

# Strategic plan

2018 - 2021

Interim 2021-22





# Opening doors Our plan for the future



Following the retirement of our Chief Executive in August 2021 and his replacement by Bukky McGlynn we have decided to extend our original 2018-21 plan to the end of March 2022. This will enable the incoming Chief Executive to build on the excellent foundations laid by Joe Scullion and to develop a new strategic plan for the period 2022-2025. In September 2024 we will celebrate our 60<sup>th</sup> year and the new plan will set out the milestones we aim to achieve by that date. We have come a long way since that inception in 1964 and although there are challenges ahead, our future as an independent association remains bright.

We are financially strong and will use our borrowing power and increasing surpluses to develop new homes, mostly affordable but some for market rent, to help deal with the chronic housing shortage. Our focus will continue to be mainly in the boroughs of Gravesham and Dartford but we will consider opportunities within 30 minutes travel of our offices.

We will maintain, improve and regenerate our stock ensuring that our homes are sustainable, energy efficient and affordable places to live. While GCHA has always been proud of the quality of service it delivers, we recognise that customer needs are changing in this digital age. Many of our customers seek 24-hour access and we will work with tenants to look at how we can reshape services to meet their expectations.

In delivering this plan it is important to recognise that this cannot be done in isolation and we aim to be an outward facing housing association that is a partner of choice, engaging with and having strong relationships with local authorities, Homes England, funders and key stakeholders in our local areas.

*Steve Harriott*

**Steve Harriott**  
Chair

*Bukky McGlynn*

**Bukky McGlynn**  
Chief Executive  
August 2021



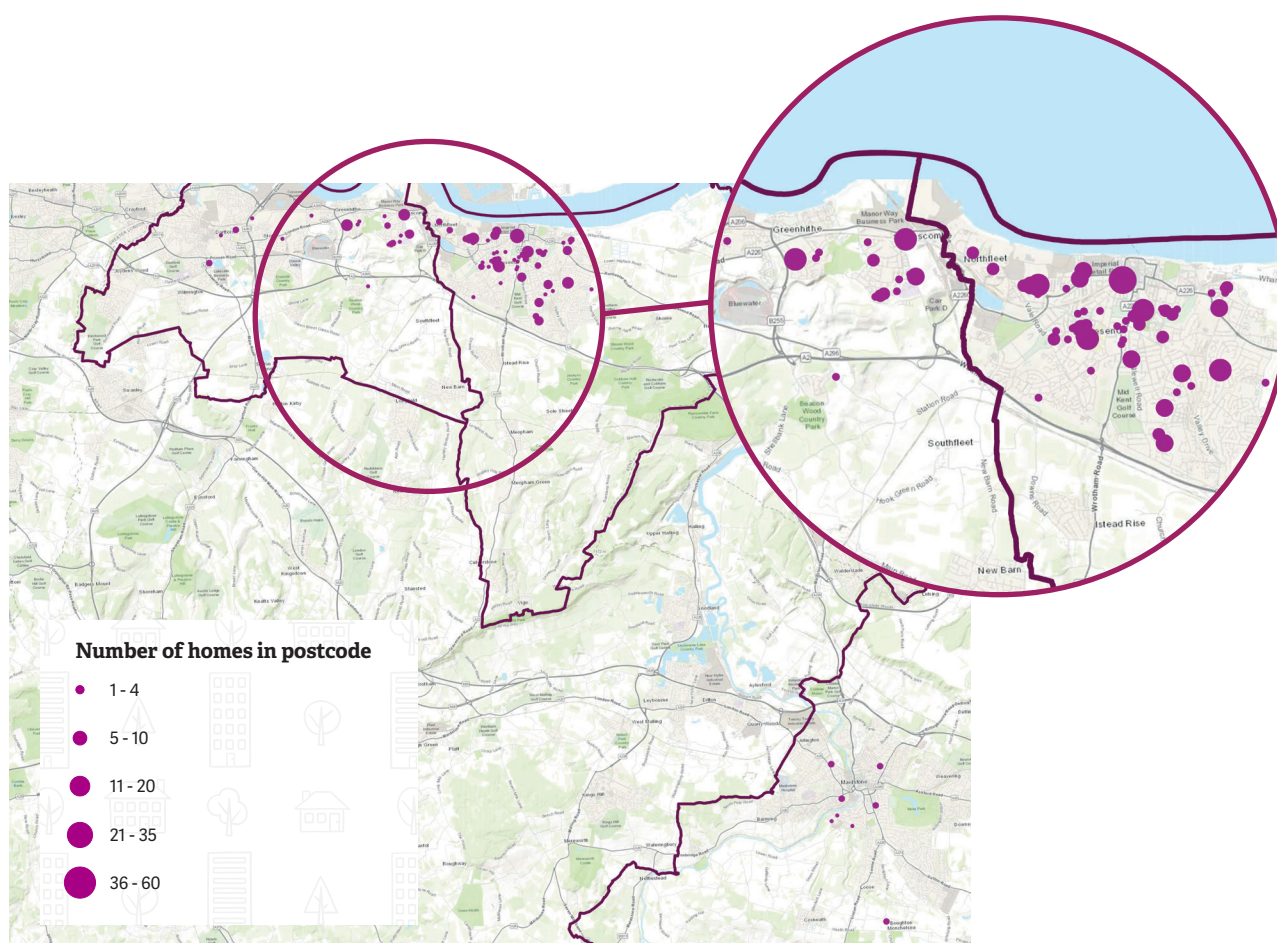
Gravesend Churches Housing Association Limited (GCHA) is a registered provider, incorporated with the Financial Conduct Authority as a Community Benefit Society with Charitable Status (no 16849R). It is also registered with the Regulator of Social Housing (no LH 0870).

## Governance

GCHA has a board of 10 directors, meeting six times per year and an audit and risk committee which meets three times per year. Board members have a wide range of skills, experience and knowledge from both the housing sector and the wider commercial world. Members are paid a small fee to compensate for their time commitment.

## Where we work

GCHA is based in North Kent, an area with a rich history and a bright future. We have homes in Gravesham, Dartford and Maidstone, all areas of significant growth and regeneration with excellent transport links to London. To the east we border Ebbsfleet Garden City, Europe's largest regeneration project and a main gateway to London via HS1 and the continent via Eurostar. To the south will be the new lower Thames Crossing which will open areas to the north of the Thames and improve connections across the South East. Population growth in North Kent is forecast at over 146,000 in the next 20 years.



## 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.

With the passing of the 1974 Housing Act and the introduction of capital grant, GCHA grew from strength to strength and by 1977 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.



**The Association grew from strength to strength and by 1977 had over 100 homes, rising to over 200 by 1980**



In 2004 GCHA signed a joint development programme with another association [since ended] delivering 42 new affordable housing units at DeWarren House, Glebe Rd, Rochester Rd, Fulwich Rd and four street properties in Singlewell.

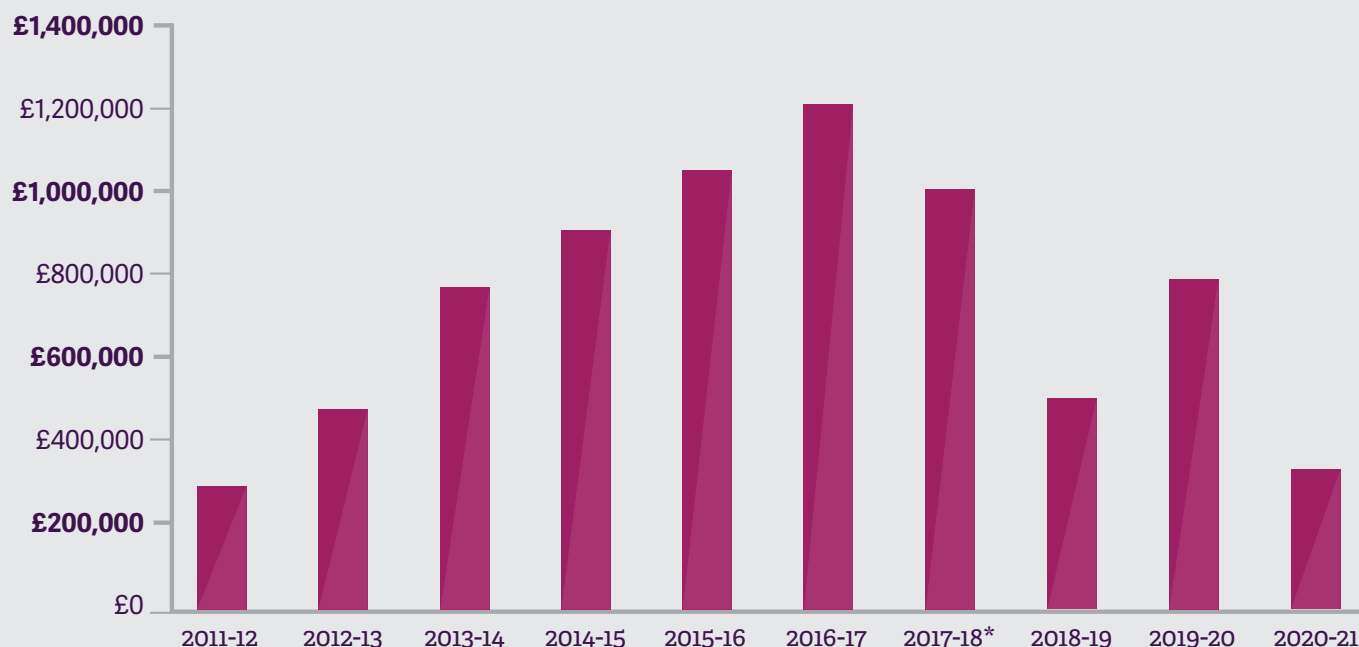
In recent years, working with small developers, we have delivered 29 units for market rent to cross subsidise our affordable homes.

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

## Financial strength

**GCHA is a financially strong association that works hard to deliver value for money across its services. These resources are used to invest both in our existing stock as well as developing new homes for rent.**

**GCHA annual surplus**



Since 2017-18 there has been increased investment in our stock and staff, largely to address 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.

# Vision and strategic priorities

The association's key objectives which are set out in its governance documents 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.

## Our vision

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

## Delivering our vision

Our vision is long term and aspirational. To deliver this we have set out below four destination statements which outlines the work we will do over the next four years towards reaching it.

### 1. A local housing provider

A local housing provider working in partnership to provide new homes for people in need.

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

### 2. Maintain high quality sustainable housing

GCHA will maintain our existing stock ensuring it is sustainable, affordable and energy efficient. We will have updated our stock information and developed a funded programme of stock investment and renewal.

### 3. Delivering services that meet the needs and aspirations of our diverse communities

GCHA will deliver services that meet the needs of our diverse communities and represent value for money. GCHA will have invested in technology to provide tenants with 24-hour capacity to fully manage their relationship with us digitally.

### 4. Financially strong

GCHA will remain a financially strong organisation, operating efficiently and providing value for money. We will have a robust business planning and risk management framework in place and will continue to generate surpluses to invest in both new developments and our existing stock.



**GCHA will remain a leading local housing provider working closely with local authorities in both Gravesham and Dartford and providing homes that people want to live in.**





# 1. A local housing provider

**GCHA will remain a leading local housing provider focused on Gravesham and Dartford and providing homes that people want to live in.**

**To achieve this by March 2022 GCHA will:**

- 1** Continue to develop affordable homes maximising capital grant as an investment partner with Homes England;
- 2** Develop a limited number of market rent homes to support our affordable programme and offer customers a high quality and stable alternative to the private rented sector;
- 3** Develop strong and meaningful relationships with local authority partners to support them in meeting their strategic objectives;
- 4** Develop relationships with local associations who offer low cost Shared ownership schemes for residents who aspire to own their own home and for those who no longer meet our affordability criteria for tenancy renewal;
- 5** Strengthen relationships with other housing providers in the area by attending benchmarking groups, social landlord forums and to ensure best use of stock is maintained and to support choice for residents.

## Progress at end March 2021:

### 1 Developing new affordable homes for rent

0 new homes completed  
4 homes purchased  
9 homes on site

### 2 Market rent homes

8 market rent homes completed in Maidstone [2018]

### 3 Local authority partnerships

Strong relationships in place with Dartford and Gravesham Councils.

### 4 Shared ownership

Not yet progressed but GCHA is still considering future shared ownership development.

### 5 Relationships with other providers

GCHA is an active member of the Kent Housing Group, g320 group and the South East Consortium.



## 2. Maintain high quality sustainable housing

**GCHA will maintain our existing stock ensuring it is sustainable, affordable and energy efficient. We will have updated our stock information and developed a funded programme of stock investment and renewal.**

**To achieve this by March 2022 GCHA will:**

- 1** Have carried out a comprehensive review of its stock and will have developed a plan of estate investment. We will work closely with partners to re-develop estates providing additional homes where necessary;
- 2** Complete an asset management exercise on Thanet House to consider redevelopment opportunities;
- 3** Continue to provide a high quality reactive and planned maintenance service that meets the needs of tenants and enhances our stock.
- 4** Ensure that we have completed a full health and safety compliance assessments across all of our stock;
- 5** Made an initial assessment of the zero carbon requirements for our existing stock;
- 6** Have reviewed how best to deliver our responsive and planned repairs services.

### **Progress at end March 2021:**

#### **1 Stock condition**

Survey completed in 2019. Further work to be done in 2021-22 on health and safety issues as well as zero carbon requirements. In the last three years, we have invested £1,980,774 in improving our stock.

#### **2. Thanet House environmental works**

Works commenced in 2020 and will run into 2021-22.

#### **3 Planned maintenance**

Despite the challenges presented by the pandemic, we have continued to invest our properties. We have replaced the drainage, paving, site security and door entry systems at Thanet House and upgraded the heating systems for Elizabeth Court and Stanhope House.

#### **4 Health and safety compliance**

We have reviewed and improved our fire risk assessment

to mitigate the risk of fire. We are introducing a compliance database to monitor our performance on all reported health and safety actions.

#### **5 Zero carbon requirements**

We have Energy Performance Certificates for our worst performing properties and a commitment from the GCHA's Board to invest in zero carbon initiatives. We will commission a consultant to identify green solutions and access grants. We will also work with our residents to establish what zero carbon looks like for our properties.

#### **6 Repairs**

We will work with residents to shape the next maintenance contract to ensure it meets their expectations, based on value, better communication, quality assurance and customer service. The contract will be re-tendered by March 2022.



### 3. Delivering services that meet the needs and aspirations of our diverse communities

**GCHA will deliver services that meet the needs of our diverse communities and represent value for money. We will have invested in technology to provide tenants with 24-hour capacity to fully manage their relationship with us digitally. Residents will be at the heart of our decision making processes.**

**To achieve this by March 2022 GCHA will:**

- 1** Carry out a fundamental review of the service we offer to our diverse communities;
- 2** Implement 6 week settling in visits for all new residents including mutual exchange to address and identify emerging issues at early stages;
- 3** Support our residents and communities to thrive, creating a customer involvement strategy which will seek to meet the needs of our diverse communities in both the design and delivery of day to day services and larger projects that may affect the wider community;
- 4** Raise GCHA's profile by increased partnership working with both statutory and non-statutory agencies to facilitate residents' access to other services such as educational training and floating support;
- 5** Support residents' groups to identify funding streams to make environmental improvements within their communities;
- 6** Explore new ways to target difficult to reach tenants using virtual, online and traditional methods such as community events;
- 7** Carry out a full review of our communications strategy with the help of tenants, considering how best to use social media including, PR – Twitter, Facebook, e-newsletter along with mail outs, as well as considering how best to communicate with our most vulnerable tenants and prepare an implementation plan;
- 8** Explore relationships with other housing associations on smarter ways of working to ensure best use of our stock and on the provision of services, and placement of people such as reciprocal agreements or direct lets on difficult to let properties;
- 9** Maximise the use of technology to enable mobile and on-site working practices to provide efficiencies to staff and GCHA.



## Progress at end March 2021:

### **1 Review of service offer**

We carried out a partial service review in terms of gardening and cleaning. A full service review will be undertaken in late 2021 after the implementation of the new CRM system, digital portal and customer involvement.

### **2 Implement 6 week settling in visits**

Complete and supplemented with a 6 month visit.

### **3 Develop customer involvement strategy**

A new involvement strategy 'Have your say' has been introduced to encourage involvement from all our residents.

### **4 Raise GCHA profile through partnership working**

GCHA profile raised across our areas of work with local authorities, Kent Housing Group, G320 and Placeshapers.

### **5 Support resident groups to identify funding streams for improvements**

We have been unable to complete this as we have no formal resident groups. This will be reviewed as part of the new resident involvement strategy.

### **6 Review how best to target difficult to reach tenants**

Introduction of home MOT visits for vulnerable residents alongside introduction of independent resident support services

### **7 Review our resident communications approach**

A new digital communications strategy has been implemented including a new newsletter, improved website and regular social media updates

### **8 Work with other partners on rehousing issues**

Working with local authorities to implement letting plans to support their strategies.

### **9 Maximise the use of technology**

Working towards the implementation of a new CRM computer system which will enable residents to self service online. This will link with new hardware allowing staff members to work remotely.



## 4. Financially strong

**GCHA will remain a financially strong organisation, operating efficiently and providing value for money. We will have a robust business planning and risk management framework in place and will continue to generate surpluses to invest in both new developments and our existing stock.**

**To achieve this by March 2022 GCHA will:**

- 1** Review its 30-year business plan annually for the board and additionally to accompany any other major decision required by the organisation, ensuring GCHA remains an ongoing viability and can continue to grow;
- 2** Identify new borrowing facilities, and put these in place to allow us to act quickly and be flexible when new development opportunities arise;
- 3** Regularly review our exposure to risk through its audit and risk committee, identifying its appetite for implementing methods to mitigate those risks;
- 4** Continually review operating practices to ensure value for money is being provided, focusing on both quality of service and cost, and will prepare an annual value for money statement for its yearly statutory accounts in line with sector best practice, identifying actual savings and efficiencies;
- 5** Investigate opportunities to expand income through services to other parties within or linked to the sector;
- 6** Examine and model future development and borrowing options to minimise risk to GCHA;
- 7** Continue with a rolling internal audit plan to ensure the integrity of processes carried out by staff;
- 8** Benchmark performance to ensure it maintains a high level of service and provides good value for money;
- 9** Tender contracts in an appropriate and professional manner to ensure these meet the needs of the organisation both operationally and financially.
- 10** Introduce a new technology platform with the ability for residents to access key services online.

## Progress at end March 2021:

### **1 Review 30 year business plan**

The business plan has been reviewed and stress tested annually ensuring that GCHA continues to be financially viable and can continue to grow.

### **2 Identify new borrowing facilities**

We have agreed a £10m loan facility with Lloyds and are completing a further £3m facility with NatWest.

### **3 Review GCHA's appetite and exposure to risk**

GCHA reviews its risk appetite and exposure to risk several times a year through the Audit and Risk Committee. We have also brought in an independent member of the committee to provide a greater challenge.

### **4 Review operating practices to ensure services are value for money**

We have implemented policies and practices to ensure that all service reviews provide value for money.

### **5 Investigate opportunities to expand income through services with other parties**

We approached a number of parties with regards to providing services on their behalf, however we have been unsuccessful to date.

### **6 Model future development borrowing options**

We have modelled all future developments and agreed funding including support from Homes England.

### **7 Continue with rolling audit plan**

We have a detailed audit plan which covers all aspect of our business to ensure regulatory compliance and good practice throughout the organisation.

### **8 Benchmark performance to ensure it maintains a high level of service and value for money**

We are members of the BM 320 and regularly review our performance. We carry out an annual tenants survey and publish the results. We also review performance and check on best practice through a number of forums including Kent Housing Group, G320, Placeshapers and a number of informal forums.

### **9 Re-tender contracts to ensure they meet the organisations needs and provide value for money**

We have re-tendered gardening and cleaning contracts with the help of residents and as a member of the South East Consortium use their tendered frameworks to appoint contractors and consultants.



## Risk

The GCHA Audit and Risk Committee was formed in April 2018. The committee meets three to four times per year and reviews our key risks, our management, mitigation and reports directly to the board. It will also regularly review GCHA's appetite for risk.

GCHA has a comprehensive risk register where each risk is assessed for both impact and probability and this is set out along with mitigations. This is updated and reviewed at each committee meeting and will be reviewed by the board at least twice a year.

GCHA has also considered its risk appetite and has a clear statement to this effect. This will be reviewed at least once a year by the Audit and Risk Committee and the board.

## Five year business plan 2018-2022

The five year business plan is as detailed below:

### Statement of comprehensive income

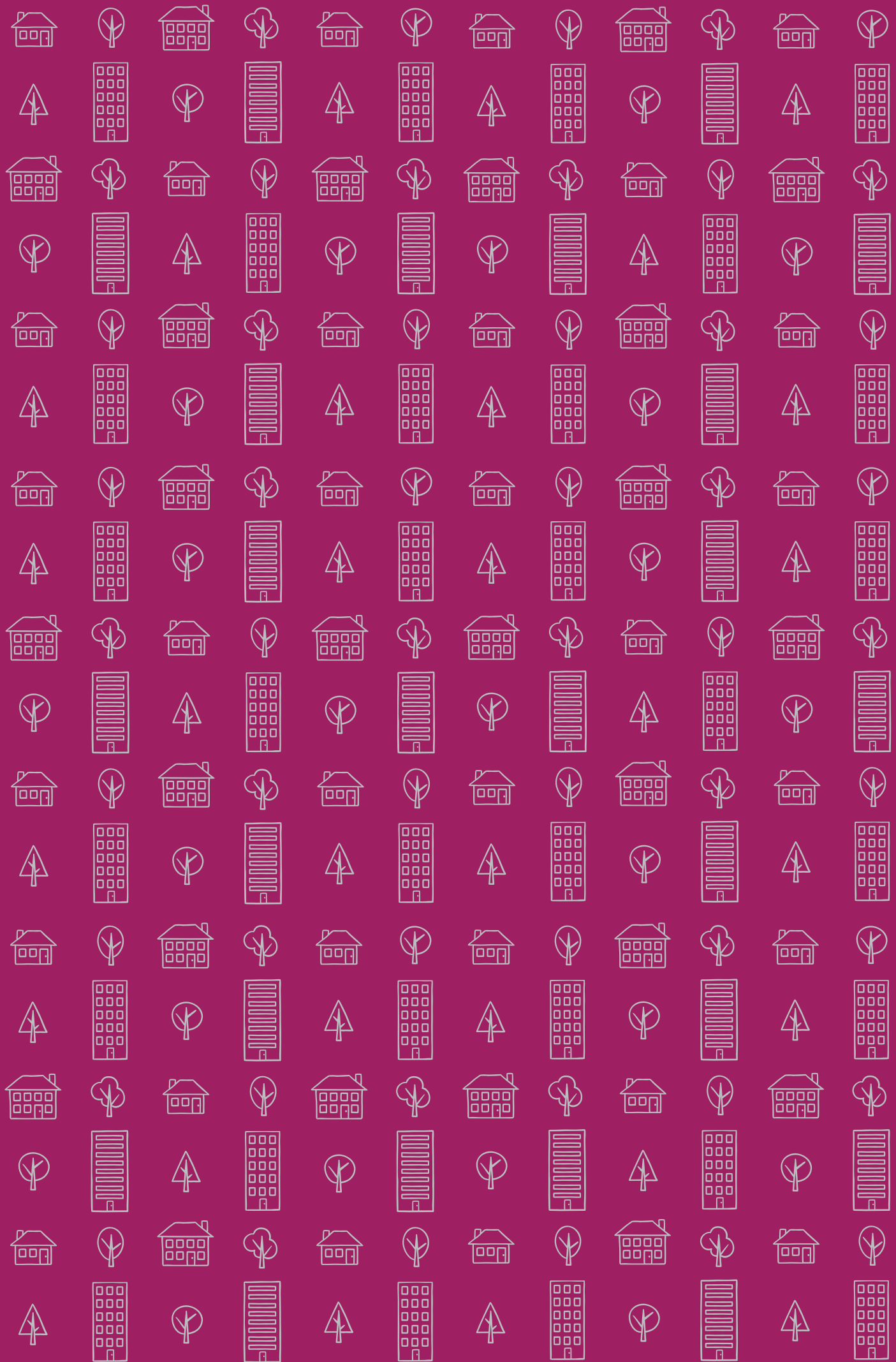
|   | 2017 -18<br>Actual | 2018 -19<br>Actual | 2019 -20<br>Actual | 2020 -21<br>Actual | 2021-22<br>Budget |
|---|--------------------|--------------------|--------------------|--------------------|-------------------|
|   | £000's             | £000's             | £000's             | £000's             | £000's            |
| <b>Total Turnover</b>   | 3,637,770          | 3,710,345          | 3,758,291          | 3,840,999          | 3,930,256         |
| <b>Operating Expenditure</b>  | -2,220,005         | -2,279,546         | -2,547,205         | -2,697,332         | -3,001,802        |
| <b>Other income</b>   |                    |                    |                    |                    |                   |
| <b>Gain/(loss) on disposal of fixed asset</b>   | 0                  | 42,500             | 0                  | 0                  | 0                 |
| <b>(Decrease) /increase in value of investment property</b>   | 252,149            | -296,744           | 34,072             | 299,123            | 0                 |
| <b>Operating Surplus</b>  | <b>1,669,914</b>   | <b>1,176,555</b>   | <b>1,245,158</b>   | <b>1,442,790</b>   | <b>928,454</b>    |
| <b>Interest receivable</b>  | 2,832              | 2,501              | 3,327              | 426                | 1,059             |
| <b>Interest and financing costs</b>   | -607,712           | -687,561           | -682,920           | -621,873           | -639,998          |
| <b>Surplus for the year</b>   | <b>1,065,034</b>   | <b>491,495</b>     | <b>565,565</b>     | <b>821,344</b>     | <b>289,515</b>    |
| <b>Actuarial deficit on defined benefit pension plan on initial recognition of the defined benefit obligation</b> | 0                  | -252,000           | 0                  | 0                  | 0                 |
| <b>Actuarial surplus/(deficit) on defined benefit pension plan for the year</b>                                   | 0                  | -180,215           | 473,970            | -514,400           | 0                 |
|   | <b>1,065,034</b>   | <b>59,280</b>      | <b>1,039,535</b>   | <b>306,944</b>     | <b>289,515</b>    |

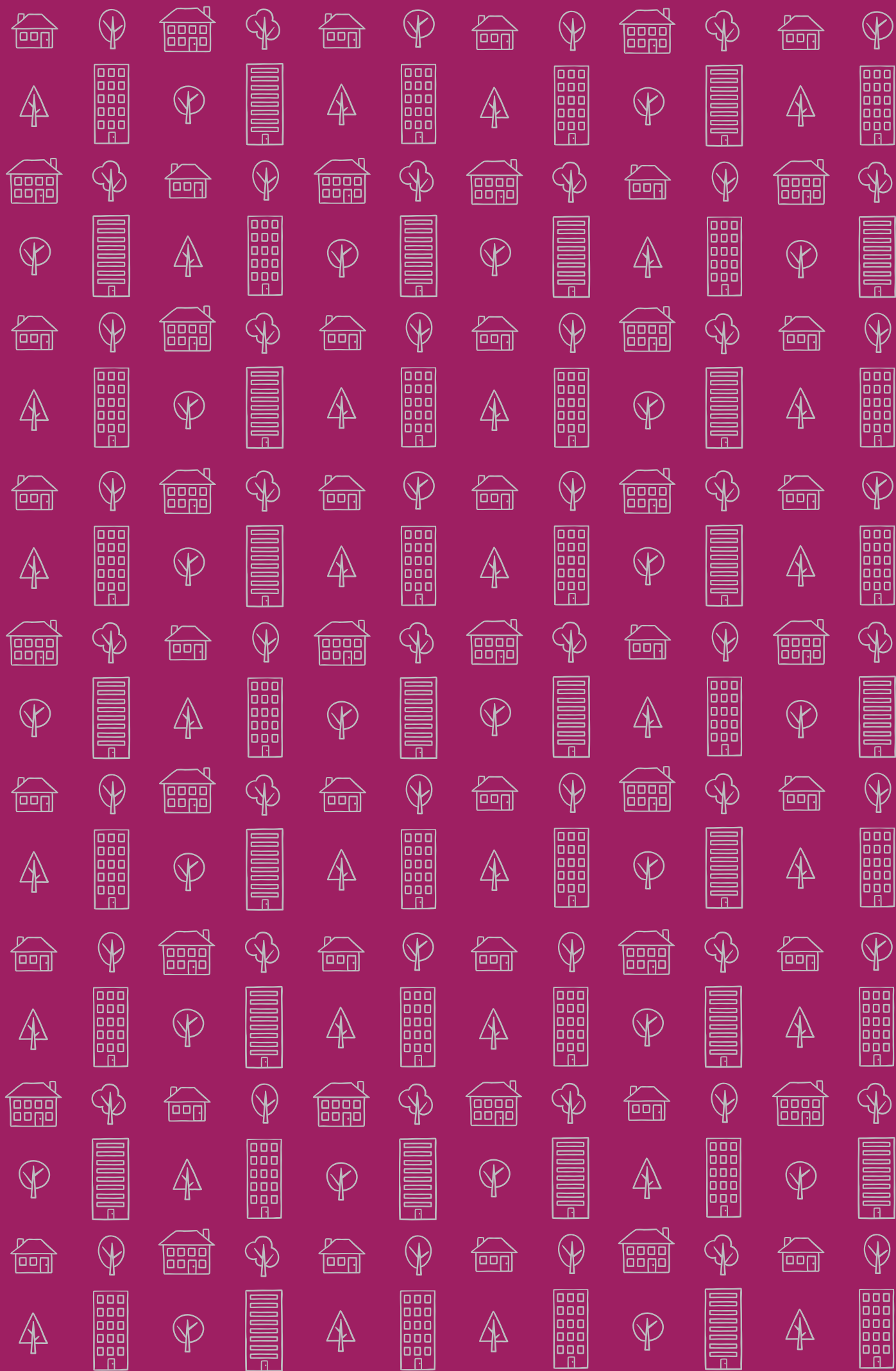


## Cash flow and assets 2018-2022

|  | 2017-18<br>Actual | 2018-19<br>Actual | 2019-20<br>Actual | 2020-21<br>Actual | 2021-22<br>Budget |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|
| Net cash generated from operating activities | 1,711,032         | 1,723,789         | 1,714,304         | 1,526,916         | 1,375,716         |
| Fixed Assets                                 | 35,457,614        | 35,732,060        | 35,884,529        | 38,277,410        | 44,077,264        |
| Net Assets                                   | 11,398,801        | 11,458,082        | 12,497,616        | 12,804,560        | 13,144,600        |
| Loan balances/ Borrowings                    | 13,024,545        | 12,914,627        | 12,372,346        | 13,707,610        | 19,330,769        |
| Estate Improvements                          | 164,878           | 61,074            | 68,459            | 242,958           | 443,000           |









# Contact Us



01474 369830



[general@gcha.org.uk](mailto:general@gcha.org.uk)



[www.gcha.org.uk](http://www.gcha.org.uk)

