

CoastLines

THE MAGAZINE FOR COASTLINE CUSTOMERS | ISSUE 61 | AUTUMN 2025

Plus



Full steam ahead at Perranwell Station



Regulatory judgement and Tenant Satisfaction Measure news



Community events round-up



An unusual visitor for Miners Court



Starts at Home Day Celebrations

Shining a spotlight on supported housing services



Our Annual Report to Customers for 2024/25

Welcome

Welcome to the Autumn edition of CoastLines

This is an edition full of news from Coastline and lots of advice and information articles too.

Since our last edition, we have received our regulatory judgement from the Regulator for Social Housing and we're delighted to let you know that we achieved a top grading of C1 under the Government's consumer standards framework which was introduced last year. You can read the full article later in this magazine.

We have also published our Annual Report to Customers, setting out our performance and activities for the year 2024/25 and we bring you news of our Tenant Satisfaction Survey results.

As well as all that we have plenty of advice within the following pages on everything from damp and mould, to CCTV to claiming pension credits and much more in between. We've been out and about in your communities a great deal over the summer too holding engagement events, Neighbourhood Action Days, Community Standard Inspections and more.

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

Customer Communications Team

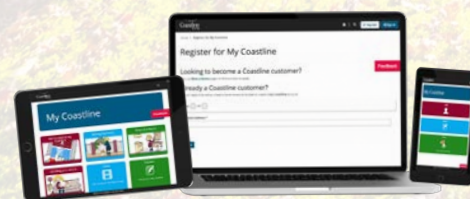
We now have a dedicated Customer Communications Team. Members work with colleagues across Coastline to give their thoughts on documents before they go to print. They look at things like how easy the text is to read, whether the information is clear and whether the documents look attractive and interesting.

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.

Contact Us

Coastline House
4 Barncoose Gateway Park
Barncoose
Redruth
TR15 3RQ

Tel 01209 200200
Email: customer.service@coastlinehousing.co.uk
Or visit our website www.coastlinehousing.co.uk



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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Community Collaboration Sessions: Shaping services together



At Coastline, we believe that the best way to shape our services is by working directly with the people who use them. That's why we've launched our Community Collaboration Sessions, monthly consultation and feedback events held both at Coastline House and out in our communities.

These sessions are open to all customers and designed to be informal, inclusive, and impactful. Whether you're popping in for five minutes or staying for the full session, your voice matters.

What are Community Collaboration Sessions?

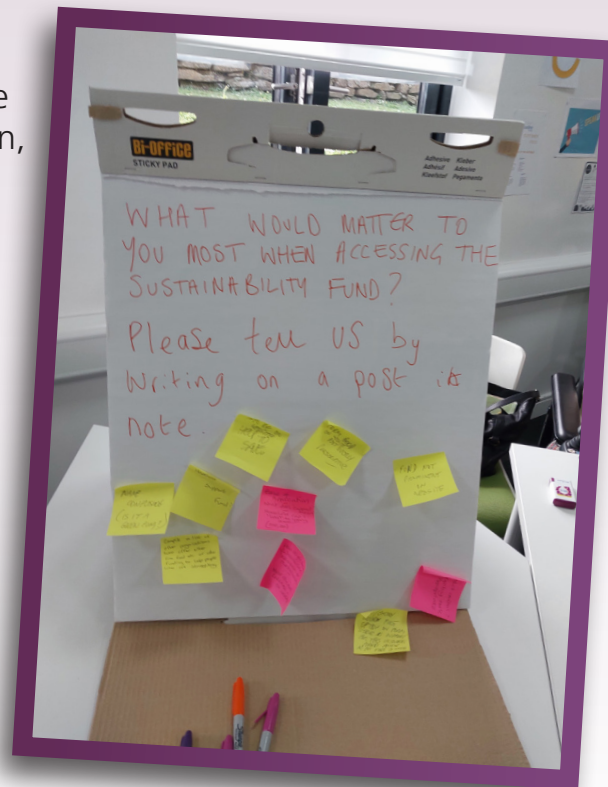
They're drop-in style events where customers can meet with Coastline colleagues, share feedback, ask questions, and help shape the future of our services. Each session focuses on a different theme, from repairs and sustainability to rent policy and development plans.

We set up welcoming workshop areas with consultation questions, sticky notes, refreshments, and even a selfie frame! It's all about creating a relaxed space where honest conversations can happen.

Why they matter

These sessions are more than just a chat — they're a chance to:

- **Empower customers** to influence decisions that affect their lives
- **Foster inclusion** by offering varied times and locations
- **Promote transparency** through open dialogue and visible follow-up

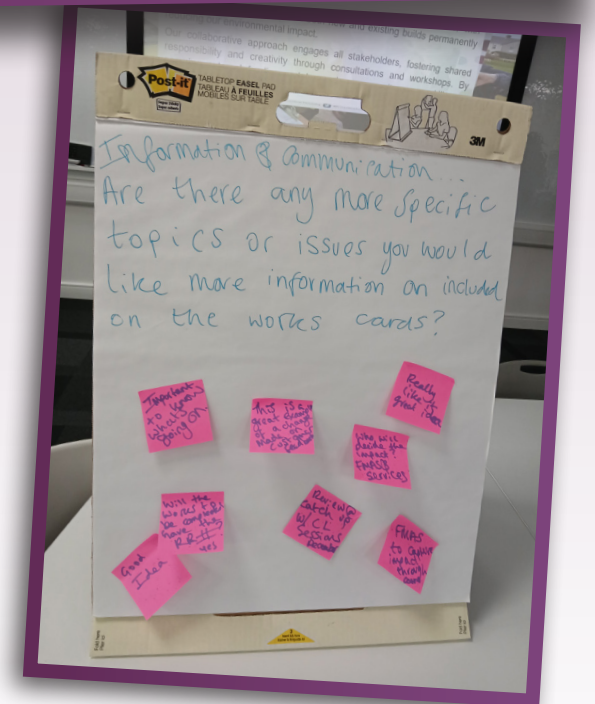


You said, we listened: ECO4 Scheme

In July, we held a session focused on the **ECO4 Scheme**, which aims to improve energy efficiency in homes. Customers raised important concerns around communication, eligibility and technical clarity. **We took action.**

- ✓ Over 300 homes have now been surveyed, with insulation, ventilation, and solar panels installed
- ✓ Coastline is creating a simplified user guide
- ✓ Weekly meetings with contractors are helping resolve issues faster
- ✓ We're exploring future upgrades to the systems we currently use

Your feedback has directly shaped these improvements, and we're committed to maintaining that momentum.



We'd love to see you. Keep an eye out on social media for details of these events taking place across the year. Whether you have a suggestion, a concern, or want to learn more, your input helps us build better services for everyone.

Get Involved

Email: getinvolved@coastlinehousing.co.uk

Call: 01209 200200

Welcome to Constantine



Engagement Days: Strengthening connections across our communities



Over the past few months, members of Coastline's Community Investment Team have been visiting communities across Cornwall as part of our Engagement Days initiative.

From Launceston and St Columb Major to Helston and Porthleven, the team has been meeting customers in person to share information, listen to feedback, and strengthen relationships. Despite some challenging weather conditions, these visits have provided valuable opportunities to engage directly with residents.

The Engagement Days are designed to ensure you are aware of the wide range of support available through Coastline. During the visits, the team has been sharing updates on repairs and maintenance, wellbeing services, training and volunteering opportunities and celebrating local achievements such as the Customer at the Heart Awards and the Garden Competition.

Importantly, these visits are also about listening. By speaking directly with as many of you as possible, the team is able to gather feedback, answer questions and respond to concerns, helping to shape services that reflect the needs of our communities.

If you were not at home during a recent visit, you are still very welcome to get in touch.

Please call **01209 200200** or email getinvolved@coastlinehousing.co.uk to speak with a member of the team.

We look forward to continuing these visits and reaching even more communities in the months ahead.

Colleagues from Coastline held a Welcome Event at Trebarvah Court in Constantine to give all our new residents here the chance to meet some key Coastline contacts.

New residents were able to speak to their Tenancy Officer, Nate, plus a member of the Development Team, Income Team and Community Investment Team.

This meant customers were able to take the chance to ask questions face to face about their new homes, rent and benefits, getting involved and much more.

During our door-knocking visit and conversations with customers we were able to resolve a number of queries straight away.

Seven defects were flagged to us, which meant we were able to photograph them and send them onto the relevant contractors to be rectified. One customer was advised how to set up an electricity provider and another customer was booked in for a one to one phone call with our Income Team to discuss how they might be able to access our Crisis Fund for some financial help.

One resident told us: *"I love living here it is great, the area is so beautiful."*

Another added: *"I am really close with my neighbour. We helped Coastline plant the trees in the wild garden area and during the summer we spent time picking the fresh fruit that had grown and handed it out to our neighbours. I love the wild flower area, through the summer we had amazing flowers growing."*



Thanks to everyone who got involved and spoke to us. And remember - if you would like to get involved with Coastline's work in future, visit our website to find out more.

NO WIN, NO FEE? Not all it seems to be...

With Christmas coming and expenses on the rise, please do be on the look out for unscrupulous traders and don't be taken in by 'no win no fee' disrepair claims companies who might advertise on social media or try to contact social housing customers direct.

They usually tell you that if you let them into your home, they will help you claim compensation from your landlord for any repairs they find that need doing.

Most of these companies are just trying to make money from landlords and often customers don't see any money at all. In fact, if you change your mind or the disrepair case is unsuccessful, they may ask you to pay for their costs which can run into hundreds or thousands of pounds.

If you have any repairs in your home that need doing, or if you are experiencing damp and mould, please just report it to us direct. You can use any of the usual channels – phone, email, website or My Coastline.

All our operatives will always show their Coastline ID when they come to your home to carry out a visit or repair, so that you know they are a genuine Coastline employee.



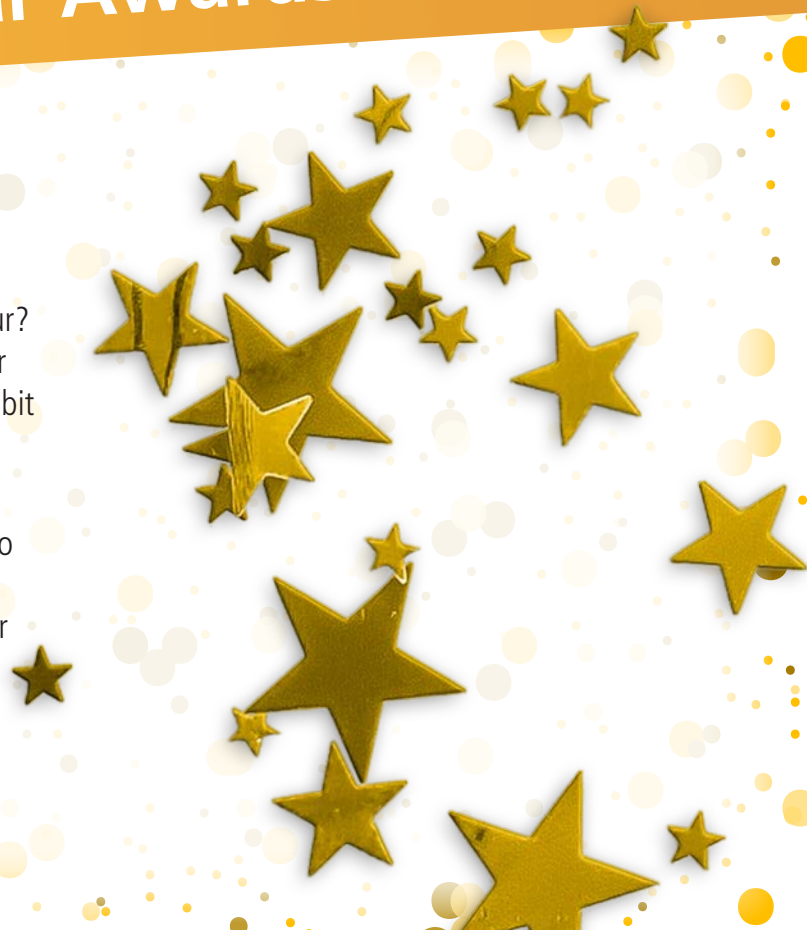
NEW Customer Star Awards launched!

Some exciting news about a new monthly award for the wonderful customers in our Coastline communities.

Do you know someone who's a really kind neighbour? Someone who's done something marvellous for your community? Perhaps just someone who gives you a bit of support when you really need it?

You can now nominate them for a Customer Star Award. Winners will be chosen on a monthly basis so you can nominate at any time across the year. Each month a lucky winner will receive a Housing Perks or Love 2 Shop voucher as our little way of saying thanks - and congratulations!

Find out more and nominate on our website.



Stanley's 65-year stint at same Camborne property

A Coastline customer has lived in the same Camborne property for a remarkable 65 years.

Stanley Nicholas, aged 78, can recall the day his family of five finally moved out of their one-bedroom house with a leaky roof.

He said: "We went for a day at the beach in St Ives on Saturday, July 14, 1960, but mother couldn't rest because she knew we were picking up the keys on the Monday, so we came home and started packing."

"She had been on the housing waiting list for 25 years – she was so excited to move in - she even asked our next-door neighbour in Albert Place to push a wheelbarrow of our belongings to the new house in Pengwarras Road."

The property was originally owned by Camborne-Redruth Urban District Council, before being taken over by Kerrier District Council and then Coastline Housing in 1998.

According to the most recent census in 2021, Stanley is the only resident still living in Pengwarras Road, from those who were there in the 1960s. He originally lived in the property with his mother, stepfather and two sisters.

He fondly recalls "lots of lovely shops" in Camborne such as Liptons, Wimpy Bar and Knees Arcade, where he and a friend would regularly call in to buy a Dinky car after school.

Stanley spent 23 years working in Wesley Street for mining engineer Holman Brothers, which later closed in 2003 and was redeveloped as a Tesco store.

Besides his 40-hour weeks doing nightshifts at Holman's, he spent a whopping 48 hours a week working voluntarily at Camborne Skating Rink and amusement arcade, before it became much-loved

nightclub the Berkeley Centre in 1983.

During an 18-month period when he was unemployed, he helped to deliver Meals on Wheels, before becoming a taxi driver in Camborne and Redruth shortly before his 40th birthday. He only recently retired after 38 years.

During the 1970s Stanley and his second wife won numerous medals for ballroom and sequence dancing and even had their name up in lights at Winter Gardens Blackpool, after winning one prestigious competition.

Success also came at events in Butlins, Minehead, where the couple's fleet feet won them enough vouchers to pay for future breaks at the holiday park for the next seven years!

"I lost my mum in 2017 and my third wife passed away in 2022, but I'm still going on okay. I don't dance anymore, but I do enjoy trainspotting, and I quite often travel on trains to see steam engines," added Stanley, who enjoys regular lunches with friends at Camborne Conservative Club.

Stanley's sisters live in Polperro and Rosemellin respectively. He also has a daughter who lives in a Coastline property near Camborne School.

Stanley has been engaged for the past three years to Jean, who lives in Redruth. They originally met (and shared a first kiss!) in Camborne just before Christmas 1964. Some 61 years later they are now delighted to be together once more.

Do you know of anyone who has lived in a Coastline property for a long time? We'd love to hear from customers who have done a stint like Stanley!

Email matt.dixon@coastlinehousing.co.uk

Hoof's that knocking at the door?



Day Centre customers and Miners Court residents got a pleasant surprise when a rather unusual visitor made his way into the building.

Terrence, a miniature horse, came along to say hello to everyone with his owner Gail who used to work at Miners Court and was delighted to come back and say hi to everyone once more too. Gail currently has six miniature horses that she regularly takes on visits to different care homes and other venues to bring smiles to people's faces.

After doing a couple of rounds of the Day Centre, Terrence travelled upstairs in the lift to meet a few more residents in their flats. Needless to say they were pretty surprised when they saw who their visitor at the door was, but absolutely delighted to give Terrence some fuss. One resident told us: *"I can't tell you how much this has lifted me up, it's really made my day."*



Join the Coastline Conversation!

Have your say....

Make a difference...

Help us decide....

We make it easy for you to give us feedback on the services we provide

Join us, represent your community and influence Coastline

Every voice in the Coastline Conversation helps to influence and shape our services

We're listening and acting

Make a difference



Community Collaboration sessions
Residents Associations
Community Standard Inspections Under 35s Advisory Group
Neighbourhood Action Days
Community Impact Funding
Co-production at the Homeless Service
Volunteer Scheme Your Next Step

Have your say

Community Connections sessions
Catch-up with Coastline
Annual and regular surveys
Complaints & compliments

Help us decide

Customer Voice
Void Inspectors
Scrutiny Reviews
Complaint Mentors

Talk to us!



Find out more, follow us on social media
Email getinvolved@coastlinehousing.co.uk
or call 01209 200200 and ask to speak to your Community Investment Team

Coastline

Visiting St Day



We held a Neighbourhood Action Day at Mineral Way and Tenant in St Day.

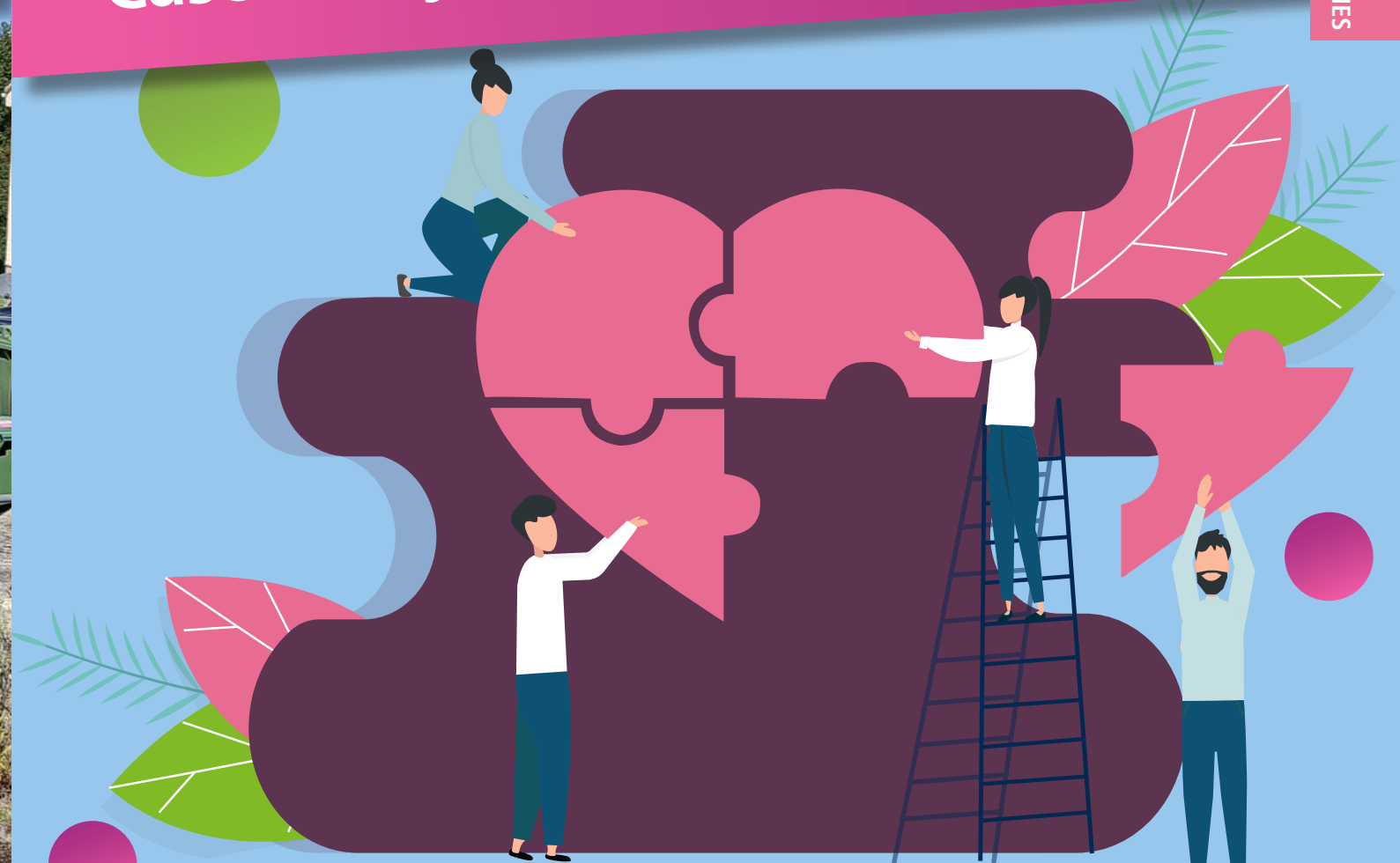
Colleagues from our Tenancy Team and Community Investment Team were joined by representatives from Devon and Cornwall Police, the National Literacy Trust in Cornwall and our Services colleagues who came along with some trucks to take away van loads of unwanted items and bulky waste.

It was a really successful day and we enjoyed talking to lots of customers, answering your questions and letting you know more about how you can get involved with Coastline and our work.

We hold Neighbourhood Action Days through the year as part of our commitment to responsible neighbourhood management, so look out for an email or letter if one is happening soon in your area.



Case study – making a difference



Here's a snapshot of just one of the customers our Tenancy Sustainment Team has helped recently.

Mr N is a Coastline customer and we made a routine call to assist him with the transition onto Universal Credit. During this call we became aware that he was in financial difficulty.

A visit was arranged to discuss ways we could help. It was discovered that the customer had severe mental health issues and physical disabilities as well as some debts. He could afford to eat only once a day due to not claiming benefits he was entitled to, he was unable to bathe properly due to accessibility issues and he barely left his house.

After our visit we arranged vouchers to help Mr N purchase food, support to get his debts under control and counselling support to help his mental health. We assisted with a PIP (Personal Independence Payment) claim that resulted in an extra £7,849 a year for him, plus discovered he was entitled to an additional £5,279 a year in Universal Credit. We were also able to carry out assessments for adaptations to be made to the property so that he can better access his bath in future.

If you would like to speak to our Tenancy Sustainment Team, contact us through any of the usual channels.

Door entry system improvements



Here at Coastline Housing we are keen to ensure that all of our customers feel safe and secure in their homes, in particular where homes have communal areas such as blocks of flats. We are now in the second year of a five-year plan to replace and upgrade door entry systems across our supported housing schemes and in communal areas where we have blocks of flats.

Lots of positive changes are already beginning to emerge thanks to new technology which means we can now manage and control door fobs remotely.

Neil Crowther, Projects and Technical Manager at Coastline, said: "Access control and door entry systems are incredibly important things for a landlord to consider and a huge responsibility. Ultimately these things make our customers feel safer in their homes, giving them greater control about who is able to access their building."

Recent changes in technology have opened up new opportunities to improve and manage door entry systems in a more secure way that's also more convenient for residents. Installing the new systems

means that our Tenancy Team will have more control over fob management and potential anti-social behaviour issues.

Neil adds: "The old-fashioned door entry systems with fobs used to mean that, if a resident left a property or even just lost their door fob, we would have to replace fobs for everyone in that building for security purposes. The new systems allow us to just isolate and deactivate a single fob if a resident loses it or moves out. As you can imagine, this will save significant amounts of time and also expense in terms of the number of fobs we will need to re-issue in future."

As well as reducing costs, it will also be a much greener way of working in the future, with the Tenancy Team being able to deactivate fobs remotely rather than having to post out or hand deliver a whole suite of new fobs to a block of flats or a sheltered scheme.

Coastline has already installed upgraded systems at Miners Court, Hens Horn Court, Trelawny Court and Veor House, as well as for a number of flats around the Camborne area. The programme will continue to roll out across the rest of our stock over the next few years.



Full steam ahead at Perranwell Station

Work is officially underway to bring nine new affordable homes to the village of Perranwell Station between Truro and Falmouth.

Cllr Gripper and Peter Williams help to break ground on site alongside Coastline colleagues including CEO Allister Young, parish councillor Lea Thomas and representatives from EBC Partnerships and Taylor Lewis.

We're delighted to be bringing these homes to the village, thanks to funding from both Homes England and Cornwall Council.

Colleagues from Coastline were joined for the official start of work on site by outgoing local councillor Peter Williams and newly elected councillor for this ward Ruth Gripper.

Mr Williams, during his time in office, had worked closely with Coastline Housing to support this scheme of 100% affordable bungalows through the planning process to reach approval. He was happy to join the team onsite to see work beginning alongside Cllr Gripper.

Of the homes, five will be for social rent and four will be shared ownership properties.

Cllr Gripper said: "I'm really happy to see work beginning on this development of bungalows for Perranwell Station. It's exactly the sort of thing that local people need – whether they are thinking about downsizing or about getting their first home but still staying within the local area. It will be really exciting to see it all coming to life over the coming weeks and months."

Mr Williams added: "This was a project that I had been working on for a number of years before handing the reins over to Ruth. I'm very much looking forward to seeing people from the local parish come forward to apply for and live in these homes and I hope they will all be very happy here for years to come."

The bungalows, being built by local contractor EBC Partnerships, are expected to be ready for their new residents around Spring next year.

And that's a wrap!

Energy improvements roll out

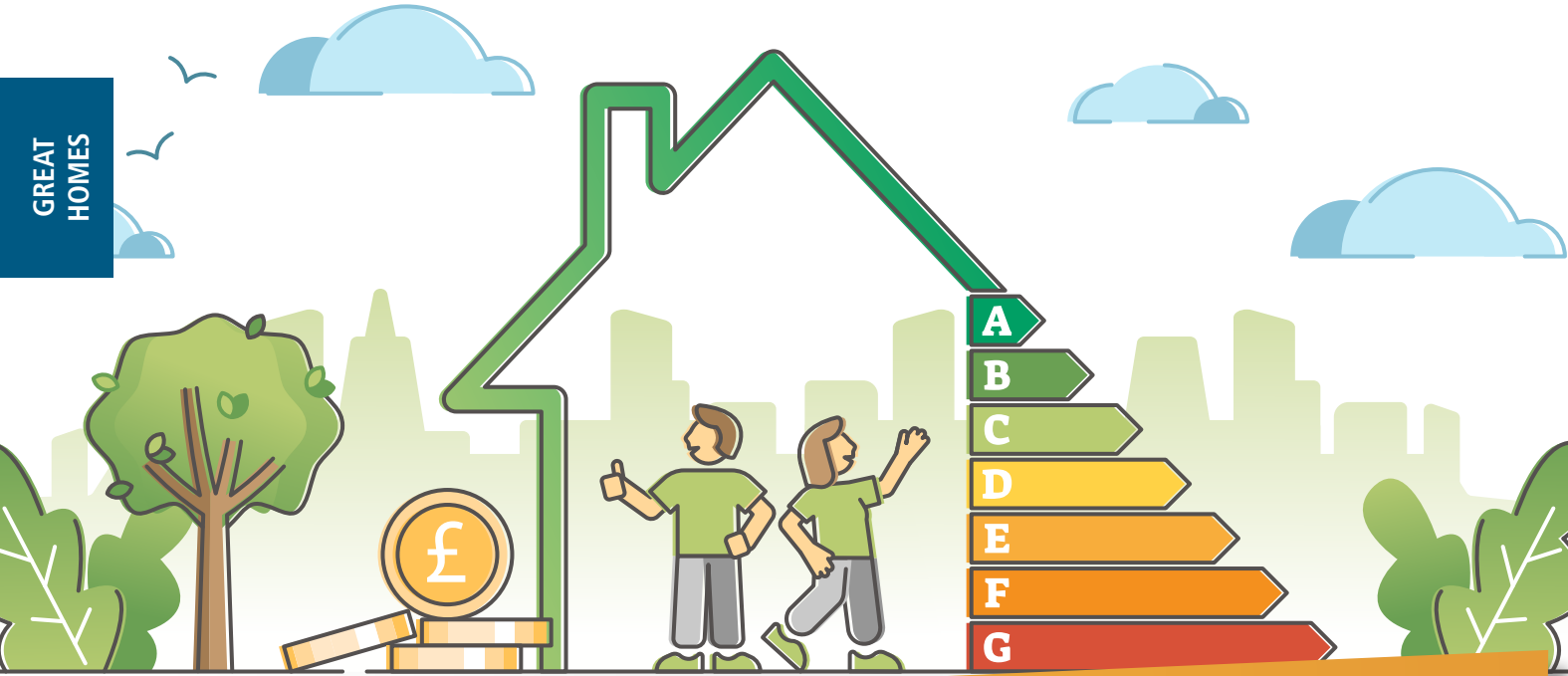
During spring 2025 Coastline Housing partnered with LMF Energy Services Ltd to access grant funding to roll out new energy saving measures across the 700 homes that do not achieve an Energy Performance Certificate (EPC) rating of Band C and above.

Over the last 6 months we have successfully installed a combination of solar panels, loft insulation and heating upgrades across 294 homes, which is helping reduce our customers energy bills and keeping their homes warmer for longer.

The Government has mandated that all housing providers must ensure their homes achieve a minimum EPC rating of Band C by 2030 and currently over 91% of Coastline homes already meet this standard. However, we remain committed to supporting our customers by improving the energy efficiency of the remaining 400+ homes. This work will help reduce energy bills and enhance the overall health and comfort of their homes.

In order to achieve this Coastline have instructed LMF Energy Services Ltd to complete energy assessment (retrofit) surveys on homes that fall below the government targets. These surveys take no more than an hour to complete and are essential for us to understand the energy efficiency of our homes and review what energy saving measures can be facilitated over the next 4 years.

If your home is eligible for a survey, you will be contacted by LMF Energy Services Ltd or Coastline to book a retrofit survey appointment. We would appreciate your assistance in allowing these surveys to be completed to assist Coastline Housing in improving your home and reducing your energy bills.



Our Development and Quoted Works Team colleagues have completed a large re-cladding project at Burgess Foundry Row, in Camborne.

These homes are located within the Former Holmans Foundry off Trevu Road, Camborne, employing more than 3,500 local people in its heyday, before production ceased.

This site falls within the Cornwall and West Devon Mining Landscape World Heritage Site so any changes made to the properties here must go through a strict vetting process with proposed materials coming under close scrutiny.

To maintain the industrial aesthetic of the homes delivered here, specific wooden cladding was required on the new homes when they were built back in 2011. Unfortunately, there were issues with the original fixings of the cladding, which was replaced in 2015, only for this to fail again more recently.

Following extensive consultation with Cornwall Council planning services and residents, a revised planning consent was secured to replace the cladding with a new type of material – a Hardie VL Plank interlocking weatherboard system which has a longer life span and requires less maintenance but still maintains the looks of traditional timber.

Lending a hand with the great outdoors

The Tenancy Team has recently refreshed its approach to managing untidy gardens, placing a stronger focus on customer responsibility and support.

Our aim is to encourage customers to take pride in their outdoor spaces, while ensuring they feel supported every step of the way.

Under the new procedure, customers are expected to maintain their gardens, with our Tenancy Team offering guidance, encouragement, and practical incentives to help them succeed. We understand that garden upkeep isn't always easy, and that's why we're here to help.

We've been speaking to and working with lots of customers already and lots of gardens are already looking so much better as you can see from these before and after photos.

If you are worried about the appearance of your garden and need a little extra support, our in-house garden service, Handyline, is available to assist with tasks like grass cutting.

To find out more please call **01209 200200**.

Before



After



Before



After



Before



After



Ring doorbell? CCTV?

We take a look at your rights and responsibilities

Coastline customers can request permission to install their own CCTV systems or video doorbell but there are some things that you will need to take into account first.

Here we give some general advice about the installation of such systems and devices, including your responsibilities as the "data controller".

Data protection law says that people who capture images or audio recordings from outside their property boundary must:

- have a clear reason for using the CCTV
- make sure the CCTV doesn't capture more than is necessary
- let people know they are using CCTV (e.g. by displaying a sign)
- in most cases, provide some of the recordings if asked by a person whose image or audio has been captured
- delete the footage regularly or automatically
- stop recording a person if they object to being recorded, and there is no legitimate reason to continue recording them

Permission to install a CCTV camera or video doorbell

You must request Coastline's permission to install a CCTV camera, or video doorbell such as Ring.

Many customers will not make a request, feeling that these are minor alterations to their home which do not warrant permission. However, installing a device may compromise the structure and safety of the door, therefore it is important to make a request.

Permission will not be unreasonably withheld and in most cases devices can be fitted with little or no damage caused to the property.

Important considerations:

- Do not use a drill
- Install a video doorbell on the door frame, without risking damage to the door
- Use the correct adhesive - opt for exterior quality sticky Velcro or double-sided tape to attach the doorbell, without damaging the door frame
- Use heavy-duty 3M double-sided tape designed for outdoor use

- Consider the doorbell size: Larger doorbells such as Ring may require careful consideration of the door frame's size and the amount of adhesive needed.



Operation of systems

CCTV cameras should only be sited on the customer's home and should not extend into communal areas. Where this is not possible, e.g. flats accessed off communal areas, customers should ensure their system is not intrusive upon communal space.

Most systems can blank out spaces which are communal or cover a neighbour's property, although it is not for Coastline to check the operation of the CCTV camera or video doorbell to check which areas are being covered. In any case, settings could be adjusted before or after any visit.

Data ownership

The customer will be the Data Controller, as you have installed the system and are responsible for its correct operation. Neighbours who are concerned about the images being captured are at liberty to make a direct request to viewing of any data which includes them.

These points are well documented in this guidance for the Information Commissioner Officer (ICO) and Home CCTV systems (ICO).

Coastline will not intervene in disputes about the operation and management of CCTV systems, as we do not have any jurisdiction or control over the data. The control of the data remains with the owner of the CCTV equipment; and ICO has the power to intervene.

Sound and noise recording

Video doorbells like Ring and some CCTV systems have the facility to record sound, conversations and noise. These can be very sensitive and extend beyond the visual area or perimeter of the video surveillance.

You should be mindful of this function and discourage its use and operation. In some instances the sound / noise recording functions can be more intrusive, with inadvertent conversations recorded and referred to.

This sound recorded data is no different to the video images and is subject to the same controls by the ICO.

To request permission, please contact us.



HOUSING PERKS

Have you signed up to Housing Perks yet?

Nearly 800 Coastline customers have now signed up to Housing Perks to use the discount app when they are shopping online or on the high street. Between them, they have saved almost £5,000.

Have you signed up yet?



It's easy to get going.

Just search for 'housing perks' in your app store or scan the QR code on this page. You'll need your rent account reference number to sign up the first time you use the app and then you can use it anywhere, anytime.

Housing Perks is a customer discount scheme that Coastline Housing has signed up to, alongside a number of housing associations nationally, to give its customers the chance to make savings on the items they buy. It's completely free to download and use and it could save you a few pounds when you shop so make sure you give it a go!

Coastline



HOUSING PERKS

Awaab's Law – what do you need to know?



Awaab's Law came into effect on 27th October 2025, giving tenants stronger rights to live in safe, healthy homes.

Named after Awaab Ishak, who tragically died due to untreated mould in his home, this law ensures landlords act quickly when serious hazards are reported.

What we must do

Emergency hazards (eg gas leaks, broken heating):

- Investigate and fix within 24 hours.
- Provide alternative accommodation if needed.
- Share findings within 3 working days, if the initial hazard isn't resolved during our first 'investigate and fix' visit.

Significant hazards:

- Investigate within 10 working days.
- Share findings within 3 working days.
- Complete safety work within 5 working days.
- Start further work within 5 working days or 12 weeks if delayed.
- Offer alternative accommodation if the home remains unsafe.

Your health matters

We must consider your personal health risks - especially if you have conditions like asthma or other respiratory conditions.

It's important to tell us about these or any other vulnerabilities so we can act promptly and appropriately to any issues we become aware of.

Take action

- Please report hazards to us promptly.
- Keep records of communication.
- You can ask us for updates and written reports.

Learn more about damp and mould and our repairs processes at our website, or get support at by searching for 'Housing Ombudsman – Awaab's Law.'

Advice from Stop Loan Sharks

Could you spot a loan shark?

A loan shark – or illegal money lender - is someone who lends money illegally without proper authorisation from the Financial Conduct Authority (FCA).

That means if you borrow from them, they don't have to follow the rules – they can decide how much you pay back and when.

These criminals are not always easy to spot - they can be another parent in the school playground, a friend of the family, or a neighbour.

Illegal lenders can appear as a friendly face, offering you a favour. They can make the offer of a quick loan seem hard to resist, but very quickly the situation can spiral out of control and borrowers can be subjected to threats, violence and intimidation if they struggle to make a payment.

Warning signs to indicate that you could be dealing with an illegal lender include:

- being given no paperwork upon the agreement of a loan
- being given no detailed information about a loan
- having items such as a bank card or passport taken from you until the debt is paid
- being threatened or intimidated if you do not pay on time

The **England Illegal Money Lending Team (IMLT)**, also known as **Stop Loan Sharks**, is a dedicated team of specialists that are leading the fight against loan sharks across the country.

Set up more than 20 years ago, the team has helped thousands of people escape the clutches of these criminals and wiped out more than £91.6 million worth of illegal debt. It has successfully prosecuted hundreds of illegal lenders.

If you, or someone you know, is affected by illegal money lending, contact Stop Loan Sharks for support and advice without delay.

There is a confidential 24/7 hotline available on **0300 555 2222** and a Live Chat facility on the website **stoploansharks.co.uk** between 9am and 5pm, Monday to Friday.

For further information, advice and more ways to get in touch, visit **stoploansharks.co.uk**

Remember that you are not in trouble if you have borrowed money from a loan shark. You should feel no blame or shame – they are the people committing a crime, not you.

Winter Fuel Payment

The criteria for the Winter Fuel Payment has changed over the last year. The payment has now been restored to all people over state pension age with an income of **£35,000** per year or less.

Am I eligible?

You may be eligible for a Winter Fuel Payment of up to **£300** if you were born on or before 21st September 1959 and live in England and Wales.

Unlike in previous years, you do not need to be in receipt of certain means-tested benefits to be eligible. The key change is that if your individual taxable income is over **£35,000**, you will have the payment recovered by HMRC.

Taxable income includes things like your State Pension, private pension, and earnings from work, but generally doesn't include any benefits like Housing Benefit.

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. The exact amount you'll get depends on your age and living situation.

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 tenancysustainment@coastlinehousing.co.uk or calling **01209 200200**.

Pension Credit

With the ongoing challenges of the cost of living, it's more important than ever that households check their eligibility for Pension Credit. It's estimated that around **£1.6 billion** of Pension Credit is left unclaimed each year!

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

Am I eligible?

Pension Credit is made up of two parts, Guarantee Credit and Savings Credit. You could be eligible if:

- You've reached State Pension age.
- Your weekly income is less than **£227.10** if you're single or **£346.60** if you're a couple
- Your income is higher than the above but you have a disability, are a carer, have certain housing costs, or are responsible for a child.

How much will I get?

Pension credit will top up your weekly income to a minimum of **£227.10** if you're single or **£346.60** 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](https://www.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.

Warm Home Discount

Warm Home Discount

The Warm Home Discount Scheme is a government program that provides a one-off payment to help with the costs of energy over the winter months.

Am I eligible?

Eligibility is based on the benefits that you're in receipt of on the qualifying date each year. This year the qualifying date is 24th August 2025. You must also be named on the electricity bill for the property and your energy provider takes part in the scheme.

You will normally qualify automatically if you receive the Guarantee Element of Pension Credit or one of the means-tested benefits below and your property is assessed as having high energy costs.

- Pension Credit (Guarantee Element),
- Universal Credit,
- Income-related ESA,
- Income-based JSA,
- Income Support,
- Housing Benefit.

If you need to discuss your eligibility or property details, you can contact the Warm Home Discount Helpline on **0800 030 9322**.

How much will I get?

The Warm Home Discount is **£150** and is applied directly to your electricity bill between October 2025 and March 2026. The money will not be paid to a nominated bank account.

If you have a pre-payment meter, you will normally receive a top-up voucher.

You should get a letter between October and December 2025 that confirms your eligibility.



Clean into Spring



A new Clean into Spring initiative has enabled Coastline customers to make improvements to their properties during the summer months

The project, delivered by the Lettings and Tenancy Sustainment team, was based on findings from an Equality, Diversity, Inclusion and Vulnerability survey.

It focused mainly on responses from single-person households with a "reduced ability to carry out day-to-day activities".

Emily Rowe, Tenancy Manager, said: "It was an extremely worthwhile initiative, because we found that many customers weren't aware of the support they would be entitled to. We also came across vulnerable customers who didn't have any family support."

More than 250 Coastline properties were visited over a two-month period. Firstly, the team collected data from customers who reached out to request support with their property in April. House visits then took place and the team returned in August to check on the improvements.

The initiative was introduced to help people struggling to maintain their home, with some customers needing help to start on spaces or rooms that needed

decluttering. Others sought financial advice and help with claiming benefits.

The team utilised internal befriending services and completed needs assessments, to ensure vulnerable tenants received the requisite level of support.

Colleagues also supported applications and referred to external services such as DIAL (Disability Information and Advice line); reported repairs and mould concerns; helped with back-to-work support; and accessed the Sustainability Fund to offer customers white goods, clearances and more.

Thirty customers received buckets containing cleaning products to encourage the clearing or improvement of identified areas. They have also been added to the Tenancy Sustainment team's caseloads, which provide support with hoarding and property conditions.

Customers who made improvements were entered into an October prize draw and the winner will receive £200 Love to Shop vouchers.



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

A marathon effort!

During September we held our annual Coastline marathon challenge to raise money for Cornwall Blood Bikes, our charity of the year for 2025.

Over **100** different colleagues gave up their time to take part across the company and clocked up an incredible **3,008** miles between them. They also managed to raise over **£5,500** for the charity.

Colleagues were able to contribute to the total miles in any way they could – and were encouraged to get creative! While some colleagues did traditional walking and running marathons, some took to their bikes, rowing machines, treadmills – and one even took to a Stairmaster for the day.



your next step

You said, we listened: supporting Your Next Step

During our recent Tenant Satisfaction Measure (TSM) surveys, many of you told us that employment support is something you'd like more help with.

Whether it's finding work, gaining experience, or building confidence, we heard you, and we've taken action.

At Coastline, we're proud to offer a range of opportunities to help you take that next step.

Your Next Step

Our Your Next Step programme provides tailored support to help you reach your employment goals. From training to linking in with partners for job searching and interview preparation, we'll work with you to build a plan that suits your needs.

Volunteer Scheme

Volunteering is a great way to gain experience, meet new people, and give back to your community. It can also be a stepping stone to employment. In 2024, 76 Coastline volunteers donated over 5,900 hours of their time!

Current Vacancies

We're hiring! Coastline Housing has a variety of roles available, and we're always keen to welcome new talent from our customer community. Head over to Google and type in 'coastline current vacancies'. We will be the first link that you see.

If you're ready to explore what's next, we're here to support you every step of the way. Whether it's a small step or a big leap, we'll help you move forward with confidence.

Contact us at getinvolved@coastlinehousing.co.uk or ring us on **012909 200200**.

Growing together and creating great spaces



During Coastline's Volunteers Week celebrations, garden volunteers from Miners Court and the Homeless Service met for the first time. This connection sparked a shared vision to enhance the existing communal garden at Miners Court, making it into an even more welcoming, inclusive, and vibrant space for everyone to enjoy.

Growing ideas into action

Together, the volunteers shared creative ideas to enrich the garden. Their ideas included:

Two new raised beds - designed for use by both day centre customers and residents. Garden volunteer Eric noted how much joy and therapeutic value residents found in spending time outdoors, and expanding the garden space would only enhance this experience.

A floral tribute - a once-overgrown bank behind the greenhouse was identified as a space which could be cleared and transformed into a colourful display. Volunteers felt planting flowers to create the shape of an 'M' and 'C', would be a beautiful and meaningful feature for everyone to enjoy.

A community effort

After consulting with Miners Court residents, there was enthusiastic support for the project which then got underway throughout July and August 2025

Homeless Service garden volunteers brought hands-on experience, particularly in constructing raised beds and preparing the planting areas, skills they've developed through similar projects. Meanwhile, Miners Court garden volunteers contributed their gardening knowledge, helping to plan the layout and select the best plants and locations to ensure the garden flourishes.

Everyone was encouraged to get involved, with activities adapted to suit all abilities. From digging and planting to painting and decorating the beds, every contribution helped bring the shared vision to life.

Why it matters

This project is a wonderful example of how small changes can make a big difference, and promotes the Five Ways to Wellbeing:

Connect – Strengthening bonds between services and individuals

Be Active – Encouraging movement and outdoor activity

Take Notice – Creating a space to enjoy nature and seasonal beauty

Keep Learning – Sharing gardening skills and ideas

Give – Volunteering time and energy for a shared purpose

One Day Centre customer commented: *"I like being part of the garden because its great getting to be involved in projects and getting outside. I've gardened all my life and it is nice I can continue here."*

A Homeless Service Garden Volunteer added: *"The customers involved all seem to be in good spirits. Getting involved in the garden is better than twiddling my thumbs and watching TV at home. It's good to be able to share my skills, they were pleasantly surprised how quick I cut the wood!"*

The Miners Court garden is now more vibrant than ever and is a symbol of unity, wellbeing, and community collaboration.

A big thank you to Coastline's Services team and our generous donors:

EEM who gave **£274** towards materials, **Chris Sedgeman Scaffolding** for a donation of scaffolding boards and **Kevin Hawke** of **Greenfingers** for a donation of topsoil.

Thanks to their support and the dedication of our volunteers, something truly special has grown.

Celebrating the Starts at Home initiative



An initiative to shine a spotlight on supported housing was celebrated at Coastline on Friday, August 29.

Staff and customers at Miner's Court and Chi Winder enjoyed a wide range of activities as part of the National Housing Federation's Starts at Home day.

Ellie Johns, Deputy Manager at Miner's Court, said: "Starts at Home is more than a campaign slogan, it is a reflection of our core values and the way we deliver care.

"From my perspective, it represents the belief that quality care begins with the environment we create for our residents and the support we offer our team.

"Ultimately, Starts at Home reminds us that great

care doesn't begin in a boardroom, it begins in the heart of our service, with the people who live and work here every day."

Customers were asked for quotes about what "home" means to them, reflecting on the importance of having safe housing, before celebrating with some music from entertainer Stevie D.

The centre also held a raffle to raise funds for its resident fund and customers enjoyed a range of cakes and snacks throughout the afternoon.

Chi Winder also pulled out all the stops for this year's Starts at Home event, adopting the theme of 'Save Our Supported Housing'.

Staff and residents created a carnival atmosphere,

complete with popcorn, candyfloss machines, vibrant decorations, and a whole host of fairground games like Hook-a-Duck, Splat the Rat, and Plinko, which was made by one of the centre's keyworkers.

There was also face painting, a raffle, and visits from external agencies, including staff from Cornwall Council and an anti-social behaviour officer, who took the time to introduce herself to residents and explain her role in supporting our community, which was a great opportunity for engagement and connection.

A special shoutout goes to our wonderful volunteer Simone, who gave her time and energy to bring her business over to us and make snowcones for everyone. Her contribution added a sweet touch to the day and was hugely appreciated by all.

The event was a joyful celebration of community and the vital role supported housing plays in people's lives, providing a home for those facing a wide range of challenges such as leaving hospital, homelessness, survivors of domestic abuse and veterans of the armed forces.

Supported housing can provide a home for life, offering a secure foundation for disabled people and people with long-term health conditions who can build skills, and access healthcare and employment advice through support workers.

Health day at Chi Winder

Foot care, fresh hair cuts and dental advice were just some of the fantastic services available at Coastline’s annual Health Day this summer.

Hosted at Chi Winder, the event featured a range of NHS providers from 10am to 3pm, including Smile Together, Brooke, Alcohol Liaison Team and Healthy Cornwall.

Other services were also present, including Pentreath, which gives support and guidance to people across the county experiencing and recovering from mental ill health.

Another of the services on offer was Smarter Smiles, which is the outreach arm of Community Interest Company, Smile Together. Smarter Smiles offers urgent dental care and give advice and education including top tips on health and hygiene.

The Hepatitis C Trust’s mission is to eliminate the disease in the UK by 2030. Offering dry blood spot tests for Hepatitis C, Hepatitis B and HIV, a positive result triggers a 12-week course of medication and an end-of-treatment test.

One of the trust’s representatives, who had previously suffered from the disease, said: *“I’ve been a fork lift operator, a self-employed window cleaner and a truck driver, but none of those jobs gave me the satisfaction that I have from helping people overcome Hepatitis.”*

There can be very few symptoms with Hepatitis C, with many people experiencing no symptoms until significant liver damage has occurred. A key part of the trust’s role is to explain safe injecting practices if clients are going to continue to use drugs.

The trust provides education and support in community, prison and healthcare settings, giving every person at risk of hepatitis C in the UK the right to receive effective testing, treatment and care.

Foot health practitioner Claire Bradder provided treatment for corns, verrucas, cracked heels and also Trench foot, caused by prolonged exposure to cold, wet and unsanitary conditions. Much of her regular work is done in care homes and she has a long waiting list of clients.

Other services available on Health Day were hair cuts from Iconic Hair and Beauty, Cornwall Health for Homeless, providing a range of healthcare for people without homes; and Healthy Cornwall, which helps with elements such as weight management, stopping smoking and healthy eating.



What happens when we get it wrong — and how we make it right

At Coastline, we pride ourselves on delivering excellent service, but we know that sometimes things don't go as planned. When that happens, your feedback is important to us. We will listen, learn from your experience, and take swift action to put things right.



A simple way to speak up

If something 's gone wrong, we want to hear about it, and we'll do our best to fix it swiftly. Most issues are resolved within four working days as service requests. In fact, out of the 382 service requests reported in 2024/25, we resolved 95% quickly and effectively, with the remaining, where customers were not satisfied with our response, progressing through our complaints route.

When it needs a closer look

If you want to raise a complaint, for example if a service we have provided for you doesn't meet your expectations, we will support you through our complaints route, which is guided by our Complaints Policy and has two stages. At Stage 1, a senior manager will look into what has happened within 10 working days and will reach out to you to better understand your experience. They will work with you to find the best way forward. Your experience matters to us, and this gives us a chance to put things right together.

Complaints can be raised about:

- Any service Coastline provides to our customers, including work by us or our contractors.
- Work we have failed to do despite you reporting an issue to us.
- The conduct of one of our colleagues or one of our contractors' employees.
- And anything else that hasn't gone quite right.

We understand that making a complaint can feel daunting. That's why, in addition to our Complaints team, we have a dedicated group of customers who provide support as Complaint Mentors. They're here to offer friendly, independent support, whether you need help understanding the process or want to explore your options if you're not happy with the outcome.

Complaints by numbers

In 2024/25 we received:

- 114** complaints
- 89** received at Stage 1
- 25** progressed to Stage 2
- 86%** of complaints were partially or fully upheld
- 9** complaints referred to the Housing Ombudsman

Following the Code

As of April 2024, all social housing providers must follow the Housing Ombudsman's updated Complaint Handling Code. You can find our self-assessment and more information on our dedicated Complaints page: Complaints - Coastline Housing

You said, we did

We've made **92 improvements** to the way we deliver our services to customers, thanks to your feedback. Here are just a few:

You Said	We Did:
Some customers told us they weren't sure what Coastline can do to help tackle anti-social behaviour (ASB) in their communities.	To help clarify this, we've provided additional training to our front-line colleagues so they can explain clearly how ASB and tenancy enforcement actions are handled—ensuring these are always fair, reasonable, and proportionate.
Some customers felt our communication could be clearer, and that more empathy from colleagues would make a real difference.	To support this, we're delivering regular refresher training in customer service across the organisation, helping our teams respond with greater understanding and care.
Customers shared that they didn't always know what to expect when contacting us about major repairs or large-scale works.	We've now improved our guidance so customers are fully informed about what's happening, who's involved, and how long things may take. We're also signposting to external contractors and agencies where appropriate, so you know who to contact and when.

Feedback makes us better

We welcome all feedback—whether it's a complaint, a suggestion, or a compliment. It helps us grow and improve. And when we get it right, your kind words mean the world to our team. Last year, we received an incredible 1,742 compliments from customers. Thank you!

Get in Touch

It's easy to share your thoughts:

 **Call:** 01209 200200

 **Email:** complaints@coastlinehousing.co.uk

Text, Facebook, 'My Coastline' portal, or write to us at Coastline House, 4 Barncoose Gateway Park, Pool, Redruth TR15 3RQ

You can also request a copy of our full Complaints Policy or find it online at Complaints - Coastline Housing

We're here to help, listen, and improve.

Tenant satisfaction survey – the results are in

Our third annual Tenant Satisfaction Measures (TSM) survey was completed in May and June this year by a company called Acuity.



We have had some great results from rental customers based on a representative sample of 1,000 responses. Many thanks to everyone who took the time to give their views.

TSM LCRA Key Metrics



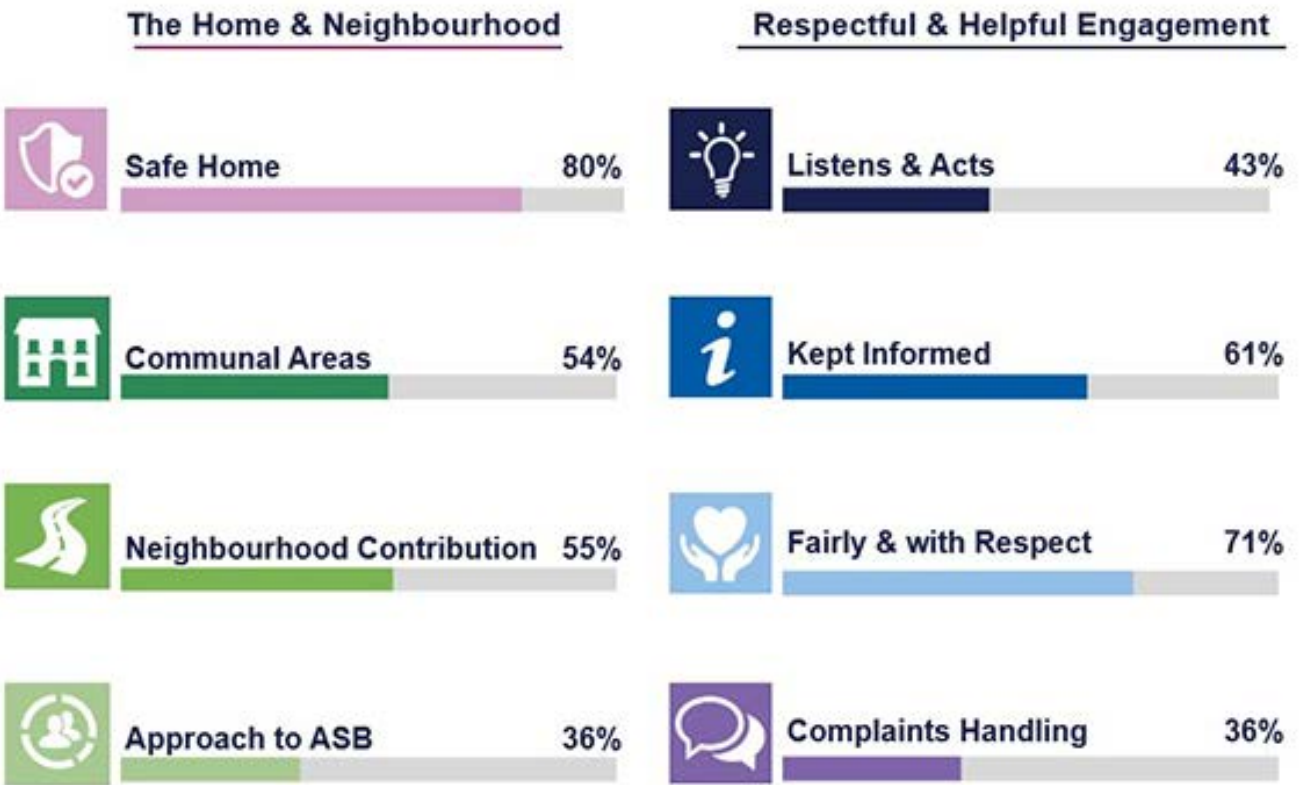
Here is a summary of the key results from our rental customers:

Our satisfaction has increased from **80.5%** in 2023-2024 to **83.3%** in 2024-25 and now **85%** in 2025-2026. Analysis of the results has shown that a well-maintained home is the biggest key driver of overall satisfaction, followed by 'easy to deal with' and providing a safe home.

The biggest improvements we have seen in the last year relate to satisfaction with 'safe home', 'time taken to complete repairs', Coastline's 'neighbourhood contribution' and being 'kept informed' - all of which increased by 3%. Nine of the 12 TSMs have increased, whereas three, the bottom three performing measures - handling of antisocial behaviour, handling of complaints, and satisfaction that Coastline listens and acts - have all decreased slightly.

For our shared owners, 61% of customers were satisfied with the overall services that Coastline provides. This is a slight reduction on last year's survey where 63% of customers were satisfied. Here are the key metrics for our shared ownership customers:

TSM Key Metrics



What are we doing to improve?

With very strong overall results we can take a lot of confidence in the way we do things, and focus our thinking on improvements on the small number of areas that customers have highlighted.

The results and customer comments are being analysed to support the development of an Improvement Action Plan to set out the commitments and activities we will deliver to improve our services. This will focus on understanding how we can best improve customer scores on the ASB handling, complaints and 'listens and acts' measures.

The full results from our Tenant Satisfaction Measures survey and updates to our improvement themes are available on our website if you wish to look at them.



We'd love your feedback!

If you've recently raised a complaint, reported anti-social behaviour, or contacted us by phone, please look out for a satisfaction survey from an **01209** number.

Your feedback helps us improve our services and make things better for everyone.

Thank you for taking the time to share your thoughts - we really appreciate it!



Tenancy Fraud

Tenancy fraud is not a victimless crime. Every instance deprives someone in need from accessing affordable housing and puts additional pressure on social housing waiting lists.

There is also a cost to the public purse - calculated at **£27 per taxpayer** - when acting against perpetrators and supporting fraud victims.

Obtaining a home by giving false information, renting to a third party, or owning another home are all examples of fraud, punishable by imprisonment or financial penalty.

Tenancy fraud not only costs millions of pounds every year, but it impedes people in genuine need from securing housing.

Coastline takes a dim view of tenancy fraud and we will make referrals to Cornwall Council's Fraud Investigation Team if we suspect that a crime is being committed.

Fraudulent activity can be carried out in several different ways, as explained here:

Making a false Right to Buy or Right to Acquire application

This is a criminal offence under the Fraud Act 2006 and the Prevention of Social Housing Fraud Act 2013. You could be prosecuted for misrepresenting your circumstances, such as the length of your tenancy, your household composition, or your principal residence.

False applications include:

- Lying about the duration of your tenancy to gain a greater discount.
- Not disclosing previous rent arrears, possession orders, or evictions.
- Including someone on a joint application who doesn't live in the property for the required period.
- Attempting to purchase a property that isn't your main home.

Illegally subletting a socially rented property

Illegally subletting a property can result in eviction, fines and imprisonment. Landlords can take legal action to evict both the tenant and the subtenant. Additionally, tenants could face criminal charges, particularly if they are found to be acting dishonestly or profiting from the illegal sublet.

If the tenant sublets the entire property and moves out, they may lose their tenancy rights, and the landlord can serve a notice to quit without needing a legal reason.

If found guilty in court, the tenant can be ordered to repay any illegal profit made from the sublet. Tenants facing criminal charges can find it very difficult to secure future rentals.

Providing misleading information on housing applications

Section 171 of the Housing Act 1996 makes it an offence to withhold information required to assess an application, or to provide false information that leads to a tenant acquiring a property.

Legal proceedings may begin if any false information is given on an application form to appear on the Housing Register; in response to subsequent review letters or other update mechanisms; or by applicants during a review.

Tenants must declare any changes in circumstances e.g. change of address, family composition, or purchase of another property.

Wrongfully claiming a tenancy following the death of the lawful tenant

The tenancy is part of the deceased's estate and is not automatically transferred to just anyone who

lives there or wants it. The only legitimate way to end or take over a tenancy after a death is for an appointed personal representative to formally end it, or for an eligible family member to legally succeed to the tenancy.

Wrongfully claiming a tenancy occurs when someone tries to take possession or claim the tenancy without a legal right. It is an illegal activity, and a landlord cannot take back the property automatically.

If someone wrongfully claims a tenancy, they are occupying the property without permission, and the personal representative of the estate, or the landlord, can take action to regain possession.

You can report tenancy fraud to Cornwall Council via this link:

Report Fraud Online - Cornwall Council

Alternatively, you can email fraud@cornwall.gov.uk or call **0800 7316125**.

Annual Report to Customers

Coastline Housing has published its Annual Report to Customers for 2024 25, giving a summary of performance and activities across the year.

We're delighted that we have finished another year where we've invested in the quality of our customers' homes, invested in new homes and invested in high standards of customer service.

Across the year we've built **152** new homes and started on site with **114** more. We've carried out a total of **16,644** repairs, fitted **147** new kitchens and **46** new bathrooms.

We've helped **96** people back into work and training, helped **1,641** people through our Homeless Service and given out **£78,864** through our Sustainability Fund to help those in need.

Crucially, against an ever intense and difficult economic backdrop, we've achieved this with an ongoing focus on financial performance and value for money.

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 the report outlines some of the practical improvements we've implemented this year in different areas of the business.

You can read the document in full on our website.



C1 G1 V2

Regulatory judgement announced

Coastline Housing has received its latest regulatory judgement from the Regulator of Social Housing.

We achieved a top grading of C1 under the Government's consumer standards framework which was introduced last year. This is the first time Coastline has been graded on the new consumer standards which focus on the quality and safety of customers' homes, the standard of customer service, and whether customers feel valued and that their feedback is listened to.

Coastline has also maintained its G1 status – the highest rating for its Governance – and its V2 status, which indicates a strong financial footing and reflects Coastline's consistent development of new affordable homes.

Regulatory judgements are the Regulator of Social Housing's official view of a housing provider and are made after a rigorous inspection process. They reflect the strength of a landlord's leadership, management financial stability and customer service.

Francesca Rhodes, Chair of Coastline Housing, said: "We are very proud of this result and what

it means for our customers, colleagues and communities. Achieving this rating is testament to the hard work of our teams here and of our customers who have a real voice in shaping our services and giving us feedback, which is invaluable to the way we operate."

Coastline Housing owns and manages over 5,500 homes across Cornwall as well as a dedicated Homeless Centre and Extra Care facility.

The housing charity has just launched a new five-year plan that will see it aiming to build around 300 more new homes a year up to 2030.

Allister Young, Chief Executive, commented: "We know the housing crisis is still very real for people and we are excited about our plans to bring more much-needed homes to Cornwall.

"Receiving a regulatory judgement such as this will really help us on that mission. The grading we've been given is effectively an assurance that Coastline is a strong and resilient business and that means we are in a great position to attract funding to continue our development programme, to continue to invest in our current homes and to continue to make sure that our customers receive a great service from us."

Your Views Matter: Apply to join Legal & General's customer scrutiny panel



Do you live in a Legal & General property that's managed by Coastline Housing? If so, we've got an exciting new opportunity for you.

L&G is excited to invite its Coastline customers to shape the future of its services by joining a new scrutiny panel, Customer Voice, giving you a direct say in improving services and how L&G engages with you and your neighbours. This is your chance to work alongside fellow customers and make a tangible difference.

Your role in making things better:

- Customer Voice**
- Customer Voice has 3 main aims:
1. To evaluate how well the L&G resident engagement programme is working for you
 2. To identify key areas for improvement based on performance and your feedback
 3. To ensure your voice (and that of other customers) reaches the top, influencing our Board to listen and act on customer experiences

What you'll be doing:

The panel will conduct in-depth reviews of different service areas (approximately twice a year). To do this, you might:

- Review and provide feedback on policies and procedures
- Analyse data to understand performance

- Connect with other residents to hear their experiences
- Interview teams to understand their perspectives
- Compare L&G services to others to identify best practices

Your recommendations will lead to real improvements in the services you receive. You'll also help L&G ensure a focus on what matters most to you.

The panel will meet four times a year (around May, August, November, and February), and L&G will provide the support you need to make a real impact.

What's in it for you?

- Access great training and events
- Develop new skills and gain valuable experience
- Have a powerful voice representing your community
- L&G will cover your travel and other expenses, and offer thank you vouchers for your time

Ready to get involved?

If you're interested in joining Customer Voice, please email customerexperience@landgah.com to tell us why you'd like to be a member and what skills you can bring.

Learning more about you to improve our services

At Coastline, we have been working hard to promote and improve our approach to supporting vulnerable residents, adopting policies to adapt to any diverse needs you might have.

Thank you to any customers who have responded to questionnaires or updated your personal details via My Coastline – this helps us to adapt our services to meet your needs.

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

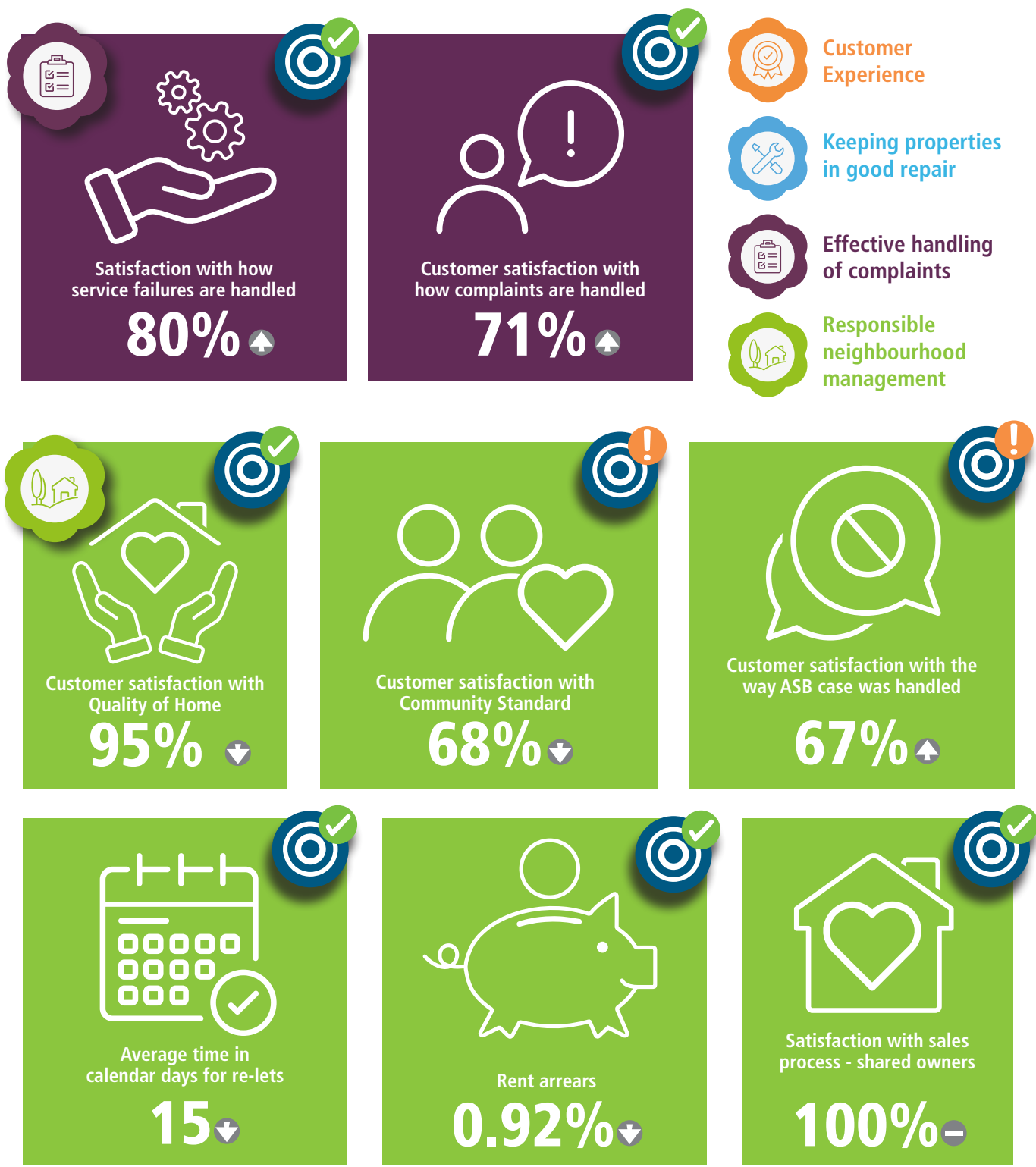
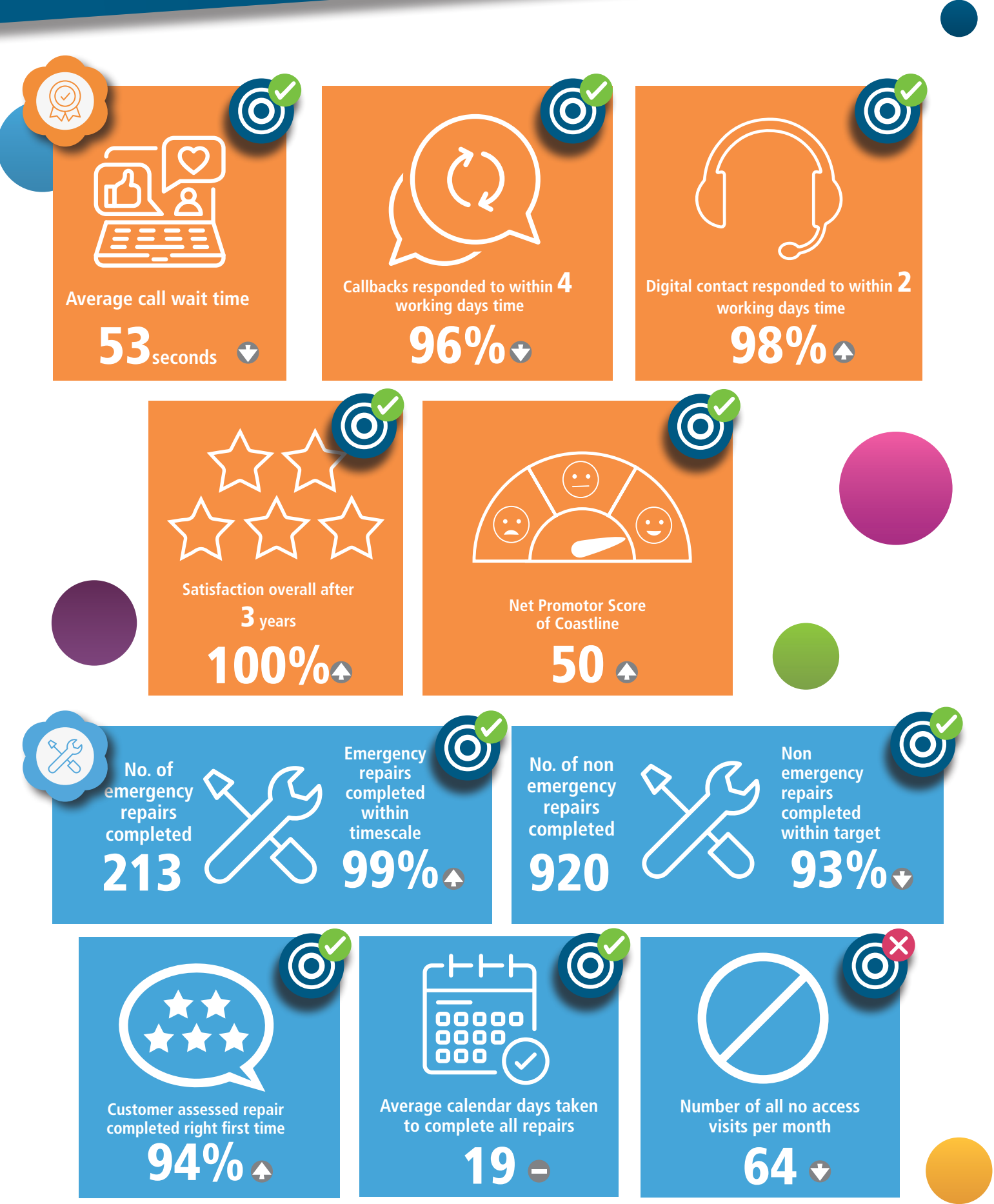
Where our records show that we are missing information about you, we will be contacting you via email in the next few days with a link to a survey for

you to complete - if you don't want to share this information, please still respond to us but tell us you 'prefer not to say'.

For people who don't have access to an email address, you will find surveys in your CoastLines newsletter. Please take a few minutes to complete this important information – please be assured, that any information you provide to us is kept in strict confidence. 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.



Our performance September 2025



= on target = off target = within 5% target
 = performance improved = unchanged = performance declined



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