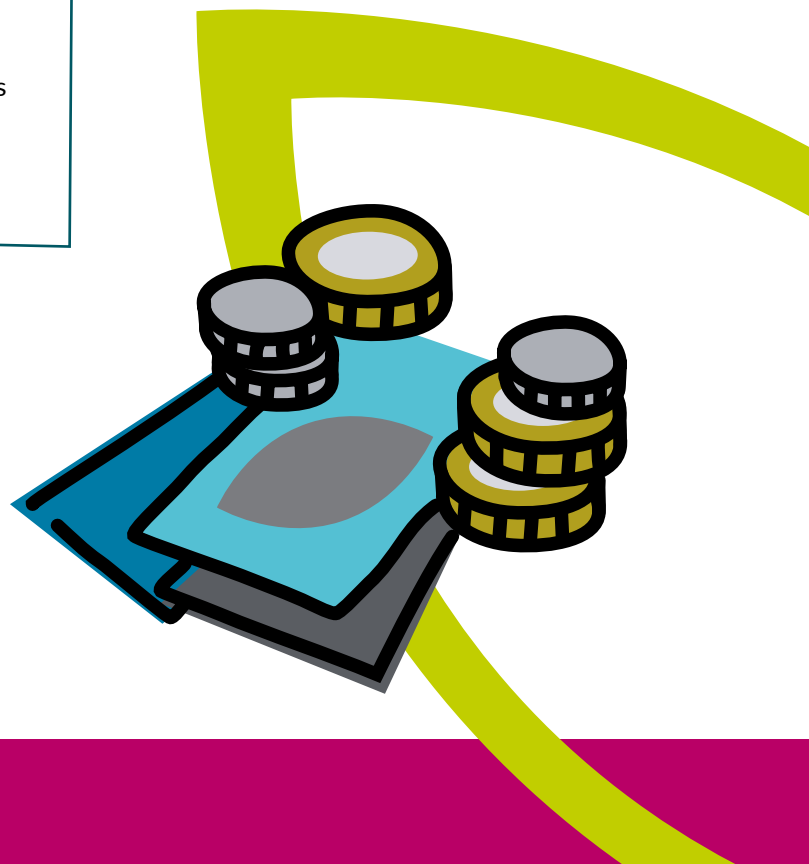
calls answered

72%

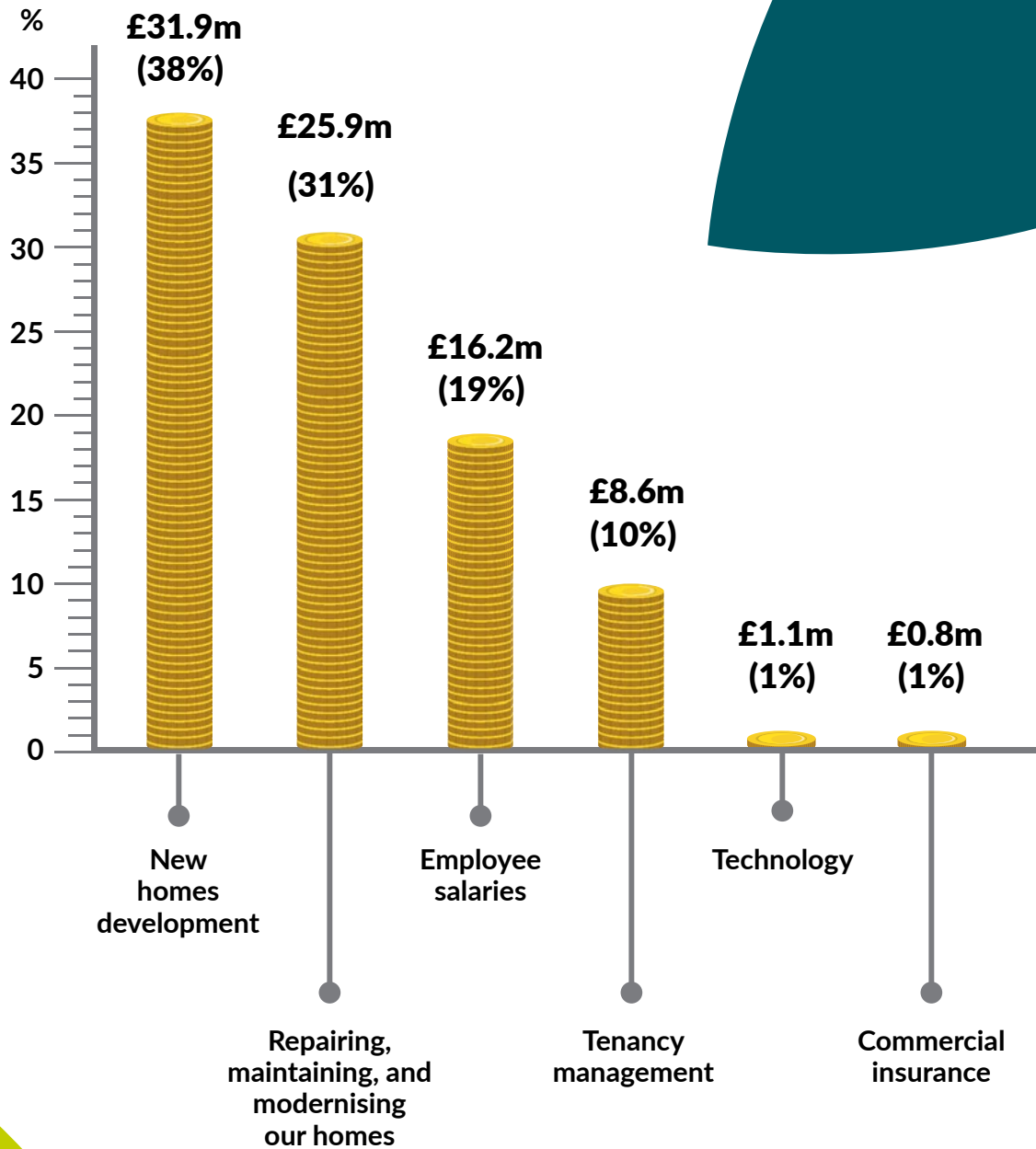
first time resolutions
when contacting
our Customer
Resolution Centre

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

² Figure excludes repairs by contractors.



Where we invested money



Our Corporate Strategy

This report covers our performance during the first year of our new 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.

3. More great new homes



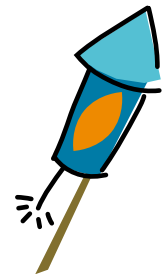
We're focused on meeting housing need by collaborating with partners to deliver affordable, new homes, and to provide more homes for social rent. New homes will be environmentally sustainable and as many as possible will be 'zero carbon ready'.

2. Safe and well-maintained homes



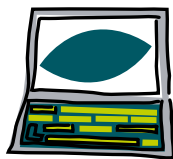
We're investing in existing homes to make sure they're well-maintained and meet high standards of landlord safety. We're dedicated to reducing their environmental impact and lowering energy costs for customers, through our improvements.

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

1. Delighting customers



Customer satisfaction

CHP customer, Annie, with Marketing Communications Executive, Karen

Our customers are at the heart of what we do. To enable us to deliver a great customer experience we actively seek customer feedback and welcome both the positive and the negative. This helps us to know when we get things right and understand where we need to improve.

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

We received a total of 7,679 customer satisfaction survey responses this year, which is 357 more than the previous year. They cover services including repairs, call handling, estate cleaning, grounds maintenance, planned maintenance, and moving in. Overall customer satisfaction remains high at 89 percent, which is the same score as the previous year.

Another measure we monitored this year was our Net Promoter score (NPS). This is a widely used index ranging from -100 to +100 and rates the willingness of customers to recommend a company's services to others.

Our NPS for the year was +25. This is a decrease from last year's score of +40 but still means we have more happy customers than unhappy ones.

What's a good Net Promoter Score?

Based on global NPS benchmarks, a positive score or a score of above zero is considered 'good' and over 30 is 'great'. Anything below zero 'needs improvement'.

Complaints

We simplified our complaints process this year to make sure we're compliant with the Housing Ombudsman's new Complaint Handling Code that came into force in October 2022. You can read our latest self-assessment against the code on our website at chp.org.uk/compliments-complaints.

Since these changes, which have made it easier for customers to tell us when they're unhappy, we've seen an increase in the

number of complaints from our customers compared to the previous year.

We received 203 complaints in total, which is 116 more than the year before.

71 percent of complaints were resolved at the first stage and all but two were resolved at appeal stage. These were both escalated to the Housing Ombudsman for investigation.

These were the most common categories in order for complaints.

2022/2023	2021/2022
Handling of neighbourhood issues, such as low-level anti-social behaviour	Handling of neighbourhood issues, such as low-level anti-social behaviour
Outstanding repairs	Heating
Handling of specialist works required, such as damp and mould treatment	Outstanding repairs

The Housing Ombudsman Service is free, independent, and impartial. It can help to resolve disputes involving tenants and leaseholders of social landlords, including housing associations like CHP. You can find out more by visiting



housing-ombudsman.org.uk



This year we introduced a Learning from Customers Panel who look at the complaints we receive to see how we're performing and track trends. The panel is made up of senior managers from across the business who make decisions for their own service areas and work with their teams to implement any changes or improvements.

We use our 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 they were confused why we'd closed their anti-social behaviour case.

We did:

We acknowledged that we closed the case as we hadn't received any reports over several months. When a case hasn't had any new evidence or reports for three months, we'll now contact the customer to confirm if the behaviour is continuing before considering closing the case.

You said:

When a customer had insulation work completed in their home, they questioned why we didn't complete any decorating work to affected walls.

We did:

In future, if our Surveying Team complete any similar work that affects the decoration in a customer's home, they will decorate the wall with white mould-inhibiting paint to make sure the customer can then easily add their preferred choice of paint or wallpaper, rather than having bare walls.

You said:

A customer raised concerns over the condition of their home and communal areas after a contractor attended to complete work. They also raised concerns over the lack of communication provided.

We did:

We reminded our contractor of their responsibility and the level of service we expect from all employees or contractors representing us. We conduct regular checks on works carried out and hold contract management meetings to make sure our standards are maintained.

You said:

A customer told us that they'd heard engineers querying who the correct specialist person should be to complete surveys for planned works such as bathroom replacements.

We did:

All planned works surveys will be completed by our Planned Works Operations Supervisor. This information will also be updated on the leaflet provided to customers having this type of work done in their homes.



CHP customer, Emma, and employee



Customer service

Operations Manager, Dave, CHP customer, Keeley, and Multi Skilled Electrician, Johann

We know that not getting back to customers and a lack of communication are two areas that cause a lot of frustration for customers and results in complaints. We've been proactively working to change this. For example, we've improved the connection between our Customer Resolution Centre

(CRC) and subject matter experts, so that when you contact us we're more prepared to provide you with the right answer the first time. We've also been reviewing the way we respond to customers and have been focusing on providing you with clear communication.





[She] was extremely helpful. With the cost of living crisis and us being in arrears on our account I was very embarrassed calling for help. [She] made me feel at ease and understood my situation. She resolved my issue quickly and with care.



Fast and efficient service. Very knowledgeable about my query.



[She] was polite, listened to what I needed and organised for someone to come out and help me. Thank you.

We answered 90,445 calls from you this year, which was over 9,000 more than the previous year. Of these, 58,067 were general calls about things such as rent or tenancy enquiries and 32,378 were calls about repairs.

Despite the increase, we were able to answer your calls more quickly than the year before (on average 21 seconds quicker). It took us slightly longer to handle your call, with an average call time of six minutes and 37 seconds. This was 12 seconds longer than

the previous year and is a result of us resolving more of your enquiries at first contact.

We received 24,686 emails, over 1,000 less than the previous year. We also replied to 763 messages asking for help on social media, which was a decrease from the previous year of 1,307 messages because more customers used Live Chat on our website. We received 2,657 Live Chats, an increase from 704 in the five months it was available the previous year.



Head of Programmes and Operations, Kevin

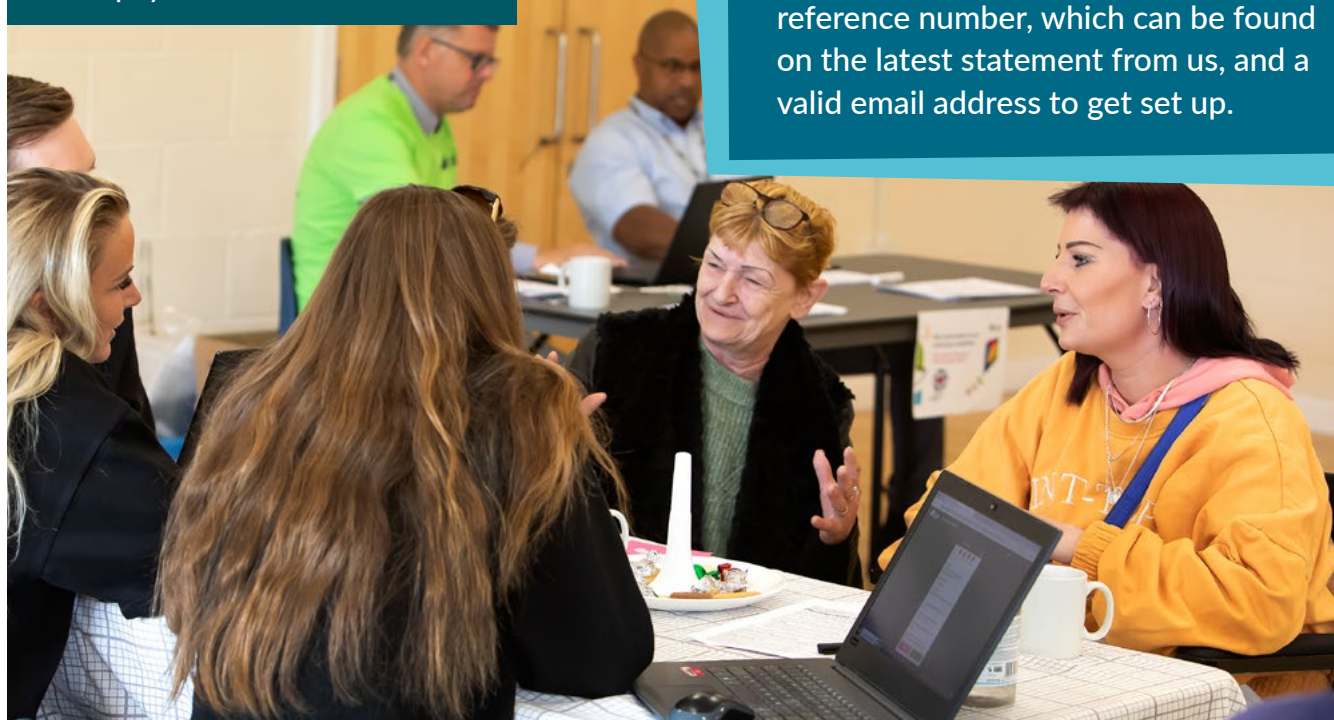
Connecting with you

This year we joined together with four other housing associations to carry out a survey to ask customers about their life. This included their health, confidence, experience, and aspirations. We asked what concerns customers, what impacts them, and what's important to them. Having a better understanding of our customers will help us design services which meet their needs.

We also began to develop a programme of proactive visits across our districts this year. We recruited more Neighbourhood Advisors and reduced the size of our districts so that we can get out into communities and deliver face to face services more easily to customers who want this.

Both of these activities form part of a wider project we're looking at in the 2023/2024 financial year that will help us to engage more with our customers and get to know you better.

CHP customer, Andrea, and daughter Sonia with employees



Online services

Customers told us that they were finding it difficult to register and log into their online accounts, so this year we changed the process to make it simpler.

We removed the memorable phrase requirement and instead introduced two-factor authentication. This means, along with entering your email and password, you can choose whether to receive a code via email or text message to verify yourself when you sign in. As well as being easier to use, it also provides greater protection for your account.

Nearly half of our customers (45 percent) are now registered to use our online services and over a quarter (28 percent) were active this year.

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

You'll need your CHP customer reference number, which can be found on the latest statement from us, and a valid email address to get set up.

Consulting you on our policies

We updated 14 customer policies this year, to improve their clarity and fairness. We consulted with you on ten of these through our Sounding Board and other feedback groups and surveys.

Policies you helped shape include our Garage Management Policy, Decant Policy, Rent and Charge Setting Policy, and our Domestic Abuse Policy.

We also wrote a new Damp, Mould, and Condensation Policy. It explains our approach to preventing, treating, and managing damp, mould, and condensation in our homes, along with how to report it and how we'll work with you to resolve the problem.

How your feedback influenced two of our policies

Garage Management Policy

We asked customers who should be prioritised for a garage if we have multiple applicants. Customers fed back that Blue Badge holders should be prioritised if the garage is a reasonable distance from their home. As a result, this was introduced into the policy. Customers also told us that people who live in a CHP home should continue to be prioritised, so this remains our approach.

Domestic Abuse Policy

Consultation on this policy highlighted that customers found our previous explanation of domestic abuse to be complicated and unclear, so we changed the way we explain what domestic abuse is to make sure that it's defined in a simple and understandable way.

Supporting customers



The high cost of living has put even more pressure on day to day life and for people already on a tight budget it's been difficult to make ends meet.

We have a team of friendly and approachable advisors that provide help and information with all types of benefits, from filling out an application to appeal and tribunal.

We completed over 700 pre tenancy benefit assessments for new customers this year.

We helped customers claim £415,496 worth of additional benefits, which was £299,367 less than the previous year. The decrease in the amount of extra benefits claimed with our support is because more customers are already receiving the maximum they're entitled to but are still struggling to heat their home and have enough food to eat. This is reflected in an increase in the amount of fuel and food bank vouchers we've issued. We're also spending a lot more time speaking to customers who are struggling with the cost of living and their mental health to try and support them.

This year we issued:



158

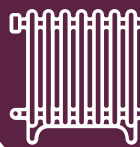
food bank vouchers

(114% increase on the previous year)

489

fuel vouchers

(273% increase on the previous year)



With your permission, we can help you to get access to independent specialist support and advice when you need it. We do this by making referrals to a range of support agencies like Peabody Floating Support, The Trussell Trust, Citizens Advice, StepChange, and the Essential Living Fund.

We have our own support fund and provided £166,468 in grants this year to help customers experiencing hardship. This is an increase of over £102,000 on the previous year. We also introduced a new platform that helps us issue vouchers directly to customers by text message or email, so they can get vital support straight away.

Our support fund provided
£166,468
in grants to customers
this year

We supported a disabled customer that had been living in a single room for four years. They were moving to one of our sheltered schemes but had no furniture. We helped them buy a mattress and a fridge freezer and we worked with Chelmsford Furniture Project to provide them with a bed and an oven.

Another customer had endured considerable hardship following the death of her partner. She'd been living in her mother's home with her children while waiting to move. We supported her with food and fuel vouchers, and advice.

We supported another customer by paying for Home Freedom to help with clearing and de-cluttering their hoarded property. The customer was able to come home from hospital to a new start and they'll have a cleaner to help them make sure their home doesn't become unmanageable again, massively improving their quality of life.

We helped with the costs of removing a customer's belongings from a property due to financial difficulties after they moved into a care home. We also offered to help with the move. If we hadn't provided help and worked with the family, we would have had to apply for possession through the court of protection causing distress to the family and incurring huge rent loss.

We also looked for other ways to support customers. During the summer heatwave our District Team called over 1,000 customers who were likely to be more vulnerable to the heat to see if they were ok. We worked with partners to supply nearly 100 fans to those that most needed them. In the autumn, we provided back to school financial support to families most in need of help with expenses like school uniforms, shoes, or stationery supplies. We gave £1,500 of supermarket vouchers in total. In winter, we distributed 58 warm packs to customers hardest hit, with items for people to choose from depending on what they needed, such as blankets, hot water bottles, thermal hats, and socks.

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 575 reported cases of ASB, which is 150 more than the previous year. The increase in the number of cases is due to a change in the way we record ASB. We now record every incident, including low level ASB. Out of the cases we closed this year, 357 were resolved at the first stage and six were closed following a notice of seeking possession.



CHP employees in Clacton



We encourage you to report incidents of ASB straight away. We'll listen to you, take your complaints seriously, let you know what information we need from you, and what help we can provide. We'll also keep you updated until your case is closed.

Depending on the type and intensity of the ASB we may ask you to report the incident to the police or your local authority. This is because they have responsibilities and specific legal powers to be able to help.

In many instances it's best to speak to your neighbours and talk things through. They often don't know their behaviour is causing you a problem and it's the quickest way to settle disputes amicably. It's important that you listen to them too, even if you're sure you're in the right, as this will more likely lead to a positive resolution you can both live with happily.

We had 141 reported cases of domestic abuse. This was four less than the previous year. With their permission, we referred people to support agencies such as the National Centre for Domestic Violence and Essex Compass.

We had six reported cases of hoarding; this is the same number of cases as 2021/2022. We work with Home Freedom and other organisations to help us support vulnerable customers clear out their untidy or hoarded homes.

Case study

Working to alleviate hoarding and safety concerns

One of our Trades Team who had attended a customer's home raised concerns for the customer's safety and wellbeing because the property was severely cluttered. Our Resident Liaison Co-ordinator went to visit the customer's home and found it very difficult to gain access. The property also had asbestos and electrical safety checks overdue because we hadn't been able to get access to inspect the property.

Many appointments were made to carry out the safety inspections, but the customer kept cancelling. Our Resident Liaison Co-ordinator tried to keep in contact with the customer and gain access.

Nine months after the first attempts, we were finally given access and our Resident Liaison Co-ordinator could explore what was going on and assess the condition of the hoarded property.

We offered support to the customer to help clear and clean the home through one of our partners, Home Freedom. Help was accepted and we funded the work through our dedicated support fund which helps



customers experiencing hardship. Home Freedom worked alongside the customer to get the property in a better condition and enable the necessary checks to be carried out to help keep the customer safe.

“There are many reasons why someone might begin hoarding. They may need help if it’s negatively affecting their quality of life and becoming a safety risk to themselves and those around them. It was particularly important to build trust with this customer and I’m pleased we were able to help improve their situation”,

said a tenancy sustainment team member at CHP.

Case study

Helping you get the support you need

Concerns were raised about a customer struggling in their home following a visit by one of our Trades Team.

Due to a change in their lives, the customer was now caring full time for her mother, and this had resulted in a lot of items being needed in the property. The customer also had their own health issues.

The outcome of the visit highlighted some minor repairs that were needed which were booked in and then completed. It was also agreed that we'd make a referral for an occupational therapy assessment and send a letter to the customer's GP highlighting the concerns raised and asking them to reach out.

As a result of the referrals we made, the customer was offered support with her mother's care. The occupational therapist's assessment was completed, and adaptations are being considered.



Multi Skilled Carpenter, Andrew

The customer has also confirmed that they're engaging well with their GP who is now fully aware of all the concerns within the house and is offering ongoing support.

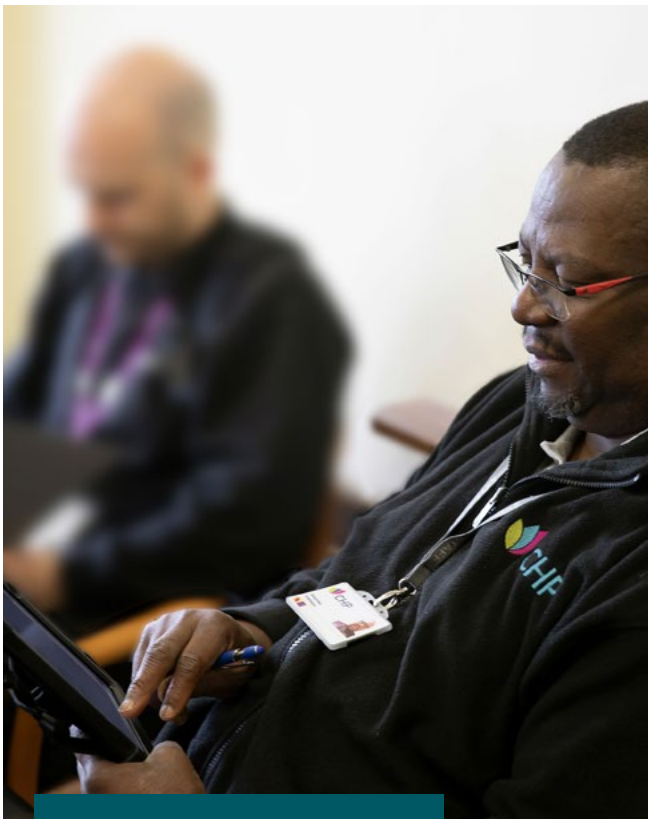
"We don't always know when a customer is struggling, but as a team we try and look out for people and offer support if they want it. Opening channels to enable customers to get the help they need and for them to be listened to can make a such a big difference to customers' lives",

said a tenancy sustainment team member at CHP.

Investing in communities

We spent £36,837 this year on neighbourhood improvement works to enhance our communities, this was less than the previous year when we spent £54,807.

Money was spent on improving recycling and refuse facilities on our estates. It was also used to make the environment of our estates better with grounds work. Fences and gates were installed, and we tidied up communal areas by jet washing. We installed bollards and white lining in some of our parking areas and installed scooter storage at a few sites, including a few of our sheltered schemes. We also made a start on updating some of our signage, which is a project that will continue into 2023/2024.



Neighbourhood Advisor, Adeyinka

We also enhanced our community investment offering with new events, clubs, and courses at our Parkside Community Hub, so more people could get help. 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 community fridge.

We had

3,969

visits to our Parkside
Community Hub this year

Learning and employment skills

We continued to offer advice and support to anyone wanting to improve skills or gain qualifications. Over 750 learning opportunities were accessed in total.

We worked closely with partner organisations to offer several courses, ranging from those for beginners through to recognised qualifications. Courses included maths, English, and English for speakers of other languages (ESOL). We also offered Vocational training courses including the Construction Skills Certificate Scheme (CSCS), Food safety in catering, and Child psychology.

Social events and opportunities

We launched a variety of weekly clubs including crafts, social Spanish, and gardening where everyone is welcome to come along and join in. These sessions are led by CHP customers from the local community. We celebrated special events such as the Queen's Platinum Jubilee by hosting a themed craft session making jubilee wreaths.

We hosted a workshop in partnership with Independent Age, a charity which provides support for older people facing loneliness and financial hardship. Customers joined us to get advice on budgeting, welfare benefits, and how to stay safe and warm during winter.

In December, we held a Christmas meal for elderly and more isolated customers.



Christmas meal at the Hub



Income Advisor, Jordan

Advice and support with health, wellbeing, and benefits

We hosted weekly drop-in sessions with Peabody so people in the community could access support and resources with concerns about housing, mental health, debt, isolation, or substance misuse.

Over 1,000 people visited the Hub and accessed support such as help with welfare and benefits, general form filling, digital skills, and access to Hearing Help Essex for people with hearing loss.



Social value

We've been working with HACT, who support housing associations in lots of areas and are experts in measuring social value. Using the HACT social value bank tool we have benchmarked that our community investment work generated £1.7m of social value this year.





*Steve's story

Steve came into the Hub because he was having trouble with his current living situation. He hadn't been living at his flat due to issues with his neighbours, but this also meant he had accrued a large rent arrears. He was worried that we were going to evict him. He was angry at CHP and was desperate to move to a different location. As he'd been having trouble with his mental health, he'd felt unable to engage with us, so coming into the Hub was a big first step.

After building a relationship with him we were able to start to talk about what he needed to be able to improve his situation. We were able to work with him to put an action plan together that he was happy with. His Neighbourhood Advisors were able to deal with the situation with his neighbours, whilst the Welfare and Benefits Advisors and Income Team could help him with managing his rent arrears.

We helped him fill out a housing transfer application form and provide the medical evidence he needed to be able to move properties. He was finally able to do this in February 2023. We also helped Steve get onto a Construction Skills Certification Scheme course being run at the Hub, which helped him to improve his opportunities for employment. Occasionally he comes to use the community fridge when he needs to.



*Jane's story

Jane was brought into the Hub by a CHP employee, so she was able to have a break from her living situation. Jane suffers with her mental health so leaving the house was a big accomplishment for her. As Jane got more comfortable with the people at the Hub, she would pop over to have a cup of coffee and make use of the community fridge. She also needed help with a housing transfer application, so we helped her fill this out and gather the medical evidence she needed to be able to move to a smaller property that would be more manageable for her.



Carol's story

Carol originally came into the Hub with her husband on a Tuesday to meet with our Welfare and Benefits Advisor. As there was a bit of a wait to see the advisor on that day, we sat down with Carol to have a chat. She told us how she used to be a florist and now did crafts in her spare time; she would make greeting cards and decorate gift bags to sell. After Carol showed us some pictures of the items she makes, we asked her if she would be interested in showing other people how to make the boxes by leading some crafting sessions at the Hub.

She agreed, and now runs a weekly craft session. The group that attends get on very well and are really supportive of each other. The sessions have evolved with people coming along to learn new skills such as sewing and crocheting, which other members of the group lead.

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



Employees planting trees at Hylands Park

Community volunteering and giving back

We kicked off a year of giving back to celebrate 20 years of CHP.

Employees volunteered 69 days of time through our CHParticipate programme, with almost 20 percent of the workforce getting involved. We raised thousands of pounds, and donated hundreds of food items and goods to charities and local communities. Activities included supporting a Christmas party for hundreds of disabled children, planting trees, and holding a charity football match.

Here's a rundown of the charities and local communities we've supported this year.

- Abberton Rural Training**
- Baby Basics**
- Changing Pathways**
- CHESS Homeless**
- DEC Ukraine humanitarian appeal**
- Essex Disabled Sports Foundation**
- Essex Pride**
- Farleigh Hospice**
- Forward Action on Addiction**
- Great Notley Country Park**
- Kids Inspire**
- Little Edi Foundation**
- Macmillan Cancer Support**
- Mind, Mid and North East Essex**
- PDSA**
- Sanctus**
- Save the Children**
- St Anne's sheltered scheme**
- The County Trust**
- The Trussell Trust Food Bank**
- Thriftwood School for SEND children**
- Tools with a Mission**
- United in Kind**



Employees supporting charities at Christmas



Becoming dementia friendly

We've been accredited as "working towards being dementia friendly" from the Alzheimer's Society.

We're the first housing association in Essex to have achieved this accreditation. And we're proud to lead the way in supporting customers to live well with dementia, which is why we've developed an action plan in partnership with Chelmsford District Dementia Friendly Community and the Alzheimer's Society. Amongst other things, this includes adapting our customer services, creating safe spaces for our customers living with dementia, and working with them to live well and independently as long as possible.

Photo: Alice Purchase, Head of Partnerships and Project Delivery, CHP
 Mark Neville, Essex Dementia Friendly Communities Co-ordinator
 Tracey Spencer, Customer Service Director, CHP
 Melanie Williamson, Integrated Dementia Commissioner, Essex County Council



Customer engagement

This year, over 400 customers took part in engagement activities through feedback groups, consultations, or surveys. This was an increase from 222 the previous year and more than ever before.

We held our first Homeowners' Group meeting in May. Over 30 customers joined the session and talked to employees from around the business about a range of different leaseholder and shared ownership services. The focus of the meeting was how we can work better together. All the feedback from the homeowners was shared with the relevant teams.

Our Building Safety Group also met in May to talk about electrical safety, which was a topic raised by customers during our Corporate Strategy consultations. Customers wanted to get a better understanding of the purpose for the electrical checks we carry out, how to understand the results, and what actions are taken afterwards.

Customers who are part of our Sounding Board feedback group consulted on some of our policies which you can read about on page 23, as well as our rent letters and this Annual Report.

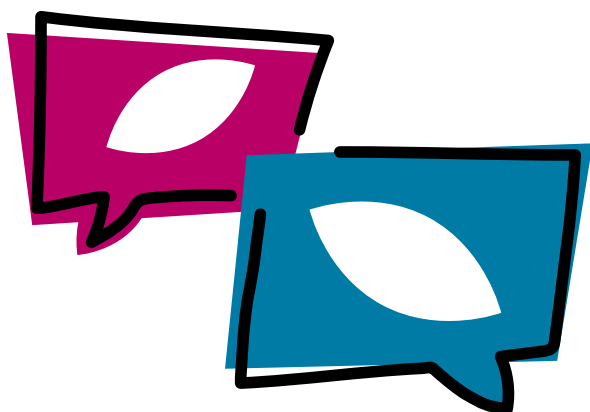


Customer Review Panel

Our Customer Review Panel (CRP) embarked on their first scrutiny review this year by looking at our sheltered housing lettable standard.

They attended 12 meetings, had a tour of empty sheltered properties, met with the Head of Neighbourhoods, and the Head of Operations. They interviewed the Welcome Team Manager, a multi-skilled carpenter, and a home assessor. They also reviewed the lettable standard and compared it to the completed work carried out in empty sheltered homes.

The CRP reviewed all the information and data to create a report that makes several recommendations for improvements. These have been presented to our Customer Experience Committee and the recommendations have been adopted and will be implemented throughout the year.



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



chp.org.uk/get-involved

Housing fraud

Housing fraud is when someone lives in one of our homes 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.

We started 20 new tenancy fraud investigations during the year and closed 33 cases.

We also checked for homes that have been purposefully abandoned and had six new cases to investigate this year.

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



Lettings



Our aim is to let homes in a fair, transparent way. Depending on customers' circumstances, we were able to offer a range of rental options. These included 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.

926
lettings this year

We let 70 more homes this year than the previous year.

	2022/2023	2021/2022
Lettings of existing properties	688	573
Lettings of new homes built	238	283
Total	926	856

We consider applications from people through:

- local councils;
- existing customers who wish to move;
- other agencies;
- our own transfer list.

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

 chp.org.uk

It took us on average 111 days from when a home became empty to when it was relet, including the time for us to make repairs. This is much slower than the previous year where it took 86 days. For people moving into a new home that we've built, it took around 7.5 days. This is much faster than the 38 days it took in 2021/2022.

During the year, 105 households applied to transfer to another one of our properties and 1,160 households are registered with us to move to a more suitable home.

We were able to move 24 households to a smaller home, freeing up larger family homes for those who needed them most.

We continued to support local authorities and people at risk of homelessness. We helped 221 households into temporary accommodation from council nominations this year.

We helped 118 households to find a new home by swapping homes with another social housing tenant, called a mutual exchange.

We survey customers three weeks after they move in to find out how satisfied they are with their new home. This year we received 214 responses which gave us a customer satisfaction score of 78 percent.

Rent

This year, people in 3,678 of our homes claimed Universal Credit. This is higher than last year (3,075).

Despite the challenging financial circumstances, we collected £55.87m in rent, which was 99.09 percent of a possible £56.37m.

Total rent arrears at the end of the financial year were £916,377, which represented 1.6 percent of all rent charged. This low level of arrears means we can reinvest in providing safe, well-maintained, and energy-efficient homes.

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

	2022/2023	2021/2022
Households evicted for rent arrears	7	1
Rent loss from vacant homes	£691,795	£866,581

Rent loss from vacant homes was over £170,000 less than the previous year. This is because we've been trying to turn properties around more quickly through our Voids Improvement Project. You can read more about this on page 45.

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:

- £463,890 for garages;
- £5.16m from intermediate market rent and shared ownership homes;
- £584,310 from leaseholder service charges.

It's usual for all housing associations to review their rents each year. Normally, annual rent rises match the rate of inflation in September plus one percent. This would have meant a rent increase of 11.1 percent for 2023/2024. To help protect tenants from cost of living pressures, the Government decided that rents could only be increased by a maximum of seven percent this year.

Our Board carefully considered the cuts to services and investment that we'd need to make if rents didn't increase by seven percent as well as the average incomes in the areas where we work to make sure they remain affordable. By making this increase we can make sure we meet our duty to repair, modernise, and improve the homes and communities of our customers.

If you're worried about meeting your payments, please talk to us. We can discuss a payment plan, provide help with claiming welfare benefits, or signpost you to get free advice from independent organisations.

2. Safe and well-maintained homes



Repairs and maintenance

Neighbourhood Advisor, Trevor, and Operations Manager, Dave

This year we spent £17.7m on repairing and maintaining homes. This was £3.7m more than the previous year.

From the information you give us, we assess the urgency of your repair. Our response times and our performance against these this year are as follows.

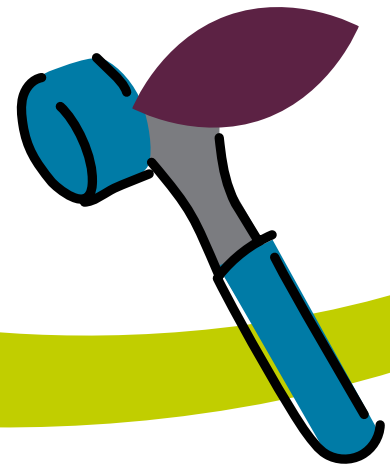
- Emergency 'make safe' repairs
 - attended within 24 hours **100%**
 - completed on first visit **96%**
- Urgent
 - attended within five calendar days **93%**
- Routine
 - attended within 21 calendar days **91%**

We repaired 630 homes that became empty during the year so they were ready for new lettings. This was 27 more than the previous year. We spent an average of £2,888 on vacant homes, this is more than last year where we spent £2,356.

93.7%
of repairs were
right first time

99.98% of our homes met the Decent Homes Standard at the end of 2022/2023. One gas safety check and one water risk assessment were overdue. Both were completed shortly after the end of March 2023.

Our Repairs and Maintenance Team retained its accreditation by the Housing Quality Network (HQN). The HQN scheme recognises housing providers that exceed good practice standards and offer a best-in-class service to customers.



	2022/2023	2021/2022
General repairs		
Average completion time (days)	12	13.6
Average spend per job	£101	£108
	2022/2023	2021/2022
Emergency repairs		
'Make-safe' repairs	6,155	3,786
Average completion time (days)	1	0.7
Average spend per job	£55.82	£81.19

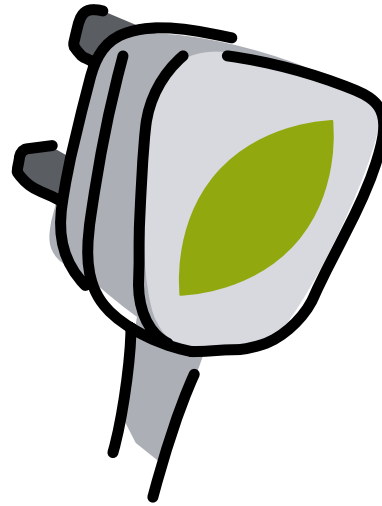
The electrician was polite and friendly, he got the job done quickly. He did offer to get his dustpan and brush out to clean the bit of mess made but I said it's fine I will just Hoover it up for quickness. He also explained to me what he was doing every step of the way and when I asked a question he answered politely. 100% positive service from him.

He was professional, patient, and quick. Also answered questions unrelated to the job at hand which was kind of him.

Friendly workman. He explained what he would be doing and carried out the work promptly. Very pleased.

Safety checks

We're dedicated to making sure your home meets high standards of landlord safety. We carried out safety checks and inspections throughout the year. Where customers haven't given us access to their homes to carry out safety inspections, we've taken the necessary steps to make sure we can fulfil our requirements.



8,098

gas safety checks



117

lift
servicing checks



1,890

electrical tests

331

annual fire risk
assessments to
our blocks



2,108

asbestos
safety checks



98

water
hygiene checks



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 £8.2m on improving and modernising homes, that's £3.6m more than the previous year. We survey homes to assess if work is needed. This year we completed 1,394 homes surveys.

Alongside day-to-day repairs and maintenance, we delivered:

	2022/2023	2021/2022
Planned repairs	12,601	8,824
Number of homes modernised	3,584	1,191
New kitchens	116	99
New bathrooms	131	77
Heating improvements	797	728
Electrical supply upgrades	266	400
Wet rooms	33	27

We began an alarms programme in September 2022. In total, 5,021 homes required smoke alarms or carbon monoxide alarms to be installed to meet new regulations.

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





Voids Improvement Project

This year we started work on a project to help us deliver a more effective way of managing our empty homes (voids) process. We've been reviewing the entire process with the aim of improving relet times, reducing rent loss, and improving the customer experience when moving home.

The project relies on collaboration between different teams across the business and we've already made changes to several processes to improve the customer experience with booking viewings and pre-termination inspections. Our next phase is now underway, focusing on enhancing our approach to how we carry out repairs to homes.

Voids turnaround times for repairs

	2022/2023	2021/2022
Average time to complete minor works (days) such as replacing taps	24	23.4
Average time to complete major works (days) such as kitchen replacement	43.3	50.4

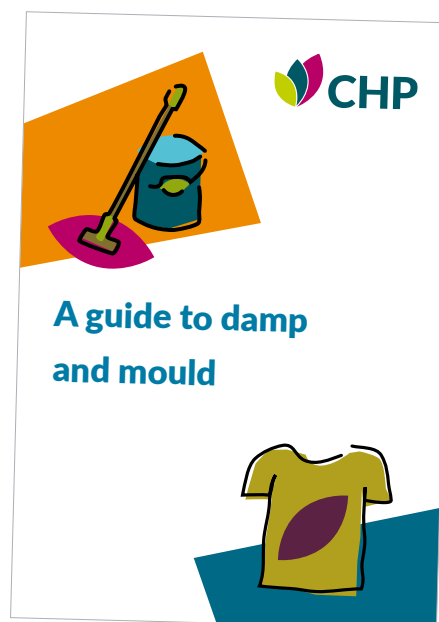
Damp, mould, and condensation

In November 2022 we set up a specialist task force to better manage damp, mould, and condensation in homes. This team was set up to provide dedicated resources over the winter months focused on customers' damp concerns and to provide quick solutions. We contacted over 10,000 customers via letter, email or text message to raise awareness of the importance of reporting damp, mould, and condensation. We invited all customers to get in touch with any concerns.

We received 1,215 reports this year.

We reallocated and reprioritised work to deal with the volume of reports and continue to work with customers until they're happy the issues have been resolved.

We also provided employees with training to help them better identify problems in a customer's home and how best to address them. A new way of working is being developed to replace the taskforce and provide even better improvements during the next damp season.



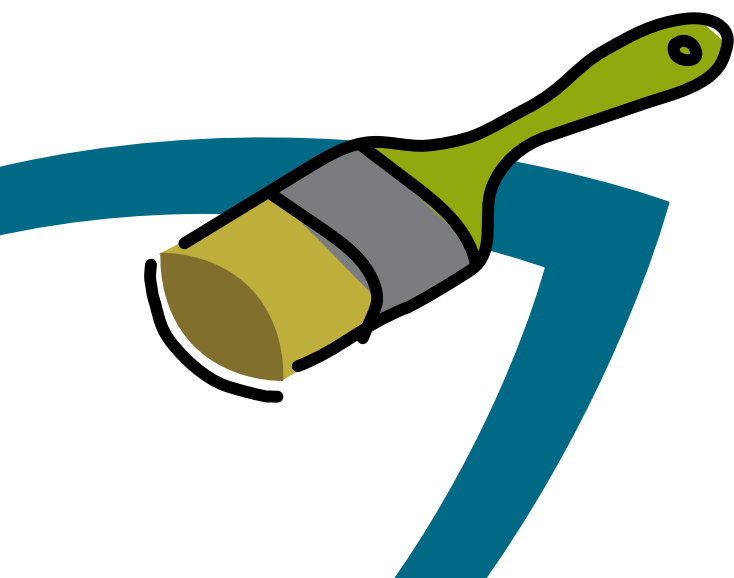
You can read our guide to damp and mould by visiting our website

 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 fitting wardrobes, and some we don't such as conservatories, decking, or loft conversions.

This year, 284 home improvement requests from customers were approved, 88 more than the previous year.



Adaptations

We can help you maintain your independence and live safely in your home. We can do this either by making changes to your home, called adaptations, or supporting you to apply for a grant for major improvements.

This year there were 512 adaptations. Out of these, 463 were minor adaptations such as a grab rail or shower seat and 49 were major adaptations such as a stairlift.



Increasing the energy efficiency of our homes

We assessed the condition of existing homes for their energy efficiency. Our aim is to retrofit poor performing homes so that 85 percent have an Energy Performance Certificate (EPC) of C or above by 2025. This will improve their environmental performance and reduce energy costs for customers, so you'll spend less on heating.

This year, 91 percent of our homes held an EPC (up from 78 percent the previous year),

with an average banding of C (rating 74.9), which is above the national average rating of 70 for social housing.

In total, 6,643 homes have an EPC rating of C or above. We have 833 homes with no EPC rating at all. Whilst this is an improvement on last year where we had 2,229 homes with no EPC rating, we know more work needs to be done.

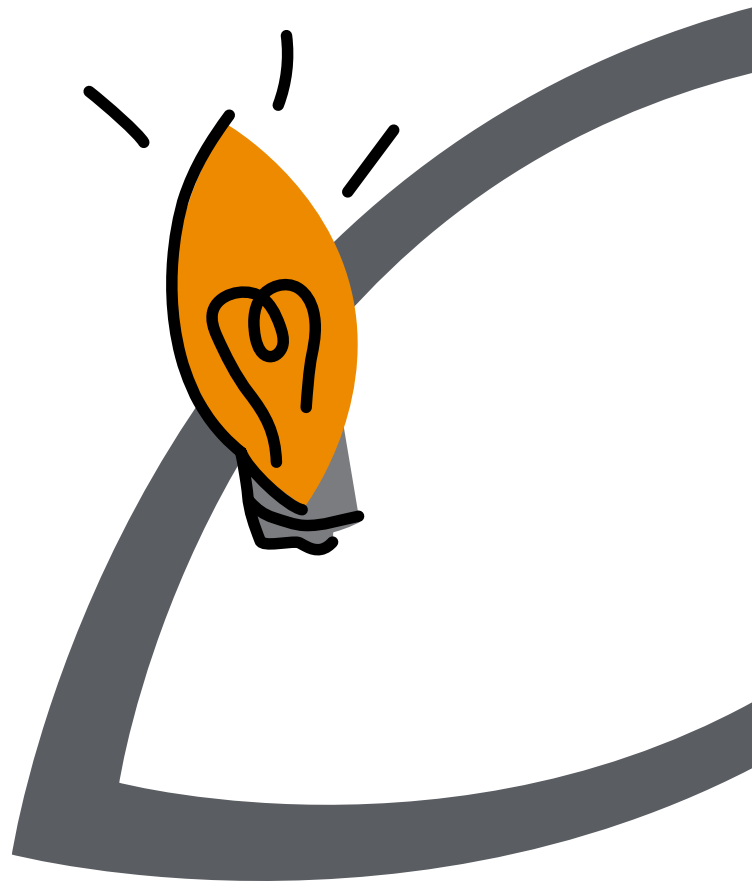
EPC banding	Number of homes
Very energy efficient - lower running costs	
(92-100) A	48
(81-91) B	2,745
(69-80) C	3,850
(55-68) D	1,706
(39-54) E	222
(21-30) F	30
(1-28) G	7
Not energy efficient - higher running costs	
Homes with no EPC rating	833



Chelmer Waterside

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 is the most energy efficient and G is the least.

This year we entered a new partnership with Switchee, a provider of smart thermostats. This will give customers greater control over their heating and hot water systems, ultimately helping them to save money on their heating bills. We installed 94 smart meters, most of which were installed in the last quarter of the year between January and March 2023.



Parkside remediation project

This year we started work on a remediation project at Parkside Court in Melbourne Avenue, Chelmsford.

Following the Grenfell Tower tragedy, we carried out an investigation into the cladding and extension to the tower at Parkside Court. This found defects and established that some of the work was non-compliant with building regulations. The issues we found were not the same as those found at Grenfell and we have kept the building safe to live in, but remediation work was needed and is expected to be completed by August 2024.

We've been listening to residents and local businesses to understand any concerns and minimise the disruption.





Parkside Court

3. More great new homes



New homes at Barbrook Lane, Tiptree

Our goal for the life of our three-year Corporate Strategy is to provide 1,500 new, affordable homes. We provided 400 new homes working with our partners this year with developments in Braintree, Chelmsford, Colchester, Harlow, Maldon, Rochford, Tendring, Thurrock, Uttlesford, Babergh, and West Suffolk.

We're slightly behind target, which is due to normal fluctuations, and we're focused on actions to hit the target at the end of the three years.

We reached a milestone in our development programme this year. The delivery of over 100 new homes at Chelmer Waterside in Chelmsford meant that we've now provided over 4,000 new, affordable homes across the eastern region since our development programme began in 2006. In total, we've delivered 4,143 new homes.

New homes provided by CHP and our partners this year

Number of new homes provided for affordable rent	278
Number of new homes provided for shared ownership	120
Number of new homes provided for social rent	2
Total number of new homes provided this year	400

Of the 400 new homes we've provided this year, 293 were built by CHP. Most of the homes we built were on land from developers. Two homes were built across one regeneration site which gives us more control over the design, standard, and delivery.

We were only able to build two homes for social rent ourselves this year due to delays with delivery of these new homes.

This is much lower than the previous year when we built 32 homes for social rent. Our aim is to build 150 homes for social rent by the end of our three-year Corporate Strategy in 2025, with 25 homes built in the first year of the strategy, 50 in the second year, and 75 in the third.



Head of New Homes, Jemma, CEO, Paul, and Head of Growth, Helen



Social rent homes

Work on other homes for social rent was ongoing throughout the year. We built 12 sustainable homes at Woodhall Road in Chelmsford, in partnership with Chelmsford City Council who transferred land to us for the development. These homes were completed in June 2023.

The development is made up of one bed flats and houses with two, three and four bedrooms. We own and manage the properties with Chelmsford City Council nominating people to live in them.

The homes were built using environmentally friendly factory-made timber frame panels. All properties have air source heat pumps and photovoltaic solar panels, helping to make them more energy efficient. There's infrastructure to allow for electric car charging points across the site. We also installed bird and bat boxes along with hedgehog highways to protect local wildlife.



Woodhall Road, Chelmsford

Gypsy, Roma, and Traveller site

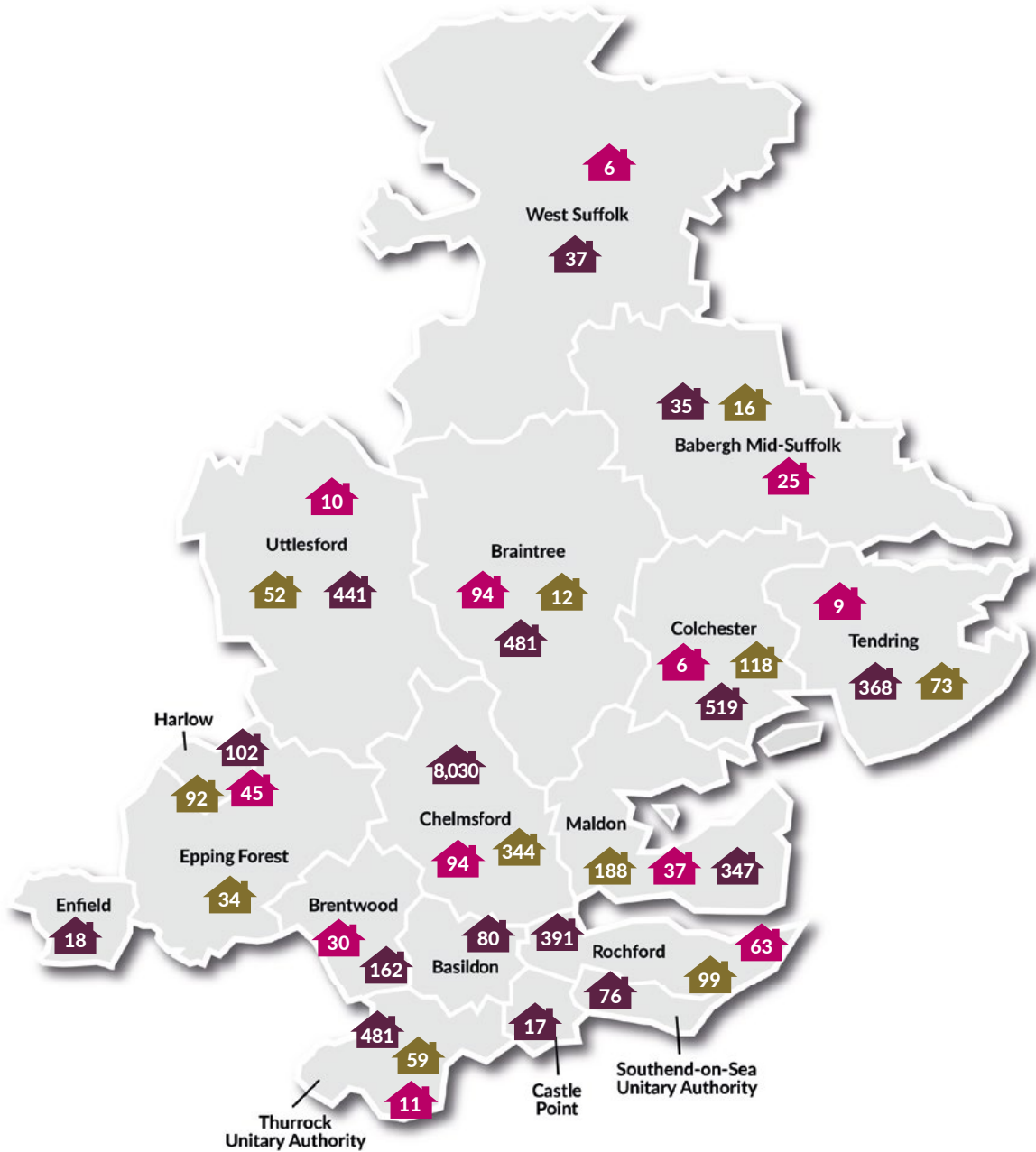
We took handover of our first Gypsy, Roma, and Traveller (GRT) site this year. Owned by Chelmsford City Council and managed by us, the site provides nine pitches and facilities for mobile homes belonging to the GRT community. We have a Site Manager who is available to help residents meet the terms of their Pitch Agreement and can assist with setting up support and referrals to other agencies if it's needed.



GRT site

Our 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

Sustainable homes

Of the 293 homes we built this year, three had an EPC rating of A. The average EPC rating for the homes completed this year was B.

We built 40 homes that can produce sustainable energy through photovoltaic (PV) panels and 18 homes have air source heat pumps (ASHPs).

In total, 234 of our homes have ASHPs, and 640 have PV panels.



134 homes built to M4 Category 2 standard which 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.

PV panels, also known as solar electricity panels, 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.

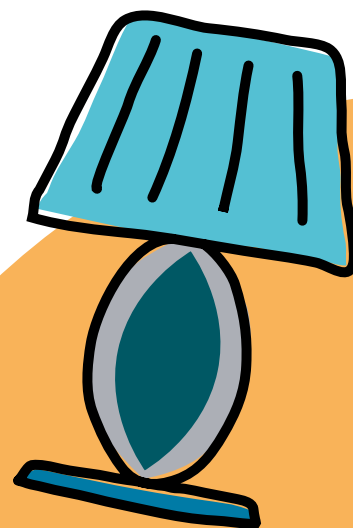
We built four homes using timber frames, a sustainable modern method of construction (MMC) and another 88 homes were started using MMC this year.

We planted 34 trees when building new homes and eight homes had environmental features such as bird and bat boxes.

19 homes were built to the higher M4 Category 3 standard, meaning they're constructed to be adjustable for a wheelchair user.

Working in partnership

We continued our commitment to help meet local housing need by providing homes through our partnership with Legal & General Affordable Homes (LGAH) and Chelmsford City Council (CCC). This year we managed 449 LGAH properties and 154 homes for CCC.



Helping customers into home ownership

We sold 64 homes for shared ownership this year. This enables customers who can't afford to buy on the open market to part-buy and part-rent their home. This generated £8.8m in income, £2.6m less than the previous year when we sold 98 homes. We achieved 42 percent of the sales this year off-plan before the homes were built.

We helped 13 shared ownership households own more of their home by buying a bigger share through 'staircasing'. This raised an additional £2.1m.

We helped seven households buy their current home at a discount through the Right to Acquire scheme, achieving £1.7m. We reinvest all proceeds from sales in maintaining our existing homes and delivering more new homes.



Case study



Tasha, Connor, and Darcy

Tasha and Connor's story

Shared ownership was the best option for our family. We wanted to get a foot on the property ladder but didn't have enough deposit for a full mortgage for such a lovely home! We were renting and trying to save, but it was so hard. This gave us the opportunity to finally get our foot on the ladder and be able to make a loving home especially for our little girl who was three at the time.

We moved into our house in June 2022. With me working round the corner at Southend Airport and our parents living locally to help with childcare, it was the perfect location. This was the first shared ownership house we had applied for and were lucky enough to be successful.

From start to finish CHP were absolutely amazing in explaining the process of how it worked and what we had to do next. The communication was five star - they always replied to any emails, explained anything I didn't understand, and kept in constant contact. No questions were too much, they were brilliant!



We love our new home and so does our little girl. Just being able to open the back doors and she can go and play outside in the garden, it's her favourite place. We never had that opportunity before. Moving was just as exciting for her as it was for us. Anyone that comes round she was happy to give them a tour and show off her new bedroom that could now fit all her toys in. The neighbours have made us feel very welcome from day one including all the neighbours across the road from us. It's a very lovely community and has a lovely family feel to it. We're so grateful to be here and to have had the chance to get on the property ladder.



Case study

Laura's story

We were keen to get onto the property ladder and were unsure about shared ownership. When we started our search, I was seven months pregnant and living with parents.

The process was long but beyond worth it. CHP were wonderful and always had our best interest at heart. From answering any questions we had, to providing us with the best support and advice along the way. There was a lot we weren't aware of when it comes to getting a mortgage and CHP provided the information we needed. I feel like they went above and beyond. From the recommendation of best lenders, to explaining the process and answering questions about our concerns.

Laura and her partner



Shared ownership is all about affordable, accessible housing and we were given just that. The best decision we made and couldn't have been happier with the service from start to finish.

4. Great place to work



Neighbourhood Advisors, Ashley and Mikaela

As well as inviting customer feedback, we also ask for employee feedback. We carried out an employee Net Promoter Score survey this year as a way of measuring how likely our employees are to recommend CHP as a good place to work. We scored +5.4, which is an improvement of +10.5 from the survey the previous year. We're pleased that the

score reflects the work we're doing to make improvements, including working more closely with employees to understand the challenges they face. We recognise there's more work to do and there are still areas for improvement.

Employee health and wellbeing

Over the past year we've continued to focus on employee wellbeing. We've looked at ways we can support our team in achieving the right balance across our four pillars: social, financial, physical, and mental.

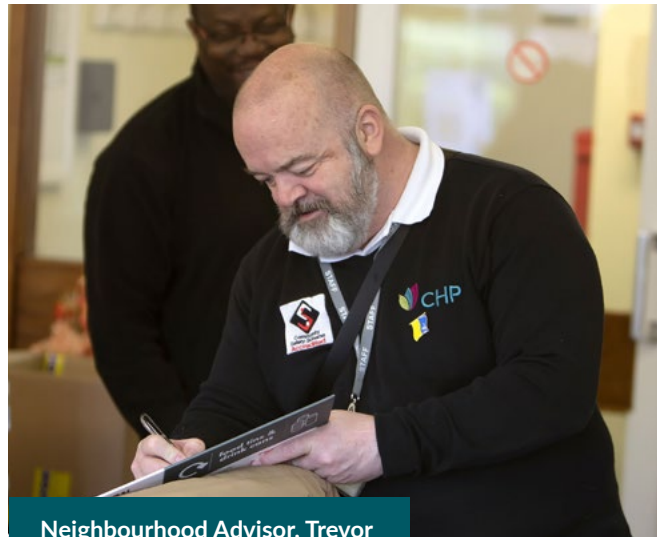
The cost of living crisis has impacted each of our employees as well as our customers, so we've provided financial wellbeing support.

This ranged from working with a partner to deliver financial planning awareness and support, and providing advice on how to keep their homes warm this winter.

We also gave all our employees a 'thank you' payment in recognition for their hard work in exceptional times to help them with the challenges of the cost of living.

A Living Wage employer

We were accredited by the Living Wage Foundation as being a Living Wage employer. This means that everyone working at CHP earns a real Living Wage. The Living Wage is higher than the Government's minimum wage, or National Living Wage, and is an independently calculated hourly rate of pay that is based on the actual cost of living.



Neighbourhood Advisor, Trevor

Gender pay report

We published our annual Gender Pay Gap Report in February 2023. It shows the difference in average earnings between men and women at CHP.

We continue to be committed to closing the gender pay gap. You can find out how we compare with the national average and what we're doing about the gender pay gap in our report by visiting our website at chp.org.uk.



Ethnicity pay report

We voluntarily produced our first Ethnicity Pay Gap Report this year, which helps us identify any ethnicity pay gaps for 2021/2022. It shows the difference between the average earnings of white and ethnically diverse employees in the company.

You can find out what we're doing about the ethnicity pay gap through learning and development, recruitment and selection, and pay and benefits in our report by visiting our website chp.org.uk.



Diversity, equity, and inclusion

We continued to promote diversity, equity, and inclusion (DEI) throughout our organisation. Our Diversity and Inclusion Working Group, which represents all areas of the organisation and all employees, has been championing the awareness and knowledge of diversity and inclusion issues amongst our team.

Our Chair of the Board, Nicola Sawford, signed up to the National Housing Federation Chairs' Challenge, which is a public commitment for embedding and driving equality, diversity, and inclusion.

Nicola has been working to increase the diversity of our Board, so we're more representative of the customers and communities we serve to support our understanding of their experiences. This year, we've welcomed three new Board members;

Toby D'Olier, Hetal Trivedi, and Katie Rogers. They bring a diversity of backgrounds, experience, age, and viewpoints, ultimately helping us to make better decisions for customers as a Board.

We've also been working to open up career opportunities for new talent to enter the housing sector. We launched our second graduate programme this year and took on four people. We also have 10 apprentices and are aiming to take on four more in the coming year.

When we recruit for new roles across the organisation, we welcome applications from customers. Out of the customer applications that led to interview this year, we recruited 55 percent into roles at CHP.



Case study

Rosie's story

Rosie joined CHP as an Apprentice Wet Trade Painter in September 2022. She knew from the age of 12 that she wanted to do something practical and work in a trade. She loved going along with her Dad to his jobs as a painter and decorator.

Rosie began working in the navy. Whilst she enjoyed the hands on, physical side of the role, she decided it wasn't for her as it took her away from home. Instead, Rosie found the apprenticeship at CHP. This meant she could learn a trade on the job, as well as complete a qualification and stay close to her family.

She works Monday to Thursday in a multi trade role getting real-world experience with painting, plumbing, carpentry, and plastering. She spends Fridays at Barking and Dagenham College working towards her Level 2 in plastering so she can become a full-time plasterer.



Apprentice, Rosie

"I'm really enjoying my apprenticeship at CHP. The role is varied so I'm getting lots of experience. If I plaster a wall, I get to paint it too.

"I like going into customers' homes and find it really interesting speaking to them. I'm the only girl on my course of 15 at college and I think sometimes when customers see a female tradesperson it eases their minds, and they feel more comfortable having me in their home.

"CHP is a great company to work for. Everyone is very friendly and nice to me, and there are lots of perks. I'm given everything I need to do the job such as tools and work boots, which isn't the case with all my classmates at college. My apprenticeship is definitely the best and would recommend it to anyone wanting to get into a trade."

Supporting the armed forces

We signed the Armed Forces Covenant, which is a promise from the nation to those who serve. It says we'll do all we can to make sure serving and ex-military personnel are treated fairly and not disadvantaged in their day-to-day lives. The covenant brings together the Government, businesses, local authorities, charities, and the public to support those who serve in our armed forces.

We've also received a bronze award in the Armed Forces Covenant Employer Recognition Scheme. This recognises our efforts to support defence personnel issues for existing or prospective employees.



Reverse mentoring

We launched a new scheme this year which enabled employees to pair up with a senior manager to share their experiences and knowledge. Employees used their expertise to help shape the business and connect with leadership. It also meant they could find ways together to remove any barriers to development for others across the organisation.

Giving back

We give our employees time off work so that they can volunteer to give back to charities and local communities. To celebrate 20 years of CHP, employees volunteered more time, raised thousands of pounds, and donated hundreds of food items and goods. You can read more about this in our 'Community volunteering and giving back' section on page 34.



5. Smart ways of working



CHP employees

We want 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 £1.1m in our IT and security systems.

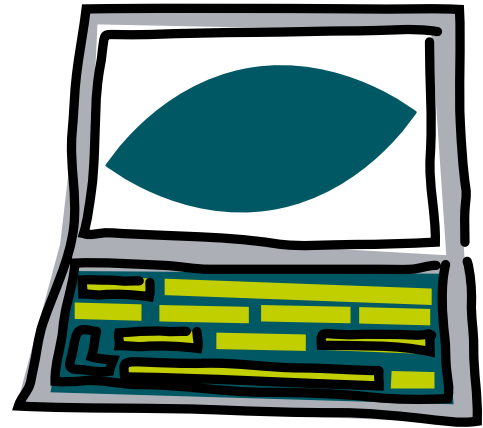
Over the past year, we've focused on improving the quality of the data we hold. This has included both internal and external audits and validation. We're pleased these found that generally our data is good but needs some attention in certain areas. We'll continue our work to improve this over the coming year.

We've also simplified some of our IT systems, this has included a new document management system, an update to our finance systems, implementing a new repairs management solution, and updating and integrating our HR systems and payroll. The changes have made these processes easier to use and more efficient.

With the Housing Ombudsman's Complaint Handling Code which came into force in October, we developed a new system to help us better manage customer complaints to comply with the code. The system helps all employees who are involved in responding to complaints to better manage their activity.

Last year 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 213 referrals because of the welfare app, plus 46 referrals to our Welfare Team for benefits advice.

One customer who was referred through the welfare app was suffering with mental health issues. The trades team member who visited her encouraged her to open up by asking if she was OK, listening to her concerns and telling her we could help. Simply by noticing something wasn't right, and talking to the customer about it, the tradesperson has helped to make sure she now has support for herself and her family.



6. Strong growing business

£77.6m

income 2022/2023

(£73.8m in 2021/2022)

£63.4m

in rents and service charges

(£58.9m in 2021/2022)

£8.8m

from the sale of shared
ownership properties

(£11.4m in 2021/2022)

£1.9m

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

(£3.5m in 2021/2022)

£1.7m

income from Right to Acquire

(£290,000 in 2021/2022)

£1,436,000

in rent losses from voids
and bad debts

(£1,132,000 in 2021/2022)

£166,500

income from Right to Buy

(£93,400 in 2021/2022)

4,623

cost per property including
tenancy management
and repairs

(£4,019 2021/2022)



To find out more about our income,
see our Financial Statements 2022/2023.

Regulator of Social Housing

Along with answering to customers, we're also accountable to the Regulator of Social Housing (RSH). The regulator's role is to make sure that housing providers are properly governed, well managed, and financially secure.

The regulator has assessed our performance as a G1 rating for governance and V2 rating for financial viability. This means the RSH has judged that we're well governed and in

a strong position to continue delivering on our corporate strategic objectives. Our V2 grading recognises that we're a strong growing business with sound financial plans in place. It takes into account that we've got an ambitious development programme to deliver more homes to help meet housing need in the region and reflects our commitment to becoming carbon Net Zero, which includes our investment to improve the energy efficiency of our homes.

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 were awarded an 'A-' credit rating again this year in our annual review by S&P Global.

This is a strong rating, similar to other housing associations, and is based on a number of factors. These include our development programme, our strong liquidity position (our ability to raise funds when we need them), and our timely response to the challenges presented by the volatile economic environment we're operating in.



Standard & Poor's (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

We're committed to making our money work harder for our customers. We carefully manage the balance between how much we spend, the quality of service this will deliver, and the difference this will make to our customers.

This year we saved £289,000 without cutting back on the services you rely on. This was a decrease of over £190,000 on the previous year, due to the rise in inflation impacting our ability to make savings on a comparable level.

Working towards carbon Net Zero

Maintained
6%
reduction in carbon
emissions from
2020/2021

100%
of head office waste
recycled and
renewable energy

We planted
100 shrubs,
10 trees,
and installed
4 new benches

We will soon be publishing our third Environmental, Social and Governance (ESG) report. It informs stakeholders about the work we're doing and the impact we're making in these areas.

We started working with Switchee to provide customers with intelligent heating control through smart thermostats. This will help customers save money and carbon emissions from their heating systems. The data Switchee collects will also help us better direct energy efficiency measures in helping us achieve our Net Zero goals.



We were delighted to win the Climate Action award at this year's Essex Housing Awards. The award recognises the work we're doing to create sustainable homes and communities, as well as reducing our environmental impact.

Recycling materials

Processed material	Tonnes per year
Paper (fibre)	30.60
Cardboard	51
Glass	23.80
Metal	27.52
Food	23.80
Wood	40.80
Polythene	6.80
Plastic bottles	3.40
Rigid plastics	13.60
Inert (e.g. sand, plaster board, and concrete)	47.60
Refuse Derived Fuel (RDF)	71.40
Total tonnes per year	340

49

pallets returned to a company who reuses them and 19 upcycled by employees*

560

cubic metres of communal garden waste transformed into 1,400 bales of compost

27

gas bottles returned or reused

*For 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.

To find out more about our sustainability goals, keep an eye out for our Environmental Sustainability Strategy 2023-2026 which will be available on our website later this year.

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. These organisations share our vision to improve lives by providing good quality, affordable homes.

Chair of the Board shortlisted for award

Nicola Sawford, our Chair of the Board, was shortlisted for the Non-Executive Director Awards.

The awards recognise the achievements of Non-Executive Directors who contribute daily to the success and growth of businesses and not-for-profit organisations across the UK.

Delivering a bigger impact for customers and communities

We enhanced the support we offer customers and communities via our Parkside Community Hub this year. This included new events, clubs, and courses. As a result, we had nearly 4,000 visits to our Hub.

Over 750 learning opportunities were accessed to help people improve their skills or gain qualifications and over 1,000 people visited the Hub to access other types of support. This ranged from help with welfare and benefits to digital skills.



Antonio's story

CHP customer Antonio first came into the Hub to sign up for an ESOL (English for speakers of other languages) class early last year. He needed support to get online and fill in the application form. While sitting with him filling in the forms we got to know a bit more about him and his history. He would regularly pop back into the Hub to say hello, have a coffee, and connect with other people from the community. Antonio is originally from Barcelona, and offered to run some social Spanish language classes as he was off work due to an injury. Antonio started running weekly Spanish classes at the Hub in October 2022 and they've been gaining popularity ever since.



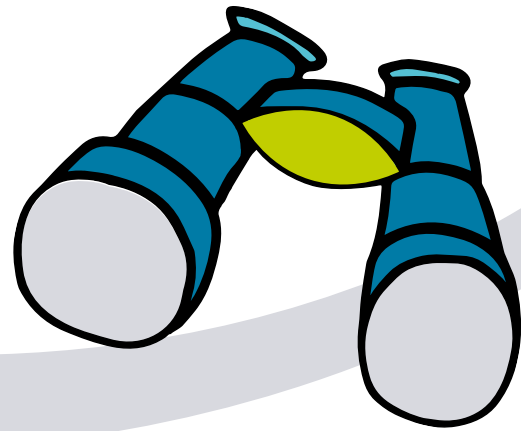
Our future



If this year is anything to go by, we must continue to expect the unexpected. As we move through the new financial year, much like all housing associations, we'll need to navigate the challenging economic climate and cost of living crisis. We're always looking at the best ways in which we can spend and invest our finances to make sure we remain a strong growing business. We'll work to maximise every pound we have available to deliver on our Corporate Strategy for customers. This means continuing to invest in how we delight customers and how we provide safe, well-maintained, and energy-efficient homes. But where many housing associations are actively pulling back on providing new homes due to the economic climate, we intend to deliver on our commitment to provide new homes. We believe we have a moral obligation to help tackle the housing crisis across the eastern region.

The quality of social housing has rightly been called into question and has been under the media spotlight in recent years. In readiness for the Social Housing Regulation Bill, we'll see regulation moving away from how housing associations are run and how we make our money work, to what we know about the quality of homes and the impact they have on customers. We'll learn more this year about how the Regulator of Social Housing's in-depth assessment is changing, ready for our next inspection.

We'll be talking a lot more about the Better Social Housing Review from the National Housing Federation and Chartered Institute of Housing which aims to tackle social housing issues in England. The review provides a series of recommendations which align with our core purpose of transforming lives by providing great homes for everyone. One of the areas that all housing associations will work on together is how to undertake a national audit of social housing to bring much needed consistency when it comes to collecting data.



We'll start seeing the results of the tenant satisfaction measure surveys (TSMs) set by the regulator which need to be completed by the end of March 2024. This will provide us with more insight into tenant's views and tell the regulator about our performance. We'll use this research to see where there's room for improvement and where we're doing well. We'll combine it with the other feedback you already give us, to help us learn and focus on where we make changes.

As we enter the second year of our Corporate Strategy, we know there will be significant challenges ahead, but we're in a good position to deliver on it. We know what we need to do, and we have the commitment of a fantastic team ready to make a difference for the people that we serve. We look forward to making a positive impact on customers and communities.



Useful links

Further information on some of the topics covered in this report can be found by visiting our website at chp.org.uk or via the links below. You can also find information in our policies on our website, and you can access more of our leaflets which support you living in one of our homes in our online services.

-  [Corporate Strategy 2022-2025](#)
-  [Environmental, Social and Governance Report 2022-2023](#)
-  [Environmental Sustainability Strategy 2020-2023](#)
-  [Financial Statements 2022/2023](#)
-  [Gender Pay Gap Report 2021-2022](#)
-  [Ethnicity Pay Gap Report 2021-2022](#)







Annual Report

2022/2023

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

Tel: 0300 555 0500
Text relay: 18001 0300 555 0500
Email: enquiries@chp.org.uk
Write to: Myriad House
33 Springfield Lyons Approach
Chelmsford
Essex
CM2 5LB



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