

# Annual Report to Customers 2021-22



*Great Homes, Great Services, Great People*

Coastline  
housing

## Welcome from CEO and Chair

It's been an exciting year for us as we launched our new Coastline Plan to customers, colleagues and other stakeholders.

The plan sets out what Coastline will be aiming to achieve over the next four years and it's an ambitious one. In fact, it was inspired by this Daniel Burnham quote: *"Make no little plans; they have no magic to stir the blood... Make big plans; aim high in hope and work."*

In the plan, we make it clear that our overarching aim is to take a positive and brave approach to try and solve the housing crisis in Cornwall. Of course, we recognise that this is something we cannot do alone. It's something that will only be achieved by working in partnership with customers, colleagues, other agencies, charities and companies locally.

As part of this ambition we have been getting involved in the Homes for Cornwall movement this year, playing a part in two conferences. It's been inspiring to see so many great minds across all sectors come together to talk about innovative solutions to the housing crisis and this is something we look forward to doing much more of in the coming months and years.

Of course, none of this can be achieved without strong foundations at Coastline. We need to make sure we are getting the basics right for our customers first and foremost. We're pleased to report that performance at Coastline has remained very strong this year.

As the cost of living crisis began to hit, our Welfare Team colleagues worked with 286 customers, to offer some intense one on one support and secured a total of £74,813 in funding for customers over the past 12 months.

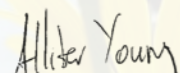
We have built 200 new homes, started on site with 112 more and have carried out over 26,000 repairs to keep our current homes up to an excellent standard.

Of course, we're not perfect. No company is. Where we've made mistakes over the year we have listened and tried to make improvements to stop them happening again. This year we established the Customer Experience Forum and Customer Voice to help us ensure we are always communicating with customers and doing the right thing. Thank you, as always, for your fantastic support.



**Mark Duddridge**

Group Chair



**Allister Young**

Chief Executive Officer



Mark Duddridge



Allister Young




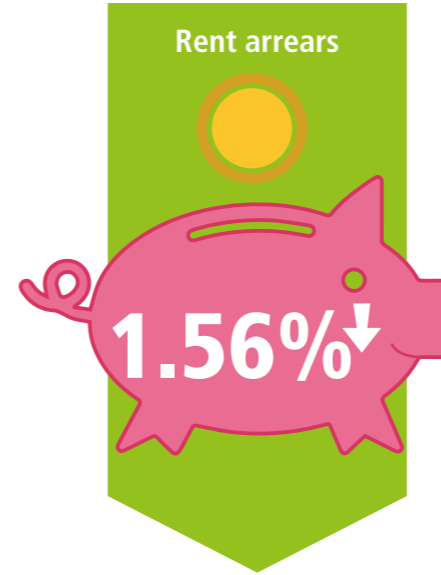
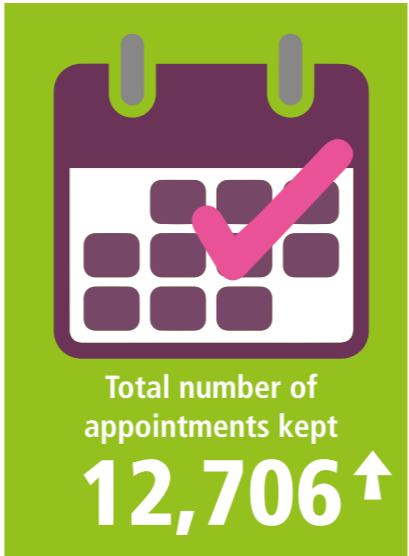
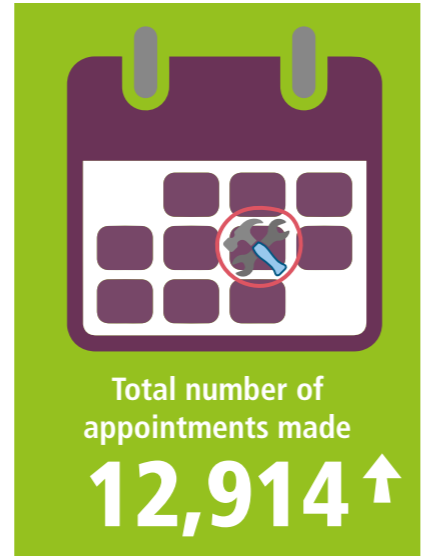
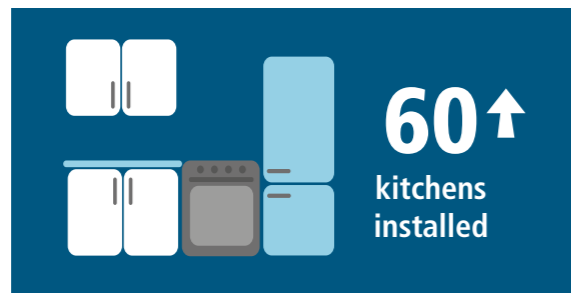
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# Our year at a glance

Our involved customers helped us to develop this page, choosing which performance measures might be of most interest and how they should be displayed.

 The arrows next to some of these figures indicate whether our performance has increased or decreased since last year's report.



 Year-end compliance levels



# Our Pledges to you

Our pledges detail how we work to achieve the commitments in our Trust Charter. They enable our Customer Voice group to scrutinise how well we are doing, and to tell us where improvements are needed. The Customer Experience Committee can then hold us to account and make recommendations for change to our Board.

Here's a review of how we've performed against all of our pledges during the year and compares our quarterly performance for March 2022 against December 2021.

## TRUST

### Our Pledge to you

- Actively listen and ensure you feel heard. We will always try to do the right thing.
- Achieve high levels of customer satisfaction with our services.
- Create opportunities to interact with us.

### Pledge Measure

Pledge Measure	Mar	Trend
Net Promotor Score of Coastline	37	↑
Customer assessed - first call resolution	83%	↑
Customer assessed - repair completed right first time	90%	↑

## COMMUNICATION

### Our Pledge to you

- Contact you within six weeks of moving into your Coastline home.
- Respond to your digital contact within two working days, and all other contact within four working days.
- Make it easy for you to access our key services online.
- Use clear language when we contact you.

### Pledge Measure

Pledge Measure	Mar	Trend
Digital contact responded to within 2 working days	98%	↑
Callbacks responded to within 4 working days	97%	↑
Average time to respond - 5 day follow up	New 2022/23	
Average call wait time (seconds)	63s	↑

## VOICE AND INFLUENCE

### Our Pledge to you

- Work with you to make sure our policies meet your needs.
- Make it easy for customers to have a say and influence Coastline.
- Share and celebrate how customers' feedback influences services.

### Pledge Measure

Pledge Measure	Mar	Trend
Satisfaction with call handling	83%	↑
Satisfaction with repairs	91%	↑
Satisfaction with anti-social behaviour case handling	60%	↓

#### Trend Index

- ↑ Performance improved since December
- ↓ Performance deteriorated since December
- ↔ Performance stayed the same since December

#### Annual Target Index

- Indicates above 2021/22 target
- Indicates within 5% of target
- Indicates below 2021/22 target

## ACCOUNTABILITY

### Our Pledge to you

- Measure and share how we're doing against our key targets.
- Answer to and support the Customer Voice group to act as a critical friend to Coastline.
- Celebrate our customers' achievements within their communities and champion the positive impact of social housing.

### Pledge Measure

Pledge Measure	Mar	Trend
Quarterly reporting		✓

## QUALITY

### Our Pledge to you

- Complete at least 95% of repairs right first time.
- Support people into work, training and volunteering.
- Visit your neighbourhoods regularly as part of our Community Standard.
- Provide homes that you are proud to live in, which are of a high quality and meet a range of housing needs across Cornwall.

### Pledge Measure

Pledge Measure	Mar	Trend
Average calendar days to complete all repairs	43	↓
Number of properties with gas system capped	28	↑
Number of people helped into work & training	29	↑
Satisfaction with community standard	New 2022/23	
Number of affordable homes completed	200	↔
Number of homes vacant and available to let	10	↓
Satisfaction with quality of new home	96%	↑
Number of people helped by Homeless service	113	↓
Health and Safety Compliance		✓

## PUTTING IT RIGHT WHEN THINGS GO WRONG

### Our Pledge to you

- Do the right thing by always being open to hearing how we can improve, and making it easy for you to raise concerns and complaints.
- Work with you to find a solution and learn from our mistakes.

### Pledge Measure

Pledge Measure	Mar	Trend
Satisfaction with how complaints are handled	40%	↓

In 2022, our scrutiny reviews will include deep dives of ease of accessing information on the website, community standard inspection improvements and defects and communication around the sales process.

# Listening and Learning

We are always keen to take the time to listen to customer complaints. Sometimes, we know we don't get things quite right so it's important that we look carefully at what has gone wrong and see how we can learn from our mistakes to improve in the future.

Early in the year, our Board approved a new two-stage Complaints Policy in line with the Housing Ombudsman Service Complaints Handling Code to bring our complaints policy in line with the latest guidance and ensure that it is both practical and robust.

This year, we received **34** complaints. Of these, **25 (74%)** were resolved at Stage One of our complaints procedure and **9** were progressed onto a Panel Review at Stage Two.

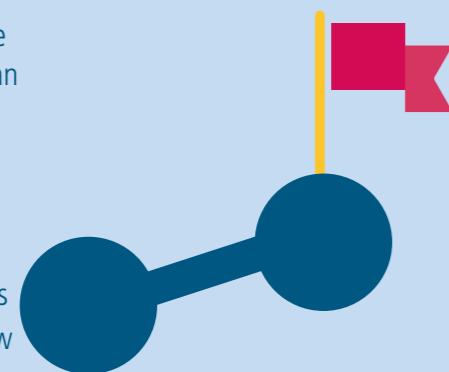
In total, **28** complaints in the year were upheld either in full or in part – that's **85%**.

Satisfaction with complaint handling for the year was **62.5%** against a target of **70%**. This is an area where we will be looking to make further improvements during 2022/23.

The highest areas for complaints in the business during the year were regarding responsive repairs, contractors, defects and scaffolding/roofing works.

Training on our new complaints process has been cascaded out to all front-line colleagues, as well as Customer Experience Committee Members and our Non-Executive Directors.

As part of the Complaints Handling Code there is an expectation for all providers to undertake a Self Assessment against the Code and to publish this on our website. Our Board reviewed the Self Assessment for 2021/22 on 12th May 2022. This review confirmed compliance with the Code. The full document can be found on our website.



You told us,

We listened

Together,  
we achieved...

## You told us, We listened, Together We...

Over the year we made **26** improvements to policies, procedures and working practices as a result of complaints made.

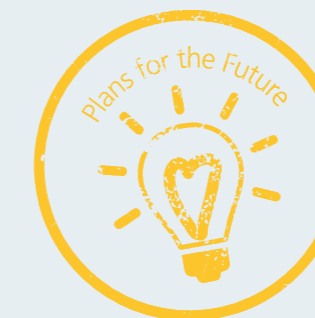
Here are a few examples of service improvements brought about this year as a result of complaints.

**Listening and learning:** You told us that areas of ground owned by Coastline Housing were being unmaintained. We listened and agreed that there was sometimes confusion about which patches of land we were responsible for. We are now in the process of undertaking a full review of all our grounds maintenance plans to ensure they are fully up to date and give an accurate picture of our responsibilities. The majority of these maps have since been uploaded to our website. We have also take the step this year to plant more wildflower areas and leave some patches of grass to flower as part of the No Mow May campaign to help encourage local wildlife and contribute to the environment. Sometimes this can be mistaken for unmaintained ground. We will look at putting in signs where possible to explain if we are cultivating a wildflower area.



**Listening and learning:** You told us that, when moving into new build properties, you received poor service on occasion when telling us about defects that needed correcting. We have since agreed that, where there are delays in properties being handed over, a second 'sparkle clean' should be arranged. We are also reviewing our defect procedure to ensure timely rectification of issues by our contractors and we will be providing additional customer service training for team members.

**Listening and learning:** You told us that you sometimes received poor communication around repairs that were being progressed and that staff attitudes could be improved. We are reviewing these issues as part of a much broader repairs review.



## Plans for the Future – Complaints process review & doing the right thing

In order to maintain our customers' trust, we want to improve how we respond to and learn from our mistakes, when things go wrong. Customers have told us that we can do better when it comes to responding quickly when we can't resolve an issue right first time. We are simplifying our approach to responding to 'expressions of dissatisfaction' which, if unresolved in four days, will be dealt with as complaints. Our new processes mean that we can track, monitor and report on service failure and complaint trends, to embed learning and improve services for customers.

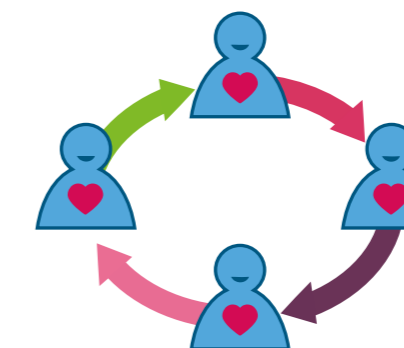
## Getting it right

Of course, it's also nice to hear when we are getting things right. Across the year, we received a fantastic **2,084** compliments. Colleagues and departments in all areas of the company were praised for being helpful, kind, considerate and really going above and beyond in lots of cases.



## Complaints Mentors

Customer Voice members have received training to become Complaints Mentors and the role is now an integral part of the Complaints Procedure. Complaints Mentors are fully trained on our procedures and can provide support and guidance through your customer journey. They are also trained in General Data Protection Regulation in the same way that colleagues are. Anyone who wishes to make a complaint can be allocated a Complaints Mentor, whether their concern relates to an initial potential complaint outside of complaints policy, through stage 1 to 2, including support when attending a panel review if it progresses to this.



# Your rent

Colleagues have worked hard and engaged with customers to provide support and assistance enabling payment of rent so that we can continue to invest in homes and carry out repairs and refurbishments. As a result our rent collection is high and arrears remain one of the lowest in the country at **1.56%**

Considering the national picture as the country started to emerge from the pandemic only for the cost of living crisis to bite, this is a great result for Coastline and our customers.

As you can imagine, with finances hit hard thanks to rising energy bills, food prices and more, our Welfare Team has been working harder than ever this year to help customers struggling to pay their bills.



Team members have worked with **286** customers, to offer some intense one on one support and already had a waiting list of customers ready to start with them for the new financial year.



## Plans for the Future – Cost of Living

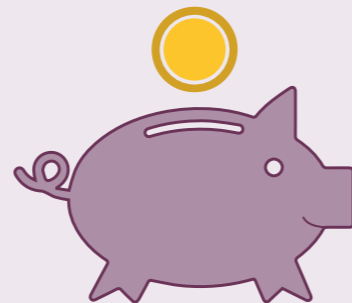
We will support customers with the impact of energy bill and cost of living increases through making improvements to energy efficiency and insulation levels, in line with our environmental commitments.

Our Welfare Team will continue to work with customers to signpost them to agencies for financial advice, and to check that they are receiving all they are entitled to.



The team secured a total of **£74,813** in funding for customers over the past 12 months for things like rent arrears and other hardships customers have faced. Additionally, looking at people's benefits and ensuring they were getting all they were entitled to, allowed a few customers to be back-paid money owed, that they may have otherwise not known about.

The Social Value produced by the team as a result of all this week is a fantastic **£2,758,273**. This consists of capturing the softer outcomes, like customers being able to pay for their rent due to the support they have offered, being debt free, helping customers back into employment by sorting out other issues first and feeling in control of their life again.



**The next year already looks to be a busy one, so remember if you come across a customer you think they may be able to help give them a call!**

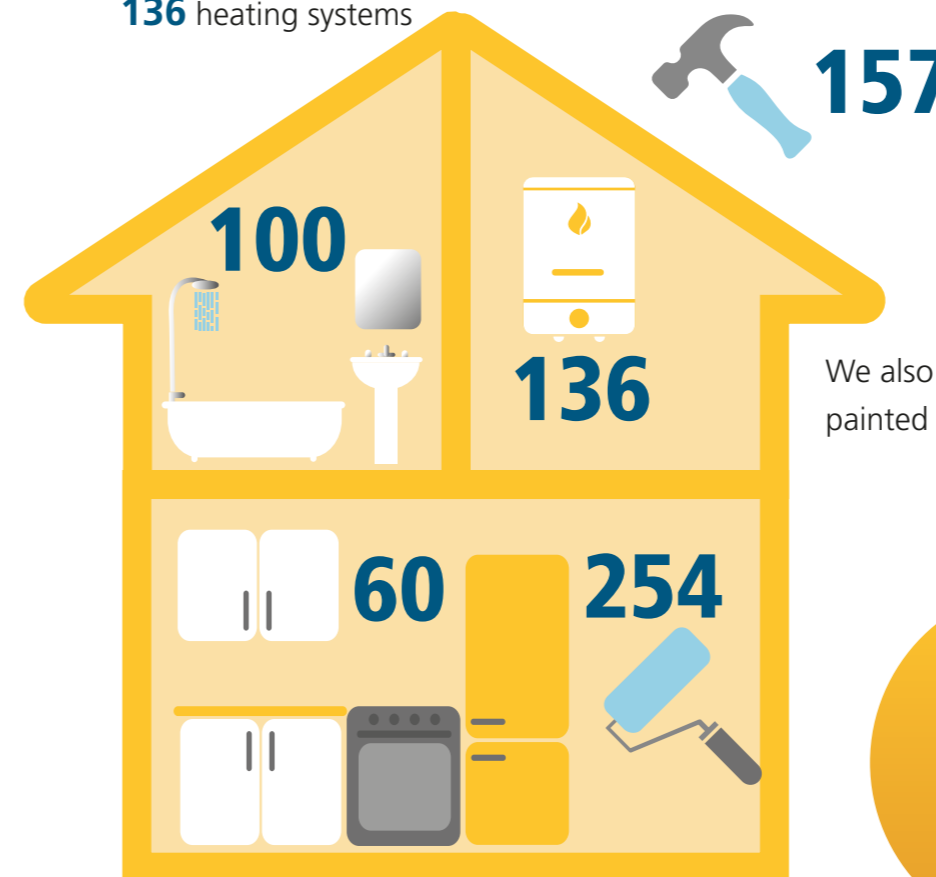
# Your home

Coastline homes are places where our customers make memories, realise ambitions, and raise families. To make a house a home, where people can thrive, it is vital that the building is good quality, well maintained and well managed. All Coastline homes meet the government's Decent Homes Standard.

## Planned improvements

This year across Coastline's stock we installed:

- 60** kitchens
- 100** bathrooms
- 136** heating systems



We also replaced **157** roofs and painted and decorated **254** homes.



## Repairs

We are always keen to rectify things that have gone wrong in your homes as quickly as possible, to help stop small problems growing into larger ones.

During the year we carried out **26,080** repairs to your homes.

Of these, **90%** of our customers were satisfied that their repair was completed right first time.

As the country continued to recover from the Covid pandemic, some customers were experiencing delayed wait times, particularly for issues that involved flooring, plastering and fencing. We experienced severe shortages of certain products such as plaster and wood during the pandemic, as did other companies across the country. We have been working hard to catch up with any delayed work throughout the year. Many of our operatives even began working some shifts on a Saturday morning to help us with the catch up.

## Decent Home 2 Standards

This year we consulted with customers to create our own improved version of a Decent Homes definition. Instead of using the government definition which focuses on meeting the 'statutory minimum' and 'reasonable' standards, customers wanted an aspirational standard which reflected not only the current great homes provided by Coastline but the customer expectation to be more sustainable and exceed expectations. Here is the finalised Coastline definition that we will work towards over the coming years:

### To Coastline customers, a decent home is one which:

- 🏠 Is healthy, safe and meets statutory housing standards without exception (no refusals)
- 🏠 Is well maintained with a clear programme for future investment shared with customers
- 🏠 Has all reported repairs complete within an agreed timescale
- 🏠 Is affordable but also balances carbon reduction targets with customer affordability
- 🏠 Meets Energy Performance SAP C but ideally SAP B through improved technology
- 🏠 Has secure and private outside space to enjoy\*, with good storage\*\*
- 🏠 Has parking for electric vehicles alongside or access to charging points within the community

\*This may be drying areas, vegetable plots, barbeque areas or play space depending on house type

\*\*This must include bin storage (or communal storage) and wheelie bins



## CeSAR

**We carry out regular fire risk assessments on all common areas and, where relevant, we do lots of other tests including electrical systems, lifts and fire alarms. These are often done without you noticing so we thought it would be helpful give you the assurance by sharing the information with you every six months on what was done and when.**

**We have therefore put posters up in our communal areas letting you know what's been done. These are called the Customer Safety Assurance Report (CeSAR) We've included photos of colleagues who carry out the tests, along with the Tenancy Management Coordinator and Area Surveyor, so that you can recognise them when they visit.**

## Condensation, damp and mould



During the year, our Customer Voice members carried out a scrutiny review of how Coastline handles condensation, damp and mould within homes.

This is a common problem and one that customers felt worthy of further investigation.

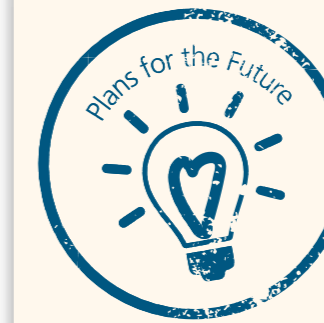
When they were mystery shopping, customers found that it was not entirely clear how to report damp and mould issues to Coastline. Where they had reported issues, customers found that the damp and mould surveying company that Coastline contracted to carry out specialist work had resulted in negative experiences. As a direct result of this invaluable feedback, Coastline terminated the contract and appointed a new surveying organisation. We are pleased to report that the new organisation is gaining positive feedback from customers.

Customers also fed back that there was embarrassment around reporting damp and mould issues, worrying that they might be blamed for the problem. As a result of this, the group recommended that a communication campaign be launched to encourage reporting in the future.

## Safety talks

There are many ways in which we work to keep your homes safe across the year. We are proud to have a sector-leading approach of individual expert audits carried out on the 'big six' (gas, fire, electricity, legionella, asbestos and lifts) to confirm customer safety.

- A radon testing programme is in place and we remain on track to complete this in 2023.
- Coastline is a CORGI Quality Assured business – the only one in Cornwall with this high safety standard.
- We have carried out a full inspection of all fire doors in flats, and a programme of repairs and replacement is currently underway.
- Electrical safety testing of all homes has been carried out within the last five years.
- 100% of communal areas have been re-inspected with a new fire risk assessment
- Gas safety compliance: **100%**
- Lift testing compliance: **100%**
- **99.9%** of homes now have an asbestos management survey



## Plans for the Future

A campaign to raise awareness of why damp and mould occurs, how to report it and what Coastline can do to help resolve it. We will also give customers the opportunity to request a hygrometer for their home to monitor moisture levels. Our Technical Services and Welfare Teams will continue to support customers experiencing hardship so they can maintain warm homes.





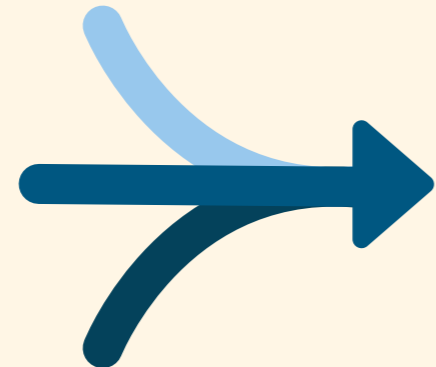
## Room for improvement: Repairs review

Over the last year, a group of colleagues from across Coastline, with input from customers, have been reviewing our responsive repairs service. The focus of the review has been from the customer service and how we move from a good to great service.

**They have identified the following priorities for improvements to be made in 2022-23:**



**One Coastline** – different parts of the company working together to deliver the overall experience.



**Keep it simple** – simplify processes, giving clear ownership of tasks and stages, supported by IT systems as much as possible, to reduce complexity and confusion.



**Communicate** – effective internal communication, as well as maintaining our commitments to customers to keep them regularly updated throughout the whole 'life' of the repair.

Customer Voice members and the Customer Experience Forum received presentations about the findings of the review, and will be involved in consultation as solutions are identified.

Within this review, a number of **'quick wins'** were identified that could make a real difference straight away. A quick win is defined as a change we believe can be delivered within a three month period. In total we identified 16 quick wins and 10 of these have already been completed. They include:

- Improved SMS functionality meaning that customers can now move their appointment date via an SMS link
- Greater empowerment for front line staff to make decisions on emergency repairs to get a quick response to customers
- Increased and targeted training for all teams in the repairs process around the quality of notes (this was identified as a key reason for poor communication).



## Plans for the Future – My Coastline

We will be improving the quality of information made available via our My Coastline app to enable customers to do things like track repairs cases

## Plan for the Future – Gas Servicing

We will be introducing a new 'MOT' approach to gas safety inspections which we hope will be more convenient for customers.

## Plans for the Future – Kitchens and Bathrooms

We will be reviewing our communication relating to planned kitchen and bathroom repairs, to improve the customer experience in this area.

## Plans for the Future – Waste and Recycling

We will identify pilot sites to upgrade waste and recycling facilities to make them fit for purpose to comply with the 2032 Cornwall Council roll out of new waste provisions. We will also support customers to repair and upcycle items where possible.





# Tenancy

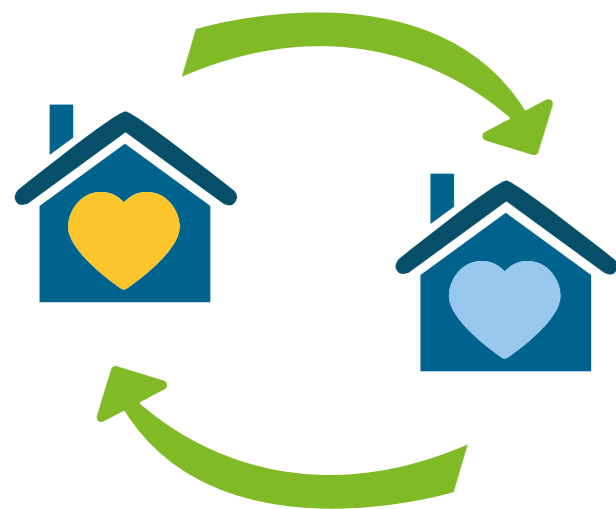
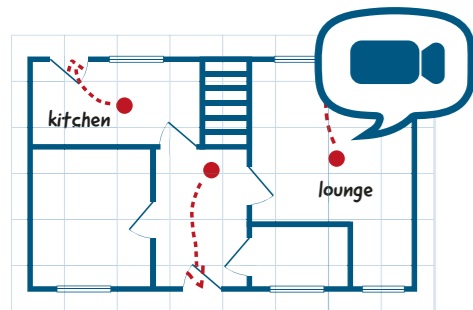
## Welcoming new customers

During the year, we welcomed **572** new customers to Coastline homes. This included a mix of customers moving into our new-build developments and customers moving into empty older properties that had become available once more.



## Online lettings process

Our Customer Voice group members tested how user-friendly our online lettings process was by applying for a 'dummy' home. They answered a questionnaire about the experience and, overall, the feedback was positive. As a result of this process, customers suggested that some helpful visual aids such as leaflets and videos would assist customers going through this process in future.



### Plans for the Future – Visual Aids

Create visual aids to help people applying for homes through our online lettings process.

### Plans for the Future – Mutual Exchanges

We will be introducing a streamlined approach to Mutual Exchanges which can be viewed by colleagues and customers, so that everyone can see what stage their application is at via the portal. This will also reduce administration and call volumes.

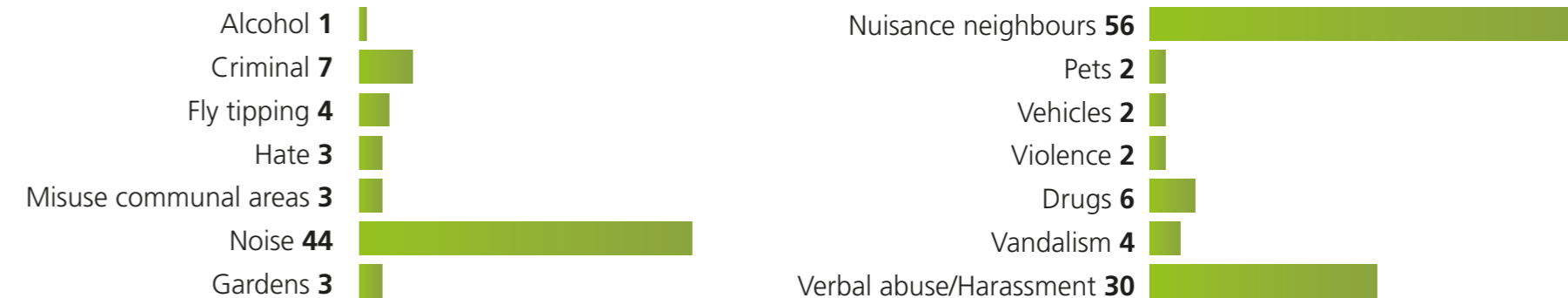


## Coastline Assist (previously known as Lifeline)

Cornwall Housing agreed to take on our remaining **92** Coastline Assist customers from Spring 2022. This was after communicating the planned changes to customers and installing their own units. These changes created a **19p** per week cost saving per customer. The new equipment supplied by Cornwall Housing will be much improved and easy to use, with a wider range of options such as motion sensors, daily reminders and visits. This is a much improved service to the old Coastline Assist, which offered just a call button.

## Anti-Social Behaviour (ASB)

We investigated **166** cases of ASB this year. This is up from **139** cases last year. The ASB cases can be broken down into the following areas:



We recognise that Anti-Social Behaviour has a detrimental effect on the quality of life enjoyed by our residents and we are committed to preventing and tackling the problems caused by anti-social behaviour (ASB).

Coastline is a partner of Safer Cornwall, is the community safety partnership for Cornwall. This partnership brings together a wide range of agencies to do all that we can to ensure that everyone who lives, works or visits Cornwall can do so in security and safety.

We also have a Service Level Agreement with Cornwall Council's Community Safety Team to improve joint working at community level to achieve the aims and targets within the Cornwall Housing strategy associated with managing Anti-Social Behaviour and crime and disorder.

# Neighbourhood and Community

At Coastline, we think of homes not houses, and we want to have thriving communities too. The pandemic has led to increased isolation for many. In addition to providing good quality, safe, well maintained homes, we are committed to working with customers and community members to help people feel connected and thrive.

Alongside our environmental commitments, we have been working with customers to reconnect as the pandemic restrictions eased and spending time with others became possible again.



## Community Standard Inspections (CSIs)

To help ensure that all Coastline neighbourhoods are of a great standard, our colleagues inspect communities on a regular basis to look at gardens, grounds maintenance, cleaning, bin stores, fly tipping, graffiti and health and safety in communal areas.

Senior Leadership Team members also attend, along with local councillors. Customers are also welcome to get involved, to contribute their ideas about short and longer term improvements that need to be made in Coastline communities. There has been some great feedback from customers and they have been taking positive actions to highlight issues to us in some areas.

Local councillors also get involved. In Helston a councillor has been working with us to establish three allotments on some redundant land, and another in Illogan is working with us to consider how parking can be improved.

Based on feedback from our Surveyors and Tenancy Team colleagues, the Senior Leadership Team at Coastline has prioritised projects across our stock and considered the impact on budgets. A stock tour in September enabled our Board to look at proposals too and agree which areas demonstrated the biggest need for investment. They agreed that a project at Matela Close in Porthleven demonstrated the biggest need for a large investment initially.

**Inspections take place across the year. The number of visits to each area are based on the following categories:**

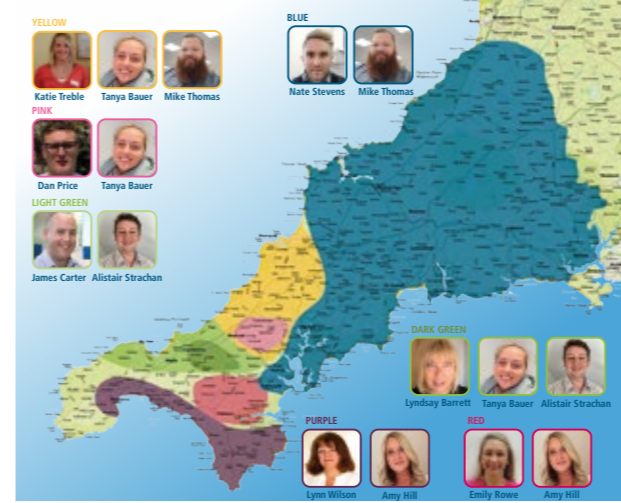


**Red** – monthly inspections  
**Amber** – quarterly inspections: March, June, September and December  
**Green** – six-monthly inspections: June and December



## Plans for the Future – CSIs

Our aim moving forwards is to have every area move to at least the amber category. You can find out which Community Standard area you live in on our website.



## Who's who?

In our Customer First Survey of 2021, customers told us that they wanted more information about who's who in Coastline. We agree that it is key for customers to know who their main point of contact is regarding their neighbourhood.

During the year, our Surveyors and Tenancy Management Coordinators re-aligned their patches so that their geographical areas of coverage match, and they created profiles for our website detailing who covers which area. We also introduced a colour coded map to make it was for customers to see at a glance who to speak to.

Additionally, we uploaded information to our website giving details about the teams at Coastline and the responsibilities that lie with each one.

## Paper, pens and envelopes – a social wellbeing project

Customers at Miners Court and from the local community took part in a project run by Kernow Education Arts Partnership and The Writers' Block. The project aimed to connect people through letter writing with children at Trewirgie, Penponds, and St John's Primary Schools. The stories that arose from these exchanges were then captured by writers, illustrated by the children and produced as postcards for participants to share with friends and family.



## Virtual coffee mornings

Throughout the pandemic, our Smartline and Community Investment Teams worked together to provide a weekly virtual coffee morning on Zoom. Customers met up online to have a get together, share book, music and film recommendations and recipes – and even to enjoy meeting each other's pets on screen! Participants told us of the positive impact that attending had on their mental wellbeing. Some firm friendships were established that have thrived offline now the coffee mornings have wound down.

## Litter picks

Over the summer, the Community Investment Team delivered a series of community litter picks throughout the school holidays, across a variety of locations in Cornwall. There were intended to bring the community together, promote pride in community spaces and create opportunities for consultation with younger customers about how best to ensure their voices are heard.

The events, sponsored by Biffa, were a great success. Biffa kindly donated litter picking equipment and customers, colleagues, volunteers and community members all joined in to clear up areas of Cornwall. Over 100 bin bags of rubbish were collected in total!



## Work Experience

Young people experienced an especially challenging year, with regular school access and time with their friends and peers disrupted by lockdowns and fears about Covid. At Coastline, we recognised the need to contribute to creating opportunities for young people to catch up on missed work, and gain a sense of achievement and self-belief. In 2021 we hosted Work Experience opportunities for Year 10 students for the first time, enabling them to gain insight and experience into working in Social Housing.



## Care with a card - year two

For the second year running, our Community Investment Team launched its ambitious Care with a Card project, to reach out over the festive period and ensure that our most isolated and vulnerable customers felt connected and had the resources they need.

Children in five different primary schools made cards for us, which the team at Coastline put into a wellbeing pack for recipients. This included information about local activities to get involved in, winter wellbeing information, details of agencies providing lunch for those who may be alone on Christmas Day, details of how to get involved with Coastline, an invite to a virtual coffee morning and a note from Coastline's CEO, Allister Young, wishing them well for the festive season.

Over **350** cards were distributed overall.



## From one charity to another...

Earlier in the year we presented a cheque for over **£11,500** to the Royal Cornwall Hospitals Trust – our charity of the year for 2020 and 2021. Colleagues raised the money specifically for Marie Therese House in Hayle which was chosen as our charity of the year after a close relative of a colleague received rehabilitation there following a life changing accident.



### Room for Improvement

We will make more use of our Community Champions scheme, and expand it, to increase the range of ways that community priorities are sought and responded to.

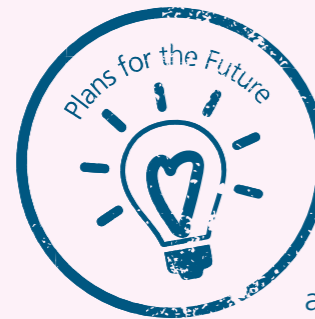
### Starts at Home day

Coastline celebrated Starts at Home day in September, showing the value of care and support services and the difference that having a safe and secure place to live can make to people's lives. Events were held at Chi Winder and at Miners Court.



### Happy Valentines!

February saw a wonderful Valentines event take place at Miners Court in Redruth, with games, a quiz, a raffle, food and more. At this event, we introduced our new Miners Court message tree and invited customers to express what the Extra Care scheme meant to them. Lots of people have since filled this up with heartfelt messages.



### Plans for the Future – Engagement Across the Generations

We will host engagement events within our communities to consult with young people about their priorities. We will also attend events that young people are likely to frequent, to ascertain a wider perspective about young people's priorities relating to housing, wellbeing and the environment. We will also deliver intergenerational projects to ensure opportunity for all community members to get involved and feel valued.

### Plans for the Future – Satisfaction Surveys

We will introduce satisfaction surveys for our Community Standards, to understand how customers feel about their neighbourhoods.

### Plans for the Future – Planting Initiatives

We will deliver a series of wild flower planting and tree planting initiatives, to enhance community connectedness and environmental sustainability.

## Involvement and Empowerment

Across this year Coastline colleagues and customers worked together to ensure that a wide range of opportunities to get involved, have a say, and make an impact were possible within Coastline communities. This was during the time Covid 19 restrictions were eased, and customers and colleagues sought reconnection and to re-establish a sense of collective community activity.

As Early Adopters of the National Housing Federation's **Together with Tenants** initiative, we have continued to promote and embed our **Trust Charter Commitments** and **Customer Pledges**, and are proud to have been chosen to be a Together with Tenants Ambassador moving forwards.

Having launched our **Scrutiny Framework**, to ensure that our **Customer Voice** group can scrutinise our service delivery effectively and in a positive and supported environment, we continue to work closely with the **UK Institute of Customer Service** to address areas that require improvement, and uphold our values.

### Customer Experience Forum

This year saw the launch and embedding of the Customer Experience Forum within our governance structure, ensuring that customer satisfaction and customer services are core to our strategic and operational delivery. The group focuses on customer facing services, policies and procedures.

Customer Experience Forum members report to the Board each meeting with recommendations from Customer Voice scrutiny reviews.

### Plans for the Future – Customer Experience Forum

Now that our Customer Experience Forum has been in place for over a year, a review has been undertaken by all members to consider ways of further increasing the group's positive influence. As a result, moving forwards the group will have a new revised terms of reference, a new name – the Customer Experience Committee – and a new format for decision making. This will all reflect the group's work as a key part of our Governance structure. relating to housing, wellbeing and the environment.

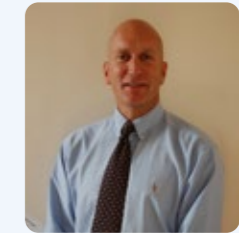


We will also deliver intergenerational projects to ensure opportunity for all community members to get involved and feel valued.

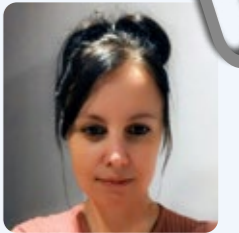
### Customer Experience Forum Membership:



**Steve Harrison**  
(Interim Chair, Non Executive Director)



**David Barlow**  
(Non Executive Director)



**Kelly Kemp**  
(Non Executive Director)



**Louise Beard**  
(Executive Director)



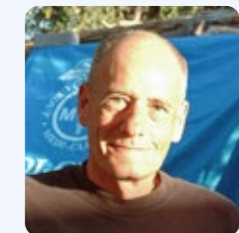
**Chris Weston**  
(Executive Director)



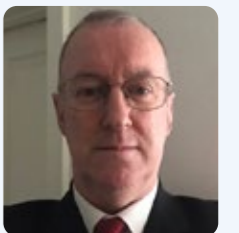
**Molly Gaunt**  
(Customer Member)



**Joe De-Ville**  
(Customer Member)  
Left the Forum on 31st August 2022



**Edward Chapman**  
(Customer Member)



**Steve Curtis**  
(Customer Member)

## Customer Voice

Our Customer Voice group has a wide membership and is representative of all our communities. Members conduct scrutiny reviews of services based on performance data and community priorities and then make recommendations to the Customer Experience Forum.

### During the year:

- **6** new Customer Voice members joined the group
- **1** Customer Voice member exited
- Targeted recruitment took place via direct emails to shared owners, homeowners and social media post directed to under 30s.
- We saw an increased representation of shared owners, home owners, customers in Mid/North Cornwall and employed customers
- We remain under-represented by customers aged under 30s despite targeted social media posts

Across the year, Customer Voice members attended a variety of workshops and training sessions. Our Volunteer Manager worked with them to complete a skills matrix to identify existing skills within the group and inform future training needs.



## Trust measures



Our UK Institute of Customer Service Business Benchmarking 'Have Your Say' satisfaction survey is our annual opportunity to gather feedback from Coastline customers, alongside the scores we receive for specific service feedback surveys each month.

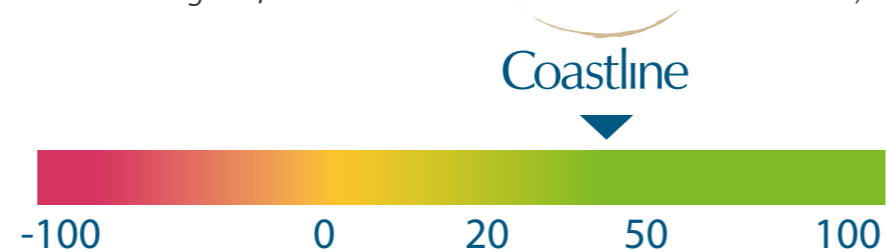
### In 2021/22 our results were as follows:

**Customers were most satisfied with: the helpfulness of staff**

**Customers were least satisfied with: the speed of resolving a complaint or issue**

**UK Institute of Customer Service Index score – 78.8** out of 100 (The UK Institute of Customer Service is the national barometer of customer satisfaction. It is an independent, objective benchmark on a set of measures across 272 organisations across 13 sectors.

**Net Promoter Score – 43.9** (This measures customer loyalty and satisfaction. The score ranges from -100 to +100. Above zero is considered good, above 20 favourable and over 50 excellent)



## How you contact us

We offer a range of different ways for customers to get in touch with us.

### Here's a glance at how you contacted us over the past year:

**Total customer contacts: 68,940**

**Total digital contact: 31,379 (45%)**

(Digital contact is emails and My Coastline)

**Total non-digital contact: 37,561 (55%)**

(Non-digital contact is phone calls, and face-to-face customer communication)

The average digital engagement within our benchmarking group for this period is 30% compared to Coastline's 45%. This increased digital engagement means that those customers who are able, or prefer to communicate with us digitally can access the services they need quickly and easily, creating more capacity for us to support those who prefer or require support over the phone or in person.

## Customer involvement in recruitment

Customer Voice members were invited to support the Community Investment Team in the recruitment of a Community Navigator role this year. Involving customers in our recruitment process ensures genuine participation in recruiting team members who meet customer priorities as well as Coastline priorities.



## A national voice

As well as making an impact locally, members of our Customer Experience Forum and Customer voice also get involved in housing issues on a national level. This was by engaging with workshops, webinars, conferences and projects led by the likes of the National Housing Federation, UK Institute of Customer Service, the Tenant Participation Advisory Service and more. This means that the voices of Coastline customers are being heard beyond the border of Cornwall.

One member took part in a project called Covid Realities, which conducted research during the pandemic with parents and carers living on a low income. The parents and carers got involved with completing online diaries, responding to video questions and taking part in virtual discussion groups. A Zine was created to capture people's experiences and hopes. Four Customer Experience Forum members met to a 'Meet the Regulator' event facilitated by PlaceShapers in Bristol with our CEO Allister Young, and other members have presented at a number of national events and conferences.



**PlaceShapers**  
Together we help communities thrive

## Celebrating our Volunteers

The week of 1-7 June was Volunteers' Week—a national celebration to thank volunteers for their invaluable contributions. Coastline took the opportunity to celebrate volunteers with small, socially distanced, and virtual events. There were pasty lunches, virtual cream teas, and quizzes, as well as time set aside to spend with one another and reflect on the achievements of the year. We have a growing number of volunteers working in roles across the Coastline group, many of whom go on to permanent employment after spending time with us.



## Homeless Service

At our Homeless Service this year we continued to put on a variety of activities to help people connect with each other, learn new skills and progress in their journey to a more permanent home.

**143** activities were delivered for our homeless clients

**284** participants attended these

**14** people who moved on into their own homes benefited from these activities

**4** people have been able to make their food budget go further

**8** people obtained a Level 2 in Food Safety and Hygiene

**4** people completed a first aid workshop

**23** people completed e-learning

Our Explore Cornwall walks saw **24.3** miles of the South West Coastal Path being walked by clients and staff

## Building Futures

The aim of our Building Futures initiative is to enable participants to identify the areas they want to make changes to in their lives to take steps towards employment or training.

A key aspect of the support provision is working with participants on building confidence, gaining skills, and undertaking training. Aspects such as transport, caring responsibilities, access to food and clothing, and secure housing are all considered in order that participants have support to make sustainable changes at an achievable pace. A participant budget enables the Building Futures Navigators to offer financial support for the participant's journey, such as purchasing clothing for interviews, travel costs, childcare provision, to wellbeing support such as counselling, or access to training courses and associated equipment costs.

### There are several options for participants under our wider, Your Next Step programme:

- *inspiring futures* work placements—hosted by Coastline teams across the group
- Coastline Construct—in partnership with contractors building new Coastline homes
- Volunteering
- Training
- CV writing and interview skills—support offered by Building Futures navigators

If you would like to access support via our Building Futures project, please email: [backtowork@coastlinehousing.co.uk](mailto:backtowork@coastlinehousing.co.uk) to find out more.





### Room for improvement – Coastline website

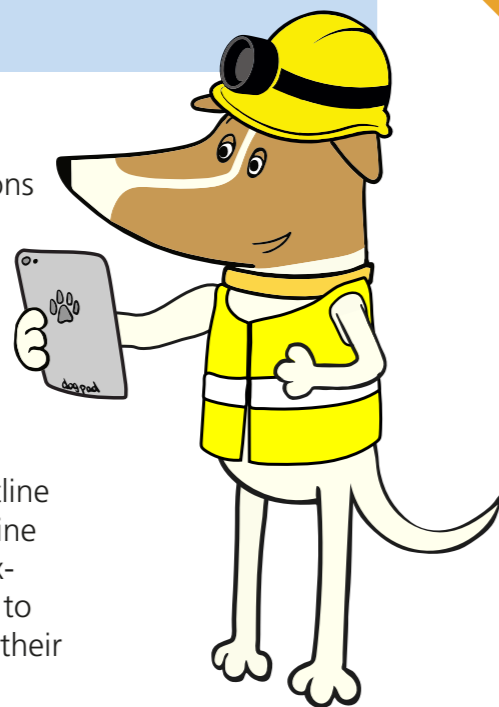
One of our key communication tools is our website but we were aware that it needed a refresh and some renewed content. Over recent months, we have been reviewing the content and layout, and have a new website launching in 2022. We invited customers to comment on some of our design and content ideas via a digital survey and their feedback has been incorporated into the new layout and navigation being designed by the developers. A further consultation is planned on the new website before we make final decisions.

### Room for improvement – Customer Voice recruitment

We will continue to try and expand our search to ensure that we recruit more customers aged under 30 to ensure that this group truly represents Coastline communities.

### Kickstart

The lockdowns saw some young people’s ambitions and plans sent awry, as the possibility to gain employment in the career of their choice, or to further their studies was halted or no longer feasible. In order to reduce the risk of young people (aged 16 – 24) from becoming long-term unemployed, the government launched the Kickstart programme, which was managed by the Department for Work and Pensions. Coastline signed up and created five roles in various Coastline teams, and whilst completing their fixed-term, six-month contract, the participants were supported to find onward employment with CVs enhanced by their recent experience and new skills.



### Customers at the Heart Awards

We held our annual Customers at the Heart (CATH) awards once more and thanked a number of true community heroes who were all nominated for going above and beyond to help others since the pandemic began. Nine customers were recognised with rewards in total.



### Plans for the Future – Tenant satisfaction measures

The Government’s White Paper published in 2020 – The Charter for Social Housing Residents – proposes a number of changes for our sector. One of these is a review and update of the consumer standards in our industry. Tenant Satisfaction Measures (TSMs) will be introduced and are intended to provide tenants with meaningful information that can be used to hold their landlord to account. TSMs are expected to demonstrate how landlords are performing and provide a valuable source of information.

Due to the work Coastline has been doing with customers as part of the Together with Tenants initiative, and through co-creating our Trust Charter, we are well positioned to respond to the new regulatory requirements of the Tenant Satisfaction Measures (TSMs), once finalised later this year.

### Plans for the Future – Trust Charter information

We are committing to publishing information about how we are delivering against our Trust Charter in an accessible way across 2023. This will include website updates, updates via traditional channels and a project to create videos with customers to promote the commitments in the Trust Charter.

### Plans for the Future – Wellbeing

We will be sharing a comprehensive selection of information, advice and guidance with customers about how they can access services relating to physical, mental and financial wellbeing, through a range of different channels.



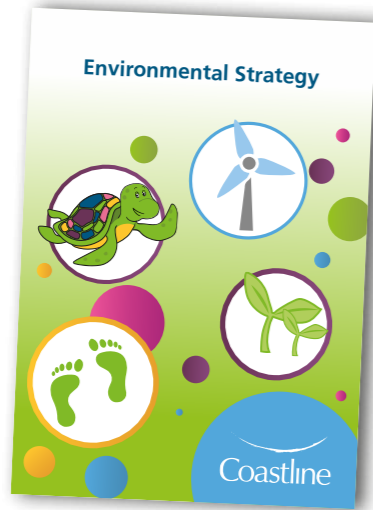
# Environment

## New strategy launched

We were incredibly proud to launch our new Environmental Strategy this year.

This details our plans and ambitions going up to 2025. It is the very beginning of our journey to reducing the carbon footprint of our homes, building new homes to new efficient standards and creating and enhancing green spaces, planting trees and encouraging wildlife to thrive.

You can read the full document on our website in the 'Our Publications' menu, but here are a few of the headlines:



- Our existing homes will be upgraded, with new homes built to new efficient standards
- We will have reduced our carbon footprint and be on a journey with a clear pathway to meet national aspirations of Carbon Zero by 2050, with a plan in place to meet this by 2040
- Our homes will have a minimum efficiency rating of D by 2025, C (69) by 2028 with a programme in place moving towards B (81+) before 2040
- We will monitor and publish our progress annually, adhering to best practice and benchmarking within the Social Housing sector
- Improvements will include electric car/bike charging options for customers, encouraging customers, colleagues and partners to use sustainable transport and, where possible, using digital communication to reduce the impact on the environment



## Putting down roots...

Colleagues from across Coastline came together to help plant a variety of trees in different areas of Cornwall.

During the year we planted 100 trees, mainly in the Camborne and Redruth areas. We have plans to bring more trees to more areas of Cornwall in future though – so watch this space.

We worked closely with Cornwall Council's Forest for Cornwall Team on this project. Staff have kindly shared their expertise and practical help to get these trees off to the very best start in life.

Councillor Martyn Alvey, Portfolio Holder for the Environment and Climate Change, visited one of our tree planting sites to lend a hand too and see the results of our hard work.



## Building with nature

Our scheme at Church Road, Illogan, was given a full Building with Nature award.

The Building with Nature organisation aims to put nature at the heart of development in a way that's good for people and for wildlife.

Our scheme in Illogan was developed focusing on key standards particularly in the areas of wellbeing, water and wildlife. It includes a public open space and aims to bring people closer to nature and wildlife.



## Shift Silver Standard

Coastline was certified as achieving the Shift Silver environmental standard for our work in this area during the year.



## Creating a thriving green space

Research has found that living in an urban area with green space can have a significantly positive impact on wellbeing.

Our Smartline Project has been working with a group of Coastline customers on a small space in Coronation Avenue to create a thriving green area.

Coronation Avenue includes more than 50 sheltered housing bungalows for people over the age of 60. Project members decided this would make an excellent research project to find out how improving green spaces could improve community cohesion and wellbeing.

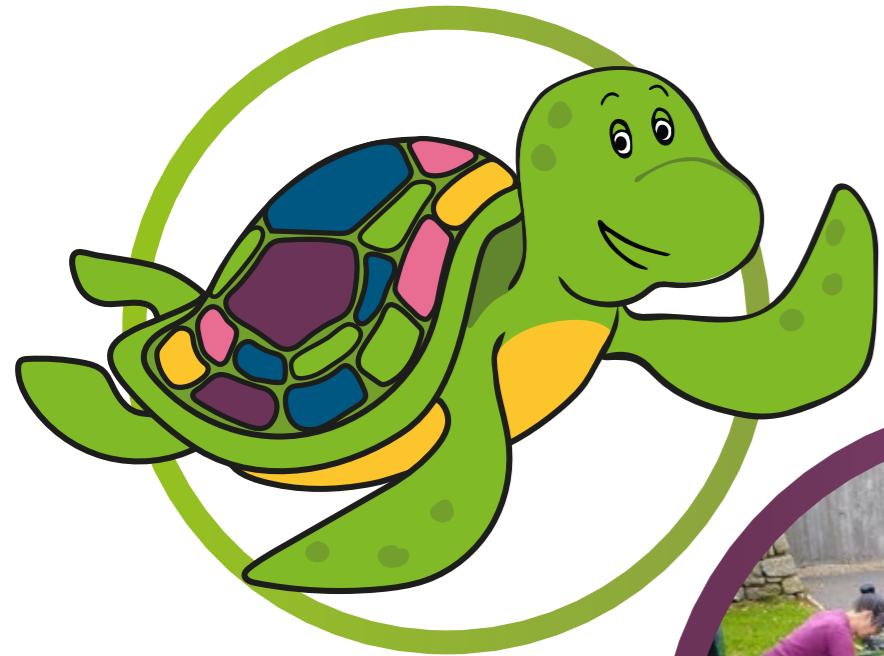
A committee was formed and residents were consulted. Responses were extremely positive with many wishing to have a communal 'village green'. The area now has new planters, trees, benches for sitting on and socializing and even exercise equipment designed for gentle exercise and activities.



## Upgrading our fleet

Our fleet of Coastline vans will be upgraded as they come up for replacement with electric (or alternative carbon friendly type) vehicles. Over the next five years, we will be upgrading to these new environmentally friendly models as and when vehicles come up for replacement. Replacement will take place on a three to five year cycle with the current new fleet starting to be replaced this year.

Each iteration reduces carbon emissions and we will actively pursue the lowest emissions as part of our replacement programme.



## Our new developments

Across the year we have built **200** new homes and **112** have started on site.

In June, we were listed as the eighth fastest growing housing association in the country in terms of new homes built as a proportion of current stock. This is the fourth year in a row that Coastline has appeared in the top 10 fastest growing housing associations list published by Inside Housing magazine.

Later in the year, there was a moment of real significance for local history and the town of Camborne when we regenerated the former Holman Brothers Rock Drill Department at the entrance to the town.

The iconic building on the edge of the railway line in Camborne, will be a familiar sight to many locals and visitors alike and was once a hive of industry where workers for Holman Brothers Ltd manufactured and tested steel bars and drill components.

It now features two, 2-bedroom level access flats that form part of our affordable housing offering in the town centre. The project had a value of £240,000 and was delivered with funding help from Cornwall Council.

Coastline's largest development to date, at Quintrell Downs, has continued to progress despite the complication of the Midas Group going into administration and early into 2022. Following this news, we had several meetings with alternative contractors and were pleased to announce a new build contract with Classic Builders to take the first phase of this scheme to completion, with negotiations ongoing for the other four phases too.

This development will comprise an older persons apartment block, affordable rented, rent to buy, shared ownership and open market homes, with 140 new properties being delivered in total.



## Shared Ownership

Coastline sold **88** new build shared ownership properties in this year and **12** of these homes were sold on behalf of Legal & General.

The total sales income Coastline Housing received from Shared Ownership sales was **£8,187,000**.

We are pleased to report **95%** customer satisfaction for the buying process from Shared Owners that bought through Coastline. These results are based on **67.42%** return rate of satisfaction surveys.

The average time taken to sell each property from when we received the properties from the developer was **42.32** days against a target of **95** days.



Average age of a shared ownership last year was

**34 years old**

(36.5 in 20/21)



Average deposit

**£17,585**

(£14,396 in 20/21).

This figure includes shared owners that might have had a related sale with equity but doesn't include cash buyers

The lowest deposit was just

**£3,500**



Average household income was

**£28,037**

(£25,498 in 20/21)

The average percentage share sold against all schemes was

**44%**

(42% in 20/21)



Average share sold was

**£91,456**

(£88,394 in 20/21)



## Plans for the Future – An even greater range of homes.

Within our Coastline Plan we have a target to provide a range of housing options, so that customers at different stages of their lives, with different needs and budgets, can choose a Coastline home. We will continue to work on bringing about a variety of different house types and sizes in villages and towns across the county to cater for as many people in housing need as possible.

## Plans for the Future – Investigating Modular.

We will review a range of available modular housing systems with a focus on those based in the wider South West and select at least one system to be used on an identified site in the future. This has the potential to improve the speed of delivery for new homes.

## Plans for the future – A New Way to Consult

When assessing housing need and as we bring new developments forward, we will carry out more work with GoCollaborate as part of public consultation through pre planning and planning processes. This will enable more people to contribute to consultation online, at a time and place that suits them.

## Disposals

**37** properties were sold through Coastline's disposals programme, generating a sales receipt of **£5,927,000** for the financial year.

All of the money generated from the sale of Coastlines older stock is reinvested back into building new affordable homes.

Year	No. of shared ownership sales	No. of stock disposals	Shared ownership receipts (£)	Stock disposal receipts (gross) (£)	Total receipts (shared ownership and stock disposals) (£)
2013/14	7	2	£446,000	£697,000	£1,143,018
2014/15	10	5	£574,915	£1,056,324	£1,631,239
2015/16	26	7	£1,787,500	£1,247,510	£3,035,010
2016/17	32	4	£2,419,850	£842,325	£3,262,175
2017/18	77	28	£5,965,000	£3,911,000	£10,525,000
2018/19	48	42	£4,191,000	£5,276,000	£9,467,000
2019/20	78	55	£7,067,000*	£6,147,400	£13,214,000
2020/21	49*	30	£4,434,000*	£3,713,000	£8,147,000
2021/22	88*	37	£8,187,000*	£5,927,000	£14,114,000

\*Including L&G plot sales



# Governance

At the very start of the year we welcomed our new Chair Mark Duddridge. Mark joined us as we were getting ready to launch our new Coastline Plan so was fully involved in the rollout of this ambitious document to customers, colleagues and key stakeholders and partners across Cornwall.

Later in the year, we welcomed three new Non-Executive Directors to our Board to further support us as we implement our new Plan.

Kelly Kemp, Ben Treleaven and David Barlow all bring with them a wealth of experience and expertise across a number of sectors and are delighted to be joining Coastline at such a crucial time as we continue to work towards helping to solve the housing crisis in Cornwall.

We also welcomed Michelle Tucker as an Independent Committee Member to our Audit, Risk and Assurance Committee. Michelle brings extensive knowledge and experience in programme and portfolio leadership.

During the year, we said a fond farewell and thank you to Sue Roberts, Philip Bearne, Peter Stephens and John Waldron who retired from our Board following years of loyal service.

In our Senior Leadership Team, we also said farewell to David Wingham, Director of Corporate Services, who retired after over 14 years' service with Coastline. This saw a slight rearrangement of responsibilities amongst our remaining Executive Directors and the appointment of a new Head of Governance, Risk and Assurance.

The Board has adopted the National Housing Federation's Code of Governance and meets eight times a year.

## Our Non-Executive Directors as at 31st March 2022 were as follows



**David Barlow**  
(joined the Board 01/01/22)



**Philip Bearne**  
(retired 31/03/22)



**Karen Harris**



**Steve Harrison**



**Kelly Kemp**  
(joined the Board 01/01/22)



**Andy Moore**



**Charles Pears**



**Sue Roberts**  
(retired 31/03/22)



**Peter Stephens**  
(retired 31/12/21)



**Ben Treleaven**  
(joined the Board 01/01/22)



**John Waldron**  
(retired 31/03/22)



**Allister Young**  
(Chief Executive Officer)



**Mark Duddridge**  
(Group Chair)

# Our finances

Financially steps were taken to allow Coastline to accelerate the delivery of new housing this year despite disruption, inflation and the failure of a major contractor. Covid did produce a backlog of repair and renewal works which are now being addressed. Monies were committed and are now being deployed to deliver our climate and environmental obligations by 2030.

That this is happening results from sound management of the financial resources available to Coastline but also due to the commitment of its staff and reputation within the Cornish market. Coastline benefits from a very engaged workforce, as with many other businesses we faced challenges with recruitment and retention, but have taken positive action on remuneration and have seen positive results. Changes have been made and are being made in our operation to ensure that this remains in an environment of acute staff and skills shortages.

An additional challenge for Coastline, its customers and communities comes from the current 'cost of living' crisis, which we are committed to doing all that we can to mitigate. We have set aside a substantial fund to help households in need, we are prioritising investment in homes that are more expensive to live in, and we are working closely with partners in Cornwall to ensure a joined up approach that maximises our collective resources.

The long term ambition of Coastline has never been more important to the people of Cornwall. The principal activity of the Group remains the provision of affordable housing for people on low incomes. Any financial surplus from our activities is reinvested into improving existing homes, communities and services, and developing new homes.



## Our financial strength

- **£38.5** million turnover
- **£7.9** million operating surplus
- **23%** operating margin
- **£36.9** million available liquidity



# Financial summary for Coastline

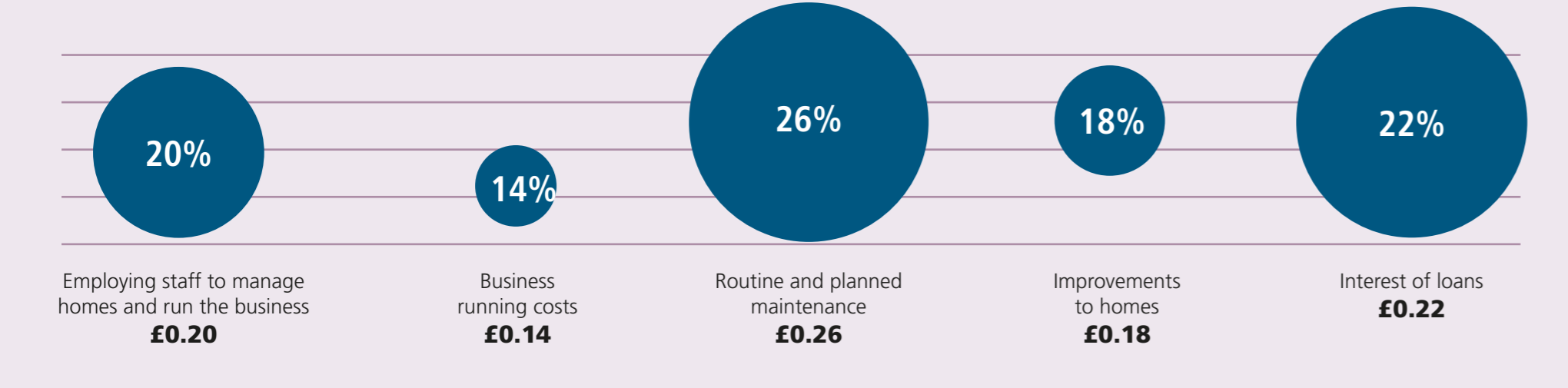
These figures show the value of our assets, how much we owed to others, and how the business is funded.

	2020/21 £'000	2021/22 £'000
The cost of homes and garages	278,304	<b>296,333</b>
The cost of other assets like our offices, vans and computers	4,550	<b>4,977</b>
Properties held for sale and inventories	8,396	<b>15,753</b>
How much is owed to us (such as rent arrears)	4,322	<b>3,191</b>
How much we owe	-14,916	<b>-11,341</b>
Long term loans	-171,459	<b>-181,735</b>
Grants for homes	-62,074	<b>-64,829</b>
Cash in the bank	12,065	<b>6,196</b>
<b>Total</b>	<b>59,188</b>	<b>68,545</b>

These figures show how the business performed during the year, where our income comes from and what we spent it on.

	2020/21 £'000	2021/22 £'000
Income from rents, service charges and support contracts	29,443	<b>31,413</b>
Net Income from sales of properties, including Shared Ownership Sales	3,820	<b>6,944</b>
Costs of maintaining homes and communal areas	-7,294	<b>-9,419</b>
Business running costs	-13,739	<b>-14,951</b>
Interest & costs relating to loans	-6,750	<b>-6,613</b>
<b>Surplus for the year</b>	<b>5,480</b>	<b>7,374</b>

Every £1 that we spent managing and maintaining homes and running the business was spent as follows:



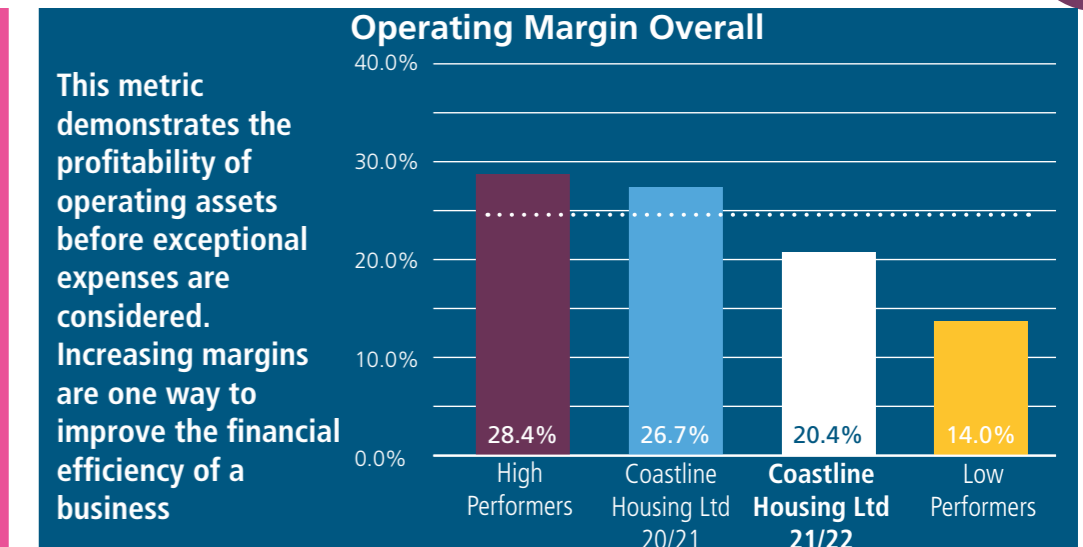
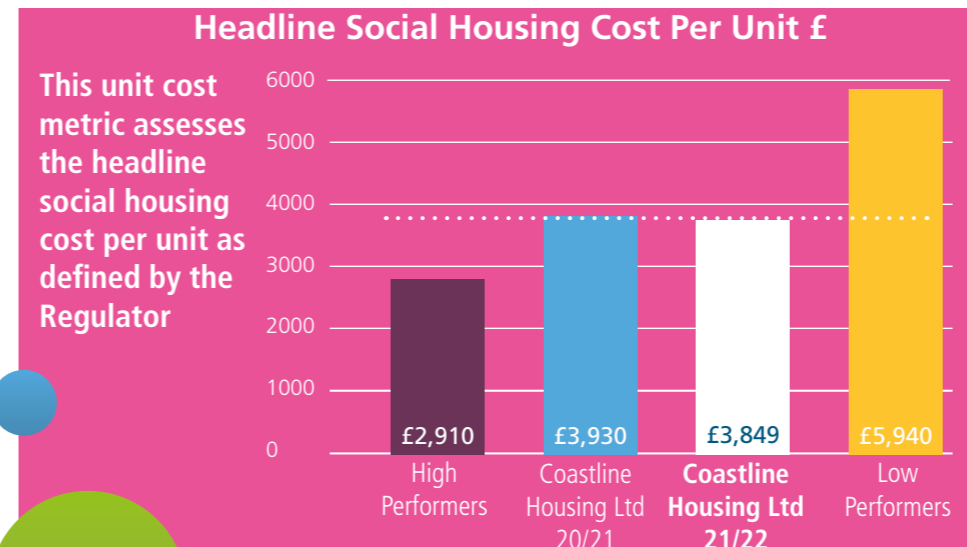
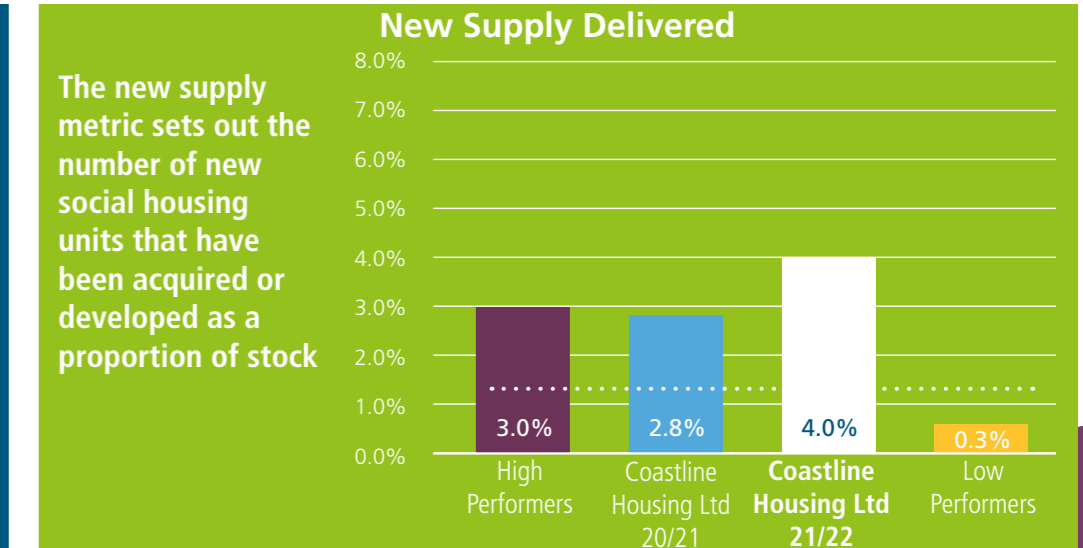
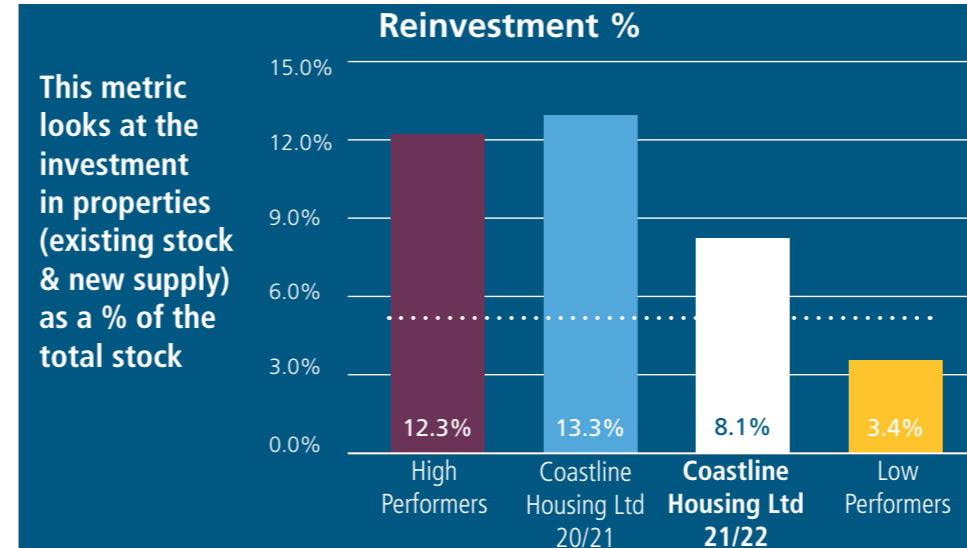
# We aim to achieve value for money in all that we do.

The Regulator of Social Housing (RSH) published a Value for Money standard and code of practice in 2018 alongside publishing seven Value for Money metrics. To deliver value for money, Coastline must continually look at how resources are used to achieve continuous improvement and excellence in running the business and improving productivity. Full details can be found in our statutory accounts which are available on our website.

## How do we compare against other HA's?

The following information is from the VFM metrics and compares our results with 19 other HA's in the south west region against the Regulator's published data for 2020/21.

..... National Median 2020/21



## Coastline Plan

During the year we unveiled our ambitious new four-year plan committing to building up to **1,200** new affordable homes and working with others to help solve the county's housing crisis. We hosted a Facebook Live event with Customer Experience Forum members to launch the plan and take questions about how it will be implemented.



Our plan commits us to growing our stock by over **20%** in total over the next four years, offering housing in a variety of tenures and sizes, recognising the needs and wants of people at various stages of their life in the county at different times.



We also committed to playing a leading role in Cornwall's climate change action plan, working towards being carbon neutral by 2030 and creating homes and communities that work to complement their natural environment.

We are delighted to report that progress in the first year of the plan has been excellent, despite the continued impact of Covid-19, pressures of increasing inflation along with shortages of materials, and capacity issues with a lot of our key partners and contractors. To say nothing of the unprecedented pressure Cornwall has seen on the availability of housing, which has impacted on thousands of families, as well as making it difficult for the NHS and businesses to recruit the people they need.

We set **67** targets for ourselves for the year that ran from 1 April 2021 to 31 March 22. These covered all areas of our work: from investing in our existing homes, to building new homes; from improving our customer service, to investing in our collective health and wellbeing; and from improving our financial efficiency, to doing more to support the communities where we work.

At the end of the year we had achieved **72%** of the targets with progress also being made on the remaining **28%**.





## Coastline Housing Ltd

Registered in England & Wales as a Company Limited by Guarantee **Reg No 3284666**

Registered as a charity with The Charity Commission **Reg No 1066916**

Registered with the Homes and Community Agency **LH 4165**

## Advisors

*Principal solicitors:*

### **Trowers and Hamlins**

The Senate, Southernhay Gardens, Exeter EX1 1UG

### **Stephens and Scown**

Osprey House, Malpas Road, Truro, Cornwall TR1 1UT

*Funders:*

### **Abbey National Services**

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### **MandG Investments**

Laurence Pountney Hill, London, EC4R 0HH

### **Affordable Housing Finance**

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### **NatWest plc**

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### **Homes England**

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### **Lloyds Bank plc**

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*Principal bankers*

### **NatWest plc**

4 Commercial Square, Camborne, TR14 8EB

*External Auditor*

### **KPMG**

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*Internal Auditor*

### **Bishop Fleming**

Chy Nyverow, Newham Road, Truro TR1 2DP






# Coastline

We hope you've enjoyed reading our annual report to customers. For more information on Coastline, please follow us on Twitter or like our page on Facebook

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