

A new look for Bertha Hollamby Court

As you will see from these great pictures, we have now completed renovations at Bertha Hollamby Court.

The work has included painting and recarpeting communal corridors, changing handrails to a modern, brushed-steel finish, and a huge transformation in the communal lounge.

We have now begun internal renovations at Bushell Way, so watch this space for more updates!



A day at the races

Evelyn Rogers Court took their annual trip to Lingford Park in Surrey in July to enjoy a day of horse racing.

Tenants tell us they had a great day out, with lovely weather – and many of them collected winnings. They can't wait to do it all again next year.

New policies and procedures

Lettings Standard

We recently introduced a lettings standard, which sets out how we make sure that our properties are in a good and safe condition when we let them.

STAIRs Policy

In October 2026, the Government is introducing STAIRs (the Social Tenant Access to Information Requirements).

STAIRs will make it easier for you to access information about:

- What we do
- How we make decisions
- How we manage your home and services
- Our performance
- The services you receive and the help we can offer
- Our social housing management policies

Having access to this information will make it easier for you to hold us to account as your landlord.

In line with a new publication scheme, we are going to be more proactive about giving you information, so that you don't need to ask for it separately. We are in the process of updating our website and will tell you when this is completed.

Where to read our policies

We keep a folder of tenant policies and procedures in the communal lounges of our sheltered schemes. We have set timescales for when we will review them and guidelines for who we will consult and who will approve any changes.

Please don't remove copies from the lounge. For your own copy, ask your Sheltered Housing Manager, or contact Head Office.

Some key information, such as our Complaints, Compliments and Queries Policy and Procedure, are on our website at www.csha.org.uk

Is it a complaint? Or a service request?

If you ask us to do something, you're requesting a service. But when you aren't happy with the way we handled your service request, or it takes us more than a simple action to resolve, that's a complaint.

Service requests

We aim to give you the best possible service when you make a request.

Examples of service requests include:

- Reporting a repair or a fault in your home
- Reporting that communal cleaning was missed
- Requesting an update for something you have already reported
- Reporting that a contractor has not arrived as expected

When you make a service request, you are giving us the chance to fix and resolve the problem.

All service requests, whether we receive them through your Sheltered Housing Managers or directly at Head Office, are recorded. We also report them to our Board.

You can read more about service requests in our Complaints, Compliments and Queries Policy and Procedure. There is a copy in



your sheltered scheme lounge and on our website.

Complaints

The Housing Ombudsman Service (who oversees our complaints process) defines a complaint as:

"an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual tenant or group of tenants".

If you aren't happy with how we handled your service request, you can opt to make a complaint. All complaints are reported in our annual report, quarterly to our Board and to the Housing Ombudsman Service via our annual submission.





LEAP: support around energy bills

Neil Flaherty from LEAP, the Local Energy Advice Partnership visited Ursula Lodges for a discussion on how they can support our tenants.

Neil explained that they can arrange a home visit to look at ways to minimise bills. LEAP can also replace someone's electrical items if they are broken.

In addition, LEAP's partner

organisation can check if a tenant could be eligible for further benefits.

After tea and doughnuts, some of our tenants took Neil up on his offer of a personal appointment to see what they can offer.

Financial security and money worries

Money can be a worry. But here are some tips to help you feel more financially secure.

Increase your income

Are you claiming all the benefits you're entitled to? Try the calculator at: benefits-calculator.turn2us.org.uk

If you work, are you being paid the National Living Wage (£12.71/hour)?

Are you paying the right tax? You might owe less if you're married, in a civil partnership, registered blind, or if you spend money on things that are essential for your job.

If you're working, on Universal Credit and managing to save, are you getting a 50% Government bonus via a Help to Save account?

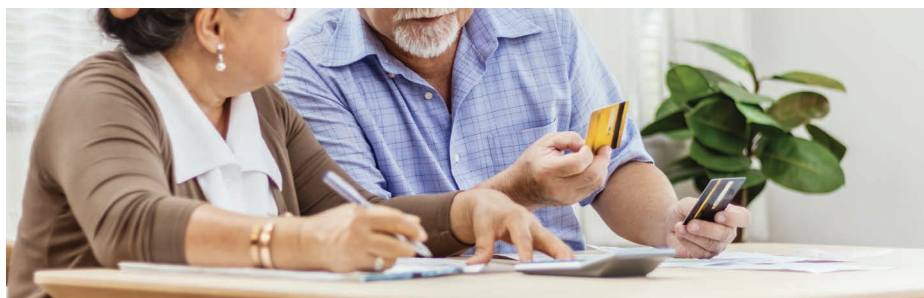
Reduce your outgoings

Check if you can claim discounts.

Are you getting Council Tax Support? And/or 25% off your council tax because you live alone?

Check for 'social tariffs' for people on low incomes.

- Thames Water has a scheme and also offers lower charges to people with a water-dependent medical condition.
- Broadband and phone providers may offer lower rates.
- You may qualify to go on a



concessionary TV licence if you live in our sheltered housing.

Shop around to get the best deals for your energy and other bills, and pay by direct debit for cheaper rates.

Be more energy efficient, for example, by using energy-saving lightbulbs, turning off/unplugging appliances when not in use, and using thermal curtains in winter.

Check if you're eligible for extra help with NHS costs. Over-60s get free prescriptions and sight tests. On a low income, you may also get extra sight, dental and travel help.

Keep track of your finances

Make a budget: list your income and essential expenses to see what's left over. Set up standing orders or Direct Debits to prioritise essential bills. Consider transferring money for essential bills to a separate account.

If you bank online, you can often set alerts if your balance goes below certain levels, or when payments are made into your account.

Debt and money worries

If you're worried, act early. Tell us if you're struggling to pay your rent. You can get Universal Credit or Housing Benefit paid straight to us if you need help with budgeting, or are in arrears.

Apply for an interest-free loan from the DWP for one-off essentials you cannot yet afford, such as furniture, clothing or removal costs.

Check what your council can offer. A Discretionary Housing Payment (DHP) may provide a one-off top-up to the benefits you get to pay your rent. Councils also offer crisis payments.

Search for hardship grants online at: turn2us.org.uk

Get free debt advice including about the protections of the Debt Respite Scheme. You can find a debt advisor at www.moneyhelper.org.uk

Get a foodbank referral from Citizens' Advice, your GP, us here at CSHA, or from your social worker. The council can also give you information.

How humid is your home?

Humidity is the amount of moisture in the air. Too much can cause mould and damp, while too little can cause dry skin and breathing problems. Keeping the right level of humidity protects your health and your home.

You can check humidity levels by using a cheap digital hygrometer. Get one online or from a hardware shop. Ideally, your home's humidity should be around 40-60% in summer and 30-50% in winter. The ideal in winter is 40%, because this stops window condensation.

Never let humidity go above 60% (there's a mould risk), or below 25% (which will irritate your eyes, throat and skin).

How to reduce humidity

- Use a dehumidifier in damp rooms with condensation.
- Open windows for ventilation.
- Always use extractor fans in kitchens and bathrooms (run for 15-20 mins after use/showers).
- If you're unsure about your fan, see your Sheltered Housing Manager.
- Dry clothes outside or use the tumble dryers provided, which expel moisture outside.
- Take shorter, cooler showers and keep bathroom doors closed.
- Put lids on pans while cooking.
- Avoid drying clothes on radiators.

Too dry is rare in the UK. But if you experience this, put bowls of water near radiators and use a humidifier.

Damp or mould

Report persistent damp or mould to us. It may need professional attention. We will investigate and take any necessary action to improve ventilation or insulation in your home.



You said, we did

We've been analysing the results of the tenant perception survey we carried out in January. Here are some of the ways we are responding to your feedback.

Complaints numbers

Our official complaints figures for the previous 12 months were lower than the number of tenants who reported having made a complaint. There are several reasons for this.

- Some tenants seem to be unsure about the difference between making a service request and a complaint (see page 2).
- We write to confirm receipt of all complaints. However, some matters are not treated as complaints – we will let you know if this is the case.
- We deal with complaints reported by one tenant about another under our Anti-social Behaviour Policy.

For details about how to make a complaint and how we handle complaints, go online to: www.csha.org.uk/complaints, or view our policy and procedure in the lounge of your sheltered scheme.

Communal areas

We were unsure why 8% of you could not tell us whether you agreed your communal areas are clean and well maintained.

To clarify, communal areas include:

- Internal corridors
- Outdoor paths
- Shared walkways and balconies
- Communal gardens
- Communal facilities such as lounges and laundries
- CSHA car parks
- Rubbish chutes and bin areas

We are responsible for these areas, as well as the structure and outside of your building.

- We have to keep items like roofs, gutters, outside walls and doors,



paths, fences and boundaries in good repair.

- We have to keep common parts in reasonable repair and fit for use by our tenants and others.
- We have to redecorate regularly.
- We have to carry out the repairs we are responsible for.

You also have responsibilities.

- You have to pay to fix any damage caused by your household or invited visitors.
- We expect you to report any disrepair or defect promptly.
- You must not obstruct any communal areas, and you must leave them fit for use by other people.
- You must dispose of your rubbish in the right place.
- You must follow our rules about parking and vehicles. For example, by only parking roadworthy and taxed vehicles in our parking spaces, and by not carrying out vehicle repairs on our land.

Neutral responses

In answering our questions, few of you said you were dissatisfied. But we got a lot of neutral responses to some questions.

We took this up at our May housing surgeries with the Chief Executive. At each scheme, we discussed local results and asked for feedback. However, no improvements were suggested and there were no additional comments.

Digital Voice and the landline phone switch-off: what it means for you

In January 2027, the old copper network that gave us all landline phones is being switched off. Here's what this means for you.

What is changing

In future, your landline service will be digital. It will be replaced by a service that uses a broadband connection instead of the old copper wiring.

If you currently pay BT for your phone service and for broadband, you will move to BT Digital Voice. However, other providers use their own names, for example Sky Voice or TalkTalk Voice. You might also see the general names VoIP or IP voice.

If you don't have or want a full broadband service, your provider will be able to give you a phone-only connection at no extra cost.

If you have a broadband service but you no longer need a landline, you will now be able to opt for a broadband-only service.

What happens next

Millions of people have already been moved across to the new system, so that they are ready for January's switch off.

Your landline provider will write to you or email you four weeks before they plan to migrate the phones in your area. They will ask you to

choose which services you want to keep and ask you to agree to a new package.

They will send instructions about what you need to do and when. They will provide a phone number to call if you need anything explaining.

Sorting out your phone

Plug-in phones

If you currently have a landline phone that is plugged into a BT socket, you will need to:

- plug it into your broadband router instead (you may need to use an adaptor provided by your supplier), OR
- follow the instructions provided by your supplier, if you have opted for a phone-only service.

However, if your plugged-in phone is really old, you may need to buy a new one first.

Cordless phones

If you have a modern DECT cordless phone (which already uses digital signals), it should work with the new system. You may be supplied with an adaptor.

If you have a non-DECT cordless phone, you will need to upgrade it.

Extra help for vulnerable people

BT is offering free in-home engineer visits for people who need help setting up the technology. They will



also provide back-up power solutions so that someone can still make calls if there's a power cut.

Using the system

Once you're set up, you won't notice any difference when you make and receive calls. Your phone number will usually stay the same. You won't be charged extra for making the move.

The new system replaces old technology and over time will deliver new benefits. For example, BT is already finding it easier to block scam and spam calls.

Here at CSHA, we have been gradually updating all our systems that will be affected by digital switchover. Our telecare systems and office phones are already digitalised at Ursula Lodges and Lingwood. Works at other schemes will follow this year.

Beware of scammers.
Genuine service providers
are not making a charge for
digital switchover.

Our Key Performance Indicators (KPIs)

Every three months we report our KPIs to the Board and share them with the Tenant Engagement Scrutiny Panel. Some KPIs are collected quarterly and others are presented annually. In the table below, we report the results for the first quarter of 2026-27 (April-June 2026).



	2025-26	Target
Keeping properties in a good state of repair	Q1	
% of homes that do not meet Decent Homes standards	0%	0%
% of emergency repairs completed within target time	89.29%	97%
% of non-emergency repairs completed on time	89.61%	95%
Maintaining building safety	Q1	
% of homes that have had the necessary gas safety checks	100%	100%
% of homes in buildings that have had all the necessary fire risk assessments	100%	100%
% of homes in buildings that have had all the necessary asbestos management surveys/or re-inspections	100%	97%
% of homes in buildings that have had all the necessary legionella risk assessments	100%	100%
% of homes in buildings where the communal passenger lifts have all the necessary safety checks	100%	98%
Housing management	Q1	
Total units (198 tenanted, 1 for Sheltered Housing Manager)	199	N/A
Number of void units	5	8
Number of units let	8	8
Average number of days void	92.75	28
Voids as % of stock	2.52%	2%
Rent collection and arrears	Q1	
Rent collection rate (%)	98.54%	98%
Current total arrears as % of rent debit (minus is prepayment)	-1.1%	5%
Rent loss due to voids	3.2%	4%
Support plan indicators		
Plans in place as % of total tenants (refusals in brackets)	60% (40%)	N/A

Key to tables

 On target or above	 Within 1% of target	 More than 1% below target
--	---	---



We're updating our mission statement

A mission statement is a short phrase that outlines an organisation's core purpose, what it does, who it serves and its main goals.

At their annual away day in April 2026, our Board reviewed our Mission Statement and updated it to the following:

"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 are in the process of updating the wording of our mission statement everywhere it appears, including on our website, on our Values poster and in your Tenant Handbook.



Chislehurst and Sidcup
Housing Association

Address 23 Bushell Way,
Chislehurst, Kent BR7 6SF
Phone 020 8467 9146
Email csinfo@csha.org.uk
Website www.csha.org.uk

To include your story in the next edition, contact **Aimée Howard**
Housing Services Manager