

Annual Report 2025

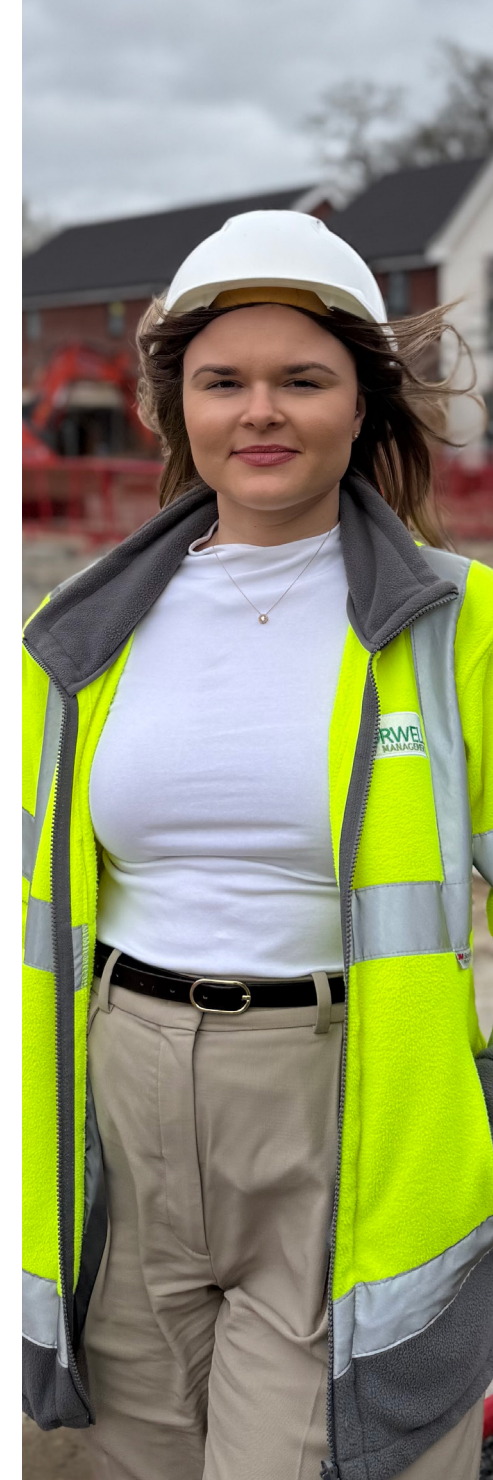


Together we make a difference

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A message from our Chair

Helen Driver

2025 has been a year of steady progress and growth. The stability and consistency demonstrated by the executive leadership team have been central to this, enabling the organisation to maintain focus and deliver a positive financial performance despite the ongoing challenges facing the sector. The wider economic environment has remained difficult, particularly in relation to inflation and interest rates. However, the Board is encouraged by the organisation's ability to manage these external factors effectively while continuing to invest in homes and services.

Strong governance, prudent decision-making and a clear strategic direction have all contributed to a year in which Orwell has continued to strengthen its position. Investment in our existing homes has remained a priority. In 2025 we accelerated work to improve the energy efficiency of our properties, supported by government grant funding. Alongside this, the Board supported a more strategic approach to repairs, particularly in relation to void properties. Through targeted reinvestment of disposal proceeds from properties which no longer met customer needs, we accelerated works to ensure homes are available for occupation as soon as possible.

The Board remains ambitious that Orwell grows in ways that support our customers and communities. In addition to our established track record of organic growth, adding a further 59 new homes in 2025, we were delighted to complete the acquisition of 123 homes from Clarion in Great Yarmouth and transfer from Phoenix Community Homes in Colchester, strengthening our presence in communities we know well and are committed to for the long-term.

Supported Housing is core to what we do and what makes Orwell different. Despite ongoing sector challenges and financial pressures from changes to employer NIC, credit to the team's relentless negotiation and cost control, our Care and Support services continued to deliver vital services to our customers and improve margin during the year.

The creation of a new Customer Experience team midway through the year, brought together Orwell's complaints service and customer engagement and insight teams, to improve data quality, accountability, and the response and successful resolution of customer complaints. The Board have been strongly encouraged by how the new team is working as evidenced by the sharp improvement in Tenant Satisfaction Measures in the final quarter of the year. These results reflect the hard work of colleagues across the organisation and the continued focus on listening to and acting on customer feedback. The Board is pleased by the progress made and remains committed to ensuring that the customer voice continues to shape our services and strategic priorities.

During the year, we were pleased to appoint Louise Hillier as Head of Independent East. This appointment reflects our commitment to deeper collaboration within the region, promoting a unified approach, and strengthening our collective influence ahead of anticipated changes within regional government.

This is my final report as Chair as my term comes to an end. As I prepare to hand over to Chair Elect,

Tom Brown, Orwell enters 2026 with a stable leadership team, a sound financial foundation and a clear strategic direction.

I would like to extend my sincere thanks to all members of 'Team Orwell'; their commitment to our customers and communities remains central to everything we achieve. I would also like to thank our partners, stakeholders and residents for their continued support and engagement. While Board leadership may change; our strategic priorities do not. We remain committed to the people and places we serve, delivering high-quality homes, and responding proactively to the opportunities and challenges that lie ahead.

*Thank
you*



A message from our CEO

Wendy Evans-Hendrick

2025 has been a year of resilience, progress and continued delivery against a challenging economic backdrop. Despite ongoing pressures from inflation, interest rates and rising costs, we have remained focused on what matters most - providing safe, affordable homes and high-quality services that support our customers and communities.

I am proud of the progress we have made across a number of key areas. We strengthened our housing offer, delivering 59 new homes and expanding our footprint through the acquisition of 123 homes in Great Yarmouth. At the same time, we continued to invest significantly in our existing homes, with £5.7m spent on improvements and maintenance, alongside continued progress in energy efficiency, with the majority of our homes now achieving EPC C or above.

Customer experience remained a central priority. While satisfaction levels fluctuated during the year, the actions we have taken, particularly the introduction of a dedicated Customer Experience function and a more structured approach to repairs, are already making a tangible difference. Encouragingly, we saw improvements in both repair satisfaction and Tenant Satisfaction Measures towards the end of the year, demonstrating that the changes we are making are the right ones.

Our Care and Support services continue to be a defining strength of Orwell. Supporting over 700 people and delivering high-quality, person-centred care, these services play a vital role in helping individuals live independently and with dignity.

Alongside this, our broader social impact has continued to grow with increased funding secured for customers, strong engagement levels, and meaningful investment in community support, wellbeing and skills development.

Looking ahead to 2026, we remain ambitious. We expect to accelerate our development programme, with over 120 new homes being built, while continuing to invest in improving the quality, safety and sustainability of our existing stock. We will build on the improvements already made in repairs and customer services, with a clear focus on consistency, communication and delivering the standards our customers expect. At the same time, we will continue to strengthen our financial resilience and deliver value for money to support long-term growth.

I would like to take this opportunity to thank Helen Driver for her outstanding contribution to Orwell over the past six years as a Board member and, more recently, three years as Chair. Helen's leadership, support and guidance have been instrumental in helping the organisation navigate both challenges and opportunities, and her commitment to our customers and communities has been unwavering. We wish Helen every success for the future.

As we look ahead, I am pleased to welcome Tom Brown as our new Chair from June 2026. I look forward to working closely with Tom as we continue to build on our strong foundations and deliver for the people and communities we serve.

Finally, my thanks go to all colleagues, members of the Board, partners and customers:

together, we truly make a difference.

*Thank
you*



How we made a difference in 2025

We highlight the social value we created in 2025 through affordable homes, strengthened customer support, investment in learning and development and a continued commitment to colleague wellbeing and community impact.

HOMES

In 2025, our average affordable rent was **£136.43** per week, compared with the East of England average of **£178.19** per week, making our homes more affordable for local people.



In 2025, our average social rent was **£108.78** per week, which is lower than the East of England average of **£118.31** per week.

98 home adaptations were completed, investing **£79,603** to help customers live independently and reduce reliance on health and social care support.



59 New homes



built in 2025, including 43 affordable rent homes and 16 shared ownership homes, increasing the range of housing options available.

76%

of our homes are rated **EPC C or above** reflecting our commitment to improving energy efficiency for our customers.



LEARNING & DEVELOPMENT

22

Colleagues



completed accredited training delivered by official bodies across subjects including Care and Support, Leadership, Horticulture, Carpentry and Business Administration.

417

Volunteer hours



were donated, giving local people valuable work experience and helping them build confidence.

7

Apprentices were recruited, supporting skills development and future career growth.



22 Work experience

placements were offered to local students, helping them gain insight into potential career pathways and future opportunities.



CUSTOMER SUPPORT

£34,071

in external funding secured by our team on behalf of customers, helping them access goods, services and essential support during financial hardship.

£4,515

of internal funding allocated to help customers purchase essential household items and reduce financial pressure.



£695

of internal funding to support customers who required help with clearing or decluttering their homes, making their living spaces safer and easier to manage.



207 customers

received assistance through our Tenancy Sustainment service, helping them maintain stable and secure homes.

Over 700

people received care and support services helping them retain their independence.



£4,497

raised through the Orwell Make A Difference (MAD) fund providing customers with essential items when they were most needed.



113

Customers successfully moved on from our Temporary Supported Housing (TSH) services, progressing toward more independent living.



12,295

customer interactions helped shape future services by giving feedback and reviewing our work.



COLLEAGUE SUPPORT

35

colleagues across the organisation are trained Mental Health First Aiders, helping to raise awareness, reduce stigma, and provide support so colleagues can stay in work or return to work when facing mental health challenges.



Our Board

Committee member Key



OHA
Board



Audit



Customer
Insight



Remuneration
and Nominations



OHL
Board

**Helen
Driver**

Chair



Joined: March 2019

Committee member



**Dayle
Bayliss**

Vice Chair

Chair of Remuneration
and Nominations
Committee



Joined: March 2020

Committee member



**Ian
Pinches**

Board Member

Chair of Audit
Committee



Joined: March 2020

Committee member



**Brett
Rennolds**

Board Member



Joined: March 2020

Committee member



**Pamhi
Mulambo**

Board Member



Joined: March 2023

Committee member



**Tom
Brown**

Board Member

Chair of Customer
Insight Committee



Joined: March 2023

Committee member



More information about our Board members can be found by clicking [HERE](#) or scanning the QR code.



Stuart Appleby

Board Member



Joined: March 2021

Committee member



Jo Ballman

Board Member



Joined: March 2024

Committee member



Tracey Spencer

Board Member



Joined: June 2025

Committee member



Lauren Aitchison

Board Member



Joined: June 2025

Committee member



Andrew Ryde

Board Member



Joined: July 2025

Committee member



Scott Hayward

Board Member



Joined: March 2024

Resigned: July 2025

Stephen White

Board Member



Joined: September 2022

Resigned: June 2025

Our Board

Responsibilities and meeting attendance

	OHA Board	Audit	Customer Insight	Remuneration and Nominations	OHL Board	Remuneration (Per Annum)
Helen Driver	Chair		x	x		£12,204
Dayle Bayliss	Vice Chair			x	x	£8,543
Ian Pinches		x		x		£7,399
Brett Rennolds				x		£4,932
Tom Brown			x	x		£7,399
Pamhi Mulambo		x				£4,932
Jo Ballman		x				£4,932
Stuart Appleby			x			£4,932
Tracey Spencer			x			£4,932
Lauren Aitchison		x			x	£4,932
Scott Hayward**			x			£4,932
Stephen White**		x	x			£4,932
Andrew Ryde		x		x		£4,932
Amy Dalton-Leader					x (independent)	£2,466



Orwell have a
G1V2

rating from the
Regulator of Social Housing

Board Attendance Percentages in 2025	
12 February	80
9 April	80
4 June	70
23 July	73
22 October	82
10 December	73

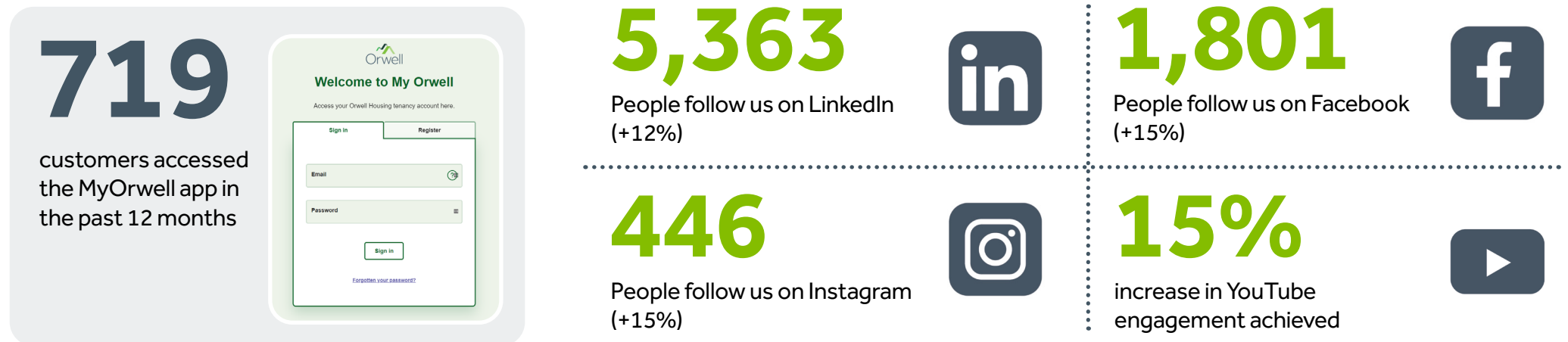
**** Resigned in 2025**

Communicating with our customers

We are committed to reaching our customers through channels and methods that best meet their needs. In late 2025, a new website was approved for development, with a planned launch in summer 2026.

During 2025, our website received over **120,000** visits from more than **42,000** users. The new platform will improve how we signpost services and support, make it easier to contact us, and ensure accessibility for all.

We continue to engage customers across a range of platforms:



Increased use of video and imagery has played a key role in driving engagement across our digital channels. We also reach our customers via our My Orwell Voice engagement platform and our newsletter.

Internally, the launch of our new colleague communication platform has led to a **20%** increase in engagement.

Contact us

Customers can get in touch in a way that suits them best – by phone, email, via our website, by post, through social media, or using our app.

 www.orwell-housing.co.uk

 **0345 60 100 30**

 info@orwell-housing.co.uk

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

**Click to visit
our socials**



Customer voice

3696 customers engaged with us in 2025



Customer feedback has played a central role in driving meaningful improvements throughout 2025. By combining insights from transactional surveys, Tenant Satisfaction Measures (TSMs) and complaints, residents directly influenced a rapid review of repairs and voids services. This led to a reorganisation of repairs, customer services, business support, and customer insight and engagement. In June 2025, a dedicated repairs team was introduced, with specialist staff managing each repair from start to finish. As a result of this approach, customers have already helped to deliver faster repair times, improved communication, and higher levels of satisfaction.

Customer voice has also shaped how services are designed and delivered. Through the My Orwell Voice platform, customers provided feedback on key policy areas and consultations. This included shaping the new Decant Policy, Neighbourhood Policy, and identifying which TSM questions matter most. Customers also shared how they prefer to engage and helped refine the organisation's Social Value Statement and approach to transparency. Their input has led to clearer, more relatable documents with better context and explanations, ensuring policies reflect real customer experiences.

Feedback has further influenced improvements in how anti-social behaviour (ASB) is managed. Customers highlighted the need for easier reporting and better communication, prompting a review of ASB policies and procedures. Changes being introduced include options for anonymous reporting, more regular case updates, and clearer communication of Orwell's approach to tackling ASB. Customers have therefore directly contributed to strengthening trust, accountability, and responsiveness in this important area.

In addition, customer voices were key to retaining the organisation's Housing Diversity Network Equality, Diversity and Inclusion Accreditation. A focus group of residents shared honest feedback on inclusivity, diversity, and service delivery across areas such as repairs and ASB. Their insights confirmed strengths while also identifying areas for continued improvement. Their contribution ensured that the organisation continues to reflect a culture of inclusivity and fairness, demonstrating the powerful impact customers have had in shaping services and standards during 2025.



Orwell Residents Group, Scrutiny Programme 2025

"Working with customers to improve services that matter most"

Each year, the Orwell Residents' Group (ORG) reviews key services to make sure they are customer-focused, easy to use, and continuously improving. For 2025 the chosen scrutiny areas were Damp and Mould, Complaints and Paypoint (payments).

Paypoint scrutiny



Payments made easier

The ORG reviewed:

115 customer responses to our Paypoint Survey, helping to draft our customer communication before the launch of Paypoint.

What we improved:

8 recommendations made with 6 of these delivered in 2025.
Better support setting up Direct Debits
Clearer, simpler customer communications.

What this means for our customers:

Easier access to payment options.
More support, if needed, managing payments.

Complaints scrutiny



Improving your experience

The ORG reviewed:

The full complaints journey: from reporting to resolution.
Communication templates and processes.

What we improved:

16 recommendations identified and addressed.
Better tracking of complaints and outstanding work.
Stronger internal communication processes.

What this means for our customers:

Faster, clearer updates.
Better handling and follow-up of concerns.

Damp and Mould scrutiny



Awaab's Law Readiness

The ORG reviewed:

Policies, processes and customer information.
Website content and accessibility

What we improved:

Clearer advice on preventing and treating damp and mould.
Seasonal campaigns with tips via email, text and social media.
Updated, customer -friendly policy.
Consistent follow-ups and home visits.
New Damp and Mould hub on the website.
Improved search to find answers more quickly.

What this means for our customers:

Better information, quicker support, improved service standards.

Overall Impact:

The 2025 programme has delivered real improvements across all reviewed areas:

- Customer-focused services improved
- Easier access to support and information
- Full compliance with regulatory requirements

Compliments and complaints

We recognise that we do not always get things right. Our complaints process is there to make it easy for customers to tell us when things have gone wrong, and it sits alongside other ways we gather feedback, helping us to listen, learn and improve.

In 2025, 320 formal complaints were raised (up from 244 in 2024). Most complaints related to communication, property services and repairs. 73% of complaints were about the repair services: this reflects the scale of activity in this area, where we carry out hundreds of repairs and maintenance tasks each year and have the most direct day-to-day contact with customers. Within this, key themes included contractor performance, estate services and communication.

We are using this feedback constructively. The learning gained from complaints is captured and shared across the organisation to drive continuous improvement, with completion tracked. During 2025 we saw a dip in satisfaction with complaints, in Q3 2025 we established a dedicated Customer Resolutions Team to manage all complaints and disrepair claims. The team responds in line with Housing Ombudsman Service (HOS) timescales and oversees each case through to completion, including monitoring all agreed actions and works. During Q4, we saw a significant improvement in customer satisfaction with this new approach, and we expect this positive trend to continue into 2026.

320 new complaints
received in 2025



69.8% of the complaints we
received were upheld

Of the 320 complaints received:

255 were resolved at stage 1



63 were resolved at stage 2

2 were escalated to Housing Ombudsman

98.7%
of complaints responded
to within HOS timescales

£56,418
Paid in compensation

2025 full-year satisfaction: 71.4%



Up from
69.1% in 2024



Investing in and maintaining our customers' homes

Our priority continues to be that our repairs and property improvement services are people-focused and efficient. We remain committed to in-sourcing our services, keeping effectiveness under review to ensure we continue to be responsive to customer needs and deliver high quality, value for money services.

Energy efficiency and sustainability are important to us, as we continue to strive to meet the Government's net carbon zero targets.

We work closely with our customers on scrutiny and engagement projects (see page 12) to ensure their voice drives service improvement and ensures we invest in the right places, meeting all regulatory standards, keeping customers safe and maintaining consistently high levels of customer satisfaction.



719

homes have been
invested in
and improved.



79.4%

satisfaction with overall condition
of the home.

82%



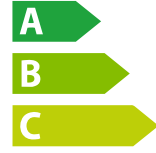
of repairs completed 'right first time' by our
inhouse team.

87%

satisfaction with property
improvements.



76%



of our stock is rated EPC C or above with 26
properties improved to EPC C in 2025: investing in
energy efficient homes for our customers is a priority.

18,372

Responsive Repairs
carried out

118

cyclical decoration projects
undertaken at a cost of
£532,252

Total investment in homes: £5.7m

235

homes upgraded
with windows and
doors at a cost of

£468,356

35

replacement kitchens
fitted at a cost of

£177,997

116

new bathrooms
fitted at a cost of

£468,356

61

new boilers installed
at a cost of

£199,379

52

new storage heaters
installed at a cost of

£153,000

22

air source heat
pumps installed at
a cost of

£277,430



- Average overall repairs response time taken: 35 days*
- Emergency repairs performance within target timescale: 98.5%* (6 hour target)
- Non-emergency repairs performance within target timescale: 69.8%* (14 day target)

*as at December 2025

Our landlord service

Our homes are spread across a broad geographical area, spanning North Essex to Norfolk, and from East Suffolk to Cambridgeshire. The communities in which we work are diverse, encompassing urban and rural living, coastal towns experiencing deprivation, and affluent market towns. As a result, our customers have a wide range of needs, aspirations, and challenges.

We provide housing, care, and support services to families, young people, older people, individuals and families fleeing domestic abuse, people experiencing mental ill health, learning disabilities, and homelessness.

Our mission is to make a positive difference by delivering high-quality housing, care, and support services with customers at the heart of everything we do.

We recognise that the needs of our customers and communities continue to evolve, and we believe social landlords have an important role in creating lasting social value and supporting thriving, resilient communities.

224

**At risk tenancies
sustained**

£90,743

**Former customer
payments collected**

841

**New universal credit
verifications received
and completed across
2025**

97.5%

Rent collected



Safety and compliance

Our compliance team and contractors work throughout the year to make sure every home is safe and meets all legal requirements. This includes regular checks on things like fire safety, gas and electrical systems, water hygiene, asbestos, and the overall condition of buildings. Our colleagues and approved contractors carry out these inspections and any necessary repairs, using our systems to help track what's been done and what needs attention.

Along with our legal requirements, the Safety and Quality Standard (part of the consumer standards) require us to make sure our homes are built, maintained and managed in a way that keep people safe. Our Customer Insight Committee review the Safety and Quality Standard each year to ensure we are meeting these important regulatory requirements.

100%

of required gas, air, oil and heating services undertaken (2794 services completed in total)

97%

compliance for electrical safety tests (930 properties had Electrical Installation Condition Reports completed in 2025)

98%

compliance for Fire Risk Assessments with 194 completed in 2025

99%

compliance for asbestos tests: 4092 properties have an asbestos survey

100%

compliant with Legionella testing with 31 Legionella Risk Assessments undertaken in 2025

232

properties reported Damp and Mould repairs in 2025



Improving our services

In April 2025, we completed our annual Tenant Satisfaction Measures (TSM) survey, with 520 customers sharing their experiences. Their feedback gives us a clear and honest picture of what it feels like to be an Orwell customer - what we do well and where we need to do better - and it plays a central role in shaping our priorities and driving real improvements.

Overall satisfaction for 2024-25 was 69.3%, a decrease on the previous year. While emergency repairs continued to perform well, customers told us that non-emergency repairs, particularly waiting times and the overall experience, needed to improve. We have taken clear action in response.

Improving our repairs service

We focused on reducing waiting times, improving reliability, and delivering a higher-quality repairs service. By reviewing and streamlining our systems, we created more appointment availability and improved how work is scheduled and managed.



At the same time, we strengthened the quality of our service by improving diagnostics, increasing first-time fix rates, and enhancing communication throughout the repairs journey. Investment in additional contractors for void works has enabled our in-house Orwell Repairs Service team to focus more on responsive repairs in customers' homes.

We also introduced a range of practical improvements, including enhanced training (such as Awaab's Law), daily quality checks, better stock management, and a skills-based approach to ensure the right operative attends each job.



A Better Customer Experience

In summer 2025, we improved how customers access our services. Customers calling our main number are now connected directly to the repairs team, enabling quicker diagnosis and booking at the first point of contact, and providing a more seamless experience.

Green shoots of improvement

These changes are already making a difference. Overall satisfaction for January–December 2025 increased to 71.4%, driven by improved customer experience of repairs. We will continue to build on this progress.

Closing the Loop

We are committed to being open and accountable. Customers received an infographic summarising the survey results and the actions we are taking, ensuring they can clearly see how their feedback is shaping our services.

Scan the below QR code or click [HERE](#) to view our most recent TSM results



Estate services

The Estates Services Team plays an important, visible role in keeping neighbourhoods clean, safe, and welcoming. They look after shared spaces, carry out regular grounds maintenance, manage cleaning in communal areas, and respond quickly when issues are reported.

Their work includes everything from litter picking and grass cutting to checking bin stores, clearing pathways and many other tasks. The Estates Team are also responsible for our painting services, carrying out cyclical internal and external decorations. By being present on our estates, they help spot problems early and make sure our communities remain places where people want to live.



20 trees replaced or planted



**99% of green waste recycled &
100% leaf waste recycled**



**Over 80 drought tolerant plants planted
to encourage and support wildlife**



**Deben View Wildlife project completed
to develop biodiversity**



New homes

We remain ambitious to provide new homes, despite a challenging economic environment with increased costs and viability challenges. In addition to our established track record of organic growth, we were delighted to complete the acquisition of 123 homes from Clarion in Great Yarmouth and a transfer from Phoenix Community Homes in Colchester, strengthening our presence in communities we know well and are committed to for the long-term. The Great Yarmouth portfolio comprises social and affordable rented properties, shared ownership and a small portfolio of market rented properties.

Our new build programme provided 59 new homes, 43 for rent and 16 for shared ownership. The homes are across a number of sites managed directly by Orwell Homes Limited, and through working with local developers delivered under Section 106 (planning) agreements. This fell below our aim for the year but was impacted by a number of strategic and programme matters with some planned completions being delayed into 2026. We, therefore, anticipate completions for 2026 will be above 120 homes.

Much activity in 2025 was concentrated on building the pipeline of sites, including progressing a large town centre brownfield site in Great Yarmouth in partnership with Great Yarmouth Borough Council and Broadland Housing. A planning application for 82 new affordable homes was approved at the end of 2025, and we will now approach Homes England for the necessary grant to deliver this project which will help regenerate a currently neglected industrial area.

We have also been progressing a series of smaller garage sites programmes with Norwich City Council and have submitted planning applications on half a dozen small sites with planning approvals expected in early 2026. These will form part of our 2026/2027 build out programme. We also secured a number of S106 deals with private developers including a larger deal with Badger Homes which will deliver 49 homes.

The trustees of a small supported housing charity, Phoenix Community Homes, based in Colchester made the decision to transfer their properties to another suitable provider and we were pleased to negotiate the transfer of these six properties and residents with support needs to Orwell.



59

**New
homes
built**



16

**of which are
designated to
shared ownership**



Care & Support

Care and Support is an integral part of what we do at Orwell and our vision is clear: that everyone deserves a safe place to call home, with the care and support they need to live their best life. Our Care and Support Strategy, updated in 2025, reaffirms our commitment to delivering compassionate, person-centred services that empower individuals and strengthen communities across our operating area.

Guided by our ethos that 'Together we make a difference' we have an holistic approach to housing and support: focusing on enabling independence, promoting wellbeing and ensuring that care and support is tailored to the diverse and evolving needs of the people we support. We aim to be more than a housing provider: we strive to be a trusted partner in peoples' lives, offering stability, dignity and opportunity.

Extra care

We provide CQC regulated care services in Suffolk, with a small number in Essex, to older people who are in need of personal care. Our older person services (we call extra care housing) are designed to support the care and support needs of older people, whilst enabling them to remain living independently in their own home with 24 hour support and emergency response.

Supported Housing

Our Supported Housing services are founded on the principle of empowering people with learning disabilities and/or autism, ensuring they have a voice and access to the support they need to build skills, confidence, and independence to live the life they choose. Our experienced teams provide person-centred support and personal care to individuals with a wide range of needs, from complex health or behavioural challenges to those requiring more moderate levels of assistance.



Temporary Supported Housing

Our Temporary Supported Housing provides holistic, trauma-informed support in both hostels or self-contained accommodation. This includes individuals at risk of homelessness, including those affected by domestic abuse. The people we support may have complex or additional needs, such as substance misuse, mental health challenges, unhealthy or abusive relationships and low self esteem. We take a person-centred approach, helping each person to stay safe and make informed decisions, while offering opportunities that promote resilience, wellbeing, and a positive pathway towards a more secure future.

What we've achieved in 2025

344,241

personal care
hours delivered
in Extra Care.



25,895

support hours delivered in
Supported Housing.

48,880

hours of support in Temporary Supported
Housing, giving people the support to enable
them to retain their independence.

Colleagues employed within Care and Support

- **66** in Supported and Temporary Supported Housing
- **336** in Extra Care with **125** relief colleagues





Support in Action

Case studies



Supporting a customer to live well in extra care

Partnership Working: Care and Support case study

A couple moved into the Extra Care scheme and required support to manage daily living and reduce the risk of extreme self-neglect. Colleagues quickly built a positive relationship and through regular contact and observation, identified early concerns around the husband's wellbeing and safety. This included recognising safeguarding risks between the couple and taking appropriate action to ensure he was supported safely, including introducing one-to-one support and supervised visits.

As the team got to know the customer, they noticed his memory was severely impaired and he was unable to communicate verbally. Their ongoing observations and care led to further assessment, and he was later diagnosed with Alzheimer's disease. A key part of this journey was the involvement of a specialist in-reach team, introduced as part of an Orwell project to enhance care and support within Extra Care. This project brought additional expertise into the scheme, helping colleagues develop new skills and approaches when supporting customers with more complex needs.

With support from the in-reach team, our colleagues received training in the Newcastle Model: a person-centred approach that helps understand behaviours as a way of communicating unmet needs. This was especially important when the customer began expressing himself through repetitive shouting, which was initially difficult to interpret. Instead of seeing this as challenging behaviour, colleagues worked together to understand what he might be trying to communicate and how best to respond.

As part of this person-centred approach, colleagues were also introduced to the use of a therapy "hug" doll to provide comfort and reassurance. Training was provided to ensure colleagues understood when and how to use this appropriately, focusing on maintaining dignity and responding to the customer's emotional needs. When used at the right time, this intervention helped to reduce distress and provided a sense of calm and familiarity.

Continued on next page.



By working collaboratively and focusing on the whole person, colleagues developed a better understanding of the customer's needs, preferences and experiences. This allowed them to adapt their support in a way that reduced distress and improved his overall wellbeing. The approach also increased colleague confidence and ensured care remained flexible as his needs changed over time.

What this means for our customers

- Colleagues take time to really understand each individual
- Changes in needs are recognised early and responded to
- Safety and wellbeing are always a priority
- Specialist support can be brought in when needed
- Care is personalised and adapts over time



This case study shows how, through compassion, partnership working and a commitment to learning, Extra Care can support customers to live as independently and positively as possible, even as their needs become more complex.



Supporting recovery from domestic abuse

Partnership Working: Care and Support case study

Andrew is a male survivor of domestic abuse who experienced significant trauma following bereavement, social isolation, and a subsequent abusive relationship. Within this relationship, Andrew was subjected to physical violence, coercive control, and financial exploitation, alongside developing a dependency on drugs. These combined challenges had a severe impact on his mental health, leading to suicide attempts, breakdown of family relationships, and loss of employment.

As Andrew's situation escalated, he became increasingly isolated and at high risk of harm. Following concerns raised by his family, our domestic abuse specialists carried out a comprehensive risk assessment and acted quickly to secure a place for Andrew in dispersed safe accommodation. This provided a secure and supportive environment where he could begin to rebuild his safety, confidence, and wellbeing.

Our specialist Domestic Abuse team delivered tailored, trauma-informed support focused on stabilisation and recovery. This included securing safe housing options through Gateway to Homechoice, advocating with utility providers to prevent further financial hardship, and reconnecting Andrew with essential health services, including GP registration and mental health support. We also supported Andrew to engage with Turning Point for substance misuse support and provided practical assistance with housing applications and daily living tasks. To rebuild confidence and reduce isolation, Andrew was encouraged to engage in regular wellbeing activities such as supported walks to demonstrate accessible ways to positively combat mental ill health.

Through this structured and person-centred approach, Andrew made progress. He became more confident, re-engaged with support services, and began addressing his substance dependency. After several months, Andrew felt ready to move on from the service and expressed a strong desire to reconnect with his family, although this did present risks of contact with his perpetrator and further abuse.

Prior to his move, we worked with Andrew to develop a comprehensive safety plan and ensured a planned transition to local support services in his chosen area. This multi-agency approach has enabled Andrew to continue his recovery journey with the right support in place.

This intervention supported Andrew to move from crisis to stability, reducing his risk of harm and empowering him to rebuild his independence, wellbeing, and support networks.



Supporting recovery from grief

Partnership Working: Tenancy Sustainment case study

CT was a tenant with Orwell who had experienced significant personal grief with the loss of their partner in the flat where they lived, and shortly after that the passing of their mother. CT suffered with a decline in physical and mental health and felt they needed to move from the property due to both the physical effect it was having, as well as the associated memories. We applied for a direct let within Orwell as they really wanted to stay with us and this was granted due to the exceptional circumstances. By being able to move CT to one of our other properties in the area, which was a ground floor flat with a small garden, made a significant difference. The move meant they could be close to their young granddaughter and daughter who provided CT with care and support.

We were able to support CT with food vouchers to help with financial difficulty as she had paid for her mother's funeral. Through Orwell's Make A Difference Fund (MAD) we provided packing boxes and also raised the funds for a skip to enable the flat and garden to be cleared of the items no longer needed. We reviewed CT's benefits and ensured they were receiving all they were entitled to receive.

In the new property we were able to provide a cooker and washing machine. A successful application was made to a local charity, which meant that flooring was provided in the bedroom, hallway and living area.

Children's toys were donated to CT for their granddaughter when she visited. During this transition CT received welfare visits and was provided with details of local support groups.

CT's feedback was that the support received was "lifechanging".



Supporting recovery from unsuitable living conditions

Partnership Working: Tenancy Sustainment case study

A referral was received for JD. The tenant had lived in their bungalow for a while and there was an element of hoarding within the property, with JD struggling to maintain the condition of the bungalow. Significant funds were raised to have the property cleared, items directly removed and then professionally cleaned. An air fryer and kettle were obtained via Orwell's Make A Difference Fund (MAD) and the Tenancy Sustainment Team were able to obtain some preloved furniture items for the property.

JD was provided with food parcel vouchers for themselves and their dogs. Support was offered regarding budgeting and JD's benefit entitlement was checked. JD was supported with an Occupational Therapy referral and a home visit was undertaken, with recommendations shared and the required adaptations made to the wet room with the installation of handrails.



Social value

As a housing and care provider we are providing social value and benefit in our overall purpose and mission. We also capture a variety of information, stories and data which evidence how we have a social value impact in our communities. Our ambition is to be able to not only tell the stories of social value but to also show any social return on investment, monitoring environmental impact alongside any overall economic impact. Within our social value strategy, available to view [HERE](#), we have set challenging annual and long term objectives to drive social value activity across the organisation.

Our social value metrics of success:

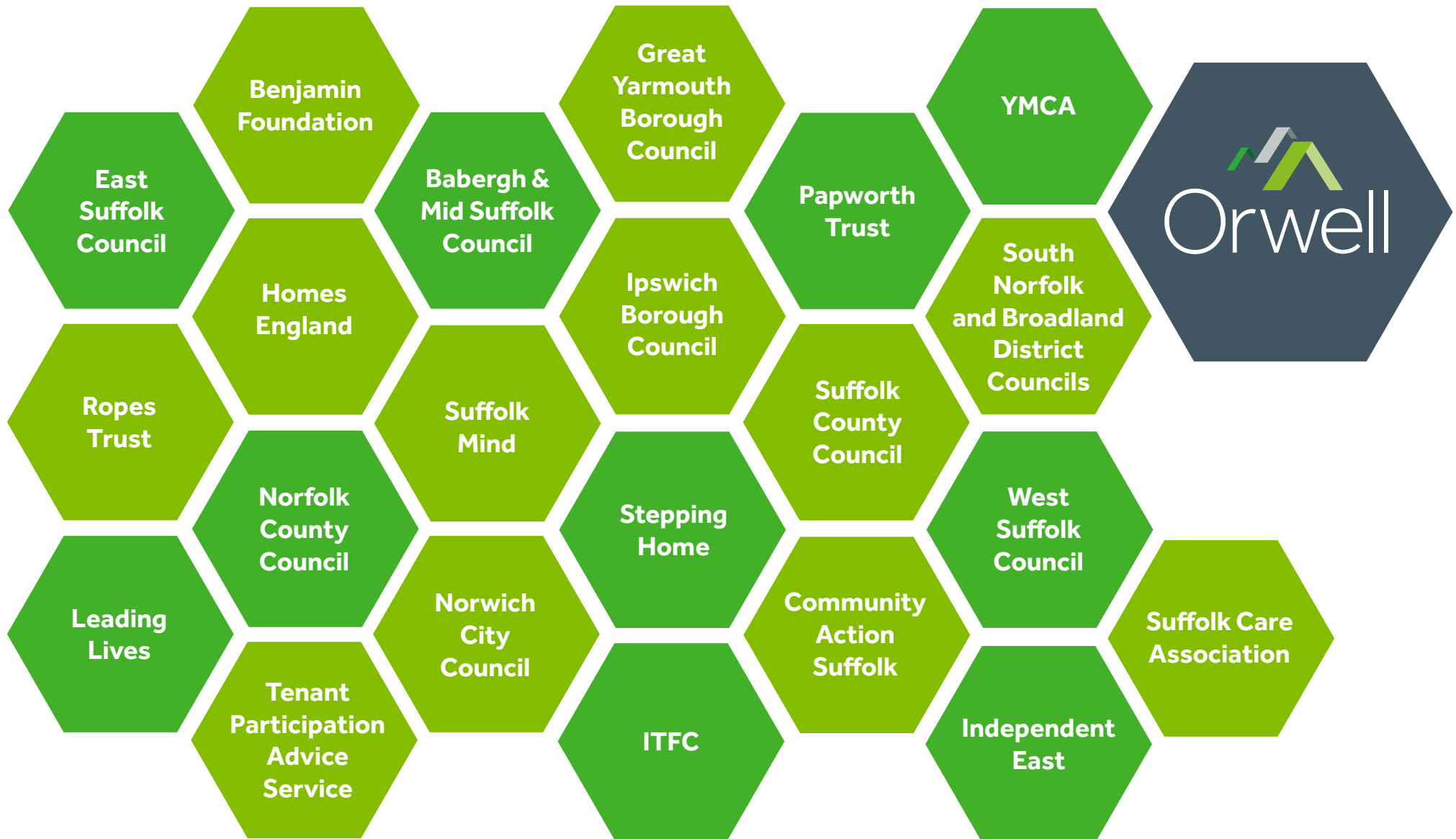


Orwell now hold Bronze accredited Carbon Charter status demonstrating our commitment to net zero; that we have started our net zero journey and have a carbon reduction plan in place. We are on target to achieve silver accreditation in 2026 for a 10% reduction in emissions over the last 2 years.



Partnership working

We work closely and collaborate with a growing network of organisations - below are just a selection but there are many more, it's a hive of collaboration!



Financials

Group financial results for the year ended 31 December 2025

This year has again been shaped by a complex political and economic landscape, with further Government announcements on housing supply, investment in affordable homes and long term rent policy. These developments are welcome and provide greater certainty for future planning, although wider economic pressures have continued to influence our operating environment. Inflation remained above the long term target for much of the year and, while interest rates reduced gradually, the pace of change was slower than anticipated. Alongside this, the sector continued to experience constraints in labour and materials, rising operating costs, and ongoing uncertainty in the housing sales market. These factors have contributed to pressures across our services and have influenced the pace of delivery within our development and maintenance programmes.

Orwell recorded turnover of £47.9m for 2025, reflecting the impact of new homes completed, rental income changes and continued activity across our care and support services. Operating costs increased during the year, driven particularly by staffing, maintenance, utilities and the significant rise in employer National Insurance contributions, which added approximately £650,000 to annual costs. Despite these pressures, the Group delivered an operating surplus of £7.3m, including the charitable donation of homes from Phoenix valued at £1.2m, demonstrating resilience in a challenging environment. Interest costs also rose in line with the wider economic climate, and after these charges the total amount retained to support future investment was £5.3m.

During the year we continued to strengthen our financial capacity to support future development and investment in existing homes. Changes to financial covenants agreed in 2024 increased headroom, and the Group achieved 232% interest cover, reflecting a strong underlying financial position. This financial strength, combined with our disciplined approach to value for money and cost management, ensures Orwell remains well placed to deliver on its commitments to customers and to respond to the increasing demand for affordable homes and care and support services in the years ahead.



Financial statements

Statement of Comprehensive income

	2025	2024
	£'000	£'000
Turnover	47,936	47,333
Cost of Sales	(978)	(2,663)
Operating expenditure	(41,081)	(39,295)
Profit on disposal of housing properties	1,439	690
Operating surplus	7,316	6,065
Donation income	1,215	-
Net interest payable	(4,641)	(4,548)
Surplus	3,890	1,517
Actuarial gain in respect of pension scheme	243	70
Revaluation gain of investment properties	1,193	-
Retained surplus	5,326	1,587

Statement of financial position

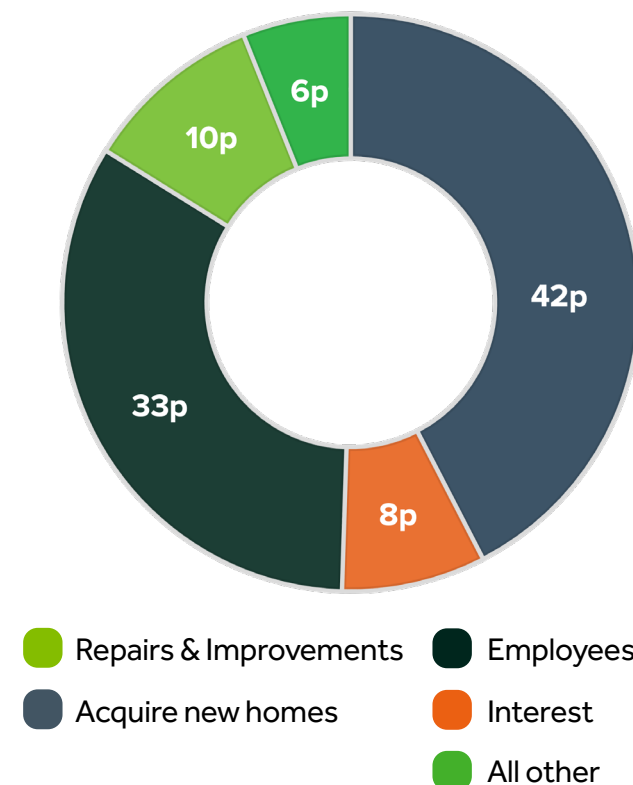
	2025	2024
	£'000	£'000
Properties at cost less depreciation	289,573	272,019
Other fixed assets	2,683	2,762
Investment properties	4,910	-
Investments	971	989
Total fixed assets	298,137	275,770
Net current liabilities	(3,285)	(3,134)
Total assets less current liabilities	294,852	272,636
Borrowings and Long Term Liabilities	(211,220)	(193,584)
Pension and other provisions	(1,006)	(1,752)
Total net assets	82,626	77,300
Reserves	82,626	77,300

Value For Money (VFM)

Metric	Commentary	2025	Target
Repairs First Time Fix Rate	Performance held steady at 82%, matching the 2024 position. While this remains below the 90% target, the consistency demonstrates a stable operational platform during a period of wider service change and demand pressures. The focus for 2026 is on targeted improvements which are expected to unlock incremental gains in first time resolution, reduce avoidable follow on visits, and support both customer satisfaction and cost efficiency.	82%	90%
Customer Satisfaction with Repairs (TSM)	Customer satisfaction with repairs saw a significant uplift in 2025, rising to 81.3%, well above both the 2024 result of 70.9% and the 75% target. This improvement reflects the impact of sustained investment in service quality, including better communication with residents, clearer appointment scheduling, and a stronger focus on right first time outcomes. The step change in satisfaction demonstrates growing resident confidence in the repairs service and provides a solid foundation for further enhancements as the organisation continues to embed customer-centric practices.	81.3%	75%
Care and Support Labour as a % of Care and Support Turnover	Pay costs are the most significant element of cost within the care and support activities within Orwell. Above inflation increases in the National Minimum Wage drove a further increase in 2025. Agency spend is also a contributor and the availability of sufficient permanent contract labour is a challenge. Further above inflation movements in national minimum wage levels will place further pressure on this going forward and negotiation of appropriate contract rates and further management of agency costs remain the main area of focus moving ahead.	79.5%	80%
Ratio of responsive repairs to planned maintenance (%)	Actual performance is above the target level. This is the result of a combination of high responsive repairs spend, due to material cost pressures and direct labour shortages, combined with lower planned maintenance spend. There has been a particular focus on addressing void properties in 2025, including some areas of damp and mould exposure, combined with a focus on completing planned component improvements including EPC improvement works.	67.4%	60.7%

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.



EDI engagement and wellbeing



We are really proud to have led on, and partnered with, two other regional Housing Associations to contribute to funding for a position within Stonewall Housing to support administration of the LGBTQ+ Housing Pledge (of which Orwell are Pledge Pioneers).

This sponsorship and accreditation demonstrates a commitment to our LGBTQ+ community and to raising awareness within our colleague team.

Good Health @Work Employer



Following on from Orwell's Gold Good Health at Work award in 2024, we are now a GH@W ambassador and mentor organisation, offering support to other local organisations with their journey towards their own accreditation. We do this to support our local community to maintain a wellbeing focus.

Orwell are also a Good Health at Work Financial steering group contributor.



In 2025 we also received confirmation of our re-accreditation with Housing Diversity Network. To obtain this we had to provide evidence of the work we do to ensure inclusivity and equality for both our colleagues and customers.

Our customers were involved in meeting with the assessors from Housing Diversity Network and talking about their experiences as an Orwell customer.

At Orwell we remain committed to Health, Wellbeing and inclusivity and have wellbeing champions and trained Mental Health First Aiders, plus a committed group of colleagues working within our EDI Group.







Together we make a difference

To discover the full details of Orwell's strategic plans, visit our website or simply scan the QR code.



If you would like this document in another language or format, please email

comms@orwell-housing.co.uk

or call **0345 60 100 30**