



**CHP**

# **Annual Report** 2024/2025



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Strategic Lead Stock Optimisation, Lowri speaking to a customer

# Welcome from the Chair of the Board

When we launched our Corporate Strategy in 2022, we knew the next three years would be challenging. The economic climate was placing considerable pressure on people's ability to cover everyday living expenses. At the same time, we were facing an urgent need to address the housing crisis, all significant issues that remain today.

With our team's passion and dedication, and six clear goals to guide us, we were confident in our ability to make a real difference to customers' lives and communities, just as our mission calls for.

Our goals were ambitious, and we've accomplished a lot over the course of this strategy. Our focus on delighting customers by listening to and learning from you, treating you as individuals, and anticipating needs has helped us improve our service delivery. I'm pleased to report that our customer satisfaction rating has gone beyond our 90% target, standing at 92%.

This year, we've spent £26.4m, £3.4m more than the previous year, on repairing, maintaining, and modernising existing homes to make sure they're in good condition and meet high landlord safety standards. In total, 99.88% of homes meet the Decent Homes Standard.

At the same time, we've worked to reduce environmental impact and lower energy costs for our customers through our improvements. We didn't achieve our 85% target of rented homes with an Energy Performance Certificate (EPC) rating of C or above; however, we've made good progress, reaching 81%. At the end of the 2021/2022 financial year, we had 5,479 rented homes with an EPC rating of C or above. Three years later, that figure has risen to 8,088 homes. We also had 2,229 rented homes with no EPC rating three years ago. We've reduced this to 169 homes.



Customers at the Parkside Community Hub festive lunch



Investing in safe and well-maintained homes, which includes improving energy efficiency, is a key goal for our new Corporate Strategy for 2025-2030. You can see a summary of our plans for the next five years at the end of this report.

We've focused on providing new homes by working with partners who share our values and commitment to help tackle the housing crisis. Although we didn't reach our target for new homes, together we've delivered over 300. Throughout the course of the strategy, we've provided a total of 955 affordable new homes.

We finished this year by acquiring 480 Chelmsford-based homes from L&Q, a large, national housing association. We also entered a long-term partnership with NewArch Homes, an Octopus Affordable Housing Fund subsidiary, transferring 220 homes, which we'll continue to manage on their behalf.

To help us achieve our goals, we've created a great place to work with talented individuals who share our values and are supported to bring their best selves to work each day. We've worked to build an inclusive workplace where everyone's feedback is welcomed and helps us improve.

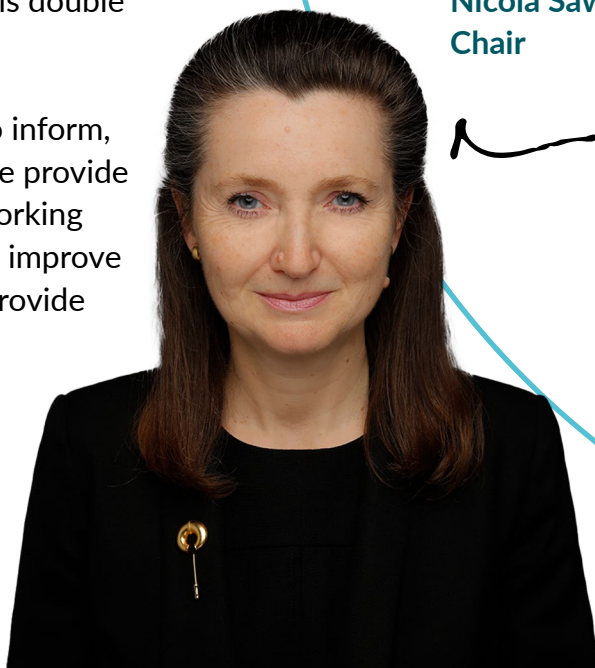
We achieved +36.27 in our latest employee Net Promoter Score (eNPS) survey, which gives us an updated measure of how employees feel. This result shows a strong level of engagement and surpasses our target of +20, and is double the sector average<sup>1</sup>.

We've used smart ways of working to inform, innovate, and improve the services we provide and achieve our goals. We've been working on a project to transform our data, to improve overall quality, close data gaps, and provide better insights.

We needed strong finances to deliver our strategy and to make the most of every pound we spent for customers and communities. In December, we finalised a £150m private placement with five investors across the UK and North America, adding new relationships to the long-term funding of our development and investment programmes. We continued to deliver a good financial performance with turnover at £91.8m and an operating surplus of £30.3m. S&P Global Ratings affirmed our credit rating at A- (stable) in our annual review, recognising our progress and plans despite the economic climate.

I'm proud of our team's accomplishments for our customers and communities. Now, our focus is on building on that success and taking our ambitions further. As we move into 2025 with a new Corporate Strategy and the opportunity of a merger with Estuary Housing Association, we have the foundation to achieve our ambitions faster and more effectively.

Nicola Sawford  
Chair



<sup>1</sup>Based on a benchmarking eNPS score of 18 for housing associations as of September 2024, according to [Hive](#)

# Welcome from the CEO

This final year of our current Corporate Strategy has been one of ongoing adjustment. Despite an improvement in inflation, we continue to face challenges in the wake of economic pressures. For many, everyday life remains a struggle. Essentials are still expensive, debt is rising, and constant financial pressure is taking its toll on mental health.

A good home is central to a person's wellbeing, which is why we've focused on making sure the homes we provide are safe, warm, and comfortable. The support and services we offer can also have a real impact, helping people move forward, so it's crucial that we get them right, and when we don't, we learn how to do better.

Our team has helped customers in a range of ways, including offering benefits advice so that they get the support they're entitled to. This year, we helped customers claim an extra £1.7m in benefits. This has made it easier for many people to manage everyday costs like rent, bills, and food, and support their wellbeing.

As we moved into the colder months, we were keenly aware that some customers were facing difficult decisions about how to spend their money. We want everyone to be able to heat their home, put food on the table, and have the essentials their household needs. We provided food, fuel, and supermarket vouchers to struggling households. We also used our support fund to provide £310,000 in grants to help customers experiencing hardship.

We've been working to get to know you better and understand what matters to you, so we can improve the services we offer. As part of our Connecting CHP initiative, we facilitated a range of events, including coffee mornings, estate clean-ups, and a family fun day. These events also gave our employees who don't usually meet customers a chance to connect with you.

We consulted with you on customer policies and regeneration projects and regularly asked for your feedback on the services you receive. We also continued to collect and analyse information about equity, diversity, and inclusion. By listening to you and learning from this information, we can better anticipate your needs and improve our service delivery.

Our in-house Repairs Team and contractors carried out over 48,000 planned, responsive, and emergency home repairs this year, which is over 6,000 more than the year before. I'm pleased to say we got 87% of repairs right the first time.

We invested in 2,587 homes this year, modernising them and making them more comfortable and efficient. This included providing 270 new kitchens, 123 new bathrooms, and 371 heating improvements. We also installed 773 smart thermostats in customers' homes. These help customers better manage their heating, reduce carbon emissions, lower heating costs, and detect issues like damp and mould early.

We replaced the communal heating systems at two sheltered housing schemes to make sure customers have reliable and efficient heating for years to come. We also upgraded the passenger lifts at another scheme and Parkside Court, one of the tallest buildings in Chelmsford. These large projects take considerable time and resources, but we worked with customers to keep disruption to a minimum and deliver them successfully.

“We also used our support fund to provide £310,000 in grants to help customers experiencing hardship”



We bid and won £3.3 million in government funding from the Warm Homes: Social Housing Fund to improve the energy performance of around 400 homes. This will be match funded by us and used over the next three years to install new low-carbon heating systems, solar panels, and improve insulation.

Over the past year, we've made good progress on our plans for regenerating Andrews Place and Rainsford Lane in Chelmsford. We've been working with customers to gather ideas for multi-generational living and a vibrant community that meets everyone's needs now and in the future. We're preparing to submit a formal planning application, and work is expected to start in 2026.

While economic pressures and a challenging construction environment slowed progress, we've continued to build over 300 new homes with our partners to help meet local housing need. Many include environmentally sustainable features like solar panels and air-source heat pumps. We've also been designing homes for customer needs, such as accessibility features for people with disabilities.

We continued to support the local community in various ways. Our Parkside Community Hub had over 4,600 visits. People took part in learning opportunities, got support with benefits advice and hearing help, and joined workshops and regular activities such as sewing and gardening clubs. Our community investment work generated a social value of £6.7m, according to the social value bank tool from the Housing Association Charitable Trust (HACT).

We were really pleased to be recognised at the Essex Housing Awards 2024, which celebrate the best in housing from across the county. We were nominated for four awards; we won one, and were highly commended for the other three, including in the Meeting Housing Need category.

We recognise that customers and the people who use our services come from a wide range

of backgrounds, each with different experiences and needs. That's why we've made changes to improve our services. We've made our website easier to access and understand, with features that support multiple languages, neurodiversity, and accessibility. We updated the letters we send customers to make them clearer and more inclusive. We were also officially recognised as an Inclusive Dementia Community Business by Essex County Council for our work and commitment to supporting customers and employees affected by dementia.

Looking back on what we set out to achieve with our three-year strategy, I'm pleased with the progress we've made. I want to thank our team for their hard work and commitment, and you, our customers, for your valuable feedback throughout the year, which has helped shape and improve our services. We know we don't always get everything right, but we've worked hard to make a positive difference to customers and communities.

There is much more to be done, but we're well-placed to succeed with our new Corporate Strategy for 2025-2030 and the brilliant opportunity that lies ahead with Estuary Housing Association. Our focus, as always, is to do the best for customers and the communities we serve. We're committed to increasing investment in safe and well-maintained homes, delivering great customer service, and being an ethical, sustainable, and well-managed organisation.

**Paul Edwards**  
Chief Executive




# Our performance

**Over 27,700**

people live in the  
homes we provide

**12,553**

properties owned  
or managed<sup>2</sup>

**759**

homes let

**303**

new  
homes  
provided

**1,014**

homes  
managed for  
our partners

**92%**

customer  
satisfaction

**£91.8m**

turnover

**48,684**

emergency, planned, and  
responsive repairs<sup>3</sup>

**2,587**

homes  
modernised

**81%**

of rented homes  
with an EPC rating  
of C or above

**Over £69m**

rent  
collected

**1,000**

complaints  
raised

**86,433**

calls  
answered

**81%**

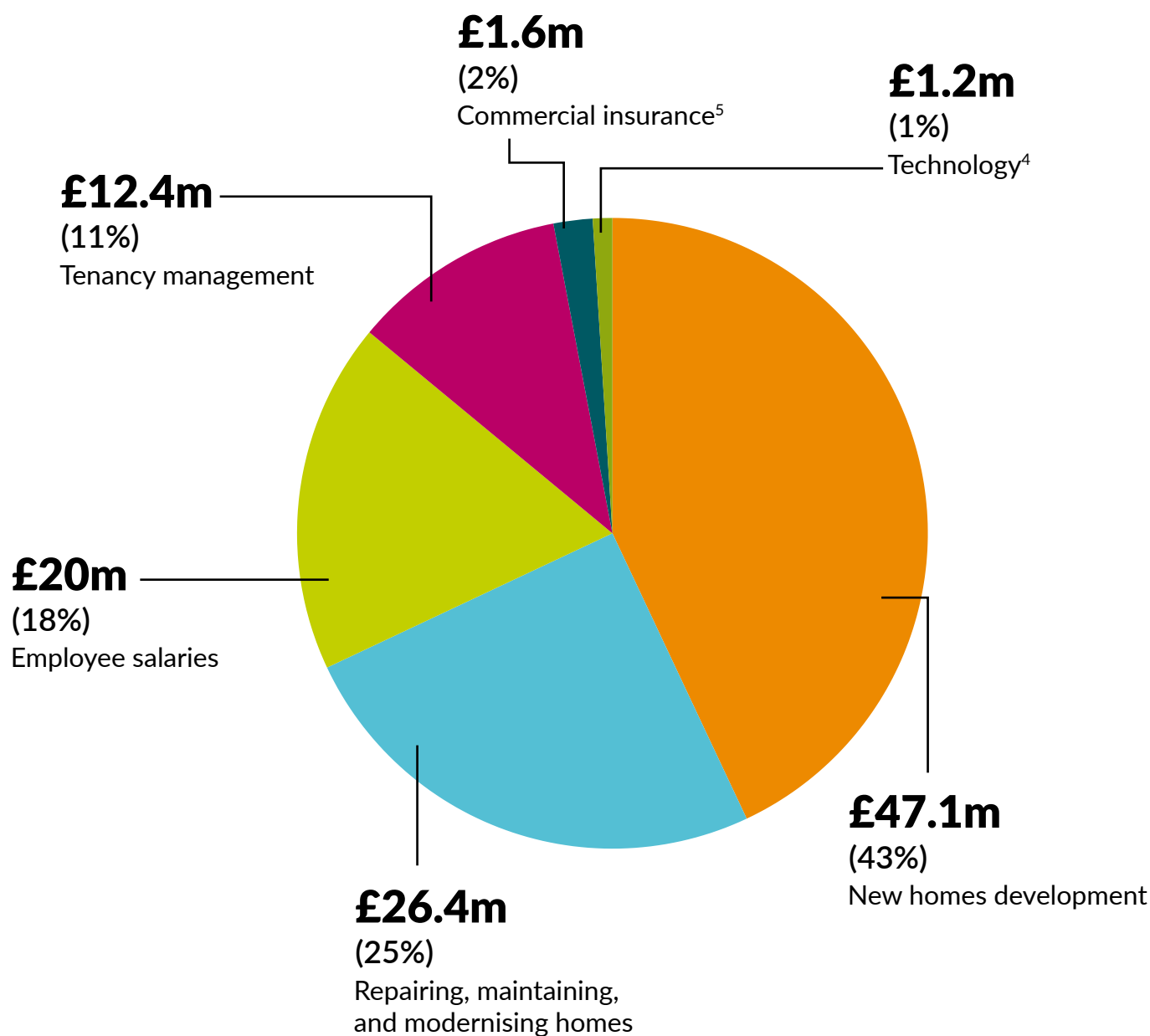
first time resolutions  
when contacting  
our Customer  
Resolution Centre

<sup>2</sup>Figure includes homes, shops, or other commercial units and garages.

<sup>3</sup>Repairs completed by our in-house team and contractors combined.



## Where we invested money



<sup>4</sup>Includes projects, hardware, software, and ongoing management/maintenance of systems.

<sup>5</sup>Includes cover for our property stock, head office and its contents, public liability, employers' liability, motor insurance for our fleet, and cyber insurance.

# Our Corporate Strategy

This report covers our performance during the third and final year of our Corporate Strategy for 2022-2025. The following six objectives 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 the environmental impact these homes have 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'.

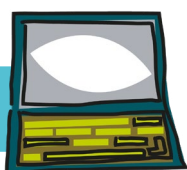
## 4. Great place to work



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 sectors to make a positive social impact, steering our business through the challenging financial environment of this strategy.



Homes and Places Graduate, Vandana

# Delighting customers



Head of Neighbourhoods, Lee with a customer at a Connecting CHP event in Harwich

## Customer satisfaction

We welcome all customer feedback because it helps us understand what we're doing well and where we need to improve. We track customer satisfaction to help measure our performance.

We received 8,661 customer satisfaction survey responses this year, 432 more than the previous year. The responses cover services such as call handling, repairs, grounds maintenance, estate cleaning, planned maintenance, and moving in.

Overall customer satisfaction for the year surpassed our target (90%) and increased to **92%**.

This year, we've been gathering more information about customers, including your gender, sexuality, religion, ethnicity, and any disabilities you may have. Your responses help us better understand you and the communities we serve and improve our services and communication.

## Complaints

We know sometimes things go wrong and that we need to take action to put them right.

Our aim is always to resolve your concerns. If we think we can do this quickly, we raise repeat service requests. We had **710** repeat service requests this year, a decrease from 1,419 the previous year. This decrease was due to us re-categorising repeat service requests and complaints in line with the Housing Ombudsman's Complaint Handling Code, which took effect on 1 April 2024.

We've also been more proactive in asking customers if they'd like to make a complaint when we learn that they're unhappy with a service. We provide several ways they can do this and offer support throughout the process.

These changes led to an increase of 534 complaints from the previous year, with **1,000** complaints opened in total.



## Three most common categories of complaints in order

2024/2025	2023/2024
Handling of neighbourhood issues, such as low-level anti-social behaviour.	Handling of repairs.
Handling of repairs.	Handling of neighbourhood issues, such as low-level anti-social behaviour.
Concerns relating to a customer's heating or hot water supply, and our contractor's handling of this repair.	Concerns relating to the condition of a customer's home, including programmes of work, permission requests, adaptations, and specialist works.

**What's new with complaints this year?**

We removed a requirement for an appeal panel from stage two of our complaint process to improve how quickly we respond. In person meetings continue to be offered to customers though other forms of contact can be agreed at the customer's preference. Someone different from the person in stage one will review your complaint, talk to you about why you've escalated it, and try to understand what's still causing concern.

**Resolving complaints**

We resolved **84%** of complaints at the first stage. Out of the remaining complaints, all but ten were resolved at the second stage. These complaints were escalated to the Housing Ombudsman for investigation.

**Who is the Housing Ombudsman?**

It's an independent organisation that helps settle disputes between social housing residents and landlords. Their service is free and impartial; you can contact them for support anytime during the complaint process.

**Learning from complaints and feedback**

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

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

You can find out more about what we're doing to improve how we work in the Tenant Satisfaction Measures (TSM) section on page 16.



**You said:**

Customers shared their frustration with us about the lack of responses from our Repairs Team.

**We did:**

We set up a designated phone line for repairs enquiries, so if any calls made into the Customer Resolution Centre need support, a Repairs Supervisor will be on hand to help provide customers with an immediate response.

**You said:**

We received feedback about the language used in a complaint response letter. The customer felt that it came across as defensive.

**We did:**

We completed a review of our complaint response letters and are changing how we structure and word them. We want to make sure they're more customer-focused and supportive.

**You said:**

A customer questioned how we handled the process to repossess their garage.

**We did:**

We conducted a review of the case and found that mistakes had been made. This led us to provide refresher training to the team on the right process and the importance of keeping detailed records.

**You said:**

During a policy consultation, customers expressed concerns about temporarily using fan heaters in winter if their home lost all heating. They told us they were worried about fan heater safety.

**We did:**

We developed a dedicated leaflet for customers that provides safety tips and information about claiming back temporary heating costs.





A customer consultation event about support needs and reasonable adjustments



# Tenant Satisfaction Measures

This is the second year we've reported our performance based on the Regulator of Social Housing's Tenant Satisfaction Measures (TSMs). The regulator designed these measures to make landlord performance more visible, hoping to drive improvements to the quality of homes and services.

A total of 22 measures are used to focus on six key themes:

1. Overall satisfaction
2. Keeping properties in good repair
3. Maintaining building safety
4. Respectful and helpful engagement
5. Effective handling of complaints
6. Responsible neighbourhood management.

There are 22 measures: 12 are customer satisfaction measures, and 10 are operational performance indicators.

Results are based on valid responses from 958 customers who completed the TSM surveys either by phone or email and cover the financial year 2024/2025.

We're able to compare these to 2023/2024 as well as an up-to-date peer median from a sample of comparable housing providers.<sup>6</sup>

## 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 haven't been fully staircased).

**Peer median** - 2023/2024 TSM performance excludes CHP performance

**Percentage (%)** - indicates level of satisfaction

## Colour Key

**Red:** Indicates negative movement

**Amber:** Indicates no movement

**Green:** Indicates positive movement

<sup>6</sup>If we manage your home on behalf of another landlord, visit their website for performance information.

## Our results

### TSMs generated from customer surveys (LCRA Only)

↑ Peer median: 73.2%

How satisfied are you with the service provided by CHP?

**77.8%**

Last year: 78.8%

↑ Peer median: 74.7%

How satisfied are you with the overall repairs service in the last 12 months?

**82%**

Last year: 82%

↑ Peer median: 67.7%

How satisfied are you with the time taken to complete your most recent repair?

**79.2%**

Last year: 79.7%

↑ Peer median: 72.4%

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

**77.9%**

Last year: 78%

↓ Peer median: 80.7%

How satisfied are you that CHP provides a home that is safe?

**78.8%**

Last year: 82%

↑ Peer median: 62.5%

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

**64.8%**

Last year: 65%

↑ Peer median: 70.4%

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

**74.1%**

Last year: 73.3%

↑ Peer median: 77.8%

How satisfied are you that CHP treats you with fairness and respect?

**81%**

Last year: 82.2%

↓ Peer median: 35.6%

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

**34%**

Last year: 39.4%

↑ Peer median: 58.9%

How satisfied are you that CHP keeps communal areas clean and maintained?

**70.6%**

Last year: 68.8%

↑ Peer median: 60.5%

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

**63.3%**

Last year: 61.9%

↓ Peer median: 56%

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

**52%**

Last year: 51.7%

## TSMs generated from management information

CH01 | LCRA

↑ Peer median: 44.28

Number of stage one complaints received per 1000 homes

81.6

Last year: 37.8

CH01 | LCRA

↑ Peer median: 5.3

Number of stage two complaints received per 1000 homes

11.2

Last year: 5.4

CH02 | LCRA

↑ Peer median: 89.4%

% of stage one complaints responded to within complaints handling code timescales (incl extensions)

96.6%

Last year: 86.1%

CH02 | LCRA

↓ Peer median: 91.7%

% of stage two complaints responded to within complaints handling code timescales (incl extensions)

59.8%

Last year: 63.5%

NM01 | LCRA & LCHO

↑ Peer median: 43.3

Number of anti-social behaviour cases opened per 1000 homes

27.1

Last year: 56.4

NM01 | LCRA & LCHO

↑ Peer median: 0.7%

Number of anti-social behaviour cases that involve hate incidents opened per 1000 homes

1.0

Last year: 1.5

RP01 | LCRA

↑ Peer median: 0%

% of homes that do not meet the Decent Homes Standard

0.1%

Last year: 0.4%

RP02 | LCRA

↑ Peer median: 90.8%

% of emergency repairs completed within target timescales (Target timescale: 24 hours)

95.9%

Last year: 98.3%

RP02 | LCRA

↓ Peer median: 71.7%

% of non-emergency repairs completed within target timescales (Target timescale: 65 days)

70.4%

Last year: 73.5%

BS01 | LCRA & LCHO

↓ Peer median: 100%

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

99.9%

Last year: 99.8%

BS02 | LCRA & LCHO

↓ Peer median: 100%

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

99.8

Last year: 100%

BS03 | LCRA & LCHO

↑ Peer median: 100%

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

100%

Last year: 100%

BS04 | LCRA & LCHO

↓ Peer median: 100%

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

99.9%

Last year: 99.3%

BS05 | LCRA & LCHO

↑ Peer median: 100%

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

100%

Last year: 98.8%



## What we do with the results

We use this feedback to shape our improvement plans, guide decisions, and show customers how we're performing. We link these results to our learning from complaints and other customer feedback to help us prioritise areas for improvement. We've already started using the feedback and performance measures to improve how we work.

### Anti-social behaviour (ASB)

TSM results have helped us identify ASB as an area to make improvements. Although there's still more work to do, satisfaction scores have increased in 2025/2026. Over March and April 2025, we recorded an average of 57.5% in TSM satisfaction, and in May 2025, we reached 63% satisfaction in our survey. This is above the TSM peer median of 56%.

Following advice from the Housing Ombudsman, we changed our approach to categorising issues. We introduced a Neighbourhood Management Policy that separates ASB from neighbourhood issues. This change aligns with how other housing associations report on ASB. As a result, the number of ASB cases we opened per 1,000 homes is significantly lower than the previous year.

BS01: Out of the seven gas safety checks overdue by the end of March, six had appointments booked (three of these homes were from the recent L&Q stock transfer), and one was with our Income Team for a pre-eviction meeting.

BS02: Although we'd been told the required fire risk assessments had been carried out, the evidence for four homes in a block of flats not owned by us hadn't been received, so we reported them overdue.

### Repairs

The percentage of non-emergency repairs completed within target timescales was lower than in the previous year and below the peer median. However, we saw a large increase in repairs this year, with each month recording more repairs than the same month last year. The first three months of the year added over 1,740 extra jobs.

To help us improve, we've implemented a repairs action plan. We're evaluating carpentry and wet trade jobs to organise and outsource them to contractors. We've expanded our in-house and external supply chains to manage the increased volume of repairs, which we've now established, along with a weekly review of work in progress by the Senior Management Team.

## Home safety

While customer satisfaction with feeling safe in their homes has seen a small reduction compared to last year, we remain committed to delivering the highest standards of safety and reassurance. Over the past 12 months, our compliance performance has remained consistently strong. We've also made significant progress on key safety initiatives, including resolving cladding issues at our only impacted building over 18 metres and completing the first phase of a major fire door replacement programme.

To better understand customer perceptions, we've expanded our surveys and will be working closely with resident groups over the next year. This will help us improve how we communicate and deliver services, making sure we meet our core commitment: to keep customers feeling safe and their homes well-maintained.

## Complaints

Satisfaction with how we handle complaints has decreased this year. Recent reviews of

complaints and customer feedback suggests that our process is not leading to satisfactory complaint outcomes enough of the time. We're now focusing on improvements on this element of complaint handling, which includes looking at how we track commitments made to customers, whether all elements of complaints get addressed, whether resolutions offered are robust enough, and whether compensation is sufficient.

We've changed stage two of our complaints process to improve the customer experience and how quickly we respond. You can read more about this on page 13. We've also reviewed our complaint response letters and restructured and reworded them to make sure they're more customer-focused and supportive.

We've had a lot more stage one complaints this year compared to the previous year and the peer median. We've made it easier for customers to make a complaint and now take a more proactive approach to opening complaints when people show they're unhappy.



[chp.org.uk/tenant-satisfaction-measures](https://chp.org.uk/tenant-satisfaction-measures)



Smart thermostat workshop at Myriad House





Lead CRC Advisor, Claire

## Customer service

Our Customer Resolution Centre (CRC) will often be your first point of contact for enquiries. This year, the team answered **over 86,000** calls, 67% of which were general enquiries related

to your rent or tenancy, and 33% were about repairs. The CRC also responds to enquiries by email, social media, and live chat, giving you many ways to get in touch.

**850**

social media  
messages replied to



(671 in 2023/2024)

**86,433**

calls answered  
during the year  
(85,762 in 2023/2024)



**20,637**

emails recieved



(21,540 in 2023/2024)

**224**

seconds on average  
to answer your call  
(122 in 2023/2024)



**2,967**

live chats  
(2,687 in 2023/2024)



**96%**

customer  
satisfaction  
rating for CRC  
call handling  
(94% in 2023/2024)



Whilst it's taking us longer to answer your call, we've continued to improve our performance in resolving your enquiries the first time you make contact. Over the course of our three-year strategy, first-time resolutions have increased year on year, from 67% in 2022/2023 to **81%** this year.

### Customer feedback



*[She] was patient and very helpful, even though my situation is complicated.*



*She understood the importance of my call regarding black mould with being registered disabled and having a bad respiratory problem. She got me an appointment asap and assured me someone would be out to look and hopefully clean it for me as I'm not in a position to no more because of my health. Very caring woman and very professional.*

### Online services

By having an online account, you can access many of our services 24 hours a day, seven days a week. This includes making a payment, checking your balance, and reporting a repair.

5,923 people are registered to use our online services, and 82% of those (4,866 people) were active users this year. Register for your online account at [chp.org.uk](https://chp.org.uk).

We rolled out rent statements online this year, so tenants will no longer be sent paper statements in the post, unless they've requested to continue to receive paper versions. The switch to digital is part of our wider commitment to going green and our journey to Net Zero.

Following a thorough assessment, the CRC was accredited to the CCA Global Standard for the eighteenth year in a row.



*[He] found my job quickly and was able to offer me a different day for the job as I had a blood test on my original date. I love dealing with customer service at CHP. So much easier and more efficient than [the] council.*



*She listened to my concerns about noise from my neighbours with kindness and understanding. I felt someone cared about what I'm going through.*

### Keeping you informed

Our monthly digital newsletter provides information, advice, and updates about our services. It's also an excellent way for you to learn about events or share your opinions in our surveys and polls. This year, we received 846 responses to 16 surveys and 480 responses to our short newsletter polls.

Our social media channels are a great way to get the latest updates and helpful content to support you in your home and community.



Instagram reach

**37,869**



Facebook reach

**119,925**





## Connecting Communities, Homes, and People

This was the second year of our Connecting Communities, Homes, and People (Connecting CHP) initiative to get to know customers better. We held various events and activities for customers and employees to get involved in.

This included:

- estate clean-ups in Melbourne, All Saints Close in Harwich, and The Waterings in Braintree;
- four coffee mornings at sheltered schemes;
- two open days at Parkside Community Hub, including an event focused on helping customers get ready for winter;
- a festive lunch at the Hub prepared by employee volunteers, and joined by our Chair of the Board and Executive Management Team.

We also gave each of our sheltered schemes a voucher to hold a festive party, helping customers who might feel lonely over the holidays spend time with their neighbours.



Aaron Services presenting vouchers to sheltered scheme customers at the Hub

## Cleaning up Melbourne

Before our visit, we asked customers what support they needed. Over 70 people responded, asking for help with bulky waste disposal, minor home repairs, and a general clean-up of the area.

Despite the rain, we had a successful morning. We picked up litter, cleared problem trees and debris, cut back overgrown branches, and trimmed grass that had spread onto footpaths.

We visited customers in their homes to look at minor repairs, arrange the work needed, and take away any large items they wanted to get rid of.

We also had volunteers based in the Parkside Community Hub providing support and signposting.





## Working together at All Saints Close, Harwich

This was the first event of its kind in Harwich, and for lots of our colleagues, the first time meeting many of the people living there. Customers gave us a very warm welcome.

We helped dispose of large household items, picked litter, cleared away garden waste, and carried out some grounds maintenance work to improve the area.

We also looked at minor repairs and discussed customer concerns, signposting them for further support.

One customer commented: "I think CHP did a fantastic job in helping to keep our little estate looking great and it makes you feel happy that people within the company care about those who live here."



Neighbourhood Advisor, Ashley

## Community fun day

In August, we hosted a free community fun day in Melbourne Park, Chelmsford. There were lots of activities for children to enjoy, from fairground stalls and a bouncy castle to circus performers. A range of support stalls, including the Essex Wellbeing Service, were also on hand to provide advice to families.



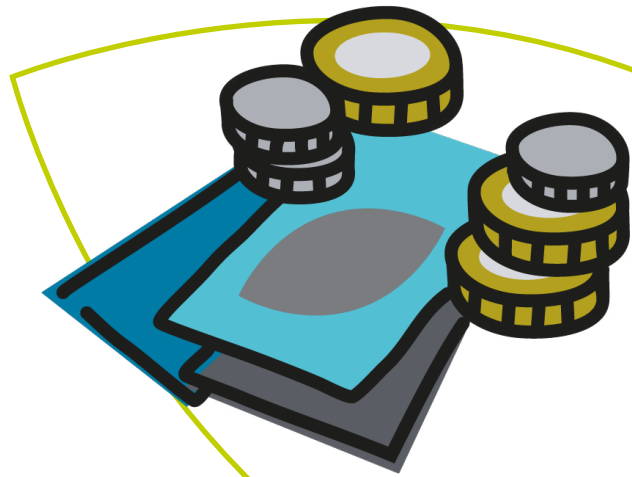
## Supporting customers

The ongoing cost of living means that everyday living expenses were still high this year. Many people had to make difficult decisions on how to spend their income. During the colder months, for some, it was a choice of paying bills, heating their home, or putting food on the table.

We have a team of friendly advisors who provide help and advice with all types of benefits, including claims for Universal Credit, Housing Benefit, Personal Independence Payment, Employment and Support Allowance, Pension Credit, and other retirement benefits.

This year, we helped customers claim **over £1.7m** in extra benefits, which is over £0.4m more than the year before.

These savings enable customers to pay their rent, spend money on fuel, food, and support their wellbeing.



### \*Jane's story

We recently helped Jane, who is in her seventies and lives alone in one of our sheltered schemes. Jane was receiving a low state pension, and due to having over £10,000 in savings, she had to pay her own rent, which meant her savings had started to decrease. Jane suffers from some long-term health conditions, but didn't know about disability benefits.

As she was struggling financially, Jane contacted us to see if she'd be eligible for any help with her rent.

We went to see Jane in her home and completed a full benefit check. We then applied for Pension Credit on her behalf. Not only was Jane's pension increased, but she was also awarded full Housing Benefit and Council Tax Support, meaning that her rent is now taken care of, and she only pays for a few services herself. Jane also received a back payment of over £2,000 from the government, and we were able to refund her an additional £2,346.66 now that her rent was in credit.

Due to Jane's health conditions, we also applied for Attendance Allowance on her behalf. The application was successful, and Jane was given the low rate for frequent help or supervision during the day and night, as well as back pay of over £500. Lastly, we supported Jane with her application for a blue badge for parking, which she received.

By reaching out to us and telling us her circumstances, Jane has been able to improve not only her finances but her health and wellbeing too. With her blue badge, Jane no longer feels stuck indoors. She can attend medical appointments more easily and do her shopping. She has also been able to go on holiday since contacting us.

\*We've changed the customer's name to protect their identity.



## \*James's story




One of our customers, James, was struggling to live in his upstairs home as his health was deteriorating. The sheltered accommodation he'd been offered instead was more expensive and James didn't think the rent was affordable for him. He hadn't claimed any benefits since his wife died two years before, and he'd been using his savings to supplement his income and pay his full rent.

With his permission, we spoke to James' daughter, his primary carer, to look into his benefit entitlement. We found that James was entitled to £137.66 per week in Housing Benefit and £5.34 per week in Council Tax Support, which made the higher rent in the sheltered accommodation affordable for him. We made an immediate application for Housing Benefit and Council Tax Support to be backdated for three months.

James' new home is now providing safe, secure, and less isolated accommodation for him. Plus, James' daughter has been able to go on a well-earned holiday.

\*We've changed the customer's name to protect their identity.

### Need help with claiming benefits?

-  [chp.org.uk/benefit-advice](http://chp.org.uk/benefit-advice)
-  [mb-welfarebenefits@chp.org.uk](mailto:mb-welfarebenefits@chp.org.uk)
-  0300 555 0500

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

## This year we issued



**272**

Fuel vouchers



**300**

Supermarket  
vouchers



**328**

Food bank  
vouchers

We also helped customers with household essentials or important tasks they couldn't manage on their own. This year, we provided **£310,000** in grants to help customers experiencing hardship, an increase of £76,000 on the previous year.

We 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.

Our Parkside Community Hub became a dedicated warm space again for anyone in the community struggling during the winter. The Hub also hosted our community fridge giving year-round access to free food.

## Tenancy sustainment

We help customers facing difficult situations in their homes and communities, including anti-social behaviour, domestic abuse, and hoarding - issues that can seriously impact their quality of life.

### Anti-social behaviour (ASB)

In April 2024, we introduced a Neighbourhood Management Policy to help distinguish what issues would be dealt with as ASB and which would be classed as neighbourhood issues.

ASB is actions that cause harassment, alarm, or distress to a person over a prolonged period. A neighbourhood issue is when someone's thoughtless or inconsiderate behaviour affects others.

We had **319** reported cases of ASB. Three cases led to eviction. We had **550** reported neighbourhood issues.

### ASB in the spotlight

We created a series of short customer videos to tackle the topic of anti-social behaviour, including what behaviours are defined as ASB, how to report it, and what happens when you do. Watch them on our website.



[chp.org.uk/anti-social-behaviour](https://chp.org.uk/anti-social-behaviour)

You can find out more about what we're doing to make improvements to how we work to resolve ASB in the Tenant Satisfaction Measures (TSM) section on page 16.

### Domestic abuse

We had **157** reported cases of domestic abuse. This was 14 fewer than the previous year. With permission, we referred people to support agencies such as the National Centre for Domestic Violence and Essex Compass.

## Hoarding

We had **15** reported cases of hoarding, the same number as the previous year. We work with Home Freedom and other organisations to help us support vulnerable customers clear out their untidy or hoarded homes.

### \*Janice's story

This year, we introduced a new Specialist Tenancy Team, which has already helped us provide better and more long-term support to customers. One of our customers, Janice, had struggled a lot with hoarding. Maddie from our Specialist Tenancy Team had been supporting her and arranged for the fire service to visit and for Home Freedom to carry out a clearance.

This led to a dramatic change in the condition of Janice's home, and it's had a really positive impact on her life. Thrilled with the outcome, Janice bought herself some flowers to put on display in her home, something that wasn't possible before the clearance. She's determined to look after her home going forward.

Following the creation of our new specialist team, we've been able to spend more time supporting Janice since the clearance. We identified that Janice's hoarding may be due to loneliness and isolation and began looking into a possible transfer to sheltered housing, where she would be closer to other people and social events. This would also make it easier for us to check in and make sure the home doesn't become hoarded again.

\*We've changed the customer's name to protect their identity.

### Welfare referrals

We had 56 referrals to our Tenancy Sustainment Team. This is when a team member identifies a customer in need, enabling us to provide extra support to vulnerable customers or signpost them to other organisations.





Kids' cooking club at the Hub

## Investing in communities

We invested **£65,768** this year to improve our neighbourhoods and make our communities better places to live. This was less than the previous year, when we spent £83,538. However, the money we spent was targeted at achieving the greatest benefits, and we made sure it represented good value for money.

Money was spent on:

- Furniture in sheltered schemes
- Decorating sheltered scheme guest rooms
- Fencing and landscaping within our communal areas
- Estate line marking, bollards, and parking
- Work to improve bin store areas
- Signage
- Key safes to improve access to properties
- Skips to support community clear-up events
- Coffee mornings

Our Parkside Community Hub continued to provide a range of support, courses, and activities. This gave people in the local community who were dealing with things like housing problems, mental health issues, and

money worries the opportunity to get support and find helpful resources. It also gave people a chance to meet and socialise with others.

We had **4,659** visits to the Hub this year. Customers accessed over 500 learning opportunities such as English for speakers of other languages (ESOL) classes. Over 1,100 times, people got help from our Welfare Benefits Advisors, Peabody, and Hearing Help Essex. People took part in our activities almost 900 times, including our regular gardening and sewing clubs, and free adult cooking classes. We also provided free cooking clubs for kids during the school summer holidays.

Customers living in sheltered housing can also take part in activities in their own schemes. These include Forever Active classes by Chelmsford City Council and line dancing. There were over 1,000 customer interactions with the Forever Active classes at our sheltered schemes this year.



Layla and Carol

## Carol's story

When Carol walked into the Parkside Community Hub two and a half years ago for her first cookery course, she felt anxious and unsure. She found it hard to meet new people, and even though she loved nutrition, she didn't have much confidence in her cooking abilities.

Things began to change in that first session with our warm and welcoming teacher, Layla. Although uncertain in the kitchen, Carol's extensive knowledge of nutrition from watching YouTube, TV shows, and reading started to emerge. Encouraged by Layla and a supportive group, Carol began to open up, sharing insights and helping others.

Week by week, her confidence grew. Wednesdays became the highlight of her week. She made new friends, felt more connected to her community, and even noticed a dramatic shift in her health and lifestyle, supported by Layla's advice on nutrition and allergies. Since joining, Carol has lost over a stone in weight, and the changes have positively affected her family's eating habits.

Inspired by her experience at the Hub, Carol has taken a bold new step and is currently studying for a Level 2 qualification in Health and Nutrition.

Layla said: "Carol is such an inspirational person. It's wonderful to see how her confidence has grown and to hear her sharing her knowledge with others. One of Carol's biggest fears was working with the public, and now she's helping me at our Picnic in the Park cookery demonstration. I'm so proud of her."

As the cookery sessions came to an end, Carol was keen to stay involved. We invited her to join our customer volunteer engagement group, Community Voices. She's now an active member of its diversity and inclusion group, using her experience and knowledge to be a voice for others and continue making a difference in the local area.



### \*Terry's story

Terry attended a drop-in session at the Hub and one of the team noticed him saying he'd been denied his disability benefit. The team member asked if Terry wanted to chat about this in private. Following our help and support, Terry got back his benefit along with a significant backdated payment of £3,328.

### \*Gail's story

Gail was living with her two grandchildren, aged four and ten, in a one-bed bungalow. Initially, the children had been put in her care while Children's Services decided whether they could return to their mother. It was decided that they couldn't, and Gail was concerned her grandchildren might go into the foster care system.

When Gail dropped into the Hub, we were able to help her in several ways. She was determined not to let her grandchildren go into foster care but felt that Children's Services weren't listening to her. We liaised with the children's social worker and helped Gail to gather all the information Children's Services needed to allow the children to stay with her permanently. We were able to move Gail's case along a lot more quickly than it had been up until this point.

Since Gail's current home was too small for the three of them, we supported her in making a housing application to the council and applying

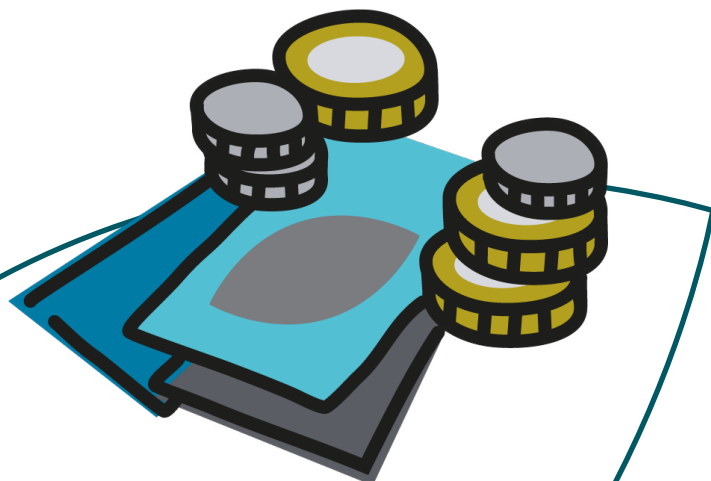
to go on our transfer list. She was accepted onto the Chelmsford City Council housing register and was able to start bidding for three-bed homes.

We were also able to help Gail get the benefits she was entitled to, which included migrating to Universal Credit (UC). As well as the housing and council tax benefits she was already claiming, she now has her rent covered by UC, gets the child element of UC for both grandchildren, and foster care kinship payment.

Gail said she was very grateful for our help as it meant that she could keep her grandchildren living with her. Now that Gail's receiving all the benefits she's entitled to, she can comfortably support her grandchildren. She told us they're now thriving at school.

\*We've changed the customer's name to protect their identity.

Using the Housing Association Charitable Trust (HACT) social value bank tool, we've benchmarked that our community investment work generated **£6.7m of social value** this year. That's £1.1m more than the previous year.





## Community volunteering and giving back

Employees volunteered over **55 days** of time through our CHParticipate programme.

Organisations that employees supported through their volunteering include:

- Hopefield Animal Sanctuary
- The One Love Project
- Lily Rose Day Provision
- Dementia champions
- Wilderness Foundation
- Essex Disabled Sports Foundation's Children's Christmas Party
- Tools with a Mission
- Up Up and Away Preschool

Our Giving Something Back group organised a charity football match with some of our suppliers: Sureserve Compliance (formerly Aaron Services), Edmundson's, and Screw Centre. The tournament raised over £2,500 for local charities Lennox Children's Cancer Fund and Florentina Footsteps.

Sureserve Compliance supported our charitable donations this year in several ways, including funding our winter warm packs. The packs contained items such as blankets, hot water bottles, and dehumidifiers. This year, we distributed 81 warm packs.

Employees donated food and items to The Trussell Trust food bank. Throughout November, we collected donations for our handbag appeal to support local domestic abuse charities as part of the 16 Days of Action Against Gender-Based Violence campaign. We filled 51 bags with over 300 much-needed items to be given to survivors when they arrive at their safe location.

In December, a team of colleagues also took part in Shelter's 'Walk From Home' event in London to raise money to help combat homelessness. Together they raised £950.

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

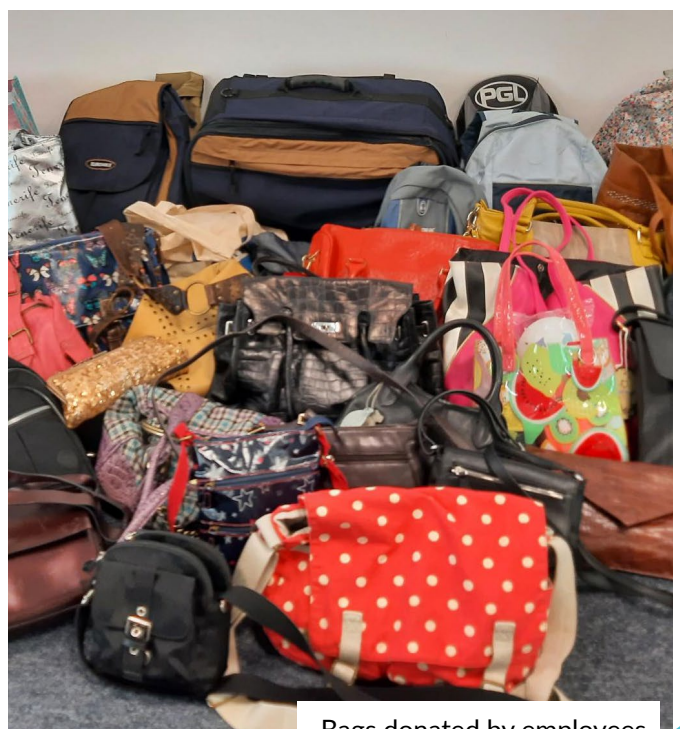
## Customer engagement

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 on the next page. You can also read about what our customer volunteer engagement group, Community Voices, have been doing in this section.

To find out how we've been working with customers throughout the year on the regeneration of Andrews Place, see page 44.

## Consulting with you on our policies

Our policies tell you what to do and what's expected in certain situations. We regularly review our policies and use customer feedback and engagement to make sure they reflect your views and priorities.



Bags donated by employees



This year, we reviewed **eight** customer policies and developed **three** new ones.

Building safety has been a big focus. We've developed our new Building Safety Policy and Complaint Handling and Resolution Policy for high-rise buildings. We also developed Customer Engagement Strategies for our two high-rise buildings: Parkside Court and 210 Wharf Road, and we'll continue to evolve how we work with customers living in these buildings.

As we reviewed and developed policies, we gathered your feedback in a variety of ways, including:

- learning from complaints;
- using feedback from our Tenant Satisfaction Measures' results and other surveys;

- working with our Community Voices;
- through focus groups with people who've used services to learn from their experience;
- via regular surveys to inform policies;
- learning from team members who work with our customers each day to understand the challenges they face and how to improve how we work;
- through our Sounding Board feedback group to check policies are clear and fair.

## Policy changes we've made because of your feedback

### Neighbourhoods Policy

We introduced new sections about vehicles and parking, grass and landscape areas, personal safety, lighting and security, litter, fly-tipping, bins, cleaning, and animals. This also drove us to work with customers to develop our new Pets Policy, published in June 2025.

### Mutual Exchange Policy

We added an extra inspection step to check the property's condition before you swap homes and move in. We've also made clear who is responsible for repairs and simplified our communication about the support we offer.



## Permissions for Improvements and Alterations Policy

Tenants and homeowners no longer need to pay for retrospective permission to check that the changes they've already made to their homes are okay.

### Homeowners Policy

We've more clearly defined the support and commitment we'll give to leaseholders and shared owners, focusing on accurate and timely communication, transparency in decision-making, and delivering cost-effective services.

We also spent time this year developing our Support Needs and Accessible Services Policy, and our Repairs Policy, which were published in July and August, 2025 respectively.

You can find all our customer policies on our website. Or contact us for a copy.



[chp.org.uk](http://chp.org.uk)



Members of our Community Voices

## Community Voices

Community Voices is the collective name for our three customer volunteer engagement groups. They help us understand customer challenges, make sure the customer voice is heard, recommend improvements, and report directly to our Customer Experience Committee (CEC) and Board.

The three groups are:

- Customer Review Panel
- Community and Communications
- Diversity and Inclusion

Over the past year, our Community Voices volunteers have been meeting other customers, taking part in training, and helping spread the word about how people can get involved.

- Volunteers joined the family fun day in the summer to talk about our engagement groups.
- A Customer Review Panel member helped select a new contractor for gas and heating repairs. They met shortlisted contractors, heard their plans, and asked questions to help with the decision.

- The Community and Communications Group worked with our Customer Service Team to improve the letters we send to customers, making sure the language is clear, simple, and informative.
- We talked to the volunteers about the best ways to share updates on our performance, looking at things like graphs, plain language, and simple summaries.
- We held our first Community Voices conference in November. Ten customer volunteers joined employees at our head office to learn more about our services. They also discussed the regulator's Tenant Satisfaction Measures and contributed to the consultation for our 2025-2030 Corporate Strategy.

Want to join Community Voices?  
Contact us if you'd like to get involved.



[community@chp.org.uk](mailto:community@chp.org.uk)



## Tenancy fraud

Tenancy fraud is when someone lives in a home that they're not legally entitled to or rents a home from us while living somewhere else. It includes subletting and not using the home as their main and principal home.

We want to make sure that the homes we provide go to people and families who really need them. We started **17** new tenancy fraud investigations this year<sup>7</sup> and closed **11** cases.

We also checked for homes that have been purposefully abandoned and investigated **20** cases this year.

### A home reclaimed

During the current housing crisis, it's more important than ever that every home available goes to the people who need it most. Sometimes, we have to take action against people who don't return a property to us, despite not living in it themselves.

Recently, a customer sadly passed away. Her adult son, who had been living with her, didn't have the right to inherit her home. These are challenging situations, and we'll always provide as much advice and support as possible to help someone find alternative accommodation. Despite having found somewhere else to live

and abandoning the home some time ago, the son hadn't returned the keys.

In these circumstances, we have to apply to the courts. We did and won possession. We then had to arrange an eviction with the court bailiffs. We still have to go through this formal process, even if the person we're evicting isn't actually living there. The whole process can take up to nine months.

Because the home had been sitting empty, it was in poor condition and possibly broken into. We're now working hard to get this in-demand, two-bedroom adapted bungalow ready to let again. Soon, someone in real need of this type of home will have a great place to live.



<sup>7</sup>This 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 rent out homes fairly and transparently, offering different options based on people’s needs. These include social rent for those on council waiting lists, affordable rent at 80% of the market rate, 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. You can find out more in our Allocations Policy on our website.

 [chp.org.uk/policies-and-procedures](http://chp.org.uk/policies-and-procedures)

	2024/2025	2023/2024
Lettings of existing properties	559	717
Lettings of new homes built	200	109
Total	759	826

It took us on average **63** days from when a home became empty to when it was relet, including the time to make repairs. This is an improvement from the previous year, when it took 74 days.

For people moving into a new home that we’ve built, it took on average **20** days this year.

**725** households applied with us to move to a more suitable home this year. This is 309 more applications than the previous year.

569 had all the information needed to start the process. The other 156 applications required customers to supply additional information before they could begin.

## Feedback from customers

*The location is lovely, the other residents that I have met seem very friendly and happy and have told me how safe they feel and what a lovely place it is to live.*

*The whole process from the day we were first contacted to the day we moved in was flawless!*

*Well-built flat, few minor faults but reported, good location.*

*I'm very happy here it seems a nice area and it's a lovely place. I'm over the moon with*

## Helping prevent homelessness

We helped **122** households at risk of homelessness by moving people nominated by the council into temporary accommodation.

## Better use of homes

This year, we moved **13** households to a smaller home freeing up larger family homes for those who needed them most - seven more than the previous year.

## Supporting home swaps

We helped **150** households find a new home by swapping homes with another social housing tenant, called a mutual exchange. This was seven fewer than the previous year.



## Rent

This year, we were able to collect 98.2% of all possible rent, which included overdue rent (arrears) from the previous year. This meant that we collected £69.04m altogether.

**4,972 homes claimed Universal Credit**  
(4,053 in 2023/2024)

**2,524 homes claimed Housing Benefit**  
(2,737 in 2023/2024)

At the end of the financial year, total overdue rent (arrears) was **£1.51m**, representing 2.41% of all rent charged.

**Five** households, including abandoned properties, were evicted this year due to overdue rent, five fewer than the previous year.

Rent loss from vacant homes amounted to **£302,667**, which was over £301,000 less than the previous year, as we continue to benefit from the changes implemented during our Voids Improvement Project to turn empty properties around more quickly.

Your rent pays for services such as repairs and enables us to reinvest in providing safe, well-maintained, and energy-efficient homes.

Other rent collected this year includes:

- £491,130 for garages;
- £4.2m from intermediate market rent and shared ownership homes;
- £709,190 from leaseholder service charges.

### Rent review

Most housing associations review rent each year, following government rules and limits. Rent usually rises by inflation plus up to 1%. In September, inflation was 1.7%, so the maximum increase for 2024/2025 was 2.7%.

With labour, materials, and other overheads, such as insurance and utilities, increasing over the past year, the amount we spend on repairing and improving homes has gone up.

Our Board decided to increase rents by the maximum 2.7% to avoid cutting services. They carefully considered the cost of living, local incomes, and rent levels to keep rent affordable. We're committed to keeping homes safe and well-maintained, delivering good customer service, and providing more 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. There are ways we can help.



[imt@chp.org.uk](mailto:imt@chp.org.uk)



Contracts Manager, Katie

# Safe and well-maintained homes



Neighbourhood Advisor, John

## Repairs and maintenance

This year, we spent **£18.99m** on repairing and maintaining homes. This was £1.69m more than the previous year. We carried out over 6,000 more repairs this year, totalling 48,684 repairs<sup>8</sup>.

The volume of repairs surged in early 2025, with over 7,400 repairs logged in the first two months. This increase occurred due to a mix of factors, including the onboarding of additional homes and a rise in customers reporting repairs due to improved systems. It was also driven by a more proactive approach to identifying and addressing issues, particularly around damp, mould, and heating.

- **Emergency 'make safe' repairs**

attended within 24 hours .....**95.7%** (98% in 2023/2024)

completed on first visit .....**99.8%** (99% in 2023/2024)

- **Urgent**

attended within five calendar days .....**67%** (72% in 2023/2024)

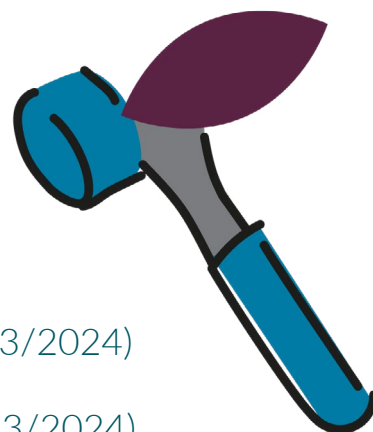
- **Routine**

attended within 21 calendar days .....**66%** (65% in 2023/2024)

Despite the large increase, **87%** of repairs were right the first time (1% less than the previous year).

When you report a repair, we work out its urgency based on the information you give us.

Below are our response times, performance against these this year, and performance the previous year.



<sup>8</sup>Figure compared with 42,395 repairs in 2023/2024. This number has been revised from last year's report to include jobs that were completed or billed by contractors after the original data was submitted.

General repairs	2024/2025	2023/2024
Average completion time (days)	19	16
Average spend per job	£68.23	£97.61

Emergency repairs	2024/2025	2023/2024
'Make-safe' repairs	10,270	9,275
Average completion time (days)	1.1	1.1
Average spend per job	£33.17	£37.23

We repaired **574** homes that became empty during the year to get them ready for new lettings. This was 35 fewer than the previous year.

We spent an average of **£5,663** repairing the empty homes, this is more than the previous year where we spent £4,827. This increase reflects a more comprehensive approach to bringing homes up to the Lettable Standard, including more extensive decorating and additional works to make sure homes are safe and clean before new tenants move in.

Empty homes (voids) turnaround times for repairs	2024/2025	2023/2024
Average time to complete minor works (days) such as replacing taps	22.2	29.3
Average time to complete major works (days) such as kitchen replacement	38.3	52.18

We significantly reduced the average time to complete major works on homes by enhancing our contractor supply chain. We did this by increasing the number of contractors we have to repair empty homes, supporting our in-house teams.

### Feedback from customers



*[He] was very professional with his work, very polite and patient knowing that there was a curious toddler at home trying to help from a distance with his set of tools/toys - and then quite quiet working as my toddler was so ready for his nap. Thanks.*



*Checked my property. Booked appointment for someone to come and do something about damp. Friendly, helpful and understanding. Thank you.*



*Was on time, polite, helpful, and respectful. Completed the job and cleaned after the job.*



## Safety checks

As your landlord, we're responsible for keeping your home safe. To do this, we carry out regular safety checks each year. We need your help by giving us access when needed. Missed checks can put you, your neighbours, and our employees at risk and could lead to legal action. Please let us in when we ask.

The percentage of homes we provide that comply with the Decent Homes Standard is **99.88%**, an improvement on the year before (99.47%). We have 24 homes that didn't meet the standard this year and these have repairs or other actions planned to resolve the concerns.

**8,503**

gas safety checks

(8,212 in 2023/2024)



**393**

annual fire risk assessments to blocks

(334 2023/2024)



**117**

lift servicing checks (communal areas and personal lifting equipment)

(112 in 2023/2024)



**1,643**

asbestos safety checks for homes on our asbestos register

(1,643 2023/2024)



**2,276**

electrical tests

(1,283 in 2023/2024)



**99**

water hygiene checks

(100 in 2023/2024)



One of our electric vans

## Damp, mould, and condensation



Our DMC Team receiving a recognition award

We continued to raise awareness of damp and mould, how to report it, and what you can do to help reduce condensation in your home. We had **2,595** reports of damp and mould this year, which is 613 more than the previous year. We have a dedicated team of technicians who work to tackle damp and mould in homes.

We've also been preparing for Awaab's Law, which comes into force in October 2025. We want to make sure we have the right processes in place to fully comply with addressing damp and mould hazards that pose a significant risk of harm to tenants, within the fixed timescales.

## Investing in your home

This year, we spent **£7.45m** on improving and modernising homes, that's £1.75m more than the previous year. We survey homes to check if work is needed and have completed 1,249 home surveys.

Alongside our regular repairs and maintenance, we also carried out the following upgrades and improvements.

	2024/2025	2023/2024
Planned repairs	12,646	14,766
Number of homes modernised	2,587	2,389
New kitchens	270	295
New bathrooms	123	96
Heating improvements	371	441
Electrical supply upgrades	0	131
Wet rooms	16	27

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

### Renewing lifts

We upgraded the passenger lifts at Cotman Lodge, one of our sheltered housing schemes, and Parkside Court, one of the tallest buildings in Chelmsford at 14 storeys high. We carried out customer consultations and regular check-ins to help prevent issues and address questions quickly.



Parkside Court

## Making homes more energy-efficient

We spent over £660,000 making sustainability improvements to 50 homes, using grant funding secured in 2024 from the government’s Social Housing Decarbonisation Fund Wave 2.2. You can read about the latest government funding we’ve secured to improve the energy efficiency of homes on page 61.

Energy-efficient homes help you save on energy bills and support our goal of reaching Net Zero, where carbon emissions are balanced to help protect the planet.

This year, 98% of the rented homes we provide have an Energy Performance Certificate (EPC). This is 5% more than the previous year.

The average Standard Assessment Procedure (SAP) score of the rented homes we provide

is 75, which is a C rating. We’re above the UK housing average of 67 (D rating) and in line with the average SAP score of 75.6 (also a C rating) reported by 91 other housing associations. These organisations are collectively responsible for 1.9 million homes across the UK and, like us, are early adopters of the Sustainability Reporting Standard for social housing.

In total, **8,088** of the rented homes we provide (81%) have an EPC rating of C or above. That’s 1,025 more homes than the previous year.

We have 169 rented homes with no EPC rating, that’s 494 fewer than the previous year. We aim to address the gap in assessment for these remaining homes this year.

EPC banding	Number of homes
Very energy efficient - lower running costs	
(92-100) A	107
(81-91) B	3,112
(69-80) C	4,869
(55-68) D	1,553
(39-54) E	166
(21-30) F	27
(1-28) G	6
Not energy efficient - higher running costs	
Homes with no EPC rating	169

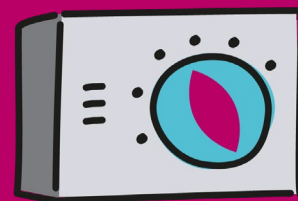
An EPC shows how energy-efficient your home is, rated from A (most efficient) to G (least efficient).



## Replacing heating systems

We replaced the communal heating systems at two sheltered housing schemes, Dannatts and Alexander Court this year to make sure customers have reliable and efficient heating for years to come. Before starting the work, we consulted with over 50 customers to hear their concerns and held regular coffee mornings during the project to share updates and answer questions.

We installed **773** Switchee smart thermostat devices in customers' homes this year, taking the total number of Switchees installed to **1,266**. These devices help customers to better manage their heating, cutting carbon emissions, and lowering heating costs. They also help detect issues like damp and mould early.



## Adaptations

We'll help you stay safe and independent by making adaptations to your home. Most require a council disability grant. If the changes are small, we may be able to do them at no cost to you. In some cases, if the work needed isn't possible or suitable, moving to a different home might be the best option. If that's the case, we'll talk it through with you.

This year, **221** adaptations were completed in customers' homes. 193 of these were identified through Occupational Therapist services and included complex adaptations such as graded floor showers, stair lifts, and through-floor lifts and simple alterations like grab rails. 28 of the completed adaptations resulted from customers contacting us directly, ranging from complex to simple adaptations.

## Home improvements

You can make improvements and alterations to your home, but it's important to check first whether you need our permission for the work you want to do. You don't need to get our permission for cosmetic changes that don't have a structural impact like interior decorating or putting up curtain poles or shelves. Examples of DIY projects and improvements we'll consider include installing an outside tap or satellite dish. We won't give permission for things like decking,

canopies, or changes to electrics. This year, we had 372 customer requests, 296 of which were approved.

Visit our website to find out more in our guide to getting permission for DIY and home improvements.



[chp.org.uk/leaflet-library](https://chp.org.uk/leaflet-library)





Andrews Place consultation event

## Regenerating Andrews Place

Our plans to regenerate the Andrews Place and Rainsford Lane area of central Chelmsford continued to progress. We want to make better use of the space and offer more much-needed affordable housing, including homes for later living.

We worked closely with existing customers at Andrews Place to involve them in our plans through consultation and provide tailored support. Following customer consultation, we appointed an architect in the summer and a developer in the autumn. We've been helping customers find new homes and supporting them with the move. We've also run weekly drop-in sessions and monthly coffee mornings, offering support and advice.

We also held our first public consultation event in November 2024 where we invited local residents and stakeholders, as well as the wider public in Chelmsford, to view our plans. We received lots of helpful feedback from the consultations on things like building height, access, and parking which have been incorporated into updated designs.

Consultations have continued into the new financial year, and we'll submit formal planning permission later in 2025. To find out more about our plans for Andrews Place, visit the dedicated section of our website.

 [chp.org.uk/andrews-place](https://chp.org.uk/andrews-place)

We've been working with the **Alzheimer's Society** to provide tailored support and specialist advice to Andrews Place customers living with dementia and their carers. Essex County Council has recognised our work to support customers and employees affected by dementia. They've named us an Inclusive Dementia Community Business for 2025-2027.







Lily in her new garden with Customer Experience Project Leader, Hannah

## Lily's story

Lily, 95, lived at Andrews Place for 27 years with her dogs and husband until he passed away 10 years ago. Now she lives alone with her little rescue dog, Dottie. Although hesitant about the regeneration plans, she appreciated being updated through customer events and coffee mornings.

When it came to her new home, it was important for Lily and Dottie that she had a low-maintenance garden and no stairs. In addition to a paved garden and a wet room, which Lily considers a bonus, modifications were made to the new home to make it even more suitable. Lily now has support handles, a doorbell for her hearing impairment, grab rails, fencing and a toilet mat for Dottie. Importantly, her great friend June from Andrews Place lives nearby.

Lily was also concerned about the move itself, particularly with packing, putting up pictures, and changing her postal address. But Lily

told us that everyone was incredibly helpful, including the team at CHP, her son, and Chelmsford Removals, and that “nothing was too much trouble” when it came to making sure the move went smoothly.

Lily commented: “I had excellent support from the young ladies who helped me and put things together in the bungalow. Everyone was especially nice and I’m so grateful.”

Lily highlighted that Hannah from CHP made sure she was comfortable and that everything was just how she wanted it in her new house.

“I feel quite at home here, but I know I can still come to Hannah with any little problem. I think my new home is absolutely lovely, and everyone who comes here thinks so too. It was nicely decorated, just how I wanted it. I don’t miss Andrews Place at all anymore. All’s well that ends well,” said Lily.



# More great new homes

We provided **303** new homes this year to help tackle the local housing shortage, which is 51 more than the previous year. Out of these, 272 were built by us and 31 were provided through our partnership with Legal & General Affordable Homes (LGAH).

15 of the homes were built on land-led developments, which means we have more control over the site and its design. Most of the homes were built on land from developers.

With the aid of Home Office funding, and in partnership with Chelmsford City Council, we bought five homes for Afghan families who were accepted as refugees under the government's Afghan Citizens Resettlement Scheme (ACRS), and ten homes for use as temporary accommodation.



Land bought for new homes in Cressing

## Number of new homes provided by CHP and our partners this year

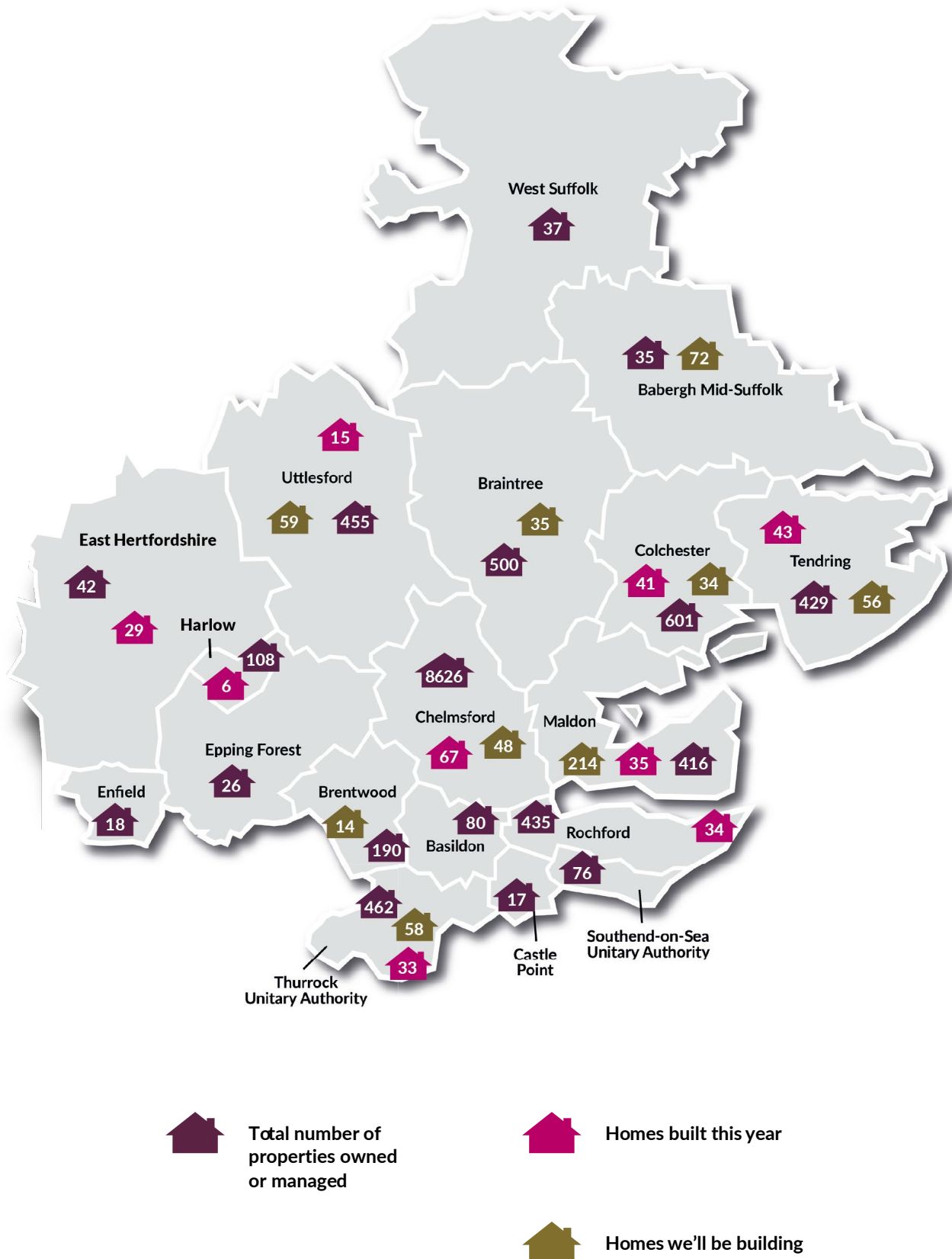
	Provided by CHP	Provided by LGAH	Total
Affordable rent	191	4	195
Shared ownership	79	27	106
Social rent	2	N/A	2
Total	272	31	303

We didn't reach our original three-year target of providing 1,500 new homes, but we've worked with partners who share our values and dedication to addressing the housing crisis to deliver a total of 955 affordable new homes.

We've built **4,616** 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 as of 31 March 2025. It shows how many we've built this year and what's planned with our partners.



## Sustainable homes

One of our Corporate Strategy commitments was to build a growing number of environmentally sustainable homes.

Of the 272 homes we built this year, **42** had an EPC rating of **A**, 14 more than the previous year. The average EPC rating for the homes completed this year was **B**.

We built **96** homes that can produce sustainable energy through photovoltaic (PV) panels and **49** homes have air source heat pumps (ASHPs). This is an increase on the previous year from 48 and 26, respectively.

We constructed **45** homes with the option to add electric vehicle (EV) chargers, installed chargers at **100** homes, and included **four** shared charging points.

In total, **284** of the new homes we've provided have ASHPs and **817** have PV panels. We've also installed Switcher smart thermostats in **1,266** of the homes we provide to give customers greater control of their heating and hot water.

We built **28** homes using timber frames, a sustainable modern method of construction (MMC). This is three less than the previous year.

We built **185** homes to M4 Category 2 standard, 85 more than the year before. This means they're designed to be accessible and adaptable, with features like step-free access to suit older people or those with reduced mobility.



**Seven** homes were built to the higher M4 Category 3 standard, four more than the year before. These homes are constructed to be adaptable for a wheelchair user.

PV or solar panels capture sunlight and turn it into electricity for your home.

An ASHP takes heat from the air to warm your home and hot water.





St. James' Park

### Sustainable and accessible homes in Bishop's Stortford

We worked with Countryside Partnerships (part of the Vistry Group) to deliver **42** new affordable homes in St. James Park, Bishop's Stortford. The development included 28 homes for affordable rent and 14 shared ownership homes, all designed with sustainability and accessibility at the core.

39 of the homes featured solar panels, four had air-source heat pumps, and two were fitted with EV charging points. The energy-saving features help customers keep their energy bills down and reduce carbon emissions.

Four of the homes have kitchens built with variable-height worktops and are also suitable for further adaptations like wet rooms and through-floor lifts to cater for the needs of people with disabilities or additional requirements. This means these homes can stay fit-for-purpose for many years to come, even when customers' needs change.

East Herts Council nominated people on their housing register to all 28 new homes for affordable rent, while people living in East Herts or with family or work connections to the district were prioritised for the 14 shared ownership homes.



## Working in partnership

We work with Legal & General Affordable Homes (LGAH), M&G UK Shared Ownership, and Chelmsford City Council (CCC) to provide homes and help meet local housing need.

At the end of the year, we acquired **480** Chelmsford-based homes from L&Q, a large, national housing association. We also entered a long-term partnership with NewArch Homes, a registered provider of social housing owned by the Octopus Affordable Housing Fund. NewArch bought **220** homes from us - a mix of shared ownership and affordable rent homes - some of which were from our development pipeline. We'll continue to manage the homes on their behalf.

This year, we managed **over 1,000** homes for our partners.

	2024/2025	2023/2024
LGAH	524	498
CCC	166	166
M&G	167	168
NewArch	157	N/A
Total	1,014	832

## Helping you 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 **70** homes for shared ownership this year. This generated **£9.48m** in income, £6.08m more than the previous year when we sold 28 homes.

We achieved **16%** of the sales this year off-plan before the homes were built.

We helped **seven** shared ownership households own more of their home by buying a bigger share through 'staircasing'. This raised an additional **£800,000**.

We helped one household buy their current home at a discount through the Right to Acquire scheme, achieving £0.2m. We also helped three households buy their home at a discounted rate through Right to Buy, resulting in £86,945 of income.



Home Ownership and Commercial Lettings Manager, Tammy

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



### Lisa and Kate's story

We met three years ago when I was living with my parents after my previous relationship had broken down. Kate was living in a flat and wanted to get back on the property ladder.

We're both in our 50s and we didn't want a 25-year full mortgage hanging over our heads like a dark cloud. Shared ownership seemed like the best option to find a home together for our circumstances.

The process with CHP initially had some challenges but later we worked with Nikki, one of the sales executives, and she was amazing. It was plain sailing from then. She understood our situation, was always available to answer our questions, and was a pleasure to deal with. She even recommended a solicitor, and we were able to get a discount which we really appreciated.

We now have a beautiful home in Burnham-on-Crouch, with a lovely south-facing garden. We love that it's a new build, with a fully equipped kitchen and carpet, so we could just move straight in.

Whilst the shared ownership process can feel quite long and drawn out at the time, on reflection it's actually simple and CHP is there to help each step of the way. Shared ownership can really open up a bigger market for many people. We've got to know our neighbours and they vary; from a family, to a young couple, and an older couple. It's a mix of people who can benefit from this type of home ownership scheme. We've found it more affordable than renting and we love the security it gives us, and that you can paint the walls your own colour! We've definitely found our forever home.



## Great place to work



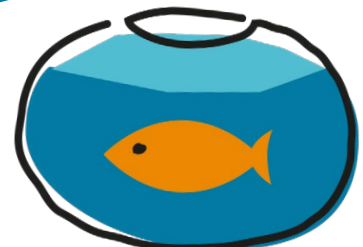
Talent Manager Business Partner, Heather

### What our team thinks

Every six months we ask our team to complete an employee Net Promoter Score (eNPS) survey to get an updated measure of how employees feel. In our most recent survey (October 2024), we surpassed our target of +20 and achieved +36.27. This is the highest score we've received and is an increase of +9.92 from the previous survey. It shows a strong level of engagement and is double the sector average<sup>9</sup>.

### Growing stronger together

This year, our employees (almost 400 people) took part in a training programme designed to enhance teamwork and uphold our values. It was created in response to employee feedback that teams were working too much in isolation, making our jobs harder, and it's already helping teams connect, collaborate, and work more effectively together.



<sup>9</sup>Based on a benchmarking eNPS score of 18 for housing associations as of September 2024, according to [Hive](#).

## Equity, Diversity, and Inclusion (EDI)

We've been working to create a fair, diverse, and inclusive organisation where both employees and customers feel safe, welcome, and free to be themselves. While we've been gathering more information about customers to better understand their needs and improve our services and communication, we've also been collecting socioeconomic data from employees to better support them.

We've taken steps to create a more inclusive and supportive workplace culture. This year we've:

- enhanced our induction process by putting a greater focus on EDI;
- improved EDI eLearning for new starters;
- made our recruitment process more inclusive, e.g. by offering alternatives to how interviews are conducted based on candidate's individual needs;
- improved accessibility at our head office;
- updated our family leave guide and related policies to be more inclusive of transgender and non-binary colleagues;
- introduced new initiatives to support neurodiverse colleagues, including a Neurodiversity Network for peer support;
- made our EDI eLearning course mandatory for all employees and launched our first EDI microlearning course on LGBTQ+ inclusion;
- sponsored Essex Pride 2024 alongside BuildEast and Eastlight Community Homes and led the march through Chelmsford to celebrate LGBTQ+ life in Essex;
- supported awareness campaigns to help highlight issues, celebrate achievements of underrepresented or marginalised groups, and encourage action for positive change. These included Black History Month, LGBT+ History Month, and International Women's Day.

You can read more about these initiatives and what else we've been doing to progress EDI in our Equity, Diversity, and Inclusion Report 2024 on our website.

 [chp.org.uk](https://chp.org.uk)



Celebrating Essex Pride



## Pay gap reporting

In March 2025, we published our gender pay gap and ethnicity pay gap reports. We produce these reports annually to look at the gender and ethnicity balance within similar pay brackets. They help us spot gaps in career progression and earning potential, understand the reasons behind them, and take steps to reduce them. You can read both reports and find out how we're working to create a fairer, more diverse, and inclusive workplace on our website.

 [chp.org.uk](https://chp.org.uk)



Employees at a summer social





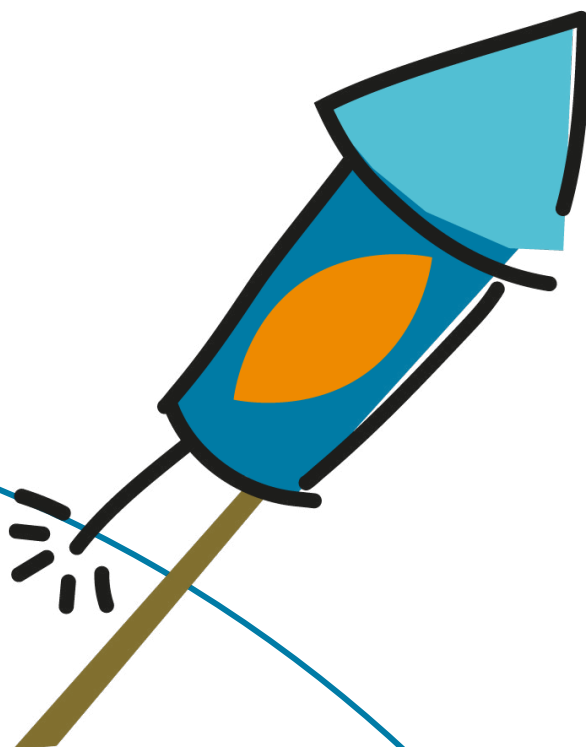
Celebrating at the Essex Housing Awards

## Award-winning

We were delighted to be recognised at the Essex Housing Awards 2024, which celebrate the best in housing from across the county. We achieved success across four categories.

- One of our Trades Team won the Mo Slade Rising Star Award.
- One of our Growth and Partnerships Team was highly commended for the Housing and Development Professional of the Year category.
- We were highly commended for one of our developments in the Medium Housing Schemes category.
- We were highly commended in the Meeting Housing Need category.

Our Head of Customer Resolution and Insights won the Accomplished Leader Award at the CCA's Women in Leadership Awards 2024. We were also shortlisted for four awards at the Women in Housing and Housing Heroes awards. Congratulations to all employees involved.



## Smart ways of working



Fleet Co-ordinator, Nick

We invested **£1.2m** in technology this year. We use data and technology to improve how we work and deliver our services, focusing on what's most effective and makes the biggest impact.

Shortlisted for Best Use of Automation or Artificial Intelligence (AI) in Housing at the Housing Innovation Awards 2025

Highly Commended for Innovation at the Housing Technology Awards 2025

### Project management

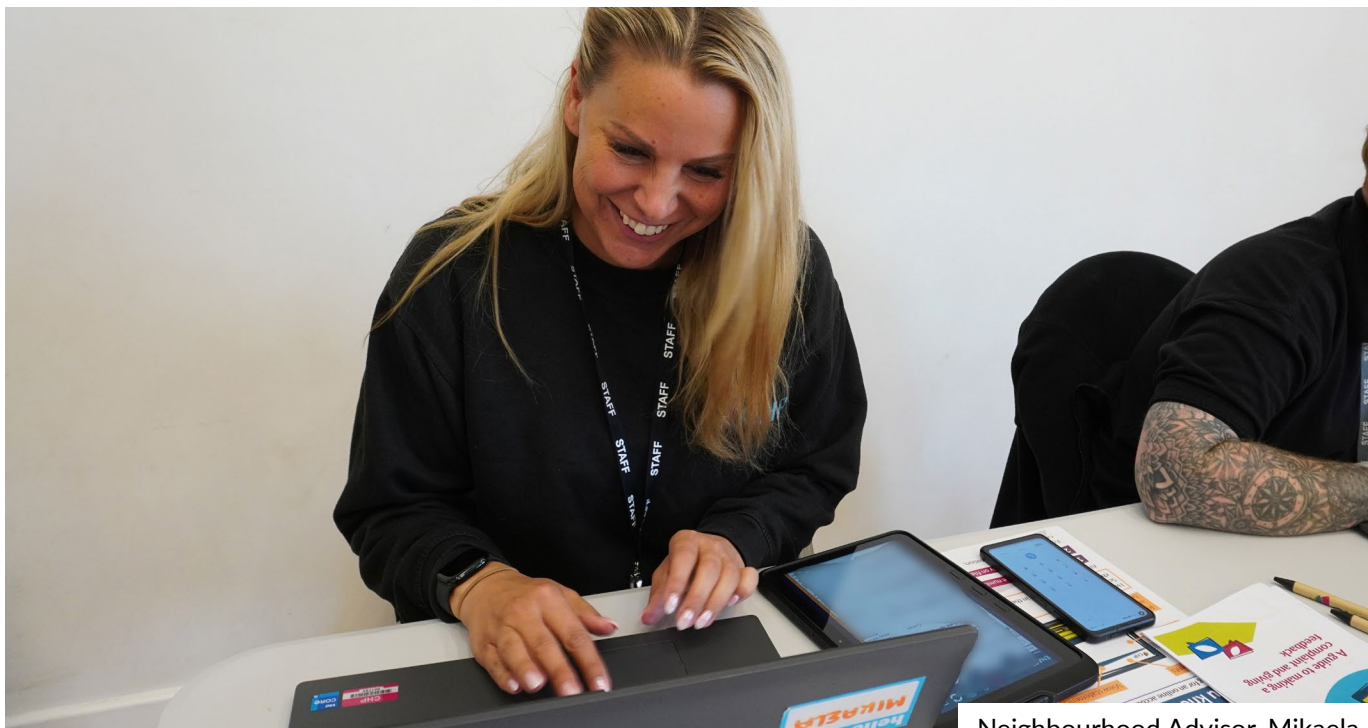
This year, we set up a project management office to better manage big changes and reduce the risk of failure. It helps us track each project's benefits and focus on what matters most. These projects are prioritised based on legislation, customer needs, efficiency, and risk. We initially focussed on digital projects, however we're hoping to roll this out to further teams over the coming months.



## Data quality

We continued to work on improving the quality of our data and developing solutions for analysing it to provide better insights and inform our service delivery. We strengthened

our Data Team and established a network of data owners across the business to pilot a new data quality tool designed to identify and rectify data gaps or errors.



Neighbourhood Advisor, Mikaela

## Efficiency through innovation

We invested in fully upgrading the technology that runs all our core business applications, secures our network, and backs up copies of our data. This complex and successful project had minimal impact on the organisation.

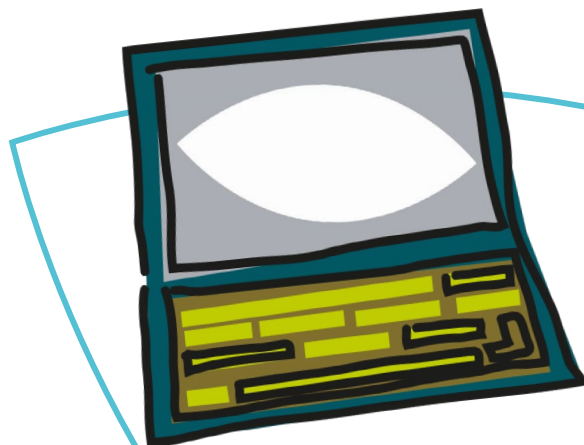
We added new features to our online platforms and mobile apps to improve our teams' remote working capability.

We also added new automation solutions using Robotic Process Automation (RPA) tools. This reduces manual tasks and frees up important resources. For example, we've automated invoice processing in the supply chain, saving around 15 minutes per invoice.

We've also been working on innovation projects using Artificial Intelligence (AI) across the business.

## Cyber security

We use technology every day, from managing customer data to scheduling jobs, making cyber security essential. We've introduced mandatory annual training for employees to make sure everyone in every role knows how to recognise and respond to cyber threats. The training covers key topics like data protection, threat detection, and how to respond to keep our information safe.





## Strong growing business

**£91.8m** income

(£76.6m in 2023/2024)

**£9.48m** from the sale of shared ownership properties

(£3.4m in 2023/2024)

**£0.2m** income from Right to Acquire

(£0.5m in 2023/2024)

**£86,945** income from Right to Buy

(£59,500 in 2023/2024)

**£77.5m** in rents and service charges

(£68.8m in 2023/2024)

**£12.9m** from a variety of other sources<sup>10</sup> including homes managed for our partners, market lettings, first tranche sales, and outright sales

**£1,835,000** in rent losses from voids and bad debts

(£1,534,260 in 2023/2024)

To find out more about our income, see our Financial Statements 2024/2025.

## Regulator of Social Housing (RSH)

We're accountable to the RSH, whose role is to make sure that housing providers like us are properly governed, well managed, and financially secure.

**G1 rating  
for governance**

Our current ratings from our November 2024 Stability Check confirm that we're well governed and financially viable, but we need to manage risk carefully.

**V2 rating for  
financial viability**

## Credit rating

In October 2024, S&P Global Ratings kept our credit rating at **A- (stable)** in our annual review. A strong and constant credit rating provides lenders and investors with a level of assurance about our operational and financial performance, as well as the future direction of our business.

S&P is a major credit rating agency that gives letter grades from AAA to D to show how risky a company or country's debt is.



## Investment

In December, we finalised a **£150m** private placement with five investors across the UK and North America, adding new relationships to the long-term funding of our development and investment programmes. It will help us provide more much-needed, warm, safe, and affordable homes for local people.

The transaction used our sustainable finance framework, with proceeds allocated to a mixture of eligible social and environmental projects.

The transaction was supported by Lloyds, NabSecurities LLC (Joint Placement Agents), Newbridge Advisors LLP (Advisor), Devonshires (Issuers Counsel) and Pinsent Masons (Investor Counsel).

## Providing value for money

With lots of demands on our services and investment funds, it's important that we 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've been developing a new Value for Money Strategy and asked for your feedback on how and where we spend money. Look out for more on our new strategy later this year.

## Working in partnership

We're focused on meeting local housing need by collaborating with partners who share our values to deliver affordable new homes. These organisations include for-profit providers such as Legal & General Affordable Homes and M&G who we manage homes for.

Towards the end of the year, we entered a long-term partnership with NewArch, a registered provider of social housing owned by the Octopus Affordable Housing Fund. NewArch transferred 220 homes to us, which we'll continue to manage on their behalf. We also co-created a growth plan for delivering more homes together in the future to address the shortage of affordable housing in Essex.

By partnering with organisations that share our vision, we can deliver more homes faster and more efficiently.



Helen and Fiona from our Growth and Partnerships Team with Peter and Georgia from Octopus



## Working towards carbon Net Zero

We were successful in our bid to win government funding from the Warm Homes: Social Housing Fund to improve the energy performance of around 400 homes. We were provisionally allocated **£3,345,352** to be matched by our funding and used over the next three years to install new low-carbon heating systems, solar panels, and improve insulation. This funding will help customers save on energy bills and cut carbon emissions.

Our operations re-committed to using only green energy tariffs with our office and communal landlord supplies as well as zero waste sent to landfill. We also added an electric ride-on grass cutter to our low-carbon fleet and machinery.

To learn more about what we've been doing to make homes more energy-efficient, visit the 'Investing in your home' section on page 41.

Our carbon intensity ratio, which measures the greenhouse gas emissions from both our operations and the homes we provide, was **2.86 tonnes** of CO2 equivalent per home this year. This is an increase from 2.53 tonnes in 2023/2024.

The rise is due to several factors, including the improvement of the calculation method and assumptions used to determine carbon emissions, to more accurately reflect the emissions from all our activities. In addition, we've also continued to improve the volume and quality of the energy efficiency data we hold on our homes, which has also made our emissions calculations more accurate.



Our zero emissions electric mower

## Recycling materials

Processed material	Tonnes per year
Paper (fibre)	28.88
Cardboard	49.52
Glass	24.76
Metal	28.88
Food	45.39
Wood	49.52
Polystyrene	16.50
Plastic bottles	4.12
Rigid plastics	8.25
Inert (e.g. sand, plaster board, and concrete)	53.64
Refuse-derived fuel	103.17
<b>Total tonnes per year</b>	<b>412.63</b>

**25** pallets upcycled  
by employees

**14** gas bottles returned  
or reused

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

To find out our plans for cutting carbon emissions, protecting nature, and making homes and communities better, read our new **Environmental and Sustainability Strategy for 2025-2030**.



[chp.org.uk/our-commitment-to-sustainability](https://chp.org.uk/our-commitment-to-sustainability)

# Our future

While some positive developments are on the horizon, the coming year will continue to be challenging for the housing sector. Costs are still rising, regulation is increasing, and expectations to meet consumer standards, building safety requirements, and sustainability goals are high. Our customers expect more, and rightly so. They deserve better, faster, and more personalised services.

From October, Awaab's Law will require social landlords like us to fix dangerous damp and mould and carry out emergency repairs within set timeframes. The law will be strengthened over time by a phased approach, with landlords expected to fix all dangerous hazards from 2027. This is a promising step towards improving housing safety and quality that we've been preparing for.

The government's June 2025 Spending Review included a £39 billion investment in social housing over the next ten years. This major boost means we can expect significant momentum in building more high-quality, affordable homes. The review funding will also enable the industry to work more quickly on making existing homes more energy-efficient, supported by a £1 billion investment in

decarbonisation. The announcement of a new ten-year rent framework also gives us more financial certainty and helps us plan for the long term.

We're excited about the opportunities a merger with Estuary Housing Association may bring. Our plans and ambitions for the future closely align. We recognise the challenges within the housing sector and the need to invest in customer service, existing homes, and affordable housing across Essex. If our Boards approve the merger, we'll have the opportunity to create something new, built on the strengths of both organisations.

Whether the merger goes ahead or not, we're prepared to face the challenges and make the most of the investment in our industry with our new Corporate Strategy for 2025-2030. It expands upon our achievements over the past three years with our previous Corporate Strategy and addresses evolving external challenges and customer priorities.

A summary of our plans for the next five years is available on the following page.





# Our new Corporate Strategy 2025-2030

## Why we are here

Our purpose is to make a difference to people's lives by providing safe and well-maintained homes.



## Driven by our values

We are bold, open-minded, caring, and determined.

## Goal one

Invest in safe and well-maintained homes

### Our priorities

Keep improving the performance of our repairs and maintenance service.

Improve energy efficiency and environmental sustainability in homes and communities.

Prioritise the safety and wellbeing of customers in homes and communities.

Help address housing demand and make sure homes meet future needs.

### Four key actions we'll achieve in year one

Embed improvements to our repairs service.

Deliver the initial priorities from across the four strands of our Environmental Sustainability Strategy.

Adapt policies, processes, and services based on new compliance, safety needs, or feedback to help keep customers safe.

Review our current older person accommodation, and plan improvements.

Scan the QR code here to read the full strategy.



## Goal two

Deliver great customer service

### Our priorities

Make sure our services prioritise customer needs.

Listen to customers' views and use these to provide the services they want.

Communicate with customers clearly, simply, promptly, and respectfully.

Provide a wide range of opportunities for customers to get involved with us.

### Four key actions we'll achieve in year one

Adapt and respond to the diverse needs of individual customers by default.

Review the tenancy and financial support we provide to improve reach.

Develop and evolve improvements in our anti-social behaviour service.

Incorporate our Community Voices engagement groups into our governance structure.

## Goal three

Be an ethical, sustainable, and well-managed organisation

### Our priorities

Promote a culture where employees can reach their full potential.

Use data insights about customers and homes to drive decisions.

Ensure financial stability and maximise value for money.

Use improved processes and technology to work effectively and efficiently.

### Four key actions we'll achieve in year one

Enhance our learning and development programme.

Use data and feedback to prioritise process improvements for customers, homes, and employees.

Explore new complementary commercial opportunities and partnerships.

Work with our contractors to enhance our combined contribution to social value.

## Useful links

More information on the topics covered in this report can be found on our website at [chp.org.uk](https://chp.org.uk) or via the links below.

All customer policies are also available on our website, and you can access helpful guides about our services in the online leaflet library.

- [Corporate Strategy 2025-2030](#)
- [Environmental and Sustainability Strategy 2025-2030](#)
- [Environmental, Social, and Governance Report 2024/2025](#)
- [Financial Statements 2024/2025](#)
- [Equity, Diversity, and Inclusion Report 2024](#)
- [Gender Pay Gap Report 2025](#)
- [Ethnicity Pay Gap Report 2025](#)
- [Policies and procedures](#)
- [Leaflet library](#)







Andrews Place customer event



# CHP

## Annual Report

2024/2025

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