



# Annual Report 2019/2020





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# Introduction

It would be impossible to start this year's report without acknowledging the challenges faced as a result of the Covid pandemic. Our team at GCHA and our key contractors have adapted superbly to the challenges, ensuring that essential services continue, and I would like to thank everyone on behalf of myself and the Board for their hard work and commitment during this difficult and worrying time.

It has confirmed that GCHA, as a small independent housing association, can be quick on its feet and can adapt to meet the needs of our residents, whatever is thrown at us. Despite the strange ending, the last 12 months was another successful year for GCHA as we continued to lay foundations for the future.

Our focus on health and safety across our properties remains paramount to everything we do, and we have employed a dedicated Maintenance and Compliance Manager to take our services to the next level. This includes the renewal and upgrading of fire doors, several new fire alarms, emergency lighting and signage at a cost of £154,000. With the help of our residents' panel, we have also made several improvements to our estate services, including the re-scoping and tendering of our cleaning and gardening contracts.

Financially, 2019-20 saw another healthy performance, with GCHA continuing to perform well against its peers, generating a surplus of £565k, compared to £491k in 2018-19.

This has been achieved amidst an ongoing programme of improvements to our current properties and an increased investment in the standard of the properties we let. Our value for money metrics, measures designed to compare performances between housing associations, show we continue to operate more efficiently than many larger associations.

Although our spend on new homes has been lower this year than we would like, we have secured £15m in new loan facilities to provide new social housing in our 3 boroughs.

Going forward we aim to continue to run efficiently, ensuring we generate surpluses to fund improvements in the living environments of our tenants, whilst increasing our development programme to provide much needed new discounted housing to the local area.

Despite having many more months of uncertainty ahead of us, I am confident that GCHA will continue to thrive and come through this as a stronger association focused on providing the highest standard of homes and the best possible services.

**Joe Scullion**  
CEO



# Tenant Satisfaction Survey



- 8%** of residents are dissatisfied with GCHA as a landlord
- 9%** of residents are not happy with the quality of their home
- 10%** of residents are unhappy with their neighbourhood as a place to live
- 6%** do not feel that their rent provides value for money
- 11%** do not feel that their service charge provides value for money
- 16%** of residents are dissatisfied with the quality of repairs
- 15%** of residents feel that GCHA does not listen to and act on tenants' views

The feedback from our tenants is a key measure of how we are performing, and whilst we have carried out an annual survey each year, this year we engaged an external company as we wanted to reach and engage more of our residents.

Given the anonymity of the survey, we also hoped this would provide a truer picture of our service and we thank all those that took part.

Whilst this has seen increases in the levels of dissatisfaction, the feedback allows us to identify where we need to focus more of our time and attention. The highest level of dissatisfaction was in relation to the quality of repairs.

We have recently employed a Maintenance & Compliance Manager to provide greater scrutiny in this area and they will also be looking at ways we can improve the service, both through how we handle calls and how we work with our contractors.

The feedback also highlighted concerns that GCHA does not listen and act on tenants' views. Whilst we have been setting up tenant consultation panels and arranged meet and greet sessions, this has had a more limited exposure and we will investigate ways in which we can further encourage wider tenant engagement and how we can ensure tenants' views feed into our decision making processes.



# Estate Improvements

## Turner House

Turner House is a block of maisonettes that was built in Gravesend in the 1960s. It was beginning to look rather tired with exposed concrete stairwells within the common areas. Researching the best way to deal with these areas, GCHA identified a relatively new fully non-slip resin bound flooring system.

The work that was carried out was agreed following a consultation exercise with our tenants. The surfacing has proven to be such a success that we are now looking to use this product on other estates. We remain keen to work with residents at GCHA estates to improve their homes and common areas and as such are setting aside £250,000 for improvements to Thanet House and Wycliffe House in Northfleet in 2020-21.



## New Estate Services Officer

Given the popularity of Stuart White and the work he undertakes, GCHA appointed an additional Estate Services Officer in February this year. Gary Barker came to us from a maintenance contracting company and brought with him 20 years of experience working within the social housing sector.

An instant hit with the residents, Gary has been able to double the presence of the Estate Services function and between both Stuart and Gary they are able to accelerate the Home MOT service in addition to completing improvement works on sites, further increasing the desirability and longevity of our properties. The fencing improvement works completed at Wrotham Road are testament to his commitment.



# Robert Heath Heating



During 2019-20 GCHA worked with the South East Consortium to re-procure the gas safety and boiler maintenance service, with the new contract beginning in April 2020.

From a very strong tender list, Robert Heath Heating was successful in winning the contract. Their commitment to both ensuring full compliance to the relevant regulations and providing a great service to GCHA residents was clear and they began completing gas safety inspections in the midst of the coronavirus 'lockdown' period.

Even during this incredibly difficult time, Robert Heath Heating implemented robust processes and procedures to ensure that GCHA properties remained fully compliant with the gas safety regulations, maintaining the highest levels of safety for both GCHA residents and their employees at all times.



# Increased Void Standards

In 2019 GCHA undertook a review of the works carried out to our properties before they are re-let. As a result of this, new quality standards were agreed and introduced.

In addition to carrying out health and safety checks and general repairs, all GCHA lets are now provided carpeted and freshly redecorated.



We also check that the bathrooms and kitchens are in good condition and will accelerate the replacement programme for these if required.

This has saved new residents both time and money and enabled them to move into an extremely pleasant home environment.





# GCHA Staff Update

## New Apprentice

As a community based housing association, it is important to support the needs of the wider community, so in 2019 GCHA made the decision to create an apprenticeship role.

We worked in partnership with Kent College and were successful in appointing Eysha Quinn, who started with the organisation in October 2019.

The placement has been successful and Eysha has very much become one of the team, adding value and working hard to achieve success.



**Eysha Quinn**  
**Apprentice Business Support**

I am a level 3 business apprentice at GCHA. During the last 10 months, I have gained lots of experience that will help me not only in my study course but also in general day to day life.

There have been many highlights working for GCHA, such as excellent management, opportunities to grow and the support and welcoming environment from all staff members.

Every single person is treated equally, fairly and supported no matter the role you play in the company.

There is excellent training provided in all areas and even if a mistake is made, it is easily rectified as we are such a close working team.



My role at GCHA is very varied and challenging at times, but as a company we are very supportive of each other and work closely to ensure we provide the best service we can to tenants.

In my role I enjoy working with residents and have built up good relationships with many of them, both through visits and talking to them on the phone. I continue to learn with every day being different, but with the huge support from staff this makes my job very rewarding and I enjoy it immensely.

I hope to continue to progress in my role, and further my knowledge as much as possible.



**Lucinda Pedley**  
**Housing Officer**



# Kent Savers Credit Union



In 2019 GCHA engaged with Kent Savers Credit Union to support access to affordable loans for its residents. Their main aims are to promote saving and provide members with loans at reasonable rates, so that they feel in control of their own money.

As an organisation it is important for us to recognise that many of our residents are unable to access funds using traditional loan methods.

However, we also understand that there are times when an injection of cash into the household is required.

What we know is that this will often lead residents to enter agreements with doorstep or payday lenders, who are likely to charge much higher rates of interest which mean you pay them much more money before the loan is cleared.

In response to this, GCHA has provided a grant of £5,000 to Kent Savers Credit Union in recognition of the essential role they play as a community lender providing ethical, affordable loans to people on low incomes and benefits, or with poor credit scores.

We have also ensured that the service has been highlighted to residents as an alternative to high interest loans, that will allow them to affordably save money and establish more financial independence.

They provide loans from as little as £300; they don't apply any upfront costs, penalty charges or fees; they offer weekly or monthly repayments to suit income patterns, can lend for up to five years and may be able to help when high street banks can't.



# Development

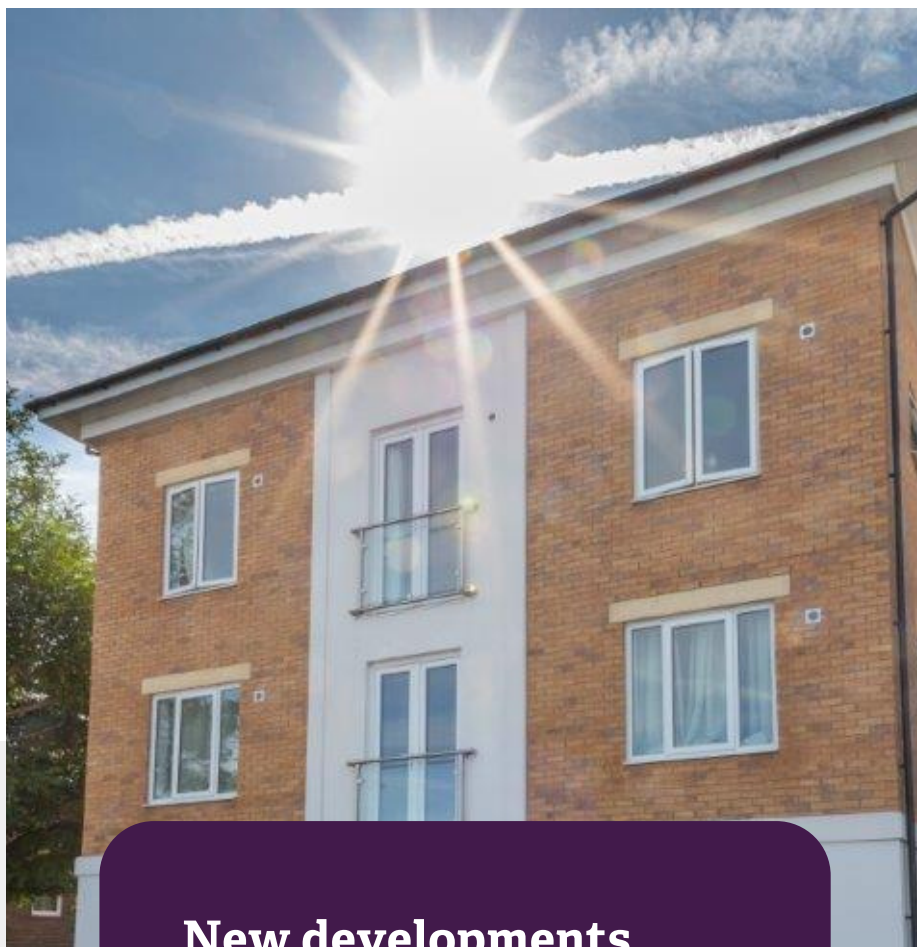
During the year, procuring development properties proved to be a challenge, with more of the larger associations in the area looking to pick up sites and opportunities in the areas where we work.

However, through perseverance and building relationships with developers, local authorities, land agents and other professionals in the industry, a pipeline of development opportunities has now been identified.

All developments reach the key requirements of the Association, meaning that we will be able to provide high quality, affordable accommodation within the GCHA areas of operation.

A particular site during the year is a small disused garage site in Gravesend where we are working with a smaller local developer to deliver five energy efficient three-bedroom homes.

In addition to this we are working with another developer to deliver nine three-bedroom homes in a very popular semi-rural location within the Gravesham Borough, and are also discussing a site close to some existing GCHA property which can also deliver 14 new two-bedroom apartments.



## New developments

- 5 energy efficient three-bedroom homes
- 9 three-bedroom homes
- 14 two-bedroom apartments



# Financial Figures

## Statement of Comprehensive Income for the year ended 31 March 2020

	2020	2019 £
<b>Turnover</b>	3,758,291	3,710,345
Operating expenditure	(2,547,205)	(2,279,546)
Operating surplus before surplus on disposal of fixed asset and increase/(decrease) in value of investment property	1,211,086	1,430,799
Surplus on disposal of fixed asset	-	42,500
Increase/(decrease) in value of investment property	34,072	(296,744)
<b>Operating surplus</b>	1,245,158	1,176,555
Interest receivable	3,327	2,501
Interest payable and financing costs	(682,920)	(687,561)
<b>Surplus for the year</b>	565,565	491,495
<b>Other comprehensive income:</b>		
Actuarial deficit on defined benefit pension plan on initial recognition of the defined benefit obligation	-	(252,000)
Actuarial surplus/(deficit) on defined benefit pension plan for the year	473,970	(180,215)
<b>Surplus and total comprehensive income for the year</b>	1,039,535	59,280

There were no acquisitions and no discontinued operations for the year.

## Statement of Financial Position as at 31 March 2020

	2020	2019
	£	£
<b>Property, plant and equipment</b>		
Housing properties	27,184,528	27,046,765
Other property, plant and equipment	500,124	519,490
	27,684,652	27,566,255
<b>Investments</b>		
Investment properties	8,199,877	8,165,805
	35,884,529	35,732,060
<b>Current assets</b>		
Debtors	146,816	177,165
Cash and cash equivalents	1,263,416	1,554,652
	1,410,232	1,731,817
<b>Creditors: amounts falling due within one year</b>	(1,440,737)	(975,504)
<b>Net current (liabilities)/assets</b>	(30,505)	756,313
<b>Total assets less current liabilities</b>	35,854,024	36,488,373
Creditors: amounts falling due after more than one year	(22,986,744)	(24,162,751)
Provisions	(369,664)	(867,540)
<b>Net assets</b>	12,497,616	11,458,082
<b>Capital and reserves</b>		
Called up share capital	10	11
Revenue reserve	12,497,606	11,458,071
	12,497,616	11,458,082





## Contact us



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