

ANNUAL REPORT FOR TENANTS



APRIL 2025
to MARCH 2026



BARNSBURY
HOUSING ASSOCIATION

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OUR SERVICE PROMISES

WE WILL

keep your homes safe, well managed, and repaired and maintained to a decent standard

if things go wrong have effective remedies and a prompt and fair way to resolve

listen to what you say to us and give you reasonable and effective ways to influence our decisions

show you fairness and respect, hoping you too give us both in equal measure

make clear your rights and responsibilities and ours

set out to understand your housing and support needs and design services to suit

keep our promises.

CHAIR'S REPORT 2026

This is my first Chair's statement, having joined BHA as Chair in September 2025, and it has been a real privilege to get to know the organisation.

In my first months, I have been struck by the strength of our resident-focused culture and the professionalism of the team, and I want to thank colleagues and residents alike for the warm welcome I have received.

Barnsbury is a small organisation, but I have been genuinely impressed by the capability and ambition within the team. Our approach to hybrid and flexible working has helped us attract talented staff who live well outside the capital and value the flexibility on offer. That sits alongside a visible and accessible on-site team whose approachability is valued by residents, and with whom there is a real sense of connection and trust.

This sense of connection has been strengthened in recent years through our programme of Staying Connected visits. We have now visited more than two-thirds of our residents. These hour-long conversations have helped us listen to residents' experiences and to check the condition of our homes. They have enabled us to provide targeted financial support where it is needed, totalling £27,000 this year. We have also drawn on our close relationships with Islington Council and its support services to secure further financial and practical help for residents.

Alongside providing support where it is needed, we have continued to strengthen a positive rent payment culture, and I am pleased this is delivering results. I know many households are under real financial pressure, so I would like to thank residents for working with us. Our rent arrears decreased from 5.7% at the end of last year to 3.5% at year end, giving us additional income to invest back into our homes.

Last year, we embarked on an ambitious, far-reaching transformation programme with data at its heart. We are now mid-way through the project and are already seeing the benefits of bringing our key data into one core system to create a 'single version of the truth'. We are now moving into the phase of co-designing our core repairs process with residents, and we hope this will translate into a better day-to-day experience and higher resident satisfaction.



RICHARD HILL,
*Chair of the Board
of Management*

Over the past year, we have particularly focused on the quality of our homes. The stock condition survey we carried out was very comprehensive and I was pleased to see that all our homes met the Decent Homes standard and we had no health and safety failures under HHSRS regulations. Our homes are generally in very good condition and our stock investment needs are fully funded throughout our business plan. Following a review of our service charges in 2024, we are now well underway with a programme of estate improvement. The past year has seen us upgrade the shared areas in several of our buildings, with new fire doors, flooring and redecoration at Upper Street, Milner Square and Liverpool Road.

Since completing our property compliance audit in late 2024, we have continued to prioritise ensuring that all our homes are safe and fully compliant. I am pleased that we ended the year with 100% compliance across the board. We have also continued our work to prevent and address damp and mould, closing existing cases wherever possible. The introduction of Awaab's Law late last year has given this additional impetus, and I am pleased we have met all the required timescales so far.

At the time when I took over as Chair, we had just completed our triennial external governance review. The review was very positive about the strength of BHA's governance, and I am pleased to have been able to build on that in my first year. It has been a year of change on the Board, and I would like to pay tribute to our outgoing Chair, Sean McLaughlin, for his leadership and service. I would also like to thank long-standing Board members Jonathan Bunt and Annabel Gray, who stood down during the year, for the time and care they have given to BHA.

Continued overleaf 

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"I have been struck by the strength of our resident-focused culture and the professionalism of our team."

RICHARD HILL
Board Chair

100%
of homes
met the
Decent
Homes
standard

We invested

£1m

in our
retrofit
programme

"50 years as a tenant of BHA says a lot about the reasons for, and what we set out to build, over 50 years ago."

DAVID BAKER
BHA's first Board
Chair

Readers of our annual reports will know that, for many years, we have been working on plans to convert under-used, under-croft garages on one of our estates into six new social rented homes. I am delighted that we have now signed the contract for the build, and we look forward to working with Collier Contract to create these much-needed homes in the heart of Islington.

BHA was an early adopter of thinking about – and planning for – net zero and we were pleased in 2022 to secure a £500,000 match funding grant from the Social Housing Decarbonisation Fund, to retrofit 59 homes on our Morland Mews estate. While the programme has been very challenging, I am pleased that we ended the year completing work to make 57 homes warmer and more affordable to heat.

Finally, one of the highlights of my first year as Chair was welcoming a group of residents who have been with us for more than 50 years. We held a wonderful event at Islington Town Hall, where residents shared stories from the early days of BHA and were presented with flowers and a gift by the Worshipful the Mayor, Councillor Jason Jackson. Moments like this are a powerful reminder of what BHA exists to do, and I am grateful to everyone who helped make the day so special.

I would like to end by sharing a message we received from BHA's first Chair, David Baker, one of the founders of the organisation in the 1960s.

CELEBRATING 50 YEARS

Ron Lord (former caretaker) chats with Board Chair Richard Hill and event co-ordinators Colette and Nicky

Dear Barnsbury residents,

I had hoped to join you for this celebration but, at 95, life is not free from problems and travel not always easy, so this message takes its place.

My first thought when I received the invitation from Lisa Thompson: that 50 years as a tenant of the BHA says a lot about the reasons for, and what we set out to build, over 50 years ago. I take it as a very great compliment that you found living in what we built agreeable enough to stay so long.

As you probably remember, the original committee which founded the BHA was opposed to the concept of demolishing Barnsbury Street and building a tower block instead. We all shared the view that people were more likely to be happier living in something like a typical London street, provided they had a decent modern home. Also, we had a vision of a community in which neighbours knew and helped each other and where the postman and the milkman kept an eye on things, which was still usual then.

The result when it was built was praised at the time and looking back it seems that we may have pioneered a trend away from high-rise housing, not only in Britain but on the Continent as well.

I would have liked very much to have met again all of you who were in at the beginning – especially you both, Ron Lord and Dickie Bull, who were an important part of our team, looking after things from the start.

God bless you all and my best wishes for many more good years living in Barnsbury.

David Baker



OUR STANDARDS

As a social housing landlord, with a strong commitment to our residents and communities, Barnsbury Housing Association works to high standards set by the Regulator of Social Housing. They influence every aspect of what we do.

Social housing landlords have to meet four challenging consumer standards, which cover:

- **Transparency, Influence and Accountability**
- **Safety and Quality**
- **Tenancy**
- **Neighbourhood and Community**

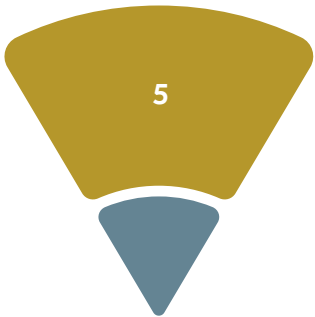
We continuously measure our performance against these standards, as you will see throughout this report. You will also find them reflected in the customer service standards we drew up two years ago and in our policies and procedures.

TENANT SATISFACTION MEASURES (TSM) SURVEY

Your views on our services are very important to us. Our Regulator requires us to track and report on them, as part of the **Transparency, Influence and Accountability** consumer standard.

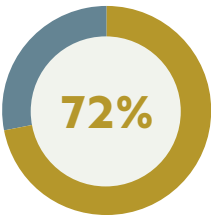
We carried out our latest Tenant Satisfaction Measures survey in 2025, and the results are shown below. We use this feedback to confirm where things are going well and where we need to make changes.

We have to carry out a TSM survey every two years, so the next survey is due in 2027.



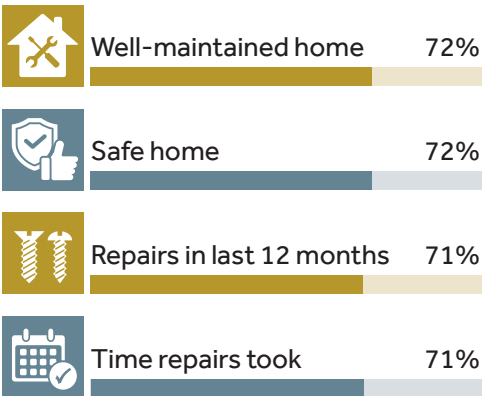
Your views on our services are very important to us. Don't forget to have your say when we carry out our survey next year!

TSM SURVEY RESULTS IN 2025

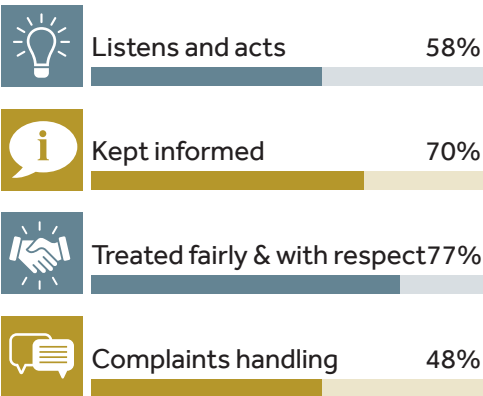


OVERALL
satisfaction
with us as your
landlord

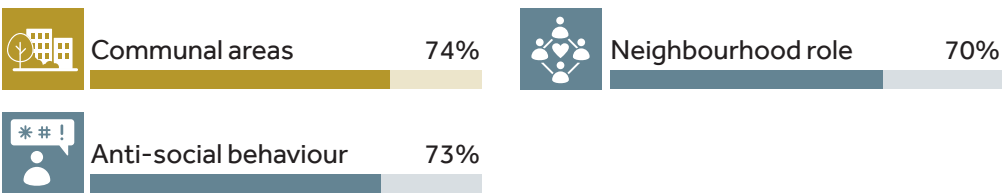
Keeping properties in good repair



Respectful & helpful engagement



Responsible neighbourhood management



YOUR TENANCY

Coming
soon

SIX
new homes
for social
rent

We aim to make your tenancy with Barnsbury HA as straightforward as possible right from day one.

Our service standards set out clear promises about what you can expect from us when we are letting our homes, providing you with customer services, managing your rent payments and handling your complaints.

LETTING HOMES

During the year, we let nine homes (the same as the previous year).

Our average reletting time was 50 days (previous year, 38 days), which meant we again missed our 30-day target for reletting empty homes. This was mainly because three properties needed significant work after being returned to us in a poor condition. In addition, there were delays reletting a fourth property because it was the subject of an insurance claim.

TRANSFERS AND MUTUAL EXCHANGES

Two of our tenants got an internal transfer to a Barnsbury home.

We also keep a list of residents who want to swap homes with another social housing tenant. We advertise their homes on our website and in the newsletter.

During the year, four tenants swapped their homes.

"Asif is a joy to speak with, he has supported and helped the whole family so much during this process and after, he is personable, reliable, and helpful and has really invested his time to ensure the family are supported."

RESIDENT



FROM GARAGES TO HOMES

Our plan to redevelop 35 garages at Barnsbury Mews will provide six additional flats to be let as social rent tenancies. Having passed all the planning hurdles, by the end of the year we were able to appoint Collier Contracts to carry out the work





OUR OPERATIONS DIRECTOR

*Cheryl Whittle
(pictured centre)
makes sure we
meet high service
standards for our
residents*

RENTS

Rent arrears

A strong, targeted approach saw us reduce rent arrears to 3.5% (5.7% the previous year). This was our best result in a number of years and was down to us contacting tenants early and agreeing affordable payment plans.

We did not evict any residents during 2025-26.

Rent collection

During the year, some tenants moved from Housing Benefit to Universal Credit. This led to some payment delays for a while, but this had settled down by the end of the year.

Our overall rent collection figure for the year was 101.2%.



YOUR COMPLAINTS AND COMPLIMENTS

During the year, we received 20 complaints (15 the previous year). Eleven were closed at Stage 1 and nine went to Stage 2.

For the purpose of comparison with other landlords, for every 1,000 homes this equates to 66.9 complaints at Stage 1 and 30.1 at Stage 2.

Repairs were the most common cause of complaints (45% at Stage 1), but we also received complaints about communal areas, staff behaviour, the retrofit programme, rents, security, and damp and mould.

We met the target response times set out in the Complaints Handling Code for all these complaints. However, three cases went to the Housing Ombudsman Service and were still open at the end of the year.

Service requests and compliments

We also dealt with six issues as service requests and received 17 compliments.

PRIORITIES

We help you to keep your tenancy running smoothly, so that you can focus on what's most important to you

*Our best
result in
years*

3.5%
rent arrears

"Thank you so much for everything you do for us. I truly appreciate you and all your support... The washing machine and the bed arrived yesterday, and they're both lovely. Thank you again!"

RESIDENT

YOUR VOICE

We have

TWO

Resident
Board
members

We always aim to give you the best possible service, but you are the best judge of whether we succeed. We warmly invite you to share your views, suggestions and concerns, so that we can work together to get things right.

INVOLVEMENT MENU

TAKEAWAY

Ideal for even our busiest residents. From the comfort of your own home, why not share your thoughts with us on social media or by email.

LIGHT BITE

Perfect if you don't have a lot of spare time, or find regular meetings a bit of a struggle.

MAIN MEAL

Sit down with us to enjoy a selection from the full menu and share with us your thoughts on quality, range and choice, and make recommendations for our policy chefs and service staff.

ALL YOU CAN EAT

Dig in! Help us plan, design and test our big projects, influence our key decisions and, along the way, develop some useful skills for yourself.

In 2025, we introduced our new approach to tenant engagement, with the aim of involving as many of you as possible.

Our involvement menu offers four levels of involvement in our work.

WHAT GETTING INVOLVED LOOKS LIKE IN PRACTICE

TAKEAWAY: Busy residents are encouraged to read our publications, attend social events, take part in surveys, send emails and use our suggestion boxes – or simply talk to staff.

LIGHT BITES: If you have a bit more time, we invite you to get involved around single issues. You could drop in to our coffee mornings, join an estate inspection, or write an article for our newsletter.

MAIN MEAL: If you are ready to play a bigger role, you could join a session discussing a local issue (either in person or online). Last year, residents took part in the consultations around the garage development. Or we might invite you to help us to scope the work for a new cleaning or gardening service, or take part in a service review. You could also join or set up a residents' group. The Tenants' and Residents' Association at Highbury View plays an important role for the estate's tenants.

ALL YOU CAN EAT: Our most committed residents join the Resident Voice Panel, which meets four times year to help shape our policies and improve services. There are also two places for residents on our Board – allowing residents to take a full part in making key strategic decisions.

"I became a Barnsbury tenant when I was 23 years old. I was homeless and pregnant with my son and working in an Islington school.

"My husband at the time was working for a charity that worked with children with additional needs in Islington. The director was one of the founders of BHA, which was set up to support key workers. We fitted the programme perfectly.

"I have been with Barnsbury ever since. As I move into my latter years, I'm feeling sure that I can rely on having a safe home and community. It's security in mind and body."

RESIDENT BOARD
MEMBER
Janice Walsh



OUR RESIDENT BOARD MEMBERS
Left to right: Janice Walsh and Chris Bell were Resident Board members during 2025-26. Chris resigned in June 2026 and Rachel Adelson-Kettle (right) has since taken his place

RESIDENT VOICE PANEL

We held four Resident Voice meetings, with around five residents attending each time. Two new members joined during the year.

The meetings discussed:

- our performance and key policies
- estate management and anti-social behaviour
- our new engagement strategy and opportunities including the funday
- our rents and service charges
- the ways we communicate, and
- our service standards.

Long-term active resident Nancy Korman stepped down as Chair, after deciding to retire.

MEET THE TEAM

We set up some sessions for residents to meet with our Chief Executive and other directors over tea and cake. We were pleased to meet people who took up this opportunity, but a bit disappointed with the numbers.

WE'RE APPROACHABLE

Our Chief Executive, Susan French, talking to long-term resident Margaret Cryne at our veteran residents' day. Sadly, Margaret passed away in August



FUN DAYS

Discussed by the Resident Voice Panel

CONSULTATIONS

We held several service charge consultations at schemes where we were introducing new cleaning, ground maintenance or other services. We got good and useful feedback from tenants. This included improving the recycling area at one estate.

We also consulted with young residents on their ideas for the 'village hall' we are building as part of our new housing development. This session was a huge success and we received some great ideas for our future plans, which we will build into the plans as they develop. Expect to hear more in the autumn!

We held
FOUR
Resident Voice meetings

Young residents who attended the village hall consultation gave us lots of great ideas for activities they would like to see running at the hall.



YOUR NEIGHBOURHOOD

**Veteran
tenants
celebrated**

50
years of
living in our
homes

*"Barnsbury mews
looks so clean and
well kept and it's
all down to Marius
doing what he
does and keeping
on top of
contractors and
LBI!"*

RESIDENT

As a small locally-based housing association, neighbourhood has been at the heart of our work since we housed our very first tenants in the late 1960s.

Today, we still focus on keeping your estates safe, clean and well-maintained and we take enormous pride in knowing our residents.

50-YEAR CELEBRATION

We have good reason to be proud of our longstanding record in building thriving communities.

In March 2026, we held a special celebration for tenants who have lived in our homes for over 50 years. At this lovely event, 15 veteran tenants joined us – some of whom had been children when they first became our residents.

Tenants, staff, Board members and the Mayor Jason Jackson enjoyed afternoon tea, as they took a trip down memory lane. This included hearing a read-out message from David Baker, our first Board Chair and the only surviving member of the team that planned, fundraised and built the homes you now live in.

At 95, David, who now lives in Germany, was unable to attend in person, but you can read his letter on page 4 of this annual report.

On the day, tenants also went home with flowers and vouchers.



BOARD CHAIR Richard Hill pictured (top) with Resident Board member Janice Walsh and former caretaker Ron Lord

WHO'S WHO?
(pictured above)
Our veterans enjoyed identifying children in photos from our archives



LONGSTANDING TENANT Ivy Finch receives a bouquet from Mayor Jason Jackson



SUMMER PARTY at Highbury View.
Residents enjoyed the wonderful food laid on by the Tenants' and Residents' Association

TENANT EVENTS

Highbury View residents celebrated the 80th anniversary of VE Day, sharing moving family stories.

They also held their much-loved annual summer garden party – getting together in the sunshine for a day with neighbours, family and friends.

Meanwhile, over 100 residents joined our general fun day in August 2025.

We provided pantomime tickets for some residents as a Christmas treat. We also teamed up with Partners HA for a cinema trip to watch Top Gun: Maverick.

This summer, the garage development meant we couldn't hold a fun day – but we hope to hold other events later in the year.

REPAIRS AND RECYCLING

We held our first repairs and recycling blitz in January, at Morland Mews. Over the two-day period, we completed 43 repairs and booked in a further 16 repairs that needed follow-up work.

We also filled two garages with unwanted furniture and other bulky items. Some of them were later picked up by other tenants – the best form of recycling!

ANTI-SOCIAL BEHAVIOUR

Sadly, we also have to report that there are sometimes problems at our estates.

During the year, we dealt with five cases of anti-social behaviour. They were all low-level incidents – primarily involving noise complaints and neighbour disputes. We were able to resolve them all relatively quickly by investigating, issuing sanctions where needed, formulating an action plan and supporting the tenant. The tenants involved were satisfied with the outcomes and we will continue to monitor things.

Our ongoing partnership with the London Borough of Islington's anti-social behaviour team continues to be important. It allows us to share information and to co-ordinate the cases we are managing.



REPAIRS AND RECYCLING

One of the two garages we filled with your unwanted items during our two-day blitz event

Over
100
residents
came to last
year's fun
day

*"Thank you for the
high level of
service you
provide... and for
organising the
repair day!"*

**GISSING WALK
RESIDENT**

YOUR SOURCE OF SUPPORT

We made

60

Staying
Connected
visits

It's important to us that our tenants are able to make the most of their tenancies with us. We can offer support (or signpost you to specialist services for support) in a number of ways.

We actively want to help you to improve your financial situation if you are struggling – it's a big part of the support we offer through our housing advice surgeries.

We will always be ready to provide assistance and make reasonable adjustments if you are vulnerable or have particular needs. We can assist if you need adaptations to your home.

We also recognise that we play an important role in safeguarding people who are vulnerable to abuse or at risk of domestic violence.

"Thanks for sending out the weather advice leaflet a few weeks ago. It was really useful and thoughtful."

RESIDENT



**SUPPORT FOR YOU
AND YOUR
COMMUNITY**

*Kids enjoying last
year's fun day*



STAYING CONNECTED

Our Staying Connected visits are central to our supporting role, because meeting you face to face allows us to find out how you are managing and to tailor our service to your needs.

We also use these visits to check on the condition of your home and to make sure that the right people are living there.

In 2025-26, we visited 60 homes. Over the two-year period since we launched this programme, we have called in on 218 households. During 2026-27, we are aiming to visit the remaining 81 properties – as well as checking in on newly-settled tenants and those experiencing a significant change in their circumstances.

FINANCIAL AND OTHER SUPPORT

During the year, we helped 94 (34% of our tenants) access financial support worth £27,437. This included £6,100 given out in supermarket vouchers to 69 households on benefits or a low income through the Islington Food Partnership and Islington Giving.

We supported 107 tenants at our housing advice surgeries – helping some to claim additional benefits.

We referred 21 tenants to food banks, occupational health, bereavement counselling, legal services and other external agencies.

FUN DAYS

give us another way to get to know you

SAFEGUARDING

We strengthened our safeguarding work after receiving eight alerts about residents at risk of domestic violence or vulnerable to other forms of abuse. Working with partner agencies, we were able to get the right support to the people involved.

More recently, we have included articles about domestic abuse in our newsletter. We ask tenants to help us keep an eye out for possible victims, so that we can help them get the help they need.

NICKY ANDERSON, Housing Co-ordinator (pictured here with Customer Team leader Asif Mahmood) runs housing advice surgeries at Morland Mews



In all

107

residents used our housing advice surgery

And

94

residents got financial support totalling over £27,000

"It's been absolutely wonderful talking and chatting with Nicky this week... She has been ray of sunshine!"

RESIDENT

YOUR HOME

We carried out

1,386

day-to-day repairs

One of the tenants from Milner Square went out of their way to make a special trip to the office, just to thank Ntombi in person for arranging their door repair. They were grateful for how promptly everything was handled and appreciated being kept updated.

We know the condition of your home is important to you. It is for us too. That's why we provide a good quality repairs service and invest in home upgrades.

OUR REPAIRS PERFORMANCE

Category	Number of repairs	Target time	2025-26	2024-25	Other similar landlords
Emergency	234	24 hours	99%	91%	100%
Non-emergency	Includes: 696 urgent/56 non-urgent	5 working days/ 20 working days	95% of all non-emergencies	90%	95%

During 2025-26, we carried out 1,386 day-to-day repairs. Our performance improved significantly compared to the previous year, thanks to a change of contractor, new staffing arrangements and improved ways of working. We also did more to keep tenants up to date.

At the end of the year, we had two open disrepair cases: one complex and dating back to the previous year; the other a new case around a roof leak. The repair works had been completed at both properties, but we were still liaising with solicitors.

In all, we gave 15 residents some form of compensation for repairs that had not gone well.

REDECORATIONS

Meeting our promises on service charges, we now run a five-year programme of cyclical redecorations.

In 2025-26, we completed redecorations at Liverpool Road, Upper Street and Milner Square.

Before starting the work, we consulted the residents on a choice of colours and flooring.

REINVESTMENT

During the year, working to a new five-year major works programme, we replaced 10 kitchens, four bathrooms and seven boilers. We were pleased with the performance of our new contractor.

While we carried out bathroom works, we had to decant one household to a temporary address for five days.

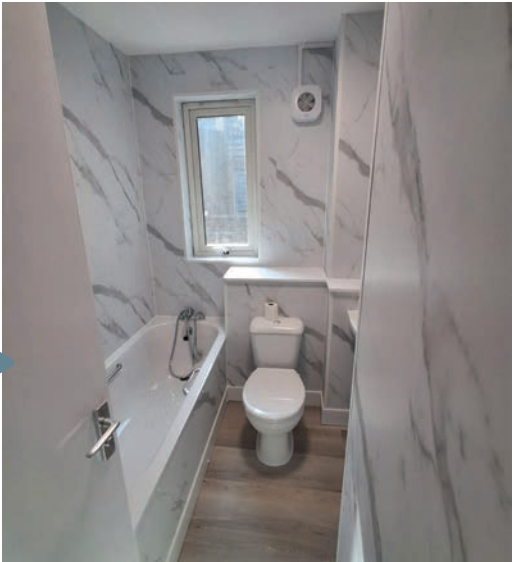
In 2026-27, we aim to install 21 kitchens, 25 boilers and 13 bathrooms.

DECENT HOMES

None of our homes failed to meet the current Decent Homes standard (four had failed to meet it the previous year).

By 2035, our properties will need to meet the Government's newly updated and stricter Decent Homes standard. We will be factoring this into our major works programmes.

A NEW BATHROOM
installed during the year



**NEW KITCHEN**

Our resident chose the layout of her new kitchen, the colour of the units and tiling, and the flooring our contractors installed

We
retrofitted

59

homes in
Morland
Mews

"I noticed an instant difference after the work was completed. During last winter, I didn't need to keep the heating on for long before the house warmed up. The new heating controls are simple to use and the extractor fans have made a noticeable difference, particularly when showering. I use pay-as-you-go heating and I'm not putting as much money in as I used to."

**MORLAND MEWS
RESIDENT**

ENERGY AND CLIMATE

We are working to improve our energy-efficiency ratings, so that we can meet the Government's target of every social rented home reaching an Energy Performance Certificate (EPC) Band C standard by 2030. By the end of 2025-26, 54% of our homes had reached an EPC C rating.

OUR RETROFITTING PROJECT

We have now completed our three-year retrofitting programme, bringing energy-efficiency improvements to 59 of our homes at Morland Mews.

The project has seen us invest £1m in these properties – with half of the cost met through the Government's Social Housing Decarbonisation Fund.

We delivered the upgrades as part of the North River Alliance, which is a partnership of small housing associations across north and east London. This allowed us to share expertise, access specialist support and keep down costs.

As a result of the project:

- 38 homes have cavity wall insulation
- 25 homes have upgraded loft insulation
- 29 homes have better heating controls
- 37 homes have new or upgraded extractor fans and better ventilation
- 12 homes have low-energy lighting, and
- 14 homes are connected to solar photovoltaic (PV) panels.

For our tenants, the changes have brought them homes that are warmer and have better ventilation, and that give them more control over their heating. With lower energy use, they are also seeing lower bills.

Future plans

One of our standout achievements was installing a new solar PV system at Pugin Court.

The programme funded connections for 14 homes, but we took the opportunity to future-proof the building, by installing enough solar capacity to serve all 24 homes. This means that we can add another 10 homes in future when funding becomes available, so that more residents can benefit from renewable energy – and we can reduce our carbon emissions even further.



SOLAR PANELS
on the roofs at
Pugin Court

SOLSHARE
The cutting-edge
technology we are using
to connect the flats to a
single solar system





**A NEW
FIRE DOOR**
at Milner
Square

HEALTH AND SAFETY

Health and safety rules have rightly become much stricter in recent years, in response to a number of tragedies.

We are pleased to report that we ended the year in an excellent position. Thanks to tighter controls and regular meetings with contractors, we achieved 100% compliance in all six of the areas we report on.

In all, we completed 100% of:

- annual gas checks
- fire risk assessments
- asbestos checks
- lift inspections, and
- water checks.

Our performance on EICR electrical safety checks was lower, at 99.3%, due to problems accessing two homes.

Meanwhile, our fire risk assessments programme now includes Beech Tree Close and Gissing Walk – not required by law, but we see this as best practice.

We are now working through the fire risk recommendations, which mostly involved:

**BEECH TREE
CLOSE**



- fire doors – we launched a five-year replacement programme and began work in 2025-26, and
- compartmentation – we are getting surveys done to identify where we need to make changes.

Our asbestos checks included launching a large-scale project to make sure that all our sheds, garages and storage units get rechecked.

Looking to reduce other potential hazards, we completed the replacement of window restrictors. We also carried out balcony safety surveys and began to fix defects.



**A NEW
BALCONY** at
Gissing Walk

During the year, we did not have to report any incidents to the Housing Health and Safety Rating System (HHSRS).

DAMP AND MOULD

Awaab's Law came into force in October 2025, setting new standards for social landlords around our handling of damp, mould and other hazards.

We revised our policy to make sure we handle cases in line with strict new timescales. We also published a new damp and mould leaflet.

By the end of the year, we were still working on 26 cases of damp and mould. Of these, 20 had been open for more than three months – 17 were awaiting new fans and three require major works.

We are now monitoring 51 properties for between three and six months to make sure damp and mould do not reappear. With the help of our contractor, we are also reviewing our approach to ventilation.

We were

100%

**compliant in
our health
and safety
work**

"I would appreciate it if you could kindly pass along my sincere thanks to the team managing the balcony works. They have been polite, friendly, and professional throughout the process. I especially appreciated how they took extra care of my patio after completing the work."

RESIDENT

GIVING YOU ACCESS TO INFORMATION

We will make even more information about our work available to you from

1 April 2027



"Being open and accessible is one of BHA's core values, so the new rules are a good fit for our organisation."

**LIZ
MENEHELLO**
Head of
Governance

The Government is introducing a new standard for us to meet known as STAIRs (the Standard for Tenant Access to Information). STAIRs requires social landlords like BHA to publish information and respond to information requests about our social housing work.

We value openness and transparency, so our website already provides much of the information included under STAIRs. To meet the 1 October 2026 deadline, we have added a publication scheme, which sets out the information we publish and where you can access it.

From 1 April 2027, any BHA resident, or someone you choose to represent you, will be able to make an information request for details we have not yet published. Our publication scheme and our new STAIRs policy explain how you would do this and how we will handle your request.

You can view both documents online at barnsbury.org/news/stairs, or ask us for a paper copy.



WHAT STAIRS COVERS

STAIRs covers a range of topics, grouped into different categories, and is designed to give you a clear understanding of how we work.

Key information in some categories (governance and decision making, finance and spending, performance) has to be available for this year and the two previous years.

GOVERNANCE AND DECISION MAKING:

We will tell you about our organisation, including information about our senior staff and our Board. We will explain how we make decisions, including how we consult tenants. We will provide resident newsletters and publish the minutes of Resident Voice meetings and summary minutes for Board meetings.

FINANCE AND SPENDING: We will give you access to our audited accounts and financial statements. We will give you information about the rents we charge. We will share details about the contracts we enter into and our approach to procurement.

HOUSING STOCK MANAGEMENT: We will publish our Corporate Plans. We will provide information about the condition of our housing stock, our repairs and maintenance work and our health and safety compliance. We will share our plans to invest in existing homes.

PERFORMANCE: We will keep you up to date with our performance through our:

- annual reports
- Tenant Satisfaction Measures Surveys
- annual self-assessments against the Housing Ombudsman's complaints handling code
- resident newsletters, and
- the news section of our website.

We will also keep a STAIRs requests log from 1 April 2027.

HOUSING SERVICES AND RESIDENT

LIAISON: We will describe our services and give you access to useful advice and guidance.

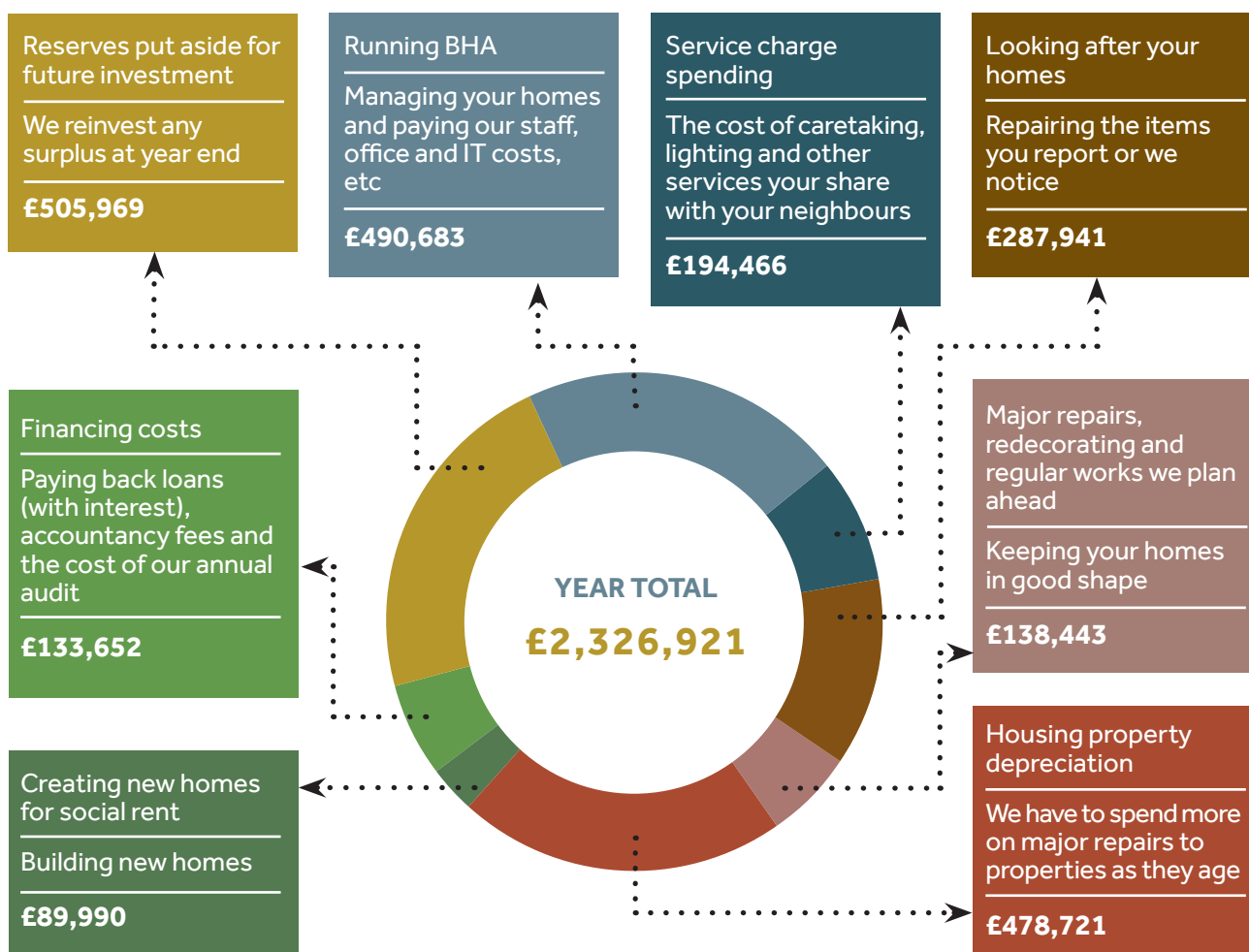
LISTS AND REGISTERS: We will make information available on our formal health and safety compliance.

SOCIAL HOUSING MANAGEMENT: We will publish all our tenant-facing policies and strategies.

OUR SPENDING

19

The chart below shows how we spent last year's rental income. It includes the amounts we invested in your homes and services, and how much we spent on past and current loans that we used to improve your existing homes and develop new ones.



This year we put a much larger sum aside for future investment in our existing homes.

We spent more on day-to-day repairs, because costs are rising for all landlords.

We spent much more on major repairs, because we have a full programme of planned works and redecorations underway – but also because of our investment in retrofitting the homes in Barnsbury Mews.

Our finance costs were lower than the previous year, due to a reduction in interest rates.

We were able to make efficiency savings to offset the areas of higher expenditure, so our running costs and service charge costs both reduced.

As we carry out refurbishment works, our level of housing property depreciation also falls, so this was lower than the previous year.

We spent less on moving our new development forward, because we had covered some of the costs of the planning stages in the previous year.

We brought down the level of rent arrears to 3.5%, which raised our income.

The rent you pay is our most important source of income, which is why we need to keep this figure low. However, we recognise that the high cost of living is a problem for some of our tenants. To support households at risk of losing their home because they owe us rent, we make contact at the earliest opportunity, and we offer affordable repayment plans. We also provide debt advice and refer people to more specialist services where needed.

OUR STAFF

CUSTOMER TEAM



Nicky Anderson, Housing Co-ordinator, is based at Barnsbury Mews, where she offers advice and support at drop-in surgeries or by appointment.



Colette Lyons, Independent Living Co-ordinator, works at Highbury View, offering advice and support at our independent living service.



Ntombi Nkosi, Repairs Co-ordinator, works from our Barnsbury Mews office, booking your repairs and liaising with our contractors.



Marius Gradinaru, Estate Services Co-ordinator, monitors the work of our cleaning and grounds maintenance contractors, carries out health and safety checks, and first inspections of damp and mould.

REGULAR CONTRACTORS



Steve Woodgates is our gas and heating engineer, as well as a go-to handyman.

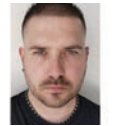


George Argyrou is a qualified electrician, who carries out our planned electrical works.

HEADS OF SERVICE



Asif Mahmood leads our Customer Team, which manages your tenancies, lettings, rent collection, repairs and shared areas. He oversees complaints and anti-social behaviour, and makes sure services reach a high standard.



Rikki Burt, Head of Contracts & Compliance, is responsible for overseeing our planned works and cyclical redecoration programmes and for ensuring our legal compliance.



Avis Venning, Project Manager (part time), manages our energy efficiency works programme.



Liz Meneghello, Head of Governance (part time), is responsible for making sure we comply with the many regulations and standards that go with running a housing association.

BUSINESS SUPPORT STAFF



Chelsey Simner, Business Support Co-ordinator, takes your calls, making sure queries and complaints are dealt with efficiently. She also provides essential IT and admin support to our teams.



Martin Gow, Data Analyst (part time), runs our IT systems, which store and process our financial, property, housing management and service standards data.



Ewelina Galeziewska, Finance Analyst (part time), keeps our day-to-day finances in check, making sure bills are paid on time and money owed to us comes in when it is due.

LEADERSHIP TEAM



Susan French, Chief Executive (part time), is responsible for ensuring we meet high standards across the organisation. She works closely with the Board and represents us at groups including the G320 (London's small housing associations) and our trade body, the National Housing Federation.



Cheryl Whittle, Operations Director, is responsible for all our housing and property management. She also oversees our work on health and safety, and she leads on all HR matters.



Lynsey Van Aswegen, Finance Director (part time), manages our finances, including accounts, business planning and audit, and compliance with financial and legal regulations.

STAFF WHO MOVED ON

As reported in our last annual report, staff members Michael Bunker and Lorraine Sindrey left Barnsbury HA in July 2025.

OUR BOARD

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Our work is overseen by a Board of volunteers, most of whom were recruited by an outside body, following a formal interview. All bring specialist knowledge, directly relevant to our work.

BOARD MEMBERS



Richard Hill (Chair) is Chief Executive of bpha. He has previously been Head of One Housing and Deputy Chief Executive at the Homes and Communities Agency. Joined the Board in 2025.



Chris Bell is a longstanding Barnsbury HA tenant, who contributes valuable local insight and knowledge of housing and community matters. Joined the Board in 2020.



Liz Curran (Chair of the Audit, Finance and Risk Committee) is a chartered accountant and former Chief Finance Officer in the social housing sector. She brings experience and skills in finance, property, risk and governance. Joined the Board in March 2025.



Micah Gold is Senior Consultant to, and founder of, Mobilise, which brings together new partnerships to devise better ways to run, fund and evaluate council, housing and non-profit services. Joined the Board in 2022.



Kenny Johnson (Board Member Responsible for Complaints) is a senior leader in social housing and digital services, and experienced in housing management, repairs, commercial services, digital transformation and IT. Joined the Board in 2023.



Ben Kelly has a professional background in building surveying and project management. Joined the Board in 2024.



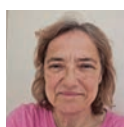
Matthew Smith is a chartered accountant and currently Finance Director for Akur Capital. He brings specialist expertise in strategic financial guidance. Joined the Board in 2023.



Janice Walsh is a retired teacher and one of our earliest tenants. She is very active locally as a volunteer and has a wealth of knowledge around housing and Islington, her home for over 50 years. Joined the Board in 2020.



Andrew Edkins built a career spanning commercial practice and academia, including senior leadership and Board roles. He now runs a consultancy supporting SMEs and serves as Secretary to a local community centre charity. Joined the Board in 2025.



Rachel Adelson-Kettle has lived in a BHA home for most of her life and is deeply rooted in the local community. She brings extensive experience in adult social care and safeguarding, alongside strong insight into local social issues. Joined the Board in May 2026.

BOARD MEMBERS WHO STEPPED DOWN

As reported in our last annual report, at the end of their terms of office, the Chair of our Audit, Risk and Finance Committee, Jonathan Bunt and member Chyrel Brown stepped down in May 2025.

Katri Wilson stepped down in July 2025 and our previous Board Chair, Sean McLaughlin, stepped down at the end of his term of office in September 2025. We also saw the departure of member Annabel Gray in March 2026.

In the current financial year, Tenant Board member Chris Bell stepped down in June 2026.

We wish to thank them all for their commitment to BHA.

MORE ABOUT OUR BOARD

The Board is supported by a smaller committee that separately scrutinises finance issues. We pay the Chairs of our Board and Audit, Finance and Risk Committee for their contribution.

The Board includes places for two Barnsbury HA residents.

Our Board meets the National Housing Federation's codes of governance and conduct.

Summaries of our Board minutes are published online at:

barnsbury.org/about/management-board/publications

OUR CONTACT DETAILS

OUR OPENING HOURS

We are open from Monday to Friday: 9:30am to 1pm, and 2pm to 5:30pm

We are closed to calls and visits (for a team meeting) every second Tuesday, from 11am to 12 noon.

Call us on:

020 7704 2324

Email us at:

info@barnsbury.org

Write a letter to us at:

**4-6 COLEBROOKE PLACE
ISLINGTON N1 8HZ**

HELP WITH ANY HOUSING, REPAIRS OR ESTATE MATTERS

Drop in at our Barnsbury Mews office at:

**49 LOFTING ROAD
LONDON N1 1ES**

You can report a repair to any member of our customer team or to: repairs@barnsbury.org

Report concerns about flytipping or cleaning in your shared areas to keepingitclean@barnsbury.org

IF YOU NEED AN EMERGENCY REPAIR OUTSIDE OUR OFFICE HOURS

You should report your emergency repair to our out-of-hours service. This service is run for us by Islington & Shoreditch Housing Association.

The service operates from 5.30pm to 9.30am on Monday to Friday, at weekends, over the Christmas/ New Year break and on Bank holidays.

The number to call is:

0300 131 7300

If your repair is not an emergency, please report it when our office reopens or email us with details to: repairs@barnsbury.org

If you send us an email or leave a message on our answerphone, please give your name, home address and a phone number so we can get back in touch to find out more.

HIGHBURY VIEW EMERGENCIES OUTSIDE OUR OFFICE HOURS

In a medical emergency, please press your pendant or pull the pullcord for immediate help from Linkline.

An experienced call taker will answer and can quickly arrange the emergency help you need.

Please do not report repairs to Linkline.

If you have a system fault, such as the alarm ringing non-stop or not going through to the Linkline team, please call Islington Council's telecare team on:

020 7527 5456

Please remember that Colette is not available to help you outside her normal office hours.



BARNSBURY
HOUSING ASSOCIATION