

ANNUAL REPORT FOR OUR TENANTS

APRIL 2024 TO MARCH 2025

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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 complaints

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.



This year's funday was even visited by a pink butterfly (in blue trews) courtesy of our face painter
Maria McFly.

CHAIR'S REPORT



It is my great pleasure to introduce this annual report. It shows solid achievements, strong progress in areas where you have asked us to do better and an even stronger commitment to listening to what residents tell us.

It shows an organisation with clear purpose, good values and, from a board perspective, a talented and committed staff team.

A unique feature of BHA is our Staying Connected visits. This report shows that a big majority of those of you who have had one of these visits felt it was useful.

We agree. They help us stay in touch with you and anticipate where help or support might be needed. They also help us check for any outstanding repairs or issues like damp and mould.

That is all part of making sure our homes are safe for you and comply with the right standards - a priority for us, this and every year.

Also reported here are our Tenant Satisfaction Measures (TSMs) and feedback you gave us over the year. There is a lot to be proud of here with improvements, for example, in how you feel we handle antisocial behaviour.

TSMs give us an important measure of our repairs service for you. We are currently transforming the way this works, creating a new repairs service with your help. We are focused in particular on how we book your appointments and communicate progress (or any hold-ups) through to completion.

On a personal note, I was delighted to join BHA as chair earlier this year and extremely grateful to Sean McLaughlin both for his kind handover to me and for the time and effort Sean gave to BHA during his six years in office.

I am also extremely grateful to the BHA board members for their welcome. It is great to have such a diverse and talented board with strong input from residents.

Over the next few months we will be advertising for new residents to join the board. Please do consider putting your name forward.

RICHARD HILL

CHAIR, BOARD OF MANAGEMENT



AND FAREWELL FROM SEAN McLAUGHLIN, CHAIR 2019 TO 2025

My six-years as chair came to an end in September. Despite growing pressure on housing I believe we stayed true to our founders' goal during those years, of providing sustainable homes in Islington for people on ordinary incomes.

Tenants had a vital role in our early days, a legacy we built on. We brought tenants back onto the board and found new ways to hear your voice.

There is more to do but the board is committed to your involvement in our work being strong and meaningful. Despite huge financial pressure we are today managing to cut your energy costs and make your homes safer and more comfortable.

We adapted to a pandemic and, after the Grenfell fire, to new, tougher regulations. Today your future is more secure. That is down to a brilliant staff team, past and present.

BHA also genuinely wants to hear your views so please keep sharing them. Your voice really is what makes BHA different.

SEAN MCLAUGHLIN

CHAIR, 2019 TO 2025

OUR STANDARDS

The results of the latest survey of your views have just come in. The ratings are very similar to those you gave us in 2023, but with one stand-out difference: a sharp drop in the number of you willing to answer Acuity's survey questions, down from 50% to 32%.

Of those who did take part many said you were 'all surveyed out'. You have our sympathy. You've had a lot of requests from us lately.

It does however put us in a slightly awkward position as Acuity tells us the low number of replies means the survey's results are less reliable than those from our 2023 survey.

Where the survey really does give excellent value is digging down into the reasons for the ratings you gave us.

It does make clear we have chosen the right services to go top of our list for change. Improving our repairs service was one of the main reasons we opted for a big change to staffing roles earlier this year.

We want repairs transformed, right from the point of you telling us there is a problem to you agreeing with us that the problem is fixed.

Comments about repairs, for example, included contractors not turning up or turning up unannounced. But there was also high praise from some of you for handyman Steve and electrician George.

One commentator said we shouldn't be wasting money on surveys like this.

Opting out isn't an option.
All registered social housing providers have to ask you these questions every two years so you and our regulator can judge how we are doing and you can see how we compare with other landlords.

WHAT YOU CAN EXPECT FROM OUR SERVICES

Last year we published our first set of service standards, explaining what each service does and the standards you can expect from us. We review these every two years, or earlier, to make sure we keep in line with current best practice.



Residents of our independent living service at Highbury View gave the highest ratings, with three at 100% cent and even the lowest score, for energy efficiency, at 70%.

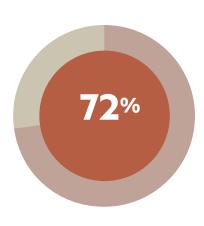


Excellent sporting standards were on display at the funday from the winners of the egg and spoon races. There is plenty of time to get in practice for next year if you weren't first over the finishing line with a wobbly egg this time.

TP01: 72% OF YOU WERE SATISFIED, OVERALL, WITH **OUR STANDARDS**

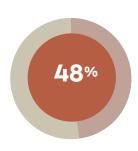
▼ from **72.7%** in 2023

AVERAGE FOR SOCIAL HOUSING PROVIDERS* IN 2025: 71.8%



Overall satisfaction was highest among new tenants (100%) and those who have been our tenant for 11 to 20 years (80%). It was lowest among 45 to 54 year olds.

- this is the median score for all English registered social housing providers
- ** CHO1 (1) and (2) show how many complaints would have been made if we had 1000 homes so we can be compared fairly with bigger housing providers.



TP09: 48% OF THOSE OF YOU WHO MADE A COMPLAINT IN THE LAST 12 MONTHS WERE SATISFIED WITH THE WAY WE HANDLED YOUR COMPLAINT

from **47.7%** in 2023

AVERAGE FOR SOCIAL HOUSING PROVIDERS IN 2025: 35.5%

YOUR COMPLIMENTS **AND COMPLAINTS**

We received 15 complaints, 17 compliments and two service requests over the year. Two complaints went to stage two.

A service request covers a situation you want put right but not treated as a complaint.

Acuity tells us our rating for complaints compares very well with those for other landlords.

CHOI (1): NUMBER OF STAGE ONE COMPLAINTS MADE PER 1000 HOMES**

2025	BHA 50.2	SHP AVERAGE
2024	53.5	41.6

CH0I (2): NUMBER OF STAGE TWO COMPLAINTS **MADE PER 1000 HOMES**

	BHA	SHP AVERAGE
2025	13.4	8.3
2024	20.1	г 7
2024	20.1	5.5

CH02 (1): RESPONDED TO STAGE TWO COMPLAINTS WITHIN THE HOUSING **OMBUDSMAN'S TIMESCALE**

	BHA	SHP AVERAGE
2025	93%	89.9%
2024	100%	84.6%

CH02 (2): RESPONDED TO STAGE TWO COMPLAINTS WITHIN THE HOUSING OMBUDSMAN'S TIMESCALE CHD W/CDACE

	BHA	SHP AVERAGE
2025	100%	88.9%
2024	80%	81.6%

YOUR VOICE

In July you were all sent a copy of our first strategy for giving you more influence over our decisions and a bigger say in how we work. Our 'engagement' strategy was drawn up with help from members of your Resident Voice.

Having a strategy helps us track what you tell us and what we do in response. It may be feedback or a suggestion. We record it, discuss it and we track and test the impact of suggestions we act on to monitor outcomes.

If we don't take a suggestion on board we note why on our records. Either way you have proof that your voice has been heard and we can 'measure' your influence.

We expect all our staff to make listening to your views part and parcel of their working day. If you see one of us out and about, or dishing out raffle tickets at the funday, let us know what you're thinking. Good or bad, we do want to know what you think.

If you tell us when we do things well we can look to adapt this good practice to something we are doing less well. And if we get things wrong then your letting us know pushes us to do something about it.

We know few of you want to spend your time coming up with ideas for how we could do things differently so offer options to suit your appetite.

For the full banquet, you could for example become a board member, bringing a resident perspective to our board's discussions and decisions.

At the other end is what you are doing now: reading our annual report to you.

Here are some of the ways you pulled weight in 2024/25:

- over 150 of you came with family to the August funday
- you helped us pick some of the contractors we now use
- you dropped by for coffee and a chat with our directors
- you pointed out problems we might have missed on estate walkabouts
- you told us your thoughts and observations on a Staying Connected visit
- more of you came to a Resident Voice meeting, as a panelist or an observer.

CALL FOR NEW CHAIR

Does chairing meetings between residents and BHA management sound like your cup of tea? Nancy Korman is standing down after serving as chair of our Resident Voice for three years. The role needs someone willing and able to keep meetings focused and to the point. Let us know if you fancy giving it a go.







We really want to hear more from younger residents. Tell us what would make your neighbourhood a happier and more welcoming place for you?

LAST YEAR'S RESIDENT VOICE AGENDA:

- rent rises and the new look service charge statements
- the way we handle antisocial behaviour after an in-depth look at some recent cases
- our new service standards, suggesting changes right across the board
- the content and look of the newsletters we send to you

- a new style of arrears letters that we will start using in 2026
- new policies for home loss, disturbance and compensation, antisocial behaviour, complaints and the ombudsman's handling code and temporary home moves.
- our standards and how we are performing.

INVOLVEMENT

TAKEAWAY

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

LIGHT BITE

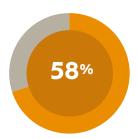
Perfect if you don't have a lot of spare time or find regular meetings a bit of a struggle.

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

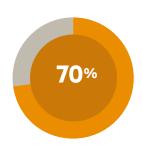
Dig in! Help us plan, design and test our big projects, influence our key decisions and develop some useful skills.



TP06: 58% OF YOU SATISFIED THAT WE LISTEN TO AND ACT ON YOUR VIEWS

from **67.2%** in 2023

AVERAGE FOR SOCIAL HOUSING PROVIDERS IN 2025: **61.6%**



TP07: **70%** SATISFIED WE KEEP YOU INFORMED ABOUT THE THINGS THAT MATTER TO YOU

from **77.3%** in 2023

AVERAGE FOR SOCIAL HOUSING PROVIDERS IN 2025: **72%**

YOUR HOME

We are pleased to report that many more of you will be getting a replacement kitchen over the next five years. This move has been made possible by the recent in-depth survey of the state of all your homes, inside and out, and number crunching by our consultants.

Surveying firm MLCS3 was able to inspect the homes of 86% of you earlier this year. Conditions inside and out are, they said, generally good with no significant concerns over and above those we had expected them to find.

MLCS3 also drew up a new, costed plan for improving your homes over the next five years. It includes **replacing 94 kitchens** and **36 bathrooms**.

So good news on the way for many of you. But it comes after a demanding few years that have stretched the capacity of our small team. One factor was a pressing need to get up to speed with a large number of new health and safety regulations.

The regulations follow deaths in other parts of the UK that could and should have been prevented.

But each new rule demanded we organise home inspections by specialist contractors and, for some of you, remedial works as well.

You all now have provably safer homes, even if it seems the effect of so many checks has been to make some of you worry about things you hadn't thought about before.

It unfortunately meant dayto-day repairs failed to get the attention they need. We could see the problem but we also needed a speedy solution. Our answer was to, firstly, shift day-to-day repairs to a **new customer-facing team**. All matters to do with your home or tenancy now come under one team, with **repairs reported to any of our four coordinators**.

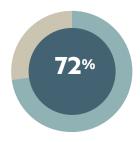
Repairs need a rapid response so our temporary repairs coordinator is holding the fort while we recruit a candidate with the skills, knowledge and experience this job demands.

A second change was the new role of **head of contracts and compliance**. Rikki, who joined us in September, is responsible for making all our contracts watertight and our meeting all our regulatory requirements.

We have also taken on some **new contractors** and have heard fine praise from some of you for, in particular, the builders fitting new kitchens and bathrooms for us.



The works at **Barnsbury Mews** making 81 homes warmer and less costly to heat are getting results, with every cold snap putting this work to the test. Some of you have already reported much warmer homes. Work on some properties has regrettably been delayed but we are now hoping to finish by spring.



TP04: 72% SATISFIED YOUR HOME IS WELL MAINTAINED

↑ from **70.5%** in 2023

AVERAGE FOR SOCIAL HOUSING PROVIDERS IN 2025: **71.9%**

There was a small upturn in the number of you agreeing we keep your home properly maintained. Tenants of our independent living service gave us 100% but keyworkers were least satisfied at 57%.

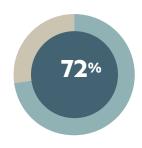
RP01: 1.3% OF OUR HOMES DID NOT MEET THE DECENT HOMES STANDARD

	BHA	SHP AVERAGE
2025	1.3%	0.5%
2024	1.7%	0.5%

At the year end four homes fell short of this standard due to outstanding works needed to address damp and mould.

"Please pass on my thanks to Marius for bringing a dehumidifier. It has removed most of the mould issue.

"Communicate better between staff first and then report back to the tenant, with the correct information.



TP05: **72%** SAID YOU AGREED YOUR HOME FEELS SAFE

▼ from **73%** in 2023

AVERAGE FOR SOCIAL HOUSING PROVIDERS IN 2025: **77.6%**

We now carry out health and safety tests to all your homes more often, also covering a much wider range of potential health hazards.

BS01: 100% OF OUR HOMES HAD REQUIRED GAS SAFETY CHECKS CARRIED OUT

	BHA	SHP AVERAGE
2025	100%	100%
2024	99%	100%

BS02: 100% OF OUR HOMES HAD REQUIRED FIRE RISK ASSESSMENTS CARRIED OUT

2025	BHA 100%	
2024	100%	100%

BS03: 97.9% OF OUR HOMES HAD ALL THE REQUIRED ASBESTOS MANAGEMENT OR REINSPECTIONS CARRIED OUT

	BHA	SHP AVERAGE
2025	97.9%	100%
2024	100%	100%



There has been high praise for some of the new contractors taken on this year. In Barnsbury Street one tenant told us: 'It is not a natural kitchen space but it's looking great. The builders really excelled themselves. I know it's difficult with listed buildings but the flat now looks so much nicer and modernised.'

BS05: 100% OF HOMES WITH A SHARED PASSENGER LIFT CHECKED FOR SAFETY

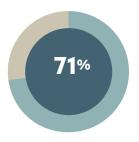
	BHA	SHP AVERAGE
2025	100%	100%
2024	100%	100%

BS04: 100% OF OUR HOMES THAT REQUIRED A RISK ASSESSMENT FOR LEGIONELLA CARRIED OUT

	BHA	SHP AVERAGE
2025	100%	100%
2024	100%	100%

Once a year we carry out tests for legionella in all homes with a water storage tank, where the risk of Legionella is a little higher than in other homes. We also do tests on water supplies to all shared areas once a month.

YOUR HOME / continued



TP02: 71% SATISFIED WITH A REPAIR YOU HAD DONE IN THE LAST 12 MONTHS

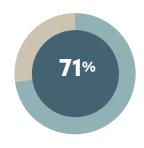
from **77.7**% in 2023

AVERAGE FOR SOCIAL HOUSING PROVIDERS IN 2025: **73.6%**

Last year 115 repairs were completed late, nine of them emergencies. Getting hold of a contractor held up 40 cases, with access problems delaying 32 and material shortages affecting 18.

We know we need to do a better job of seeing each job through to completion so are trying to streamline the process for reporting repairs.

We have also signed up new contractors and are looking to agree a more efficient way of organising appointments and coordinating any work that involves them.



TP03: 71% SATISFIED WITH THE TIME THE REPAIR TOOK TO COMPLETE

▼ from **79.2%** in 2023

AVERAGE FOR SOCIAL HOUSING PROVIDERS IN 2025: **69.5%**

SHP AVERAGE

RP02 i: 90% OF NON-EMERGENCY REPAIRS COMPLETED WITHIN LANDLORD'S TIMESCALE

2025	90%	82.5%
2024	93.7%	81.3%

BHA

RP02 ii: 91% OF EMERGENCY REPAIRS COMPLETED WITHIN THE LANDLORD'S TIMESCALE

	BHA	SHP AVERAGE
2025	91%	94.9%
2024	97.5%	94.8%
LULT	37.370	3-110 70



Tenants on Barnsbury Mews shared with us concerns about groups gathering in dimly lit parts of the estate. We have improved lighting in Gissing Walk especially and installed CCTV to cover more parts of the estate.





You said the bins behind some of our Barnsbury Street flats were an eyesore and a health hazard. We got approval from the council to buy new rubbish and recycling bins and added clear labelling so everyone knows the bins to use.





We spotted cracked and uneven paving outside some homes on Ronalds Road, *left*. We got the old paving removed and new stones laid, with a pebble surround.



YOUR NEIGHBOURHOOD & COMMUNITY

This year we took a leaf out of Islington Council's book, launching our own version of Good Neighbourhoods. This is a policy we have heard is working very well for residents of many council-run neighbourhoods.

What helps mark out **Good Neighbourhoods** from other 'initiatives' is the thinking it asks of everyone. Such as whether anything about your own lifestyle might upset others.

It very often isn't so much what we do as when we do it. Like putting work clothes in the washing machine late at night after working shifts or using it early in the morning.

This is why our policy asks you to give it some thought. It also suggests ways to limit the impact on neighbours of, as in this case, noise and vibrations from the machine.

We tightened our policy on antisocial behaviour last year, making clearer what we do and do not consider antisocial.

We do take decisive action when needed. Two households reported for repeated noise nuisance are being closely monitored. Acuity tells us your rating for our handling of this sensitive issue compares very well with their other clients.

ALL WELCOME

Barnsbury Mews has been home to many of you for years and has hosted the **funday** now for 47 years. It is a lovely way to bring people together, newcomers especially.

Now run with help from your Resident Voice, we hope more of you from beyond Barnsbury Mews will join us for the 48th funday next year.

We also mean to keep the village fête feel, having last year swapped fun fair rides for the more hands-on games and competitions that are hugely popular with your kids.

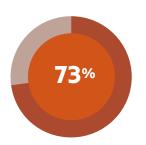
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TP11: **70%** SAY WE MAKE A POSITIVE CONTRIBUTION TO YOUR NEIGHBOURHOOD

from **73.6%** in 2023

AVERAGE FOR SOCIAL HOUSING PROVIDERS IN 2025: **64.6%**



TP12: 73% SATISFIED WITH HOW WE HANDLE ANTISOCIAL BEHAVIOUR

from **62.5%** in 2023

AVERAGE FOR SOCIAL HOUSING PROVIDERS IN 2025: **59.5**%



Thank you for hosting such a fantastic day out. The atmosphere was great and the fish and chips were delicious. I was happy to meet members of the BHA team there. Both adults and children seemed to be having a good time. The BHA team and volunteers did an excellent job.

YOUR NEIGHBOURHOOD / continued

Other events over the year included many run by the very active tenants association at our independent living scheme for older people next to Highbury Fields.

Some residents got involved in a local history project coordinated by St Andrews Church last year.

It was run with children from Thornhill and St Andrews primaries who drew pictures inspired by residents' past memories of Islington life.

An exhibition of their project work has since been shown at the Islington Museum and is now on permanent display in the church.

Lots of you also dipped into family archives to create an exhibition to mark the 80th anniversary of VE Day, when after six grim years the guns finally fell silent over Europe.

Other events at Highbury View include the very popular summer garden party and Christmas knees-up.

GREEN & PLEASANT

There was a 5% drop in satisfaction with the upkeep of your shared areas.

New contractors were signed up last year to do the grounds maintenance. You will soon be asked to again help us appoint a contractor for this service.

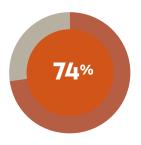
The work and standards of both contractors is monitored closely by estate services coordinator Marius.

Marius also does weekly fire safety inspections of shared areas to check they are clear of anything that could become a hazard in an emergency.

Marius also checks cleaning standards in the areas you share. The service is fortnightly so we appreciate the effort most make to keep the area near your home tidy and to clear up after pets and visitors.

A priority for next year will be looking for a fair way to deal with mess left on Barnsbury Mews where we have been unable to identify and charge the householder responsible. Here are two examples of how we have acted on problems you reported or we noticed.

- after persistent flytipping on Lofting Road Marius closed the bin store, creating two new stores on the estate, one in a Pugin Court garage and one by our office. Flytipping is now significantly down.
- CCTV cameras were fitted on the Mews after residents raised safety concerns, and brighter lighting installed in some poorly lit walkways.



TP10: 74% SAY WE KEEP YOUR SHARED AREAS CLEAN AND WELL-MAINTAINED

from **79.4%** in 2023

AVERAGE FOR SOCIAL HOUSING PROVIDERS IN 2025: **66.7%**

"The St Andrew's local history project was really wonderful. Events like this bring back memories of childhood or other times gone by. I had really good feedback from residents, with one saying how nice it was to share experiences and memories with each other.

TENANCY SUPPORT

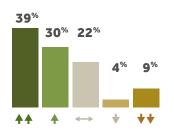
In July 2024 housing coordinator Nicky held her first surgery for residents needing support and advice with a problem affecting their tenancy. By the end of March one in four of you (72) had used this drop-in service or booked a longer advice session with Nicky.

The rising cost of living has left few of you unscathed. We are pleased to see more of you coming forward to ask for help or support with money matters or concerns affecting your health and wellbeing.

Many of you understandably find asking for help or advice hard, wrongly considering it a sign of failure. This is one of the reasons for our **Staying Connected** visits.

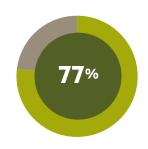
The survey asked if you had had a Staying Connected visit and, if so, how helpful you found it. Of those who had, 69% said they found it useful, with 13% saying they did not. One unfortunately found the visit intrusive.

STAYING CONNECTED VISIT: HOW USEFUL WAS IT?



The visits for us have multiple purposes. Top of the list is checking on wellbeing and any unreported problems with your home or neighbourhood.

We are sometimes alerted to troubling situations by concerned neighbours or by one of our contractors but a Staying Connected visit can pick up concerns that might otherwise be overlooked. Too often we find someone who tells us they 'didn't want to be a problem'.



TP08: 77% SAY WE TREAT YOU FAIRLY AND WITH RESPECT

♦ from **78.3%** in 2023

AVERAGE FOR SOCIAL HOUSING PROVIDERS IN 2025: **77.9%**

Another benefit of the visits is getting to know each other a little better. As one of you told Acuity: 'It is always easier dealing with someone on the phone if you have met them in person.'

continued over/...



I just called to thank Nicky for the support she has offered June. Nothing seems to be too much trouble for her to try and fix!! She's wonderful, maybe too good for BHA!

TENANCY SUPPORT / continued

OUT OF A TIGHT SPOT

The cash value of support for residents secured over the year by Asif, Nicky or Colette came to:

£26,000

Some were struggling with the rent, household running costs, fuel bills, the cost of food or school uniforms. Others had failing mobility or another troubling physical or mental health condition.

We supported claims, dipped into our own hardship fund, or helped you get support from Islington Council, charities and even the big utility firms.

We drew on our own tenant support fund to help some:

- pay a fuel bill or set up easy to manage payments x4
- buy an essential appliance, like a fridge or cooker x4
- vouchers to buy food x1.

We helped others apply to the Dept of Work & Pensions with:

- benefit applications approved x9
- winter fuel payment x1.

We supported bids to Islington Council for:

- a 'discretionary payment' to pay back rent debt to avoid eviction - successful bids x4
- help from a council fund for local people in fuel poverty
 approved applications x3
- support with council tax, approved bids x3.

We helped some needing basic items of furniture to:

- source and buy it with funds from Islington Council x5
- get funding to buy furniture from charity HACT x5.

From the big utilities we got:

- a 50% discount on the annual water bill from Thames Water x1
- a fuel bill debt written off by EON Energy with payments for a year on a fixed tariff x1.

LETTING NEW HOMES

We were able to let **nine homes** to new tenants last year.

- 3 Three went to people with the highest points on the council's waiting list.
- **3** Three went to **keyworkers**.
- 2 Two homes went to **BHA** tenants we moved, one to a ground floor home for health reasons and the other from a bedsit to a one-bedroom flat.
- 1 A ninth home went to a family long on the list for a bigger BHA home because of **overcrowding** that was causing damp and mould.

HOME SWAPS

We also keep a list of residents wanting a **home swap**, with a tenant of ours or another registered housing provider. We advertise their homes on our website and newsletter.

ILLEGAL LETS STOPPED

Last but not least, three tenants came close to losing their tenancy last year after Staying Connected visits found all three had illegally sublet their BHA home. In each case we have taken appropriate action.

PUTTING FOOD ON THE TABLE

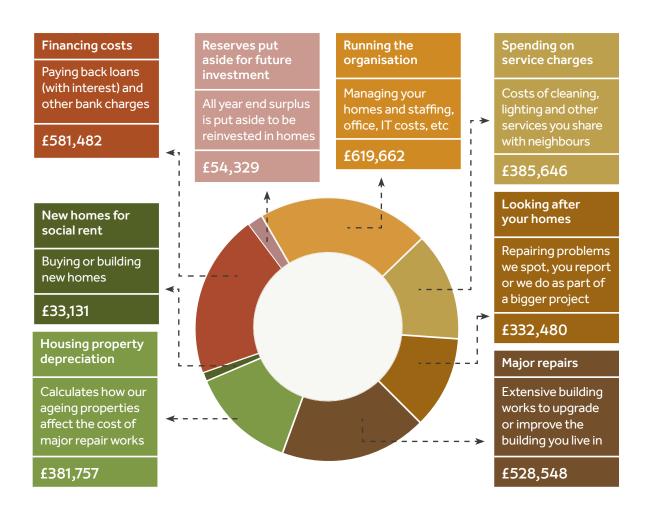
With grateful thanks to the **Felix Project** we were able to put on four **free pop-up food markets** over the year.

The Felix Project distributes good quality food leftover from restaurants, cafés, supermarkets and wholesalers so it can be given away free to people in food poverty.

Our staff piled up on trestle tables food dropped off by the Felix Project and you did the rest. Highbury View tenants got their share too, by special delivery.

Take up at the food markets was also noted by **Islington** Food Aid Forum leading it to this year give us a **generous** grant of £8000 to help those of you unable to afford food, clothing or basic toiletries. There is still cash in the pot so let us know if you could do with a helping hand.

SPENDING THE RENT



These figures show how we spent our income from your rents and service charges last year. They do not include money from any other sources.

Higher interest rates are leaving us with less money to reinvest in your homes but compared with similar London housing associations we are spending more on future-proofing your homes, including the energy efficiency works now underway.

Your service charges go towards the upkeep of your communal areas, and a programme of redecorations and renewals began this year. The cost of running the organisation remains lean compared to other similar London housing associations.

To make sure we have enough cash to meet debt and interest payments we, and all other housing associations, have had to decide the types of work and services we can still afford to deliver. We are committed to making sure BHA is financially secure for the future, and we will run it as efficiently and effectively as we can.

At the end of 2024/25 more than one in 25 tenants owed more than three months rent for their home, between them owing over £49,000.

Four residents were taken to court over the year, each owing more than £5000.

We also have a situation where residents using a garage and/or storage space have failed to keep up with rental payments. Arrears for these totalled £4597 at the year end.

OUR STAFF

CUSTOMER TEAM

Your first point of call for:

Nicky Anderson housing coordinator



Nicky is based at Morland Mews where she helps, advises and gives specialist support with all your tenancy

and rent queries, at drop in surgeries or by appointment.

Colette Lyons independent living coordinator



Colette works at Highbury View, our independent living service. She gives specialist advice and support

on tenancy matters and keeps older residents safe, secure and independent.

Sheka Bangura, repairs coordinator (temp)



Sheka, who works from our Morland Mews office, works closely with our contractors to keep your homes

functioning and safe. All requests for a repair you report to our coordinators go to Sheka who books a contractor and sets up a convenient appointment date.

Marius Gradinaru estates services coordinator



Marius does the first inspection for all new reports of damp and mould. He also monitors the work and

standards of our cleaning and grounds maintenance contractors and does weekly and monthly health and safety inspections of all our 25 buildings and surrounding areas, checking emergency lights, gates and CCTV cameras

HEADS OF SERVICE

Asif Mahmood head of operations



Our customer team reports direct to Asif who oversees the way we manage and look after your homes, including

collecting the rent, repairing faults, and looking after shared areas. He oversees home transfers and exchanges, cases of antisocial behaviour and any complaints. His new role also includes making sure all services are done to a high standard, with tenants consulted and involved in decisions and works closely with Rikki on planned improvements.

NEW! Rikki Burt head of contracts and compliance



Rikki has since late September been our new head of contracts and compliance. He is responsible

for putting in place new programmes of planned works to your homes and for keeping our contractors on their toes.

Avis Venning project manager (part-time)



Avis is managing our energy efficiency works programme, overseeing the work and making sure it is completed to a high

standard and within budget.

NEW! Liz Meneghello, head of governance (part-time)



Liz joined us from the Bank of England in mid-November. She 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 coordinator



Chelsey is your first point of call when you phone us. She provides essential support to all the team with IT and

admin and makes sure any complaints or other queries are dealt with promptly and efficiently.

Martin Gow data analyst (part-time)



Martin is our computing whizz, running our IT systems for storing, processing and analysing financial,

property, housing management and service standards data.

Ewelina Galeziewska finance analyst (part-time)



Ewelina keeps our day-to-day finances in check, making sure bills are paid on time and any money owed to us comes in when due.

REGULAR CONTRACTORS

Steve Woodgates, handyman



Gas Safe-registered Steve has for five years now been our go-to handyman.

George Argyrou, electrician



Electrician George continues to do planned electrical works for us and will be a familiar sight around your homes.

LEADERSHIP TEAM

Susan French chief executive (part-time)



Susan is responsible for our meeting high service standards. She works closely with our board and represents us on outside groups

including the G320 group of London's small housing associations and our trade body, the National Housing Federation.

Cheryl Whittle operations director



Cheryl is responsible for all our housing and property management matters. She also oversees all work

needed for health and safety, complying with regulations and managing our staff.

Lynsey Van Aswegen finance director (part-time)



Lynsey manages our finances including accounts, business planning and audit, and compliance with financial and legal regulations.

STAFF WHO MOVED ON

Our staff restructure sadly led to two long-serving staff deciding to leave the team.

Our sincere thanks to **Michael Bunker** and **Lorraine Sindrey** for their many years of hard work and their expertise.

CHANGED AND EXPANDED ROLES

We felt it useful to add to this report an explanation of staff roles following this year's restructure and the business case that prompted us to make these changes.

In the last few years branches of government like the Health & Safety Executive have drawn up a huge number of new regulations, enforced by our regulatory bodies.

All are a response to horrific health and safety failures in rented housing. People have died just because the home they rented was not safe.

We also have to meet new standards determined by the social housing regulator and the independent housing ombudsman. All are designed to make sure social housing tenants get a consistently better service and outcomes.

Small housing providers once operated under the radar. We broadly followed what larger landlords did but were not scrutinised or inspected as closely, if at all.

That has rightly changed but we are a very small team so this has demanded a huge amount from each person working for us. They also need a broad range of skills and expertise to cover roles that in the bigger organisations are typically done by two staff, or in some cases a team.

Staff rose to the challenge. So it was business as usual but at the same time overhauling data systems, commissioning surveys, inspections and remedial works, drawing up new standards and rewriting policies across the board.

It became increasingly clear that staff were being stretched. The result at times was a loss of customer focus, on your day-to-day repairs especially. That was the main driver behind the plan to restructure.

These are two of the main ways your service has changed:

- the customer team is now your first point of call.
 You can report a repair to any member of the team.
 We hope this will mean less time waiting on the phone and prompt solutions.
- all reports of damp and mould are now very quickly followed up with an initial inspection and report, with temporary remedies made available until the problem is rightly resolved.

We know some of you have been delighted by the quality of work done by some of our new contractors. We hope we will see a lot more work consistently done to that same high standard.

OUR BOARD

Chair: Richard Hill



Richard is chief executive of housing association bpha. In earlier roles he has been head of One Housing and deputy

chief executive at the Homes and Communities Agency. Joined the board in 2025

Chris Bell



Chris is a Barnsbury HA tenant of long standing, with an excellent knowledge of housing and community matters.

Chris brings his expertise and local insight to our board. Joined the board in 2019 and formally appointed in 2020

Chair: audit, finance and risk committee: Liz Curran



Liz is a chartered accountant and former chief finance officer in the social housing sector.
She brings to her

role finance, property, risk and governance skills and experience. Joined the board in March 2025

Annabel Gray



Annabel is a specialist in housing, regeneration and the environment and leads housing

consultant Altair's sustainability work. Joined the board in 2022

Micah Gold



Micah 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. It is complex work involving a wide range of different interest groups. Joined the board in 2022

Kenny Johnson



Kenny 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 and is our board member responsible for complaints

Ben Kelly



Ben's professional background is in building surveying and project management. He is currently an

assistant director at Altair Ltd, providing technical consultancy services on new government regulations for housing healthand safety. Joined our board in 2024

Matthew Smith



Matthew is a chartered accountant and currently finance director for Akur Capital. He brings

to our board specialist expertise in strategic financial guidance.
Joined the board in 2023

Janice Walsh



Retired teacher Janice was one of our earliest tenants. She is very active locally as a volunteer and has a wealth of

knowledge of housing and Islington, her home for over 50 years. Joined our board in 2019 and formally appointed in 2020

Katri Wilson



Katri is a senior housing director at Havering Council where she has overall responsibility for managing family,

sheltered, supported and leasehold housing and for councilrun support services. Joined our board in 2024

ABOUT OUR BOARD

Our work is overseen by a board of volunteers, most recruited by an outside body following a formal interview. The board is supported by one smaller committee that scrutinises separately **audit**, **finance and risk**.

The chairs of our board and the audit, finance and risk committee are now paid for their input.

Two board members are **Barnsbury HA residents** and we are looking for a third resident to join their number.

All members bring to their role specialist knowledge directly relevant to our work and standards and all comply with the National Housing Federation's codes of governance and conduct.

RECENT RESIGNATIONS

A six-year cap on the length of time board members can serve has in the past 12 months see us lose three valued board members: board chair **Sean McLaughlin**, audit, risk and finance committee chair **Jonathan Bunt** and **Chyrel Brown**. Our thanks to all three for the expert knowledge, experience and enthusiasm each brought to our board.

Our thanks also to **Nancy Korman**, who first stood down from our board and from her role chairing our remuneration and governance committee in 2021. Nancy then returned to serve as independent chair of your Resident Voice. This time Nancy means to properly retire.

Summaries of our board minutes are published online at barnsbury.org/about/ management-board/ publications/

GETTING IN TOUCH WITH US

OUR OPENING HOURS

Weekdays, Monday to Friday: 9:30am to 1pm, and 2pm to 17:30pm

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

We are closed at the weekend and on bank holidays.

HELP WITH ANY HOUSING, REPAIRS OR ESTATE MATTERS

Drop in at our Barnsbury Mews office at

60 MORLAND MEWS

LONDON N1 1HN

Call or email us during a normal working day.

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 a barnsbury.org

020 7704 2324

info@barnsbury.org

Write a letter to us at:

4-6 COLEBROOKE PLACE

ISLINGTON N1 8HZ

IF YOU NEED AN EMERGENCY REPAIR OUTSIDE OUR OFFICE HOURS

Any emergency repairs should be reported to our out-of-hours service.
This service is run for us by Islington & Shoreditch HA.

The service operates from Monday to Friday, after we close at 5.30pm and until we reopen at 9.30am, and on weekends and over the Christmas/New Year break and on bank holidays.

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 or email address so we are able to get back in touch with you.

HIGHBURY VIEW EMERGENCIES OUTSIDE OUR OFFICE HOURS

If there is 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 there is a system fault, such as the alarm ringing nonstop or not going through to the Linkline team, please call Islington Council's telecare care team on **020 7527 5456**.

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

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SEE YOU ALL AGAIN AT NEXT YEAR'S FUNDAY ...