



Annual Report 2021/22

STRIVING FOR A MORE SUSTAINABLE AND INDEPENDENT FUTURE

A circular illustration of diverse hands holding each other, symbolizing unity and support. The hands are in various colors and styles, including a white hand with a black thumb, a pink hand with a white flower, a purple hand, a blue hand with a yellow cap, a red hand with a blue flower, and a green and white striped hand. The background is a teal color with a large yellow sun in the top left and a teal circle in the top right.

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CHAIR FOREWORD

We at Care Housing Association (Care), along with the rest of the supported housing sector, are living through challenging times. High levels of inflation causing financial pressures, added to greater regulatory intervention to address issues of 'high rents' being charged in some instances, has resulted in Care re-evaluating our current priorities. Despite these pressures, our primary aim remains to maximise our contribution to the great unmet demand for supported housing through the provision of high-quality homes and service support.

The need to ensure we are a credible, highly reputable and viable organisation took precedence this last year. Therefore, we have taken action to make sure Care is well governed and fit for purpose going forward. This has included strengthening our Board membership, seeking to rebalance our stock portfolio (acquiring rather than leasing property), reducing rental charges on 10% of our stock, and directly engaging with the Regulator to ensure we meet the high standards expected. Additionally, we have increased our staffing levels so that we have the capacity and capability to continue to provide high-quality services to our tenants.

These actions have been received positively by the Regulator and we can now move forward with greater confidence. Our future aim is to grow across the North of the country and ensure we do all we can to address the growing demand for supported housing. Like everyone in these current times, we have taken some tough decisions to get us in shape for the future, but I am sure it will be worth it.

I hope you enjoy reading our Annual Report.



Bernard Gallagher
Chair

We have increased our staffing levels so that we have the capacity and capability to continue to provide high-quality services to our tenants.

CHIEF EXECUTIVE INTRODUCTION

Care Housing Association (Care) is a supported housing provider based in Lancashire, providing homes across the North of England. We currently provide homes for up to 367 tenants, meeting a broad range of individual requirements. Our reputation is built upon quality and a person-centred approach.

Despite the many ongoing challenges of the past 12 months, I am incredibly proud that Care came through the year in a strong position. Coming out of the restrictions imposed because of the pandemic, we were able to remodel key tenant services, add to our dedicated team, develop new homes, and plan for a more sustainable and bright future for our tenants.

We have developed homes for an additional 15 tenants, despite challenges caused by Covid-19, rising costs, and a difficult operating environment for supported housing providers. Whilst growth has been slower than we anticipated, it has allowed us to restructure our operations and ensure we are fit to meet future challenges. We have completely remodelled our maintenance service which we are confident will provide much better outcomes for our tenants, and have added six new team members to ensure we can support our continued growth and improve the services we provide. We have reshaped our Board and taken measures to ensure we are more sustainable and viable going forward.

This annual report will share some of our positive work, report on our performance over the year, share our future plans and shine the spotlight on our tenants' achievements. It will introduce some of our newest team members and Board members and explain our ambitious targets which we have set in our Corporate Plan.

The coming years are likely to be challenging in lots of different ways as we look to build a more substantive organisation in the face of several competing priorities. The cost-of-living crisis, carbon zero agenda, likely legislative changes and increase in regulatory oversight in the sector, coupled with our desire to improve services and meet the huge demand for quality housing, are all items firmly on our radar. With challenges come opportunities, and we want to ensure we are well placed to react and respond positively, whilst ensuring our tenants are prioritised and remain at the heart of our decision-making.

I hope you enjoy reading this report.



Matthew Eddisford
Chief Executive

1. CORPORATE PLAN

IN NOVEMBER 2021, WE AGREED OUR FIVE-YEAR CORPORATE PLAN. THE PLAN CONTAINS THREE KEY OBJECTIVES:

You can read our
Corporate Plan
[here](#)

1

Care will extend its geographical coverage and become a pan-Northern specialist housing provider, delivering high-quality accommodation primarily to people with learning disabilities and autism.

2

Care will play its part in meeting the significant demand in the supported housing sector in a structured and sustainable way, ensuring our existing and new customers are at the heart of our decision-making.

3

Care will continue to identify innovative and flexible solutions to providing homes primarily for people with learning disabilities and autism, without compromising the security of existing customers or the organisation.

We are an ambitious Association and want to ensure we can provide person-centred housing solutions to those whose needs are not met in the wider housing market, across a specific geographical area.

It was also important that the plan aligned with our values. Our values are reflected in all our decisions and are visible around our office to ensure our team live and breathe them!

2. TENANT FOCUS

IMPROVING LIVES

Supported housing aims to provide our tenants with the necessary support to be able to live as independently as possible in the community. We love hearing and sharing positive stories about our tenants and how our housing can help them to achieve a greater level of independence.

INCREASING INDEPENDENCE

We caught up with John and Jackie, both of whom had moved from residential locations into supported housing with Care in 2022 to see how they were getting on...

John said of his new home, "At first I wasn't sure if I was going to like living in my new house as I had lived at my last home for a very long time. But after a few days, I started enjoying living in my new home and instantly started to take pride in my house by making sure it was kept tidy. I enjoy doing my own washing, preparing my own meals and tidying my garden.

I love my bedroom as I have a nice quiet place to do my artwork. My key worker, Katie, supported me to make my bedroom personalised to me with the things I like.

Since living here my confidence has grown so much, and I feel more comfortable going to new places and trying new things. I love going into my local community to visit Home Bargains and Greggs. I have built positive relationships with the staff who work in these shops which makes me feel at ease whenever I visit. I have also started going to the local library to learn how to use the computers.

I have also built a positive relationship with our local PCSO who comes to visit me for a cup of tea and a chat."





One of my favourite things about moving to my new home is that I can be more independent.



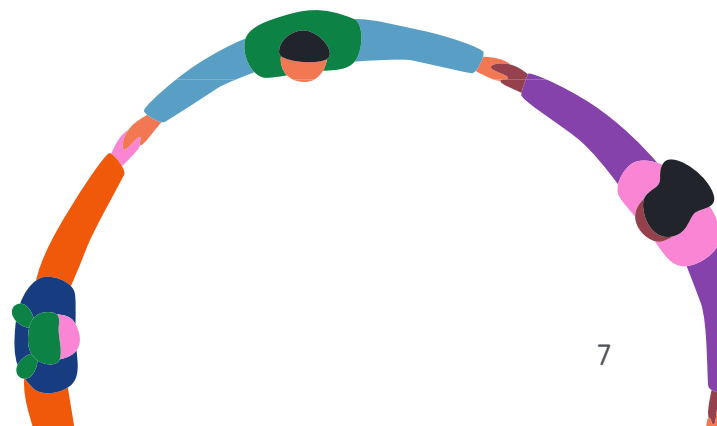
Jackie, another one of our tenants said, "I did feel a bit sad at first when I moved from my last home, but I am really happy in here my new home now. I love that my bedroom is on the ground floor so that I can move around easily and maintain my independence. I like having 1:1 time with staff doing the things I enjoy the most like bingo and art groups. I'm also enjoying accessing different events in my local community."

One of my favourite things about moving to my new home is that I can be more independent. The staff support me to cook and prepare meals for myself and I do my own laundry which I really enjoy doing."

John has recently moved into one of our properties in Rossendale from Oswaldtwistle. John had been living in Oswaldtwistle for 2.5 years, but needed to move as issues of anti-social behaviour (ASB) from local youths were causing John a great deal of anxiety. Since moving into his new property John is thriving! He is really house-proud and loves his new home. He says it's quiet, very modern, cosy, and the area is very nice. John has met and gets on well with his new neighbours.

John loves discovering his new surroundings by going on walks and exploring the countryside. He likes the bus routes which are right outside his door and has started working in a wood yard one day a week.

John is looking forward to Christmas and visits from his family who also love his new home.





FROM HOSPITAL TO LIVING IN THE COMMUNITY

David moved into one of our properties in Burnley in March 2022 after spending the last 12 years in hospital. Initially, David was receiving 3-1 support when out in the community and 2-1 in his home. This has now halved due to David being settled in his home with a great staff team supporting him!

David loves his home, garden and the surrounding area. He said it's quiet, close to the local shops and he has started going to a nearby day centre where he enjoys doing arts and crafts and has reunited with some old friends there. David also loves going out shopping with staff to the supermarket.

David has set up his train track in the conservatory and recently installed a fish tank in his front room. He also bought a gorgeous new emerald green settee that lightens up his front room. He loves his garden and has put up some lovely hanging baskets outside.

David is now really looking forward to his first Christmas in his home and visiting Blackpool to see the illuminations.



LOOKING OUT FOR OUR TENANTS

Our role as a landlord does not just stop at giving people a roof over their heads. As well as providing quality homes, consistently good services, and the appropriate level of housing support to help maintain tenancies, we also work to protect our tenants' rights.

This year we successfully challenged a backdated energy bill at one of our properties, which was the result of an error by the energy company. After a drawn-out dispute process on behalf of our tenants with the energy company, we were successful in getting the bills written off, saving our tenants over £40,000 in the process!

We have also been successful in ensuring our tenants are not financially penalised by incorrect housing benefit decisions. Where we feel housing benefit regulations have been incorrectly applied, we fight on behalf of them. This usually involves our dedicated housing officers (Claire, Salvo and Jonny) spending significant time providing evidence and liaising with housing benefit authorities. Through these efforts this year we helped one tenant save more than £38,000, with another tenant saving over £4,000. Without the intervention of our team, these tenants would have faced significant and unfair financial hardship.



TENANT SATISFACTION

In February 2022 we sent out questionnaires to all our Support Provider partners and, more importantly, our tenants to gain valuable feedback about our services.

We had a truly wonderful response and want to say thank you for taking the time to reply. We value your feedback (positive or negative) as this allows us to make changes to improve Care. We received 78 responses directly from tenants and 41 responses from Support Providers. The results are shown below:

Housing Management	% Very Satisfied or Satisfied	% Dissatisfied
Attitude and communication	100%	0.00%
Understanding tenant needs	97%	0.00%
Dealing with housing issues	95%	2.44%

Grounds/Garden Maintenance	% Very Satisfied or Satisfied	% Dissatisfied
Attitude and communication	84.21%	0.00%
Frequency of visits	72.22%	5.13%
Quality of work	82.35%	0.00%
Tidying up after a visit	82.35%	0.00%

Repairs	% Very Satisfied or Satisfied	% Dissatisfied
Ease of reporting repairs	97.56%	0.00%
Attitude and communication	97.50%	0.00%
Punctuality	92.50%	0.00%
Time taken to complete repair	90.24%	4.88%
Quality of work	97.50%	0.00%
Understanding tenant needs	100.00%	0.00%
Tidying up after a repair	100.00%	0.00%

White Goods Repairs	% Very Satisfied or Satisfied	% Dissatisfied
Ease of reporting repairs	93.75%	2.78%
Attitude and communication	100.00%	0.00%
Punctuality	81.25%	5.41%
Time taken to complete repair	78.95%	8.11%
Quality of work	85.71%	3.57%
Quality of white goods	86.67%	5.71%
Understanding tenant needs	81.25%	8.11%

Improvements we have made as a result of the feedback we received:

- Appointed a new white goods repair contractor following a successful trial period.
- Completely restructured the way we deliver our routine maintenance service to ensure we can provide a more consistent and higher-quality service.

- Reviewed the grounds maintenance service with our main contractor (Northwest and Yorkshire) to address capacity issues.
- Reviewed grounds maintenance contracts with contractors who manage our properties outside of the Northwest and Yorkshire to ensure higher-quality service and better value for money.

3. REVIEW OF THE YEAR





NEW HOMES

We have created 15 additional tenancies this year; five in Tameside, four in Stockport and six in Kirklees. All our new developments are delivered in collaboration with the local authorities and are reflective of the needs of the people we serve.

KIRKLEES

Care was approached by Kirklees Community Association (KCA) to work together on this scheme to provide housing to people living together in a residential home that was due to close. 15 people still lived in the home, nine needed to stay in a residential setting due to their care needs and the remaining six were able to live in supported housing as an alternative to another residential placement.

Two houses situated on a small estate owned by KCA were identified and work was needed to refurbish them. Care worked with KCA to ensure the refurbishment was completed to Care's high standards and was reflective of the needs of the tenants. Mencap In Kirklees had been supporting the tenants in their residential home for many years and would continue to support them at their new home, ensuring they received continued support.

This has been the first time the tenants had lived in a home that wasn't a residential setting for a very long time, but they and the staff quickly got to work making those small touches that make a house a home. Both houses joined in the Queen's Jubilee festivities and dressed their houses with decorations we had sent to them. We wish them many more happy celebrations in the years ahead.



STOCKPORT

Independent Options (Northwest) contacted Care to find a property suitable for a young man with autism. It had been identified that his friend would also live in the property and two other tenants would be matched to live there. Care found a five-bedroom property in Stockport and got to work redeveloping in September 2021 to meet the needs of the tenants who were going to live there. Extra space was required downstairs to allow the tenants to socialise, but also to enable time apart if needed. The kitchen was extended and made into a large kitchen-diner with patio doors out into the garden. The garden was levelled and paved in time for summer for the tenants to enjoy barbecues and house gatherings, and in March 2022 the tenants moved in.

Now that they have settled in, the tenants enjoy spending time with each other watching TV, going out for walks, and having meals out, as well as enjoying their own separate activities. Their parents now have the reassurance that their sons are settled into their own forever home.



NEW RESPONSIVE REPAIRS SERVICE

As we grow, in number of tenancies we can offer and geography, we need to ensure our structures and systems can cope with demand while maintaining our high service standards. A key service for our customers is the repairs service. Previously, we relied on a small number of contractors to manage our repairs, but we realised that as we grew, this wasn't sustainable. As a result, we appointed Chris (pictured) as our Contracts Manager. Chris' role involves co-ordinating our repairs service, ensuring we have sufficiently skilled contractors in all areas in which we operate, and is the first point of contact (during office hours) for our tenants.

This change has meant that we now have greater control of our repairs service, with the ability to be more flexible in how we deliver repairs and a larger pool of skilled contractors on which to call. We are less reliant on a small number of contractors which we believe will result in better service in terms of quality and value for money for our tenants.



INVESTMENT IN OUR TEAM

This year we have invested significantly in our team to ensure we can cope with the anticipated growth without compromising the quality of the services we deliver. We have welcomed Chris, Paula, Claire A, Claire B, Salvo, and more recently, Lahsian, to our team. In addition, we were pleased to be able to promote from within. Rachael is now Operations Manager and Deputy CEO, and Claire J is our New Business Development Manager. You may have noticed that we now have three Claires in our team of 13! It can be a little confusing at times, but we are regularly reminded that you can never have too many Claires!



Matthew Eddisford
Chief Executive



Claire Judkins
Business Development
Manager



Mark Heywood
Asset and Compliance
Surveyor



Rachael Kaminski
Operations Manager



Jonathan Slater
Housing Officer



Salvo Arcangelo
Housing Officer



Claire Atkinson
Housing Officer



Doreen Singleton
Specialist Projects Officer



Lahsian Hussain
Management Accountant



Karen Taylor
Finance Officer



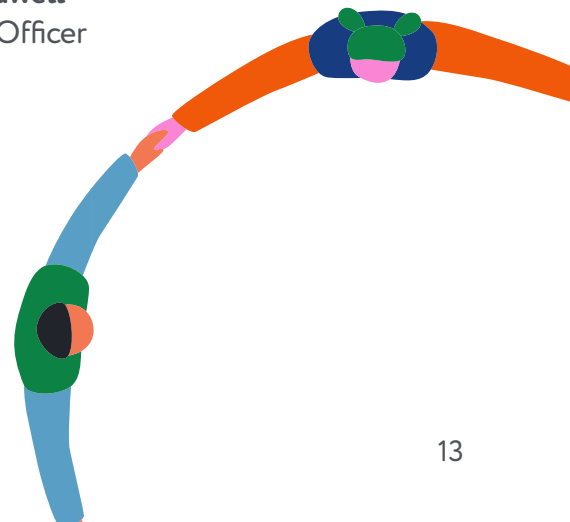
Claire Boardwell
New Homes Officer



Chris Woolridge
Contracts Manager



Paula Bond
Administration Officer



99.88%
Urgent Repairs
completed within
timescales (4 days)

KEY PERFORMANCE INDICATORS

Performance Indicator	Actual Performance	Target
Emergency Repairs completed within timescales (4 hours)	90.55%	100%
Urgent Repairs completed within timescales (4 days)	99.88%	100%
Average time taken to complete urgent repair	4 days	4 days
Routine Repairs completed within timescales (21 days)	66.10%	100%
Average time taken to complete routine repairs	22.32 days	21 day
Overall satisfaction with the repairs service (satisfied or very satisfied)	95%	95%
Quarterly visits/catch up meetings completed within timescales	98.50%	100%

Our performance in relation to time taken to complete repairs dropped from its usual very high standards this year. We believe this was for two main reasons:

- Access to properties denied by tenants due to Covid restrictions / shielding
- Care's main contractor's withdrawal of services meant a new contractor had to be appointed. We have now completely overhauled the repairs service to ensure consistency and quality of service going forward.

95%
Overall satisfaction
with the repairs service
(satisfied or very satisfied)

4. FINANCIAL PERFORMANCE



4. FINANCIAL PERFORMANCE

VALUE FOR MONEY (VFM)

Each financial year (April-March) we report on how we have provided value for money in the way we operate our services.

Value for Money Metric	2021 Performance	2022 Performance	Change in Performance
Reinvestment %	11.4%	12.77%	Increase of 1.37%
New Supply Delivered %	7.81%	7.69%	Decrease of 0.12%
Gearing %	-1.49%	3.01%	Increase of 4.5%
EBITDA (major repairs included) interest cover %	1535.26%	989.08%	Decrease of 546.18%
Headline Social Housing Cost Per Unit	£10,263.76	£10,870	Increase cost of £606.24 per unit
Operating Margin %	15.38%	9.20%	Decrease of 6.18%
Return on Capital Employed %	10.68%	6.73%	Decrease of 3.95%

VfM performance is calculated in a standard format for all housing associations and is part of the Regulator of Social Housing VfM Standard. If you want to learn more about how these figures are calculated, please go to <https://www.gov.uk/government/publications/value-for-money-metrics-technical-note>.

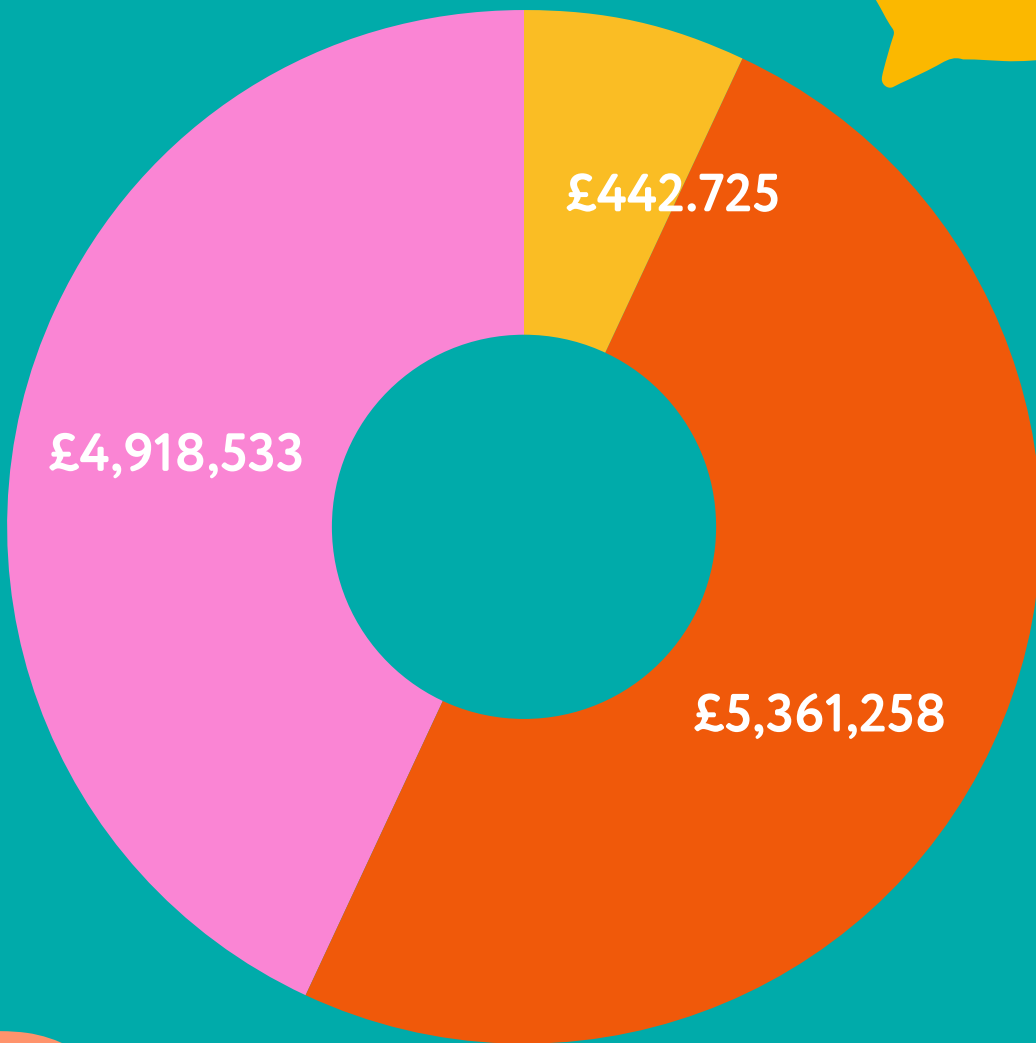
These VfM ratios reflect changes made within the Association over the year. Significantly, our number of employees has increased by five over the year, with another team member recruited in July 2022. This will enable us to support our anticipated growth, but comes at a financial cost.

FINANCIAL OVERVIEW

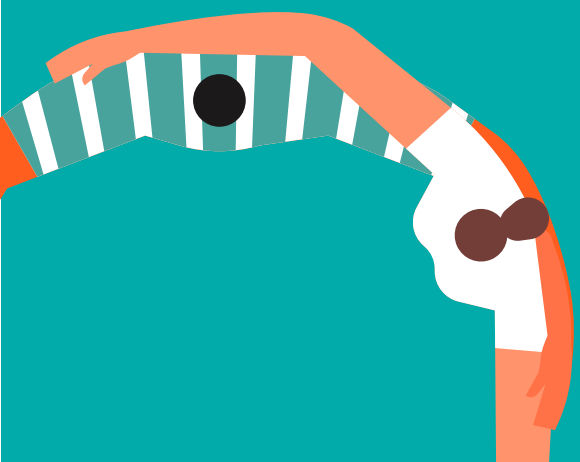
Overall, Care made a surplus of £442,725 in 2021-22, which represents 8.25% of turnover. Any surplus made by Care is reinvested into providing our housing management services and providing more homes for our customers.

CARE HA FINANCIAL PERFORMANCE 2021-22

Care made a surplus of
£442,725
in 2021-22



- Turnover
- Expenditure
- Surplus



5. THE FUTURE



5. THE FUTURE

GROWTH

To meet the increasing need for specialised supported housing for people with learning disabilities and autism, we have set ambitious growth targets. We aim to create an additional 80 tenancies per year and have invested significant resources in our team and our infrastructure to enable us to do this.

Despite the many challenges within the sector and the wider economic and political environment, we are confident we are well-positioned to meet this target. We are currently exploring opportunities in Wirral, Hull, Bridlington, Preston, Durham, Cumbria, Northumberland, Crewe, Skelmersdale, Liverpool, Tameside, Stockport and Nottingham... so we are very busy! Not all of these potential opportunities will come to fruition as we are very careful and selective about where we look to grow. Consideration of risk and sustainability and ensuring we can deliver quality homes are key drivers behind our business decisions.

INFLUENCING POLICY

We believe 2022-23 will be a pivotal period which will shape the future of supported housing. An enquiry into supported housing has recently concluded but, at the time of print, are yet to hear about the findings. The Social Housing (Regulatory Oversight) Bill is set to be passed, and there is likely to be a rent cap imposed effective from April 2023 which will affect all social housing providers. In addition, the powers of the Regulator of Social Housing are set to widen to include a stronger focus on consumer standards and, in particular, Tenant Satisfaction Measures, which we support. These changes in the sector, along with the cost of living crisis and net-zero carbon agenda, give us a lot to think about!

Although small in organisational size, we aim to be large in our impact. We are a member of the Learning Disabilities and Autism Housing Network (LDAH) whose vision is to provide, develop, and promote quality homes and housing services for people with a learning disability and autism. Read more about the work of the group here (<https://www.glh.org.uk/wp-content/uploads/2021/03/LDAH-Charter.pdf>) Working with the LDAH, we have jointly commissioned a piece of research which will look more closely at the sector. We will use the research to help shape future government policy.





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