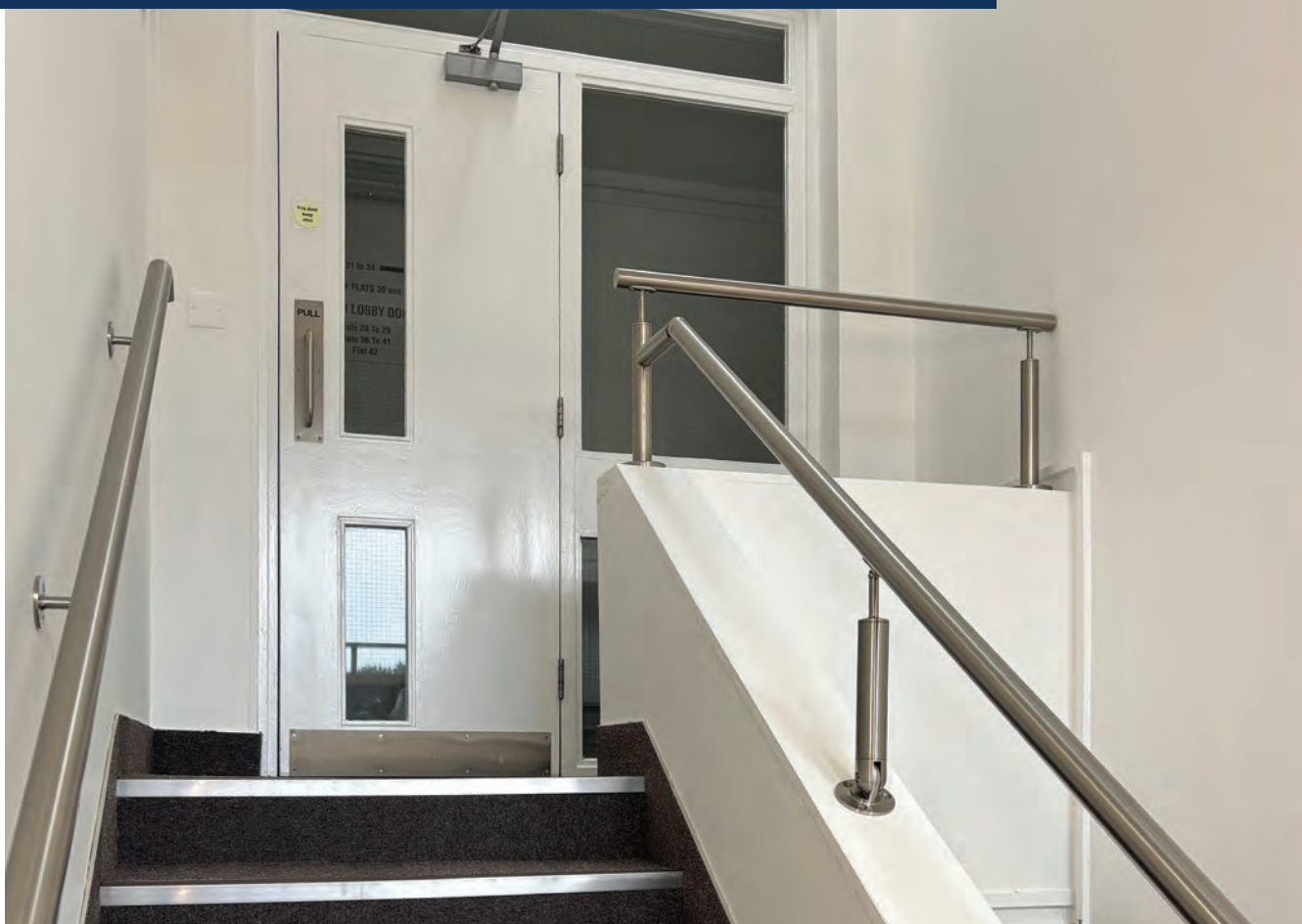


Annual Report

2024-25

Transforming our spaces



Chislehurst and Sidcup
Housing Association

Chair's report

by Steve Kerridge



Digital upgrades

Last year, I reported that one of our priorities over the next couple of years will be the renewal of our telecare call systems across all of our schemes, and understanding the opportunities that digital technology will offer.

I am pleased to report that we have installed our second digital telecare system, at Lingwood. At the same time we took the opportunity to upgrade the fire panel at Lingwood with additional, interlinked, detectors in flats.

Transforming our spaces

We continue to ensure our homes are well maintained and this year we doubled our expenditure on repairs and improvements to communal areas, spending £86,557 compared with £48,017 the previous year.

I am able to report that we have completed the

refurbishment of Ursula Lodges. The works have completely transformed the scheme and include new stainless steel balustrades, a freshly painted neutral décor and carpets, as well as new window dressings. We have also installed a new master key system. The works have exceeded the expectations of both tenants and staff.

We will be continuing our modernisation programme and the next scheme earmarked is Bertha Hollamby Court.

Health and safety

- We installed new communal water tanks at Bertha Hollamby Court.
- We continued our programme of periodic electrical inspections ('Electrical Installation Condition Reports') and, at the same time, updated plug sockets and light fittings.



- We carried out all relevant inspections and servicing, meeting our health and safety and statutory obligations.

Sustainability

- We provided additional loft insulation across all of our schemes, in line with our sustainability strategy and zero carbon obligations.

We continue to take proactive steps to meet climate, environment and sustainability challenges. As well as providing additional loft insulation, we commissioned surveys for all of our communal boilers, in line with the recommendations set out in our stock energy efficiency and decarbonisation study.

These reports will allow us to understand and hopefully plan for the replacement of our boilers over time, with more energy efficient and clean energy replacements.

We have also implemented a programme of upgrading older light fittings and sockets when our homes are empty, or when electrical inspections are carried out. This is to ensure that older fittings are upgraded to LED fittings, which are more energy efficient and cost effective for tenants.

Tenant engagement

Our Tenant Engagement Scrutiny Panel goes from strength to strength. The Panel continues to work with us to set up the best approach to meaningful engagement, so that members can monitor and challenge our performance against agreed Tenant Satisfaction Measures and service standards.

I would like to thank Michelle Mansfield and Joan Gatfield for their contributions to the Board, as they will both be standing down at our next Annual General Meeting.

I would also like to thank the Board and staff for their dedication and commitment in ensuring that CSHA continues to be a successful housing association, providing good quality homes and a customer-focused, cost-effective service for tenants.

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Transforming our spaces

CSHA's principal activity is the provision of homes and support services to older people. We own 199 properties, of which 198 are available for let. The properties are located in the London boroughs of Bromley, Bexley and Lewisham.

CSHA is regulated by the Regulator of Social Housing. The Regulator sets standards that the Association must demonstrate that it complies with.

Four new consumer standards were introduced as of 1 April 2024. The standards are designed to drive improvements in social housing. We are required to demonstrate adherence to each of the standards, summarised below.

- **Tenancy standard** – We must allocate and let our homes in a fair and transparent way that takes the needs of tenants and prospective tenants into account.
- **Safety and quality standard** – We must have an accurate, up-to-date and evidenced understanding of the condition of our homes and use it to ensure we provide good quality, well-maintained and safe homes for tenants.
- **Neighbourhood and community standard** – We must work co-operatively with tenants, other landlords and relevant organisations, to take all reasonable steps to ensure the safety of shared spaces.
- **Transparency, influence and accountability standard** – We must treat tenants and prospective tenants with fairness and respect.



Following an assessment of the new requirements, our Board approved and were reassured that we were meeting the requirements of all four consumer standards. We also ran a workshop and provided training on the new standards for our Tenant Engagement Scrutiny Panel, in order to ensure that they understand our regulatory obligations.

Offering choice

We continue to see an increase in the number of applicants who are working, renting in the private sector and are more socially active. Therefore it is vital that we are flexible in the way we operate our services and offer choice where we are able to do so.

This year, we have revised our empty homes specification so that we can offer choice in terms of kitchen cabinetry, handles and worktops. We are no longer replacing kitchens like for like. We have instead engaged the services of a kitchen designer to make the best use of available space, and we have had some spectacular results. Going forward, we will continue in the same vein and tenants will be offered choice when their kitchen is due for renewal.

Investing in technology

We have installed our second digital telecare system, at Lingwood. Our plans remain the same, in that it is our intention to fully digitalise all of our schemes.

We have provided Wi-Fi in all tenant flats at four out of six of our schemes. Costs are recoverable through service charges and results show it is more cost effective for tenants than securing Wi-Fi with providers directly. However, going forward we will be updating broadband lines at two of the schemes to ensure better and faster connectivity.

We have agreed an Information technology strategy, in order to ensure that our organisational infrastructure is fit for purpose and to some extent future proofed. This will involve:

- Renting space to safely house critical infrastructure
- Eliminating the organisation's risk of flood/fire/theft
- Reducing office bills for electrical maintenance and consumption

- Improving resilience and connectivity for backups and recovery times
- Balancing costs, as some re-hosting of cloud servers becomes possible with more scalable infra (rackmounts)

Our immediate goals are to:

- Relicense and update existing proven technology with charitable discounts where possible
- Extend some cloud services whilst ensuring security and cost advantage
- Further enhance our digital platforms and integrators (Wi-Fi, remote tech, tenant inclusion)
- Reduce risk by collocating the server to offsite hosting, while maintaining on-premises status

At the same time, we have reviewed our telephone and broadband services, which we hope will result in some cost savings; and we are in the process of extending Voice over Internet Protocol (VoIP), which is a technology that allows you to make voice calls using a broadband Internet connection instead of a regular (or analogue) phone line. This will be extended to our two schemes with fully digitalised telecare services. This should result in a reduction in telephone costs. VoIP is already used at our head office.

Maintaining our homes

We have a legal and regulatory duty to maintain our homes and all communal areas. Last year, we reported that we would be carrying out repairs and replacements works, in line with our fire door and



compartmentation survey reports. These are now complete across all of our schemes.

This year, we more than doubled the expenditure spent on maintaining and improving communal areas, as it is our intention to provide modern and well-maintained areas which make it attractive for prospective and existing tenants to socialise. We have completed the refurbishment of Ursula Lodges and, this year, we will be carrying out a refurbishment of all communal areas at Bertha Hollamby Court, which will include the installation of a new lift.

We continue to comply with our obligations, despite the ongoing economic challenges. We ensure our homes are safe and well managed, communal areas are clean and, more importantly, we carry out the necessary repairs in the homes of our tenants. The chart below provides a summary of our repairs performance.

The percentage of all repairs completed within target time times has increased by 2.47%. As a

Repairs performance	Repairs notified	Target in days	Number & % completed on target	Number completed outside target
Emergency (category P1)	108	1 day	92 (85%)	16
Urgent (category P2)	189	5 days	174 (92%)	15
Routine (category P3)	182	10 days	171 (94%)	11
Routine (category P4)	371	20 days	343 (92%)	28
Routine (category P5)	47	40 days	45 (96%)	2
Totals	897		825	72

result, 91.97% were completed within the target set as opposed to 89.5% the previous year.

The main reasons for failing to complete 72 repairs within target include:

- Availability of parts/materials
- Access from tenant
- Contractor availability/staff shortage

Support services

We continue to employ on-site Scheme Managers, who provide the following support services:

- Building management (including health and safety)
- Identifying need and delivering support
- Preventing social isolation
- Assistance to enable independent living
- Access and signposting to other services
- The prevention and management of risk

The key benefit for tenants is the ability to remain independent. They have the security of 24-hour support, provided either by their Scheme Manager or via a telecare service.

Staffing

Staff turnover remains low and there were no staff vacancies during 2024-2025. We currently employ 13 staff. Seven of these are based at head office, whilst the remainder are scheme-based.

We recognise that staff play a key role in our continued success and development, as a provider of choice, for housing and support services within the community.

Changing tenant profile

During 2024-25, 16 properties became empty and 15 were let.

Of all lettings:

- 14 were from our waiting list to applicants who approached us directly
- One was an internal transfer, and
- None were successful local authority nominations.

All the properties let in 2024-25 were sheltered accommodation.



Housing management activities

In 2024-25:

- We held four meetings of our Tenant Engagement Scrutiny Panel, which was launched in September 2022. This has gone from strength to strength and included an ongoing programme of training. The Panel continues to effectively challenge and scrutinise our performance.
- We continued to provide intergenerational activities as one of various ways to provide support with digital literacy and wellbeing.
- We continued to look for further ways to promote and support wellbeing. This included liaising with tenants, identifying and publicising resources, and tackling social inclusion by ensuring that the events held offer a diversity that is reflective of our tenants.

Value for money report

Chislehurst and Sidcup Housing Association (CSHA) is a Registered Provider of social housing. We are regulated by the Regulator of Social Housing.

We are required to publish a value for money (VfM) report. This report sets out our approach to making decisions on:

- How we use our resources to deliver our objectives
- The return that is generated by our assets
- The plans we have for optimising future returns on those assets – our principal assets being our homes and staff

We were formed for the benefit of the community to provide and manage housing, services and assistance to those we house. Our purpose is summarised through our mission, which is to: *provide cost effective, efficient and caring services that meet needs in new and existing areas of operation and enable people who require housing with support to live as normal a life as possible in the community.*

We aim to achieve our mission by providing the highest quality services in the most cost-effective way possible. We are therefore committed to providing:

- Good quality, affordable homes
- Support to promote independent living
- A responsive asset management and repairs service

Our approach to managing our resources and assets is linked to our strategic objectives.

CSHA's Business Plan for 2023-28, sets out our strategic objectives over the next five years. The Annual Operating Plan for 2024-25 sets out a number of objectives based on the Business Plan to be achieved in the year.

Strategic objectives

We have four strategic objectives:

1. Strategy and service delivery – To provide excellent support and services that meet the needs of our tenants and our local communities



2. Finance and growth – To ensure that CSHA remains financially viable and that our strategies address this

3. People – To invest in staff to ensure that every staff member has the skills to meet the needs of our tenants and to pre-empt the future needs of the organisation by forward planning

4. Community and wellbeing – To build strong links with community organisations and health services to ensure our tenants have access to a range and variety of local opportunities

All of the objectives set by the Board this year under each of the above categories were met, with one exception – we did not commission a new stock condition survey. Our priority for this year was to commission detailed surveys associated with our communal heating systems in accordance with our sustainability strategy. We intend to commission an up-to-date stock condition survey in the 2026-27 financial year.

Strategy and service delivery

We continue to provide excellent support and services that meet the needs of our tenants and our local communities. Giving tenants the best possible service is at the heart of what we do. You can read more about our overall performance in the service quality and performance benchmarking sections of this Annual Report.

We believe it is our tenants who will ultimately tell us if we are providing excellent services. However below are some headline figures.

- Satisfaction with the overall service we provided was 90.8%
- Satisfaction with repairs carried out remains high at 99.36%, compared to the previous year of 98.07% (source: repairs satisfaction surveys 2025)
- Tenants satisfied that we keep them informed about things that matter to them was 91.5%
- 93.2% of tenants agree that CSHA treats them fairly and with respect
- 95% of tenants are satisfied with the support service provided

Finance and growth

Although we did not acquire any new homes this year, CSHA made a surplus of £50,941 as opposed to £190,485 in the previous year. As a not-for-profit organisation, any surpluses made are reinvested back into our work.

In order to ensure financial viability, we continue to do the following:

- We operate within our rules and in accordance with financial policies and procedures in place.
- We regularly scrutinise financial information, ensuring that we meet the targets set and that we operate within the confines of the law and regulatory requirements.
- We work with tenants to maximise their income.
- We have an ethical investment policy to ensure CSHA's investments do not conflict with its aims. Our investments seek to exclude unethical themes.
- We are governed by experienced Board members.
- We operate an effective risk management and internal controls assurance framework.

People

We currently employ 13 staff. Seven of these are head-office based, whilst the remainder are scheme-based staff.

We spent £6,364 on staff training compared to £4,754 in the previous year.

The training budget covered the following:

- Damp mould and condensation awareness
- Food hygiene
- Dementia awareness



- Staff team building
- Legionella refresher training
- Professional membership fees

We continue to maintain low staff turnover. Staff are remunerated at a median level comparable to the wider housing sector to ensure adequate recruitment and retention can be achieved. We will continue to invest in and support our staff by offering a comprehensive approach to learning and development and implementing a pay policy which enables us to retain and attract good quality staff.

Community and wellbeing

We continued previous work to promote wellbeing amongst tenants.

- We consulted tenants via coffee mornings and planned events forums.
- We established 'best practice' for our Sheltered Housing Managers and incorporated this into our Sheltered Housing Manager's Handbook.
- We sought, and provided tenants with, information and local resources on wellbeing.
- We worked in partnership with other agencies, voluntary organisations and third parties.
- When organising events, we considered a range of activities that are inclusive and accessible.
- We continued with intergenerational activities, which we know to have a variety of benefits.

Our approach

Our approach to delivering value for money is to ensure that:

- We are governed by an experienced Board, who make decisions to ensure that we meet our strategic objectives, remain financially viable and have the right strategy to address this.
- We provide excellent support and services that

meet the needs of our tenants and our local communities. Giving tenants the best possible service is at the heart of what we do.

- We continue to employ Sheltered Housing Managers to manage our buildings and identify, in consultation with tenants, any needs they may have, or support or advice that they may require. This allows them to work with tenants to achieve appropriate outcomes.
- We continue to outsource our repairs services in order to achieve value for money. This means that we pay for the cost of repairs only and not the costs associated with employing repairs operatives.

This value for money report summarises the activities we have undertaken in the past year to achieve this aim.

Effective governance arrangements

The Board has ultimate responsibility for ensuring that we achieve value for money whilst safeguarding CSHA's assets. The Board continues to effectively discharge its governance functions in accordance with its terms of reference. It complies with its code of governance and code of conduct. Our Board members do not receive any remuneration.

Each year, the Board reviews its combined skills and experience. This is to ensure that decisions are made by an experienced Board that can enable the Association to meet its strategic objectives. It also undertakes a regular, robust assessment of its collective and individual performance.

The **Audit and Risk Committee** ensures formal and transparent arrangements are in place for considering how CSHA ensures financial viability, in accordance with its terms of reference.

The **Development Committee** considers and scrutinises development opportunities in accordance with an approved framework and viability model. As part of its role, it has the duty of appraising new opportunities and the scrutiny costs associated with the development/acquisition of new homes. There has been little development activity and few proposals for the Development Committee to consider this year. However, it continues to effectively discharge its duties in accordance with its terms of reference.

CSHA operates in accordance with various policies and procedures, which seek to achieve value for

money at all times. These include CSHA's financial regulations and standing orders, financial procedures and tender policy. Such policies and procedures provide a robust framework for ensuring accountability, transparency and probity.

Support to promote independent living

We continue to provide support services to tenants who occupy our schemes for adults aged 60 plus.

For our 193 sheltered units, across six schemes, we continue to see the benefits of retaining permanent, scheme-based, Sheltered Housing Managers. As well as managing the maintenance and safety of our buildings, they provide a person-centred support and advice service. This aims to support tenants to maintain their independence for as long as possible, and to promote activities that support wellbeing.

Ensuring value for money is key, and this ensures that our tenants receive the best service possible at an affordable price. This year, we spent £109,072 on support services, compared to £104,271 the previous year.

It is our policy to ensure that we offer all sheltered housing tenants a support plan. Areas in which we offer support include:

- Creating and maintaining social involvement and networks
- Carrying out daily skills safely
- Managing support/care
- Managing mobility needs
- Finances

The support planning process is centred on the needs and wishes of tenants and may involve other parties or agencies.



As this process is person-centred, some tenants do not feel they need to complete a support plan. However, they are advised that they may change their mind at any time and that this will be reviewed every six months, or in light of any significant changes in their circumstances.

At the end of 2024-25, 48% of tenants had a support plan in place, as was the case in 2023-24.

The support we provided in 2024-25:

The support we provided	2024-25	2023-24
At year end		
Total number of tenants	210	211
Number of support plans in place	100 (48%)	102 (48%)
Number of people satisfied with their support plan	99* (99%)	93* (91%)
In the course of the year		
Number of falls recorded	48	39
Number of hospital admissions recorded	22	46
Total number of days of hospital admission	250	962
Number of dementia-related incidents recorded	9	5
Social activities (excluding regular tea/coffee events)	197	167

**No tenants expressed dissatisfaction, but a number were unable to give feedback, because they had completed a support plan for the first time.*

Maintaining our homes

Our repairs and asset management service is overseen by the Building and Maintenance Surveyor, whose primary role is to ensure:

- Compliance with our statutory and regulatory obligations in relation to our homes
- An effective repairs service
- The appropriate management and investment in our buildings
- The management of contractors and consultants
- The preparation of works specifications
- Monitoring quality and performance of works and contractors

We continue to ensure that our policies associated with asset management, repairs, and health and safety continue to be robust and comply with changes to the law and relevant regulations.

This year, our Building and Maintenance Surveyor reviewed and updated our policies on:

- Gas safety
- Damp and mould

This year:

- We spent 10.59% (£128,032) of our rental income on major repairs as opposed to 9.18% in the previous financial year.
- We spent 27.83% (£336,390) of our rental income on routine repairs as opposed to 19.76% in the previous financial year.
- We replaced two kitchens, spending £7,155.



Before (pictured right) and after (pictured above): a kitchen at Bertha Hollamby Court was transformed when we brought in a kitchen designer to advise on renewal.



- We replaced two bathrooms, spending £15,951.
- We replaced four hot water cylinders, spending £9,600.
- We replaced five storage heaters, spending £12,376.37.
- We replaced one boiler, spending £3,720 (most of our homes have communal heating systems).
- We spent £86,557 on communal repairs/improvements, compared to £48,017 the previous year.

In addition:

- We completed the refurbishment of Ursula Lodges.
- We installed new communal water tanks at Bertha Hollamby Court .
- We installed a new fire alarm panel at Lingwood, with additional interlinked detectors in flats.
- We continued our programme of periodic electrical inspections ('Electrical Installation Condition Reports') in accordance with our programme, and at the same time updated plug sockets and light fittings.
- We carried out all relevant inspections and servicing in accordance with our health and safety and statutory obligations.
- We carried out 100% of our gas servicing in accordance with the law.
- We installed our second digital telecare system at Lingwood.
- We commenced the refurbishment of the lounge at Ursula Lodges.
- We provided additional loft insulation across all of our schemes, in line with our sustainability strategy and zero carbon obligations



- We installed a new master key system at Ursula Lodges.

Tenants can report repairs to their Scheme Manager, who will inspect the problem and raise a repair order where appropriate. For more complex repairs, an inspection is carried out by our Building and Maintenance Surveyor and a repair order is issued accordingly.

In 2024-25:

- 897 repairs orders were raised and 825 were completed within target times.
- 72 repairs were not completed on time for various reasons (the main reasons were: non-availability of parts/materials, lack of access from tenant and contractor availability/staff shortages).
- The percentage of all repairs completed within target time times has increased by 2.47% to 91.97%, as opposed to 89.5% the previous year.
- Satisfaction with repairs carried out remains high at 98.67%, compared to 99.36% the previous year (source: repairs satisfaction surveys 2025).
- 96.8% were satisfied with repairs.
- 96.0% were satisfied with the time taken to complete their most recent repair.

We continue to outsource our repairs services in order to achieve value for money. This means that we pay for the cost of repairs only and not the costs associated with employing repairs operatives.

We continue to seek competitive pricing and obtain multiple quotes for higher value repairs/services.

Tenant Satisfaction Measures

The Regulator of Social Housing now specifies tenant perception survey questions ('Tenant Satisfaction Measures') that all social housing providers must ask their tenants. Our first such survey was conducted in 2023-24 and, as a small provider, we will carry this out every two years. Satisfaction with the overall service we provide was 90.8%. Full results are given in the performance benchmarking section of this Annual Report.

Social value and meeting the changing needs of our tenants

The Public Services (Social Value) Act 2012 requires housing associations to consider their social impact

when undertaking procurement activities. Furthermore, the Regulator of Social Housing requires that value for money statements should include an assessment of the organisation's social impact.

Social value in housing encompasses multiple benefits for tenants beyond the provision of housing itself, and beyond financial returns.

As a not-for-profit provider of social housing, CSHA is inherently a generator of social value through a variety of activities, including providing affordable housing support services, and investing in communities.

A person-centred service

It is essential to take into account a diverse range of needs and preferences, not only when we offer accommodation, but as our tenants' needs change.

Our support service allows us to work with our tenants and empower them to identify and implement ways to be safe, well and independent, for as long as possible.

There are wider social and monetary advantages in addition to direct benefits to our tenants.

For example:

- Tenants with conditions such as dementia can remain independent for longer through accessing a network of resources, risk assessment and reduction, plus providing an environment that is sensitive to the needs of the individual.
- We can assist individual tenants to address things that matter to them, such as reducing costs in the current financial climate, or managing finances.
- We signpost tenants to help maximise their income when circumstances change, such as applying for benefits as they retire or develop care and support needs.
- We help to build a sense of safety, in communities that look out for each other.
- Our work leads to monetary and resource savings to the NHS and social care, via promoting access to services, plus the assessment and reduction of risk. Should a tenant be discharged from hospital, they are offered regular checks and a safe and supportive environment in which to recover.



- In a period of great demand, local authorities with whom we have nomination agreements can permanently house those in housing need; doing so in accommodation dedicated to over-60s maximises the use of limited housing stock.

A secure and affordable home

In 2024-25, new tenants indicated that the most important factor for consideration when moving was obtaining some security of tenancy. This was a major factor for 93%.

We offer lifetime tenancies for our properties, which not only gives tenants peace of mind, but allows them to foster long-term and stable links within their community.

Our homes continue to be let at social rents. We continue to ensure that our rents are reviewed in line with limits set by the Regulator of Social Housing.

The service charge generally includes costs incurred in relation to the upkeep and maintenance of communal areas. We operate variable service charges. Put simply, this means that if tenants are overcharged this cost is recovered after a reconciliation of charges, and if tenants are undercharged this is also recovered using the same process. This year, we received £588,582 in service charge income and spent £613,907 on services. The increase in expenditure is attributed to switching our out-of-hours telecare service provider for the two schemes that have fully digitalised systems.

Social networks and local community

In 2024-25, 80% of new tenants indicated that moving to the right area was a major factor for consideration.

Being close to amenities and/or existing social networks supports our tenants.

- They can avoid or tackle social isolation and loneliness.
- They maintain independence.
- They can have an active role in local community, for example, through maintaining or extending volunteering opportunities.
- They can contribute to the local economy through employment and spending locally.

Of our schemes for older people:

- 100% are within 0.6km from bus links.
- 100% are within 2.5km from train links to local stations and direct to central London, with 50% within 1km.
- 100% are within 0.7km of a food outlet.
- 100% are within 0.5km of a parade of businesses.
- 100% are within 2km of a public green space, with 67% within 1km.
- 100% are within 1.7km of two or more GP surgeries, with 50% within 0.7km or less.

When new tenants join our community, we provide them with key information about amenities and facilities in the local area, and conduct a settling-in process to introduce them both to their home and the scheme environment.

This allows not only a greater sense of contentment in tenants' homes, but promotes access to the services we offer, fosters an early working relationship between staff and tenants, and promotes the confidence to access a variety of external services and facilities.

We also take pride in promoting tenant engagement by consulting tenants on, and actively getting them involved in, the social events that they wish to take place both outside of our schemes and within our communal areas and grounds. This presents opportunities to foster connections with neighbours and reduce social isolation and loneliness.

Social activities

In all, 131 social events took place in 2024-25. These included:

- Regular tea/coffee afternoons
- Pool, darts and board games
- Quizzes
- Bingo
- Food events such as meals out and cream teas

- Events with entertainment
- Day trips to the coast
- Sporting events, e.g. outings to the races
- Crafting events, knit and natter
- Film nights
- Trips to the theatre and museums

Promoting health and wellbeing activities

Wellbeing includes how we are faring in all aspects of life, such as physical and mental health, financially, socially and in terms of our local environment.

In addition to identifying and addressing an individual's needs for wellbeing via support services, we have taken steps to foster a culture of actively encouraging wellbeing across our tenant community.

During 2024-25, 57 wellbeing and educational events took place. They included:

- Digital inclusion programmes
- Welfare advice talks and referrals
- Free courses of chair exercises from Age UK, with before and after health assessments showing an improvement – tenants continued with the course for a nominal charge
- Talks on falls prevention
- Talks from organisations about their services they offer
- A free 10-week course on well-being, including topics such as healthy eating and services offered by the local authority
- Talks on fire safety by London Fire Brigade
- Talks on Power of Attorney and wills
- Publicising information on the availability of vaccinations



- Celebrating International Older Persons' Day.
- Talks on warm homes and heating allowances
- Information on low-cost lunches in the local area
- Introducing befriending services to those who cannot, or prefer not to, socialise in a group setting

Intergenerational activities

Intergenerational activities are purposeful and mutually beneficial activities involving different age groups.

Work to promote such activities in 2023-24 was continued in 2024-25, with 19 activities taking place. Included in these:

- Local primary school children visited schemes and held carol singing concerts.
- We held family-friendly days, such as Easter basket making and egg hunts, and a Halloween fancy dress party.
- Local school students provided digital support sessions.
- Tenants taught local school students how to play dominoes and board games.
- Local Brownies visited for crafts, singing and quizzes.

Known and demonstrated benefits of such activities include:

- Rediscovering the joy of interacting with children of different ages
- Both parties developing a sense of value
- Increased physical and mental activity (e.g. creative activity) for both
- Improved physical health, mental wellbeing and confidence
- Enhanced learning and skill sharing across age groups
- Increased understanding and sharing experience between generations, with the potential to reduce levels of fear of crime
- Reduces ageism (generation gap)
- Builds friendships and social connections
- Tenants being more up to date with trends and what matters to younger generations
- Increased satisfaction with home and neighbourhood

Economic development

We support economic growth by investing in communities. We do so by local employment and procurement, and supporting local businesses.



As a housing association, our principal contracts are to do with maintaining our assets and the provision of services to tenants.

Our main maintenance contracts cover:

- Plumbing
- Gas safety
- Electrics
- Fire safety
- Water management
- Laundry facilities
- Gardening and grounds maintenance

Half of these contracts operate from offices in a borough where our schemes or head office are located. We therefore contribute to social value by supporting local business where possible, contributing to the local economy and therefore reducing carbon footprint.

Some 69% of staff are employed locally, in a borough where our schemes or head office are located. This means a reduction in our carbon footprint in terms of travel, while employment of local people means increased spending in the local economy.

Environmental sustainability

Housing associations can play a role in promoting sustainable building practices and energy efficiency, reducing the environmental impact of housing.

During 2024-25, we worked to improve the energy efficiency of our buildings, by improving loft insulation and making changes such as installing low-energy light fittings and sensor lighting to reduce unnecessary carbon emissions.

This has had a positive effect on reducing our

service-chargeable communal electricity and heating bills, and has promoted a sense of both corporate and individual responsibility for becoming 'greener'.

Our approach to net zero emissions

The UK government set out its commitment to reach net zero emissions by 2050, via eliminating all direct, regulated emissions from buildings by 2048.

To achieve this, by 2033 all UK buildings are made energy efficient and all future fossil fuel heating systems are replaced with low-carbon alternatives such as heat pumps.

In 2021-22, we appointed an external property consultant to undertake a stock energy efficiency and decarbonisation study. This study examined current energy efficiency, what physical measures could be taken for decarbonisation, the financial and strategic considerations, and timelines.

We have a sustainability strategy which sets out how CSHA will act to meet climate, environment and sustainability challenges. This includes setting a general direction to meet decarbonisation and a framework where innovation and improvements are enabled.

Advantages of decarbonisation works include:

- Meeting legal and regulatory requirements
- Reduced carbon footprints
- Increased environmental awareness
- Greater efficiency of heating systems and buildings, reducing costs and fuel poverty

Our approach is 'fabric first retrofit', which simply means that in existing buildings, we will focus on

improving the energy efficiency of a home by investing in its insulation before investing in clean heat.

While tenants will benefit from warmer, more affordable, healthier and smarter homes, they will also face the disruption of retrofit and installation of new heating technologies. We will therefore, where practicable, coincide the timing of upgrading and 'retrofit' works with the natural life expiry of related components.

Communal heating systems

The clean growth strategy provides for:

- The introduction of low-carbon heating systems such as heat pumps from 2030 to 2040
- The production of low-carbon electricity from systems such as solar panels from 2040 onwards

In our decarbonised future, electricity will heat the majority of our homes via heat pumps, which are more efficient than gas boilers, but currently more expensive to run due to the comparatively high cost of electricity to gas.

In accordance with the recommendations set out in our stock energy efficiency and decarbonisation study, we commissioned specialist surveys of the four schemes that have communal gas boiler systems, which are old and inefficient by modern standards.

The results of these surveys gave us a better understanding of the options and viability of converting these to 'non-gas'/renewable systems with the aim of carbon reduction in the heating system.

Energy Performance Certificates (EPCs)

EPCs are being used as a measure of energy efficiency, with a requirement for all social housing homes to be brought up to the EPC C efficiency standard by 2030.

As the retention of heat is an important part of energy efficiency, we began by identifying the 53 properties with lofts across our sheltered housing stock.

In 2024-25, we began an exercise to check the existing insulation and ensure this met the recommended standard of 300mm. As a result, in 2024-25 we



provided additional insulation in 11 of these properties, at a cost of £14,299.02.

As compliance with fire compartmentation works were a priority, we hope to complete the loft insulation top-up programme in the financial year 2026-27 at the latest. We have also prioritised top-up insulation when properties become void, so there is no disturbance to new tenants when properties are let.

A summary of our performance against the EPC banding in all of our homes is set out below, with EPC C compliance or above highlighted in green:

EPC band	No. of properties	% of properties	
Band A	0	0%	90.96%
Band B	6	3.02%	
Band C	175	87.94%	
Band D	17	8.54%	9.04%
Band E	1	0.5%	
Band F	0	0%	

We will re-survey homes where top-up insulation has been installed to ensure we have up-to-date EPC information.

Lifts

The stock energy efficiency and decarbonisation study looked at the five lifts in our buildings. It concluded that they are generally old and energy efficiencies could be realised on renewal or upgrade.

In 2024-25, we began planning for replacement of the lift at Bertha Hollamby Court to take place in 2025-26.

Light fittings and sockets

The stock energy efficiency and decarbonisation study concluded that further marginal improvements and carbon reduction would be possible, by upgrading all older light fittings to LED and using motion detector switches in communal spaces.

In 2024-25:

- We replaced failed/faulty communal lighting with LED lighting/motion sensors.
- We began a programme of replacement of lighting with LEDs/motion sensors at our sheltered housing schemes.

- As part of our void inspection process, we updated all older light fittings in flats to LED and upgraded sockets (where required).
- We put in place plans for 2025-26 to commence the above works in occupied flats when periodic electrical inspections are carried out.
- We put in place plans for 2025-26 to audit light fittings and sockets in occupied flats as part of the annual tenancy audit.

Cavity wall insulation and thermal imaging works

In 2023-24, we insulated the undercrofts at Evelyn Rogers Court and we have two remaining at Bushell Way. Our focus for 2024-25 remained on compliance works, particularly in relation to fire.

The role of our people

It is essential that we involve both tenants and staff in the ongoing development of sustainability. We do this in a number of ways:

- We inform tenants about potential energy and water saving measures in their homes.
- We encourage tenants to increase recycling and reduce single use plastics.
- We install smart technology wherever appropriate.
- We measure and influence the carbon footprint of employees. For example, by:
 - improving office recycling schemes
 - limiting use of single-use plastics
 - encouraging car sharing or use of public transport
 - reducing the number of in-person meetings, where video technology is appropriate, and
 - providing climate and environment change initiative training to staff.





Return on our assets

This year, we generated a surplus of £50,941 compared to £190,485 the previous year. The expected budgeted surplus was £60,528. This is because we spent more on compliance issues and zero carbon improvements.

In addition:

- We generated £45,509 in interest received on our principal investment, compared to £40,329 the previous year.
- We met our planned spend on maintenance and major repairs despite significant increases in the cost of building materials and labour costs.
- We spent £491,406 on housing management, as opposed to £445,952 in the previous financial year.
- We have sufficient liquidity to meet all of our debts should they become payable in one year.

Overall operating results	CSHA 2024-25	HfOP Median 2024-25	SPBM Median 2024-25
Overhead costs as a % of turnover	16.6%	16.6%	19.07%
Responsive repairs and voids repairs per unit £s	£1,106	£970	£938
Housing Management cost per unit £s	£1,778	£982	£656

Our performance towards this strategic aim is measured by a set of performance indicators agreed by the Board. This allows us to demonstrate delivery of value for money to our tenants and to compare our performance externally with comparable organisations. We compare our performance with the Smaller Providers Benchmarking (SPBM), which is the national smaller housing providers benchmarking network facilitated by Acuity in

partnership with Housemark. It is aimed at housing providers with up to 1,000 homes.

We also compare our performance with the Housing for Older Persons (HfOP), benchmarking club, which is a specialist sheltered housing benchmarking club. Comparisons to the HfOP are more relevant to our specialist services and size than either sector-wide performance statistics or SPBM statistics.

The focus for 2025-26 continues to be the provision of excellent services to tenants that represent value for money. We are committed to activities that provide a more efficient use of resources and minimise any harmful impacts on the environment.

Delivering VfM is embedded within our culture and governance arrangements and is clearly measured by the achievements outlined above. We are mindful of the fact that we are still operating in a challenging environment. Therefore, our focus is to ensure that we continue to deliver high-quality services and well-maintained homes, as well as an effective and targeted support service.

Quality of services

Our approach to understanding whether we provide high quality services is for our tenants to tell us so. We assess service quality in the following ways.

- We carry out a tenant satisfaction survey every two years.
- Every year, we carry out a survey on how we have performed against agreed service standards.
- Repair satisfaction surveys are carried out after each repair is completed.
- We engage with our Tenant Engagement Scrutiny Panel.
- We hold quarterly meetings at each of our schemes.
- We carry out a tenant perception survey.
- We run ad hoc surveys and feedback groups.

Tenant satisfaction and tenant perception survey results

Our last tenant satisfaction survey and tenant perception survey was carried out in 2023-24. We use the results of this survey to show us where we need to improve services. Survey feedback also helps us to check quality, receive qualitative data about our services and make adjustments to ensure that performance remains at a high standard.

Some highlights of these surveys are shown below:

Area	% satisfied
Tenant perception survey	
Overall satisfaction	91%
Safety of the home	96%
Repairs carried out	97%
Dealing with anti-social behaviour	86%
Treat tenants fairly	93%
Tenant satisfaction survey	
Quality of the home	97%
Neighbourhood	98%
Value for money: rent	91%
Value for money: service charge	74%
Dealing with complaints	68%
Sheltered Housing Manager	96%

Our previous tenant satisfaction survey took place in 2021. Subsequently, the Regulator of Social Housing specified tenant perception survey questions. In 2023-24, we therefore introduced tenant perception survey questions and amended our tenant satisfaction survey questions. Results of the 2023-24 tenant satisfaction survey are therefore not comparable to those in 2021-22. However, going forward, we will be able directly to compare the results obtained in 2023-24 and 2025-26, when these surveys are next due.

Annual service standards survey results 2023-24

One of the ways we engage with our tenants is by setting and reviewing our service standards each year. These standards are displayed at each of our schemes in a communal area.

Our service standards cover seven areas:

- Communicating with you
- Tenant choice and customer service
- Quality of accommodation
- Estate management
- Tenant empowerment
- Complaints, compliments and queries
- Support services

In April 2024, we sent a survey to all tenants. Out of the 197 surveys sent out, 79 households responded, meaning an overall return rate of 40.1%. This is a decrease of 9.13% on the previous year. We would like to thank tenants who responded to the survey. The information they provided is helping us to assess whether our services have improved and to report on progress made against each of the standards set.

The rates of satisfaction for each question asked are shown in the chart on the next page.



Service standard survey results	2023-24	2022-23	2020-21
Communicating with tenants			
Satisfied with the way we respond to letter, faxes and emails within three working days	98.21%	96.36%	97.05%
Satisfied with the way we attempted to resolve a query first time, or at least put the tenant in contact with the right person	96.87%	96.38%	96.10%
Satisfied that staff carried identification (ID) when they visited a tenant's home and that they are checked with the Disclosure and Barring Service (DBS)	98.57%	100%	96.73%
Satisfied that we use plain English in our written communications	97.36%	97.89%	97.95%
Tenants' choice and customer service			
Satisfied that we consult with tenants about the services we offer	92.53%	98.76%	95%
Satisfied that we sought feedback from tenants to ensure our services meet their needs	90.9%	97.53%	94.59%
Satisfied that we consult tenants about changes to services that directly affect them	92.75%	97.67%	97.53%
Estate management			
Satisfied that communal areas are safe, clean and well maintained	96.05%	98.88%	96.9%
Complaints			
Satisfied that our complaints, compliments and queries policy was made available to tenants	98.38%	96.47%	100%

Satisfaction fell marginally in the following six areas:

- Satisfaction that staff carried identification when they visited a tenant's home and were confident that they had been checked with the Disclosure and Barring Service decreased by 1.43%.
- Satisfaction that we use plain English in written communications decreased by 0.53%.
- Satisfaction that we consult with tenants about the choice of services we offer decreased by 6.23%.
- Satisfaction that we sought feedback from tenants to ensure our services meet their needs decreased by 6.63%.
- Satisfaction that we consult tenants about changes to services that directly affect them decreased by 4.92%.
- Satisfaction that communal areas are safe, clean and well maintained decreased by 2.83%.

However, satisfaction levels improved in the following three areas:

- Satisfaction with the way we responded to letters, faxes and emails within three working days increased by 1.85%.
- Satisfaction that we attempted to resolve a query first time, or at least put the tenant in contact with the right person increased by 0.49%.

- Satisfaction that we make our complaints policy available increased by 1.91%.

Some elements of the service standards are not included in the survey to tenants, as we have quantifiable results for these. The remaining performance information below is relevant to 2024-25:

- We produced newsletters each quarter in 2024-25, distributed them to tenants who requested a copy and uploaded them to our website.
- 100% of CSHA's properties meet Decent Homes standards in line with Government legislation.
- Repair completion targets increased (see the performance benchmarking section of this Annual Report).
- We continue to provide an out-of-hours emergency repairs service to tenants.
- Scheme Managers carried out regular inspections at all schemes in line with our health and safety policy.
- This annual report provides performance information.
- We set a target of two tenants to sit on our Board. We continue to meet this target in 2024-25.
- In 2024-2025 we received nine complaints and two compliments, compared with eight

complaints and 10 compliments in 2023-24. We acknowledged and responded to complaints within the timescales laid down in our complaints policy. None of the complaints were as a result of our policies or procedures.

- All tenants were offered a support plan, which is reviewed each six months. In 2024-25, 100 tenants had a support plan in place, while 110 had signed a disclaimer. This compared with 102 tenants with a support plan and 109 who had signed a disclaimer in 2023-24.

As a result of a pending review of our service standards, in conjunction with tenants, we are unable to report the results for 2024-25 as we go to press with this Annual Report is produced. Results for 2024-25 will be reported in next year's report.

Repair satisfaction surveys

Satisfaction levels with repairs carried out remains high at 98.67%, compared to 99.36% the previous year (source: repairs satisfaction surveys 2025).

Complaints and compliments

In 2024-25, we received nine complaints and two compliments, compared to eight complaints and 10 compliments during the previous year.

Following analysis of the complaints, none were related to policies or procedures and none resulted from a policy or procedure having an adverse impact on any of the complainants based on protected characteristics, as set out in the Equality Act 2010.



Tenant satisfaction measures

The new Tenant Satisfaction Measures (TSMs), which became effective as of 1 April 2023, placed a requirement on us to collect and provide information, in order to support effective scrutiny of our performance, management of homes and neighbourhoods, by our tenants.

The measures are intended to make our performance more visible and to help tenants hold us to account. Our performance is measured on a set of criteria that tenants have access to and the results can be compared with those of other landlords.

There are 22 tenant satisfaction measures, covering five themes. Ten of these are measured by us directly, and 12 are measured by carrying out tenant perception surveys. The measures cover the following areas:

- Keeping properties in a good state of repair
- Maintaining building safety
- Respectful and helpful engagement
- Effective handling of complaints
- Responsible neighbourhood and management

These are in accordance with technical requirements and tenant survey requirements prescribed by the Regulator of Social Housing.

The results of these measures can be seen in the performance benchmarking section of this Annual Report.

Looking to the future

Overall satisfaction levels remain high, however we recognise the changing demographics of the households we let our homes to. It is essential that our engagement methods take account of this. It is also essential that our Board and governance arrangements reflect the changing demographics of our tenants, so that we are best placed to make strategic decisions in the best interests of the communities we serve.

Equality and diversity report

We are committed to the principle of equality and opportunity. We promote equality of opportunity and seek to create a working environment that is inclusive, and free from discrimination or harassment, in service delivery and employment. We seek to act in accordance with the law and our regulatory obligations.

We are obliged to understand the diverse needs of tenants, including those arising from protected characteristics, language barriers and additional support needs. We have to assess whether our housing and landlord services deliver fair and equitable outcomes for tenants. To achieve this, we analyse information from various sources such as:

- Continuous Recording of Social Housing Lettings and Sales data
- English Housing Survey
- Census data
- Analysis of support plan data
- National Housing Federation reports
- Regulatory analysis

Our approach

We are required to treat tenants and prospective tenants with fairness and respect. We look at how we can adapt our services and communications to meet individual tenants' needs, through the support plan process. We have made various commitments and have set objectives in relation to equality, diversity and inclusion.

We adhere to the requirements set out in the transparency, influence and accountability regulatory standard. In particular, the specific requirements associated with diverse needs.

Such commitments and objectives are set out in various policies – principally in our equality and diversity strategy, equality and diversity policy, and the Association's rules (code of governance).

Our aims and objectives are set in our equality and diversity strategy. We are committed to:

- Providing housing for diverse groups
- Ensuring that service delivery takes into account the needs of the wider community



- Developing and sustaining long-term relationships with other organisations that will yield mutual and significant benefits

As a result:

- We review demographic data in order to respond to the changing characteristics of tenants and to understand tenants' needs. The specific requirements of each tenant are identified as part of the support planning process. Support offered is tailor made and specifically addresses individual requirements.
- We regularly review policies associated with work-life balance to ensure they continue to meet the needs of a diverse workforce.
- We provide equality and diversity training so that staff and Board members are able to plan and deliver responsive services that meet the needs of our wider communities.
- We record lettings via the Government's CORE system. This includes, but is not limited to, age, employment status, disability, ethnicity and some financial details.
- We prepare an annual report to the Board on lettings, which includes information elicited as part of CORE.
- We comply with regulatory and legal obligations
- We analyse complaints to ensure there is no adverse impact on any particular group of tenants.
- We assess whether a complaint is linked to a policy or procedure that may have an impact on a particular group of tenants.
- We survey tenants to ensure that our services are fair and deliver suitable outcomes. (See our

tenant satisfaction survey results, Tenant Satisfaction Measure results, service standards survey results, repair satisfaction survey results).

Our purpose is to *provide cost-effective, efficient and caring services that meet needs in new and existing areas of operation and enable people who require housing with support to live as normal a life as possible in the community.*

Staff and Board members must demonstrate, and are assessed against, their skill at:

- Treating tenants according to their needs
- Acting in accordance with the laws on equality
- Reinforcing appropriate language and actions that take into account the uniqueness of individuals

Staff are assessed against all of our values as part of the staff appraisal process. These values, which were developed in partnership with tenants, are:

RESPECT – To treat tenants with courtesy and respect even when the conduct and language of others is challenging or difficult

UNDERSTANDING – To co-operate and empathise with tenants, in order to achieve co-operation and mutual understanding

TOLERANCE – To enable tenants to put forward their views, in order to achieve a better living environment for them and others

EQUALITY – To have regard to the uniqueness of individuals, adhering to the Equality Act 2010

PRIVACY – To preserve people's rights to confidentiality, to exercise control over their own personal lives

INTEGRITY – To act in a consistent and even-handed way in all our relationships and decision-making

Our mission is aligned with our values and behaviours.

- We have strategies and policies in place, including: the equality and diversity strategy; equality and diversity policy; appraisal framework (for staff and Board members); recruitment policy; support needs and risk assessment policy.
- We set out our aims and objectives to achieve equality of opportunity.
- We have clear and well-publicised values in place, which are assessed against an appropriate performance management framework.

- We provide training and support for all staff and Board members.
- We provide the opportunity for tenants to set out their specific needs via the support planning process and we base our support on their individual requirements.
- We carry out analysis of demographic data to understand the communities we serve and to respond to the services required.

How we are run

The Board sets and actively drives the organisation's social purpose, mission and values, and uses them to embed tenant focus, inclusion, integrity, openness and accountability. This function is set out in the various policies and procedures related to human resources and equality and diversity.

The Board demonstrates a clear and active commitment to achieving equality of opportunity, diversity and inclusion in all of the organisation's activities, as well as in its own composition. It has policies and statements which meaningfully demonstrate this commitment, and sets priorities and objectives for the organisation to achieve.

CSHA is led by a skilled and diverse Board, which regularly reviews and capably manages its own performance and effectiveness, and ensures that it complies with its rules and code of governance. The Board has a diverse membership, with the collective skills and attributes needed to govern effectively. We undertake a review of the skills and composition of the Board annually.

The Board and committees are made up of people with diverse backgrounds and attributes, having regard to the diversity of the communities the organisation serves, and in line with CSHA's stated commitments to equality, diversity and inclusion. However, we will ensure this further by working to achieve Board membership that reflects the most



up-to-date demographic data, whilst at the same time balancing the need for Board members to be recruited on the basis of their skills, knowledge, experience and ability to contribute.

Who lives in our homes

The purpose of social housing is to provide homes for those who cannot afford to access homes on the open market. When considering equality, diversity and inclusion amongst housing association staff, it is useful to reflect on the extent to which staff are representative of people living in our homes.



Women and men

In the general population of England, there is a greater proportion of women than men. Within our sheltered housing in 2024-25, 57.1% of our tenants were female and 42.9% male. There has been no significant change in the overall proportions represented since 2023-24, but in Lewisham there were equal numbers of male and female tenants the previous year.

Household size

The majority of our sheltered households (90.1%) are single occupants compared to 87.8% the previous year.

The greatest proportion of properties with more than one occupant was in Bromley (16%), followed by Bexley (6.9%) and then Lewisham (0%), which mirrors the pattern in the number of properties that can accommodate multiple occupants. This differs by scheme.

Disability

The chart that follows in the next column shows the disability status of our sheltered housing tenants by borough. The data is from demographics questions, which precede regulatory questions in our 2023 tenant perception survey. Census 2021 data for the population of the borough is given in brackets.

There is no change in the information reported last year. However, we will collect this alongside this year's tenant perception/tenant satisfaction survey.

Disability status	Disability	No disability
Bromley (31 replies)	35.5% (13.9%)	64.5% (86.1%)
Bexley (52 replies)	30.8% (14.6%)	69.2% (85.4%)
Lewisham (6 replies)	16.7% (14.4%)	83.3% (85.6%)

Ethnicity

In 2023-24, 77.8% of all tenants were white British. In 2024-25, this has increased to 78.6%. The proportion of tenants of all white ethnicities (white British, white Irish, or white other) was 89.6% and remained largely unchanged from 2023-24. It is in line with 2021 census data that white tenants are the most heavily represented ethnic group in each borough, with this at a lower proportion in Lewisham, where there is a higher proportion of tenants with black/black British Caribbean ethnicity.

Diversity amongst tenants remained generally stable across the Bromley and Bexley boroughs, though the proportion of tenants of white and Asian ethnicity in Lewisham increased, while that of black ethnicities fell. It should be noted that the size of the tenant population in Lewisham is comparatively small.

Data for 2024-25 indicated that the proportion of tenants of white ethnicity (white British, white Irish, or white other) had remained largely unchanged from 2023-24; 89.6% of tenants identified as having a white ethnicity in our Bromley properties (vs 89.8% in 2023-24) and 86.1% in Bexley (vs 86.2% in 2023-24). However, the proportion of white tenants in Lewisham had increased to 46.7% in Lewisham from 43.9% 2023-24.

The fact that white tenants make up the majority of tenants in all boroughs mirrors 2021 census data. Census patterns are also mirrored in tenants of white ethnicity making up a reduced majority in Lewisham (46.7%) in comparison to the other boroughs (89.6% in Bromley and 86.1% in Bexley), with the next highest proportion (26.7%) comprised of tenants with black/black British Caribbean ethnicity.

In Lewisham, the proportion of tenants of white ethnicity increased by 2.8% from 2023-24, the proportion of black tenants fell by 10% and the

proportion of Asian tenants increased by 6.7%. However, it must be noted that the tenant population in Lewisham is considerably smaller than in other boroughs, meaning that a small number of changes has a large impact on statistics.

Age

The average age of sheltered housing tenants at the end of 2024-25 was 76.4 years, up from 75.3 in 2023-24. See the chart below.

The majority of tenants were in the 70-79 age bracket, followed by 80-89, then 60-69. The fewest tenants were aged 90+. Overall, the proportion of youngest tenants has dropped and that of the oldest has increased from the previous year.

The tenant population in Bromley had the highest proportion of youngest tenants (21.8%) and lowest population of the oldest tenants (3.4%). Lewisham had the highest average age, albeit based on a smaller population of tenants.



Religion and/or religious belief

We do not routinely collect and store information about religious beliefs.

Executive and Board representation

- 57.1% of our tenants are women, as in 2023-24.
- 80% of our executive are women, as in 2023-24.
- 64% of our Board members are women, as in 2023-24.
- According to our data, 15.8% of all households (including general needs) were headed by a Black or Minority Ethnic (BME) individual. This is compared to 13.2% the previous year.
- BME representation at executive level is 20%, compared to under 9.1% sector wide.
- 8% of our Board identify as BME (nationally this figure is 13.6%), while 8% identify as Irish and other. Our remaining Board members identify as white English (84%).
- The age range of the Board varied:
 - 27% are aged 55-59 years
 - 9% are aged 50-54
 - 9% are aged 40-44
 - 9% are aged 35-39, and
 - 45% are aged 65+
- 54% of the Board identified as Christian, 27% identified with no religion and 18% did not say.
- 36% of the Board were in full-time employment, whilst 27% worked part-time and 36% are retired.

	60-69		70-79		80-89	90+	80-89	90+	Average age (years)	
	2023-24	2024-25	2023-24	2024-25	2023-24		2024-25		23-24	24-25
Bromley	31.8%	21.8%	33%	47.1%	25%	5.7%	27.6%	3.4%	75.1	76.3
	(9.9%)*		(8.1%)*		30.7%		29.8%			
	(5.2%)*									
Bexley	17.6%	13.9%	62%	59.3%	15.7%	4.6%	21.3%	5.6%	75.2	76.4
	(9.8%)*		(7.4%)*		20.3%		24.1%			
	(4.8%)*									
Lewisham	12.5%	13.3%	56.3%	66.7%	18.8%	12.5%	13.3%	6.7%	77.5	77.1
	(7.5%)*		(4.1%)*		31.3%		20%			
	(2.5%)*									
All boroughs	23.1%	17.1%	51.4%	54.8%	21.4%	4.1%	23.3%	4.8%	75.3	76.4

* Census 2021 data for the population of each borough.

Representation of women

There is no change to the statistics reported last year in this section of the report. The composition of the Board and the workforce are unchanged.

In all, 51% of our properties, including general needs house lone females, compared to 51.3% the previous year. Women are also 92% of our total workforce.

Women make up 64% of the Board, which compares favourably to the national picture. In a survey carried out by *Inside Housing* in 2019, 41.1% of Board members from 61 housing associations were women, and only 39.7% of women were represented at executive level. CSHA is headed by a woman and its Audit and Risk Committee is also headed by a woman. In all, 80% of our executives are women.

LGBTQ+ and disability representation

There is no change to the statistics reported last year. The composition of the Board and workforce is unchanged. None of our members identified themselves as disabled, or as LGB or LGBTQ+.

In all, 8% of our workforce stated that they had a disability, 8% preferred not to say and 84% said they did not have a disability. None of the staff identified as LGB or LGBTQ+. This is in contrast to the national picture where:

- 2.4% of board members identified as LGBTQ+ across 61 associations
- 3.5% of executives (nationally, 2.3% of England identified as LGB in 2018)
- for those who identify as disabled, the figures were 4.8% at board and 3.2% at executive level
- 53% of housing association households had at least one member who is disabled or has a long-term illness.

Gender pay gap

We are not required to publish data on the gender pay gap, as we employ fewer than 250 people.

Workforce profile

There is very limited data in the sector to allow for comparison around protected characteristics, however CSHA has data in the following areas.

Gender

- 92% who responded to the survey described themselves as female and 8% as male.

Age range of the workforce

- 15.38% are aged 35-39.
- 15.38% are aged 40-44.
- 15.38% are aged 50-54.
- 38.4% are aged 55-59.
- 15.38% are aged 65+.

Ethnicity of the workforce

- 69% of the workforce described themselves as white/English.
- 8% of the workforce described themselves as black/Caribbean.
- 8% of the workforce described themselves as white/Welsh.
- 15% of the workforce described themselves as white/British.

Disability

- 8% of the workforce stated that they have a disability, 8% preferred not to say and 84% said they did not have a disability.

Sexual orientation

All of the workforce identified their sexuality as heterosexual.

Religion

- 38% of the workforce identified as Christian, whilst 61% said they had no religious belief.

Working pattern

- 46% of the workforce are part-time workers, whilst the remaining 54% work full time
- 15% the workforce work the majority of their hours from home.

Caring responsibility

- 46% of the workforce said that they had caring responsibilities, while 54% had none.



Environmental, social and governance reporting

Environmental, social and governance (ESG) reporting is a global initiative that helps investors, customers and wider stakeholders understand the impact a business has on the environment, how it benefits society, and how its governance structures ensure transparency about risks and opportunities.

Environmental

The United Nations 2015 Paris Agreement was put in place to strengthen the global response to the threat of climate change, by taking action to limit global temperature rises. CSHA is required to reach net zero carbon emissions by 2050.

Social housing’s sustainability and reporting standard measures the sector’s progress towards meeting global targets. Climate change ESG measures put figures on the sector’s environmental impact in terms of energy efficiency, emissions and ecology.

Ecology and resource management strategies

The four ecology and resource management areas are:

- Good water management
- Waste management incorporating building materials
- Use or increase in the use of responsibly sourced materials for all building works
- Actively managing and reducing all pollutants

A greater proportion of landlords have strategies in place for the four ecology and resource management



areas than in 2021-22. In line with other landlords, CSHA does not plan to develop strategies in all these areas at the present time.

CSHA has systems and strategies in place at all schemes to ensure and maintain good water quality. Monthly, quarterly, six-monthly and annual monitoring takes place, with an approved contractor carrying out the more technical monitoring. This has been in place for some time and will continue.

Pollutants are controlled, used and disposed of in a responsible manner. COSHH (Control of Substances Hazardous to Health) guidelines are followed at all schemes and offices.

We only use approved contractors, so as to ensure that only responsibly sourced materials are used. Approved contractors remove and dispose of building materials. Where this is not possible, CSHA will only use contractors who can provide evidence that they have appropriate waste carrier licences.

Social landlord strategies	Strategy in place	Planning to develop strategy	No plans to develop strategy
Good water management	31% (33%)*	46% (33%)*	33% (34%)*
Waste management incorporating building materials	39% (50%)*	49% (29%)*	12% (21%)*
Use or increase in the use of responsibly sourced materials for all building works	37% (28%)*	51% (48%)*	12% (24%)*
Actively managing and reducing all pollutants	38% (28%)*	47% (33%)*	15% (39%)*

* Comparison figures for 2023-24 are provided in brackets

However, we are unable to report on the following:

- Waste management incorporating building materials
- Use or increase in the use of responsibly sourced materials for all building works
- Actively managing and reducing all pollutants

EPC ratings of new and existing homes

- 73% of existing social homes had an EPC rating of C+.
- 99% of new social homes had an EPC rating of C+.
- One in 10 landlords were unable to report the EPC ratings for their properties.
- 1.3 million social homes have an EPC rating below C.
- 50,000+ homes have been rated EPC C or higher since 2021-22.

Most existing homes within the sector are rated EPC C or D, of which:

- Band A = 0.6%
- Band B = 15%
- Band C = 57%
- Band D = 23%
- Bands E-G = 0.3%

This compares to the following at CSHA:

EPC band	No. of properties	% of properties	
Band A	0	0%	90.96%
Band B	6	3.02%	
Band C	175	87.94%	
Band D	17	8.54%	9.04%
Band E	1	0.5%	
Band F	0	0%	

Scope 1, 2 and 3 green house emissions

The report finds that 0.4 tonnes, compared to 1.5 tonnes of CO₂ the previous year, are emitted by the social housing sector per unit.

- 39% of social landlords, compared to 59% the previous year were able to provide some figures for scope 1-3 emissions.
- 90%, compared to 43% the previous year, were able to provide a full breakdown of figures for scope 1-3 emissions.

These emissions are defined as follows:

Scope 1 – 9% direct emissions from owned or controlled sources compared to 14% the previous year.

Scope 2 – 4% indirect emissions from owned or controlled sources compared to 6% the previous year.

Scope 3 – 87% other indirect emissions capturing value chain emissions compared to 80% the previous year.

CSHA is not able to provide a response to greenhouse emissions from scope 1-3.

Social

ESG metrics apply globally to all types of businesses and all industries. Social housing exists to help people in need and has at its heart an innate sense of corporate responsibility. In the social category, we are looking at the sector's role both as a landlord and a business. These measures demonstrate how social housing providers invest in staff wellbeing while letting quality homes at affordable rates.

Affordability

- Homes are being let at a 40% discount compared to the private rented sector (PRS).
- Homes are being let at a 33% discount compared to the local housing allowance (LHA).
- 54% of landlords did not publish an entity-level comparison of PRS and LHA.
- 1.3% of units owned were developed for new social and non-social supply.

Our homes are let on social rents and are below both market and local housing allowance rates.

Building safety and quality

- 76% of landlords have a fire risk assessment in place for all of their homes. CSHA has fire risk assessments in place for all schemes and offices. Remedial works are carried out as per the recommendations of a qualified assessor. FRAs are carried every two years.
- 42% had a gas safety certificate in place for all homes. 100% of our properties have an up-to-date Gas Safe certificate.
- 33.1% of landlords reported compliance against the Decent Homes Standard for all their properties. 100% of our properties comply with the Decent Homes Standard.

Staffing

- 90% of social landlords are paying the real living wage to all employees. CSHA pays in excess of the real living wage to all of its employees. Our pay and remuneration policy sets out our approach to pay and other terms and conditions of employment.
- In the sector, 10.9 days were lost, on average, due to sickness absence, compared to 3.39 days at CSHA.
- 68% reported data on the gender pay gap at their organisation. We currently do not report on the gender pay gap.

Governance

Around 60% of UK social housing is provided by housing associations operating outside the public sector, retaining a strong not-for-profit ethos while running successful businesses. Regulatory bodies across each UK nation provide assurance through stringent governance requirements to safeguard taxpayers' interests and the reputation of social housing as a safe option with well-managed finances backed by robust regulation.

The sustainability reporting standard uses governance measures that demonstrate adopters' adherence to industry and regulatory standards, as well as establishing some benchmarks to show how governing bodies demographically represent people who live in social housing.

Structure and governance

Like all social landlords, CSHA is registered with the regulator of social housing as not for profit.

- 92% of board members across the sector are non-executive members. All of our Board members are non-executive members.
- Social landlords have been working with their current audit partner for four years on average. CSHA has been working with its current audit partner for more than four years.
- 88% of landlords have presented succession plans to board in the past two years. CSHA has not presented any succession plans to our Board as a result of its size.
- All landlords achieved regulatory compliance in both governance and viability. We can confirm compliance with the governance and financial viability standards for the year 2024-25.

- 48% of boards have no executive representation. In 2024-25, there was executive representation at all our Board and committee meetings.
- In the sector, on average, two audit committee members have relevant financial experience. This is the same for CSHA, where the Chair and one of the members of the Audit and Risk Committee are qualified accountants.
- The roles of the board chair and CEO are held by different people for all landlords. This is the same for CSHA.

Board demographics

Board figures represent the mean average result. Tenant figures are taken from the 2021-22 English Housing Survey.

- 80% of the sector reported data on women, with 43% reporting data on gender in relation to the board and 57% in relation to tenants.
- 75% of the sector reported Black, Asian and Minority Ethnic (BAME) data, with 14% reporting data on ethnicity in relation to the board and 19% in relation to tenants.
- 67% of the sector reported data on disability, with 5% reporting data on disability in relation to the board and 55% in relation to tenants.
- 69% of the sector reported data on age, with 57% reporting data on age in relation to the board and 53% in relation to tenants.

For data for CSHA, refer to the equality and diversity section of this Annual Report.

Board tenure

- 98% of landlords, including CSHA, have maximum tenures in place for board members.
- 3.2 years is the average length current board members have been active. This compares to 5.2 years at CSHA.
- There is a 28% turnover of board members and executives in the past two years across the sector. This compares to 9.1% at CSHA.
- 55% of board members across the sector had a maximum tenure of nine years. This is the same at CSHA.

Statement on our approach to managing risks

The Board actively manages the risks CSHA faces and obtains robust assurance that controls are effective, and plans and compliance obligations are being delivered, as well as ensuring financial viability.

In line with our mission and values, the Board retains ultimate responsibility for CSHA's compliance with all legal, statutory, regulatory and constitutional requirements. Each year, we carry out a review to ensure that we meet our compliance obligations in accordance with our code of governance and the financial viability regulatory standard.

In carrying out these reviews:

- We adhere to all relevant legislation.
- We comply with governing documents and regulatory requirements and remain accountable to tenants, the Regulator and relevant stakeholders.
- We safeguard taxpayers' interests and the reputation of the sector.
- We have an effective framework for risk management and internal controls assurance.
- We protect social housing assets.

How we manage our risks

We manage our risks by ensuring that there is a risk strategy in place, which is regularly reviewed, and includes a business risk control framework that is robust and prudent.

This enables us to ensure the following:

- There is access to sufficient liquidity at all times.
- Financial forecasts are based on appropriate and reasonable assumptions.
- Effective systems are in place to monitor and accurately report the delivery of our plans.
- We consider the financial and other implications of risks to the delivery of plans.
- We monitor, report on and comply with our funders' covenants.
- We document all of our known risks, contained in a risk map, and assess the controls that are in place to minimise the impact of such risk materialising. This risk map is regularly reviewed.



How we manage our financial viability

- We maintain a thorough, accurate and up-to-date record of our assets and liabilities – and particularly those liabilities that may have recourse to social housing assets.
- We carry out detailed and robust stress testing against identified risks and combinations of risks, across a range of scenarios. We put appropriate mitigation strategies in place as a result.
- We carry out an internal audit, which assesses the effectiveness of key controls, including controls to ensure compliance. Under the direction and control of the Audit and Risk Committee, internal audits are carried out every year, as a matter of good practice; there is no legal or regulatory requirement to do so due to the size of the organisation. Internal audit includes controls associated with financial and non-financial matters.
- We regularly monitor key performance information relating to financial viability.
- We adhere to our rules, financial regulations and standing orders, financial procedures, and tender policy and procedures, as well as the guidance set out on the appointment of contractors and consultants.
- We submit all our returns and financial information to the appropriate bodies on time.

Compliance

We provide regular assurance about compliance to the Board, including meeting requirements relating to the health and safety of tenants and employees, and safeguarding.

- We provide regular reports on compliance matters, including the annual health and safety report, equality and diversity report, and relevant exception reports.
- We regularly review our risk map, which includes controls relating to health and safety and safeguarding.
- We adhere to and review established policies and procedures.
- We carry out an internal audit, which assesses the effectiveness of key controls, including controls covering health and safety matters.
- We periodically arrange for external audits of health and safety activities across the organisation.
- We ensure that appropriate insurance is in place and reviewed annually. This is not limited to the insurance of buildings, but includes liability insurance for directors and officers.
- On an annual basis we report on compliance in relation to governance and financial viability.

This statement was last reviewed and approved by the Board on the 7th August 2025.



Performance benchmarking

We measure our performance using a set of indicators agreed by our Board. This allows us to demonstrate delivery of VfM to our tenants and to compare performance externally with comparable organisations.

We compare our performance with similar organisations through the Smaller Providers

Benchmarking (SPBM) network, facilitated by Acuity, in partnership with Housemark. Housing providers in this group have up to 1,000 homes. We also compare our performance with the Housing for Older Persons benchmarking club (HFOP), which is a specialist benchmarking club for sheltered housing. The figures quoted below for these two groups are from 2023-24

Keeping properties in a good state of repair	CSHA 2024-25 <i>Trend: ↑↓↔</i>	Target	CSHA 2023-24	HfOP average	SPBM average
% of homes that do not meet Decent Homes standards	0% ↔	0%	0%	0%	0%
% of emergency repairs completed on time*	85.9% ↑	97%	80%	98.39%	99.5%
% of non-emergency repairs completed on time**	92.9% ↑	95%	91%	96.1%	94%
% of tenants satisfied with repairs carried out***	96.7% ↓	98%	97%	942%	92%
% of tenants satisfied with time taken to complete most recent repair	95.8% ↓	95%	96%	86%	86%
% of tenants satisfied that their home is well-maintained***	91.4% ↑	98%	91%	93.67%	91.2%

*Of the 108 emergency repairs reported, 15 were not completed on target.

**Of the 189 urgent repairs, 15 were not completed on time. Of the 600 routine repairs, 41 were not completed on time.

Note: our Peer group and the SPBM operate different target times for urgent and routine repairs.

***Surveyed and calculated against the Tenant Satisfaction Measures.

Maintaining building safety	CSHA 2024-25 <i>Trend: ↑↓↔</i>	Target	CSHA 2023-24	HfOP average	SPBM average
% of homes that had the necessary gas checks*	100% ↔	100%	100%	100%	100%
% of homes in buildings that have had all the necessary fire risk assessments	100% ↔	100%	100%	100%	100%
% of homes in buildings that have had all the necessary asbestos management surveys or re-inspections	100% ↔	97%	100%	100%	100%
% of homes in buildings that have had all the necessary legionella risk assessments	100% ↔	100%	100%	100%	100%
% of homes in buildings where the communal passenger lifts have had all the necessary safety checks	100% ↔	98%	100%	100%	100%
% of tenants satisfied that their home is safe**	95.8%	98%	96%	95.6%	92.21%

*There are communal boilers at Evelyn Rogers Court, Stanley Glynn Court, Bertha Hollamby Court, Ursula Lodges, and individual boilers at our remaining properties.

**Surveyed and calculated against the Tenant Satisfaction Measures.

Respectful and helpful engagement*	CSHA 2024-25 Trend: ↑↓↔	Target	CSHA 2023-24	HfOP average	SPBM average
% of tenants satisfied that CSHA listens to their views and acts on them	82.6% ↔	95%	83%	82%	82%
% of tenants satisfied that CSHA keeps them informed about things that matter to them	91.5% ↔	95%	91%	89%	88.61%
% of tenants who agree that CSHA treats them fairly and with respect	93.2% ↔	95%	93%	94.94%	93%

*These questions were surveyed and calculated against the Tenant Satisfaction Measures.

Effective handling of complaints*	CSHA 2024-25 Trend: ↑↓↔	Target	CSHA 2023-24	HfOP average	SPBM average
Complaints relevant to the size of the association	Stage 1: 45.68** ↑	95%	Stage 1: 40.4 **	Stage 1: 45.68 **	Stage 1: 14.5 **
	Stage 2: 0** ↓		Stage 2: 10.1**	Stage 2: 4.88**	Stage 2: 1.57**
% of complaints CSHA responds to within timescales set by the Housing Ombudsman's complaint handling code	100% ↔	95%	100%	100%	100%
% of tenants who are satisfied with CSHA's approach to the handling of complaints	68.4% ↔	95%	68%	64%	66.7%

*These questions were surveyed and calculated against the Tenant Satisfaction Measures.

**To compare our results with those of other landlords, we are required to scale up our numbers as if we had 1,000 properties. (We have to divide the actual number of complaints we received – nine at stage 1 and none at stage 2 – by the number of homes we provide and multiply this by 1,000.)

Responsible neighbourhood management*	CSHA 2024-25 Trend: ↑↓↔	Target	CSHA 2023-24	HfOP average	SPBM average
Anti-social behaviour (ASB) cases relevant to the size of the association	All ASB: 10.1** ↓	No target	All ASB: 25.3**	10.1	15
	Hate: 0** ↓		Hate: 5.1**		
% of tenants satisfied that CSHA keeps communal areas clean and well maintained	92.5% ↔	95%	95%	93.67%	90%
% of tenants satisfied that CSHA makes a positive contribution to neighbourhoods	91.2% ↔	95%	91%	83.55%	79%
% of tenants who are satisfied with CSHA's approach to the handling of anti-social behaviour	85.7% ↔	95%	86%	79%	77.12%

*These questions were surveyed and calculated against the Tenant Satisfaction Measures.

**To compare our results with those of other landlords, we are required to scale up our numbers as if we had 1,000 properties. (We have to divide the actual number of anti-social behaviour cases and hate cases we received – two cases, one of which none relate to hate – by the number of homes we provide and multiply this by 1,000.)

Housing management	CSHA 2024-25 <i>Trend: ↑↓↔</i>	Target	CSHA 2023-24	HfOP average	SPBM average
Cost per property of major and cyclical works	£861 ↑	No target	£523	£1,246.16	£1,203.89
Cost per property of responsive repairs and voids	£1,106 ↑	No target	£726	£1,078	£1,051.27
Overheads as a percentage of turnover	16.6% ↓	No target	9.58%	16.6%	17.76%
Housing management cost per home	£1,778 ↑	No target	£2,252	£1,124	£843

Rent collection and arrears	CSHA 2024-25 <i>Trend: ↑↓↔</i>	Target	CSHA 2023-24	HfOP average	SPBM average
Rent collection rate (%)	101.33% ↑	98%	99.1%	100.58%	99.96%
Current tenant arrears as % of rent debit (minus is a pre-payment)	0.69% ↓	5%	2.2%	0.69%	0.91%
Rent loss due to voids	0.65% ↑	4%	0.45%	0.4%	0.6%
Former tenant arrears	0.55% ↑	2%	0.02%	0.28%	0.12%

Support plan indicators	CSHA 2024-25 <i>Trend: ↑↓↔</i>	Target	CSHA 2023-24	HfOP average	SPBM average
Number of support plans in place as % of total tenants (plus refusals in brackets)	47.6% ↓ (52.4%)	No target	48.3% (51.7%)	47.6%	47.6%
Satisfaction with the support services provided	99% ↑	95%	91%	Not reported	Not reported

Overall satisfaction	CSHA 2024-25 <i>Trend: ↑↓↔</i>	Target	CSHA 2023-24	HfOP average	SPBM average
% of tenants satisfied with the service provided by CSHA*	91% ↔	98%	91%	95%	93.1%
Satisfaction that rent provides value for money**	91% ↔	95%	91%	93%	93%
Satisfaction that service charge provides value for money**	74% ↔	95%	74%	90.5%	90.82%
Satisfaction with quality of home**	97% ↔	95%	97%	97.8%	96.37%
Satisfaction with neighbourhood**	98% ↔	95%	98%	95.7%	92.9%

*The next tenant perception survey is due in the summer 2025-26.

**The next tenant satisfaction survey is due in the summer of 2025-26.

Summary

In comparison with other housing providers, some of our costs seem high. However, none of the comparison data included support charges, so that this benchmark, though useful, does not necessarily compare like for like in terms of the services we provide. We will continue to assess our costs and services in line with other providers and look to reduce our costs where we can.

Value for money metrics

As part of the requirements of the 2018 Value for Money Standard, CSHA has a regulatory obligation to report on seven metrics defined by the Regulator. One of the Regulator's key objectives was to support transparency and allow providers to analyse their performance alongside that of their peers on a comparable basis. We compare our performance with Housing for Older Persons, which is a specialist sheltered housing benchmarking club.

VfM metrics	2023-24 CSHA	2023-24 CSHA	2024-25 HfOP median	2024 Sector scorecard median
Reinvestment %	1%	0.3%	2.5%	3.6%
New supply delivered % (social housing)	0%	0%	0%	0%
Gearing %	0.4%	3.6%	-5.84%	10.62%
Interest cover %	336.9%	438.4%	309.5%	300%
Headline social housing cost per unit	£8,502	£7,204	£8,049.22	£6,331.09
Operating margin social housing lettings %	5.2%	14.2%	3.63%	13.78%
Operating margin overall %	5.2%	14.2%	8.83%	14%
Return on capital employed %	1.4%	3.7%	4.01%	3.63%

A review of the data above highlights our strong performance compared with our peers in a number of areas.

- Our reinvestment percentage is lower than that of our peers. This is because we have developed fewer properties in the relevant period and replaced fewer components, as many of our homes already meet the standard of Decent Homes.
- Our interest cover is in a strong position, showing that we have enough surplus to cover the interest on our loans and is higher than our peers.
- Our headline social cost per unit is the same as our peers.

Lettings

During 2024-25, 16 properties became empty and 15 were let.

- 14 lettings were from our waiting list to applicants who approached us directly
- One was an internal transfer
- None resulted from a successful local authority nomination.

Average rents

The two charts below show our average rents in 2024-25, taken by size of home, and size and tenure of home.

Type of home	Number	Average rent
One bedroom	174	£180.05
Two bedrooms	18	£186.69
Three bedrooms	5	£199.36
Four bedrooms	1	£149.09

Size and tenure of home	Total	Assured tenancy	Secure tenancy	Licence
One-bed bungalow (over-60s)	4	£182.71	£213.50	–
One bedroom (over-60s)	170	£163.81	–	£173.02
Two bedrooms (over-60s)	18	£186.69	–	–
Three bedrooms (over-60s)	1	£202.16	–	–
Three bedrooms (general needs)	4	£161.39	–	–9
Four bedrooms (general needs)	1	£149.09	–	–

Financial performance

Statement of comprehensive income for the year ending 31 March 2025

	2025 £	2024 £
TURNOVER	1,952,253	1,850,248
Less: operating costs	(1,851,162)	(1,587,396)
OPERATING SURPLUS	101,091	262,852
Interest receivable and similar income	45,509	40,329
Interest payable and similar charges	(95,659)	(106,805)
Mortgage premium payment	–	(5,891)
SURPLUS ON ORDINARY ACTIVITIES BEFORE TAXATION	50,941	190,485
Tax on surplus	–	–
SURPLUS FOR THE YEAR	50,941	190,485
OTHER COMPREHENSIVE INCOME		
Actuarial gains/(losses) in respect of pension schemes	41,000	(8,000)
	91,941	182,485
Unrealised gain/(loss) in investment	11,151	18,211
Share capital new shares issued	–	2
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	£103,092	£200,698
Total reserves at 1 April 2024	3,257,139	3,056,441
Total comprehensive income for the year	103,092	200,698
Total reserves at 31 March 2025	£3,360,231	£3,257,139



Statement of financial position as at 31 March 2025

	2025 £	2024 £
TANGIBLE FIXED ASSETS		
Housing properties:		
Cost	9,109,408	9,075,590
Less: depreciation	(3,418,573)	(3,276,639)
	5,690,835	5,798,951
Other fixed assets	224,357	167,852
	5,915,192	5,966,803
CURRENT ASSETS		
Debtors	43,248	64,703
Cash and cash equivalents	1,445,173	1,351,406
	1,488,421	1,416,109
Less: CREDITORS		
Amount falling due within one year	327,954	238,516
NET CURRENT ASSETS	1,160,467	1,177,593
TOTAL ASSETS LESS CURRENT LIABILITIES	7,075,659	7,144,396
Less: creditors falling due after one year		
Housing loans	(1,366,657)	(1,459,252)
Pension – defined benefit liability	(94,000)	(135,000)
Grant – deferred income	(2,254,771)	(2,293,005)
TOTAL NET ASSETS	£3,360,231	£3,257,139
CAPITAL AND RESERVES		
Revenue reserves	3,419,170	3,327,229
Investment revaluation reserve	(59,019)	(70,170)
Share capital	80	80
TOTAL RESERVES	£3,360,231	£3,257,139

Chief Executive pay

Chief Executive's salary, including pension contributions	£114,214
Emoluments paid to the Chief Executive, excluding pension contributions	£89,282

Board members 2024-25



Steve Kerridge Chair

Housing consultant with experience in local authorities, large and small housing associations, including as Assistant Director and Interim Chief Executive.



Bruce Shelmerdine

Qualified chartered accountant and Finance Director of mhs homes. Has extensive experience of working in the housing sector, with a number of registered social landlords.



Patsy Alexander Chair, Audit & Risk Committee

Qualified accountant and member of CIMA. Senior manager in the financial services sector.



Mark Hanson Chair, Development Committee

Development consultant and former development director. Has a strong interest in zero energy homes and renewables.



Jane Campbell

Trained solicitor and Director of Legal Services with Southern Housing. Experience of working in local authority and private practice, specialising in social housing.



Joan Gatfield

Education professional specialising in adult education in several local authorities.



Carli Harper-Penman

Strategy & communication expert with significant social housing experience. Partner with Inflect Partners, a strategic communications & business transformation consultancy.



Michelle Mansfield

Experience in housing, including marketing and PR, as well as senior leadership roles in operations including complaints, business improvement and allocations.



Julian Miles

CEO of Epsom & Ewell Housing Association and has worked with a wide range of housing providers for over 24 years, undertaking a variety of senior and strategic roles.



Jean Alexander

Experience in care sector management and business viability. Worked with BRIT in the community and previously volunteered with the Samaritans. Member of CSHA Tenant Engagement & Scrutiny Panel.



Cathy Peters

Chair of the Tenant Engagement & Scrutiny Panel. Former Sheltered Housing Manager at CSHA



Angela George

Chief Executive

Our staff

Aimée Howard

Housing Services Manager

Kaye Payne

Finance Manager

Kym Regan

Business Support Manager

Paul Wenham

Building and Maintenance Surveyor



The new communal kitchen at Ursula Lodges.

Chislehurst and Sidcup Housing Association

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Member of the National Housing Federation
Registered provider number L1693

Registered under the Co-Operative and Community Benefit Societies Act
Number 17650R, with charitable status

