



Annual Report 2026



THE SUNDAY TIMES

**T Best Places
to Work 2026**

MEDIUM ORGANISATION



Thorngate Churcher Trust

HOUSING AND CARE SINCE 1868





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RESIDENT STORIES
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Chairman's report

Reflections from
Mark Hook, Chairman

As another year passes, and we look forward to the next, I am delighted to report to you on yet another fruitful year at Thorngate Churcher Trust.

The oversight of our excellent board of trustees has enabled our executive team to deliver even more for our existing and prospective residents. This has been highlighted by the careful scrutiny and support the board has given to the development of Compigne Court which was finished during the year and opened on 1st April 2026. The attractive development on Sealark Road, Gosport, has delivered another 30 modern high-specification social housing apartments for older people with support available 24/7, and we are all very proud of it.

This project and so much of the other work we do would not be possible without the insight and experience of the whole board. Some board members shine from the very outset with their commitment, understanding and willingness to step in as needed. One such person who has been associated with the trust, firstly as a consultant and then for more than 10 years as a trustee, is Jim Gilhooley. Jim's knowledge, HR expertise and quiet

leadership has seen him chair the trust for one period and act as Vice Chair over several years. Throughout he has been a wise counsel to Anne Taylor, our Chief Executive, and has consistently contributed to the forward movement of our organisation during his tenure.

During the year we have welcomed two new trustees, each with their own special areas of expertise. Jude Comber is an IT and AI specialist. We pride ourselves on our innovation and the use of technology, so Jude is a very valuable addition to this work. She has already worked with our team to develop our AI policy and has contributed strongly to board strategy. Robert Pettigrew is a public and policy affairs specialist. Robert's local government knowledge and strategic insight has already been evident in our meetings and board days.

The development of Compigne Court hasn't been the only major project we have completed over the last few years but it has been an important one, demonstrating we

Jim retired from the trust in February 2026 and, while we were sad to lose him from the board, we want to pay thanks for his unstinting and valued service to the community we all work to support here at Thorngate.



Jim Gilhooley



continue to do more for the Gosport community and providing local people with a decent place to call home.

To ensure that the board members remain at the forefront of the best supported housing and governance, we have undertaken two board days during the year. These training and strategy sessions are attended by trustees and the senior leadership team. Topics this year spanned AI, sensor technology, cyber security and future regulation.

Finally, I want to thank the leadership team of Anne Taylor, our Chief Executive, and the Director of Finance, Adam Davies, who together have contributed to, and delivered on, the strategy agreed by the board. Thanks are also due to all the Thorngate staff who together deliver housing, care and maintenance to all our residents.



I look forward to another successful year of delivering homes, care and support for older people. We're in good shape to continue to face the challenges that lie ahead.



Anne Taylor with
Compigne Court
residents



Chief Executive's report

Reflections from Anne Taylor,
Chief Executive

The last year at Thorngate Churcher Trust has seemed to me to have been a particularly joyful one in our housing schemes. The staggering success of those residents who participated in Gosport in Bloom 2025 was amazing, and the ongoing resident fundraising and community events continue to inspire me. The warden-initiated and resident joint pantomime was hilarious and something that we will all look forward to in future years.

The close communication between residents and our wardens helps us work towards clearing maintenance queries and moving our service forward continuously.

I especially want to thank the Resident Representatives who work hard before and during the resident meetings to ask questions and challenge us on the right priorities for our residents. It may not be possible to deliver everything all at once, especially given the raft of new legislation currently being imposed on the housing sector, but we are committed to working towards meeting residents' priorities as far as we can.

We are very grateful to our housing residents who, through the independent surveying and benchmarking company Acuity, have shown that we are one of the best older people's smaller housing associations in the country. My team and I never take this for granted and we continue to work hard to deliver value for money for their weekly maintenance contributions.

It has been a financially successful year for the trust maintaining our stability and being able to deliver additional projects such as fire doors at Thorngate Court and planning for the future with innovations such as boiler sensors, mould sensors and software such as Painchek in the care home.

We are all about the residents who live in our homes and in our care home. We have been privileged as a management team to enhance our offering this year by adding 30 more homes at Compigne Court and continuing with improvement and refurbishment work in our existing almshouses and our Russell Churcher Court care home.

We continue to have a very long waiting list for our supported-living homes so we will look at suitable opportunities for further development should they arise, while maintaining our extensive capital plan for improvements and refurbishments in our existing homes. A significant part of the investment will be driven by new regulations.

It's a real team effort here at Thorngate. From the wardens and all our teams which contribute to the care we give in Russell Churcher Court, to the maintenance of homes and the housing management and finance that underpins our stability, everyone plays their part. I am grateful to each and every team member. I am so proud that, for the second year running, we have been fortunate enough to be awarded a Sunday Times Best Places to Work award for medium-sized organisations.



Farewell to
Jim Gilhooley

**This is a measure of our success
in working together and
delivering for all our residents.**

I also wish to thank the board of trustees led by Mark Hook. Having worked for multiple organisations in my career, the benefit of a clear strategy and a supportive board is not to be under-estimated and I count myself fortunate to work with a very talented and dedicated board and senior leadership team.

As always, I am looking to the future. Not only within our organisation but also outside at the wider environment that offers both threats and opportunities. We continue to be part of the Wayfarer Partnership which enables us to pursue development by accessing grant funding. Importantly we are one of 13 local housing associations that have formed the Hampshire and Solent Housing Partnership to represent housing providers as the local government and mayoral reorganisation takes effect. In addition, through our membership of several industry bodies, we continue to stay up to date with all the new legislation changes programmed in the coming years.

**I know there will be joy and
challenges ahead, but I look forward
to working with residents and our
teams to deliver on all our competing
priorities in the coming year.**



Gosport
in Bloom



The opening of
Compigne Court





About Thorngate Churcher Trust

Our Mission

Providing comfort and security to those in need since 1868 and committed to developing the highest standards of housing and professional care in a supportive, respectful and friendly community.



Our Values

We seek to improve lives through passionately promoting excellence in support, care and housing.

We will each commit to take responsibility for our role in our teams encouraging, respecting and supporting each other.

We strive to be transparent, approachable, listening to each other and acting with empathy and consistency.

We will respect and support everyone as individuals, treating residents and colleagues with dignity and compassion, behaving professionally whatever our role.





Our year in numbers



158
years of providing
housing, care
and support



30
new homes
launched
March 2026



82
people
employed



9.8/10*
average review
score on
Carehome.co.uk



100%
en-suite care
home rooms



154
independent
living homes



£4m+
annual
turnover



Two years of
winning Sunday
Times Best
Place to Work



Winner of
WorkL's Excellent
Employer
Accreditation

We are members of



*at the time of writing



Our people

The team behind all that we do

We know that our staff are our most valuable asset; through their hard work, skill and care, we're able to provide high standards of housing, care and support.

For the second year running, we were recognised in the prestigious Sunday Times' Best Places to Work list. These awards recognise organisations which have consistently high levels of employee experience and wellbeing in the UK.

These awards shine a spotlight on the organisations which have created workplaces that inspire, support and empower staff, and we are immensely proud of the work we have all done to help create a great place to work. We are committed to continually improving how we support our staff, actively seeking feedback and turning it into meaningful action. Everything we do is about teamwork, and it's fantastic to have our efforts and success recognised with this award. Happy employees are the superpower helping Thorngate Churcher Trust thrive.

We're so pleased to have received 3 star Excellent Employee Experience accreditation on our most recent staff engagement survey with employment specialists WorkL which supports employers to improve employee and business performance.

This is a significant milestone in our ongoing commitment to providing the highest levels of employee engagement, and it reflects our dedication to maintaining rigorous industry and company standards, and continually improving our practices. It's great to know that our staff feel supported and motivated as they're the driving force behind all our care and housing services for older people.

We also maintained our accreditation under the Real Living Wage Employer scheme.





"I've made some nice friends here. It's changed my life."



State-of-the-art Compigne Court launched

We were delighted to complete our development of 30 new homes this year in Grove Road, Gosport. The project, partially funded by a Homes England grant, a loan from Charity Bank and our reserves, is an almost £9 million investment in social homes for the future for residents of Gosport.

It now provides specialist supported accommodation for 36 older people, some of whom were effectively homeless, and many were living in accommodation that was unsuitable or did not meet their needs. With a waiting list of around 150 people at the time waiting for our homes this development has had an impact already on those in need.

Compigne Court has created a community where residents can continue living independently with the reassurance of 24/7 support via on-site wardens and emergency call systems.

The development combines accessible design and welcoming communal spaces, attractive, future-proofed homes with landscaped gardens, balconies, sustainable technologies and excellent links to local services and public transport,

creating a place where residents feel safe, connected and valued.

Delivered in partnership with Boon Brown, Vale Southern Construction, Holloway Squire Partnership, Homes England and Charity Bank, Compigne Court demonstrates how thoughtful design and strong collaboration can transform lives while meeting a critical housing need.

Chief Executive Anne Taylor commented: *"It was a very proud day, seeing this modern, high spec and comfortable development now officially open and fully occupied. We're driven to delivering more housing for local people - helping to keep people safe, and providing a warm and secure home, free of fear. Our very long housing waiting list shows how important our work is, and that residents greatly value the cost-effectiveness of our community housing offering."*

Rob moved in recently, following a relationship breakdown and a life-changing road accident, and was sofa surfing with his sister for two years. Thorngate was recommended to him, and we were able to welcome Rob into a ground-floor apartment at Compigne Court. He said: *"Thank you for everything you have done to get me in here - you don't know how much happier I feel now. I'm still suffering with my health, and that's ongoing, but my mental health has improved so much since moving in, and I've made some nice friends here. It's changed my life."*



Our performance: Resident survey showed high satisfaction levels

In winter 2025, many of our housing residents took part in a satisfaction survey. It was carried out by an independent market research company, Acuity Research and Practice, and focused on how happy residents are with the way we maintain their home and deliver key services.

The survey also collected the Tenant Satisfaction Measures (TSMs) as required by the Regulator of Social Housing.

We were pleased that overall satisfaction among residents is high at 94%, which compares very well with other landlords. There are even higher levels of satisfaction with complaints handling at 100%, time taken with repairs and the repairs service are both at 98% and well-maintained home at 96%.

All TSMs scored above 81%, with eight measures, including overall satisfaction, scoring over 90%.

We are committed to continuing to provide residents with the service they need through our wardens, housing management and maintenance teams.

Residents continue to tell us they feel safe and supported in their homes and value the repairs service, the friendliness of staff and the support provided by wardens.

We know that listening and keeping them informed matters so quarterly resident meetings remain an important way for them to share views and suggestions.

TSM KEY METRICS



Keeping properties in good repair

96%

Well maintained home

98%

Repairs last 12 months

94%

Safe home

98%

Time taken repairs



Respectful & helpful engagement

81%

Listens and acts

88%

Kept informed

94%

Fairly & with respect

100%

Complaints handling



Responsible neighbourhood management

93%

Communal areas

83%

Neighbourhood contribution

82%

Approach to ASB



Investing in our buildings

We continually seek to maintain our buildings to a high standard and deliver characteristics and services that matter to residents.

A major fire safety programme at our existing properties in Thorngate Court saw us replace fire doors to ensure our homes meet high safety standards for our residents.

During the year we have continued our planned refurbishment of residents' rooms at Russell Churcher Court care home. Three quarters have been improved and the remaining rooms will be completed as rooms become vacant. We've also installed new kitchens for residents who wanted them in Bagot House and Clare House in Melrose Gardens.



Our care home: Russell Churcher Court

Our care home delivers exceptional person-led care, placing each resident's individual needs, choices and wellbeing at the centre of daily life.

With a review score of 9.8/10* with Carehome.co.uk, the UK's leading review organisation, the home has one of the highest scores locally. A relative said *"We cannot recommend Russell Churcher Court more highly for care, consideration, warmth and kindness."*

Strong community links enrich life in the home. Activities are thoughtfully designed around residents' interests and preferences and they're encouraged to share their talents and get involved in creating parts of the programme which includes entertainers, arts and crafts, visiting animals, visits from local schools and much more.

Innovation plays an important role in delivering high-quality care. Staff use handheld digital technology to record care as it happens, providing instant access to information, identifying trends and responding efficiently to any changes needed.

The forward-thinking approach also includes an AI pain check tool being embedded, to help improve residents' overall wellbeing. Occupancy figures for the care home remain excellent.



*at the time of writing



Housing resident stories

We're driven by a commitment to deliver housing, support and care to those who need it most. We come to work every day to help ensure our housing and care home residents can live safely and comfortably, enjoying as much independence as they choose in a welcoming and community-focused environment. Here, we are pleased to share some of their stories.



Mr W, a resident at Elizabeth Court

"I feel very grateful to Thorngate Churcher and all the staff who work here. I am a vulnerable person, quite a few of the other

residents seem to be as well, especially those who are getting on in age as I am. My mental health challenges are greatly helped by having safe, nice and comfortable accommodation, living among other good residents with skilled and caring staff. They are always on call if needed, I think they are all wonderful and do a great job of caring for us."

"There are plenty of activities and opportunities to mix with other residents; we're not lonely here, yet our privacy is still respected."

"This is by far the best accommodation I have ever had, run by good and caring people. Thorngate and its staff richly deserve all the praise and help they can get. I'm very happy and hope my days will end here."



Ms J, a resident in Thorngate Court

"My husband Tony and I moved into Thorngate Court at the start of the pandemic. My mother had lived at Thorngate for some years so it was a place we felt we would be happy. We were made welcome by the staff and residents and soon settled in; we got involved with all the social events when we were free to get together.

Unfortunately, Tony's health got worse. The wardens were always there to help us, often just by listening when things were bad. Eventually Tony needed to go into a care home and we were lucky a place was available at Russell Churcher Court, Thorngate's care home. Although it was sad for us being apart for the first time, we felt so lucky the staff were always caring and supportive. Sadly Tony died in January 2026 and I miss him terribly, but I'm forever grateful that we were housed by the trust and I value the superb support from the staff and fellow residents."

"I feel I'm part of the Thorngate family."



Ms G, a resident in Melrose Gardens

"I applied to Thorngate Churcher Trust because I could not afford the house

I lived in after my husband died. I have been treated very well and feel lucky to be here. I really love my flat and I am very happy as there is everything I could possibly want. Everything is on one floor; it is bright and cheerful which is very important to me. We have an excellent warden team, and the call system makes me feel safe out of hours too.

I have a chronic medical condition and, with my deteriorating health, I can honestly say that my life has changed 100%. There is all the social contact I need right here through coffee mornings, lunch clubs and lots of one-off events."

"I feel very blessed that the trust gave me a flat and in doing so, a new lease of life."



Energy and environmental strategy

Energy efficiency and sustainability remain key priorities in our commitment to providing modern, warm and safe homes for our residents. We continue to focus on improving in these areas as part of our long-term strategy.

We previously reported that all our homes achieved an Energy Performance Certificate rating of 'C' or better, seven years ahead of the Regulator of Social Housing's target.

We are actively working to maintain and further improve this standard while advancing our broader sustainability goals.

We aim to improve our existing housing stock for the comfort and safety of residents, while incorporating significant new regulations, such as Heat Network Technical Assurance Standards (HNTAS), and net zero obligations.

In some instances, the changes we implement are significant; in others, they are smaller, incremental steps. Together, they all contribute meaningfully to reducing our overall carbon footprint.



Innovation, digital strategy and AI

During the year we have progressed with our digital development in several ways.

We have delivered a project to provide free wi-fi in all our housing properties, giving all our housing residents the opportunity to be digitally connected.

This will also enable us to utilise the latest sensor technology in our future building management in due course, and prepare for the digital switch off of phone lines, when wardens will start to use the latest call units. This project was completed in the summer of 2025.

We have a Safe Use of AI policy, and we are also using AI within existing software. For example, we have been a pathfinder client as our care software PCS, rolls out its AI benchmarking tool. As an early adopter of this we can compare our performance against other care homes, regionally and nationally, on a range of important benchmarks such as resident well-being, nutrition and hydration.





Value for money financial report

Our social housing financial performance

The Regulator of Social Housing requires us to report how we are performing financially overall on social housing (excluding our care home operations). This metric indicates our financial stability - it shows the margin we make operating the organisation on a day-to-day basis. We compare this to a peer group of similar organisations.

The metrics we have chosen and have consistently reported on for the last few years are a mixture of both hard financial data and targets related to social impact and based on our charitable objects.

This translates into key performance indicators that the executive reports on monthly, procurement measures that we review periodically, and forward-looking targets which reflect our forward focused business plan, as well as systematically examining our governance.

Metric one: void performance

Both housing and care home voids are reported monthly to the board and we set our own targets on voids. We also benchmark ourselves against the Smaller Providers Benchmarking Group.

We report voids on a percentage basis monthly and on a lost revenue basis annually. Our housing voids target is 2.5% or less. This can be affected by, for example, increased development or major repairs, if this means more transfers of residents or decanting. ▼

We have once again turned in an excellent performance on housing voids and are ranked first overall for relet time in the peer group of smaller similar housing associations. Our relet time for 2025-26 stands at 8.75 days, against the group's average of 22.15 days. This reflects just how desirable our combined package of high-quality housing and support delivered by on-site staff is to residents. It also reflects our efficiency in turning around voids ready for new residents. This is also reflected in our very long waiting list for units (currently around 130 applications for 154 flats) with a wait time of one to two years.

Despite our care voids for 2025-2026 falling slightly, the cost of the voids from our care service has increased due to the average rate per day increasing (6.11% at an average of £1,369.38 per week over 2,288 weeks available in a year). This is also why the care void monetary value is higher in 2025-26 than in 2024-2025. Our target is voids of 6.82% or less, so we have succeeded in achieving this during the year.

Metric two: procurement

Since the VFM standard was first introduced, we have reported our procurement performance against prior years in a number of areas. This has shown useful trends and has been continued this year. The focus areas continue to be gas and electricity purchases, and care home food costs. Almost all our properties have gas included in the weekly

Void pro-rata 12m	Thorngate 2025-26	Thorngate 2024-25	Thorngate 2023-24	Thorngate 2022-23
Housing %	0.22%	0.09%	0.14%	0.23%
Housing Value £	£2,666	£1,053	£1,394	£2,319
Care %	6.11%	6.82%	4.08%	4.37%
Care Value £	£191,439	£202,999	£109,271	£108,208

maintenance charges, communal electricity is a large housing cost and, for our care home, and food is one of the largest costs. These figures can only be considered year on year within the same organisation because of different characteristics between different providers.

While we seek to reduce our utility costs, we aim to at least maintain our food cost budget per person level, as there is a correlation between quality and cost of food for care home residents, and nutrition is a key part of caring for frail residents.

On gas and electricity procurement we go to the market and secure our prices in one, two, or three-year contracts subject to prevailing market conditions. Gas is used for heating and hot water in both housing and the care home and only Lucas Court, Garden View and Bradbury House buy their own gas. The new Compigne Court is fully electric.

Gas: Our spend on gas has thankfully reduced this year. This is due to the ending of an expensive gas contract in December 2025, and the start of a cheaper contract in January 2026. This financial year reflects three months of the new contract price. Further, our actual unit usage increased by 4.55%.

Electricity: Spend on electricity has increased due to the new contract this year. Overall unit usage dropped again this year by 8.15%.

Food: Despite a challenging environment around food costs, our Catering Manager brought the food costs in under budget and at a broadly similar level to last year, while still delivering excellent food, and catering for special events.

Metric three: increased reach

In line with our objects, we consider how we can increase our reach in the following two key ways: either through development of new homes and facilities, or increased engagement of “persons who are in need by reason of their age.”

We started building 30 new units on our site at Sealark/Grove Road Gosport in 2024-25 which were completed on 30 March 2026.

The board has a stated aspiration that it will identify sites when they become available as follows: *To acquire further land in the Borough of Gosport or nearby to enhance the land bank available for future development if it becomes available and without erosion of reserves.* The acquisition and development out of the Sealark/Grove Road site indicates that Thorngate is delivering on these aspirations. ▼

	2025-26	2024-25	2019-2024
Units completed	30	0	0
Under development	0	30	0
Increase in housing stock as % of current stock at start of year	24%	0%	0%

Metric four: governance and board development

To be a well-run organisation we ensure our board are well equipped in terms of skills and continuous professional development. The board members undertake training and strategic board days normally twice a year in addition to board meetings and at least monthly briefings from the Chief Executive.

In 2025-26 the board undertook two board days incorporating strategy and training looking at social care and employment law changes, marketing, cyber risk, AI for boards, advances in sensor technology and the Energy Act 2023. In addition, a strategy session was held considering future demographics, political changes and the external environment.



Complaints

Our housing and care home residents are at the heart of what we do, and we are committed to delivering a high-quality service. It's important to tell us when things go right, or wrong, so we can continue to improve our service. We take any form of complaint very seriously and we have procedures in place to ensure we respond quickly, fairly and consistently, as well as identifying any areas for improvement as part of the process.

We are committed to meeting the requirements outlined in the Housing Ombudsman's Complaint Handling Code, and we conduct an annual self-assessment to ensure our complaint handling policy aligns with the code's requirements.

Compliance areas

- Our policy ensures accessibility for all residents, including clear guidance on how to lodge a complaint
- Timescales for complaint responses remain consistent with code requirements - such as acknowledging complaints within five working days
- We maintain a two-stage complaint resolution process in line with the code's expectations

Complaints report

In the 12 months from April 2025 to March 2026, two complaints were received. Both were resolved at Stage 1 and within target timescales. There were no recurring complaints or complaints linked to unresolved issues. We achieved a 100% satisfaction rate in the Resident Satisfaction Ratings for complaints.

We have various ways of collating resident feedback on complaint handling, formal and informal feedback mechanisms. Feedback surveys are carried out after a repair has been carried out and the complaint process is mentioned in fortnightly resident newsletters as well as on our website with an online form.

This year we have expanded resident engagement opportunities to gather feedback on our performance, through the resident survey which took place at the end of 2025.

"Every single member of staff is amazing, I do genuinely believe they go above and beyond."



The Mayor's visit





Our trustees



Mark Hook

In his role as Chair Mark is committed to both the wellbeing of residents and the long-term future of the trust. Mark is the former Leader of Gosport Borough Council.



Christopher Matthews

Chris is a partner in law firm Churchers. There has always been a partner from Churchers on the board of trustees and Chris is mainly involved in strategic decisions and adding value to legal and business decisions.



Julie Palmer

Julie's background in social services is a key area of expertise on the board of trustees.



John Clark

John is a housing professional who has worked for various large housing associations in roles ranging from repairs and complaints management to housing manager and an executive director before starting his own housing governance consultancy.



Ollie Zaki

Ollie is a partner at local law firm Glanvilles and says he is pleased to be involved as a trustee using his professional expertise and the opportunity to give something back to the community.



David Popoola-Smith

David joined the board of trustees in 2022 and as a social worker is highly experienced in adult social care.



Jude Comber

Jude is an IT and AI specialist, and joined us this year. She has already worked with our team to develop our AI policy and has contributed strongly to board strategy.



Robert Pettigrew

Robert is a public and policy affairs specialist. Robert's local government knowledge and strategic insight has already been evident in our meetings and board days.





Thorngate Churcher Trust
HOUSING AND CARE SINCE 1868

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