Chisleharst and Sidcup Housing Association

BUSINESS AS USUAL

Annual Report

2025-26

Chair's report

by Julian Miles

Welcome to CSHA's annual report for 2026. I have been a Board member since 4 May 2023 and was formally elected as Chair on 7 August 2025. Firstly, I would like to take the opportunity to thank Steve Kerridge, the previous Chair, for his commitment and contribution.

The theme for this year's annual report is 'Business as usual'. Our priority is to ensure that your homes are safe and well maintained and that communal areas are modern and inviting spaces for tenants to socialise in.

The refurbishment of communal spaces at Bertha Hollamby Court is now complete. This included the redecoration of all communal spaces, fitting new carpeting and installing stainless steel balustrades and a glass staircase. There is now LED motion sensor lighting in communal corridors, and the lounge and guest room have new furniture and fittings. This work has transformed the look and feel of the scheme, and I understand that tenants are very pleased with the improvements made.

Our programme of modernisation continues and, at the time of writing this report, I know that a similar programme of works has commenced at Stanley Glynn Court.

We continue to make digital transformation a key priority; especially in light of the Government's plan to end the use of analogue signals. With this in mind, we have earmarked Bertha Hollamby Court as the third scheme to have its telecare system upgraded to a fully digital system. The remaining schemes will have digital switches installed, which will enable our remaining analogue telecare systems to work when the analogue signal is switched off in January 2027.

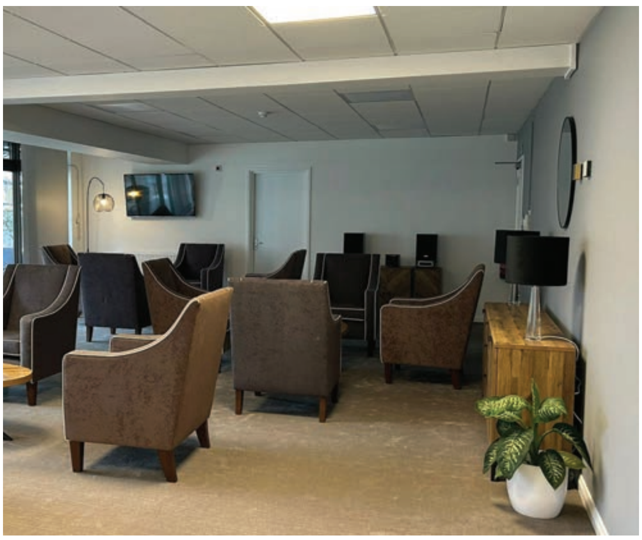
Individual Wi-Fi is now available in all flats except those at Lingwood and Bushell Way. Our aim is to ensure Wi-Fi provision across all schemes by 2028.

Last year, we explained the steps that we are taking to ensure we are on track to meet our obligations in relation to climate, environment and sustainability. I am pleased to report that all of our communal areas, with the exception of those in Blackmore House, now have motion sensor lighting in the communal areas. Blackmore House is scheduled to be upgraded in 2027. Motion sensor lighting reduces our electricity bills and, more importantly, only uses energy when it is required.

As a result of our proactive approach, we can now confirm the following.

- In all, 67% of our homes have the appropriate loft insulation.
- There are now upgraded LED light fittings and sockets in 26% of our homes.
- We have a plan to replace our communal boilers and are currently obtaining costs.
- We have installed a new lift at Bertha Hollamby Court.
- We are planning to install electric charging points for electric vehicles.

The refurbished lounge at Bertha Hollamby Court.



We continue to comply with our Health and Safety obligations, as well as the servicing of key equipment and our repair obligations.

Our spending last year included:

- £187,720 on major repairs (£104,989 the previous year)
- £59,800 on communal repairs (£86,557 the previous year), and
- £108,854 on routine repairs (£91,775 the previous year).

I would like to thank all of our tenants who took the time to complete our tenant satisfaction survey and tenant perception survey. The feedback provided enables us to ensure that we continue to provide a responsive and effective service to tenants. There is more information about the results in this report. However, overall, it was pleasing to hear that:

- 92.7% were pleased with the overall service provided by CSHA
- 94.4% felt that CSHA provides them with a well-maintained home, and
- 94.6% felt that taking into account the condition of their property or building, we provide a home which is safe.

I would also like to thank the Board, Tenant Engagement Scrutiny Panel and the staff for their dedication and commitment, ensuring that CSHA continues to be a successful housing association, providing good quality homes and a customer-centred service for tenants.

Contents

Business as usual

CSHA's mission is to is to provide:

> *"safe, affordable, high-quality homes and excellent support services that enable our tenants to live independently and thrive in the communities we serve"*

Therefore, our purpose is summarised through our mission, which is to:

- Provide safe and affordable housing
- Provide high-quality homes
- Provide excellent support services

Our 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. We are regulated by the Regulator of Social Housing.

Our values

CSHA has six values. We use them to make sure that all our staff, and all who work on our behalf (contractors), display appropriate attitudes and behaviours towards each other and, more importantly, towards our tenants. We expect everyone who is associated with us to live our values, and these should be evident in how we all go about our work and provide services to tenants.

Our values are:

Respect – Treating tenants with courtesy and respect, even when the conduct and language of others is challenging or difficult.

Tolerance – Enabling tenants to put forward their view, in order to achieve a better living environment for them and others.

Understanding – Co-operating and empathising with tenants, in order to achieve co-operation and mutual understanding.

Fairness – To treat tenants with fairness, whilst adhering to the law.

Privacy – Preserving people's rights to confidentiality, to exercise control over their own personal objectives.

Reliability – To build trust amongst our tenants and follow through with our commitments.

Staff are assessed against each of these values in their appraisal and Board members are also assessed in their appraisals to ensure that their decision making always takes account of our values and service standards.

In order to ensure that our mission is aligned with our values, we have drawn up or provide the following:

- Strategies and policies, including our: equality and diversity strategy and policy; appraisal framework (for staff and Board members); recruitment policy; support needs and risk assessment policy
- Aims and objectives, which are designed to achieve equality of opportunity
- Clear and well-publicised values, which are assessed against an appropriate performance management framework
- Regular training sessions and support for all staff and Board members
- Opportunities for tenants to set out their specific needs via the support planning process – we base our support on their individual requirements
- Analyses of demographic data to understand the communities we serve and respond to the services required
- Continual assessment of the quality of services provided to tenants and with our performance information more visible – this helps tenants to hold us to account and allows them to compare our performance with that of other landlords

How we are run

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 diverse membership, with the collective skills and attributes needed to govern effectively. A review of the skills and composition of the Board is undertaken annually.

Business as usual

Offering choice

We continue to see an increase in the number of applicants who are working, renting in the private sector and 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. Instead, we have 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

In 2025-26, we installed our second digital telecare system, this time at Lingwood. We still intend to fully digitalise all of our schemes.

With analogue lines being switched off in January 2027, we also made important preparations to ensure the ongoing operation of our existing analogue telecare systems from 2026-27. This involved appraising the various options for fully digital telecare systems and analogue-to-digital switches, and ensuring provision in our budget for 2026-27.

We have now provided Wi-Fi in all tenants' 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. We have updated broadband lines at two of the schemes to ensure better and faster connectivity.

We have progressed our Information Technology Strategy in order to ensure that our organisational infrastructure is fit for purpose and to some extent future proofed. This has involved taking the following steps.

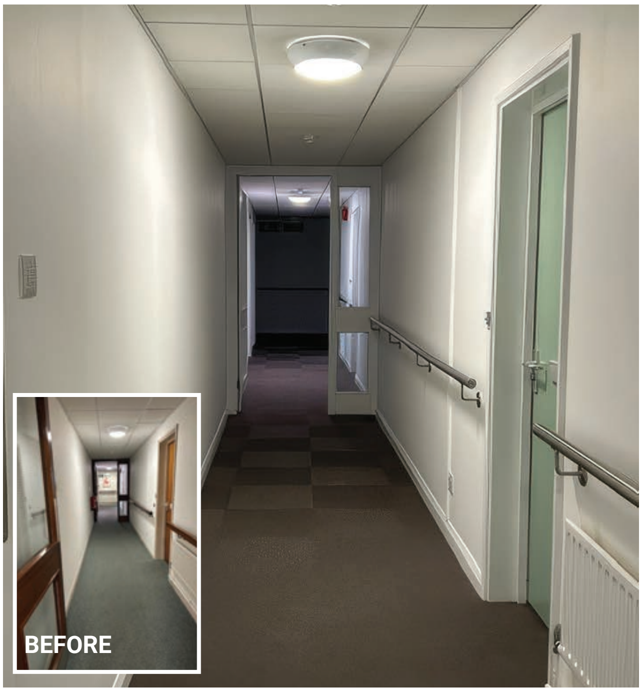
- We have reduced our dependency on legacy technology, realising 15% support savings during 2026-27.
- We have kept our promise to provide good tenant Wi-Fi through strategic partnerships with suppliers. They have upgraded our technology with high bandwidth and reliable communications, responding to the growth in usage by our tenants.
- With support from the TechSoup charity, we have modernised our ageing email services to make the most of cost-effective Microsoft 365 offerings, at the same time as reducing our costs and bringing our systems into harmony.
- We have improved the security of our on-site technology, with extra physical and digital security to protect vital assets. The aim is to reduce the risk that we might breach our RTO/ RPO (business recovery) targets. These score how long we might be offline after a disaster and how much data we could afford to lose.
- We have continued to work towards meeting our information technology objectives. These are: to modernise our technology platform in response to the changing landscape and; to realise cost savings by migrating to better-value platforms where possible and required.

At the same time, we have reviewed our telephone and broadband services, which we hope will result in some cost savings. We are in the process of extending our Voice over Internet Protocol, which is a technology that allows you to make voice calls using a broadband internet connection instead of a regular (or analogue) phone line. We have extended this to our two schemes which have 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 are obliged to ensure that we have accurate, up-to-date and evidenced understanding of the condition of our homes, which reliably informs our provision of good-quality, well-maintained and safe homes for tenants. One of the ways we will do this is by undertaking a stock condition survey of all of our homes. This survey is in progress and we hope to conclude the inspection of our homes later on in the year. The information will also be used to inform and enable us to prepare medium- and long-term asset management and maintenance budgets.

This year, we completed the refurbishment of Bertha Hollamby Court, spending £172,033.00. The works involved upgrading communal lighting, new carpets, handrails, a new staircase and new communal furniture. In addition to this, we also spent £126,908.37 on a new lift. Tenants are pleased with the works.



We will continue our work to provide modern and well-maintained areas, which make it attractive for prospective and existing tenants to socialise. The next scheme earmarked for refurbishment is Stanley Glynn Court.

We continue to comply with our obligations, meeting the challenge of increased regulatory obligations. We ensure our homes are safe, well managed, with clean communal areas and, more importantly, we carry out the necessary repairs in the homes of our tenants.

A summary of our repairs performance is set out in the table below:

Repairs performance	Repairs notified	Target in days	Number & % completed on target	Number completed outside target
Emergency (category P1)	97	1 day	84 (86.6%)	13
Urgent (category P2)	254	5 days	225 (85.58%)	29
Routine (category P3)	217	10 days	197 (90.78%)	20
Routine (category P4)	280	20 days	265 (94.64%)	15
Routine (category P5)	50	40 days	49 (98%)	1
Totals	898		820	78

The percentage of all repairs completed within target times has decreased slightly by 0.66%. This year, 91.31% were completed within the target set, as opposed to 91.97% the previous year.

The main reasons for failing to complete 78 repairs within target, include:

- Non-availability of parts/materials
- Access not given by the tenant
- Contractor availability/staff shortages

Support services

Our on-site Scheme Managers continue to provide the following support services:

- The provision of building management (including health and safety)
- The identification and delivery of support
- The prevention of 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 only two vacancies during 2025-2026. CSHA currently employs 14 staff. Eight of these are based at head office, whilst the remainder are scheme-based staff.

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 2025-26, 17 properties became empty and 12 were let.

Of all lettings:

- 10 were from our waiting list to applicants who approached us directly
- One was an internal transfer
- One was a local authority nomination

All properties let in 2025-2026 were sheltered accommodation.

Housing management activities

In 2025-26, we held four meetings of our Tenant Engagement and Scrutiny Panel, which was launched in September 2022. This has gone from strength to strength. The Panel continues to effectively challenge and scrutinise our performance.

We continued to look at how we can further promote and support wellbeing. This included liaising with tenants, reviewing, identifying and publicising resources, and tackling social inclusion by ensuring that the events held offered a diversity 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)

Our mission is to:

> *""provide safe, affordable, high quality homes and excellent support services that enable our tenants to live independently and thrive in the communities we serve"*

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:

- HIgh quality, affordable homes
- Excellent support services
- 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 2025-26 set out a number of objectives based on the Business Plan, to be achieved in that year.

Strategic objectives

CSHA has four strategic objectives, which are:

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 in 2025-26 were met, with the exception of commissioning a new stock condition survey, which is currently in progress. In addition to the objectives set, we now have a clearer understanding of how we intend to decarbonise four of our schemes which have communal gas boilers.

Strategy and service delivery

We continue to provide excellent support and services that meet the needs of our tenants and our local communities. In deciding whether we provide excellent support services, we ask our tenants. We recently conducted our biennial tenant perception survey and tenant satisfaction survey and this is what our tenants told us:

- 92.7% of tenants were satisfied with the overall service
- 95.5% were satisfied with the overall repairs service

- 94.4% were satisfied that CSHA provides them with a well-maintained home
- 94.6% said thinking about the conditions of their property or the building they live in, CSHA provides a home that is safe
- 90.9% were satisfied that CSHA keeps them informed about things that matter to them
- 91.8% were satisfied that they are treated fairly and with respect

You can read more about our overall performance in the 'Assessing service quality' and 'Performance benchmarking' sections of this annual report.

Finance and growth

CSHA made a surplus of £208,015 (£50,941 in the previous year). As a not-for-profit organisation, any surpluses made are reinvested back into the organisation.

In order to ensure financial viability, CSHA continues to:

- Operate within our rules and in accordance with our financial policies and procedures
- Regularly scrutinise financial information, ensuring that we meet targets set and that we operate within the confines of the law and regulatory requirements
- Work with tenants to maximise their income
- Adopt an ethical investment policy to ensure that our investments do not conflict with our aims – CSHA invests with funds which seek to exclude unethical themes
- Be governed by experienced Board members
- Operate an effective risk management and internal controls assurance framework

CSHA's improved financial performance demonstrates that resources are being managed effectively, while we are continuing to invest in homes and services. The surplus increased to £208,015 from £50,941 in the previous year and exceeded the budgeted surplus. As a not-for-profit organisation, this surplus will be reinvested into maintaining homes, supporting tenants and improving services. This demonstrates that we are generating a positive return from our assets while maintaining financial resilience and continuing to deliver high levels of tenant satisfaction.

People

CSHA currently employs 14 staff. Eight of these are head office based, whilst the remainder are scheme-based staff.

We spent £3,884 on staff training (£6,364 in the previous year). The training topics included: domestic abuse; safeguarding; fire; mental capacity; emergency first aid at work.

Staff are remunerated at a median level comparable to the wider housing sector, to ensure adequate recruitment and retention can be achieved. In January 2026, we reviewed staff benefits to ensure that we are best placed to attract and retain talent. The review concluded that CSHA is continuing to offer competitive benefits.

We also reviewed CSHA's values, to ensure that every staff member has the skills to meet the needs of our tenants and to pre-empt CSHA's future needs by forward planning. This resulted in slight changes to our values, which have been incorporated into our staff performance framework. Staff are assessed against these values on an annual basis.

In summary our new values are:

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

UNDERSTANDING – To cooperate and empathise with tenants, in order to achieve cooperation and mutual understanding

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

FAIRNESS – To treat tenants with fairness, whilst adhering to the law

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

RELIABILITY – To build trust amongst our tenants and follow through with our commitments

Community and wellbeing

As part of our ongoing work to promote community and wellbeing, our Scheme Managers continued work with tenants that involved:

- Consulting tenants via coffee mornings and planned events forums
- Following 'best practice' set out in our Sheltered Housing Manager's Handbook
- Updating information and available resources on wellbeing, and providing tenants with this in

different formats, including newsletters, talks and information folders
- Partnership working with other agencies, voluntary organisations and third parties
- When organising events, continuing to consider a range of activities that are inclusive and accessible

Our approach

Our approach to delivering value for money is to ensure the following.

- We are governed by an experienced Board who make decisions to ensure that we meet our strategic objectives and remain financially viable, and our strategy addresses 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, with a view to working 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 the ultimate responsibility for ensuring that we achieve value for money whilst safeguarding our assets. The Board continues to effectively discharge its governance functions in accordance with its terms of reference. The Board continues to comply with its Code of Governance and Code of Conduct. Our Board members do not receive any remuneration.

The Board continues to:

- Annually review the skills and experience of Board members. This is to ensure that CSHA is governed by an experienced Board who make decisions that enable us to meet our strategic objectives
- Undertakes a robust assessment of its collective and individual performance on a regular basis

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

CSHA's 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 of 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, we hope this is about to change, as we are exploring the possibility of adding new homes to our portfolio. The Development Committee 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. They include our: Financial Regulations and Standing Orders; financial procedures; Procurement and Tender Policy. Such policies and procedures provide a robust framework for ensuring accountability, transparency and probity.

Support to promote independent living

CSHA continues to provide support services to tenants who occupy our schemes for adults aged 60 plus. We do this by employing permanent, scheme-based, Sheltered Housing Managers, who provide a person-centred support and advice service. The aim of this is to support tenants to maintain their independence and thrive in their local communities.

This year, we spent £114,682 on support services (£109,072 the previous year). This represents an increase of 4.8% when comparing the two costs.

We continue to 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, according to these, 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 2025-26, 47.8% of our tenants had a support plan in place (48% the previous year).

The support we provided in 2025-26 is set out below.

The support we provided	2025-26	2024-25
At year end		
Total number of tenants	205	210
Number of support plans in place	100 (47.8%)	100 (48%)
Number of people satisfied with their support plan	99.12*	99%*
In the course of the year		
Number of falls recorded	33	48
Number of hospital admissions recorded	22	22
Total number of days of hospital admission	589	250
Number of dementia-related incidents recorded	24	9
Social activities (excluding regular tea/coffee events)	210	197

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

CSHA's investment of £114,682 in support services continues to generate positive outcomes for tenants and the wider community. Through person-centred support, tenants are able to maintain their independence for longer, access services more effectively and remain active within their communities. This not only improves quality of life for tenants but can reduce demand on health and social care services.

Satisfaction with support plans remains exceptionally high at 99.12%, demonstrating that the services provided are valued by those who receive them.

The reduction in recorded falls from 48 to 33, alongside the continued delivery of over 200 social activities, suggests that investment in support, wellbeing and community engagement is helping tenants remain active, connected and independent.

Maintaining our homes

Our repairs and asset management service is overseen by the Chief Executive and the Building and Maintenance Surveyor. This involves ensuring that we:

- Comply with our statutory and regulatory obligations in relation to our homes
- Operate an effective repairs service
- Ensure appropriate management and investment in our buildings
- Monitor the quality and performance of works and contractors

In order to achieve the above, it is essential that we regularly review policies and procedures associated with asset management, repairs, and health and safety.

We have also responded to regulatory and legal requirements to ensure we have an effective approach to handling cases of damp and mould. At the same time, we are working with our tenants to disseminate and provide advice and guidance.

This year we spent:

- 16.95% of our rental income on major repairs (10.59% in the previous financial year). We spent £210,416 on major repairs. A large amount of this expenditure was for the refurbishment of Bertha Hollamby Court
- 25.39% of our rental income on routine repairs (27.83% in the previous financial year). We spent £315,259 on routine repairs
- £16,368 on two kitchen replacements
- £5,695 on three new storage heaters
- £126,909 on a new lift for Bertha Hollamby Court
- £59,800 on communal repairs and improvements (£86,557 the previous year)

In addition, we:

- Completed the refurbishment of Bertha Hollamby Court
- Spent £8,659 on top-up insulation including labour. As of 24 March 2026, 33 properties met the requirement, leaving 20 properties to complete
- Continued our programme of periodic electrical

inspections in accordance with our programme and, at the same time, updated plug sockets and light fittings
- Carried out all relevant inspections and servicing in accordance with our health and safety and statutory obligations
- Carried out 100% of our gas servicing requirements in accordance with the law

In 2025-26:

- 898 repair orders were raised and, of these, 91% were completed on time
- 78 repairs were not completed on time for various reasons. The main reasons were the non-availability of parts/materials, tenants failing to give access and contractor availability/staff shortages
- The percentage of all repairs completed within target was largely the same as the previous year
- Satisfaction levels with repairs carried out remained high at 99.12% (98.67% the previous year). *Source: repairs satisfaction surveys 2025*
- 95.5.% were satisfied with repairs overall and 96.4% were satisfied with time taken to complete most recent repair. *Source: tenant perception survey 2025-26*
- 94.4% were satisfied that their home is well maintained, whilst 94.6% were satisfied that their some is safe. *Source: tenant perception survey 2025-26*

We continued to outsource the repairs services to achieve value for money. This approach avoids the fixed costs associated with maintaining a directly employed repairs workforce, whilst providing flexibility to procure specialist contractors as required.

We invested more than £525,000 in major and routine repairs during 2025-26, ensuring homes remain safe, well maintained and fit for the future. Significant investment included the refurbishment of Bertha Hollamby Court and replacement of the lift, protecting the long-term value of the asset and improving the living environment for tenants.

Tenant satisfaction

This investment is reflected in the outcomes achieved. Tenant satisfaction with repairs remains exceptionally high at 95.5%, repair satisfaction surveys show satisfaction of 99.12%, and 94.6% of tenants believe their home is safe. These results indicate that expenditure on repairs and planned investment is translating into tangible benefits for tenants.

Tenant Satisfaction Measures – tenant perception

The Regulator of Social Housing now specifies tenant perception survey questions that all social housing providers must ask their tenants. CSHA's first such survey was conducted in 2023-24 and, as a small provider, we will carry this out every two years. In 2025-26, we conducted our most recent survey. Satisfaction with the overall service provided by CSHA was 92.7% (90.8% the previous year). Full results are given on page 19.

Social value and meeting 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 for us 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 benefits, as set out below.

- Tenants with conditions such as dementia can remain independent for longer because we assist them to access a network of resources and carry out risk assessment and reduction. They also benefit from an environment that is sensitive to the needs of the individual.
- We assist individual tenants to address things that matter to them, such as reducing their costs in the current financial climate, or managing their finances.
- We signpost tenants to help them maximise their income when their circumstances change, by advising them to apply 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 contributes monetary and resource savings to the NHS and social care, because we promote access to services and assess and reduce 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 the over-60s maximises the use of limited housing stock.

A secure and affordable home

In 2025-26, new tenants indicated that the most important factor for consideration when moving was obtaining some security of tenancy. This was a major factor for 73%.

We offer lifetime tenancies for our properties, which not only give 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 and our rents are reviewed in line with limits set by the Regulator of Social Housing.

The service charge generally includes the costs incurred in the upkeep and maintenance of communal areas. CSHA operates variable service charges. Put simply, this means 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 £705,007 in service charge income and spent £542,907 on services.

Social networks and local community

In 2025-26, 55% of new tenants indicated that moving to the right area was a major factor for them.

Being close to amenities and/or existing social networks can support our tenants to:

- Avoid or tackle social isolation and loneliness
- Maintain independence
- Have an active role in local community, for example, through maintaining or extending volunteering opportunities
- Contribute to the local economy through employment and spending locally

All of our schemes for older people are within:

- 0.6km of a bus stop
- 2.5km of a local train station that links directly to central London, with 50% within 1km
- 0.7km of a food outlet
- 0.5km of a parade of businesses
- 2km of a public green space, with 67% within 1km
- 1.7km of two or more GP surgeries, with 50% within 0.7km

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 to 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 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 2025-26, 210 social events took place. They 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 and local attractions
- Sporting events, e.g. outings to the races
- Crafting events
- Film nights
- Trips to the theatre and museums
- Informative talks from third parties

Promoting health and wellbeing activities

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

In additional 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. In 2025-26, 81 wellbeing and educational events took place. These included:

- Information on local resources
- Welfare advice talks and referrals
- Exercise classes from Age UK, with before and after health assessments
- Talks from organisations about their services
- Talks on fire safety by London Fire Brigade
- Talks on warm homes and heating allowances

Inter-generational activities

Inter-generational activities involve different age groups in purposeful and mutually beneficial events.

Initial work to promote such activities in 2023-24 was continued in 2024-25 and 2025-26, with 11 activities taking place. They included:

- Family-friendly days for tenants
- Visits from the local Brownies for crafts, singing and quizzes

Known and demonstrated benefits include:

- Rediscovering the joy of interacting with children

LIngwood residents took a river cruise

- 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
- Reducing ageism (generation gap)
- Building 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 through local employment and procurement, and by supporting local businesses.

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

Of the following main maintenance contracts, 42% operate from offices in a borough where our schemes or head office are located:

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

We therefore contribute to social value by supporting local business where possible, contributing to the local economy and therefore reducing carbon footprint.

In terms of staff, 64% reside in a borough where our schemes or head office are located. This means a reduction in our carbon footprint in terms of travel, and the 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 2025-26, we continued our work 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.

We conducted a stock energy efficiency and decarbonisation study. The 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. As of 31 March 2026, 45 out of 199 homes (22%) have been upgraded so far.

We have upgraded all of our communal lighting with LED motion sensor lighting, with the exception of Blackmore House. 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'. We intend to upgrade Blackmore House in 2027.

Our approach to net zero emissions

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

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

Since the approval of our sustainability strategy, in which we set out how we will act to meet climate, environment and sustainability challenges, and CSHA's general direction in terms of decarbonisation, we have made some progress.

- We have insulated the under crofts at Evelyn Rogers Court and we have two remaining at Bushell Way, which will be insulated later in 2026.
- We are currently awaiting estimates for the installation costs for electric car charging points at each of our schemes and plan to incorporate these costs into our budget for 2027-28.
- We are exploring the costs associated with converting our communal heating systems from gas to 'non-gas'/renewable systems with the aim of carbon reduction in the heating system.

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.

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.

Our top-up loft insulation programme has been in operation over the last two years. Many of our homes had existing insulation. However, this has been topped up to meet the new required insulation depth of 270mm and, in fact, equates to 300mm. The approach has been to top up insulation as part of void works, as well as setting aside a specific budget to fund this.

In 2025-26, 33 properties met the requirement, leaving 20 properties to complete. In 2026-27, we have set aside a budget of £21,158 to complete the remaining properties and insulate the two under crofts at the Bushell Way site.

A summary of our performance against the EPC banding across 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 keep up to date EPC information.

Lifts

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

In 2025-26, we replaced the lift at Bertha Hollamby Court. The expected lifecycle of a lift is 25 years. We will continue to renew/upgrade lifts when they fail.

Light fittings and sockets

As part of our void inspection process, we will continue to update all older light fittings in flats to LED and upgraded sockets (where required). To date, 22% of individual flats have been upgraded.

Cavity wall insulation and thermal imaging works

In 2023-24, we insulated the under croft at Evelyn Rogers Court and we have two remaining at Bushell Way. The work at Bushell Way is scheduled to take place in 2026-27 and we have set aside a budget for this. We will also commission thermal imaging surveys to establish the completeness and effectiveness of our cavity wall insulation and will remediate if necessary.

We will also investigate thermal insulation to sloping ceilings/roofs for dwellings at Ursula Lodges and Evelyn Rogers Court and, if viable, improve thermal insulation arrangements and provisions for dwellings at these sites.

The role of our people

It is essential that we involve both tenants and staff in the ongoing development of sustainability, by:

- Informing tenants about potential energy and water-saving measures in their homes
- Encouraging tenants to increase recycling and reduce single use plastics
- Installing smart technology wherever appropriate
- Measuring and influencing the carbon footprint of employees – for example, by:
  - improvements in office recycling schemes
  - limiting use of single-use plastics
  - encouraging car sharing and using public transport
  - reducing the number of in-person meetings, where video technology is appropriate
  - providing climate and environment change initiative training to staff

Return on our assets

This year, CSHA generated a surplus of £208,015 (£50, 941 the previous year). The expected budgeted surplus was £78,116. The main reasons for the increase in surplus was spending less on staffing, gas, electricity and direct service costs.

We also:

- Generated £44,588 in interest received on our principal investment (£45,509 the previous year)
- Met our planned spend on maintenance and major repairs despite the ongoing significant increases in the cost of building materials and labour costs
- Spent £488,009 on housing management (£491,406 in the previous financial year)
- Have sufficient liquidity to meet all of our debts, should they become payable in one year

CSHA's principal assets are its homes and people. During the year, these assets generated both financial and social returns. Financially, we delivered a stronger operating surplus and maintained healthy liquidity. Socially, we continued to provide affordable housing, high-quality support services and opportunities for social connection and wellbeing for older tenants.

Investment in homes has resulted in high levels of satisfaction, strong building safety performance and ongoing improvements in energy efficiency, with over 90% of homes now achieving EPC C or above. These improvements protect the long-term value of the stock while supporting lower energy consumption and reducing future maintenance liabilities.

Other useful financial information includes:

Overall operating results	CSHA 2025-26	HfOP Median 2025-26	SPBM Median 2025-26
Overhead costs as a % of turnover	15.35%	21.39%	19.4%
Responsive repairs and voids repairs per unit £s	£1,239	£1,239	£1,202
Housing Management cost per unit £s	£1,802	£662	£659

Our overheads as a % of turnover is lower than the HFOP. We may have more homes, thus generating more income than we spend, or it may be because our turnover is higher, and our fixed costs (e.g., rent, insurance, administrative costs) are spread over a larger revenue base.

Our housing management cost per unit is higher, as we continue to employ more Sheltered Housing Managers and the majority are full-time staff. Each member of staff looks after one scheme.

Benchmarking comparisons

We compare our performance with external organisations which are similar, 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. Our performance benchmarking report (from page 32) provides greater detail. However, we have set out below a summary of where our performance is lower than our competitors and the reasons for this.

Keeping properties in good repair

Percentage of emergency repairs completed within target time: our performance for the year was 86.60% and the HFOP average was 100%. There were 97 emergency repairs requested, of these 84 were completed within target and 13 were not. Twelve of the 13 repairs that were not carried out on time were due to: non-availability of parts; access issues by the tenants; contractor availability; contractor staff shortages.

Percentage of non-emergency repairs completed on time: our performance for the year was 93% and the HFOP average was 97.87%. There were 51 repairs requested that were not completed within target. The reasons included: parts on order; contractor failing to make appointments; contractor availability; tenant cancellations/availability; specialist parts.

Maintaining building safety

Percentage of tenants satisfied that their home is safe: our performance for the year was 94.60% and the HFOP average was 97%. This is a subjective question asked of tenants and it is difficult to provide a reason as to why we are not comparable.

Housing management

Our cost per property for major and cyclical works is higher than that of our counterparts. This is because we carried out major refurbishment works at Bertha Hollamby Court, which included lighting upgrades, new fixtures and fittings, carpets and decorating throughout.

Overall satisfaction

The percentage of tenants satisfied that CSHA is easy to deal with is lower than that of our counterparts by 2.05%. This is a subjective question asked of tenants and it is difficult to provide a reason as to why we are not comparable. We also do not have any information on how the services of our competitors is specifically delivered.

CSHA continues to benchmark its performance through the Housing for Older Persons (HFOP) and Smaller Providers Benchmarking networks. While housing management costs per unit are above benchmark averages, this reflects our specialist supported housing model and the decision to employ Sheltered Housing Managers who provide direct support to tenants, promote wellbeing and help to maintain independence.

This additional investment contributes to exceptionally high tenant satisfaction levels and delivers wider social value that is not reflected in financial metrics alone. At the same time, overhead costs remain below benchmark comparators, demonstrating that the Association operates with an efficient central cost base while directing resources towards front-line services.

Longer term trends

Evidencing the returns achieved from expenditure and assets

As a result of refurbishing Ursula Lodges in 2024-25, we spent £16,000 on communal repairs in that year compared to £13,000 in 2025-26. We hope to see less expenditure year on year. We also hope that a similar pattern will emerge when comparing the communal area spend at Bertha Hollamby Court in a year's time and Stanley Glynn Court in 2027-28.

We hope to achieve lower communal electricity bills after installing LED motion sensor lighting at Bertha Hollamby Court. Previous communal lighting was on throughout the night. At Ursula Lodges, in 2025-26, we spent £4,795 on communal electricity compared to £8,460 at Bertha Hollamby Court. We hope that a similar pattern will emerge when comparing the costs of communal electricity at Bertha Hollamby Court in a year's time with Stanley Glynn Court in 2027-28.

We expect to achieve a reduction in telephone costs when Voice Over Internet Protocol (VOIP) is operational at all of our schemes. This is already installed at two schemes and our head office and we will be installing this at Bertha Hollamby Court later on this year. The plan is for all telephones to operate by VOIP by 2031.

As part of our ongoing decarbonisation commitments, our tenants benefit from warmer homes as a result of our top- up insulation programme. In 2025-26, 33 properties now meet the requirement, leaving 20 properties to complete.

We will continue to invest in electrical upgrades to individual flats as part of an ongoing programme to reduce void costs in the future. To date, 22% of individual flats have been upgraded. This programme commenced in 2024-25.

As a result of our ongoing communal refurbishment programmes, we hope to see a significant reduction in major repairs in time to come. Stanley Glynn Court is currently being refurbished. In terms of the refurbishment programmes, we have taken the approach of installing fixtures and fitting that are modern and will require less maintenance in the future: for example steel handrails and neutral décor colours.

Overall, our satisfaction rates are higher than our competitors. For example, we have a higher satisfaction rate in relation to communal areas being clean and well-maintained. We believe that this will assist when making lettings to potential tenants, as providing clean, modern, well-maintained spaces contributes to the wellbeing of existing and potential new tenants and satisfaction rates overall.

We will continue to manage our service contracts, staffing costs, repair expenditure and general administrative costs to ensure value for money and to demonstrate efficiency where we can. However, we are mindful of the increased regulatory burden, investment required in information technology and changes in health and safety requirements, which we are required to carry out.

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 VfM to our tenants.

The focus for 2026-27 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 the harmful impact on the environment.

CSHA continues to demonstrate value for money by balancing financial strength with high-quality tenant outcomes. Strong satisfaction levels, effective governance, prudent financial management and targeted investment in homes and support services ensure that resources are used efficiently and effectively. The benefits generated extend beyond financial performance and include improved independence, wellbeing and quality of life for tenants, demonstrating the wider social value delivered by CSHA.

Delivering VfM is embedded within the culture and governance arrangements of CSHA and is clearly measured by the achievements outlined above.

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 scheme.
- We carry out a tenant perception survey.
- We run ad hoc surveys and feedback groups.

Tenant Satisfaction Measures

The Tenant Satisfaction Measures (TSM), which became effective as of 1 April 2023, require us to collect and provide information to support effective scrutiny of our performance by tenants. It covers the management of our homes and neighbourhoods.

The measures are intended to make our performance more visible and help tenants to hold us to account. Our performance is measured on a set of criteria that tenants have access to and can use to compare us with 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

We carry out a tenant perception survey every two years and the last one was carried out in 2025-26. The results of the 12 measures are listed below.

The remaining results are included in our performance benchmarking report from page 32.

Service area	% Satisfied	
	2025-26	2023-24
Satisfaction with the overall service provided	92.7%	91%
Satisfaction with repairs carried out in the last 12 months (overall repairs service)	95.5%	96.8%
Satisfaction with repairs carried out in the last 12 months (time taken to complete the most recent repair after reporting it)	96.4.%	96%
Satisfaction that CSHA provides a well-maintained home	94.4%	91.4%
Thinking about the conditions of the property or the building a tenant lives in, satisfaction that CSHA provides a home that is safe	94.6%	95.8%
Satisfaction or dissatisfaction that CSHA listens to tenants' views and acts on them	89%	82.6%
Satisfaction that CSHA keeps tenants informed about things that matter to tenants	90.9%	91.5%
Satisfaction that tenants are treated fairly and with respect	91.8%	93.2%
Where a complaint was made in the last 12 months, satisfaction with CSHA's approach	50%	68.4%
Satisfaction that the communal areas in the building (if applicable) are clean and well maintained	94.2%	95.2%
Satisfaction that CSHA makes a positive contribution to the neighbourhood	83%	91.2%
Satisfaction with CSHA's approach to handling anti-social behaviour	86.5%	85.7%

**Source: tenant perception survey 2025-26 and 2023-24*

Tenant satisfaction survey results

The tenant satisfaction survey is carried out every two years. The last survey was carried out in 2025-26. Questions which are not contained in the tenant perception survey are contained in this particular survey. We also use the results to assess the quality of our services.

In all, 109 surveys were returned out of a total of 198 households, representing a response rate of 55.1%. This is an increase from 46.5% in 2023-24.

Service area	% Satisfied	
	2025-26	2023-24
General satisfaction with CSHA's approach to repairs and maintenance	91.7%	91.3%
Satisfaction that CSHA is easy to deal with	89.9%	93.5&
Satisfaction with the neighbourhood as a place to live	96.3%	97.8%
Satisfaction with the quality of tenants' homes	95.4%	96.7%
Satisfaction with service provided by the Sheltered Housing Manager	95.2%	91.3%
Likelihood that tenant would recommend CSHA to other people	80.2%	90.6%
Satisfaction that the core rent provides value for money	91.6%	91.3%
Satisfaction that the service charge provides value for money	87.6%	74.4%

**Source: tenant satisfaction surveys 2025-26 and 2023-24*

Annual service standards survey results

One of the ways we engage with our tenants is by setting and reviewing our service standards, on an annual basis. These standards were developed in consultation with our tenants and are displayed at each of our schemes, in a communal area.

The 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

The last survey was carried out in August 2025. The next survey is due in August 2026. The results shown at the top of page 21 are the most recent survey results we have.

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 relevant to 2025-26 includes the following.

- Newsletters were produced each quarter in 2025-26, distributed to tenants who requested a copy and downloaded to our website.
- 100% of CSHA's properties meet Decent Homes Standards in line with Government legislation.
- Repair completion targets increased (see performance benchmarking on page 32).
- CSHA continues to provide an out-of-hours emergency repair service to tenants.
- Scheme Managers carried out regular inspections at all schemes in line with our Health and Safety Policy.
- Performance information is provided in this report.
- We set a target of two tenants to sit on our Board and met this target in 2024-25 and 2025-26.

Service standard survey results	2024-25	2023-24	2022-23
Communicating with tenants			
Satisfied with the way we respond to letters, faxes and emails within three working days	100%	98.21%	96.36%
Satisfied with the way we attempted to resolve a query first time, or at least put the tenant in contact with the right person	95.79%	96.87%	96.38%
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)	98.99%	98.57%	100%
Satisfied that we use plain English in our written communications	99.07%	97.36%	97.89%
Tenants' choice and customer service			
Satisfied that we consult with tenants about the services we offer	97.96%	92.53%	98.76%
Satisfied that we sought feedback from tenants to ensure our services meet their needs	95.05%	90.9%	97.53%
Satisfied that we consult tenants about changes to services that directly affect them	98.09%	92.75%	97.67%
Estate management			
Satisfied that communal areas are safe, clean and well maintained	97.03%	96.05%	98.88%
Complaints			
Satisfied that our Complaints, Compliments and Queries Policy was made available to tenants	100%	98.38%	96.47%

- All tenants were offered a support plan, which is reviewed every six months. In 2025-26, 48% of our tenants had a support plan in place.

Repair satisfaction surveys

Satisfaction levels with repairs remains high at 98.19% (98.67% the previous year). *Source: repairs satisfaction surveys 2026.*

Complaints and compliments

In 2025-26, we received 10 complaints and two compliments (nine complaints and two compliments during the previous year).

Following analysis of the complaints, we found that none were related to policies or procedures. Also, none related to a policy or procedure that had impacted negatively on a complainant with protected characteristics as set out in the Equality Act 2010.

Conclusion

Overall satisfaction levels remain high, however we compare our performance with similar organisations through the Smaller Providers Benchmarking (SPBM) network, which is 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. To see how we compare, please see the performance benchmarking report from page 32.

Equality and diversity report

We are committed to the principle of equality and opportunity and act in accordance with our legal and regulatory duties. 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.

Our approach

CSHA is required to treat tenants and prospective tenants with fairness and respect. Our Tenant Engagement Strategy and Services Standards set out how we do this. Our staff have a specific objective entitled ‘Respect’, where they are obliged to treat tenants with courtesy and respect even when the conduct and language may be challenging or difficult. This objective is included in their appraisal report.

Service standards are reviewed in consultation with tenants and a survey is carried out annually, assessing how well we have performed.

Our needs and risk assessment, and support plan policy and procedures, set out how we adapt our services and communications to meet individual tenants’ needs, through the support plan process.

In conjunction with tenants, we have developed a set of Service Standards which are reviewed annually. In terms of the ‘Tenant choice and customer service’ standard, we:

- Consult with you to provide choice about the services that we offer
- Ensure that your feedback is sought to ensure that services meet your needs
- Consult with you about changes to services that directly affect you
- Run a tenant involvement group, which represents tenants’ views, providing you with information on how to get involved
- Send you a regular newsletter which includes an annual review on our performance

We use relevant information and data to understand the diverse needs of tenants, including those arising from protected characteristics, language barriers, and additional support needs. We assess whether

our housing and landlord services deliver fair and equitable outcomes for tenants. Our Equality and Diversity Policy sets out how we do this. We also:

- Analyse complaints to ensure there is no adverse impact on any particular groups of tenant
- Assess whether a complaint is linked to a policy or procedure which may have an impact on a particular group of tenants
- Provide regular training for staff, Board members and involved tenants
- Ensure we have robust policies and procedures in place which are reviewed regularly
- Regularly update demographic data
- Update information obtained when letting properties, and analyse and provide such data to the Board as part of the annual report on lettings

We are required as a landlord to ensure that our services are accessible and that this accessibility is publicised to tenants. This includes supporting tenants and prospective tenants to use online landlord services if required. Our Tenant Handbook is provided to all new tenants as part of the sign-up process and is reviewed every five years. It sets out:

- The services available to tenants and how to access those services
- Our Service Sstandards
- Standards of safety and quality tenants can expect
- Rents and service charges payable
- The extent of our responsibility for maintaining homes, communal areas, shared spaces and neighbourhoods

To ensure our services are accessible, we also have:

- Tenancy agreements
- CSHA website
- Service Standards available in all communal entranceways at our schemes for older persons
- Access to various policies and procedures (hard copies and a summary of services on our website)
- Tenant Information noticeboards at schemes
- Minutes of quarterly Housing Services' Meetings with tenants at schemes for older persons
- Quarterly newsletter provided to tenants
- Information communicated as part of the sign-up process with new tenants

We have a duty to allow tenants and prospective tenants to be supported by a representative or advocate with regard to landlord services. We do not prevent any individual chosen by the applicant from accompanying them to an interview for support, or if there are any issues about our landlord services.

We have made various commitments and have set objectives in relation to quality, diversity and inclusion. These are set out in various policies, including our Equality and Diversity Strategy and Policy.

Our commitments respond to:

- Housing provision for diverse groups
- Ensuring that service delivery takes into account the needs of the wider community
- Developing and sustaining long-term relationships with organisations, which yield mutual and significant benefits

Our Board and committees comprise people with diverse backgrounds and attributes, having regard to the diversity of the communities the organisation serves and in line with the organisation's stated commitments to equality, diversity and inclusion. We continue to strive for a Board which reflects the diverse nature of our tenants, 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.

Profiles

Board profile

- Gender: 58% are female; 42% are male.
- Gender identity: 80% of Board members identified with the same gender identity as registered at birth and 20% did not say.
- Ethnicity: 17% described themselves as White British; 8% as Black African/White; 50% as White English; 8% as White Scottish; 8% as Other; 8% did not say.
- Disability: 8% of Board members considered themselves to have disability, whilst 83% have no disability and 8% did not say.
- Sexual orientation: 92% of the Board described themselves as heterosexual; 8% did not say.
- Religion/religious belief: 8% did not say; 25% of Board members stated that they had no religion or religious belief; 67% described themselves as Christians.
- Working pattern: 8% work part time; 8% did not answer; 58% work full time; 25% preferred not to say.
- Caring responsibilities: 42% have caring responsibilities; 42% have no caring responsibilities; 8% did not answer.
- Flexible working: 8% did not answer; 25% preferred not to say; 8% said they work flexibly; 58% did not work flexibly.

Staffing profile

- Gender: 93% are female; 7% are male.
- Gender identity:100% of staff identified with the same gender identity as registered at birth.
- Ethnicity: 71% described themselves as White British; 7% as Black Caribbean; 14% as White British and 7% as Other.
- Disability: 28.57% of staff considered themselves to have disability; 71% have no disability.
- Sexual orientation: 100% of staff described themselves as heterosexual.
- Religion/religious belief: 36% of staff stated that they had no religion or religious belief; 64% described themselves as Christian.
- Working pattern: 50% work part time; 50% work full time.
- Caring responsibilities: 26% have caring

responsibilities; 71% have no caring responsibilities.
- Flexible working: 7% of staff work flexibly; 78.5% do not work flexibly; 14.28% of staff work the majority of hours from home.
- 80% of CSHA's executives are women (no change from 2024-25).

Tenant profile

- Gender: In 2025-26, 56.8% of tenants were female and 43.2% male, with no significant change from 2024-25.
- Gender identity: 100% of tenants identified with the same gender identity as registered at birth.
- Ethnicity: 77.1% described themselves as White British (White British, White Irish, or White Other), compared to 78.6% in 2024-25. 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 of black ethnicity.
- Disability: 39.2% of respondents advised that they were disabled; 60.8% that they were not disabled. Data suggests that the London Borough of Bromley housed the highest proportion of disabled tenants (41.9%). The prevalence of disability is higher than in the general population, as indicated for each borough in 2021 census data (e.g. 13.9% in Bromley).
- Caring responsibilities: No data collected.
- Sexual orientation: No data collected.
- Religion/religious belief: No data collected.
- Working pattern: 90.2% of surveyed tenants were retired; 3.3% worked full time; 3.3% were unable to work due to illness/disability; 2.4% were seeking employment; 0.8% worked part time. Bromley had the highest proportion of working tenants (96.3%). No data was collected on flexible working.
- Occupancy: In 2025-26, 89.2% of households were comprised of one person, versus 90.1% in 2024-25. As per the previous year, Bromley had the highest proportion of properties with more than one occupant, followed by Bexley and Lewisham. The number of properties that can accommodate multiple occupants differs by scheme, with the most overall capacity for multiple occupancy in Bexley schemes (one and

two bedrooms) but the majority of two+ bedrooms are in Bromley.
- Age profile: The average age of current sheltered housing tenants at the end of 2025-26 was 74.7 years, which represented a lower age than 76.4 in 2024-25. Most tenants were aged 70-79 (54.9%) and the fewest were aged 90 or above (2.4%). Proportionally, Bromley had the largest number of the youngest tenants (aged 60-69) and the smallest number of oldest tenants, and Bexley had the highest proportion of oldest tenants. Lewisham had the highest average age, albeit based on a significantly smaller population of tenants than other boroughs.

Representation

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

In the general population of England, there is a greater proportion of women than men. Within our sheltered housing in 2025-26, 56.8% of our tenants were female and 43.2% male. This is reflective of our Board profile, where 58% are female and 42% male.

Black Minority Ethnic (BME) analysis

- According to our data 16.7% of all households (including general needs) were headed by a BME individual (15.8% the previous year).
- BME representation at executive level is 20% (under 9.1% sector wide).
- Nationally, boards were slightly more

representative, with 13.6% board members identifying as BME. At CSHA, Board members do not reflect the ethnic profile of our tenants, however, Board members are recruited on their skills and experience.

Representation of women

- 52.2% of all properties (including general needs) comprised of lone females (51.0% previous year).
- 92% of CSHA's total workforce are women.
- 58% of CSHA's Board are represented by women. This 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 CSHA's executive are women.

LGBTQ+ and disability representation

- 8% of CSHA's Board identified themselves as disabled and none of the Board members identified themselves as LGB or LGBTQ+.
- 28.57% of CSHA's workforce stated that they had a disability and 71.43% had no disability. However, 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 and
  - 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

Age range

It is not useful to make comparisons in terms of age ranges for Board members, staff and tenants. This is because our work is specialised and the majority of our homes are offered to those who are 60 years old and over.

Gender pay gap

There is no requirement for us to publish data in this regard as we do not employ 250 people or more.

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.

Social housing's sustainability and reporting standards, measure 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

There are four ecology and resource management areas and they are:

- Good water management
- Waste management incorporating building materials
- Use or increase 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. CSHA, in line with other landlords, 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. This is to ensure that only responsibly sourced materials are used. Approved contractors remove and dispose of building materials. Where this is not possible, we will only use contractors who have appropriate waste carrier licenses, for which we request evidence.

However, we are unable to report on the following:

- Waste management incorporating building materials

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*

- Use or increase the use of responsibly sourced materials for all building works
- Actively manage and reduce 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 greenhouse emissions

The report finds that 0.4 tonnes, compared to 1.5 tonnes of CO_2 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.

Based on average charges, our one-bedroom homes in Inner South East London are being let at 7.1% lower than the weekly Local Housing Allowance (£245.82 vs LHA £264.66). This includes our core rents and eligible service charges.

Local authority area	One bedroom Market rent (CSHA rent)	Two bedroom Market rent (CSHA rent)	Three bedroom Market rent (CSHA rent)	Four+ bedrooms Market rent (CSHA rent)
Bromley	£1,294 (£718)	£1,620 (£747)	£1,962 (£720)	£2,902 (£520)
Bexley	£1,227 (£817)	£1,525 (£864)	£1,864 (£931)	£2,431 (N/A)
Lewisham	£1,438 (£1065)	£1,767 (N/A)	£2,028 (N/A)	£2,689 (N/A)

Our one-bedroom homes in Outer South East London are being let at 12.7% lower than the Local Housing Allowance (£179.73 vs LHA £205.97). For two-, three- and four-bedroom homes, the respective discounts are 29.5% (£178.73 vs LHA £253.15), 43.1% (£170.17 vs LHA £299.18) and 56.4% (£160.47 vs LHA £368.22).

According to the ONS, in March 2026 average private monthly rental prices were as shown above. This means our rents offered a discount of between 25.9% and 82.1% on market rents.

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 out 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% are paying the real living wage to all employees. CSHA pays in excess of the real living wage to all of its employees. CSHA's Pay and Remuneration Policy sets out our approach to pay and other terms and conditions of employment.
- 5.60 days were lost in sickness absence on average across the sector, compared to 10.27 days at CSHA.
- 68% reported data on the gender pay gap at their organisation. CSHA does not currently 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 landlords CSHA is registered with the Regulator of Social Housing as not-for-profit.

While 92% of board members across the sector are non-executive members, all of our Board members are non-executive members.

On average, landlords have been working with their current audit partner for four years. CSHA has been working with its current audit partner for more than four years. However, we will be retendering audit services this year, due to the retirement of our current auditor.

Some 88% of landlords have presented succession plans to board in the past two years. CSHA has not presented any succession plans to the Board as a result of its size. However, we have identified members of staff with the potential to go into more senior positions. Formal mentoring has begun for one of the members of staff identified.

All landlords achieved regulatory compliance in both governance and viability. CSHA confirms compliance in both governance and viability standards during 2025-26.

In 48% of boards, there is no executive representation. In 2025-26 there was executive representation at all CSHA Board and committee meetings. However, the executives are not part of the decision making and as such are not members of the Board or of its committees.

In the sector, on average, two audit committee members have relevant financial experience. CSHA has three committee members with relevant financial experience, compared to two reported in 2024-25.

The roles of the Board Chair and CEO are held by different people for all landlords. This is the same for CSHA.

Board demographics

Note: in the details below, Board figures represent the mean average result. Tenant figures are taken from the 2021-22 English Housing Survey. Our own data is included in the equality and diversity report (see from page 22).

- 80% of the sector reported data on women (43% reported data on gender in relation to the Board and 57% in relation to tenants).
- 75% of the sector reported Black and Minority Ethnic (BME) data (14% reported data on ethnicity in relation to the Board and 19% in relation to tenants).
- 67% of the sector reported data on disability (5% reported data on disability in relation to the Board and 55% in relation to tenants).
- 69% of the sector reported data on age (57% reported data on age in relation to the Board and 53% in relation to tenants). This data is not included in this annual report, though we do collect it.

Board tenure

- 98% of landlords have maximum tenures in place for board members. This is the same for CSHA.
- The average length of tenure for Board members within the sector is between 2.6 and 4.1 years. This compares with an average of 3.36 years for CSHA.
- Between 16% and 28% is the average turnover of Board members in the past year across the sector. This compares to 27.27% for CSHA.

Statement on our approach to managing risks

The Board actively manages the risks faced by CSHA. It obtains robust assurance that controls are effective and that plans and compliance obligations are being delivered. It also ensures that CSHA is financially viable.

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, a review is carried out 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 ensure the following.

- 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 risk management and internal controls assurance framework.
- We protect social housing assets.

How we manage our risks

We ensure there is a Risk Strategy in place, which is regularly reviewed, and which includes a robust and prudent framework for business planning, risk and control.

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 our plans.
- We monitor, report on and comply with our funders' covenants.
- We document all of our known risks, contained in a Risk Mmap, and assess the controls that are in place to minimise the impact of such risk materialising. This Risk Map is regularly reviewed.

How we ensure 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 and putting 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. The internal audit

is carried out every year, under the direction and control of our Audit and Risk Committee as a matter of good practice, as there is no legal or regulatory requirement to do so due to the size of the Association. 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 PWWWrocedures, as well as the guidance set out on the appointment of contractors and consultants.
- We submit all of our returns and financial information to the appropriate bodies on time.

Compliance

Regular assurance about compliance, including requirements relating to the health and safety of tenants and employees, and safeguarding, is provided to the Board as follows.

- 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 carry out external audit of health and safety activities across the organisation.
- We ensure we have appropriate insurance, which is reviewed annually, and includes liability insurance for directors and officers.
- We prepare annual compliance reports in relation to governance and financial viability.

Performance benchmarking

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 2024-25

Keeping properties in a good state of repair	CSHA 2025-26 *Trend: ↑↓⇔*	Target	CSHA 2024-25	HfOP average	SPBM average
% of homes that do not meet Decent Homes standards	0% ⇔	0%	0%	0%	0%
% of emergency repairs completed on time	86.6% ↑	97%	85.9%	100%	99%
% of non-emergency repairs completed on time	93% ↑	95%	92.9%	97.87%	95.5%
% of tenants satisfied with repairs carried out*	95.5% ↓	98%	96.7%	95.5%	90%
% of tenants satisfied with time taken to complete most recent repair*	96.4% ↑	95%	95.8%	92%	92%
% of tenants satisfied that their home is well maintained*	94.4% ↑	98%	91.4%	94.4%	93%

Surveyed and calculated against the tenant perception survey

Maintaining building safety	CSHA 2025-26 *Trend: ↑↓⇔*	Target	CSHA 2024-25	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*	94.6%↓	98%	95.8%	97%	94.6%

Surveyed and calculated against the tenant perception survey

Respectful and helpful engagement	CSHA 2025-26 *Trend: ↑↓↔*	Target	CSHA 2024-25	HfOP average	SPBM average
% of tenants satisfied that CSHA listens to their views and acts on them*	89% ↑	95%	82.6%	82%	79%
% of tenants satisfied that CSHA keeps them informed about things that matter to them*	90.9% ↓	95%	91.5%	86.95%	84.5%
% of tenants who agree that CSHA treats them fairly and with respect*	91.8% ↓	95%	93.2%	91.9%	89.9%

**Surveyed and calculated against the tenant perception survey*

Effective handling of complaints	CSHA 2025-26 *Trend: ↑↓↔*	Target	CSHA 2024-25	HfOP average	SPBM average
Complaints relevant to the size of the association	Stage 1: 45.45** ↓	95%	Stage 1: 45.68 **	Stage 1: 19.33 **	Stage 1: 26.49 **
	Stage 2: 15.07** ↓		Stage 2: 0**	Stage 2: 2**	Stage 2: 2**
% 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*	50% ↓	95%	68.4%	50%	52.5%

**Surveyed and calculated against the tenant perception survey*
***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 by the number of homes we provide and multiply this by 1,000.)*

Responsible neighbourhood management	CSHA 2025-26 *Trend: ↑↓↔*	Target	CSHA 2024-25	HfOP average	SPBM average
Anti-social behaviour (ASB) cases relevant to the size of the association	All ASB: 0** ↓	No target	All ASB: 10.1**	All ASB: 2**	All ASB: 16.72**
	Hate: 0** ↔		Hate: 0**	Hate: 0**	Hate: 0**
% of tenants satisfied that CSHA keeps communal areas clean and well maintained*	94.2% ↑	95%	92.5%	90.5%	84%
% of tenants satisfied that CSHA makes a positive contribution to neighbourhoods*	83% ↓	95%	91.2%	82%	80%
% of tenants who are satisfied with CSHA's approach to the handling of anti-social behaviour*	86.5% ↑	95%	85.7%	80.5%	75.5%

**Surveyed and calculated against the tenant perception survey*
***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 by the number of homes we provide and multiply this by 1,000.)*

Housing management	CSHA 2025-26 *Trend:* ↑↓⇔	Target	CSHA 2024-25	HfOP average	SPBM average
Cost per property of major and cyclical works	£1,310 ↑	No target	£861	£996.47	£1,006.37
Cost per property of responsive repairs and voids	£1,239 ↑	No target	£1,106	£1,239	£1,202
Overheads as a percentage of turnover	15.35% ↓	No target	16.6%	21.39%	19.4%
Housing management cost per home	£1,802 ↑	No target	£1,778	£662	£659

Rent collection and arrears	CSHA 2025-26 *Trend:* ↑↓⇔	Target	CSHA 2024-25	HfOP average	SPBM average
Rent collection rate (%)*	100.65% ↓	98%	101.33%	99.8%	99.53%
Current tenant arrears as % of rent debit (minus is a pre-payment)*	1.81% ↑	5%	0.69%	0.96%	1.02%
Rent loss due to voids*	1.34% ↑	4%	0.65%	1.25%	0.94%
Former tenant arrears*	0.03%↓	2%	0.55%	0.04%	0.05%

**The above figures exclude our general needs properties so that we can accurately compare our performance to the HFOP providers*

Support plan indicators	CSHA 2025-26 *Trend:* ↑↓⇔	Target	CSHA 2024-25	HfOP average	SPBM average
Number of support plans in place as % of total tenants	47.8% ↑	No target	47.6% (52.4%)	Not reported	Not reported
Satisfaction with the support services provided	95.2% ↓	95%	99%	Not reported	Not reported

Overall satisfaction	CSHA 2025-26 *Trend:* ↑↓⇔	Target	CSHA 2024-25	HfOP average	SPBM average
% of tenants satisfied with the service provided by CSHA*	89.9% ↓	98%	90.6%	91.95%	91.95%
Satisfaction that rent provides value for money**	91.6% ↑	95%	95.4%	91.6%	91.6%
Satisfaction that service charge provides value for money**	87.6% ↑	95%	90.5%	Not reported	Not reported
Satisfaction with quality of home**	95.4% ↓	95%	97.8%	93.5%	95.4%
Satisfaction with neighbourhood**	96.3% ↑	95%	95.7%	93.35%	93.35%

**Surveyed and calculated against the tenant perception survey*
***Surveyed and calculated against the tenant satisfaction survey*

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	2025-26 CSHA	2024-25 CSHA	2025-26 HfOP median	2025-26 Sector scorecard median
Reinvestment %	3.1%	1%	3.55%	4.18%
New supply delivered % (social housing)	0%	0%	0%	0%
Gearing %	-2.3%	0.4%	10.4%	14.7%
Interest cover %	537.9%	336.9%	189%	152%
Headline social housing cost per unit	£8,410	£8,502	£7.654	£6,786.5
Operating margin social housing lettings %	12.1%	5.2%	12.44%	12.84%
Operating margin overall %	12.1%	5.2%	11.09%	12.5%
Return on capital employed %	3.6%	1.4%	1.72%	2.7%

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 higher than that of our peers, but in line with our performance in the previous year.
- Our operating margin is similar to our peers. A higher operating margin means that we are more able to recover our costs through our turnover.
- Our return on capital is stronger than that of our peers, and indicates that our capital is being used effectively.

Financial performance

Statement of comprehensive income for the year ending 31 March 2026

	2026 £	2025 £
TURNOVER	2,096,411	1,952,253
Less: operating costs	(1,842,935)	(1,851,162)
OPERATING SURPLUS	253,476	101,091
Interest receivable and similar income	44,588	45,509
Interest payable and similar charges	(90,049)	(95,659)
Mortgage premium payment	–	–
SURPLUS ON ORDINARY ACTIVITIES BEFORE TAXATION	208,015	50,941
Tax on surplus	–	–
SURPLUS FOR THE YEAR	208,015	50,941
OTHER COMPREHENSIVE INCOME		
Actuarial gains/(losses) in respect of pension schemes	32,000	41,000
	240,015	91,941
Unrealised gain/(loss) in investment	5,942	11,151
Share capital new shares issued	5	–
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	£245,962	£103,092
Total reserves at 1 April 2025	3,360,231	3,257,139
Total comprehensive income for the year	245,962	103,092
Total reserves at 31 March 2026	**£3,306,193**	**£3,360,231**

Statement of financial position as at 31 March 2026

	2026 £	2025 £
TANGIBLE FIXED ASSETS		
Housing properties:		
Cost	9,211,094	9,109,408
Less: depreciation	(3,520,893)	(3,418,573)
	5,690,201	5,690,835
Other fixed assets	189,826	224,357
	5,880,027	5,915,192
CURRENT ASSETS		
Debtors	47,105	43,248
Cash and cash equivalents	1,497,519	1,445,173
	1,544,624	1,488,421
Less: CREDITORS		
Amount falling due within one year	277,327	327,954
NET CURRENT ASSETS	1,267,297	1,160,467
TOTAL ASSETS LESS CURRENT LIABILITIES	7,147,324	7,075,659
Less: creditors falling due after one year		
Housing loans	(1,262,594)	(1,366,657)
Pension – defined benefit liability	(62,000)	(94,000)
Grant – deferred income	(2,216,537)	(2,254,771)
TOTAL NET ASSETS	£3,606,193	£3,360,231
CAPITAL AND RESERVES		
Revenue reserves	3,659,185	3,419,170
Investment revaluation reserve	(53,077)	(59,019)
Share capital	85	80
TOTAL RESERVES	**£3,606,193**	**£3,360,231**

Chief Executive pay

Chief Executive's salary, including pension contributions	£104,929
Emoluments paid to the Chief Executive, excluding pension contributions	£90,761

Board members 2025-26

Julian Miles

CEO of Epsom & Ewell Housing Association and has worked with a wide range of housing providers for over 25 years, undertaking a variety of senior and strategic roles.

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.

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.

Sloane Bartlett

Audit and risk professional with over 25 years of experience in the social housing sector, currently serving as Senior Audit Manager at Sage Homes, and is passionate about improving the service to customers.

Ben Binns

Currently serving as Assistant Director of Development Economy and Place. Extensive experience of development, construction and regeneration, leading on sustainability and net zero projects and partnership working. Member of the Royal Institution of Chartered Surveyors.

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.

Mary Loftus

A passionate housing professional with over 30 years of housing management experience, working for a small housing society in Blackheath who provide homes for people of pensionable age who have a connection to the Royal Borough of Greenwich.

Lysa Niceley

Currently Head of Property Safety at a charitable housing association, accountable for all property-related functions, ensuring safety & wellbeing of residents.

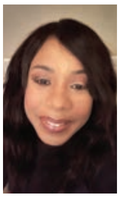
Cathy Peters

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

Terry Spillard

Currently serving as Assistant Director of Customers at Golding Homes, & has extensive experience in housing management, complaints resolution & strategic planning.

Staff 2025-26



Chief Executive

Angela George
Chief Executive

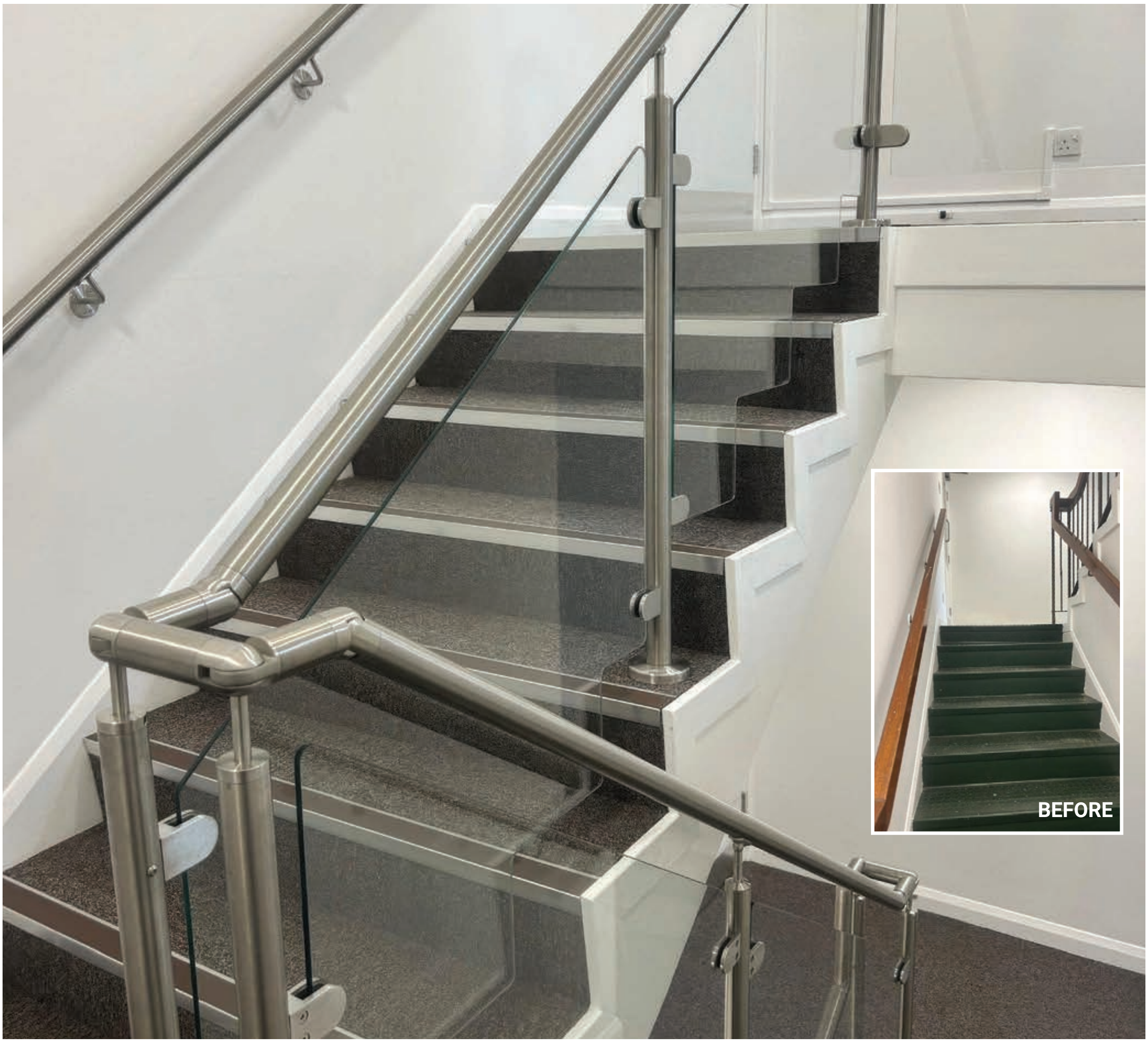
Office staff

Aimée Howard
Housing Services Manager

Kaye Payne
Finance Manager

Kym Regan
Business Support Manager

Paul Wenham
Building and Maintenance Surveyor



Refurbished staircasing at Bertha Hollamby Court

Chislehurst and Sidcup Housing Association

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Corporate Banking, Bromley Group
76a New Road
Gravesend, Kent DA11 0AF

Solicitors

Marsons Solicitors
Bromley Old Town Hall
30 Tweedy Road
Bromley, Kent BR1 3FE

Auditors

Cooper & Co
18 Magdalen Grove
Orpington, Kent BR6 9WE

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

Chislehurst and Sidcup Housing Association