

CORNWALL
HOUSING

Annual report 2024/2025

www.cornwallhousing.org.uk



A CORNWALL
COUNCIL COMPANY

Welcome

A year on from adopting our new mission - to provide safe homes in strong communities for one and all - we're proud to share the progress Cornwall Housing has made.

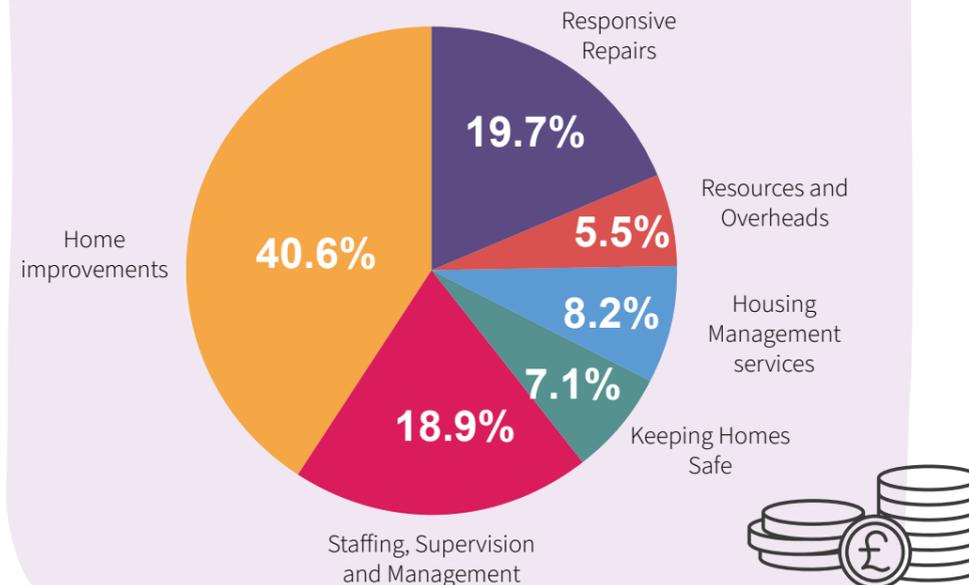
This annual report highlights how we are changing the organisation and service delivery to better support the communities that we serve, deliver in line with local objectives and ensure that CHL residents receive services in line with national Consumer Standards. It is widely acknowledged that CHL is on an improvement journey and 2024/25 has seen some significant steps forward in how services are both organised and delivered with lasting improvements made that will not only meet essential standards but go further to create the foundations for thriving communities.

Cornwall Housing understands its mission, that is to manage and maintain local homes that are warm, safe and affordable - while also recognising our broader role as a social landlord. We know that sustaining tenancies means more than bricks and mortar; it means giving people the stability, support and voice to flourish where they live, while recognising that living in a home that is safe provides a cornerstone to all other activities. We are aware of the challenges and investment required to deliver this and 2024/25 has seen many important steps forward while recognising there is more to do.



Su Spence
Managing Director

How we spent our money



Across 2024/25 CHL has made significant progress with some key highlights being:



Improvements in safety: The lifting of the regulatory notice acknowledged the revised processes and approaches in place to ensure that all homes were regularly serviced on key systems that heat the home or provide electricity, allowing residents to be assured their homes are safe.

Investment in homes: We've refurbished entire schemes such as Albion Court and carried out vital safety improvements across our properties - including fire door replacements and other behind-the-scenes upgrades that enhance resident safety and meet regulatory standards.

Resident-focused services: Introduced new levels of support into older persons services, better support for vulnerable tenants and developed a renewed approach to engagement showing our commitment to putting residents first.

Smarter ways of working: We've enhanced our digital tools so that we can track actions required in resident homes better, improved performance tracking and reviewed how our teams act and behave to deliver great services..

A culture of improvement: From introducing ways of working to that make sure staff have a focussed approach to work alongside a good work life balance, reshaping offices to create great workspaces, to launching our Ambassador Network, our people are helping shape a positive, future-focused organisation for the benefit of our residents.

Complaints: We have used the information provided in complaints to make improvements. This has included improving IT systems to better share information between teams, better approaches to capturing customer contact information, improved repairs reporting to track jobs from start to finish and improvements to the whole repairs process

We changed how we deliver our repairs and maintenance service: With 4 new contractors providing services across Cornwall, responding to both the concerns raised by CHL staff and those by CHL residents on service delivery which needed to be better, more responsive and delivering for local people.

While there's still more to do, this year marks a meaningful step forward. We're embedding stronger systems, listening more to residents, learning from complaints and continuing to build a Cornwall Housing that delivers better services for the people it serves.

Thank you to everyone who has played a part in making 2024/25 such a successful year. We look forward to continuing this journey together.



Our highlights for the year:

Completed 32,203 repairs and 3230 electrical checks

Over 4,037 residents supported by our Inclusion Team

464 homes relet and 100.71% rent collection

100% compliant on fire, legionella and asbestos testing

3 new responsive repairs contractors and 1 for home safety and compliance

Lifted the regulatory notice



Our Homes

At Cornwall Housing, our mission is to ensure we provide warm, safe and affordable homes that are well maintained and updated. So, here's how we've been ensuring your homes stay in a good condition over the past year...



50 tonnes

of hazardous materials removed



32,203

repairs completed



Secured 3 new providers

to deliver repairs and maintenance



Invested over £2m

in fire works (major projects)

Our commitment to better homes and improving our repairs service



We met with our new contractors - WMS, who cover West Cornwall; Cardo, who work in North East Cornwall; and MD Group, who look after South East Cornwall and CCS who provide home safety checks and heating for the region.



As we prepared to launch our new Repairs Project, our invested residents took centre stage at a special engagement day in February, meeting the contractors responsible for delivering day-to-day repairs, heating services, and safety checks. The event encouraged open dialogue, allowing residents to share their experiences and expectations directly. They called for clearer communication, better appointment tracking, and more feedback opportunities. Contractors responded by outlining how their systems would keep residents informed and engaged—through online tools, QR codes, and traditional methods like postal surveys. John Harris, Chair of the Tenants' Forum, praised the event as a positive first step in building stronger working relationships.

The day also brought together Cornwall Housing's senior leadership and representatives from four new contractors: Correct Contract Services (CCS), Westcountry Maintenance Services (WMS), Cardo, and MD Group. Each committed to long-term improvements, including hiring and training local people, supporting community initiatives, and enhancing service transparency. CCS pledged to open a local office with a resident liaison officer and training centre, offering at least 50 apprenticeships. This event was part of broader engagement efforts, reinforcing that transformation at Cornwall Housing is rooted in partnership—with residents at its heart.

We took a major step forward by preparing to launch our new Repairs Project. These changes are part of our promise to provide better homes, with a clear aim: to fix issues on the first visit whenever we can.

Each of the contractors brings the right skills, experience and teams to help us make long-overdue, lasting improvements to our repairs service.

Our Homes – safety

Resident safety is at the heart of everything we do at Cornwall Housing. We believe that feeling safe in your home is crucial, so we're dedicated to ensuring your home meets the highest standards of health and safety. To make sure all our residents are living in safe and secure homes, over the past year we've completed...



892

Asbestos surveys instructed



606

Block asbestos checks



6880

Gas safety services



3630

Reactive mechanical and electrical repairs



898

Fire Risk Assessment actions closed down



519

Fire doors replaced



639

New front doors

Working together to deliver safer, stronger homes



We partnered with Cornwall Council to build 15 new affordable homes for local people at Urban Terrace in Callington. The scheme was completed in summer 2024 and the first residents moved in shortly afterwards.

The new homes replace 10 Council-owned and 5 privately owned properties built in the 1950s, which had to be demolished after mundic block was found, making them structurally unsafe.

The replacement homes are high-quality, affordable houses and flats for social rent, offered first to former residents of the Council-owned homes. The scheme includes 4 one-bedroom flats, 7 two-bedroom houses and 4 three-bedroom houses - all with gardens and parking.

All homes are well insulated and fitted with low carbon air source heat pumps and renewable energy systems, making them more energy efficient and affordable to run.

Our Building Safety Team –



with support from colleagues across the business – played a key role in helping to lift the regulatory notice.

New partnerships for mechanical and electrical work, along with strong teamwork, meant we met important safety standards, including successfully delivering our 10-year electrical testing



Our Residents

We look after homes right across Cornwall – from Saltash in the east to Penzance in the west – including rural, coastal and town areas.

We're committed to keeping our neighbourhoods safe, well cared for and places where people feel proud to live. By listening to residents and always looking for ways to improve, we aim to meet their needs and make local areas even better by:



43

Estate walkabouts



£7090.16

Social value fund assistance



93 seconds to hello

Our average call answer time



45

Involved residents



Over 4,037

residents supported by our Inclusion Team

Shaping services together



2024 marked a significant step forward in how we support residents in our Older Person's Accommodation, with the consultation to launch a new, resident-informed service model. Piloted at Albion Court, the approach introduces a two-scheme management structure to enhance continuity in tenancy support and deliver more personalised guidance. A newly created caretaker role has also been central to the pilot, assisting with practical tasks and maintaining shared outdoor areas—making a tangible difference in daily life.

What truly distinguished this initiative was the deep involvement of residents throughout its development. Their input shaped everything from the overall vision to the finer details, including a co-created welcome and service guide and the planning of community events. This collaborative spirit has not only strengthened the local service at Albion Court but also laid the groundwork for future improvements across our wider accommodation network. The success of this pilot underscores the power of building services with, not just for, the people who use them.

Our Residents

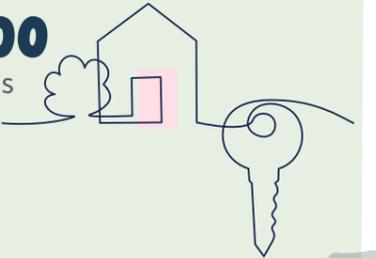


22,721

residents and occupants

Over 10,000

occupied households



46% of households

with at least one member with a disability

We manage homes across Cornwall

31.5%

housing stock in the Northeast

35%

housing stock in the West



33.5%

housing stock in the Southeast

Turning feedback into action

1,084
Stage 1
complaints received

74%
of stage 1 complaints
responded to on
time

61%
of Stage 1 complaints
fully upheld

57%
of Stage 1 complaints
due to a lack
of action

222
Stage 2 complaints
received

79%
Stage 2 complaints
responded to on
time

59%
of Stage 2 complaints
fully upheld

74%
of Stage 2 complaints
due to a lack
of action

Learning from complaints

CHL received 1,084 complaints in 2024/25. When compared with other housing providers, we got far more complaints (the average for a similar size provider was about 500). This told us that things were still not right. So what did we do with all that valuable feedback from residents? We used it to make changes for the better.

What was wrong?

Lack of action - Lack of repair survey, no action after survey or a long delay and works only partially completed. Most importantly, we have changed how we deliver repairs – introducing three geographical patches covered by a specific, dedicated commercial contractor and a dedicated contractor for servicing and heating repairs for the whole county.

What did we do?

Made improvements to the IT system so that requests for surveys can be tracked, improved the form surveyors used to capture better information and implemented a new repairs process to make sure that all jobs are raised in one central system so they can't get lost.

What was wrong?

Lack of communication – no callback and long periods of silence whilst waiting for action

What did we do?

Fixed broken workflows in our IT system to make sure messages did not end up in the wrong places, started work on arranging teams into 'localities' - the same three areas as the new repairs contractors and better use of CRMs in the IT system to make sure every customer contact was logged.

Satisfaction with the handling of complaints improved by 1% (28% to 29%) – small but moving in the right direction.



The Tenant Forum, CHL's most involved residents, looked at the quality of complaint responses again in 2024/25. Huge thanks to them!

A stronger organisation

Cultural transformation

Through IT improvements, launch of the Ambassador Network and creative office revamps, we've fostered a more connected and forward-looking culture - leading to quicker responses, more consistent service and a greater focus on residents' needs.

IT improvements

The Systems and Data team has been hard at work implementing a range of improvements to enhance operations across the organisation. Key initiatives include reconfiguring the repairs module in the Open Housing system to support a new repairs service, integrating it with contractors' IT systems to streamline the flow of repairs and compliance data, and collaborating with the Assets and Housing Operations teams to develop technical solutions that simplify inefficient processes. They've also enabled mobile working for surveyors, allowing them to capture and upload data directly from the field. In parallel, performance reporting has been upgraded through expanded use of Power BI, enabling the creation of more insightful dashboards that delve deeper into performance drivers. Collectively, these advancements are designed to improve service delivery, reduce delays, and increase accountability—ultimately offering residents a smoother, more efficient, and transparent experience.

Better office spaces

A county-wide review of CHL's office spaces, combined with smart furniture sourcing and strategic planning, has delivered significant cost savings. By consolidating teams into fewer, better-located offices, we've not only enhanced service delivery but also achieved major reductions in spending on utilities, rent and network services through the closure of underused sites. The return of many staff to office-based work has further strengthened cross-departmental teamwork and improved collaboration.

Working smarter

We've launched the Business Improvement Ambassador Network, equipping CHL staff from various teams with the skills and tools to lead change both within their own areas and collaboratively across departments. This initiative marks the beginning of a continuous improvement culture, encouraging staff to identify efficiencies and refine processes for better resident services and internal time savings. Even small changes are proving impactful. We're also exploring cost-saving measures, such as trialling in-house management of pre-court actions, which is already helping reduce legal expenses. These improvements not only streamline operations and raise standards but also free up budget to invest directly in services that benefit residents.

Helping people find a place to stay

Rough Sleeper Accommodation Programme (RSAP): We took on 23 new homes across two sites and housed 41 people in total, including 18 more homes made ready during the year.

South Treviddo Transit Site: 55 families stayed here, helping prevent unauthorised camps on green spaces.

LAHF Scheme: 35 families were given homes through this programme.



Together, these services aim to provide safe, secure places to live and support those facing housing challenges, helping to build stronger, more inclusive communities throughout Cornwall.

We deliver a wide range of important housing services that help people across Cornwall every day.

These services, funded directly from Cornwall Council include managing temporary accommodation for people in urgent need, supporting those at risk of rough sleeping through the Rough Sleeper Accommodation Programme and overseeing Gypsy and Traveller sites.

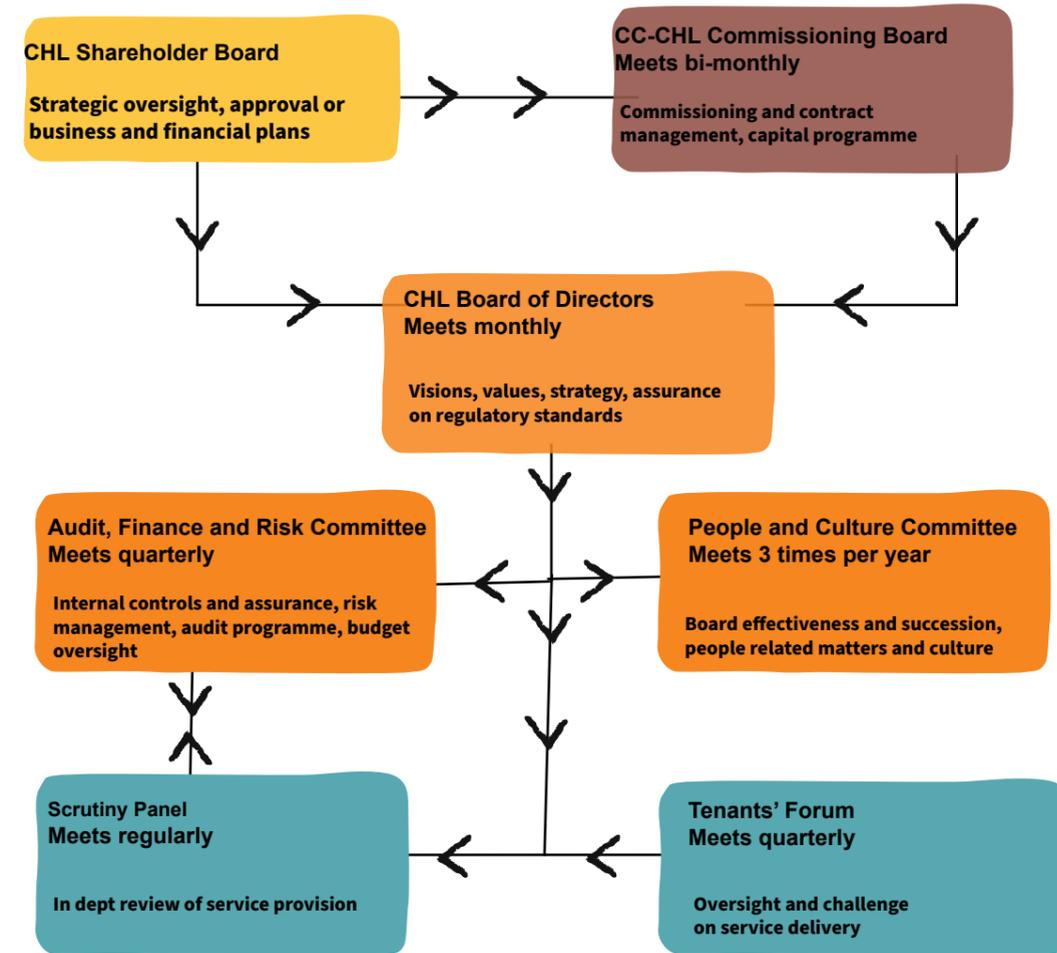


Our organisation

Strong governance is essential at Cornwall Housing. Our board is made up of 11 non executive directors who must act in the best interest of Cornwall Housing and follow the organisation's values and purpose set out in the strategic business plan.

■ CC Governance
 ■ CHL Governance
 ■ CC Client Governance
 ■ Resident-led

What does that look like?



Directors' remuneration and management costs

Remuneration payable to the highest paid director, relative to the size of the landlord **£15.65**

The aggregate amount of remuneration paid to directors, relative to the size of the landlord **£48.10**

Management costs relative to the size of the landlord **£4,905.26**



Did you know at Cornwall Housing we have 243 Employees *April 25 figure

Major Projects

New repairs services

We launched new partnerships with experienced contractors to modernise our repairs service. With local teams, resident input and a focus on first-time fixes, we're building a more responsive, reliable model – to deliver better homes and raise service standards for the 10,400 properties we manage.

Locality working

We're changing the way we work by focusing on locality-based services that put residents and communities first. By listening, responding and working closely within neighbourhoods, we're building stronger, more connected places where people feel supported, proud of their homes and confident in sustaining their tenancies.

Resident Scrutiny and Tenants Forum



We consult and collaborate with residents to make sure they're involved in the work we do. We do this to meet the regulatory standards for Tenant Involvement and Empowerment, and to comply with legal requirements (like the Section 105 Housing Act, 1985). But, we also want to make Cornwall Housing a better business! Our goal is simple... Give residents plenty of opportunities to have their say - from telephone surveys to online focus groups.

Safeguarding



We are committed to helping keep children, young people and adults at risk safe, safeguarding is everybody's business.

Our Safeguarding policy sets out the way we ensure that every service considers the importance of safeguarding, as teams and individuals (including contractors, partners and volunteers).

Health and Safety

We are committed to the prevention of injury and ill-health across its organisation,

Our Health and Safety statement sets out the way we will we adhere to the Health and Safety act and ensure we adopt and share good practice with the aim of protecting the health and safety and welfare of everyone who is affected by work undertaken by Cornwall Housing.

We rolled out the use of Orbis devices to support colleagues to work safely when out and about on their own, and delivered practical training to front-line staff on safety when working in empty properties.

Our board



Vivienne Horton
Interim Chair of the Board



Amanda Leman
Tenant Non-Executive Director



Su Spence
Managing Director



Karen Ayling
Independent Non-Executive Director
and Chair of Audit, Finance and Risk
Committee



Katharine Aktinson
Tenant Non-Executive Director



Kevin Hawke
Tenant Non-Executive Director



Dawn Sowerby
Independent Non-Executive
Director and Chair of People and
Culture Committee



Mark Read
Cornwall Council Board Member
(Appointed 1 April 24)



Robert Stronge
Independent Non-Executive
Director and Senior
Independent Director



Graham Clarke
Independent Non-Executive
Director
(Appointed 1 September 24)



Robert Dustan
Independent Non-Executive
Director
(Appointed 1 September 24)

Managing risk



We created a CHL-wide risk register that tracks key strategic, local and day-to-day risks. This is reviewed regularly to make sure the steps we're taking to manage those risks are working.

The top five risks are reported to the Board each month and the full risk register is reviewed quarterly by the Finance, Audit and Risk Committee.

A message from Vivienne Horton, Chair of the Board

“ Cornwall Housing Limited (CHL) is on a journey of improvement and remains committed to managing and maintaining local homes so that they are warm and safe, and with neighbourhoods that support residents to thrive. There are many facets of landlord delivery and CHL recognizes that as a 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.

Over the last year, CHL has taken significant steps towards improving homes and services. The largest change has been the move to three new partnerships with south west based repairs and maintenance contractors and a fourth for compliance servicing. These changes should lead to an enhanced service delivery for residents both in terms of quality and speed of approach. Alongside this CHL have invested in enhancements to business systems and a review of the delivery model for neighbourhood services ensuring that CHL can better communicate with and support residents across all the areas where CHL has homes. Moving forward, there are ambitious plans to further drive improvements that service delivery and ensure that CHL homes are within communities that CHL and its residents can be proud of. There are long term plans in place to ensure that over the next four years CHL will implement solutions that embed positive change across all areas of service delivery.

The overarching focus will be the delivery of improvements in the current stock condition of the homes managed, ensuring that all residents live in homes that are safe, warm and decent. In addition, CHL will bring forward new customer service standards, new methods of interacting with residents, new ways to collect insights that will enhance the service offering, alongside implementing the new approach to locality working to support community development.

The plans are ambitious and will take time to deliver but draw on best practice from elsewhere and reflect the needs of Cornwall communities. They build on the work started by our previous Chairman, Mike Hanrahan, who put in place the foundations of change and right team to drive forward the actions required.

This continues to be an exciting time for CHL and its residents, with the investment in homes and services supporting real, positive changes for local people.



Vivienne Horton
Chair of the Board

Looking ahead



Our Organisational Priorities 2025/26



Our Homes

1. To complete all actions committed to within the lifting of the Regulatory Notice (EICR 5 years, FRA remedials, Stock Condition Information) and ensuring continued delivery of all Quality & Safety Standard requirements.
2. To have a clear operational and financial plan to improve the condition of the stock over the next 10 years, reflected in the HRA business plan
3. To effectively mobilise the new Repairs and Maintenance, and Mechanical and Electrical contracts, leading to improved capacity, resilience and performance across all elements of maintenance work and start the work to bring forward permanent partnership arrangements



Our Residents

4. To continue to roll out the new resident engagement approach, drawing "insights" from each Level and across all areas of the business to demonstrably show service change via resident input, ensuring that CHL continues to grow the number and value of insights gained and used
5. To develop and agree a set of Customer Standards with local residents appropriate to delivery within Cornwall and begin the work to better "Know Our Residents", identifying gaps and working to develop solutions
6. To roll out new ways of working across both general needs and housing for older people, developing individual approaches for residents who need more interventions to sustain their tenancy, and increasing our visibility and presence across communities, providing local solutions in line with local expectations
7. To better understand the need we are working to meet and how CHL can support a pathway to housing and bring forward options for building resident capacity to respond to financial and other challenges



Our Organisation

8. To deliver a measurable change in organisational culture, expressed via employee wellbeing, behaviours, working practices and a consistent and fair reward offer for all employees.
9. To deliver the next stage of the Digital Change Roadmap, improving core systems and integrating them with those of new partners. To develop CHL's document and record management approaches leading to improved key data and work flows, ensuring enhanced communication with residents and data integrity across CHL systems
10. To develop the target financial operating model and use this to shape decisions around investment and disinvestment as well as shaping wider strategic discussions
11. To ensure that the organisation is well prepared for the new RSH inspection regime and that staff, contractors, council colleagues and the CHL Board are aware of what may be expected of them

Appendix – key performance results

KPIs

We measure performance across the key indicators of repairs, compliance, housing management, customer contact, customer service and corporate areas, such as staff absence and turnover.

We believe that regularly benchmarking against other similar organisations is the best way to improve and enhance performance. We take part in the Housemark benchmarking exercise each year and use this to focus attention on areas that need improvement and drive performance targets for future years.

This table shows our end of year position for each service area against an agreed target

Service area	Target	23/24 position	24/25 End of year
Voids (all) - days	50	81	57
Rent arrears - %	3	2.4	2.83
Customer contact (time to answer) - seconds	55	156	83
Complaints - volumes (cumulative)	500	932	1295
Complaints - responded to on time (stage 1) - %	95	85	73.53
Gas servicing - %	100	99.8	99.9
EICR (10 yr) - %	100	99.4	99.3
EICR (5 yr) - %	100	69	84
FRAs completed - %	100	100	100
FRAs - outstanding actions overdue	0	414	192
Repairs (24 hour) - %	100	92	85
Repairs (3 days) - %	95	97	52.63
Repairs (7 days) - %	95	93	52.59
Repairs (20 days) - %	95	96	71.72
Repairs completed at 1st visit - %	88	82	96
Satisfaction with repairs service - %	95	94	69.68
Staff turnover - %	2	0.8	2
Staff absence - %	4	3.1	4.62

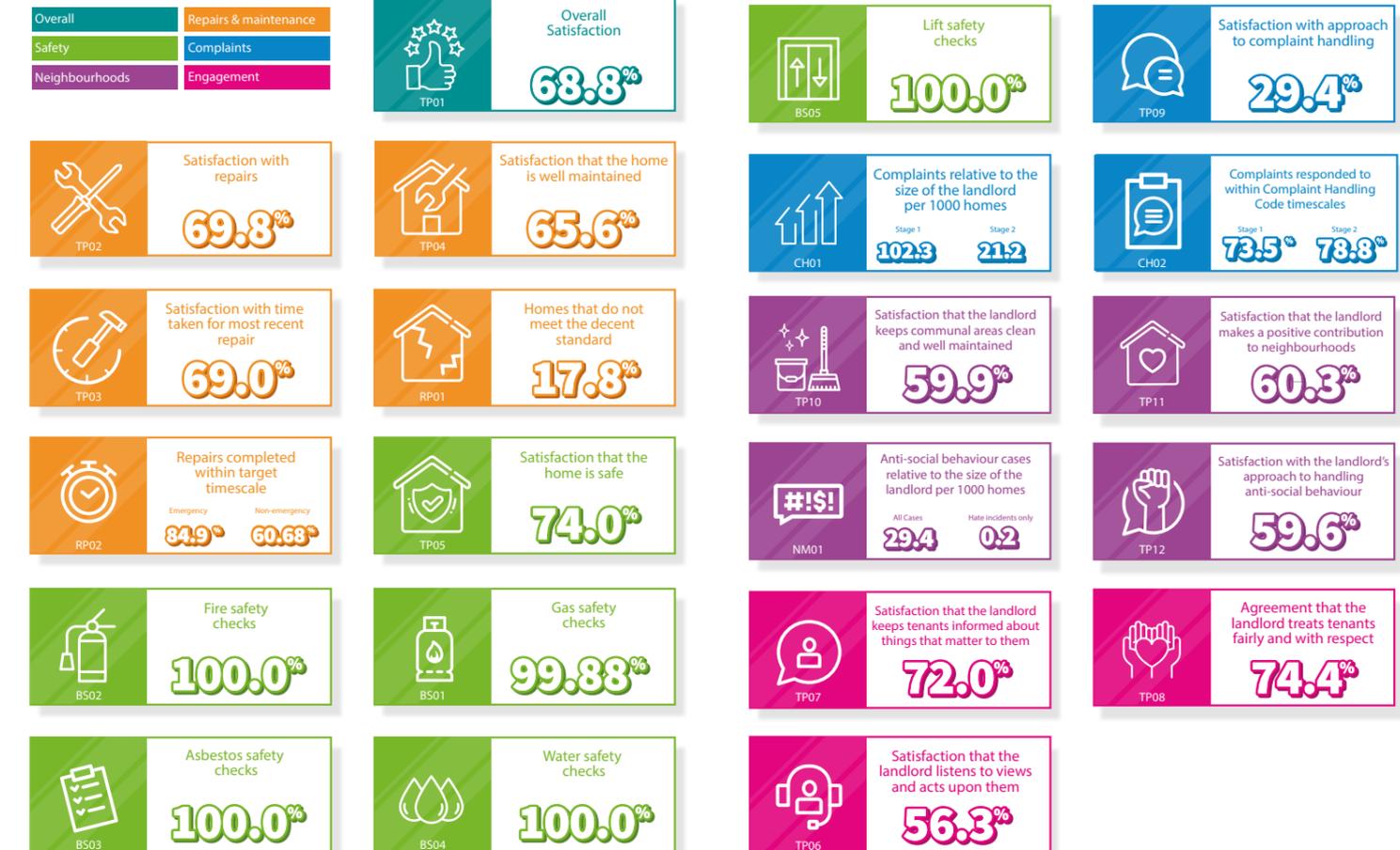
TSM measure results

Here are our performance in the Tenant Satisfaction Measures for 2024-25

The Regulator of Social Housing requires all social rent landlords to provide them with performance information every year. The required information is called the Tenant Satisfaction Measures (TSMs), and the Regulator provides detailed guidance for landlords about how this information is collected and calculated.

There are 22 TSMs:

10 landlord measures – which we calculate ourselves, and 12 tenant survey measures, which are collected and calculated by an independent specialist called Acuity.



Statement of comprehensive income

	Note	2025 £ 000	2024 £ 000
Turnover	4	58,351	54,017
Gross surplus		58,351	54,017
Operating expenditure		(58,333)	(54,542)
Operating surplus/(deficit)	6	18	(525)
Interest payable and similar expenses	10	(73)	(61)
Other interest receivable and similar income	9	56	-
Amounts written off investments		-	(106)
		(17)	(167)
Surplus/(deficit) before tax		1	(692)
Tax on profit/(loss)	12	-	1
Surplus/(deficit) for the financial year		1	(691)

The above results were derived from continuing operations.

The company has no recognised gains or losses for the year other than the results above.

Statement of financial position

	Note	£ 000	£ 000
Fixed assets			
Social Housing Properties	11	3,247	3,274
Other fixed assets	13	172	172
		<u>3,419</u>	<u>3,446</u>
Current assets			
Stocks	14	-	34
Debtors	15	9,510	12,715
Cash at bank and in hand	16	4,239	3,445
		13,749	16,194
Creditors: Amounts falling due within one year	17	<u>(15,531)</u>	<u>(17,970)</u>
Net current liabilities		(1,782)	(1,776)
Total assets less current liabilities		1,637	1,670
Creditors: Amounts falling due after more than one year	17	<u>(1,207)</u>	<u>(1,241)</u>
Net assets		430	429
Capital and reserves			
Income and expenditure reserve	19	430	429
Surplus		430	429

**Safe homes in strong
communities for one and all**

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