



Listening and Acting Upon Your Views



Introduction from our Chair and Chief Executive

This Annual Report provides a summary of the work we've completed in the last year and how we're focused on making sure our tenants shape the delivery of our services.

Quote from Doug Ross – Chair of the Board:

"This past year has reaffirmed our commitment to being more than just a landlord. We've strived to create thriving homes and communities where every resident feels safe, supported, and empowered. Through our dedicated colleagues, partnerships and tenant engagement, we've focused on actively listening to tenants to improve your homes and our services."

We are working hard to give tenants more opportunities to tell us what they think. We appreciate everyone who takes time to tell us what works well and what should be improved. It's important that having listened to what you have said that we act and deliver.

Tenants told us during 2024/25 the most important service areas are:

- Repairs
- Home improvements (new kitchens, bathrooms and heating)

This report shows the listening we have achieved and the improvements we are making.

We also know that the cost of living is a challenge for many. In addition to the partnership work we do with Cumbria Law Centre, we now have our own financial inclusion service. This service was developed around what tenants told us would help most during the cost-of-living crisis. The top three priorities for a welfare advice service were:

- Welfare Benefit Advice & Applications
- Holistic Support Service (all support needs, from finance to mental health)
- Benefit Checks and helping tenants

Good quality, safe and affordable homes

During last year we recruited a new Repairs Manager and another new Asset Manager to help us to work more closely with local maintenance and construction contractors. In the last three months of the year we were able to complete 99 % of repairs within the agreed timescales.

Last year we said we would increase the number of new kitchens, bathrooms and heating systems fitted and we did! Each time we visit your home to do this work it's important we minimise the disruption to you. We remain on track to improve the energy efficiency of all homes to an Energy Performance Certificate rating of C or better by 2030.

Tenant Voice and Influence

This is the first year we've produced a [Tenants' Voice Report](#) (review the report by scanning the QR code). This captures the improvements we make each

year as a direct result of tenant feedback.

This year we've asked 1500 tenants their priorities. A summary of those priorities and how tenants have worked together on various taskforces to review service is on page 3 of this report.



High Performing and Resilient Organisation

In November, we were really pleased when the Regulator for Social Housing confirmed Eden Housing Association retained the G1/V2 rating – the highest rating a housing association can achieve in governance, and the most common financial viability grade of V2 that mirrors most other landlords and is reflective of working in the current economic climate. We also started work reviewing our loan arrangements, this will increase our financial capacity and help us to invest more in your homes. That project is going well and is on track to complete by October 2025.



Chris Fawcett
Chief Executive



Doug Ross
Chair

Tenant Voice and Influence

A message from Dave Croft, Chair of Scrutiny Audit Panel:

"It's been a busy year for us tenants with EHA – we're having our say on services more than ever before!"

As the Chair of Scrutiny Audit Panel (SAP), I make sure that tenants' voices are heard by EHA's Board. Myself and the Panel monitor all of the ongoing projects, and instruct more in-depth reviews where performance or tenant feedback suggests EHA could do better.

EHA's new Tenants' Voice report summarises a lot of this work, and the changes us tenants have influenced. We're always keen to hear new voices, so take a look at the Menu of Involvement to get involved. If you have any queries, just give Jenny a call on 01768 861435 – she could also arrange a conversation with me."

EHA's engagement structure – how we hear your voices:

We know that going to meetings or filling out surveys isn't for everyone, but changes in our services are most successful when they are driven by our tenants. We've tried to create ways to provide opportunities to share your views that suit everyone. At EHA we offer opportunities for you to share your views across four 'levels'.

Be Informed – we share information about tenancies, our policies and services – there are always details of how to contact us for more information

- Website & social media
- Customer commitment
- Viewpoint
- Policies and reports
- Performance information



Share Insight – we give opportunities for tenants to give their opinions and preferences

- 'TOP' Tenants
- Satisfaction surveys
- Policy feedback
- Complaints and compliments
- EHA Readers



Be Involved – we invite tenants to inform decisions and co-create/develop services with us

- Scrutiny Taskforces
- Complaints Panel
- Safe & Quality Homes Panel
- Scrutiny Audit Panel



Help Manage – we involve tenants within our governance structure, to support the management of our homes and our services

- Scrutiny Audit Panel
- Board Membership



Tenants' Voice Report

This year we've worked with over 250 tenants across these four levels. In July, we launched a new report that showcases all of this work and the benefits of this to all tenants. You can [review the report](#) at by scanning the QR code. The report also includes a Menu of Involvement (www.surveymonkey.com/r/KS82X9B), so you can tell us how you'd like to work with us in a way that suits you... from completing surveys to joining our Board – we want to hear your voice!



EHA's Tenant Opinion Panel

Over 190 tenants are part of our Tenant Opinion Panel (TOP), they regularly tell us what they think about services they are interested in. TOP are our go-to when we're looking at service changes or improvements. If you'd like to join TOP, check out our Facebook group by scanning the QR code or you can send an email to: myviews@edenha.org.uk



Tenant Scrutiny

Our new approach to scrutiny means tenants can review areas that they are interested in – or have recent experience in – without long term commitment. Each year we form two Taskforces into areas of service that suggests we could perform better.

Our Scrutiny Audit Panel (SAP) meet bi-annually to review performance and satisfaction data to select areas for review – this makes sure that all of our scrutiny work is led by tenants.

Safe and Quality Homes Panel

Our new Safe and Quality Homes Panel (SQHP), will work with us further to drive improvements in delivering safe and quality homes.

Every three months, the Panel review repairs related performance, risk and budget information to identify potential areas for tenant concern. This is to make sure that we are performing as we should for our tenants, and in line with the standards set by the Regulator for Social Housing (scan the QR code to [view the publication](#)).



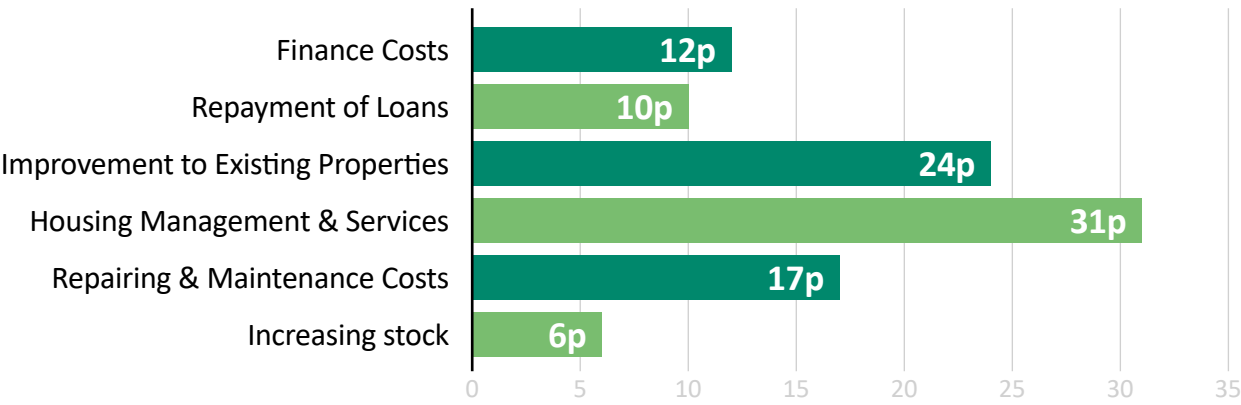
The group work with the Managers responsible for responsive repairs, property upgrades, empty property repairs and home safety at EHA. They explain how things work, and offer assurance around issues – the Panel then challenge our approach, suggesting improvements where needed.

Want to know more about shaping the services you receive from us? Take a look at our [Tenant Voice Report](#) by scanning the QR code and fill in our Menu of Involvement (www.surveymonkey.com/r/KS82X9B)

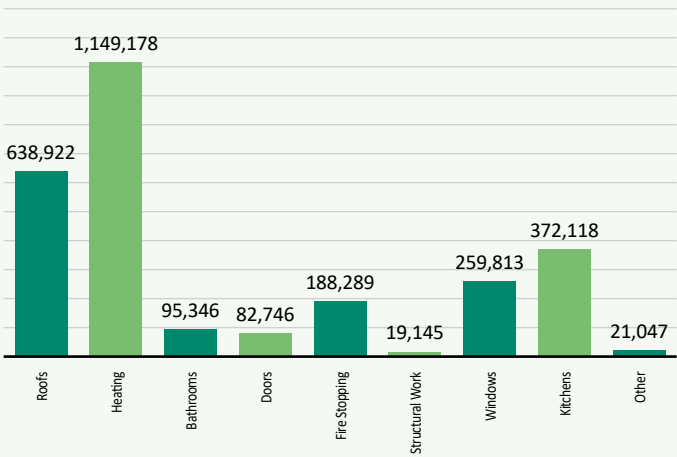


Our Numbers

How Every £1 of the Rent Is Used



Property Improvement Spend £



Key Indicators

Other indicators on which we measure our performance closely are:

Number of owned and rented properties at 1 April 2024	1,837
Number of homes let during the year	165
Current Tenant Rent Arrears - % of annual rent debit	1.24%
Void Rent Loss - % of potential rental income that is lost due to a property standing empty	1.45%
The number of homes not meeting the Decent Homes Standard	0

Throughout 2024/2025 we received
19,946
calls to our frontline dedicated call handlers, of which:
13,388
were general enquiries
6,558
were Repairs and Maintenance related

1,566
of our customers have signed up to our Web Portal MyAccount allowing them to check account balances, make payments, diagnose and report repairs and message our team

During 2024/2025 we spent
£5,995,465
maintaining and improving our homes

1,521
of our customers have provided us with a unique password which allows us to verify identity and protect personal data

New Strategy for 2024 – 2028

Tenants, Stakeholders, our Board and our Colleagues set an ambitious new Strategy for Eden Housing Association.

Our Vision

To be a leading not-for-profit Housing Association, providing places where tenants can live safely and well in good homes across rural Cumbria.

Measured by Tenants

EHA's tenants will decide if we are a leading Housing Association from the performance surveys they reply to every three months. We are pleased to report that we continue to achieve top quartile satisfaction in England and the highest satisfaction figures in Cumbria. We continue to use tenant feedback to identify and agree the areas for improvement.

KEY OBJECTIVES FOR THE COMING YEAR:



Achieve final planning requirements to build 10 new affordable homes in Glenridding with the Patterdale Parish Community Land Trust



Complete the new Treasury Strategy and refinancing exercise



Replace the Website to make it better for tenants – more usable and easier to access



Tenant Census – collect, update and store tenant profile information to ensure we are able to best meet tenants' needs



Improve data reporting functionality from IT systems to assist Managers to identify trends, issues and improve services



Replace the IT system used for mobile working to help colleagues access data and process information whilst out in homes



Switch to using electronic signatures and digital documents to make it easier for tenants to sign documents like tenancy agreements



Work with local authorities and housing providers in Cumbria to review and update the Cumbria Choice Based Lettings and Allocations Policy to comply with legislation and regulation

Investment in Assets

Maintaining our Homes in 2024-25

We spent **£5,995,465** last year in maintaining and improving homes, completing:

6,816
routine
repairs

1,124
emergency
repairs

1,365
gas
services

257
solid fuel
services

88
oil heating
services

146
air source
heating services

26
solar thermal
services

520
electrical
safety tests

635
fire door
checks

377
repairs & safety
checks before
re-letting

161
initial inspections
and follow up
works raised for
damp and mould

31
new roofs
(large roofs/
listed buildings)

38
new
kitchens

103
new heating
systems

11
new
bathrooms

40
new
fire doors

96
new
external doors

55
homes with
new windows

215
homes externally
decorated

New Homes

It's positive we completed the development of 5 more affordable homes in our local area again last year. In the Eden Valley, there is a huge demand for more affordable homes and so we have entered into contracts for a further 42 homes (all for social rent) to help make living in our area more affordable for more local people.

Our priority is to invest first in existing homes, and having a modest programme for delivering new homes helps strengthen our financial capacity to invest more in existing homes.

Outstanding organisation

Complaints Performance

We are committed to providing the best possible service for our customers, therefore feedback is vital to help us achieve this. We take every complaint seriously and are dedicated to resolving issues quickly and effectively.

Customers sharing their experiences with us, both positive and negative, helps us to understand what we are doing well and where we need to improve. In 2024/25 we placed an even greater focus on learning from feedback and complaints. We accept that we do not always get things right but we are committed to learning from our mistakes, sharing the learning with our customers and colleagues, and making positive changes to prevent the same issues from happening again.

Here are some key facts and figures relating to our Complaints Handling in 2024/25:

- We received 57 formal complaints, of which 9 were escalated to Stage 2 (no complaints were refused during this period)
- 56 complaints were closed down with one remaining open as of 31 March 2025

Scan the QR code to view the [Housing Ombudsmans Complaint Handling Code Self Assessment for 2025](#)



- 52 complaints were responded to within our published timescales, and 4 outside of our timescales
- The Housing Ombudsman contacted us regarding 3 customer referrals, however no further action was taken
- We remain fully compliant following completion of the 2025 Housing Ombudsman's Complaint Handling Code self-assessment
- Common themes from our complaints include communication, completing repairs first time, sub-contractor performance, and understanding and responding to our customers' individual needs

Please scan the QR codes to view our latest self-assessment against the Housing Ombudsman's Complaint Handling Code and our Annual Complaints Performance and Service Improvement Plan 2025, which provides an in-depth overview of our performance, demonstrating how we use our learning outcomes to look beyond individual complaints and identify improvements - along with the actions we are taking to address the shortfall in our service delivery.

Scan the QR code to view the [Annual Complaints Performance and Service Improvement Plan for April 2025](#)



Tenant Census Survey

Over the past few months we have been working hard to gather and understand more about our customers' individual requirements. We are pleased to report that almost 50% of our tenants completed our recent Tenant

Census survey, the information collected helps us to provide better, faster and more tailored services to meet the individual needs of our tenants and their households. Going forward it's our aim to continually collect and update our tenants' data to ensure we are providing the best possible service.

What you think of us – Tenant Satisfaction Measures

The Regulator of Social Housing (RSH) expects all social housing landlords to collect and report their performance through the Tenant Satisfaction Measures (TSMs).

Between May 2024 and February 2025, 628 of our tenants took part in our Tenant Satisfaction Survey which focuses on how happy our tenants are with the way we deliver key services and maintain our homes. This valuable feedback provides us with a view of the main drivers behind satisfaction and helps us to inform our future strategic and operational planning. We use a trusted independent survey provider called Acuity Research and Practice to conduct our quarterly satisfaction surveys.

We are pleased to report that over eight out of ten tenants are satisfied with the overall service we provide (83%), and have identified the following as areas for improvement over the next 12 months:

- The time taken to complete repairs
- Ensure all outstanding repairs are completed to a high standard
- Communication and the support we provide to ensure that our tenants always feel valued and listened to

Please scan the QR code for our [Detailed Results of our Tenant Satisfaction Measures 2025 Resident Satisfaction Survey](#)



Our Staff



Executive Team



Board



IT Team



Repairs & Maintenance Team



Compliance Team



Customer Services

If you would like to see the [full results from our Tenant Satisfaction Survey](#) or see our [self-assessment against the Housing Ombudsman Complaints Handling Code](#), please scan the following QR codes:



Or get in touch and ask for a copy which we'll be happy to provide – either email enquiry@edenha.org.uk or call 01768 861400.

If you would like to join our Tenant Opinion Panel or find out how to get more involved with reviewing our services, please email myviews@edenha.org.uk or call 01768 861400.

We will do what is reasonable to provide information in alternative formats on request. If we encounter difficulties meeting your request, we will discuss the best solution with you.

 Längüagê Liñè



যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান অথবা যদি আপনার একজন ইন্টারপ্রেটারের প্রয়োজন হয়, তাহলে দয়া করে আমাদের সাথে যোগাযোগ করুন।

本文件可以翻译为另一语文版本，或制作成另一格式，如有此需要，或需要译员的协助，请与我们联系。

Jezeli chcieliby Państwo otrzymać ten dokument w innym języku lub w innym formacie albo jezeli potrzebna jest pomoc tłumacza, to prosimy o kontakt z nami.

Bu belgenin Türkçe'sini edinmek ya da Türkçe bilen birisinin size yardımcı olmasını istiyorsanız, bize başvurabilirsiniz.

Registered Society under the Co-operative and Community Benefit Societies Act 2014 and an exempt charity Number: 28435R
Regulator for Social Housing Registration No. L4140



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