

Coastline's Annual Report to Customers 2023 - 2024



Great Homes, Great Services, Great People



Welcome to our Annual Report to Customers for 2023/24

It has been a productive and successful year and we hope you enjoy reading about our performance across Coastline in the pages to follow.

I would like to start with a huge thank you to our Group Chair Steve Harrison for all that he has done to guide and support Coastline during this period. Steve will be retiring as our Chair in September and we will miss him greatly and appreciate all he has done for us.

As you will read in the pages of this report, our newly appointed Chair Francesca Rhodes will take up the reins in September and we are very much looking forward to welcoming her and working with her to take Coastline forward on the next part of our journey.

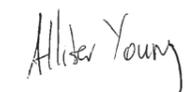
We were delighted to bring 191 more new affordable homes to Cornwall during the period this report covers, and start on site with 54 more. We are very much aware that more and more people are living in the shadow of the housing crisis, exacerbated by rising costs of living, rising costs in the private rental sector and a lack of suitable homes in the area they wish to live. We remain 100% committed to working with others to do whatever we can to help resolve this crisis and bring warm, affordable, safe homes to more people locally.

It is also vitally important for us to maintain our homes to a high standard and provide excellent services to the customers in them. We are delighted to tell you that this year has been one of the strongest yet in terms of our planned maintenance programmes, investing in your homes and making sure they are well maintained.

There was a huge rise in the number of people helped by our Homeless Service this year too – reaching 1,608. Further evidence that more and more people in our communities need help with their housing needs.

During the year, we carried out our first survey under the new Tenant Satisfaction Measures standards and we were pleased to see that our overall customer satisfaction rating was 81% which puts Coastline in the top 25% of social housing providers. You can read about the detail of the other results later in this document. This is a good result, but we feel it's always important to try and strive for even better results so we will continue to work hard in the year to come to ensure our services are as efficient as they can possibly be.

Thanks to all of you for your continued support and involvement in Coastline's work across the year.



Allister Young

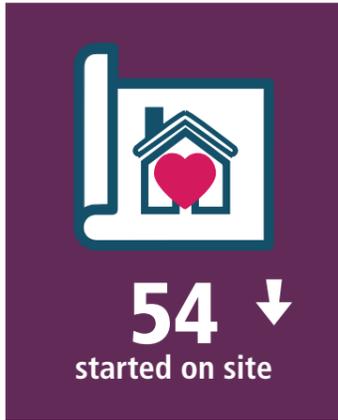
CEO



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.



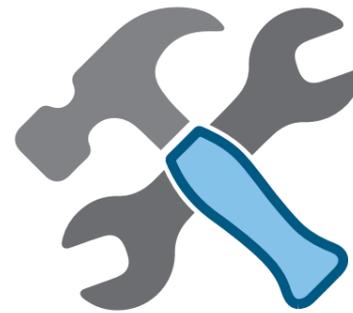
£103,497 ↑

secured in grants, funding and discretionary housing payments by our Welfare Reform Team for customers struggling financially



81%

Overall customer satisfaction



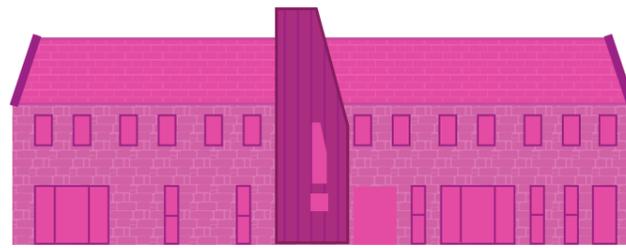
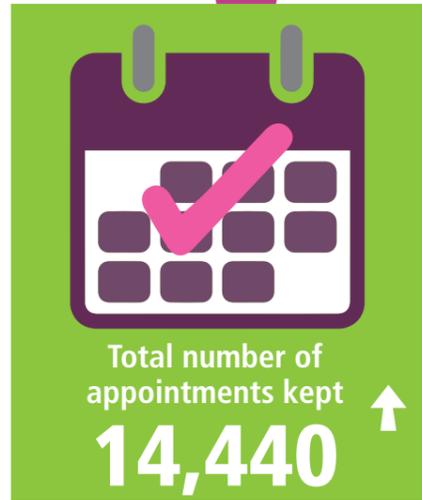
We carried out

3,104 emergency repairs ↑

13,817 ↓
non-emergency repairs



94.7% ↑
Customer assessed repair completed right first time over last 12 months



1,608 ↑ people were helped by our Homeless Service this year



INSIDE HOUSING

Coastline was ranked at 4th place in the Inside Housing list of biggest builders in relation to size of stock for social landlords

Listening and learning

We are always keen to take the time to listen to customer complaints. Even with the best of intentions, sometimes things can go wrong. When this happens it's important we look carefully at what's gone wrong so that we can learn from our mistakes and improve services for the future.



This year we received **92** complaints. This compares to **63** complaints received the previous year.



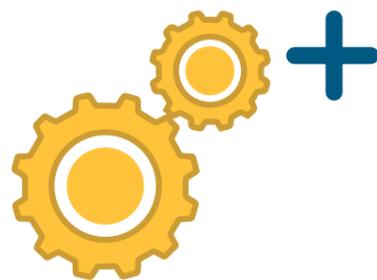
Of these, **75** complaints were resolved at stage one and **17** complaints progressed to a stage two panel review.



Satisfaction level with how we dealt with customer complaints this year was **57%** and is an area we will be looking to improve on in 2024/25.

During 2023/24 we received **398** requests to put something right where customers felt our services had failed, in agreement with customers these were resolved within four working days as a service failure.

If something goes wrong, we are always keen to improve our service where possible so that the same mistake doesn't recur. We are pleased to announce that **68** improvements to our services were identified during 2023/24 as a result of complaints being raised.



Our Board approved Complaints Policy reflects the Housing Ombudsman Service updated Complaints Handling Code and can be found on our website.

The 2023/24 Annual Complaints Performance & Service Improvement Report, along with our Board's response and the Housing Ombudsman Self-Assessment, is published on our website annually by the 30 June each year.

Spotlight: making improvements

Over the last year, we have had a number of complaints which have resulted in us making improvements to our service. This has helped us to communicate more effectively with our customers and is something we continue to learn from.



Examples of where we have taken positive action following an issue being raised and either resolved as a first fix or as part of our complaints procedures are as follows:



Supervisors reviewing and signing off all emergency out-of-hours works to either close out the works (if completed during the visit) or confirm if follow-up works are necessary.



A new process has been put into place where all repairs for Homeless Service clients are triaged through colleagues in the Homeless Management Team, to ensure prior notice is given to clients before our colleagues turn up to complete repairs.



Grounds Maintenance operatives will now be raising their cutting decks during the winter months so the grass is not cut so close to the ground and to only cut the grass if it is necessary.



Specific detailed training was provided by our solicitors to Tenancy colleagues on all assignment and succession rights to ensure clarity on information provided to customers in line with our published policies.



New procedures for Welfare Checks were introduced for customers in our Extra Care facility.



A review of Anti-Social Behaviour letters and email templates was carried out to include signposting customers to external Victim Support services.



Where defects are reported (for new properties) to a member of staff during a visit, colleagues have been reminded that it is their responsibility to raise these with the contractor direct

Your rent

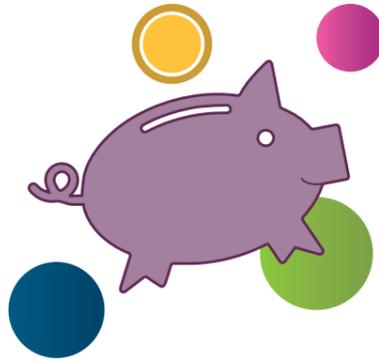


With the cost of living crisis continuing to bite, Coastline's Income and Welfare Reform Teams have been doubling down on efforts to help ease the burden for customers in our communities.

Coastline carried out a satisfaction survey last summer and – not surprisingly – discovered that one of the top concerns amongst customers was the increasing cost of living.

The team decided they needed to take action and carried out around **700** in-person visits to customers that specifically expressed concerns about navigating the cost of living crisis.

As a result of the approach we adopt with customers, we are pleased to report that our rent arrears this year were **0.97%** - down slightly on last year's and among some of the best results in the country overall and in a very challenging financial environment. We rely on the rents customers pay to ensure that we can continue to provide high quality homes and services so this is a very important result that will enable us to keep investing in the services and homes we provide moving forwards.



Colleagues have been offering support and guidance, helping customers access our Sustainability Fund and also supporting the customers with broader tenancy issues such as arranging for repairs to be carried out. Customers have also been provided with a variety of information leaflets from trusted third party organisations during these visits.

Across the last financial year, we supported **268** households through our Sustainability Fund, spending **£82,898**.

People in crisis have received help with items such as food and energy vouchers, heating oil, white goods, carpets, mobile phones, and school uniforms. Colleagues also look to use the fund to improve opportunities for customers, such as recently purchasing a bus pass for a customer which enabled them to start a job and begin turning their own financial situation around.

The team also managed to obtain **£20,599** in Discretionary Housing Payments last year from Cornwall Council, supporting **41** customers to clear rent arrears and sustain tenancies.

Income Manager Paul Holding explains: *"Hearing how many customers were really struggling with the ongoing cost of living crisis, we wanted to put extra resource into getting out in communities, talking to people face-to-face and seeing how we could help."*

"Sometimes, when finances are already tight, it can only take one thing to tip people over the edge into debt and a downward spiral. Of course – the reverse is also true. By helping people to overcome a financial problem they thought was insurmountable, it can give them the confidence they need to get back on top of things. It's a real success story when our team does just that."



Spotlight – Support leads to a life change

The life of a Coastline customer started to turn around and head in a more positive direction this year thanks to interaction with our Welfare Reform and Tenancy Teams.

Two colleagues from these teams did a joint visit with a customer who was a single mum of three, struggling with finances, rent and more.

We had already managed to secure a fridge freezer and two toddler beds through our Sustainability Fund, which the customer desperately needed. This was followed up by an in-person visit as the customer was still distressed and told us she was struggling.

At the visit it became apparent there was a hoarding issue. Mum and three children were all sleeping in a small room downstairs, unable to use the other front room or go upstairs due to the amount of items on the stairs, landing and bedrooms.

Our colleagues had a good chat with the customer, talking over fire safety and the need to refer her to other agencies for help which she agreed with.

The lady has since had a visit with a social worker and child services worker. It's been agreed that they will work with her, a declutter and deep clean will be arranged and the cleaning team will work with her at her pace to clear things away. The Fire Service will also attend to offer fire safety advice and talk about the importance of having clear exits.

This is a great example of cross team working.

Coastline's Sustainability Fund is something that customers can apply to in a crisis. Customers must meet criteria, provide expenditure details and be willing to work with our Welfare Team.

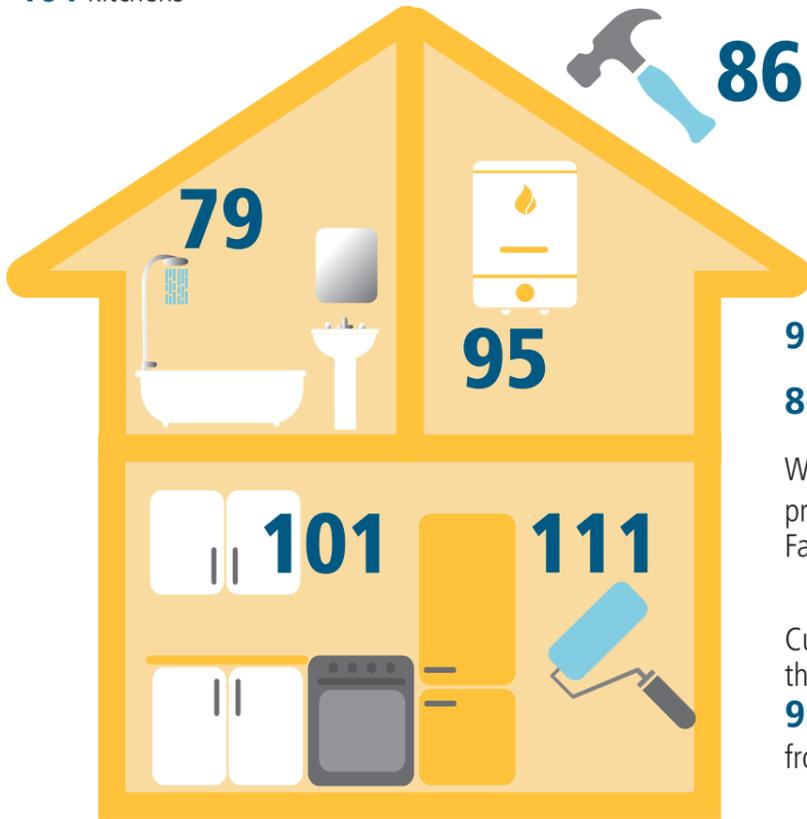
Paul adds: *"If you are struggling and are worried about rent payments or other financial issues, the message is always to talk to us as soon as possible. We have a friendly and approachable team. If the issue is something that we can't help or advise you on then we work with a number of other local organisations and debt charities that we will be able to give you details for. There's a simple form on our website that you can fill out if you are in need of help from us."*

Your home

Our planned improvements plan has continued this year and we have installed:

79 bathrooms

101 kitchens



95 heating systems

86 new roofs

We've also painted and decorated **111** properties and carried out **45** Disabled Facility Grants adaptations.

Customer satisfaction with the quality of the home was **93.3%** this year, that's up from **90.9%** last year.



Repairs

This year we carried out **13,817** non-emergency repairs and **3,104** emergency repairs.

Of these repairs, **94.7%** of customers thought that we had completed the repair 'right first time' – something that we aim to do on every job when possible.

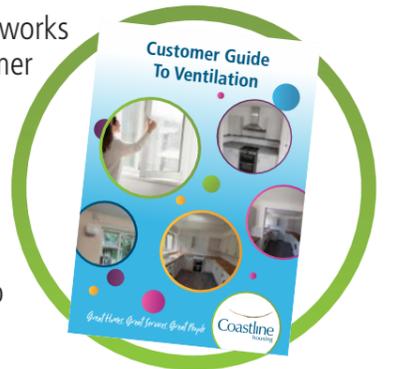
Customer satisfaction with the quality of the repair this year was **90.3%**



Our work on damp and mould continues to progress in a very positive way, with works being turned around far quicker by our in-house team than they were by our former contractor. As this is the case, we've decided to keep these works in-house and have invested in some special equipment required to carry out these projects.

Ahead of Awaab's Law being introduced, we have already started planning to ensure that we will comply with the legislation being brought in.

We have also continued to work with colleagues on the PlaceShapers network to develop a range of communication tools on damp and mould issues, including a handbook and animated video.



Across the year, our teams had to deal with a number of urgent single projects including **10** major fire damaged properties that were brought back into use.



Our Stock Condition Surveyors visit each Coastline property and communal area once every five years. They have continued to assess properties throughout this year, as well as looking at communal areas, garages and play areas.

During a visit the surveyor will age the condition of replaceable components in the property such as kitchen, bathroom, roof, boiler, etc. This information is then used to plan repairs and replacement programmes across our stock.



The stock condition survey provides valuable insight into the condition of the property and allows Coastline to plan for replacements and upgrades. Alongside the completion of the survey, the team also raise safeguarding and wellbeing concerns to support customers as needed.



Your home

Spotlight: Sensewell project

SenseWell is a 2-year project in partnership with University of Exeter (Penryn) which is exploring the feasibility of sensor-based systems to support independent living. We are exploring whether it's possible to spot health risks and support independent living at home using indoor environment sensors.

We have recruited **37** single-occupant households whose health affects their daily routine. These participants have had several sensors installed into their homes that measure – **heat, humidity, carbon dioxide** and **electricity** usage.



Indoor environment sensors



CO₂ sensor: air quality, ventilation, room occupancy, cuckooing, cooking routines.

Smoke alarm.



24 mm x 71 mm x 9 mm



Temperature & humidity: damp and mould, water leaks, and over and underheating.

64mm x 95mm x 28mm

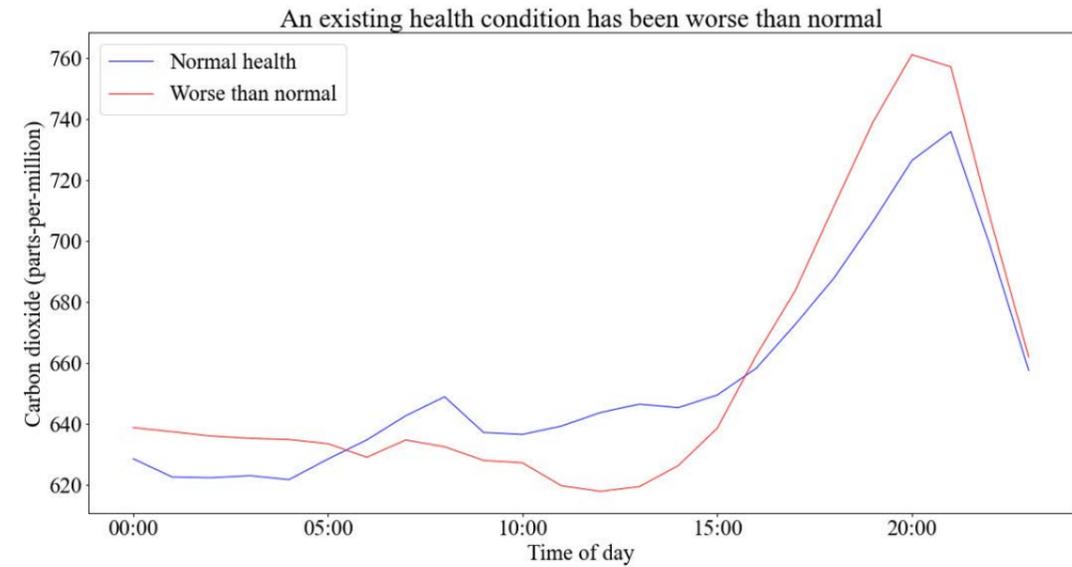


Electricity: domestic routines, fuel poverty.

Participants are supported to undertake an in-depth health questionnaire at three points throughout the project: start, middle and end. Participants also complete a short optional survey once a week to report on their health and changes in their home.

We are analysing the readings collected from the sensors along with the responses collected from the health questionnaires, surveys and qualitative notes to see if we can spot health changes in the sensor readings.

So far, patterns suggest that increased carbon dioxide might indicate someone has worse health than normal. The graph shows the daily levels of carbon dioxide from midnight to midnight in all homes that have responded about their health. The blue line shows the levels on days when people responded that their health was normal and the red line for days when an existing health condition was worse than normal.



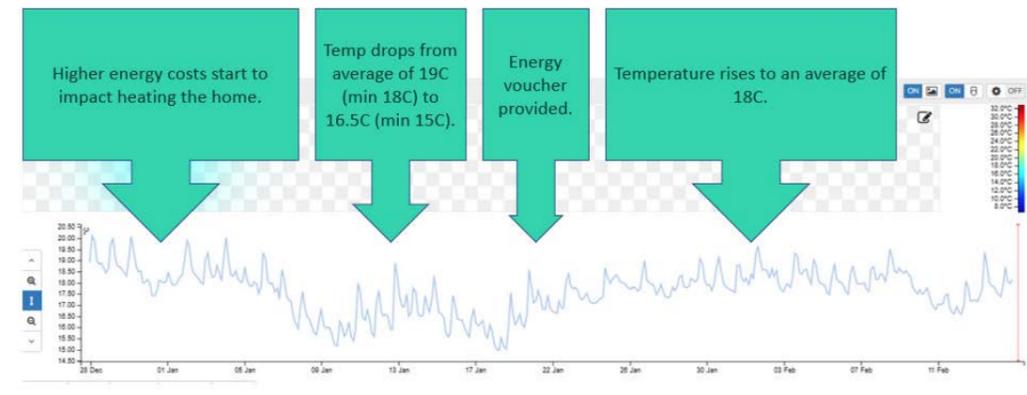
When health is worse, carbon dioxide is lower during the day, perhaps because the person is staying in bed longer. It is higher in the evening, perhaps because the person is staying at home more, staying in one room more, or they are keeping windows closed to stay warm, allowing carbon dioxide to build up in the room. In future applications, patterns like this might help detect health issues so that, for example, a person's carer could check in on the person.

From the information that we have so far we have been able to support participants in a number of ways. For example, we have been able to support those feeling the cold due to overly high energy costs, by confirming qualitative data with the sensor readings, and using Coastline support systems to provide energy vouchers. See example below.

Observing outcomes in the sensor data



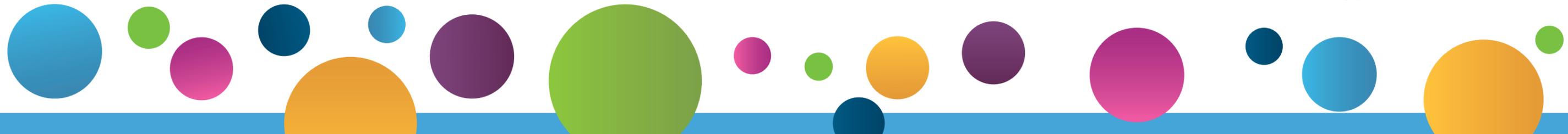
WHO suggest 18c is the ideal temperature for healthy and well-dressed people.



Some participants report that they are using more heating and electricity due to being unwell. We will look into specific cases to see if there are changes in patterns for different people.

We are continuing to collect readings and health data – the more information we have, the more likely it is that we can find patterns. We can then check whether those patterns really do indicate worse health. For example, simply having higher carbon dioxide might not only happen with worse health, but when someone has visitors.

The whole team sends massive thanks to all the Coastline customers taking part!



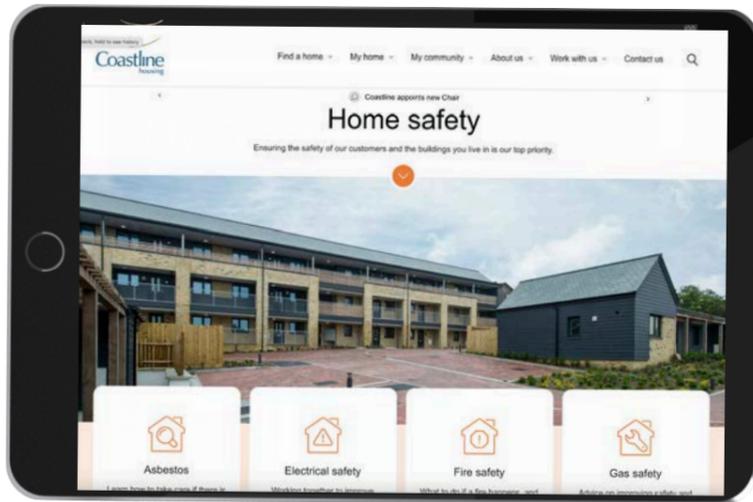
Keeping you safe



We have continued to maintain **100%** compliance this year for the 'big six' technical safety areas – **gas, electrical, Legionella, Asbestos, fire and lifts.**



We've updated the information on the safety pages of our website, letting people know exactly what to expect when our contractors call to carry out a gas, electrical or other inspection.



This year we introduced a team of **Facilities Management Assistants**. They are responsible for:

- **Communal fire alarm and legionella testing**
- **Communal repairs and maintenance reporting**
- **Customer engagement**



Nick, Mark and David - three of our new Facilities Management Assistants

Previously the fire and legionella testing has been completed by external contractors. Our aim by moving this in house for a Coastline team to complete is to deliver greater value for money for customers and more efficiency for Coastline.

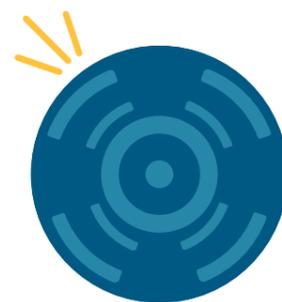
Asset and Facilities Manager Liam Williams said about the team: *"In all of our customer feedback it is clear that customers see communal areas and grounds as an extension of their home and vital to their community. The Facilities Management Assistants will help Coastline continue to deliver safe and well maintained communal areas to the standards our customers expect."*



At our Extra Care scheme Miners Court, we have installed the Appello system which involves an upgrade from the old Tunstall intercom systems to 'Technology Enabled Care'.

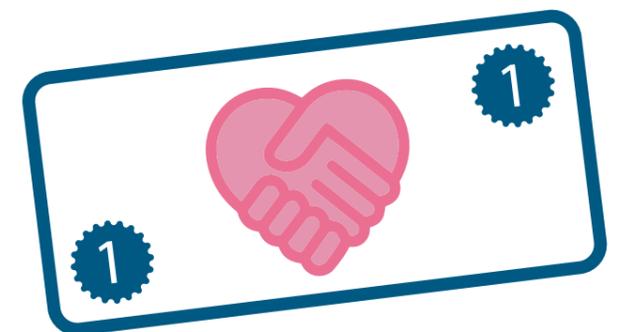
This means that we use technology to provide health and care services to people in their own homes, helping them to live independently and safely.

We've completed the installation of the new intercoms and sensors throughout Miners Court. It's meant that we've moved towards lifeline pendants that automatically sense falls rather than waiting for someone to try to pull a cord. We are using video entry systems for colleagues to admit people to the scheme and we will be rolling out the use of video chat technology between flats.



Across all of our properties we have carried out **4,487** smoke alarm checks this year and assessed **897** fire doors. We have also replaced **190** fire doors that needed upgrading.

We have introduced a scheme to support customers who are without heating or hot water to assist with the additional costs of using temporary electrical heaters. To date we have paid out **£540** in total to assist customers in this situation.



Neighbourhoods and communities



This year we welcomed **520** new customers to Coastline homes.

This figure includes both new homes and empty older properties that had become available again.

We relaunched our **Community Standard Inspections** and improved the communication to customers about when we're visiting. Our **Tenancy Team** can now send out an email to a neighbourhood or area before and after we visit to carry out a Community Standard Inspection. This means that customers can keep an eye out for us and go and chat to our staff on the day to raise any issues.

When we're out on inspections, we also wear Coastline branded hi-vis jackets so that it's easy to spot us. So if you see us please come out and talk to us about your community.

These inspections help make sure all our neighbourhoods are being brought up to a great standard. We look out for things such as health and safety issues, fly tipping, untidy or overgrown gardens and more on our inspections. Sometimes, we'll post advice leaflets through individual doors. We grade neighbourhoods green, amber or red – depending on how tidy they are looking and how much work they need to make a positive neighbourhood contribution. Amber and red neighbourhoods are visited on a more frequent basis to help bring them up to a better standard.

For a look at a showcase of all the engagement and events we do in our communities across the year, check out our **Customer Impact Assessment** document.

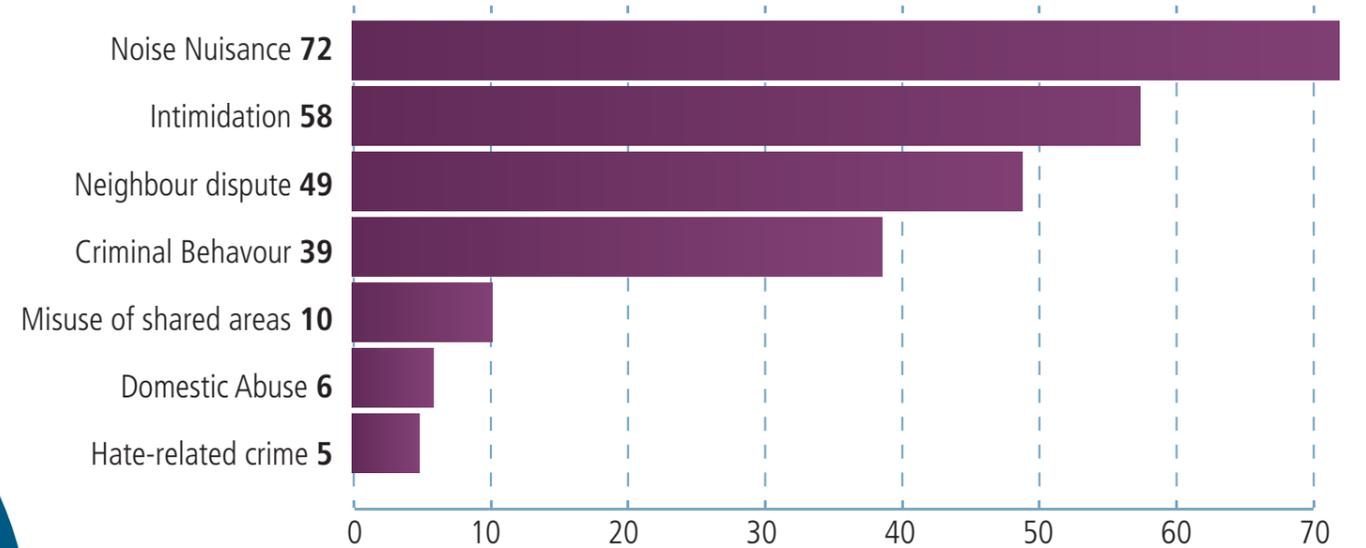


Anti-Social Behaviour (ASB)

This year we investigated 239 cases of ASB – this was down from 314 last year. These cases can be very complex and tricky to resolve but we work hard to keep the channels of communication open with all neighbours and work towards a resolution. This year 38.8% of customers said they were satisfied with the handling of their ASB case. This is a figure we are working hard to improve on.

Across the year we have introduced small ASB 'help cards' that offer a summary of the steps you can take if you are experiencing ASB and are wallet sized for easy reference. We have been handing these out on Community Standard Inspections and at other customer events.

Here is a breakdown of the areas we received ASB complaints in this year:



Neighbourhoods and communities



Spotlight: Possession Order success



During the year, Coastline was granted a Possession Order to evict a customer who had been causing persistent problems with Anti Social Behaviour for over two years.

The customer was well-known to the police and court system and was also facing a large number of other criminal charges at the time of the court appearance. She had been subjecting her neighbours to serious noise and Anti Social Behaviour issues since she moved into the property.

She also allowed other people known to the police to stay at her address and behave unacceptably, worsening the situation for her neighbours on multiple occasions.

Coastline's Tenancy Management Coordinator, who pursued the case through the courts, said: *"We always try our very best to work closely with customers who have issues maintaining a tenancy for whatever reason and exhaust all possible avenues before moving down the road of applying for an eviction. In this situation however, the customer was making the lives of many other people unbearable with her behaviour and that of visitors to her property, which was in a very poor condition. The judge recognised that things could not go on this way. He did, however, acknowledge all the steps we had taken to try and resolve the situation for this customer and the long road that had been travelled."*

The property has since been made safe and put back into a habitable condition by Coastline colleagues so that it can once again provide a much-needed home.

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 help and advice.



Spotlight: A boost up for Man Down

During the 2023 calendar year we raised a fantastic **£9,160** for local Community Interest company **Man Down**.

We fundraise for a different local cause each year and in 2023 colleagues decided they wanted to support Man Down. Sadly, a number of colleagues had been affected in some way by male suicide and mental health problems and everyone came together to agree that it was an important issue to support and raise awareness of.

It's a charity that operates within all Coastline communities, holding regular meetings and events across the county and helping many men who are struggling with mental health issues. If you would like to find out the details of your nearest get-together, visit the Man Down website.



Our charity of the year for 2024 is StreetVet – an organisation providing treatment and help to the pets of people who are homeless. They operate regular outreach sessions at our homeless centre, Chi Winder.



Keeping in touch

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

This year, we answered **42,759** calls. That's over **2,500** more than last year. As you can tell, our phone lines have been incredibly busy. Overall, customers have had an average call wait time of **107** seconds this year.

Customer satisfaction with the quality of call handling was **87%** and the issues resolved at first point over the phone was **75%**. This means that, despite the volume of calls, we have continued to provide a really good service to customers.

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.

Social media

We continue to be active on all the following social media channels so do give us a follow to keep up to date with our news across the year



Over **66,000** people visited our website last year, viewing over **430,000** pages.



Overall satisfaction



Customer satisfaction survey

In the summer of 2023 we completed the first of our annual customer satisfaction surveys as part of the new Tenant Satisfaction Measures.

With over **1,200** surveys completed this is one of the largest responses we ever received and we were pleased to see that our customers gave us an overall satisfaction rate of **81%**.

Rental customers told us that they were satisfied Coastline Housing provides a home that is safe (**83%**). Slightly fewer customers were satisfied that their homes are well maintained (**80%**). Three-quarters of customers were satisfied that their communal areas were clean and well maintained (**76%**).

Three quarters of customers surveyed had a repair carried out to their homes in the last 12 months (**74%**). Of these, **84%** were satisfied with the overall repairs service and eight out of ten customers were satisfied with the time taken to complete their most recent repair.

Around two out of three customers were satisfied that Coastline Housing makes a positive contribution to their neighbourhood (**65%**) and over half were satisfied with our approach to handling Anti Social Behaviour (**56%**).

64% of customers were satisfied with how Coastline Housing listens to their views and acts upon them and seven out of ten were satisfied they were kept informed about things that matter to them.

Four out of five customers agree that Coastline treats them fairly and with respect and **84%** said Coastline Housing is easy to deal with.

Around a quarter of those surveyed said they had made a complaint to Coastline in the last 12 months (**23%**) and four out of ten of these were satisfied with our approach to complaints handling.

Customers were asked how likely they would be to recommend Coastline Housing to other people out of ten. Around six out of ten customers were happy to recommend Coastline Housing to others (**63%**), but **18%** were unsure and **19%** felt more negatively and would not recommend us.

For Shared Owners, the results were slightly different. Around half of those surveyed (**52%**) said they were satisfied with the overall service provided by Coastline.

Two out of three thought that we provided a safe home, **46%** were satisfied their homes are well maintained and just over a third (**35%**) were satisfied with communal areas being clean and well maintained.

A quarter of Shared Owners had a repair in the last 12 months and **50%** were satisfied with our overall repairs service. Around four in ten were satisfied with the time taken to complete their most recent repair.

39% were satisfied that Coastline makes a positive contribution to their neighbourhood and **29%** were satisfied with our handling of Anti Social Behaviour.

One third were satisfied with how Coastline listens to their views and acts upon them (**33%**) but under half were satisfied they are kept informed about things that matter to them (**46%**). Around five out of ten agree Coastline Housing treats them with respect (**52%**) and over half (**55%**) say Coastline is easy to deal with.

Of those that had submitted a complaint in the previous 12 months (**23%**) just over a third were satisfied with our approach to complaints handling.

Where next?

We've listened to these results and will act on the feedback. We publish regular updates on our website's performance section from the improvement plan that will guide our work to improve satisfaction.



Our Homeless Service

The number of people helped by our Homeless Service this year increased dramatically from **685** last year to **1,608** in 2023/24.

We offer a range of accommodation services for people affected by homelessness including crisis accommodation, move-on homes and supported housing services.

We work closely with clients of our Homeless Service to help them increase their confidence, skills, training and more, often helping them to rebuild lives after they have been through a crisis.

Our hub at **Chi Winder** offers a number of services for homeless people across the year. This includes access to showers and laundry, food vouchers, support services covering issues such as housing, money and benefits, drugs and alcohol advice, education, employment, job applications and training. Clients can also access the **Health for Homeless** health service here – a GP service that runs clinics every day for people not registered with a local doctor.



One of the ways in which we look after clients involves holding regular **health and wellbeing days** at our homeless centre, Chi Winder.

We invited in a number of organisations during the year to mark World Hepatitis Day, giving clients the chance to access a range of services in one place. **The Hepatitis C Trust** screened **35** people and gave advice to many more. On the day, **11** agencies attended to help people with a range of health issues.



At the start of 2024, we named **StreetVet** our charity of the year and began fundraising for the cause. Volunteers from StreetVet have been holding outreach sessions at Chi Winder for the pets of homeless people in Cornwall for a long time so it feels great to be supporting the charity in other ways this year too.



You can read a detailed report of all the activities that took place within our Homeless Service this year in our **Activities and Inclusion Annual Report**.

Our **Volunteer Annual Report** also demonstrates all the fantastic work our volunteers have done across the year in this area of the business and others.

Extra Care

Miners Court is our Extra Care scheme for older people who have a housing, care and support need to remain independent. It has 64 self-contained flats and a range of communal facilities including a restaurant, guest suite, beauty salon and assisted bathroom.

It is an incredibly valuable facility for the local community. In fact, during the year we were visited by BBC Newsnight who filmed at Miners Court to help raise awareness of the importance of schemes like this so that people have good quality affordable homes to live in as they get older.



Three days a week we run a popular Day Centre that is open to both residents and non-residents. This has been growing in popularity and colleagues have been finding a range of new, fun activities to hold throughout the year to keep guests entertained.



This year we implemented a variety of improvements to the service here including the introduction of a digital care planning system called **Birdie**. The Birdie system is technology that connects people, processes and data, making the delivery of services and medication much easier to manage and cutting down on unnecessary paperwork. This optimises the amount of time we can spend face to face with customers themselves, really making a difference.

Spotlight: On a digital journey

During the year we embarked on a huge project to replace the Tunstall care systems at Miners Court, which comprised of an old intercom unit and pull cords and/or pendants in each room should people need to call for help. These systems had been around for a long time and we wished to upgrade to **'Technology Enabled Care'**.

This means that we use technology to provide health and care services to people in their own homes, helping them to live independently and safely.

We had to think carefully about the new system we would install – what we wanted it to do, what the residents need, what we've learned from the pandemic and how future generations will benefit from the systems.

We set about doing a range of surveys so there was a way for everyone's voice to be heard. The response was overwhelmingly positive in terms of automatic fall sensors, video door-entry systems and video calling group-chats between flats.

We've now completed the installation of the new intercoms and sensors throughout Miners Court. It's meant that we've moved towards lifeline pendants that automatically sense falls rather than waiting for someone to try to pull a cord. We are using video entry systems for colleagues to admit people to the scheme and we will be rolling out the use of video chat technology between flats.

The system also has body temperature detection capabilities that will prove beneficial in helping to prevent future Covid or other viral outbreaks in future by detecting visitors with elevated temperatures. We look forward to working with residents over the coming year to help them understand and utilise all the benefits of the new system.



During the year colleagues, residents and guests enjoyed coming together to celebrate all the key seasons and events – from Easter to Halloween to Christmas. They also enjoyed gardening in the greenhouse, weekly baking sessions, games, dancing, entertainment, crafting and more.



In September, everyone came together to celebrate **Starts at Home Day**. This is a day held each year by the National Housing Federation to celebrate supported housing and the impact it has on thousands of lives, day in, day out. Guests came along to talk to residents about how important these support services are and the difference they have made to their lives.



Building new homes

This year we completed **191** new homes across Cornwall and started on site with **54**. Over the coming year we have plans to complete **219** new homes with lots starting in the first quarter of the year.

For the seventh year in a row we earned a place on a top ten list of the fastest growing housing associations nationally. We came in at number four in a list looking at how many new homes housing associations were building as a percentage of current stock.



We worked in partnership with the **Cornwall Association of Local Councils (CALC)** and **Ocean Housing** to hold a conference for Town and Parish Councillors to share information about housing and bust some common myths.

The housing crisis is very real, but we appreciate that bringing a new development into being can sometimes



be complex and open up a number of questions from local communities and the councillors that represent them. So we helped bring together a range of experts from the community housing sector across Cornwall to give talks, hold workshops and answer some key questions.

We hope that it really helped to increase understanding around affordable housing and build some new relationships in the county moving forwards.

In addition, we have continued to support the **Homes for Cornwall** movement at events across the year. This group comprises a range of professionals from different sectors in Cornwall who are all committed to finding innovative solutions to the housing crisis. We are delighted to have a seat at the table in this exciting forum and look forward to seeing what the next year brings.



Spotlight: New social rent homes for Falmouth

We welcomed residents to **37** newly completed affordable homes at **Kergilliack** in Falmouth at the start of the year.

The development came about thanks to funding from Homes England and Cornwall Council and included **20** homes for social rent and **17** for shared ownership.

We received a huge amount of interest for both the rented and shared ownership properties and it was a very special scheme for us as it's the first one in a long time where we have had the funding to enable us to deliver social rent homes rather than affordable rent homes.

Social rent is a 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 market.

Kergilliack was also the first scheme where we used the new Homes England Model Lease for the shared ownership homes, meaning customers buying these properties can purchase as little as a **10%** share and that Coastline will contribute towards the maintenance of these homes for the first ten years.

Bhupinder Gosal, Head of Provider Management at Homes England, commented: *"Despite the current challenges affecting the country, accelerating housebuilding remains our number one priority. We are committed to supporting Coastline Housing's ambitions to build new homes and our investment through the Affordable Housing Programme allows us to do that. We're delighted that this funding will enable Coastline Housing to deliver much needed new homes at Kergilliack in Falmouth."*



Shared ownership

Coastline sold **72** new build shared ownership properties in 2023/24.

The total sales income from Coastline Housing shared ownership sales was **£8,146,000**.

We received **94%** customer satisfaction for the buying process from Shared Owners that bought through Coastline. Results are based on **66%** return rate of satisfaction surveys.

The average time taken to sell each property from when the properties were handed over from the developer was **19.9** days.

Shared ownership stats:



Average age of a shared ownership last year was **36.4 years old**

(34.5 in 20/21 & 34 in 22/23)



Average household income was **£34,673**

(£30,565 in 22/23)



Average deposit **£24,375**

(£17,661 in 22/23).

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 **£4,125**



(£3,525 in 22/23)

The average percentage share sold against all schemes was



(47% in 22/23)



Average share sold was **£112,118**
(£107,226 in 22/23)

Disposals

We sold **53** properties through Coastline's disposals programme within 23/24.

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.

The total receipt from sales within the disposals programme for the financial year was **£7,431,000**.

All of the sales receipt generated for the sale of Coastlines older stock is reinvested back into building new homes.

Open Market Sales

Coastline sold **18** Open Market Homes at Quintrell Downs within 2023/24, generating a receipt of **£5,102,000** which will be re invested back into building new homes.

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) (£)
2018/19	48	42	0	£4,191,000	£5,276,000		£9,467,000
2019/20	78	55		£7,067,000* <i>Including L&G plot sales</i>	£6,147,400		£13,214,000
2020/21	53	30	4	£4,434,000* <i>Including L&G plot sales</i>	£3,713,000	£1,290,000	£9,437,000
2021/22	76	37	5	£8,187,000* <i>Including L&G plot sales</i>	£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
2023/24	72	53	18	£8,146,000	£7,431,000	£5,102,000	£20,679,000

*L & G refers to Legal and General properties that are managed by Coastline

Looking after our environment

Funding for energy improvements

During the year Coastline Housing has secured **£1.2m** from the **Social Housing Decarbonisation Fund (SHDF)**, kickstarting **£2.8m** of energy efficiency improvements for a number of Coastline homes.

Making sure our customers live in warm and sustainable homes are two of Coastline's key commitments. As cost of living increases continue, the timing of the funding award is especially significant. This energy efficiency programme means our customers will see benefits in fuel bills for many years to come. It also allows us to maintain these homes to the highest standards so they can continue to be strong foundations supporting great local communities.

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. The hub works across the wider area to deliver net zero energy projects and is hosted by the **West of England Combined Authority**.



Department for
Energy Security
& Net Zero



Heat the streets

Work has continued with **Kensa Utilities** on our **Heat the Streets** project over the last year. It involves installing ground source heat pump technology in new and existing homes across Cornwall which will then be connected to **Shared Ground Loop Arrays** – a communal network of underground pipework that will extract renewable heat via boreholes. It will provide a reliable heat source all year round.

The infrastructure requires minimal maintenance and has an expected lifespan of 100 years. It is estimated that replacing night storage heaters with ground source heat pumps will not only reduce running costs by up to **£500** a year but also cut carbon emissions by **70%**.



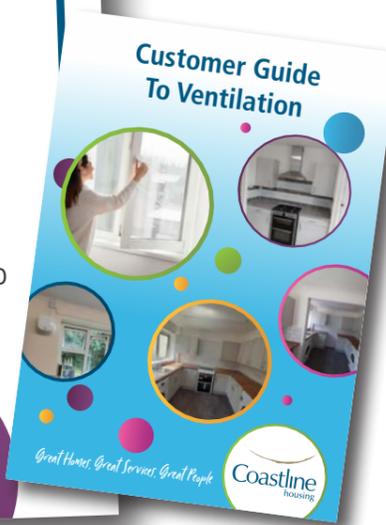
C.A.R.E.

C - Control moisture: Be vigilant about leaks, report plumbing issues promptly, and use dehumidifiers if necessary to maintain optimal moisture levels.

A - Allow ventilation: Ensure good airflow by opening windows, using extractor fans, and keeping air vents unobstructed.

R - Reduce condensation: Wipe down wet surfaces regularly, keep your home warm (between 18 to 21 degrees celsius), reduce the amount of steam when showering / bathing and close bathroom doors afterwards;

E - Eliminate mould: Clean and disinfect affected areas regularly using appropriate cleaning agents, report water damage and mould promptly, avoid putting wardrobes tightly against external walls and ensure good ventilation to discourage mould growth.



Team work makes the dream work!

This year we were delighted to form a **Customer Environmental Team** that started meeting on a regular basis to discuss how customers and Coastline could work together to make a positive impact on everything environmental.

As part of our intense focus on damp, mould and condensation, we worked with our **Customer Environmental Group** this year to create a **Customer Ventilation Guide** that has been published on our website. This gives people guidance on reducing humidity in their homes, to reduce the chances of mould forming and increase the household environment and health.

The group also worked hard to create a feature for our customer magazine CoastLines, offering a range of useful tips and techniques to encourage other customers to help the environment.

SHIFT accreditation

We hold the **SHIFT Silver accreditation** for the environmental performance of our homes and corporate buildings and continue to strive for further improvements and carbon savings in the future as we develop new homes and new ways of working.

The average **SAP rating** of a Coastline home is **73.5**. A SAP rating is a way of assessing how energy efficient a home is. A rating of **85** represents a 'net zero home'.

We believe that **75.9%** of our housing stock is at **EPC level C or above** and we continue to work towards bringing up any homes that currently fall below this energy rating.



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.

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.

During the year, we appointed Michelle Tucker and Gill Pipkin to our Board and we also appointed Keith Surgenor and Darren Willcocks as Independent Committee members. We were also delighted to welcome Yvie Stephens MBE as part of a Development Programme Coastline has created to help give people experience of Non-Executive Director roles.

Within the year recruitment began for Coastline's new Chair. Francesca Rhodes was appointed as Chair Designate in June 2024 and will be working alongside departing Chair Steve Harrison to take over the reins following his retirement in September 2024. Having dedicated the last 18 years of her career to the social housing sector, Francesca joins Coastline with a wealth of experience and a keen ambition to help the charity's mission to work with others to solve the housing crisis in Cornwall.

Our Non-Executive Directors as at 31 March 2024 were as follows



David Barlow



Paul Doddrell



Karen Harris



Steve Harrison
(Group Chair)



Andy Moore
(Group Vice Chair)



Francesca Rhodes
(Chair Designate)
(appointed June 2024)



Kelly Kemp



Charles Pears



Ben Treleaven



Michelle Tucker



Gill Pipkin

Coastline Plan

We completed year three of our ambitious four year Coastline Plan during 2023/24. Here are some of the performance highlights:

Overall, we're making really good progress with 75% of actions on track at the end of the year.

Great homes

- 🏠 We completed 191 homes this year – slightly under target as bad weather got in the way of some of the homes completing. Our cumulative total of new homes across the life of the Plan so far is 592 and we expect a number of new schemes to start on site in the year ahead at locations including Veryan, Lanner, Foxhole, Pendeen, Troon, Carnon Downs, Dobwalls, St Erme and Crowlas.
- 🏠 This year has also seen one of the best results yet for our planned maintenance programme delivery in recent years. The team delivering these programmes also had to deal with a number of urgent single projects that occurred this year, including 10 major fire damaged properties that were brought back into use.
- 🏠 In February, our Community Standard Inspection work was reviewed and relaunched to tackle some lower levels of satisfaction customers had fed back to us around the Community Standard Inspection process.

Great services

- 🔧 Following our initial customer satisfaction survey under the new Tenant Satisfaction Measures regime in Spring 2023, we have been continuing to work on the improvement plan that stemmed from this as we build up to this year's satisfaction survey. When looking at the early results from last year from other providers, six of our 12 Tenant Satisfaction Measures were in the top quartile for Coastline which is very pleasing, but we must continue to work hard in terms of improving customer satisfaction with our services and continue to strive to be the best.
- 🔧 We developed and implemented a new Repairs Policy, alongside new operating procedures and training. We look forward to seeing the results of these new ways of working over the year to come.
- 🔧 Our satisfaction rate with how service failures are handled is still lower than we would like it to be. Various pieces of work are ongoing in this area to support improvement including telephone contact with customers feeding back low scores, trend analysis and further colleague training.

Great people

- 👥 Customers continue to get involved in our work in a wide number of ways to make a meaningful impact. You can read full details about customer involvement across the year in our Customer Impact Assessment 2023/24.
- 👥 With the cost-of-living crisis continuing to affect household finances, Coastline still seeks to support as many households as possible through the crisis.
- 👥 We have recruited a number of apprentices across the year and they are all doing really well in their work and studies with Coastline. We have also attended a variety of careers fairs and other school events this year and continue to receive great feedback from pupils and staff.



Great foundations

- 📈 Our arrears performance remains strong and we have no current concerns for this area as we move forwards into the new financial year.
- 📈 We have implemented a new third party Cyber Security Service to ensure the safety of our data is as good as it can possibly be for customers, colleagues and systems.
- 📈 Our Non-Executive Director recruitment process, including that of appointing a new Chair, has been completed successfully this year and we have a full, talented and experienced Board to take us into 2024/25.

Our finances

This year has been a productive and successful one for Coastline. Although our operating environment has remained challenging in many ways, we have seen some pleasing results and some great achievements across the year.

2023/24 was our third year of our Coastline Plan 'Great Futures' 2021-2025 and our second year of our Development Strategy, Environment Strategy and People & Culture Strategy. These, along with our Asset Management Strategy and Homes, Communities & Customer Experience Strategy set our strategic priorities and commitment to demanding targets for our business.

We continue to maintain our position as a financially robust organisation with substantial liquidity, covenant headroom and unencumbered assets coupled with strong margins.

Our Financial Statements set out our performance in relation to this, with levels of service and investment performing well. A full copy of our Financial Statements can be viewed on our website.



Our financial strength

£48.2 million turnover

17% operating margin

£8.2 million operating surplus

£52 million available liquidity

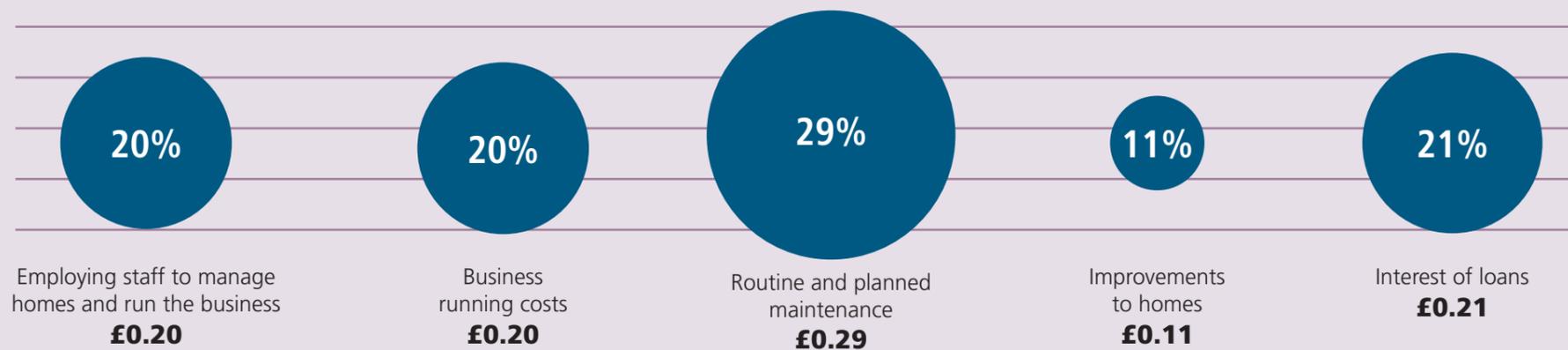
These figures show the value of our assets, how much we owed to others, and how the business is funded.

	2023/24 £'000	2022/23 £'000
The cost of homes and garages	354,511	318,647
The cost of other assets like our offices, vans and computers	5,347	5,571
Properties held for sale and inventories	12,710	20,873
How much is owed to us (such as rent arrears)	4,735	2,164
How much we owe	-18,841	-17,371
Long term loans	-196,148	-233,707
Grants for homes	-86,040	-82,955
Cash in the bank	5,661	61,546
Total	81,960	74,768

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

	2023/24 £'000	2022/23 £'000
Income from rents, service charges and support contracts	34,979	31,544
Net income from sales of properties, including Shared Ownership Sales	6,364	5,265
Costs of maintaining homes and communal areas	-13,951	-12,897
Business running costs	-7,174	-7,657
Depreciation on housing properties	-5,375	-4,549
Net interest and costs relating to loans	-7,504	-5,383
Surplus for the year	7,339	6,323
Surplus excludes capitalised repairs of	-2,732	-4,125

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



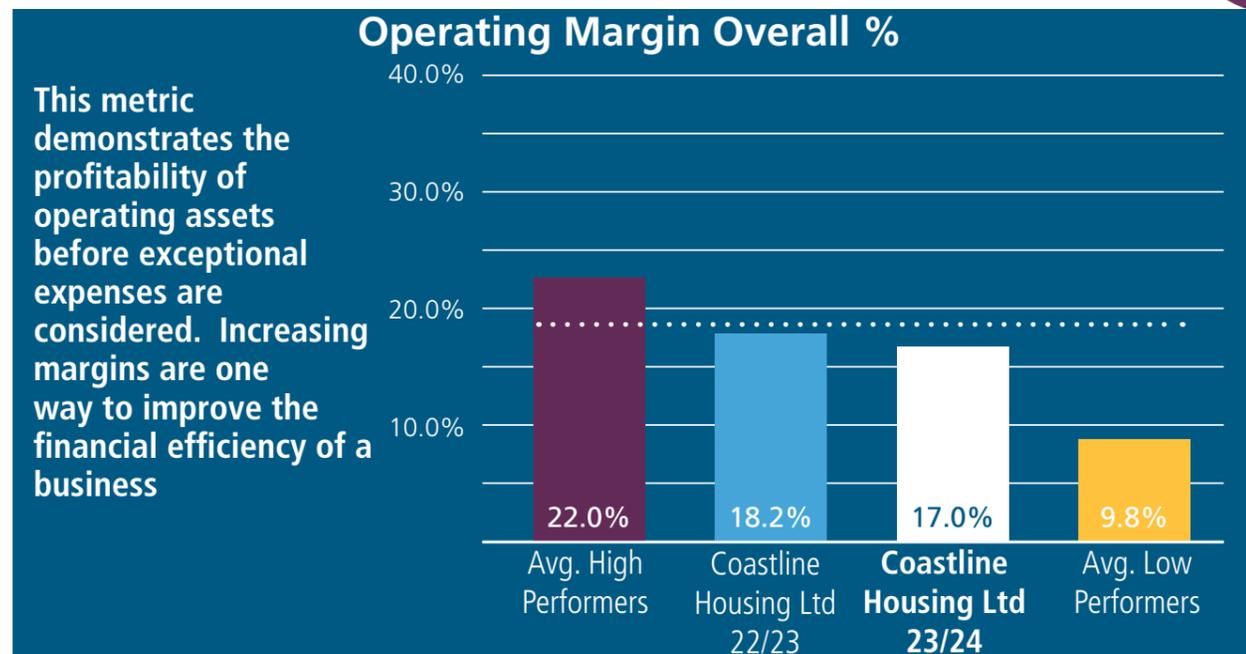
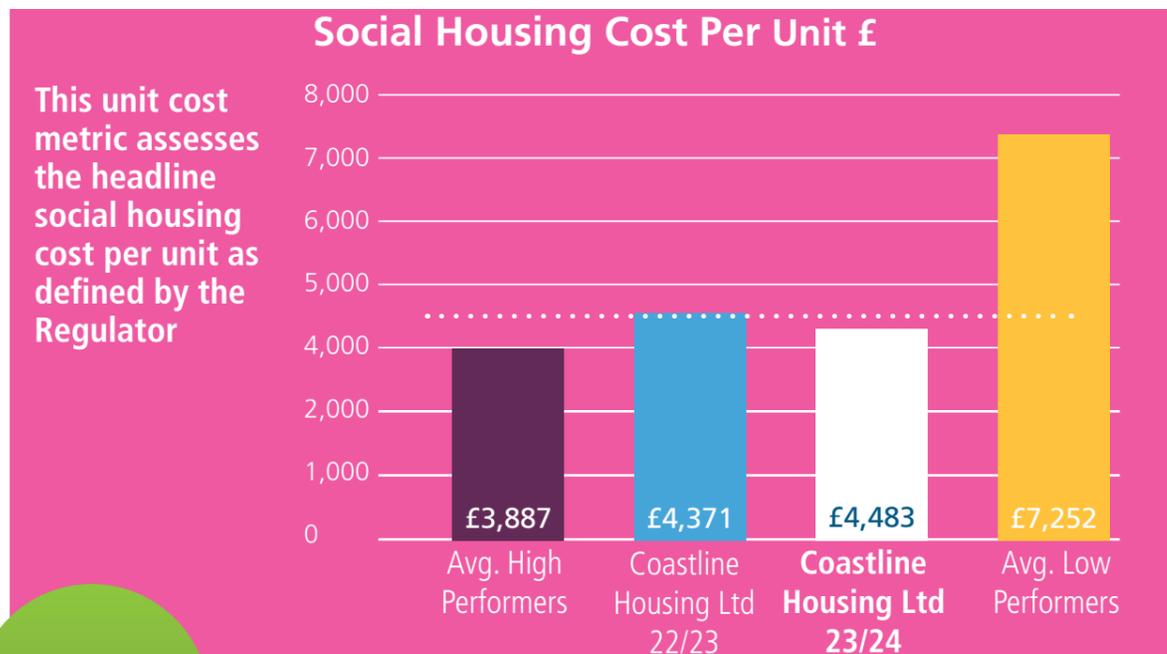
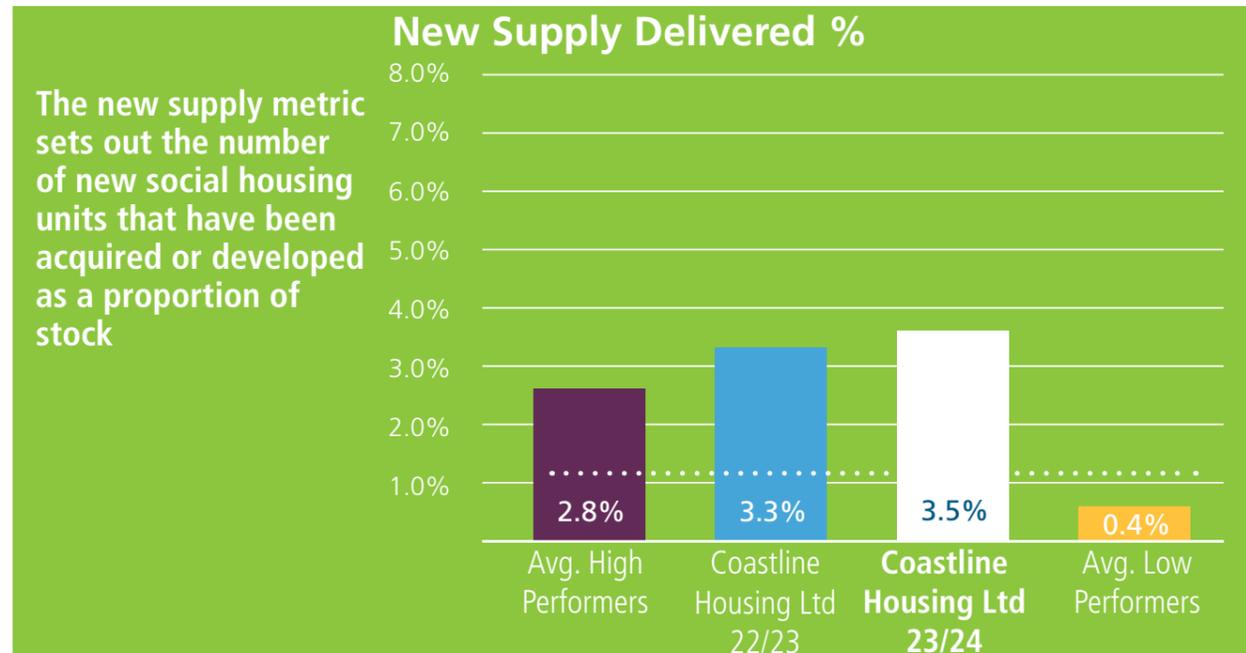
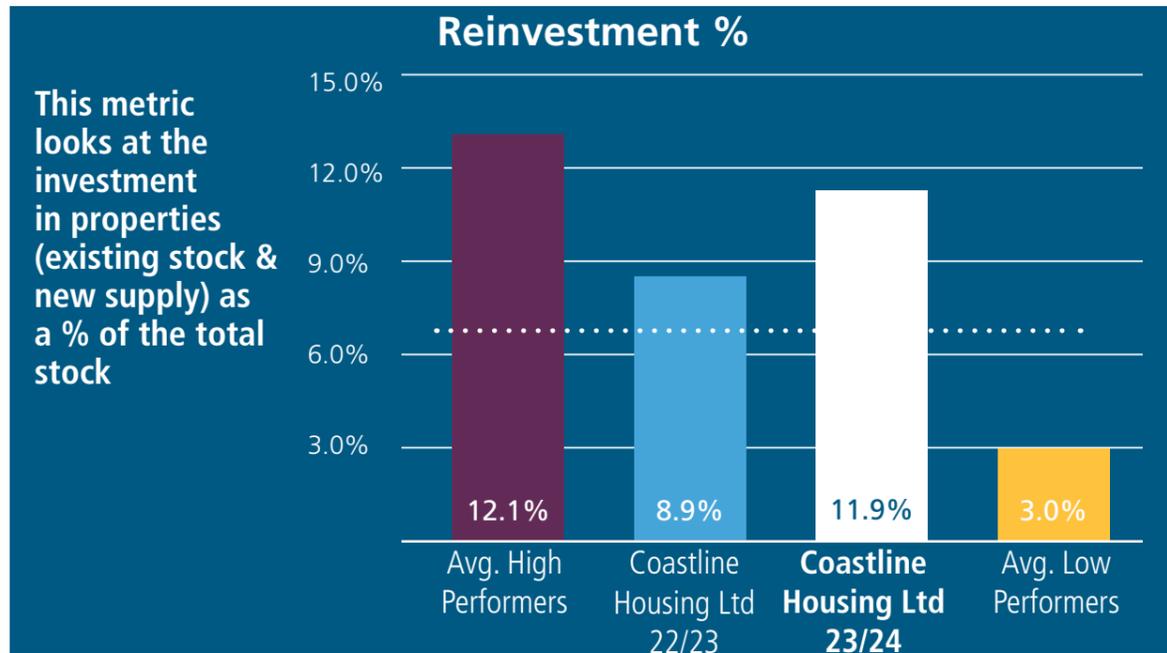
Our finances

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 19 other housing associations in the South West region against the Regulator's published data for 2023/24



..... National Median 2022/23

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**

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INVESTORS IN PEOPLE
We invest in people Gold



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Coastline

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