
**PROVIDING AFFORDABLE
HOMES SINCE 1964**

ANNUAL REPORT



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Welcome

A message from the Chair and Chief Executive

We are pleased to present Gravesend Churches Housing Association's (GCHA) Annual Report for 2024-25. It has been a significant year, marked by achievement, resilience and a continuing commitment to our residents and communities.

Throughout the year, the focus on delivering resident services and improving customer satisfaction were our key priorities. The introduction of the resident portal has transformed the way GCHA interact with and support its residents: it enabled secure online rent payments, access to rent statements, seamless reporting and make tracking of repairs easier. As part of these improvements, the Finance system was upgraded to make it integrated with our housing management system and enable greater automation.

GCHA also achieved Customer Service Excellence (CSE) accreditation: this recognised our sustained efforts to provide quality services in line with one of our strategic priorities. Our Value for Money (VFM) Strategy and plan demonstrate our commitment to operational efficiency.

GCHA took the difficult decision to dispose of two investment properties and used the proceeds to invest in the maintenance of our housing portfolio. Our ongoing investment is evidenced by the completion of 17 roof upgrades, 14 kitchen replacements, 12 new bathrooms, 30 doors, 19 windows, and 24 heating systems—all contributing to safer and more comfortable homes for our residents.

Maintaining open communication with residents and partners was fundamental to helping our residents sustain their tenancies: through targeted support, for a second consecutive year, arrears were reduced to 2.09% (from 2.76% in 2024), surpassing our target of 2.5%. However, the average re-let time for all voids (excluding market rent) stands at 34 days, measured against our 14-day target. GCHA remain committed to improving these figures through strengthened partnerships with contractors and local authorities.

Looking ahead, we remain focused on delivering our strategic objectives. We are confident in building on the significant progress made and to achieve even more in the years to come.



Marie Li Mow Ching
Chair of the Board



Bukky McGlynn
Chief Executive

Who Are We?



GCHA has served the Gravesham community for over 60 years. Established in 1964 as a small local housing association focused on delivering safe, affordable accommodation for those in need, GCHA has since become a respected community partner, now offering more than 500 homes. Throughout its history, GCHA has developed into a trusted provider of social housing, overseeing a varied property portfolio and delivering housing support to hundreds of residents.

At GCHA we believe in ensuring our homes are places where people can feel safe and secure.

Our team is committed to delivering services aligned with our core values. We collaborate with residents, addressing their needs and adapting our service to ensure that they get the best experience.

Our Vision

Our vision is to be a leading provider of affordable housing, ensuring that everyone has a safe, secure and comfortable place to call home. As we look to the future, we will remain focused on providing sustainable housing solutions while strengthening the services that we provide to enable our residents lead fulfilling lives.

Key Achievements

£701,024 Invested into our properties

Rent arrears fell from **2.76% → 2.09%** (target 2.5%)

Health & safety compliance at **100%** in 5 of 6 strands; gas safety at **99.8%**

The resident portal became operational in **December 2024**

- Our digital infrastructure was enhanced through the replacement of our in-house financial system, resulting in improved speed, transparency, and accuracy of financial data.
- We achieved accreditation for the Customer Service Excellence Standard, reflecting our ongoing dedication to delivering high-quality customer service for residents.
- Further investments in IT infrastructure strengthened our security protocols and ensured comprehensive protection of all hardware.
- In collaboration with residents, we revised the scope and role of the scrutiny panel (now the Resident Engagement Panel) and remain committed to seeking resident feedback on key policies and service enhancements.
- During 2024/25, we responded to 66 complaints. Of these, 91% were acknowledged within five working days, and 53% received responses within ten working days. We are committed to continuous improvement in communications and complaint handling.
- Together with staff, Board members, and residents, we developed a set of Customer Service Standards to be implemented in 2025/26. This initiative supports greater transparency and accountability by clarifying the services residents can expect and their timelines.
- A stock condition survey was completed in 2024/25, providing valuable insights into the state of our properties and enabling future investment planning.
- We continue to support local communities through strategic partnerships with Kasbah and Clarion Housing Association.

Performance Data 2024/2025

Item	Number of units	Value
Windows	19	58,939
Roof	17	194,546
Bathrooms	12	57,368
Kitchens	14	50,877
Doors	30	38,727
Heating Systems	24	63,475
Other		237,092
Grand Total	116	701,024

	Target	Actual
Voids re-let (days) excluding major works/long term voids	14 days	34 days
% of current Rent Arrears as a % of the annual rent	2.5%	2.09%
% of emergency repairs completed in target	100%	100%
% of urgent repairs completed in target	100%	71%
% of routine repairs completed in target	100%	91%
Overall Customer Satisfaction (Tenant Satisfaction Measures)	80%	65%

Performance Data 2024/2025

Our in house team completed the following tests over 12 months:

- 1,585 repair jobs
- 50 fire safety checks
- 29 asbestos surveys
- 8 scheme water checks

With help of contractors we carried out:

- 8 schemes monthly lift service checks
- 222 electrical checks

Lettings:

- 27 homes let
- 10 mutual exchanges completed

Other performance stats:

- 513 gas safety checks
- 56 tenancy audits
- 21 ASB cases
- 0 injunctions

Resident Satisfaction Results:

We are currently conducting the 2025 Tenant Measure Satisfaction (TSM) survey. Once the results are in, we will be working closely with residents to review the feedback.

Working together with residents, we created the new Customer Service Standards that clearly define what they should expect from us and explain the steps to follow if any problems occur.

Statement of Comprehensive Income: for the year ended 31 March 2025

	Notes	2025	2024
Turnover		£4,642,563	£4,364,677
Operating Expenditure		(£3,648,933)	(£3,449,450)
Deficit on Disposal of Investment Properties		(£23,320)	-
Operating Surplus Before Impairment of Housing Property		£970,310	£215,227
Impairment of Housing Property		-	(£700,000)
Operating Surplus	4	£970,310	£215,227
Interest Receivable and Similar Income	5	£10,501	£8,742
Interest Payable and Financing Costs	6	(£888,375)	(£979,299)
Surplus / (Deficit) for The Year		£92,436	(£755,330)
Other: Actuarial Surplus/(deficit) on defined benefit pension plan for the year	17	£57,000	(£137,000)
Total Comprehensive Income / (Loss) for the year		£149,436	(£892,330)

Statement of Financial Position: as of 31st March 2025

	2025	2024
Property, Plant & Equipment: Housing Properties	£31,259,092	£31,768,385
Other Property, Plant & Equipment	£505,314	£514,743
Investments: Investment Properties	£8,570,269	£9,126,538
Total	£40,334,675	£41,409,666
Current Assets: Debtors	£167,817	£188,288
Cash & Cash Equivalent	£843,112	£688,986
Total	£1,010,929	£877,274
Creditors: Amount falling due within one year	(£1,857,752)	(£6,270,102)
Net Current (Liabilities)/Assets	(£846,823)	(£5,392,828)
Total Assets Less Current Liabilities	£39,487,852	£36,016,838
Creditors: Amount falling due after more than one year	(£25,317,905)	(£21,846,326)
Provisions	(£259,000)	(£409,000)
Net Assets	£13,910,947	£13,761,512
Capital and Reserves: Called up share capital	9	10
Revenue Reserve	£13,910,938	£13,761,502
Total	£13,910,947	£13,761,512



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