



CHADD

Churches Housing Association of Dudley & District

**ANNUAL REPORT
2024-2025**

Regulator of Social Housing registration number:

LH2916

Industrial and Provident Society number:

22545R

Board Members this year:

Rt Revd Martin Gorick – Chair

Janet Armstrong – Vice Chair

Simon Billingham – Treasurer

Linda Chibuzor

Carolyn Palmer-Fagan

Paul Weston

Sue Haywood

Phil Wade

Rhiannon Kanneh

Cathryn Bayton

Guy Carson

Wendy Stephens

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ASSOCIATION OF DUDLEY AND
DISTRICT**

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Photo
Charter Street

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INTRODUCTION

This annual report highlights the many ways CHADD continues to place people and purpose at the heart of everything we do. We remain deeply committed to our founding purpose: to provide safe, supportive housing and services that enable people to flourish and thrive.

Across our communities, we've seen the transformative power of stability, compassion, and belonging. Whether it's someone rebuilding their life after homelessness, a young person finding their footing, or an older resident rediscovering independence, or an abuse survivor finding restoration, CHADD continues to be a place where lives are nurtured and futures are shaped.

We are proud of the work our teams have done to respond to growing needs with creativity and care. From expanding and specialising our service options to strengthening partnerships, every step has been guided by our belief that housing is more than shelter, it's the foundation for wellbeing, dignity, and hope.

As we look ahead, we remain focused on creating environments where people are not just housed, but truly supported to thrive. We will continue to listen, adapt, and advocate, ensuring that our services reflect the diverse needs and aspirations of the communities we serve.

To our team members, volunteers, partners, and residents: thank you. Your trust, dedication, and courage inspire us every day. God bless you in all that you do.

Rt Reverend Martin Gorick
Bishop of Dudley - Chair

Anna Walsh
Chief Executive Officer

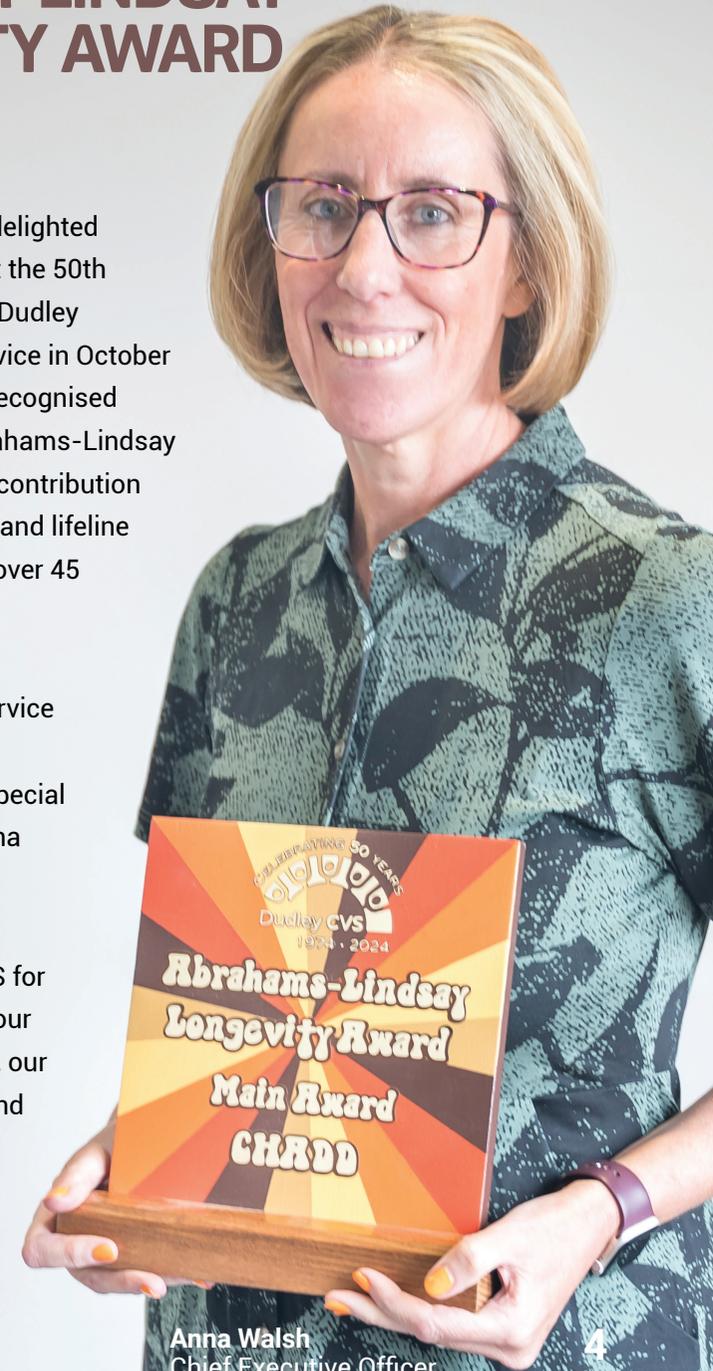


ABRAHAM-LINDSAY LONGEVITY AWARD

We were surprised, and delighted to win a special award at the 50th Birthday celebrations of Dudley Council of Voluntary Service in October this year. CHADD were recognised with the prestigious Abrahams-Lindsay Longevity Award for our contribution to providing a safety net and lifeline through all our services over 45 years in Dudley.

Staff from our Refuge service - Emily Hill and Denise Hudson - attended the special celebration with CEO Anna Walsh.

Thank you to Dudley CVS for this recognition. For all our current and former team, our supporters, volunteers and partners, this award is for you – for 45 years of changing lives in Dudley.



Anna Walsh
Chief Executive Officer

WELLBEING PLAN

Jean & Leanne on a mission to boost health & happiness.

We launched CHADD's new Wellbeing Plan this year using the 5 Ways to Wellbeing with a new booklet, wellbeing community roadshows with a Spin the Wheel challenge generating lots of ideas and tools for a happier and healthier lifestyle.



EMPLOYER OF CHOICE



Leanne
Wellbeing Lead

“ For me, it’s important to see people thrive and be the best version of themselves. ”

Jean
Wellbeing Lead

Residents and the CHADD team were busy finding ways to show kindness and friendship, participate in mindfulness activities, to connect with others through 'Walk & Talk' sessions, clay making crafts, lunchtime walks, darts tournaments and a special 'Get a Wiggle On' campaign to get us all moving.

All across our services we saw new activities developed and a new intentional focus on health and wellbeing.

Photo
Foyer



YOUNG PEOPLE'S SERVICE

PRIDE IN OUR HOMES

INTRODUCING ETHAN

Ethan has been part of our Youth Power project and has a talent for marketing and comms, and has a very positive story of his experience of Foyer life and supported housing.

“Before I was at CHADD, I felt as though I was going to have end it all, I had nowhere to turn.”

A major highlight of the year was the refurbishment of the main **Foyer** building utilising **£36k** from the **Inclusive Communities** program and CHADD's own investment to provide new shower rooms, full design & redecoration, and new furniture now provided throughout.

71% were engaged in education, training or employment

31 young people moved on positively

230 young people through the Homelessness Youth Hub

The Young People's Alliance partnership continues to reach young people:

33k hrs of support delivered across the partnership

446 young people supported with housing & support (22% increase)

61 young people became volunteers

195 young people accessed education, employment & training

72 young people moved on positively

The Foyer garden area also benefited from a make-over through investment and volunteers from Taylor Woodrow's social value initiative. They also provided DIY packs for young people so that they are ready for their new home.



YOUNG PARENTS SUPPORTED HOUSING

There were significant changes to our service for young parents in this year as the funding for our Hobart Road scheme in Sandwell was withdrawn due to a new commissioning model. This led to us closing the scheme and the property being handed back to Bromford Housing.

Westley Street was closed for a significant period of time due to major works to the building and a full roof replacement. The scheme reopened in November with 9 new young parents arriving in the same week.

Following a successful funding bid through DCVS for the First 1001 Days of a Child's Life project, we were able to employ a young family 'peer mentor', Katie, a former resident who has delivered a programme of one-to-one support and group activities including:

- Mother & toddler sessions**
- Sensory play**
- Healthy eating on a budget**
- Arts and crafts**
- Tasting sessions**
- BBQs**





Celebrating Vince

Removing the 'dis' to focus on ability!

Vince receives support from our community service and is passionate about people with learning disabilities having a strong voice, contributing to society and focusing on their strengths. He is already a leader in the community and this year that included delivering Oliver McGowan Training to our staff and he has contributed to a published book on Art Therapy.

Vince
Service user

CARE SERVICES

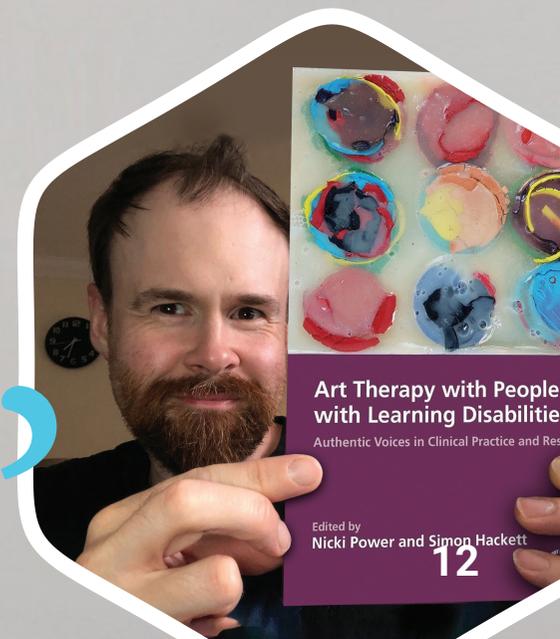
250 people engaged in wellbeing activities throughout the year with a focus on movement, arts & craft, giving back to the community, befriending and wellness. The service users have also undertaken fundraising activity for Cancer Macmillan and Black Country Foodbank over the year as part of contributing to community life.

Across all our
Care Services
130k hrs
of support every year

St Marks
House
22k hrs

Community &
Support Living
services
108k hrs

“I’m what’s known as a trainer with lived experience.”



Art Therapy with People with Learning Disabilities
Authentic Voices in Clinical Practice and Research

Edited by
Nicki Power and Simon Hackett

DOMESTIC ABUSE SERVICES

Shamila's Place of Refuge

What we love about Shamila is not just her own personal recovery and progress but how she has become a wonderful peer support to other residents, both practically and emotionally.

“ I was lost, I was really lost. I thought I can't look forward. I didn't know where to go, what to do, but with CHADD's help, I'm here, I'm looking forward for my kids, for myself. I have got future plans. ”

Shamila
Service user



Photo
Lounge in our refuge

14,650 nights
of safety & recovery for
victims of domestic abuse
& their children.

Housing
**226 women
& 47 children**
across our Refuge
homes.

**72 new
arrivals**
during the year

51 women moved on from
our Refuge service with
a **71% positive
move-on rate**

The major highlight of the year was securing our funding with Dudley Council for another 5 years following a competitive tendering process. This enables us to plan for the future, reach more victims and survivors and develop specialist support.

Refuge Service

We have continued to undertake refurbishment works to communal spaces utilising the Inclusive Communities funding with fresh vibrant colours promoting positivity and welcome to all.

Our Refuge team continue to provide specialist support 24/7 and alongside support for trauma recovery have focused on wellbeing sessions as part of the new Wellbeing Plan; celebrating diversity, mindfulness counselling, poetry and creative writing, gardening, vision boarding, knit & natter. With special thanks to the volunteers from the Soroptimist Society for their craft sessions.

Outreach Service

Photo
Play area in our refuge



300 survivors of domestic abuse received support from our specialist community outreach team.

17 of those were supported through our Sanctuary service receiving specialist support and security enhancements to their home, utilising **£15,000** of funding to cover the costs of that work.

32 people attended **Domestic Abuse Awareness Sessions** during the year.

Our partnership with **Beacon Vision** to support victims with a visual impairment was expanded to those with a hearing loss with CHADD and Beacon delivering training for health and social care professionals in the Spring.



Conforto: New Service

In Feb 2025, we welcomed Conforto to CHADD as a new service for victims and survivors of sexual violence. Led by Sarah Aston, a qualified ISVA, Conforto's vision is to see female victims of sexual violence comforted, restored and empowered to become survivors through group work, one-to-one support and comfort gifts.



“One of the highlights for me is when clients tell me they finally feel safe enough to share what they've been through, in an environment that is calm, non-judgemental, safe and supportive.”



Sarah
Conforto Lead

SHELTERED HOUSING

New homes joining our sheltered portfolio. Welcome to CHADD Peter Harris Almshouses

We now have **97 units of sheltered accommodation** after the transfer of 2 additional bungalows as part of the Peter Harris Almshouses* Trust coming under CHADD's ownership. At the time of transfer, these homes were both vacant, now filled and have also benefited from minor capital improvements.



*Peter Harris Almshouses

Due to the imminent 'Digital switch', we have installed upgrades to the care alarms systems at both Rotary House and Neville House Sedgley, ensuring that we continue to provide that safety net of response 24hrs a day.

Our new wellbeing plan has been really successful at each site with tenant volunteer coordinators stepping up to facilitate games nights, scarecrow competitions, friendship days, day trips, fundraising with a focus on connecting people to reduce isolation.

Rose Tenant Volunteer Activity Lead

Rose loves building community and getting everyone involved, so she was brilliant choice to lead the wellbeing plan at her home with her neighbours.

“I love to see the other tenants enjoying themselves.”

Rose
Tenant

LOOKING AFTER YOUR HOME

Our mission is to provide quality safe supported homes. Homes that people are proud to live in.



Planned Improvements
£226,000
invested
our largest programme of work



We continue to deliver our capital investment programme as a major objective of our strategic plan.

Other works for replacement doors and fascia's were also part of this year's program.



lettings during the year across our services

Repairs Response Performance

Emergency – same day	100%
Urgent – 3 to 5 days	100%
Routine – 28 days	97%
Minor – 28 days plus	98%



Compliance Performance

Gas Safety	100%
Electrical Inspections Certification	100%
Fire Risk Assessments	100%
Emergency Lighting	100%
Water Hygiene	100%
Asbestos Management	100%

Complaints

Complaints Category	%
Anti-social Behaviour	20
Process	7
Service Delivery/Quality	27
Repairs	47

A total of 15 complaints for the year. All were resolved at Stage 1.

In response, we have promoted good neighbour expectations, updated policies, improved our communication around repairs, and we are ensuring we embed a positive complaints culture.

Our annual complaints report is available on our website providing more detail on the actions we have taken to learn and improve.

FINANCE

Income and Expenditure

	2024/25	2023/24
	£	£
Turnover	6,395,314	6,126,754
Operating costs	5,829,269	6,023,070
Operating Surplus	566,045	103,684
Plus, Interest on investments	56,555	49,250
Less Interest paid	23,289	23,449
Surplus on ordinary activities	599,311	129,485
Change in value of investments	78,205	183,394
Total income for the year	677,516	312,879

Our Financial Statements for 2024/25 show that our operating surplus has increased significantly from £103k to £566k. This is due to the sale of two flats, reductions in staffing costs due to the restructuring of senior roles and considerable savings made on energy costs due to renegotiation of bulk contracts. An additional rental week during the year and improved void and maintenance figures also contributed to our strong year end position.

Taking in to account the valuation of our investments, our total income for the year increased from £312k to £677k.

Turnover increased from £6.12m to £6.39m due to the renewal of specialised project funding, securing new income streams, additional rental income from new properties and continued effective management throughout.

The value of our investments increased by £78k during the year due to the pragmatic management of our portfolios and a general increase in confidence throughout global markets.

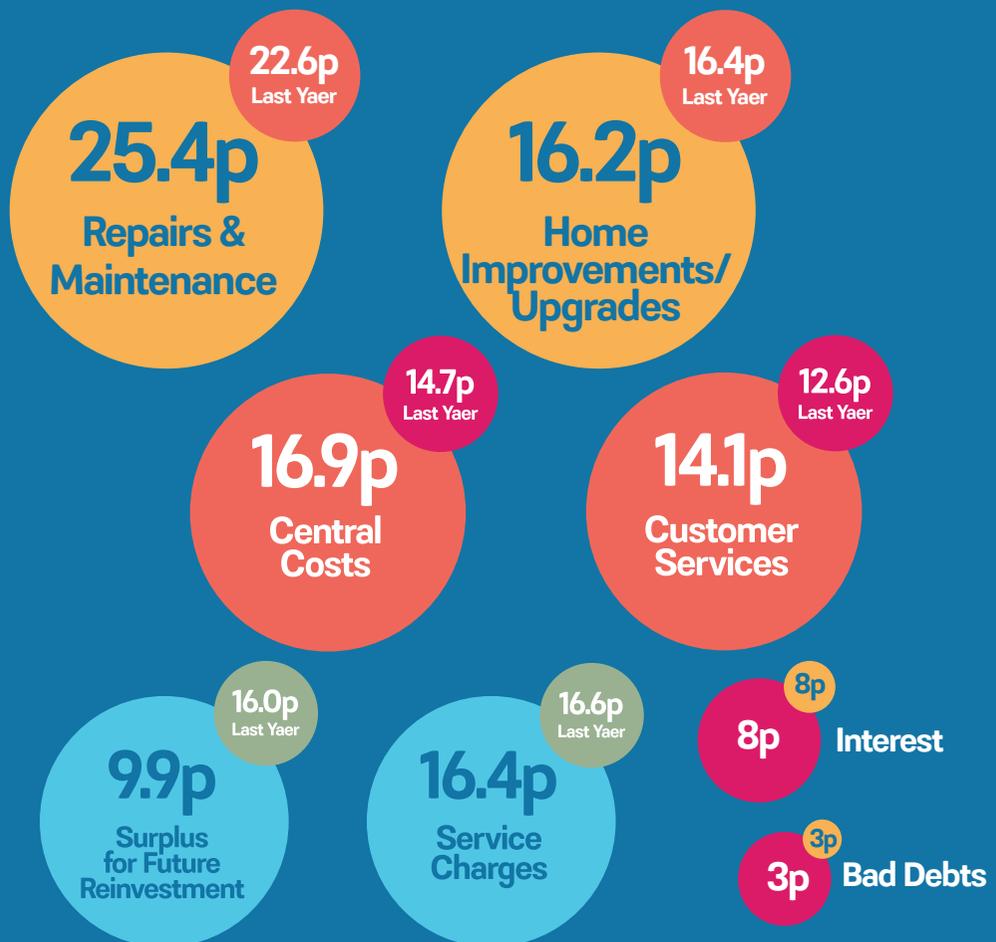
Balance Sheet

	2024/25	2023/24
	£	£
Net Assets		
Housing properties	7,749,232	7,357,753
Other fixed assets	775,311	794,767
Investments	2,170,251	2,109,771
Monies owed to CHADD	508,212	440,351
Cash at bank	3,029,402	2,675,304
	14,232,408	13,377,946
Creditors:		
due within 1 year	695,162	711,129
due after 1 year	5,992,502	5,799,589
Total Net Assets	7,544,744	6,867,228

The balance sheet shows that our housing properties increased from £7.35m to £7.74m due to investment in our housing stock and the acquisition of two new properties. As a result of a very positive year, cash balances further increased from £2.67m to £3.02m.

Once all creditors have been considered, the total net assets of the association increased from £6.86m to £7.54m - further evidence of continued growth despite local cost of living pressures.

For every pound of rent you pay, we spend...



Reductions in costs due to efficiencies, savings, restructuring and planned home improvements reducing the cost of reactive repairs.

Service charges were increased by just 2p

Interest and bad debts remain the same as last year

Our social housing costs per unit increased due to our continued investment in improving homes.

£13,009
in 2023/24

£13,786
in 2024/25

OUR TEAM, DIVERSITY, & INCLUSION

At CHADD, we're fortunate to have a team of dedicated professionals who bring passion, expertise, and genuine care to their work with our residents. We continue to invest in their development through ongoing training and support –ensuring they remain highly skilled, engaged, and empowered.

We have **145** positions across CHADD

6 corporate induction sessions with **98** colleagues participating through the year.

6 members of staff have taken advantage of learning through our Apprenticeship Programme utilising our Apprenticeship Levy with 4 completions and 2 colleagues continuing with Adult Registered Manager Level 5 and Accounting Level 5 qualifications.

Dudley Voices for Choices delivered the Oliver McGowan Training for 70 colleagues from our Care Services Team.



90% compliancy with our mandatory training programme.

A member of the HR team qualified in their **Level 5** Diploma from CIPD

132 people are registered on our Medicash benefits programme utilising cash-back benefits for optical, dental, virtual GP, alternative therapies support.

Diversity and Inclusion



At CHADD, inclusion isn't a box to tick, it's how we work. As a small specialist housing association, we know that embracing diversity makes us stronger, more responsive, and more compassionate.



We're proud to support a team and community where everyone feels respected and valued. Through inclusive recruitment, ongoing training, and open dialogue, we're building a culture that reflects the people we serve, and empowers us to serve them better.



We've been celebrating diversity across our services through inclusive activities, cultural events, and special celebrations, creating space to listen, learn from one another, and build a truly welcoming community.

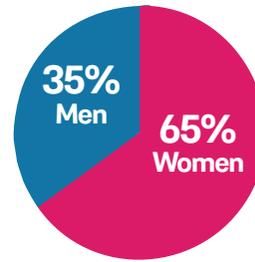


Over the past year, we've focused on improving the accuracy of the data we collect—ensuring it informs not just what we do, but how we do it. By deepening our understanding of who we support, we're shaping services that truly reflect the needs of our community.



Inclusion isn't just the right thing to do, it's essential to delivering high-quality, person-centred support. By championing diversity, we're not only enriching our team's perspectives but also deepening the trust and connection we have with our residents and service users.

Sex & Gender:



65% of our residents and service users are female, and 35% male, a reflection of the vital role our domestic abuse services play, where women and girls are more prominently represented. No residents or service users identified as transgender during this reporting period.

Disability & Health: 30% of those we support are living with a disability or long-term health condition, highlighting the importance of accessible, inclusive care.

LGBTQ+ Representation:

1.4% of our residents identify as LGBTQ+, though we recognise the true figure is likely higher. We're committed to creating safe spaces where everyone feels comfortable to be themselves.

15% Overall, 15% of our residents and service users are **Black, Asian, and Minority Ethnic (BAME)**, with growing representation from South Asian communities.

Team Diversity Data:

- Our overall BAME % is 14%, reducing slightly compared with last year but still above the Dudley BAME %.
- 76% of the team is female and 24% male, reflecting the care and support sector and our domestic abuse service team.
- 80% of our leadership and management team are female.
- Our board of management is 42% male and 58% female.

Thank You

Dudley Council

Diocese of Worcester

Dudley Council of Voluntary Service

Inclusive Communities

Taylor Woodrow Construction

Soroptimist International Stourbridge & District

Dudley South Labour Women's Group

Change into Action

Wordsley Team Parish

Mother's Unions across Dudley

Rotary Club of Dudley

Rotary Club of Stourbridge

Dudley Food Bank

Dudley Baby Bank

Tesco

BeGlobal

...and to all our many volunteers and supporters