



ROOTED IN THE
COMMUNITY
READY FOR CHANGE

ANNUAL REPORT 2025/2026



Tony McClure - Chair

Chair's Foreward: Reflections

As I step down from my role as Chair of the Board, I look back on my time at Crosby Housing Association with a sense of progress and achievement. Serving the Association, our tenants and our local community has been a privilege, and I want to thank our Board members, staff, and partners who have supported the Association throughout my tenure.

One of the significant achievements we have had over my time on the Board is the increase in the number of properties available to tenants. This is not easy for an association of our size with limited resources, however little by little, accommodation has been added over the years taking us now to 445 units.

We have seen an ever-rising number of regulations within the social housing sector place greater demands on staff to ensure we have the systems in place to check, monitor and report on the safety and wellbeing of our tenants. My thanks are due to our staff for implementing and delivering the changes to improve the way we work.

Particular challenges have been the pressures of increased operational costs and finding the best businesses we can partner with to help maintain quality properties.

Being a part of the Board member team I have been involved with regular Board member recruitment over several years. I am delighted that we now have a Board with the wide range of skills and expertise needed to advise and provide oversight to drive the Association forward and meet the many challenges that lie ahead.

I want to extend a warm welcome to Carl Edwards as Chair and Helen Reddington as Vice Chair as they step into their new roles. They both bring a wealth of experience and expertise to the Board, and I have every confidence that Crosby Housing Association will continue to flourish under their leadership.

Thank you to everyone who made my time as Chair so rewarding. It has been an honour to contribute to the Association's story, and I look forward to seeing its continued success in the years to come.

Welcome to incoming chair Carl Edwards

It is a great privilege to take over the role of Chair of CHA.

I would like to begin by thanking Tony McClure for his commitment and leadership during his time as Chair. The Association has benefited greatly from his dedication and stewardship, and I am pleased to build upon the strong foundations established during his tenure.

My career has been spent in housing and asset management, working with organisations to invest in homes, improve services and plan for the future. I have seen first-hand the difference that safe, affordable and well-maintained homes can make to people's lives, and I am proud to bring that experience to Crosby Housing Association as we enter an exciting new chapter.

Having spent time with fellow Board members, staff and tenants since joining the Association, I have been impressed by the passion and commitment people have for Crosby Housing Association and the communities we serve. There is a clear determination to provide excellent services, listen to tenants and ensure the Association remains strong and sustainable for the future.

This annual report highlights a year of strengthening foundations. We have continued to invest in our homes, undertaken significant stock condition and energy efficiency surveys, improved our understanding of future investment needs and strengthened the systems that support our services. We have also continued to support local communities, grow tenant engagement and develop plans for future affordable housing.

The housing sector continues to face significant challenges, including rising costs, increasing regulatory expectations, building safety requirements and the need to improve the energy efficiency of homes. At Crosby Housing Association, we recognise these challenges and are committed to addressing them through strong governance, careful financial planning and a continued focus on what matters most to our tenants.

Looking ahead, the Board has approved a new Business Plan for 2026-2031 which provides a clear direction for the future. Our priorities remain centred on tenants, homes, services, community and our business and our people. We will continue to invest in existing homes, improve repairs and customer experience, strengthen tenant involvement and carefully explore opportunities to provide new affordable homes where this can be achieved responsibly and sustainably.

I would like to thank our tenants, Board members, staff, volunteers and partners for their continued support and contribution. Together, we have a strong platform for the future, and I am excited about the opportunities ahead as we continue working to provide quality homes, excellent services and thriving communities across the areas we serve.

Carl Edwards –

Vice Chair until Sept 2026/

Chair from Sept 2026





Our Year in Review 2025/2026

This year has been about building a stronger Crosby Housing Association for the future. We have invested in our homes, improved services, strengthened our team and continued to support local communities. We have also planned for future growth so that we can provide more affordable homes in the years ahead.

Listening to Tenants

Tenants continue to play an important role in shaping our services.

Our Tenant & Residents Voice Panel (TRVP) has grown during the year. Members reviewed performance, gave feedback on services, helped interview contractors and represented tenants at regional events.

We also carried out our Tenant Satisfaction Measures (TSM) survey. The results showed improvements in:

- Complaint handling
- Keeping tenants informed
- Home safety
- Home maintenance
- Tackling anti-social behaviour
- Supporting neighbourhoods and communities

We know there is still more work to do, particularly around repairs performance, communication and complaint handling. These areas remain a key focus for the year ahead. In terms of complaints, we continue to use resident feedback to strengthen our services. During the year, we received 12 formal complaints, all of which were acknowledged and responded to within the required timescales.

The main issues raised related to repairs, contractor appointments, damp and mould, and communal services. Actions taken included resolving outstanding repairs and improving contractor communication and resident updates.

We value complaints as an important source of feedback and will continue to use the lessons learned to improve services, contractor performance and the resident experience.

Investing in Our Homes

Looking after existing homes remains a key priority.

During the year work to improve insulation, heating systems and overall energy performance continued. We completed a stock condition survey and updated energy assessments to better understand the condition and efficiency of homes. This information will support better decision-making and future investment planning.

Improving Repairs and Services

For tenants the repairs service is one that matters most. Improving the experience for tenants is a key priority in the new 5-year business plan. During this year we focused on reducing overdue repairs, improving contractor performance and strengthening how contracts are managed. New systems were introduced to improve monitoring and help contractors provide updates more quickly. We also retendered some communal services. We listened to tenant feedback and engaged them in the selection process, which resulted in the introduction of 3 new contractors.

Building a Stronger Organisation

A new 5-year business plan has been approved, setting out business priorities for 2026-2031.

The Board continues to strengthen, with new members adding valuable expertise to support key strategic priorities, around new development, data management, governance, marketing, and communications.

We welcomed new colleagues to strengthen our services, including the appointment of a Chief Operating Officer, a role now redesignated as Deputy CEO, a new Head of Housing & Neighbourhoods and most recently a new Head of Assets.

We listen to staff feedback through one-to-one meetings, annual reviews and staff surveys, helping us identify ways to improve and address any concerns. We continue to assess staff skills and competencies and to provide training and development opportunities to ensure the organisation is well equipped to meet future challenges and opportunities, including the Competency and Conduct Standard.



Equality, Diversity, and Inclusion

We continue to build a more inclusive and representative organisation. Recent data shows a diverse mix of ages, genders and professional backgrounds within the Board and the staff team. We have people with a range of lived experiences, including disabilities, caring responsibilities and different socio-economic backgrounds. Most colleagues identify as White British and we will continue working towards increasing diversity going forward.

We are building the information we collect about our tenants to improve our understanding of their individual needs. This will lead to improved services and greater inclusivity.

We are strengthening our commitment to Environmental, Social and Governance (ESG) priorities through sustainability initiatives, recycling projects and improving how we measure and promote our social impact. Volunteers remain at the heart of our community work, supporting services such as the community shop and warm space. We are also grateful to our volunteer Board members, who generously give their time and expertise to help guide the Association.

Digital Improvement

This year we completed a major IT upgrade, replacing older PCs with laptops and docking stations, upgrading to full fibre broadband, and installing a new router to strengthen cyber security. These improvements were delivered without any service disruption.

We continue to invest in technology and digital services to improve efficiency and support tenants. New systems have been introduced to strengthen the management of contractor performance, damp and mould, anti-social behaviour, rent arrears, safeguarding and financial planning.

We achieved Cyber Essentials certification during the year, with accreditation in place until August 2027.

More tenants are also choosing to access services online, with 32% now registered for our Tenant Portal.



Planning for the Future

A significant achievement this year was the purchase of a development site in Bootle. The site came with planning permission for 10 one-bedroom apartments. We have recruited a team of professionals to support delivery and have received positive feedback from grant funders and lenders. Before moving forward, we are carefully testing the financial plans, funding options and risks to make sure any growth is affordable and sustainable.



Supporting communities

Supporting local communities remains at the heart of what we do.

Our community shop continued to provide affordable goods, volunteering opportunities and practical support to local people, while our annual school uniform project helped more than 700 children and families by providing free school uniforms, underwear, hygiene products and other essential items.

We continued to support Sefton Community Pantry through donations from staff, Board members and contractors.

During the festive season, we worked in partnership with Caradoc Church and one of our communal service contractors to provide a free Christmas meal for members of the local community, helping to bring people together and support those who may otherwise have been alone.

The annual Waterloo Christmas Event once again brought together local schools, families, volunteers and community groups for a day of festive fun and celebration. Through these initiatives and partnerships, we continue to make a positive difference in the communities we serve.

Working in Partnership

Partnership working continues to underpin our success.

During the year we purchased 2 homes through the Local Authority housing Fund and also finalised our housing management contract with Sefton Council and began the management of 18 new homes on its behalf.

As a member of the Poets Park partnership we worked with 4 other housing Associations, Sefton Council and other community partners to support neighbourhood improvements in Bootle.

Looking Ahead

Like all housing associations, we face rising costs and increasing expectations around housing standards, building safety and energy efficiency. Our priorities for the future are clear: Continue investing in homes, Improve repairs and services, Listen to tenants, Strengthen communities, Build new affordable homes and to remain a strong and sustainable organisation

Thank you to our tenants, residents, staff, volunteers, Board members and partners for your continued support.

Together, we are building a stronger Crosby Housing Association and creating better opportunities for our tenants and communities.



Value for Money (VFM)

Value for Money is about achieving the best outcomes from the resources available to us. In making decisions, we consider cost, quality, efficiency, effectiveness and social impact to ensure we deliver high-quality services while maintaining the long-term sustainability of the Association.

Performance against the required Value for Money metrics is set out in the table below. To give an overview of the Association's performance, previous years' figures have been included alongside the latest Global Accounts (2024-25) for providers with fewer than 2,500 units. The 2026-27 target is based on the approved business plan for the year that incorporates the associations growth plans.

Overall VFM performance remains resilient when compared with the sector benchmark for providers with fewer than 2,500 units. The Association has continued to invest in existing homes, fire safety, decarbonisation and new supply, while maintaining low gearing and financial resilience.

Value for Money (VFM) Metric	2023-24	2024-25	2025-26 Actuals	Global Accounts 2024-25 (<2,500 units)	2026-27 Target
Reinvestment (%)	3.36%	6.35%	3.74%	4.4%	12.22%
(%) New supply delivered (social)	0%	1.6%	0.45%	0%	2.2%
Gearing (%)	-16.49%	-10.76%	-9.11%	34.5%	0
EBITDA MRI (%)	246.10%	190.32%	-224%	137.3	157.28
Headline social housing cost per unit (£)	4,424	6,643	6,156	7,406	7,010
Operating margin - social housing (%)	28.01%	25.95%	14.88%	18.6%	12.58%
Return on Capital Employed (ROCE) (%)	4.38%	4.23%	2.4%	2.7%	2.38%

How each £1 of Net Rent spent in 2025-26



Operating Costs (%)



Key Highlights





TSM

Tenant Satisfaction Measures

Our Tenant Satisfaction Measures (TSMs) for 2025/26 show that tenants continue to value many of the services we provide. We have seen improvements in several areas, including home safety, communication with tenants, neighbourhood services and the way we handle complaints.

Overall satisfaction remains at 76%, which means there is still more work for us to do. We know some areas are not performing as well as they should, particularly satisfaction with communal areas and the number of tenants who would recommend us to others.

To help improve our communal areas, we have recently appointed new contractors to deliver these services. We will be monitoring their performance closely to ensure standards improve.

During 2026/27, we will work closely with tenants to better understand what matters most to them and where improvements are needed. We want residents to play an active role in shaping our services, and we will use your feedback to develop targeted improvement plans that deliver better outcomes for everyone.

A tenant-friendly summary is available on our website.

Tenant Satisfaction Measures (TSM's)

TSM Measure	2023/24	2025/26	Change
 Overall Satisfaction	77%	76%	-1%
 Home Well Maintained	77%	80%	+3%
 Home is Safe	79%	84%	+5%
 Repairs Service	71%	72%	+1%
 Time Taken for Repairs	72%	69%	-3%
 Communal Areas Clean & Maintained	80%	69%	-11%
 Positive Contribution to Neighbourhood	70%	73%	+3%
 Handling Anti-Social Behaviour	61%	64%	+3%
 Easy to Deal With	83%	80%	-3%
 Listens and Acts on Tenant Views	68%	66%	-2%
 Keeps Tenants Informed	69%	77%	+8%
 Treated Fairly and With Respect	85%	81%	-4%
 Complaints Handling	28%	34%	+6%
 Would Recommend Crosby HA	65%	50%	-15%
 Damp and Mould Reported	29%	28%	-1%

Voids and Lettings

The organisation owned 445 units during the reporting period and completed 45 new lettings. Of the 45 lettings, 3 were internal transfer, which supported existing tenants to access more suitable accommodation, helping to meet housing needs and promote long term tenancy sustainment.

ASB & Safeguarding

The graphic below shows our performance in managing anti-social behaviour (ASB) and safeguarding cases since the introduction of our new systems in September 2025.

We have continued to support residents by investigating concerns, providing advice and intervention where needed, and working towards positive outcomes. We have also worked closely with partner agencies, including Merseyside Police and Adult Social Care, to ensure residents receive the right support and that concerns are addressed effectively. Encouragingly, around two-thirds of all cases opened during the period were successfully resolved and closed.



Our Tenants And Communities

Key Risks

Tenant satisfaction & service quality

Tenants reported dissatisfaction with repairs, complaints, communication and ASB could lead to voids, external intervention and reputational pressure.

What we are doing

Updating training in complaints handling; monitoring Consumer Standards and Ombudsman learning; deliver targeted home visits to strengthen tenant experience.

Rent income and affordability

Cost-of-living pressures may increase arrears and reduce funds for services and growth, weakening interest-cover covenant headroom.

Monitor arrears and void loss; support tenants in difficulty; oversee rent setting and covenant capacity.

Reputation and stakeholder confidence

Greater visibility of performance and new service commitments increases reputational exposure if delivery falls below expectations.

Refreshing communications strategy; strengthen delivery reporting, tenant relationships and evidence of performance.

Our Homes

Key Risks

Property quality and safety

New safety and quality requirements carry financial and delivery implications; non-compliance could impact tenants and risk regulatory action.

What we are doing

Using FRA, stock-condition and EPC results to finalise programmes; strengthen safety and disrepair reporting; improve transparent tenant communication.

Cost inflation and financial capacity

Higher investment requirements and increased costs may weaken budgets and financial resilience.

Tighten budget ownership and works-order scrutiny; use Brixx forecasting, stress testing and treasury advice.

Value for money and stock investment

Aging stock and rising investment costs may not deliver value for money.

Track outcomes and returns; benchmark performance and review procurement and investment plans.

Development viability

Our new development site faces cost, funding, planning, contractor and compliance risks.

Apply Golden Rules and treasury advice to test viability, affordability and funding before commitments made.

Environmental, social and governance

ESG ambitions to be progressed while maintaining financial resilience and operational effectiveness.

Finalising Strategy and decarbonisation roadmap. Evidencing governance arrangements aligned with strategy and financial capacity.

Our Services

Key Risks

Workforce and contractor capacity

- Limited availability of suitably skilled and resourced staff;
- Reliance on contractors and suppliers; and wider recruitment, retention and procurement pressures that could disrupt services.

What we are doing

Training & development of staff skills; monitoring service contracts; reviewing key suppliers and maintaining service-continuity plans.

Regulatory standards and performance

Failure to deliver plans or standards could lead to intervention, poor performance, safety risks, and reputational damage.

Focusing recruitment and training on required capabilities; strengthening compliance checks and implementing the STAIRS assurance approach

Local authority management contract

New contract creates delivery, reporting and reputational risk during mobilisation and early operation.

Continuing oversight and engagement with the Housing Advisory Board; monitoring service delivery and improving required reporting.

Third party and contract management

Reliance on third parties may reduce control over service quality and exposes the Association to counter party and performance risk.

Maintaining contracts and quarterly reviews; refresh of asset and liability register; improved board reporting and contractor performance consistency.

Our Business and Our People

Key Risks

Data quality & digital transformation

Incomplete data or poorly managed change may affect compliance and services.

What we are doing

Update the digital strategy; improve systems, data quality, forecasting and asset planning.

Rising legal and regulatory demands

Including Awaab's Law, require timely delivery, strong governance and compliance evidence.

Validating contractor data; refine KPIs, audits and action oversight; strengthen tenant data and organisational capability.

Cyber security and data protection

Cyber attacks may compromise tenant and organisational data.

Increase staff training, assurance activity and technical cyber protections.

Fraud and internal control

Weak controls could enable fraud or misuse.

Strengthen controls, staff training, anti-fraud procedures and access to professional advice.

2025/26 Summary of Investment Works

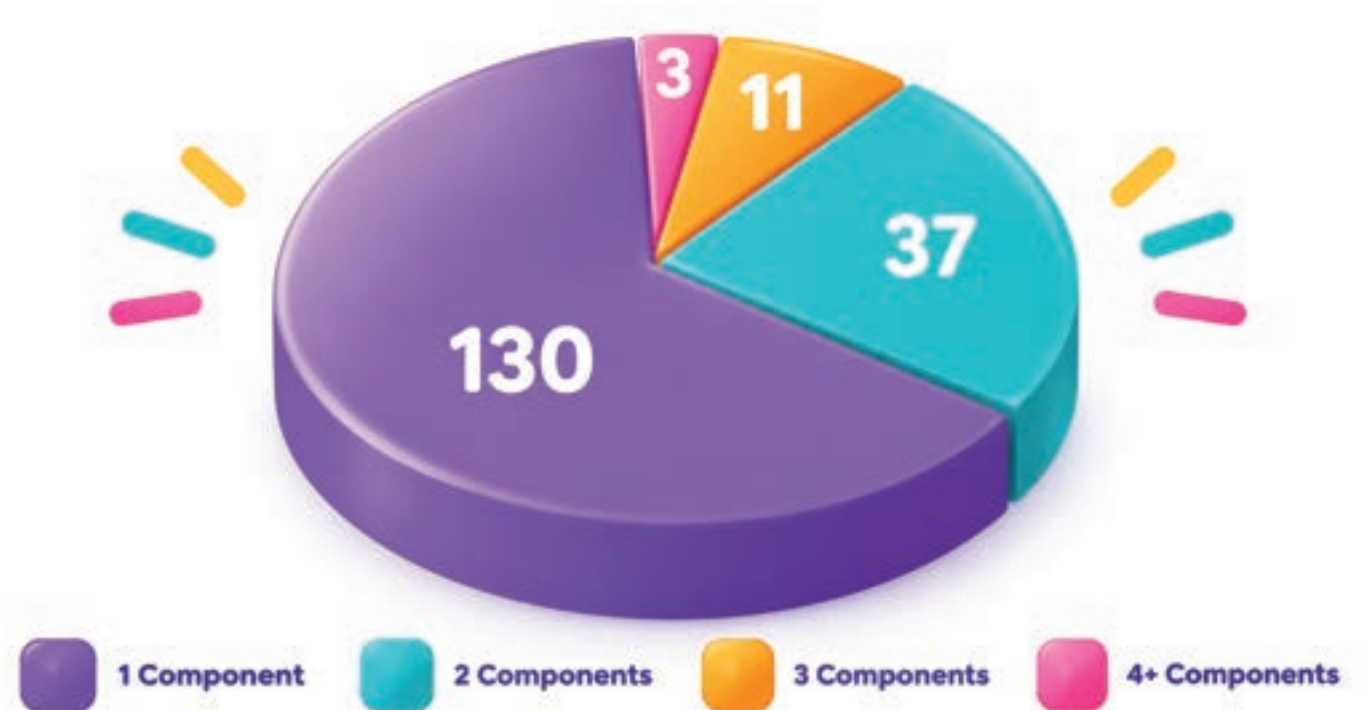
New

Enhanced



Number of properties receiving investment

181 Homes received investment



Service Charge

CARPETS

Number of replacements

1



£156.00

DOOR SYSTEMS

Number of replacements

3



£3,028.86

FIRE & EMERGENCY LIGHT

Number of replacements

23



£39,855.95

TOTAL

Number of replacements

35



£46,006.83

APPLIANCES

Number of replacements

7



£2,444.02

OTHER

Number of replacements

1



£522.00

Key Performance Indicators (KPI)

Performance against business KPI's is set out in the table below.

	2023-24 Actual	2024-25	2025-26	2025-26	2026-27	Peer Group Benchmar king (^)
	Actuals	Actuals	Targets	Actuals	Targets	
Business KPIs						
New units added	0	7	21	2	20	N/A
No of new board members recruited	2	5	N/A	0	N/A	N/A
Service Management						
Tenant satisfaction with repairs service	* - 100%	* - 100%	100%	100%	100%	N/A
	** - 100%	** - 79%	100%	100%		
Repairs completed at first visit	* - 76%	* - 75%	95%	86%	95%	●
	** - 76%	** - 72%	95%	89%		
Repairs completed within target timescale – urgent	* - 100%	* - 98%	100%	67%	100%	●
	** - 100%	** - 95%	100%	80%		
Repairs completed within target timescale - routine	* - 79%	* - 74%	90%	63%	90%	●
	** - 75%	** - 63%	90%	73%		
Average cost of repair (NOR - excl. common areas & repairs due to void).	£135	£144	£122	£192	£180	N/A
Void turnaround (days)	23	33	25	31.52	25	●
% of planned programme components completed	0%	89%	95%	50%	95%	N/A
Complaints relative to the size of the landlord - number of 1. Stage one complaints as set out in the Housing Ombudsman's Complaint Handling Code received per 1,000 homes during the reporting year	20	28	20	27	20	●
Stage 2 complaints received per 1,000 homes during the reporting yr.	2.3	2.26	0	0	0	●
Complaints responded to within Complaint Handling Code Timescales Proportion of 1. Stage one complaints responded to within timescales	100%	100%	100%	100%	100%	●
Anti-social behaviour cases relative to the size of the landlord Number of ASB cases opened per 1,000 homes by or on behalf of CHA during the reporting year	6.89	4.5	4	13	4	●

Board of Management's Report (Continued)

For the year ended 31 March 2026

	2023-24 Actual	2024-25 Actual	2025-26 Target	2025-26 Actual	2026-27 Target	
Income Management KPIs						
Rent collected as % of rent owed (ex arrears b/f)	99.63%	100.4%	100%	98.85%	100%	●
Current arrears as % of annual rent debit	3.78%	3.54%	3.54%	4.49%	3.54%	●
Rent loss due to voids (as % of gross rental income)	0.33%	0.28%	1%	0.39%	1%	●
Bad Debts against Provision	£40,781	£34,909	£41,539	£43,496	£30,675	N/A
Safety and Compliance KPI's						
% of dwellings with a valid Gas Safety Certificate	100%	99.73%	100%	100%	100%	●
% of dwellings with a valid Electrical Safety Certificate	99.3%	99.79%	100%	100%	100%	N/A
Proportion of Homes that meet the Decent Homes Standard	100%	100%	100%	100%	100%	●
Fire safety checks Proportion of homes for which all required fire risk assessments have been carried out.	100% assessed	100% assessed	100%	100%	100%	●
Asbestos safety checks Proportion of homes for which all required asbestos management surveys – re-inspections completed	100%	100%	100%	100%	100%	●
% of homes meeting CO monitor requirements	100%	100%	100%	100%	100%	N/A
% of homes with EPC assessment of C or above	53%	55%	100%	76.5%	100%	N/A
Other KPI's						
% of tenant taking up digital access offer	25%	28%	35%	29.5%	35%	N/A
Sickness absence – avg. working days lost per FTE	6.57	17.5	14.6	7.72	4.6	●

* Compliance contractor

** Routine repairs and property investment works contractor

^ Peer group benchmarking data is from an Acuity VFM report as at 13/07/2025 and is subject to change

Peer Group Benchmarking Key

Top quartile



2nd quartile



3rd quartile



Bottom quartile





Tenant Engagement & How to get involved

Over the past year, we have worked with residents, Tenant & Resident Voice Panel (TRVP) and local partners to help create stronger, safer and more connected neighbourhoods. This has included community events, resident surveys, practical support and regular engagement to better understand local needs.

In line with the Regulator of Social Housing Consumer Standards, we have strengthened our patch-based approach by allocating each Housing Officer a smaller, clearly defined area and welcoming a new permanent Housing Officer, giving us two dedicated officers who are more visible in their neighbourhoods, build stronger relationships with residents, and provide a more responsive and consistent service.

Resident feedback continues to play an important role in helping us improve our services and those delivered by our contractors. Recently, the TRVP carried out a detailed review of our damp and mould process, providing valuable feedback and recommendations.

As part of this review, the TRVP is developing a tenant-friendly damp and mould leaflet to provide practical advice and information for residents. The leaflet will be available on our website in the coming months. We are using the feedback from the review to strengthen our approach and improve the service and support we provide to residents.

We also continue to encourage residents to get involved with TRVP, where they can share their views, influence decisions and help shape local services. If you would like to join TRVP and have your voice heard, please get in touch with us to find out more.



Staff and Board Members

Staff

Mandy Elliott
Chief Executive

Cathy Biggs
Deputy Chief Executive

Chris Richardson
Head of Resources

David Tai
Head of Housing & Property Services (until May 2025)

Malcolm Gilbert
Head of Assets (until April 2026)

Lee Jones
Head of Assets (from August 2026)

Sarah Thomas
Head of Housing & Neighbourhoods (from April 2026)

Hannah Crosbie
HR & Governance Manager

Gemma Livesey Scicluna
Finance Manager

Steven Penn
Projects & Compliance Manager (until April 2026)

Lisa Earle
Customer Insight Manager (from July 2026)

Jamie Riley
Finance Apprentice

Emma Hooton
Compliance & Tenancy Officer

Jayne Carter
Housing Officer

Faith Thomas
Housing Officer

Emma Deakin
Operations Assistant

Carolyn Townley
Operations Assistant

Lucy Heyes
Operations Assistant (Temp)

Charity Shop

Lorraine Fairbrother
Shop Manager

Kim Roberts
Shop Assistant

Grace Watts
Shop Assistant

CHART

Colm Quinn
Homelessness Officer

Karen Kay
Housing Co-ordinator

Charlotte Crowder
Tenancy Support Worker

Board Members

Tony McClure
Chair

Carl Edwards
Vice Chair

Alison Williams

Helen Reddington

Lucy Bridge

Beth Williams

Simon Gregory

Simon Heyes

Jon Wills

Hayley Ward
(from April 2026)

Danny Lansley
(from April 2026)





ہذا آرڈر المعلومات بلغة اخرى او بطريقة اخرى، نرجو ان تطلب ذلك منا.

Jezeli chcieliby Państwo uzyskać informacje w innym języku lub w innym formacie, prosimy dać nam znać.

ਜੇ ਇਹ ਜਾਣਕਾਰੀ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਵਿਚ ਜਾਂ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦੀ, ਤਾਂ ਇਹ ਸਾਥੇ ਮੰਗ ਲਵੋ।

Če želite ta dokument v drugem jeziku ali obliki, ali če potrebujete storitve prevajalca, se prosim obrnite na nas.

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو براہ مہربانی ہم سے پوچھیے۔

如欲索取以另一语文印制或另一格式制作的资料，请与我们联系。

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