An Introduction to ccha

Contents

1.0	Introduction	2
2.0	Strategy	2 - 3
3.0	Governance Structure	3
4.0	Risk and Assurance Framework	3 - 4
5.0	Performance Monitoring and Reporting	4
6.0	Development Strategy and sales	4
7.0	Asset management Strategy including Active Asset Management	5
8.0	Health and Safety	5

Teams

Leadership

Housing Management

1.0 INTRODUCTION

Ccha has 1573 homes of which 127 are leasehold units. This brings our total social homes to 1446:

- 922 homes - General Rented
- 317 Older Persons independent living
- 75 Shared ownership (35 general needs and 11 older persons)
- 132 Supported Housing Units.

From these 18 homes of the above are not owned but managed for Bromley council.

2.0 STRATEGY

Our vision – Delivering on our promises

Our mission statement – We enable staff and partners to deliver excellent services for our residents and provide more quality homes for our community

Our values
We **care** about our customers, staff, and our wider environment
We **adapt** and embrace change to achieve our goals
We are **resilient** and effective in challenging times
Our strength is in our unity with **everyone** playing their part

There are five main priorities of the new business plan ccha2030:

Residents – To deliver services shaped by residents providing a positive resident experience
Staff – To create a positive culture and safe working environment where staff feel valued and able to deliver effectively
Safety and security - To be compliant and have residents who feel safe and secure in their home environment
Quality homes - To deliver quality and affordable homes for new and existing residents in our communities
Value for money – To develop efficient and effective ways of working to deliver a quality service to residents.

Click ccha2030 - ccha 2030 to see the full business plan

ccha2030 was launched in August 2025. The plan went through full consultation with residents and staff. As a result, the objectives of ccha2025 themes were kept but the focus for ccha2030 makes it clear that we are prioritising existing residents' services in the new business plan whilst still delivering moderate growth through new development. This will not only provide more homes in our communities but will allow further investment in the business and deliver greater efficiencies.

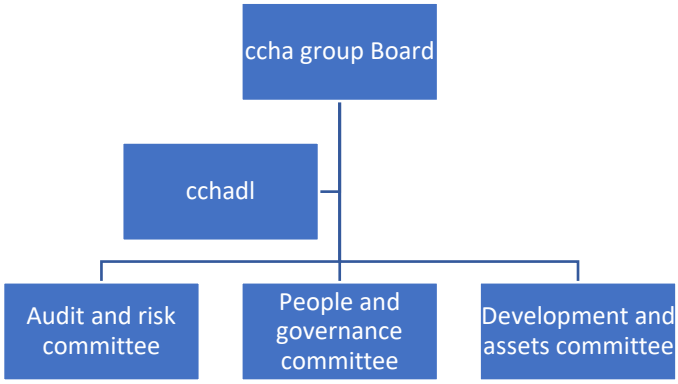
To deliver the five year business plan, we have the following strategies in our framework

- Customer Strategy
- People Strategy

- Neighbourhoods Strategy
- Asset Management Strategy
- Sustainability Strategy
- Development Strategy
- Treasury Strategy
- Value for Money Strategy
- ICT Strategy
- Data Strategy

Equality, Diversity and inclusion will be included as a section in all strategies where appropriate so that each strategy can have specific actions and targets for EDI. Progress against all our strategies is provided to Board or committees annually at least.

3.0 GOVERNANCE STRUCTURE



Board - The Board has responsibility for all ccha group activities and for the oversight of the conduct and effectiveness of our subsidiary and committees. They are responsible for ensuring ccha remain fully compliant with all regulatory requirements set out by the **Regulator of Social Housing (RSH)** and the adopted **National Housing Federation (NHF)** Code of Governance. We undertake a self assessment against all our relevant standards annually and report it to the Board in June prior to its inclusion in our financial statements. The Board review the Governance Structure at least annually to ensure that it is fit for purpose now and longer term. Our Board bios can be found here

Terms of Reference, including committee size are included in our Key Governance Information on our Useful documents page of our website www.ccha.biz

ccha rules are based upon the NHF model rules and were last approved in June 2025.

Board effectiveness is reviewed by the Board annually through self-assessment and an independent Board Effectiveness Review is completed every three years.

A Board skills self assessment is completed annually and discussed at strategy day. This is used not only to support members in their training and development but to also recruit new members.

4.0 Risk and assurance framework

We have a robust risk assessment process, and our risk register is reviewed:

- Monthly by the Leadership team
- Quarterly by the Audit and Risk committee
- Annually our Risk and Strategy consultants carry out an independent review which is presented to ARC and reported to Board by exception.
- The Board review the risk appetite statement annually
- The Risk Management Framework includes a Board Assurance Framework

Board Assurance is currently provided throughout the year by:

- ARC updates and papers
- Health and safety quarterly update and committee papers
- SPI Performance reporting on operational matters and TSMs
- Internal audit programme delivered by RSM
- External audit by Beevers and Struthers
- Risk management review by Hargreaves Risk & Strategy Consultant
- Internal Deep dives by the Executive Team into the operations are reported to ARC
- Independent Deep dives focussed around the main areas of Landlord Health and Safety completed by an external consultant and reported to DAC

The top eight risks are addressed in the CE Update at every Board meeting and the Risk on a page report for each of these risks is included in the Risk Update which is provided to ARC quarterly.

5.0 Performance Monitoring and Reporting

The Board approve the Special Performance Indicators (SPIs) measures annually. These are linked to the Business plan, Regulatory requirements, and any other areas of particular focus such as Landlord Health and Safety Compliance. SPIs are reported to Board quarterly.

We perform well in the main six **Landlord Health and Safety compliance areas** and reported 100% compliance in Gas safety, Electrical testing, Water Hygiene, Asbestos surveying, Fire risk assessments and Lift testing and servicing at the end of Year 2025-26.

We present the Tenant Satisfaction Measures to the Board quarterly; Overall customer satisfaction has been a challenge for us for the last few years which relates to the quality of the repairs service and communication. These have been two areas of focus for us in the last business plan ccha2025, and this will continue in ccha2030, but we are seeing steady improvement in satisfactions, but this is still a work in progress. Additional performance measures can be found here.

The Board are provided with quarterly Management Accounts which reports on financial performance against the budget, our covenants, golden rules, value for money metrics and what that level of performance means for the organisation in terms of supporting our objectives. Our accounts and VfM data can be found here

Our internal audit services are provided by an external consultancy who present an internal audit plan to ARC for approval at the February meeting. This is based upon changes in the sector, best practise and any gaps in the audit programme over the last 3 – 5 years. All the results of our internal audits are presented to ARC at the quarterly meetings. An internal audit action tracker allows ARC members to track progress on audit actions throughout the year and then completions are validated by RSM at the end of the audit year.

The 2025 - 26 audit programme included:

- Governance (Substantial assurance)
- ICT Strategy (Reasonable assurance)
- Voids and Lettings (Substantial assurance)
- Customer Engagement (Substantial assurance)
- Follow up (good progress)

We also publish how we are doing to our residents via our newsletter and annual report.

6.0 Development Strategy and sales

Our Development Strategy will link with the 'Quality homes' commitment within ccha2030 and the GLA 2026 – 36 funding programmes.

7.0 Asset management Strategy including Active Asset Management

The Asset Management strategy will make clear reference to disposals and how this is linked to our Active asset management, Development strategy and Sustainability Strategy. The strategies will pay regard to:

- Financial data around all aspects of repairs and maintenance (day-to-day, cyclical and planned (capital) works which would include any necessary safety upgrades
- Current areas of risk identified and internal audit performance
- Data around developments, sales and acquisitions and property performance (stock condition, decent homes, and SAP ratings)
- Landlords' health and safety
- Resident satisfaction and KPI's

We proactively use the practise of Active Asset Management to make decisions regarding our properties and report the performance of all our properties annually to the Board.

8.0 Health and Safety

ccha have a Health and Safety committee which comprises of staff from all teams and levels of the organisation. The quarterly meetings are chaired by the Chief Executive who has overarching responsibility for organisational Health and Safety. H&S information is shared with DAC on a quarterly basis. An external consultancy provides an independent overview of our organisational H & S arrangements but pay particular attention to Landlord Health and safety compliance.