



CHADD

Churches Housing Association of Dudley & District

**ANNUAL REPORT
2025-2026**

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

Wendy Stephens

Rhiannon Kanneh

Cathryn Bayton

Guy Carson

**CHURCHES HOUSING
ASSOCIATION OF DUDLEY AND
DISTRICT**

Brindley House

48-50 Hall Street

Dudley

West Midlands DY2 7DT

01384 456465

www.chadd.org.uk

reception@chadd.org.uk

CONTENTS

3 Introduction

4 A New Strategic Plan

5-6 Welcome to Wordsley Housing Society A new team and a new era

7-8 By Royal Invitation

9-12 Young People's Services

13-14 Care Services

15-19 Domestic Abuse Services

20 Sheltered

21-22 Looking After Your Home

23-24 Tenant Satisfaction Measures

25-27 Finance

28-30 Our Team, Diversity & Inclusion

31 Thank you

INTRODUCTION

It's been another year of transformation for CHADD; not only in what we deliver, but in how we see our future. The needs across our communities have continued to evolve, and we have responded with purpose and a renewed commitment to the people who rely on us.

One of the most significant steps forward has been the launch of our new Five-Year Strategic Plan. It sets out a bold and practical vision for the years ahead, placing people and homes at the centre of our decisions and guiding how we strengthen services, invest in our workforce, and build partnerships that make a lasting difference.

We also welcomed Wordsley Housing Society to CHADD in a merger bringing 37 new colleagues to the team and expanding our specialist mental health services. The merger has brought new energy, new skills and new possibilities - all focused on supporting people with dignity, stability and hope.

Throughout the year, we have seen the impact of this strengthened foundation. From supporting people with disabilities to thrive, to helping young people regain confidence, older residents rebuild independence, and survivors of abuse find safety and restoration, our teams have shown what compassionate, person centred housing can achieve.

As we move into the next chapter, our focus is clear: to create places where people feel safe, valued and able to thrive, and to keep shaping services that meet the realities of the communities we serve.

To everyone who has contributed to this year's progress - colleagues, volunteers, partners and residents - thank you for the heart, skill and commitment you bring. Your work is building something genuinely hopeful across Dudley, and it remains a privilege to walk this journey together.

Rt Reverend Martin Gorick
Bishop of Dudley - Chair

Anna Walsh
Chief Executive Officer



A NEW STRATEGIC PLAN

A major milestone this year was the launch of our new **Five-Year Strategic Plan**, shaped by listening closely to the people and communities we serve. The strategy sets out how CHADD will continue to be a safety net and a springboard for Dudley, focusing on what makes the biggest difference: being a **trusted landlord**, providing **quality and well maintained homes**, investing in a **greener future**, building **thriving communities**, supporting our colleagues as an **employer of choice**, and strengthening CHADD as a **resilient organisation** for the long term. These themes capture our commitment to dignity, stability and opportunity for everyone who calls CHADD home.



WELCOME TO WORDSLEY HOUSING SOCIETY

We were delighted to welcome Wordsley Housing Society to the CHADD family at the end of the year following a careful and considered process of due diligence and approval by both Boards.

This development builds on a longstanding partnership between our organisations, rooted in shared values, a commitment to high quality support, and a deep connection to the people and communities of Dudley. Bringing our teams together feels like a natural next step in a relationship that has always been positive and collaborative.

Around 39 WHS colleagues transferred to CHADD, and their supported living services became part of our growing mental health portfolio, adding 25 units of accommodation under our management. We are incredibly pleased to welcome these skilled and dedicated staff, and we look forward to the year ahead as we develop our services.

This is an exciting opportunity for both organisations. By combining our experience, resources, and shared commitment to person centred support, we believe we can make an even greater impact for the people we support.

We look forward to this new chapter and to everything we will achieve together.

“Together we can make an even greater impact”

Brooke Street Senior Leadership Team Gurdeep Mandair, Amy Lowndes, Cath Garrington, Mark Franks

Peter John Former Chair Wordsley Housing Society & Anna Walsh Chief Executive

BY ROYAL INVITATION

Donna Thompson, our Head Cook at St Marks House was invited to a Royal Garden Party at Buckingham Palace. Donna received this prestigious invitation recognising her positive contribution to St Marks House over 38 years. Joining her were Team Leader Ravi and CHADD's CEO, Anna Walsh, as part of the National Care Forum. It was a remarkable honour to be celebrated alongside numerous deserving individuals making a difference.

In recognition of the special invites, lots of our services and teams hosted their own garden parties truly embracing the Royal theme.



Anna Walsh Chief Executive, **Donna Thompson** Head Cook at St Marks House, & **Ravi Sidhu** Team Leader



Lisa Mason Sheltered Team Leader



YOUNG PEOPLE'S SERVICE

MERRY HILL HOUSE NEW HOMES

We developed a partnership with Everlast Homes signing a 15-year lease to bring 6 new studio flats in to our management to use as move-on accommodation for young people. This was our first major achievement in the strategic plan.

“ 6 beautifully furnished rooms with a shared kitchen ”

FOYER FEDERATION ACCREDITATION

Across all of our young people services, we have delivered our core services plus a range of specialist projects and co-production activities leading to the service successfully achieving Foyer Federation accreditation for the 4th year, assessed as being at the 'Leader Level'; the highest award under their new accreditation process, and a strategic partner for the national organisation.



KEY DATA

52

young people accessed our Foyer supported housing services through the year

77%

of all young people were either in employment, training, education and volunteering

22

young people moved on from the Foyer, 91% of those were a positive move on

POSITIVE OUTCOMES FOR YOUNG PEOPLE

91% Skills for living independently

73% Education, Employment and Enterprise

91%

Felt they had Power & Agency

82% Health and Wellbeing

68% Connection and Community

We have delivered our fourth year of leading the Dudley Young People's Alliance as the lead provider working in partnership with sub-contractor charities: Black Country YMCA, Greensquare Accord, Top Church Training and Just Straight Talk.

YMCA



Top Church Training



ALLIANCE PARTNERSHIP ACHIEVEMENTS

36k hours of support delivered across the partnership

475 young people supported with housing and wrap-around support

210 young people accessed education, employment & training or volunteering

87% of young people moved on positively from the service in a planned way evidencing positive impact

The facilities at our main Foyer benefited from a new partnership with Derry Building Services. They provided a volunteer team, supplies, equipment and funding to undertake works to refurbish and revitalise the gym space, as part of their social value commitment. The gym has become a very popular facility with really positive feedback from young people.

Westley Street remains a service in demand with healthy waiting lists and positive outcomes. We have had 2 young families move on from the service to their own independent homes. We continue to work closely with the Family Nurse Partnership and have developed valuable connections within Dudley Lettings Team to facilitate timely move-on.



“ It's been amazing. I haven't cried since *(moving here)* ”

Sharna - Tenant Westley St

CARE SERVICES



144,500 hours of support every year
Across all our Care Services

Photo: Dawn & Cheryl - Charter St activities

95k
Hours

Learning
Disabilities -
community
and supported
living service

49.5k
Hours

Mental Health
Services

320 people engaged in wellbeing & social activities in our learning disability services, an increase of 70 people. This included attracting new people from outside our services, with a focus on festivals, sports, day trips, arts & craft, giving back to the community, befriending and wellness - and the disco of course!



Bryan - Brook St

Charles - St Mark's House



DOMESTIC ABUSE SERVICES



**I feel
safe**
Jill - Rotary House

We continue to see high numbers of referrals, along with increasing demand and case complexity. The team is adapting and finding ways to flex the service to meet these needs.

OUTREACH SERVICE

Our outreach team has supported more women to pursue criminal proceedings against perpetrators. Often attending court with them in their advocacy roles, with significant success in securing convictions and custodial sentences leading to greater protection and freedom for women and their children.

Our innovative partnership with Beacon Vision to support domestic abuse survivors living with sight loss and hearing impairments has developed further in jointly providing free training for professionals across the borough with four sessions delivered.

284
survivors
received
specialist
support

120 people
were supported
through our
Sanctuary service
utilising £15,000
of funding

53 people
attended
Domestic Abuse
Awareness

REFUGE SERVICE

211 referrals for Refuge accommodation, with migrant women making up a third of those

14,700 nights of safety and recovery, housing 70 women and 46 children

67 women moved on from our Refuge service with a 75% positive move-on rate

Ghazala
Service user

Specialist roles within our refuge hubs that are focused on resettlement, complex needs, therapeutic wellbeing, counselling and support for children, have continued to provide support as part of trauma recovery helping victims become survivors that can rebuild and thrive. Our new Housing & Resettlement worker...

Has created new partnerships across the region

Facilitated better move on options

Has created new partnerships across the region

Quicker resettlement from the Refuge

Helped with some of the complex rehousing challenges

Our Refuge team continue to provide specialist support 24/7 and alongside support for trauma recovery have focused on wellbeing sessions;



CELEBRATING DIVERSITY



CRAFTING ACTIVITIES



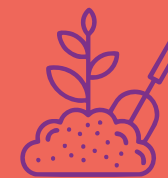
VISION BOARDING



PIZZA MAKING



MOCKTAILS



GARDENING



YOGA



MINDFULNESS

CONFORTO



Last year we launched the Conforto service to support victims and survivors of sexual abuse.

8 women received support in total, with 11 referrals received, providing 60 sessions and 51 hours of one-to-one support.

16 Comfort Gifts have been provided to survivors in the community and £467 raised in donations along with practical gifts and items received from local businesses and benefactors.

The service continues to grow in profile and reach with new partnerships with Brook Clinic and Russells Hall Hospital.



WOMEN'S REFUGE

A few years ago, we launched the first ever Women's Refuge for older people, and were able to link that service into our sheltered housing provision. Allowing survivors to move from an emergency Refuge service directly in to a tenancy at one of our sheltered housing schemes. This has been such a significant success and helps address a clear housing need, alleviates loneliness and provides community.



SHELTERED HOUSING

Our new wellbeing plan continues to be really successful:

tenant volunteer at each site

70 tenants regularly engaging

diverse tenant-led activities

connecting people to reduce isolation

We continue to invest in our schemes as part of our strategy to provide homes that people are proud to live in and our sheltered schemes have seen significant investment in capital improvements with new windows and kitchens as shown in this picture.



Tracy - Tenant Regent St

LOOKING AFTER YOUR HOME

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



Planned
Improvements
£505,000
invested in
our largest ever
programme of work



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



lettings during
the year across
our services

Repairs Response Performance

Emergency – same day	100%
Urgent – 3 to 7 days	100%
Routine – 28 days	91%
Minor – 28 days plus	96%



2026
repairs
reported

Compliance Performance

Gas Safety	100%
Electrical Inspections Certification	100%
Fire Risk Assessments	100%
Emergency Lighting	97%
Water Hygiene	100%
Asbestos Management	100%

Complaints

A total of 18 complaints for the year that included: 4 service requests, 10 complaints at stage 1 and 4 reaching stage 2. All cases closed without going further than stage 2.

Complaints Category	%
Anti-social Behaviour	6
Service Delivery/Quality	50
Repairs	44

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

TENANT SATISFACTION MEASURES

Our tenant satisfaction scores are taken from our tenant perception survey 2025/26, which is undertaken every two years.

The additional performance measures are also detailed in the 'Looking after your Home' section in this annual report. You can also access the full TSM survey results on our website.

We received 128 responses, equivalent to 44% of total residents. A 9% increase from 2023

These measures will help improve standards in CHADD homes by:

Showing you how well we are doing in delivering repairs and complaints

Allowing you to hold us to account when we're not performing as we should

Identifying areas we can improve the services we provide

Giving the Social Housing Regulator an insight into where we need to do better

85%
**Overall
Tenant
Satisfaction**

87%
were satisfied
with the
repairs service
they received

60%
had reported
a repair
in the last
12-months

73%
were satisfied
with the time
taken to
complete the
repair

KEEPING YOUR HOME SAFE

88% are satisfied that their home is well maintained

87% feel safe in their home

CUSTOMER SERVICE CONTACT

77% are satisfied that CHADD listens and acts on their views

84% feel satisfied that they are treated fairly and with respect

77% are satisfied that CHADD keeps them informed about things that matter to them

RESPONSIBLE NEIGHBOURHOOD MANAGEMENT

72% of respondents live somewhere with communal areas

79% reported feeling satisfied that CHADD keeps communal spaces well maintained

66% are satisfied that that CHADD makes a positive contribution to the neighbour-hood & community

44% felt satisfied with our response to handling anti-social behaviour

EFFECTIVE HANDLING OF COMPLAINTS

17% of respondents stated they had reported a complaint

50% felt satisfied with CHADD's complaint handling

You Said, We Will...

We will work with you and our partners to:

- Continue to improve the repairs service
- Review and improve our responses to anti-social behaviour
- Work with tenants to improve our complaints handling & communication

FINANCE

Income and Expenditure

	2025/26 £	2024/25 £
Turnover	6,468,918	6,395,314
Operating costs	6,087,534	5,829,269
Operating Surplus	381,304	566,045
Transferred assets	700,471	0
Plus, Interest on investments	47,763	56,555
Less Interest paid	23,110	23,289
Surplus on ordinary activities	1,106,508	599,311
Change in value of investments	353,520	78,205
Total income for the year	1,460,028	677,516

Our Financial Statements for 2025/26 show that turnover has increased from £6.39m to £6.46m due to annual increases in net rent, service charges, and additional care fee income from securing new packages of care.

Operating costs also increased from £5.82m to £6.08m due to cost of living and national insurance increases as well as rising repairs and maintenance costs.

Our operating surplus reduced from £566k in 2024/25 to £381k in 2025/26 which was mainly due to the sale of a property in the previous year as well as a rare additional rental week falling in 24/25.

The recent merger with WHS has resulted in all assets being transferred over to CHADD which totalled over £700k. Following this transfer of assets, coupled with another strong financial year, our surplus on ordinary activities totalled over £1.1m for the year.

The value of our investments increased by over £353k during the year due to the expert management of our portfolios and this helped contribute to the total income for the year increasing from £677k to £1.46m.

Balance Sheet

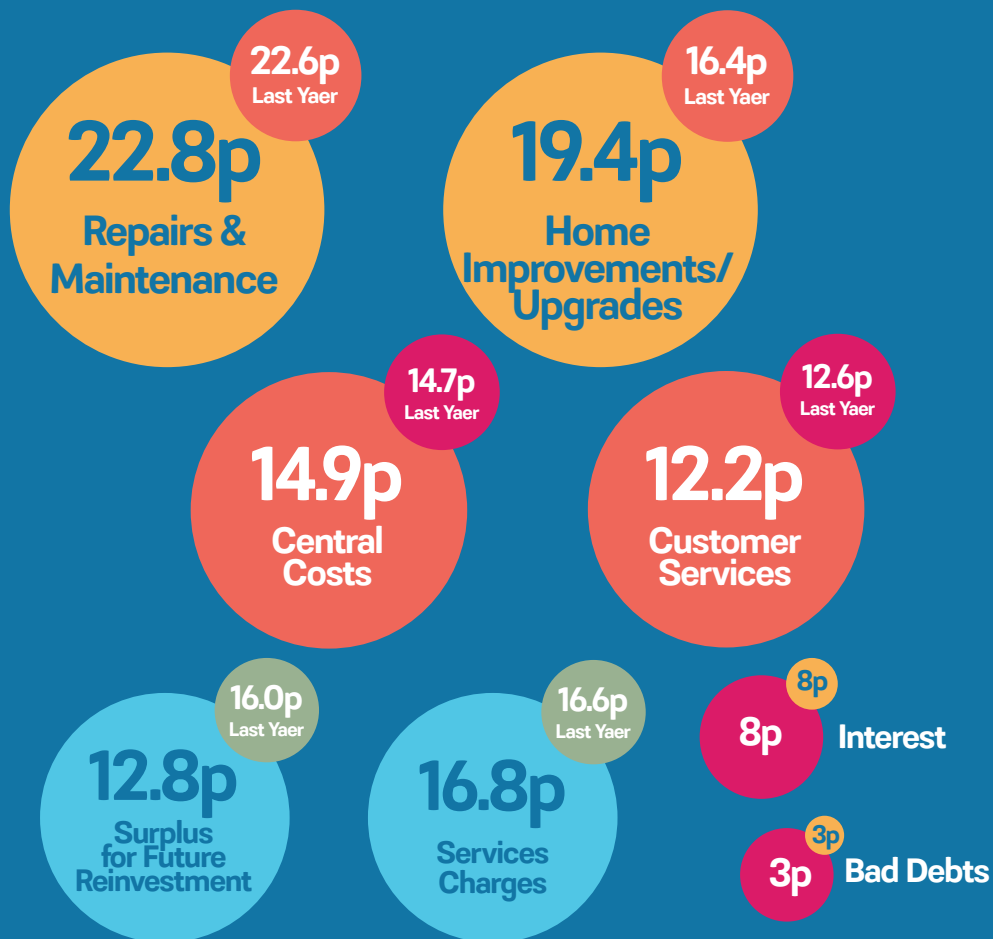
	2025/26 £	2024/25 £
Net Assets		
Housing properties	8,082,777	7,749,232
Other fixed assets	761,397	775,311
Investments	2,713,096	2,170,251
Monies owed to CHADD	543,593	508,212
Cash at bank	3,537,729	3,029,402
	15,638,592	14,232,408
Creditors:		
due within 1 year	726,294	695,162
due after 1 year	5,907,526	5,992,502
Total Net Assets	9,004,772	7,544,744

The Balance Sheet shows that our housing properties increased from £7.74m to £8.08m due to continued investment in our housing stock and services.

As a result of another very positive year and the recent merger, cash balances further increased from £3.02m to £3.53m.

Once all creditors have been considered, the total net assets of the association increased from £7.54m to over £9m – further evidence of continued growth.

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



Increase in home improvements due to capital and major works improvements

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.

£13,786 in 2024/25 **£15,189** in 2025/26

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 **170** positions across CHADD

97% of colleagues benefiting from our Medicash programme utilising cash-back payments for optical, dental, virtual GP, alternative therapies support.

1 colleague qualified in a **Level 5** Diploma in Housing

2 colleagues have taken advantage of learning through our Apprenticeship Programme utilising our Apprenticeship Levy with Adult Registered Manager Level 5 and Accounting Level 5 qualifications.

88% compliancy with our mandatory training programme

Diversity & Inclusion:



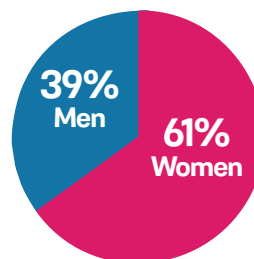
Diversity and inclusion continue to shape the way CHADD works and the way we support our communities. We're committed to creating spaces where every colleague and every resident feels respected, welcomed and able to be themselves.

We've continued to celebrate the diversity within our services through activities and cultural moments that bring people together and build a sense of belonging.



Improving the quality of our data has been an important focus. It's helping us better understand who we support and ensuring our services reflect the real needs of our community.

Sex & Gender:



This is 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: 25% of those we support are living with a disability or long-term health condition, highlighting the importance of accessible, inclusive care.

LGBTQ+ Representation:

1.2%

1.2% 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.

18%

Overall, 18% 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 19%, an increase of 5% from last and above the Dudley BAME %

75% of the team is female and 25% male, reflecting the care and support sector and our domestic abuse service team

78% of our leadership and management team are female

Our board of management is 42% male and 58% female

Thank You

Alison Baldwin at Wombourne Women's Club
Alison Taylor from Old Swinford Mothers Union
Arise Church
Change into Action
Derry Building Services
Dudley Baby Bank
Dudley Council
Dudley Council of Voluntary Service
Dudley Food Bank
Dudley South Labour Women's Group
Diocese of Worcester
Elaine Jones from St Marys Church Coseley
Friends of Russells Hall
Julie Armstrong: A Child's Heart
Liz and Chris Williams from All Saints church Sedgley
Margaret and Michael Penn from St Marys Church Kingswinford
Mother's Unions across Dudley
Rotary Club of Dudley
Rotary Club of Stourbridge
Shain Akhtar
Soroptimist International Stourbridge & District
Tesco
Top Church Training
Wordsley Team Parish

...and to all our many volunteers and supporters