



Annual report 2023

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Chair's report for the year ended 31 December 2023

From our Chair Helen Driver



Orwell has a long history of helping customers in need, and 2023 was particularly challenging for customers due to the increase in the cost of living. Our Housing and Tenancy Sustainment teams successfully supported customers to secure tenancies, manage arrears and ensure another year of no evictions at Orwell.

High inflation and rising interest rates placed significant pressures on our financial performance. Despite the difficult economic backdrop and slowdown in the wider new build market, we delivered 104 much needed new homes across a variety of tenures including social, affordable rent, market sale and shared ownership homes.

The Customer Insight Committee and Orwell's Customer and Communities team worked tirelessly ahead of changes in consumer regulation and the introduction of Tenant Satisfaction Measures. This ensured that we are not only well prepared but importantly improved our understanding of our customers' needs; a great example of the Board and 'Team Orwell' working together to put the customer at the heart of everything we do.

During the summer, we welcomed the Regulator of Social Housing as part of an in-depth assessment (IDA) reviewing Orwell's governance and financial viability. I am delighted to report that Orwell retained its G1 rating, the highest governance rating awarded by the regulator reflecting assurance that Orwell meets the governance requirements of the governance and financial viability standard.

Wendy and team are committed to making Orwell a great place to work and we were proud to see this recognised receiving a platinum award at the Best Employers Eastern Region event. The end of the year marked the retirement of our Director of Resources and Growth, Chris Wyr, after 17 years. The Board thanks Chris for his many years of dedicated service and wishes him a long and happy retirement. We look forward to welcoming David Hall to the role in the New Year.

I would like to thank all of 'Team Orwell' for their hard work this year. As we look to 2024 and the inevitable change and challenge of the next 60 years, one thing is certain: our commitment to the customers and communities we serve remains steadfast.

A message from our CEO

From our CEO Wendy Evans-Hendrick

Welcome to our 2023 Annual report. As you will see in the coming pages we have achieved a lot in the year despite the on-going external financial pressures on both the organisation and our customers.

Supporting and sustaining tenancies has become an increasingly important role that we play alongside continuing to build new homes to help people into, what is sometimes, their first safe, secure and warm home.

By providing that extra level of support to customers, we have been able to ensure that everyone has had the opportunity to stay in their Orwell home and I am extremely proud that we succeeded in meeting our commitment of zero evictions in 2023.

This report provides you with more details of what we have achieved in the year and shares some of our plans for the future. I hope you enjoy reading it.

My personal thanks to everyone at Team Orwell for their continued hard work and commitment and a huge thank you and happy retirement to Chris Wyer, our Director of Resources and Growth who left us at the end of the year after 19 amazing years at Orwell.

Thank you too to the Board of Orwell and all of our engaged customers who work with us to try and make Orwell and our services even better every day.

We have achieved such a lot over the past 60 years but we remain committed to doing even more for our customers and communities in the future and to achieve our vision that everyone should have a safe place to call home with the care and support they need to live their best life.



Tenancy Sustainment

A case study

Our Tenancy Sustainment team provided support to a customer who was struggling with significant mental health challenges following the break-up of a relationship, which resulted in their partner and children moving out of the family home.

Finances were extremely tight, and several household appliances needed replacing.

We supported them to arrange a replacement rental cooker and fridge-freezer, applied for funding from the Orwell Make a Difference Fund for new clothing and supplied them with some funding for fresh paint. We also supported them to apply for additional benefits.

The biggest challenge they faced was the distance between them and their children. We provided regular visits and phone calls to support them in planning a move.

We were extremely pleased when the customer called us recently. They have successfully received additional benefits, with a back payment, and moved much closer to their family support network and children. This has improved their mental health and means they can see their children regularly.



customers helped through our Tenancy Sustainment service. Of which, 100% maintained their tenancy.



from the tenancy sustainment fund used to support Orwell customers facing financial hardship.



How we made a difference in 2023

Our rents are, on average, **55.5%** of private rent levels and **75.8%** of local housing allowance rates, that's **£105.30**



per week compared to **£189.69** for private rent and **£139.00** for local housing allowance.



6

customers accessed enhanced training on how to review our complaints process.



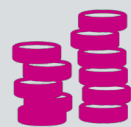
£19,823

in external funding obtained by our team, on behalf of customers, for goods, services and support for customers experiencing financial hardship.



£3,315

raised through the Make A Difference fund provided tenants with essential items when they were most needed.



£2,700

allocated to customers to purchase essential items for their homes and ease financial pressure.

How we made a difference in 2023



30 colleagues supported to gain

additional skills through apprenticeships in Leadership and Management, Learning and Development, Care, Business Administration and Project Management.



17 local students supported through work experience placements, giving them a greater understanding of future career opportunities and choices.



5 apprentices recruited, enabling local people to gain hands-on work experience, alongside an accredited qualification, whilst earning a wage.



30 colleagues across the organisation are Mental Health First Aiders, 24 of these trained by Orwell. They increase awareness, reduce stigma and offer support to colleagues, helping them remain in, or return to work.



943 volunteer hours donated enabling local people to gain valuable work experience and build confidence.

Our Board

More information about our Board can be found by using the link below or scanning the QR code.

www.orwell-housing.co.uk/ourboard



	OHA Board	Audit	Customer Insight	Remuneration and Nominations	OHL Board	Remuneration
Helen Driver	Chair		x	x		£11,500
Dayle Bayliss	Vice Chair	x		Chair	Chair	£8,085
Barbara Thorndick	x	x	Chair			£7,088
Ian Pinches	x	Chair		x		£7,088
Jeanette Alfano	x		x	x		£4,725
Brett Rennolds	x	x				£4,725
Stuart Appleby	x		x		x	£4,725
Stephen White (Appointed March 2023)	x	x	x			£4,725
Tom Brown (Appointed March 2023)	x		x			£4,725
Pamhi Mulambo (Appointed March 2023)	x	x				£4,725
Amy Dalton-Leader					x	£2,363
Kim Newman (Retired March 2023)	Chair		x	x		£11,000
Cynthia Alers (Retired March 2023)	x	Chair			x	£6,620
Alastair Thomas (Retired March 2023)					x	£4,500
Lauren Bayliss-Fuller (Retired October 2023)	x		x	x		£4,725

Board Attendance Percentages in 2023

8 February	91%
29 March	82%
7 June	73%
26 July	73%
27 September	73%
1 November	90%
13 December	70%

Helen Driver

Chair

Length of Service

Joined March 2019



Helen joined the Board of Orwell Housing Association in March 2019. Having grown up in Suffolk, Helen is proud of her involvement with Orwell and of its achievements within the community.

Helen is Chair of the Board and a member of the Customer Insight Committee. She is also the Money Laundering Principal for the group.

With a background in investment analysis and managing UK equity pension funds and portfolios with organisation such as Aviva Investors and Standard Life Investments, Helen was responsible for financial communications with shareholders and the investment community.

Helen has since diversified to working in collaboration with a national financial education charity.

Dayle Bayliss

Vice Chair

Length of Service

Joined March 2020



Dayle joined the Board of Orwell Housing Association in 2020. Dayle has worked in construction and skills for a number of years and understands first-hand the importance of how skills for life, supporting communities and the homes we live in contribute to our wellbeing, social mobility and thriving communities. Being part of the board enables Dayle to play a part of the Orwell family and having a small part to play in the work Orwell do and the lives they impact.

Dayle is Vice-Chair of the Board, Chair of Orwell Homes Limited, a member of the Audit Committee and is the board nominee for Equality, Diversity, and Inclusion.

With a background as a Chartered Surveyor, Dayle has already won national and local business awards, including East Anglian Daily Times Young Business Person of the Year 2012, Project '@TheRec' Winner of the 2015 East of England RICS Regeneration Award and highly commended accolades for her work.

Jeanette Alfano

MBA BTech (Hons)

Board Member

Length of Service

Joined March 2015



Jeanette joined the Board of Orwell Housing Association in March 2015. With a passion for the use of technology as an enabler for corporate success, Jeanette brings a wealth of knowledge and experience to her role as a Board Member.

Jeanette is a member of Audit Committee and a member of the Customer Insight Committee.

Jeanette is now retired from her full-time role but has a background implementing technology enabled change in both the private and public sector. Her career led to work for a housing association where she was responsible for the integration of all the core systems and the transformation of the organisation into a Digital Enterprise.

Barbara Thorndick

OBE FCIH BA (Hons)

**Board Member & Chair of
Customer Insight Committee**

Length of Service

Joined March 2016



Barbara joined the Board of Orwell Housing Association in March 2016. Whilst a student, she experienced a short period of 'sofa surfing' homelessness, which ignited a passion in her for the right everyone has to a safe, secure home.

Barbara is the Chair of the Customer Insight Committee and is also a member of the Audit Committee.

Barbara has spent her career in social housing and is the former Chief Executive of West Kent Housing Association. In 2007/8 Barbara set up the PlaceShapers Group of housing associations to help represent the interests of community-based associations that further their work through locally-based partnerships, and in 2008 she was awarded an OBE for services to social housing. In 2011 she left West Kent and set up her own company, WKT Associates, which provided consultancy and coaching services. In 2011 she created a consortium of housing associations, now a not-for-profit company called Communities that Work (CtW), dedicated to supporting unemployed residents into work.

Ian Pinches

**Board Member & Chair of
Audit Committee**

Length of Service

Joined March 2020



Ian joined the Board of Orwell Housing Association in March 2020. With a long background in senior roles within social housing, Ian is passionate about the added value that locality-based housing organisations can bring to a sector that is so often (perhaps misleadingly) defined as being dominated by large organisations operating at a national level.

Ian is Chair of Audit Committee, a member of Remuneration and Nominations Committee.

Ian is a qualified accountant (FCCA) with experience in both senior management and Executive Director roles within the Social Housing and Care sector. Ian also brings over a decade of Non-Executive and Committee Chair experience gained across a variety of organisations in Housing, the NHS, and the Emergency Services.

Brett Rennolds

Board Member

Length of Service

Joined March 2020



Brett joined the Board of Orwell Housing Association in 2020. Having begun his career as an outreach worker in the community Brett is clear that affordable housing is directly linked to positive life chances and is committed to equalising those opportunities for all.

Brett is a member of the Audit Committee.

With a background in the voluntary and public sector Brett has a wealth of experience in Business Development, Care & Support.

As a business consultant, Brett works with organisations, groups and individuals to enable development, change and growth, enjoying the challenges associated with change management, co-production and stakeholder engagement, identifying solutions to challenges collaboratively, inclusively and transparently. Primarily it's the 'winning of hearts and minds' that drives him.

Stuart Appleby

Board Member

Length of Service

Joined March 2021



Stuart joined the Board of Orwell Housing Association in March 2021, is a former tenant of the Association and is now a shared owner of an Orwell property. Stuart is a passionate advocate for social housing and a firm believer in the socio-economic benefits that it provides to individuals and the wider community.

Stuart is a board member of the Orwell Homes Limited, a member of the Customer Insight Committee from mid-2022 and is a Tenant Engagement representative for Board.

For the past ten years, Stuart has been involved in Orwell Housing's Resident Steering Group, giving him a critical lens through which to view the inner workings of Orwell as it has developed and evolved.

Stuart is the Director of HE Operations within the department of University Studies at West Suffolk College and has previously held the positions of Head of Health & Human Sciences and lecturer in Humanities and Business Management.

Stephen White

Board Member

Length of Service

Joined September 2022



Steve spent the early part of his career working across a variety of sectors including RBS/Nat West, T Mobile and the Financial Ombudsman Service before joining Hyde, a large London/SE based provider, initially as their interim COO and shortly thereafter their CEO for a thoroughly enjoyable 4 and half years.

Steve is a member of Audit and Customer Insight Committee.

Steve's time at Hyde demonstrated the positive impact that housing associations can have on individuals, communities and wider society. Having now become an advocate of the sector, Steve has remained active in the social housing having previously been the Chair of Origin and now, in addition to his role at Orwell, Chair of Moat.

Steve is also an above-knee amputee having injured his leg during military service, and besides his sector roles, Steve is also the Vice Chair of the military charity BLESMA, which focuses on supporting individuals who have lost limb(s) through military service.

Tom Brown

Board Member

Length of Service

Joined March 2023



Tom joined Sotterley Estate in 2023 and became Chief Executive Officer in 2024, having previously worked as Chief Executive Officer of Green Light Trust.

Tom is a member of the Customer Insight Committee and will take over chair of this committee after the AGM of March 2024.

During his tenure as CEO at GLT Tom enabled the charity to demonstrate its impact through novel academic research.

With a broad range of experience and academic qualifications Tom has grown the charity and sits on various regional and national panels contributing to the health and education agenda.

Having grown up on the Suffolk Coast he is passionate that access to high-quality natural habitats is a basic human right regardless of a person's background or socio-economic standing.

Pamhi Mulambo

Board Member

Length of Service

Joined March 2023



Pamhi strongly believes that everyone should have a safe, secure place to call their own and is passionate about supporting the social housing sector to achieve this.

Pamhi is a member of the Audit Committee.

Pamhi is a Chartered Accountant and a Certified Information Systems Auditor with a background in auditing and accounting. She started her career with Deloitte in external audit covering entities in the banking, financial services and manufacturing sectors before moving into internal audit covering payments operations at a major bank.

Pamhi is currently a Director in Internal Audit covering Technology at a major bank.

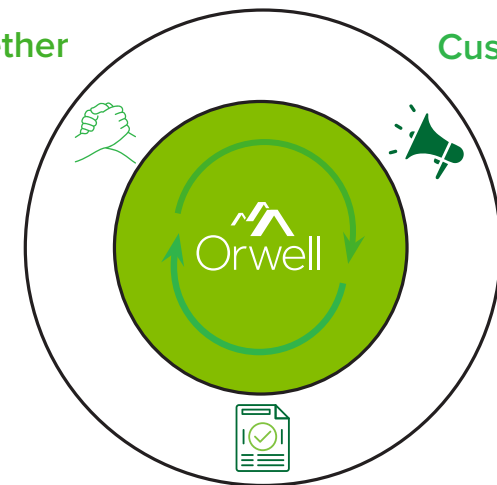
Empowering our customers and communities

The Customer Insight and Engagement Team have been listening to our customers views and achieved the following:

- ▲ We have expanded our team to help us analyse customer feedback which we have been using to help improve our services, share best practices and change aspects of our service to increase customer satisfaction.
- ▲ We completed two surveys to understand how customers were feeling about our repair appointment times and how we respond to damp and mould. As a result of feedback, both services have been changed to reflect customer preference.
- ▲ We are continuing to gain greater insight into our customers needs and preferences. We are using this information to improve the way we communicate and respond to people that better reflects their individual circumstances.
- ▲ In April 2023, the Regulator of Social Housing introduced performance measures called Tenant Satisfaction Measures. These measures aim to hold housing providers accountable for their actions and give customers greater access to their performance. We have worked closely with TLF Research to ensure the new Tenant Satisfaction Measures survey was undertaken over the first three quarters of 2023.

Working together

Customer Voice



Turning feedback into action



450

Customers engaged and are helping us shape our future services, giving feedback and reviewing our services.

Scrutiny - Listening to our customers

The Orwell Residents Group (ORG) have continued to play a vital role in helping us shape our services. In 2023, they carried out three key scrutines. The ORG chose to review our communication methods, our estate services and our development guide for new homes. We were delighted to make some substantial changes because of their feedback.

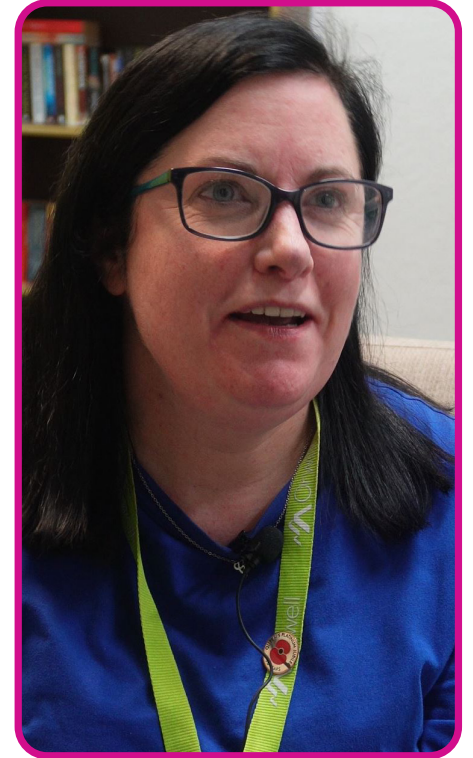
Most significantly, the ORG suggested a new format and content for our Orwell newsletter. The newsletter is now in the form of a short video, presented weekly as opposed to the quarterly written version. We share content about Orwell Housing but most importantly, we share stories from our communities and information that can help our customers with accessing local services. The feedback has been very positive and we will look to grow our customer involvement with the newsletter in 2024.

The ORG were very hands-on during the summer of 2023. In addition to the 4000+ surveys sent out to customers, they undertook tours of some of our estates where they spoke to customers face to face. They were able to help customers complete the survey and have their voice heard. We had a huge response and are currently working on all the responses. We shared our key findings within the a recent leaflet sent out with the annual rent review letters.

Finally in the Autumn of 2023, the ORG supported our Development team to review the current Home User Guides. We have various guides offering a large amount of information for our customers. With the help and feedback from a select group of engaged customers, these guides identified helpful areas which benefited our customers. It is the intention of our Development team to have a new standardised copy published by the summer of 2024.

We are always keen for customers to give us feedback and help us shape future services. Every voice is valuable and we appreciate each and every point of view. For further information please visit our Get Involved page on our website www.orwell-housing.co.uk/getinvolved or contact our friendly customer services team on **0345 60 100 30**.

If you would like to be more formally involved, we have a variety of opportunities available. You could become a Tenant Board Member or be a member of the ORG or our CHAT. Please contact us for more information about any of these opportunities.



Lessons learned from our compliments and complaints

- ▲ To be more aware of Equality & Diversity when responding to requests.
- ▲ Promote the use of customer friendly language and to show empathy & understanding when dealing with customers.
- ▲ Identify the cause of reoccurring roof leaks by raising an in-depth inspection. This action is to be taken for any reports of leaks that have been reported more than two times in a period of 12 months.
- ▲ Senior colleagues are required to attend complaint training. In addition, complaints are discussed at team and service meetings to improve communication, with the aim to engage our customers better.
- ▲ Teams need to work together to ensure that we are consistent with our responses. A more compassionate wording of response in particular when people have suffered losses.
- ▲ Improved monitoring of repairs that involve multiple contractors and ensure the customer is regularly updated.
- ▲ Ensure that when we have made contact with the customer, a cancellation text/letter should be sent within 2 weeks.
- ▲ The Customer Services team reviews repair history and if a reoccurring problem has been found, the request is to be escalated to a senior member of staff for further investigation.

Lessons learned from our compliments and complaints

- ▲ All contact made is to be documented for appointments to be rearranged. Evidence will be logged when we have been unable to gain access to complete works, this includes evidence of attempted contact whilst waiting at the property.
- ▲ ORS Operatives to understand the importance of reporting back following on visits with additional repairs when attending appointments. Failure to do so will result in the works being lost.
- ▲ Assessments will be carried out on all lifts in schemes to document the age, condition and the number of breakdowns of each lift. This will assist in making decisions with replacements. We also aim to fit a stair lift as a back up while the lift is out of order for repair or replacement.
- ▲ Our Estate Services team assisted with fencing repairs to deal with backlogs. From January 2024, all fence repairs will be recorded on Connect to manage time frames and highlight delays more efficiently.
- ▲ Administrators are to ensure complaints are closed and customers are satisfied to eliminate the need for customers to chase or report further problems at a later date.
- ▲ Service standards will be introduced for contractor work carried out.
- ▲ Improvements to systems and processes have taken place since 2021, including digital files and a new customer relationship management system.

Improving our services

Orwell is committed to listening to our customers' feedback and, wherever possible, improving our services as a result. We ensure complaints are handled quickly and efficiently and act in accordance with the Housing Ombudsman's revised Complaint Handling Code. Complaint information is regularly reviewed by our customers through our Complaint Handling Assessment Team (CHAT) and by the Customer Insight Committee to ensure that we treat our customers with fairness, dignity and respect and that we learn from our mistakes.



Complaint response times

7 days

The average response time for stage 1 complaints (Service Standard 10 calendar days)

16 days

The average response time for stage 2 complaints (Service Standard 20 calendar days)

92%

of complaints responded to within the timescale set out in our Complaints, Compliments and Compensation Policy.

Of the 183 complaints

154 (84%)

resolved at stage 1

Stage 1 

27 (15%)

resolved at stage 2

Stage 2 

2 (1%)

Escalated to the Housing Ombudsman, of which 1 was not upheld and the other remains outstanding.

Safety in our customers' homes

The safety of our customers in their homes is of the utmost importance to us. We make sure that we comply with all relevant legislation relating to building safety and carry out all the checks we need to in our homes. Building safety regulations continue, rightly, to be significantly influenced by the terrible tragedy at Grenfell Tower in 2017. Whilst none of our homes are in tall blocks over 18 metres high, we will pay close attention to the requirements of building and fire safety legislation, including the Building Safety Act and the Fire Safety (England) Regulations 2022, and the scope of the homes to which they apply. We will adhere to any of the regulations which apply to our homes and seek to adopt best practice, even where legislation does not apply, where this is reasonably practicable.





Investing in and maintaining our customers' homes

Our priority is for our repairs and property improvement service to be people-focused and efficient. We remain committed to in-sourcing our services and to keep their effectiveness under review to ensure they are responsive to our customers' needs, high quality and deliver best value for money. Energy efficiency is also really important to us, helping us to meet the Government's net carbon zero commitments. We will work with our customers on scrutiny and engagement projects to ensure their voice drives service improvement and continue to invest in our homes, ensuring they meet all regulatory standards, keep our customers safe, and maintaining consistently high levels of customers satisfaction.

124



adaptations made to customers' homes at a cost of **£116,321** enabling people to stay in their own homes and reducing reliance on health and social care services.

Number of repairs requested

17,274



65% of our stock is rated EPC C or above, investing in energy efficient homes for our customers is a priority.

581



properties improved, at a cost of **£1.88 million**, contributing to our net carbon zero plans.

84%



Repairs completed 'right first time' by our in-house team

Satisfaction with repairs



93%

Investing in and maintaining our customers' homes

Cyclical decoration projects



42

Satisfaction with the overall condition of the home



84%

Upgraded windows and doors

338

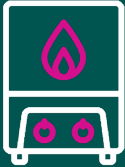


Satisfaction with property improvements



90%

New boilers installed



94

Air sourced heat pumps installed



17

Amount invested in our homes



£4.1 million

Replacement kitchens and bathrooms



243

Care and support



Orwell being a care and support provider, to both our own customers and also partner organisations is an important part of us; ensuring that we deliver our strategic vision that everyone should have a safe place to call home with the care and support they need to live their best life. We work hard to create positive pathways for customers to be able to move on from supported settings into their own home when they are ready.

Extra care provision - Orwell has 14 schemes. We believe extra care housing can be the alternative to residential care and is designed to support the needs of frail older people, whilst giving them a great opportunity to foster their independence in a supportive environment with 24-hour care staff and an emergency response.

Learning disabilities provision - Our teams are skilled in providing specialist support for people with more complex health or behavioural needs alongside people with less complex needs. To help people achieve independence, we work in partnership with other agencies to provide the right person-centered support.

Temporary supported housing provision - Our services support people with a range of needs, such as being at risk of homelessness or fleeing domestic abuse. The people we support may also present with complex or additional needs such as drug and alcohol misuse, poor mental health and well-being, unhealthy and abusive relationships and low self-esteem. We work closely with other organisations to offer holistic support and a path to independence.



58

successful
move-ons from
our temporary
supported
housing services.



677

people received care and support
services enabling them to retain
their independence.



461,246

personal care hours delivered.

Development

2023 represented a very busy, but successful, year for Orwell's Development Team. Despite a challenging environment of rising construction costs and a volatile housing market we successfully brought 104 new homes into management. These consisted of rented and shared ownership homes as well as some supported housing schemes.

Our sales and legal team also completed 20 new shared ownership sales for Orwell Housing, enabling families to access home ownership, and 9 sales for Orwell Homes Ltd, our private development subsidiary which helps provide surpluses back to Orwell Housing to fund further affordable homes.

Our aspiration to continue to grow our portfolio of homes is a major strand of our business plan going forward. We have an excellent local reputation as an affordable housing landlord and developer and have strong relationships with local authorities, stakeholders, and the local construction industry. We are also a valued provider with our funders and regulators and with a programme capable of making a significant contribution to housing need locally. At the heart of our approach is to provide quality, genuinely affordable homes for our residents to enjoy. We will ensure our developments will integrate with the community and make a positive contribution to people's lives. We will deliver this through

working in partnership and collaboration with all.

Our development programme will continue to be directed around where our stock is based in Suffolk, Southern Norfolk and North Essex. The programme will be directed to where we are able to provide a responsive and efficient housing management and maintenance service with the view to improve our customer services standards.



new homes built, 20 of which were shared ownership. Investing in more affordable homes for local people is one of our priorities.



An excellent customer experience

We are dedicated to providing high quality front-line services to customers, ensuring that customers remain at the front and centre of all of our activities. With a renewed emphasis on customer engagement and empowerment, our aim is that everyone living in an Orwell home has a voice. If you want to contact us for any reason, your first port of call is our customer call centre, our portal and our app is on its way in 2023.

Average time to answer phone calls (seconds)



18.7

Percentage of calls answered

94%



Number of calls received

37,247

550

registered users for the Orwell App



Contact Us

Did you know you can contact us via phone, email, our website, postal address or social media accounts?

0345 60 100 30

info@orwell-housing.co.uk

www.orwell-housing.co.uk/

Orwell Housing Association Limited
Crane Hill Lodge, 325 London Road,
Ipswich, Suffolk, IP2 0BE



Our landlord service

Our homes are spread across a broad geographical area, spanning from north Essex to Norfolk and from East Suffolk to Cambridge. The area in which we work is diverse, encompassing city living and urban areas, deprived coastal towns, affluent market towns with high proportions of second homes and small villages set within large rural areas. As such, our customers have a broad range of needs and aspirations and face differing challenges. We deliver services to families, young people, older people, women fleeing domestic abuse, people experiencing mental ill health, learning disability and homelessness. Our mission is that **'together we make a difference'** by providing housing, care and support services with the customers at our heart. We recognise that the needs of our customers are changing, and believe that social landlords can, and should, provide added value to the communities in which they work.

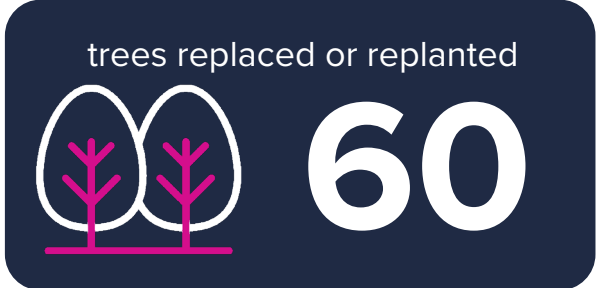




Estate services

Our Estate Services team work hard all year round to help maintain Orwell's estates and communal areas. They ensure all designated communal grassed areas, shrub and flower beds are maintained, trees, hedges and bushes are pruned and communal areas are kept clean and tidy. They organise the clearance of bulk refuse, and monitor rubbish and recycling collections. They also undertake cleaning of communal areas and windows.

Here are some 2023 highlights from the Team:






Communicating with our customers

YouTube engagement increased




+16%

Facebook engagement increased




+5%


Instagram engagement increased



+37%

 Improved our website so it's more accessible and easier to navigate

LinkedIn engagement increased



+27%

Created **100+** 

videos to share our stories and successes with others



+10%

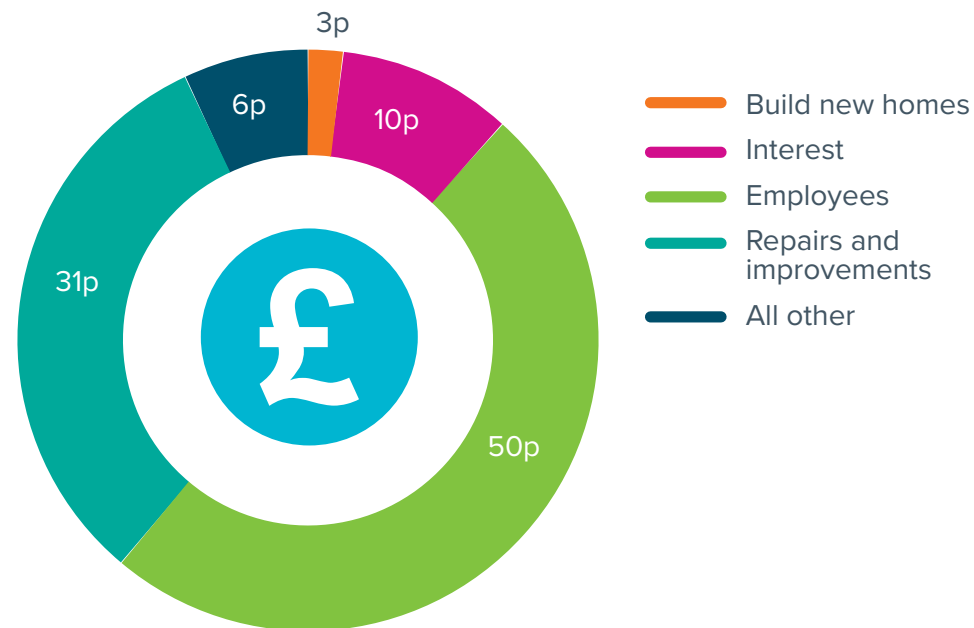
Workplace engagement increased

Providing value for money

Orwell is formed for the benefit of the community and as such Orwell's activities are focussed and planned to achieve its charitable objects, in accordance with Orwell's rules.

The pie chart below shows how we spend each £1 we receive. This includes repairing and improving our existing homes and also building new ones. Our employee spend includes all colleagues delivering housing, repairs, care and support services.

Every single penny is reinvested in our homes, communities and the organisation to help achieve our vision that everyone has a safe place to call home with the care and support they need to live their best life.



A close-up photograph of a pink piggy bank with a smiling face, positioned in the foreground. In the background, slightly out of focus, is a miniature white house with a brown roof and arched windows. The scene is set against a dark, textured background.

Group financial results for the year ended 31 December 2023

2023 has been a year of continuing economic and operational challenges. The Housing Regulator highlighted in its annual report on risk, the issues that the housing sector has continued to face. Issues that include shortages in the supply of materials and labour, increasing utility and energy costs, increasing costs of finance and some uncertainty in the housing sales market. Over the year, many of these have occurred together creating what is described as a perfect storm. Throughout this period, the expectations and demands upon the sector from customers and from Government have continued to increase and Orwell will need to continue to be diligent and innovative to meet these requirements.

Orwell is an active, developing organisation and these market changes impact directly on it. Despite this, we were able to provide 104 new homes for rent or for sale, helping with local housing needs. Sales of homes for shared ownership have also increased in 2023.

Orwell has recorded turnover of £46.8m for 2023, arising from new homes, increases in rent and from shared ownership sales. However,

operating costs have risen more quickly than income, particularly in areas such as utility costs, maintenance and staffing. As a result, the operating surplus for the year, at £5.2m is slightly lower than the previous year of £5.9m. There are also increases in the interest cost on Orwell's loans and as a result of this and pension costs, the amount that was retained to fund future development was only £0.5m compared to £4.6m for the previous year.

By the end of 2023, cash and undrawn borrowing facilities totalled £18.5m, which is sufficient to cover planned requirements through to 2025. We will be seeking additional finance for further investment in the coming year.

This financial capacity, together with our overall positive financial performance, gives Orwell good financial health and puts us in a strong position to deliver on our investment and service commitments to customers over the coming years.

Statement of Comprehensive Income for the year

	2023	2022
	£'000	£'000
Turnover	46,823	51,949
Cost of sales	(4,791)	(4,676)
Operating Expenditure	(37,129)	(41,773)
Profit on disposal of housing properties	303	426
Operating Surplus	5,206	5,926
Net interest payable	(3,983)	(3,485)
Surplus	1,223	2,441
Actuarial gain/(loss) in respect of pension scheme	(704)	2,183
Retained Surplus	519	4,624

Statement of Financial Position

	2023	2022
	£'000	£'000
Properties at cost less depreciation	262,884	246,240
Other fixed assets	2,584	2,646
Investments	1,022	11,379
Total fixed assets	266,490	260,265
Net Current Assets	1,793	2,865
Total assets less current liabilities	268,283	263,130
Borrowings	(190,177)	(185,697)
Pension and other provisions	(2,393)	(2,239)
Total net assets	75,713	75,194
Reserves	75,713	75,194

Orwell Housing Association Annual Report 2023

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Version July 2024