



Annual Report 2024

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Chair's report for the year ended 31 December 2024



From our Chair Helen Galbraith (nee Driver)

2024 was a year of significant change at Orwell Housing Association as we welcomed David Hall as Director of Finance and Tony Long as Director of Customer and Communities. I am delighted at how the new executive team has come together quickly and effectively to make a real, positive difference at Orwell.

The sector faced an exceptionally challenging financial environment in 2024. Capacity pressures within the Orwell Repairs Service led to an increase in void times as properties became vacant, and we experienced a sharp rise in the cost of materials and components for property improvements and repairs.

Despite this backdrop, decisive action helped to mitigate these pressures to ensure we continue to support our customers, deliver excellent home safety compliance and further progress towards our net zero goals. Development activity also continued apace delivering 69 much needed homes to meet a range of customer needs, including new affordable homes through the regeneration of a site in Ipswich and the acquisition of four new properties in South Norfolk for residents fleeing domestic abuse. Hearing the voice of our customers and

communities is vital to the Board in shaping the future strategy for Orwell. On behalf of the board, I would like to commend the Orwell Residents Group for their excellent scrutiny work looking at housing management, voids and communications, which provided valuable oversight and input into how we engage with customers and shape our services.

The board continually strives to improve for the benefit of the association and our customers. We were pleased with the positive feedback and constructive recommendations from our external Governance Review conducted during the year. Similarly, Wendy and the executive team are committed to making Orwell a great place to work. We were proud to see this recognised as the first Suffolk employer to achieve the Gold Good Health at Work award.

The year ended on a high with the successful agreement of new loan facilities which take effect in the new financial year. This underlines lenders' confidence in Orwell and strengthens our financial position and ambitions for planned development and investment in existing homes in 2025 and beyond. I would like to thank all of Team Orwell' for their dedication and resilience through a period of significant challenge and change.

From our CEO

Wendy Evans-Hendrick

Welcome to our 2024 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.

The past year has been a challenge for Orwell and the broader social housing sector. Housing providers have faced complexities shaped by economic pressures, regulatory reforms, and an urgent need to balance investment in existing homes with the delivery of new ones. The Regulator for Social Housing's Global accounts have shown that Housing Associations spent a record £8.8 billion on repairs and maintenance—a 13% rise from the previous year—as they addressed building safety, energy efficiency, and post-Grenfell remediation requirements. At Orwell we have seen similar cost increases across maintenance and development costs and have worked hard to ensure that we are continuing to invest in the up keep

and improvement of our existing homes whilst also continuing to provide much needed new social and affordable rented and shared ownership homes.

As one of the largest care and support providers in our region, we have observed a steady increase in demand for our services. However, public funding has not kept pace with the rising costs of service provision. The recent increases in the National Living Wage and the Employer National Insurance contributions – particularly during a time when social care is already financially strained has placed a considerable pressure on our ability to maintain sustainable services. We are committed to ensuring that our care and support services remain financially viable and believe the true cost of care should be adequately funded by those commissioning the services.

As we reflect on 2024, this report outlines our achievements, the

hurdles we've overcome, and our vision for the future. We extend our gratitude to our partners, stakeholders, and customers for their continued support. My personal thanks to everyone at Team Orwell for their continued hard work and commitment. 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 61 years but we remain committed to doing even more for our customers and communities in the future.

This report provides you with a look back on 2024 and shares some of our plans for the future. I hope you enjoy reading it.

A message from our CEO



How we made a difference in 2024



Orwell's affordable rents in 2024 where on average **£123.81** per week, **76%** of average East of England affordable rents of **£162.30** per week.



Our social rents in 2024 on average were **£101.12** per week, 92% of average East of England social rents of **£109.55** per week.



£8,197

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



£24,979

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



£2,391

of internal funding to support customers with clearances or decluttering their properties, when unable to do so themselves, to make their homes easier to manage moving forward.



£3,781

of internal funding allocating to customers to purchase essential items for their homes and ease financial pressure.



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



3

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



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



33

colleagues across the organisation are Mental Health First Aiders, 26 of these trained by Orwell. They increase awareness, reduce stigma and offer support to colleagues, helping them remain in, or return to work.



22

colleagues supported across the business within Care and Support, Leadership, Horticulture, Carpentry and Business admin.

£3,500

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



201

tenants supported to maintain their tenancies.

How we made a difference in 2024



Our Governance

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



Board Attendance Percentages in 2024

7 February	90%
27 March	90%
29 May	78%
24 July	100%
18 September	100%
11 December	90%

	OHA Board	Audit	Customer Insight	Remuneration and Nominations	OHL Board	Remuneration
Helen Driver	Chair		x	x		£12,204
Dayle Bayliss	Vice Chair	x		x	x	£8,543
Ian Pinches	x	x		x		£7,399
Brett Rennolds	x	x		x		£4,932
Stuart Appleby	x		x		x	£4,932
Stephen White	x	x	x			£4,932
Tom Brown	x		x			£7,399
Pamhi Mulambo	x	x				£4,932
Amy Dalton-Leader					x	£2,466
Joanna Ballman	x	x				£4,932
Scott Hayward	x		x			£4,932
Barbara Thorndick	x					£7,399
Jeanette Alfano	x					£4,932

Helen Galbraith (nee 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 now Chair of the Board and a member of the Customer Insight Committee and the Remuneration and Nominations Committee having previously served as Chair of Orwell Homes Ltd.

With a background in fund management and investment analysis, in her professional career Helen managed UK equity pension funds and portfolios at Standard Life Investments and Aviva Investors. As Head of Investor Relations at Aviva plc, Helen was responsible for financial communications with shareholders and the investment community.

Helen now serves as Audit Chair of the Schroder UK Mid Cap Fund plc, CT UK High Income Trust plc and is Audit Chair Elect of the Invesco Global Equity Income Trust plc.

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. She was also a member of the Governance Committee until it was closed.

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. Dayle is a member of the Worshipful Company of Chartered Surveyors and chairs the Norfolk and Suffolk Building Growth 'Sustain' working group, looking at retrofit skills need in the region.

Dayle's desire to deliver construction services from a different perspective led her to found Dayle Bayliss Ltd, a Surveying, Design and Project Management Consultancy. This gave Dayle the freedom to exercise her collaborative approach to construction projects, as well as tackle the challenges of skills and diversity in construction.

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 new Chair of Audit Committee, a member of Remuneration and Nominations Committee and a member of the Support and Care Working and Tender Group.

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.

Although now semi-retired, Ian also has a background in establishing and running a multi award-winning business operating in the Hospitality sector.

Ian has been a Fellow of The Royal Society of Arts for over a decade.

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 Vice Chair of the Remunerations and Nominations Committee, a member of the Audit Committee and a member of the Support and Care Working and Tender Group. 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.

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's time at Hyde demonstrated the positive impact that housing associations can have on individuals, communities and wider society, contrasting starkly with his own experience as a child living in poor quality inner city local authority housing. Having now become an advocate of the sector, Steve has remained active in the social housing sector having previously been the Chair of Origin and now, in addition to his role at Orwell, Chair of Moat.

Steve was attracted to Orwell because of the quite brilliant work the organisation does across the community, which is now Steve's home.

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 is the CEO at Sotterley Estate in Suffolk, having joined them in 2023 as part of an eclectic and varied career that has spanned the commercial, educational and third sectors. With each linking to his strong values for the environment and social equity.

Tom is the current Chair of Orwell's Customer Insight Committee and has a keen interest in supporting our journey to net zero. In addition to his work with Sotterley Estate, he consults within the third sector. Specialising in supporting organisations to maximise their impact and access funding to support their purpose.

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 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.

Jo Ballman

Board Member

Length of Service

Joined March 2024



Before retirement Jo worked in social housing for 30 years both within housing groups and as a consultant, in both development and governance roles. Being keen to continue to use the experience and knowledge gained, as well as to learn from Orwell as a leading community housing, care and support provider, she was very happy to take up a role on Orwell's Board.

Since both her parents came from Suffolk and she has lived in Norfolk most of her life, Jo has a strong understanding and love for the counties Orwell serves.

Scott Hayward

Board Member

Length of Service

Joined March 2024



Scott Hayward is an experienced Project Management Professional who has worked for many years delivering business and IT led projects and programmes across many industry sectors, including Finance and Social Housing, NHS and the Home Office. Scott has worked closely with many governmental agencies and bodies including the MOD, The Met Police, GMC, Department for Health and the UK's largest provider of care homes. He currently works for a Glasgow based finance company, implementing some pioneering AI solutions for fund management

Scott is a tenant of Orwell and is well placed to bring a direct user experience to the Board. He lived in Norfolk during his childhood before moving to Devon to follow his career in the Royal Navy. Scott lived in the Northeast and Edinburgh for several decades before a change in circumstances saw him come full circle and move back to Norfolk.

Scott very much enjoys being part of an organisation that always strives to continually improve and move forward its customer focused energy to achieve the best outcomes; at a time that is presenting new challenges and solutions, in a fast-moving and evolving sector.

Stuart Appleby

Board Member

Length of Service

Joined March 2021



Stuart joined the Board of Orwell Housing Association in March 2021 and 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. He was also a member of the Governance Committee until it was closed.

Stuart is the Head of Higher Education (Curriculum Delivery) 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.

The background is a solid pink color with several large, semi-transparent, light pink geometric shapes overlaid. These shapes include triangles and parallelograms, some of which are oriented diagonally, creating a modern, abstract pattern.

Our Performance

Empowering our customers and communities



The Customer Insight and Engagement Team achievements in 2024:

- ▲ Launched My Orwell Voice which allows customers to interact easily, where they can leave comments and ideas, take part in surveys and polls and make changes to some of our policies through consultations. It is our hope to add further consultations in 2025 where our customers can have their say and shape services.
- ▲ Introduced more transactional surveys to ensure we are giving all of our customers a chance to give their feedback on all the services we provide.
- ▲ Increased and promoted membership to our Complaints Handling Assessment Team (CHAT) who review a sample of the complaints received at Orwell. This group meets quarterly and their feedback has enhanced the way we respond to complaints, prompted a compensation policy and has provided a better and more consistent service.
- ▲ The new Customer Consumer Standards came in to force in April and Orwell has ensured we have involved customers by asking the Orwell Residents Group to review all of these standards and provide feedback on how we are achieving these and areas where we can improve.
- ▲ 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 continue to work closely with TLF Research regarding our Tenant Satisfaction measures and have used the feedback to improve services and to contact our customers in a timely manner. The regulator has published the first set of performance data and Orwell had performed well nationally and locally compared to their peers apart from the non-urgent repairs which is currently being addressed.



2128

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

The Orwell Residents Group (ORG) have continued to play a vital role in helping us shape our services. In 2024 like previous years, they carried out three key scrutinies. The ORG chose to review Voids Process (when a property becomes vacant to the point, we relet the property), our Housing Management service and the way we communicate with our customers and our internal service delivery. We were delighted to make some substantial changes because of their feedback.

The ORG were able to review our process with dealing with voids and undertook physical inspections of our properties when they first became vacant, seeing firsthand some of the challenges Orwell faces when having to get these properties ready for new customers. They experienced who we worked with and often rely on to make sure we can get these properties to the standard we need to relet and were able to offer suggestions and feedback on how we could alleviate some of the challenges they encountered. On a positive note, they were able to visit the property before we welcomed a new customer and heard how happy customers were to be living in an Orwell home and what their experience was like. We have been able to use all this feedback to ensure that all our new customers have a positive experience when they first move in to an Orwell property.

The ORG helped to co-create the survey we distributed to over 3500 customers in the summer regarding the service we provide through our housing management team. They ensured alongside the housing officers that the questions

we asked would provide key feedback to enhance the service going forward and they were keen that the outcome would provide clarity to customers as to when they should contact their housing officers and who they should contact for specific services thus making the process much clearer and quicker for customers. All customers will receive a copy of the results and a handy guide on who they should contact by the spring of 2025.

Finally in the Autumn of 2024, the ORG supported our team to look at feedback from our customers around our general communication and where we could be better. We shared numerous snippets of feedback from all our surveys, complaints and the TSMS undertaken in 2024 and agreed recommendations and actions for departments across Orwell to implement for 2025. We will continue to work with the ORG to ensure these impact positively the way we interact with our customers in 2025.

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.

Scrutiny - Listening to our customers



Lessons learned from our compliments and complaints



- ▲ We have introduced a completion of works letter, that will be sent to complainants, who have a closed complaint, but works are still outstanding and being monitored. The letter will confirm when works have been completed and allow them the opportunity to highlight any concerns with the works, rather than escalation.
- ▲ Our gas contractor has agreed to a designated complaint inbox to provide responses and updates to us in contractor meetings.
- ▲ Our compensation policy provides guidelines on compensation to ensure customers are receiving correct amount of redress & consistency with compensation payments offered to our customers.
- ▲ Our repair system has been updated with any additional support needs for customers and their family members.
- ▲ We have introduced a complaints checklist to ensure that a communications plan is agreed with the customer at the initial point of contact to ensure we meet their expectations in how and how often we keep them updated with the progress of their complaint and to make sure that any financial and wellbeing impact is taken into account.

Lessons learned from our compliments and complaints

We have delivered refreshes training for colleagues on:

- ▲ Welfare and benefits following a complaint about a lack of knowledge in this area.
- ▲ Areas where specific issues were raised.
- ▲ How to use video calls rolled out to Customer Services and Inspectors.
- ▲ To ensure letters are sent when important changes are made rather than relying solely on announcements on our website or social media.
- ▲ Improved monitoring of damp and mould cases.



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 8 days

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

17 days

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

94%

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

Of the 199
complaints

154 (78%)

resolved at stage 1

Stage 1



38 (19%)

resolved at stage 2

Stage 2

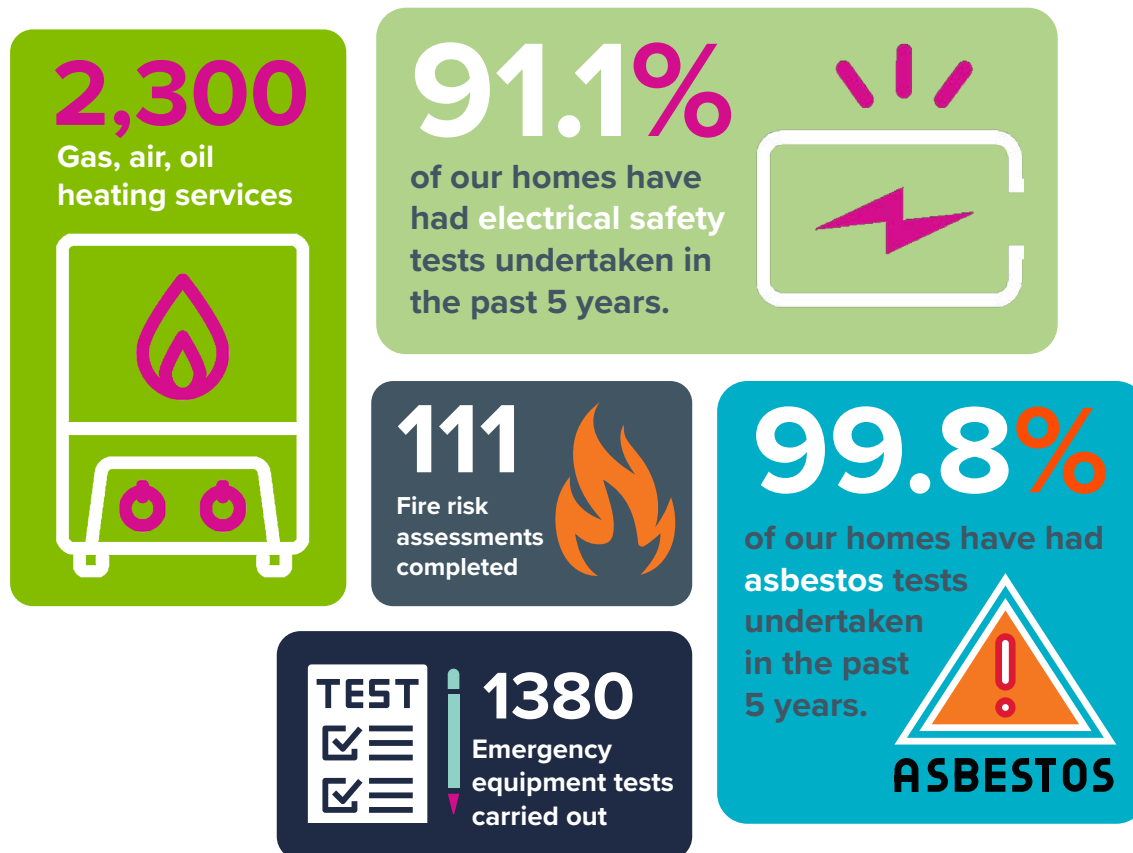


7 (3%)

Escalated to the Housing
Ombudsman.

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.

113



adaptations made to customers' homes at a cost of **£77,310** enabling people to stay in their own homes and reducing reliance on health and social care services.



71% of our stock is rated **EPC C** or above, investing in energy efficient homes for our customers is a priority.

80%



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

Number of repairs carried out

21,871



Satisfaction with repairs



92%

400



properties improved, at a cost of **£2.88 million**, contributing to our net carbon zero plans.

Investing in and maintaining our customers' homes

Cyclical decoration projects



39

Upgraded windows and doors



180

Amount invested in our homes through our planned works programme



£4.8 million

Satisfaction with the overall condition of the home



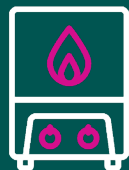
88%

Air sourced heat pumps installed



17

New boilers installed



64

Satisfaction with property improvements

80%



Replacement kitchens and bathrooms

141





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 understanding and promoting Independence for people with a range of abilities and disabilities, who may require different levels of support to live within their local communities. Our ambition is to enable those people we support to have greater choice and control of their lives and we support them to achieve this by providing individualised care and person centred support. We believe our Learning Disabled Tenants, whatever their abilities or disabilities, have a right to live safely in their own homes and communities and we work alongside them and our partners on a daily basis to achieve this.

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, emotional and additional needs such as drug and alcohol misuse, mental ill health and wellbeing, sexual exploitation, abusive relationships and low self esteem. We work closely with other organisations to offer holistic support and a path to independence.



75

successful
move-ons from
our temporary
supported
housing services.

512,000

personal care
hours delivered.



695

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

Development

2024 was very active and successful year for Orwell's Development Team. Despite on-going challenges, with high construction costs, we managed to successfully provide 69 new homes for Orwell Housing comprising a range of supported homes, affordable and social rented homes, and shared ownership properties.

The make-up of the 2024 delivery was very mixed, reflecting the range and variety of our work. It consisted of our own design-led sites, homes acquired of private developers, properties acquired directly from the open market and refurbished for use, and leases of public bodies. We also worked hard to secure future programme for forthcoming years by securing arrangements with private developers and entering into contract with local contractors. In 2024 our in-house sales and legal team completed to sell private homes for Orwell Homes Ltd, our private development subsidiary which helps generates surpluses back to Orwell Housing to fund further affordable homes.

Our development programme will continue to be focussed 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. We are also exploring locally a number of appropriate opportunities to acquire stock from other landlords who operate in our area to grow our asset base adding value to other portfolio and providing an improved service to the residents.



new homes built, 10 of which were shared ownership. Investing in more affordable homes for local people is one of our priorities.



Communicating with our customers



YouTube
engagement
increased

+25%

Facebook
engagement
increased



+5%



Instagram
engagement
increased

+17%

Linkedin engagement
increased

+17%



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

Created

68



videos to raise our profile. **20**
of these were personal stories
from customers and colleagues.

763

Active
registered
users for the
Orwell App



Workplace engagement
increased

+20%



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 2024 highlights from the Team:

trees replaced or replanted



120

Recycled green
Waste

97%



Recycled Leaf Waste



100%

Our Finances



Group financial results for the year ended 31 December 2024

This year has been one of political and economic change and challenge. The new government has made announcements on increasing the delivery of new homes and on continuing investment into existing housing which we welcome. There have also been announcements around wages that we support which will benefit our lower paid colleagues, but we need to ensure that funding for the core services also keeps pace with these increases in costs. The moves have also had economic impact with inflation rates rising slightly again and interest rates starting to reduce but slower than expected. Together these factors impact on our environment including shortages in the supply of materials and labour, increasing operating and overhead costs, increasing costs of finance and some uncertainty in the housing sales market. These have led to the activity in our build programme being lower with 69 new homes completing during this year, and the number of sales also being reduced.

Orwell has recorded turnover of £47.3m

for 2024, slightly increased from £46.8m in 2023. The increase arises from rent from new homes completed and the increases applied in the year; sales of new and shared ownership homes were slightly lower in this year. Operating costs have also continued to rise, particularly in areas such as staffing, maintenance and utility costs. The operating surplus for the year, at £6.1m is increased from £5.2m in the previous year. There are also increases in the interest cost on Orwell's loans as rates have increased and as a result the total amount that was retained to fund future development was £1.6m.

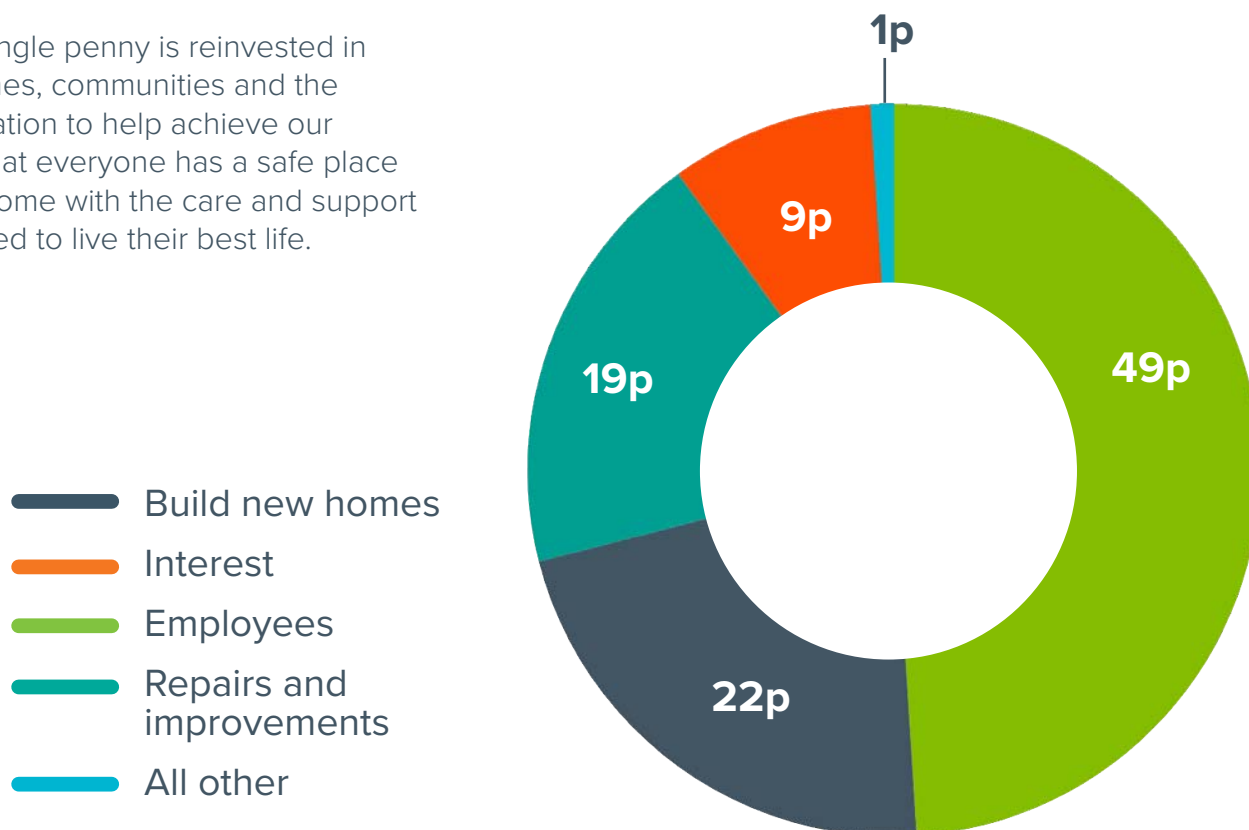
During the year we have negotiated new loan facilities of £42.5m to support future investment in new and existing homes. By the end of 2024, cash and undrawn borrowing facilities totalled £44.5m and this financial capacity, together with our overall positive financial performance, gives Orwell good financial health and puts us in a strong position to deliver on our investment and service commitments to customers over the coming years.

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.



Statement of Comprehensive Income for the year

	2024	2023
	£'000	£'000
Turnover	47,333	46,823
Cost of sales	(2,663)	(4,791)
Operating Expenditure	(39,295)	(37,129)
Profit on disposal of housing properties	690	303
Operating Surplus	6,065	5,206
Net interest payable	(4,548)	(3,983)
Surplus	1,517	1,222
Actuarial gain/(loss) in respect of pension scheme	(70)	(704)
Retained Surplus	1,587	518

Statement of Financial Position

	2024	2023
	£'000	£'000
Properties at cost less depreciation	272,019	262,884
Other fixed assets	2,761	2,583
Investments	989	1,022
Total fixed assets	275,770	266,489
Net Current Assets	(3,133)	1,792
Total assets less current liabilities	272,637	268,281
Borrowings	(193,584)	(190,175)
Pension and other provisions	(1,752)	(2,393)
Total net assets	77,301	75,713
Reserves	77,301	75,713

Our Social Value

Our Social Value

Orwell has a 60-year history of providing affordable homes alongside high quality care and support that meets the needs of customers and the communities they live in. We are committed to creating thriving communities and delivering lasting social impact. We understand the key role we and our partners play in building sustainability, opportunities, and inclusivity for all. Our approach to delivering social value is crucial to achieving these ambitions.

We believe that social value is where we can create an improvement in an economic, social, environmental and wellbeing context in the communities we work in. We want to do the very best in the areas we work in, pushing beyond our core offer to customers. We want to incorporate social value activity into our day-to-day work to ensure we make a meaningful impact for people and the environment.

To ensure that we give the appropriate focus and direction to social value, we have set some social value priorities.

Community projects – Supporting our customers and communities through initiatives that support people to improve their lives and environments. This could include creating and linking people into voluntary social groups, delivering community improvements, and developing life skills for example.

Preventing homelessness and evictions – Working proactively with our own customers and stakeholders to do everything we can to prevent customers losing their home.

Creating value through our partners and stakeholders – Working with our partners and contractors, to build in social value return through their investment in our communities. Creating and securing social value through our procurement processes and activity.

Supporting people into employment, training, and volunteering – Working with our customers, stakeholders, and contractors, to create opportunities for people to grow, work and help in their communities.

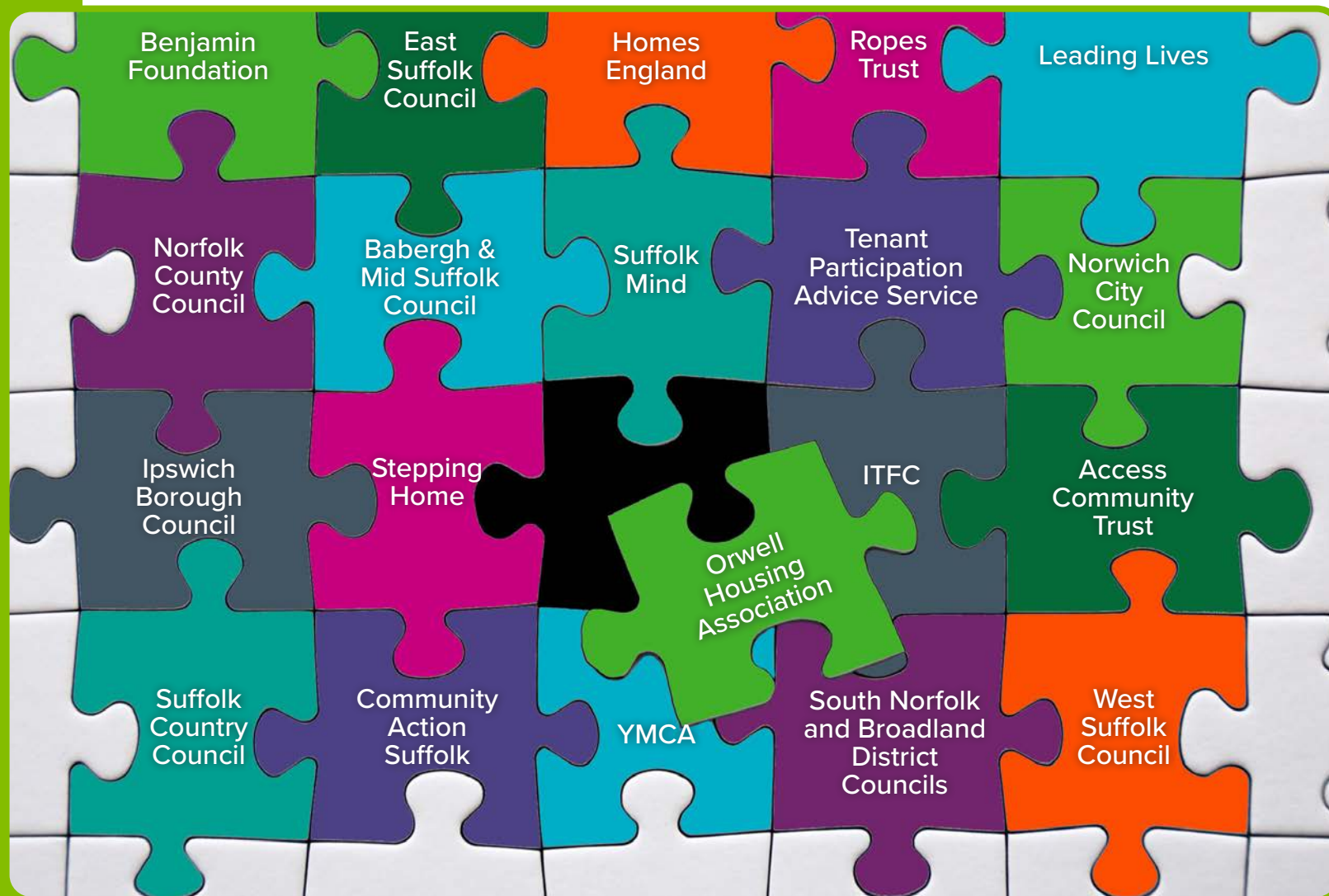
Investment into sustainable homes - By improving the efficiency of our homes we can support our customers to live in more effective and financially efficient homes, in addition to meeting our environmental objectives.

Please continue reading to see some great examples of our social value success stories. The names in the stories have been changed for confidentiality.



Partnership working

We work closely and collaborate with a growing network of organisations - this jigsaw shows just a selection but there are many more!



We were delighted to attend Halifax Primary School in Ipswich, close to Prince of Wales Drive, with SEH French Limited, where we presented the school a £500 cheque to contribute towards funding Lego kits and staff training.

The school plans to utilise the Lego kits for hands-on STEM education, fostering creativity and critical thinking among students.

Neil Pryke, contract manager for SEH French said:

“It is a pleasure to make this donation alongside our partners at Orwell Housing.”

“We hope this donation will not just give them an opportunity to have some fun, but explore the wonders of building too.”



county councils work in partnership with Orwell to support transforming care.



Prince of Wales Drive Opening and Lego Sponsorship

Helping mental health through sensory room at Hinde House

During a Hinde House team meeting, a topic was raised about a dormant room at the top of the project (originally a gym room). For the last 2 years this room had not been utilized in any productive way for our service users. Lots of ideas and suggestions came forward, but mention of a sensory room to support mental health difficulties, neurodiversity and anxiety seemed like a popular option.

After this meeting, we looked into developing the room and look for sensory objects to purchase.

Our initial aim was to create the sensory room in an empty room on a top floor at Hinde House. This room would provide a safe space that allows neurodiverse and traumatised women feel safe, calm and tranquil.

Funding was provided by donations from FABB (Family Action in Bromley and Beyond) charity. Any additional costs were provided through our own MAD Fund.

So far the feedback has been really good. The room is working well in supporting service users to have quiet time to process how they are feeling.

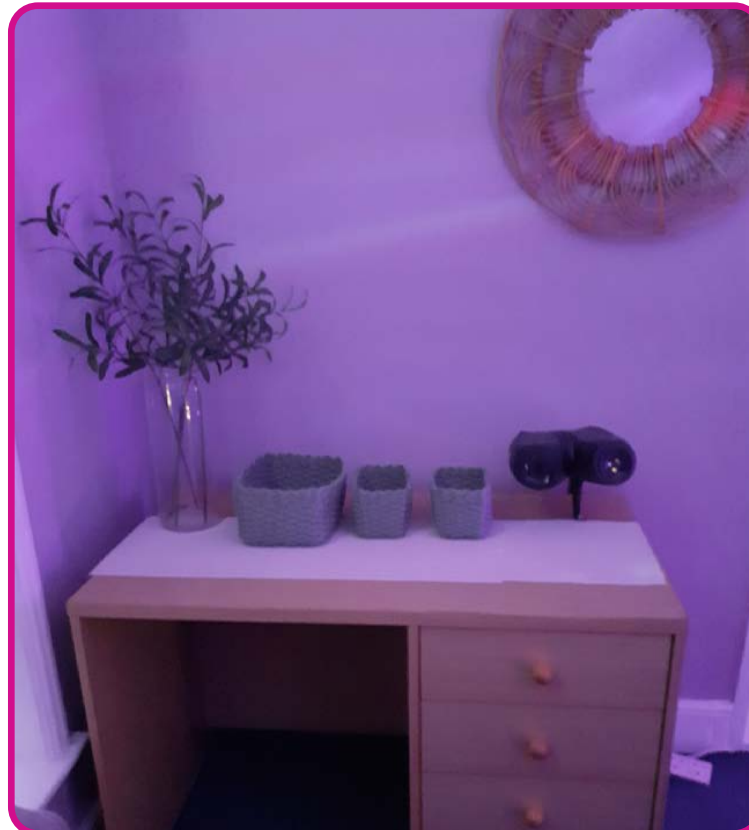
One service user even wanted to have a professional meeting with her mental health worker in the room, as she feels happy and calm specifically when talking about difficult subjects.

Another service user who suffers with extreme OCD and auditory hallucinations, has advised colleagues that she feels great comfort when being in the room with another person as she deals with negative voices instructing her consistently, this helps distract her and creates temporary relief, even if only for a short time.





“With the feedback from people already, we feel emotional and proud that we were able to help provide something to enjoy, but also benefits our customers in a practical way”



**Helping
mental
health
through
sensory
room at
Hinde
House**

Support leading to independent living

At Whitworth House in Cambridge, we support a customer named Alex. They previously lived at their family home with their mother and other siblings. Alex was asked to leave the family home due to ongoing issues with police and total breakdown in their relationship.

Alex's lifestyle was very chaotic at this time, with a lack of stability in many areas of their life.

This resulted in Alex sofa surfing, and finding different places to stay when possible. This resulted in Alex contacting the council, who then placed Alex at Whitworth House.

When Alex moved into Whitworth House 2 years ago, and required support with managing their tenancy, including applying for housing benefit. Alex also needed support with their relationships, both romantically and platonically. Alex had difficulty with emotions, reactions, boundaries and following rules.

Alex was still being involved with the police, and was getting into lots of fights. Alex encouraged other service users to engage in this behaviour as well. Initially, Alex was spoken to about their behaviour, it often led to her shouting at colleagues, and getting very angry.





Support leading to independent living

Alex was supported to get a job, which involved getting up in the early hours of the morning. They were quickly promoted to shift manager and excelled in the job, which Alex has held for over a year now.

Alex was also supported to attend a meeting with Cambridge City Council, and some other meetings with council employees, which has led to her getting a place at the Homes to Work scheme.

After receiving support with managing their relationships, where Alex previously struggled with maintain friendships and relationships. They have learnt the skills to maintain good friendships, and now feels readily available to discuss relationships with colleagues and voices any concerns with her partners.

Alex also receives support in learning how to manage emotions, and how to deal with a situation when they become angry. Alex learnt the skills to manage negative emotions without lashing out at others and has learnt that it is best to walk away when feeling angry or upset. Alex also learnt the skills to come back and discuss the situation in a more rational manner, compared to when first moving into the service.

Alex received support with managing boundaries and rules and has been supported to learn the skills to manage boundaries and stick to rules within the service. There has been massive improvements in their life within the scheme which will transfer to their life outside of Whitworth House.

Listening to and supporting our customers to help stay in tenancy

Support leading to positive change

We recently supported Sora and their young family, when they moved into the property. We were able to help with obtaining two bedroom carpets and a carpet for the lounge from the Rope Trust and Act 435. They also needed support with food which we were able to provide them with three foodbank parcels to date from the Trussel Trust.

To help with settling into the property we acquired an airfryer provided from the Orwell's Make a Difference (MAD) fund. The garden at the property was very overgrown and we reached out to our caretaker who kindly stepped in and has cut it all back giving them a slightly more blank canvas to work with. Sora was also able to attend a Welcome Workshop and gave positive feedback for the session. It has been really rewarding to support Sora and their family throughout their stay.



Moving on to a more secure future

Bora was a recent tenant, they were vulnerable and came to Orwell with basically nothing. Bora has made personal gains as well as material ones. We managed to source them a microwave and a rice cooker to help with cooking.

We also helped Bora apply to Act 435 for window alarms. This has helped make Bora feel more secure in their flat. In the past, Bora has experienced safety fears due to personal circumstances. We also helped Bora apply to the Rope Trust for carpets, curtain poles and curtains for her living area and hallway.

Bora will also attend our next Welcome Workshop session and feels able to volunteer in a local charity shop for one day a week. Bora also has been able to receive foodbank vouchers. We are still working together and there are still more outcomes to achieve. A great start so far though.

Support and direction helps health issues

Sam, one of our customers who lives in one of our over 55 schemes, had significant rent arrears and was struggling with debt. We were able to signpost them to Step Change who have accepted Sam's referral.

Sam's general health was poor and has been supported to manage diabetes and the additional conditions that have developed. We worked on Sam attending medical appointments and in turn Sam has now been able to control that part of their life. We helped Sam apply for a blue badge to help with visiting shops and entitled using disabled parking spaces. We were successful in the application for Housing Benefit and this has been backdated which helped massively. A lump sum was paid out which had reduced Sam's rent arrears significantly,

We were also able to source a cooker and airfryer to help with easier meals which, in turn, has reduced the amount of takeaways Sam was eating. We are waiting for a outcome from the Rope Trust for a application for a carpet but this is looking promising.



Listening
to and
supporting
our
customers to
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tenancy

Support leading to change

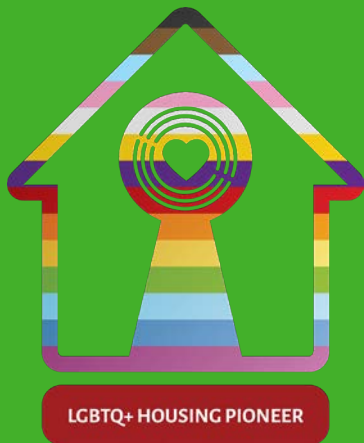
We recently supported a customer in opening their first ever bank account. Jo is 48 years old and sadly suffered terrible abuse and trauma as a child. Their adult life has been blighted with addiction, homelessness and abuse, which has resulted in some serious health problems.

Not having their own bank account meant Jo had to rely on using their ex-partner's account to receive any money. Unfortunately, this was problematic due to their ex-partner currently battling addiction.

After some support sessions, we were able to open a bank account which has opened the door to Jo's financial independence.

"Wow never thought I'd see that I've just received my bank card. Seeing it with my name on it is well weird lol but I've got to thank you for helping me. I probably wouldn't of been able to do it without your help."

Equality, Diversity, Inclusion, Engagement and Wellbeing



Watch our Pledge Pioneer
video on YouTube

Demonstrating our commitment to LGBTQ+ customer equality

Orwell Housing Association is delighted to share that it has achieved LGBTQ+ Housing Pledge Pioneer status. The LGBTQ+ Housing Pledge allows housing providers to demonstrate their unwavering commitment to creating inclusive, safe, and welcoming environments for all customers, including those from the LGBTQ+ community.

All social housing providers can sign up to the LGBTQ+ Housing Pledge. Achieving Pioneer status requires providers to be committed to LGBTQ+ customer equality and support. They must demonstrate that LGBTQ+ customers can have input at executive / strategic level, increase LGBTQ+ visibility in their organisation by displaying the Pledge Scheme Logo on internal and external communication channels, and provide specific LGBTQ+ training to colleagues.

Michelle Harrison, Director of People and Culture at Orwell, said,

“At Orwell we are incredibly proud to have achieved the LGBTQ+ Housing Pledge Pioneer status, demonstrating our dedication to fostering diversity and inclusion. We are committed to continuous improvement and are now setting our sights on achieving the LGBTQ+ Housing Pledge Plus accreditation and continuing to move forward in our learning, awareness and support. This next level of recognition will involve further enhancing our policies, practices, and community engagement efforts to ensure that all our customers feel their voice is heard and feel valued and respected.”

“Alongside this, we are so pleased to be a sponsorship partner of the LGBTQ+ Housing Pledge scheme by contributing to a full-time role to support the scheme. We hope this will enable even more housing providers to sign up to the Pledge, further amplifying the voice of LGBTQ+ customers across the UK.”

Orwell are proud to be involved with both the Best Health at Work Partnership and the Good Health at Work accreditation

The Better Health at Work Partnership is a subgroup of the Suffolk Health & Wellbeing Board and brings together economic, public and third sector stakeholders, to collectively progress the ambitions of the Good Work & Health Priority set out in the HWB Strategy.

As a community-based organisation who believe wellbeing lies at the heart of being a great employer, Orwell want to not only support wellbeing within the organisation but also within our communities. Membership of the group (represented as Vice Chair) helped ensure that we were keeping up to date, sharing best practice, learning from others and supporting wellbeing across our communities on a wider scale, focusing on the Health and Wellbeing Board objectives and furthering these more widely across Suffolk (and beyond). It is an opportunity contribute to something of great social value: the health and wellbeing of people in Suffolk.

Alongside this, Orwell were on the Good Health at Work Accreditation steering group, supporting the design of a new award for organisational wellbeing within Suffolk. This has now been implemented and at the end of 2024, Orwell put forward their submission for the Gold Award level and plan to become an Ambassadorial organisation in 2025. We have a passion to further the importance of wellbeing and inclusivity across the region through partnership working, sharing experience and creating a culture of wellbeing being disseminated through Suffolk-based organisations.



Equality,
Diversity,
Inclusion,
Engagement
and
Wellbeing



Orwell Housing Association Annual Report 2024

If you would like this leaflet in another
language or format please email
comms@orwell-housing.co.uk
or call **0345 60 100 30**

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