

ANNUAL REPORT TO CUSTOMERS 2025-26



Coastline



Welcome to our Annual Report to Customers 2025/26

I'm delighted that we are able to share with you news of another year where we've made a real difference for individuals and communities in Cornwall.

It's been the first year of our new Coastline Plan, and we are continuing to work towards our overarching aim to end the housing crisis in Cornwall. This will remain our aim until there are enough good quality, affordable homes in Cornwall to meet people's needs and aspirations.

We've also continued to invest in our current homes, continuing our planned maintenance and repairs programmes and preparing for the new regulations around damp and mould hazards that were introduced as part of Awaab's Law.

This year we've completed 209 new homes (a big increase from 152 the previous year) and started on site with a further 276 – welcoming more new residents to the Coastline family and preparing to welcome even more in future. All of this development saw us making the Inside Housing Biggest Builders list for 2025/26 – coming in at number six in the fastest growing housing associations chart.

And we were really pleased to see that in our annual survey in July 2025, customer satisfaction was up from 83.3% to 84.9%. We also achieved a top grading of C1 under the Government's new consumer standards framework

which focuses on the quality and safety of customer's homes, the standard of customer service and whether customers feel valued and that their feedback is listened to.

Of course, no company gets things right 100% of the time and there are still areas where we're working hard to improve. Satisfaction with how we handle complaints, how we work with our shared owners and antisocial behaviour cases are areas where we have room for further improvement and we will continue to work hard on these areas in the year ahead.

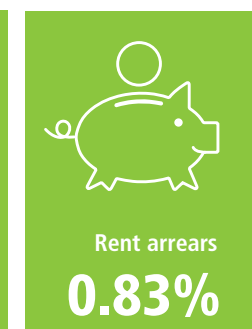
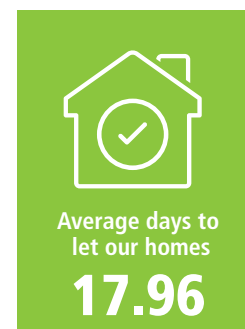
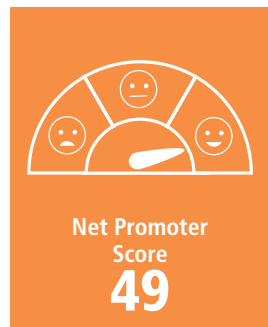
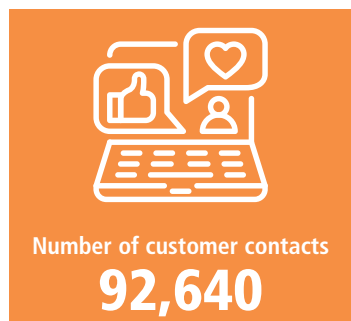
In my role as Chair of the Customer Experience Committee, I am proud to be involved and making a difference at the very heart of Coastline and I'm excited to see what the next year brings. I would like to personally thank all of you for your support this year and would like to take this opportunity to remind you that positive change happens when more people get involved and tell us what they would like to see happening in their communities. If this sounds like something you would like to do, please get in touch with Coastline to find out more.



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.



Customer Experience



Keeping properties in good repair



Effective handling of complaints



Responsible neighbourhood management

Listening and learning



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.

Feedback isn't just something we collect, it's something we value. All forms of customer feedback play a vital role in shaping better services and ensuring our teams continue to uphold Coastline's values.

This year we received a total of **102** Stage 1 complaints, and **23** 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.

On some occasions we are unable to progress an issue raised through our Customer Feedback (Compliments and Complaints) Policy for reasons including:

- Issues were raised that were beyond our control.
- We evidenced that we had acted in accordance with our legal duties or policies.
- The complaint was raised more than 12 months after the fact with no good reason for delay.

Of the **102** Stage 1 complaints received, **74** were upheld or partially upheld, **10** were not upheld, **10** were still under review at the end of the year and **8** were withdrawn.

Of the **23** Stage 2 complaints received, **16** were upheld or partially upheld, **4** were rejected and **3** were still under review at the end of the year.

Our Customer Feedback (Compliments and Complaints) Policy reflects the Housing Ombudsman Service Complaints Handling Code and can be found on our website.

The Annual Complaints Performance and Service Improvement Report, along with our Board's response and our Self-Assessment against the Housing Ombudsman Code, is published on our website annually by the 30th September each year.



Learning from our mistakes



A total of **217** commitments and improvements to our services were identified over the past year as a result of complaints received from our customers.

Some examples of improvements that were identified and have been implemented:

- Communication improvement: Improved processes to ensure follow through on agreed callbacks, even where there is no update to offer
- Contractors: Remind contractors of the importance of communicating professionally when on-site
- ASB Handling: Identify early opportunities for mental health sign posting to reduce escalation risk
- Training and Staff Development: Training for Investigating Managers to ensure complaints are fully investigated
- Customer Experience and support: Review of the defects process to give customers clearer, more proactive support throughout



Listening and learning



Complaint themes

We review and analyse complaints 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 communication, accounting for approximately a third of Stage 1 complaints. Other areas with significant complaints related to the overall quality of service (17), staff members (15) and the quality of repairs (13).



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 UK General Data Protection Regulations (UK 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 **2** 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

2,929 compliments.

Our customers frequently complimented:

- Staff being professional, polite, and friendly.
- High-quality repairs and standards of work.
- Feeling safe and respected.

Our Repairs Team and contractors 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 have continued to put a lot of work into helping customers who have been struggling with the ongoing cost of living crisis this year.



Our specialist Tenancy Sustainment Team colleagues visited and engaged with **213** customers across our homes throughout the year.

They were able to access **£109,760** from our Crisis Support Fund to help customers struggling to buy essential household items or who needed help with food and energy vouchers.

This year, we also started fitting carpets in newly let properties that are first floor flats or above, to help customers with expensive move-in costs and to reduce any noise for downstairs occupants.

The team also supported customers to access **£13,668** in Discretionary Housing Payments from Cornwall Council.

Thanks to all this positive work, our arrears levels this year were **0.83%**. Although this is up slightly on last year's figure, it still ranks as amongst some of the best performance in the industry nationally.

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 to direct you to other support services or charities should you need help.

We have continued to share advice from trusted third-party organisations on income, benefits, pensions and more through our customer magazine and our social media channels. We are always happy to refer customers directly to charities and organisations that can help with managing debts, financial advice and more. Please get in touch if this is the case.



Spotlight: Tenancy Fraud

This year we have continued to raise awareness of Tenancy fraud across our customer communications. 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. It not only costs millions of pounds every year, but it impedes people in genuine need from securing social housing. If you have any questions or would like to discuss any aspect of this, you can contact us through any of the usual channels.

Your home

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

This year we completed:



47 bathrooms



185 kitchens



127 heating systems



54 new roofs



Painted and decorated
326 properties



46 Disabled Facility Grants adaptations at a total cost of **£332,123**

A detailed year-end review was carried out to ensure that the coming year's programme is accurate, prioritised and fully ready to begin.

During the year, thanks to our Customer Scrutiny Panel, we introduced a new Kitchen Replacement leaflet providing clear guidance on what to expect. We also introduced a Customer Liaison Coordinator, to support customers before, during and after planned maintenance works. This has helped improve communication, consistency and customer confidence.



Repairs

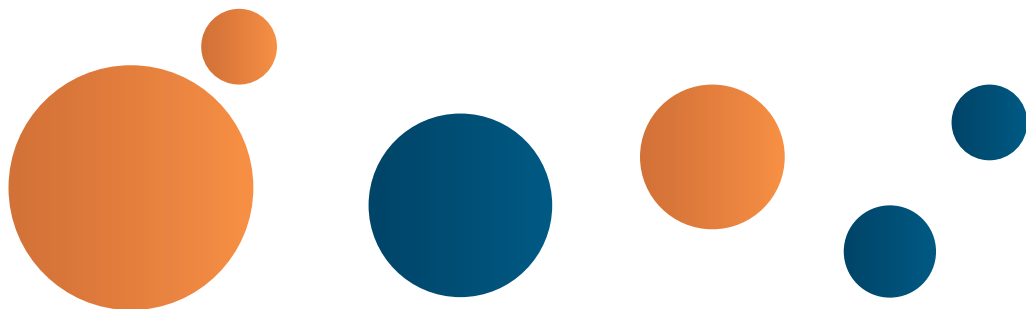
This year we carried out **11,837** routine repairs and **3,343** emergency repairs. Storm Goretti at the start of the year saw a huge increase in work for our Repairs Teams as we worked hard to repair storm damage as soon as we practically could.

Customer satisfaction with the quality of the repair was **92.7%** this year (up from **91.6%** last year) and **91.9%** of customers were happy that we completed the repair 'right first time' – something we strive to do on every job if possible.

We made **13,505** appointments to carry out work in your home this year and we attended **13,324** of these.

Sometimes, we turn up to appointments to find that the customer is not at home to let us in or refuses access to their home. This year we attended **823** appointments where this was the case.

Please do let us know if you are not going to be home so that we can rearrange your appointment. Preventing missed appointments helps keep our busy Services team going to the right places at the right time, saving about **£48,000** a year. This allows us to invest more in providing better services for all our customers.





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

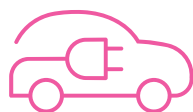


Across our homes we have carried out **13,026** smoke alarm checks this year and assessed **472** fire doors. We have also replaced **87** fire doors that needed upgrading.



We are happy to report that all Coastline's homes meet the Decent Homes Standard.

This year, **91%** of customers said they felt satisfied that their home was safe and **81%** said they were satisfied we keep communal areas clean and well-maintained.



EV charging

More of our customers are choosing electric vehicles, and we're pleased to introduce our new EV Charging Policy and Guidance. This sets out how EV charging points can be requested and installed at our homes, helping to ensure charging is done safely, fairly and sustainably for everyone.

The guidance explains what to consider before installing a charger, responsibilities around permissions and maintenance, and how we'll support customers through the process. Our aim is to make the switch to electric vehicles easier, while keeping homes and neighbourhoods safe.

You can view the [full policy](#) and [guidance](#) on our website, or contact us if you have any questions or would like to discuss your options.



Keeping you safe



Awaab's Law and what we're doing about Damp and Mould

The first phase of Awaab's Law came into force in October 2025. It was introduced to enforce strict timeframes for social landlords to investigate and fix severe damp, mould and emergency hazards. As part of the legislation, Coastline must also publish performance data showing how well we are meeting these requirements.

We didn't wait for the law to start. Coastline adopted the new standards in early August 2025, giving us time to train our colleagues, update systems, and test our processes thoroughly before the legislation took effect.

This early action meant customers were already receiving faster, safer responses well before the law officially came into force. It also ensured we were fully ready for 27 October 2025, with robust, tested processes in place across the organisation.

We have continued to evolve our approach to ensure the timescales set within Awaab's Law are met. During the year we identified **209** emergency damp and mould hazards, **186** of which were resolved in the first 24 hours.

Our in-house Damp and Mould Team is solely dedicated to advising on these issues and helping to remedy them with a variety of different methods, depending on the individual case.

We trained all colleagues and contractors in the new legal requirements, helping to ensure that they also feel confident to spot a problem where it is occurring so that we can quickly remedy it.

We also upgraded our systems to ensure no damp or mould report can be overlooked and strengthened checks so that every job is monitored from start to finish. This means customers can feel confident that reports will be handled quickly and consistently.



Maintaining building safety



What happens next?

We're continuing to build on this work from 2026. The Government will be adding more types of hazards under this law, so our internal working group is already preparing to make sure we remain ahead of the curve.

We know damp and mould can sometimes be linked to things happening in someone's life, like health issues, financial difficulties or changes at home. Our Damp and Mould Team now works closely with our Tenancy Sustainment Team to identify customers who may need extra help and to understand any challenges that may be contributing to recurring issues so that we can offer tailored support, advice and referrals.

This joined up approach means we're not just treating the symptoms, we're helping prevent problems from coming back.



Helping to shape national guidance

When new national reporting rules on damp and mould were published in late 2025, Coastline spotted places where the guidance didn't match the detailed requirements of Awaab's Law.

We raised this with HouseMark, and they took our concerns directly to the Government.

As a result, the Ministry of Housing has confirmed that the guidance will now be updated nationally, improving clarity for all housing providers.

This means Coastline customers helped influence positive change across the whole sector.



Neighbourhoods and communities



We let **468** homes this year. This makes Coastline the third biggest contributing housing association in the Homechoice partnership in Cornwall, behind only Bromford Flagship Live West and Cornwall Housing, both significantly larger organisations.

Our overall number of properties under management grew by **3%** over this year.

The homes that we let out were a mixture of new builds, re-lets of older properties and accommodation at our Homeless Centre and Extra Care scheme.

We moved-in **72** families and single people who were experiencing homelessness, providing them with the safe and secure accommodation they were so in need of. We also moved **31** applicants for health or disability reasons, **26** households that needed an extra bedroom to provide extra space for their families and **15** people who were fleeing domestic violence and urgently needed a new home.

It took us an average of **17.96** days to turn around an empty property and get it ready to welcome new customers again.

Neighbourhoods and communities

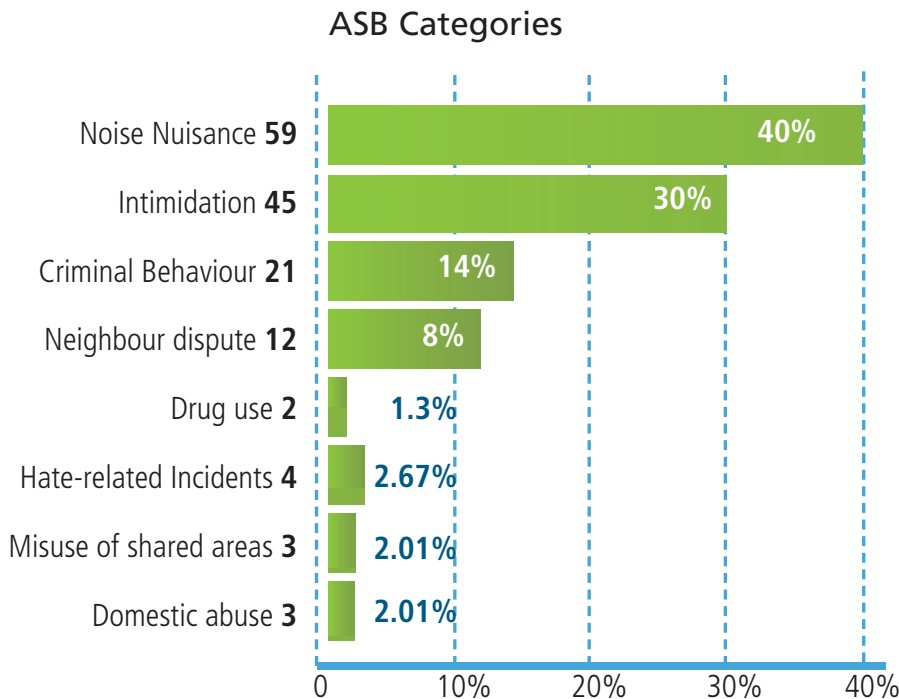


Antisocial Behaviour (ASB)

This year we investigated **149** cases of ASB. These cases are usually complex and hard to resolve but our Tenancy Team continues to work incredibly hard to keep talking to the customers involved to find a resolution.

This year **53%** of customers said they were satisfied with the handling of their ASB case. While this is an increase on the previous year's figure of **44.6%**, we know there is still work we can do in this area. We are continuing to work on an ASB Action Plan that we developed following an independent service review in 2024 and we hope to further improve customer service in this area in the year to come.

During the year we had a positive mention from Devon and Cornwall Police for the partnership working we have been doing with them, which has seen a decrease year in year on ASB across the Redruth and Camborne areas. Here is a breakdown on the areas we received ASB complaints in this year:



Spotlight: Success for Coastline in ASB court cases

This year we secured repossessions in two serious ASB cases in Illogan and St Cleer in two separate court cases, successfully resolving severe tenancy breaches involving unacceptable behaviour, to ensure our neighbourhoods remain safe.

In both of these (unconnected) cases, there was prolonged aggressive, intimidating and nuisance behaviour towards neighbours, creating risk. Prior to issuing the possession claims, Coastline had repeatedly taken steps to try and resolve the issues, working with neighbours, local Police and Cornwall Council's Antisocial Behaviour Team.

Pursuing an eviction is always the very last resort for Coastline but we must take a firm stance against ASB in all its forms. Everyone deserves to feel safe and respected in their communities and we are committed to protecting this quality of life for our residents.



Spotlight: Starts at Home Day

This year, Coastline marked the occasion with celebrations across Tarn West, Chi Winder and Miners Court Extra Care, each reflecting the unique strengths of our schemes and the communities who live and work within them.

Through moments of joy, shared stories, open conversations, and community connection, this year's celebrations demonstrated the incredible impact of our colleagues and customers, and the vital role supported housing continues to play in Cornwall.

Miners Court Extra Care – a joyful community celebration

Miners Court held a hugely successful Starts at Home Day event that brought together customers, families, friends, and colleagues for a warm and uplifting celebration.

Day centre customers created homemade decorations and baked cakes that went down a treat, adding a personal and heartfelt touch to the event. A raffle stall, with prizes generously donated by local shops, added extra excitement and helped make the celebration feel truly special.

The day reflected the strong community spirit at Miners Court and reinforced the importance of supported housing in improving wellbeing and quality of life.

Chi Winder – carnival fun and community connection

Chi Winder embraced Starts at Home Day with a vibrant carnival themed celebration. Customers and colleagues spent the day laughing, chatting, and joining in activities together, creating a genuine community feel.

It demonstrated how supported housing provides not just a safe and stable home, but positive opportunities for connection and shared experiences.

Tarn West – reflecting on the value of supportive housing

At Tarn West residents and staff came together to reflect on the importance of having a secure home with support close by. Residents shared how the consistent presence and reassurance of the team help them feel safe, listened to, and empowered to work towards their goals.

The day provided an informal, supportive space for conversations about independence, progress, and wellbeing, highlighting how the right home environment can make a significant difference to a person's sense of stability and confidence.



Keeping in touch

There are lots of ways that you can get in touch with Coastline and we are always pleased to hear from our customers and help wherever we can.



Across the year we received **92,640** customer contacts from you – this is contact in any form, from a phone call to an email to an app request.

Our phone lines have remained busy and we answered **46,642** calls this year with an average wait time of **69** seconds. That's nearly **4,000** calls more than last year. This is partly due to our continued growth and partly due to unexpected events during the year such as Storm Goretti that saw more customers than usual needing to get in touch.

Customer satisfaction with call handling was **79.5%** and **80.2%** of customers felt that their issues were resolved at first contact over the phone.

The My Coastline app is a handy tool for customers and you can search in your app store for My Coastline and download it for free.



It allows you to report a repair, pay your rent, look at your account and contact us – all from the comfort of your own home.

We remain active on Facebook, Instagram and LinkedIn, bringing you news, information, advice and alerts on a regular basis.



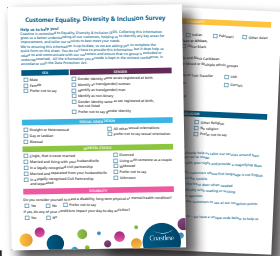
This year **78,000** people visited the Coastline website, viewing **551,000** pages between them.

Keeping in touch



Tailoring our support to you

We want to give you the right support, at the right time, and in the way that works best for you. That's why we ask you to update your Equality, Diversity & Inclusion (EDI) details, as well as any support needs. This includes any health, accessibility, or personal circumstances that may affect how you use our services.



Why this matters:

We can personalise our services for you

Everyone is different. By understanding things like preferred methods of communication, accessibility requirements, or health considerations, we can adapt our services so they work better for you.

We make sure our services are fair and inclusive

Your EDI information helps us check that everyone is treated fairly and has equal access to our services - regardless of background, identity or circumstances.

We can support you when you need it most

If you tell us about any vulnerabilities - whether short or long term - we can make sure we understand your situation and respond in a way that keeps you safe and supported.

We can improve services for everyone

Understanding our customers helps us plan better services and make improvements that work for our whole community.

Your information is safe

We keep your information secure and only use it to support you and improve our services.

If you haven't updated your information recently, it only takes a couple of minutes on My Coastline. Keeping your details up to date helps us look after you- and helps us keep improving our services for the future.



Case study: Supporting a young single parent settling into a new home

Mia (not her real name) has just moved into her Coastline home after time spent in temporary accommodation.

As a young single parent, she let us know through her lettings application support needs assessment (vulnerabilities) that she would appreciate some extra support while settling in and managing her new tenancy.

Because she's shared this information with us:

- Her Tenancy Sustainment Officer is arranging visits and check-ins at times that work around childcare and school runs
- We're connecting her with services such as budgeting support, employment advice, and local community groups
- We're giving her more notice for upcoming appointments so she can plan ahead
- Our teams are keeping in close contact during her first few months to help her feel confident and secure in her home

This means Mia is receiving personalised support right now—helping her get off to a strong start in her new home and ensuring she feels safe, informed and fully supported every step of the way.



Case study: Existing customer – tailored communication for support needs

David (not his real name), a longstanding Coastline customer, updated his My Coastline profile to tell us he experiences anxiety, especially around unexpected visits or phone calls.

Because his profile includes this information:

- Our teams now book appointments by text and email instead of calling
- Repairs operatives always knock and wait longer before approaching the property
- He receives reminders the day before any planned visit, reducing stress and helping him feel prepared

David now feels more in control and has reported a much more positive experience with repairs and home visits.

Customer satisfaction survey – Tenant Satisfaction Measures



We received our TSM survey results for 2025/26 for rental and shared ownership customers in July 2025, and saw an increase in overall satisfaction from **83%** to **85%** for rental customers and a slight decrease in satisfaction from **62%** to **61%** for shared owners.

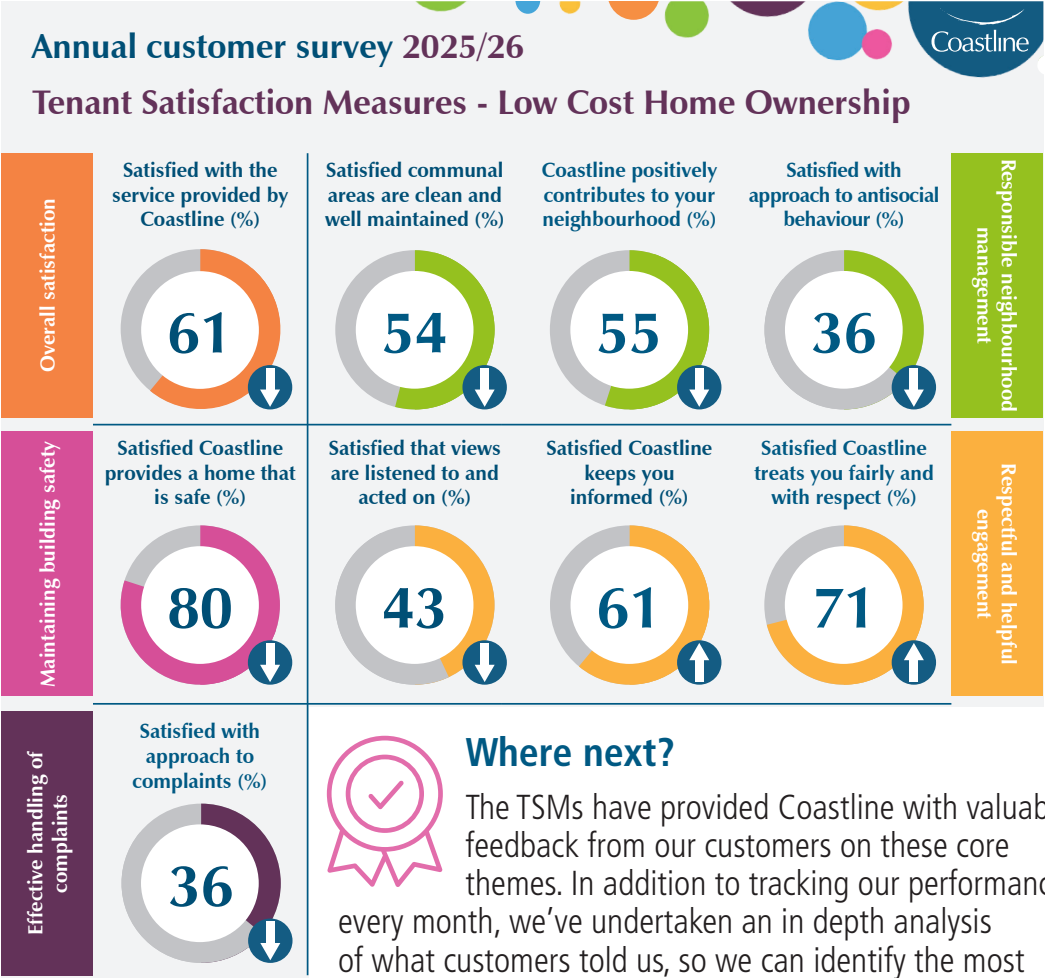
We are pleased to see that many customers are beginning to see the effect of the improvement actions we put in place following last year’s survey.

The responses show that the greatest improvements are with our approach

to responsible neighbourhood management, building safety, and keeping customers informed.

However, the responses showed that we still need to improve our approach to handling complaints, anti-social behaviour and listening and acting on customer feedback.

We also need to do more work to improve our understanding of the customer journey for shared owners and see where improvements can be made.



Where next?

The TSMs have provided Coastline with valuable feedback from our customers on these core themes. In addition to tracking our performance every month, we’ve undertaken an in depth analysis of what customers told us, so we can identify the most important areas for us to focus on. These conclusions have been developed into an action plan for improvement.



Building new homes



This year we completed **209** new homes across Cornwall and started on site with **276** more.

We believe that Coastline has a key role to play in helping to solve the housing crisis in Cornwall and that it is crucial to build the right homes in the right places. Ultimately, homes change lives. A secure and affordable home provides stability, dignity and the ability to plan ahead. Good housing underpins health, wellbeing, employment and education.

So we have been really pleased to welcome new Coastline customers to developments across the county from Penzance, Dobwalls, Bodmin and Coverack to name but a few.

There have been some frustrations along the way such as ongoing delays in the streams of Government funding for new homes, bad weather hitting Cornwall this winter and shortages and price hikes in construction materials.

However, we ended the year with some really good news, agreeing new loan facilities totalling **£45 million** which will support the delivery of hundreds more new homes moving forwards.



Spotlight: Welcome to our new Cornwall Community Land Trust residents!

This year Coastline took on seven extra homes across two small Cornish villages thanks to a new agreement with Cornwall Community Land Trust.

The agreement is part of a wider strategy to help give Cornwall Community Land Trust more capacity to unlock further delivery of affordable homes for local people in future.

Six of the properties are located in Ruan Minor on The Lizard, with one additional home in Blunts near Saltash.

These homes previously had tenancy and repair services provided by a landlord in Devon and the geographical distance involved was creating issues for customers. Coastline was approached to help by purchasing and managing these properties, and we were delighted to assist.

Cornwall Community Land Trust will use the proceeds from the sale of these homes to refocus energy on bringing forward more affordable home schemes within the county for the benefit of local people.



Shared Ownership and disposals

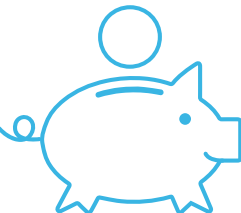
In 2025/26, Coastline sold **54** new-build shared ownership homes, helping more people take their first step onto the property ladder.

Shared Ownership at a Glance



The average age of customers purchasing a shared ownership home was **40** (up from 34 last year).

The average deposit was **£13,424** (2024/25: **£21,633**). This includes customers who used equity from a related sale but excludes cash buyers.



Average household income increased to **£38,385** (2024/25: **£35,276**).

Deposits started from **£1,525**, showing continued accessibility compared to last year's minimum of **£4,125**.



The average value of the share purchased was **£94,518** (2024/25: **£104,093**).



On average, customers purchased a **33%** share of their home, slightly lower than **36%** in 2024/25.



Customers continued to invest in their homes, with **£982,399** received from those increasing their ownership share.



Disposals

We sold **21** homes through our disposals programme during the year. These sales generated **£3.1 million** (Down from £7.6 million in 2024/25).

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. 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) (£)
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
2025/26	54	21	0	£5,204,000	£3,109,000		£8,313,000



Looking after our environment



This was the first year of our new Environmental Strategy for 2025-30 and we've been working hard to improve our environmental impacts for the benefit of customers, communities and the wider environment in Cornwall.

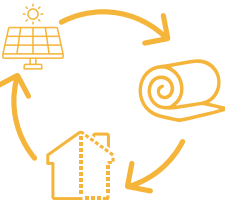


Here's a look at some of the things we've done:

- Developed a 20-Year Carbon Reduction Plan
- Completed 315 retrofits, bringing these properties from EPC D or lower to C and above;
- Created an internal Environmental & Sustainability Steering Group for colleagues;
- Provided more resourcing to sustainability at Coastline with two new posts filled, a Sustainable Procurement Manager and a Built Environment Project Manager;
- Continued to work with our local communities, Cornwall Council, the University of Exeter, and other Cornish organisations to collaborate and share knowledge;
- Reviewed the Future Homes Standard, with plans to update our Employer's Requirements for new developments;
- Reviewed our utilities contracts and opportunities to improve the energy services you receive;
- Worked closely with our suppliers and contractors to understand our supply chain and ensure we are using responsibly sourced materials;



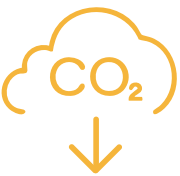
Looking after our environment



Retrofitting for our future

We've been installing solar panels, as well as topping up roof insulation, providing heating upgrades, and upgrading ventilation where necessary in **315** homes that were rated Energy Performance Certificate (EPC) D or lower. We've been undertaking these energy efficiency improvements to bring all of our homes up to a rating of EPC C in line with our Environmental Strategy and national targets.

These works were funded through the **Energy Company Obligation funding (ECO4)** and delivered by our installation partners **LMF**. 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.



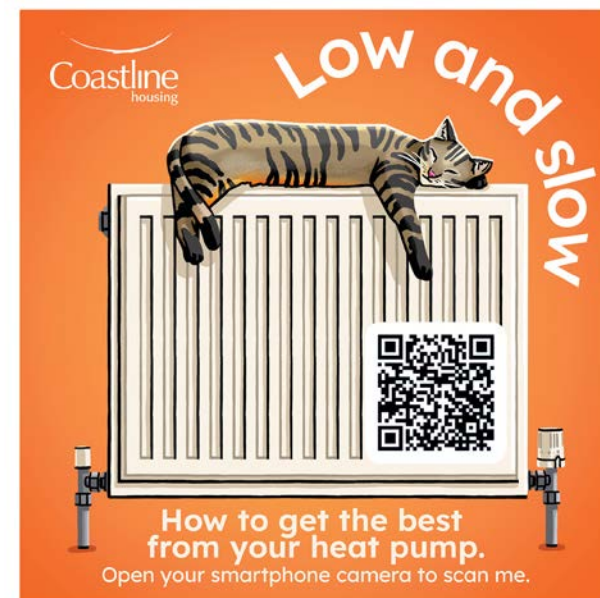
Net Zero Journey

In 2025/26, we have developed the first part of our **20-Year Carbon Reduction Plan**, reviewing our Scope 1 and 2 emissions and setting timestamped targets in line with Science-Based Target Initiatives (SBTis). We are looking to develop the Scope 3 emissions plan over the next two years, following an exploratory year to review our asset data and understand the options for reporting.



SmartHeat Project with the University of Exeter & Community Energy Plus

A recent project with the University of Exeter called SmartHeat engaged customers, colleagues and heat pump professionals to gain insight into perceptions and challenges of heat pumps to understand the knowledge gap between those using the systems and those installing them. The project resulted in changes to our customer welcome packs, new resources on the website, and volunteer roles for environmental and sustainability issues.



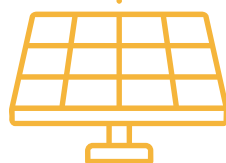
Annual SHIFT Assessment Results

In 2026, we received SHIFT Gold Accreditation, showing significant improvements from the previous year. Shift stands for Sustainable Homes Index for Tomorrow and is an industry standard accreditation scheme for the housing sector. Some highlights of these improvements include:



- A **54.99** tonne CO2e reduction in Scope 1 emissions due to a reduction in gas usage from our offices and communal areas;
- **86.51%** of our existing homes were EPC C or above, with an average SAP rating of **75.29**, 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 **43.55%** of homes being EPC B;
- **75** community investment events held over the year relating to environmental initiatives e.g., waste reduction, biodiversity & green spaces, energy efficiency;
- **65.11%** of office waste was diverted from landfill over the year;
- **51.95%** of office consumables were responsibly sourced; and
- Improved reporting and accountability of the Environmental Strategy targets.

The 2026 SHIFT Assessment is available to read in [full on our website](#).



Solar panels for Miners Court

With **£468,863** from the Shared Prosperity Fund, we replaced the roof and installed solar panels across all 64 flats and communal spaces at Miners Court.

Expected benefits include:

- Average savings of **£346** per household per year.
- **41** tonnes of carbon saved annually.
- **£22,000+** reduction in overall energy use across the scheme.

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.

We are committed to ensuring the customer voice is central to our decision-making. This includes customer representation at Board level, oversight through the Customer Experience Committee, and engagement structures that enable customers to scrutinise and influence our services. If you would like to get involved, take a look at our [Coastline Conversation web pages](#) to find out more.

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 chaired by Kelly Kemp, a customer Non-Executive Director, and 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 relevant legal and regulatory requirements, including the Regulator of Social Housing's Regulatory Framework, the National Housing Federation Code of Governance and the Housing Ombudsman Service Complaint Handling Code.

After the end of the financial year, Marcus Ralling and Henry Meacock were appointed as Non-Executive Directors on 1st May 2026.

Our Non-Executive Directors are:



Francesca Rhodes
(Group Chair)



David Barlow
(Group Vice Chair)



Karen Harris



Kelly Kemp



Michelle Tucker



Gill Pipkin



Keith Surgenor



Justin Fisher



Becky Lloyd-King



Henry Meacock



Marcus Ralling

Coastline Plan update

This year marked the start of our Coastline Plan for 2025-30 and we're pleased to share some of what we've achieved so far.

Great Homes

We delivered **209** new homes during the year, a big increase from **152** the previous year. We had been on track to meet our target for the year of **220**, but some last minute challenges got in the way.

Start on sites for new homes totalled **276** for the year. This is lower than the **318** we were aiming for, as there were delays in the government's affordable housing funding programme, to say nothing of the weather and the normal challenges getting things through the planning process.

We maintained our high levels of compliance in all areas of landlord health and safety, including in the new Awaab's Law requirements. Areas like kitchens, bathrooms and heating performed well, while external works that are more weather dependant such as roofing and painting, were unavoidably slightly off track at year end.

We concluded that due to funding issues with Cornwall Council and Homes England, we cannot bid to run a new Extra Care scheme. However, we remain committed to running Miners Court to its current excellent standards following the renewal of the contract, and hope that opportunities will eventually come to build a new Extra Care scheme in Cornwall.

Great Services

Our customer service measures continue to be strong, with improvements in nine of the 12 indicators that the Regulator for Social Housing tracks. Ten of these 12 are in the top quartile nationally and the other two both above median average. Importantly, overall customer satisfaction improved – up from 83.3% to 84.9%.

Our repairs service has performed strongly, with substantial improvements in the percentage of jobs completed within target, and reductions in the average number of days taken to complete jobs. The Regulator of Social Housing commented that "Coastline provides an effective, efficient and timely repairs service".



We have made good progress with implementing the ASB action plan from the independent review, but would like to see a bigger change in customer satisfaction. We continue to improve our approach in 2026/27 to make sure we are dealing with ASB as effectively as possible and communicating clearly with affected customers.

Satisfaction with how we handle complaints is above average compared to other housing providers, but we are working on plans to improve it. Progress here has been slowed by the growing frequency of complex customer complaints, often made with the assistance of AI.

We also need to do more to explore the customer journey of our shared owners and see where improvements can be made to increase satisfaction levels here.

Great People

We saw improvements in staff retention from 2024/25, and in general we perform better than industry benchmarks, but we still need to progress further. We have made adjustments to salaries in our supported housing teams, which is already making a difference. We will also be focusing on quality and consistency in our recruitment, induction and performance management/development processes in 2026/27.

Our Volunteer Programme scheme was on track to meet its year-one target with a total of **89** individuals donating their time - **5,224** hours by the end of December was already higher than 2024's full-year figure of **76** giving **4,955** hours.

Great Foundations

The Regulator of Social Housing's inspection in 2025 produced a strong overall result. Grades range from 1 (the top grade) to 4 (the lowest) across three areas: governance, consumer standards, and financial viability.

We scored the top '1' grade for governance and consumer standards, and a grading of '2' for financial viability. The '2' grade for financial viability is expected for an organisation like Coastline that actively tries to maximise the use of its financial capacity to invest in existing homes and build new ones.

Our finances

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

2025/26 was the first year of the next evolution of our Coastline Plan 2025-2030. This outlines how we will invest in the quality of the homes and places where our customers live, invest in providing the new affordable homes Cornwall so badly needs and invest in the quality of services for customers.

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	2025/26 £'000
The cost of homes and garages	379,052	425,651
The cost of other assets like our offices, vans and computers	5,688	5,785
Properties held for sale and inventories	7,530	8,321
How much is owed to us (such as rent arrears)	8,095	5,584
How much we owe	-18,985	-18,667
Long term loans	-204,387	-226,698
Grants for homes	-99,192	-114,658
Cash in the bank	12,158	9,338
Total	89,959	94,656

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

	2024/25 £'000	2025/26 £'000
Income from rents, service charges and support contracts	38,196	40,492
Net income from sales of properties, including Shared Ownership Sales	6,409	3,173
Costs of maintaining homes and communal areas	-14,228	-14,288
Business running costs	-8,994	-11,845
Depreciation on housing properties	-5,906	-5,760
Net interest and costs relating to loans	-8,100	-7,493
Surplus for the year	7,377	4,279
Surplus excludes capitalised repairs of	-4,277	-3,789



Our financial strength

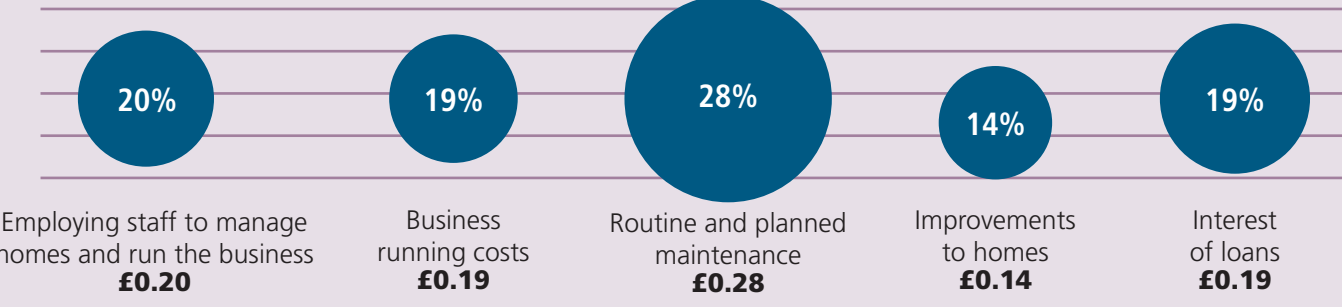
£45.7 million turnover

£8.7 million operating surplus

19% operating margin

£55 million available liquidity

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

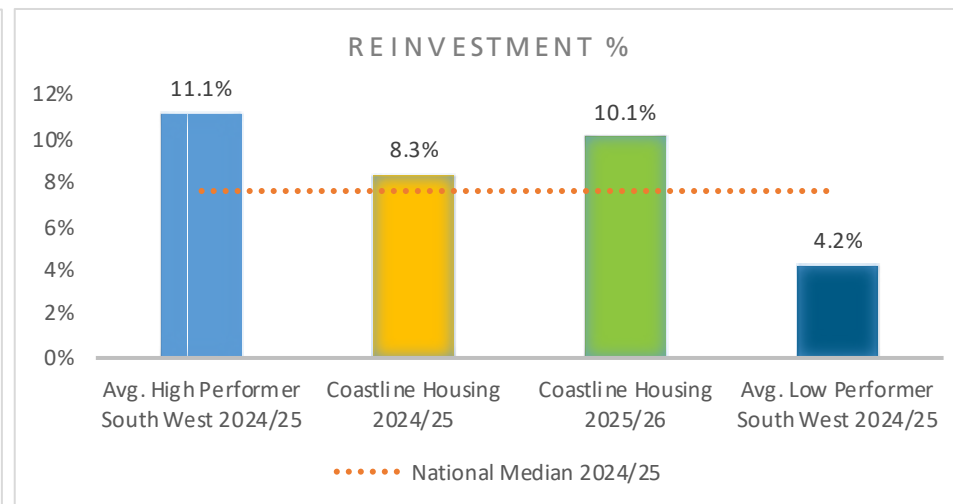
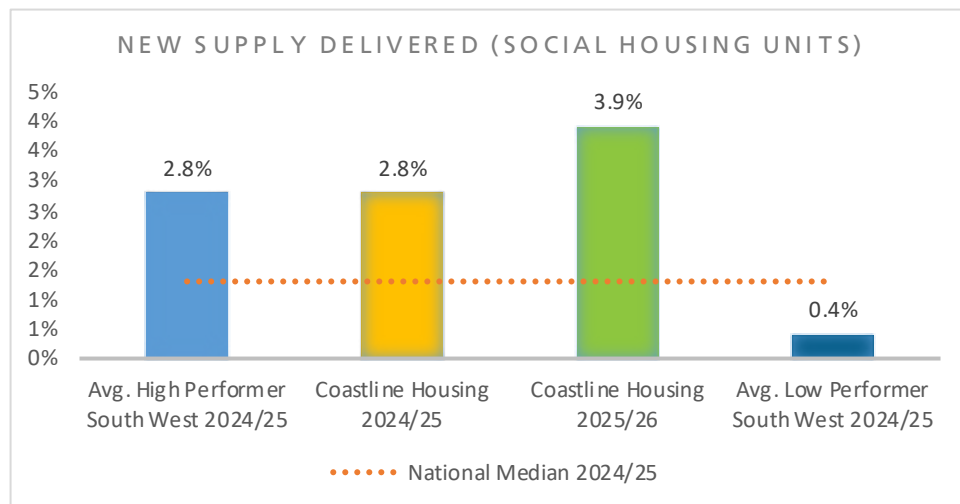
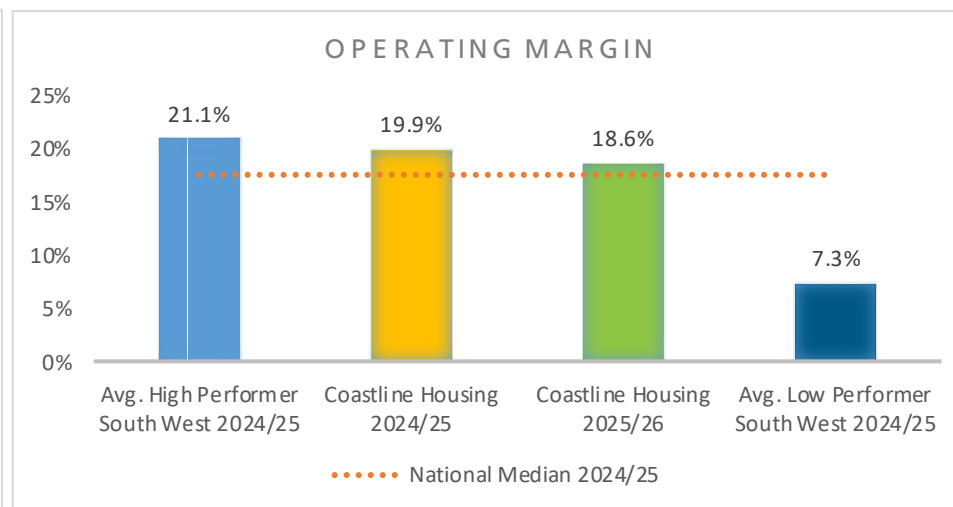
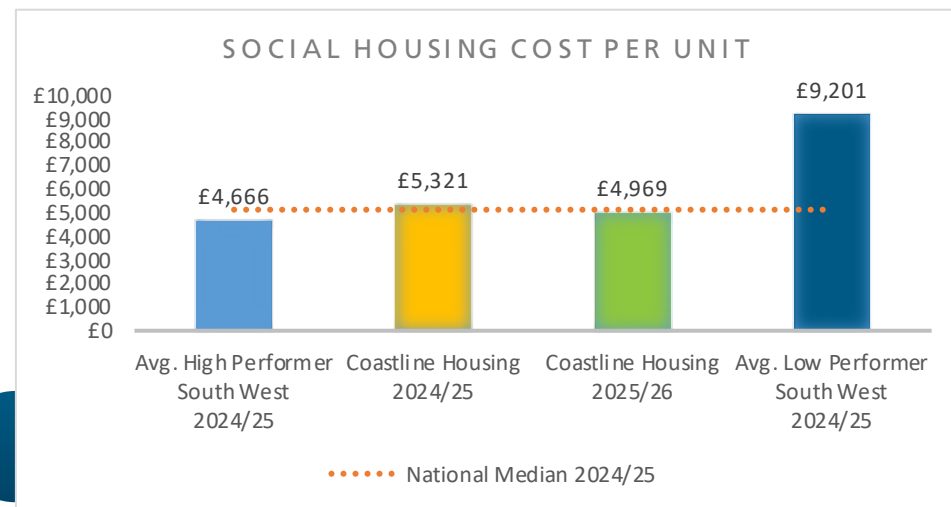


Value for money

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 2024/25.



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

Falcon House, Charles Street, Truro, TR1 2PH

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 Clark

Lowin House, Tregolls Road, Truro, TR1 2NA

Internal Auditor

Bishop Fleming

Chy Nyverow, Newham Road, Truro TR1 2DP



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PlaceShapers
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Coastline

Find us on  Facebook,  LinkedIn,  Instagram, and  TikTok

 01209 200200

 www.coastlinehousing.co.uk

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

