

# CHADD

## Business Plan 2015 -18



This is what CHADD means to us!

Responses from Board members, service users, staff and colleagues at our AGM in September 2014.



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### PROFESSIONALS

Bankers: Lloyds TSB Bank plc  
Auditors: Clement Keys Statutory Auditors and Chartered Accountants  
Internal Auditors: The Internal Audit Association Ltd

Registered office: Medway House, 98-99 Dixons Green Rd, Dudley DY2 7DJ  
Churches Housing Association of Dudley & District is a registered Charitable Housing Association.  
HCA Registration Number LH2912 Industrial & Provident Society Number 22545R

## 2. Who we are...

**CHADD** – the Churches Housing Association of Dudley and District is a local, voluntary sector organisation fulfilling a charitable and social mission, exclusively in the metropolitan borough of Dudley. Registered as a provider of social housing (RP) and as an Industrial and Provident Society, it has the status of an exempt charity and as such is not required to be registered with the Charity Commission.

Chaired since its formation in 1979 by the incumbent Bishop of Dudley, the Right Reverend Graham Usher, who was installed as Bishop of Dudley in 2014, is the fourth Chairman of CHADD's Board of Management. The Board currently comprises 10 voluntary members who are unpaid and bring a range of skills and experience to their role in the strategic management and direction of the Association and its business.

The current Board members of CHADD are:-

Rt Rev Graham Usher, Bishop of Dudley - Chair	
Peter John, Vice Chair – <i>Leader of Personnel and Operations Committee and Chair of Wordsley Housing Society</i>	
Graham Jones – Treasurer - <i>leads Finance and Audit (F &amp; A) Committee</i>	Liz Walker – <i>Also CHADD representative on Wordsley Housing Society</i>
Stephen Dunne - <i>Member of F &amp; A Committee</i>	Sally Huband - <i>Member of F &amp; A Committee</i>
Linda Igwe	Beryl Nock
Charles Fraser MacNamara	Jill Davies

The day to day management of the Association is undertaken by a dedicated senior staff team led by the Chief Executive, Jane Clarke and comprising:-

Beverley Greenidge – Operations Manager	Gareth Price – Finance Team Manager
Jillian Hartland – Service Manager -Young People	Karen Turnock – Special Projects Co-ordinator
Tony Griffiths – Project Leader – Young People	Di Stokes – Project Leader – Domestic Abuse
Angela Cockette – Support Services Coordinator	Kay Smith -Rowe - Project Leader – Domestic Abuse
Lynda Morgan – Service Manager- Mental Health	Beverley Rich – Outreach Team Leader

There are around 45 colleagues in the wider staff team including full and part-time contracted staff members and casual sessional workers. In addition CHADD is fortunate to have a group of around 15 volunteer team members who contribute valuable time to enhance the services we are able to offer to our service users.

## What we do ...

When CHADD was formed in 1979, most Housing Associations provided housing for people who were in work and had a good tenancy record. Local Church leaders were receiving more and more pleas for help from people in distress arriving at their church doors. CHADD was originally established because they saw that there were gaps in the housing provision in Dudley and the most vulnerable people in our community were falling through those gaps.

For example, there was nowhere in Dudley that would accommodate young men who had been in trouble with the law or were at risk, nowhere for women and their children fleeing

from domestic violence and nowhere for people with mental illness or learning disability to live a supported life in the community.

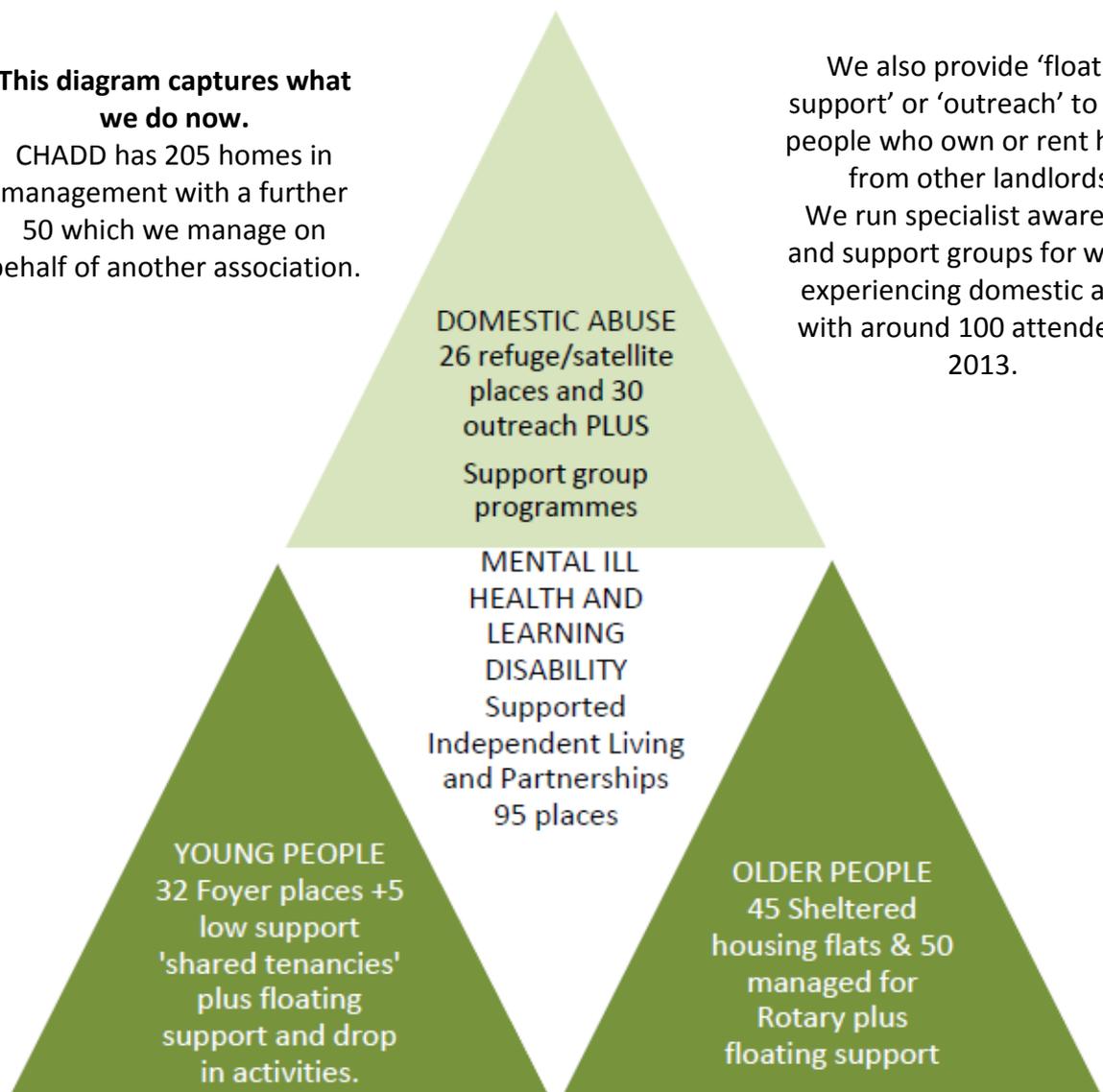
**CHADD's mission was to help bridge the gaps in housing provision and to provide support alongside accommodation for those in most need and often the most difficult to help.**

We have stayed true to that mission over the intervening 36 years. From a single ex-offenders hostel in 1980 we have grown steadily and adapted to the changing environment, emerging needs and growing expectations. The work we do has never been easy but we continue to provide for the most vulnerable, challenged and challenging of individuals and families.

**When people have nowhere else to go our aim is that CHADD will be there.**

**This diagram captures what we do now.**

CHADD has 205 homes in management with a further 50 which we manage on behalf of another association.



We also provide 'floating support' or 'outreach' to 45-50 people who own or rent homes from other landlords.

We run specialist awareness and support groups for women experiencing domestic abuse with around 100 attendees in 2013.

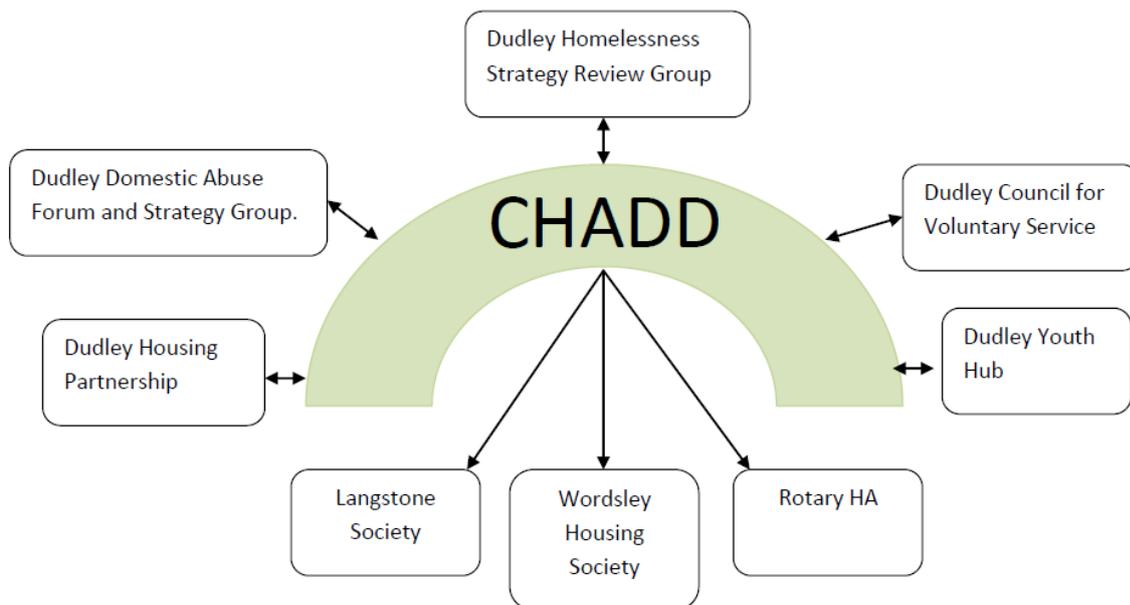
We employ the services of local contractors to provide a comprehensive repairs and maintenance service for all our properties with a planned maintenance and stock condition programme, to ensure that they remain high quality homes.

Working with local statutory and voluntary organisations we are able to help to shape strategy to meet the future needs of the Dudley Community and through partnership working to support the delivery of those strategies through our actions and influence.

As a local, specialist organisation we are able to be close to the people who use our services, responsive to their needs and those of the wider community and react swiftly to changes in our operating environment. We are well known for our “can do” attitude and willingness to build on the strong foundations of our services to meet emerging needs. We are better placed to listen and hear what residents and service users want from our services and so continually develop what we do within the resources available.

We have programmes in place to ensure that the homes we provide meet not only the needs but also the aspirations of the individuals we house. In some cases this may be a short term solution to a crisis situation or a stepping stone to a permanent home. In others this will be a home for life or a means to remain independent for as long as possible. In any situation our aim is to do the best we can to enable someone to live as they would wish to, or to gain the skills and confidence to do that in the future.

Our purpose in enabling people to live independently does not necessarily mean that CHADD will provide the housing or the support or care services directly, we have a collaborative approach at all times motivated by the needs of individuals in the community. It is our mission to seek the best solutions to a person’s individual needs whether that is by providing services ourselves, working in partnership with others or acting as facilitators or agents in helping appropriate services to be developed, delivered and accessed.



We have many positive relationships and networks which enable us to share and maximise the benefit of our skills and expertise.

### 3. What we believe --- CHADD's Vision, and beliefs.

Our vision is

**“Supporting people towards independence”**

**We believe that every individual has a right to a home which is suitable for their specific needs.**

**We put this belief into action by providing, or enabling people to access, real homes and flexible support services to meet these needs.**

**We aim to provide high standards in the design, management and maintenance of our properties and in the care and support that we offer to individuals.**

**We continually look for ways to improve or develop our services.**

**We work closely with other agencies, organisations and local communities for the benefit of our tenants, residents and service users, to create added value through partnership and collaboration.**

**At all times and in all that we do we value other people and treat each other with respect.**

CHADD grew out of the Christian Churches of Dudley working together to address needs they saw in our local community. As an organisation we are driven by Christian principles but we are open to people of all faiths or none, we do not discriminate in who receives our services or who is employed by us. Our staff, volunteers and Board members must, however, commit to our mission and the basic principles which guide our work:

- ❖ Providing for each person a place where they can feel at home, are comfortable and at ease with their surroundings and neighbours and are treated as an individual and with respect;
- ❖ Ensuring that our homes and our support services are part of the local community, established as a result of need in that community and are integrated into it in a harmonious way;
- ❖ Setting high standards in all areas of our work and all the services we provide.
- ❖ Encouraging all our team members to adopt a positive attitude of continuously improving and doing their best;
- ❖ Valuing people as a true demonstration of the Christian principles of CHADD as the key to achieving our mission, seeing their strengths and supporting them to build on them;
- ❖ Staying alert to the needs in our area, recognising the changes which take place and being flexible to respond to emerging needs where that is within our power and mission.

Essentially all of CHADD's services are about people. Houses may be bricks and mortar but homes are about the people who live in them, their lives and experiences. This is why valuing people and treating each individual with respect is so important to us. This has always been at the heart of our work; it is the basic ethos of the association and drives all that we do.

## 4. Introduction to our plan

CHADD believes in strong stakeholder engagement to enable our Board members, staff, service users and other stakeholders, (e.g. volunteers, funders and partners) to influence our future plans. In creating this business plan for 2015 – 2018 CHADD held a business planning workshop as part of our Annual General Meeting (in September 2014). This workshop was attended by Board members, staff, service users, volunteers and partners. Subsequently the senior team, staff groups and Board have all fed into the process of producing this plan to guide our actions over the next 3 years.

We are working in rapidly changing times and it is difficult to look too far ahead with confidence and certainty. It is, therefore, our intention to review this plan annually through 6 monthly meetings of senior staff and Board members to review progress and highlight actions in response to changing needs to ensure that it remains useful and realistic.

We will establish here some long term goals and map a journey for CHADD to begin over the next year. The exact route may change, we know where we want to go but recognise that getting there may be a challenge, we are keen to work collaboratively or in a complementary way with other agencies to deliver the most effective services to those in need. We invite comments, suggestions and contributions – it is only through feedback that our plans can be responsive to the needs of the people in this area.

### Who is this plan for?

In the commercial world, a Business Plan is the document which presents the organisation to potential funders as a viable and attractive investment opportunity; it is essentially a document which demonstrates the financial and monetary value of an organisation.

Although we do need to be an effective organisation that attracts funding so that we remain viable and in a position to meet emerging needs CHADD recognises that financial investment should not be the only factor to be considered in developing our plans for the future. We are very aware that people invest heavily in us in other ways:

- our service users invest their future in us;
- our staff invest their time and energies with us;
- our partners and stakeholders invest their trust in our services and our integrity.

This plan is for all of them and for the future service users of CHADD, to ensure that we continue to be able to provide for those who do not have a voice. We are an association which has grown out of the needs in this community and we have continued to research and meet those needs faithfully for many years.

We believe that many people value very highly what we do and we hope that the plan demonstrates that value in the difference we are able to bring about in people's lives.

**Our aim is to operate with a business head and a social heart.**

## 5. What we are aiming to achieve - where we're going as an association.

In the future we want to continue to respond to changing needs. To do this we must:

- ⇒ be aware of emerging needs, listen to people, be involved in local forums and community groups, and understand how hopes and aspirations change with the times;
- ⇒ be flexible and innovative to respond to needs and aspirations and recognise where we can make a positive change;
- ⇒ have the skills and human resources to meet changing demands and the ability to judge and manage risks;
- ⇒ have the financial stability to be effective, to invest in our properties and our people;
- ⇒ maintain our reputation for delivering quality services, for doing what we say we will do and for trustworthiness and good governance.

The following key messages came from the business planning workshop held as part of our

- We need to think and act differently in order to meet the challenge of change.
- We need to promote CHADD and its services to the widest market using all media and demonstrating how CHADD services support the new and improved 'customer journey'.
- We need to be able to demonstrate the quality of what we do through outcomes and quality standards in order to aid promotion and achieve competitiveness.
- We need to be open to learning at all levels
  - Learn from feedback from service users at staff and Board level;
  - Learn about the new environment we are working in – how to do more for less without compromising quality;
  - Learn to be less modest and more promotional;
  - Learn to compete to win.
- We need to make our assets work harder for us
  - Property;
  - Skills;
  - Resources.

Things that people were worried about

- Staff are anxious about how CHADD can meet the challenges of reducing public funding – aware that cuts are likely to continue but no-one can see how we can continue to absorb further reductions.
- There is a growing awareness of competition and concern that we will lose contracts to competitors.

**These key messages and concerns have helped shape our Strategic aims for the next three years, we held focussed meetings of senior staff and Board members to refine these aims and finalise this Plan.**

## **Our strategic aims 2015 - 2018**

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- ✓ **To be an influential force for positive change in our community, making sure that we identify gaps in services and are responsive to help bridge them .**
  
- ✓ **To provide high quality services and accommodation to meet the needs and aspirations of people in Dudley who are disadvantaged in accessing a home.**
  
- ✓ **To act as good stewards of publicly funded assets, managing them efficiently and effectively to maximise the value that they provide to the community and ensuring that we are providing financially viable services.**
  
- ✓ **To be a good employer to CHADD's workforce and volunteers, demonstrating the principles of fairness, integrity, respect and probity through effective leadership and management and excellent human resources policies and practice.**
  
- ✓ **To ensure that people (service users, commissioners and partners) are aware of our services, skills and expertise and that we are therefore able to respond to opportunities, needs and ideas that can shape our future plans and actions.**

These aims will be translated into an annual action plan to produce positive outcomes that make a difference for service users and staff and maintain the organisational health of CHADD.

## 6. Our Action Plan

In 2015 we will ensure that action will be taken in service activities:

### ✓ Supported Independent Living for older people with mental ill health

- ⇒ Establish and deliver a high quality, responsive support and personal care service to older people with enduring mental ill health living at St Marks House and in the wider community which assists them to achieve optimum independence and quality of life;
- ⇒ Actively market this service and begin to identify opportunities to expand or work in partnership for example in sheltered housing schemes;
- ⇒ Complete a successful merger between St Marks House Charity and CHADD and integrate the former St Marks House staff into the CHADD staff team with minimum disruption to service and anxiety to people.
- ⇒ Continue to support Wordsley Housing Society to introduce a Supported Housing service for people with mental ill health which enables them to live as independently as possible.

### ✓ Creating 'New Beginnings' for people affected by domestic abuse

- ⇒ Ensure that our domestic abuse services are fully integrated and working as a single, cohesive, wrap around service offering 'New Beginnings' for families affected by domestic abuse;
- ⇒ Utilise our extensive skills and experience to "be an influential force" in fighting Domestic Abuse in our community for example through work with young people and in schools;
- ⇒ Work intensively towards the achievement of a recognised quality standard for CHADD's domestic abuse service;
- ⇒ Prepare for future tendering on domestic abuse services, ensuring that statistical information to support funding bids is readily available and positive outcomes can be demonstrated.

### ✓ Young people supported On Route to independence

- ⇒ Sustain our excellent Foyer Status Mark accreditation rating across On Route Foyer;
- ⇒ In accord with our mission, work collaboratively with others to protect and ensure delivery of enhanced and sustainable services to vulnerable and challenging young people leading the way for young peoples services in the Dudley Borough;
- ⇒ Continue to be innovative in our services for young people, seeking to respond to gaps in services (eg teenage pregnancy support) and enhancing the range and quality of activities and options available to residents and non residents;
- ⇒ Actively involve young people as far as possible in all elements of the service design and delivery.

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## ✓ Technology working better for us and for people who use our services

- ⇒ Pursue the adoption of the PSIAMS (or alternative) tool for client assessment and outcome monitoring providing it is endorsed by the commissioners of our services;
- ⇒ Actively review the use of technology generally within the Association with the aim of
  - enhancing our service to clients
  - communicating more effectively
  - working more efficiently and
  - demonstrating the strengths and achievements of our services and the outcomes for individuals more clearly .

## ✓ A sense of purpose and a willingness to change

- ⇒ Encourage innovation within our staff team and seek out opportunities to respond better or more fully to the housing and support needs of people in the community of Dudley;
- ⇒ Ensure that the Board maintains effective governance and leadership in developing a secure future for CHADD
- ⇒ Be open to pilot new initiatives and accept managed risks in order to fulfil our mission;
- ⇒ Continue to pursue partnership and collaborative working to achieve better value for money and positive outcomes for service users.

## ✓ People feeling valued

- ⇒ Successfully comply with changes in legislation, particularly the current pensions changes, ensuring that we approach these changes with the best interests of our staff and services as priority;
- ⇒ Engage the energies and expertise of our team members in creating a positive vision for CHADD's future;
- ⇒ Strive to maintain and enhance working conditions for CHADD staff in the face of funding pressures crediting their value to the Association.
- ⇒ Ensure that staff are well informed and involved in developing future action plans so that concerns about budgets and costs are managed with openness and awareness.

## 7. What resources do we need and how are we going to obtain them

Through careful stewardship of our funds over many years, CHADD has been able to accumulate a level of reserves which helps to safeguard our activities through difficult times. The Board continues to monitor finances closely and the staff team work hard to make sure that resources are used wisely to obtain good value for money, to provide positive outcomes for vulnerable people in housing need in Dudley.

It is the Board's aim to utilise the reserves to achieve long term sustainability of CHADD's services rather than meet short term funding deficits.

Over the term of this business plan period we will focus on:

### ⇒ **Planning ahead for financial strength by -**

- Ensuring all services deliver Value For Money
- Being alert to changing economic environment and flexible enough to respond
- Seeking new opportunities and having the skills to respond quickly and effectively

### ⇒ **Effectively managing processes, people and resources**

- By monitoring and controlling expenditure
- Maximising income generation
- Investing to achieve positive outcomes for future service users
- Taking care of our assets – human and material.

The annual budget is prepared in January/February each year for the financial year commencing on 1<sup>st</sup> April. This budget is formulated on the basis of historic cost with adjustment to take account of plans for the forthcoming year, feedback from managers and team leaders on pressure points and knowledge of changes in the operating environment and legislation which may affect CHADD.

Although this is a finance led process, all managers are involved in budget setting for their activity area to ensure that the resulting budget is realistic and achievable.

The Finance and Audit committee review/amend the detail of the budget before recommending it to the full Board for approval in March each year.

CHADD works on the general principle that each service area should be self supporting and that there should be no cross subsidy or rent pooling to achieve viability.

In practice there are areas of CHADD's work which rely on charitable donation or fundraising activity and from time to time this may be an area of budget deficit. In such instances where activities are not self financing at the time of the budget the Finance and Audit committee may recommend to the Board the utilisation of some of CHADD's accumulated reserves to meet the shortfall. This is considered a legitimate use of charitable funds providing it is not viewed as a long term funding strategy and there is a plan to secure other income.

The budget for the current year is appended to this plan.

In addition there is a separate fundraising strategy which is available on request.

## 8. What risks and obstacles lay in our path – how will we deal with them

<b>Category of risk</b>	<b>How we will manage the risk</b>
External influences – Contracts, general local and central government funding reductions etc.	Changes to the way former Supporting People contracts will be funded continue to be a high risk. The senior management team will keep up to date with all proposals in respect of the funding, respond to consultations and seek to place our services in as secure a position as possible in relation to local priorities. We will prepare for the tendering process and seek support if necessary.
Governance issues.	Ensure that we adhere to the good practice standards advocated by regulatory and trade bodies and that our Board and senior staff have the skills and training to effectively lead the association. We are working with other small associations to procure tailored governance development for our Board.
Competition	Raise the profile of CHADD generally and specifically market services to ensure that commissioners have a full understanding of the range and quality of CHADD services.
Benefit changes.	Risk of increased arrears, evictions increased turnover, as a result of the major changes to the benefit system – ensure that managers keep themselves fully informed of changes and are active in local and national debates and forums, to work for the long term good of our residents without prejudicing the financial viability of the organisation.
Property Maintenance costs.	Continue to monitor the costs of maintenance services and benchmark costs against other associations and our peers in the small associations working group. Supervise maintenance contractors to ensure value for money is achieved.
Changing needs/aspirations of residents/service users.	Undertake frequent challenging reviews of our services and seek honest feedback from users of our services. To do this more effectively we participate in a joint tenancy scrutiny project which trains and empowers tenants to review across the member associations.
Failure of tenancy support services.	Employ well trained staff and implement effective systems for delivery and monitoring of support services. Have in place effective monitoring of agencies managing schemes on our behalf.
Disaster recovery / business continuity.	IT and business disaster plans to be in place for all work areas and kept up to date and practised so that they could be implemented smoothly in an emergency situation.
Loss of rent.	Ensure that all rent records are maintained up to date and effective processes are in place for the collection of rent and the recovery of arrears. Ensure that staff collecting rents are safe and that the collection method is secure and resistant to fraud.
Recruitment and retention of skilled staff.	Need to remain competitive in recruitment and ensure staff feel valued . Policy on training and methods to ensure skilled staff are encouraged to remain and fully utilise their skills. Succession planning for key staff members.
New business/project development.	Risks associated with the development of new projects will be managed by utilising development agents arrangements as necessary.