

CoastLines

THE MAGAZINE FOR COASTLINE CUSTOMERS | ISSUE 59 | AUTUMN 2024

Plus

Starts at Home

We celebrate the difference supported housing services make to our communities



Neighbourhood
Action Days



Marathon challenge
for Street Vet



New homes for
Goonhavern



Coastline
achieves Investors
in People Gold



We've published our Annual
Report to Customers 2023/24

Welcome

Welcome to the Autumn edition of Coast Lines

It's been an incredibly busy summer for us at Coastline Housing. We've spent lots of time out and about in your communities holding Neighbourhood Action Days, summer fun events, litter picks, walkabouts and more. You can get a snapshot of all that we've been up to in the pages that follow.

And we would like to take this opportunity to say a big welcome to all the new Coastline customers reading this magazine too. Over the past six months we've held more scheme openings and have been delighted to welcome people to their new homes in places such as Goonhavern, Grampound Road and Quintrell Downs. We hope you are all settling in and are very happy there.

Customer Communications Team

We now have a dedicated Customer Communications Team. Members work with colleagues across Coastline to give their thoughts on documents before they go to print. They look at things like how easy the text is to read, whether the information is clear and whether the documents look attractive and interesting.

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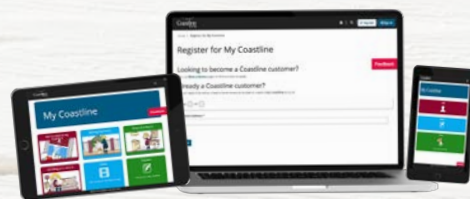
With winter fast starting to approach, we also have a round up of useful advice about staying warm and saving money in the months ahead. Plus some great tips for helping to prevent damp and mould in your home.

Our Annual Report to Customers has also been published. This document gives an overview of our performance and activities across 2023/24. You can see our 'year at a glance' overview in this edition and the full report itself is also now available to read on our website.

As always, if you would like to contribute to this magazine or have any ideas about what we should feature, please do get in touch.

Best wishes
The Coastline Communications Team

If you would like to get involved and be a part of this group, get in touch with us through any of the usual ways and we will give you the details.



Remember! You can also report repairs, pay rent and a variety of other things through My Coastline. Search for Coastline Housing in your app store.

You can also follow our regular updates on Facebook, Threads and Instagram.

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A great big welcome for residents in Quintrell Downs



We held a welcome event for customers in a new scheme that has just been completed and welcomed a number of new residents.

We invited external agencies to join us in welcoming the residents and to talk about what they can offer. Newquay Food bank, Healthy Cornwall, National Careers Service and Seetec Pluss all joined us to talk to people on the day.

Involved Customers Elaine, Sue and Tammy came along to promote getting involved at Coastline and as a result we have seen an increase in customers from this area wanting to get involved.

As well as holding a welcome event in our accommodation for older people on this site, we also knocked on the doors of all 143 properties to introduce ourselves to anyone who was in on the day. We spoke to 51 customers and told them all about ways in which they could get involved with us – plus how they could download our new Housing Perks app.

Anyone for tea?

We thoroughly enjoyed holding afternoon tea events at our housing schemes for older people across the summer.

Customers were delighted to gather together, chat, enjoy some treats and meet representatives from Coastline who could answer any queries they had.

One customer said: *"Thanks to you and your colleagues for the splendid cream tea yesterday, it was enjoyed very much by those of us who attended, it was helpful to be able to discuss any concerns for new tenants regarding finances etc. Hopefully we can encourage more people at future events."*



Community Impact Funding



During the summer, we awarded some Community Impact Funding to both Veor House and Trelawny Court residents.

Customers at Veor House used the funding to buy equipment for them to run some afternoon activity sessions to increase social inclusion for everyone in the flats.

Meanwhile, customers at Trelawny Court applied for funding to purchase some garden equipment to help them take care of their communal garden.

Could you apply for some community impact funding? Do you have a great idea that can benefit your local community, but need a little bit of money to get it off the ground?

Whether you're an individual, group of neighbours or part of a constituted community group, we have a limited budget each year to support you!

How much can you apply for?

Small Change/Big Impact - up to £50 - for those who require a small amount of money for equipment to enable their idea or activity to happen

Community Connections Fund - up to £200 - for constituted groups who need a bit more money to get their idea off the ground

Great Places, Great Spaces - up to £500 - for constituted groups who need more substantial sum to run an event or project.

What sort of projects do we fund?

Any activity that helps meet our objectives, especially if they help create or maintain great places and great communities and bring positive benefits to Coastline customers.

Who decides?

Our Community Navigators will review any applications, along with representatives from our Customer Voice group. Contact us if you have an idea you want to discuss, and take a look at the Community Impact Funding guide on our website.

Litter pick in Camborne



Lyndsay in our Tenancy Team joined in with a litter pick at Nicholas Holman Road and Calumet Road in Camborne.

Also joining the fun were Natalie Shaw, a Housing Officer from Live West, and Debbie Hill, a Housing Officer with Guinness Partnership Trust. They had a lovely morning with lots of residents who came out to help.

This area is jointly managed by all three housing associations so it was great that everyone could come together to speak to customers and share knowledge.



Wellbeing event in Helston

Members of our Community Investment Team attended the Helston Community Health and Wellbeing Fayre to speak with customers and answer any questions they might have.

We had a stall alongside a number of other agencies and were delighted to talk to people about housing, rent and welfare queries generally.

Volunteer Claire came along with us and gave hand massages to attendees on the day. As you can imagine – this was very popular! Everyone felt very relaxed afterwards.



Community day for Pengegon



We held a successful community day in Pengegon, Camborne, and were joined by lots of other organisations and agencies to help spread the word about all the great things happening in the local area.

Our Community Investment Team members were delighted to see lots of families taking part and handed out over 60 gift packs to children in the area, as well as speaking to parents about any tenancy or repairs issues they wanted help with. A representative from our Income Team was also available to chat to customers who had concerns about Universal Credit issues.

There was also a Community Larder present on the day – we gave away four crates of free food that would otherwise have gone to landfill, win-win! Healthy Cornwall brought some more fun with a variety of games to play on the green.

A representative said: *"Thanks so much for including us today, it was lovely to meet all of the providers and play games with the children. Looking forward to many more events this summer and beyond!"*

Seetec Pluss spoke with people about employment and training options and Transformation CPR spoke to people about projects happening in their local area too.

Nick from Treverbyn Hall popped along and brought some phones so that young people could learn how to take them apart and put them back together again. Nick runs a repair café and loves to spread enthusiasm for finding out how things work and how they can be fixed when they go wrong.



Camborne Town Council and Volunteer Cornwall came along to talk to people about local opportunities and investments and the National Literacy Trust handed out free books on the day.

Jo Knucky from the National Literacy Trust said: *"Thanks for inviting us to such a great event. It is such a privilege for the National Literacy Trust in Cornwall to work in the heart of our target communities. We gifted 40 books to residents who attended and we had a great conversation with two young mums of early years children. They didn't know about our work but have followed us on Facebook and now know how to access our ongoing support. My high spot was talking to an 8-year-old who told me that she didn't like reading. After I'd read her two chapters of BFG by Roald Dahl she said she loved the book and took a free copy home."*



Devon and Cornwall Police also came along to talk to participants and gave two young people information on how to join the Police Cadets.

All in all it was a really successful day and we are already looking forward to the next event. Keep an eye out on our social media pages for details of future community days.

Neighbourhood Action Days



Coastline colleagues held a string of successful Neighbourhood Action Days across the summer.

It's all part of our Responsible Neighbourhood Management programme and we were delighted to talk with lots of you and answer your questions about tenancy issues, repairs, welfare, involvement and more.

Here are some pictures of teams in Mabe, Camborne, Pool and Redruth.

Lots of residents in all these areas took the opportunity to dispose of their bulky waste and recycling items and our Services colleagues took away four huge truckloads for people.

Various representatives joined us for the events including Cornwall Council's ASB Team, South West Water and the National Literacy Trust. The free books being given away at many of our events across the summer certainly proved popular and we know they will be treasured for a long time to come.

Thanks to everyone who came along and made the day such a great success, we've loved getting out and about and seeing so many of you over the summer.



Stay informed & have your say.... Get involved & make an impact... Help us decide....

However you choose to get involved, your priorities will be fed through to the Customer Voice group. They present a quarterly report to our Customer Experience Committee, giving a roundup of what matters most in Coastline communities, and identify areas which require attention or customer scrutiny and improvement.



Your voice matters!

Gain skills
Meet new people
Make a difference

Coastline



Stay informed & have your say

- Annual and regular surveys
- Pop-up & community events
- Quarterly customer communication & consultation meetings
- CoastLines magazine
- Website & social media

Connect with us!

Find out more via:
Coastline Conversation –
Coastline Housing or email
getinvolved@coastlinehousing.co.uk

Get involved & make an impact



- Environmental group
- Development group
- Voids inspectors
- Community standards inspectors
- Mystery shopping
- Volunteer scheme
- Green space projects
- Youth engagement days
- Your Next Step

Help us decide



- Customer Voice group
- Customer Experience Committee



Garden Competition 2024

Thank you to all the customers who entered our 2024 garden competition! We thoroughly enjoyed touring around handing out prizes to the lucky winners and viewing some fantastic gardens.

We had a day of visiting our winners to give them the great news about where they had come in the competition. Everyone was delighted to see us on their doorsteps with prizes and certificates.

Winners were:



Kathleen Thomas –
1st, individual garden

Well done all and we
hope to see lots more
great entries next year!



Kathryn Dearden –
2nd, individual garden

Elaine King –
3rd, individual garden



Eric Cawkwell – 1st place for
communal garden at Miners Court
and 2nd place for communal
garden at Veor House

June Harvey – 3rd place,
communal garden at Heartlands



Come and meet the Community Investment Team

Have you seen us in your community?

Members of our Community Investment Team are still visiting local clothes banks, food banks and community larders on a regular basis. Between January and August we made **21** appearances!

We've enjoyed meeting customers at these locations and have been able to help them with repairs reporting, tenancy information and more. We have also been able to make referrals to Community Energy Plus and south West Water for support with energy bills and water bills in arrears. Come along and speak to us to find out more.

You can find us at:

Helston Community Larder which runs from 3pm-4pm on a Tuesday at the Helston Family Hub, TR13 8JF. A member of the Coastline team will be there on the second Tuesday of each month.

Camborne Clothes Bank, 2pm-4pm, Camborne Parish Church Hall (we'll be there on the first Tuesday of the month)

Camborne Community Larder, 9am-10:30am, Camborne Library (we'll be there on the third Monday of the month)

Redruth Community Larder, 9am-10:30am, Bethel Community Church (we'll be there on the fourth Tuesday of the month)



Communication and consultation

Did you know that we have a group of customers who meet regularly to review documents, leaflets, policies and more?

We're always looking for new members. If you would like to get involved contact us in any of the usual ways or email getinvolved@coastlinehousing.co.uk



New homes for Goonhavern

We were delighted to welcome customers to 36 new homes in Goonhavern during September.



Located close to the village centre, Marshfield Close has **26** social rent homes for people with a local connection to the parish of Perranzabuloe and a further ten homes for shared ownership.

The development was officially opened by the former Chair of Coastline's Board, Steve Harrison, at one of his final engagements before the end of his term in the role. He was joined by new residents, members of the Development Team that oversaw the project, other Coastline colleagues and contractors.

Coastline was also pleased to welcome local MP for Truro and Falmouth, Jayne Kirkham, to show her around the new homes.

The scheme was built by South West based Classic Builders, which has completed several of Coastline Housing's recent developments. With an eye on lower cost and greener living, all homes are fitted with air source heat pumps to reduce carbon emissions and heating bills. There is also a large new green space for local people to enjoy for play and exercise.



More homes for Quintrell Downs



Coastline Housing completes its biggest Cornish affordable housing development to date

This summer we welcomed the final residents to our largest development yet at Quintrell Downs with new customers Doug and Judy Hodges given the honour of cutting the ribbon alongside the Mayor of Newquay Councillor Drew Creek.

In total, the development encompasses **140** homes which are a mix of affordable rent properties, shared ownership homes, rent to buy and open market homes.

It also includes Older Persons accommodation that offers 28 flats for people aged over 55 and has easy access lifts and communal facilities.

Chris Weston, Director of Development and Commercial Services, said: *"We are delighted to see Quintrell Downs completed as it's been Coastline's largest project to date. Given the size of the scheme, it has been completed in phases so that new residents could move in along the way. We are now moving people into the final rental properties and have reserved all the shared ownership homes. We hope the new community settling in here will be very happy."*

The milestone occasion comes in the same week that Coastline Housing was listed as the 4th fastest growing housing association in the country in a national list published by Inside Housing magazine.

It's the 7th year in a row that Coastline has appeared in the top ten list that looks at the number of new homes housing associations are building as a percentage of their current stock.

This year Coastline has moved up the list three places – from 7th to 4th in the rankings. Over the last financial year we built **191** new homes in Cornwall, bringing our total stock in ownership or management up to **5,223**.



New residents Doug and Judy Hodges officially declare the Quintrell Downs development open alongside Mayor of Newquay Cllr Drew Creek, the Coastline team and project partners.

"We are so happy and finally feel secure at last."

Mike and Emma share the story of their housing journey and their move into a new Coastline home in Lostwithiel.

Caravans, off-grid living and the loss of a private rented flat through no fault of their own were just some of the many hurdles Mike and Emma experienced as they tried to find a home in the area they both worked and loved.

The couple are both support workers and, as key workers, they worked tirelessly from the start to finish of the Covid pandemic and the various lockdowns.

They were living in a flat rented from a lady they both supported with care but, unfortunately, the time came when it needed to be sold and they had to move out due to circumstances totally out of their control.

Having no luck with finding any other suitable local rental properties Mike and Emma decided to get a loan and buy a large caravan to try to live off grid.

Mike explains: "Unbeknown to us, we had no idea the challenges that stood in front of us trying to live this life. We managed for three months living in a static caravan on a piece of farmland then we had to switch to a 17 foot caravan in the garden of a friend's property where we stayed for nearly three and a half years trying to save some money so we could get married and find more permanent accommodation."

Although their housing situation was challenging, Mike and Emma continued to work hard and saved up to have a handfasting commitment ceremony in June 2024 on a piece of land owned by friend in Perranporth.

During this time, they never stopped bidding on Home Choice and hoping that a suitable property would come up for them. Luckily Emma contacted Home Choice to update their preferences and indicate that Mike had been working as a Support Worker in Lostwithiel for two years by that point, hoping that this additional local connection might open up some more doors.

The timing couldn't have been more perfect – Coastline was about to advertise a number of homes for rent at its Bartholomews Meadow development recently completed in the town.

Mike says: *"The day came when we got the magical call from Charlotte in the Lettings Team at Coastline that we had both been waiting for so desperately! We had finally been chosen for a beautiful new build property and it was all thanks to my career as a carer and key worker which meant I was eligible for the new housing scheme in the local area."*

Emma and Mike moved in at the end of June and got married ten days later – a whirlwind of a new adventure all at once.

Mike adds: *"Everything went so smoothly and our wedding went better than we could have ever have expected, it was amazing from start to finish. Before we knew it, it was time to pack up and move into our new home."*

"Our welcome package was first class and we had a step-by-step explanation about all areas of the property by the very knowledgeable Coastline staff when we arrived. We're very impressed at how easy and stress free the whole experience was!"

"Our new home is finished to a very high standard and looks absolutely stunning. We are so happy and finally feel secure at last. Thank you Coastline crew!"



Alice Meadow welcomes new residents



New homes at Grampound Road spark interest in figures lost to local history

Coastline Housing partnered with a local developer to deliver **36** new homes in Grampound Road and honour women misrepresented in history as part of the development.

We teamed up with **Orchard Dean Developments** for the first time to deliver the homes.

Of the **36 homes**, **10** were offered for affordable rent and four for shared ownership. Orchard Dean, in its first affordable housing venture, will also offer four homes at a discounted sale for people in need of housing. The rented and shared ownership properties have now completed and are allocated or sold. The discounted sale homes will be marketed soon and the open market homes are currently being advertised by Bradleys Estate Agents.

The development has been called Alice Meadow, a name put forward by Dr Caitlin Dean, a Director of Orchard Dean Developments.

Dr Dean explains: "We were keen to seek out a name that would spark interest in the human history of this area. Our research showed that there were a number of figures with the name Alice in the history of this village. Alice Christopher was a local woman who was bequeathed a number of tin mines by Thomas Trethurffe in the early 1500s. There are also further mentions of the name Alice in reference to wives and daughters of local tin mine owners around the same period in this area. Notably one of these figures had a local estate left to her husband as women were not usually able to inherit property in those days."

From left to right, Jo Harley from Coastline Housing, Dr Caitlin Dean from Orchard Dean Developments and Angela Warwick of Situ8, at Alice Meadow in Grampound Road during the early stages of the build.



"It's been hard to pinpoint any more information than this about these particular characters which, in itself, speaks volumes. Personally I think it is notable that none of these Alice figures have their dates of living recorded, and that they are referred to only as the wives and sisters of men, which highlights exactly why we should now be using their names where appropriate for the areas and communities they lived in."

In a happy twist of fate, three present-day women who are all supporters of the Women in Construction movement were instrumental in bringing this development to life.

Dr Dean was joined in the project by Angela Warwick, Director of Situ8 Planning, who secured the planning consent for the site and Jo Harley, Development Manager at Coastline Housing, who looked after delivery of the project on behalf of the social landlord.

Angela says: *"It felt like serendipity that three modern day women in construction joined forces to peel back the years and honour women who have been misrepresented in history with this present day development."*

Despite comprising 50% of the population, women still make up only 11% of the construction workforce in the UK.

Jo from Coastline Housing adds: *"We are absolutely delighted to be supplying more affordable homes in another area of Cornwall to families and individuals who are in need as the housing crisis continues to bite in our county."*



The completed properties at Alice Meadow.



An aerial view of the new Grampound Road neighbourhood nearing completion.

Celebrating Starts at Home Day

Residents, volunteers and colleagues at Coastline Housing held events to celebrate the importance of supported housing services and joined with others across the country to call on the government for sound and stable funding for these services in the future.

Homeless clients at Chi Winder in Pool cooked up a storm on the BBQ and invited visitors and key stakeholders from the community into the purpose-built homeless centre to see the sorts of vital services delivered there every day.

This includes crisis accommodation, move-on accommodation, access to a GP, showers, laundry, courses and numerous other help and advice services.

Meanwhile, residents and guests at our accommodation for homeless families in Redruth marked the day with lunch, cake and the creation of a new fairy garden complete with plant pots, mushrooms and miniature ladders. It's hoped that children and their families will be able to add to this project over the coming months and years, providing something full of joy and hope for any future guests at this accommodation.



Louise Beard, Deputy CEO of Coastline Housing, said: *"Having a safe and secure home is one of the most important things in life. For many people though, this is not enough and they need a wraparound support service to enable them to live an independent and fulfilling life."*

"Supported housing services need to be a vital part of any national housing strategy that's introduced by the new government moving forwards and that is why we are so keen to promote the difference supported housing services make to people's lives day in, day out."

A celebration event also took place at Miners Court, Coastline's Extra Care scheme where customers live independently in 64 self-contained flats with help from an on-site care and support team.

Customers decorated the scheme with home-made decorations they had been working hard to prepare and all enjoyed coming together to take part in some singing and dancing along to music provided by a local entertainer.

Louise adds: *"Cornwall has an ageing population and this is why Extra Care schemes and other support services for people who are older and may become less independent are so vitally important. These services help people to stay healthier and more independent for longer."*

"Without services like these, thousands of people across the country could go without the support they need, costing the public purse and leaving people who could live independently with support facing long stays in care homes or even hospitals."



Your rent 2024/25 – how a 53 week financial year could affect you

In this financial year there are 53 Mondays. If your rent is charged weekly that means there are 53 weekly rent amounts on your account.

This is because in most years you will be charged for 52 weeks, which are 364 days rather than the full 365. Therefore every five or six years there is a 53 week financial year to account for this additional day plus any leap days.

Take a look at the guide below to see what you might need to do.

If your rent is charged monthly then you won't see any difference in the payments you need to make because the extra week is taken into account when rents are calculated.

What does this mean for my rent payments?

If you pay your rent monthly

To work out what to pay each month, take your weekly rent and multiply it by 53, then divide the total by 12.

For example, if your rent is £105.00 per week:

$£105.00 \times 53 \text{ weeks} = £5,565 \text{ due for the year}$

$£5,565 \div 12 \text{ months} = £463.75 \text{ per month.}$

Login to **My Coastline** to check how much your weekly rent is or refer to the rent letter you received at the end of February.

If you haven't already been making payments to take into account the 53rd week then you may need to make additional or increased payments to ensure you aren't in arrears at the end of the financial year.

Please feel free to contact the Income Management Team at income@coastlinehousing.co.uk to discuss your payments.

If you pay your rent weekly

You won't notice any change - pay your weekly rental amounts as usual. You can login to My Coastline to check how much your weekly rent is or refer to the rent letter you received at the end of February.

What happens if I claim Universal Credit?

If you receive Universal Credit, your entitlement will be calculated based on 52 weeks. That means when there are 53 Mondays in a financial year you will be underpaid by Universal Credit and need to pay for the 53rd week yourself.

What happens if I pay by Direct Debit?

If you pay monthly by Direct Debit, we calculate your monthly payments for you to ensure that the 53rd week is spread across the whole of the financial year.

What if I claim Housing Benefit?

If you claim Housing Benefit they will calculate your Housing Benefit entitlement by taking into account the 53rd week, so you won't need to pay anything extra for this week.

What if I need help with my finances?

Visit the www.coastlinehousing.co.uk/payments/financial-support/ section of our website. This area is regularly updated to highlight the support that we can offer, as well as the support that is available from other organisations in your local community.

You can also get in touch with our Income Management Team who will be happy to have a chat about your finances, rent payments and provide guidance and support.

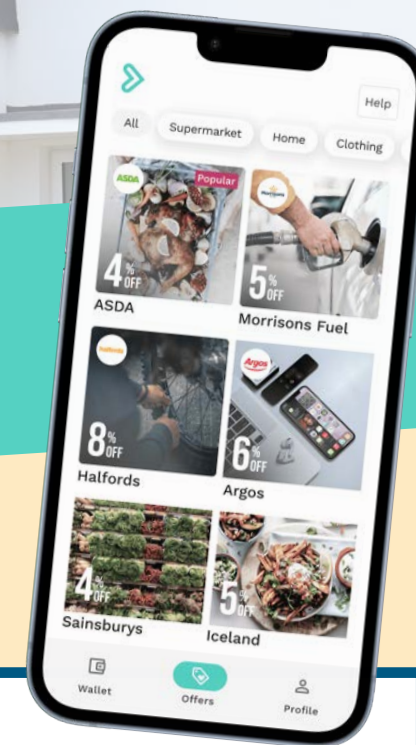
Email income@coastlinehousing.co.uk



HOUSING PERKS

Have you signed up to Housing Perks yet?

It's a free customer discount app that will give you access to up to 20% off in over 100 shops and brands.



Sainsbury's

PRIMARK

ASDA



T.K. MAXX



M&S

Just search **Housing Perks** on your app store, sign up and enter your tenancy reference. You can find this on your payment card, sign up paperwork or – if you can't track it down – just phone us and we'll let you know what it is.

Then you can start browsing the app and using it to save money.

You can find it direct via this QR code. Good luck and let us know how you get on!



Coastline



HOUSING PERKS

What happens when we get it wrong?

Coastline has an easy-to-use complaints process that helps our customers when they feel that we have let them down.

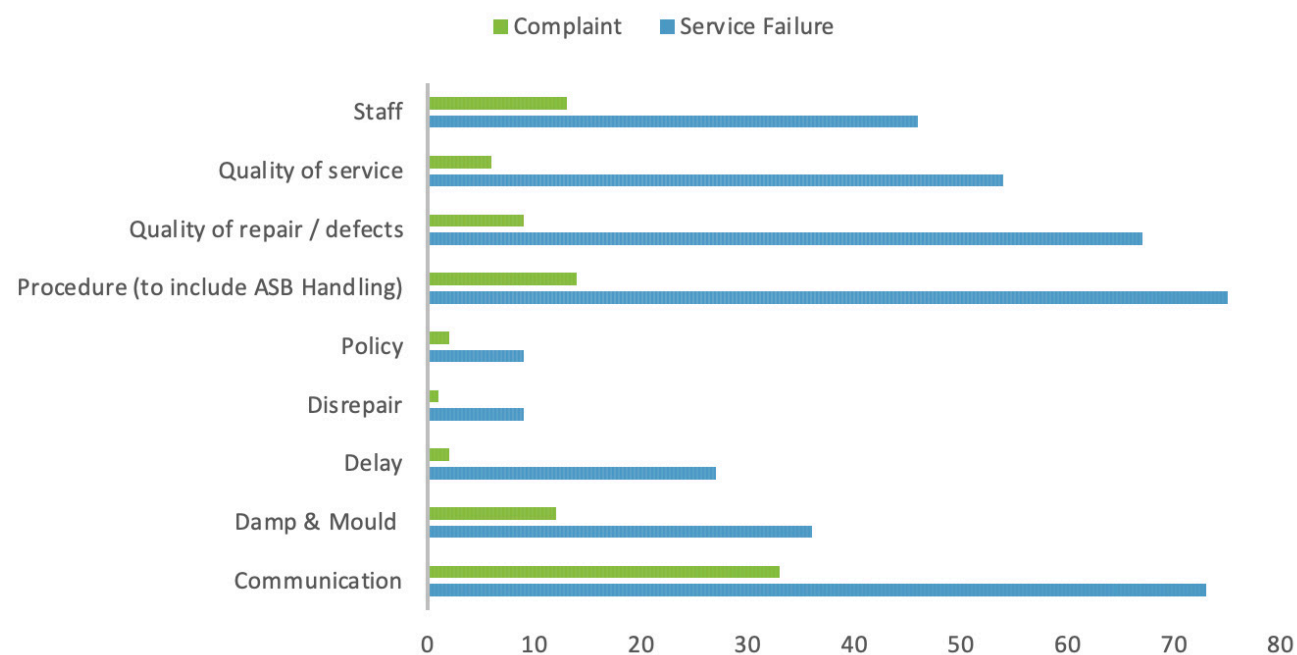
When we are made aware that an issue has occurred, if we are unable to resolve this straight away at the first point of contact, we will do our very best to resolve this quickly within four working days, as a service request/failure. The majority of issues raised are successfully resolved this way and out of **398** service requests/failures received in 2023/24, only **14** progressed to become complaints.

If the issue reported has previously been raised to us, and remains unresolved or not completed to your satisfaction, we will automatically raise this at Stage 1 of our published Complaints Policy. This will involve a thorough investigation by a senior manager within 10 working days. As part of the process you will be contacted to share your customer journey and a site visit will be arranged in consultation with you, if the matter is regarding a property or community issue.

Complaints are reviewed regularly by senior managers, Customer Voice, our Customer Experience Committee and the Board to make sure lessons are learnt when we have not done something right or to the expected standard. Each year, we publish a summary of the complaints that have been made so that our customers know we are being open and honest and acknowledge when something hasn't gone quite right.

The table below looks at the **92** complaints and **398** Service Failures received during 2023/24 broken down by service area.

Service Failures and Complaints by Service Area

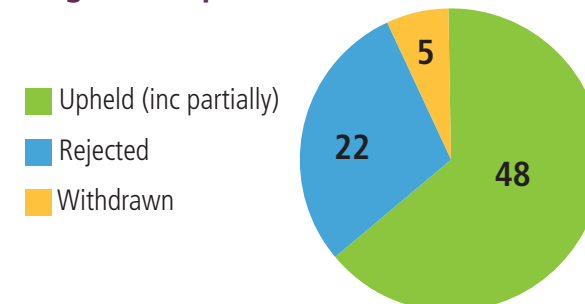


Following publication of the updated Housing Ombudsman Service 'Complaint Handling Code' from 1 April 2024 all social housing providers must publish an annual self-assessment against this Code. The Code, our self-assessment and information about the Housing Ombudsman Service and Social Housing Complaints are all published on a dedicated Complaints page on our website -www.coastlinehousing.co.uk/contact-us/complaints

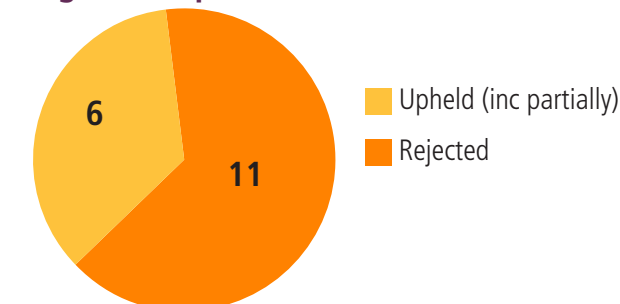


The vast majority of complaints are resolved quickly and to the customer's satisfaction at the earliest stages of the Complaints Policy, as shown below. During 2023/24 we received a total of **92** complaints. Out of these, **75** were resolved at Stage 1 and **17** progressed for review at Stage 2. We partially or fully upheld **59** complaints which means that we agreed with all or part of what our customers were saying to us.

Stage 1 Complaint Resolutions



Stage 2 Complaint Resolutions



Two of the complaints received in the year were referred to the Housing Ombudsman for independent review. It was determined by the Housing Ombudsman who determined there had been three service failures in regards to one of the complaints and we have since taken steps to ensure the same issues do not recur.

Over the year, we made **68** improvements to our current services as a result of the complaints and service requests/failures we received.

Some of the improvements and changes we put into place over the last year, as a result of complaints, are shown below;

You Said	We Did:
It would be useful for Coastline staff to be able to easily direct customers to which services are available to them.	This has been added to our induction training for all new colleagues and to our refresher training for all existing colleagues.
Sometimes customers are put 'on hold' for too long when calling into Coastline.	Training has been put in place for calls to be set against a criteria to ensure customers are not kept on hold for an unnecessary amount of time.
Customers would like to be contacted to ensure defect repairs have been resolved when they are reported to the 'Out Of Hour's' team.	The Defect Officer checks to see if an emergency repair has been raised to the 'Out Of Hours' team and calls the customer to ensure the repair has been resolved, even if it has been cancelled.

we can do something better, and we welcome feedback of any kind regarding areas of our service delivery.

Copies of our full Complaints Policy are available on request, on the Company's website at www.coastlinehousing.co.uk or by telephone on **01209 200200**.

Of course when we do things well, it's great to get positive feedback and our staff really appreciate when a customer takes time to say 'thank you' for a job well done. In 2023/24 we received an incredible **2290** compliments from our customers.

Remember, it's easy to make a complaint or to compliment us! All you need to do is call our Customer Access Team on **01209 200200** or email complaints@coastlinehousing.co.uk direct. Of course, you can always text, use the 'My Coastline' portal, or write to us at the usual address.



Feeling the cold?

Here are some top tips for staying warm this winter



To stay warm, try to keep your heating at 18°C in living areas and 16°C in bedrooms



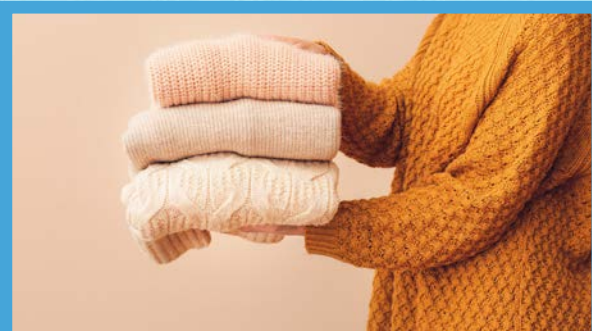
Have regular hot meals and drinks



Draught-proof your home



Keep moving regularly to keep warm



Layer up – wearing lots of layers rather than one thick piece of clothing is a smart way to keep warm in winter



Wear thick socks or slippers - keeping your feet warm will make your whole body feel warmer

If you are worried about your energy bills this winter, do speak to **Community Energy Plus** to see if staff there might be able to help you.

Community Energy Plus provides free, independent advice and support to householders in Cornwall so they can enjoy warmer, energy efficient homes as part of a more sustainable future.

You can call them for free on **0800 954 1956** or visit **cep.org.uk** for lots of help and advice about staying warm and well this winter.



**COMMUNITY
ENERGY PLUS**



Let's mow!

Our Grounds Maintenance Team has some fantastic new vehicles to put to work on Coastline's estates.

With our old machines being outdated and starting to become unreliable, the decision was made to upgrade our ride-on mowers to cope with our increasing workload.

The new machines will be much more efficient, powerful and reliable. They have been supplied by Vincent's Tractors and have been kitted out with road kits, number plates and lights.

The 'Red Ferris' mowers have been purchased as they are much more manoeuvrable to operate on smaller sites to assist with steering with ease around trees and obstacles.

The 'Orange Kubota' have been purchased for our much larger, open spaces. You will see these out on the Camborne, Redruth and Helston rounds.

Nathan Buscombe, our Grounds Supervisor, says: "All the operatives are very pleased with the new equipment and keen to use them once they have all received the relevant training."



Damp and mould: what you need to know



With the change in temperature that winter brings, some of us can start to experience more condensation, damp and mould in our homes as the weather gets colder and we keep more windows shut for warmth.

If you notice damp or mould in your home it is very important that you let us know so that we can investigate and sort it out. We have a dedicated in-house team specifically set up to look into any damp and mould problems and how they can be resolved.

Most homes get some condensation from time to time but when this is persistent, it can lead to damp and mould.

Here are some top tips for preventing condensation:



When bathing or showering, try to open the window slightly to reduce the spread of water vapour. Make sure your extractor fan is switched on if you have one and keep the bathroom door closed.



Try to avoid drying wet clothes on radiators – instead use a cheap drying rack in a cooler room where you can close the door.



Try to leave a gap between your furniture and outside walls. It's best not to put furniture in front of radiators either as this prevents heat from getting around the room.



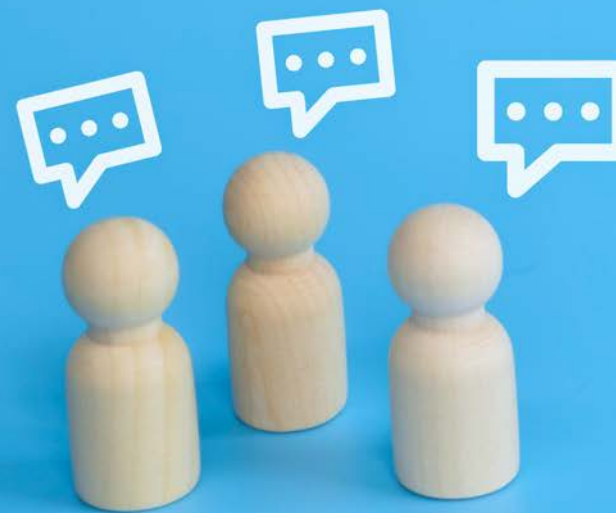
Keep your home warm. Warm air holds more moisture causing less condensation to form. If you're worried about heating your home call us on 01209 200200.



Try to keep lids on pans when cooking and use your kitchen extractor fan if you have one



Keep the trickle vents on windows open – even a small amount of fresh air can help. From time to time, open your windows wider to air your home too.



Spot the survey!



We will be sending out surveys at random across the next few months for customers to fill in. We'll be asking all about our customer involvement activities, community activities and more.

Each time you fill one in, you'll be entered into a draw and stand a chance of winning a **£20 voucher** on the Housing Perks app. So keep your eyes peeled and remember... you've got to be in it to win it!

Struggling with the cost of living crisis?

With continuing challenges around the cost of living, we understand that many customers may be worried about their household finances. We have a friendly and approachable Tenancy Sustainment Team who can help you.

If you would like to look at maximising your income, information about budgeting, support to pay your rent or other bills, please reach out to the team on **My Coastline** or email welfarereform@coastlinehousing.co.uk

You can also phone us if you prefer and ask for the **Tenancy Sustainment Team**. Remember – if you are starting to struggle with paying your rent it's always better to start a conversation with us sooner rather than later to see how we can help.

Our team also has access to a Sustainability Fund. This is used to support customers in crisis in many different ways.



An assessment of your situation will be completed to find out about your circumstances and your level of risk to help us understand how we can best support you through the fund.

Do contact us in any of the usual ways if you are struggling and we can talk you through the process.

You told us, we listened, together we...

Our approach

In May, we conducted our second annual Tenant Satisfaction Measures survey, where **1054** rental customers and **151** shared owners responded, and of those, **72%** of rental customers and **67.2%** of shared owners were happy to be contacted again for a follow-up.

Our teams were given the responses related to their area and we followed up on dissatisfied responses to identify areas for improvement and to see whether any ongoing issues could be resolved.

When collecting the tenant satisfaction measures, we have used a 'sample approach' – where a random sample of customers are invited to participate in the survey. We have selected high level demographic data for our sample so that we are be representative of our customers.

Our Performance

83.3% of our rental customers are satisfied with the overall services that Coastline provides. This is an improvement on last year's survey where **80.5%** of customers were satisfied.

The biggest improvement we have seen in the last year relates to satisfaction with Coastline's contribution to your neighbourhood. In 2023, **65.1%** of customers were satisfied with our contribution to neighbourhoods but this is now reporting at **74.8%** satisfaction.

Another area we have seen improvements is satisfaction with our approach to handling anti-social behaviour, where **55.5%** of customers were satisfied in 2023, compared with **63.6%** in the recent survey.

88.5% of customers are satisfied that their home is safe and **85.3%** are satisfied that their home is well maintained.

Here's what you've told us:

“If I ever have a problem its sorted straight away.”

“They helped me from being homeless and provided me with a home.”

“The trades people are always kind and caring in all they do for me at home.”

“Everything pretty straight forward e.g. moving process and any issues addressed quickly.”

“If I have a problem they come quickly, they are very polite, they are good.”

	2023/24	2024/25	Change
TP01 - Overall Services	80.5%	83.3%	2.8%
TP02 - Repairs Last 12 months	83.5%	85.9%	2.4%
TP03 - Time Taken	80.3%	79.8%	-0.5%
TP04 - Well Maintained	80.1%	85.3%	5.1%
TP05 - Safe	83.3%	88.5%	5.1%
TP06 - Listens and acts	64.0%	71.5%	7.5%
TP07 - Informed	70.3%	79.4%	9.0%
TP08 - Fairly & with Respect	80.0%	84.1%	4.1%
TP09 - Complaints Handling	39.7%	40.0%	0.3%
TP10 - Communal	75.5%	80.1%	4.6%
TP11 - Neighbourhood Contribution	65.1%	74.8%	9.7%
TP12 - ASB	55.5%	63.6%	8.1%
Easy to Deal with	83.7%	85.6%	1.9%
Promoters	62.5%	61.4%	-1.1%

For our shared owners, **62.3%** of customers were satisfied with the overall services that Coastline provides. This is an improvement on last year's survey where **52%** of customers were satisfied.

Again, we are seeing a high percentage of customers who are satisfied that their home is safe (**81.1%**) which is an improvement on **65.9%** last year. Satisfaction with communal areas has improved by **27.9** percentage points, in our survey last year only **34.9%** of customers were satisfied with communal areas, compared to **62.8%** in this year's survey.

Here's what you've told us:

“It was an easy process to communicate with them and they are helpful. My last query was answered within 24 hours.”

“They were quite quick to respond when I went through the purchase of my house, and they have been very responsive since.”

“Whenever I email they come back within 24 hrs. They act as an interim between the contractors. They've tried their best.”

“They have supported me through the transition of selling my house and buying this one. I couldn't have done it without them.”

What are we doing to improve?

Based on your responses, we have developed an Improvement Action Plan that outlines the commitments and activities we will take to improve our services. These fall into four key themes: day-to-day repairs, neighbourhood management, communication / customer services and complaints handling. The full results from our Tenant Satisfaction Measures survey and updates to our Improvement Action Plan are available on our website.

How can we better support you?

At Coastline, we have been working hard to promote and improve our approach to supporting vulnerable customers, drawing on insights and recommendations from the Housing Ombudsman Spotlight report on: Attitudes, Respect and Rights.

This report, published in January 2024, emphasises the need for landlords to avoid stigma and adopt human-centric policies to adapt to the diverse needs of residents, particularly the most vulnerable.

We have embraced these recommendations, committing to ongoing improvements to maintain the highest service standards for our customers.



"Recognise Record Respond"

So far we have:

- Created a Vulnerable Customer Policy which is available on our website
- Conducted a digital pilot survey to gather detailed customer data, integrating equality, diversity and inclusion information, any vulnerabilities and the impacts of these into various service areas.
- Created a paper copy of the data collection survey for customers who are not digitally active – you may have this survey in your magazine if you are receiving a postal copy
- Consider any customer vulnerabilities when we respond to complaints, anti-social behaviour reports and repairs so that we can take this into consideration while carrying out our services
- Reviewed and updated our lettings application to ask customers about vulnerabilities and impacts so that reasonable adjustments can be made
- Reviewed and updated the My Details area on My Coastline to include vulnerabilities and impacts so customers can update this information themselves when needed. There is also a prompt to check your information every 12 months so that we have the most up-to-date data and can use this to tailor our services to meet your support needs

Some customers may have already received a survey asking them to update their details. By providing this information, we can make reasonable adjustments where necessary to be better able to support your individual needs.

If you ask us to contact you regarding any additional support needs or adjustments, your housing officer will be in contact to discuss these with you.



Possession Order success for Coastline Housing

A court has granted Coastline Housing 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 is currently being 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 more information, help and advice.

The Government is changing the criteria for the Winter Fuel Payment

As well as being State Pension age, you will also need to be in receipt of certain means-tested benefits.

Many households risk missing out on the Winter Fuel Payment this year as they aren't claiming benefits that they are entitled to.



Am I eligible?

You may be eligible for a Winter Fuel Payment of up to **£300** if you were born before **23rd September 1958** and you receive one of the following benefits:

- Pension Credit
- Universal Credit
- Income-related Employment and Support Allowance (ESA)
- Income-based Jobseeker's Allowance
- Income Support

If you aren't already receiving any of the benefits above, you can check your eligibility by completing a benefit calculator at www.entitledto.co.uk or www.turn2us.org.uk.

How much will I get?

The Winter Fuel Payment is worth up to **£300**, to help you with your heating bills over the winter months. If you're eligible you will receive a letter in October or November to let you know how much you'll get. Most payments will be made automatically in November or December.

We're here to help!

If you'd like some help to check your benefits or to understand your finances, contact our **Tenancy Sustainment Team** at welfarereform@coastlinehousing.co.uk or calling **01209 200200**.

Pension Credit

It's more important than ever that households check their eligibility for Pension Credit.

If you're over State Pension age and on a low income, Pension Credit can give you extra money to help you with your living costs.

Am I eligible?

There are different eligibility requirements for Pension Credit depending on your circumstances but you could be eligible if:

- you've reached State Pension age
- your weekly income is less than £218.15 if you're single or £332.95 if you're a couple
- your income is higher than the above but you have a disability, care for someone, have certain housing costs, or are responsible for a child



How much will I get?

Pension credit will top up your weekly income to **£218.15** if you're single or **£332.95** for a couple. You could get more than this if you have a disability, care for someone, have certain housing costs, or are responsible for a child.

The average Pension Credit claim is estimated to be worth **£3,900** a year but it also unlocks access to other financial support including the Winter Fuel Payment, Council Tax reduction, Housing Benefit, help with NHS costs, free TV licence, a Cold Weather Payment or the Warm Home Discount.

How do I claim?

You can make a claim online for Pension Credit by visiting the gov.uk website.

You can also call the Pension Credit claim line on **0800 99 1234** and they will complete the application with you over the phone.

You, and your partner if you have one, will need to make sure you have ready your National Insurance Number, details of any income and pensions, and details of any other money or savings.

Marathon challenge raises over £4,000 for StreetVet

Coastline colleagues came together to undertake their annual marathon challenge in September and raised over £4,100 for their charity of the year StreetVet.

Colleagues collectively covered over 800 miles in eight hours by walking, running, cycling and swimming during a single work day. This included a lunchtime dog walk with many much-loved pets joining the fun.

StreetVet provides essential veterinary care and services to the pets of people experiencing homelessness. Staff chose to support this charity as they wanted to give something back in recognition of its longstanding work with Coastline's own homeless service clients.



Celebrating our young volunteers

This year Coastline has seen an increase in the number of young volunteers getting involved in formal volunteer opportunities – with an increase from one young volunteer in 2023 to five in 2024!

Our young volunteers have been based across our Miners Court and Community Investment teams, helping with tasks such as the delivery of activities and community events.

Customers and colleagues have commented on the positive impact their involvement has had:

“They get stuck in with helping with making refreshments and getting involved in activities. The customers really enjoy their company.”

“We have a right laugh together!”



“They’ve been so helpful, last week I wasn’t feeling too great, they picked that up straight away and checked on me throughout the day. They do a brilliant job.”

“It’s great to have all generations together, we all learn from each other.”

“Ben is a helping hand in the laundry, taking the pressure off staff and enabling them to concentrate on care tasks. He is always positive, eager to learn and a great asset to the team.”



The experience has also been impactful to the young people getting involved, with them commenting:



“It’s helped me to achieve my Duke of Edinburgh Award!”

“I’ve enjoyed meeting new people. One of the customers I visit when I drop back their laundry seems lonely and always looks happier when he sees me and I stay to have a chat. It makes me feel good..”



“Not only has it taught me many valuable things for my future but it’s also been an amazing working environment. I’ve been overjoyed to help out the community and I look forward to volunteering with them again soon.”



If you know someone who is 14+ years old who would be interested in volunteering, then please contact the Community Investment Team to see how they could get involved.

Volunteer Opportunities

Are you passionate about making a difference in your community?
Do you have the leadership skills to guide discussions and drive positive change?
If so, we have an exciting volunteer opportunity for you!



Time Commitment:
Four meetings per year

As the Chair, you will lead our quarterly Customer Voice meetings to ensure all customer voices are heard, helping to shape and improve Coastline's services and maintaining a clear connection between customers, communities and the Board.



Customer Voice

To apply, contact our Community Investment Team: getinvolved@coastlinehousing.co.uk
01209 200200

Volunteer vacancies

Would you like to take up a volunteering opportunity with Coastline? It's a great way to boost confidence, learn new skills and meet new people.

We currently have the following volunteer vacancies:

Camborne Based Activities Volunteer

Helping to plan and deliver activities for customers who reside in our Camborne Older Persons schemes, with the aim of reducing loneliness/ social isolation and increasing confidence and connectedness.

Laundry Assistant Volunteer

Our Extra Care scheme is looking for someone who would be interested in donating their time to helping organise and run the laundry room at Miners Court.

Day Centre Volunteer

(Monday, Tuesday & Thursday 12:30pm - 3:30pm)

We are also looking for a volunteer to assist Extra Care colleagues with the day-to-day running of Miners Court Day Centre, assisting with making refreshments and the running of activities.

Redruth Based Activities Volunteer

(Wednesday & Friday afternoons)

Miners Court is also looking for reliable passionate volunteer who would like to take the lead in creating and delivering activities to Miners Court customers on Wednesday and Friday afternoons.

Customer Voice Chair (Four meetings per year)

Are you passionate about making a difference in your community? Do you have the leadership skills to guide discussions and drive positive change? If so, we have an exciting volunteer opportunity for you! As the Chair, you will lead our Quarterly Customer Voice meetings to ensure all customer voices are heard, helping to shape and improve Coastline's services and maintaining a clear connection between customers, communities, and the Board.

Detailed role profiles can be found on our website. If you are interested in these opportunities or would like to find out more about our volunteer scheme then please call our **Volunteer Manager** on **01209 200200** or contact us in the usual ways.

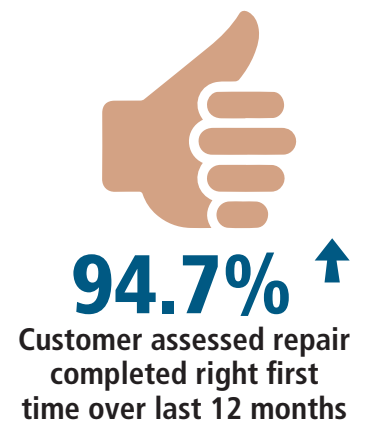
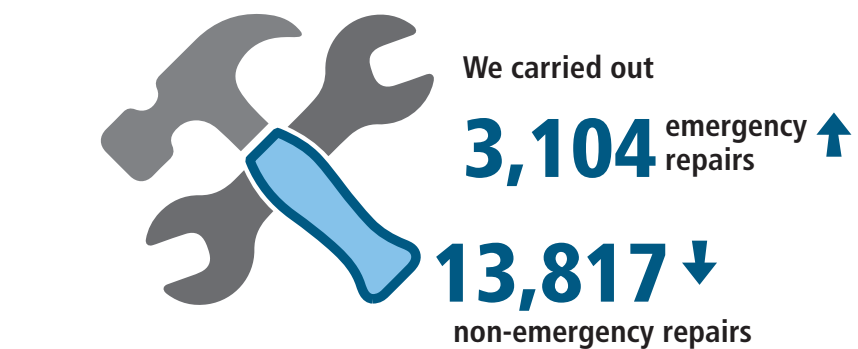
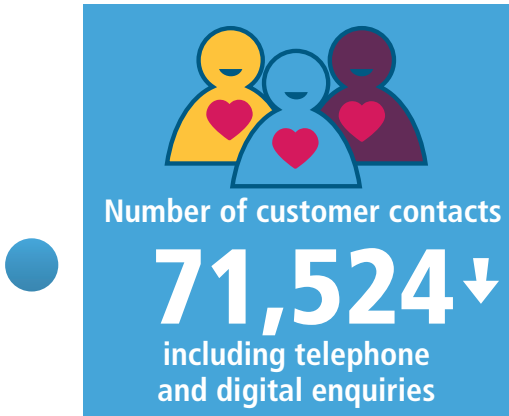
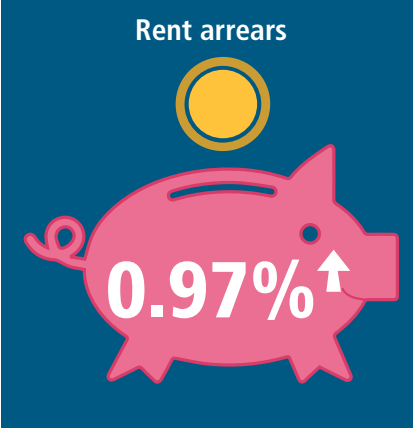
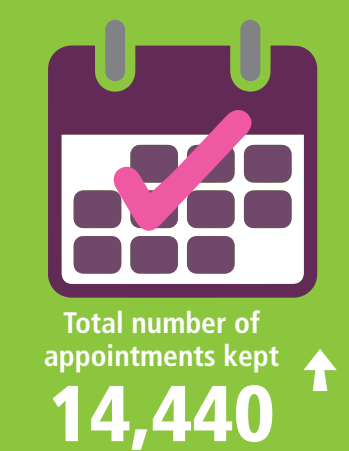


Annual Report to Customers is published

We published our Annual Report to Customers document in September. This publication gives an overview of the year that ran from 2023 to 2024 and details our activities, performance across the business and other important updates.

You can read a full copy at our website under the 'publications' section but here's an snapshot of our overall performance last year.

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



Get involved and join the Coastline Conversation



The conversation is happening and we’re listening! Whether you respond to a quick survey, attend an event or are part of one of our customer groups, we’re working together to deliver better services and stronger communities.

There are a range of ways you can get involved in working with Coastline and shaping your community and the services we deliver.

The Coastline Conversation offers a wide range of opportunities for people using our services to influence and shape them, so we can be confident we’re doing the right things for our customers. We never stop looking for ways to improve and we know that the best way to do this is through listening to the diverse range of customer voices.

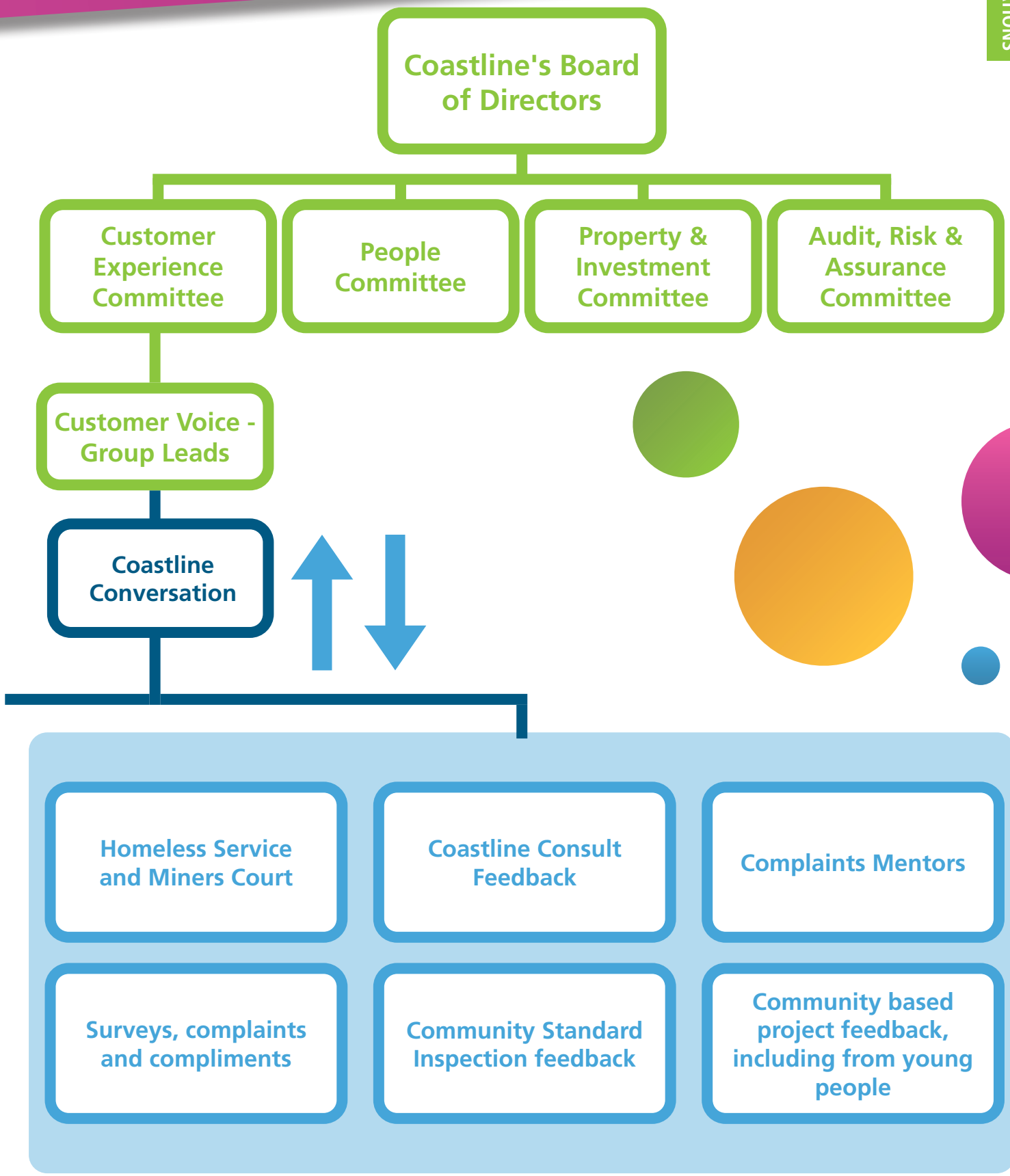
This diagram shows the different involvement opportunities from dedicated customer groups to less formal options. The group leads form ‘Customer Voice’ – who convey all the customer feedback through to the Customer Experience Committee. By hearing what you have to say – however you choose to tell us - we can be confident the decisions we’re making are the right ones.

Get in touch to get involved with the Coastline Conversation.
You can contact us in any of the usual ways.



Customer Voice will vote on scrutiny topics for the year, informed by customer feedback, performance trends, and priorities. A Scrutiny Lead will oversee scrutiny projects and update Customer Voice.

Members of any group can take part in scrutiny reviews.



Blue boxes indicate informal and ad hoc involvement, purple boxes indicate our formal customer group and green boxes indicate formal governance and decision making groups.

There's something for everyone!



Going for Gold

Coastline Housing is an Investors in People Gold employer

Investors in People has awarded Coastline Housing its We invest in people, gold accreditation.

Gold accreditation means that Coastline has the right people management policies in place but more than that, it means everyone - from CEO to apprentice - takes ownership for making them come to life.

Commenting on the award, Allister Young, Coastline Housing's CEO, said: *"This gold accreditation shows how committed we are to attracting the best colleagues and supporting them with excellent training and career opportunities. That enables us to provide top quality services to all our customers and continue growing the organisation, building more homes for local people so we can all work towards ending the housing crisis in Cornwall."*

Hannah Tripp, Coastline Head of People & Culture added: *"What makes this gold accreditation so special is that it's based on what Coastline employees say about the organisation in Investors in People's independent surveys and interviews. It's really gratifying to hear just how much people want to work with us and plan to stay. But the work doesn't stop here. We know that in a time when employers need to compete to attract the best talent we need to keep evolving our offer, something we will continue to work on."*



INVESTORS IN PEOPLE
We invest in people Gold

WELCOME!

Welcome on Board

Coastline Housing has appointed Francesca Rhodes as its new Chair.

Francesca joined our Board and took over the reins from our outgoing Chair Steve Harrison following his retirement in September.

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 our mission to work with others to solve the housing crisis in Cornwall.

Francesca's interest and commitment to social housing began at Sovereign Housing Group where she led the corporate finance function. She currently runs a small specialist consultancy in the sector utilising her broad governance, treasury, and corporate finance knowledge.

In addition, Francesca has fulfilled several trustee roles during her professional career, most notably during her term as a Non-Executive Director for Spectrum Housing, and previously as a Trustee for the Pfizer Group pension scheme.

Francesca says of her appointment: *"The housing crisis continues to be a very real and serious issue for people of all ages and Cornwall faces its own particular set of challenges within this crisis thanks to issues such as second home ownership and tourism driving up the cost of rent in many spots, pricing local people out of the areas where they need to live and work. I am delighted to be joining Coastline as the team continues to work to bring more affordable housing to the county and to make a difference to improve lives and communities in multiple other ways as well."*



Francesca Rhodes, the newly appointed Chair of Coastline Housing



Overall satisfaction

It is important to us that you trust us as your landlord, and we pride ourselves on making improvements based on listening to your feedback. You can expect us to:

- Be open, honest and accountable
- Use helpful and clear communication
- Be consistent, fair and respectful
- Treat you as an individual

This will be achieved by:

Respectful & helpful engagement

- Respectful interactions and active listening
- A range of opportunities to give feedback and hear how it is used
- Consultation ahead of significant changes to services

Responsible neighbourhood management

- Clean and well-maintained shared areas
- Positive contributions to local communities
- Resolving community concerns and anti-social behaviour fairly and promptly

Keeping properties in good repair

- Affordable, clean and secure homes free from disrepair
- Easy to use, good quality and timely repairs service
- Friendly and reliable customer service

Effective handling of complaints

- Simple and accessible ways to raise issues
- Resolving issues before they become a complaint
- Learning from issues and complaints

Maintaining building safety

- Listen to, take seriously and act upon any safety concerns
- Ensure all of our properties are compliant with all the required building safety standards

Valuing and celebrating differences

- Demonstrating inclusivity across all customer groups
- Through seeking the views of all groups, and
- Recognising and removing barriers to participation