

**CORNWALL
HOUSING**

www.cornwallhousing.org.uk

Cornwall Housing Business Plan



2026–2030



A CORNWALL
COUNCIL COMPANY



Executive Summary

Cornwall Housing Limited (CHL) manages and maintains homes on behalf of Cornwall Council. It is the arms length management organisation that operates as the council's landlord and seeks to ensure that all legislative and consumer standards are delivered. Further to that, CHL seeks to deliver the wider social and community objectives of the council and ensure that the homes that are managed support residents to live fulfilled lives and feel the benefit of being in council-owned properties. As Registered Providers, CHL and the council must deliver all the services that the more widely known Housing Associations do, linking rent and other charges to services received, but must also do more and deliver more. This is a challenge due to the level of Cornwall Council social rents and the current condition of the homes managed, but CHL and the council are ambitious and this business plan will set out the approach to be delivered.

The plan will acknowledge that CHL is on a journey of improvement but that it remains committed to managing and maintaining local homes so that they are warm, safe and with neighbourhoods that support residents to thrive. There are many facets of landlord delivery and CHL recognizes that as a council-owned social housing landlord, it must ensure that it does more than collect rent and repair homes. It seeks to ensure that tenancies are sustained in their broadest sense and residents can play their fullest role possible within local communities.

The recent past has seen considerable change across CHL with a refreshed management team in place, new processes developed, new partners commissioned and a renewed focus on delivering for local people. The positive reviews by Altair and Housing Quality Network (HQN) and most importantly the removal of the Regulatory Notice for failures against the Homes Standard are key milestones in ensuring that CHL delivers the right service in the right way. However, the condition of the homes managed and the legacy issues from the past mean that CHL is on, and will remain on, an improvement journey with more to do. This business plan reflects on many of the changes already delivered and the focus of the work still to do. CHL remains committed to ensuring that it not only learns the lessons of the past but also builds on the significant improvements delivered across 2023 to 2025, addressing the systemic failures and gathering the right information to build long-term solutions. Much progress has been made on collecting and using resident insights to redesign services and improve the condition of homes and building on this, CHL will bring forward plans to reinvigorate the communities it works in and continue the approach to improved maintenance and services.

The overarching focus of this business plan will be the delivery of improvements in the condition of the homes managed by CHL, ensuring that all residents live in homes that are safe, warm and decent. This plan will reflect the ambitious nature of the HRA business plan that is expected to agree significant additional investment into property maintenance and bring forward an additional £40 million over that planned in previous years. The investment will allow CHL to move away from the current reactive approach to one that truly brings forward planned programmes of work, a cyclical maintenance programme and will ensure that residents live in homes that are warm, safe and fit for purpose. There will still be more to do at the end of the 4-year programme covered by this plan but significant strides forward will have been made during this time and the investment will bring about meaningful change for residents.

In summary, the plan will deliver –

- A significant council investment that will improve the condition of the homes that people live in
- An improved repairs service, enhanced approach to safety in homes and the ability to tackle damp and mould across all CHL managed homes
- Investment to reduce the number of empty homes and supporting work around homelessness
- Safer, warmer and more efficient homes
- Long-term savings through prevention and planned maintenance
- Shaping services based on resident insights and requirements
- A new neighbourhood approach in line with council priorities
- Better outcomes and better customer services for residents



Visions and Objectives

This business plan brings forward the proposed delivery approach for Cornwall Housing Limited (CHL) across 2026 to 2030. To do this effectively it must be set within the context of both local and national objectives and ensure it provides a robust service delivery model that gives assurance to the Council (as CHL's shareholder) that service standards are appropriate, risks are clearly managed, and that confidence can be taken from the approach in place.

It will support delivery of the Cornwall Council key priorities of;



Strong, safe, vibrant communities with more decent and affordable homes.



A clean, green Cornwall with healthy rivers and seas.



A resilient economy creating good growth and jobs.



A caring place for families where children build a bright future.



Supporting people to live healthy and dignified lives.



Connected, safe, reliable roads and transport.

The plan will have a real focus on priority 1 but be mindful of the impact on all of the priorities identified. A key part of delivering a decent home is ensuring CHL is an effective landlord with good quality housing and support for all those that live in these homes. This can and will be done in a way that supports local jobs and builds economic opportunities and reflects CHL's environmental responsibilities in all aspects of its work. The provision of a safe and secure home alongside support to sustain tenancies will allow children to thrive and build a bright future, while supporting access to education, the workplace and wider community activities supports people to live dignified lives. Local housing neighbourhood services should and do support the development of great communities and all CHL services aim to deliver an excellent customer experience, while recognising the current limitations that will be set out in this plan.

CHL also recognises their responsibility to deliver against the specific housing objectives in place for the council and to ensure that the CHL business plan supports the Council's HRA business plan. The HRA plan for 2025/26 sets out the HRA priorities of –

Maintaining good quality council homes

Provision of new homes

Meeting our decarbonisation agenda

Regeneration of our communities

Providing better quality specialist and supported accommodation

These priorities support the areas of focus set out in the CHL management agreement that was agreed in 2022, with each business plan refreshing the approach to deliver against required standards. These standards may be local and defined by the council or national and defined by legislation or the Regulator for Social Housing. All come together to support delivery of the CHL vision of

Safe Homes in Strong Communities for one and all

Taken together these objectives and vision have been used to inform the approach brought forward in this business plan.



Context

Cornwall Housing Limited (CHL) is a Cornwall Council owned company and operates as an arm's length management organisation (ALMO) to deliver the management and maintenance of the Council's social housing stock. This stock provides homes for circa 10,300 households in Cornwall and seeks to support those families to live and thrive across Cornwall in line with wider council objectives. CHL is governed by a dedicated Board of independent Directors, resident Directors and 2 nominated officers (1 from CHL and 1 from the Council). It reports directly to the Council which is its shareholder and seeks to deliver a service that is in line with local priorities and good practice across the sector, supporting households to sustain their tenancies in homes that are safe and meet their needs.



CHL has been on a journey of improvement since significant issues were identified in 2021. These issues included the following: –

- Stock condition not in line with Decent Homes requirements and driving high numbers of repairs, disrepairs and complaints
- Contractor capacity for asset management that could not meet demand, nor deliver at the quality required
- Low levels of engagement between housing management teams and the estates and residents they support
- Limited resident insights into service design and delivery
- Poor information systems architecture supporting service delivery
- A committed staffing body that were not supported to solve problems and deliver outcomes
- A backlog of electrical inspections and fire remedial works

Much progress has been made in recent years with significant changes in how services are delivered, supported and managed. All areas of operation have faced review and performance improvement plans and 2025/26 saw the delivery of the biggest change to date with the procurement of new contractors to deliver repair and maintenance (R&M) services and Mechanical & Engineering (M&E) services. This change followed from a clear understanding that the previous provider did not have the expertise and the appropriate back-office systems to deliver the quality and range of service required for local residents and the change to new providers represents a gear shift to new delivery models. They bring new opportunities into Cornwall in terms of economic development but most importantly is the step change in service delivery required that will allow CHL to focus on delivering the right service at the right time for the area that represents the highest driver of satisfaction for residents.

Interim contracts for R&M services went live in March 2025 and a new 10-year contract for M&E services went live in April 2025. It is too early to reflect the full impact of these changes in this business plan, but a critical focus of CHL over the next 4 years will be embedding and rolling out the opportunities and impact presented by this change. It is anticipated that by 2030 CHL will have moved from a maintenance service that is reactive and represents disruption for residents to one that is planned, uses intelligence to guide the approach and ensures that all homes are on a path to being safe and warm.

Across resident focused services CHL has taken action to ensure that the complaints handling service has been improved and that approaches are in line with the Housing Ombudsman Code of Practice. This was essential to ensure that CHL gained insight into where the service failure was occurring as well as ensuring that residents are being treated with respect. CHL has also focused on the services being delivered to local residents on estates and invested in a new estate ranger team who are delivering improvements locally as well as being visible locally. Building on this, in 2025 CHL invested in and relaunched the housing management team with a renewed focus on tenancy management, tenancy engagement and tenancy support. This change will drive visibility and support wider community engagement as well as supporting CHL to be a better landlord in the broadest sense and helping people to thrive within their homes. Delivery of the next steps of this change will be woven throughout this business plan.

Wider organisational development has progressed following the exit of the organisation from the Corserv Group. There is a focus on bringing improvements to the core business systems following the identification of systemic failures in module delivery and integrations and agreed improvement plans that will bring functionality back to an adequate level and then push on with new developments. Recent work delivered integrated approaches with the new contractors allowing more timely information flows and support to delivery teams.



Future focus will be on the delivery of workflows to front line officers that support more effective working patterns but also a significantly better service to residents and supporting the aim of the organisation to deliver services with a minimum of contacts.

The People Strategy agreed in 2024 is delivering a revised approach to CHL's overall benefits package and will be supporting work around recruitment, training and development across this plan. New customer service standards are being developed, and these will be introduced alongside a new set of values and behaviours to support CHL staff to know what the right thing is and ensure that they do it.

In addition to these local objectives, the national context must and has been considered in developing the plan. The social housing sector saw a significant focus on building safety following the tragic events at Grenfell Tower and this culminated with the Building Safety Act 2022, the ongoing enhancement of Fire Safety Orders and the limited tolerance for risk. The Social Housing Act 2023 brought forward a range of requirements for social housing landlords that builds on what was already in place but significantly shifts the view on what is considered "acceptable" with new Consumer Standards going live at the beginning of 2024/25. In addition, the collection, reporting and use of Tenant Satisfaction Measures, an enhanced professionalisation of the housing officer function as well as the increased focus on issues associated with damp, mould and condensation and the introduction of Awaab's Law during 2025 have all kept the focus on delivering to current households. It is recognised that there have been announcements made across the summer of 2025 around Decent Homes delivery and the approach to carbon management. These are all subject to consultations, therefore this business plan has been prepared without incorporating these and it is expected that required changes will be reported separately.

CHL seeks to ensure that it is responding to all the local objectives and national requirements appropriately and that it delivers a landlord service that meets the council's requirements. It is recognised that this is difficult within the context of local rents and funding levels across the Housing Revenue Account and that there are prioritisation choices to be made. Average rents for CHL managed homes are expected to be approximately £90 per week in 2025/26 compared to an average of £120 per week across other social housing providers in Cornwall but CHL must deliver the same service and ensure that it supports wider council objectives in the most appropriate way. This plan will set out how the delivery will be made and what will be delivered but also what will not be delivered. It is recognised that the council will receive a housing inspection at some point in the next 4 years (as set out in the Social Housing Act 2023) and aims to ensure that the services it provides will be deemed to be appropriate and meet inspection requirements.

The financial challenge across Cornwall remains acute and this demands the need for prioritisation of actions. The backlog of remedial actions across critical health and safety areas that have been prioritised during 2024/25 and 2025/26 remain a focus. The service has been a reactive one and this has had consequences for the timescales around the delivery of repairs, management of empty properties and emerging issues across all maintenance areas and critical risk matrices are in place to manage risk to both the property and the household. However this approach will change from 2026 with the additional investment being brought forward under the HRA business plan with CHL being able to deliver planned improvements across all elements of property management. There remain backlog works and historical issues to manage and CHL will continue to need to respond to emerging issues across those homes that are at the later stages of the investment programme. These will continue to be managed via risk protocols and require ongoing prioritisation but running alongside this will be the planned investment programme that will see an improvement in decency levels from 2026 onwards. The challenge is large and will require effective project management to support delivery, but CHL is ambitious to ensure that it delivers the aspirations of the council associated with the investment so that CHL residents see a real difference in the condition of their homes.



The Plan - Developing the plan




CHL has worked closely with council colleagues to develop this plan. The service and financial detail reflects the overall HRA business plan which is reviewed annually and seeks to ensure that those elements that fall to CHL to deliver are captured and planned. The national landscape is also changing, and the detailed plan reflects those changed requirements where these are known while highlighting where further changes may need to be delivered across the lifetime of this plan.

In order to ensure that all requirements of the landlord service have been captured and are being delivered for Cornwall, the 2026-2030 business plan is based on the locally developed CHL “Blueprint for Success”. This Blueprint sets out the different areas of work for a landlord, details the legislative standards or national guidance from which baseline standards or best practice are defined, and undertakes a self-assessment of the current position of CHL against these areas of work. The approach is a crucial pillar for any inspection that will occur over the lifetime of this plan as required by the 2024 Social Housing Act, with a key element of the judgement criteria being the level of self-awareness against service delivery standards with both areas of good practice and known weaknesses identified.

The outcome of the Blueprint sets the challenge for CHL and also describes the aspirations around delivery. Each element of the framework has been rated against a scale of 1 to 5:

- 1 = not delivering in line with legislative baseline
- 2 = baseline standards being met but most areas need improvement
- 3 = service delivery is adequate but at least 40% of current service needs improvement to move to above median performance
- 4 = some areas of good practice with performance above median in those and at median in all others
- 5 = good performance across all parts of service delivery with most areas delivering upper quartile performance

It is the aim of CHL to be delivering services that are rated as 3 as a minimum, and preferably a score of 4 across at least 80% of areas. The current self-assessment would show the organisation as delivering the following average scores:

	Previous 2023	Current 2025	Forecast 2030
Our Homes			
 Asset Management	1.56	2.30	3.50
Building Safety	1.55	2.38	3.38
Repairs & Maintenance	1.25	2.57	3.86
Our Residents			
 Housing Management	1.55	2.09	3.38
Resident Engagement & Comms	1.22	2.70	4.50
Income Mgt & Lettings	1.78	2.27	4.00
Our Organisation			
 Business Systems & Performance	1.29	2.62	3.85
Finance	1.57	3.10	4.00
People and H&S	1.33	2.62	4.27
Governance	1.83	3.00	4.00

The Plan - continued

This demonstrates that there has been considerable progress made in recent years but that the scale of the challenge remains. While the aim over the 4 years of this business plan is to lift the organisation to at least average scores of 3 in each area and with some achieving a score of 4, it is recognised that the challenge in some areas is significant. The level of available resource alongside the nature of the challenge means that while all levels will achieve a cross cutting acceptable score by the end of this business plan there will remain significant challenges in

- Stock Condition – non decency levels will remain above 0% until 2032 even with the additional investment, however are expected to be much closer to national averages and below 5% by the end of the lifetime of this plan
- Satisfaction with repairs – the changes across the lifetime of this business plan will take time to implement and satisfaction levels only slowly climb 2 to 3 years after residents see the outcome of such large changes

The challenge requires a range of complementary actions to change the nature of service delivery across CHL. These have been planned within the available resource, both financial and other, and to some extent built using resident insight and co-design principles with this approach building across the next 4 years. Never again will CHL “consult” with residents but will build solutions jointly ensuring that the resident experience remains at the heart of all solutions with sufficiently flexible services to be household focused but fair and equitable to all, reflecting that this plan delivers a service back to residents in exchange for their rent received.

Building on work delivered across previous business plans and recognising the significant focus to deliver the investment programme for property condition, CHL has identified 5 key themes to support the ongoing improvements required. These themes will shape the activities to be provided, ensure that work is cross cutting and support the right outcomes for residents in line with local objectives.

Service delivery and improvement activities will be focused around the 5 tenets of:



Solid Basics



Safe Homes



Right Culture



**Knowing Our
Residents**



Work Smarter

This allows service focus, ensuring that CHL can be confident that it is working to be an effective delivery model for the council’s priorities, is delivering services in line with Consumer Standards and builds on resident insights to ensure it meets local needs.





Solid Basics means having the appropriate working practices and resources in place to ensure that CHL is delivering services that are compliant with all relevant legislation and regulatory standards, and in line with good practice.

Solid Basics

CHL has a clear understanding of the expectations set out within the Consumer Standards and wider legislative requirements, but the Blueprint for Success identifies that there is further work required to ensure that there is confident delivery of all areas of baseline services. This may be about data management, or how staff are managed or supported, but is a critical focus area for ensuring that foundations of the organisation support front line service delivery to be the best that it can be.

CHL has an ongoing programme in place to manage delivery of the Consumer Standards, building on the work delivered by HQN in 2024. Over the lifetime of this business plan action plans across all elements of the Standards will be implemented to ensure that CHL is in the best possible position to demonstrate where it is already performing well against all Standards along with how and when improvements will be achieved. It's already acknowledged that the funding challenges are a known constraint, but many of these actions are about using the current resources in a more effective manner and driving change through working smarter, harder or more efficiently.

For those areas of the business that sit outside of the scope of the Consumer Standards, CHL is ensuring that there is compliance with current legislation and good practice guidelines, and action plans in place to address any known gaps. The Health & Safety strategy has been developed during 2025/26, and sets out a three-year plan that ensures that CHL remains aligned with the requirements of the Health & Safety at Work Act, alongside the requirements of the Safety & Quality standard. It is also embedding a culture of reporting and learning that promotes awareness throughout the organisation of the importance of working safely, whether in the office or out on estates and in residents' homes.

The IT infrastructure is a key limiting factor for CHL and the previous lack of investment and development means that duplications and work arounds remain in place. These are known and CHL have an agreed Digital Strategy focused on reimplementing systems, building capabilities and ensuring that there is a suite of robust core systems in place that support efficient and effective working practices and that deliver automated, reliable management information. The improvements made to the Open Housing and Docuware systems during 2025/26 have provided a solid foundation on which to deliver the next phase of improvements in line with the Digital Strategy and Roadmap, which will be aligned to the priorities and aspirations set out within this business plan.

Building on the improvements made during 2025/26, this plan will see further strengthening of financial management and internal controls alongside the delivery of CHL's VfM and procurement strategies, ensuring that funding received is utilised in the most effective way and supports delivery of the best possible outcomes for CHL residents.

CHL's governance remains aligned with the NHF code of practice and the Council's Articles of Association, and this plan will continue to enact the succession plans set out during 2025/26 to ensure that the Board and Committees continue to provide effective oversight.



Safe Homes

Safe homes means having plans that will support the delivery of effective repairs and maintenance approaches, ensuring that all homes are safe for the people living in them and responding to household as well as building needs. This is often described as achieving “decency” but goes much further in terms of meeting landlord duties described both in legislation and the Consumer Standards.

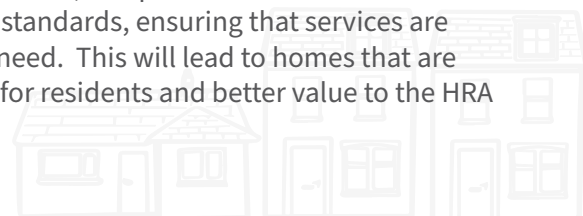
To deliver safe homes CHL will ensure that there is a planned cyclical and component replacement programme, a servicing programme for key components and a responsive and good quality repairs service. All of this will be delivered in an approach that recognises, responds to and plans to the needs of the household.

It is recognised that the current condition of homes does not meet decency standards and this brings with it challenges to meeting the overall aims of the “Safe Homes” theme. The HRA business plan recognises this and brings forward significant investment over the next 4 years that will address many of the underlying issues. The investment will allow CHL to move away from a “fix on fail” approach and deliver new ways of working that improve the overall condition of homes. The approach will need to balance the immediate priorities of failing components and responding to immediate needs with a wider, more planned approach that will shift the service received and condition of homes over time. CHL will continue to address the backlog of health and safety issues throughout 2026 and 2027, reducing the number of empty properties, meeting fire safety actions and clearing the backlog of disabled adaptations, but will also invest in homes and start the planned maintenance approach. The plan brings forward the investment that will ensure that Cornwall is fully compliant with the current decent homes standards by 2030/31 and will see significant reductions in non decency across the next 4 years. An exciting time to address the historic issues across homes and an approach that will truly deliver improvements in the fabric of buildings, replacements of secondary components and replacement of obsolete heating systems.

CHL have already developed the asset supply chain significantly over recent years and this has seen 4 new suppliers operating across CHL services. This has delivered improvements in quality and value for money and CHL will continue to have a strong procurement approach, being active in the local economy and supporting the required supply chain to ensure it can deliver for local residents. As the financial envelope increases CHL are engaging with new partners to create the capacity to deliver the additional works and if necessary will engage the wider market. In the 2nd half of this plan CHL will procure the long term partnering arrangements across repairs that will be implemented in 2027. CHL will also change the way it works to ensure that it has strong partnering arrangements with contractors and can deliver the approach needed to deliver outcomes for residents.

Work to deliver all outstanding health and safety servicing requirements will have been completed by March 2026 but CHL will not stand still. There are opportunities to further streamline services beyond baseline delivery and build on the expertise and ideas that new contractors bring. The regular contact required to ensure homes are safe via the servicing programme will be delivered jointly with the CHL housing management service and actions taken to engage with and support some of the most complex households, ensuring they receive the same service and attention as those households that more readily engage.

The delivery of safe homes that are fully complaint with all consumer standards is unlikely to be delivered across the lifetime of this plan due to financial and supply chain constraints. However, this plan sets out activities that will ensure that significant progress will be made to the delivery of these standards, ensuring that services are both demand and risk led supporting those households that are most in need. This will lead to homes that are safer, warmer and more energy efficient leading to a better quality of life for residents and better value to the HRA with investment in prevention and planned maintenance.





A common theme within complaints and identified throughout business failure is the behaviour and attitude of staff. CHL has many committed and engaged staff but often this does not translate into activities or outcomes that deliver real benefits for residents or ensure that services are delivered in the most effective way.

Right Culture

The aim of CHL is to take the current best efforts of staff and ensure they are focused on delivery in a way that really supports effective outcomes, resolves problems and focuses on the right issues. The work set out in this business plan will build on work already underway and focus on ensuring values, behaviours and outcomes are aligned. The People Strategy agreed in 2024 sets out the underlying approach and has seen outcomes focused on ensuring CHL offers the right benefits and underlying working arrangements to attract and retain the right staff as well as to ensure that they are organised in a way that supports CHL priorities. Moving forward the approach will develop the culture, ensuring it is one of customer focus, encourage and embed workplace behaviours that improve CHL as a place to work and deliver changed outcomes to residents. Acknowledging that culture change is challenging to an organisation, the plan allows for time to embed the changes across leadership, processes and decision making and so empowering employees to do the right thing.

Work around values and behaviours will be built into key processes, systems and performance management ensuring that there is a reflect, reset, review and resource approach, supported by additional values-based training via an in-house leadership course. The Equality, Diversity and Inclusion Strategy will also be drafted, consulted upon and approved in year to enable delivery through an action plan from April 2027 onwards, further supporting how actions are delivered.

CHL developed its new Customer Service Standards in 2025/26, reflecting messages received from residents and confirming how these can be turned into clear performance metrics that staff must ensure they deliver. They build on the values and behaviours that have been agreed and bring to life what they mean for residents and these will be rolled out and embedded throughout the life of this business plan. Initially this will mean raising awareness of the new standards amongst staff and residents and ensuring that suitable tools are in place to be able to monitor delivery against them. This will be followed by active monitoring to ensure CHL is living up to its promises or taking appropriate action when it is not.

Over the life of the business plan, there will be a number of initiatives that will embed the required cultural changes into the organisation in turn supporting its adherence to the Consumer standards by putting the customer at the heart of everything delivered.



CHL has identified Knowing Our Residents and Communities as a newly established strategic priority. This initiative aligns with the requirements of the Transparency, Influence and Accountability Consumer Standard, and reflects CHL's commitment to delivering tailored, high-quality services that meet the diverse needs of its resident population.

Knowing our Residents and Communities

Understanding our residents, and the neighbourhoods where they live, is not only a regulatory expectation—it is a cornerstone of CHL's ambition to become a truly customer-centric organisation. By deepening the knowledge of who our residents are, how they interact with services, and what matters most to them in their community, CHL aims to enhance service delivery, improve customer satisfaction, and foster trust and transparency.

CHL is committed to developing a comprehensive and consistent approach to resident insight and deepen its community engagement. This strategic intent is underpinned by some key themes:

Resident data standards - CHL will define and implement clear data standards to establish what an ideal customer account should contain. This will ensure that CHL holds the relevant and accurate information needed to deliver personalised and effective services. The goal is to create a robust data framework that supports operational excellence and informed decision-making.

Existing customers - CHL will undertake a systematic review and cleansing of existing customer data to ensure accuracy, completeness, and relevance. Maintaining high-quality data is essential for understanding our current residents and responding to their needs in a timely and appropriate manner. Conducting a customer census will be central to this work throughout 2026/27.

New customers - CHL will identify and optimise the points of entry for new resident data into systems. This includes ensuring that data is captured consistently and accurately at the first point of contact. By embedding strong data practices from the outset, CHL can build reliable customer profiles that support long-term engagement and service delivery.

Culture - CHL will embed a customer-centric culture across the organisation, where data quality and resident insight are recognised as shared responsibilities. This cultural shift will empower staff at all levels to value and contribute to the collective understanding of our residents, reinforcing CHL's commitment to transparency and accountability. This will be reliant upon developing training to ensure existing and new staff understand their responsibilities with regards to keeping information about residents up-to-date and accurate.

Resident engagement - Central to this priority is the active use of resident data to inform and influence service provision. CHL will leverage customer insight to shape decisions, improve outcomes, and ensure that residents' voices are heard. This includes proactively seeking resident views before implementing changes and using feedback to co-design services that reflect their lived experiences. This work will hinge on the completion of annual engagement plans per service area, and the completion of an engagement register to evidence where views have made a difference.

Knowing our Residents and Communities - continued

Collaboration with local partners – At the heart of this approach is a belief that sustainable, thriving communities are built through strong partnerships. We need to know our residents, but we need to know our communities too, which is why we are committed to working in partnership with statutory and voluntary agencies to ensure they are part of any co-design of local initiatives. We will strengthen local networks and share data and insight to build a fuller picture of what’s working and where we have a role to play in doing more.

Enabling systems and outcomes - To support this work, CHL will ensure that its IT systems are fit for purpose—capable of capturing, storing, and analysing resident data in ways that facilitate excellent customer outcomes. Technology will be a key enabler in our journey to know our residents and where they live better, but it will be complemented by a strong organisational culture that prioritises empathy, responsiveness, and continuous improvement.

CHL has the appetite and ambition to know its residents better, and by using this data intelligently we can it can CHL will ensure that every resident receives services that are tailored, transparent, and accountable, and help to support communities to thrive.





All organisations can be better and more effective in how they deliver services and CHL is no exception. The focus in previous years has been about addressing front line service gaps and immediate problems that impact on service turnaround.

Work Smarter

As CHL moves into a more mature service delivery position it is necessary to re-focus attention on whether delivery models are working in the way intended and to ensure that there is a continuous feedback loop to measure and review delivery and drive forward new solutions that reflect needs and best practice.

Core to the delivery of services will be the refresh of service delivery methods, ensuring that there is a focus on local and county wide and that this leads to the best outcomes for residents. During 2025 CHL introduced locality working for its housing management teams and the delivery of the new repairs and maintenance contracts. Throughout this CHL will build on this approach, bringing together functional teams to support the 3 defined localities for CHL while continuing to deliver county wide services where this makes sense, due to the nature or value of these service areas. The opportunities delivered by this changed approach will drive further smart working as local services coalesce around homes rather than being driven by function.

CHL has been focused on creating the skills and capacity to move to this model of continuous improvement and has developed a CHL Improvement Ambassador network over the last 18 months. These ambassadors will be the cornerstone of work to identify and embed new ways of working that reduce duplication, improve outcomes for effort inputted and empower staff to deliver real change where required. The approach is supported by the Digital Strategy and Application roadmap, Information Management Framework and the Business Improvement Framework and will deliver across the life of this business plan.

The key outcomes to be delivered over the course of this plan include an integrated mobile working solution for front line employees, management of core systems environments, automated reporting for all core business areas, an increased digital offer to residents, and the implementation of the information management framework along with an organisational approach to document and records management. There is also the recognition that the use of AI is gathering pace across a range of areas, and this is an area that CHL wants to explore in terms of understanding the art of the possible and how it could be effectively applied to support enhanced and more efficient ways of working.

Alongside the digital elements will be the identification of areas of waste and duplication across CHL's working practices that can be taken through a business improvement process utilising the tools and techniques within the framework, aimed at delivering service improvement for residents alongside business efficiencies to ensure the organisation continues to provide value for money.

A key priority that will need to be allowed for within the duration of this plan will be the re-tendering and associated implementation of the long-term repairs and maintenance contracts and the associated systems and process requirements.



Risk and Opportunities

Risk management is critical in supporting successful delivery of the CHL business plan, and the organisational risk register has been developed with this in mind. The Register is aligned with the sector risk profile for strategic risks in addition to the operational and local risks specific to CHL.

The CHL risk register is a live document and supported by a risk appetite statement that is reviewed annually. The risk register is presented for discussion at every meeting of the Audit, Finance and Risk Committee and to the Board six-monthly.



The key risks being managed by CHL across this plan are:

Sector Specific – Strategic Risks

- Setting strategic direction and meeting local priorities whilst delivering the outcomes required by the Consumer Standards
- Maintaining financial viability and developing a thorough understanding of financial risk in order to protect tenants' homes
- Service delivery and accountability in line with tenant expectations - collecting information, listening to tenants, understanding expectation and acting accordingly
- Delivery of activity in support of tenant safety, supported by accurate, up to date and complete data
- Counterparty risks linked to rising costs and quality control

Sector Specific – Operational Risks

- Service Delivery and accountability (in line with Consumer Standards)
- Provision of a repairs and maintenance service which ensures tenants' homes and communal areas meet minimum standards and that represents value for money.
- Quality of homes in line with updated Decent Homes Standard and MEES
- Costs and access to skilled labour to deliver repairs and maintenance programmes and comply with safety requirements
- Data integrity impacting on accuracy of information available to Board to support effective decision making
- Rental income and arrears – collection approaches to maintain income levels in the context of rising cost of living
- Data protection and cyber security and protection of tenants' data

CHL Specific - Local Risks

- Poor stock condition affecting ability to respond in line with consumer standards, Housing Ombudsman expectations or legislative requirements, as well as impacting on residents' quality of life
- Lack of quality data related to homes and residents, impacting on ability to target resources effectively
- Recruitment and retention of staff to support and deliver the service improvement programme
- Embedding of new suppliers across the Repairs & Maintenance services and achieving the expected improvements in service delivery
- Availability of the supply chain to support ambitious stock investment plans
- Capacity to make improvements to core IT systems in support of effective and efficient service delivery
- Capacity of CHL and contractors to deliver increased capital investment programmes
- Reputational risk associated with fixed asset sales

CHL recognises the context of the challenging financial environment for Local Authorities and acknowledges the additional investment being made available for improving the condition of existing stock over the life of this business plan. These improvements, alongside maintaining the safety of residents is of the highest importance, and increasing the quality of information held about the homes will support the decision making and prioritisation which will need to take place to ensure the funding is invested appropriately. Whilst the homes within Cornwall remain below decency levels, there continues to be an associated risk of regulatory referral and Housing Ombudsman judgements. However, CHL is clear on the expectations of all stakeholders and will continue to build on improvements already made and take every opportunity across all parts of the business to enhance and deliver the level and quality of services that local residents expect and deserve.



Resident Engagement

Resident engagement is a cross-cutting theme that underpins all areas of service delivery. CHL recognises the critical importance of listening to residents and using their insights to shape the organisation's future. The Transparency, Influence and Accountability Standard has made tenant engagement a regulatory requirement—no longer a discretionary activity but a core component of effective social housing governance. CHL fully embraces this ethos and is building strong relationships with involved tenants and continues to expand opportunities to hear and respond to residents' voices.



CHL conducts an annual analysis of customer data. In 2025, this revealed that 22,721 individuals live in CHL households, with 95% of tenants identifying as White British. Notably, 23% of tenants report a disability or long-term health condition, while 46% of households include at least one person with a disability. Additionally, 6% of children living in CHL homes have a disability, 40% of properties are occupied by a single adult, and 74 tenants speak English as a second language. This demographic overview highlights the diverse and evolving needs of our residents. Understanding these needs more deeply is a strategic priority, driving the launch of the ‘Knowing Our Residents’ workstream.

This initiative will focus on improving the quality, accuracy, and accessibility of resident data, enabling CHL to tailor services more effectively. Key actions include the development of a customer service census in 2025/26, refinement of vulnerability flags on customer accounts, and the establishment of robust data standards to ensure consistency and usability.

In 2024/25, CHL launched its Resident Engagement Strategy, having consulted with over 1,250 residents. The strategy introduced a four-tier engagement framework designed to reflect varying levels of resident interest and involvement:

Level 1 – Heard - Passive data collection (e.g. complaints, repair requests)

Level 2 – Asked - Direct feedback (e.g. surveys, satisfaction questionnaires)

Level 3 – Involved - Issue-specific engagement (e.g. workshops, focus groups)

Level 4 – Invested - Strategic involvement (e.g. Tenant Forum, Board Directors, Scrutiny Panel)

- Significant progress has been made since the strategy’s launch, and engagement activities have supported substantial organisational changes throughout the year. Highlights include:
- Co-design of CHL’s new Communications Strategy (Dec 2024)
- Level 1 engagement training for the Wider Leadership Team
- Tenant Forum-led complaints quality review
- Scrutiny investigations into voids and customer services, resulting in actionable recommendations
- Continued Board-level involvement from invested residents
- Quarterly oversight of KPIs, complaints, and engagement activities by the Tenant Forum
- Implementation of an Engagement Register to track resident input and its impact on service delivery

Resident engagement was particularly prominent in the Repairs Project, which involved the procurement and onboarding of four new contractors in 2024/25. Insights from complaints data were instrumental in the decision to overhaul existing arrangements. Residents also played a central role in shaping the new service, participating in procurement, co-designing service standards (including contractor codes of conduct), and monitoring performance.

Looking ahead, CHL will develop annual engagement plans for each service area, detailing how residents will influence key changes and improvements. Embedding the Engagement Register will ensure transparency and accountability, with staff encouraged to capture all engagement activities. Residents will also influence the creation of new Customer Service Standards and continue to monitor contractor performance through the Tenant Forum. New locality-based working arrangements will introduce community events to reach residents in specific areas. The annual rent consultation remains a cornerstone of the engagement calendar, and recruitment of new resident Board members will help maintain strong governance arrangements.

In summary, CHL has made clear and measurable commitments to resident engagement and is delivering on those promises. The addition of the ‘Knowing Our Residents’ workstream will enhance these efforts by integrating data management with engagement activities, ensuring CHL is working towards a comprehensive understanding of residents’ needs—now and into the future.



Financial Planning

The overall financial plan supports the service delivery plans and the funding streams set out mirror the assumptions within the HRA business plan and the expected management fees payable to CHL over the next 4 years. It also recognises the additional funding being made available for capital investment in the homes, enabling the longer term investment in assets through planned maintenance and replacement programmes that will lead to a lower overall cost per property across the 30-year business plan. Economic evaluation and assessment around cost of repair versus disposal on void properties will need to continue, to ensure that the stock remains financially viable and overall use continues to meet needs. The financial plans set out below for both revenue and capital represent the management fee proposed within the draft Council Housing Revenue Account business plan and what can be delivered within this funding envelope, with the flexibility to adapt plans accordingly, should additional funding be forthcoming at any point across the life of the business plan.

CHL is cognisant of the requirement to deliver a breakeven position against the management fee received and will ensure that the appropriate financial controls are in place to manage spend accordingly, alongside which will be a range of activities to address some legacy working practices and inbuilt inefficiency. During 2025/26, CHL worked with Council colleagues to investigate alternative service delivery options for the HRA portfolio, recognising that the current model and costs associated with providing good quality homes and services is not sustainable in the longer term. CHL will continue to work alongside the Council to investigate these options further, with a view to identifying and implementing over the course of this plan a solution that supports long term viability.

Revenue

The revenue financial plan along with the financial assumptions are shown in the table and commentary below.

	2026/27	2027/28	2028/29	2029/30
	£,000	£,000	£,000	£,000
HRA Revenue Management Fee	34,279	32,650	33,303	33,216
HRA Revenue Expenditure:				
Compliance	5.024	5.118	5.213	5.047
Repairs	7.187	6.897	6.760	6.444
Damp and Mould	2.382	0.656	0.669	0.683
External Planned Maintenance	0.100	0.100	0.500	0.500
Disabled Adaptations	0.100	0.102	0.104	0.106
Complaints / Disrepair	0.550	0.500	0.450	0.450
Voids	2.222	2.266	2.311	2.358
Surveys	0.125	0.128	0.130	0.133
Sub-Total	17.689	15.766	16.138	15.719
Staffing	13.229	13.497	13.771	14.050
Less: Capital Programme Management Fee	-2.427	-2.475	-2.525	-2.575
Sub-Total	10.802	11.022	11.246	11.475
Housing Management	3.387	3.412	3.426	3.479
Resources and overheads	2.402	2.449	2.493	2.543
Sub-Total	5.788	5.862	5.886	5.988
Total Investment	34.279	32,650	33,303	33.216

Assumptions

Inflation

- Staffing costs include growth for increased Capital programme delivery from 26/27.
- Non pay inflation set at CPI forecast.
- Building costs inflated at CPI or known rent increase per lease agreements.
- Other spend held at cash flat through business plan with assumed efficiencies to offset cost risk.

Efficiencies across all budget lines through:

- Cash flat assumptions on recurring revenue items including Compliance, Voids and Adaptations
- Reductions on Damp and Mould and Complaints & Disrepair claims through property investments and permanent fixes
- Cost increases for new services such as food waste collection assumed to be mitigated through service charging.

Other

- Higher costs for 26/27 include full recovery of repair backlogs and permanent fixed to damp and mould.
- External Planned Maintenance introduced from 26/27 to shift from reactive to proactive works

Capital

The CHL capital plan sets out the expected programme of works to deliver the asset management strategy, supporting the reduction of empty properties, delivery of Decent Homes across Cornwall, clearing the backlog of disabled adaptations and meeting key health and safety actions around areas such as fire. The delivery of this programme reflects the ongoing and emerging information from the stock condition surveys and ensures investment to improve external facades (therefore reducing damp and mould and other property condition failures), meet fire remedial actions and take action where HHSRS hazards have been identified are prioritised, as well as driving improvements in non-decency levels.

	2026/27	2027/28	2028/29	2029/30
	£,000	£,000	£,000	£,000
HRA Capital Management Fee	39,242	36,600	35,293	34,353
HRA Capital Expenditure:				
Compliance	1.433	0.850	0.800	0.800
Waste Water Systems	0.400	0.400	0.400	0.400
Fire Safety	7.280	0.500	0.000	0.000
Repairs	4.925	4.803	4.703	4.653
Adaptations	2.100	1.800	1.800	1.800
Major Voids	3.577	3.497	3.520	3.543
Estates	0.500	0.250	0.250	0.250
Energy Efficiency (inc. EPC C)	4.223	4.223	3.394	3.394
Decent Homes	5.569	6.359	5.402	1.155
Cyclical Programme	5.334	10.693	11.750	15.032
Structural	1.475	0.750	0.750	0.750
Programme Management fee	2.427	2.475	2.525	2.575
Total Investment	39,242	36,600	35,293	34,353

Assumptions

- Backlog recovery in 26/27 & 27/28 before stabilising in 28/29
- Fire safety works continue across 25/26 and 26/27 (compartmentation and fire doors)
- Reduction of empty properties in 26/27 and stabilising the numbers in 27/28
- Energy efficiency for EPC C deferred from 2030 completion to 2034
- A reduction in non decency to single figures by 28/29 and compliant with the current standard by 2030/31
- Clearing the backlog of disabled adaptations by 27/28 with a stabilised service provision

Non-HRA Services

The non-HRA related services financial plan along with the financial assumptions are shown in the table and commentary below.

	2026/27	2027/28	2028/29	2029/30
	£,000	£,000	£,000	£,000
Revenue	3,307	3,372	3,349	3,507
Non-HRA Expenditure:				
CHL 56 owned properties	0.355	0.362	0.369	0.376
Temporary Accommodation Delivery	0.118	0.120	0.122	0.124
Gypsy and Traveller Sites	0.569	0.580	0.592	0.604
Other	2.265	2.310	2.356	2.403
Total Investment	3,307	3,372	3,349	3,507

Assumptions

- Inflation set at CPI forecast.
- Service provision expected to continue at 25/26 rates across business plan period, no assumption of material changes to service delivery



Measurement of the Plan

CHL has in place a robust performance management approach that sets targets for service areas in order to manage and monitor delivery of services. Some areas have clear performance metrics that are straight forward to manage, while others require more sophisticated responses, or sets of actions / success measures that will influence a range of indicators.

CHL uses Housemark to test and challenge itself against required performance levels and this allows an annual review of performance against other landlords with a similar stock size and geographical delivery approach. There is no perfect comparator and any benchmarking will include nuances in terms of the way information is collected and analysed, but the Housemark approach provides a good baseline from which to draw comparisons and ensure that any differences are fully investigated and explained. However, as a principle for KPIs, where current performance is below top quartile, CHL will be setting a target that moves performance to the next quartile up in line with the improvement activities set out within this plan. Where performance is already at top quartile, or there is no defined improvement activity, the expectation is that current performance will be maintained.

A full suite of KPIs and success measures that will be used to judge performance against the improvement plan has been developed in conjunction with the outcomes of the recent Housemark review into CHL's current approach to setting, measuring and reporting KPIs. The business plan will refresh the detailed performance indicators each year and these will be drawn from the overall targets and linked to future priorities agreed and pulled through from the plan

The full set of KPIs and key success measures is set out in Appendix B.





Governance

CHL is governed by a Board made up of 6 independent Directors, 3 tenant Directors and 2 officers (the CHL MD and a council appointed senior leader). The main Board is supported by 2 committees focused across the business and focused on managing the delivery of key risks and improvement areas for CHL.

The original Board Directors were all appointed in 2021 when the Board was formed. This has meant that CHL has been focused on succession planning over the last 18 months. The Board has welcomed new members in recent months with an expectation that there will be further planned turnover. CHL aims to achieve a refresh of the Board within the life of this business plan and has a clear succession plan that links skills needed to vacancies ensuring that the council and residents can be confident that the Board has the skills that it needs to discharge its duties.

A key appointment over the course of this business plan will be the appointment of a new chair when the current appointment comes to an end in September 2026. CHL will work with the council to support the recruitment to this critical role further ensuring the right leadership.

Links with CHL's Resident Monitoring and Governance Panel (formerly Tenant Forum) are working well, with members of the Panel regularly attending Board Meetings and quarterly reports being presented to the Board by the Chair of the Panel. The Tenant Led Action and Review Panel reports into the Audit, Finance and Risk Committee, including recommendations and actions arising from scrutiny projects.

Current Board Directors are:

Vivienne Horton	Chair of the Board	
Robert Stronge	Non-Executive Director	Senior Independent Director / Member of People and Culture Committee
Rob Dustan	Non-Executive Director	Chair of Audit, Finance and Risk Committee
Kate Ryan	Non-Executive Director	Member of People and Culture Committee
Andrew Manning	Non-Executive Director	Member of Audit, Finance and Risk Committee
Amanda Leman	Independent Non-Executive Director	Chair of People and Culture Committee
Kevin Hawke	Tenant Non-Executive Director	Member Responsible for Complaints
Paul Hearn	Tenant Non-Executive Director	Member of Audit, Finance and Risk Committee
Susie Miller	Tenant Non-Executive Director	Member of People and Culture Committee
Mark Read	Council Appointed Non-Executive Director	Member of People and Culture Committee
Su Spence	Managing Director	
Jane White	Associate Director	Member of People and Culture Committee

Board of Directors

Membership:

6 Independent Non-Executive Directors (including the Chair)

3 Tenant Non-Executive Directors

1 CHL Managing Director

1 Council Appointed Director (currently Service Director – Customer & Business Operations)

Responsibilities:

On behalf of the Council, to be responsible for the governance of CHL and oversee the work of the organisation.

To develop and oversee the delivery of CHL's strategic objectives.

To ensure value for money, a strong customer focus and the safety of residents and staff is a key focus.

To keep the organisation within its legal, regulatory and moral obligations.

To work in partnership with, and be accountable to, residents in fulfilling its role.

Audit, Finance and Risk Committee

Membership:

2 Independent Non-Executive Directors

1 Tenant Non-Executive Directors

Responsibilities:

Internal control and risk management – To monitor and assess all internal controls and assurances and to set and oversee the efficient operation of the Risk Management Framework.

Internal and external audit – To oversee the internal and external audit functions.

Financial control and VFM – To oversee the organisation's finances and monitor the integrity of the CHL financial statements.

People and Culture Committee

Membership:

3 Independent Non-Executive Directors

1 Associate Director

2 Tenant Non-Executive Directors

Responsibilities:

People – To set the strategic ambition for the type of employer CHL wants to be.

Governance – To ensure that the CHL Board and Committees are fit for purpose.

Reward – To provide oversight, support and challenge on delivery of the CHL Reward Strategy.

Appendix A Activity Plan



Solid Basics

	26/27	27/28	28/29	29/30
Embed delivery of stock condition surveys meeting 100% coverage	X			
Agree and roll out refresh approach for SCS's				X
Development of, and launch of the Neighbourhood Strategy	X	X		
Development of the tenancy offer with a clear framework for all residents, including a clear response to address fraud		X		
Development of the tenancy management approach for complex households ensuring these are managed with dignity and respect	X	X		
Review and implementation of the older persons service model in NE region leading to enhanced community engagement	X			
Review of older persons service model in SE and west regions with recommendations on way forward	X			
Delivery of enhanced service model for older persons across all regions		X	X	
Development of estate management approaches that will support prioritisation of actions	X	X		
Ensure that place based processes and partnerships are defined with a focus on increasing community involvement		X	X	
Review and align community safety and community link plans with Cornwall Council		X	X	

Solid Basics

26/27 27/28 28/29 29/30

Review approaches to ASB and bring forward updated ways of working in line with resident expectations

X

X

Review approaches to Domestic Abuse, including the assessment of service delivery and resident support in line with national standards.

X

X

To bring forward new approaches to ending of tenancies ensuring these support all stakeholders

X

To build approaches that support residents to live in the right sized home

X

X

To understand all areas of overcrowding and under occupancy

X

X

To complete review of all lettings processes understanding areas where improvements can be made

X

To refresh approach to the lettings of properties, driving down relet times to be closer to national standards

X

To bring forward new approaches that will support delivery of arrears management

X

To develop new payment options that increases automation

X

Bring forward a revised section 20 and service charge framework supporting enhanced collection

X

Deliver revised approaches for working with non CHL tenants (LH and private home owners) on sites with private sewage networks

X

Appendix A

Activity Plan

Solid Basics

	26/27	27/28	28/29	29/30
To refresh approach to tackling tenancy fraud and ensure that CHL are reflecting current good practice		X	X	
Establish a leasehold panel to shape policies and service delivery	X			
Embed a service charge approach that is fair and apportioned based on services delivered	X			
Delivery of H&S activities aligned to the H&S strategy leading to improved awareness, increased reporting, learning from incidences and near misses	X	X	X	X
Development of the use of personal safety devices and lone working approaches	X			
Delivery of H&S Strategy activities that support progression towards CHL desired outcomes	X	X	X	X
Development of a staffing succession plan for all key posts	X	X		
To develop the training programme to include a plan to ensure that all employees meet the professionalisation agenda	X	X		
Review and refresh the evidence base ahead of an inspection	X	X		
Identify all known gaps for an inspection and have a clear plan of action to address	X			
Implement a process for policy reviews, ensuring that all remain in date and are aligned with appropriate regulatory and legislative guidelines	X			



Solid Basics

26/27 27/28 28/29 29/30

To embed a successful business improvement methodology that has a clear action plan linked to wider CHL success measures

Refresh and update the Blueprint for success to capture legislative changes

X

X

To review internal governance structures reflecting locality working models

X

Develop an organisational approach to document and records management

X

Implement systems to support documents and records management

X

Migration of all documents and records from network drives to cloud based solutions

X

X

Automate top level KPI reports and link them to management dashboards enabling real-time drill-down.

X

X

Create an IT training matrix based on roles and responsibilities

X

To roll out IT training programme to all non IT staff as required

X

Roll out the finance business partner approach across all areas of CHL and align with locality working

X

To review the performance of internal and external audit and make recommendations for future delivery

X

To undertake procurement of internal and external audit in line with agreed strategy

X

Appendix A Activity Plan



Solid Basics

	26/27	27/28	28/29	29/30
To refresh and embed a Value for Money strategy	X		X	
To bring forward a Procurement Strategy supporting wider CHL and council objectives			X	
To introduce a robust and full contracts register supporting the agreed procurement approach	X			
To create a finance training matrix based on roles and responsibilities		X		
To roll out a finance training programme to all non-finance staff as required	X			

Safe Homes

Maintain electrical test compliance (5 years) with the mobilisation of the CCS contract from 1st April 2026	X			
Review and improve working arrangements with CCS to embed electrical testing access approaches	X			
Review approach to capped properties and develop ways of working that will ensure activity is in line with sector medians	X			
Bring forward and embed new ways for working around capped properties	X			
Continue with agreed plan to survey all properties for asbestos by 2030				X
Undertake actions to clear the backlog of fire remedial actions in line with the prioritised approach on the fire matrix	X	X		
Drive further measures around satisfaction with repairs		X		

Appendix A

Activity Plan

Safe Homes

	26/27	27/28	28/29	29/30
Ensure robust processes in place to deliver ongoing fire remedial actions within required timelines	X			
Develop a revised approach with South West Water on 1st time connection schemes for waste water systems that meet the threshold		X		
Undertake actions to address the backlog of failing waste water systems in line with prioritisation agreed with the Environment Agency	X			
Deliver the programme of works across waste water systems that will address all remediation issues identified	X	X		
Develop ways to capture information from the stock condition surveys to refresh and update capital maintenance programmes	X			
Undertake actions to clear the backlog of Disabled Adaptations in line with prioritisation matrix	X	X		
Develop and action plan around net zero and EPC targets reflecting expected changes to the SAP ratings and move to MEES		X		
Implement a moderate programme of component replacement in line with agreed budget	X			
Consider contractor capacity for long term asset improvement programme and set out approach to increase capacity if required	X			
Undertake work to support delivery of Decent Homes standards in line with available budget		X		
Start to build the programme of component replacement		X	X	
Unwind the interim repairs policy		X		

Appendix A

Activity Plan

Safe Homes

	26/27	27/28	28/29	29/30
Introduce a programme of cyclical maintenance			X	X
Gain approval for procurement route for long term R&M partnering arrangements	X			
Deliver procurement and mobilisation of long term R&M partners		X		
Implement and deliver phase 2 of Awaabs Law (fire, electrical and hygiene hazards)	X			
Implement and deliver phase 3 of Awaabs Law		X		
To embed improved delivery across R&M contracts, bringing together all aspects of the service			X	
Embed processes that bring social value from commercial partners to local communities		X		
All dwellings will have an asbestos management survey		X		
To commence a program of Legionella Risk assessment in the different property archetypes on a risk based approach	X			
To clear the backlog of remedial work and continue testing on a cyclical basis by 2028		X		

Appendix A Activity Plan



Right Culture

26/27 27/28 28/29 29/30

Embed new customer service standards across all staff and measure impact	X			
Continually grow the number of residents working with CHL across all “levels” of engagement	X	X	X	X
Undertake a systemic review of all stage 2 complaints, introducing targets around avoidable complaints and required improvements	X			
Refresh complaints approach building on Ombudsman guidance and systemic reviews			X	
Develop ways of working that reduce contact points for residents across the organisation	X		X	
Delivery of People Strategy activities that support progression towards CHL desired outcomes	X	X	X	X
Development and launch of the EDI Strategy and delivery of associated action plan		X	X	
To undertake wellbeing survey and deliver associated action plan that drives up satisfaction with working for CHL	X	X	X	X
Introduce an enhanced appraisal approach supporting the right discussions and improving completion rates		X		
Embed values and behaviour within People policies and processes to include assessments within the appraisal process	X	X		
Development of employee engagement methods to include measures to include dignity and respect		X	X	

Appendix A Activity Plan



Right Culture

26/27 27/28 28/29 29/30

To enhance the recruitment process to include values based assessment

X

To ensure People data to include exit reviews draw key lessons and support enhanced approaches to wellbeing

X

X

X

Refresh and update the 3 Year People Strategy

X

Embed locality working arrangements, identifying gaps and areas that could support more effective outcomes

X

X

Review performance management approaches and update for customer service standards

X

Appendix A

Activity Plan



Knowing our Residents

	26/27	27/28	28/29	29/30
Start to build improved management of resident information through agreeing consistent standards	X			
Complete a data cleansing exercise of 95% of all data held on Open Housing	X	X		
Implement changes to information gaps, improving knowledge around protected characteristics and other key data flows	X			
Focus on community responses and how these support and enhance knowledge of residents		X		
Set out demonstrable ways that resident profiling is being used to design and support service delivery			X	
Create annual engagement plan for all service areas linked to required service improvement or reviews	X	X	X	X
Grow the number of involved and invested residents by 5% annually, building on range of voices heard	X	X	X	X
Deliver the actions within the 2023 Engagement Strategy	X	X		
Refresh and updated the Resident Engagement Strategy			X	X
To understand all areas of overcrowding and under occupancy across CHL homes				X
Migrate all resident data held on alternative systems onto the appropriate system by 27/28	X	X		
Deliver meaningful engagement activities across all areas of Our Homes	X	X	X	X
Deliver meaningful engagement activities across all areas of Our Residents	X	X	X	X

Appendix A

Activity Plan



Work Smarter

	26/27	27/28	28/29	29/30
Bring forward approaches that improve 1st time responses to enquiries received from residents	X	X	X	X
Identify areas across CHL where there is duplication or waste and create and deliver action plans to reduce	X	X		
Develop ways of working that reduce contact points for resolution of issues across the organisation		X	X	
To align all repairs activities within localities and within repairs team	X			
Establish internal communications champions enhancing how messages are shared and understood		X		
Develop the service model underpinning locality working with a focus on collaborative working	X			
Review of locality approaches at end of phase 1 and roll out further phases	X			
Review locality working in its broadest sense and bring forward improvement plan		X		
Implement the framework for business improvement that supports delivery of wider success measures	X			
To create a circular flow of improvement ideas that can support wider business planning from across the organisation	X	X	X	
Review areas where information is held on different business systems and further integrate approaches	X	X		
Establish an approach to “channels” for information, agreeing how and when each will be used	X			

Appendix A Activity Plan



Work Smarter

	26/27	27/28	28/29	29/30
Implement solutions to support channel strategy for increased digital offering for residents		X	X	
Deliver the automation of financial reporting information within performance reporting via the Office 365 integration with Workday	X			
To increase understanding of performance measurement across all staff	X			
To review appropriate metrics for measuring success across CHL	X	X		
To deliver enhanced success matrix framework driving performance in its widest sense	X	X		
Complete delivery of mobile working solutions across front line facing teams	X			
Set out plans to move to the “Target Operating Model”	X			
Implementation of “Target Operating Model”		X	X	X
To increase finance knowledge across all non-finance staff	X			
To agree areas for investment and areas for disinvestment across a 3-5 year timeline	X			

Appendix B

Key Performance Indicators

Business area	KPI Name	KPI Definition	Target 26/27	Tolerance
Asset Management	% Stock that is not Decent Homes compliant	Proportion of homes that do not meet the Decent Homes Standard	10%	2.50%
	% Stock that has a valid stock condition survey	Percentage of stock that has a full stock condition survey completed in the last 5 years.	100%	5%
Building Safety	Valid domestic gas safety certificate	Percentage of domestic properties requiring a landlord gas safety record and have one that is in date.	100%	0%
	Valid electrical safety certificate (5 Year EICR)	Percentage of residential properties that have an electrical safety certificate less than 5 years old.	100%	0%
	% of properties with compliant "other" services	Percentage of domestic properties requiring services to non-gas heating systems.	100%	0%
	Asbestos safety checks %	Proportion of stock with communal areas requiring an asbestos management survey and have one that is in date	100%	0%
	Fire Risk Assessment	Percentage of properties that require a fire risk assessment and have one but it is not yet due for renewal.	100%	0%
	Lift safety checks %	Proportion of homes for which all required communal passenger lift safety checks have been carried out	100%	0%



Appendix B

Key Performance Indicators

Business area	KPI Name	KPI Definition	Target 26/27	Tolerance
Repairs and Maintenance	% emergency repairs completed on time	Proportion of emergency responsive repairs completed within the landlord's target timescale	94.90%	1.50%
	% non-emergency repairs completed on time	Proportion of non-emergency responsive repairs completed within the landlord's target timescale	78.10%	3.00%
	Average number of days	Average number of calendar days taken to complete repairs	33.03	2
	% Damp and mould cases	Number of damp and mould cases reported as a percentage of stock	TBC	TBC
	Satisfaction with repairs	Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the overall repairs service	80.40%	2.50%
Complaints	% stage 1 complaints responded to in time	Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales - LCRA	82.12%	5%
	% stage 2 complaints responded to in time	Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales - LCRA	84.93%	5%
Customer Service Centre	Average time to answer calls	The average time taken (in seconds) to respond to inbound telephone calls.	92.5	10
	Calls abandoned	Percentage of calls abandoned by the caller before the call is answered.	5%	0.50%

Appendix B

Key Performance Indicators



Business area	KPI Name	KPI Definition	Target 26/27	Tolerance
Income and Void Management	Voids - Relet days (All)	Average time in calendar days to re-let vacant properties during the benchmarked period.	52.42	5
	Voids - Relet days (Standard)	Average time in calendar days to re-let vacant properties that did not require major works during the benchmarked period.	34.23	5
	Voids - Rental Loss (%)	Percentage of rent lost through dwellings being vacant.	1.73%	0.50%
	Income Collection (%)	Rent collected from current and former tenants as a percentage of rent owed (excluding arrears b/f) - LCRA	99.88%	0.25%
Housing Management	ASB cases per 1000 properties	New ASB cases reported in month per 1,000 properties	29.05	5
	% Settling in Visits completed	% of new tenancies with a settling in visit completed within 8 weeks of tenancy start date	80%	5%
	% Tenancy Turnover	Tenancy turnover of properties	7.25%	1%
HR	Working Days lost due to sickness absence	Average working days/shifts lost to the organisation due to sickness absence per employee	9.5	0.5
	% Staff absence - rolling year figure	Overall sickness absence rate for the rolling 12 month period.	7	0.5
	Employee Net Promoter Score	eNPS: 0-6 are detractors, 7 & 8 are neutral, & 9 & 10 are promoters. The NPS is the % of promoters minus the % of detractors.	0	5
Legal and Governance	% FOIs responded to in time	Percentage of FOIs responded to within defined timeframes	95%	5%



Safe homes in strong communities for one and all

Contact us

By emailing: info@cornwallhousing.or.uk

By letter, to: **Cornwall Housing**

Chy Trevail

Beacon Technology Park

Bodmin

PL31 2FR

By calling: **0300 1234 161**