



CUSTOMER & SERVICE IMPROVEMENT REPORT 2026



Customer First

Inspire

Commitment

Integrity

People Focus

#makingadifference
#peoplebusiness

Homes to make life better



An introduction by the CRHA Board

Following a positive and productive year for CRHA, the Board are pleased to present this year's Customer and Service Improvement Report. The report offers an engaging and accessible reflection on our performance over the past 12 months, celebrating the progress we have made, the outcomes we have achieved and the areas in which we continue to deliver for our customers.

A particular highlight for the Board has been the feedback received from our customers through the Tenant Satisfaction Measures (TSMs). The results provide a strong indication of the quality of services we deliver, with encouraging levels of customer satisfaction across a wide range of areas. We are grateful to all our customers who took the time to share their experiences and views, as this feedback is essential in helping us understand what we are doing well and where we can continue to improve.

The Board is also encouraged by the continued improvement in customer satisfaction with the way complaints are managed. Over the past year, we have maintained a strong focus on ensuring that complaints are dealt with effectively, fairly and consistently. This approach is now well established throughout CRHA, supporting a positive culture of learning and improvement and ensuring that our complaints processes remain fully aligned with the Housing Ombudsman's Complaint Handling Code.

We would like to take this opportunity to thank our Customer Board Member, Trudy Polkinghorn, for continuing in her role as CRHA's Member Responsible for Complaints. Trudy plays an important role in providing independent oversight and constructive challenge around our approach to complaints. Her contribution helps us maintain openness and accountability, while ensuring that customer feedback and complaints continue to inform our ongoing commitment to improving the services we provide.

Our Vision

Homes to make life better

To support and sustain rural communities in Cornwall and the Isles of Scilly by providing quality affordable homes.

Our Values

- Customer First
- Inspire
- Commitment

- Integrity
- People Focus

Contents

	page
A message from the Chief Executive	3
Compliments	4
Our New APP	4
Meet Our Nominated Charity 2026	5
Customer Story	6
Your Voice Matters	7
Tenant Satisfaction Measures – our approach and why they matter	8
Member Responsible for Complaints	10
Providing Homes for Local Communities	11
Compliance and Safety Checks	11
Equality, Diversity and Inclusion	12
Ways to Improve	14
Year End Performance Summary	16
Meet the Team	18
Useful Contacts	19

“Very happy with everyone I've ever dealt with...Fantastic team of people.”

CRHA

Cornwall Rural Housing Association Limited

Cornwall Rural Housing Association,
19 Callywith Gate,
Launceston Road,
Bodmin, Cornwall.
PL31 2RQ

Tel:
01208 892000

E-mail:
info@crha.org.uk

Website:
www.crha.org.uk

Twitter:
@CornwallRuralHA

Facebook:
@CornwallRuralHA

All information contained within this document is correct at the time of publication.
Copyright ©2026 Cornwall Rural Housing Association Ltd.

Cornwall Rural Housing Association Limited is a registered society under the Co-operative and Community Benefit Societies Act 2014 (Registered Number: 24935R)

Welcome to this years Customer and Service Improvement Report, it is great to have this opportunity to reflect on the past year.

This report provides you with lots of updates and information about CRHA including how we performed during the year, what you told us about the homes and services that we provide and also how we improved.

Hopefully you will find this years report informative, interesting and enjoyable to read.

Our rural communities remain at the heart of everything we do providing homes and services to over a thousand local people living in Parishes, villages and hamlets across Cornwall and off-shore on the Isles of Scilly. We know that more new affordable rural homes are needed and we continue to work hard to provide new homes where we can. One of the highlights ahead is the completion of eight social rent family homes at Trethewey in South Cornwall designed and built to high standards and with some of the best energy efficiency levels achievable - these new homes will provide stability and security for local people, help sustain village life and further represent investment in rural Cornwall.

Listening to our customers continues to shape our services and inform our decisions. We have been really pleased with the feedback from this year's Tenant Satisfaction Measures (TSMs) surveys where we saw **77%** of our customers feed their thoughts and views back to us, you will find all the information and statistics following this year's TSM surveys within this report.

Over the past year we have continued to invest in customers homes, ensuring they remain warm, safe and comfortable places to live. In relation to our repairs service this year we achieved our best year end repairs performance so far – a reflection of the hard work of our teams, better repairs diagnosis, more effective processes and working collaboratively in partnership with CRHA's contractors.

Understanding our communities better is also important, so over the past year we have been strengthening our Equality, Diversity, and Inclusion (EDI) insight, we are learning more about our customers to help us to tailor our services and provide even more support along with removing any barriers that may potentially exist.

None of the successes and improvements that you will read about in this report would be possible without the hard work and dedication of my colleagues and I would like to pass on my thanks to them - their strong belief in providing the best support and services that we can to the many customers living in CRHA homes in rural locations across Cornwall and on the Isles of Scilly makes a huge difference.

To you our customers, thank you for your openness, friendship, trust and support.

David

David Bolton - Chief Executive

A message from the Chief Executive



Together we are strengthening rural communities and creating homes to make life better

Compliments

Receiving positive feedback from our customers is always rewarding and provides valuable recognition of the high standards of service delivered by CRHA. Every compliment we receive is recorded and reported to our Board of Management, helping us celebrate success, recognise outstanding performance, and identify where we are making a positive difference.

As a people-focused business, we are committed to fostering a positive and supportive culture for our colleagues and contractors. We strive to create an environment where people feel empowered, valued and inspired to contribute to our shared vision and deliver the very best service to our customers.

All compliments are shared with the relevant team, individual colleague, and/or contractor to acknowledge their contribution and are also included within our published performance statistics, ensuring that excellent service is recognised and celebrated.

"I would just like to say thank you for the new fence - it looks fantastic, and the team has done a wonderful job."

"Life for the family has noticeably improved since the move. We spend more time outdoors, often visiting the park, and Samuel's work pattern has changed so that he can be home every evening. This has brought a renewed sense of balance and togetherness to their daily lives."



MYCRHA →

Go digital with our new APP

At Cornwall Rural Housing Association (CRHA), we're committed to making it easier for you to access our services in a way that suits you. We know that everyone has different preferences, which is why we continue to provide our Digital & Doorstep approach, giving you the choice of using online services or speaking to us in person.

We are excited to announce that we are launching our brand new MYCRHA App, alongside a new online customer portal. Designed around what our customers have told us they need, both the app and web portal will provide a simple, secure and convenient way to access our services anytime, anywhere. Once launched, you'll be able to choose how you access our services either by downloading the MYCRHA App to your smartphone or tablet, or by logging in to the new online customer portal using your computer or other device. Whichever option you choose, you'll have easy and convenient access to our services, giving you greater choice and flexibility in how you manage your tenancy.

What will you be able to do?

The new MYCRHA App will allow you to:

- Contact and chat with our team.
- Report repairs quickly and easily.
- Pay your rent securely.
- View your rent account and repairs history.
- Update your contact details.
- Receive appointment reminders and important messages.
- Complete online forms, such as permission requests and surveys.
- Upload photos and videos to support repair requests.
- View planned improvement works for your home.
- Access important documents, including your tenancy agreement, home safety certificates and Energy Performance Certificate (EPC).
- Watch helpful self-service videos and guides.
- Give us your feedback.
- Access the app in a range of languages.

The app will also work seamlessly with our housing management system, helping us respond to your enquiries more efficiently and improving the service we provide.

More customers are choosing digital and already around 60% of our customers are registered and actively using MYCRHA, with many choosing to receive their information digitally rather than by post. Going paper-free is not only quicker and more convenient, but it also helps us reduce our environmental impact.

We will share more information about the new app, including how to download it and get started, closer to the launch date. We can't wait to bring you an easier, smarter way to stay connected with CRHA.

To register for My CRHA, please email us at housing@crha.org.uk or call on **01208 892000** for more information.



Meet our Nominated Charity for 2026

Making a difference is at the heart of our business, and we are proud to support Dementia UK as our chosen charity this year. Dementia UK provides specialist support to families affected by dementia through its specialist dementia nurses, who offer expert advice, practical guidance and compassionate care to help people navigate every stage of the condition.

The sobering reality is that one in two of us will be affected by dementia in our lifetime. Families living with the condition are often left feeling exhausted, overwhelmed and alone. Dementia UK provide life changing support to enable those with the condition to live as well as possible and for as long as possible.

We are incredibly proud of our colleague, Martha Grayston, who took on the challenge of running the Paris Marathon on Sunday 12 April 2026 in memory of her grandmother, who was living with dementia. Through her dedication and determination, Martha raised an incredible **£1,853** for Dementia UK, helping to ensure more families can access the specialist support they need.

Martha's fundraising reflects our shared commitment to supporting Dementia UK and making a positive difference. As a people-focused business, we are honoured to champion a charity that provides invaluable guidance, compassion, and expert care to those affected by dementia, and we look forward to continuing our support throughout the year.

If you would like to support Dementia UK and the invaluable work they do, please consider making a donation via the link. Every donation helps make a meaningful difference to families affected by dementia.

www.dementiauk.org/donate-to-dementia

"We are very satisfied with the commitment shown by your engaging & professional staff"



Customer Focus - Coming Home to St Levan

For Emily and Samuel, moving into their new two-bedroom home in Trethewey, St Levan, has been about much more than finding a house it has meant coming home.



Now living with their two children, their cat and lively spaniel, Bruce, the family have been able to reconnect with a community that has been part of Emily's family for generations. Her family's roots in St Levan stretch back more than 300 years, with ancestors commemorated in the parish

churchyard as far back as 1694. Today, her parents, grandmother, and sister all live nearby, giving the family a close support network.

Before moving back, Emily and Samuel were living in Newlyn after struggling to find suitable housing when they started their family. Although they enjoyed living there, being away from St Levan made everyday life increasingly difficult. Samuel works as a fisherman and is often away at sea, leaving Emily to care for their two young children while also supporting her elderly grandparents with cooking, shopping, cleaning, and attending medical appointments.

Just six weeks after the family moved into their new home, Emily's grandfather sadly passed away following his battle with cancer.

Knowing that he saw the family return to St Levan and was "over the moon" that their story was being shared makes the move even more meaningful. Living nearby has enabled Emily to continue supporting her grandmother through an incredibly difficult time while remaining close to the wider family.

The move has transformed family life. With less time spent travelling and more support close at hand, Emily feels less isolated and the children are growing up in the same community that shaped her own childhood. Samuel's working pattern has also changed, allowing him to return home every evening and spend more quality time with his family. They spend more time outdoors, often visiting the park, and this has brought a renewed sense of balance and togetherness to their daily lives.

Emily fondly remembers spending weekends and school holidays at her grandparents' home, where her grandfather ran a haulage business. Childhood afternoons playing on his trailers are memories she now hopes her own children will recreate as they enjoy life in the village.



For this family, affordable housing has done far more than provide a roof over their heads. It has enabled them to stay close to loved ones, strengthen family bonds, continue caring for relatives when they need it most, and give their children the opportunity to grow up surrounded by the people and place that mean so much to them.

St Levans Church, nr. Porthchapel



Emily said: "Moving back to St Levan has changed everything for us. Being close to family means we can support each other, the children are growing up where I grew up, and we finally feel like we're home."



Your Voice Matters – Helping Shape Our Services

At the heart of everything we do is a commitment to putting our customers first. We know that the people who use our services every day have the best insight into what works well, what could be improved and how we can deliver services that truly meet our customer's needs. That's why customer-led engagement is so important to us at CRHA. By listening to your experiences, ideas, and feedback, we can make better decisions, develop more effective policies and ensure our services are practical, fair and responsive to the needs of our customers.

We are delighted to have recently established our new Customer Feedback Panel, bringing together customers who are passionate about influencing how we deliver our services. Panel members are already helping to review policies, provide feedback on new initiatives, and challenge us to continually improve.

While the Customer Feedback Panel is an important step forward, we know that no single group can represent every customer's experience. We want to hear from as many people as possible, from all backgrounds and circumstances, to ensure a broad range of voices helps shape our decisions.

Whether it's commenting on a new policy, reviewing a customer letter, testing a new process, or sharing your experiences, your feedback helps us understand whether our proposals are clear, realistic, and achievable. It also helps us ensure that the support we provide is delivered with empathy, fairness, and respect, recognising that every customer's circumstances are different.

By working together, we can continue to improve our services and make sure that the decisions we take are informed by the people they affect most.

If you would like to get involved and help shape the future of our services, we'd love to hear from you. You can discuss with your Tenancy Management Officer, ring the Office on 01208 892000, email housing@crha.org.uk or contact us through our Facebook page. Every conversation, every suggestion and every piece of feedback help us become a better organisation for everyone.



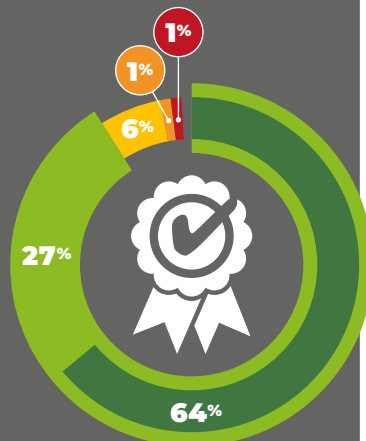


TP01

How satisfied or dissatisfied are you with the service provided by CRHA?

91% Satisfaction
89% in 2023/24

Source: Response rate was 27% (98 people) of those questioned - one refused to complete

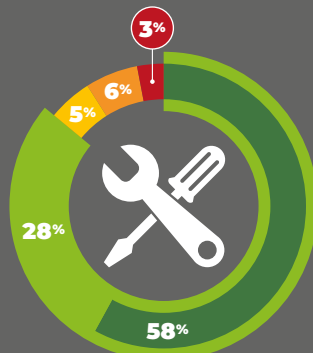


Repairs in the last 12 months

TP02

If CRHA has completed a repair to your home in the last 12 months how satisfied or dissatisfied are you with the overall repairs service?

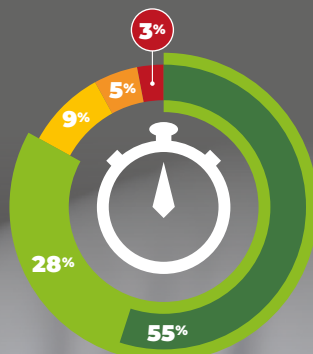
86% Satisfaction
82% in 2023/24



TP03

Satisfaction with the time taken to complete your most recent repair after you reported it?

83% Satisfaction
72% in 2023/24



Response rate was 71% (191 people) of those questioned



TENANT Satisfaction Measures

Our approach and why they matter

Data from 1st April 2025 to 31st May 2026

As a landlord and specialist rural housing provider, we are committed to delivering exceptional customer service with warmth, friendliness, pride and respect. Taking a customer first approach in everything we do helps ensure our customers feel valued, listened to and supported.

Tenant Satisfaction Measures (TSMs) were introduced by the Regulator of Social Housing (RSH) in April 2023 and provide a consistent way for housing providers to understand how customers feel about the homes and services they receive. These measures help us assess our performance, identify areas for improvement, and ensure we continue to make a positive difference to the lives of our residents.

We are now pleased to have completed our second cycle of TSM surveys and would like to thank all customers who have taken the time to share their views and experiences. The feedback received is invaluable in helping us understand what we are doing well and where we can improve. We are encouraged by the results achieved so far and remain committed to using customer feedback to shape and enhance our services.

As part of our commitment to listening and responding to customer feedback, all expressions of dissatisfaction are reviewed and followed up by the CRHA team. By understanding our customers' experiences and acting on their feedback, we can continue to improve our services and deliver the high standards our residents expect and deserve.

What you said

We were delighted to receive a **76% response rate**, with **287 customers** taking the time to complete the survey and share their views. This strong level of engagement demonstrates our customers' willingness to work with us to help shape and improve our services. While **88 customers** did not complete the survey and one customer chose not to participate, the feedback received provides valuable insight into customer experiences and satisfaction. This report reflects all survey responses received and offers an overview of customer satisfaction across our services, helping us to celebrate our successes and identify opportunities for further improvement.

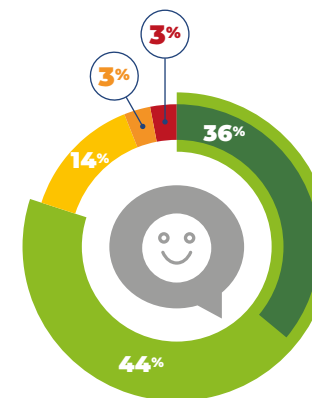
The survey results highlight many strengths across our services. Overall satisfaction with CRHA as a landlord remains high at **91%**, demonstrating the confidence customers have in the

TP09

CRHA's approach to handling a complaint about their service? complaints

81% Satisfaction
71% in 2023/24

Source: Response rate was 16% (43 people) of those questioned

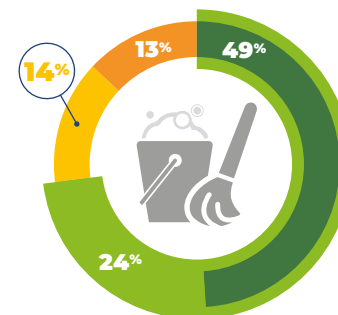


TP10

Do you live in a building with communal areas, either inside or outside, that CRHA is responsible for maintaining?

73% Satisfaction
61% in 2023/24

Source: Response rate was 16% (43 people) of those questioned



services and support we provide. We are particularly pleased that **95% of customers** reported that they feel their home is safe, reinforcing our commitment to providing secure, quality homes.

Satisfaction with our repairs service was **86%**, reflecting the hard work of our teams and contractors in maintaining customers' homes. Customers also indicated positive levels of satisfaction with the way we communicate and engage with them. A total of **283 households** were either very satisfied or fairly satisfied that CRHA listens to their views and takes action in response to feedback. Similarly, **284 households** were either very satisfied or fairly satisfied that we keep them informed about issues that matter to them.

Treating customers fairly and with respect remains a fundamental part of our values and service delivery. We were therefore delighted that **91%** either agreed or strongly agreed that CRHA treats its customers fairly and with respect.

The feedback received through the TSM surveys continues to help us identify areas where we perform well and where further improvements can be made. We remain committed to listening to our customers and using their views to shape the future of our services.

Complaints & Service Requests

Providing excellent customer service includes responding quickly and effectively when things do not go as expected. We encourage customers to tell us when they are dissatisfied so that we can put things right and learn from their experiences.

During the reporting period, CRHA received **271 service requests**, with **94% resolved** within 48 hours. Service requests are concerns that can usually be resolved quickly and informally, such as customers seeking updates on repairs or requesting action on a service issue. Resolving these matters promptly helps ensure a positive customer experience and prevents issues from escalating unnecessarily.

Where a customer remains dissatisfied following a service request, or wishes to raise a concern formally from the outset, the matter is managed through our complaints procedure. During the same period, CRHA received **7 formal complaints**. We view complaints as an important source of feedback and an opportunity to improve the services we provide, ensuring we continue to meet the needs and expectations of our customers.

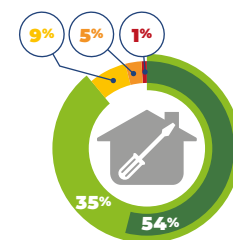
Landlord Satisfaction:



TP05

Satisfaction that CRHA provides a home that is safe?

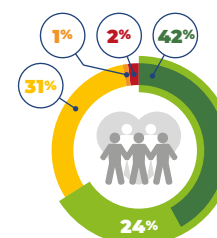
95% Satisfaction
92% in 2023/24



TP04

Satisfaction that the home is well maintained

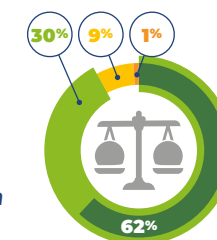
89% Satisfaction
83% in 2023/24



TP11

CRHA makes a positive contribution to your neighbourhood?

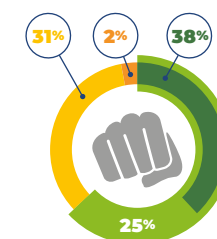
66% Satisfaction
67% in 2023/24



TP08

CRHA treats me fairly and with respect?

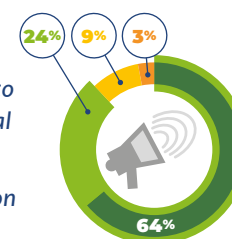
91% Satisfaction
93% in 2023/24



TP12

CRHA's approach to handling anti-social behaviour?

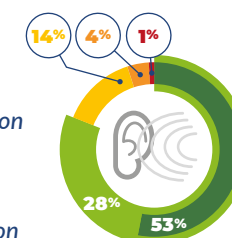
63% Satisfaction
64% in 2023/24



TP07

CRHA keeps you informed and tells you information you need to know.

88% Satisfaction
87% in 2023/24



TP06

CRHA listens to your views and acts upon them?

81% Satisfaction
81% in 2023/24

"I would like to be kept more up to date with big jobs such as kitchens"

(MRC) Member Responsible for COMPLAINTS

The Housing Ombudsman's Complaint Handling Code places a strong emphasis on accountability, transparency, and learning from customer feedback. As part of these requirements, housing providers must appoint a Member Responsible for Complaints (MRC) to provide independent oversight of complaints performance and support continual improvement in complaint handling.

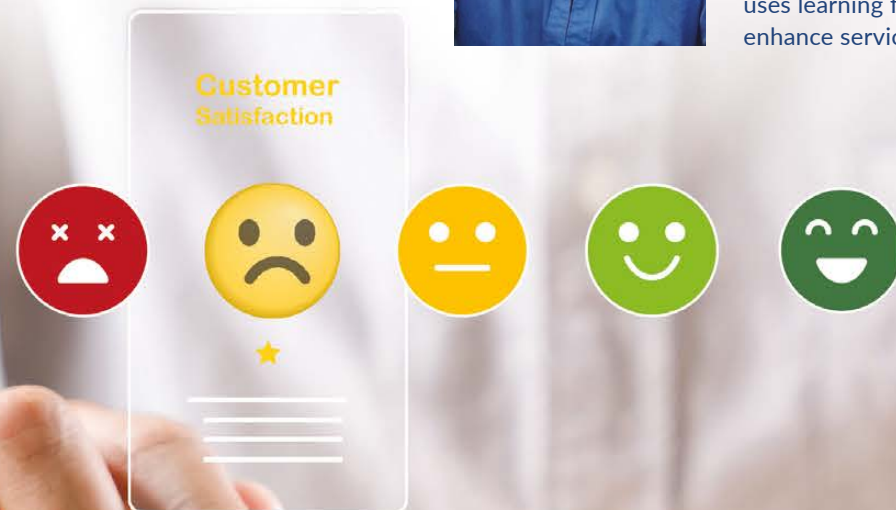
At CRHA, the MRC plays an important role in ensuring that customer feedback is used to drive service improvements and that complaints are handled in a fair, timely, and effective manner. The role also provides assurance to the Board of Management that complaint handling arrangements remain compliant with regulatory expectations and aligned with good practice.

We are pleased that Trudy Polkinghorn continues to serve as CRHA's Member Responsible for Complaints. Since joining the Board as a Customer Board Member in 2023, Trudy has brought a valuable customer perspective to Board discussions and has championed the importance of listening to and learning from customer experiences.

A long-standing resident of North Cornwall, Trudy brings a wealth of professional experience in health and safety, project management, and environmental services. Her previous role as a Director within an electrical utilities company provides her with a strong understanding of governance, compliance, and operational performance.



In her capacity as MRC, Trudy regularly reviews complaints data, customer feedback, complaint outcomes, and service performance. This enables her to challenge, scrutinise, and support continuous improvement across the organisation. Through regular reporting to the Board of Management, Trudy helps ensure that CRHA maintains a customer-focused approach, promotes a positive complaints culture, and uses learning from complaints to enhance services for residents.



"Communication has been second to none and we are happy here!"

Providing Homes for Local Communities

CRHA provides good quality, affordable homes across Cornwall and the Isles of Scilly, helping to meet the housing needs of individuals, families and communities.

Our homes are allocated in line with our Allocations Policy, Local Lettings Plans and, where applicable, the requirements of Section 106 Planning Obligations. These agreements help ensure that new affordable homes in rural communities are prioritised for people with a strong connection to the area where the homes are built.

For many of our rural developments, applicants are required to demonstrate a local connection to the village or parish where the property is located. The exact criteria can vary depending on the specific legal requirements of each scheme.

A local connection may generally be established where an applicant:

- Currently lives in the village or parish.
- Works in the village or parish, usually for 16 hours or more per week.
- Has previously lived in the village or parish and had to move away due to a lack of suitable housing or employment opportunities.
- Has a close family connection in the village or parish, such as a parent, grandparent or sibling, where there is a need for mutual support or care.

The purpose of these requirements is to help ensure that affordable homes remain available to people who have established links with the communities they serve, supporting strong, sustainable, and connected rural communities.

If an applicant cannot demonstrate a local connection to the area where a property is available, we may not be able to offer housing at that location. However, applicants are encouraged to apply for homes where they meet the relevant eligibility criteria.

Applying for housing in Cornwall

If you are interested in applying for one of our vacant homes we hold a register of interested parties and you would be required to make an application direct. All our vacant properties are advertised on our website and through the local parish council.

To be registered on our interested parties list, please complete our Application for Housing form and return to us at info@crha.org.uk or send to our address:

Cornwall Rural Housing Association,
19 Callywith Gate, Launceston Road,
Bodmin, Cornwall. PL31 2RQ

Applying for housing on the Isles of Scilly

Our homes on the Isles of Scilly are allocated through nomination by the Council of the Isles of Scilly. They can be contacted:

- by writing to **The Council of Isles of Scilly,**
The Town Hall, St Mary's,
Isles of Scilly, TR21 0LW
- by telephoning **0300 1234 105**
- by emailing enquiries@scilly.gov.uk

We also suggest you complete our application for housing form so we can inform you if we have any vacancies on the Isles of Scilly.

Compliance & Safety Checks

Your safety is our highest priority, and we're pleased that the majority of our customers tell us they feel safe in their homes.

If you ever have concerns about the safety of your home, please contact us as soon as possible. We will investigate your concerns promptly and work with you to resolve any issues.

To help keep your home safe, we carry out a range of essential safety inspections each year, including checks to electrical installations, gas appliances, and other compliance requirements where applicable. You will be contacted by us or one of our approved specialist contractors to arrange these inspections.

Providing access for these safety checks is an important condition of the tenancy agreement. These inspections help us meet our legal responsibilities, keep your home safe and identify any issues before they become more serious. If you're unable to keep your appointment, please let us know as soon as possible so that we can rearrange it at a convenient time.

Thank you for working with us to ensure your home remains safe for you and your household.



EQUALITY, Diversity & Inclusion

Embracing and promoting EDI

At CRHA, we believe that understanding the diverse needs of our customers helps us provide better, more inclusive services. Every customer is unique, and by recognising and respecting individual differences, we can tailor the support we provide and ensure everyone is treated fairly, with dignity and respect.

Collecting meaningful Equality, Diversity and Inclusion (EDI) information helps us understand the communities we serve and identify where additional support or adjustments may be needed. By listening to our customers, showing empathy, and encouraging people to share their experiences, we can continue to improve the way we deliver our services.

This information enables us to communicate in ways that are accessible, timely and appropriate, ensuring that customers with protected characteristics or additional support needs receive the right support at the right time. It also helps us make informed decisions, reduce barriers to accessing our services and create a more inclusive experience for everyone.

CRHA received an excellent response to our EDI surveys with **77%** from our **380 households** responding. **287 (76%) of customers** responded in full, **1% declined** to participate and **88 (23%) of customers** did not respond.

By working together with our customers, we can continue to build services that reflect the needs of our customers and ensure no one is left behind.

Data Collection

We collect EDI information to help us better understand the individual needs of our customers, which continue to evolve over time. Having accurate and up-to-date information enables us to deliver services that are fair, inclusive and tailored to our customers.

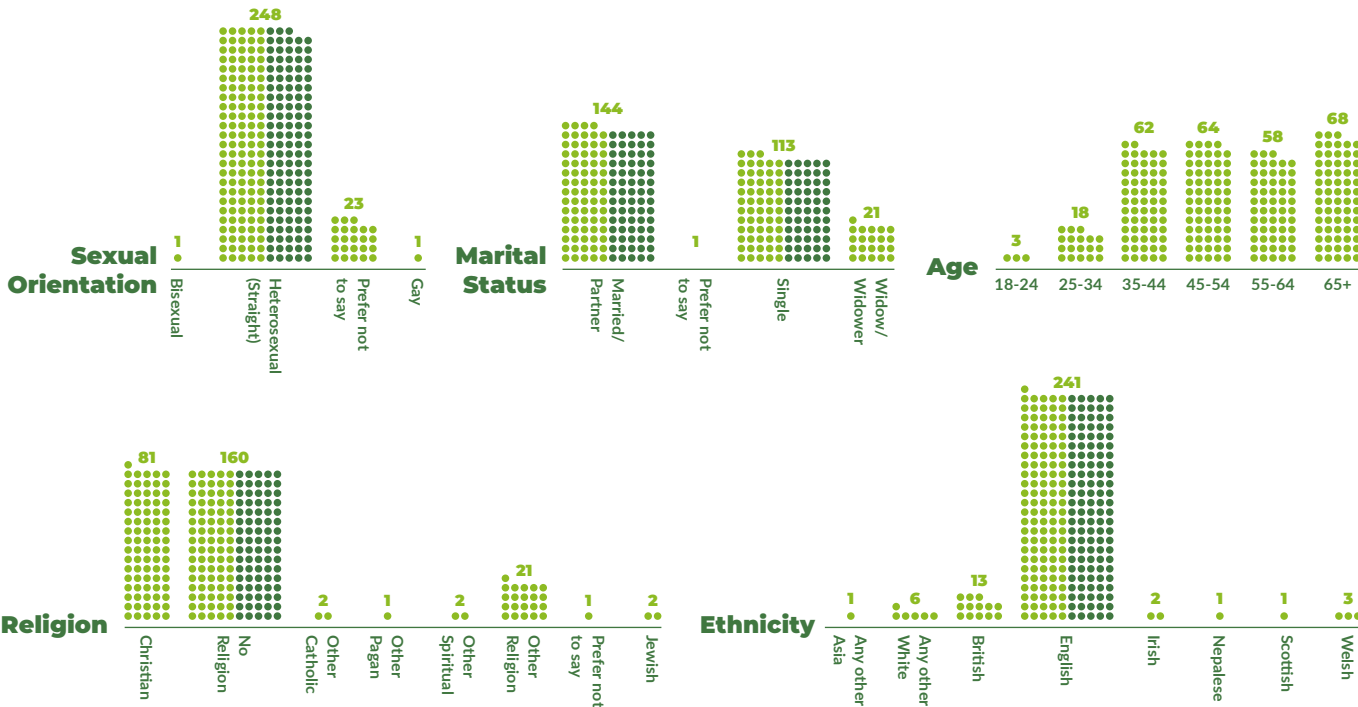
The information we collect may include details such as age, disability, long-term health conditions, ethnicity, language preferences and any communication or accessibility requirements. Sharing this information is voluntary, but it helps us understand where additional support or reasonable adjustments may be needed.

By collecting and analysing this data, we can make informed decisions about how we design and deliver our services, plan future investment, and ensure our homes and communities meet the changing needs of our customers. It also helps us identify trends, monitor equality of

access, and ensure we are meeting the expectations of the Regulator of Social Housing and our responsibilities under the Equality Act 2010.

Keeping your information up to date also enables us to communicate with you in the way that suits you best. Whether you need information in large print, Easy to Read, a different language, or another accessible format, we can tailor our communications to meet our customers individual needs.

The information you provide helps us improve our services, make better decisions and ensure that every customer has equal access to the support and services they need. Your personal information is handled securely and in line with data protection legislation, and it is only used for legitimate business purposes.



Age: The majority of customers are aged 35 and above, with majority groups in 55-64 and 65+ age ranges

Marital Status & Sexual Orientation: Customer base includes married, single, widowed, and divorced individuals, majority identifying as heterosexual

Ethnicity and Religion: Customers are predominantly White with limited ethnic diversity; most identify as Christian or have no religion

EDI Collection

Collecting EDI information is an important part of our commitment to delivering fair, inclusive and accessible services. This work is supported by our Equality, Diversity and Inclusion Policy, which is available on our website at www.crha.org.uk.

As part of our ongoing commitment to delivering fair, inclusive and accessible services, our Tenancy Management Team actively encourages customers to share their EDI information and carry out regular surveys. Through our **Digital & Doorstep approach**, our Tenancy Management Team regularly engages with customers to ensure the information we hold is accurate, up to date and reflects individual circumstances. Every conversation and survey response helps us build a better understanding of the needs of our customers.

The information we collect enables us to make better decisions and deliver more personalised services. It helps us prioritise home adaptations, plan ahead for changing mobility needs, provide the right support at the right time, understand the impact of issues such as the cost of living and energy affordability, tailor the way we communicate with customers, and review our homes, services and policies through an ‘ageing well at home’ lens. By understanding our customers better, we can continue to develop services that are responsive, proactive and centred on the people who live in our homes.

If you haven’t yet completed your EDI information, we’d encourage you to do so. Every response helps us deliver better services and plan for the future. To take part, please contact us on **01208 892000** or email housing@crha.org.uk.

WAYS to IMPROVE

We're delighted that so many customers continue to tell us they are satisfied with the services we provide. Our latest Customer Satisfaction Survey achieved an excellent **76% response rate**, with many customers taking the opportunity to share positive feedback about their experiences with CRHA.

Overall, there has been an improvement in eight tenant satisfaction measures compared with our 2023/24 results. One measure remained unchanged, while three measures showed a slight decrease.

We are particularly pleased to report improvements in satisfaction with repairs and the time taken to complete the most recent repair, which **increased by 4% and 11% respectively**. We remain committed to further enhancing our repairs service through ongoing work to improve efficiency, expand our network of approved contractors, increase geographical coverage, and introduce repair zoning arrangements. We are also continuing to develop relationships with new contractors on the Isles of Scilly, while working closely with existing contractors to improve performance. In addition, a number of mainland contractors are now routinely undertaking repair and maintenance works on the Islands, helping to strengthen service delivery.

Satisfaction with CRHA's approach to handling complaints **increased by 10%**. This reflects significant investment in staff engagement and training to ensure customers can access services more easily, raise concerns confidently, and have greater opportunities to influence decision-making. These improvements support our aim of delivering services in a fair, transparent, and customer-focused manner.

We also saw a **12% increase** in satisfaction with how communal areas are kept clean and well maintained. To support this, our Tenancy Management Officers and Property Services Officer have introduced a more robust programme of inspections when visiting developments. CRHA has also implemented a programme of tree surveys and tree management works, alongside cyclical grounds maintenance programmes at a number of our schemes, helping to ensure our communal environments remain safe, attractive, and well cared for.

At CRHA, we are committed to continually improving the services we provide while ensuring we deliver excellent value for money. Over the coming months, we will be introducing a range of exciting improvements designed to make it easier for customers to access our services and have their voices heard.

Our plans include the launch of the new MYCRHA App, giving customers secure, 24/7 access to key services and information from their smartphone, tablet or computer. Whether reporting a repair, paying rent or general contact us, the app will make it quicker and more convenient than ever.

We're also creating a Customer Panel to strengthen resident-led engagement. This will provide more opportunities for customers to influence the decisions that affect their homes, neighbourhoods and the services we deliver, ensuring our customer views help shape the future of CRHA.

We're equally committed to maintaining attractive, safe and welcoming neighbourhoods. Through our ongoing programme of neighbourhood inspections, we'll continue to work with customers to ensure our communities remain clean, green and places everyone can be proud to call home.

As part of the changes introduced through the Consumer Standards, CRHA is preparing for the implementation of the Social Tenant Access to Information Requirements (STAIRS).

STAIRS is a new statutory scheme that will give customers of housing associations greater access to information about how their landlord manages homes, delivers services and makes decisions. The aim is to strengthen transparency, improve accountability and build greater trust between landlords and customers.

At CRHA, we welcome these changes and are already working to ensure that important information about our performance, services and decision-making is easy to access and understand. By making more information readily available, we want customers to feel informed, empowered and confident that they can see how we are performing and how we are delivering on our commitments.

Listening to our customers and acting on their feedback is at the heart of how we improve our services. By identifying common themes and learning from your experiences, we can make meaningful changes that shape the way we deliver services, improve customer satisfaction and ensure we are meeting the needs of the communities we serve.

We will keep you updated as we introduce these changes and ensure information is available through our website (www.crha.org.uk).

*Customer Satisfaction Survey achieves a **76%** response rate*



2025/26 YEAR END PERFORMANCE SUMMARY

Our Customers:

As part of our continued commitment to improving customer engagement, we have further developed our Digital & Door-step approach, ensuring customers can access services and support through both online and face-to-face channels. During the year, we carried out **706 home visits** and recorded **4781 interactions** through the My CRHA customer portal, demonstrating the growing use of digital services while maintaining a strong local presence within our communities.

We successfully let **5 CRHA homes** during the year, achieving an average re-let time of 20 days. Re-lets accounted for less than **1.4%** of our housing stock, reflecting the stability of our tenancies and sustained demand for affordable homes. We also facilitated 2 mutual exchanges, helping customers secure accommodation better suited to their changing circumstances.

A significant milestone during the year was the completion and handover of 8 new homes at Trethewey. These additional properties have increased the supply of affordable housing in the area, enabling more individuals and families to access high-quality homes and contributing to the growth of our housing provision across Cornwall.

Our Homes:

During 2025/26, repairs and maintenance performance continued to improve across Cornwall and the Isles of Scilly with **1208 responsive repairs** reported by a customer or staff member and **415 responsive repairs** been logged via the MYCRHA online portal. The average time taken to complete a responsive repair reduced from **11.1 days**.

We completed **72 Stock Condition Surveys** to support future investment planning and are pleased to report that, as at 31 March 2026, all CRHA homes met the Decent Homes Standard.

We carried out Radon testing to **115 properties** and there were no Category 1 hazards reported during the year.

In addition, pre-paint repairs and external decorations were completed to all properties included in the annual programme, alongside almost **£366,245 of major investment works**, helping to maintain and improve the quality of our homes. This includes **11 kitchen replacements** and **3 bathroom placements**.

During 2025/26 we successfully carried out Damp, Mould and Condensation related remedial works to **95 homes**.

All customer safety and compliance checks were completed as planned.

MYCRHA

There are a total of **260** customers registered to the MYCRHA portal.

During 2025/2026:
260 Log ins
624 Documents were downloaded
415 Repairs reported
16 Customer Surveys were submitted

Facebook

During year 01 April 25 – 31 March 26:

1854 Followers
1082 Page Visits
306,139 Views
2,802 Engagement
6,822 Impressions
191 Reactions

LinkedIn

During the last **365** days:

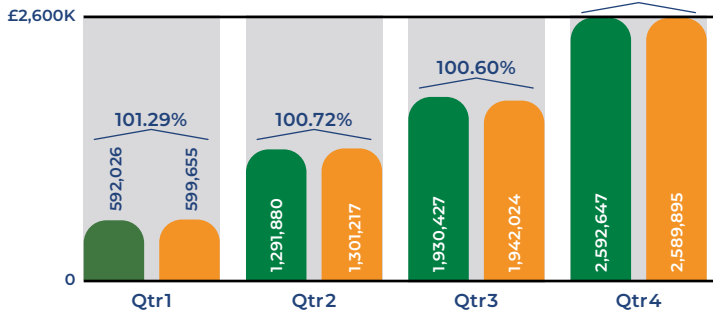
6,822 Impressions
191 Reactions
446 Visitors
737 Followers

Whatsapp

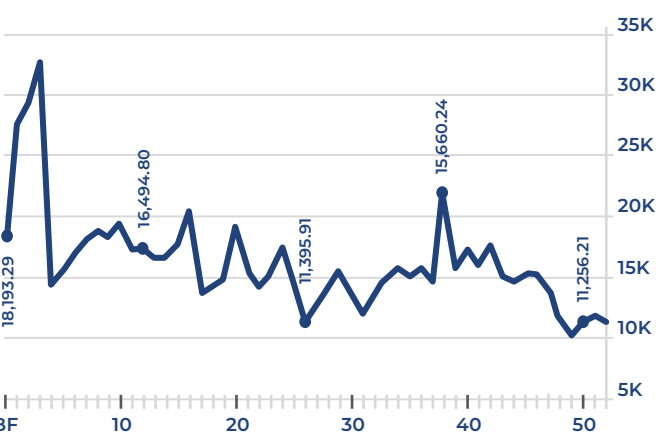
We use WhatsApp regularly to communicate with our customers including where customers can send photos of repairs that are required so that we can speedily diagnose a repair issue and provide this to our contractor.

Rent collected as a percentage of rent owed

Rent collection was above target levels at the end of the year: ● Rent collected ● Rent Owed



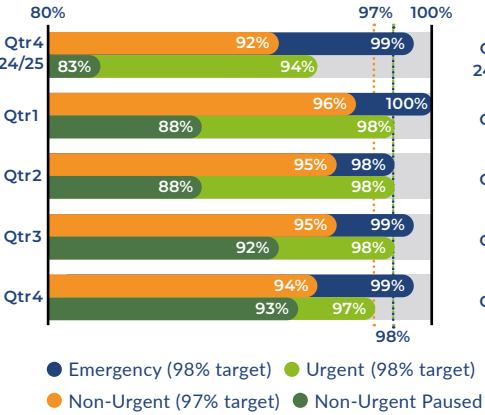
(£s) Rent Arrears Net of unpaid Housing Benefit



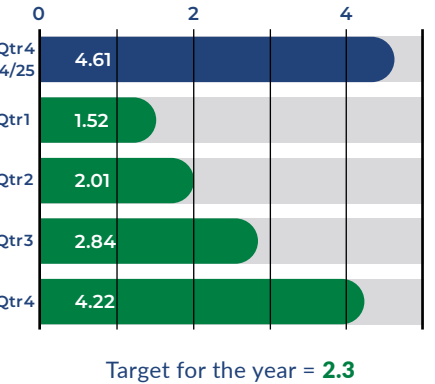
Customer Safety/Compliance



Responsive Repairs Completed on Time



Average Number of Responsive Repairs (per Home)



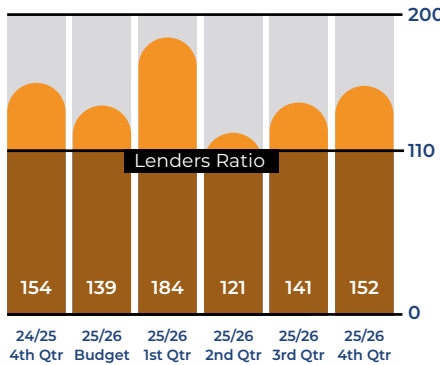
Average Number of Days to Complete Repairs



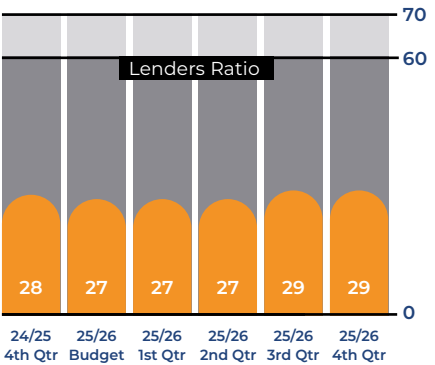
Interest cover and gearing ratio on rents

Interest cover and gearing was well within financial thresholds. ● CRHA Ratio

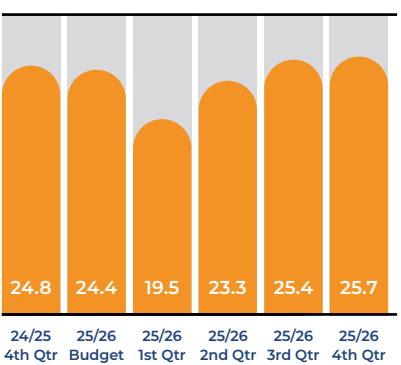
Interest Cover



Gearing Ratio



Operating Margin as %



MEET the TEAM

Our team is made up of passionate people who care deeply about what they do – and who they do it for. Together, we bring a mix of experience, heart, and a shared commitment to making a real impact in our community.



David W Bolton
Chief Executive



Dee Hooper
Head of Finance



Tanya Clement
Governance & Business Services Manager



Scott Allen
Property Services Manager



Neil Edwards
New Homes Delivery Lead



Nicky Beare
Tenancy Management Officer



Lauren Evans
Tenancy Management Officer



Steve Hudson
Property Services Officer



Hayley Edwards
Finance Business Partner



Lauren Roganovic
Temporary Tenancy Management Officer



Melina Gonzalez
Finance Business Partner



Martha Grayston
Business Administrator



Lara Warren
Temporary Business Administrator

Focus ON



Angie Morrissey

Head of Homes & Customers

Angie has worked in the housing sector since 1996, gaining valuable experience working for a number of registered providers before joining CRHA in 2013. Now celebrating 13 years with the organisation, Angie leads the delivery of our tenancy management, customer and property services teams ensuring CRHA continue to provide safe, well-managed homes and excellent support for our customers.

As a member of CRHA's Leadership Team and our Health and Safety Lead, Angie plays a key role in shaping our services, supporting effective decision-making, and helping to ensure the organisation operates safely, efficiently and with customers at the heart of everything we do. Angie is passionate about social housing because she feels that a home is so much more than a place to live. A safe, secure and affordable home provides stability, opportunity, and a sense of belonging. She finds the most rewarding part of working in housing is seeing the positive difference CRHA makes by listening to customers, understanding their individual needs, and delivering services that genuinely improve people's lives

Having called Cornwall home for more than 33 years, Angie has a deep appreciation for everything the county has to offer.

Outside of work, Angie is a long standing netball enthusiast who enjoys both playing and coaching in the Cornwall Netball League. Away from the court, she values spending quality time with her family and making the most of Cornwall's beautiful coastline, countryside, and local attractions.

Cornwall & the Isles of Scilly Age UK

www.ageuk.org.uk/cornwall

A range of support of help older adults remain independent and connected.



Alcoholics Anonymous

www.alcoholics-anonymous.org.uk

Alcoholics Anonymous, or AA, is a community of people who come together with one aim: to stay sober, and help other alcoholics seeking help to stop drinking.



Alzheimer's Society

www.alzheimers.org.uk

No matter what type of dementia you have, we're here for you. Alzheimer's Society offers a range of support services. From a listening ear on the phone to a visit in person and opportunities to connect with others.



Get Water Fit

www.getwaterfit.co.uk

Find out how and where you use water in your home and discover easy ways to make savings.



Citizens Advice

www.citizensadvice.org.uk

Citizens Advice is a charity that provides online and local advice on various issues, such as benefits, debt, housing, and consumer rights. It also conducts policy research and campaigns to improve people's lives.



Cornwall Council

www.cornwall.gov.uk

Cornwall Council works with local people and partners, such as businesses and other organisations, to agree and deliver on local priorities. They provide a wide range of services either directly, in partnership with others or by commissioning them from a third party dealing with everything from schools to care of older people, council tax and housing benefit, roads to rubbish, libraries and local planning.



Crime Stoppers

www.crimestoppers-uk.org

Crime Stoppers is an independent charity that gives people the power to speak up and stop crime, 100% anonymously by phone and online (24/7, 365 days a year).



Disability Cornwall & the Isles of Scilly

www.disabilitycornwall.org.uk

For people living with a long-term health condition or disability, and for their carers/families offering support services tailored around each individual helping them understand and maximise their rights and entitlements, offering clear information and advice, as well as practical, hands-on support.



Domestic Abuse

www.womensaid.org.uk

What is domestic abuse? - We define domestic abuse as an incident or pattern of incidents of controlling, coercive, threatening, degrading and violent behaviour, including sexual violence, in the majority of cases by a partner or ex-partner, but also by a family member or carer. It is very common. In the vast majority of cases it is experienced by women and is perpetrated by men.



Energy Help For You – Get Help with Energy Bills

www.uswitch.com/gas-electricity/guides/energy-help-schemes/

Helping consumers save money on their bills.



First Light

www.firstlight.org.uk

First Light is a charity for anyone who is experiencing or has experienced domestic abuse or sexual violence providing a range of support in Devon, Cornwall and the Isles of Scilly.



Free DWP Checker

www.entitledto.co.uk/benefits-calculator

We want to make sure everyone who is entitled to benefits is empowered to claim them. The UK's benefits system is very complicated and we know it can feel overwhelming for people using it for the first time or needing to understand the implications of a change of circumstances. So, our task is to simplify the system so people can quickly find out what financial support they may be entitled to.



Foodbank

www.trusselltrust.org

We support a nationwide network of food banks and together we provide emergency food and support to people facing hardship, and campaign for change to end the need for food banks in the UK.



Man Down Cornwall

www.mandown-cornwall.co.uk

Man Down is a Cornwall based non-profit Community Interest Company providing informal peer-support talking groups all over Cornwall for men with mental health concerns with the primary aim of ending the stigma and reducing the number of male suicides in Cornwall.



Mental Health

www.nhs.uk/nhs-services/mental-health-services

Find information and support for your mental health.



Mind

www.mind.org.uk/information-support

Mind is a UK charity that provides information and support for people living with or affected by mental health problems.



Shout

<https://giveusashout.org>

Shout is the UK's first and only free, confidential, 24/7 text messaging service for anyone who is struggling to cope. Shout provide free, confidential mental health support anytime, anywhere. Text 'Shout' to 85258.



Telephone Preference Service (TPS)

www.tpsonline.org.uk

The Telephone Preference Service (TPS) is the UK's only official 'Do Not Call' register for landline and mobile numbers. It allows people and businesses to opt out of unsolicited live sales and marketing calls. It's free and quick to register a telephone number.



With You

www.wearewithyou.org.uk

With You is a free and confidential service, without judgement, to adults and young people facing challenges with drugs and alcohol.



GamCare

www.gamcare.org.uk

GamCare is the leading provider of information, advice and support for anyone affected by gambling harms. We operate the National Gambling Helpline, provide structured support for anyone who is harmed by gambling, create awareness about safer gambling and treatment, and encourage an effective approach to safer gambling within the gambling industry.



Friends Against Scams

www.friendsagainstscams.org.uk

Friends Against Scams is a National Trading Standards Scams Team initiative which aims to protect and prevent people from becoming victims of scams by empowering people to take a stand against scams.



USEFUL Contacts



CRHA



Cornwall Rural Housing
Association Limited

Cornwall Rural Housing Association,
19 Callywith Gate, Launceston Road,
Bodmin, Cornwall. PL31 2RQ

Tel: 01208 892000

E-mail: info@crha.org.uk

Website: www.crha.org.uk

Twitter: [@CornwallRuralHA](https://twitter.com/CornwallRuralHA)

Facebook: [@CornwallRuralHA](https://facebook.com/CornwallRuralHA)

Don't forget to
download our
new APP to
access your
MYCRHA account
on the move.



Making more information available to you.....

The Social Tenant Access to Information Requirements (STAIRs) are new government requirements designed to improve transparency and accountability in social housing. They give tenants greater access to information about how their homes and services are managed and ensure landlords provide clear, accessible information about their performance and decision-making.

STAIRs will be introduced in two phases:

From 1 October 2026, registered providers must proactively publish key information about the management of their housing services through a publication scheme.

From 1 April 2027, tenants and their representatives will have the right to request relevant information about the management of their homes, and landlords will generally be required to respond within 30 calendar days.

CRHA is committed to meeting these requirements. We are reviewing our policies, processes and communications to ensure that the information we provide is accurate, accessible and easy to understand. We are also developing our publication scheme, reviewing our information governance arrangements and preparing our processes for handling information requests, so that we are fully compliant with the implementation timetable.

We will continue to monitor government guidance and regulatory requirements and will take all necessary steps to ensure full compliance with STAIRs while maintaining our commitment to openness, transparency and excellent customer service.

2026

#makingadifference
#peoplebusiness