

ANNUAL REPORT TO CUSTOMERS 2024-25



Coastline

ANNUAL REPORT TO CUSTOMERS 2024-25



Coastline



Welcome to our Annual Report to Customers for 2024/25

We are delighted that we have finished another year where we've:

- **Invested in the quality of our customers' homes** and made sure they are safe and secure;
- **Invested in new homes**, with more than 150 affordable homes completed for new customers; and
- **Invested in high standards of customer service**, with almost all of our measures of customer satisfaction putting us in the top quarter of housing associations nationally.

Crucially, against an ever intense and difficult economic backdrop, we've achieved this with an ongoing focus on financial performance and value for money, meaning that the rent you pay to us is used as effectively and efficiently as possible. You can read much more of the detail for each of these achievements across the pages of this document.

This report encompasses the last year of our Coastline Plan for 2021-2025 and so marks a real milestone for us. We finished the final year of our Plan with 81% of our targets for this four-year period on track, putting us in a strong position to turn our attention to the next Coastline Plan which will take us up to 2030. We're feeling excited about the years ahead, continuing to focus on both important grass roots services and projects and also having an eye to the future, looking at how we can further improve what we do and the impact we can make within Cornwall.

Like any company, we know that we don't get things right 100% of the time and that there are always ways we can improve. The listening and learning section of this document outlines some of the practical improvements we've implemented this year in different areas of the business.

Many of the improvements we make are thanks to you – our customers. Every piece of feedback you give us and every way in which you get involved with Coastline helps us to shape our services in a positive way moving forwards and that makes a real difference for everyone.

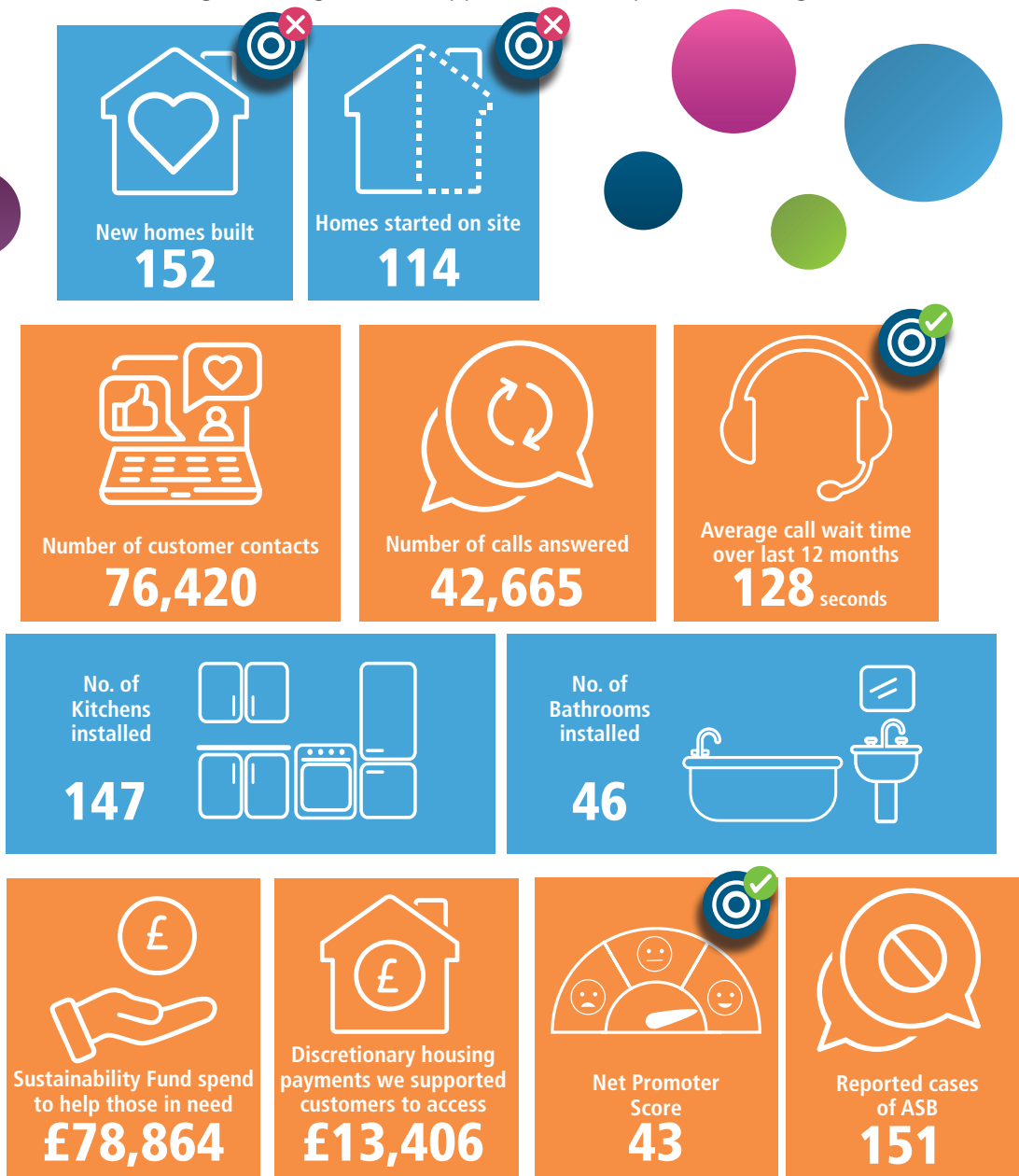
In my role as Chair of the Customer Experience Committee, I have the privilege of seeing how involvement at all stages – no matter how small – can make a real difference in the way Coastline operates. Your thoughts, opinions and ideas can work their way into strategies, policies and plans to be implemented at Board level for the benefit of all present and future customers so the work you do is really worthwhile and we would always welcome anyone who wishes to become more involved with us. You can read more about our involvement activities in our Annual Involvement and Engagement Statement on our website.

Thank you to all of you for your ongoing support this year and we look forward to all that lies in store for the year ahead.

Kelly Kemp
Board Member and Chair of Customer Experience Committee

Looking Back: Our Year at a glance

As we reflect on the past year, we're proud to share some of the key work that's helped us make a real difference for our customers, neighbourhoods, properties – while continuing to strengthen our approach to complaint handling.



We regularly use Housemark Benchmarking data to compare our performance against other housing associations, and we aim to be among the top 25% in the sector

Listening and learning



This year we received a total of **89** Stage 1 complaints, and **25** progressed to Stage 2 for review by an independent panel.

If the customer is in agreement we will handle the case as a service request and aim to resolve these within four working days. If a customer expresses a wish for the case to be handled as a complaint, we will do so. We will also do so if the case cannot be resolved within four working days as a service request.

This year we refused **17** complaints. On some occasions we are unable to progress an issue raised through our published Complaints Policy. This could be for issues raised that are beyond Coastline's control or responsibility, such as making repairs to a road which does not belong to Coastline or asking for a product or service we do not provide. Of the **17** complaints refused, **15** were about a service Coastline does not provide, one was about service charge or rent increases and one was for an issue which took place more than a year ago and the specifics of the case did not justify accepting it.

We received **89** Stage 1 complaints and **86%** were either upheld or partially upheld.

We received **25** Stage 2 complaints and **76%** were either upheld or partially upheld.

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

The 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.



Learning from our mistakes

A total of **79** commitments and improvements to our services were identified over the past year as a result of complaints received from our customers. The top five themes identified for improvement were Communication, Quality of Service, Procedure, Training and Process.

Here are some examples of improvements that were identified and have been implemented:

- Supervisors taking ownership of damage caused on site by operatives and recognising the impact this would have on our customers
- Ensuring reasonable adjustments are being made by colleagues for our vulnerable customers
- Ensuring colleagues are proactively providing the details of Victim Support to customers in relevant situations
- Making changes to ensure customers are aware of when chimney works will be happening, to avoid unexpected mess
- Training now given to colleagues to ensure sales content online is consistent to avoid confusion for customers.

During the year we also met and consulted with involved customers to review our dedicated complaints web page and have made several improvements to the language, content and amount of information we provide.



Listening and learning



Complaint themes

We review and analyse complaints received so that we can clearly understand why issues have arisen, helping us to tackle the root cause and make improvements which will stop issues from recurring.

During the year the biggest area of dissatisfaction from customers was in relation to our communication and quality of repairs, followed by procedures and delays.



Complaint Mentors

Coastline has in place a group of involved customers who have completed training on our Complaints Procedures, Safeguarding Policy and Procedures as well as General Data Protection

Regulations (GDPR) who are ready to provide support to customers through any stage of their complaints journey. This initiative is designed to offer practical guidance and advice to any customer who may be feeling vulnerable or isolated and would appreciate support when making a complaint.

This year we received **3** requests from customers for a Complaint Mentor to be assigned to support them.



Compliments

It's always nice to hear when we're getting things right and making people happy. During the year we received a total of **1,742** compliments. Our Coastline Services Repairs Team and contractors providing services received the highest number of compliments and many individual colleagues were highlighted by our customers for delivering excellent levels of customer service.

Your rent



We appreciate that the cost of living crisis is not something that has disappeared or even eased for many people this year.



To this end, we have continued to put a lot of work into helping customers who are struggling with paying their rent and meeting other expenses too.

Our specialist Tenancy Sustainment Team colleagues visited and engaged with **325** customers over the year.

Those in crisis received help with items such as food and energy vouchers, white goods, essential household items and much more thanks to our **Crisis and Support Fund**. With help from our team, customers accessed **£78,864** from this fund. We were also able to support customers to access **£13,406** in Discretionary Housing Payments from Cornwall Council.

In addition, we have supported customers with broader issues such as directing them to trusted third party organisations who specialise in helping with things like debt management, mental health conditions and more.

Thanks to all of this positive work, our arrears levels this year were **0.79%** - continuing to rank amongst some of the best results in the industry nationally. Keeping our arrears levels at such a low level ultimately means that we have more money to invest in improving our homes overall so every customer benefits. If you are ever struggling to pay your rent, please speak to us sooner rather than later. We have a friendly and approachable team of colleagues who would be more than happy to support you and direct you to other support services or charities if appropriate.

Customer discount scheme

Over **700** Coastline customers are now signed up to the Housing Perks app, with more coming on board each month. Collectively they have saved over **£3,000**.

The app offers discounts at many online and high street retailers, helping customers to save money anywhere, anytime. If you haven't signed up yet, just search for it in your app store. It's completely free to do so. You'll need your rent account reference number to register on the app when you first download it.



HOUSING PERKS



Spotlight: Mission Blanket Drop

During the winter, when temperatures dropped and energy bills remained expensive, we wanted to be creative and see what we could do to help some of our most vulnerable customers to stay warm, happy and healthy.

Enter Mission Blanket Drop which saw us giving out **140** heated blankets to support vulnerable pension age customers who were struggling with the government cuts to Winter Fuel Payments.

We were also able to help them access further support they needed but in many cases weren't aware of. The team completed multiple referrals and applications to Adult Social Care, Community Energy Plus, Social Prescribers, Hidden Help, Housing Benefit, Pension Credit and the Coastline Services Repairs Team. Customers were also offered to chance to be given someone to talk to via our Befriending Service. The feedback has been incredible and shows the need for ongoing work in these areas.

A lot of the customers visited said that Katie and Sarah from our Tenancy Sustainment Team were the first people they had spoken to all week, which highlighted how isolated some of our elderly tenants really are. To help with this we were able to set people up with befriending services, social prescribers and also continued to check in with them ourselves.

Your home

We have continued to replace a significant number of customers' bathrooms, kitchens, roofs, heating systems and more this year. We replace these big items on a rolling basis across homes as and when they reach the end of their lifespan.



This year we completed:



46 bathrooms



147 kitchens



199 heating systems



85 new roofs



Painted and decorated
228 properties



Carried out **49** Disabled Facility Grants adaptations at a total cost of **£313,366**



Customer satisfaction with the quality of their home this year was **96.5%** and satisfaction that their homes are well maintained was **85.3%**.

Our kitchen fitting programme in 2024-25 was one of the best years recorded in terms of numbers and quality to date. The kitchen team completed **147** new kitchens - **13** more than the target of **134** but still within the original budget set.

We now have five lots of two-person kitchen teams in place, with a deputy and a supervisor as well, to keep the programme running as smoothly as possible across the year.



Your home



Repairs

This year we carried out **13,924** non-emergency repairs and **2,720** emergency repairs.

Of these, **91.8%** of customers thought that we had completed the repair 'right first time' – something we strive to do on every job if it is at all possible. Customer satisfaction with the quality of the repair was **91.6%**.

We made **14,628** appointments with customers this year to come and carry out repair work and we attended **14,365** of these.

Sometimes, we turn up to appointments to find that the customer is not home to let us in or does not give us access to their home. This year we attended **1,073** appointments where this was the case. These missed appointments cost Coastline (and our customers) around **£4,000** a month in wasted time and resources - that's **£48,000** a year.

We've been running campaigns on social media this year to encourage people to change their appointment time in advance if they know they are going to be out, so that we can reduce the number of missed appointments (which lead to wasted time and money for everyone).



Spotlight: Beacon Fields Cornish units

Our roofing team carried out a complete re-roof of these units at Beacon Fields, plus a removal of the old insulation and tiles. The team made good use of our newly purchased cavity wall insulation removal vacuum machine which virtually eliminates and loose insulation escaping during the removal process.

Once everything was cleared, the team fitted new insulation to the mansards, added felt, battened and tiled in.

This has significantly improved the energy efficiency of these homes and made a big difference to the temperature stability of the flats over the winter period according to our customers. We also saved around 200 of the old tiles removed from this roof in readiness for any repairs that might arise from other Cornish units in our housing stock.



Sparkling new equipment for our Cleaning Team

This year we invested in some new floor cleaning equipment for our Cleaning Team that will help us become more efficient and save hundreds of pounds each year.

Thanks to the new tools, vinyl flooring left in empty properties that might previously have had to be discarded can now be saved and brought back up to a high standard.

The new machines can be used in all our communal areas and commercial buildings where we have hard flooring. The new fleet includes some battery powered i-mops that can be used in areas that don't have any power source. Not only do they give a deeper clean to the floors but they dry the areas as they go to help reduce the risks for any slips on wet floors afterwards.

Keeping you safe

We have continued to maintain 100% compliance this year for Coastline's Big Ten technical safety areas:



- Gas
- Electrical
- Legionella
- Asbestos
- Fire
- Lifts
- Smoke detectors
- Carbon Monoxide detectors
- Damp and mould
- Radon



Across our homes we have carried out **16,895** smoke alarm checks this year and assessed **885** fire doors. We have also replaced **109** fire doors that needed upgrading.



Our scheme to support customers who are without heating or hot water to assist with the additional costs of using temporary electrical heaters continues to run and is appreciated by those who need to access it. This year we have paid out **£10,758** in total to assist customers in this situation.

This year, **88.5%** of customers said they were satisfied that their home was safe and **80.1%** said they were satisfied we keep communal areas clean and well-maintained.



Damp and mould

We have continued to have a real focus on damp and mould issues this year. We have regularly encouraged customers to report any suspected issues to us through information awareness articles in our customer newsletter and on social media.

Creating an in-house Damp and Mould team has meant that we are able to respond to customer reports promptly and, generally, we have been visiting these homes within a week of a report and works have been started within two weeks. All of our damp and mould statistics are now reported directly to our Board, ensuring that a close watch remains on our performance at the very highest level.

This year **85.9%** of customers said they were satisfied with our repairs service and **85.3%** were satisfied their home is well maintained.



Facilities Management Assistants

Our team of Facilities Management Assistants, led by our Facilities Contract Manager, have continued to make a real impact this year and customer feedback has been incredibly positive.

The team is responsible for:

- Communal fire alarm and Legionella testing
- Communal repairs and maintenance reporting
- Customer engagement

Asset and Facilities Manager Liam Williams says: "In all our customer feedback it is clear that customers see communal areas and grounds as an extension of their home and vital to local communities. Our Facilities Management Team help Coastline continue to deliver safe and well-maintained communal areas to the standards both Coastline and our customers expect."

This team also helps us to make sure we are meeting the requirements of three Tenant Satisfaction Measures – maintaining building safety, keeping properties in good repair and responsible neighbourhood management.

Neighbourhoods and communities



This year we welcomed **468** new customers to Coastline homes. This includes customers who moved into our new builds and also those who moved into our older properties as they became available again.

It took us an average of **18.9** days to turn around an empty property and get it ready to let out to new customers again.

96.4% of customers said they were satisfied with our allocations and lettings process.

Our Community Standard Inspections have continued across the year with members of our Tenancy Team visiting neighbourhoods on a rolling basis to monitor things such as health and safety issues, fly tipping, untidy or overgrown gardens and more.

We grade neighbourhoods green, amber or red according to how tidy they are looking and we make sure to visit the amber and red neighbourhoods on a more regular basis to help bring them up to a higher standard.



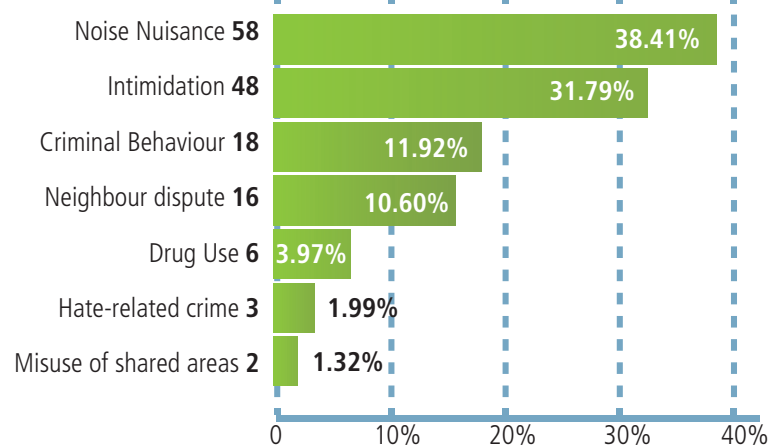
Anti-Social Behaviour (ASB)

This year we investigated **151** cases of ASB. These cases are often complex and hard to resolve, but our Tenancy Team continues to work incredibly hard to keep the channels of communication open with everyone involved and work towards a peaceful resolution. This year **44.6%** of customers said they were satisfied with the handling of their ASB case. This year we commissioned an independent review to see how robust our ASB processes were and what could be improved for the future. We are currently working on the outcomes of the action plan.

We understand that ASB can be distressing for the customers involved. If you do have any concerns please report them to us as soon as possible. We have a dedicated page on our website where you can give us the details or you can contact us in any of the other usual ways.

We work in partnership with the Police and Cornwall Council's ASB Team to address these cases and, when it's helpful, we also provide wider reassurance visits to neighbourhoods where ASB is becoming particularly problematic based on customer feedback.. Our regular Community Standard Inspections mean that we are on your estates, checking communal areas and open spaces, reducing any low level ASB as soon as we can.

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





Neighbourhood Action Days

Across the year we held a selection of Neighbourhood Action Days in different communities including Mabe, Camborne, Pool and Redruth.

This is all part of our Responsible Neighbourhood Management programme and these events see members of our frontline teams getting out and talking to customers, giving advice and answering questions. Customers can ask tenancy related questions or speak to someone if they are experiencing problems paying rent or bills.

Our Coastline Services team also comes along to collect bulky waste items that people have otherwise had trouble disposing of and everyone enjoys coming together to make the neighbourhood look brighter and cleaner. Across the year we took away a total of **20** vanloads of rubbish.

Various representatives from other agencies often join us on these days as well. This year we have hosted guests from Cornwall Council's ASB Team, South West Water and the National Literacy Trust. We know the free books that have been given away by the Trust at many of these events have certainly proved popular.

We will continue to hold these events across our communities in the future. We will write to you if you are coming to a neighbourhood near you and you can also now view an annual calendar of planned action days on our website.



Careers events

We've been continuing to connect with young people across Cornwall this year by having a strong presence at school and college careers fayres. Some of the schools we've visited include Richard Lander, Humphry Davy, Treviglas Academy, Helston Community College and Cornwall College.

Lots of pupils have been eager to learn more about our apprenticeship schemes, careers within the housing industry and the world of work in general. We've thoroughly enjoyed getting out to meet them and spreading the word about the good work that Coastline does.



Community Book Boxes



During the year we helped to bring to life two community book boxes to inspire a love of reading for both young and old.

The first was installed on the Boilerworks Road estate in Camborne by our Coastline Services team.

The second was installed at Treleigh School in Redruth to serve as an outside library for some of the school's lessons in the outdoor classroom.

Both were made possible thanks to Coastline Community Impact Funding grants and they have been much loved and used within their communities since their installation.



Spotlight: Raising funds for StreetVet

This year colleagues at Coastline Housing presented **£16,806** to StreetVet. The money was a result of a year's worth of fundraising by colleagues and this year we hit a new record amount.

We handed over the cheque to StreetVet and one of its celebrity partners Julia Bradbury during an outreach session taking place at our homeless centre in Pool.

Colleagues raised the money thanks to a number of events including our big annual marathon challenge where teams clocked up a collective 800 miles in eight hours. Across the year we also held events such as BBQs, a quiz night, raffle, Coastline Olympics and more.





Customer satisfaction

There are lots of ways that you can get in touch with Coastline and we've been pleased to interact with so many customers this year.



Our phone lines remain incredibly busy and this year we answered **42,665** calls. Overall, customers had an average call wait time of **128** seconds this year.

Customer satisfaction with the quality of call handling was **87%** and **76%** of issues were resolved at first contact over the phone.

The My Coastline app remains popular too, allowing customers to access the following services digitally:

- **Report a repair** – you can simply book a time slot for an operative to visit and you can rearrange if your plans change and the appointment is no longer suitable
- **Pay your rent** – by card or set up a Direct Debit
- **Look at your accounts** to see your balance, recent transactions and current rent and service charge figures
- **Contact us** – send us a question to forward on to any team at Coastline
- **Find answers** to common queries in our knowledge base which is full of articles



3737 people used the app portal last year. Just search for My Coastline in your app store and download for free.



We always welcome new followers on social media where we share lots of news, updates and video clips. We are active on Facebook, Instagram, LinkedIn, Threads and TikTok.



Over **77,000** people visited our website last year, visiting over **553,000** pages between them.

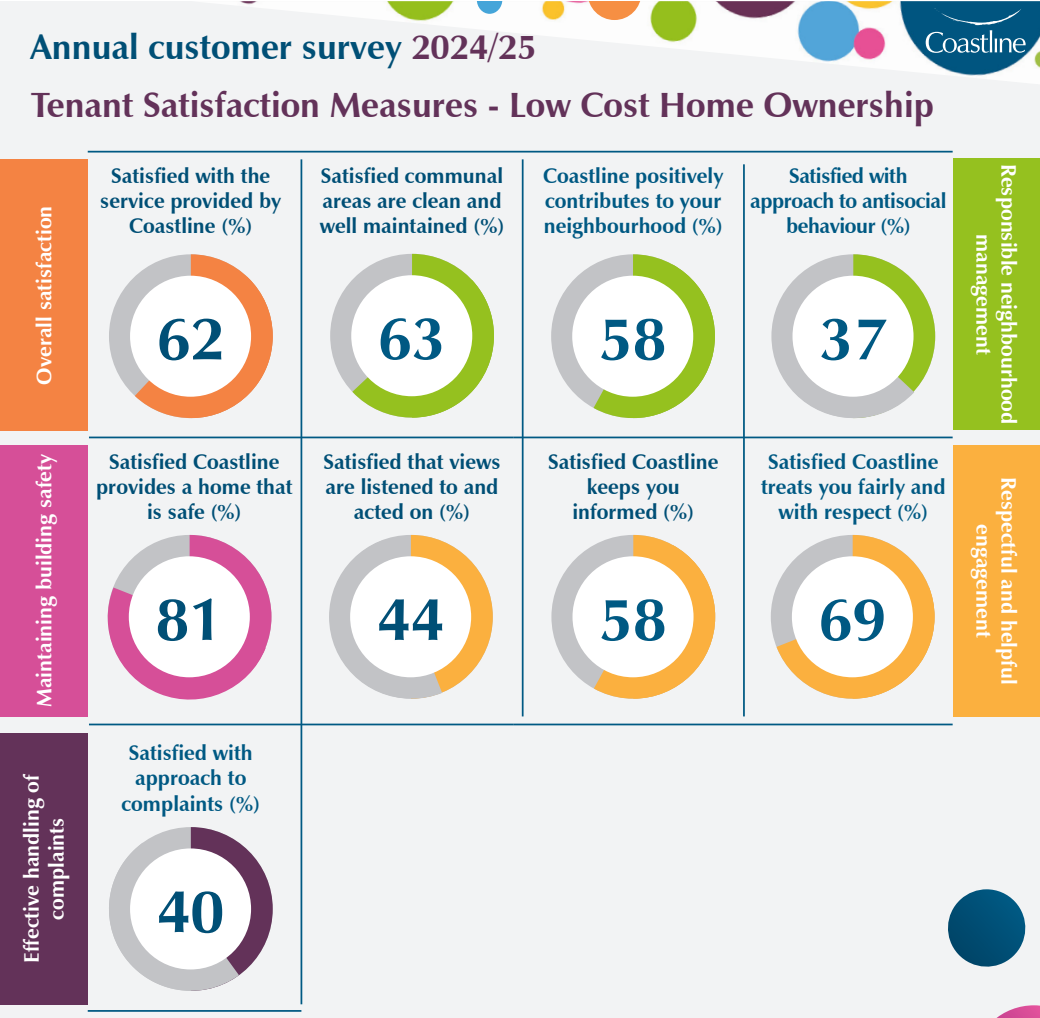
Customer satisfaction survey – Tenant Satisfaction Measures



In the Spring of 2024 we completed the second of our annual customer satisfaction surveys as part of the new Tenant Satisfaction Measures. With over **1,000** surveys completed this is the largest survey we carry out, and we are pleased to present the results here.



Our TSM results indicate strong overall satisfaction across all areas, when compared to the latest RSH published data for 2023/24 we achieved upper quartile performance (25%) in **10 out of 12** satisfaction measures, with two measures at median quartile (50%) for Low Cost Rental Accommodation (LCRA).



Indicates upper quartile (25%) to the LCRA 10 results



Where next?

We've listened to these results and are acting 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 so do check out these pages for even more detailed information.



Our Homeless Service



At our Homeless Service this year we helped **1,641** people who were struggling with homelessness.

We offer a range of accommodation services including crisis accommodation, move-on homes, accommodation for homeless families and supported housing services.



This year we provided **1,705** support hours for families, **11,947** support hours in our crisis accommodation and **22,287** support hours empowering independence for homeless clients.



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. Through our **Empowering Independence** contract we saw **48** clients successfully move on to more permanent accommodation.

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 and also arranging trips out and about in the local area to help build the confidence, skills and wellbeing of participants.

This year clients have undertaken a **fishing trip, sailing trip, golf excursion and outdoor cooking classes** to name but a few. They have also been working hard on the **gardening project** at our Homeless Service to provide vegetables for meals.

Each quarter we hold a focus group with residents to find out whether there are any other activities they have a passion to try that may help them on their journey to rebuild their lives and find a path into more permanent housing.

Once a month we also welcome **StreetVet** to Chi Winder for a clinic. StreetVet provide care for the pets of people experiencing homelessness, helping to ensure that their animals are kept healthy and well. Just 10% of homeless hostels in the UK allow pets to stay with clients who are accessing crisis or supported accommodation. When we built our homeless centre, we were certain that we wanted to let people who were staying there bring their pets with them. The bonds we develop with pets are deep and they are such an important part of our lives. Experiencing homelessness is incredibly hard as it is, without the added trauma of being parted from a beloved companion.



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.

This year we have delivered around **29,500** hours of care. We are contracted by Cornwall Council to deliver **2,000** a month (**24,000** a year) so we have roughly over delivered by **5,500** hours.

We also operate a popular Day Centre three days a week that is open to both residents and non-residents. We have over **30** customers attending the Day Centre each week. Day Centre colleagues work with each customer to achieve a person-centred outcome – this could be around things like boosting social interaction, stimulating activities and more.

Colleagues and attendees enjoy a wide range of fun activities across the year, as well as celebrating special events. This included a special Mother's Day celebration that saw us creating our very own Miners Court Boutique Pamper Parlour offering pamper sessions for attendees. The ladies enjoyed being pampered and enjoyed a variety of treatments including nail painting, head massage, and having their hair done. All the ladies were given a rose for Mother's Day and enjoyed some homemade cakes.

Flower arranging was another new activity introduced during the year. The customers who took part thoroughly enjoyed themselves and have requested to complete this again. Following this feedback we have added flower arranging to the monthly activity rota.



In September colleagues at Miners Court took part in a charity marathon event trying to cycle as many miles as possible between the hours of 1pm – 4pm – with many in fancy dress too. As a team they cycled a massive **52** miles. Customers enjoyed watching and were all massive cheerleaders.

Once again we were delighted to mark **Starts at Home Day**, celebrating the difference supported housing makes to the lives of so many people. This was a massive success and all the customers, their friends and families and staff who attended really enjoyed themselves.

The Day Centre customers made homemade decorations and cakes, which went down a treat, we had entertainment, singing, dancing and a tombola and raffle stall with some great prizes that had been donated from local shops.

Each customer, including our Day Centre customers, received a small gift to celebrate Starts at Home. Everyone was really thankful and appreciated their photo frames. One customer said: *"I have already found the perfect photo, a place in my flat for the photo frame, and then every time I walk past it, I can remember that special day."*



Spotlight: solar panel installation

Coastline Housing was able to install rooftop solar photovoltaic (PV) panels at Miners Court this year following a grant of **£468,863** from the Government's Shared Prosperity Fund.

Residents have been watching the many panels getting installed with great interest over a number of months. In total the panels cover an area of **1960** square metres – that's the equivalent of around 4 basketball courts or just over 7 tennis courts.

Ben Nevitte, who has been overseeing the project at Coastline Housing, explains: *"We hope the panels will bring a reduction in energy bills to residents at the scheme. Residents at Miners Court have a range of support needs so often use a higher than normal amount of electricity, heating and hot water to meet their medical and equipment needs."*



Building new homes



This year we completed **152** new homes across Cornwall and started on site with **114** more.

The housing crisis remains very real and we remain committed to building as many new homes as we can moving forwards. We continue to support the Homes for Cornwall movement and lend our voices to campaigns by organisations such as the National Housing Federation and PlaceShapers to lobby government for additional affordable housing funding and a properly thought out housing strategy.

In summer 2024 we welcomed the final residents to our biggest affordable housing development to date at Quintrell Downs. The scheme comprises **140** homes, 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 with easy access lifts and communal facilities.

At times over the past year we have faced many challenges with housebuilding, as have others in the sector. Supply chain issues, uncertainties about Government grant funding, contractors entering administration and difficult weather periods have meant a tough year for the industry so it's testament to the many great partners, communities and organisations that we work with that we managed to complete as many homes as we did.



We completed **914** defect repairs this year on our newer homes as part of the continual settling in process for new residents.



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

During the year we completed a development of **36** homes at Grampound Road, partnering up with Orchard Dean Developments for the first time.

The development was named 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."*

"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.

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."*



Shared Ownership and disposals

Coastline sold **64** new build shared ownership properties in 2024/25.

The total sales income generated from these sales was **£6,589,000**.

We were delighted to see that we had **100%** customer satisfaction for the buying process from Shared Owners that bought through Coastline. These results are based on a **64%** return rate of satisfaction surveys.

The average time taken to sell each property from when the properties were handed over to us from the developer was **61.02** days.



Average age of a shared ownership within the last financial year was **34** years old (36 in 23/34)

Average deposit was **£21,633** (£24,375 in 23/24. £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.



Average household income is **£35,276** (£34,673 in 23/24)

The lowest deposit was **£3,550** compared to **£4,125** last year.



The average percentage share sold against all schemes was **36%** compared to **42%** in 23/24.

Average share sold was **£104,093** compared to **£112,118** in 23/24



Disposals

We sold **53** properties through Coastline's disposals programme within 24/25, the same number as sold in 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 **£7,600,000** (£7,431,000 in 23/24).

Taking this approach means that overall we are able to provide a larger number of higher quality homes for people in Cornwall.

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) (£)
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
2024/25	64	53	1	£6,589,000	£7,600,000	£302,500	£14,491,500



Looking after our environment



Coastline's existing Environmental Strategy (2021-2025) came to an end this year, with a new strategy for 2025-2030 approved and due for publication. As we continuously work to improve our sustainability, it is important to look back at what the Environmental Strategy 2021-2025 has achieved.

We have:

- Consulted with colleagues to produce the new Environmental Strategy
- Continued to see a reduction in the overall corporate carbon impact as confirmed within the annual SHIFT Assessment
- Developed an opportunity to secure large scale external funding to provide Solar PV and where eligible sustainable heating systems to SAP D or lower homes to improve energy efficiency
- Increased joint working with external groups such as St Day Climate Action group, BIFFA Waste Services, Camborne Town Council and Green Camborne, linking to the Cornwall Council's Nature Recovery Strategy
- Improved customer information provided via our website, which includes information in the Customer Guide to Ventilation, which aims to reduce the likelihood of damp and mould issues
- Delivered new homes with Biodiversity Net Gain, Electric Vehicle readiness and a range of wildlife support improvements
- Secured Social Housing Decarbonisation Funds (SHDF) Wave 2 with good progress in terms of delivering Solar Photovoltaic systems on homes
- Developed and submitted speculative SHDF Wave 3 bids for geothermal heat networks and further Solar PV
- Submitted the first Carbon Credit claim through HACT in December 2024



Green measures lead to reduced bills

This year we've been installing solar panels and topping up roof insulation for **90** homes in the Mullion, St Keverne, Mawgan, Lanner and St Day areas.

We've been undertaking these energy efficiency improvements to bring all of our homes up to an Energy Performance Certificate (EPC) rating Band C ahead of our own Environmental Strategy target of 2028 and in advance of the Government target of 2030.

These works were funded through the Social Housing Decarbonisation Fund project. We secured **£700,000** to carry out energy efficiency improvements across these **90** homes.

As the year came to a close, we had secured extra funding from an additional source to continue to roll out solar panels and improved insulation across even more homes as part of the ECO4 funding stream. We continue to work with our partners to bring these green measures to as many customers as possible to help keep homes warmer and bills down.



Carbon Credit Scheme brings new retrofit opportunities to Coastline and savings for customers

In December 2024, we submitted the first Carbon Credit claim which allows us to invest further in making our homes more sustainable by installing further energy efficient technologies such as solar PV, air source heat pumps, and improving insulation and ventilation. More Carbon Credit claims are underway, and we expect to complete a further five backdated claims in the next quarter, for previous energy efficiency improvement works carried out since 2022. By submitting these claims, not only does it allow us to invest in our homes, but it also creates savings for our customers on their energy bills and will enable customers to heat their homes more efficiently.



SHIFT Comparison shows improvements to Coastline's sustainability

In 2025, we received SHIFT Gold Accreditation for the first time, showing significant improvements from the previous year. Some highlights of these improvements include;

- An overall reduction of carbon emissions by **342.8** tonnes CO2 equivalent;
- **82.9%** of our existing homes were EPC C or above, with an average SAP rating of **74**, in line with the government target of EPC C as a minimum for all homes;
- All new build homes were built to EPC C and above, with **68.4%** of homes being EPC B;
- Improved reporting and accountability of the Environmental Strategy targets;
- Improved reporting of the social elements of Environmental, Social, Governance Reporting (ESG), which allows us to maintain an oversight of how the whole organisation is supporting our customers through their individual business areas.



The 2025 SHIFT Assessment is available to read in full on [our website](#).

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, the National Housing Federation Code of Governance and the Housing Ombudsman Service Complaint Handling Code.

During the year Francesca Rhodes officially took her position as Coastline's Chair following the retirement of Steve Harrison. She 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. Following the retirement of Andy Moore as Group Vice Chair existing Board member David Barlow was appointed Vice Chair. In addition, Paul Doddrell, Ben Treleaven, and Charles Pears resigned from the Board and appointed to the Board were Becky Lloyd-King, Justin Fisher and Keith Surgenor.

Our Non-Executive Directors are as follows



David Barlow
(Group Vice Chair)



Justin Fisher



Karen Harris



Kelly Kemp



Becky Lloyd-King



Charles Pears



Francesca Rhodes
(Group Chair)



Keith Surgenor



Michelle Tucker



Gill Pipkin

Coastline Plan update

This year saw us completing the final year of our Coastline Plan for 2021-2025 and we're pleased to provide a summary here looking back at some of the things we have achieved in that time. We are in the process of launching our new Plan, detailing our direction of travel for the next four years.

Great Homes

Across the life of our plan we have built **752** new homes, with **152** of these completed in the financial year that has just ended. In the past year we have also started on site with **114** more homes.

Our Planned Maintenance programmes all remain on track and we continue to remain **100%** compliant with the 'big ten' areas of safety – gas, fire, electrical, Legionella, asbestos, lifts, smoke detectors, Carbon Monoxide, damp and mould and Radon.

Our Social Housing Decarbonisation Programme has seen us utilising funding to install Solar PV panels and increased insulation to a number of homes. And, when extra grant funding became available for similar works under the ECO4 project, we took advantage of this too and mobilised teams to roll out even more energy improvements.

Great Services

We have grown our in-house electrical team and these colleagues are now undertaking works around our corporate buildings, as well as expanding our electrical service generally. The team also includes some of our newest apprentices.

Our customer involvement activities have continued to be really successful and we have developed an involvement and engagement tracker to record and evaluate all our customer consultation and feedback. This helps us to demonstrate exactly how customer voices are influencing our services and decision making.

We have continued to gather as much vulnerability information as we can across our customer base, to ensure that we have good knowledge of the varying needs within our communities and can plan our services effectively.



Great People

We have achieved Investors in People Gold, become a Living Wage Employer and a Living Pensions Employer. We have also renewed our Investing in Volunteers accreditation and our volunteer programme has continued to thrive.

Colleagues have continued to promote the Housing Perks app and over **9%** of our customers are now using this for savings on everyday purchases.

Internally, we have reviewed our mandatory training offer and made some changes, saving around **700** hours a year across the country, targeting more specific training precisely where it is needed.

Great Foundations

At the end of 2024 the Regular issued its latest judgement re-confirming our **G1 V2** grading. We continue to monitor the good practices within the sector that are resulting in C1 grades so we can learn from others ahead of our own assessment in this area.

Our financial position remains strong, putting us in a good starting position for the investment and growth we're aiming for in the Coastline Plan 2025-30.

Our finances

This year has been another 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.

2024/25 was our fourth and final year of our Coastline Plan ‘Great Futures’ 2021-2025 and our third 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.

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

	2024/25 £'000	2023/24 £'000
The cost of homes and garages	379,052	354,511
The cost of other assets like our offices, vans and computers	5,688	5,347
Properties held for sale and inventories	7,530	12,710
How much is owed to us (such as rent arrears)	8,095	4,735
How much we owe	-18,985	-18,816
Long term loans	-204,387	-196,148
Grants for homes	-99,192	-86,040
Cash in the bank	12,158	5,661
Total	89,959	81,960

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

	2024/25 £'000	2023/24 £'000
Income from rents, service charges and support contracts	38,196	34,979
Net income from sales of properties, including Shared Ownership Sales	6,409	6,364
Costs of maintaining homes and communal areas	-14,228	-13,951
Business running costs	-8,994	-7,174
Depreciation on housing properties	-5,906	-5,375
Net interest and costs relating to loans	-8,100	-7,504
Surplus for the year	7,377	7,339
Surplus excludes capitalised repairs of	-4,277	-2,732



Our financial strength

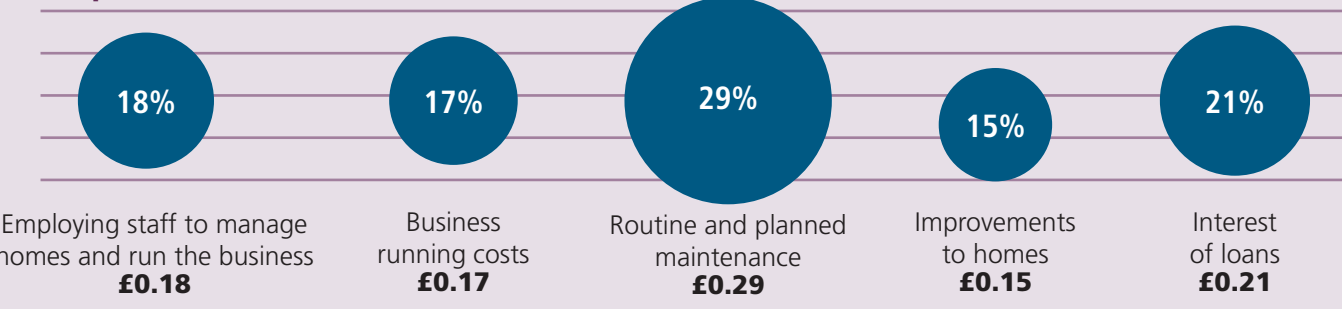
£45.1 million turnover

£9.0 million operating surplus

20% operating margin

£53 million available liquidity

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

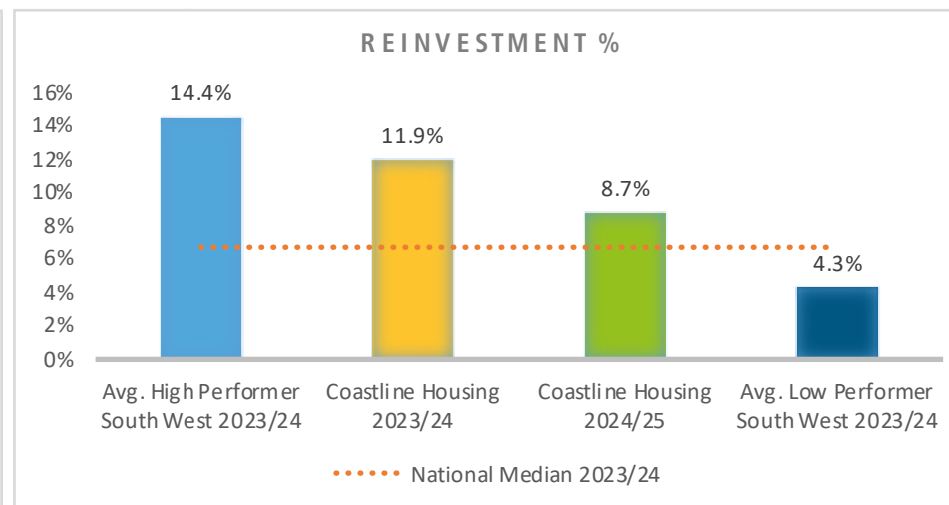
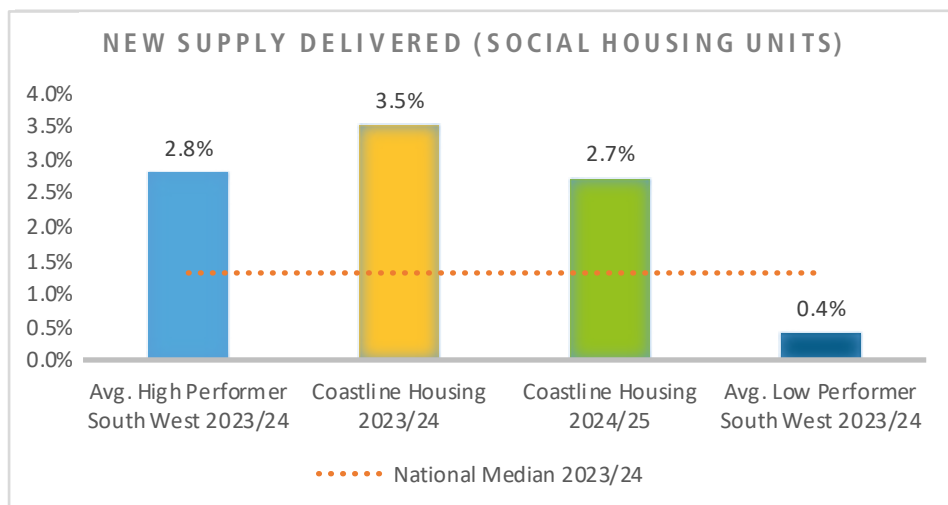
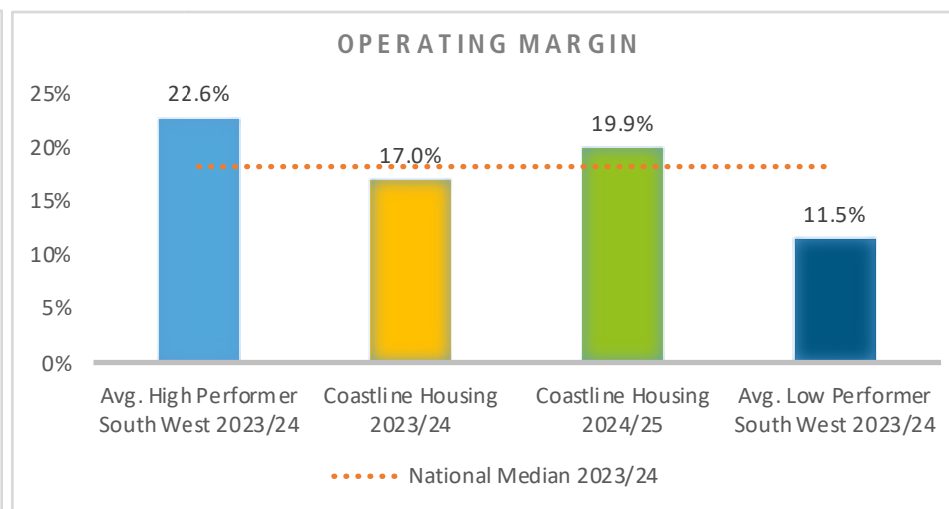
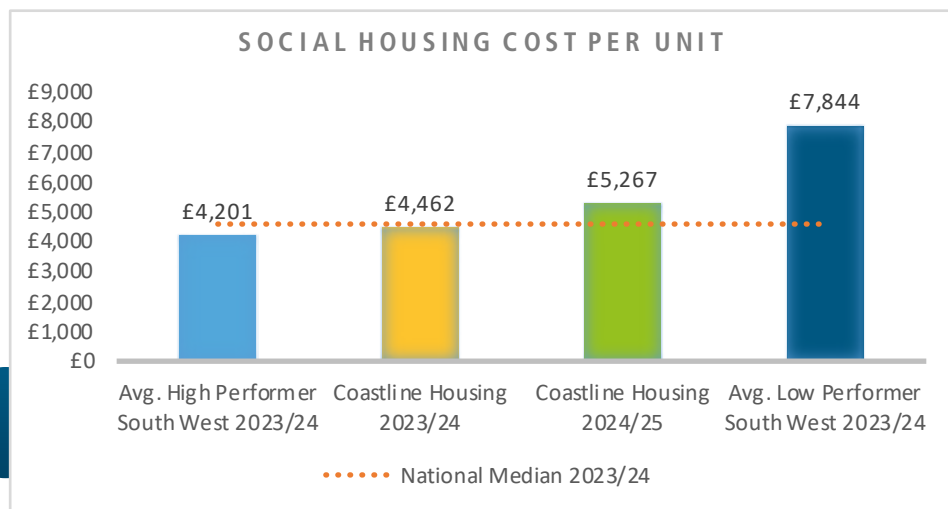


Value for money

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.



Coastline Housing Ltd

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

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

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

Advisors

Principal solicitors:

Trowers and Hamlins

The Senate, Southernhay Gardens, Exeter EX1 1UG

Stephens and Scown

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

Funders:

MandG Investments

Laurence Pountney Hill, London, EC4R 0HH

Affordable Housing Finance

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

NatWest plc

9th Floor, 250 Bishopsgate, London EC2M 4RB

Homes England

50 Victoria Street, Westminster, London SW1H 0TL

Lloyds Bank plc

10 Gresham Street, London, EC2V 7AE

Santander

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

Scottish Widows

Level 5C, 69 Morrison Street, Edinburgh, EH3 8YF

Saltaire Finance plc

1 Bartholomew Lane, London, EC2N 2AX

Principal bankers

NatWest plc

4 Commercial Square, Camborne, TR14 8EB

External Auditor

PKF Francis Clare

Lowin House, Tregolls Road, Truro, TR1 2NA

Internal Auditor

Bishop Fleming

Chy Nyverow, Newham Road, Truro TR1 2DP



INVESTORS IN PEOPLE
We invest in people Gold




PlaceShapers
Together we help communities thrive





Coastline

Find us on  Facebook,  LinkedIn,  Instagram,  TikTok and  Threads

 01209 200200

 www.coastlinehousing.co.uk

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

