

# Coastline's Annual Report to Customers 2022 - 2023



*Great Homes, Great Services, Great People*

**Coastline**  
housing





## Welcome

We are pleased to bring you another annual round up of Coastline's activities and performance this year although I write this introduction with a sense of profound sadness as we also bring you news of the sudden death of our Chair Mark Duddridge in May this year.

Mark was a tireless campaigner for social housing and homelessness and was immensely proud of all the work Coastline was doing in Cornwall day in, day out. I know he would have taken great pleasure in seeing this document and looking back at all the highlights we've achieved in the year.

We miss him greatly but we know he would have wanted us to continue with gusto in our mission to work with others to help end the housing crisis in Cornwall and so that is what we have continued to do.

Steve Harrison, our previous Deputy Chair, stepped up to become Interim Chair following Mark's death and we have been incredibly grateful for his calm and supportive leadership during this difficult time.

During the year we marked a milestone when our number of homes in ownership went up to over **5,000** for the first time. This was helped by us completing **205** new homes across the year. We also started on site with **233** more.

It was with great pride that we were able to make the announcement this year of being able to invest **£73** million in new homes at a number of locations throughout Cornwall over the next four years.

This figure included **£22.8** million of grant funding from Homes England and then a further **£50** million we secured through the Affordable Homes Guarantee Scheme, to be paid back over 30 years. We became one of the first three housing associations nationally to be a part of this scheme and it's great news for Cornwall.

The cost of living crisis has continued to hit hard this year and we have continued to work closely with customers who are struggling because of this. Our Welfare Reform Team helped **325** people this year secure around **£130,000** of financial help.

Investment in our current homes has remained high too, thanks to our ongoing planned maintenance schemes and our responsive repairs service. You will see the detail of what this means in real terms throughout this document.

I wish you all well for the coming year and thank you again for your continued support.



*Allister Young*  
**Allister Young**  
CEO



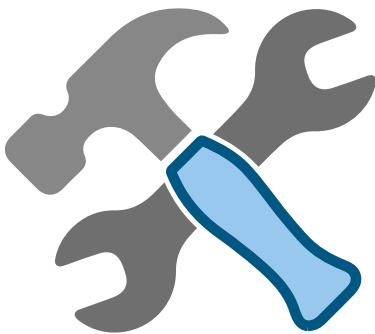
# Our year at a glance

Here are some stats from the year highlighting our performance in some of the main areas across the business.

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

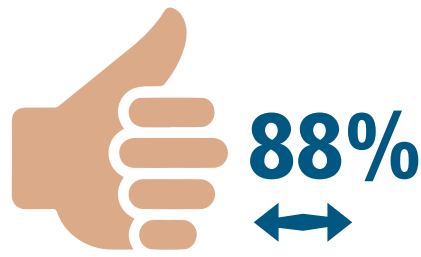


**£75,000↑**  
secured in grants, funding and discretionary housing payments by our Welfare Reform Team for customers struggling financially



We carried out  
**2,569** emergency repairs ↓

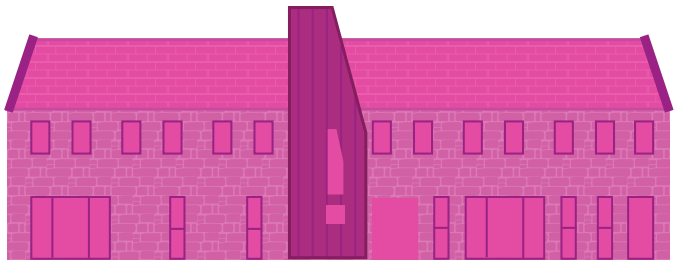
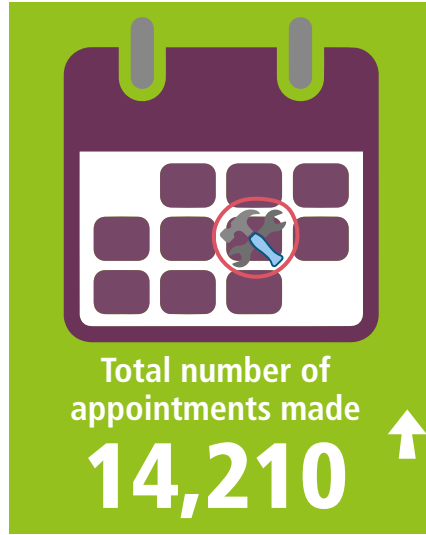
**22,856↓**  
non-emergency repairs



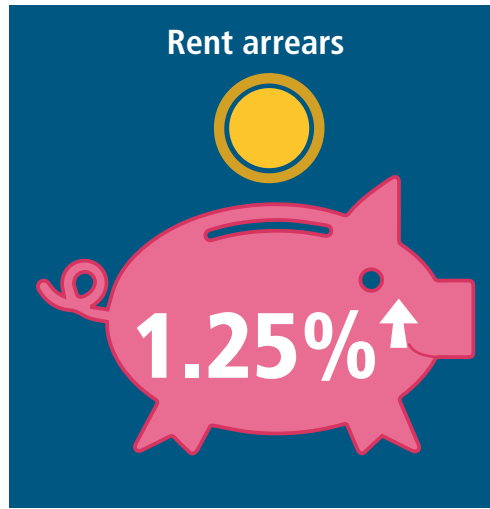
Customer assessed repair completed right first time over last 12 months



Net promotor score **18↓**



**685↓** people were helped by our Homeless Service this year



We won the Third Sector award at the Cornwall Business Awards in July 2022. This recognises charitable organisations that are driven to make the world a better place.

# 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.



This year we received **63** complaints. This compares to **34** complaints received the previous year.



Of these, **43** complaints (**68%**) were resolved at stage one and 16 complaints progressed to a stage two panel review.



Satisfaction level with how we dealt with customer complaints this year was **50%**.

An increase in the number of complaints received by Coastline and those progressing further under our complaints process reflects increases being seen across the wider sector and is as a result, in part, to significant backlogs created during the Covid Pandemic and other areas which the wider economy is facing such as supply chain delays and resource shortages.

If something goes wrong, we are always keen to improve our service where possible so that the same mistake doesn't happen twice. We are pleased to announce that **32** improvements to our services were identified this year as a result of complaints made.

Our Board-approved Complaints Policy reflects the Housing Ombudsman Service Complaints Handling Code and our 2022/23 Self-Assessment confirmed full compliance. The full document can be found on [our website](#).

When you tell us an issue has occurred, we will do our very best to resolve this quickly as a service failure in the first instance. The majority of issues raised are successfully resolved this way and very few progress to be complaints.

## Spotlight: making improvements

Thanks to our complaint investigations this year we have been able to put in place improvements to make sure communication from Coastline and our contractors is better for customers moving into our new developments.

We've been able to make sure the information we hold on our systems is updated in a more timely fashion so that when we speak to customers any miscommunication is avoided.



Managers have also reviewed our allocations and referrals process for homeless clients and made some changes to ensure everyone is supported to the best of our ability when properties are being allocated to people within our Homeless Service.

Following customer feedback on our complaints handling, we've improved how we handle complaints from start to finish, giving us the ability to undertake a deeper dive into every aspect of our customers' complaint journeys to ensure there is clear focus on listening, hearing, learning and keeping customers at the heart of everything we do.





# Your rent

Our rent arrears this year were **1.25%** - that's down from **1.56%** the previous year.

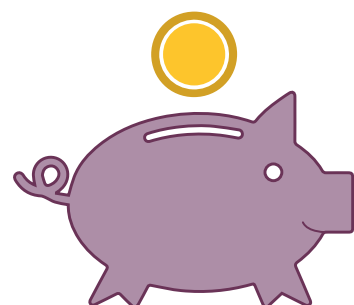
Given the very challenging financial picture nationally this is a fantastic result and a very important one for Coastline. The rental income from customers is what makes it possible for us to invest in homes and services so keeping our arrears as low as possible benefits everybody.



Our Welfare Reform Team had around **325** referrals in 2022/23. It's been an incredibly busy year working with all these customers who were struggling financially to pay rent or clear arrears.

The Income Management Team as a whole obtained **£54,000** in Discretionary Housing Payments from Cornwall Council to help with rent payments and rent arrears for Coastline customers.

Additionally, colleagues helped customers access a further **£21,000** in funding and grants to improve their financial situation.



We have also supported customers through our own Sustainability Fund, helping around **140** households with things like oil, energy vouchers, food vouchers, white goods, school uniforms, clearing debts, carpets and more. Around **£55,000** was spent from Sustainability Fund to help customers this year.

All these things in total add up to **£130,000** of financial help for Coastline customers this year.



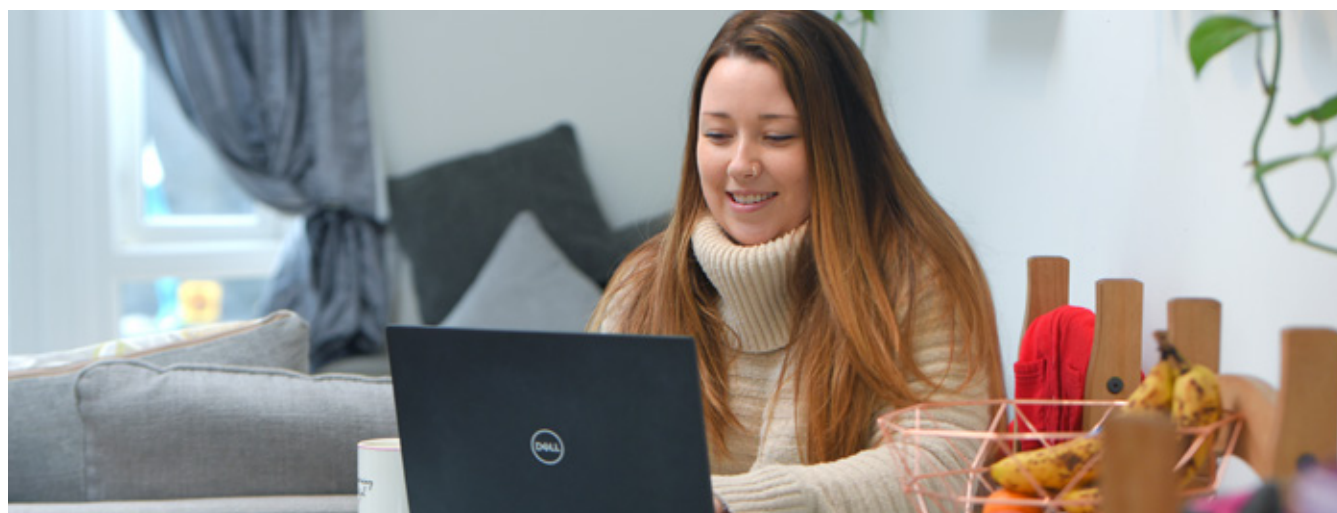
## Spotlight – small gestures make a big impact

One customer we worked with this year had some small arrears that she was unaware of and was initially asked if she could clear these. She was upset and confused about how they occurred. We visited the customer to explain and so we could understand her situation better. She had reduced mobility and complex medical needs for which she had carers.

Whilst the customer was claiming everything she was entitled to, there were budgeting issues due to debts that she was paying back at high rates such as Council Tax and subscriptions she wasn't aware she had. One debt was from switching care providers, leaving an overlap of 3-4 weeks which left a debt the provider was chasing for. This left her feeling particularly worried as she relied on her care and was anxious that they would treat her differently for having the debt and care could be withdrawn.

Once calls had been made to bring her expenditure down, Coastline was able to use the Sustainability Fund to cover the outstanding debt from the care provider and ensure there would be no issues with her care going forward.

The customer said that what might seem like small gestures to other people, the support that Coastline was able to offer her, has changed her life and she is very grateful.



## Spotlight – finances and mental health

This year our Welfare Reform Team supported a couple who had no income at all after the husband stopped working following a suicide attempt. The wife was also unable to work due to mental health issues. They had therefore fallen behind on their rent payments.

The customers had become very anxious about their finances and their mental health was being further impacted by their money worries.

Coastline supported them to apply for Universal Credit

and Personal Independence Payments to ensure they had an income. They were then further supported to obtain a £1,100 Discretionary Housing Payment from Cornwall Council, clearing their rent arrears.

The customers are now working with services for support with their debts and engaging with support with their mental health issues. They say they are very grateful for the support from Coastline, when they felt like they had no other options.

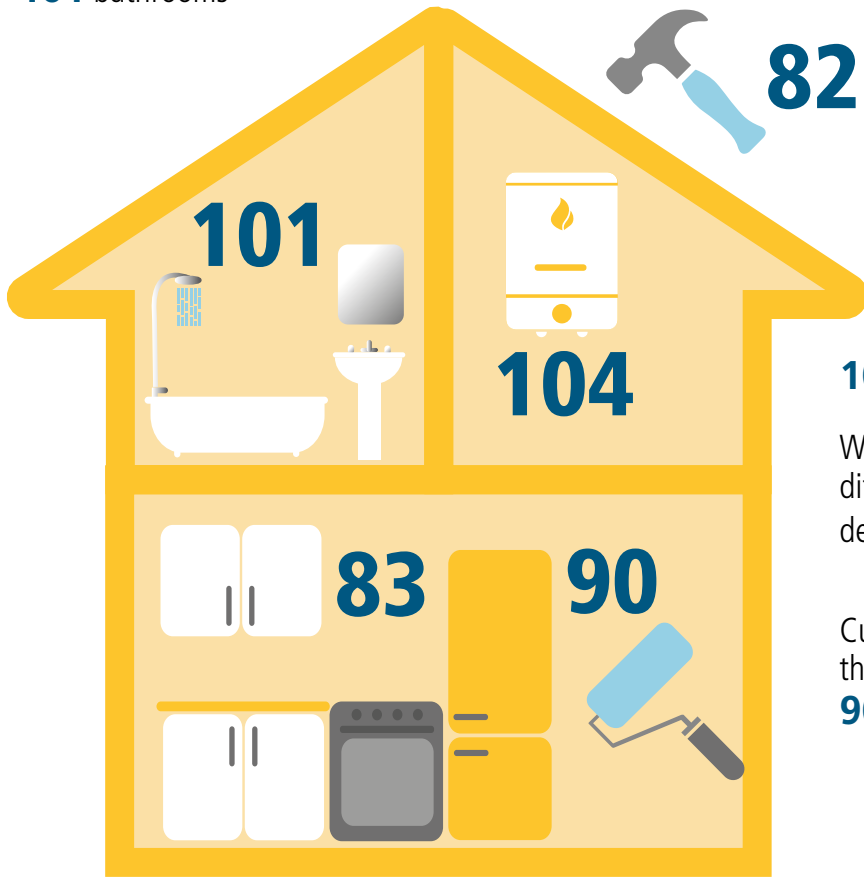


# Your home

We have continued with our planned improvements programme this year installing:

83 kitchens

101 bathrooms



104 heating systems

We also replaced 82 roofs across 9 different sites in Cornwall and painted and decorated 90 properties.

Customer satisfaction with the quality of the home was 90.9% this year.



## Repairs

When things go wrong, we aim to put them right as soon as possible. This year we carried out 22,856 non-emergency repairs and 2,569 emergency repairs.

Of these, 88% of customers thought that we had completed the repair 'right first time' – something that we strive to do on every job wherever this is possible.

Customer satisfaction with the quality of the repair was 91.5% this year.





# Your home

## Condensation, damp and mould

Given the importance of addressing condensation, damp and mould we created an in-house team this year to look after this work.

We continued to encourage customers to report any damp and mould issues as soon as they spotted them.

Our Customer Voice group worked with Coastline colleagues and a tutor and film maker via Cornwall Council's Adult Education Team, to create a series of five short films to bust myths about damp and mould and let customers know why it's so important to tell us about it. These have been very popular and are all available to watch on our [website](#) and [You Tube channel](#).



## Stock Condition Survey

We inspect our homes on a rolling basis to check that they are great places to live in and whether any elements of the home need replacing or repairing.

At the end of 2022/23, **86%** of all properties, garages, blocks and communal areas had received a stock condition survey in the last 4 years by our own surveyors

**What does this look like? It equates to:**

- **3916** customer homes
- **334** blocks
- **323** estates/play areas/communal spaces
- **686** garages

Our two Stock Condition Surveyors raised **1,361** repairs for customers during the year, which had not previously been reported or requested.



- We are going to introduce a more detailed stock condition survey form. This will provide Coastline with even more detailed information about every home and allow for more effective planning on replacement programmes.
- Stock condition surveyor team members are being trained to complete legionella (water safety) tests as part of their visit. This will reduce the number of visits required to customers and provide a saving to Coastline in future.



# Keeping you safe



## Gas and electrical safety

We want your household to stay safe. That's why we carry out a gas safety check and service in your home every **12 months** to make sure everything is working properly and keep the running costs as low as possible.

Our Gas Safety compliance remains at **100%** this year.

We carry out electrical safety testing in your home every five years or before a new customer moves in. Currently, **99.91%** of our planned electrical testing is within the five year cycle.



## Fire safety

This year we inspected **100%** of all front fire doors in our flats and completed **100%** of remedial works to these – including things such as fitting new seals where necessary and adjusting door closers.

## Smoke and Carbon Monoxide alarms

On 1st October 2022 it became a regulatory requirement for social landlords to provide smoke detectors in all homes and Carbon Monoxide detectors in fossil-fueled homes. This is something that Coastline had already been doing for a number of years and we welcomed the new requirement when it was introduced nationally.

## Quality audits

These audits have been carried out on both our electrical and gas standards by CORGI. Coastline continues to be a CORGI quality assured business – the only one in Cornwall with this very high safety standard.

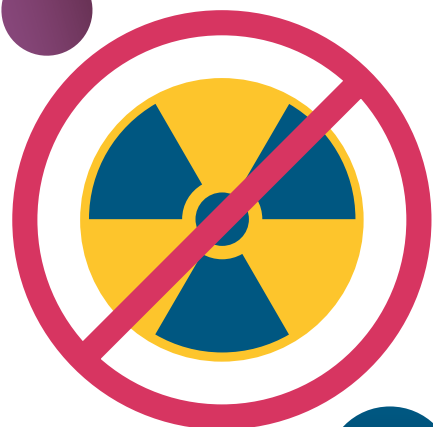


## Asbestos management

**100%** of required homes now have an asbestos management survey.

## Radon testing

Our radon testing programme is on track to be completed this year. We have also been trialing new passive radon fans that use no electricity and are **zero cost** to customers. This trial has been successful and we will be using these fans in future where possible.



## Loss of heating and hot water payments

We have introduced a system to support customers when repairs take longer than usual, leaving them for each day they are without heating and/or hot water to assist them with the additional costs of using temporary electrical heaters when repairs take longer than usual..

If the customer has a pre-payment meter the payment will be made via the prepaid credit voucher system or if the customer pays by Direct Debit then we can pay them direct.

At every visit, Blue Flame engineers are required to confirm that the customer has been left with heating and water. When the answer is no, this automatically triggers an alert to us in a daily report. This allows us to identify any customers that are due for a goodwill payment after three days.

## Safety advice

We produced advice guides published in our customer magazine across the year to inform customers about the importance of minimizing Legionella risks, making sure fire doors are in working order and other general safety advice. This helps us to keep safety advice on the radar for customers all year round.



- In the year ahead we intend to replace any flat fire doors that require it and install new misting systems in properties where sprinkler systems are obsolete.
- We will also commence our next round of fire door inspections and continue to consult with customers on fire safety matters to ensure they feel safe in their home.



# We're listening



## Neighbourhoods and communities



This year we welcomed **532** new customers to Coastline homes.

This was a mix of customers moving into our new-build developments and customers moving into empty older properties that had become available again.

Across the year, we have been out and about in our neighbourhoods carrying out Community Standard Inspections (CSIs).

Inspections help to ensure that all our neighbourhoods are a great standard. Colleagues from across the business visit to look at things like gardens, grounds maintenance, cleaning, bin stores, fly tipping, graffiti and health and safety in communal areas.

We've shared lots of great before and after photos on our social media channels about improvements that have been made as a result of these inspections. You can find out more [on our website](#).

## HomeChoice

We are contacted by lots of customers who may wish to move homes, or who have friends and family who wish to access our homes.

Social housing in Cornwall is in high demand with many hundreds of households bidding for homes when they are advertised.

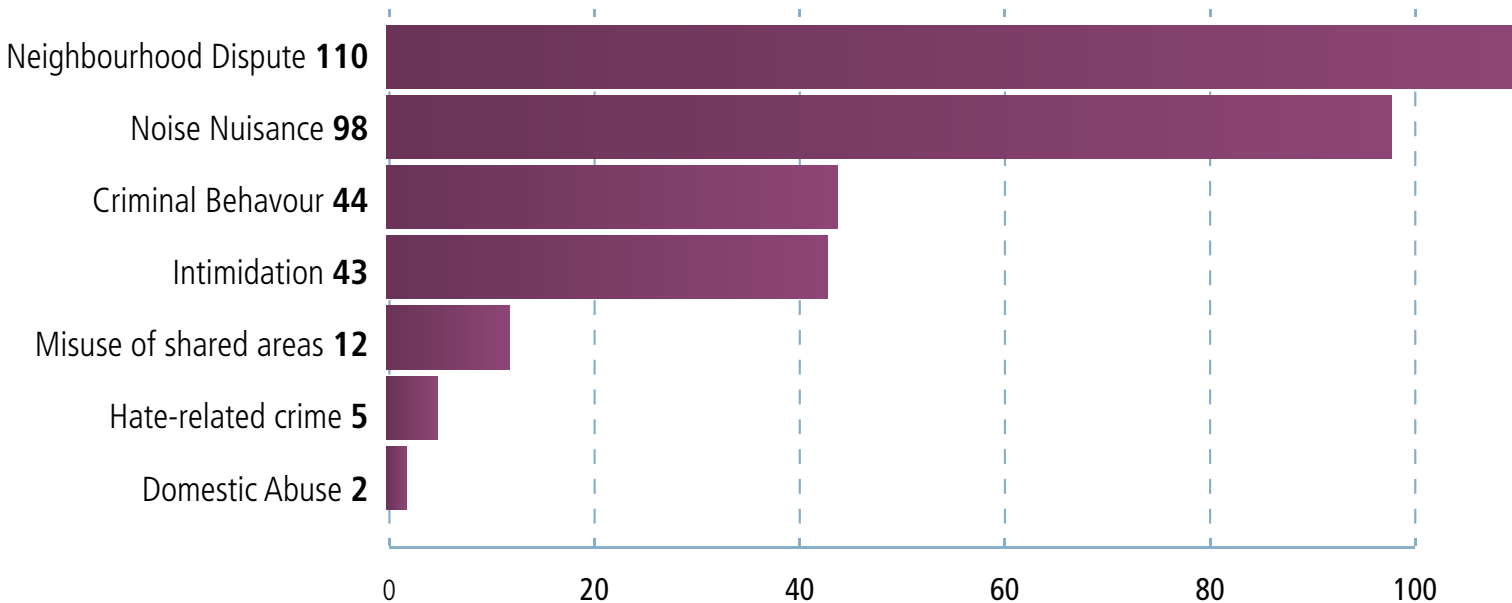
Coastline now uses the HomeChoice process for letting all of its homes, so if you are in housing need then please make sure you are registered with Cornwall HomeChoice.

Whilst we do not manage or control the HomeChoice process, our Customer Access Team can provide support and advice on the HomeChoice process. Cornwall Council also has a team of advisors who can provide advice and support too.



## Anti-Social Behaviour (ASB)

This year we investigated **314** cases of ASB, this compares to **166** cases investigated the previous year. They can be broken down into the following areas:



Satisfaction level with how we dealt with ASB case handling this year was **43.75%**. This is lower than we would like and we will be working with customers and colleagues to improve this moving forwards.

During the year we were very proud to secure a victory against a serious Anti-Social Behaviour perpetrator and be granted an outright Possession Order following a court case.

The Defendant had been causing persistent anti-social behaviour for three years, which included frequent physical and verbal abusive conduct towards other residents in the area and Coastline staff and contractors. There were also multiple lower level, nuisance breaches.

Prior to issuing the possession claim, Coastline had repeatedly taken steps to try and resolve the issues, providing numerous warnings and attempts to engage with the defendant working with numerous other agencies in doing so.

Coastline and our solicitors received praise from the barrister presenting the case to the court for the professional way in which we dealt with the offender, the detailed evidence bundle we put together and the witness statements we had gathered. He was also extremely impressed with how Coastline worked with other agencies, going above and beyond to support our customers.

The Judge found that it was reasonable to make a Possession Order based upon the number and gravity of allegations, the long period of time over which they had taken place and the amount of opportunities the tenant had had to deal with their behaviour previously, but had failed to do so.

If you are experiencing any form of Anti-Social Behaviour, we are always keen to work with you and do our best to resolve it. Visit [our website](#) for more information, help and advice.



# We're listening



## Spotlight: tool loan project

Redruth North Partnership launched a community tool loan project in the summer of 2022 and has been working with Coastline Housing to roll it out for Coastline residents in the local area.

The project gives Coastline customers the chance to borrow items such as lawnmowers, strimmers, hedge cutters and more at no charge.

The initiative has been brought into being thanks to some funding from the National Lottery and some match funding from Coastline Housing.

*“In the current climate, we appreciate that buying expensive tools that might only be used a few times a year is a big outlay for many customers who are trying their best to keep gardens looking nice. This project is a great community initiative where people can simply borrow the tools they need for a few days and then give them back for someone else to make use of.”*

**Mark England, from Coastline Housing**



## Spotlight: fundraising for local charities

Each year we ask colleagues to vote for a charity either based in Cornwall or working in the area that they would like to fundraise for. In 2022 this was Children's Hospice South West and we raised over **£12,400** in total.

This is the most we've ever raised for a charity of the year and it's something we're very proud of.

Allister Young, CEO, said: *"The fact that we raised this amount of money at a time when the cost of living crisis was really starting to bite too is just incredible and testament to the generosity and kind spirit of colleagues, contractors and their friends and families."*

As a Cornish charity ourselves we are always keen to champion other great causes locally. It's all part of making a difference here in Cornwall.

For 2023, Coastline colleagues voted to support Man Down, an organisation providing vital mental health support to men in Cornwall.





# Keeping in touch



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

The number of phone calls we answered this year was **40,261**

Customer satisfaction with queries being resolved at their first call was **75.4%** and customer satisfaction with call handling was **79.3%**

Our **My Coastline** service remains popular, allowing customers to use an app or online service to do the following things:

- **Report a repair** – for most work simply book a time slot for an operative to visit, and if your plans change you can login and choose another time
- **Pay your rent** – by card, through our secure payments provider Allpay
- **Look at your accounts** – see your balance and recent transactions, plus most up to date rent and service charges
- **Contact us** – you can send a message and we will direct it to the best team to answer your question
- **Find answers** to common questions in our knowledge base

All you have to do is search for My Coastline in your app store or visit our website to access this service.



## Website

This year we began work on a large project to refresh and relaunch our website, making it easier for customers to find information and news about our activities, performance and more.

Across the year, over **105,000** people visited our website and between them viewed over half a million pages.

## Social media

You can find Coastline Housing on lots of social media channels to keep up with our news throughout the year. We're on Facebook, X (Twitter), You Tube, Instagram, LinkedIn and now TikTok.



## 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.

Our UK Institute of Customer Service Index score this year was **80.0** (compared to **78.8**) last year. 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 **13** different sectors.

Areas customers were most satisfied with under this set of benchmarks were '**repairs and maintenance**' and '**safety and security**'. Customers were least satisfied on opportunities to give views on our services and contribute to their neighbourhood, two areas that we will be focusing on in the year ahead.





# Homeless Service

Our Homeless Service has helped **685** people this year with demand for all our services remaining high.

In September, clients and colleagues supported the **National Housing Federation's Starts at Home Day** and the third anniversary of **Chi Winder**, our purpose-built homeless centre, opening.

**Starts at Home Day** celebrates the value of care and support services and the difference that having a safe and secure place to call home can make to people's lives.

Clients and partner organisations came together to share in some delicious pizza, play some fun games and generally celebrate all that the service does.

## Health and wellbeing

Colleagues at Chi Winder teamed up with other local partner agencies during the year to hold health awareness days for clients and anyone else rough sleeping locally who wanted to access these services.

Services attending included the **Hep C Trust** and **RCH Hepatology** – offering Blood Borne Virus testing, workshops and liver awareness talks – and the Alcohol Liaison Team offering liver fibroscans and alcohol reduction advice.

**We Are With You** attended to talk about overdose awareness and substance misuse, **Smile Together** dental charity offered oral health advice and **Healthy Cornwall** gave advice around stopping smoking and cholesterol.

**Georgia's Voice** representatives were there to talk about mental health issues, **Yoga with Betty** offered calming yoga sessions and the **Cornwall Homeless Vulnerability Liaison Service** also talked to residents.

Around **40** people came forward for various tests and advice sessions on offer.

## Activities galore

Clients from our Homeless Service have taken part in a variety of trips and activities over the year, all designed to help boost confidence, help them learn new skills and assist them on their journey into more permanent accommodation.

This has included some work with the Eden Project, lots of work on the homeless garden and allotment, BBQs, walking adventures, woodland workshops and much more. You can read more about this in our [Activities and Inclusion Annual Statement](#).



## Supporting homeless families

We have held various events at our accommodation for homeless families this year, including a Mad Hatters Tea Party to mark World Book Day. Children dressed up as their favourite book characters, enjoyed some refreshments and settled down for a fun story time. We held similar events to mark Halloween, Easter and Christmas which were a great success.





# Extra Care

**Miners Court**, our Extra Care scheme in Redruth, has continued to be a hub for community activities and events this year, bringing people together and helping maintain independence as people get older.

In the summer, the scheme held its first ever Carers Awards event. A number of colleagues were given special thanks for going the extra mile, showing heaps of kindness and even fundraising for other charities.



Over the past few years, and particularly through the pandemic, colleagues at Miners Court have worked so hard to look after our residents and members of the local community that we decided to hold our own awards ceremony and thank them.

## Welcome pack

Colleagues and customers produced a refreshed welcome pack for new residents during the year. The colourful document gives a handy run down of all the staff at Miners Court, the facilities, customer befrienders and volunteers, weekly events and much more. It has been a great help for new customers settling into the scheme.



## Fundraising events

Colleagues and customers held a number of fundraising events across the year including bingo nights, craft fairs, a Christmas Carol session and more. All the money raised from these events was put towards trips and events for customers at the scheme and Day Centre.

One of the most popular trips during the year was a Christmas lights tour locally on a mini bus that included a fish and chip supper.



## Salvation Army donation

Miners Court has always had a close relationship with the local Salvation Army and representatives often come in at Christmas to sing songs for the residents.

Customers and colleagues here decided that they would love to give something back so they collected donations for a hamper of items for babies that they could donate to the charity.

They were overwhelmed by the donations made, a fantastic selection of large and small items to help parents with young babies struggling through the current cost of living crisis.

In the Autumn, customers and colleagues came together to collect tins of food for the Salvation Army too and ended up donating more than 100 tins as part of this appeal.





# New homes

This year we built **205** new homes and started on site with **233** more.

During the year we received **£22.8 million** of grant funding from Homes England and secured a further **£50 million** to fund the building of **270** more new homes over the next three years.

The total of nearly **£73** million will see us building homes at a number of locations throughout Cornwall for people in housing need.

Following the allocation of our Homes England grant, we signed up to a new government guaranteed loan agreement to secure an extra **£50 million**.

In doing this we became part of a group of three housing associations nationally to borrow money through the Affordable Homes Guarantee Scheme, backed by the government, securing **£50 million** to be paid back over 30 years.

In June we earned a place in a top ten list of the fastest growing housing associations in the country, coming in at number seven. This made us the only social landlord in the country to earn a place on this list for six years in a row.



## Spotlight: starting on site in St Erth

One of the schemes to start on site this year was our development of 44 new homes in St Erth, thanks to £3,978,500 of funding from Homes England.

The homes, a mixture of one, two, three and four bedrooms, will be situated on land just off Treloweth Lane and all the rented properties are being provided as social rent.

Chris Weston, Director of Development and Commercial Services, explains: *"We are particularly pleased that we are able to provide all of the rented properties on this development for social rent. This is low cost rent that is set by a government formula and is significantly lower than the rate someone would pay in the private market – typically 50-60% of the rents on offer privately in the local area."*

As part of the development, an area of community space will be created and gifted to St Erth Parish Council for future use. The homes will also feature a number of things to help the local wildlife population including bat and bird boxes, bee bricks and hedgehog highway holes in fences.



## Spotlight: marking a milestone

Our completed scheme in St Columb this year marked a real milestone for us as it included our 5,000th affordable home in Cornwall.

New resident Carole Smale cut the ribbon to open the scheme alongside fellow residents, staff from Coastline Housing and other partners involved in the project.

The name Halidon Way was chosen for this scheme thanks to its connections with a historical figure in the town. Sir John Arundell of St Columb Major was granted the right to a weekly market in the town after supporting King Edward III at the Battle of Halidon Hill in 1333.

St Columb Town Council was a key part of the success of this scheme. Local councillors were positive and supportive from the initial planning stages onwards as they had identified the housing need in this area.





# Shared ownership

Coastline sold **48** new build shared ownership properties in 2022/23.

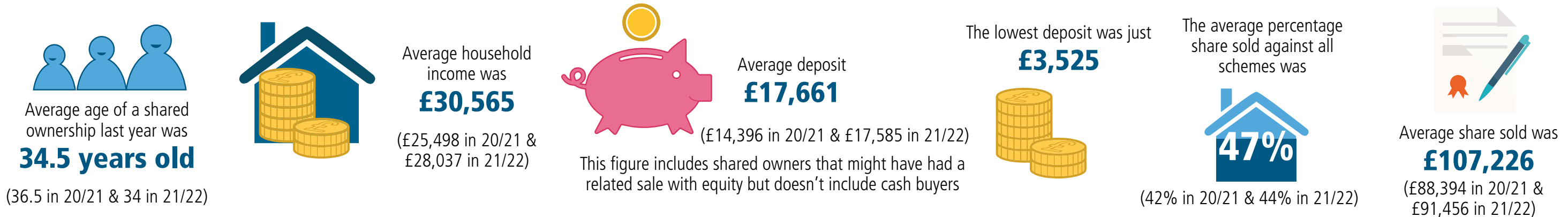
The total sales income from Coastline Housing shared ownership sales was **£5,157,000**.

Over the year, we had **92%** customer satisfaction for the buying process from shared owners that bought through Coastline. Results are based on a **78%** return rate of satisfaction surveys.

The average time taken to sell each property from when the properties were handed over from the developer was **9.3 days**. This high level of demand and interest shows the importance of providing low cost home ownership in Cornwall.



## Shared ownership stats:



## Disposals

This year **34** properties were sold through Coastline's disposals programme in line with our Ethical Sales Programme.

Occasionally, when particular properties that are expensive to maintain and live in become empty, we take the decision to sell them. We ensure that all the income from these sales is reinvested into building new, high quality, affordable homes.

This happens with a very small minority of our total stock. To give some context, over the last five years we have sold just under **200** unsuitable homes but delivered nearly **1,100** new homes. This means for every home sold, we have provided five new affordable properties - more than double the industry average

The total receipt from sales within the disposals programme for this financial year was **£5,406,000**.

### Previous year's results:

Year	No. of shared ownership sales	No. of stock disposals	No. of Open Market plots sold	Shared ownership receipts (£)	Stock disposal receipts (gross) (£)	Open Market sale receipt	Total receipts (shared ownership and stock disposals) (£)
2013/14	7	2	0	£446,000	£697,000		£1,143,018
2014/15	10	5	0	£574,915	£1,056,324		£1,631,239
2015/16	26	7	0	£1,787,500	£1,247,510		£3,035,010
2016/17	32	4	0	£2,419,850	£842,325		£3,262,175
2017/18	77	28	0	£5,965,000	£3,911,000		£10,525,000
2018/19	48	42	0	£4,191,000	£5,276,000		£9,467,000
2019/20	78	55		£7,067,000*	£6,147,400		£13,214,000
2020/21	53	30	4	£4,434,000*	£3,713,000	£1,290,000	£9,437,000
2021/22	76	37	5	£8,187,000*	£5,927,000	£1,995,000	£16,109,000
2022/23	48	34	4	£5,157,000	£5,406,000	£1,240,000	£11,803,000

\*Including L&G plot sales



# Environment

We are in year two of our Environmental Strategy now and continuing to explore new ways to make the ways in which we work more environmentally friendly.

A new section on our website called **'greener living'** has been introduced and brings together a range of information, advice and guidance for customers. This includes signposting information to other websites and organisations. Relevant content and campaigns have also run throughout the year, to highlight and promote key elements or topics that link to the environment, greener living and related topics.



## Heat the Streets

Kensa Utilities and Coastline Housing celebrated a huge achievement by starting a new Government supported project to install low carbon, highly efficient ground source heat pump heating. The first one was installed in Porthleven this year with others to follow at Stithians.

It is one of **31** ground source heat pumps being connected within Coastline Housing properties in Cornwall, as part of the European Regional Development Fund support project Heat the Streets.

Heating accounts for **34%** of carbon emissions in the UK and ground source heat pumps are the lowest carbon most efficient form of heating. To successfully meet the Net-Zero goals of the government providers must look at ways to deploy low carbon heating throughout the country. Through Heat the Streets, Kensa Utilities are demonstrating a solution for retrofitting multiple properties at scale with ground source heating systems.

It's a real win-win for Coastline and for our customers. As well as the obvious environmental benefits, it will mean lower running costs for customers heating their homes.



## Tree planting

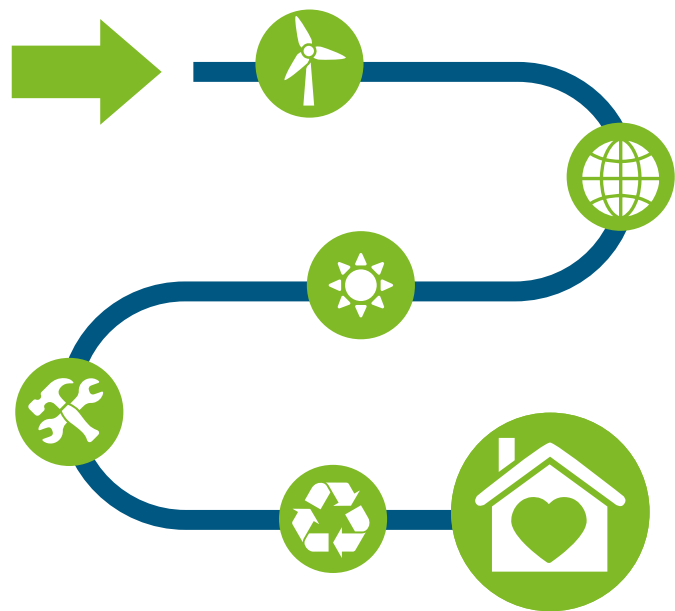
We have continued to work with the Forest for Cornwall team this year, planting new trees across our stock and going back to replenish any planted last year that sadly did not flourish. Local residents and many of our own colleagues have really enjoyed getting stuck in to help us with this work.

## Decarbonisation funding

This year we secured **£1.2m** from the Social Housing Decarbonisation Fund, kickstarting **£2.77m** of energy efficiency improvements for **151** of our homes across Cornwall.

The money was awarded as part of a joint bid by the South West Net Zero Hub to the Department for Energy Security and Net Zero, on behalf of two consortia of social landlords and councils.

A mix of new double glazing along with enhanced cavity wall and loft insulation, plus installation of ground and air source heat pumps, will bring energy efficiency levels up to EPC C in the selected homes. We will also pilot a full retrofit scheme on four properties to add external wall insulation, solar panels, and new windows and doors with the aim of achieving EPC A. Keep an eye out on our social media channels for more news as this project progresses.



## Carbon footprint of Coastline homes

The average carbon footprint of a Coastline home at the end of this year was **1.47 tCO2**. This compares to **1.62 tCO2** at the start of the financial year.



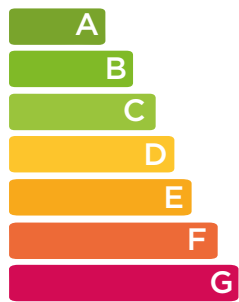


# Environment

## SAP ratings

A SAP Rating is a way of comparing energy performance of different homes – it results in a figure between 1 and 100+ (100 representing zero energy cost and anything over means you are exporting energy). The higher the SAP rating, the lower the fuel costs and the lower the associated emissions of carbon dioxide.

Our current average SAP rating is **73.07**. This is up from **70.60** at the end of 2021/22.



## Building with Nature

Our scheme at Park an Lann, Illogan, became the first housing scheme in Cornwall to secure the **Building with Nature Accreditation (BWN)** – the UK’s first green infrastructure benchmark. We were featured in a video case study about how we had achieved this accreditation to help inspire others across the country.

## Homes for wildlife

We have our own enhanced biodiversity measures included within our Employers’ Requirements for all new developments going forwards. This includes bird boxes, bee bricks, bat boxes and hedgehog holes or highways.

All new planning applications now require a scheme to secure a 10% Biodiversity Net Gain on site to help support the recovery of nature, and then follow a hierarchy to secure the gain offsite in the local area, or through a financial off-site contribution captured in the S106 Agreement. We are fully in support of these requirements and are delighted to be encapsulating them in all future developments.



## Saving money and water



Coastline formed a partnership with Cenergist to help our customers save water and money this year. Cenergist was already working with South West Water conducting a water saving programme. As part of the audits being carried out in our homes, Cenergist installed a flow control valve to reduce water wastage and save customers money on their energy and water bills. Phase one started in summer 2022 and, within four months, Cenergist colleagues had visited **454** Coastline homes and saved the average household around **30.2** litres of water a day. That adds up to a whopping **4,905,235** each year!

## Reducing boiler running costs

The Nesta Money Saving Boiler Challenge Campaign was introduced to help UK households change their boiler settings to save money and energy. The campaign aims to help over one million households change their combi boiler settings to save energy over winter and is something that we’ve been raising awareness of. For a medium-sized household with an annual gas consumption of **12,000** kWh, this would save **1,092** kWh of gas per year which at current prices equates to a saving of **£112** per year. This not only saves our customers money but is also helping to reduce all of our environmental impact.



### • SHIFT

SHIFT is the sustainability standard for the housing sector. Coastline achieved the silver standard last year and now we are going for gold.



The standard is an independent assessment and accreditation scheme that demonstrates organisations are delivering against challenging science based environmental targets. For customers, it can help reduce fuel poverty and improve financial resilience.

We have a team of colleagues from across Coastline working on various SHIFT targets as part of their role to embed our environmental commitments in every element of what we do. We look forward to keeping you updated with our progress on this.

### • Services vehicles and Equipment

Our Services team which delivers lots of repairs and maintenance to customers’ homes has continued to modernise its fleet of vehicles to more efficient vans which cause less damage to the environment. The team has also test driven an electric vehicle to see how they could be used in the future.

The Grounds Maintenance team has also completed a trial of electric battery equipment which included mowers, strimmers, blowers and hedge cutters. Following the trials a number of new pieces of battery powered equipment have been purchased and are now being used.



# Smartline and SenseWell

After six years of ground-breaking research and wide-ranging work with local businesses, it's time to say goodbye to the incredible **Smartline** project. Thank you to everyone who has supported this work.

To give you an overview of all that the **Smartline** project achieved, we have listed some facts and figures here:

From the original **300** homes **152** households participated to the end of the project

- **700,000,000** data points in the Smartline dataset to collect information
- **9** different surveys sent as part of the Smartline extension project
- **21,800** views of the Smartline website page from **100** different countries
- **14** research papers published
- **126** people attended the Smartline conference
- **135** businesses supported, **3,000** hours of research support provided to local SMEs and **£600,000** of grant funding distributed to local SMEs

This is not the end though. Follow ECEHH European Centre for Environment and Human Health on social media to hear about the new research that has sprung from **Smartline**.

Over the past six years, **Smartline** has provided over **£500,000** in grant funding and **4,500** hours of research support to local businesses thanks to funding from the European Structural Investment Fund (ESIF). We have worked with **152** local businesses in a wide range of sectors, particularly e-health and wellbeing, to help businesses grow. As a result **49** business have developed new products and services and **93** have introduced new ways of working within their business.

**Smartline's** work has been pioneering, and in recent years we have seen a growing awareness of the importance of indoor environments for public health as well as growing interest from the housing sector in the potential of sensor technology.

Coastline has since become involved in a new project called **SenseWell**. This forms part of the 'transforming care and health at home' research programme, a **£10** million investment in **14** projects all over the UK.

**SenseWell** will build on the success of Smartline, which showed the potential of sensors to spot changes and predict risks to independent living.

We've been busy recruiting new participants for the **SenseWell** project and will update you with its findings as we go.



University  
of Exeter

Smartline



European Union  
European Regional  
Development Fund



HM Government





# Governance



Coastline Housing is governed by a Board consisting of independent Non-Executive Directors (including a Coastline customer) and the CEO, who also leads the Executive Team.

There are four committees reporting into our Board comprising Audit, Risk and Assurance, Property and Investment, People and Customer Experience. The Customer Experience Committee is focused on monitoring our key customer services and keeping an overview of how we're meeting our commitments.

It was with great sadness and shock that we received news of the death of our Group Chair Mark Duddridge in May 2023.

Mark joined Coastline in 2021 and brought with him a wealth of expertise gained through his roles with many well-known local and national companies. His work with charitable organisations reflected his passion for supporting people in communities by ensuring there are opportunities for change.

Following Mark's death, Steve Harrison became our Interim Group Chair and Andy Moore became Vice Chair, ensuring continuous and strong leadership as the remainder of 2023 progressed and we continued to deliver our Coastline Plan.

Our governance arrangements are designed to promote and embed the highest standards of accountability, integrity and probity and to set the appropriate policies and internal controls to support responsible decision-making.

The Board reviews and confirms compliance annually with all legal and regulatory requirements to include the Regulator of Social Housing Regulatory Framework and the National Housing Federation Code of Governance.

## Our Non-Executive Directors as at 31st March 2023 were as follows



**David Barlow**



**Paul Doddrell**



**Karen Harris**



**Steve Harrison**  
(Vice Chair)



**Kelly Kemp**



**Andy Moore**



**Charles Pears**



**Ben Treleaven**



**Mark Duddridge**  
(Chair)



# Coastline Plan

We completed year two of our four-year Coastline Plan in 2022/23 and we are happy to bring you some of the highlights here.

Overall progress has been good with **68%** of actions on track at year-end. This is slightly lower than where we ended last year when **72%** were on track, but still positive given the challenging environment we are working in.

The targets significantly off track at the end of the year included the number of homes we aimed to complete within the year. Ongoing challenges, resulting from the administration of Mi-Space, resourcing issues for contractors, and delays around legal, planning and statutory services have delayed progress this year. Looking ahead to 2025, our cumulative target shows **917** homes forecast against a target of **970** and we are working hard to get this target back on track.

The commitment to review a range of modular housing systems and select one to use on an identified site also remained elusive before year end but we continue to make progress in identifying systems.

Finally, our 'customer satisfaction that views are listened to and acted on' dropped to **70.4%** which is much lower than we would like. We are working with all our frontline teams to bring about more customer engagement activities and turn this result into a more positive one in the year ahead.

We are happy to report that many of our targets have progressed positively across the year and provide a summary of some key target updates here:

## Great homes

- 🏠 Our cumulative total of new homes built since we launched the Coastline Plan reached 396. This meant our overall growth in the year was 3.5% and made Coastline one of the top 10 fastest growing housing association in England for the last six years.
- 🏠 Despite unprecedented price increases, almost all our planned maintenance projects and programmes were on track to complete as projected at year end. Planned review dates for key things like kitchen and bathroom replacements have now been uploaded onto My Coastline to ensure customers are better informed on what to expect with planned works.
- 🏠 The number of red estates on our community standard inspections reduced from over 50 to 18. However, the remaining red estates are more challenging. The inspections are continuing to evolve and we are sharing good before and after updates with customers wherever possible.

## Great services

- ✂️ We held a variety of successful customer involvement events this year and have continued to engage with customers in a range of different ways that fit into their lives. You can read about this in full in our Customer Impact Assessment.
- ✂️ Our overall customer satisfaction remains on track, but satisfaction from customers that their views are listened to and acted on remains lower than we want (70% against a target of 75%). Work is continuing to improve this across all teams.
- ✂️ We implemented a new telephone system during the year that has shown a significant improvement in reliability and cost savings in excess of £60,000.



## Great people

- 👥 We continued to be ahead of target on most measures with the Building Futures programme this year. This is great news as it means that our Building Futures team has been working particularly hard to give people opportunities to progress in their training or employment journey.
- 👥 We are still aiming to recruit six apprentices a year as part of our commitment to developing talent and giving people opportunities. We haven't achieved this yet, and because it is very important to us we are planning a different approach this year working in partnership with local schools and colleges.
- 👥 We embedded a new performance framework and HR system for colleagues this year, both of which have cut down on timely admin tasks in-house to make us more efficient overall.

## Great foundations

- 🏠 Coastline's arrears are still one of the lowest in the country, despite a very slight increase this year. We are keeping this target under close scrutiny despite our strong performance, reflecting wider concerns over the ongoing economic situation for customers.
- 🏠 Overall our financial position remains strong and we received significant inflows of grant receipts following the confirmation of our Homes England grant funding at the end of 2022.



# Our finances

This year Coastline became one of the first seven organisations in the UK to become a Living Pension employer - the only housing association and the only organisation in Cornwall to do so.

When we looked at the data for Coastline, it was clear that younger people on lower wages were much less likely to be contributing to pensions than other groups. Which isn't surprising. It's much easier for a higher earner to put part of their salary into a pension, and have that matched by Coastline, than it is for someone on a lower salary.

The Living Pension takes a different approach and says that the employer has to put in a certain amount, regardless of what the employee puts in.

Following a pilot, we decided that from 1 April, Coastline will contribute a minimum of **£1,480** per year into each staff member's pension pot, regardless of what they put in.

Roughly speaking, it means for everyone earning under about **£30,000**, the amount Coastline puts into their pension will increase, even if colleagues put nothing in. It is, of course, up to individuals to make sure that the amount they are saving for later life is enough – we're just doing everything we can to help.



## Our financial strength

**£38.5** million turnover      **18%** operating margin  
**£6.7** million operating surplus      **£53.3** million available liquidity

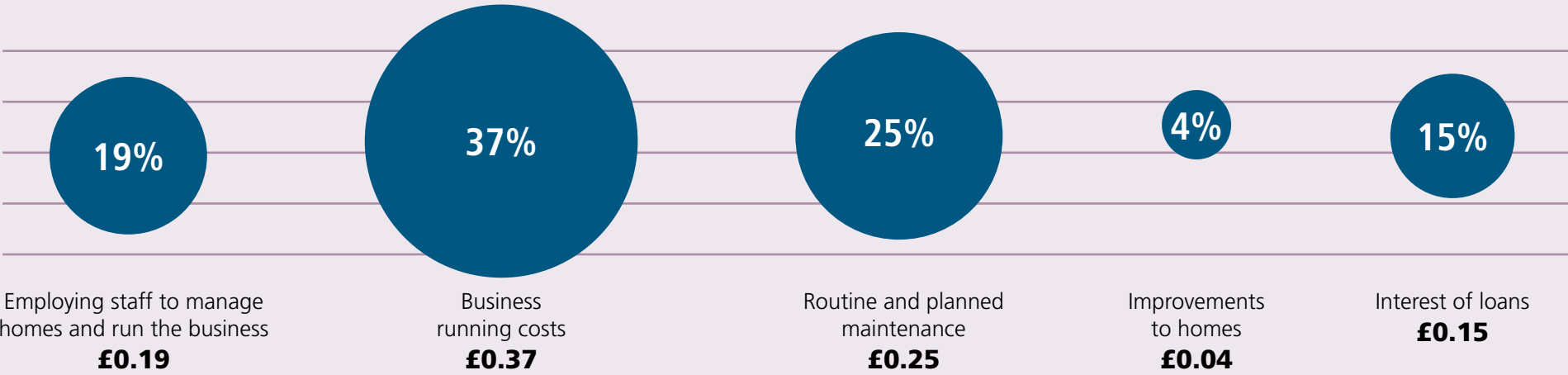
These figures show the value of our assets, how much we owed to others, and how the business is funded.

	2021/22 £'000	2022/23 £'000
The cost of homes and garages	296,333	318,647
The cost of other assets like our offices, vans and computers	4,977	5,571
Properties held for sale and inventories	15,753	20,873
How much is owed to us (such as rent arrears)	3,191	2,164
How much we owe	-11,341	-17,677
Long term loans	-181,735	-233,707
Grants for homes	-64,829	-82,649
Cash in the bank	6,196	61,546
Total	68,545	74,768

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

	2021/22 £'000	2022/23 £'000
Income from rents, service charges and support contracts	31,413	31,544
Net income from sales of properties, including Shared Ownership Sales	6,944	5,265
Costs of maintaining homes and communal areas	-9,419	-10,608
Business running costs	-14,951	-20,818
Interest and costs relating to loans	-6,613	-5,383
Surplus for the year	7,374	6,323

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





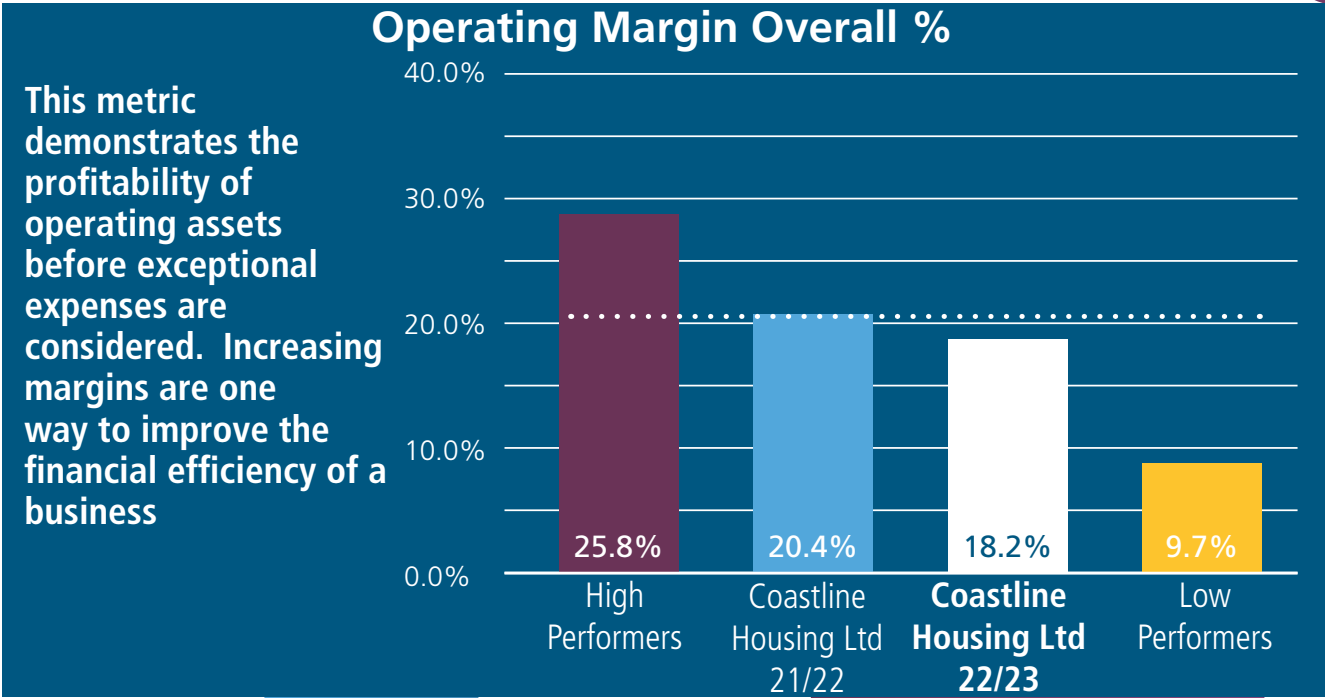
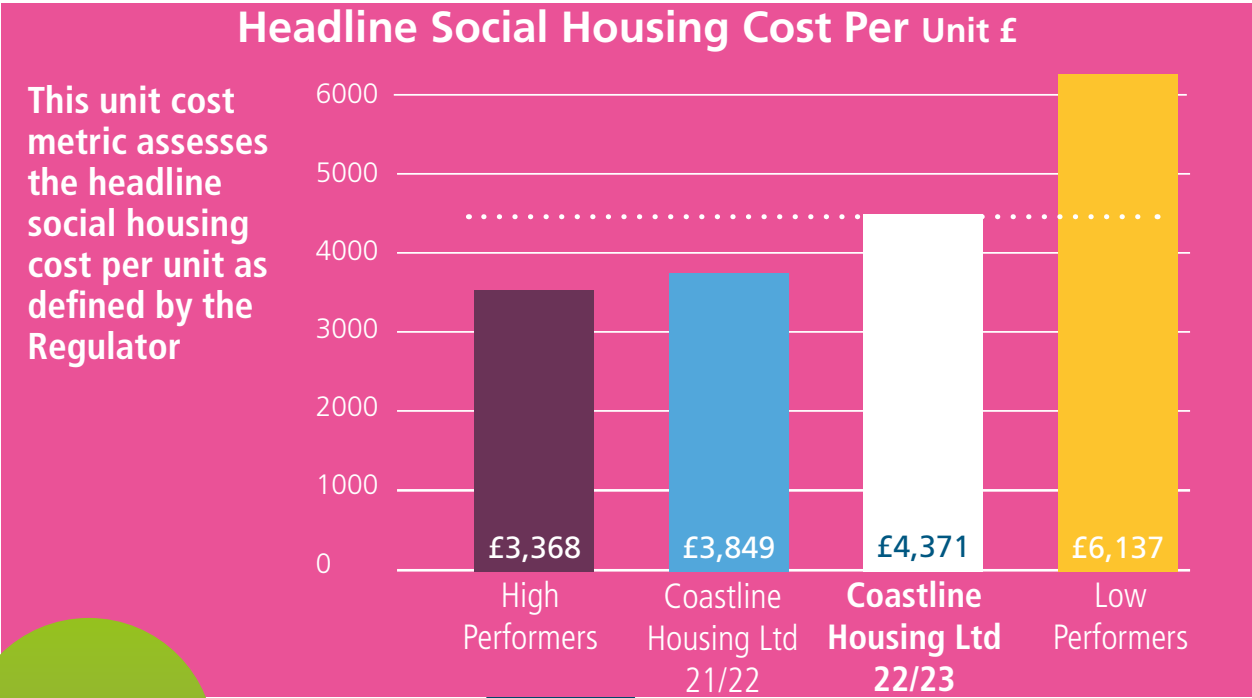
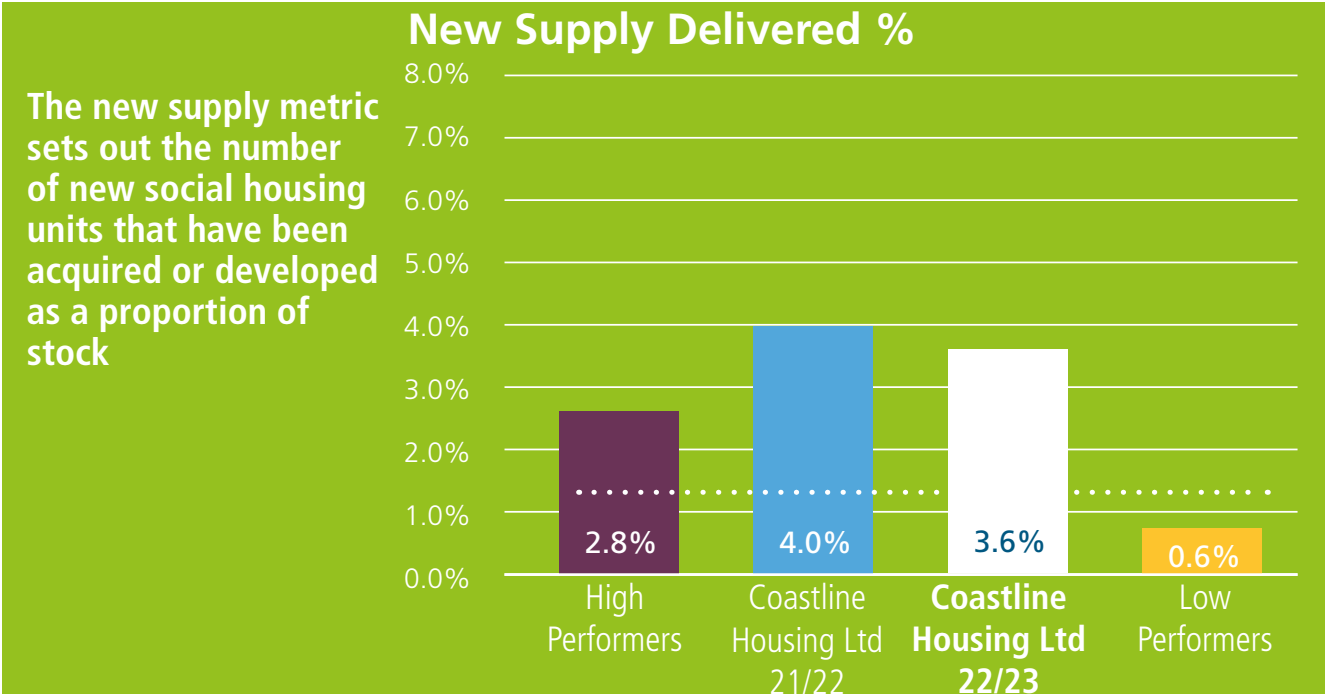
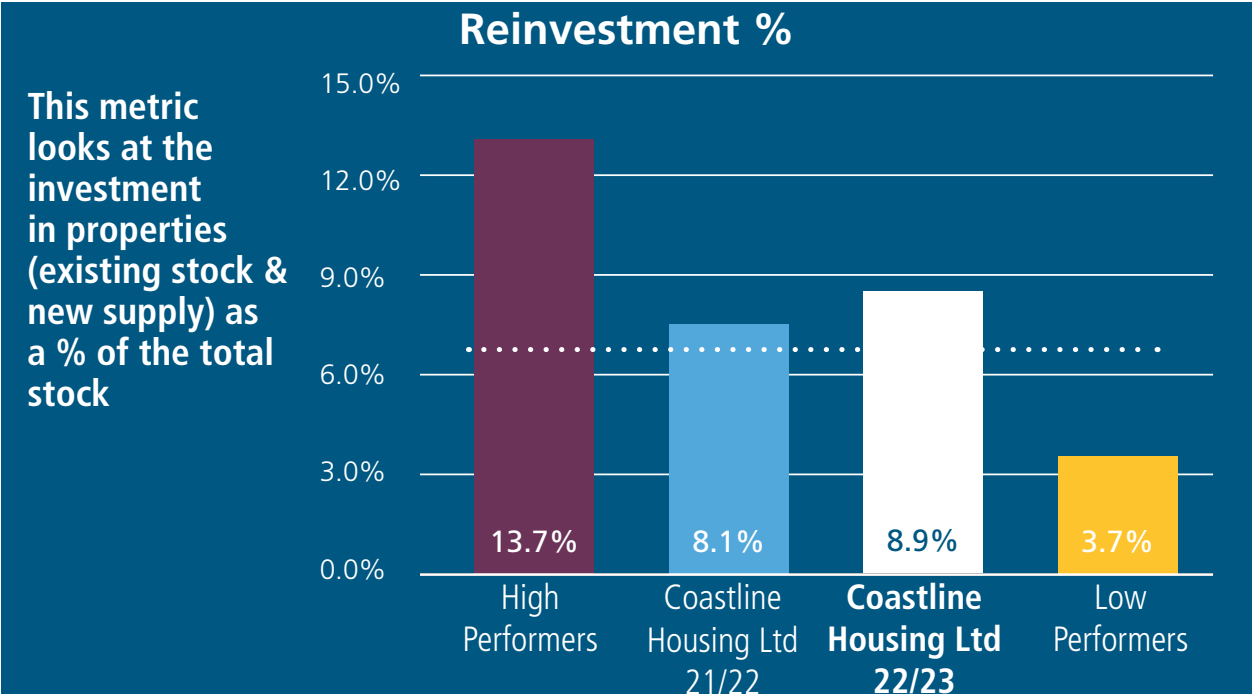
# Our finances

## Value for money

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 Housing Associations?

The following information is from the VFM metrics and compares our results with 17 other housing associations in the South West region against the Regulator's published data for 2021/22.



..... National Median 2021/22



# 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:*

### **Towers and Hamlins**

The Senate, Southernhay Gardens, Exeter EX1 1UG

### **Stephens and Scown**

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

*Funders:*

### **Abbey National Services**

2 Triton Square, Regent's Place, London NW1 3AN

### **MandG Investments**

Laurence Pountney Hill, London, EC4R 0HH

### **Affordable Housing Finance**

3rd Floor, 17 St. Swithin's Lane, London EC4N 8AL

### **NatWest plc**

9th Floor, 250 Bishopsgate, London EC2M 4RB

### **Homes England**

50 Victoria Street, Westminster, London SW1H 0TL

### **Lloyds Bank plc**

10 Gresham Street, London, EC2V 7AE

*Principal bankers*

### **NatWest plc**

4 Commercial Square, Camborne, TR14 8EB

*External Auditor*

### **KPMG**

Regus, 4th floor, Salt Quay House, 6 North East Quay, Plymouth, PL4 0HP

*Internal Auditor*

### **Bishop Fleming**

Chy Nyverow, Newham Road, Truro TR1 2DP








# Coastline

For more information on Coastline, please follow us on Twitter or like our page on Facebook

 search for Coastline Housing

 @Coastlinehouse

 01209 200200

 [www.coastlinehousing.co.uk](http://www.coastlinehousing.co.uk)

Coastline House, 4 Barncoose Gateway Park, Redruth, Cornwall, TR15 3RQ

