Delta Housing





2025/2026

Annual Report

deltahousing.org.uk

A note to our readers

Since our last Annual Report, we've brought together CHP and Estuary Housing Association (Estuary) to form Delta Housing (Delta), strengthening what we can deliver for customers. This report reflects the combined performance of the two former organisations for the 2025/2026 financial year and looks ahead to the future.

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A message
from our customer engagement groups

“Over the past year, we’ve been working hard to make a positive difference for the customers we represent. In this report, we’re pleased to share some of the projects and activities we’ve been involved in and the impact they’ve had.

A big focus was supporting work leading up to the merger. For example, we were delighted to take part in consultation events, meet many of you, listen to your views, and discuss any concerns. We enjoyed contributing to this important stage of the process.

As the two customer engagement groups come together, we’ll continue to be your voice, helping to make sure Delta’s services are effective and focused on what matters to you. We’ll represent your views and champion your interests, so that customer voices are heard when decisions are made.

If you’d like to consider joining us on this journey, you can find out how to get involved on page 17 of this report. We’d love to hear from you.”

Resident Voice and Influence Panel and **Community Voices**

Welcome
from our Chief Executive

For those who may not know me, I'm Paul Edwards, Chief Executive of Delta Housing. I was Chief Executive of CHP for four years and have worked in housing for over 25 years. I'm delighted to bring you this report and to share how we've performed over the past year.

It's been a year unlike any other. In March 2025, we announced plans to explore a merger between CHP and Estuary, two organisations with deep roots in Essex. We launched a consultation with customers to gather your feedback. After careful consideration, due diligence, and approval from both Boards, we came together on 1 April 2026 as Delta.

As a result of this significant change, this Annual Report looks back on the performance of both former organisations together as Delta, while also looking to the future.

Before coming together, both CHP and Estuary recognised the unprecedented challenges facing the housing sector and the need to adapt to best serve customers now and in the future. While both organisations were strong independently, we knew that by coming together we could achieve more than either organisation could alone.

Our plans and goals were very similar. We also shared a similar geography and common culture and values, with customers, communities, and colleagues at the heart of everything we do.

Bringing two organisations together is a complex process, and the progress we've made in the short time since our merger is thanks to the hard work, commitment, and dedication of our colleagues. Their efforts have helped us continue supporting customers while building a stronger organisation for the future.

As Delta, we own and manage over 17,000 homes across Essex and its neighbouring counties, with offices in Chelmsford and Southend-on-Sea. We now have greater capacity to improve services for customers, invest in existing homes, and help meet local housing need by building more affordable homes across Essex.

While we explored and prepared for the merger, our day-to-day work continued. During the year, we spent £24.3m on repairing and maintaining homes. This included completing more than 61,000 routine, urgent, and emergency repairs, with over 86% completed right the first time.

We also invested £17.9m on improving and modernising homes, including replacing hundreds of kitchens and bathrooms. In total, more than 4,700 homes were modernised, and we carried out over 4,845 planned repairs.

We continued to make homes more energy-efficient, helping to keep them warm and comfortable, reduce energy costs, and lower environmental impact. By the end of the year, 80% of our rented homes had an Energy Performance Certificate (EPC) rating of C or above. This means they're well-insulated, more energy-efficient, and cheaper to run than the UK average.

This year, 0.2% of rented homes didn't meet the Decent Homes Standard. While this is a small proportion of our homes, every home matters. We have plans in place to address these issues through repairs, improvement works, and other actions.

Building safety and compliance are critical parts of our work. Our safety record for homes remains strong, and you can read about how we've maintained high compliance rates across all key areas on page 23 and find out more about our safety checks on page 52.

Despite ongoing economic pressures and a challenging construction environment, we worked with our partners to address local housing need and provided 375 new homes. Many of these homes have been designed to be accessible and adaptable as customers' needs change over time, and they include energy-efficient features.

We also continued to support customers in their homes and communities. This includes providing regular drop-in sessions and advice on topics such as housing, welfare benefits, and household finances. During the year, we helped customers claim an extra £3.3m in benefits, providing extra income for everyday costs such as rent, bills, and food. You can hear about the difference this has made to customers' lives later in this report.



We also provided more than £330,000 through our support fund to help customers experiencing hardship.

Working with partners to improve customers' wellbeing remains a key priority. Homes, neighbourhoods, and communities play a major role in people's quality of life. Throughout the year, we focused on keeping communities safe, tackling anti-social behaviour, supporting people affected by domestic abuse, and maintaining shared spaces.

Our Care and Support Team continued to provide the kind of care we'd want for our own families, offering person-centred health and social support to customers with additional needs so they can live well on their own terms.

We also delivered community investment initiatives, including clean-up events in Southend and local action and engagement days. These activities help us connect with you, bring communities together, and make a practical difference in local areas. I'm proud that our community investment work generated £12.5m in social value during the year.

Listening to you, understanding your needs, and acting on your feedback from complaints, engagement groups, surveys, and other sources is at the heart of how we improve. Throughout this report, you can read how your feedback has helped shape our services, as well as the valuable work of our customer engagement groups.

The year ahead will focus on turning Delta's promise into practical improvements customers can feel: safe homes, reliable services, stronger communities, and more affordable homes for Essex. There's important work ahead, but we begin with strong foundations, a clear purpose, and a commitment to deliver better and quicker for the people and communities we serve.

Paul Edwards
Chief Executive



Welcome

from our Chair of the Board

Firstly, I'd like to introduce myself. I'm Ian Green, and I chaired Estuary's Board for three years. I have over 30 years' experience in leadership roles in charitable, housing, NHS, and social care organisations. I'm honoured to be leading the Delta Board as we enter this exciting stage of our journey.

The launch of Delta marks a significant moment for social housing in Essex. It's also an important point of responsibility for the new Delta Board. Our role is to make sure that the promise of Delta is delivered with strong governance, financial discipline, clear accountability, and an unwavering focus on customers.

The decision to bring CHP and Estuary together was driven by purpose, not by growth for growth's sake. Both Boards approved the merger because we believed it was in the long-term interests of current and future customers. Delta gives us greater capacity to invest in existing homes, improve services, provide better and quicker support to customers, and help meet the urgent need for more affordable homes across Essex.

The case for the merger was carefully tested. It confirmed that CHP and Estuary were both sound organisations, and that together we could create something stronger, more resilient, and better equipped to serve the people and communities of Essex.

That resilience matters. This has been another demanding year for the housing sector, with significant financial, regulatory, and operational pressures for social housing providers. At the same time, there has been a welcome renewed focus on what matters most: customers. Stronger consumer standards and building safety requirements have provided a clear framework to make sure homes are safe, warm, and fit for the future.

We delivered a good financial performance, achieving a turnover of £149m and an operating surplus of £41.2m. Despite the impact of high inflation and rising costs, we continued to invest in homes, tackle damp and mould, and improve energy efficiency. Our teams have shown resilience and creativity, finding new ways to improve services and shape them in response to feedback from customers and communities.

We've used technology to inform, innovate, and improve the services we deliver, from how we handle damp and mould cases to providing a more personalised service for customers paying rent and service charges.

Our customer satisfaction rating, based on the surveys you complete after receiving services from us, stands at 91%[1]. While this provides a useful measure of progress, we know there is more to do. The Board will continue to focus on the areas customers tell us matter most, including repairs, complaint handling, neighbourhood management, communication, and the quality and safety of homes.

Bringing two organisations together is a complex process, and we're managing it carefully. We remain focused on maintaining reliable services, meeting our regulatory responsibilities, and delivering for customers. The Board will continue to oversee progress, making sure risks are managed, performance is monitored, and the organisation stays focused on building for the future.

Delta also has a responsibility to be a good employer. We're working to create a supportive, values-driven workplace where talented people can be themselves and are empowered to make an impact.

As we continue to integrate our services and systems, it's important that we reflect on how we got here. This report provides you with an overview of Delta's performance over the last financial year and highlights the progress we've made. It also includes our performance against the Regulator's Tenant Satisfaction Measures (TSMs). You can find out how we scored in areas such as repairs, safety compliance, and responsible neighbourhood management on pages 20 to 26.

We've entered this new financial year stronger together, with a clear focus on providing the high-quality homes and services customers deserve. The challenges will continue, but so will our commitment and determination to do our best each day. We look forward to progressing our ambitions and delivering meaningful, long-term benefits for customers.

Ian Green OBE
Chair of the Board



[1]Based on CHP customer satisfaction (CSAT) data.

Our year in numbers

Over **17,000** homes[2]

375 new homes

Over **35,000** customers

720 homes let

2,169 complaints raised

91% customer satisfaction[3]

£121m rent and service charge collected

£149m turnover

80% rented homes EPC[5] C+

66,299 repairs[4]

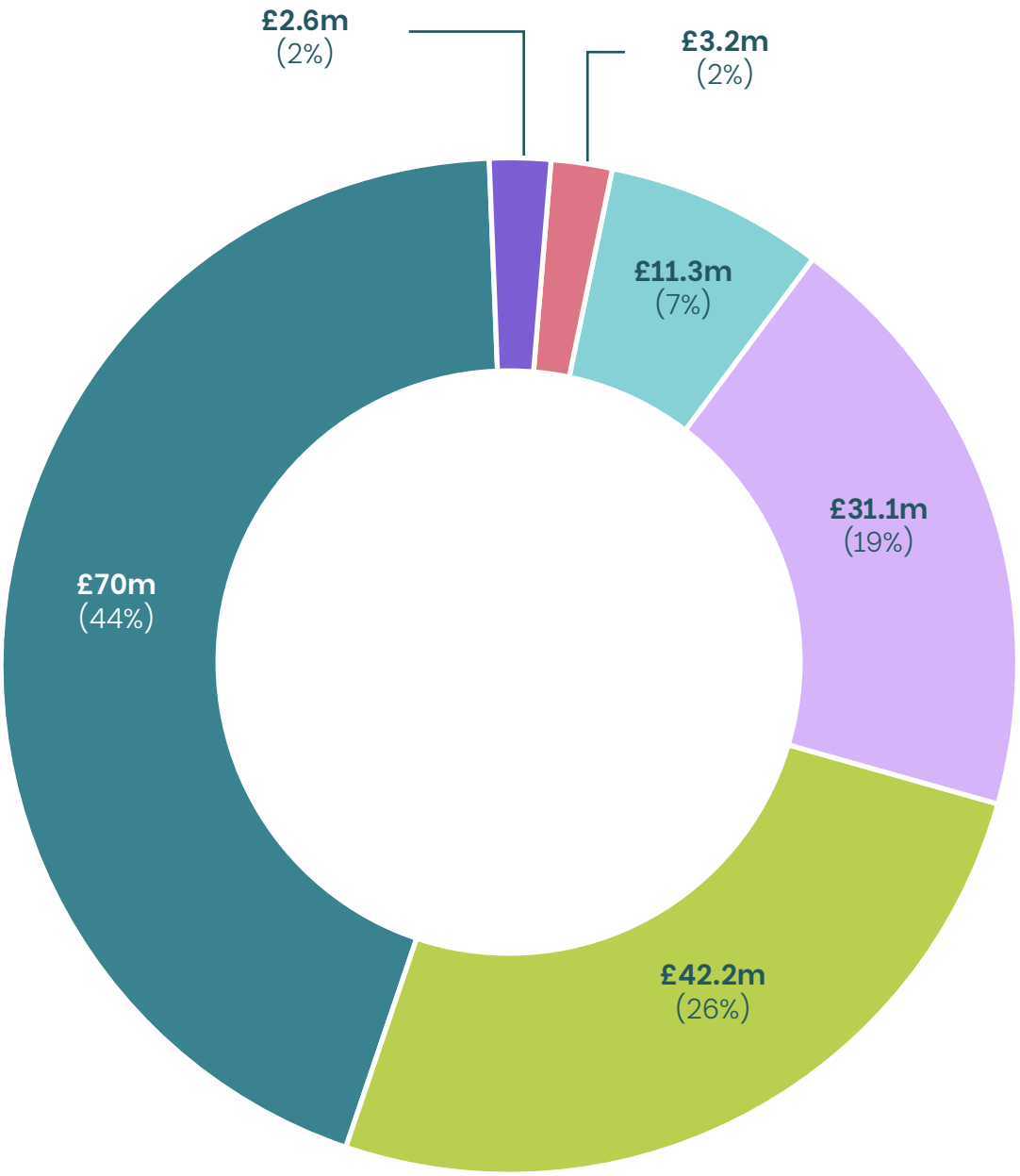
99.8% decent homes compliance

4,770 homes modernised

£3.3m extra benefits for customers

[2]Homes owned or managed. We also have 77 shops, commercial units, and garages.
[3]Based on CHP customer satisfaction (CSAT) data.
[4]Routine, urgent, emergency, and planned repairs combined.
[5](EPC) Energy Performance Certificate rating.

Where we spent money



The breakdown:

- Developing new homes
- Repairing, maintaining, and modernising homes
- Employee salaries
- Tenancy management and community services
- Commercial insurance
- Technology

Customer voice

We welcome all customer feedback because it helps us understand what we're doing well and where we need to improve. By listening to your feedback through surveys, complaints, compliments, suggestions, and resident groups, we can keep customers at the heart of our decision-making and continually improve the services we provide.



Customer satisfaction

We measure the quality of our service delivery by the feedback you give us. We received 7,996 customer satisfaction survey responses this year. These cover services such as call handling, repairs, grounds maintenance, estate cleaning, planned maintenance, and moving in. Our customer satisfaction score for the year was 91%[6].

Complaints

When things don't go as expected, we want to hear from you. Your formal complaints help us understand what went wrong, put it right, and improve our services for the future.

This year, you raised 2,169 formal complaints. Of the formal complaints raised, 494 went on to the second stage of our complaints process.

Most common complaint themes this year
Repairs, maintenance, heating, and hot water – delays, outstanding works, service quality, and contractor performance
Appointments and communication – missed appointments, changes to appointments, and not keeping customers informed
Neighbourhood management – anti-social behaviour, communal issues, fly-tipping, and other neighbourhood concerns

We responded to 97.4% of stage one complaints and 90.5% of stage two complaints within the required complaint handling code timescales.[7]

39.4%[7] of customers who made a complaint in the past year were satisfied with how we handled it. While this shows there is more work to do, customer feedback is helping us identify where improvements are needed.

[6]Based on CHP customer satisfaction (CSAT) data.

[7]Based on Low Cost Rental Accommodation (LCRA) Tenant Satisfaction Measures data.

A closer look

Each year, we publish an **Annual Complaint Performance and Service Improvement Report** in line with the Housing Ombudsman's Complaint Handling Code. Our 2025/2026 report is available on our website and provides more information on how we handled complaints, what we've learned, and the changes we're making.

Resolution

We handle complaints fairly and openly. When things go wrong, we'll be honest about what happened and the impact it's had on you, and work with you to find a resolution.

Feedback

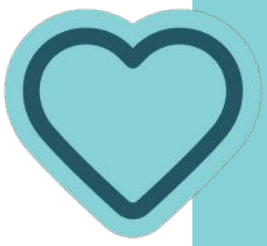
We analyse complaints across the organisation to identify trends, risks, and opportunities to improve our services.

Monitoring

Senior leaders and the Board regularly review performance to monitor complaint outcomes, lessons learned, and improvement actions to drive better services.

You can find out more about what we're doing to improve how we work in the Tenant Satisfaction Measures (TSM) section from page 20 of this report.

How we've listened this year



You told us we needed to be more visible and approachable.

We introduced weekly in-person surgeries, doubled the number of home visits we complete, and held more action days.



A customer raised concerns about the number of visits it took to resolve an issue with their heating.

Our contractor, Sureserve, confirmed that when multiple repair visits are unsuccessful, a supervisor will attend to inspect and help find a resolution.



We had feedback that contractors and employees should take extra care to respect customers' homes.

Our teams now offer to wear shoe coverings when visiting customers' homes and are committed to respecting individual preferences and cultures.



A customer told us there were delays in arranging their compensation payment.

We created a compensation payment form to send to customers whenever we offer compensation, so that when details are provided, we're quick to raise payments without delay.

Our customer engagement groups

We work closely with our Resident Voice and Influence Panel (RVIP) and Community Voices. These are independent, resident-led groups that hold us accountable by monitoring our performance, scrutinising our services, and challenging us to improve. Their work makes sure that your voice directly influences the decisions we make.

Here are some of the initiatives they've been working on this year.

RVIP

- Provided recommendations to the former Estuary Board to help strengthen the customer voice in decision-making.
- A subgroup continued its scrutiny of complaints, reviewing stage one and stage two response letters to make sure they're clear and easy for customers to understand.
- Met with repair contractor Axis to discuss how customer satisfaction could be improved, and repairs could be completed more quickly.
- Received training on our turnaround process for empty homes (voids) and made suggestions for improvements.
- Launched a customer Equality, Diversity, and Inclusion (EDI) Forum to make sure underrepresented voices are heard and all customers' experiences are recognised, with feedback already helping to identify practical improvements to customer service.

Community Voices

- A subgroup, the Customer Review Panel, carried out an in-depth review of how anti-social behaviour is handled and made recommendations to the former CHP Board, which have helped shape service improvements.
- Reviewed key customer policies, including repairs, access to homes, housing allocations, and damp, mould, and condensation, to help make sure they align with customers' experiences and meet their needs.
- Reviewed customer service team calls and the website to provide direct insight into the customer experience, helping identify areas for improvement and drive better services.



RVIP members visiting an empty property on a training day lead by Nicholas, Head of Repairs

Both the RVIP and Community Voices supported a range of customer initiatives throughout the year, giving customers opportunities to share feedback in informal settings. They attended community events, action days, coffee mornings, and customer surgeries, and played an important role during the merger by supporting consultation events and contributing to the branding review.

Join in and shape our services

Want to get involved in our customer engagement groups and help improve our services?

Email us at **customer.engagement@deltahousing.org.uk** or call us on **0300 555 0500** or **0300 304 5000.**



Community Voices members celebrating festivities with some of our Executive Team

Consulting with you on our policies

Our policies explain what's expected in different situations. We review them regularly and use your feedback to make sure they reflect what matters to you.

This year, we reviewed 21 customer policies and developed eight new ones.

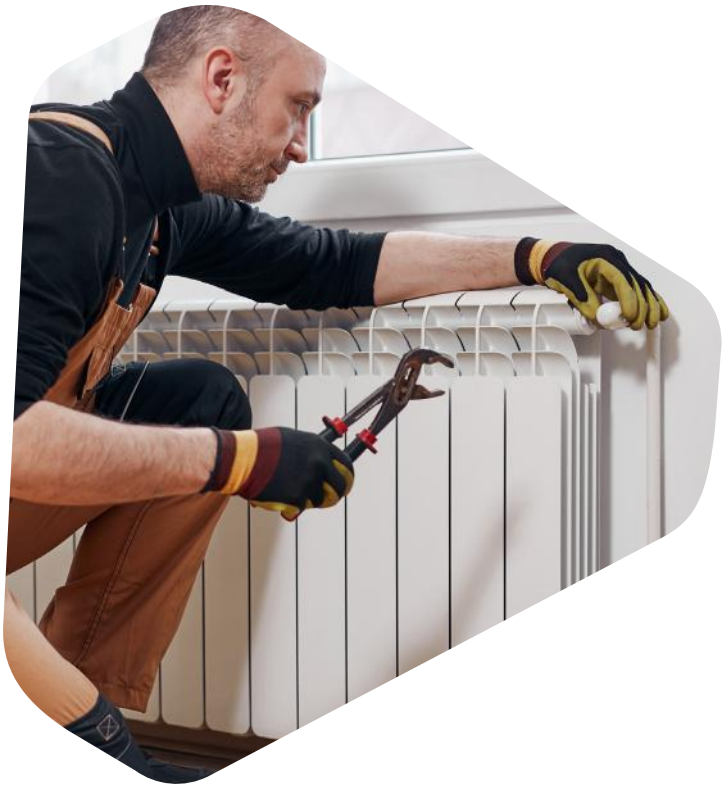
As we reviewed and developed policies, we gathered your feedback in a variety of ways, including:

- learning from complaints;
- using feedback from Tenant Satisfaction Measures' results and other surveys;
- working with our customer engagement groups to check policies are clear and fair;
- through focus groups with people who've used services;
- learning from customer-facing teams about customer challenges and improvements.

Support Needs and Accessible Services Policy

We recognise that everyone faces different challenges, from health conditions to life events, which can mean our services aren't always accessible to you. This year, we developed a new policy, shaped by customer input, that sets out how we'll recognise, record, and respond to individual support needs to make our services accessible to all.





Awaab's Law Policy Statement

We're committed to prioritising the health and safety of our customers and their homes. We created a policy statement outlining our commitments to meeting our responsibilities under Awaab's Law, including timescales for resolving hazards and guidance on reporting concerns to us.

Both of these policies have been expanded to cover our commitments to all Delta customers.

You can find all our customer policies on our website or contact us for a copy.

deltahousing.org.uk/policies

Tenant Satisfaction Measures

This is the first year we've reported our performance as Delta, using the Regulator of Social Housing's Tenant Satisfaction Measures (TSMs). We're pleased to share this information with you, as it provides a transparent view of our performance and the steps we're taking to improve the quality of our homes and services.

There are 22 measures focusing on six key themes covering customer satisfaction and operational performance:
1. Overall satisfaction
2. Keeping properties in good repair
3. Maintaining building safety
4. Respectful and helpful engagement
5. Effective handling of complaints
6. Responsible neighbourhood management.

Results are based on valid responses from 1,998 customers who completed the TSM surveys by phone or email, covering the financial year 2025/2026.

If we manage your home on behalf of another landlord, please visit their website for performance information.

Key:

Low Cost Rental Accomodation (LCRA):
This includes, for example, general needs, supported housing, intermediate rent, and temporary social housing.

Low Cost Home Ownership (LCHO):
This includes shared ownership customers.

Percentage (%):
Indicates level of satisfaction.

TSM code key:

TP: Tenant perception measures

BS: Building safety measures

NM: Neighbourhood management measures

RP: Responsive repairs and property condition measures

CH: Complaint handling measures

TSMs generated from customer surveys (LCRA Only)

75%

of respondents are satisfied with the service provided by Delta

TP01 | LCRA

75.4%

of respondents are satisfied with the overall repairs service in the last 12 months

TP02 | LCRA

74.1%

of respondents who received a repair were happy with the time it took to complete

TP03 | LCRA

76.6%

of respondents are satisfied that Delta provides a well-maintained home

TP04 | LCRA

81%

of respondents are satisfied that Delta provides a safe home

TP05 | LCRA

65.7%

of respondents are satisfied Delta listens to their views and acts upon them

TP06 | LCRA

76.2%

of respondents are satisfied that Delta keeps them informed about what matters to them

TP07 | LCRA

81.5%

of respondents are satisfied that Delta treats them with fairness and respect

TP08 | LCRA

39.4%

of respondents who made a complaint were satisfied with Delta's approach to complaints handling

TP09 | LCRA

64%

of respondents are satisfied that Delta keeps communal areas clean and well-maintained

TP10 | LCRA

66.3%

of respondents are satisfied that Delta makes a positive contribution to the neighbourhood

TP11 | LCRA

60.6%

of respondents are satisfied with Delta's approach to handling anti-social behaviour

TP12 | LCRA

TSMs generated from customer surveys (LCHO Only)

54.2%

of respondents are satisfied with the service provided by Delta

TP01 | LCHO

N/A[8]

of respondents are satisfied with the overall repairs service in the last 12 months

TP02 | LCHO

N/A[8]

of respondents who received a repair were happy with the time it took to complete

TP03 | LCHO

N/A[8]

of respondents are satisfied that Delta provides a well-maintained home

TP04 | LCHO

73.6%

of respondents are satisfied that Delta provides a safe home

TP05 | LCHO

46.8%

of respondents are satisfied Delta listens to their views and acts upon them

TP06 | LCHO

71.5%

of respondents are satisfied that Delta keeps them informed about what matters to them

TP07 | LCHO

70.9%

of respondents are satisfied that Delta treats them with fairness and respect

TP08 | LCHO

23.6%

of respondents who made a complaint were satisfied with Delta's approach to complaints handling

TP09 | LCHO

54.6%

of respondents are satisfied that Delta keeps communal areas clean and well-maintained

TP10 | LCHO

52.1%

of respondents are satisfied that Delta makes a positive contribution to the neighbourhood

TP11 | LCHO

46.7%

of respondents are satisfied with Delta's approach to handling anti-social behaviour

TP12 | LCHO

[8]This is not applicable to Delta because our repairs service doesn't cover repairs in LCHO homes.

TSMs generated from management information

99.6%

of homes for which all required gas safety checks have been carried out

BS01 | LCRA + LCHO

99.9%

of homes for which all required fire risk assessments have been carried out

BS02 | LCRA + LCHO

100%

of homes for which all required asbestos management surveys or re-inspections have been carried out

BS03 | LCRA + LCHO

100%

of homes for which all required legionella risk assessments have been carried out

BS04 | LCRA + LCHO

100%

of homes for which all required communal passenger lift safety checks have been carried out

BS05 | LCRA + LCHO

0.2%

of homes that don't meet the Decent Homes Standard

RP01[9] | LCRA

80.5%

of non-emergency repairs completed within our target timescale

RP02 (1)[9] | LCRA

93.9%

of emergency repairs completed within our target timescale

RP02 (2)[10] | LCRA

[9]The maximum target timescale for non-emergency repairs used to calculate RP02 (pt1) was 65 days. The 65-working-day target applied to repairs raised up to June 2025 which then changes to 21 working days for CHP. Estuary's maximum target timescale was 20 days.

[10]The maximum target timescale for emergency repairs used to calculate RP02 (pt2) was 24 hours.

TSMs generated from management information

124.5

stage one complaints received per 1,000 homes by LCRA

CH01 (1) | LCRA

97.4%

of LCRA stage one complaints responded to within complaints handling code timescales (incl extensions)

CH01 (2) | LCRA

25.1

stage two complaints received per 1,000 homes by LCRA

CH02 (1) | LCRA

90.5%

of LCRA stage two complaints responded to within complaints handling code timescales (incl extensions)

CH02 (2) | LCRA

81.5

stage one complaints received per 1,000 homes by LCHO

CH01 (1) | LCHO

92.4%

of LCHO stage one complaints responded to within complaints handling code timescales (incl extensions)

CH01 (2) | LCHO

22.5

stage two complaints received per 1,000 homes by LCHO

CH02 (1) | LCHO

89.7%

of LCHO stage two complaints responded to within complaints handling code timescales (incl extensions)

CH02 (2) | LCHO

25.8

anti-social behaviour cases opened per 1,000 homes

NM01 (1) | LCRA + LCHO

0.5

anti-social behaviour cases that involve hate incidents opened per 1,000 homes

NM02 (2) | LCRA +LCHO

Want to find out more?

Scan the QR code to see our methodology and CHP and Estuary's individual results

deltahousing.org.uk/tenant-satisfaction-measures

What we do with the results

We use this feedback to shape our improvement plans, guide decisions, and show customers how we're performing. We link these results to our learning from complaints and other customer feedback to help us prioritise areas for improvement. We've already started using the feedback and performance measures to improve how we work.

Repairs

Improving our performance on non-emergency repairs was a key priority last year, and we made significant progress. The percentage of repairs completed within target timescales increased considerably compared with the previous year.

Despite this improvement, customer satisfaction with our repairs service and the time taken to complete repairs has declined. We're therefore continuing to focus on this area and use customer feedback to help shape further improvements.

We also saw a rise in emergency repairs last year, partly due to our decision to take a more cautious approach to reports of damp, mould, and condensation. By classifying more of these cases as emergencies, we put a safety-first approach at the heart of our response. This increase in demand may have contributed to a slight reduction in the percentage of emergency repairs completed within target timescales.

To drive further improvements, we're reviewing repairs performance daily and making sure our reporting processes remain aligned with regulatory requirements.

Decent homes

We've improved the accuracy and completeness of our data over the past year, helping us identify a small number of additional homes that don't currently meet the Decent Homes Standard. We've prioritised these homes and developed improvement plans to bring them up to standard. We've also established a dedicated support group to provide tailored assistance for customers with more complex needs, helping to make sure they receive the right support at the right time.

Home safety

Keeping our customers safe remains a top priority, and we're pleased to have achieved 100% compliance across three of the five areas, and almost 100% compliance with fire and gas safety requirements. The two outstanding Fire Risk Assessments relate to blocks managed by external agents, and we're proactively following these up, escalating issues where necessary.

The small number of outstanding gas safety checks is due to challenges in gaining access to customers' homes. We continue to engage with these customers through a range of channels and are reviewing our processes to identify opportunities to gain access earlier and maintain compliance.

Complaints

While our complaint response times remain above the sector average, the number of stage one and stage two complaints increased last year. We're carrying out detailed analysis to better understand the factors driving this trend and identify where we can improve.

The insights gained will help us make targeted service improvements that deliver better outcomes for customers, improve their experience, and ultimately reduce the need for complaints.

Anti-social behaviour (ASB)

We transformed our approach to tackling anti-social behaviour (ASB) this year (read more on page 42), and this has had a positive impact on the number of ASB cases compared with the previous year. This demonstrates the progress we're making in the way we deliver our neighbourhood management services.

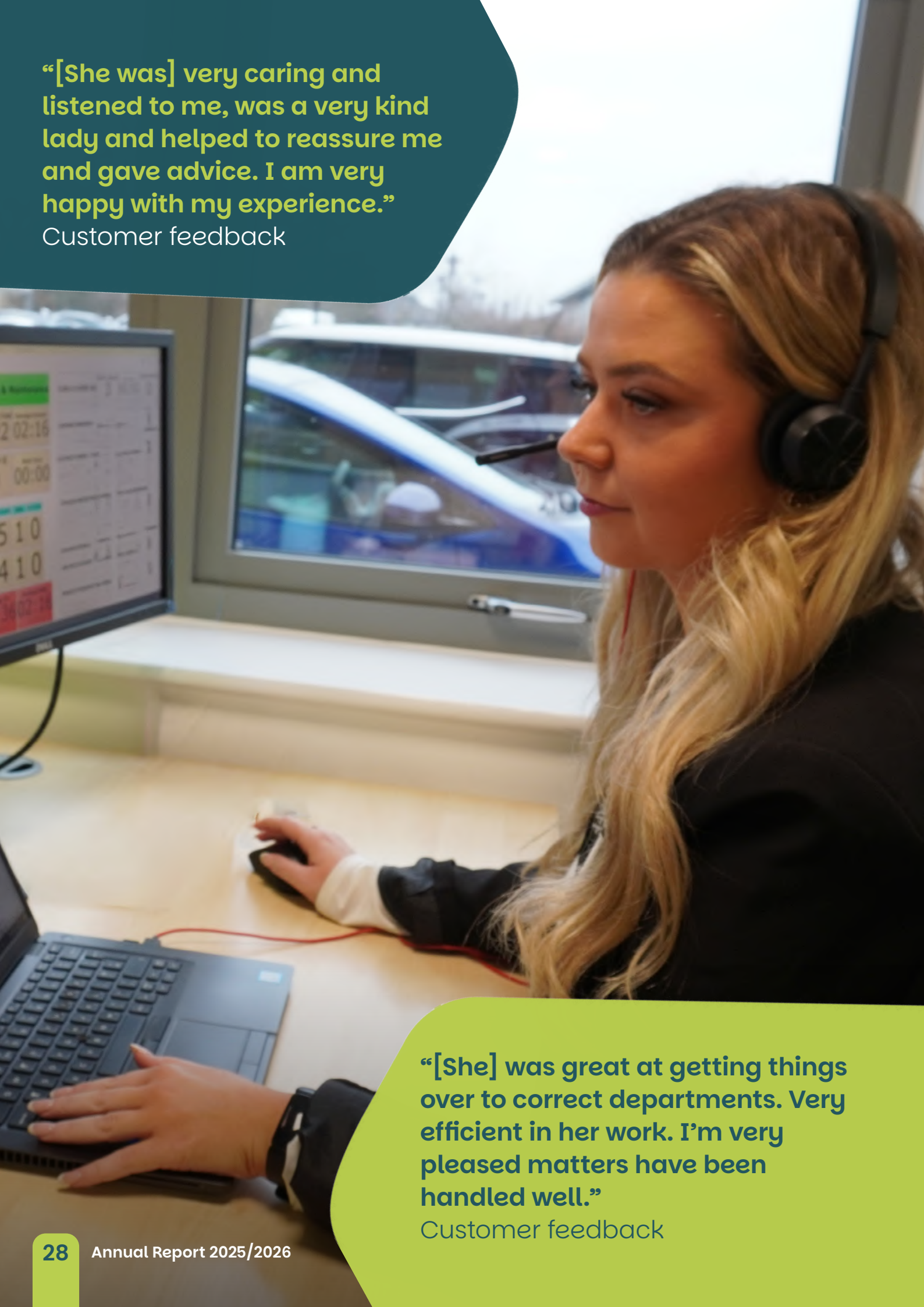
While this is encouraging, our performance remains below the sector average, so improving ASB outcomes continues to be a key priority. We're also working to raise awareness of how customers can report ASB, the support available to them, and how we work with partner agencies to investigate and respond to reports.

Supporting customers

We're committed to providing great customer service, from your first phone call to ongoing support throughout your tenancy or lease. We're here to listen, support, and help whenever you need us.



“[She was] very caring and listened to me, was a very kind lady and helped to reassure me and gave advice. I am very happy with my experience.”
Customer feedback



“[She] was great at getting things over to correct departments. Very efficient in her work. I’m very pleased matters have been handled well.”
Customer feedback

Customer service

Our customer service team is often your first point of contact and is always ready to help. Whether you prefer email, phone, live chat, social media, or online forms, we make it easy to get in touch in the way that works best for you.

1,499
live chats[10]

Over
112,800
calls answered



461
social media messages replied to

79%
first-time resolutions when you contact us[11]

94%
customer satisfaction for call handling[11]

Our customer service team was awarded the CCA Global Accreditation for the nineteenth year in a row for reliability and effectiveness of its customer service operation.[11]

4 minutes 25 seconds
on average to answer your call

[10]Live chats during April – September 2025.
[11]Former CHP Customer Resolution Centre.

Online services

Your online account is a quick and easy way to access many of our services 24 hours a day, seven days a week, including:

- reporting repairs;
- making payments;
- updating your contact details and preferences.

A total of 9,040 customers are registered to use our online services, and of those, over 80% were active this year.

Register for your online account

If you live in a former CHP home:

login.chp.org.uk/register

You'll need your customer reference number to register and the email address we have on file for you.

If you live in a former Estuary home:

estuary.co.uk/register

You'll need your rent account number to register, and we must hold your date of birth and email address on file.

Contact us if you need any help registering or using your online account.

Making information accessible for everyone

We want to make sure everyone can access our information and provide different ways to do so.

Here are some of the ways we make information more accessible:

- our website has a built-in screen reader, translation tool, and other helpful reading tools;
- our documents are also available in large print, audio format, or in another language;
- key customer policies are available in Easy Read format.

If you'd like to get documents in a different format, contact us in one of the following ways.

If you live in a former CHP home:

enquiries@chp.org.uk

0300 555 0500

If you live in a former Estuary home:

info@estuary.co.uk

0300 304 5000

Keeping you informed

Customer newsletter

Our monthly digital newsletter provides information, advice, and updates about our services. You can also learn about events or share your opinions in our surveys and polls.

This year, we received 245 responses across 10 surveys, covering themes such as our handling of anti-social behaviour, damp and mould, and access to your homes for safety inspections or repairs.

We also received 420 responses to our short newsletter polls.

With approximately 36%[12] of newsletters opened, we know this is a good way to communicate with you and make sure you have the latest information.

Your Home magazine

We also provide a customer magazine, Your Home, which is published three times a year and offers more in-depth information. It's available in digital, print, large-print, and audio formats.



Social media

Our social media channels provide updates and helpful content to support you at home and in your community.

3,026
Facebook followers

1,244
Instagram followers

Find us on Facebook and Instagram **@DeltaHousingAssociation**

[12]According to the Data & Marketing Association, the UK average email marketing open rate is 35.9%.

Financial and tenancy support

We offer a wide range of support services to help you sustain your tenancy and live comfortably in your home.

Our friendly advisors provide help and advice with all types of benefits, including Personal Independence Payment (PIP) and Disability Living Allowance (DLA), as well as help with Housing Benefit (HB), Universal Credit (UC), and Discretionary Housing Payments (DHP).

In total, 9,899 households claimed Universal Credit this year, representing 55.8% of all households. A further 1,548 households claimed Housing Benefit, which is 8.7% of all households.

We helped customers claim an extra £3.3m in benefits.

This extra income enables customers to pay their rent, buy fuel and food, and support their wellbeing.

We know many customers are already receiving the maximum in benefits that they're entitled to, so we also offer support in other ways.

This year, we issued over 250 fuel vouchers and over 750 food/supermarket vouchers.

We also helped customers who were experiencing financial hardship by providing over £330,000 in grants through our support fund.

This helped them with essential items such as cookers, fridge-freezers, and beds, as well as tasks they couldn't manage on their own.

We help customers access independent specialist support and advice. We do this by making referrals to a range of support agencies, including Peabody Floating Support, The Trussell Trust, Citizens Advice, StepChange, and the Essential Living Fund.



If you're worried about meeting your payments, please talk to us. There are ways we can help.

If you live in a former CHP home:

imt@chp.org.uk

0300 555 0500

If you live in a former Estuary home:

info@estuary.co.uk

0300 304 5000



“I fell behind on my rent and [she] supported me on getting back on track without any judgment. She listened and understood what I was going through.”
Customer feedback

Kelly and Paul's story

Earlier this year, we carried out a pre-tenancy assessment for a family hoping to move into one of our homes. Kelly and Paul[13] had been living on a low income and receiving Universal Credit. Kelly worked part-time, while Paul was unable to work due to ongoing health conditions and received limited capability for work benefits.

They had children with additional needs, both receiving Disability Living Allowance (DLA). The family had previously been renting privately and were struggling to cover a monthly shortfall due to Local Housing Allowance.

During an affordability check, our Welfare Benefits Advisor identified that the family were missing key elements in their Universal Credit, including the Child Disability Premium and carer's element. With our support, Kelly and Paul contacted Universal Credit and successfully had these added and backdated.

They received a substantial backdated payment, which will finally help pay for specialist furniture and a holiday that can accommodate their children's needs. They also received a significant increase to their monthly income, which will help them save for new items as their children grow. The family were overjoyed and said they wouldn't have known about this support without our help.

[13]We have changed the customer's name to protect their identity.



Lettings

We aim to let our homes fairly and openly, with a range of options to meet different needs. These include social rent for people on council waiting lists, affordable rent at up to 80% of market rates, and market-rent homes at local market prices.

We consider applications from people through local councils, existing customers who wish to move, other agencies, and our own transfer list.

The average relet time for CHP homes was 73 days, and for Estuary homes 29 days[14], from when homes became empty to when they were relet, including time to make repairs. For people moving into a new home that CHP built, it took on average 11 days this year.

Our year in numbers:

523
existing homes let

197
newly built homes let

97
households placed in temporary accommodation to help prevent homelessness

156
households helped to swap homes in a mutual exchange



New affordable homes built in Maldon

[14]The variation in relet times is influenced by factors such as differences in housing stock, new build activity, sheltered housing properties that can be harder to let, and different approaches to void (empty homes) management.

Rent

This year, we collected £117.4m in rent. This includes arrears, which is overdue rent.

Your rent pays for services such as repairs and enables us to reinvest in providing safe, well-maintained, and energy-efficient homes.

12 households were evicted this year due to overdue rent. Eviction is a last resort, and we'll always do what we can to help. If you're struggling to pay your rent or charges, please talk to us.

If you're worried about your rent, please contact us. There are ways we can help.

If you live in a former CHP home:

imt@chp.org.uk

0300 555 0500

If you live in a former Estuary home:

info@estuary.co.uk

0300 304 5000

Tenancy fraud

Tenancy fraud occurs when someone lives in a home they aren't entitled to, or when a tenant abandons or rents out their home while living somewhere else. It can include unauthorised subletting, not using the property as their main home, or leaving a property without telling us.

We want to make sure our homes are used fairly and are available to the people and families who need them most. We started 74 new tenancy fraud investigations this year, 33 of which were related to abandonment.

We closed 57 cases, and 15 homes were returned to us after action was taken.



Steve's story

Steve[15] was falling behind on his payments. We tried several times to contact him, but after no response, we had to send the case to court. The court misplaced the application, and while we were working with them to restore it, we continued trying to reach him.

When Steve eventually engaged, he explained that he'd been struggling with drug addiction, had been in and out of work, and was facing issues with Universal Credit. At times, he had no income, had been sanctioned, and was experiencing depression and suicidal thoughts.

Once Steve engaged with us, we supported him and signposted him to financial and mental health services. He then entered the Breathing Space scheme, which provides temporary protection from debt pressure. Steve arranged payment plans for his debts and has kept to the agreement with us. He also sought help for his addiction and is now in full-time work.

Steve recently contacted us and said, "I'm finally getting back to my old self. Thank you, and sorry for everything. It's never been intentional to be so much in arrears."

[15]We have changed the customer's name to protect their identity.

Care and support services

Our Care and Support Team is dedicated to delivering the kind of care we'd want for our own families. We take pride in providing truly person-centred support, helping customers live a meaningful and fulfilling life on their own terms.

Supported living

These services provide accommodation and intensive housing support across 27 locations, helping residents build confidence, make their own choices, and feel part of the community. We're registered with the Care Quality Commission (CQC) and are regularly inspected to make sure we provide high-quality care and support.



A customer enjoying our Care and Support sports day



Customers celebrating Easter at our Care and Support schemes

Community support

We support people with learning disabilities, mental health needs, and physical disabilities in their own homes, empowering them to live independently and stay actively involved in their communities. This year, 26 people received support, resulting in timely diagnoses and access to treatment for a variety of health conditions.

Customer story

One of our Care and Support customers has received her first bank card and is attending college on a Money Management programme. She's making great progress, learning her two times table and developing her understanding of numbers - an amazing achievement.



Councillor Matt Dent, Bayo Alaba MP and employees celebrating our Starts at Home campaign

Over the past year, we've continued to host a range of social events for both the people we support and employees. These have included afternoon tea with music and fun activities, a summer sports day, a Halloween disco, and a Christmas ball, each designed to bring people together, build relationships, and promote wellbeing.

We proudly supported the Starts at Home campaign and were pleased to welcome our local MP, who joined us for fish and chips. This provided a valuable opportunity to highlight the importance of supported housing.



We were delighted to celebrate our team member Lorriet, whose care and dedication earned the Outstanding Carer/Support Worker Award at the Essex Care Sector Awards 2025.

Strengthening neighbourhoods and communities

We're dedicated to building strong, thriving communities through community investment and partnership working. We support customers facing challenges such as anti-social behaviour (ASB), domestic abuse, and hoarding, helping them access the advice, services, and support they need to improve their wellbeing and sustain their tenancies and leases.



Tackling anti-social behaviour (ASB)

This year, we transformed our approach to tackling ASB, responding directly to customer feedback and lessons learned from complaints. To strengthen our service, we introduced a new Community Safety Manager role and created two dedicated teams: the ASB and Intervention Team and the Community Team.

The ASB and Intervention Team leads our response to all reports of ASB and domestic abuse. They take swift action and, in partnership with specialist organisations, provide vital support to victims and survivors.

Meanwhile, the Community Team helps keep our neighbourhoods safe and welcoming. They carry out regular inspections and take proactive action on issues such as fly-tipping and abandoned vehicles.

We also continued to raise awareness of how customers can report ASB, the support available, how we handle reports, and how we work with partner agencies. Housing Officers also discuss ASB during home visits, particularly during tenancy reviews and audits. This gives customers the chance to raise any concerns, even if they haven't reported any issues before.

Following this proactive approach, we received 487 reports of ASB. In addition, we received 636 further reports of neighbourhood problems.

60.6%[16] of customers were satisfied with our approach to handling ASB this year.

Hate crime

We take hate-related incidents very seriously. If you believe you've been targeted because of your race, religion, sexual orientation, disability, or gender identity, we'll record it as a hate incident and investigate it fully. Where a crime may have been committed, we'll work with the police to gather evidence and support appropriate action.

This year, we investigated nine cases of hate crime, three of which are still being actively monitored by our team.

Many of our colleagues are trained Hate Crime Ambassadors, and we're extending this training to all customer-facing teams in the coming year.

You can report ASB or hate crime by phone, email, through our website, or in person.

deltahousing.org.uk/contact-us

[16]Based on Low Cost Rental Accommodation (LCRA) Tenant Satisfaction Measures data.

Case study

We dealt with a serious case of anti-social behaviour linked to drug use, late-night visitors, and disorderly behaviour. Local residents reported feeling unsafe and said the situation was affecting their daily lives.

Our ASB and Intervention Team worked with the police and local authority to gather evidence and held multi-agency meetings. This led to a Notice of Seeking Possession being issued, which is the first step in taking back a property. Although we recognised the customer's vulnerabilities and offered support for his drug use, the behaviour continued.

Due to the ongoing impact on the community, we progressed the case to court, where the judge granted possession. On the day of eviction, several neighbours expressed relief and thanked us, saying the area already felt safer and more peaceful.

We reassured residents that the property would be re-let sensitively to someone with no history of ASB.

Case study

We met with residents from a block that experiences high levels of ASB, including drug dealing and consumption. A residents' meeting was held to hear the local community's concerns. Our Housing Team are now visiting the block daily, and we've increased the presence of the out-of-hours security team. We're also linking in with Essex Police's Design Out Crime team for advice on how we can reduce the level of ASB.



Domestic abuse

This year, we supported 205 customers affected by domestic abuse. Our colleagues are trained to respond with empathy and sensitivity, without judgement, and to provide practical housing advice, including guidance on tenancy options and relocation.

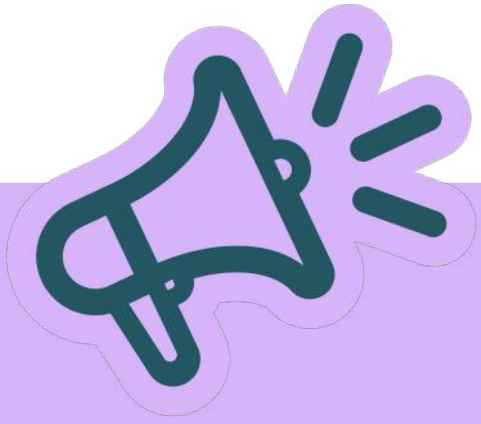
With the customer's consent, we also connected them with specialist support organisations, including the National Centre for Domestic Violence and Essex Compass.

Hoarding

We supported 21 households affected by hoarding, a complex mental health condition that makes it very hard for people to let go of possessions, often affecting their daily lives and sometimes their safety at home.

Hoarding cases can be very complicated and require a great deal of trust for someone to open up and accept help.

We work closely with Home Freedom and other organisations to help us support vulnerable customers in clearing out their untidy or hoarded homes and improving their wellbeing.



If you're worried about someone or need help, please reach out to our supportive team.

If you live in a former CHP home:

enquiries@chp.org.uk

0300 555 0500

If you live in a former Estuary home:

info@estuary.co.uk

0300 304 5000



Anne's story

During a routine home condition survey, where we check if parts of a home like the kitchen, bathroom, or roof need replacing, we identified that Anne[17] was struggling with hoarding. We arranged several appointments to help, but these were cancelled, which is common when someone feels embarrassed or overwhelmed. To build trust, we visited Anne in person to talk through her concerns.

At first, she said she no longer wanted support. With patience and reassurance, we were able to understand the barriers and eventually gained her confidence and Anne felt comfortable letting us into her home. We introduced Anne to our contractor so she could get to know who would be helping before any work began.

We kept in regular contact, and over time Anne felt comfortable for us to clear and clean her home. We also arranged a fire safety visit to offer personalised advice.

Anne is now living in a much safer, healthier home, and we continue to check in to help her maintain her home.

[17]We have changed the customer's name to protect their identity.

Investing in communities

We know that building strong communities matters as much as providing homes. We want to support local areas by helping our customers and the people who live where we operate to grow and thrive.

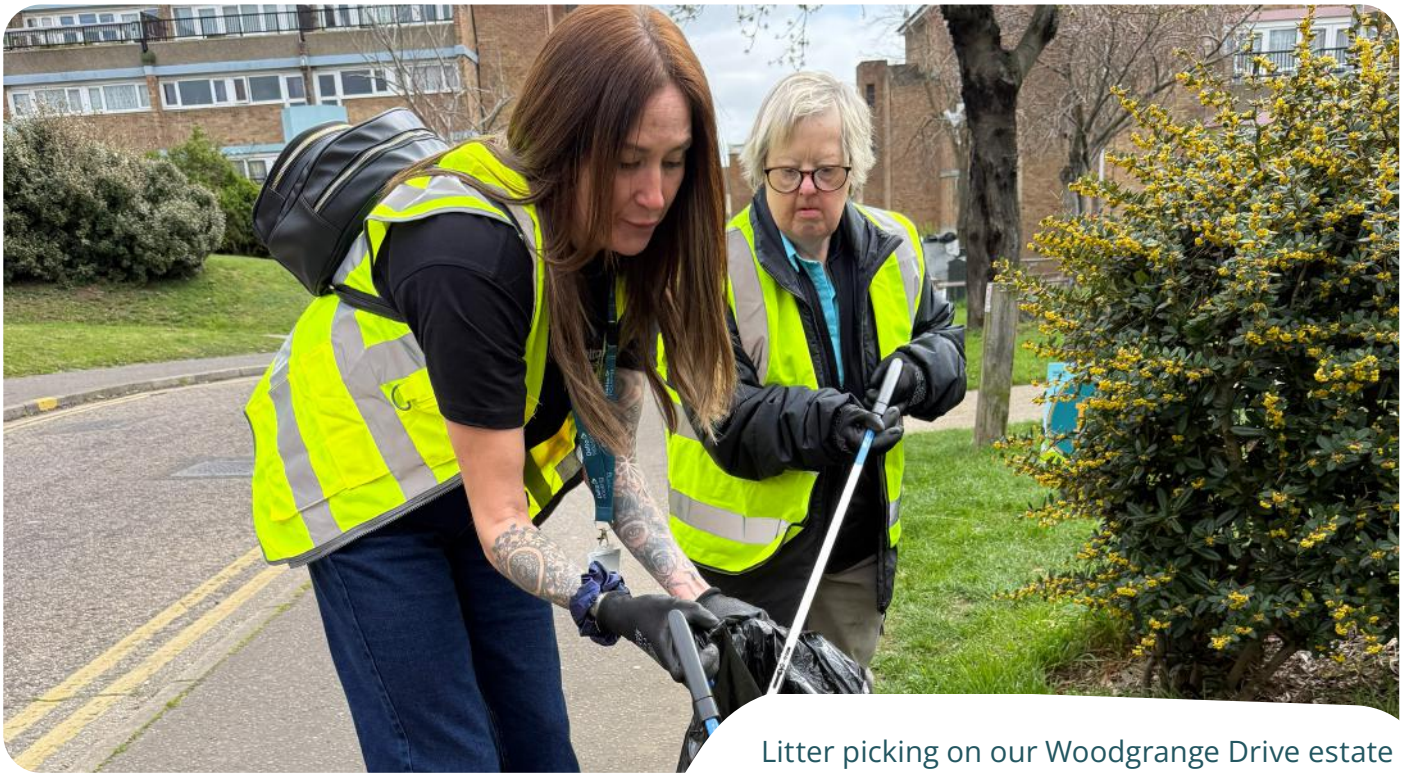
We invested in a range of neighbourhood improvements designed to enhance our communities, prioritising projects that deliver the greatest value.

Improvements included:

- Upgrades to parking areas to enhance accessibility and convenience
- Installation of bollards to help protect and manage green spaces
- Additional parking bollards to support fair and effective parking for customers
- Improvements to patio areas in selected locations
- Hedge cutting and landscaping enhancements
- Refurbishment/replacement of furniture within sheltered housing schemes



Delta colleagues helping make improvements to our communities



Litter picking on our Woodgrange Drive estate

Our Parkside Community Hub in Chelmsford offered a range of support, learning opportunities, and activities. These included welfare benefits support, English for Speakers of Other Languages (ESOL) classes, and clubs such as gardening, sewing, and cooking.

In Southend, weekly surgeries were launched at Centre Place, giving people facing issues such as housing problems, repairs, and money worries the opportunity to get support.

This year, we've organised a range of community events and action days across the county. These included a picnic in the park in Melbourne, an action day in Clacton, and our annual clean-up events at the Woodgrange Drive estate in Southend.

Our action days focus on making neighbourhoods cleaner, safer, and more enjoyable places to live. This includes refreshing play areas, litter picking, improving landscaping, and carrying out other improvements.

We often work closely with partners and contractors to deliver these events, and we're proud of the strong relationships that help us make a positive difference in our communities.

These events are a great opportunity to meet customers, bring people together, and positively impact the local area.

Using the Housing Association Charitable Trust (HACT) social value bank tool, we've benchmarked that our community investment work generated £12.5m of social value this year.



Sandra's story

During routine community visits, Housing Officers identified a vulnerable customer, Sandra[18], who had been living with severe agoraphobia and hadn't left her home for over a year. Living alone and with no contact with family or friends, she relied entirely on online deliveries for shopping and essential items.

Housing Officers initially built trust through regular phone contact before introducing monthly visits. Through consistent engagement, they developed a positive relationship with Sandra and gained a better understanding of her mental health challenges.

As part of community block and scheme visits, Sandra was invited to join Housing Officers on a walk around her block to help identify any communal issues. Although anxious, she agreed and successfully completed the walk.

This was a significant milestone. With continued encouragement and support, Sandra's confidence grew, enabling her to progress from walking around the block to exploring the wider estate.

The intervention helped reduce Sandra's social isolation, improve her confidence, and encourage greater engagement with the local community. By building trust and providing consistent support, Housing Officers helped Sandra take important steps towards greater independence and improved wellbeing.

[18]We have changed the customer's name to protect their identity.

Keeping homes safe and well-maintained

We believe everyone deserves a good home – one that supports their health, wellbeing, and happiness. That's why we're committed to providing safe, secure, and well-maintained homes, while continuing to invest in improvements that enhance comfort, safety, and energy efficiency for our customers.



“They respected my home and were thorough with the job they did.”
Customer feedback



“It was a pleasure to be able to watch the staff of your company go about their work – fast, efficient and pleasant. The fact that it took them under the amount of time stipulated to sort out the numerous problems is a great reflection of their commitment to doing quality work.”
Customer feedback

Repairs and maintenance

This year, we spent £24.3m on repairing and maintaining homes. We carried out over 61,000 routine, urgent, and emergency repairs, and we got 86% of these right the first time.

When you report a repair, we work out its urgency based on the information you give us. There were 9,890 emergency repairs last year.

In total, 93.9% of emergency repairs were completed within the target timescale of 24 hours.[19]

Renewing lifts

We upgraded the passenger lifts at two sheltered schemes this year, Petgrews and Rohan Court, as well as at the Waterfall flats on Woodgrange Drive.

We kept customers informed through letters and emails, followed by personal door-knocks to discuss any specific needs. We also held coffee mornings before and during the work to update customers and provide opportunities to ask questions.

Damp and mould

We work year-round to prevent damp, mould, and condensation through regular surveys, identifying at-risk homes and addressing issues such as poor ventilation or leaks. We also use tools such as Switchee smart thermostats to spot potential problems early and provide customers with advice on reducing condensation.

Throughout the year, we kept you updated on our preparations for Awaab's Law, which came into force in October 2025, and invited your feedback to help shape and improve our services. We continued to raise awareness of damp and mould and how to report it, receiving 2,959 reports this year.

Our teams worked with customers to identify issues and carry out repairs, supported by a new case management system that enables faster responses, improved tracking, clearer communication, and stronger compliance with Awaab's Law.

[19]Based on Low Cost Rental Accommodation (LCRA) Tenant Satisfaction Measures data.

Building safety and compliance

As your landlord, we're responsible for keeping your home safe. To do this, we carry out regular safety checks each year, to inspect things like gas, electrics, asbestos, stairlifts, water, and fire doors.

You must give us access to your home to carry out safety checks when needed. Missed checks can put you, your neighbours, and our employees at risk and could lead to legal action. Please let us in when we ask.

Our numbers 2025/2026

11,696
gas safety checks

10,832
electrical tests

262
lift servicing checks

254
water hygiene checks

511
annual fire risk assessments to blocks

2,128
asbestos checks for homes on our register

Getting homes ready to re-let

We repaired 722 homes that became empty during the year (which we call voids) to prepare them for new lettings. We spent an average of £5,289 per home to make sure they're safe, clean, and up to the Lettable Standard before new tenants move in. We aim to turn empty homes around as quickly as possible so they're ready for new families.

Last year, it took us on average:

- 52 days (CHP) / 14 days (Estuary) to complete minor work in empty homes (e.g. replacing taps)[20]
- 26.1 days (CHP) / 6.1 days (Estuary) to complete major work in empty homes (e.g. kitchen replacement)[20]

[20]Differences in relet times may reflect a number of variations between the two former organisations, including processes, resources, and property conditions.

Improving and modernising homes

We invested £17.9m on improving and modernising homes, which included replacing hundreds of kitchens and bathrooms. In total, more than 4,700 homes were modernised, and we carried out 4,845 planned repairs.

We survey homes to check whether work is needed. You may know these as home condition surveys or stock condition surveys. This year, we completed 3,282 of them.

Alongside our regular repairs and maintenance, we also carried out the upgrades and improvements outlined below.

We have plans to deliver major works to over 5,000 homes in the coming year.

Our numbers 2025/2026

4,845
planned repairs

4,770
homes modernised

414
new kitchens

176
new bathrooms

866
heating improvements

214
electrical supply upgrades

39
wetrooms installed

Decent homes

99.8% of the rented homes we provide comply with the Decent Homes Standard. There were 34 homes that didn't meet the standard this year, and these have repairs, planned works, or other actions in place to resolve the concerns.

Making homes more energy efficient

Energy-efficient homes are warmer, cost less to heat, and are better for the environment.

We've continued to improve the energy efficiency of our homes, helping customers stay comfortable while helping to reduce their energy bills. This year, we improved 136 homes to achieve an Energy Performance Certificate (EPC) rating above D, using funding secured through government and energy-efficiency grant programmes.

By the end of the year, 99.48% of the rented homes we provide had been assessed for their energy efficiency and have an EPC. More than 80% (11,119 homes) have an EPC rating of C or above.

EPC banding	Number of rented homes
Very energy-efficient - lower running costs	
A	127
B	3,523
C	7,469
D	2,470
E	197
F	23
G	4
Not energy-efficient - higher running costs	
Not known / not rated	72
Total	**13,885**

An EPC shows how energy-efficient your home is, rated from A (most efficient) to G (least efficient).

We have a very small percentage of homes, 0.5%, with no rating. We intend to assess the remaining homes this year.

Smart thermostats

We installed 745 Switchee smart thermostat devices in customers' homes this year, bringing the total number installed to over 2,000. These devices help customers better manage their heating, cutting carbon emissions, and lowering heating costs. They also help detect issues such as damp and mould early.



Adaptations

We can help you stay safe and independent by making home adaptations. Most adaptations require a council disability grant. If the changes are minor, we may be able to carry them out at no cost to you.

This year, 456 adaptations were made to homes. Of these, 315 were minor, such as grab rails and accessible lever taps, and 141 were major, such as ramped access to doorways and stair lifts.

In some cases, if the necessary work isn't possible or suitable, moving to a different home might be the best option. If that's the case, we'll talk it through with you.

We're introducing improvements in this area to help speed up the process and try to complete the works sooner.

Home improvements

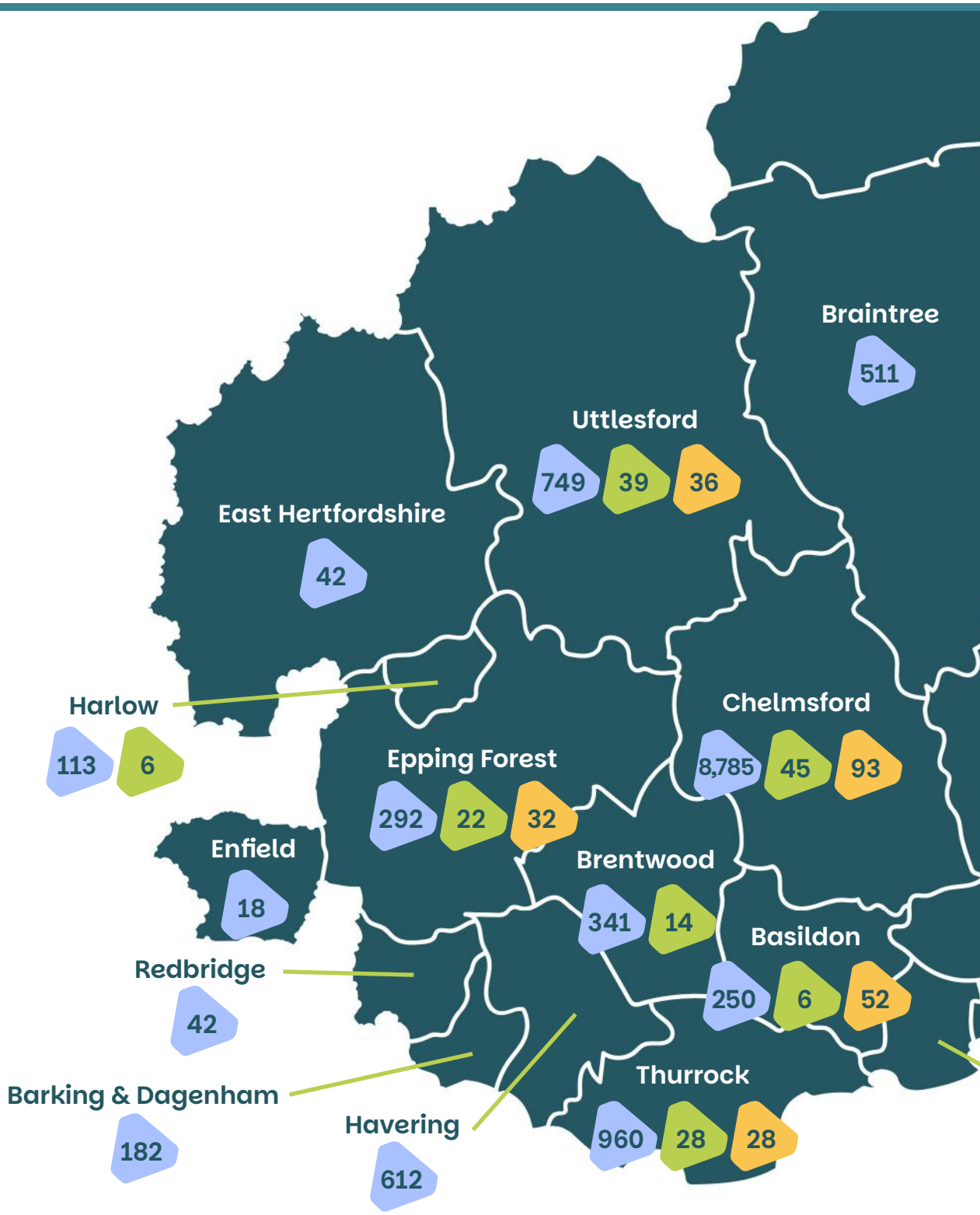
You can make improvements and alterations to your home, but it's important to check first whether you need our permission for the work you want to do. You don't need our permission for cosmetic changes that don't have a structural impact, like interior decorating, putting up curtain poles, or installing shelves.

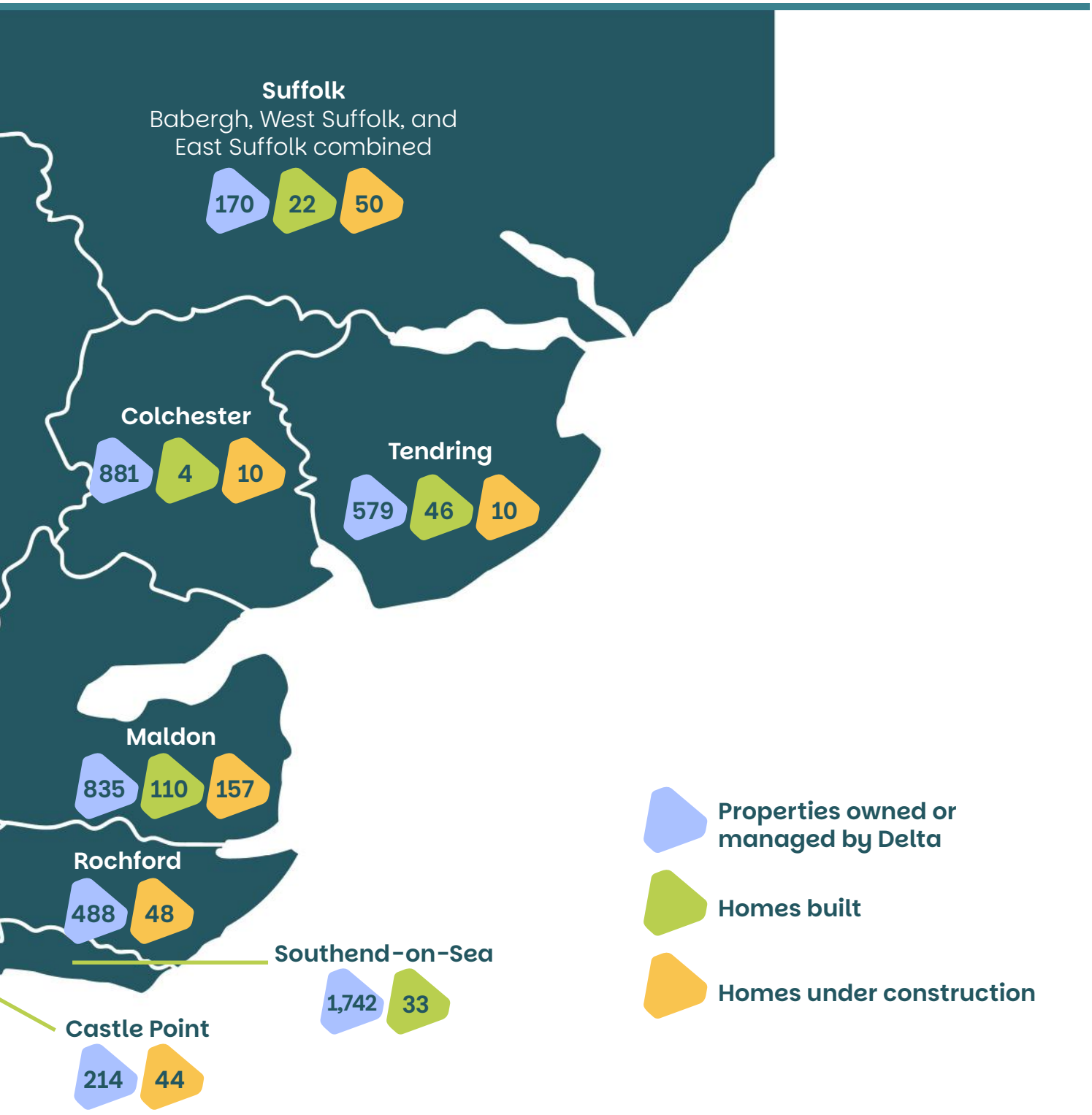
An example of a DIY project and improvement we'll consider includes installing an outside tap. We won't give permission for things like decking or changes to electrics.

This year, we had 318 requests from customers, over 90% of which were approved.

Providing more new homes

This map shows how many properties we own or manage in each area as of 31 March 2026. It also shows how many homes we have built this year and homes under construction with our partners.




Suffolk
Babergh, West Suffolk, and East Suffolk combined
170
22
50
Colchester
881
4
10
Tendring
579
46
10
Maldon
835
110
157
Rochford
488
48
Southend-on-Sea
1,742
33
Castle Point
214
44
Properties owned or managed by Delta
Homes built
Homes under construction

We provided 375 new homes this year to help tackle the local housing shortage. Of these, 333 were built by us, and 42 were provided through our partnerships with NewArch and Legal & General Affordable Homes (LGAH). The majority of the homes we built were on land provided by developers.

New homes provided by Delta and our partners this year

	Built by Delta	Provided by NewArch	Provided by LGAH	Total
Affordable rent	187	25	0	212
Shared ownership	94	11	6	111
Social rent	27	0	0	27
Open market sale[21]	25	0	0	25
Total	333	36	6	375

In total, we've built over 8,500 homes since our development programme began.

[21]These homes for open market sale were built to generate income and support our goal to provide more affordable homes.



Sustainable homes

When we build new homes, we want them to be environmentally sustainable, comfortable, and energy-efficient, for both the people who live in them today and future generations.

Of the 333 homes we built this year, 54 had an EPC rating of A. The average EPC rating for the homes completed this year was B.

We built 141 homes that can generate sustainable energy through photovoltaic (PV) panels, and 180 homes with air source heat pumps (ASHPs).

We constructed 39 homes with infrastructure to support electric vehicle (EV) chargers, installed chargers at 137 homes, and provided 74 shared charging points in communal car parks.

We built 59 homes using timber frames. This is a sustainable, modern method of construction (MMC) that delivers high-quality, energy-efficient homes faster and more reliably than traditional building.

PV (or solar) panels capture sunlight and turn it into electricity for your home.

An ASHP takes heat from the air to warm your home and provide hot water.

Accessible and adaptable homes

We built 188 homes to M4 Category 2 standard. These homes are designed to be accessible and adaptable, with features such as step-free access to support older people and those with reduced mobility.

We built 16 homes to the higher M4 Category 3 standard. These homes are designed to be adaptable for wheelchair users.





Case study

We delivered 24 new affordable homes on Reservoir Close in Galleywood, working with our construction partner, Marfleet & Bradshaw, and our funding partners. The development provides a mix of homes, including much-needed larger family homes, helping more local people stay in the community they know.

Residents have told us they're delighted with their new homes, which meet their needs, from wheelchair-adapted layouts to space for growing families. A local lettings plan meant most homes went to people already living in Galleywood.

Built to the Future Homes Standard, the homes include PV panels, energy-efficient materials, and EV charging points, helping residents reduce energy costs while supporting a greener future.

Working in partnership

We work with partners, including for-profit providers and local councils, who share our values and our aim of improving people's lives by offering good-quality, affordable homes. This enables us to deliver more homes faster and more efficiently.

Our partners include Legal & General Affordable Homes (LGAH), M&G UK Shared Ownership, NewArch, Chelmsford City Council (CCC), and Maldon District Council (MDC), who provide homes to help meet local housing need.

Importantly for us, all our partners are registered with the Regulator of Social Housing. This means they follow the same rules as we do, making sure they're responsible and look after customers' long-term interests.

This year, we managed over 1,100 homes for our partners.

Our partners	2025/2026
LGAH	573
CCC	148
M&G	174
MDC	6
NewArch	254
Total	1,155



New homes managed on behalf of NewArch in Epping Forest



New shared ownership homes in Chelmsford

Helping customers into home ownership

Shared ownership enables customers who can't afford a house on the open market to buy a share of a home and rent the rest. We sold 112 homes for shared ownership this year. This generated £12.9m in income.

We helped 29 shared ownership households own more of their home by buying a bigger share through 'staircasing'. This raised an additional £3.3m.

We helped four households buy their current homes at a discount through the Right to Acquire scheme, achieving £900,000. We also helped four households buy their homes at a discount through Right to Buy, resulting in £120,000 of income.

We reinvest all sales proceeds in maintaining our existing homes and building more new homes.

Governance and financial stability

Strong governance and financial stability are vital to helping us deliver safe, high-quality homes, and reliable services. They ensure we remain well-managed, financially resilient, and able to invest in our homes, services, and communities for the long term.



Regulation

We're accountable to the Regulator of Social Housing (RSH), which makes sure that housing providers like us are properly governed, well managed, and financially secure.

Following our merger into Delta, the RSH confirmed our interim governance and financial viability grading of G1/V2. This interim judgement is a welcome endorsement of our governance and financial capacity as we we work to deliver on our ambitions for customers.

Governance

G1

Financial viability

V2

Credit rating

In October 2025, S&P Global Ratings kept CHP's credit rating at A- (stable) in an annual review. A strong and stable credit rating provides lenders and investors with assurance regarding operational and financial performance, as well as the organisation's future direction.

S&P is a major credit rating agency that gives letter grades from AAA to D to show how risky a company or country's debt is.

Our Board

We're also accountable to our Board. Our Board members have overall responsibility for setting our strategic corporate objectives and for monitoring performance against them. They're also responsible for overseeing the management of our finances and resources, and how we deliver services.

Find out more about our Board on our website or by scanning the QR code.

deltahousing.org.uk/board

How we spent money this year

As a not-for-profit housing association, we want to make sure every pound we collect is spent on providing safe, well-maintained homes and great services.

Where money came from:

- Rent and service charges: **£121m**
- From the sale of homes: **£15.5m**
- From a variety of other sources including homes managed for our partners, market lettings, initial shared ownership sales, and outright sales: **£12.5m**

Total income: £149m

Where we invested it:

- Repairing and maintaining homes: **£24.3m**
- Improving and modernising homes: **£17.9m**
- Tenancy management and community services: **£11.3m**
- Developing new homes: **£70.0m**
- Employee salaries: **£31.1m**
- Technology: **£2.6m**
- Commercial insurance: **£3.2m**

Total spend: £160.4m

We believe our approach reflects strong financial management and a commitment to reinvesting every pound into our services and your homes.

Value for money

With many demands on our services and investment funds, it's important that we make sure every pound we receive is used as effectively as possible. The more efficient and effective we are in how we spend our money, the more we can invest in new and existing homes and make sure we provide high-quality services.

For example, we reviewed proposals from several contractors for lift works in our sheltered schemes and selected the supplier that offered the best combination of quality and value, saving over £6,729.

We also negotiated a reduction in a contractor's requested price increase, which helped reduce pressure on our property maintenance budget and saved over £44,000.

In total, we saved £135,000 this year without cutting back on the services you rely on.

For a more detailed look at our finances for the year, see our **Financial Statements 2025/2026.**



New homes at our Sutton Road development in Southend

Our people

We care about our employees and want everyone to feel valued, included, and supported. We provide the training, tools, and support our employees need to do their jobs well and develop their careers. By working as one team and prioritising customers, we create a positive workplace where people feel empowered, contribute meaningfully, and deliver great service.



Our commitment to Equity, Diversity, and Inclusion (EDI)

We've been continuing our work to create a fair, diverse, and inclusive organisation where both employees and customers feel safe, welcome, and free to be themselves.

This year we:

- Achieved Trailblazer status in Stonewall's Proud Employers programme, recognising our inclusive policies, training, and culture.
- Achieved Disability Confident Leader status, the highest level in the Government's scheme.
- Signed the LGBTQ+ Housing Pledge by HouseProud, in partnership with Stonewall Housing, showing our commitment to supporting LGBTQ+ customers.
- Celebrated LGBTQ+ communities by taking part in Essex Pride in June 2025 and Southend Winter Pride in February 2026.
- Marked National Inclusion Week by sharing personal stories and recipes to celebrate culture and connection.
- Raised awareness during Disability Pride Month with an event to help colleagues better support each other and customers.
- Set up a customer EDI Forum with our Resident Voice and Influence Panel to make sure more voices are heard and help improve services.
- Gave customers a platform to share their personal experiences, helping promote respect and understanding (including living with disability and neurodivergence).
- Launched an EDI newsletter to keep inclusion front of mind and help everyone feel valued and heard.

Gender pay gap reporting

In March 2026, we published our annual gender pay gap reports to assess pay balance and ensure fair treatment at work, helping us identify and address unfair gaps. You can access both reports on our website or at the end of this report.



“It’s not easy putting on events like this, but the engagement we’ve seen really shows how important EDI is to us all.”
Employee feedback

Community volunteering and giving back

We encourage our team to give back to the community. This year, employees volunteered over 38 days of time to support local organisations. These included:

- Local schools to support learning activities
- Essex Disabled Sports Foundation's Children's Christmas Party
- Local litter picking events
- Local food banks
- Hopefield Animal Sanctuary
- A charity cycling event

Our commitment to local communities runs year-round, and we've been busy delivering a range of events and initiatives to help make a difference.

We hosted a charity football tournament with local businesses to raise money for InterAct Chelmsford and PAPYRUS Prevention of Young Suicide, raising over £700. Our Mental Health First Aiders also ran a bake sale for International Self-Care Day, raising more than £200 for Kids Inspire, a local children's mental health charity.

Through the Kids Out giving tree initiative, colleagues donated over 150 gifts for children facing domestic abuse, life-limiting disabilities, or financial hardship.

Our Community Engagement and Investment Team handed out more than 130 warm packs to residents in Melbourne, Great Baddow, and Thurrock. We made additional packs available at our Parkside Community Hub to anyone who needed them. The warm packs were filled with essentials like dehumidifiers, hot water bottles, thermal clothing, and food.

Employees also contributed to our winter warmth collection by donating quality second-hand clothing and accessories for people of all ages. And once again, we supported Save the Children's Christmas Jumper Day, with employees wearing festive jumpers and donating to help children in the UK and around the world.





Celebrating the launch of Salesforce to help us comply with Awaab's Law

Efficiency through innovation

We're focused on improving our systems and processes to deliver excellent service and equip employees with the tools they need to work effectively. Here are some of the technologies we've implemented this year.

Improving payment support

We launched a new system, called Voicescape, that simplifies managing rent and service charges and offers better support for customers facing financial difficulties. It helps our teams understand payment patterns, communicate more clearly, and provide tailored help and advice if customers want it.

Better management of damp and mould cases

A new case management system helps us respond faster, track issues more effectively, and keep customers updated. It strengthens safety, supports compliance with Awaab's Law, and ensures clear accountability.

Improving safety compliance

We introduced a new compliance management system that brings all key home safety checks into one place. It improves oversight, reduces risk, and gives employees accurate data to make quicker, more confident decisions.

Training

This year, we invested more than £256,000 in non-mandatory training to make sure our people have the skills, knowledge, and confidence to provide the best possible service. We delivered development opportunities across a range of housing-related topics, including Awaab's Law, the Housing Health and Safety Rating System (HHSRS), and Carbon Literacy training. We also supported 20 employees through apprenticeships, including eight Care and Support service managers and assistants.

Our investment in training and professional development helps create employment opportunities for local people, including our customers, enabling them to build rewarding careers with us. By developing local talent, we strengthen the communities we serve while reinvesting in the skills and potential of our workforce for the future.

Our future



Our future

The housing sector continues to face rising costs, increasing regulation, and growing expectations around customer service, building safety, and sustainability. These are important standards for the sector to meet, and we remain committed to meeting them while keeping our focus on Delta's promise.

With greater financial capacity and a clear sense of purpose, we're in a stronger position to respond to these challenges and deliver what matters most to customers: safe, well-maintained homes, better and quicker services, stronger communities, and more affordable homes for Essex.

Following the withdrawal of the Government's devolution plans for Essex on 7 September 2026, we're waiting to hear the outcome of the Local Government Reorganisation review. This will decide how local councils are organised, funded, and governed, and could influence how housing services and future housing developments are planned and delivered.

Whatever these changes mean for the sector, our commitment remains clear: we want to provide more new affordable homes to help address the local housing shortage. By working closely with our partners, we aim to build 2,500 more homes over the next ten years than we would've been able to deliver independently before the merger.

We'll also accelerate investment in our existing homes. This includes improving energy efficiency through better insulation, low-carbon heating, and measures that can help tackle fuel poverty and help reduce bills for customers. Whatever happens politically around us, our commitment to sustainability remains unchanged. We'll continue our journey towards Net Zero, with a goal of reducing carbon emissions and achieving EPC band C for all rented homes by 2030.

The first phase of Awaab's Law, focused on damp and mould, is already well underway. We're preparing to introduce our plans for phase two in October 2026 ahead of the law coming into effect at the end of November 2026. This will extend the legislation to cover additional hazards, and our approach will set out how we'll continue to identify, manage, and respond to these issues quickly and effectively to help keep customers and homes safe.

Higher regulatory standards in recent years have also reinforced the expectation that customers must be listened to, kept informed, and treated with respect. We believe this is absolutely right. We'll continue to work with you to shape services that meet your needs, communicate clearly and consistently, and be a landlord who listens and responds.

As the Board develops our new Corporate Strategy this year, informed by the views and experiences of colleagues and customers, the following strategic goals will guide our priorities, decisions, and direction for the future.

Our strategic goals



Better and quicker services for customers

The basics done well: faster repairs, safer homes, clear communication, and a landlord that listens.



More homes and better homes for Essex

Larger development programme focused on Essex, and accelerated investment in existing homes.



Financially resilient organisation

Capacity to invest in what matters: safer homes, better repairs, regeneration, digital services, and our people.



Largest Essex-focused landlord, rooted in local communities

Act as a strategic partner in the county's future, working with councils and communities.



Strong employer and a great place to build a career

More varied roles, stronger career pathways, and greater investment in colleague development.



Integration programme with foundations for transformation

Operating models, data and systems, brand, synergies, and change.

Glossary

Affordable rent - A type of social housing with rent set below local market rates to make homes more affordable for eligible customers.

Air source heat pumps (ASHPs) - Energy-efficient heating systems that use heat from the outside air to warm homes and provide hot water.

Anti-Social Behaviour (ASB) - Behaviour that causes nuisance, alarm, or distress to people not in the same household. Includes noise, harassment, vandalism, or intimidation.

Awaab's Law - A law that requires social housing landlords to investigate and fix serious hazards, including damp and mould, within set timeframes to keep tenants safe in their homes.

Consumer standards - Rules set by the Regulator of Social Housing that landlords must follow to make sure tenants live in safe, decent homes and are treated fairly, respectfully, and have a say in the services they receive.

Decent Homes Standard - A government benchmark for the minimum standard that social housing must meet to make sure it's safe, warm, in good repair and reasonably comfortable to live in.

Energy Performance Certificate (EPC) - A rating that shows how energy-efficient a home is, rated from A (most efficient) to G (least efficient).

Equity, Diversity, and Inclusion (EDI) - An approach that aims to make sure everyone is treated fairly, valued for their differences, and has equal access to opportunities and services.

Housing Association Charitable Trust (HACT) - A charity that helps housing associations improve customers' lives and communities through research, innovation, social value measurement, and community investment support.

Housing Ombudsman - An independent service that investigates complaints from tenants and leaseholders when they're unhappy with their landlord's response.

Modern methods of construction (MMC) - Innovative building techniques, such as factory-made components that help deliver high-quality homes more quickly, efficiently, and sustainably.

Net Zero - This means no longer adding to the total amount of greenhouse gases in the atmosphere.

Photovoltaic panels - PV, or solar panels, that convert sunlight into electricity, helping to reduce energy bills and lower a home's carbon footprint.

Regulator of Social Housing (RSH) - The organisation that makes sure social housing landlords provide safe, well-managed homes and meet required standards.

Right to Buy and Right to Acquire - Government-funded schemes that enable customers who rent their homes to buy them from their housing associations at a discount.

Social rent - A type of housing where rent is set below typical market rates, making homes more accessible for people on lower incomes.

Staircasing - The process where a shared ownership customer buys additional shares in their home, increasing ownership over time.

Tenant Satisfaction Measures (TSMs) - A set of measures used to understand and report how satisfied tenants are with their home and landlord services.

Value for Money (VfM) - Making the best use of resources to deliver high-quality homes and services for customers.

Useful links

Annual Complaint Performance and Service Improvement Report 2025/2026
deltahousing.org.uk/reports

CHP Gender Pay Gap Report 2026
chp.org.uk/reports

Customer policies
deltahousing.org.uk/policies

Easy Read policies
deltahousing.org.uk/easy-read-policies

Environmental and Sustainability Strategy Report 2025/2026
deltahousing.org.uk/reports

Environmental, Social, and Governance Report 2025/2026
deltahousing.org.uk/reports

Estuary Gender and Race Pay Gap Report 2026
estuary.co.uk/gender-pay-gap-report

Financial Statements 2025/2026
deltahousing.org.uk/reports

Merger FAQ
deltahousing.org.uk/delta-merger-faqs

Tenant Satisfaction Measures 2025/2026
deltahousing.org.uk/tenant-satisfaction-measures



Please contact us if you would like a copy of this document in large print, audio format, or in another language.



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