



Strategic Plan

2025 - 2028



Introduction

Gravesend Churches Housing Association (GCHA) is proud to present its Strategic Plan for 2025-2028. This plan outlines our vision for the next three years and is built around four strategic priorities:

- **Maintain good quality, safe and affordable homes:** Ensuring all our homes meet the consumer standards and regulatory requirements through proactive asset management.
- **Provide customer focused services:** Improving customer satisfaction by providing services that are designed to meet our residents' needs.
- **Increase financial resilience and stability:** Strengthen financial resilience and stability by reducing loan debt, increasing income streams and achieving value for money in all our activities.
- **Invest in staff training, development and wellbeing:** Create an environment that encourages skilled, dedicated and motivated staff.

The housing sector is changing rapidly against a backdrop of social and economic uncertainty and increased regulatory expectations. Against these challenges, our commitment to providing good quality, safe, affordable and energy-efficient homes remains steadfast.

Collaborating with our local partners will be key in achieving our objectives. These partnerships will allow us to leverage additional resources, share expertise and implement joint initiatives that benefit the entire community.

This Strategic Plan outlines our vision, goals, and commitment to continuing the legacy we began 60 years ago — providing affordable housing in the communities we serve.

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).

Our Vision

Opening doors to safe, secure and affordable homes.

Our Culture

Our culture is shaped by our core values, which form the basis of all our actions, guide our decisions and behaviours and drive our strategic priorities.

Our Values

We have identified a set of values required to achieve our strategic priorities:





Our History

GCHA was established in September 1964 by the Gravesend and District Council of Churches, recognising the increasing demand for affordable rented housing in the area.

By 1966, motivated by the drama 'Cathy Come Home,' we had secured sufficient funds to acquire 14 London Road, Northfleet, thereby creating our first nine rental flats.

The enactment of the 1974 Housing Act and the introduction of capital grants significantly bolstered GCHA's growth. By 1977, we had expanded to over 100 homes, further increasing to more than 200 by 1980. This expansion included the acquisition of Elizabeth Court in central Gravesend and extending our services to the Dartford borough.

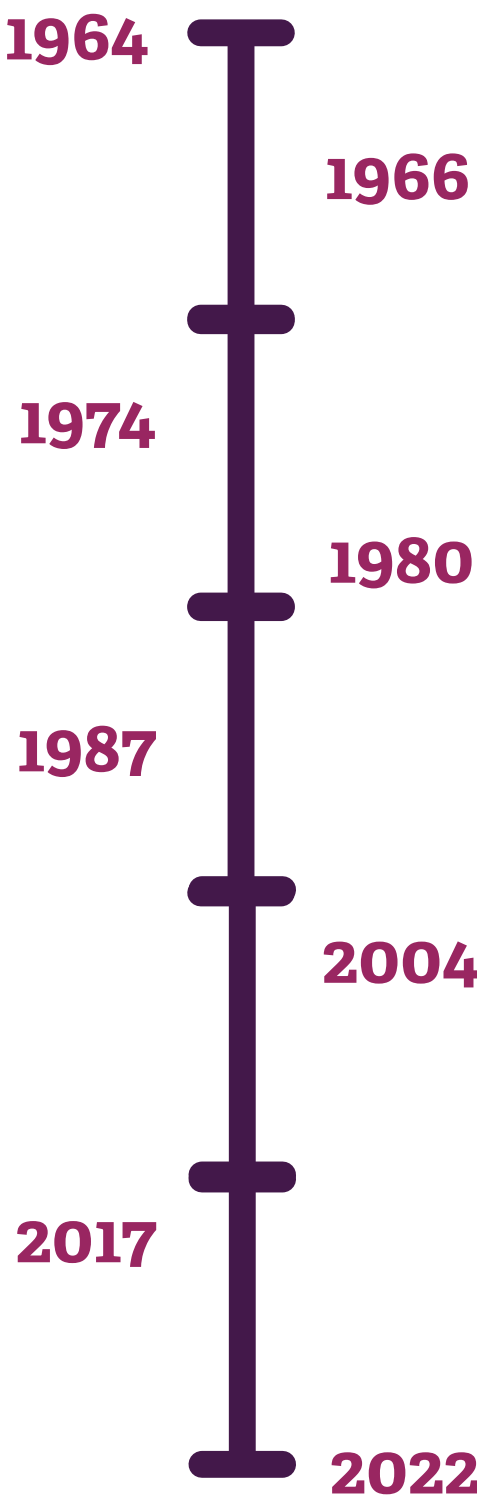
In 1987, we assumed the management of 22 homes on behalf of the Maidstone Churches Housing Association, subsequently integrating them into our portfolio in 1992.

In 2004, we entered into a joint development programme with another association and delivered 42 new affordable homes at DeWarren House, Glebe Road, Rochester Road, Fulwich Road, and four affordable homes in Singlewell.

In 2017, we established our new office at 14 London Road as part of the site's redevelopment.

In recent years, we have collaborated with small developers to provide 35 homes for market rent in support of our affordable housing initiatives. Additionally, in 2022, we successfully completed the development of nine three-bedroom houses in Meopham for social rent.

We remain committed to working closely with local councils, the Kent Housing Group, the g320 group of small housing associations, and the South East Consortium (a procurement organisation).





Our Values

We have identified a set of values required to achieve our strategic priorities:

Adaptable

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

Responsive

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

Inclusive

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

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.

Accountable

→ We take ownership for everything we do and are held accountable by our residents, Board members and the Regulator for Social Housing.

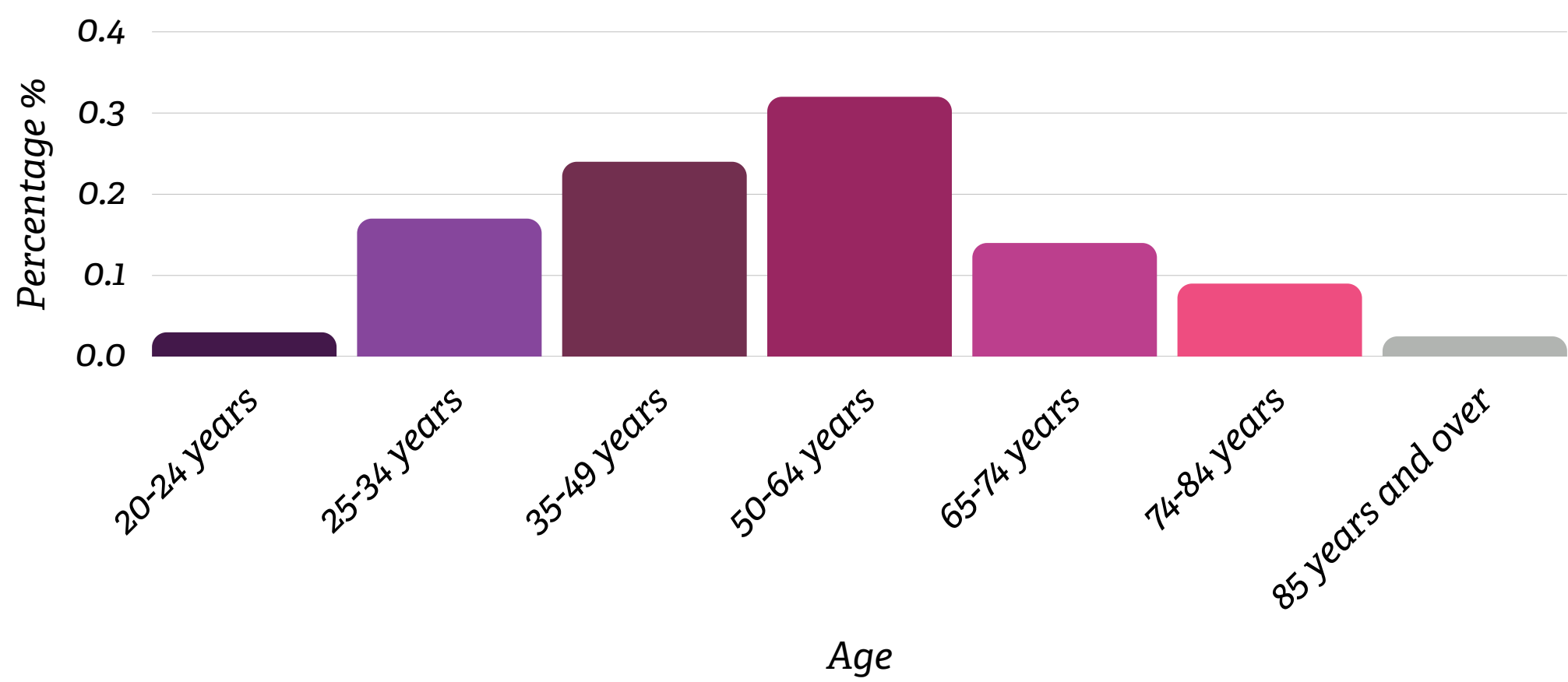
These values apply across the organisation and will act as our guiding principles in everything we do in the present and in the future.

Our Residents

We are proud of our local roots and community-focused reputation as an independent housing provider in Gravesham. The Resident profiles below are based on the main occupant and do not contain details of the whole household

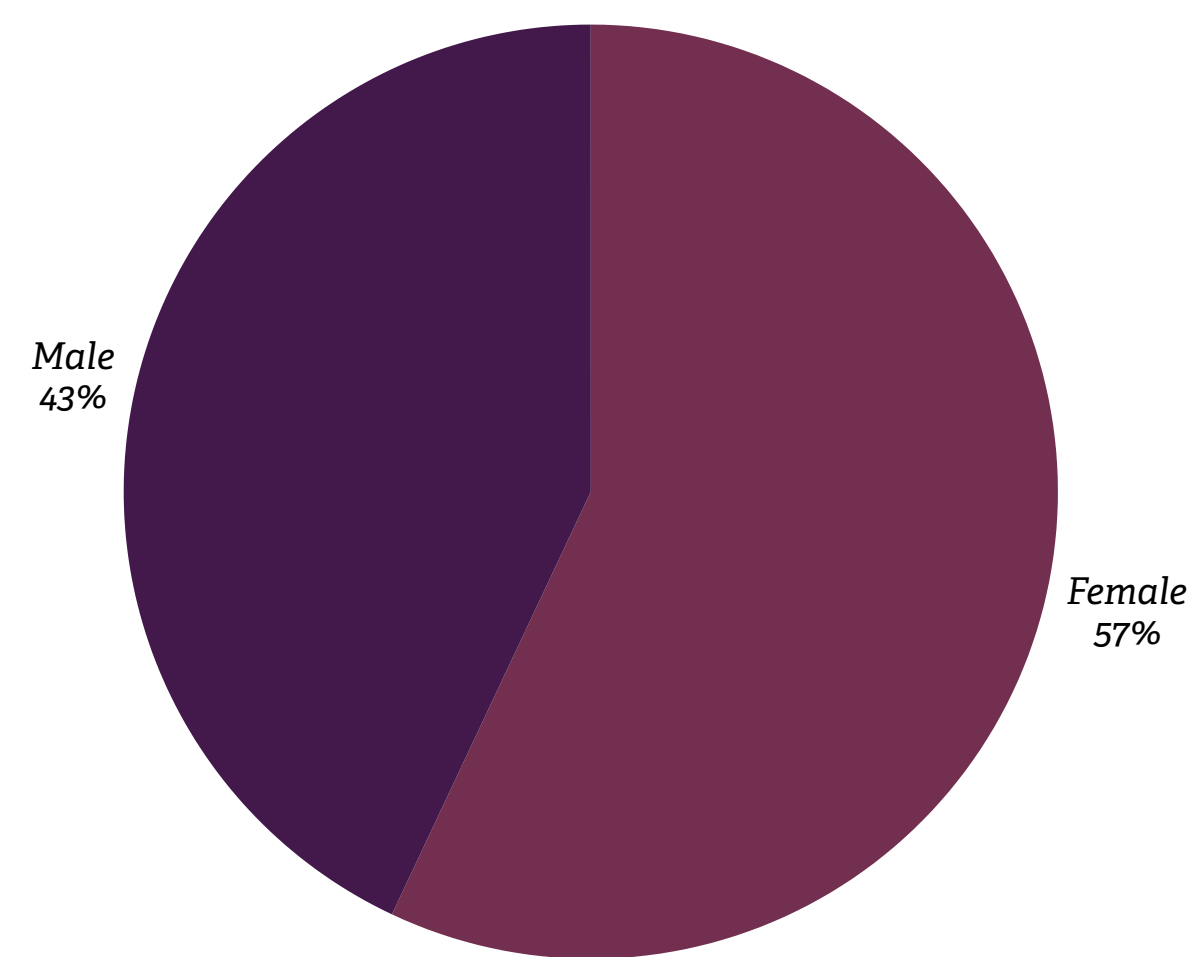
Age Profile

We recognise that we have an ageing population and will work with our partners to provide aids and adaptations for residents who need them.



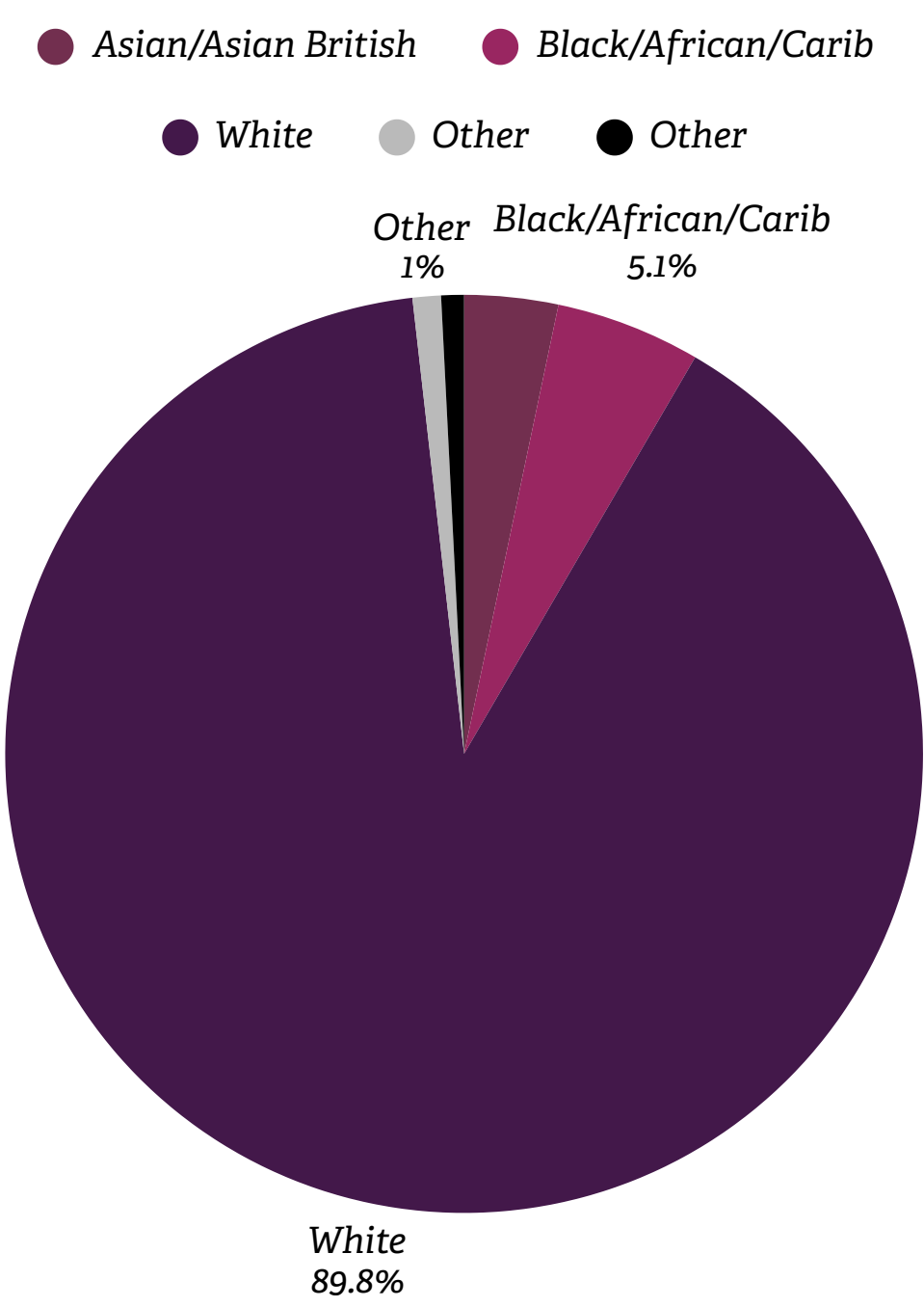


Ethnicity



The resident ethnicity profile chart shows that the ethnic composition of GCHA residents which is broadly consistent with the demographics of the Boroughs we operate in.

Gender



Our Resident profile data indicates that about 43% of the population are male, while 57% are female which is broadly consistent with local statistics.

Tenant Satisfaction Measures 2023/24

The Tenant Satisfaction Measures (TSMs) are a regulatory requirement for all Social Landlords to assess how well they are doing in providing reliable and satisfactory homes and services.

GCHA completed a TSM survey between September and November 2023. Residents were invited to participate in the survey through online, telephone, and postal questionnaires. The survey was conducted by an independent benchmarking company that works with several social housing providers. A total of 251 residents responded to the TSM survey: 97 by telephone, 87 online, and 67 by post.

Out of the 251 residents that responded in 2023, around **two-thirds (65%) are satisfied with the overall service provided by GCHA**. Residents were mostly satisfied with the safety of their homes **(72%)**, gas servicing **(70%)**, and the cleanliness and maintenance of communal areas **(70%)**.

However, there are areas for improvement, particularly in complaints handling, which has the **lowest satisfaction rate at 34%**. Additionally, **only 56% of residents** are satisfied with the overall repairs and maintenance service.

We are exploring more opportunities to engage with residents to involve them in service initiatives and plans to improve resident satisfaction with our services.



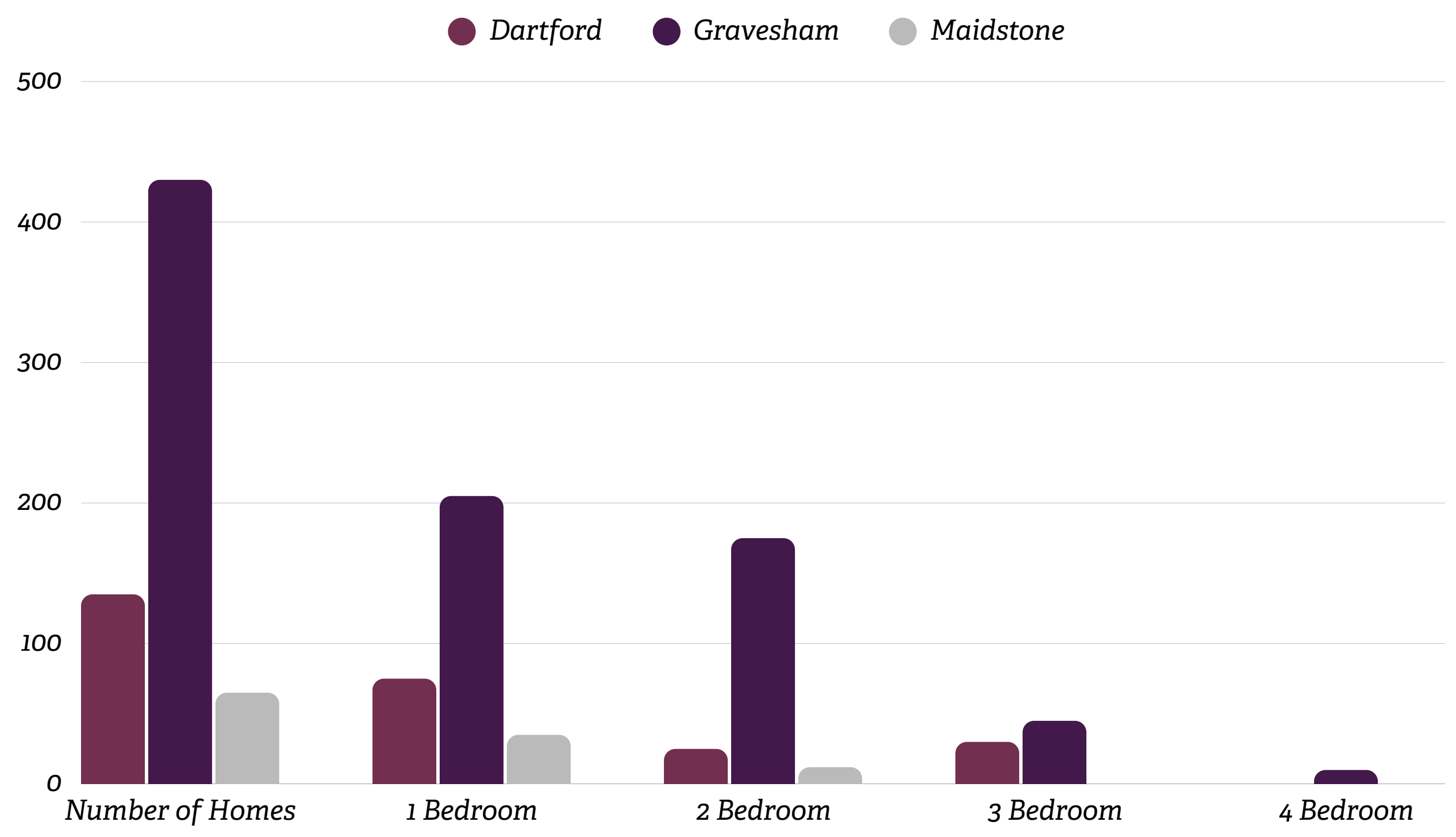


Our Homes



Cobham Terrace, Greenhithe

We have a diverse portfolio of homes that enables us to provide accommodation for families and single people. The graph below illustrates how our homes are spread over the 3 Boroughs’ that we operate in.



Most of our homes are located in Gravesham, where we are the second largest provider of social housing after the local authority.





Our People: Board Members

Governance

We have a Board of 9 directors including the Chief Executive. We also have an Audit and Risk Committee and an Asset Management Committee consisting of four Board members each. Our Board members have a wide range of skills, experience and knowledge from both the housing sector and the wider commercial world.



Marie Li Mow Ching
Chair of the Board



Bukky McGlynn
Chief Executive



Chris Starke
Chair of the
Audit and Risk Committee



Brian Horton
Chair of the
Asset Management Committee



Paul Sylva



Andrew Pert



Abay Aromire



Roselyn Unegbu



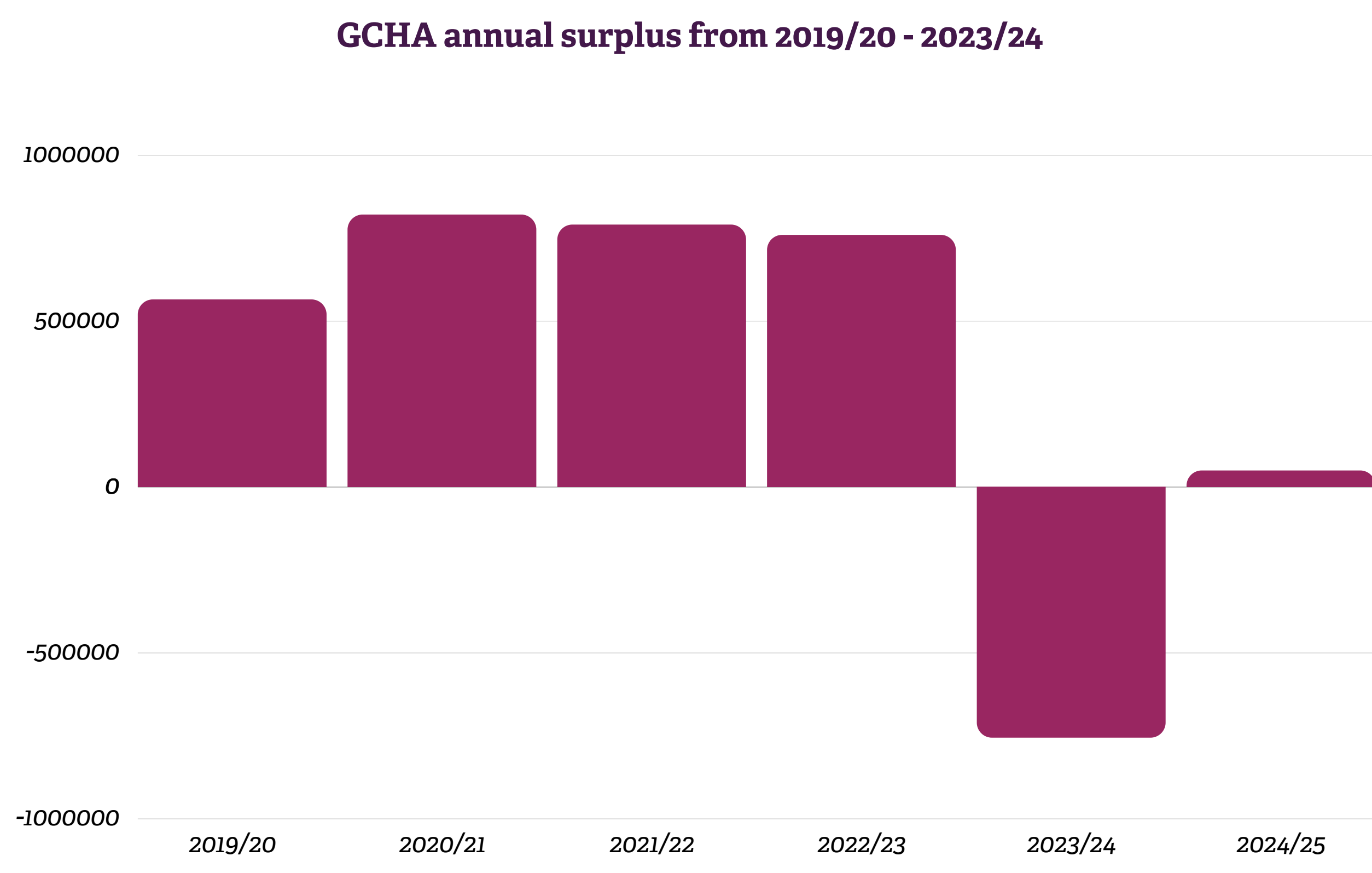
Mabel Worburton

Our 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.



Financial Strength

We continue to strive to be a financially strong association, generating annual surpluses to maintain our homes and ensure decent home standards are maintained.



The graph above reflects our audited annual surplus/deficit position before pension actuarial valuation costs, with the exception of 2024/25, which is our forecasted year-end position (unaudited).

Recent years have been challenging with high inflation, high interest rates and rent increase capped in 2023/24. The 2022/23 surplus was boosted by the ‘break gain’ on the repayment of a bank loan.

2023/24 finished with a deficit of £755k, which is significantly less than 2022/23 surplus of £760k, largely due to an impairment of £700k on one of our development sites. This was due to a reduction in the sale value and significant increase in interest rates which meant we were unable to develop the site.

However, we are forecasting for 2024/25 to finish with a surplus of £50k – highlighted in blue in the chart above.

We have consistently increased investment in our stock and staff to address health and safety compliance requirements. Moving forward, we will aim to continue to generate healthy surpluses for reinvestment in our homes.





Strategic Priorities for 2025 -2028

1) **Maintain good quality, safe and affordable homes**

We aim to ensure that every resident lives in a home that meets the highest standards of safety and quality. We will achieve this by:

- Proactively managing our homes to ensure that they are compliant with consumer standards and meet regulatory requirements.
- Developing partnerships to deliver carbon neutral initiatives including use of solar panels and installation of electrical vehicle chargers.
- Implementing the recommendations of the stock condition survey to maintain and improve the quality of our homes.
- Managing our planned and reactive maintenance contract so that repairs are completed in an efficient and timely manner.
- Increase number of homes to EPC C.

2) **Provide customer focused services**

We aim to create a good customer experience by understanding and addressing the needs of our residents. We will achieve this by:

- Achieving upper quartile customer satisfaction (overall) in Tenant Satisfaction Measures (TSMs) surveys.
- Defining our service offer through the delivery of our customer charter.
- Increasing the number of resident events to foster community engagement and satisfaction.
- Implementing the Customer Service Excellence (CSE) framework.
- Reviewing and updating our resident involvement and engagement strategy.
- Enhancing the customer experience through quicker response times via our Resident Portal.
- Conducting regular tenancy visits to identify any support needs and ensure our homes are well maintained.

3) **Increase financial resilience and stability**

We aim to achieve financial resilience and stability by effectively managing our resources, reducing loan debt, increasing funding streams and ensuring services are cost effective and efficient. We will achieve this by:

- Disposing of homes that no longer meet the needs of our tenants or align with GCHA's long-term objectives. The proceeds to be reinvested into our homes and carbon neutral initiatives.
- Exploring suitable collaborative partnership opportunities aimed at generating efficiencies and smarter ways of working.
- Procuring and managing contracts effectively to ensure value for money.
- Identifying opportunities to generate new income that will be reinvested back into our existing homes.
- Increasing income streams through available funding sources and grant applications for specific capital projects.
- Implementing robust financial planning including 'golden rules' and forecasting to anticipate and mitigate potential financial risks.



Strategic Priorities for 2025 -2028

4) Invest in staff training, development and wellbeing

We aim to create a supportive and fulfilling work environment where every staff member feels valued, motivated, and empowered to achieve their full potential. We will achieve this by:

- Providing regular one-to-one meetings and annual appraisals to ensure continuous feedback and development.
- Achieving Investors in People silver accreditation.
- Developing tailored training plans to enhance performance and increase job satisfaction.
- Ensuring job descriptions and performance objectives align with the strategic priorities and values.
- Investing in staff well-being initiatives and health programs to foster a positive work culture.

Risk

The Board assesses risks to the achievement of the Strategic Plan and ensures that a risk management framework is in place. The business plan is stress-tested against various risk scenarios.

Our Team



GCHA has a small, diverse team with strong community links, offering personal and friendly services that are aligned with our values. Our staff are driven by our vision to provide affordable housing and services. We achieved **Investors in People** in 2023, showing our commitment to training, development, and well-being.

We will continue to invest in our staff to help them adapt to changes and grow with the organisation, empowering them to have rewarding and interesting careers.