EDEN

HOMES
AND COMMUNITIES

Working Together to Create Great Homes and Thriving Communities















Annual Report 2026

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 we have delivered a huge investment in tenant's homes and demonstrated 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."

This report aims to help our tenants see how we have spent our rental income, how we are performing and it highlights the areas we've been working on to improve. 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.

Having worked with tenants last year on repairs and new kitchens, bathrooms and heating. We agreed two more services for improvement in 2026/27:

- Anti-Social Behaviour; and
- Aids and Adaptions

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

Good quality, safe and affordable homes

Our property managers, teams and contractors have worked hard this year to deliver more for tenants. Alongside our planned warm homes improvements, new requirements such as Awaab's Law mean we are carrying out additional checks to help keep homes safe. This year, we completed more than 4,000 safety checks across tenants' homes. We know arranging access can sometimes be inconvenient, but working together is essential to keep you safe and meet our legal responsibilities. These checks can also identify further repairs, so it is positive that we continue to complete almost all repairs within our agreed timescales.

Tenant Voice and Influence

The Tenant's Voice Report – shows the improvements we make each year in response to tenant feedback. This year, we asked 1,500 tenants about their priorities. Page 3 of this report summarises what tenants told us and how they have worked with us through taskforces to review services. It has been great to welcome new people to our scrutiny groups and hear fresh suggestions. We believe we provide the best value for money when we focus on what matters most to you. Thank you for sharing your feedback and helping us do that.

High Performing and Resilient Organisation

In November, we were delighted that the Regulator of Social Housing confirmed Eden Housing Association had retained its G1/V2 rating. G1 is the highest governance rating a housing association can achieve, while V2 reflects the position of many landlords in the current climate and our decision to increase investment in tenants' homes. The regulator also recognised the improved resilience provided by our new loan arrangements, which have strengthened our financial capacity and are helping us invest more in your homes.

As Chief Executive, I would like to thank Doug for the support, commitment and time he has given to Eden Housing during his time on the Board. Doug will retire from the Board after this year, and we all wish him the very best for the future.



Chris Fawcett
Chief Executive



Doug Ross
Chair

Tenant Voice and Influence

A message from Ella Smith, Chair of Scrutiny Audit Panel:



I'm delighted to be EHA's new Scrutiny Audit Panel Chair, succeeding Dave Croft, who stepped down when he relocated.

I've been an EHA tenant since 2018. I first completed Tenant Opinion Panel surveys, then joined the Communications Taskforce in 2024 to help improve how EHA communicates with tenants.

Seeing those conversations lead to change encouraged me to do more. It proved tenants can make a real difference without being experts or knowing how everything works.

My background in tenant advocacy, welfare, social care, equality and diversity helps me ensure EHA supports those who need it and hears every voice. As Chair, I'll bring tenants' views to EHA's Board, placing them at the heart of decisions about their homes.

I want SAP to remain friendly, informal and comfortable for everyone. I'm especially keen to hear from tenants who do not usually get involved, so the panel better represents everyone living in EHA homes.

If you're interested, please give it a go. You needn't join a panel or make a big commitment—you can complete a survey, share your experience or join a short Taskforce on something that matters to you.

I started with a survey and somehow became SAP Chair, so you never know where it might lead!

To help shape change at EHA, contact Jenny on 01768 861435. From surveys to panels, involvement is informal and relaxed, with staff ready to respond openly, listen and act where change is possible.

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 4 'levels'.

Be Informed

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

Share Insight

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

Be Involved

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

Help Manage

- Scrutiny Audit Panel
- Board Membership

Tenants Voice Report

This year we've worked with over 300 tenants across these 4 levels, you can find out what you told us, and what we did in our 2025-2026 Tenants Voice Report HERE.

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.

Tenant Scrutiny

Tenant Scrutiny at EHA allows tenants to review areas that they are interested in – or have recent experience in – without long term commitment. Each year we form 2 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 our scrutiny work is led by tenants.

Safe and Quality Homes Panel

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

Every 3 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.

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.

Join our growing number of tenants to share your voice too!

Interested in having your say? There are options to suit all needs - from completing surveys to joining small working groups or even joining our Board – tell us how you'd like us to hear your voice by completing our Menu of Involvement HERE.

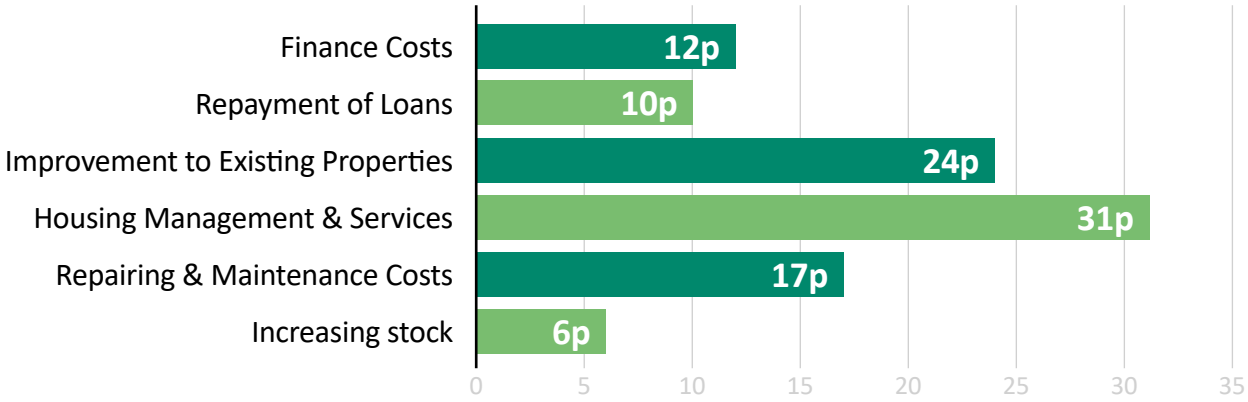
Our differences make us stronger and we are embedding the HouseProud Pledge into daily business to help improve our commitment to equality, diversity and inclusion. Click HERE for more on the pledge.

We have signed the Pledge for our LGBTQ+ residents

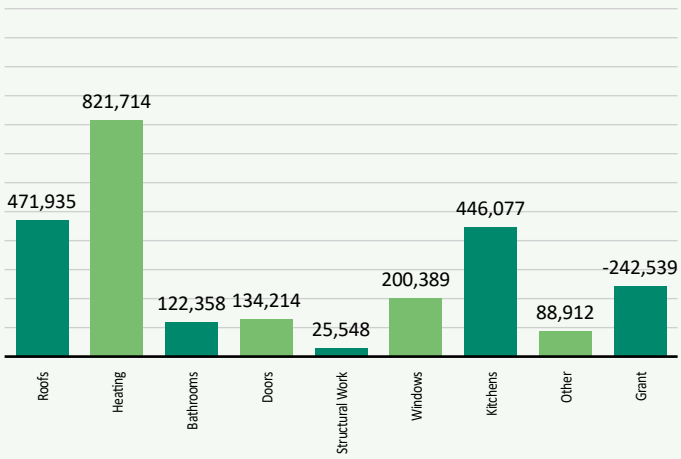
LGBTQ+ HOUSING PROMISE

Our Numbers

How Every £1 of Rent Is Used



Property Improvement Spend £



Throughout 2025/2026 we received

18,896

calls to our dedicated call handlers, of which:

11,836

were general enquiries

7,060

were Repairs and Maintenance related

Key Indicators

Other indicators on which we measure our performance closely are:

Number of owned and rented properties at 5 April 2026	**1,849**
Number of homes let during the year	**147**
Current Tenant Rent Arrears - % of annual rent debit	**1.31%**
Void Rent Loss - % of potential rental income that is lost due to a property standing empty	**1.39%**
The number of homes not meeting the Decent Homes Standard	**0**

2,269

customers have registered for MyAccount, our online web portal. This enables them to view their account balance, make payments, diagnose and report repairs, and contact our team directly.

During 2025/2026 we spent

£5,420,877

maintaining and improving our homes

1,564

customers have set up a unique password, helping us confirm their identity and keep their personal information secure.

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 judge whether we are a leading housing association through the satisfaction surveys we receive every three months. We are pleased to continue delivering top-quartile performance, both against housing associations of a similar size and across the sector nationally. However, we are not complacent. We will keep using tenant feedback to identify and agree where we can improve.

KEY OBJECTIVES FOR THE COMING YEAR:



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



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



Build and complete 10 new quality affordable homes in Glenridding in partnership with the Patterdale Parish Community Land Trust



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



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



Improve the energy efficiency of our homes



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



Achieve TPAS (Tenant Participation Advisory Service) Accreditation



To embed HouseProud Pledge into daily business: Inclusion of pledge and logo into Annual Report to Tenants

Investment in Assets

Maintaining our Homes in 2025-26

We spent **£5,420,877** last year in maintaining and improving homes:

5,596 routine repairs

1,092 emergency repairs

241 damp inspections

1,359 gas services

265 solid fuel services

80 oil heating services

167 air source heating services

23 solar thermal services

282 electrical safety tests

1,612 fire door checks

25 new roofs

52 new kitchens

80 new heating

27 new bathroom

30 new fire doors

53 new external doors

67 homes with new windows

99 homes externally decorated

15 communal areas decorated

Repairs & Safety Checks

169 voids all receiving 2 inspections (10 of which were b2b lettings) and therefore only receive one inspection meaning there have been: 328 repairs and safety inspections before letting.

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 residents and recognise the vital role that feedback and complaints play in helping us improve.

Every complaint is an opportunity to understand our residents' experiences, identify areas where we can do better, and make meaningful changes to our services.

During 2025/26, we continued to strengthen our approach to complaint handling, ensuring complaints were managed fairly, consistently and in line with the Housing Ombudsman's Complaint Handling Code. We remain committed to listening, learning and using resident feedback to drive service improvements across the organisation.

Key facts and figures relating to our Complaint Handling in 2025/26:

- We received 44 complaints, with 35 logged at Stage 1 and 9 Stage 2
- No complaints were refused or not accepted
- 44 complaints were closed during the reporting period, with two complaints remaining under investigation at the end of the year and subsequently closed in April 2026
- 91.4% of Stage 1 complaints and 88.9% of Stage 2 complaints were responded to within the Complaint Handling Code timescales
- No new complaints were referred to the Housing Ombudsman during the reporting period
- There were no findings of non-compliance with the Housing Ombudsman Complaint Handling Code

We will keep listening to residents and learning from complaints so we can improve the services we provide. Over the next year, we will focus on dealing with complaints as early as possible, responding on time, sharing what we learn across our teams, making the complaints process easier for everyone to use, and improving communication through our new Customer Central system.

Please scan the QR code to read our latest self-assessment against the Housing Ombudsman's Complaint Handling Code, along with our Performance and Service Improvement Plan 2026. These documents explain how we have listened to complaints, learned from residents' experiences and used this feedback to improve services. They also set out the steps we are taking to put things right where services have not met the standard residents should expect.

Scan the QR code to view the **Housing Ombudsmans Complaint Handling Code Self Assessment for 2026**

Scan the QR code to view the **Annual Complaints Performance and Service Improvement Plan for April 2026**

What you think of us – Tenant Satisfaction Measures

Every year, we ask residents to tell us what they think about their home and the services they receive from us. These questions are called Tenant Satisfaction Measures, or TSMs. They help show how well we are doing and make it easier for residents to see how our services compare with other housing providers. Between May 2025 and February 2026, 600 of our residents took part in our Tenant Satisfaction Survey.

We are really pleased that residents told us they are feeling more satisfied with our services. This year, 88% of residents said they were satisfied overall, which is 5 percentage points higher than last year. We also saw better results in every Tenant Satisfaction Measure, with most scores at 80% or above and three reaching 90% or more.

Residents told us they value helpful staff, good customer service, being treated fairly, and feeling safe at home.

Repairs satisfaction has also improved, which is important because we know quick, good-quality repairs matter to residents.

Residents also told us what we need to improve. We will keep focusing on complaints, repairs timescales, clearer updates, contractor standards, communal areas, and issues such as damp and mould.

It is good to see satisfaction improving, but we know there are still things we can do better. We will use what residents have told us to help improve services in 2026/27. This includes giving clearer updates, improving repairs, keeping homes safe and well maintained, and continuing to learn from complaints.

Please scan the QR code for our **Detailed Results of our Tenant Satisfaction Measures 2026 Resident Satisfaction Survey**

Our Staff



Executive Team



Board



IT Team



HR Team



Repairs & Maintenance Team



Housing Team



Asset Team

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.

Lãngüagê Liñè

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

Jeżeli chcieliby Państwo otrzymać ten dokument w innym języku lub w innym formacie albo jeżeli 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

EDEN HOMES AND COMMUNITIES

Eden Housing Association

Blain House, Bridge Lane, Penrith, Cumbria CA11 8QU

Tel: 01768 861400 Email: enquiry@edenha.org.uk

www.edenha.org.uk

myaccount.edenha.org.uk

EdenHousingUK