



Strategic Plan

2022 - 2025



Introduction

At GCHA we are committed to providing affordable homes to our residents. With just over 600 homes in the North Kent area, we recognise that whilst having a good quality home is integral to improving the lives and life chances of our diverse community, we also have a clear role to play in shaping neighbourhoods and providing residents with a broader range of services.

As the second largest housing provider in the Gravesham area after the local authority, we realise that we do have a fundamental role to play in tackling the housing crisis. We are proud of our standing in the local community and are keen to further expand our networks, both locally and nationally, to ensure that we are making a real and positive impact.

As we look ahead at the next three years, we realise that these are unprecedented times. The global pandemic will continue to impact the lives of our residents and staff for years to come. It has also highlighted the important role of frontline staff and agile, digitally-enhanced ways of working. Going forward, we will use technology to improve the services we deliver to our residents and enhance our overall performance.

The Government's Social Housing White Paper 2021 focuses on putting residents at the heart of everything we do and we have developed our resident involvement and asset management strategies with this in mind.

The Government has also set a clear and challenging carbon goal for the UK to meet net zero by 2050.

As a social housing provider, we have a key role to play in responding to this decarbonisation challenge.

Our new strategic plan sets out the strategic priorities for the next three years and how we plan to achieve them. Our overall objective remains the same; to build and maintain quality, energy efficient, affordable homes in our local communities. However, we have created a new set of values to help reinforce the cultural change we are making.

We are committed to equal opportunities for all and we will continue to ensure that our people, policies and processes reflect the diverse communities we serve.

We live in challenging times with a number of competing priorities but we are determined to focus our time and resources on the issues that really matter to our residents.

We look forward to continuing the legacy that started almost 60 years ago and are doing everything we can to continue opening doors for people in our communities.



Steve Harriott
Chair of GCHA Board



Bukky McGlynn
Chief Executive



About Us

Gravesend Churches Housing Association Limited (GCHA) is a registered provider, incorporated with the Financial Conduct Authority as a Community Benefit Society with Charitable Status (no. 16849R). It is also registered with the Regulator of Social Housing (no LH 0870).

In 2004 we signed a joint development programme with another association [since ended] delivering 42 new affordable housing units at DeWarren House, Glebe Road, Rochester Road, Fulwich Road and four street properties in Singlewell. In recent years, working with small developers, we have delivered 37 units for market rent to cross subsidise our affordable homes.

Our History

We were formed in September 1964 by the Gravesend and District Council of Churches which recognised the growing need for affordable rented housing in the area.

By 1966, spurred on by the drama 'Cathy Come Home' we had raised enough cash to purchase 14 London Road, Northfleet, creating our first nine flats for rent.

With the passing of the 1974 Housing Act and the introduction of capital grant, GCHA grew from strength to strength. By 1977 we had over 100 homes, rising to over 200 by 1980; including the purchase of Elizabeth Court in central Gravesend and expanding our homes and services to the borough of Dartford.

In 1987 we took over the management of 22 units on behalf of Maidstone Churches Housing Association, amalgamating them into our stock in 1992.

In 2017, we came full circle and returned to our original home, with new offices at 14 London Road, as part of the redevelopment of the site.

Location of GCHA's market rent properties

	Year of Construction	Number of Properties
Location		
Swanscombe	2012	1
Gravesend	2014	3
Gravesend	2013	12
Northfleet	2016	1
Gravesend	2016	12
Maidstone	2019	8
	Total	37

We are continuing to build new affordable homes for local people. In 2021, we completed the purchase of a site to build nine units in Meopham and acquired land for 14 new homes in Gravesend.

We also continue to work closely with local councils, as well as Kent Housing Group, the g320 group of small housing associations, and the South East Consortium (a procurement organisation).



Our Vision

Opening doors to safe, secure and affordable homes.

Our Culture

Our culture is defined by our values which underpin everything we do and inform our behaviours, decisions and delivery of our strategic priorities.

Our Values

In 2022, we identified a set of values required to achieve our strategic objectives:

1. Adaptable



We adapt quickly to challenges and provide a flexible, personal and friendly service for our residents and communities.

2. Responsive



We are quick to respond and believe in going the extra mile and taking personal responsibility for the services we deliver.

3. Inclusive



We provide equal access to our services and resources. We believe that everyone has the right to be treated fairly and with respect.

4. Trustworthy



We keep our promises and can be depended on by our residents to provide and maintain good quality affordable homes and a consistent service that meets their needs.

5. Accountable



We take ownership for everything we do and are held accountable by our residents, board members and the social housing regulator.

These values apply across the organisation and will act as our guiding principles in everything we do in the present and in the future.

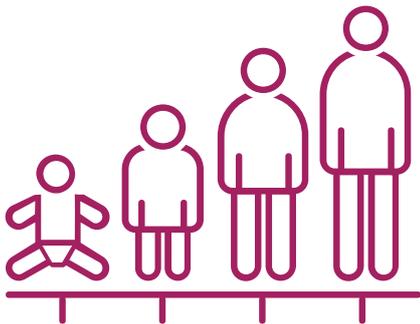


Our Residents

We are proud of our local roots and reputation as a small, community focused, independent housing provider in the heart of Gravesham.

We have provided some data about our residents to show their demographics compared to local authorities in our operating areas.

Age and Gender



- 51% of our residents are below the age of 55. This is slightly lower than Gravesham (66%), Dartford (69%) and Maidstone (64%) according to 2011 Kent County Council census information.
- We have a slightly higher percentage of female residents than male (53% female, 47% male). Gravesham, Dartford and Maidstone boroughs broadly show a 49% male/51% female split between adults over the age of 20 (source: 2011 Kent County Council census).

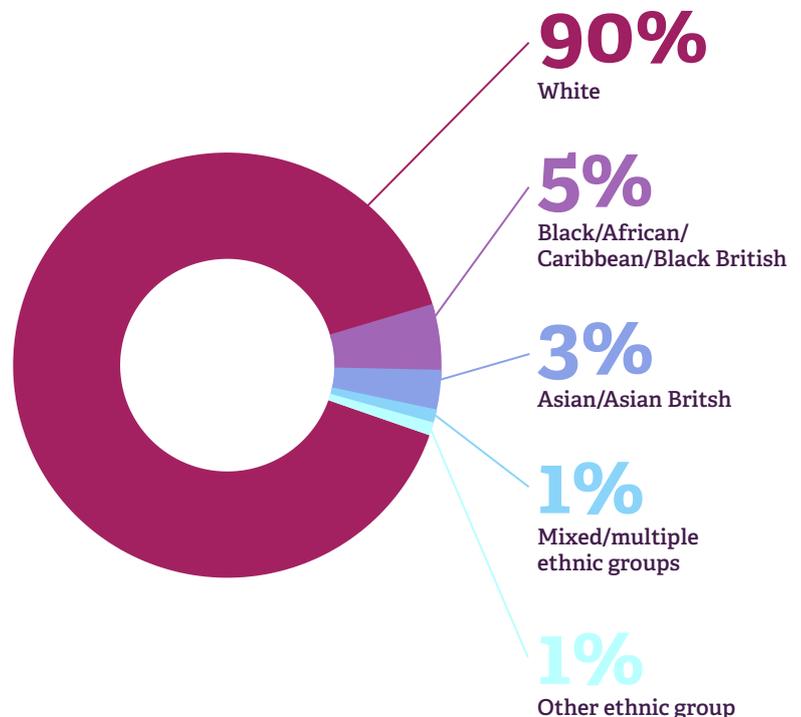
Ethnicity and Employment Status

90% of our residents are white which is broadly consistent with the boroughs that we operate in. The adjacent chart shows a full breakdown of the ethnicity of our residents.

67%

of residents were in full time or part time work

47 out of the 70 lettings from April 2020 to January 2022 were to residents in full time or part time work.



Resident Satisfaction

The 2021/22 annual residents survey highlighted a number of areas that required further improvement.

More than 230 residents gave us feedback. The key results showed:

- Overall, our residents are less satisfied with our service compared to the 2019/20 survey
- A majority of residents are satisfied or very satisfied with the service we provide (65.8%)
- Most residents are satisfied or very satisfied with the quality of their home (76.6%) and neighbourhood (71.4%)
- Almost half of residents said they do not agree (or are neutral) with the statement that we listen to their views and act upon them
- Almost a third (31.8%) of residents said the GCHA service they consider to be the highest priority is listening to residents' views and acting upon them.

After analysing the survey results, we contacted every resident who said they were most

dissatisfied with elements of our service, to find out where they think we could improve.

We are also working on improving our resident engagement programme to create better and more frequent opportunities for residents to give us feedback.

We are working on improving our consultation process around making major improvements to estates (e.g. window and door replacements), so residents can be more involved.

We continue to work with our residents to ensure they are well supported during these challenging times. We regularly keep in contact with vulnerable residents throughout the year to find out if they need any extra support.

We have also helped 16 residents access welfare and wellbeing support and supported 2 residents into education and employment.

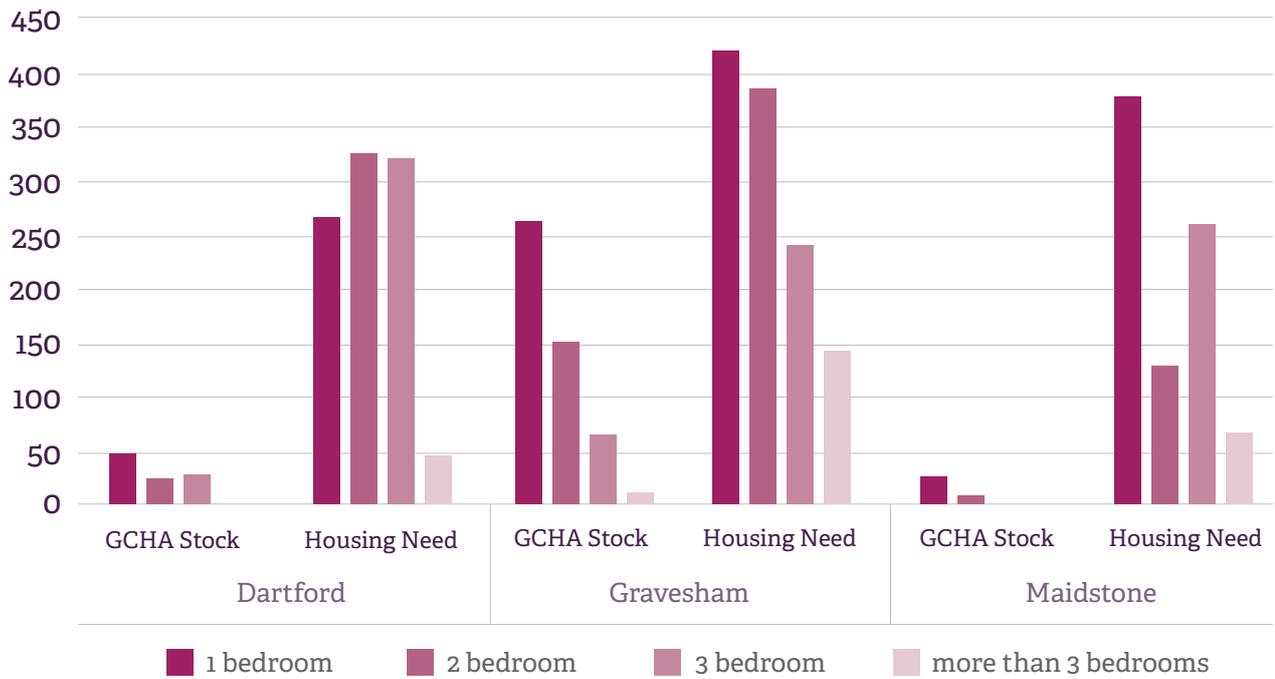
At the November 2021 strategic away day, the GCHA Board approved our resident involvement strategy which outlines how the organisation will capture the views of residents and use it to shape its services going forward.



Our Homes

We have a diverse portfolio of properties which allows us to provide accommodation for single people and families. The graph below looks at how our type of accommodation compares with housing needs in the different boroughs we work in.

Our stock portfolio vs numbers on local authority housing needs registers



As illustrated by the chart above, there is a great need for a range of affordable housing in the local authorities we operate in. This presents an opportunity for GCHA to grow and develop more affordable housing in these areas.



Our People

Governance

We have a board of 10 directors including the Chief Executive. We also have an Audit and Risk Committee consisting of four board members and one independent member and a Development Subcommittee with four board members.

Our board members have a wide range of skills, experience and knowledge from both the housing sector and the wider commercial world.

From March 2022, members will normally serve six years but can serve up to a maximum of nine years if the Board determines that it is in the best interest of the organisation. Board members are paid a modest fee to compensate for their time commitment.

Board Members



Steve Harriott
Chair of the Board



Ronak Kantaria
Chair of A&R Committee



Monika Ziola



Nicola Bowen



Eileen Jordan



Michelle Mullen



Andrew Pert
Independent Committee Member



Manpreet Bhupal



Jim McLaughlin



Brian Horton



Bukky McGlynn
Chief Executive



Our People



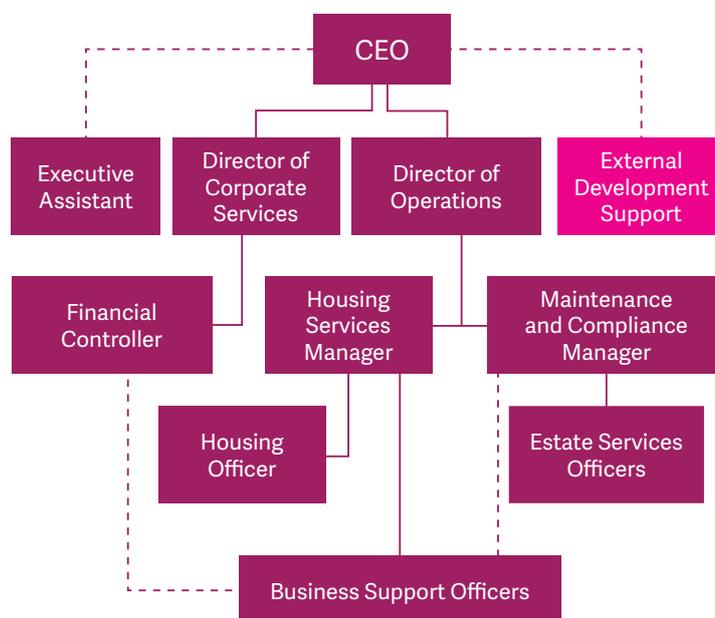
GCHA has a small, diverse staff team.

Our staff have strong links in the communities where they serve and offer a personal, friendly touch that is aligned to our values as a small local housing provider.

Our staff are motivated by our vision, and strategic priorities to provide affordable housing and services in the communities we serve.

We will continue to invest in our staff to ensure they are equipped to adapt to the ever-changing environment - whilst growing with the organisation - and in the process, enjoy a rewarding and interesting career.

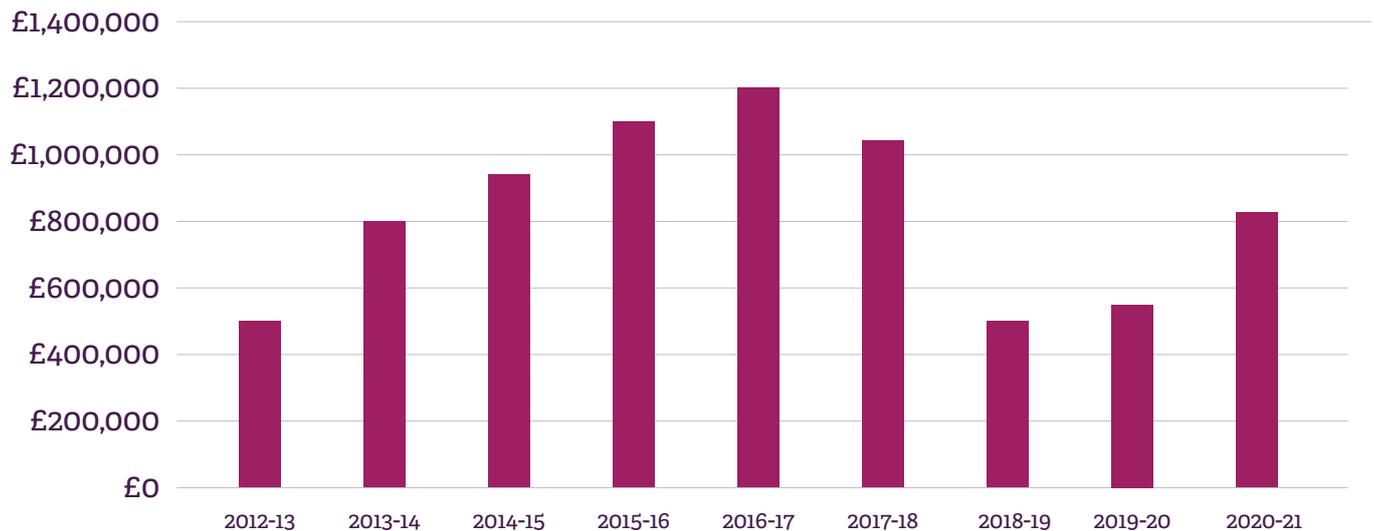
Staff structure April 2022



Financial Strength

We continue to be a financially strong association, generating a healthy annual surplus to reinvest in both modernising existing homes as well as providing new ones.

GCHA annual surplus from 2012/13 - 2020/21



The graph above reflects our annual surplus position, before pension costs. In 2020/21 our annual surplus position was £821k, which is an improvement on the 2019/20 annual surplus position of £566k, largely due to an increase in value of our investment properties.

Since 2017-18 there has been increased investment in our stock and staff, largely to address health and safety compliance requirements. The drop in the values of investment properties and accounting changes from 2018-19 involving pension provision have resulted in a drop in annual surplus during this period.

Despite the impact of the pandemic, 2020-21 has seen a healthy operating surplus of over £1.4m and a net surplus of £821k, both figures showing improvements on 2019-20.

The surplus generated will continue to assist us in developing new properties, whilst also increasing reinvestment in our existing properties. Our assets have also increased following the acquisition of a further two properties in the year, as well as a new site for the development of nine new units.



Strategic Priorities

Our key objectives which are set out in our rules are:

1. The business of providing and managing housing including social housing and providing assistance to help house people and associated facilities, amenities and services for poor people or for the relief of the aged, disabled (whether physically or mentally) or chronically sick people.
2. Any other charitable object that can be carried out from time to time by a registered society registered as a provider of social housing with the regulator.

At a strategy away day in November 2021, our board members reflected on our achievements over the last three years and considered the culture and vision for the future, confirming that as long as we are still able to develop new homes we should continue to operate as an independent, community focused housing provider.

Our Priorities for 2022-2025



1. Deliver good quality homes and excellent services in safe neighbourhoods



2. Maintain high levels of resident and staff satisfaction and engagement



3. Develop new energy efficient affordable homes



4. Remain financially viable and strong



1. Deliver good quality homes and excellent services in safe neighbourhoods

We will provide residents with the highest quality of landlord services that enable them to live happy, independent lives in comfortable, secure and safe homes. We will continue to invest in our homes and maintain excellent standards of accommodation.

By March 2025 we will have:

- Seen year-on-year increases in resident satisfaction with us as a landlord
- Delivered our three-year asset management strategy, ensuring our residents have a voice in the delivery of our repairs service
- Invested in carbon neutral solutions for our homes to ensure that they are energy efficient
- Offered a broad range of contact access points, providing a 24/7 service for our residents
- Implemented a fully integrated CRM that enables effective performance reporting and monitoring
- Achieved 90% satisfaction from residents in the quality of improvements and maintenance services we provide

2. Maintain high levels of resident and staff satisfaction and engagement

We will continue to be known as a tenant focused organisation, delivering a programme of engagement that ensures residents are involved in shaping our services. We will continue to listen to our residents and provide them with modern, innovative services that are consistent with their needs and aspirations.

By March 2025 we will have:

- Delivered our resident involvement strategy, ensuring that residents are involved at all levels
- Introduced a resident scrutiny panel made up of both residents and board members
- Recruited and trained two resident board members
- Achieved 90% resident satisfaction with participation and engagement
- Achieved Customer Service Excellence (CSE) and Tpas Landlord Tenant Engagement Accreditation
- Further enhanced our tenant wellbeing service by delivering resident led workshops and events
- Developed a HR strategy that outlines our approach to staff learning and development
- Successfully obtained Investors in People accreditation
- Introduced an annual staff satisfaction survey and achieved 95% overall staff satisfaction



3. Develop new energy efficient affordable homes

We will continue delivering sustainable, affordable new homes that enhance the quality of life of residents. We will continue to work with our partners to develop a portfolio of properties that meet the needs of the diverse communities we serve.

By March 2025 we will have:

- Completed 50 new homes, all of which will meet the relevant energy efficiency standards
- A development programme that delivers 25 new homes each year for the next 3 years
- Delivered four innovative energy efficient and decarbonisation initiatives as part of the 2022-2025 development programme
- Agreed a joint development venture with a social housing provider or developer focused on delivering affordable homes in the Dartford and Gravesham area
- Maximised on capital grant investment from Homes England, to deliver new affordable homes
- Continued to strengthen our relationship with Kent Housing Group, g320 and the South East Consortium to improve our influence on local and wider housing strategy

4. Remain financially viable and strong

We will continue to build on our strong foundations and remain financially strong, providing our residents with value for money services.

We will leverage our assets to ensure that we can develop more homes whilst investing in our current stock.

By March 2025 we will have:

- Conducted annual reviews of our business plan to ensure it is consistent with our strategic goals and objectives
- Introduced a 30-year asset management budget to sit alongside our business plan
- Generated a surplus of more than £500k per annum to invest in our schemes, programmes and communities through innovation
- Continue to review our operating processes to ensure they deliver value for money and benchmark against best practice in the sector
- Maximise our borrowing facilities to ensure we are delivering against our business and development plans



Risk

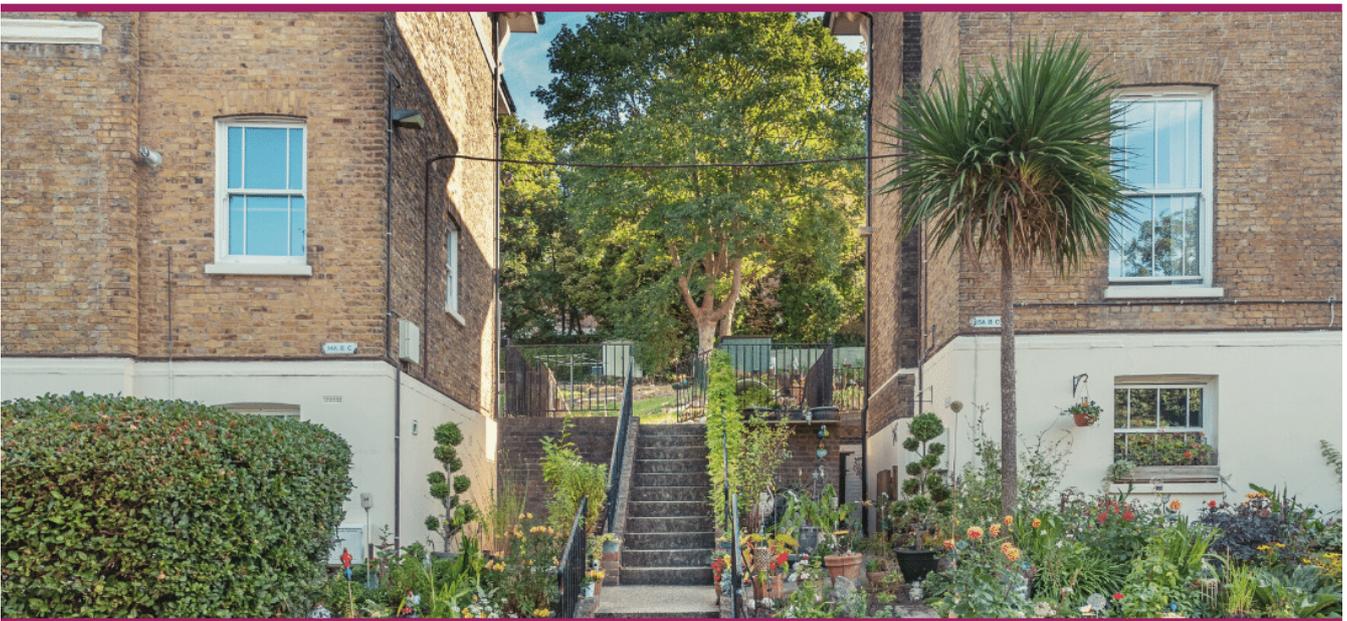
At the GCHA Board strategic away day in November 2021, the Board discussed its approach to risk and the current controls in place in light of the recent 2020 NHF Code of Governance guidelines. It was agreed that a transition plan was to be developed and presented to the Board for approval in January 2022.

The Audit and Risk Committee was formed in April 2018 and the committee meets three to four times a year. The Committee reviews GCHA's risks, mitigations and reports back to the Board.

The top ten risks identified for GCHA as of 5th January 2022 are:

- A next wave of Covid-19
- Lack of development opportunities
- Increase in arrears due to significant economic or political changes
- Economic downturn as a result of Brexit
- Cancellation of CPI + 1.0% rent increases policy
- Impact on sourcing supplies from the EU post Brexit
- Loss of staff from loss of defined benefit pension scheme
- Ability to compete for appropriately skilled staff (business continuity)
- Systems become out of date/systems access issues (business continuity)
- Failure to manage statutory compliance/governance (reputational)

The full risk register is available on request and monitored at the Audit and Risk Committee and at Board meetings quarterly.



Statement of Comprehensive Income

Period: 1 April 2022 - 31 March 2025	2022	2023	2024	2025
	£000's	£000's	£000's	£000's
Total Turnover	3,922	4,112	4,464	4,642
Operating Expenditure	(3,179)	(3,029)	(3,337)	(3,311)
Operating Surplus	743	1,083	1,127	1,331
Interest Receivable	1	28	21	14
Interest and financing costs	(613)	(707)	(931)	(911)
Movement in fair value of financial instruments	124			
Movement in fair value of investment properties	85	86	87	88
Surplus for the year	339	490	303	522

Consolidated Statement of Cash Flow

Period: 1 April 2022 - 31 March 2025	2022	2023	2024	2025
	£000's	£000's	£000's	£000's
Net Cash Generated From Operating Activities	1,151.30	1,524.20	1,595.60	1,801.90
Fixed Assets	44,846.10	47,541.00	47,789.70	47,530.70
Net Assets	13,563.00	14,053.10	14,356.30	14,877.90
Loan balances/Borrowing	20,045.50	23,841.80	21,188.30	20,511.50
Total Turnover	341.50	441.10	635.90	379.20





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