



2025 ANNUAL REVIEW



Dear Colleagues,

It is a privilege to write to you in my first year as Chair of Horton Housing Association's Management Board. I am honoured to take on this role at such a pivotal time for both the organisation and the wider housing sector.

The national landscape is evolving. The new government has launched a bold Social and Affordable Homes Programme, pledging to build 300,000 homes over the next decade, with a strong emphasis on social rent. This is a welcome and long-overdue investment in communities like ours, where the need for secure, affordable housing remains urgent.

At Horton, we are not only responding to this need, but we are also shaping how housing should be delivered. Our commitment to tenant involvement is long-standing and deeply embedded. In line with the evolving Consumer Standards, we continue to ensure that the people who use our services have a real voice in shaping them. This is good practice, and it is essential to delivering services that are relevant, respectful, and effective.

We are also proud of the progress we've made in embedding a strength-based approach across our services. This means recognising and building on the skills, resilience, and potential of the people we support and of colleagues. It's a shift in mindset from "what's wrong?" to "what's strong?", and it's helping us to foster greater independence, confidence, and long-term stability for our tenants. Our work on organisational culture continues to evolve. Reflective practice is now widely used across teams, helping colleagues to pause, learn, and grow together. The language we use, the behaviours we model, and the values we uphold all contribute to a culture that is inclusive, compassionate, and focused on continuous improvement.

As we look ahead, I am confident that Horton Housing will continue to lead with integrity, compassion, and innovation. I want to thank our Board members, the Senior Management Team, our dedicated staff, volunteers, and everyone who contributes to our mission. Your work is making a real and lasting difference in people's lives.

Warm regards,

Gurmeet Virdi, Chair of Horton Housing Association



Dear Colleagues,

This year, we celebrate a landmark moment, Horton Housing Association's 40th anniversary and Chartford Housing Limited's 10th anniversary. From our beginnings in the 1980s with the Bradford Day Shelter to becoming a regional leader in housing and support services, our journey has been defined by compassion, innovation, and a deep commitment to helping people live the best life they can.

In 2024-25, we continued to build on this legacy. Our work has expanded across Bradford, Calderdale, Kirklees, and North Yorkshire, with new housing developments, service contracts, and strategic investments that reflect our mission and values. Through the Single Homeless Accommodation Programme (SHAP), we acquired and refurbished 17 properties, including a bungalow in Ravenscliffe, our first in that area, adapted for accessibility and long-term support. These homes are places of safety, dignity, and opportunity.

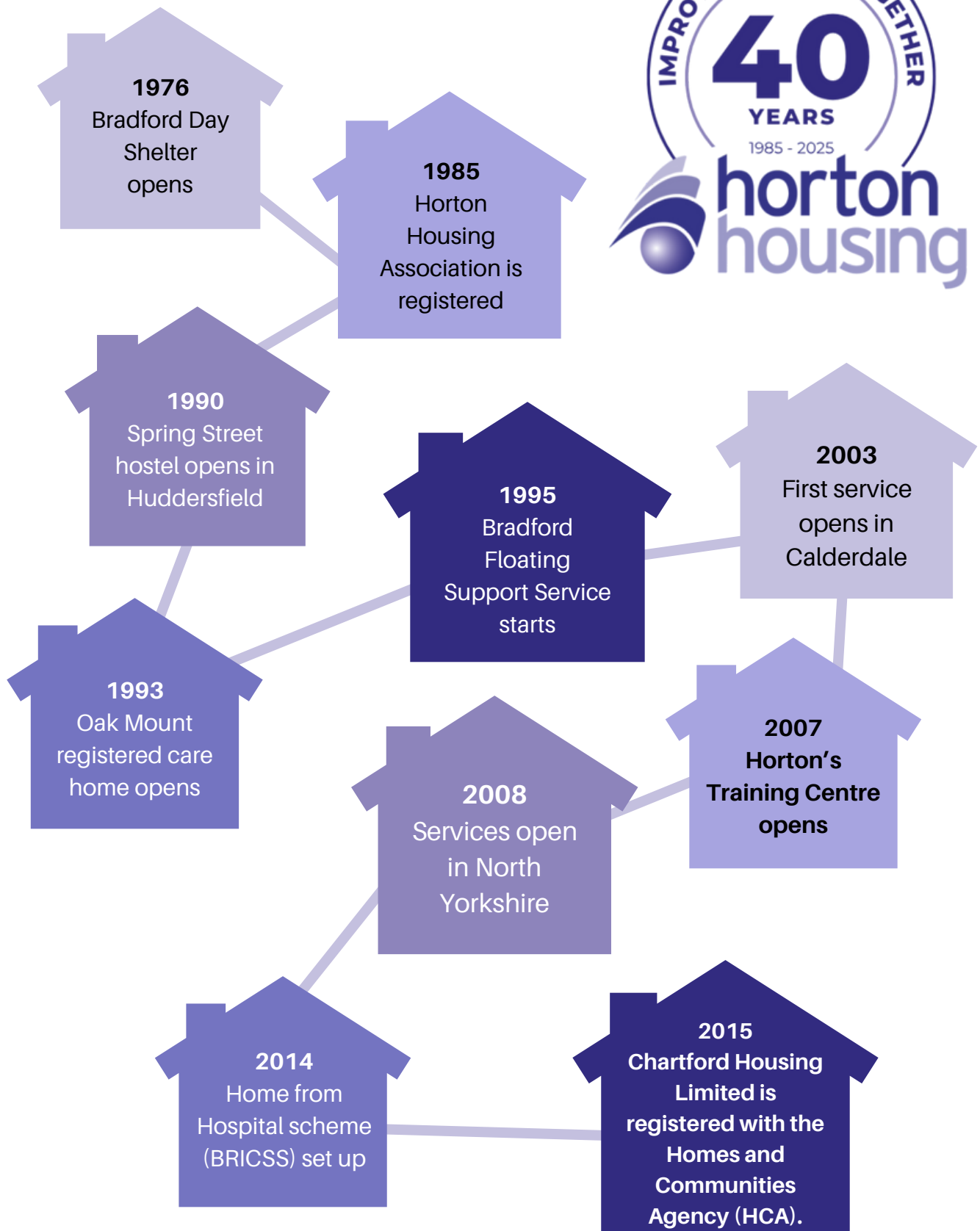
We also saw major growth in our housing offer, with 60 additional leased properties in Bradford by the end of March 2025, and we are continuing to increase these numbers throughout 2025-26. Our development arm, Chartford Housing Limited, continued to play a key role, investing over £21 million in supported housing since 2015. While the pace of development may slow in 2025-26 due to funding constraints, we are actively planning for future expansion.

We have also focused on culture and wellbeing. Our refreshed Values and Principles, shaped by tenants and other people accessing our services, volunteers, and colleagues, were launched at the Horton Conference in June last year. Internal reviews on communication and wellbeing have led to meaningful changes that support our teams and improve how we work together.

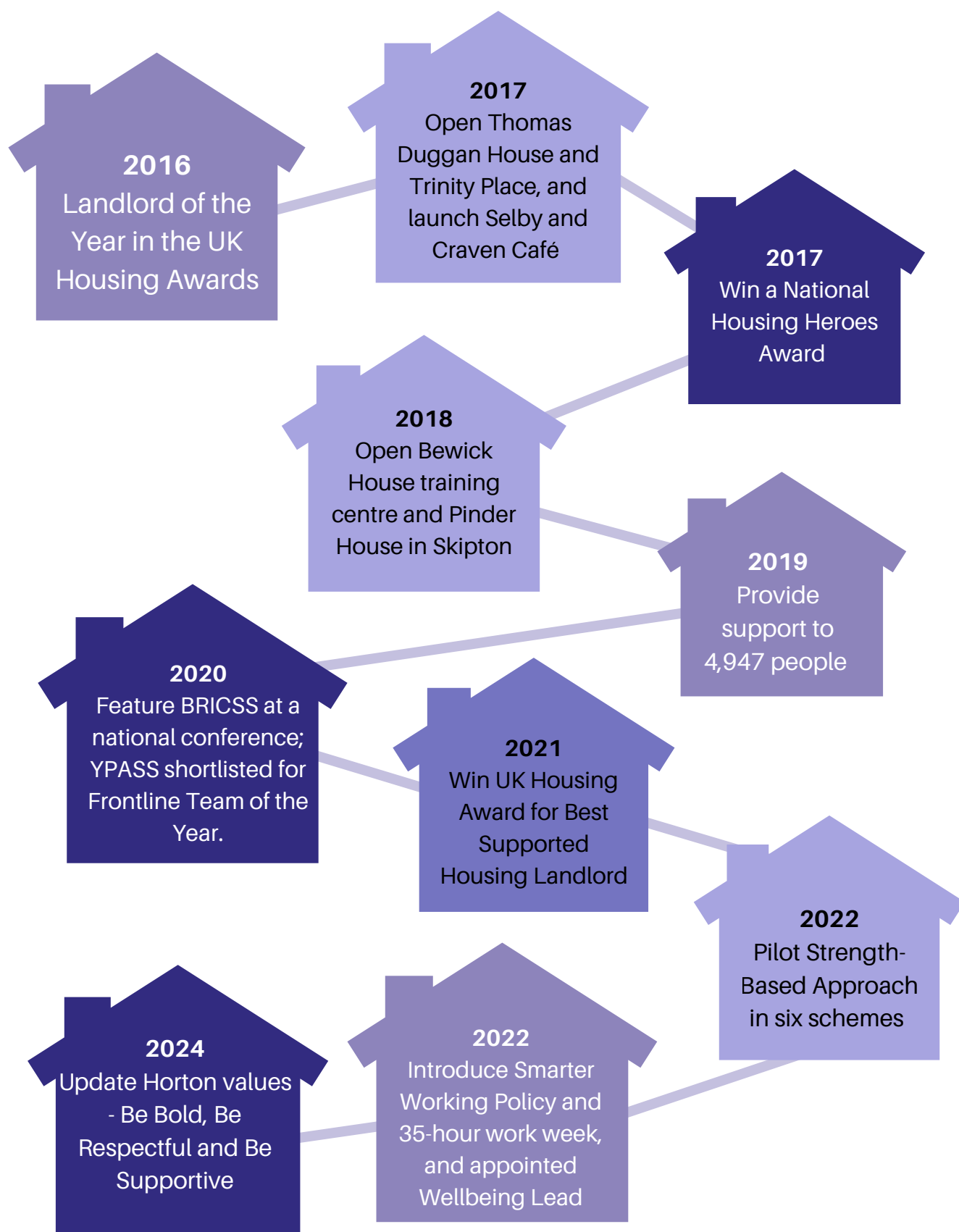
Innovation continues to drive us forward. From Public Living Rooms in Skipton and Harrogate to the continued success of YPASS in Calderdale, we are creating inclusive spaces and services that respond to real needs. As we mark 40 years, we do so with pride in our past and confidence in our future. Horton Housing Association is a community of people working together to improve lives and this has been our tagged line over the last decades 'improving lives together'.

Thank you to everyone—colleagues, volunteers, Board members, and the people we support—for being part of this journey.

Gudrun Haskins Carlisle, Chief Executive Officer of Horton Housing Association



Celebrating 40 Years of Horton Housing Association



Celebrating 40 Years of Horton Housing Association

ONE YEAR THROUGH YOUR EYES

Quotes from the 2025 Colleague Survey

"I think it was great we were involved in the development of the vision and values, means we have ownership of it rather than being told this is what they are."

"I see a lot of commitment across the organisation to support people's wellbeing; it's a tough one to get right for everyone but I really think we do a good job at Horton with this and that our senior leaders genuinely care about the people who work here."

"Brilliant culture and environment. I have always felt safe, valued and felt the warmth of senior personnel within the organisation."

"Keep moving forward, as you are doing, and we can only grow stronger and better together as a result."

"We all have time to help one another and will listen, we always try to encourage colleagues and promote good environments, my colleagues are ace, and supportive."

"Keep up the great work, I feel the organisation has developed so much in the last 24 months and I look forward to seeing further development in the future."

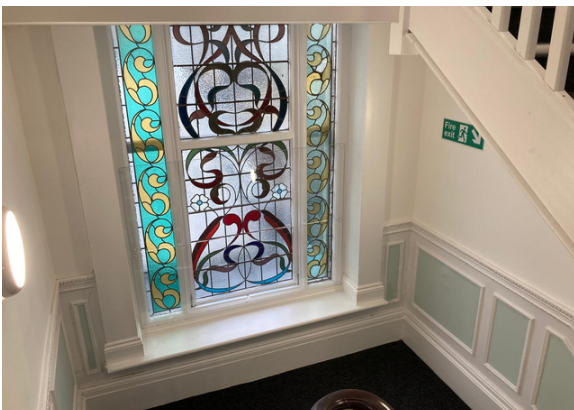
Our Year in Homes

New Accommodation and Refurbishments: 2024 to 2025

Since April 2024, Chartford Housing Limited, the development arm of Horton Housing Association, has purchased and carried out repairs and improvement works on **17 houses in Bradford**. These properties were acquired for the Bradford Single Homeless Accommodation Programme (SHAP) for people who have experienced rough sleeping.

As a Registered Provider, Chartford was able to access funding from Homes England under the Affordable Homes Programme 2021-26.

In addition, Horton HA purchased a block of 10 flats in Keighley for the Group Living Service. The building had recently been refurbished by a private developer and provides good quality accommodation in fully self-contained one-bedroom apartments.



Examples of the properties purchased over the last year include:

- **A two-bedroom terraced house** where we carried out various repairs and improvements, including the installation of a new kitchen and cavity wall insulation. We also fitted solar panels to the roof to help reduce electricity bills.
- **A one-bedroom terraced house** where we fitted a new kitchen, new carpets and floor coverings and carried out a full internal redecoration. We also fitted solar panels to the roof.
- **A two-bedroom bungalow** where we carried out various improvements including the installation of a ramp to improve access for a wheelchair user. We again fitted solar panels to the roof.

As part of health and safety compliance, we installed **hard-wired smoke, heat and carbon monoxide detectors** at all the new properties. We also carried out **asbestos surveys, gas and electrical checks** and **fire and legionella risk assessments**.

Our Finances

Horton Housing Group's core financial strength enabled the Group to maintain most existing services, bid for new contracts and develop new schemes.

In the year to 31 March 2025, turnover grew marginally to **£21.7m**, with significant increases in rental income offset by a reduction in contract income. The Group generated an operating surplus of **£2.2m (2024: £2.2m)**, although this included **£1.2m (2024: £0.8m)** of Social Housing Grant capital grants in the year.

The net assets of the Group grew from **£28.2m** to **£31.5m**. This includes a significant revaluation surplus of **£1.1m** following a reassessment of the values of the properties held during the year by our professional valuers.

The future funding position for **2024-25** remains healthy.

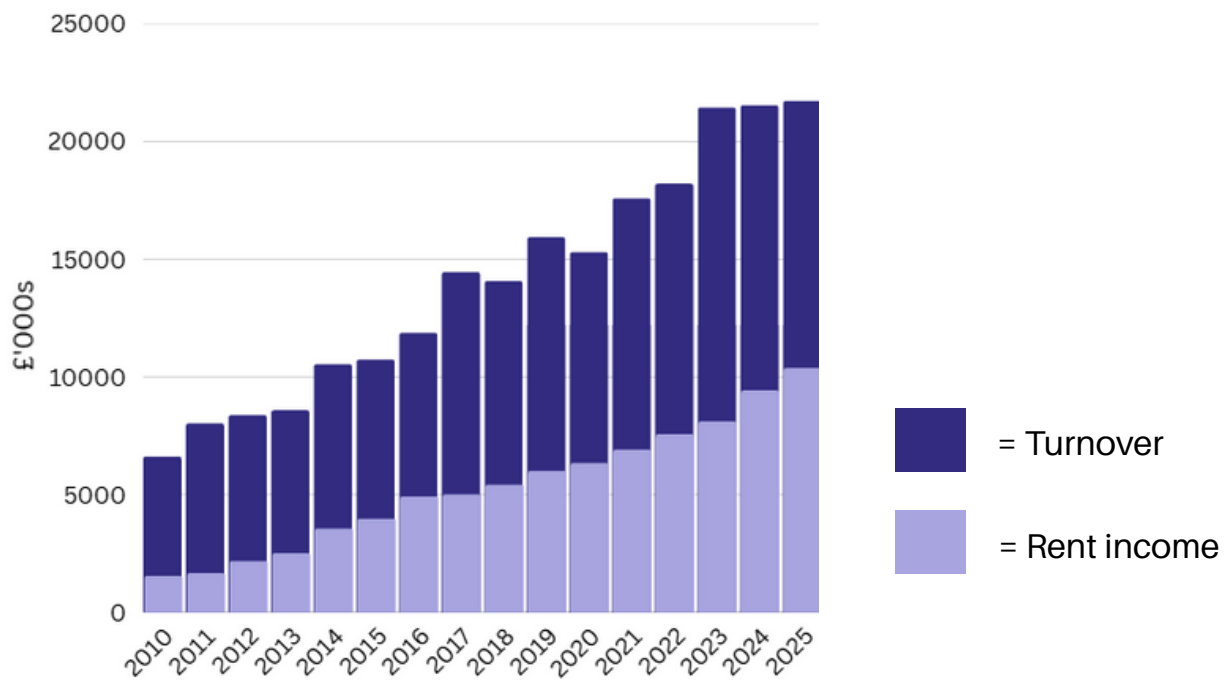
The Registered Provider subsidiary, Chartford Housing Limited, continues to play an important role as the Group's development and property owning arm. It has now developed or acquired more than **£21 million** of supported housing since trading commenced in 2015. Whilst the development programme will have a bit of a hiatus in 2025-26 due to the lack of further grant funding being available, we anticipate it increasing in the following years and are developing plans to facilitate this.

The Group now owns or manages **726** units of supported accommodation at 31 March 2025, and its property was worth **£37.7m**.

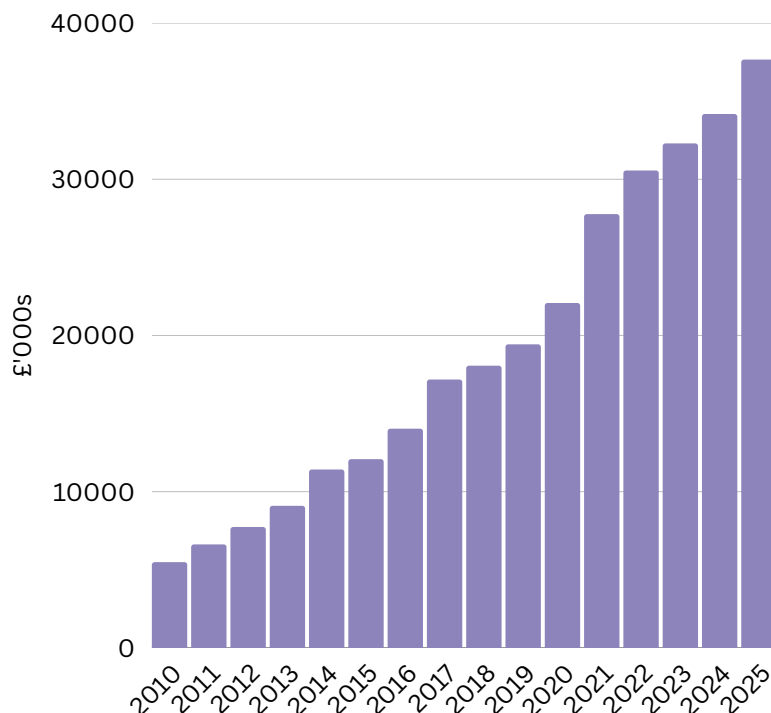
The Group employed an average of **337** staff during 2024/25.

Our Finances

Turnover and Rent Income



Property Assets



Number of Properties in Each Location

Bradford - **460**
Kirklees - **69**
Calderdale - **96**
North Yorkshire - **101**

Our Year in Brief

17
HOUSES
REFURBISHED



136
DONATIONS



3
MP VISITS



40
VOLUNTEERS



1,879.50
HOURS
CONTRIBUTED
BY VOLUNTEERS



Keighley MP,
Robbie Moore



Harrogate and Knaresborough
MP, Tom Gordon



Huddersfield MP, 9
Harpreet Uppal



Horton Housing Association at 40

In 2025, Horton Housing Association (HHA) celebrates 40 years of dedicated service, marking a journey that began in the 1980s. Over the decades, Horton Housing Association has grown into a regional leader in housing and support services across Bradford, Calderdale, Kirklees, and North Yorkshire.

Horton Housing's mission has always been to help people live the best life they can. Over four decades, it has provided housing, training, care, and support to thousands of individuals facing homelessness, mental health challenges, substance misuse, and social exclusion. Its person-centred approach, grounded in dignity and respect, has transformed lives and communities. **The last ten years have been particularly transformative for Horton Housing**, marked by strategic growth, innovation, and deeper community engagement.

Strategic Expansion and Investment:

- Since 2015, a combined total of approximately £24 million has been invested in supported housing developments—£21 million through Chartford Housing Limited and around £3 million directly by Horton Housing Association.
- **Chartford Housing Limited**, HHA's development arm, has led efforts to acquire and renovate properties for rough sleepers, mental health support, and move-on accommodation.
- A strong focus on energy efficiency has seen 36 units upgraded to **EPC C ratings**, with plans to improve 58 more, marking a key stepping stone on our journey toward Net Zero by 2050.

Innovative Services and Community Projects:

- The introduction of **Public Living Rooms** in Skipton and Harrogate has created safe, welcoming spaces for connection and wellbeing.
- The **Young Persons' Prevention and Support Service (YPASS)** in Calderdale continues to provide early intervention to prevent homelessness.
- Horton's **Wellbeing Cafes** and **Stay Well** services in Selby and Harrogate have had their contracts extended due to their success and impact.

Trauma-Informed and Strengths-Based Support:

- Since 2023, Horton has embedded a **strengths-based, trauma-informed model** across its services, reshaping support delivery to be more empathetic and empowering.
- **New values and principles launched in 2024 to reflect our evolved ethos.**

Empowering Tenants and Staff:

- A **Scrutiny Group** was formed to give tenants a stronger voice in service evaluation and improvement.
- Tenant satisfaction remains high, with **92% satisfied** with housing quality and **94% with how Horton listens and responds.**
- **Staff engagement** is strong, with nearly **90%** of employees saying Horton is a good place to work.

Leadership and Governance:

- New **senior leaders and board members** have strengthened governance and strategic direction.

Advocacy and Sector Leadership:

- Horton has embraced the **Regulator of Social Housing's Consumer Standards**, ensuring transparency, accountability, and tenant involvement.
- The organisation holds multiple accreditations, including **Investors in People**, **CHAS**, **Disability Confident**, and the **Matrix Standard** for its training centre.

Looking Ahead...

As Horton Housing enters its fifth decade, it remains committed to evolving with the needs of the community. With expanded services, strengthened partnerships, and a renewed focus on inclusion and sustainability, **the future is bright.**

PRIORITIES

FOR THE YEAR

- ✓ Ensuring the voices of our tenants and people we are working with are heard and responded to at the Board level.
- ✓ Continuing to embed trauma-informed and strength-based working practices into our culture.
- ✓ Increase the number of volunteers working at Horton.
- ✓ Introduce Core Stream (this is software that manages incidents, safeguarding, complaints and Anti-social behaviour incidents).
- ✓ Explore better use of Artificial Intelligence (AI) and other existing software.
- ✓ Explore business and development opportunities in other geographical areas.
- ✓ Identify funding for our Training Centre.
- ✓ Commission research on the social value of our work.
- ✓ Re-development of Edmund Street from offices to provide high quality homes.

THANK YOU!

We would like to thank all our colleagues, volunteers, the people we support, and people who support us with their generous donations for another successful year at Horton Housing



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