



Orwell



Annual report 2021

Chair's Report for the year ended 31 December 2021

Looking back on the last year, 2021 saw the ongoing impact of the Coronavirus pandemic and further lockdowns impacting on both Orwell and our residents.

Despite those impacts, restrictions and challenges I am very proud of the progress we have been able to make in relation to our strategic plan and the commitment and hard work of 'Team Orwell' has again shone through. What our team have been able to achieve is truly remarkable.

A key part of this progress was completing the implementation of our Transformation Plan, having concluded restructuring and recruitment of key posts despite the challenging market, this has created the foundation for our next phase of growth within our Strategic Plan.

As an organisation we continued to maintain our continual awareness of the sector changes, challenges and impacts arising from multiple factors including Brexit and inflationary pressures and took the opportunity to review our plans as a Board to clarify our strategic objectives and priorities. This process confirmed and reinforced our agreed direction of travel and the robustness of our business planning which led to The Regulator of Social Housing again confirming our G1/V1 status in November.

Following the official launch, we have continued to work closely with our Independent East colleagues to explore the potential of shared services and have identified a number of areas to develop together and Orwell have also joined Build East to further expand our focus on partnership working to achieve our broader ambitions.

During 2021 we also undertook some key external reviews in order to support our culture of continuous improvement and drive towards EPC C and Net Zero Carbon. Altair completed our Governance Review which confirmed our full compliance with the Code of Governance and identified some further opportunities for best practice improvements. Turner and Townsend also completed an audit of our stock condition data in relation to EPC C and Net Zero Carbon to inform our investment and decarbonization plans and we expect to receive the results of this work in early 2022.

Working with our subsidiary company Orwell Homes Limited, which again has had a tremendous year, we brought 50 additional homes in to management during 2021 and secured a firm pipeline of over 70 units for 2022. We also commenced negotiations in relation to transfer of two schemes which secured 130 further units during the first quarter of 2022.

Our work with residents in relation to Tenant Involvement and Empowerment continued to make excellent progress with the launch of our Customer Engagement and Tenancy Sustainment Strategy. Further Resident Scrutiny reviews have also been completed as well as co-creation events with Residents and we have successfully recruited two Resident Board Members to the Board. The Tenancy Sustainment Team have also had an excellent first year and delivered some excellent outcomes to enable residents to remain in their homes.

As an organisation where people are at the heart of

From our Chair Ms Kim Newman

everything we do we successfully commenced our Kickstart scheme and we also worked with the Housing Diversity Network towards obtaining our EDI accreditation which we are hopeful we will achieve in 2022.

Last year also saw some changes to the Board with both retirements and new appointments. Robyn Llewellyn who was Vice Chair and chaired the Audit and Risk Committee retired after nine years service. Our sincere thanks to Robyn for all that she contributed to Orwell during her term of office. We were also very pleased to welcome Lauren Bayliss-Fuller and Stuart Appleby to the Board.

Our staff have continued to work flexibly and as we emerge into 2022 we are looking forward to continuing our hybrid working approach and being able to meet colleagues face to face again. Our people centred culture has meant that the whole of 'Team Orwell' has continued to work incredibly hard in challenging circumstances and we know that being able to meet with colleagues more frequently will be greatly valued.

With 2021 now behind us, while Covid-19 is still very much part of our lives, we enter 2022 with renewed optimism and confidence in our strategy and the strength of Orwell.

Kim Newman
Chair



A close-up portrait of Wendy Evans-Hendrick, the CEO, smiling warmly. She has shoulder-length blonde hair and is wearing a dark top. The background is a plain, light-colored wall.

From our CEO Wendy Evans-Hendrick

Orwell Housing Association has remained strong during 2021 and continues to grow despite the challenge that the ongoing pandemic and subsequent financial volatility has brought to the economy during the year.

Whilst 2021 has evolved into a year where we have learned to live with Covid-19, the impact of the ongoing pandemic has affected the organisation both from a financial and operational point of view. Orwell has worked hard to minimise the effect on services and customers and despite the challenges we have faced this year, customer and employee satisfaction has remained high throughout the year.

The delivery of the growth objectives of

developing more homes and growing the Care and Support service slowed during 2021, however we opened our first Next Steps project in Lowestoft, providing an intensive support service for people who are homeless, in partnership with East Suffolk District Council.

Whilst a relatively low number of new homes were completed in the year (37 units) the pace of the development programme increased and will result in a number of new homes being added to the housing stock in 2022. This will include 130 Extra Care flats in Walton on the Naze and Harwich which are being leased from Funding Affordable Homes and will be the Associations first lease agreement with funding provided by long-term investors.

We continue to be an investment partner with Homes England and are in contract to deliver the Affordable Homes Programme 2021-26. We also remain the lead partner for the e² development consortium which now includes Ipswich Borough Council and East Suffolk Council. A grant of £1.8m for the delivery of 37 homes has been secured to date, and the Consortium has a pipeline of around 500 units for delivery over the next two years.

Our Development Team works to deliver on average 100 new affordable homes for Orwell each year and continues to provide project management and sales and marketing services outside the Affordable Homes Programme for clients such as Equinox Enterprises Limited, the private sector development company set up by

Great Yarmouth Borough Council, and for East Suffolk Council.

Throughout the year, Covid-19 has continued to affect many of our services. The requirement for frequent testing, use of PPE, enhanced infection control measures and employee absences due to the virus and self-isolation has affected our Care and Support services. The services have continued to perform and achieved their budgeted surplus at the end of the year keeping customers safe and happy throughout this challenging time. All of the services overseen by the Care Quality Commission, continue to achieve an overall rating of Good.

Both staff sickness and the need to self-isolate has affected our repairs service, reducing the capacity of the team. This has resulted in appointments taking longer than usual. However, regular and timely communication with customers has meant that satisfaction with the service has remained good throughout 2021 despite these difficulties.

Property improvements have continued at pace during the year, with 80 kitchens, 60 bathrooms and 6 heating systems replaced. However, the programme was temporarily paused because of the poor performance of an external contractor, delays in material deliveries and price rises. We have added all outstanding work to the 2022 programme and we remain fully compliant across gas and electrical safety checks, asbestos monitoring, legionella testing and fire risk assessments.

We are committed to working towards achieving Investors in People Gold which shows the value and importance that is placed on being a great employer. Confirmation of the success of the Association's efforts was received with the Sunday Times Best Companies survey in 2021 rating of being in the top 25 Housing Associations in the country and the top 75 companies for employee engagement in the Eastern Region.

During the year, two new Board members were successfully recruited, both who have lived experience of being a customer of the Association and provide valuable insight at Board level into the impact of strategic decisions on customers. The Orwell Residents Group, which oversees the work of the various tenant groups and scrutinises the services we provide, has been invaluable in assisting in the ongoing improvement of services and works closely with the Tenant Participation Advisory Service to further develop their role alongside the new customer insight and involvement team.

The scale of our investment in information technology and digital platforms during 2021 demonstrates the commitment to the delivery of the Digital Strategy and its importance to the organisation. We recognise the key risks around the data we hold and process, and ongoing investment in cyber-security applications and training has been key. In order to measure the progress, and identify any further areas for improvement and strengthening, we undertook the Cyber Essentials Plus accreditation and achieved full compliance early in January 2022.

Property sales of both shared ownership homes for Orwell Housing Association and private house sales for Orwell Homes, have remained buoyant both in terms of sales activity and market price throughout the year. Work started on site at the largest combined private sector and affordable housing scheme undertaken by the Group to date at the site at Cockfield in Suffolk which, once complete, will see 18 affordable homes and 25 homes for sale built by Orwell Homes Limited.

During the year, the wholly owned subsidiary of Orwell Housing, Orwell Homes Limited, continued to provide construction services to the Association, resulting in a net saving to the Group of approximately £60,000.

We strongly believe in the importance of keeping employees informed, engaged and involved, including them in decision making wherever possible.

Our Employee Voice forum has been invaluable this year and has put on some fantastic events raising money for the Make a Difference fund. They continue to challenge and inform the decisions we make.

During 2022, we will continue to put people and customers at the heart of our organisation and ensure that the decisions and investments we make deliver the mission of "Together we make a difference".

Wendy Evans-Hendrick
CEO

Our Social Value

We know that homelessness and living in poor quality housing can have a negative impact on our health and well-being, yet for many people in East Anglia, having a safe, decent, affordable home is far from the reality. Over the past two years, the situation has been further exacerbated by the Covid-19 pandemic.

Orwell Housing Association provides homes for over 7,500 residents by managing approximately 4,000 properties throughout Suffolk, Norfolk, Cambridge and Essex. We provide care, support, housing management, property development and estate services and we believe everyone should be able to live in a good quality home that they can afford.

We are a not-for-profit organisation, which means any surplus we make is re-invested in the work that we do, improving our existing services and the lives of our local communities.

Through our customer engagement activities, we are empowering our tenants, ensuring we listen to their views and we embed their needs into our services.

Our Housing Team makes a difference to the lives of vulnerable tenants, through services such as tenancy sustainment and signposting our customers to welfare benefits, advice and other support services which may be helpful to them.

Our care and support schemes help our customers gain and retain independence and take control, so they can enjoy the same opportunities as everyone else.

Our Development Team built 37 affordable homes to rent and buy for local families with more planned in the coming year.

We have developed partnerships with other local housing associations to extend the reach of our work, having a positive impact on more local residents.

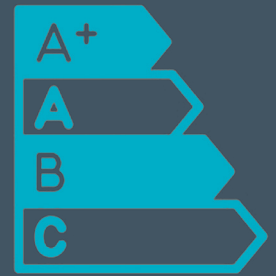
As a large local employer, we are also dedicated to developing our people through training, apprenticeships and well-being activities.

Finally, we are currently working on a decarbonisation strategy which will help us to meet government targets and ensure our housing stock is all at EPC level C or above by 2030 and net carbon neutral by 2050. Talking to our customers will be a key part of this work so that we can consider their views and needs as we embark on these vital programmes.

The next few pages cover these themes - and a few of the stories that bring them to life.

67%

of our stock is rated EPC C or above. Investing in energy efficient homes for our customers is a priority.



768

support hours provided to tenants allowing them to continue to enjoy independence in their own home.



We brought an empty house back into use to create a much needed home for a local refugee family.



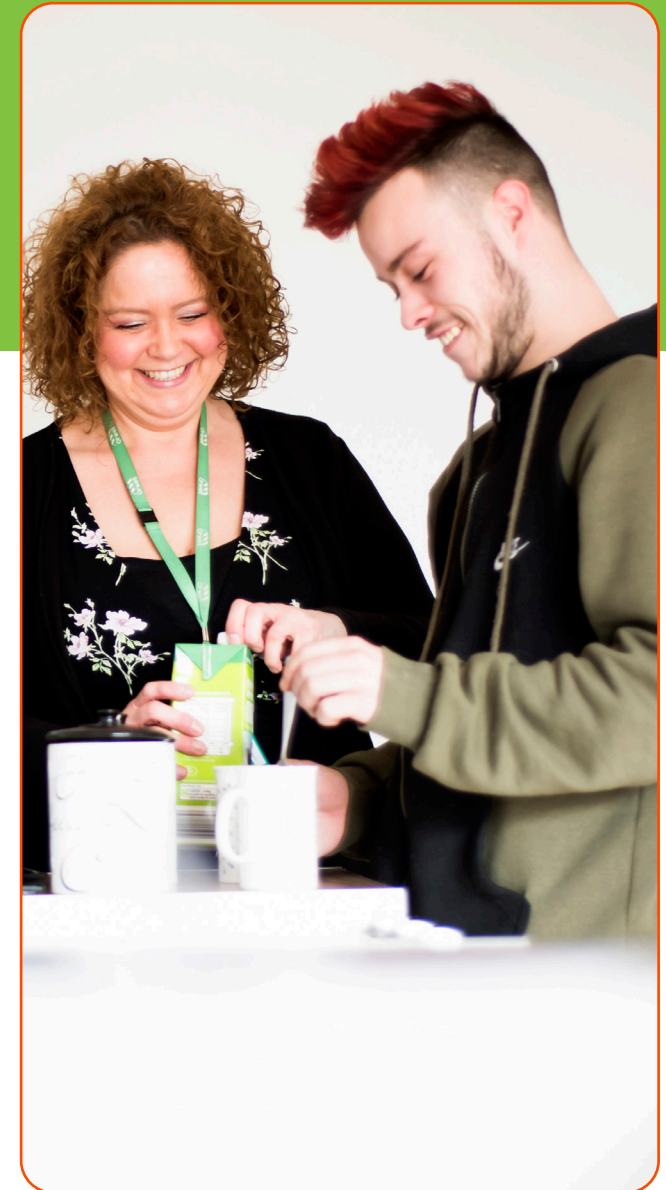
D's story

Learning Disability

D had lived in one of our supported living services for two years and had expressed a wish to move into his own flat. When a property in Newmarket became available, D met with the housing officer and was excited by the possibility. With support from the housing officer and our care and support staff, D was able to move into his new accommodation and five months on is going about his daily life within his local community and pursuing his many interests, whilst still receiving support from us. He has made contacts with the local antique and junk shop owners and spends time looking for new pieces of old militaria which he collects and sells online.

After a few ups and downs, D is now presenting as a much calmer and more relaxed young man who has been clear with the support team about what type of support he needs. When he was recently offered some support to visit Ipswich, D was very clear this was of no interest to him. D had previously been known to associate with others in Ipswich who appeared to have had a negative influence on him resulting in his involvement with local police.

Orwell's support to access one of our one bedroom properties has enabled D to move on from a shared supported living environment and has prevented him mixing with a group of people in the local community who were a potential negative influence on him. Without Orwell's support D could have been further drawn into the criminal justice system; instead he is a young man living in his own flat pursuing his interests and passions and developing a positive network of friends and acquaintances around him.





18

engaged residents accessed training empowering them to share their views and have a say in the services we provide.



534

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



37

new homes built, of which 13 were for shared ownership. Investing in more affordable homes for local people is one of our priorities.



230

adaptations to tenants' homes at a cost of **£246,000** enabling people to stay in their own homes and reducing reliance on health and social care services.

14

homes let to people who were previously homeless

61

homeless people moved on into permanent accommodation



These achievements help break the cycle of homelessness in our communities and ease the pressure on other local services.

Sadiq's story

Temporary Supported Housing

Sadiq had experienced a long history of drug and alcohol abuse along with mental health problems. Sadiq was referred to Mulberry House to ensure he could be given the chance to rebuild his life.

When he moved to Mulberry House, he made positive moves towards independence; continuing to engage with drug services and getting involved in their peer mentoring scheme. He transformed the Mulberry courtyard making it a haven for nature. He also took recovery courses with Green Light Trust, spending time in the woods, building fires, carving objects and cultivating the forest land; enabling him to challenge anxieties he has surrounding engaging with strangers, in order to build confidence and self-esteem. Sadiq suffered a setback and came to the realisation that he could not get past his issues with drugs without outside help. He worked with staff through this process and was eventually accepted into a rehabilitation centre, where he stayed for five months. He took on so much personal responsibility while there that he was given the position of head garden worker, co-ordinating other residents.

Sadiq's personal transformation is now complete. He still attends Green Light Trust and is seen as a positive role model for others. He is respected for his achievements and as a mentor for those contemplating making a lifestyle change. To end his story, Orwell staff helped Sadiq to bid on a new bungalow with Babergh District Council. When Sadiq first moved into Mulberry House he was unable to arrange any appointments and struggled with self-confidence. As such this is a real success story about a gentleman who had struggled for many years, showing with the right support and environment, it is possible to achieve one's goals. We continue to encourage other residents to engage in the amazing Green Light Trust opportunities.



£967



raised through the Making A Difference fund to provide tenants with essential items when they are most needed.



123

welcome packs provided to new tenants including essential grocery and household items, going the extra mile for our customers.



489

volunteer hours donated, enabling local people in our communities to gain valuable work experience and skills.



48

'at risk' tenancies sustained preventing homelessness and helping us achieve our target of 0 evictions.

12 KS

employees recruited through the Kickstart scheme, supporting local people to reduce their reliance on the benefits system and get into work.



420,000

hours of personal care delivered to local residents through our team of over 500 local care and support staff.



£2,500

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



£23,781

secured for tenants by our tenancy sustainment officers, supporting our customers facing financial hardship.



3

people with learning disabilities helped to move into their own homes and remain independent.



2

apprentices offered full-time positions at Orwell helping more local people into employment.

Our Board

Ms Kim Newman, BSc (Hons), FCIPS,
MBIFM, FCMI, MInstLM, MIAM, MIOD

Chair

Length of Service
Joined March 2015



To read more about our Board
please visit:

[https://www.orwell-housing.co.uk/
about-us/our-board/](https://www.orwell-housing.co.uk/about-us/our-board/)

or scan:



Helen Driver
Vice Chair

Length of Service
Joined March 2019



Jeanette Alfano

**Board Member & Chair of
Governance Committee**

Length of Service
Joined March 2015



Barbara Thorndick
Board Member & Chair of
Remuneration & Nomination
Committee

Length of Service
Joined March 2016



Ian Pinches

Board Member

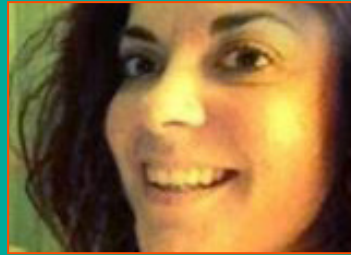
Length of Service
Joined March 2020



Lauren Bayliss-Fuller

Board Member

Length of Service
Joined March 2021



Dayle Bayliss

Board Member

Length of Service
Joined March 2020



Stuart Appleby

Board Member

Length of Service
Joined March 2021



Alastair Thomas

Board Member & Chair of
Orwell Homes

Length of Service
Joined March 2012



Cynthia Alers

Board Member & Chair of
Audit Committee

Length of Service
Joined March 2017



Dan Gaul

Board Member

Length of Service
Joined March 2015



Brett Rennolds

Board Member

Length of Service
Joined March 2020



Group Financial results

for the year ended 31 December 2021



Continuing on from challenges faced the previous year, 2021 again saw disruptions as a result of the global pandemic, Covid-19. Furthermore, and towards the end of the year, rising costs also began to impact upon the business. Despite these difficult conditions, we are delighted to report another very successful year for Orwell with the accounts reflecting the finances of a strong and stable organisation.

At the Surplus level, the 2021 performance of £2,808,000 compares favourably with that last year of £2,657,000 and reflects the first rent increase, 2.7% effective January 2021, following the four years of 1% rent reductions.

A further 54 units of housing in management have been added during 2021 and ongoing investment in existing housing stock continues with £6,264,000 spent during the year.

At the end of the year, cash plus un-drawn borrowing facilities totalled £28m which is sufficient funding to cover requirements beyond the end of 2024.

This strong performance, together with the strength of the Statement of Financial Position, enables the Group to move forward with confidence into the coming years.

Chris Wyer
Director of Resources

Statement of Comprehensive Income for the year

	2021	2020
	£'000	£'000
Turnover (excluding development)	38,373	33,635
Costs (excluding development)	(32,542)	(27,890)
Development – net income/(cost)	25	(52)
Operating Surplus	5,856	5,693
Surplus on sale of houses	111	49
Net interest payable	(3,159)	(3,085)
Surplus	2,808	2,657
Actuarial gain/(loss) in respect of pension scheme	1,698	(2,426)
Retained Surplus	4,506	231

Statement of Financial Position

	2021	2020
	£'000	£'000
Properties at cost less depreciation	240,810	236,812
Other fixed assets	2,965	3,168
Investments	691	397
Total fixed assets	244,466	240,377
Cash at bank	13,133	3,739
Other current assets	9,972	7,200
Current Liabilities	(11,802)	(11,412)
Net current (liabilities)	11,303	(473)
Grants	(75,932)	(73,870)
Borrowings	(104,798)	(93,334)
Pension and other provisions	(4,469)	(6,636)
Total net assets	70,570	66,064
Reserves	70,570	66,064

