



Annual Report 2022/23

# STRIVING TO PROVIDE QUALITY SERVICES

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## CHAIR FOREWORD

Along with all other housing providers in 2023, we at Care are facing several challenges, whilst still striving to provide quality services to our current tenants and develop new homes for future tenants. Increasing costs, pressures on the cost of living, tackling the issue of decarbonisation and greater regulation on the horizon have certainly kept us busy this year!

We have a very strong and experienced voluntary Board at Care, all of whom are unwavering in their commitment to providing high-quality homes for individuals whose housing needs are simply not met by the wider housing market. This commitment is equally matched by our operational team, who have been through a restructure this year. This has seen our finance team bolstered with additional resources in our asset and compliance team and a refocussing of our new business team.

All of this is aimed at us trying to ensure we maximise our contribution to addressing the critical housing shortages that currently exist, especially for those needing supported housing.

Alongside strengthening our operational team, we have expanded our development activity to now reach across the whole of the North of England.

Therefore, despite today's challenging environment, I feel we can look forward with greater confidence to continue developing new homes and seize opportunities to change people's lives through the work we do.

I hope you enjoy reading our annual report.



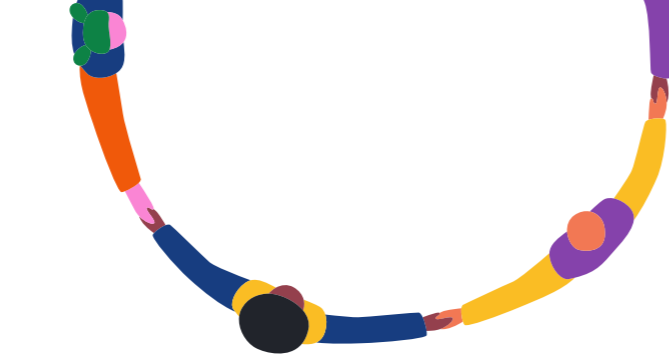
**Bernard Gallagher**  
Chair

# CHIEF EXECUTIVE INTRODUCTION

Care Housing Association (Care) is a supported housing association based in Lancashire. We provide specialised supported housing to over 400 tenants across the North of England, predominantly for people with learning disabilities and autism.

This year has been a positive one for Care. Despite the ongoing challenges posed by increasing costs, legislative changes and increasing regulation, we feel we are well-positioned to continue to grow in a managed and sustainable way. To date, 2023 has seen us deliver 42 new homes, and we are now working in an additional 3 local authority areas having built strong relationships in Hull, Durham and Hartlepool. The growth has been supported by a restructure which we undertook early in the year. This has allowed us to ensure our foundations are strong enough to enable us to grow in a managed and considered way by providing extra support to our finance and asset management teams. It has also put us in a strong position to continue to grow sustainably, with a healthy pipeline of quality accommodation in place.

However, we are not solely about growth. Our focus remains on supporting our existing tenants and ensuring we are well-governed and regulatory compliant. We have spent a lot of time reviewing our performance against the Regulator of Social Housing regulatory standards and are looking ahead to the introduction of the new Consumer Standards in April 2024. We have rolled out our first Tenant Perception Surveys, which involved all our team going out to meet all our tenants, and we are carrying out a customer census early in the new year to ensure we understand our tenants and can provide as many opportunities as they want to get involved in shaping our future.



As a founding member of the Learning Disability and Autism Housing Network (LDAH), we have been heavily involved in developing a key piece of research which examines the costs, scale and importance of supported housing. Launched at the Houses of Parliament this summer, the research highlights the growing demand and pivotal role supported housing providers such as Care play in meeting the needs of those not met elsewhere in the housing market. I feel the LDAH can use this research, and our collective voice, to push home our call for action for a review of capital and revenue funding in the sector and a more integrated framework for supported housing.

Looking ahead, whilst we are aware of the ongoing challenges relating to increasing costs, the carbon zero agenda and regulatory and legislative changes, we are very excited to be planning for our 20th anniversary next year. We see it as a great opportunity to 'relaunch' Care (watch this space!) and involve all our stakeholders in celebrating what we have achieved so far and our ambitious plans for the future.

I really hope you enjoy reading this year's Annual Report.



**Matthew Eddisford**  
Chief Executive

# TENANT FOCUS

## PROVIDING OPPORTUNITIES

Our Housing Officers were given £1000 to use across their patches for tenant engagement and betterment.

We kept the parameters loose to encourage innovation and creativity which are part of Care's values. Our Housing Officer, Jonny, identified that one of our larger schemes in the northeast had mentioned they'd like a tenant and staff away day to Level X, a huge indoor entertainment centre hosting various incredible games and activities, which fit the bill perfectly. Care funded the activity day for all interested tenants. We had a total of 19 tenants with six support staff who all enjoyed an exciting day out that included bowling, crazy golf, virtual reality and go-karting. This was a fantastic much-needed day out that left everyone who attended with a smile!

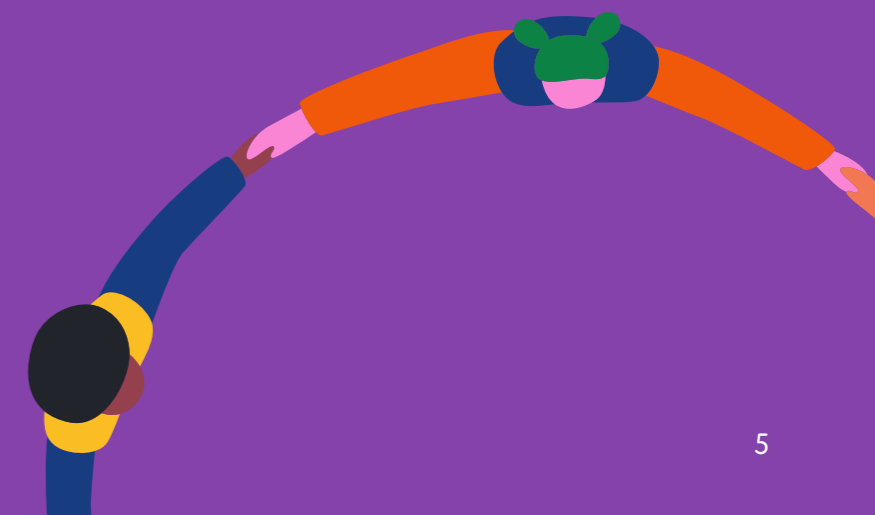


## GOING THE EXTRA MILE

At Care, we pride ourselves on going the extra mile to do what's right by our tenants.

Navigating the complexities of housing benefit claims can be an arduous task, often leading to rejection and frustration. That's why our Housing Officers are dedicated to helping tenants overcome these challenges and ensuring they receive the benefits they are entitled to. In a recent case, a tenant faced multiple obstacles resulting in the suspension of her housing benefit. Despite the tenant's difficulties in managing her finances independently, obtaining the necessary support proved to be a struggle.

We collaborated with support provider and adult services which resulted in housing benefit eventually being awarded but not backdated to the date from which we believed the tenant was eligible. While the process was demanding and involved over 50 documents, 60 emails and follow-up emails, and numerous telephone conversations, our efforts paid off. Through sheer perseverance and determination, we successfully appealed the decision, resulting in the tenant being awarded almost £4000 in housing benefit payments that she rightfully deserved.





## TENANT SATISFACTION MEASURES (TSMs)

In April 2023, the Regulator of Social Housing's (RSH) TSM Standard was introduced. This Standard requires all Registered Providers (RPs) to collect and report on their performance. One aspect of the TSM requires us to carry out Tenant Perception Surveys (TPS) with our tenants.

The TPS contains a set of standard questions that all RPs must ask their tenants. As a small provider, Care doesn't have to report against the requirements until 2024. However, we wanted to pilot the surveys to enable us to get our tenants' views and to ensure we can learn from the surveys going forward. Although some of the questions were not easy to answer and not entirely relevant to our tenants (a view shared by other supported housing providers we have spoken to), we surveyed all tenants who were willing and able to take part. We did so

by sending our whole team out to our tenants' homes, a task which had the dual purpose of enabling those within our team who don't often get to meet our tenants to do so. Everybody thoroughly enjoyed speaking to our tenants and experiencing first-hand the impact our work has. 39% of our tenants took part in the survey, so thanks to every one of you.

We shared the results of our surveys with all of our tenants, a link to which can be found here - <https://careha.org.uk/wp-content/uploads/2023/05/TSM-Results-booklet.pdf>

We feel the results will have more relevance in future years when we have more comparable data, not just against our own historic performance, but against other similar providers. We are also planning on conducting a full tenant census early in the new year to help inform our future decisions, strategy and our offer to tenants on how they can feedback and shape our future.



## SUPPORTING INDEPENDENT LIVING

This is Tracey who lives independently within one of our schemes in Nottingham. She is supported by Aspirations Care which have staff on-site in a pod separate from the properties, but close enough to help our tenants when they need it and to provide support as per their care and support plan.

'I was in independent living before living here. I shared with three other girls and I liked it there; I was very happy. I didn't want to move, but it was damp and mouldy, and it had a big hole in the floor. I live in my own flat now and there are staff who I can go to if I need a little bit of help, for example when I needed help because I had broken my arm in the winter after a fall. I love my home now and I want to stay for a long time. I have 2 cats who I love looking after and I can have my friends and family visit when they want to. I am proud of my home.'

Tracey had also had a new hairdo at the time of the visit, and she wanted to show everyone how good it looked. We think it looks great!



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## ACCESSIBLE INFORMATION

This year, we have worked closely with Lucy who was thrilled to be involved with Care in the first of many achievements she has had in her first six months as a tenant.

Claire A (also pictured) said, "When we were signing up Lucy, I knew that she was visually impaired, but we didn't have any information in braille for her. Lucy relies on technology to read documents for her and she is amazing at using her iPhone to read and send messages and emails, even though it has no buttons. However, I noticed a braille document in her flat and when I asked her about it, she said that she said that she has been able to read braille since she was a child. So, I set out to find a supplier of braille documents and obtain quotations while also exploring how the text could be formatted. Lucy has been a great help throughout this process, as she has been able to judge samples from suppliers to ensure the text is legible. As someone who can't read braille, I wouldn't have been able to assess its readability."

Lucy said, "I really appreciate the braille document that was made accessible for me. Accessible documents are really hard to get hold of and I usually have to fight for them. I received it yesterday and have already read it and it is useful to know what I am responsible for and what I can and cannot do. I have enjoyed being part of the process with Claire and I am really grateful for my new agreement".

# REVIEW OF THE YEAR



## NEW HOMES

As part of our commitment to develop new, quality, supported living homes, we wanted to share with you some of our success stories from this year:

### IN PARTNERSHIP WITH THE NHS

In 2022, NHS England approached us to see if we would be interested in finding and project managing the development of a forever home for a long-term hospital in-patient as part of the Transforming Care Programme. We jumped at the chance! The project brought together several agencies to secure funding for a house. Our team worked diligently to determine the essential and desirable attributes that would make the perfect home based on feedback from all those involved in the tenant's care and support.

After identifying the criteria and securing the grant money, Care's New Business Team (the two Claires) attended weekly update meetings with the local Commissioner, NHS staff, NHS England, and the Support Provider to update them on progress. We made several visits to find the most suitable areas to base our search and made sure local estate agents were aware of our requirements. We searched through house-buying sites and eventually found a gem of a property through our efforts. Everyone involved, including the tenant and their family, viewed the house to see if it was suitable and all parties were in full agreement that it was.

Care co-ordinated the sale of the property, oversaw the redevelopment of the house, managed the construction tendering process to ensure NHS England were getting the best value for their money, and selected a building project manager to liaise with the construction company and Care. Whilst the redevelopment progressed, Claire and Claire made regular trips to the site, attended weekly Teams meetings and attended hospital meetings. On completion of the project, all partners were absolutely delighted with the outcome.

The project has received high praise and has been nominated as a finalist in the co-production award at the Great British Care Awards in November.





## BREAKING NEW GROUND IN HARTLEPOOL

In September this year, we took on a new scheme in Hartlepool, which is a new local authority area for us. Upon completion of the scheme, which consists of 18 apartments and 3 accessible bungalows, our CEO, Matthew said:

“This scheme is significant for Care. It sees us working with another local authority partner, another care provider partner and means that Care now has more than 400 units of accommodation in management.

We continue to grow in a sustainable and managed way, with the needs of our tenants at the heart of our decision-making. Our team has worked tirelessly over the last few months to ensure that the accommodation is suitable for the tenants and has sought to develop fantastic relationships at a local level with the partners that have helped deliver this long-term, quality housing solution.”

“A huge well done to everybody involved.”

## BESPOKE PROPERTY IN LANCASHIRE

In January, we welcomed tenants into a new home in Lancashire. The property, a high-quality, accessible bungalow, had undergone significant refurbishment to make sure it was suitable for wheelchair users. This included a full renewal of internal components, internal remodelling and even the removal of a swimming pool in the rear garden!

We started welcoming in the 4 tenants over a carefully phased 2-week period. The tenants and their families were fully supported by the Care Provider and our Housing Officer, Salvo, to ensure a smooth transition.

Recent visits by Salvo to the property have highlighted just how our tenants are now thriving. The house is always immaculately presented and all the tenants’ bedrooms have been decorated in a personal way.



## GOOD NEIGHBOUR SCHEME IN LANCASHIRE

In January 2024 we will be unveiling another hugely significant scheme for Care. We have worked in close partnership with Lancashire County Council to develop 13 apartments, one of which will be allocated to a ‘good neighbour’. This concept means that a carefully selected tenant will provide informal support to the other 12 tenants to enable them to live as independently as possible. This could be anything from helping them with their shopping, to opening a door, to spending time catching up over a cup of coffee.

Our New Business and Assets teams have been closely monitoring the construction progress of the project, conducting regular on-site meetings, and maintaining constant communication with LCC, the support provider, and the developer. We are confident that this development will become a valuable asset to the local community, as it will help LCC address the current shortage of high-quality and sustainable accommodations in the area.



## CIRCULATE

This year we launched Circulate, our monthly digital newsletter. Circulate covers a wide range of content, from tenant ‘feel good’ stories, development updates and wider sector news. **If you would like to subscribe please email [marketing@careha.org.uk](mailto:marketing@careha.org.uk).**

## OUR TEAM

Earlier this year, we underwent a mini restructure to ensure we can provide effective services to our tenants.

As part of this restructure, we have strengthened our assets and compliance team, with the recruitment of Louise as Repairs Administrator.

We have also welcomed Will to our finance team. Will provides support to Lahsian who, despite only being with us since June 2022, has been promoted to the position of Management Accountant. Finally, Ross has joined our team of housing officers to complete a trio of new team members.



**Matthew Eddisford**  
Chief Executive



**Claire Judkins**  
Business Development  
Manager



**Mark Heywood**  
Asset and Compliance  
Surveyor



**Rachael Kaminski**  
Operations Manager/  
Deputy CEO



**Jonathan Slater**  
Housing Officer



**Salvo Arcangelo**  
Housing Officer



**Lahsian Hussain**  
Management Accountant



**Claire Boardwell**  
New Homes Officer



**Chris Woolridge**  
Contracts Manager



**Paula Bond**  
Administration Officer



**Will Randell**  
Finance Assistant



**Ross Anderson**  
Housing Officer



**Louise Walsh**  
Repairs Administrator

In addition to our operational team, our Board is critical to our success. We are blessed to have six very experienced and committed, voluntary Board members. They provide a wealth of experience in finance, development, senior management, health, regulation and housing management.



**Bernard Gallagher**  
Chair



**Garnet Fazackerley**



**Nadhia Khan**



**Alastair Richards**



**Donna Holmes**



**Roger Parr**

**95.4%**  
Urgent Repairs  
completed within  
timescales (4 days)

## KEY PERFORMANCE INDICATORS - MAINTENANCE

Performance Indicator	Actual Performance	Target
Emergency Repairs completed within timescales (4 hours)	97.06%	95%
Urgent Repairs completed within timescales (4 days)	95.4%	95%
Average time taken to complete urgent repair	3 days	4 days
Routine Repairs completed within timescales (21 days)	94.73%	95%
Average time taken to complete routine repairs	11.06 days	21 day

Any underperformance is reported to Board by the CEO.

Performance against repairs KPI's improved significantly this year for two main reasons:

- Removal of Covid restrictions
- Establishment of revised repairs service which has seen multiple contractors deployed across all areas, as opposed to a similar number of main contractors.



Our performance in 2022-23 shows a significant improvement compared to the previous year. We have restructured our repairs team, expanded our network of contractors and invested further in our team.

We have achieved all our maintenance-related KPI targets, except for routine repairs completed within the specified timeframe. We only just fell short of this target, mostly due to difficulties in accessing some properties. However, we acknowledge this as an area for improvement going forward.



## PROTECTING THE ENVIRONMENT

Providing energy-efficient homes is a key priority for Care. We have carried out a desktop review of our stock, some of which is owned by Care and some leased from other landlords.

Over the next 12 months, we will develop our strategy to enable us to improve the energy efficiency of our homes. To do this, we will work closely with our landlords and tenants to provide the most cost-effective and environmentally friendly solutions to what is a global issue.

This year, we have demonstrated our commitment to providing energy-efficient homes by installing solar panels to one of our new homes, having done the same for one of our homes in 2021 due to our tenant being affected by high energy bills. We have also upgraded roof insulation on 3 properties and we routinely upgrade boilers with more energy-efficient models when due for replacement.

We also have included several energy-saving installations on a couple of new build schemes currently in our pipeline. This includes providing minimum 'B' energy ratings on a non-gas, super-insulated scheme in Liverpool and reviewing the use of heat recovery units for communal areas.

## COMPLAINTS

In 2022/23, we received 4 complaints, 3 relating to the standard of repairs carried out by contractors and 1 relating to the time taken to complete a repair.

Whilst we don't like receiving complaints, it does provide us with an opportunity to rectify problems and, more importantly, ensure they don't happen again. We have also recently reviewed our complaints policy and provided training to all our team members regarding how to handle, record and learn from complaints.

# 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	2022 Performance	2023 Performance	Change in Performance
Reinvestment %	12.77%	16.75%	Increase of 3.98%
New Supply Delivered %	7.69%	11.86%	Increase of 4.17%
Gearing %	3.01%	5.46%	Decrease of 2.45%
EBITDA (major repairs included) interest cover %	989.08%	237.83%	Decrease of 751.25%
Headline Social Housing Cost Per Unit	£10,870	£11,137	Decrease of £267
Operating Margin %	9.20%	2.19%	Decrease of 7.01%
Return on Capital Employed %	6.73%	1.54%	Decrease of 5.19%

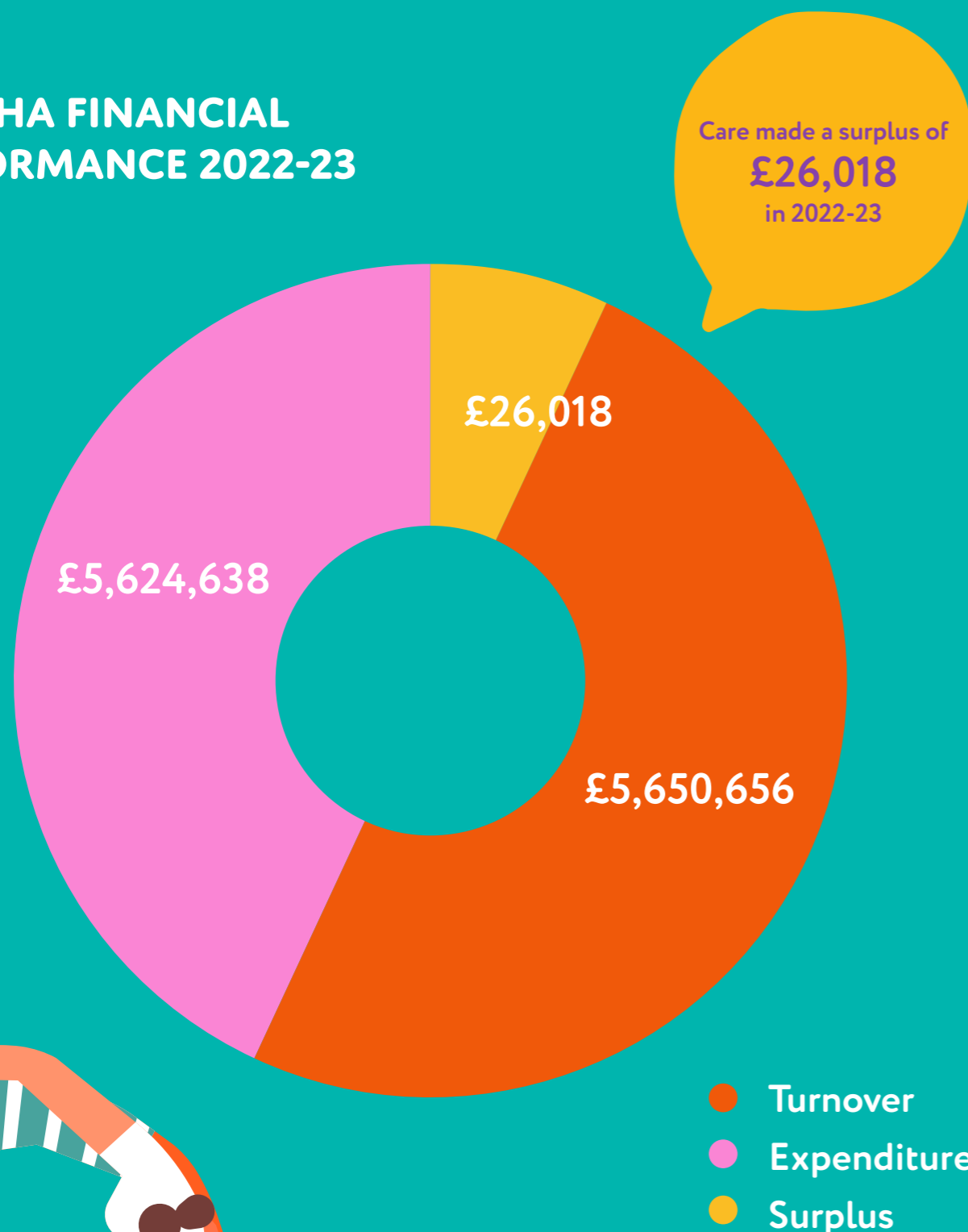
VfM performance is calculated in a standard format for all housing associations and is part of the Regulator of Social Housing VfM Standard. If you want to learn more about how these figures are calculated, please go to <https://www.gov.uk/government/publications/value-for-money-metrics-technical-note>

In comparison to last year, it is perhaps unsurprising that margins, operating costs, and other financial indicators have dropped. However, it is very pleasing to see positive results relating to reinvestment and new supply delivered.

## FINANCIAL OVERVIEW

Overall, Care made a small surplus of £26,018 in 2022-23, from a total turnover of £5.65million. Although this figure is lower than in previous years, we have dealt with several significant challenges such as the reduction of rents across some of our stock. Additionally, we have invested significantly in our infrastructure to enable us to be well-positioned for future growth. We have also strengthened our balance sheet through the purchase of three additional freehold properties which will provide homes for 7 tenants.

## CARE HA FINANCIAL PERFORMANCE 2022-23



## THE FUTURE

### PROVIDING MORE HOMES

**Our Corporate Plan (2022-27) sets out our ambitious growth targets, to provide 80 additional new homes per year over 5 years.**

Our focus on growth stems from the need for new high-quality supported housing. Working with our friends in the Learning Disability and Autism Housing Network (LDAH), we commissioned a piece of key research which was launched this summer at the Houses of Parliament. The research, which examined the scale, cost and future demand in the sector, found that there are between 35,000 to 37,500 people with a learning disability and autism currently living in supported housing. It is also estimated that there will be a shortfall of c27,000 to c34,500 units of supported housing by 2037, or around c1,800 to c2,200 units per annum.

To help meet this demand, we are working in an increasing number of local authority areas across the North of England, having taken on properties in 4 new areas since December 2022. We also work with a wider range of care providers and public sector bodies in a sustainable and managed way to ensure we don't grow beyond our means and can continue to deliver our promises for quality.

### REGULATORY & LEGISLATIVE CHANGES

The Supported Housing (Regulatory Oversight) Act was passed in the summer of 2023. We support the aims of the act, which was introduced to tackle some of the quality issues in the wider supported housing sector. It includes powers for Local Authorities to introduce licensing systems for supported housing, to enable them to control standards and have a greater understanding of the provision of supported housing within their area. In addition, it places an obligation on Local Authorities to develop supported housing strategies in their areas and review current provisions.

Over the coming months and years, we will focus on working hard with our partners to drive up standards and meet the needs of our current and prospective tenants in the areas in which we operate.

The Social Housing (Regulation) Act 2023 has given the Regulator of Social Housing (RSH) additional powers to regulate the wider social housing market. As a result, a revised set of regulatory consumer standards will be introduced in April 2024. As a Registered Provider, Care must ensure it meets the requirements of these new standards and we are working hard to ensure we develop our systems and knowledge to do so.

### ONGOING COMMITMENT TO DELIVERING NEW HOMES

Despite the often-challenging environment that we operate in, we remain committed to meeting the unmet demand in the sector. As of 30th September 2023, we have already delivered 35 new homes with many other exciting opportunities in the pipeline. This is a testament to our New Business Team, which is made up of two dedicated Claires, who work tirelessly to ensure that we only provide sustainable, high-quality homes.

### 20TH BIRTHDAY!

2024 is a hugely significant year for Care, marking our 20th anniversary. Although still a small provider, we have grown in a managed and sustainable way, putting our values and vision ahead of any commercial gains that we may have achieved through more accelerated growth. As a result, we can be truly proud of the work we carry out. We have lots of exciting initiatives and events in store to celebrate this milestone.

A large, colorful illustration of hands holding a circle. The hands are of various colors (purple, yellow, blue, orange, green, pink, white) and are arranged in a circular pattern, with some hands reaching out from the top and bottom edges. The background is a solid dark blue.

### Contact Us

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