



Annual Report

2023/24

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Chair Foreword

It's a privilege to be part of Care Housing Association, especially as we celebrate 20 years of service to our tenants.

I recently took on the role of Chair from Bernard Gallagher, who served the Board for over 4 years, and we are grateful for Bernard's leadership during that time. I would also like to thank Garnet Fazackerley, who was a Director of Care for 7 years, and left the Board in August after completing the maximum term of office. Both Bernard and Garnet will be greatly missed, and we plan to recruit new Board members this year.

After 20 years as a non-exempt Charity, the organisation's status is evolving into a Community Benefit Society (CBS) which we expect to happen during 2024. This will allow us to respond to the housing sector more effectively and ultimately supports our organisation's aims.

In my time at Care, I've seen how committed our Board is to providing the best possible housing, to facilitate the best possible care, for all our tenants. Our goal to expand our housing stock is rooted in our belief that our values lead to the best homes for those in need of supported housing. Our aims and ambitions are delivered by our brilliant operational team, led by Matthew. I would like to thank our team at Care for their dedication and consistent hard work. This makes a real difference to our tenants and is what makes Care such a special organisation.

We will have challenges in the forthcoming year, but I am confident that Care is well placed to rise to them and provide homes that enhance the lives of our tenants.

I hope you enjoy reading our annual report for 2023/24.



Roger Parr
Chair

CEO Introduction

Care Housing Association is a supported housing association based in Lancashire. We provide housing predominantly for people with learning disabilities and autistic people.

This year, we've celebrated our 20-year anniversary and have reflected on our achievements over the past two decades. From our humble beginning with our first tenants in Rawtenstall, Rossendale, we now work in 32 Local Authority areas. What began with a team of voluntary Board members has now grown to employing 14 permanent staff and working with countless partners in asset maintenance, HR, legal, and finance to ensure we continue to provide high quality services. Most importantly, from our first property, which provided accommodation for 4 tenants, we're now able to provide 448 tenancies.

This year, we have created 55 new homes, in Kirklees, Hartlepool, Durham, Hull, Warrington, and Preston. These homes will provide quality and sustainable long-term accommodation for our tenants, whose housing needs are simply not met elsewhere. We've provided homes to people living in long-term hospital accommodation, those in sub-standard accommodation, and many who were reliant on family and friends to provide temporary accommodation. We know there is a huge shortage of homes in the supported housing sector, and we will continue to help address this into the future.

However, whilst we are keen to contribute to meeting the housing crisis head-on, we also have a strong focus on improving the services and standards for our existing tenants. In 2024, we've made improvements to the way we work to ensure we meet the expectations of the new Consumer Standards and have clear plans to improve performance in certain areas, including tenant engagement. We recognise the immense value of ensuring our tenants can contribute to shaping our services, leading to better outcomes reflective of their needs and choices. This year has seen our performance against the Tenant Satisfaction Measures (TSMs) published, and we continue to develop new ways in which we can receive meaningful feedback from our tenants.

There's lots of other changes we've made throughout the year, including the appointment of our new Chair, Roger, and the introduction of two new team members to our Assets & Compliance team. We've also moved office to make sure we can provide the best working environment possible, and to prepare for future growth. This annual report details some of our ambitions and objectives for the future, which goes beyond providing more homes. We want to make sure our offer to our tenants is improved and reflective of what they want and need. We're all really excited about what the future holds!

I hope you enjoy reading this year's annual report.



Matthew Eddisford
Chief Executive

Celebrating 20 years of Care

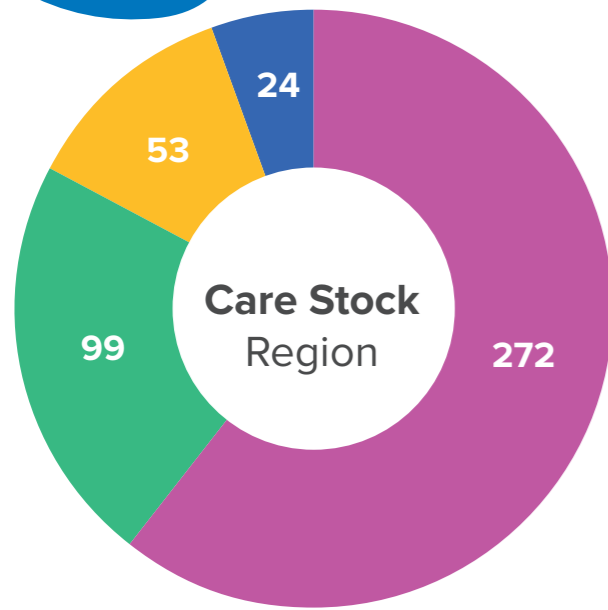
This year, we celebrated 20 years since we welcomed our first tenants into a shared property in Rossendale. A lot has happened in the past two decades! Here, we reflect on our achievements during this time.

April 2004

Care welcomed its first tenants into our first home in Rawtenstall, Rossendale. We worked closely with Lancashire County Council to provide homes to people moving out of institutional care.

We now work in 32 Local Authority Areas across the North of England.





North West	272
Yorkshire & Humber	99
North East	53
East Midlands	24

October 2006

Care acquired its first property in Leyland, Lancashire, which is still owned and managed by Care today. The property is home to two tenants.

March 2011

Care employed its first full-time staff member, Matthew Eddisford, who is now CEO. Prior to this, Care was run by its Board of Directors on a voluntary basis.

We now have a team of 14 staff members.

September 2011

Care achieved Registered Provider (RP) status with the Regulator of Social Housing (or Tenant Services Authority as it was called then). This registration identified Care as a responsible and viable provider of social housing.

We are a now a well-established, reputable, and compliant RP.

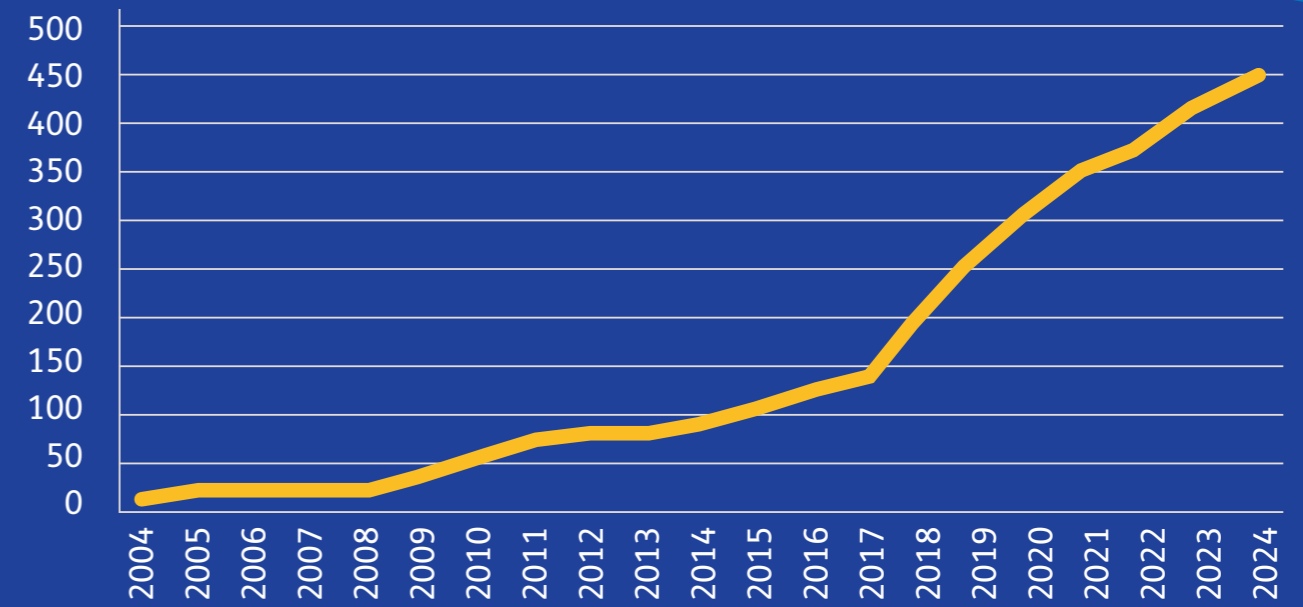
July 2014

Care surpassed the '100' mark, meaning that from this point we were able to deliver high-quality supported tenancies to more than 100 customers simultaneously.

We can now offer homes to 448 people.

We now own properties capable of housing 61 tenants. We believe owning our own properties is the most sustainable and effective way to grow our association.

Number of Units Managed by Care 2004-2023 (leased and owned)



2019

Care became a founding member of the Learning Disabilities and Autism Housing Network (LDAH). The LDAH has an increasing impact in the sector, undertaking lobbying and research to advocate for quality housing for autistic people and people with a learning disability.

Read more about the great work of the LDAH and our calls for action in the sector - <https://docreader.reciteme.com/doc/view/id/64b8c5794d79f>

2024

We celebrated the 20th anniversary of welcoming our first tenant into one of our homes! To recognise the anniversary, we underwent a rebrand to ensure Care's identity as a modern, dynamic, forward-thinking organisation was fully reflected in our visual identity.

care
Housing Association

Whilst very proud of what we have achieved and the positive impact we have on people's lives, we have a desire to do much, much more. We talk about how we will do this later in this report.

Our Team

This year we have welcomed three new members to our team. Andrew and Mark joined us in February 2024, and Qi is our newest recruit, joining in October 2024.

Andrew and Mark's recruitment has enabled us to bolster our asset management team, bringing decades of collective experience to ensure we remain focused on delivering quality, safe homes for our tenants. Qi joins us as our new Finance Manager.



Matthew Eddisford
Chief Executive



Rachael Kaminski
Operations Manager/
Deputy CEO



Mark Heywood
Asset and Compliance
Surveyor



Paula Bond
Administration Officer



William Randell
Finance Assistant



Ross Anderson
Housing Officer



Andrew Jackson
Repairs Administrator



Claire Judkins
Business Development
Manager



Jonathan Slater
Housing Officer



Salvo Arcangelo
Housing Officer



Roger Parr



Alastair Richards



Donna Holmes



Nadhia Khan

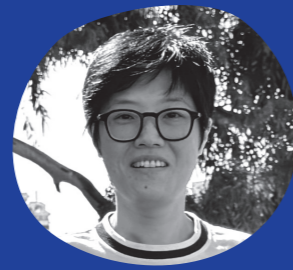
In addition to our operational team, our Board is critical to our success. We're blessed to have four highly experienced and committed Board members. Our former Chair, Bernard Gallagher, and Board member, Garnet Fazackerley, recently retired from the Board. We're currently recruiting more Board members to enhance the knowledge and experience needed to guide the association effectively.



Mark Myers
Property Surveyor



Claire Boardwell
New Homes
Officer



Qi An
Finance
Manager



Chris Woolridge
Contracts Manager

Tenant Satisfaction Measures (TSMs)

In March this year, we asked our tenants specific questions about our performance. In addition to the questions, which were set by the Regulator of Social Housing, we have reported against several additional technical requirements regarding repairs, safety checks, complaints and ASB. As a small housing association, we have to report against the required questions and measures at least once every two years. Here's what the results told us:

Technical Requirements



100%

of our homes meet the Decent Homes Standard.



92.2%

of our non-emergency repairs were completed within timescale.*



95.6%

of our emergency repairs were completed within timescale.*



100%

We carried out 100% of gas safety, asbestos, water safety, and lift safety checks.



97%

We carried out 97% of fire safety checks.



4

We received 4 complaints this year, all of which were resolved at Stage 1 of our complaints procedure. We recorded and managed 8 cases of anti-social behaviour.

*We aim to complete 95% of non-emergency repairs within timescale, so we have underperformed in this area. We identified that a small number of contractors were not completing jobs within timescales, and so have appointed new contractors in those affected areas and have since seen an improvement in performance.

**We aim to complete at least 95% of emergency repairs within timescales (4 hours), and so have hit this target.

Tenant Perception Surveys



81%

of our tenants were very or fairly satisfied with the overall service we provide.



90%

of our tenants were very or fairly satisfied with our repairs service.



83%

of our tenants were very or fairly satisfied with the time taken to complete their most recent repair after it was reported.



79%

of our tenants were very or fairly satisfied that we provide a home that is well-maintained.



85%

of our tenants were very or fairly satisfied that provide a home that is safe.



76%

of our tenants were very or fairly satisfied that we listen to their views and act upon them.

So what?

Although Tenant Satisfaction Measures are not the only means we use to get feedback from our tenants, we ensure that, where dissatisfaction has been shared, we respond to everybody individually to address their concerns. This year, we're also working extra hard to ensure we communicate with our tenants appropriately, and in a way that suits them. We are determined to offer more methods by which we can interact with our tenants in a meaningful way to ensure their views are taken on board, and our services improved as a result.



74%

of our tenants were very or fairly satisfied that we keep them informed about things that matter to them.



83%

of our tenants either strongly agreed or agreed that we treat them fairly and with respect.

This year, we carried out a customer census to ensure we have the most up to date information about our tenants to help inform our future strategy around communication to ensure it is more tailored for each and every one of our customers.

Our Tenants

At Care, we pride ourselves on providing services that go beyond those of your typical landlord. Here are a few examples of how we've achieved this to improve the lives of our tenants, even in small ways.

Pets

We understand the positive impact that pets can have on people's lives. We support our tenants to make their own choices about their lives, including welcoming a furry friend into their home. This includes rabbits, hamsters, fish and cats!



Going above and beyond

As a responsible landlord, we have a reasonable adjustments policy in place, which means we'll make changes to people's homes so that they can live in them comfortably and safely. When a new tenant moved into a property in Preston, we made changes such as adding radiator covers, changing the toilet seat to suit what he wanted, and adding locks to kitchen drawers at his request. In addition, we also try to go the extra mile by supporting choices that perhaps aren't covered by our policies. For example, one of our housing officers, Salvo, noticed that a group of tenants in Preston loved socialising together. We gifted them a pizza oven for them to enjoy together in the evenings in their garden.



In another instance, one of our tenants in Clitheroe had a long-standing issue where they didn't want to use the toilet in the main bathroom and preferred the comfort and privacy of their attic bedroom. Despite several contractors telling us it wasn't possible, we persevered to find a solution to have an en-suite bathroom fitted. He is now so much happier in his home.

When one of our tenants moved from one of our Care properties to another, they didn't have the resources to arrange the collection of some of their belongings. Our Housing Officer, Jonny, supported the tenant by personally helping with collecting and moving their belongings to ensure everything ran smoothly for them on the day.

All our housing officers carry tool kits. This enables them to deal with small jobs, such as refixing door handles, whilst they are in our tenant's homes, which means our tenants don't have to wait to have their repairs carried out.



Returning tenants

Occasionally, tenants move out of our housing, often due to reasons like wanting to be closer to their support networks or moving into different style of accommodation. Where this happens, while we're sad to see them go, we always support our tenants to make choices that they believe will have a positive impact on their lives. However, sometimes, their new living situations do not meet their expectations or needs. In one case, a tenant felt that their new landlord didn't meet the same high standards as we do at Care. He asked if he could move back to a Care property, and we were able to make this happen. He's now happy to have returned to a landlord that helps him feel safe and comfortable at home.

Independent living

One of our tenants recently moved from supported accommodation with Care to independent living due to a reduction in the amount of support he needed. In July, he moved into his own flat and is receiving floating support from the same support provider, which is hugely beneficial for him. We're delighted to be able to support our tenants to live more independently.

Rosemary Trustam Foundation

At one of our properties in West Lancashire, three of our tenants successfully applied for the Rose Trustam Grant and were awarded £1,500. They used the funds to improve their garden by getting an area flagged and purchasing some patio furniture. Our tenants enjoy spending time in their garden, socializing with their friends and families, and watching birds together.

New Homes

In the last 12 months, we've created an additional 55 homes. As a relatively small association, we are delighted to have achieved over 10% growth and provide fantastic outcomes for our tenants.



Our first homes in Hartlepool

In September 2023, we completed on 25 new homes in Hartlepool. The beautiful homes, a mixture of bungalows and apartments, will provide long-term housing for people with learning disabilities and autism.

Adapted apartments in County Durham

Following a comprehensive and collaborative partnership with Durham County Council and the developer, Riversdale Homes, we were delighted to deliver 5 refurbished, adapted homes in May 2023. The properties, which were designed specifically for individuals with autism and learning disabilities, are generous in size, with quality and robust fixtures and fittings to provide our tenants with long-term housing which meets their needs.



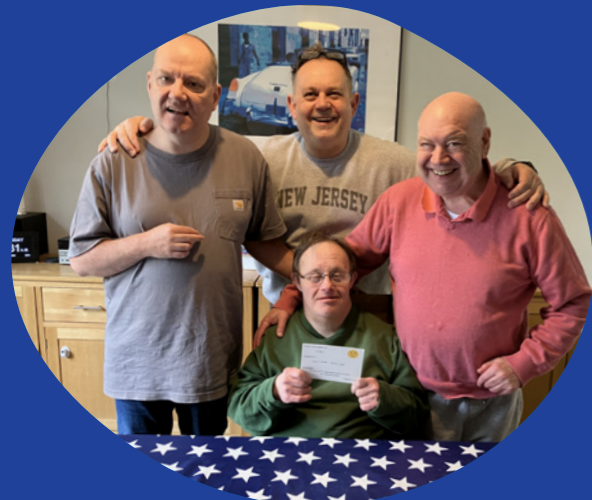
4-person home in Kirklees

Our new homes include a 4-person dormer bungalow in Kirklees, which was purchased and renovated to become the perfect home for our tenants. After a full refurbishment, significant external works, and remodelling of part of the house, we welcomed our tenants in November 2023.



Specialist bungalow in Warrington

In January 2024, we were pleased to acquire a spacious 4-person bungalow in Warrington. The property, which offers high-quality design that accounts for the current and potential future mobility needs of our tenants, was developed to enable tenants to remain in their homes, regardless of changing health and support needs.



Shared home in Hull

In September 2023, in partnership with Autism Plus, we welcomed four new tenants to their home in Hull. The property enables people with lower levels of support to live together in the heart of the community.



13 apartment new build scheme in Preston

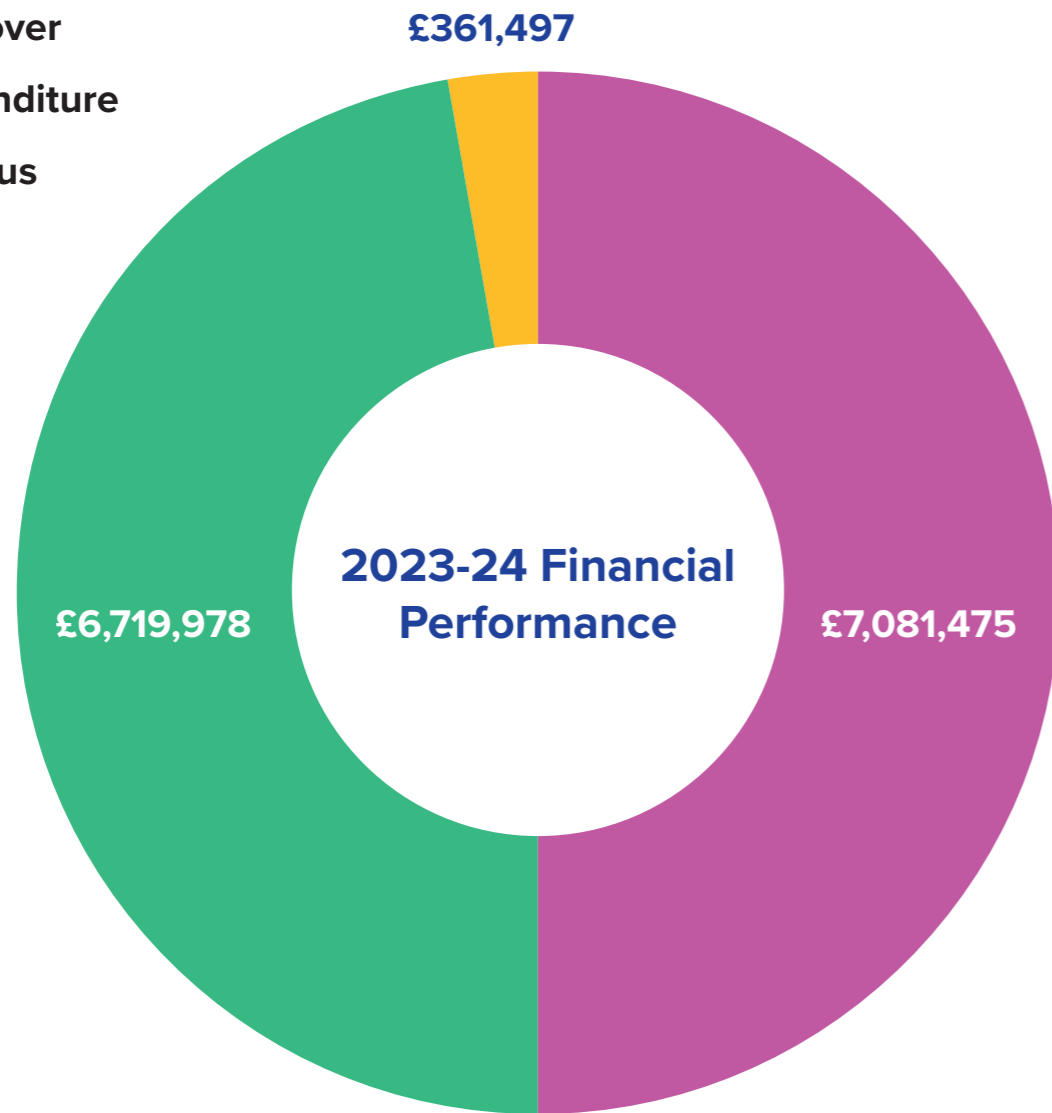
Working in collaboration with Lancashire County Council, we delivered 13 new homes to our tenants early in 2024. The apartments, designed from scratch with our tenants in mind, offer highly desirable 'own front door' accommodation, meeting the current and future needs of people from the local area. Located on the outskirts of Preston City Centre, the homes provide excellent opportunities for tenants to increase independence and live full and happy lives in the heart of the community.

Three of our tenants who moved in around the same time have formed a close bond. Although they didn't know each other before moving in, they're now referred to as the '3 musketeers' and can often be found in the communal lounge playing on the Xbox or watching movies together.

Financial Performance

In 2023/24, we made a surplus of £361,497 from a total turnover of £7,081,475. As a not-for-profit organisation, we ensure any surplus is used to meet our objectives, which include providing more homes and improving services for our tenants, so this is a great achievement.

- Turnover
- Expenditure
- Surplus



Key Performance Indicators

In addition to the ratios measured internally, the following Value for Money (VfM) ratios have been calculated for the VfM standard in accordance with the Regulator of Social Housing.

Performance Indicator	Target
Reinvestment 7.42%	We have reinvested in one freehold property in 2023-24.
New supply delivered 6.35%	We have delivered an additional fifty-five units of Specialised Supported Housing with one being a freehold purchase.
Gearing 9.75%	We have not taken on any additional debt, however, interest rate increases have resulted in capital not reducing to the same extent as in the comparative year.
Earnings before interest, tax, depreciation, amortisation, major repairs included (EBITDA MRI) interest cover 522.47%	The increase in profit has resulted in more interest cover.
Headline social housing cost per unit £11,847	This is a measurement of key social housing costs against the number of units at the year end.
Operating Margin 6.69%	A stronger financial performance than in the previous year which reflects the growth of the Association and increase in rental income.
Return on capital employed (ROCE) 5.5%	A measure of how efficiently we are putting our capital to use, this reflects our investment in a new freehold property.

Investing in our assets

This year, we have invested significantly in maintaining and improving our homes. We spent **£318,814** on planned maintenance in 2023/24. This included:



8
kitchens



2
bathrooms and wet rooms



25
Decoration of 25 of our homes

Complaints

We take complaints seriously and see them as an opportunity to improve our services. This year, we reviewed our approach to how we deal with complaints and have made the following changes:

- We delivered training to all our staff to clarify what we consider to be a complaint. We focussed on using complaints to improve what we do and provided interactive examples of how to handle different types of complaints.
- We appointed Nadhia Khan, one of our Board members, as the Member Responsible for Complaints. Although we have always treated complaints very seriously, Nadhia's appointment will provide extra focus at Board level to strengthen our commitment to responding and adapting to the complaints we receive.
- We reviewed our Complaints Policy and Procedure in April 2024 and committed to reviewing it annually as a minimum to ensure it remains fit for purpose. Our Complaints policy is available on our website and can be provided in easy read format on request.

What complaints have we received?

From April 2023 to March 2024, we received four complaints, summarised below:

- Three of the complaints were related to contractor performance. Of these, two related to timescales of works completion and one related to a contractor error which led to disruption for the tenant.
- One complaint related to the impact on a neighbour as a result of anti-social behaviour by a Care tenant. Although the behaviour itself was not a fault of our services, it still falls within our remit to resolve its impact.
- All repairs were acknowledged and responded to within the specified timescales, and none of the complaints escalated beyond stage 1 of the complaints policy.



Improvements as a result of complaints

Collectively, the following improvements have been made to services:

Complaints No.	Improvements or proposed improvements
1	The contractor was held accountable for a delay in response time and poor completion of the repair. The contractor remedied the issue and returned promptly. Whilst no fault was found with the gardening service, clarification was provided over the gardeners remit to manage expectations going forward.
2	Improved lines of communication for reporting repairs, which had exacerbated the issue in this case. Due to specific needs of the tenant, manner of reporting repairs is bespoke, and expectations around contractor attendance were clarified. Contractor held accountable for incorrect prognosis of the repair during first visit. The initial response was in timescale, but our response thereafter was outside of our service standards. The process for follow up visits was reviewed by our repairs team, and learning incorporated into working practices going forward.
3	Nominations form had already been amended (Dec 2023) to include more reference to potentially noisy tenants to enable more appropriate planning.
4	Contractor held accountable for damage and distress caused. A different contractor who attended to resolve the issue.

The Future

This year, we committed to several key objectives for the 5-year period up to 2029. These objectives relate to financial performance, new supply of homes, tenants, systems and infrastructure, investments in our properties, and investments in our team. They include:

Financial Performance

- Improve financial performance to enable further investment into new homes and existing stock.
- Improve value for money performance across the organisation.

New Homes

- Deliver 250 new homes over the next 5 years in a sustainable way, prioritising with quality and safety.

Tenants

- Develop our tenant engagement offer, ensuring our tenants have a stronger voice.
- Create closer links between our Board and our tenants.
- Develop a Tenant Scrutiny Panel to play a crucial role in shaping our services.



Systems

- Develop our systems to improve data quality and efficiency to enhance customer experience.

Property Investment

- Provide further investment into our properties through a long-term planned maintenance strategy, providing choice for our tenants.
- Develop a robust, clear, strategy for future asset investment which helps address decarbonisation targets and ambitions.

Our Team

- Develop our team to enable them to excel in their roles and provide the best possible outcomes for our tenants.
- Commit to long-term training plans for each member of our team, including Board members, addressing areas for improvement and ensuring we're well equipped to meet our customers' expectations.
- Achieve a more diverse team, from Board to officer level staff, throughout the organisation.



c.are
inclusive
supportive
empowering
creative
innovation
adaptable
empathetic
respectful
accountable

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