



Annual report

2020 - 2021



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Introduction Chair's report

GCHA's vision of opening doors for those in need of high quality, sustainable and affordable housing remained our focus during what has been a unique and challenging year.

Our ambition remains to be an independent association that delivers high quality services for our residents. In 2020-21 we acquired two new properties, purchased a new development site in Meopham that will deliver an additional nine homes and invested £378,165 in improving our existing properties.

We adapted well to the impact of the COVID-19 pandemic, introducing web-based phone systems and enhanced electronic document management software to provide flexibility and ongoing benefits for now and future years.

We are committed to ensuring our properties are safe and compliant with health and safety regulations. We continued to deliver all statutory compliance and emergency work throughout the lockdown period. We are also working with residents and other partners to improve our estates to make them safe and energy efficient.

Finally, we have been reviewing our resident involvement strategy to promote greater engagement and transparency in everything we do.

Despite the challenges of the last year, the GCHA Board remains committed to developing and maintaining affordable, well-maintained homes for local people.

As we approach our 60th anniversary in 2024 we aim to continue to invest in our existing homes, improve our services to residents, build much needed new homes across Gravesham and Dartford as well as planning for the green agenda and zero carbon.

We have an excellent team of staff and board members, and I look forward to us achieving even more in 2021-22.

Steve Harriott
Chair of GCHA

Steve Harriott



Who we are

For almost 60 years we have provided affordable homes for people in Gravesham and the surrounding areas, including Dartford and Maidstone. We currently own more than 600 properties and have more homes under development every year. We play a key role in the exciting growth of North Kent as a place to live, work and thrive.



Our vision

Opening doors for those in need of high quality, sustainable and affordable housing.

Our priorities 2018 - 22

1 **Remain a local housing provider**

We will remain a leading local housing provider working in partnership with local authorities in both Gravesham and Dartford and providing homes that people in need want to live in.

2 **Maintain high quality sustainable housing**

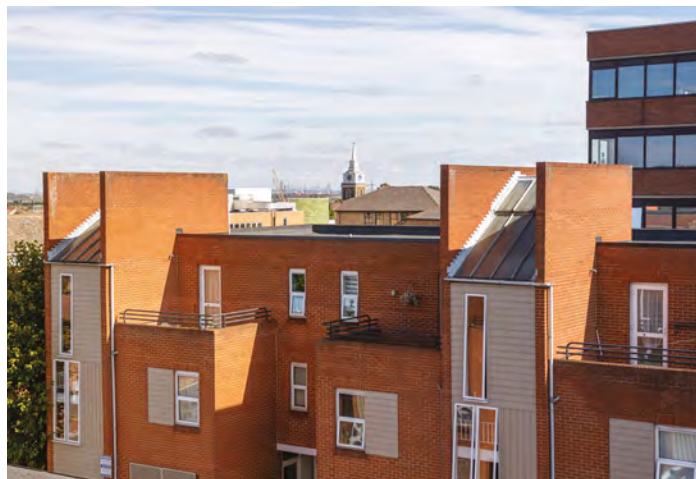
We will maintain our existing stock ensuring it is sustainable, affordable and energy efficient.

3 **Deliver services that meets the needs and aspirations of our diverse communities**

We will deliver services that meet the needs of our diverse communities and represent value for money.

4 **Remain financially strong**

We will remain a financially strong organisation, operating efficiently and providing value for money.



Key achievements 2020-21

We are continuing to build new affordable homes for local people. 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 South East Consortium.

We invested £378,165 in improving some of our existing stock with new bathrooms, kitchens, heating systems and other upgrades.

We also started work on improving the infrastructure and security of Thanet House, by upgrading the door entry system and consulting residents about their priorities.

We introduced home MOT visits for vulnerable residents, as well as launching our Tenant Support and Wellbeing Service (provided in partnership with Life & Progress).

We've also implemented a communications strategy to improve how we engage and communicate with residents and other stakeholders.

We remain financially strong, despite a challenging financial year due to the COVID-19 pandemic. Our surplus for the year was £306,944.



Performance data 2020/21

	Achieved	Target	Benchmark average
Void days	19	14	38
Arrears	2.66%	3.5%	3.08%
Budget surplus	£521k	£306k	Not available

The year in numbers

Investment in our stock

Item	Number of units	Value
Bathrooms	21	£102,263
Doors	54	£67,660
Electrical systems	1	£3,552
Heating systems	27	£89,190
Kitchens	26	£115,500
Grand total	119	£378,165

Repairs and maintenance

Our own in-house maintenance team carried out:

- Over **600** repairs and improvements
- Over **3000** compliance checks

With the help of our contractors, we carried out:

- **55** electrical tests
- **1128** reactive orders

Robert Heath carried out the following heating and hot water repairs:

- **22** four-hour emergency repairs
- **202** emergency repairs
- **156** urgent repairs
- **50** routine orders
- **176** jobs given to other specialist contractors

Lettings

- **36** homes let (six internally)
- Three mutual exchanges completed

Neighbourhoods

- **46** home visits carried out
- One ASB injunction taken out

Resident satisfaction and support

Annual survey results

The impact of the pandemic has affected our services and this was reflected in the annual residents' survey in May 2021.

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 don't 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



Our response

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

How we've supported residents

Throughout a challenging year, we helped residents to feel well supported by contacting them proactively and providing access to the Tenant Support and Wellbeing Service.

- We called every single resident at the start of the pandemic, in spring 2020
- We kept in contact with vulnerable residents throughout the year to find out if they needed any extra support
- All residents received a Christmas gift
- We helped 16 residents access welfare and wellbeing support
- Two residents were supported into education or employment



GCHA has gone above and beyond for me and my family, with everything. We feel we always know we can pick up the phone or email and get things sorted.



New developments

Wrotham Road, Meopham



We completed the purchase of a site in Wrotham Road, to build nine three bedroom terraced homes in partnership with McCulloch Homes. Construction is due to finish in spring 2022.

Lower Range Road, Gravesend



We acquired land and received planning permission to build 14 homes in Gravesend. The completion of the sale is due to take place in September 2021.

New board members



Brian Horton

Brian has more than 30 years of experience working in the local authority and housing association sectors. He has worked as an advisor to a wide range of public and private organisations including Gravesham Borough Council, Kent County Council, South East Local Enterprise Partnership (SELEP) and Future Homes (Kent).



Manpreet Bhupal

Manpreet brings 20 years of professional housing experience, including a vast amount of strategic knowledge and a sound understanding of local government social housing and private housing. He holds professional qualifications in leadership and management.



Michelle Mullen

Michelle is a solicitor and partner at a leading social housing law firm and has spent most of her career advising housing associations and other not for profit organisations. She is passionate about the concept and value of social housing and the community.



Statement of comprehensive income

for the year ended 31 March 2021

	2021	2020
Turnover	3,840,999	3,758,291
Operational expenditure	(2,697,332)	(2,547,205)
Operating surplus before surplus on disposal of fixed asset and increase in value of investment property	1,143,667	1,211,086
Increase in value of investment property	299,123	34,072
Operating surplus	1,442,790	1,245,158
Interest receivable	426	3,327
Interest payable and financing costs	(621,873)	(682,920)
Surplus for the year	821,344	565,565
Other comprehensive income:		
Actuarial (deficit)/surplus on defined benefit pension plan for the year	(514,400)	473,970
Surplus and total comprehensive income for the year	306,944	1,039,535

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

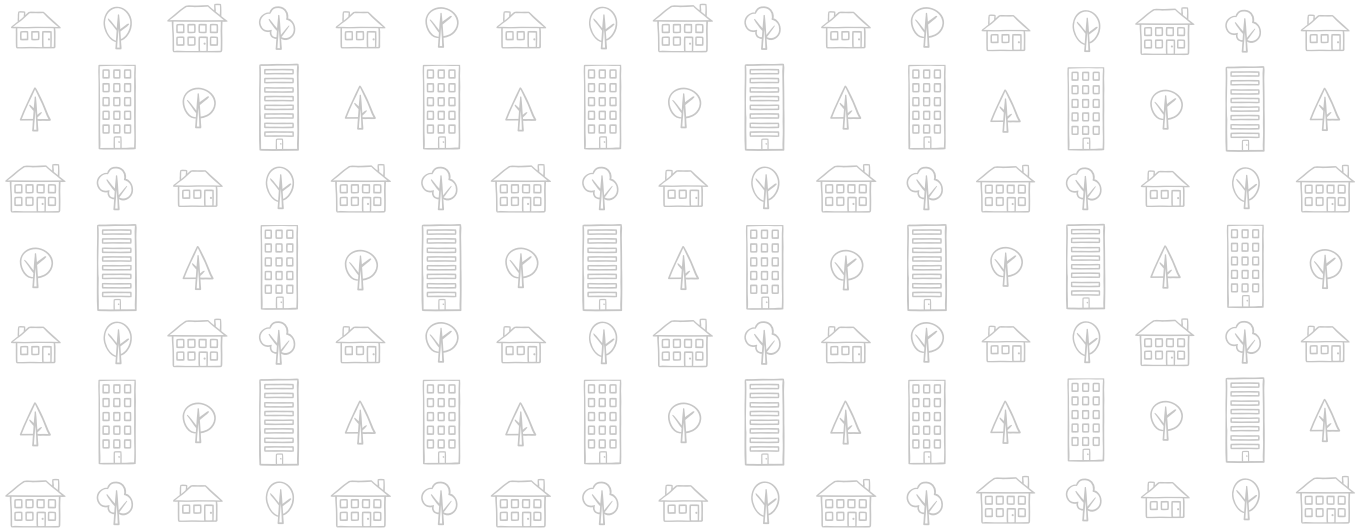
Statement of financial position

as at 31 March 2021

	2021	2020
Property, plant and equipment		
Housing Properties	£29,200,907	£27,184,528
Other property, plant and equipment	£575,965	£500,124
	£29,776,872	£27,684,652
Investments		
Investment properties	£8,500,538	£8,199,877
	£38,277,410	£35,884,529
Current assets		
Debtors	£127,442	£146,816
Cash and cash equivalent	£1,051,510	£1,263,416
	£1,178,952	£1,410,232
Creditors: amounts falling due within one year	(£3,268,138)	(£1,440,737)
Net current (liabilities) / assets	(£2,089,186)	(£30,505)
Total assets less current liabilities	£36,188,224	£35,854,024
Creditors: amounts falling due after more than one year	(£22,571,916)	(£22,986,744)
Provisions	(£811,748)	(£369,664)
Net assets	£12,804,560	£12,497,616
Capital and reserves		
Called up share capital	£10	£10
Revenue reserve	£12,804,550	£12,497,606
	£12,804,560	£12,497,616

GCHA continues to perform well. Despite the impacts of the pandemic, 2020-21 has seen a healthy operating surplus of over £1.4m and an overall surplus of £821k, both of these figures showing improvements on 2019-20. We then see the impact of the swing in the valuation of the pension scheme, which leaves a total comprehensive income figure of £307k. The negative swing in 2020-21 is largely in line with the positive swing in 2019-20, but while these have a significant

impact on the bottom line, these are not figures that impact the cash position of the organisation during the year. The surplus generated will continue to assist us in developing new properties, whilst also increasing reinvestment in our existing properties. The assets of the organisation 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.



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