





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

# Welcome

**In 2023 CHL adopted a new mission statement which is to provide safe homes in strong communities for one and all and over the past year we've worked hard to improve services and provide safe and affordable homes. This report showcases our progress and highlights over the last financial year.**

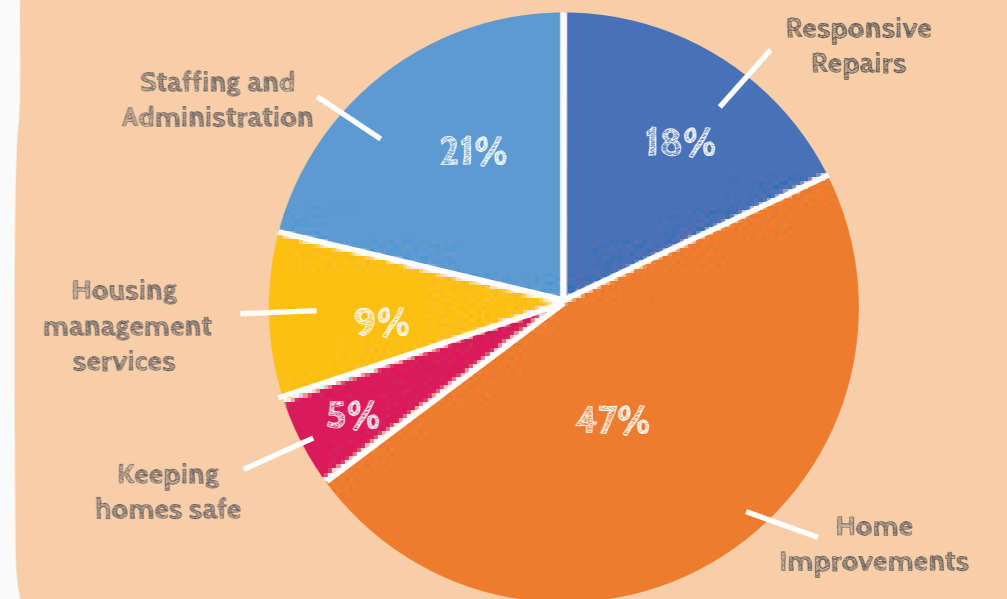
Cornwall Housing is on a journey of improvement and remains committed to managing and maintaining local homes so that they are warm and safe and have neighbourhoods that support residents to thrive. There are many facets of being a social housing landlord and Cornwall Housing does more than collect rent and repair homes. We seek to ensure that tenancies are sustained in their broadest sense and residents can play their fullest role possible within local communities. 2023/24 has seen improvements across many areas, including investment in repairing homes, responding to ongoing concerns, addressing many legacy issues and ensuring that we operate in line with required standards.

Some of this is demonstrated in the numbers of health & safety services undertaken, adaptations delivered and repairs delivered. We recognise we need to do more across neighbourhoods and the roll out of the new Estate Rangers is the first step in being more visible and responding to local needs. The agreement of the new Resident Engagement approach will ensure that local residents continue to shape and drive service delivery and respond to the challenges that continue to be faced from stock condition levels, supporting the required prioritisation and developing services. It has been a busy year but the work continues to embed services that can be described as excellent and delivers for the people of Cornwall.



*Su Spence*  
Managing Director

## How we spent our money



## Our highlights for the year:



Completed  
**23** estate  
walkabouts

Over **41,000**  
repairs  
completed

**Delivery of compliant**  
health and safety standards  
across gas, fire, lift, legionella and  
asbestos

**102.56%**  
rent collection

**Left Corserv** and report  
directly to Cornwall Council

## Our highlights also include...



**576**  
Homes relet



**341**  
homes adapted



**Over 6820**  
gas safety checks



**83**  
staff recruited



**85%**  
complaints responded  
to on time



**855**  
fire doors installed



**14**  
Estate Rangers recruited



**New approach to**  
resident engagement

## Our Homes

At Cornwall Housing, we're committed to keeping your home in top shape and investing in its future. We know how important it is for your home to be well-maintained and updated. So, here's how we've been ensuring your homes stay in good condition over the past year...



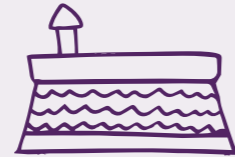
**41,092**

Repairs completed



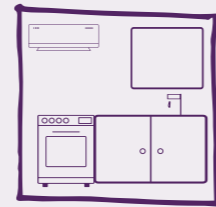
**341**

Adaptation works completed



**88**

Roof covering replacements



**94**

Kitchens upgraded



**100**

Bathrooms upgraded



**4710**

Stock Condition Surveys



**245**

Thermal improvement works

## Our commitment to better homes

“

I love my kitchen. I didn't think I would ever have anything like this living in a Council home. I feel so proud of it!

”



Tackling Cornwall's housing crisis means not only developing new homes but also maintaining and upgrading the ones we already manage. So, in November 2023, we launched a major improvement programme for some of our oldest social housing stock. We announced we'd be investing £79 million over the next five years.

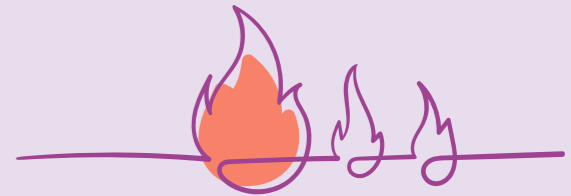
We committed ourselves to improving the energy efficiency of our homes and addressing general repairs such as replacing roofs, kitchens, and bathrooms and ensuring homes complied with the latest fire safety regulations.

Residents in these homes began seeing meaningful changes, as we prioritised those most in need of upgrades. Renata, who has mobility issues and desperately needed her outdated kitchen replaced, said: "I have had some health setbacks over the last few years, so this has made such a difference for me. I finally have space to put food away and everything has a home now."

## Our Homes

**£12.5m**

invested in fire safety and roofing works



**Bye bye to EPC G**  
properties



**This programme reflects our commitment to providing decent, safe, and energy-efficient homes for social housing residents across Cornwall.**



## Our Homes - safety

Your safety and comfort are 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...



**1,116**

Domestic asbestos checks



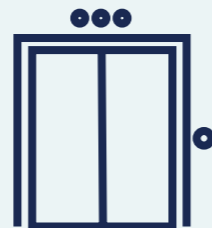
**225**

Block asbestos checks



**Over 6,820**

Gas safety checks



**56**

Passenger lift checks



**389**

Stair lift checks



**855**

New fire doors



**535**

Fire safety works

## Staying Fire Safety focused

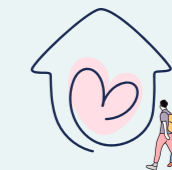


We took important steps to help our residents stay safe from fire in Spring 2024. Our Communications & Engagement and Fire Safety teams worked together, holding coffee mornings and visiting our homes across Cornwall to talk about fire safety. They covered important topics like evacuation procedures, our 'Stay Put' advice, and why it's crucial to keep fire doors closed. Travelling across the county, including Launceston, Falmouth, Truro, Camelford, and Saltash, our teams made sure we reached as many people as possible.

Following advice from our Scrutiny Panel and residents who took part in our 2021 Fire Safety Pilot, we created a new fire safety leaflet to bring with us to our talks. The leaflet, which was also sent out to all tenants and live-in leaseholders with communal areas, explained everything residents need to know about staying safe from fire and what to do if an evacuation is needed. It was designed to be easy to read, with clear information and pictures, and was 'safety branded' to stand out from our other general information.

We are now delivering in line with the required consumer standards in all areas except electrical testing with plans in place to deliver this over the next 24 months.

## Our Residents

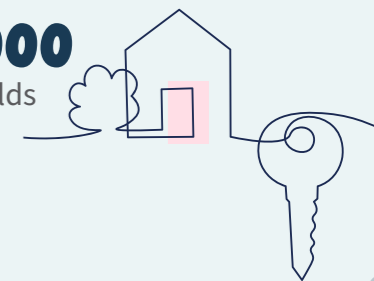


**22,651**

residents and occupants

**Over 10,000**

occupied households



**49% of households**

with at least one member with a disability

**We manage homes across Cornwall**



# Our Residents

We manage homes across the entire county of Cornwall, from Saltash in the east to Penzance in the west, covering rural and coastal areas, as well as urban locations. We are committed to ensuring our neighbourhoods are well-maintained, safe, and places where our residents are proud to live. Through active engagement and continuous improvement, we strive to meet the needs of our residents and enhance the environments in which they live, through:



23

Estate walkabouts



£3,330

Social value fund assistance



71.91%

Faster answering calls than in 22/23



38

New homes



14

Estate Rangers recruited



2680

Involved residents



122

Mutual exchanges

## Blossoming rangers service



We are committed to making our neighbourhoods attractive, well-maintained, and places residents are proud to call home. In line with this vision, we have relaunched our Estates team, now known as the Estate Ranger service, to better meet the needs of our communities.

The new Estate Ranger service focuses on improving the look of estates, enhancing green spaces, and increasing biodiversity. The team will also lead community projects, inspect estates for safety, and monitor contractor performance to ensure high standards are maintained. Estate Rangers will be more visible, making regular visits to build stronger connections and address local needs effectively.

By combining resident feedback, efficient resource use, and community engagement, the revamped Estate Ranger service reflects our commitment to creating vibrant, safe, and welcoming neighbourhoods for all.

## Tregurra Park Truro Regeneration Project



In August 2023, we completed the first phase of our Tregurra Park regeneration project in Truro, in collaboration with Truro City Council, Cornwall Council, Cormac, developer Mei Loci, and the local community.

This initial milestone featured the construction of a new accessible footpath.

This project was made possible through our capital estate regeneration budget, together with £75,000 of Section 106 funding.

In the financial year 2023/24 we have responded to **86%** of complaints on time, compared to just **18%** the previous year.



# 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.

The Board was re-shaped during 2023/24 following our exit from the Corserv Group. This removed the Corserv nominated Directors and added a council nominated officer to provide better links across to wider services. We established our own committee structure and now have an Audit and Risk Committee and a People, Governance and Culture Committee.

## Directors' remuneration and management costs

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

£13.53

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

£44.56

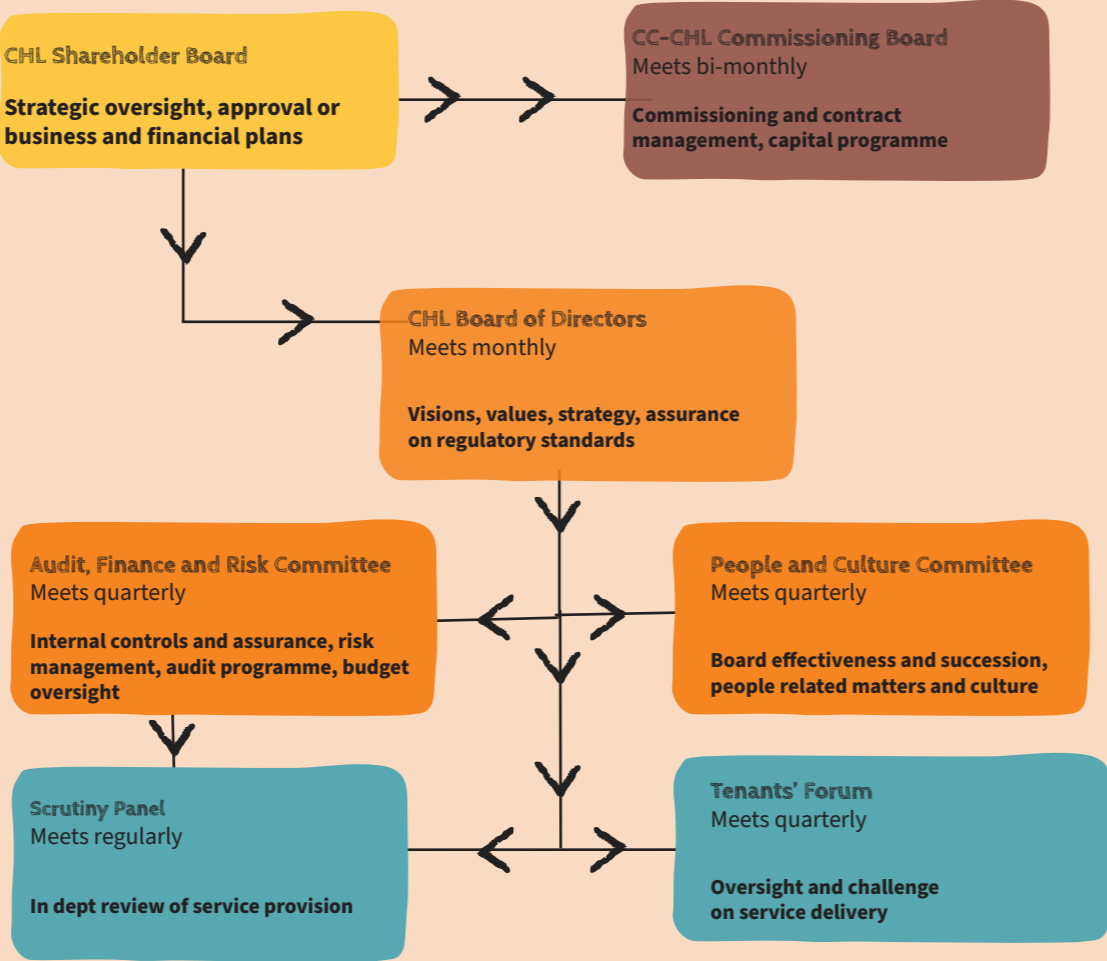
Management costs relative to the size of the landlord

£4,642.94



Did you know at Cornwall Housing we have 216.8 Full Time Employees  
\*April 24 figure

## What does that look like?



CC Governance CHL Governance CC Client Governance Resident-led

# Leaving Corserv - what this means?



In our journey of improvement, it was formally recommended to the council that Cornwall Housing leave the Corserv group as of September 2023.

This means we can set our own policies, negotiate our own pay with unions, have our own Board committee to oversee things such as culture, people development and controls.

This means we can deliver the right services in the right way as a stand-alone arms length management organisation.

# 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 businesses.

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)



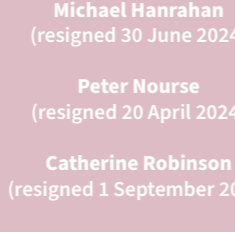
**Robert Stronge**  
Independent Non-Executive  
Director and Senior  
Independent Director



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



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



**Michael Hanrahan**  
(resigned 30 June 2024)

**Peter Nourse**  
(resigned 20 April 2024)

**Catherine Robinson**  
(resigned 1 September 2023)

**Sarah Wood**  
(appointed 1 September 2023,  
resigned 31 March 2024)

## Managing risk



We developed a CHL-wide risk register, picking up strategic, local and operational risks, and this is reviewed regularly to ensure that the mitigating actions are working effectively. The top 5 risks are reported to Board monthly, and the Finance, Audit and Risk Committee reviews the risk register in full at each of their quarterly meetings.

## Major projects

During 23/24 we carried out a major review of our core IT systems to assess their suitability, and got Board approval to deliver some large-scale improvements over a 3-5 year period, supported by a CHL Digital Strategy (currently in development). The improvements are designed to better support operational processes, looking at interfaces with third party systems (e.g. new repairs contractors) to give better visibility when dealing with customer queries, and mobile working for staff who are out and about to enable them to spend more time out on estates rather than in front of screens catching up on administration.

## A message from Vivienne Horton Chair of the Board

“

The recent past has seen considerable change across CHL, with a new management team now fully in place, new processes either already in place or under development and a renewed focus on delivering for local people. Much of this was due to the work done by my predecessor Mike Hanrahan who stood down as Chair in June 2024. Cornwall Housing owes him a tremendous debt for putting the organisation back on the right track. 2023 saw improvements in how issues were addressed and dealt with when raised by residents as well as changes to address systemic failures and starting to build long term solutions across many service areas. Moving forward CHL remains ambitious that we will be able to deliver homes that our communities can be proud of and the next five years will see CHL focus on many of the required solutions that embed real change across all areas of service delivery.

The relationship with the council is critical in delivering all these actions and their agreement to move CHL out of the Corserv structure and back to being a stand alone company has allowed a clarity of conversation that will deliver for local residents. Together with my fellow Board Directors we will continue to oversee the work of the management team and deliver the objectives of the council. I'd like to thank all involved in delivering the work of CHL over the last 12 months and look forward to seeing where we go next.

”



*Vivienne Horton*  
**Chair of the Board**

# Looking ahead

As we look ahead, we remain committed to improving the lives of our residents, the quality of our homes, and the strength of our organisation. Our focus is on creating positive change across three key areas: Our residents, our homes, and our organisation. These priorities are designed to enhance service delivery, drive operational improvements, and strengthen our engagement with tenants, ensuring we meet regulatory standards and exceed expectations.

## Our Organisational Priorities 2024



### Our Homes

1. Complete actions to lift Regulatory Notice
2. Deliver our stock condition improvement plan
3. Grow contractor capacity and quality



### Our Residents

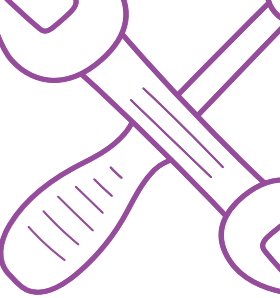
4. Launch our new resident engagement approach
5. Relet properties quicker
6. Review tenancy management service delivery
7. Review our approach to service charges



### Our Organisation

8. Positively change the company culture
9. Improve IT systems
10. Prepare for Inspection

## 3 ways our repairs service will change from April 2025



1

#### 3 new contractors

Earlier this year Corserv Facilities, our main contractor delivering repairs, advised that they will not bid for a new contract when their current one ends in March 2025.

Learning from previous experience and listening to the contractors during market testing, we have decided that the repairs contract needs to be delivered by multiple businesses, because we have too many homes across Cornwall to be easily managed by just one.

2

#### 3 new repairs patches

We will split the county into three areas called 'patches' for repairs (and three contracts) to help contractors manage the number of jobs received and the travel time needed.

We believe this arrangement will be better for residents, as they will have a single contractor in the area they live, who can provide a more focussed service.

3

#### 1 separate contract for home safety checks and heating systems

We will have a separate contract for home safety checks, because the skills and experience needed to complete gas (and all heating types) and electrical testing are very specific. A single mechanical and electrical contractor will cover the whole county, providing servicing, testing, and heating breakdowns, but will not get involved in everyday repairs.



# Appendix - key performance results

## KPI's

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	End of year
Voids (all) - days	35	69
Rent arrears - %	3	2.41
Customer contact (time to answer) - seconds	30	139
Complaints - volumes (cumalitive)	500	932
Complaints - responded to on time - %	95	85
Gas servicing - %	100	99.8
EICR (10 yr) - %	100	99.4
EICR (5 yr) - %	100	69
FRAs completed - %	100	100
FRAs - outstanding actions overdue	0	414
Repairs (24 hour) - %	100	92
Repairs (3 days) - %	95	97
Repairs (7 days) - %	95	93
Repairs (20 days) - %	95	96
Repairs completed at 1st visit - %	88	82
Satisfaction with repairs service - %	95	94
Staff turnover - %	2	0.8
Staff absence - %	4	3.1

# TSM measure results 23/24

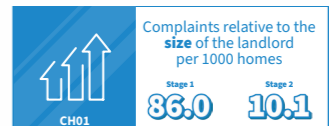
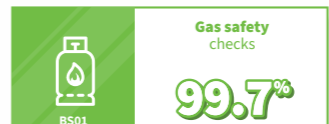
Here are our performance in the Tenant Satisfaction Measures for 2023-24

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.

Overall	Repairs & maintenance
Safety	Complaints
Neighbourhoods	Engagement



# Statement of comprehensive income

## STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 MARCH 2024

	Note	2024 £000	2023 £000
Turnover		54,017	49,895
Operating expenditure		(54,542)	(49,499)
<b>OPERATING (LOSS)/PROFIT</b>	6	<b>(525)</b>	396
Interest and finance costs	9	(61)	(60)
Impairment housing properties		(106)	(235)
<b>(LOSS)/PROFIT BEFORE TAX</b>		<b>(692)</b>	101
Tax on (loss)/profit	11	1	(1)
<b>(LOSS)/PROFIT FOR THE FINANCIAL YEAR</b>		<b>(691)</b>	100
<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>		<b>(691)</b>	100

# Statement of financial position

## STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2024

	Note	2024 £000	2023 £000
<b>FIXED ASSETS</b>			
Social Housing Properties		3,274	3,343
Other fixed assets	12	172	190
		<b>3,446</b>	3,533
<b>CURRENT ASSETS</b>			
Stocks	13	34	36
Debtors: amounts falling due within one year	14	12,715	6,974
Cash at bank and in hand	15	3,445	1,614
		<b>16,194</b>	8,624
Creditors: amounts falling due within one year	16	(17,970)	(9,621)
<b>NET CURRENT LIABILITIES</b>		<b>(1,776)</b>	(997)
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>1,670</b>	2,536
Creditors: amounts falling due after more than one year	17	(1,241)	(1,275)
Provisions	19	-	(141)
<b>NET ASSETS</b>		<b>429</b>	1,120
<b>CAPITAL AND RESERVES</b>			
Income and expenditure reserve		429	1,120
		<b>429</b>	1,120

**Decent homes, in strong  
communities for one and all**

**Is there anything you'd like to know?  
Visit [www.cornwallhousing.org.uk](http://www.cornwallhousing.org.uk)**



A CORNWALL  
COUNCIL COMPANY

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