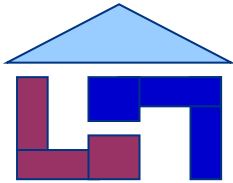


CESSA Housing Association



Annual Report for Tenants



2024



CONTENTS

Chief Executive Message	3-4
The Regulatory Framework	5
Economic Standards	
• Governance & Financial Viability	6
• Value for Money (VfM)	7
• Rent	8
Consumer Standards	
• Safety & Quality	9-11
• Tenancy	11-12
• Neighbourhood & Community	12-13
• Transparency, Influence & Accountability	13-14
• Service Standards	15
Complaints	
• Complaints Handling Code	16
• Complaints Analysis	16-17
Benchmarking & Tenant Satisfaction Measures	
• Benchmarking	17-18
• Tenant Satisfaction Measures (TSMs)	19-26
About CESSA HA	27
Contact Us	28

CHIEF EXECUTIVE MESSAGE

This is the last time I will have the privilege of writing this as, by the time you receive it, I will have been replaced by Lieutenant Colonel Joe Petty on 30 September 2024. As seems to have become the 'norm' in recent years, 2023 was no less busy than its predecessors and may even have been more so. This was due to many new pieces of legislation to consider and additional work caused by the need to sign up to the Government's Energy Bill Discount Scheme and then to monitor the effect on your heating & hot water (see page 7/8).



It is worth highlighting that many of the articles included in the following pages relate to the period 1 April 2023 to 31 March 2024. However, the comparative tables can only be provided following arrival of the collated benchmarking data from other associations for that period in October. It is only then that we can demonstrate our performance against the services you expected to receive in context.

It continues to remain important that the Association does what it says it's going to do; and there are various changes in Regulation that mean that this is becoming increasingly vital—see pages 5-14 for the Regulator's new Consumer Standards and pages 19-26 for information on the recently

CHIEF EXECUTIVE MESSAGE cont...

introduced Tenant Satisfaction Measures (TSMs) that we are required by the Regulator to provide to you.

There is always more we can do and I am pleased to say that CESSA HA's status as an Accredited Provider under the erosh Independent Living Standards (previously its Code of Practice) is maintained annually. The next full triennial accreditation visit for this will take place in August 2025.

I'm sure its no surprise that, in 2023, energy costs and price rises remained uppermost for many of us; not least for Head Office because the energy contracts needed to be renewed, for more on which see pages 7 & 8.

Of the larger projects undertaken in 2023, one was replacing the door entry & emergency alarm systems at CESSAC House —similar work is due at Glamis Court in autumn 2024. To see what else we did, please go to pages 10 & 11.

Finally, I know that you will offer Joe a warm welcome to his new role—he will be arranging to visit all schemes to say hello in due course. Meanwhile, if you want to know more about anything you read in the following pages, please let your Scheme Manager know.

With very best wishes for the future.

Cdr Patrick Keefe, RN
Chief Executive

REGULATORY FRAMEWORK

The Regulator of Social Housing (RSH) oversees and regulates registered social housing providers like CESSA HA to deliver a viable, efficient and well-governed social housing sector, able to deliver homes that meet a range of needs and give tenants excellent services.

Following the Social Housing (Regulation) Act 2023 the following revised standards came into force on 1 April this year. This report sets out how we think we are doing against the required standards using these headings:

Economic Standards

- Governance & Financial Viability.
- Value for Money (VfM).
- Rent.

Consumer Standards

- Safety & Quality.
- Tenancy.
- Neighbourhood & Community.
- Transparency, Influence & Accountability.

With your help, we remain committed to meeting these standards wherever possible. The following pages explain how we try to do this, which is supported by our commitment to the National Housing Federation's (NHF) initiative 'Together with Tenants' and the Organisation's own Customer Service Standards (see page 15).

GOVERNANCE & **FINANCIAL VIABILITY**

The Association's Committee of Management (COM) ensures that we have effective arrangements in place to meet our stated aims and objectives transparently and in an accountable manner. We aim to achieve this by:

- Adhering to all relevant legislation.
- Complying with our governing documents and all regulatory requirements, e.g. providing information in reports and returns, or as otherwise asked by the RSH.
- Being accountable to tenants, the RSH and other stakeholders.
- Having and applying an effective risk management and internal controls assurance framework that is regularly reviewed.
- Certifying and publishing our compliance with this standard in our annual accounts.

In late 2023, to ensure they remain effective, the number of meetings held was reviewed. From 2024 COM now meets 3 times per year in ordinary session, plus once focussed on strategy. The AGM will continue to be held in June each year. The Housing Committee, which reports to the COM, now meets twice annually. At the end of each year, we discuss the detail above with our accountants (Carpenter Box Jones Avens), who also externally validate the financial aspects of what we do.

VALUE FOR MONEY (VfM)

We aim to ensure that we operate efficiently and effectively on behalf of tenants by minimising costs without compromising service quality. The RSH require CESSA HA to do this and also to publish evidence to help tenants and others to understand our performance. This is done in a number of ways, underpinned by a comprehensive strategic approach to delivering our objectives with VfM at the heart. VfM also continues to be important to you, especially in light of the recent and current economic climate and is often raised with the Tenant & Services Manager at his 8-weekly meetings.

Service charges are just one example of VfM and energy costs, particularly for heating & hot water, are a significant element of these. Care is taken to obtain the best multi-year deals possible and, thankfully, we were able to negotiate much improved 2-year energy deals that took effect from 1 June (electricity) & 1 September 2024 (gas).

In early 2023, Government also initiated its Energy Bill Discount Scheme (EBDS) that the Association was legally obliged to sign up to. Initial details were provided to tenants in April 2023 and, once final energy bills had arrived, update letters were sent out in June 2024 showing the VfM benefit to the service charge that tenants had derived from the scheme.

Our full report on VfM is part of the Annual Report and Accounts on our website—www.cessaha.co.uk.

RENT & SERVICE CHARGES

Your Total Rent is made up of Basic Rent plus the Service Charge. The Government's current policy for social housing, like CESSA HA's, allows Basic Rents to increase for existing tenancies at September's CPI inflation plus 1%. This remained true for Sheltered Housing tenants for 1 April 2024 when it was 7.7%.

Service Charges may decrease in some years, because they are simply the calculated costs for the services provided in each scheme. In 2024, however, service charges still went up in general, mainly due to continuing high inflation for much of 2023. This was despite allowances being made in respect of the anticipated (and realised) 2024 energy contract price reductions and for the money owed back to tenants following the end of the EBDS.

Looking ahead to 1 April 2025, although inflation is falling (1.7% in September 2024), it may still have an impact on Service Charges. It is also too early to predict the effect of the new (lower) energy contracts that will only become evident in late 2024 & very early 2025 when energy use is at its highest. However, as always, every effort will be made to ensure that any rises are kept to the absolute minimum.

If you have any questions or queries about your rent and/or your service charge, or how they are calculated please tell your Scheme Manager, who will help you to get as quick a response as is possible.

SAFETY & QUALITY

Safety: The safety of our sheltered schemes and of tenants' flats, as well as the quality of the accommodation they provide, is paramount. This is the focus of a raft of legislation (e.g. the Fire Safety Act 2021 & the Social Housing (Regulation) Act 2023) introduced since the 2017 Grenfell tragedy.

Fire Safety is also an integral part of Housing Law and a Delayed Evacuation policy is in operation at all schemes. You are strongly urged, therefore, to attend the HSM's bi-annual Fire and Health & Safety (H&S) briefings held in your scheme. These outline important H&S information key to helping you live in your home safely and specifically contain guidance on what to do in particular H&S situations. Details of how H&S risks are managed are also given together with advice on how you can help us comply with the (mandatory) Fire Regulations. Your attendance is essential if you are a new or relatively new tenant, or if you feel unsure about what to do if, say, the fire alarm went off and it wasn't a 'test'.

Quality Accommodation: To ensure the quality of the homes we provide and of our services, the Association is accredited (annually) with erosh, a national consortium for older people's housing & support with its own quality Independent Living Standards framework. After rigorous triennial inspections, together with annual interim reviews, the Association can advise that it retains the

highest possible status of an 'Accredited Provider' and we will work hard to continue this.

As briefly highlighted on page 4, the replacement of the analogue door entry & emergency alarm system at CESSAC House was completed in 2023 as part of a major 4-year project. Work at Glamis Court (the final scheme), will take place in late 2024, bringing the project to a close in good time for the analogue systems being turned off from 2025. Although in 2023 there were several planned projects, examples of significant work carried out last year include: At CESSAC House, more of the showers were converted into wet rooms and the iron radiators were replaced with modern ones in the old-style double flats and communal corridors. The radiator work was also carried out at St Georges Court & Trafalgar Court. At Glamis Court, the bin store by the front gate was replaced; and at St Georges Court extensive remedial work to the roof above the electricity sub-station took place.

Repairs & Maintenance: We understand the quality of our Repairs & Maintenance Service is very important to you and unbudgeted urgent works will always be considered where it is possible to do so. The 2023 annual responsive, planned repairs & major works budget was £425,070. 1,378 repairs were requested, slightly more than in 2022 (1,230). Of those tenants who reported a repair in 2023, 96% told us that they were happy with it once completed (see page 24).

All **Emergency, Urgent & Routine repairs** targets (shown below) were met or exceeded.

<u>Priority Job</u>	<u>Target</u>
Emergencies	95% made safe within 24 hours
Urgent Repairs	95% completed within 5 days
Routine Repairs	92% completed with 21 days

TENANCY

The RSH Consumer Standard on Tenancy sets out its expectations around the type and length of tenancy offered and how quickly properties are reallocated once empty. All registered providers are expected to meet these. CESSA HA only issues Assured Non-Shorthold tenancies, which have no minimum tenancy term and give you security of tenure and exclusive access to your own flat. CESSA HA's tenancy agreement is also based on the NHF model widely used across the housing sector. Additionally, in order to avoid unnecessary evictions, Social landlords must provide support for tenants finding it difficult to maintain their tenancy. We do this by engaging with local charity and support agencies like SSAFA, the Royal British Legion, SAIL, Age UK, or your local council.

In 2023, 21 flats were relet & 2 were empty at the end of the year. Empty properties are allocated based on how quickly a move is needed and there are a large number of applicants on our list. So, if someone needs to move urgently, others may have to wait for a flat to be offered.

Our priority is to try to let an empty property as quickly as we can. However, as applicants are not always in a position to start their tenancy immediately, this is sometimes not possible. In 2023, on average, it took 21 days to relet an empty flat (24 in 2022).

In 2023, the most common reasons for applicants wishing to move was: To have a secure home; access more support to help them to live independently; or to live in a more manageable or affordable home. 6 applicants were high priority due to homelessness and 2 tenants needed to move internally.

NEIGHBOURHOOD & COMMUNITY

Each of our sheltered schemes is a part of the community in which it is situated. We therefore encourage residents to include local people and friends & families in scheme social events. Schemes are also encouraged to interact with their local neighbours and in 2023 there were some excellent examples of this (e.g. St Georges residents hosting topping out celebrations for the new development next door).

This Consumer Standard also requires us to partner with other agencies in order to address anti-social behaviour (ASB); and we will always try hard to deal with this (where we can). This will include taking legal action where it is unavoidable. ASB between our residents is rare but, sadly, instances do occur. The tenancy agreement obliges you to be considerate to others, e.g. by minimising TV noise in the evening or at night. You are also responsible for making

sure that you or your visitors always treat fellow residents, staff and others with respect.

When things do go wrong, it is often hard to establish beyond reasonable doubt exactly what happened, which then, sadly, prevents us from taking the action sought. Therefore, the most effective way of resolving disputes is for all parties, if possible, to discuss the issue civilly with each other. Mediation will also be offered, which we can help to arrange. It is worth reminding that, if ASB needs to be reported to us, the relevant guidance is in policy T02— Anti Social Behaviour involving Tenants (because this isn't about the services we deliver). Only issues with services should be raised as Complaints (Policy T01H). Both documents are available in your scheme's Tenants Information Folder.

TRANSPARENCY, INFLUENCE & ACCOUNTABILITY

Tenant involvement is a key focus of the Social Housing (Regulations) Act 2023. The Association is committed to ensuring that you are involved with any aspect of the service that directly affects you and will continue to offer you opportunities to express your views wherever possible. Scheme Managers are asked to include you all when discussing anything that might impact on or affect you, from a local decision about something new in your scheme, to larger projects likely to cause major disruption to tenants.

The Tenant & Services Manager residents' 8-weekly coffee meetings offer a vital forum to be able to sit down and 'have a chat', as well as a giving an opportunity to bring attendees up-to-date with any work planned for their scheme. Residents are encouraged, therefore, to attend wherever possible.

The chair of the Housing Committee is a member of the COM; ensuring that matters raised at one are always brought to the attention of the other. It also has tenant representative members to ensure that your views are represented and their input (and support) is invaluable. Meetings are rotated through all Association schemes, preceded by coffee with tenants to give you access to individual committee members. A detailed copy of each forthcoming meeting Agenda is displayed on scheme notice boards and gives contact information for each tenant representative. Please keep an eye out for these and if an agenda item is of particular interest, let your Scheme Manager know so that you can give your views.

The new regulations also changed the way that tenants are surveyed to inform the newly required Tenant Satisfaction Measures (see pages 19-26). Accordingly, since 2023 all tenants are surveyed every other year.

We are also keen to support properly constituted resident committees, but a variety of informal groups can also be very effective. So if we can help with: advice, copying and/or supplying materials, please let us know.

SERVICE STANDARDS

CESSA HA strives to ensure that every interaction with you is positive and productive. You therefore need a clear understanding of what you should expect. Accordingly, with invaluable input from tenants, and drawing from the NHF's 'Together with Tenants Charter', we have the following 6 standards:

1. **Relationships** - All tenants will be treated with respect in all of our interactions with them.
2. **Communication** - Tenants will receive clear, accessible information from us, at the point it is needed on the issues that matter to them, including important information about their homes & local community.
3. **Voice & Influence** - Views from tenants will be sought and valued. This information will be used to inform decisions.
4. **Accountability** - The Organisation will work in partnership with tenants collectively to scrutinise and hold us to account for the decisions that affect their homes and services.
5. **Quality** - Tenants can expect their homes to be good quality, well maintained, safe and well managed.
6. **When things go wrong** - Tenants will have simple and accessible routes for raising issues, making complaints and seeking redress and advice and support when needed.

COMPLAINTS HANDLING CODE

Ideally, CESSA HA tries to ensure that complaints do not arise in the first place so looks to on-site staff to act on or highlight concerns before complaints happen. In regulated Housing Associations, like CESSA HA, complaints are overseen by the Housing Ombudsman Service (HOS). Their Code of Practice requires us to tell you about how we handle complaints received. As page 13 highlights, our Complaints policy (recently updated) can be found in your scheme's Tenants Information Folder. An analysis of the previous years' concerns is also included in our Annual Report; available at: www.cessaha.co.uk/annual-reports.

COMPLAINTS ANALYSIS

The CESSA HA Complaints policy requires issues to be raised informally with your Scheme Manager first, unless they are about a member of staff. The formal procedure has 2 stages: Stage 1 & a final Stage 2. If you remain unhappy with the outcome or with how your complaint has been handled, you may then request details of how to escalate your concerns to the HOS. Of the 6 raised in 2023 (equal to 2022), 4 were resolved informally. There was only 1 Stage 1 complaint (about access to CCTV footage of a common area). This was not upheld at Stage 2 so subsequently escalated to the HOS who found that the concern fell outside their remit. There were no repairs concerns; rather, 3 of the 5 'Thank Yous' received last year gave positive feedback about work carried out in tenants' flats.

Lessons learned from concerns raised in 2023 were that:

1. Complaint acknowledgements should be issued in writing;
2. Where it is hard to determine when a response can be issued, staff must ensure that those raising a concern are kept informed; and that
3. Awaited external agencies' responses are chased up.

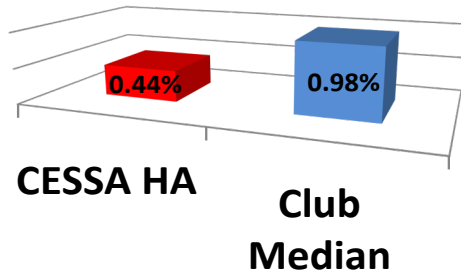
As ASB reports concern the actions of a fellow resident or visitor, since 2022 these have been investigated under the dedicated 'ASB Involving Tenants' policy. In 2023 there were 5 instances of ASB raised (fewer than in 2022) about noise nuisance (music & a loud TV); harassment of visitors and physical assault.

BENCHMARKING & TENANT SATISFACTION MEASURES

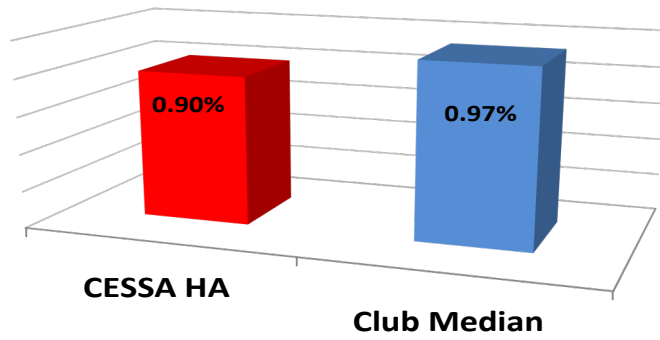
You will be used to seeing in this section key Benchmarking information about CESSA HA's performance when compared with other Associations of a similar size. However, as highlighted on page 14, at the end of 2023 we also had to submit and publish key performance data for the previous financial year. These KPIs are called Tenant Satisfaction Measures and are covered in more detail on pages 19-26. But first:

Benchmarking: CESSA HA belongs to a Housing for Older People benchmarking club, because it is important to have comparators with similar sized sheltered organisations. The tables overleaf, therefore, provide a 'flavour' of our good performance in 2023.

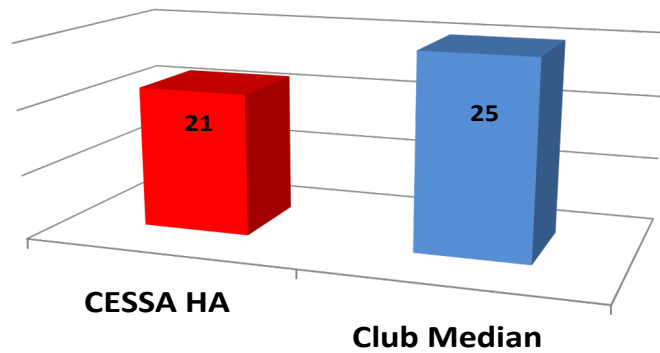
Current Arrears



Void Loss as % of Rent Budget



Relet Time (Days)



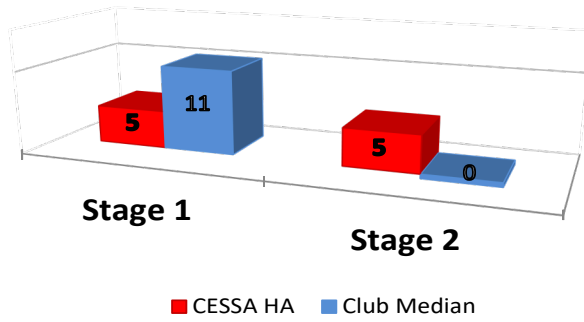
Tenant Satisfaction Measures (TSMs): As highlighted earlier, the Transparency, Influence and Accountability Consumer Standard requires all Social Landlords like CESSA HA to generate, report on and publish its TSMs to tenants. This is to provide you with greater transparency about our performance and inform the RSH about how the Association is complying with consumer standards. There are 22 TSMs in total that were submitted to the RSH in April 2024. 10 are generated from the Association’s management data, (listed below) and a further 12 (detailed on page 23) were collected from the survey sent out and completed by tenants in August 2023.

Management Data TSMs:

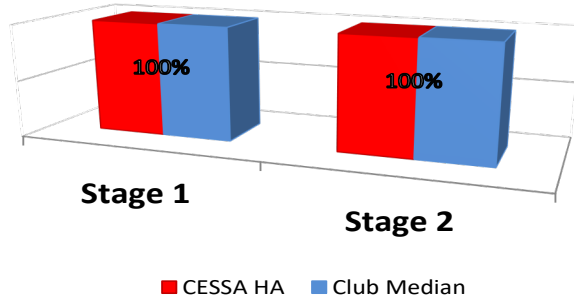
- CH01—Complaints relative to the size of the landlord. (Note that “Per 1000 homes” results in a single complaint for HA appearing as 5).
- CH02—Complaints responded to within Complaint. Handling Code timescales.
- NM01—Anti-social behaviour cases relative to the size of the landlord.
- RP01—Homes that do not meet Decent Homes Standard.
- RP02—Repairs completed within target timescale.
- BS01—Gas safety checks.
- BS02—Fire safety checks.
- BS03—Asbestos safety checks.
- BS04—Water safety checks.
- BS05—Lift safety checks.

See overleaf for details of how the Association compares to its benchmarking club comparators regarding these.

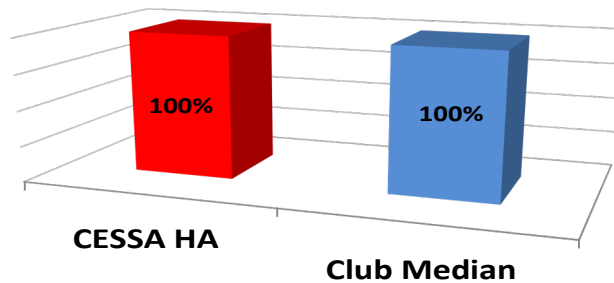
CHO1 Stage 1 & 2 Complaints per 1000 homes



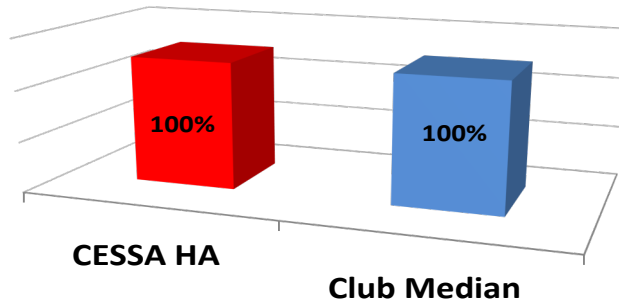
CHO2 % of Stage 1 & 2 Complaint Responses within timescales



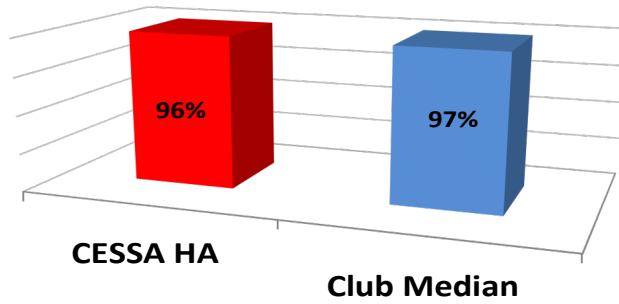
RP01 % of Homes that meet Decent Homes Standard



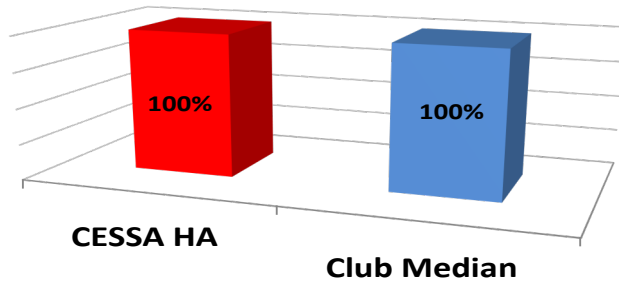
RP02 % of Emergency Repairs completed within target



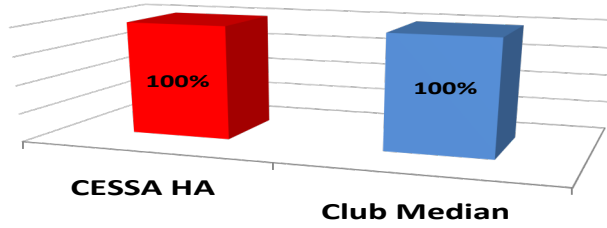
RP02 % of Non-Emergency Repairs completed within target



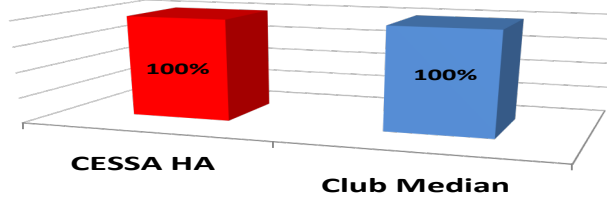
BS01 % of Gas Safety checks completed



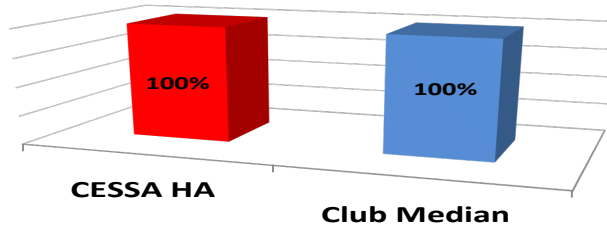
BS02 % of Fire Safety checks completed



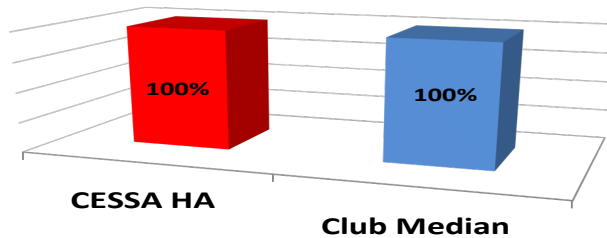
BS03 % of Asbestos Safety checks completed



BS04 % of Water Safety checks completed



BS05 % of Lift Safety checks completed

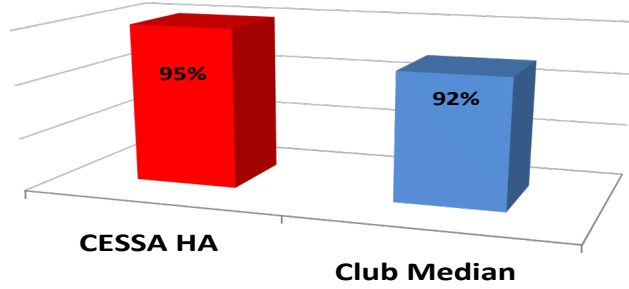


Tenant Perception TSMs:

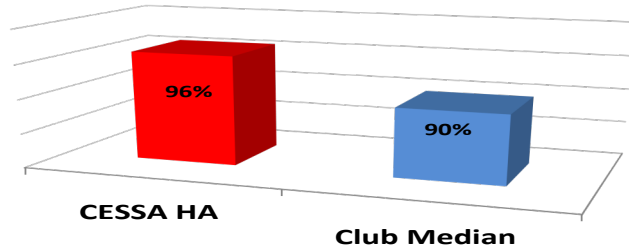
- TP01—Overall satisfaction of tenants.
- TP02—% of tenants who received a repair in the previous 12 months who reported that they were satisfied with the overall repairs service.
- TP03—Satisfaction with time taken to complete the most recent repair.
- TP04—Satisfaction that their home is well maintained.
- TP05—Satisfaction that their home is safe.
- TP06—Satisfaction that CESSA HA listens & acts.
- TP07—Satisfaction that CESSA HA keeps tenants informed about things that matter to them.
- TP08—Satisfaction that CESSA HA treats tenants fairly and with respect.
- TP09—Proportion of tenants who report making a complaint in the previous 12 months who are satisfied with CESSA HA's approach to complaints handling. (Note any dissatisfaction out of a small number of complaints can lead to a low %).
- TP10 – Satisfaction that CESSA HA keeps communal areas clean and well maintained.
- TP11 – Satisfaction with CESSA HA's contribution to their neighbourhood as a place to live; and
- TP12—Proportion of tenants who report that they are satisfied with CESSA HA's approach to handling anti-social behaviour.

See overleaf for details of how the Association compares to its benchmarking club comparators regarding these.

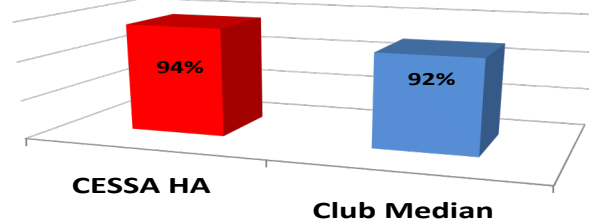
TP01 Overall Tenant Satisfaction



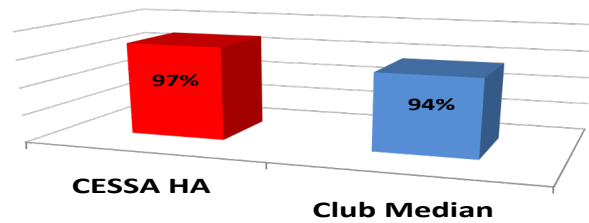
TP02 Satisfaction with Repairs Overall



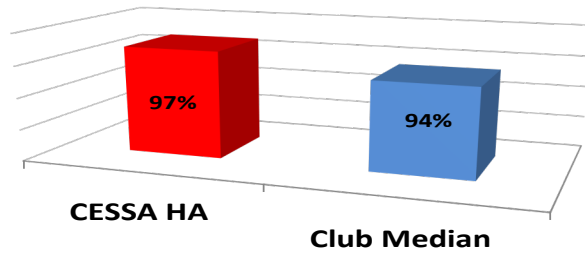
TP03 Satisfaction with Time Taken to Complete Most Recent Repair



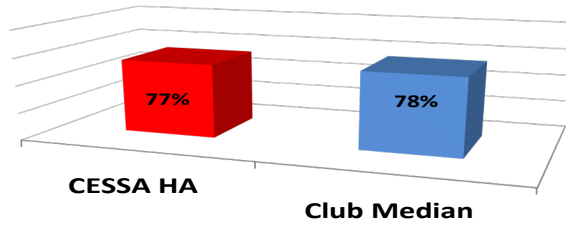
TP04 Satisfaction that their Home is Well Maintained



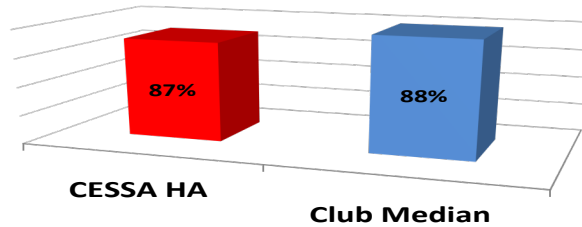
TP05 Satisfaction that their Home is Safe



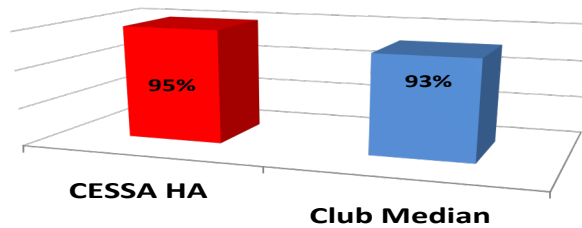
TP06 Satisfaction that CESSA HA Listens & Acts



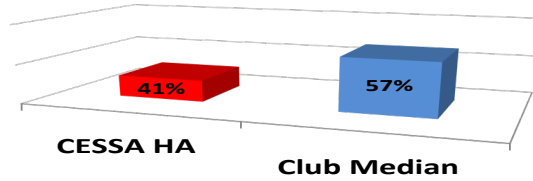
TP07 Satisfaction that CESSA HA Keeps Tenants Informed



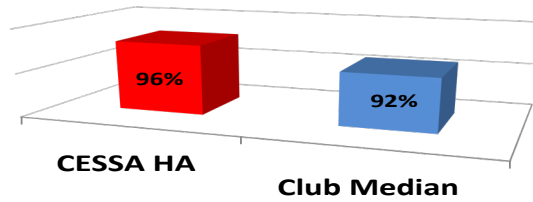
TP08 Satisfaction that CESSA HA Treats Tenants Fairly & with Respect



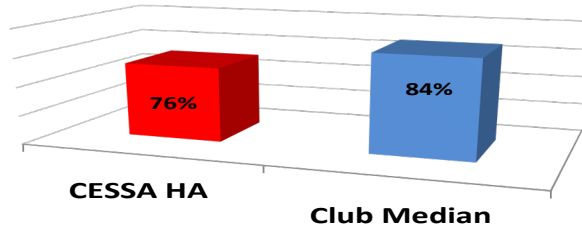
TP09 Proportion of Tenants Satisfied with CESSA HA's Approach to Complaints Handling



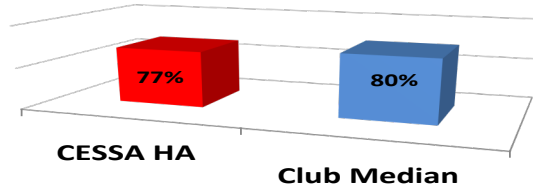
TP10 Satisfaction that CESSA HA keeps Communal Areas Clean & Well Maintained



TP11 Satisfaction with CESSA HA's Contribution to their Neighbourhood



TP12 Proportion of Tenants who report Satisfaction with CESSA HA's Approach to ASB Handling



CESSA Housing Association

The full title is the Church of England Soldiers', Sailors' and Airmen's Housing Association Ltd and it was incorporated in 1974.

CESSA HA was founded by the Council of the Church of England Soldiers', Sailors' & Airmen's Clubs (CESSAC) to provide (sheltered) housing for ex-Service people.

It is a Charitable Society registered with the Regulator for Social Housing (Registration. No. L0104) and under the Cooperative & Community Benefit Societies Act 2014 (21222R). It is also a member of the National Housing Federation (No. 306).

As at 31 December 2023 it owned and managed 191 sheltered housing flats in 5 schemes, all in the Greater Portsmouth area. All flats are for rent by retired ex-Service people and their immediate families.



Contact us...

If you would like to contact us to discuss any aspect of this report, please:

Call us on:

02392 829319

Write to us at:

CESSA HA, 1 Shakespeare Terrace,
126 High Street, Portsmouth, PO1 2RH

Website:

www.cessaha.co.uk

Our website gives email contact details for:

Chief Executive Officer - Lt Col (Retd) Joe Petty

Director of Housing - Gill Peckham

Housing & Services Manager - Ian Wilson

Tenant & Services Manager - Justin Tolentino

Head Office Manager - Marika Stivanello

Accounts Clerk - Kevin Manning