Tenant Annual Report

2025-2026

CHS GROUP

housing, care, and community services in Cambridgeshire



A message from...

A message from our Chief Executive, Chris Harris



"Our commitment to listening to and learning from our tenants continues to play a vital role in shaping and improving the services we deliver. The feedback we receive provides invaluable insight, helping us ensure that tenant voices remain at the heart of decision-making. I am continually impressed by the dedication and commitment shown by our involved tenants, whose contributions help drive positive change across the organisation through our Tenant Committee, Scrutiny and Complaints Panels.

This year, we expanded our approach to tenant engagement through the introduction of contractor forums and an increased use of online surveys. These initiatives have enabled us to reach a wider and more diverse range of tenants, ensuring that we hear from more people and gain a broader understanding of their experiences and priorities.

During 2025/26, we also launched our Customer Data Project, designed to build a more comprehensive understanding of the people living in our homes. The information gathered will help us identify any gaps in our services and develop targeted responses to address them.

Our decarbonisation programme has continued to improve the energy efficiency of many of our homes, helping tenants stay warmer, reduce their energy bills and lower carbon emissions. This work represents our long-term commitment of ensuring all our homes achieve an Energy Performance Certificate (EPC) rating of C or above by 2030.

Towards the end of 2025/26, we prepared for an inspection by the Regulator of Social Housing (RSH). These inspections, which take place every three to five years, assess how effectively social landlords meet regulatory, governance and consumer standards. Although the outcome was announced in our 2026/27 financial year and therefore falls outside the reporting period covered by this report, I was delighted that we retained our G1 and V1 ratings. This reflects the strength of our governance arrangements and financial resilience, particularly against a backdrop of continuing economic uncertainty and cost-of-living pressures.

Our C2 Consumer grading provided a clear and honest assessment of our current position and recognised that, while significant progress has been made, there is more work to do. However, the regulator recognised the positive direction of travel and was assured by the plans we have in place to continue driving improvement.

We were especially pleased that the Regulator acknowledged the valuable contribution our tenant involvement members make in shaping and improving our services.

As we look ahead to 2026/27 we will continue working closely with tenants to develop and refine our services to better understand and respond to tenant needs. Looking further ahead, 2027 will mark a significant milestone as we celebrate our centenary, recognising 100 years of providing quality homes and support to people and communities across Cambridgeshire. We remain proud of our heritage and are ambitious for the future as we continue to build better homes, strengthen our services and create thriving communities together."



A message from our Chair of the Board, Martin Wheatley

"For all of us on the board, the core purpose of CHS is to provide good homes and good services for the people who pay for it all through their rent. This report shows that we are doing well, but we are determined to do even better. The board would not be able to do its job of overseeing the organisation without the commitment and hard work of tenants who give up their time to the tenant committee, scrutiny and complaints. Thank you very much for all you do, and let's work together to move from good to great."



A message from our Tenant Committee Chair, Trish Laver

"During 2025/26, we increased awareness of and participation in our Tenant Committee, achieving record attendance levels and improving transparency by sharing meeting minutes on the CHS website. We also introduced online meetings, making it easier and more accessible for tenants to get involved. I am delighted with the progress we have made and look forward to continuing to strengthen the tenant voice, ensuring it remains heard, influential and at the heart of shaping CHS services."

Who we are

Cambridge Housing Society is a charitable housing association and social enterprise founded in 1927 that helps people and communities in and around Cambridgeshire.

We are the only independent housing association solely in Cambridgeshire to offer a blend of affordable rented homes, specialist supported housing and a range of community support services.

2,664
social and shared ownership homes

16
affordable rent homes in development

10
shared ownership homes in development

3
Housing with Care schemes for older people

3
sheltered (retirement) schemes

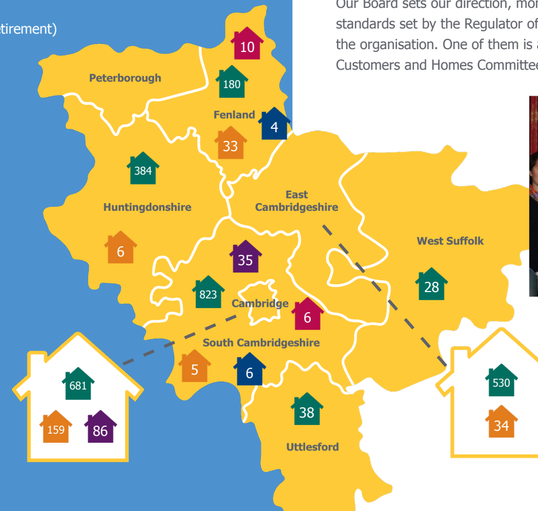
2664 Number of homes

237 Number of Supported Housing homes

121 Number of Housing with Care homes

16 Number of Affordable Rent homes in development

10 Number of Shared Ownership homes in development



TSM (Tenant Satisfaction Measures)

Tenant Feedback

We are here to enable people to flourish, by providing security and creating opportunities through the delivery of high-quality Cambridgeshire based homes with support. We strive to deliver this through our values:

Care
- Compassionate
- Attentive
- Inclusive
- Social conscience

Openness
- Communication
- Open-minded
- Transparency
- Respectful

Trust
- One team
- Collaborate
- Empowerment
- Ownership

Our Board sets our direction, monitors progress towards our goals and ensures we meet the standards set by the Regulator of Social Housing. Board members are people from outside the organisation. One of them is a CHS tenant. She and three other CHS tenants serve on the Customers and Homes Committee.



TSM **75.9%**

Overall satisfaction of tenants with the service provided by Cambridge Housing Society: 75.9% (compared to 81.7% in 2024/25)

Your home

At Cambridge Housing Society, we believe everyone deserves a safe, secure place to call home.

Building and safety measures

In 2025/2026, we carried out the following:	
Safety checks	2,554
Electrical safety checks	471
Homes have a valid gas safety check	100% TSM
Homes have a valid fire safety check	100% TSM
Homes have a valid asbestos survey	100% TSM
Lift safety checks*	100% TSM
Homes have a valid Electrical Installation Condition Report (EICR)	100%
Legionella risk assessments in eligible properties	100%

We also delivered the following:

Repairs

6,721 Number of responsive repairs (compared to 5,513 in 2024/25)

164 number of repairs completed on vacated homes

The number of Stock Condition Surveys completed in CHS homes during 2025/26 was **754**

Planned Repairs

- **58** kitchens (£656,883)
- **89** new bathrooms and toilets (£816,981)
- **136** new A+ rated boilers (£467,071)
- **281** window and door replacements (£723,215)
- **16** roof repairs (£66,017)
- **3** communal boilers (£109,217)
- **2** electrical rewires (£12,565)

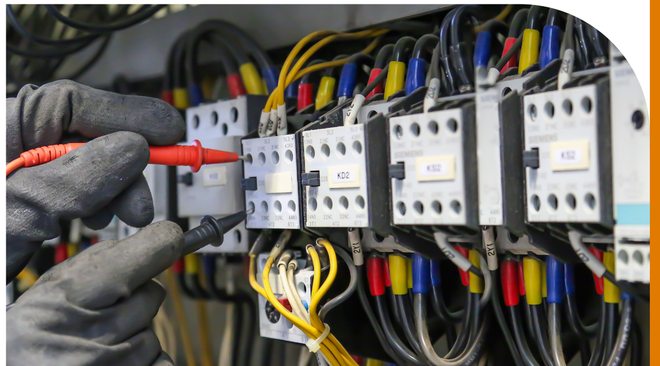
Total: £2,851,949

Alice's story

The first time our team saw Alice* she had knocked on the door at our Russell Street service in Cambridge, and was visibly distressed, anxious and overwhelmed. She took that initial, desperate step to self-refer as she felt she had no other option. Alice explained to our support staff that she had been verbally and physically abused and was deeply afraid of returning to where she was living – a place she described as dirty, cold and unsafe.

At Russell Street, we regularly work with people facing similar situations, and we help by providing accommodation and support for single adults (aged between 18 to 64) with a learning disability or autism. Like everyone who comes to us, Alice, who is autistic, deserved to be met with patience and understanding. When she first arrived at our door, she struggled to speak and could not make eye contact with anyone. A room became available at Russell Street, and given her vulnerability and support needs, we offered her immediate accommodation. She accepted without hesitation.

The first few months were incredibly difficult for Alice. She struggled to engage with her support sessions; her self-esteem was low, and she isolated herself from our other residents. Alice confided that she had been bullied during her time in school and faced ongoing mental health challenges.



Alice received a person centred and trauma informed therapeutic approach from our team, and, after a few months her confidence grew. She also undertook one-to-one counselling, which was better suited to her needs compared to group therapy sessions, and started attending regular GP appointments. With her wellbeing on a more stable footing, our team started to encourage Alice to apply for college, and not long after she was accepted on an electronics course, taking a major step towards her goal of becoming an engineer.

It was around this time that Cambridge Housing Society launched its Social Impact Partnerships Initiative, which aims to connect and collaborate with partners to ensure positive outcomes for young people. One of these partners was Sureserve, a leading provider of energy and compliance services to the social housing sector. As part of the initiative, Cambridge Housing Society tenants are guaranteed interviews at partner organisations if they apply for a job vacancy and have the relevant qualifications. We were pleased to learn that Sureserve had an apprenticeship vacancy in electrical engineering, and Alice met all the qualifications. So, the team at Russell Street helped her prepare for her application and first interview. To help Alice feel more at ease, Sureserve also went above and beyond to arrange reasonable interview adjustments that can have a significant impact on autistic people.

A few days later, Alice received the news that she had been offered the apprenticeship, making her Sureserve's first female apprentice in electrical engineering. On the same day as being offered the apprenticeship, she also passed her driving test. This was a life-changing moment she will never forget, and all the team at Russell Street are so proud of her.

Today, Alice is thriving. Her story is a powerful reminder that support is not often achieved by any one organisation acting alone. The Social Impact Partnerships Initiative was created because we know that housing, support, education and employment are all connected, and that lasting change happens when we all come together with a shared purpose.

*name has been changed

Housing management

We are committed to providing homes that are safe, secure and well managed, while delivering a service that puts you, our tenants, at the heart of what we do. Here are some of our statistics from the last year.



Average Weekly Rents in Cambridgeshire

CHS Social Rent

1 bedroom	£112.50
2 bedrooms	£132.14
3 bedrooms	£146.50

CHS Affordable Rent

1 bedroom	£160.46
2 bedrooms	£193.88
3 bedrooms	£227.17

Non-CHS private sector rents*

1 bedroom	£212.54
2 bedrooms	£247.85
3 bedrooms	£299.54

*Source: Maxinelester.co.uk

Housing management continued

Satisfaction with the lettings process

94% — **general needs**
(compared with 94% in 2024/25)

100% — **shared ownership**
(compared with 93% in 2024/25)

Number of lettings
132
general needs
(compared to 106 in 2024/25)

Relet times (days)
48
general needs/sheltered
(compared to 21 in 2024/25)

Evictions
1
(compared to 3 in 2024/25)

Mutual exchanges
23
(compared to 15 in 2024/25)

New domestic abuse cases
19
(compared to 25 in 2024/25)

Formal complaints about housing management/charges
13
(compared to 20 in 2024/25)

Supported housing

Satisfaction with the lettings process

80% — **supported housing**
(compared with 100% in 2024/25)

Number of lettings
65
supported housing
(compared to 66 in 2024/25)

Relet times (days)
50
supported housing
(compared with 60 in 2024/25)

Evictions
7
(compared to 4 in 2024/25)

Safeguarding incidents
62
(compared to 50 in 2024/25)

Housing with Care

Our Housing with Care service provides more than a place to live. It gives you the opportunity to enjoy greater independence while having access to the care, support and facilities you need to live safely and confidently.

Number of Housing with Care lettings

28 (compared to 23 in 2024/25)

Relet times (days)

79 (compared to 46 in 2024/25)

Safeguarding incidents

8 (compared to 1 in 2024/25)

Number of hours of personal care delivered

33,543

(compared to 36,213 in 2024/25)

Housing with Care feedback

How do you rate the quality of care we provide

95%

(compared to 100% in 2024/25)

How do you rate the approachability and professionalism of our care team

100%

(compared to 100% in 2024/25)

How do you rate your experience in the restaurant

84%

(compared to 92% in 2024/25)

How do you rate the quality of meals provided in our restaurant

84%

(compared to 85% in 2024/25)

How do you rate the cleanliness of the scheme

88%

(compared to 95% in 2024/25)

If you have had a complaint, how would you rate the way in which it was dealt with

90%

(compared to 83% in 2024/25)



The Social Housing Decarbonisation Fund

The Social Housing Decarbonisation Fund (SHDF) is a UK Government initiative designed to upgrade social homes in England to an Energy Performance Certificate (EPC) of C or above by 2030.

Through this funding, we are improving the energy efficiency of our homes, helping you stay warmer, reduce energy bills and lower carbon emissions.

So far, we have achieved the following:

- 117 - number of SHDF homes completed on Phase 1 2024-2026
- £2,578,173.51 - value of SHDF work
- 130 (approximately) - number of homes due on phase 2 – target 2030
- 178 - number of EPCs completed in 2025/26
- 85.68% - homes EPC rated C or above at the end of 2025/26

Looking ahead to the future

We are not stopping there. We are looking to bid for further funding with a view of making sure all our properties are reasonably energy efficient with an EPC at C or above by 2030.

SHDF improvements delivered over the past two programmes included:

- 117 ventilation upgrades
- 101 loft insulation upgrades
- 48 homes given window upgrades
- 41 external walls insulated
- 37 other improvements such as draft proofing
- 25 solar PV installations
- 23 flat roofs insulated
- 21 cavity walls fitted with insulation
- 17 high retention storage heaters



Your voice

Tenant Feedback

We want to hear from you so we understand what issues matter most to you. Your views help us understand what we are doing well, where we need to improve and how you feel about your homes and communities.

Throughout the year, we have continued to listen to tenants in a variety of ways; through surveys, tenant meetings, conversations with our teams and feedback on the services we provide. We use what you tell us to help shape our priorities and make improvements where they are needed.

We want every tenant to feel that their voice is heard and that their feedback can make a difference.

The year in numbers

2,856 **Tenant survey responses**
(compared to 4,441 in 2024/25)

151 **Tenants personally contacted about volunteering**
(compared with 119 in 2024/25)

25 **Tenant Estate Inspectors**
(compared to 22 in 2024/25)

24 **New tenant volunteers recruited**
(compared to 17 in 2024/25)

19 **Committee and panel meetings**
(compared to 17 in 2024/25)

12 **Monthly tenant newsletters**
(compared to 12 in 2024/25)

4 **Induction and training sessions for involved tenants**
(compared to 6 in 2024/25)

5 **Online focus groups and forums**
(compared to 3 in 2024/25)

TSM

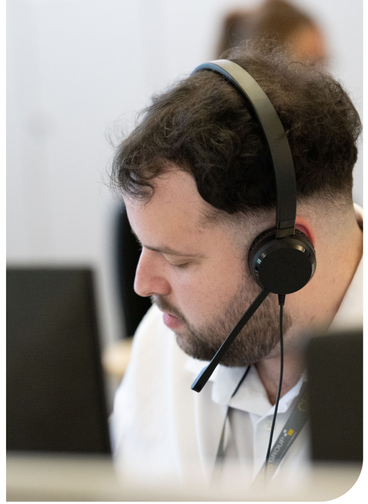
77.6%
agree that we treat tenants fairly with respect
(compared with 80.7% in 25/26)

TSM

70.0%
satisfaction that we keep tenants informed about things that matter
(compared with 73.4% in 2024/25)

TSM

62.2%
satisfaction that we listened to tenant views and act upon them
(compared with 68.3% in 2024/25)



1. Overview

2025 – 2026 was the second full year of CHS's Customer Engagement Strategy agreed in February 2024.

The key areas that we set out in the Action Plan to support the Strategy were:

- Improving communication
- Offering different ways tenants can influence CHS
- Supporting our involved tenants
- Learning from complaints
- Accountability and scrutiny
- Improving customer data

2. Action Plan

Our Action Plan is updated at least twice each year in agreement with involved tenants to ensure it stays relevant to the latest issues and priorities we discuss. Actions completed during 2025 – 26 include:

- Making the decision to invite the three Tenant Chairs to formally join our Customer & Home Committee as Independent Committee Members
- Completing the large-scale customer survey to improve how well we know their needs and communication preferences – there was a 41% response rate
- Launching a separate newsletter for shared owners to contain more relevant news for them
- Making all Tenant Committee meetings hybrid so that people can attend in person or online for every meeting
- Publishing all Tenant Committee minutes on the CHS website
- Reporting on the outcomes of engagement more regularly (twice yearly to our Tenant Committee and Board)





3. Tenant Committee

We started to use text messages to advertise Tenant Committee meetings. We sent texts to around 2,200 tenants, and we received about 30 replies each time; four new tenants came along in person to the October 2025 meeting as a result, and five tenants came in person to the January 2026 meeting, with another nine joining online.

The Committee had a busy year including:

- Running a workshop to develop the new Customer Service Standards
- Agreed policies: complaints, damp and mould, responsive repairs, domestic abuse
- Considered presentations and reports: Awaab's Law, Housing Ombudsman's Report on Repairs and Maintenance, the Contractor Code of Conduct, Customer Engagement Report
- Provided regular updates on: Scrutiny Team, Complaints Panel, contractor forums, building safety, the Engagement Action Plan, "You Said, We Did" tracker, Tenant Satisfaction Measures latest performance

4. Scrutiny

The Scrutiny Team's report on Payment Methods was presented to the Scrutiny Feedback Committee in July and the CHS Board in September 2025. All the recommendations were fully or partially accepted. Feedback from customers demonstrated that CHS should continue to offer choice while nudging people towards paying in the most cost-effective way. The Scrutiny Team recommended that Finance sign a new contract with AllPay on a new tariff saving £24k a year.

The Scrutiny Team chose to review the Tenancy Handbook for their next project. They held an event in Cambourne in the October half term for tenants to give their views on the Tenancy Handbook. They also used email and telephone surveys to gather data. In their report, the Scrutiny Team recognised the importance of sharing accurate tenancy information with tenants and the need to be able to easily update information when necessary. They suggested introducing a more tenant friendly handbook and leaflets using photos and links and having a lead editor to create a consistent approach and avoid repetition.

Tenant Satisfaction Measures and performance data were reviewed, including satisfaction with repairs and results from a survey on tenant communications, in order to select topics for future Scrutiny projects. Repairs satisfaction and communication are areas they want to investigate.



5. Complaints Panel

The re-formed Complaints Panel met for the first time in May 2025. New members were introduced to CHS's Complaints Policy and how complaints are handled. Members were guided through the process of reading a real property complaint and evaluating CHS's response.

A training session with the Housing Mediator Dave Simmons was held in June 2025 with staff and Complaints Panel members. It gave background to the Complaint Handling Code, guidance on effective written responses to complaints, and suitable remedies, including compensation.



The next meeting was held in November where the Panel reviewed a housing complaint plus:

- Unreasonable Customer Behaviour policy
- Self-assessment against the Housing Ombudsman's Complaint Handling Code
- Annual complaint handling report

At the February meeting a repairs complaint was reviewed and:

- Lessons learned from complaints
- Property Services Complaints and Feedback Analysis

For each complaint that was reviewed, members gave feedback on the quality of complaint handling and suggested improvements.

You said...We did

- A new cleaning contract began for internal communal areas as feedback about the existing service was poor.
- We started a new way to report hazards in communal areas using QR codes you can scan on your phone – this was suggested by tenants at the Building Safety Forum.
- We added more 'how to' videos on the website for DIY repairs, which customers asked for in the communications survey.
- From April 2025 we added leaflets to service charge statements, to explain the information as many tenants wanted more clarity about what the statement means.
- Tenants told us that they were frustrated when prebooked repair appointments were cancelled at the last minute due to sickness of the appointed engineer. Fortem introduced a new plan for managing when their staff are off sick. When someone reports sick, appointments scheduled for that day are rescheduled immediately, while appointments over the following two days are reallocated to alternative engineers.
- Tenants were experiencing delays to completion of repairs, particularly where access scaffold or drainage works were required, as Fortem relied on a small group of specialist subcontractors for these works. Fortem recruited additional subcontractors to support the service and employed an additional staff member whose focus was to reduce the overdue repairs that had gone past target.
- Tenants who work 9am-5pm told us that it was difficult to find the time to rearrange appointments by phone during working hours. Sureserve introduced WhatsApp for customers to rebook gas servicing and electrical testing appointments for a more convenient date.
- Russell Street residents (a supported housing scheme) told us that the bathrooms were unhygienic and in a poor condition. All Russell Street bathrooms and kitchens were replaced.
- The Domestic Abuse policy was made more user-friendly after discussion at the Tenant Committee.
- CHS agreed a new contract with AllPay to reduce costs as a result of the Scrutiny project on payment methods.



Complaint handling report

We are committed to listening when things go wrong and making it as easy as possible for you to raise concerns. We aim to resolve issues quickly and at the first point of contact wherever possible, while ensuring that formal complaints are handled fairly, consistently and in line with our complaints handling process. Most importantly, we use your feedback to understand where we can improve our services and deliver better experiences.

TSM

36.4% - satisfaction with our approach to handling complaints (compared with 47.2% in 2024/25)

49 - total number of formal complaints escalated to second stage (compared to 21 in 2024/25)

57.8 - number of stage 1 complaints per 1,000 homes (compared to 27.5 in 2024/25)

17.1 - number of stage 2 complaints per 1,000 homes (compared to 7.1 in 2024/25)

92.6% - complaints responded to within Complaint Handling Code timescales (stage 1) (compared with 74.3% in 2024/25)

97.7% - complaints responded to within Complaint Handling Code timescales (stage 2) (compared with 100% in 2024/25)



Breakdown of complaints

285 Initial contacts

161 Formal complaints



Formal complaints by area

13 Housing Management

1 Community Support Services

5 Development

141 Property Services

1 Housing with Care

Themes arising from complaints:

How we handle complaints

Every tenant raising a concern will be offered the chance to make a formal complaint. If we have already resolved the same issue before, we will confirm this in writing. We are also tightening our checks to ensure letters are accurate before they are sent.

Repairs

Repairs remain our biggest area for improvement. Many of you told us you were not kept updated on progress, had appointments changed at short notice, or struggled to get answers including with damp and mould work and jobs needing multiple visits.

Some repairs took too long, particularly where specialist contractors, parts, or replacement decisions were needed. We also heard about missed appointments, poor workmanship, and properties left untidy after work.

We are strengthening how we spot and escalate health and safety risks, following cases including a delayed fire door replacement and inconsistent handling of emergency repairs. We also identified a data handling issue where personal information was not properly redacted, which we are addressing.

Where tenants lost heating or water, or faced a serious leak, we did not always respond quickly enough with support or temporary accommodation something we are committed to putting right.

Housing management

We are improving how we set expectations at the start of anti-social behaviour cases, so tenants know how and when they will hear from their Housing Officer.

We are ensuring we follow our own policy on unreasonable behaviour including issuing a written warning before restricting contact and making clear that tenants can appeal.

We are also reviewing how we talk about rent: describing a small, unintentional shortfall as "arrears" can feel alarming, and our annual rent review letter will better explain why monthly direct debit amounts are calculated as they are to help prevent balances building up.

Community investment

Investing in our communities is about more than providing good-quality homes. We want to create thriving, connected communities where people have opportunities to live well and feel supported.

As the cost of living continued to increase in 2025 to 2026, our Community Investment team worked tirelessly to support our tenants and customers.

Money Matters

£1,077,774

extra in our tenants' pockets due to Money Matters support

£1,103,219

extra in the pockets of those living in the local community due to Money Matters support

Cambridgeshire Local Assistance Scheme (CLAS)

	Number of clients	Referrals on	Average Social Value	System partners	Value added
25/26	473	36	+£9,299	250+	£24,475
24/25	1,022	101	+£6,093	279	£55,973

Mike's story

Mike* is a 59-year-old tenant living with chronic obstructive pulmonary disease (COPD), which had been progressively worsening. Mike had lived in a second-floor general needs bedsit for more than 20 years, with no lift access, which became increasingly unsuitable for him as his health declined.

Mike had previously relied on support from his mother until her death two years ago. Since then, he had been struggling with daily living, including cooking and maintaining a varied diet. He was mainly eating sandwiches and microwave meals, but his microwave had been broken for six months.

The CHS Community Connector and Money Matters team worked with Mike over a nine-month period to secure appropriate support and help him move into more suitable accommodation. Following discussions with the Housing with Care team, the team decided to accept Mike on a tenancy-only referral, with the option to add extra care support if needed in the future.

Funding from our WIN fund, which provides individual and often emergency support to people living in our supported housing services, provided Mike with a replacement microwave, helping him regain access to hot meals and a more varied diet. WIN also donated Mike a cutlery set, giving him the option to invite a friend for dinner and help reduce his isolation.

Since moving to Richard Newcombe Court, our Housing with Care scheme, Mike has settled in well. He has accessed the visiting hairdresser, joined social lunches and started to try new foods. Staff have noticed a significant positive improvement in his wellbeing – he appears more relaxed and his confidence has improved.

Mike said:

"I am able to go out now because I don't have to worry about not making it up the stairs."

The Money Matters team continues to support Mike with benefits, including updating PIP and his change of address.

*name has been changed

Your community

Development programme

During the year we completed 12 new homes and confirmed resources to start building 47 new homes during 2026-27. This will help us to deliver our planned programme of, on average, 25 new homes per year which we plan to increase further in years to come.

Through our development programme, we are continuing to invest in new and existing homes, creating high-quality, sustainable places for you to thrive.

Anti-social behaviour (ASB) and Neighbourhoods

At Cambridge Housing Society, we want everyone to feel safe and comfortable in their home. We take reports of anti-social behaviour seriously, and work with tenants and partners to respond to and resolve any issues.



TSM

49

New anti-social behaviour cases (compared to 43 in 2024/25)

TSM

66.7%

Satisfaction that we keep communal areas clean and well maintained (compared to 66% in 2024/25)

TSM

16.2

ASB cases per 1,000 homes rented and shared ownership (compared to 14.4 in 2024/25)

TSM

52.3%

Satisfaction that we make a positive contribution to neighbourhoods (compared to 58.1% in 2024/25)

TSM

58.2%

Satisfaction with our approach to handling ASB (compared to 54.5% in 2024/25)

TSM

0.7

Number of ASB cases that involve hate incidents per 1,000 homes (compared to 0 in 2024/25)

Social value

We use a methodology developed by the Housing Association Charitable Trust (HACT) to better understand the social value delivered across our community services.

The methodology converts uplifts in wellbeing to a monetary value, which are detailed below for 2025/26. The monetary value is the equivalent amount of money that a tenant would need to have the same uplift in wellbeing as from, for example, the outcome from getting a job or finding a new home. The levels of uplift need to be considered within the context of service delivery rather than just as a performance measure.

The Community Support total was £2,085,562, with an additional 84 wellbeing outcomes including:

Financial resilience and digital inclusion

» Most outcomes relate to improved financial comfort, ability to pay for housing, saving, managing or relieving debt, and access to the internet or computers

Pathways into work and training

» Repeated outcomes reflect movement into employment (full-time, part-time and self-employment) and progression routes (apprenticeships, vocational training, government schemes and volunteering)

Improved health and wellbeing

» Outcomes include good overall health, confidence, relief from depression and anxiety and alcohol problems, smoking cessation, and ability to rely on family

Stability and recovery from homelessness

» Multiple projects evidence transitions from temporary accommodation or rough sleeping into secure housing, including outcomes for people with or without dependent children

Increased activity and community connection

» Outcomes show increased physical activity (walking, cycling and other exercise) alongside stronger social participation such as social and tenant groups

Feeling safer locally

» Several outcomes relate to reduced worry about crime



The Money Matters support total was £1,365,395, with key outcomes including relief from anxiety and depression.

The Cambridgeshire Local Assistance Scheme (CLAS) total was £924,312, with key outcomes including relief from anxiety and depression.

The Housing and Communities Connector total was £50,712.

The Property Services total was £2,117,463. We also saw improvements to 456 tenants' homes with key outcomes in:

- Energy efficiency improved to Band C
- Rectification in ceiling faults
- Rectification in door faults
- Rectification in wall faults
- Rectification in penetrating high level damp
- Rectification of serious condensation and mould growth
- Rectification of floor faults

Our Social Impact Partnerships initiative campaigns have contributed to the social value created, particularly our Employment Support Fund (ESF) and mentoring campaigns. Those residents who received support from ESF and mentoring in the past 12 months accounted for £76,416. Those in receipt of ESF recorded outcomes in good health, ability to pay rent, relief of depression and no debt, whilst those receiving mentoring support recorded outcomes in volunteering, no debt, ability to pay for rent and to save. We can only attribute a part of the social value created to these specific two campaigns but know that the outcomes for ESF around able to pay for rent and no debt is linked to their employment, and for mentoring, volunteering is a direct outcome from mentoring.

Our year in numbers

Customer services

2,196

Average number of calls taken each month by Customer Services (compared to 1,076 in 2024/25)

21.5 seconds

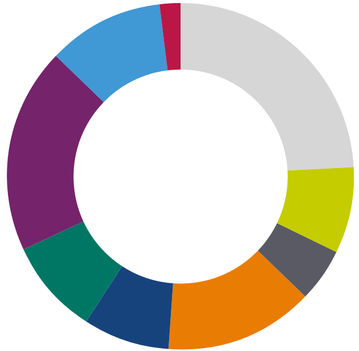
Average time taken to answer phone calls (compared to 25 seconds in 2024/25)

33

Average number of LiveChat calls per month (compared to 37 in 2024/25)

Investing in your home and services

Here is a breakdown of how your rent is spent



2%
Community investment
£607,425

13%
Housing Management
£3,758,138

19%
Central services/overheads
£5,644,896

10%
Service costs
£2,971,763

8%
Support costs
£2,486,513

12%
Building works - responsive repairs
£3,370,028

4%
Building works - cyclical
£1,096,695

10%
Building works - improvements
£3,058,000

22%
Interest Costs
£6,440,631

Total £29,434,089

Plans for the next 12 months

Over the coming year, we are focusing on several key priorities designed to strengthen our services, enhance customer experience and support sustainable growth. These include:

- Developing a new Corporate Plan for 2027–2030, setting out our strategic direction, service ambitions and growth objectives for the next three years
- Co-designing a new Tenant Engagement Strategy with tenants, bringing together customer insight and feedback to create an action plan that identifies new and meaningful ways to engage with our communities
- Selecting and implementing a new housing and data management system to improve operational efficiency, service delivery and the overall customer experience
- Completing the refurbishment of Endurance House, including structural improvements and the creation of a modern, flexible workspace for colleagues
- Advancing our Sustainability and ESG Strategy, ensuring environmental, social and governance considerations remain at the heart of our decision-making
- Enhancing our understanding of customers by using insights from our recent customer data survey to develop targeted actions that improve services and outcomes
- Driving forward our Neighbourhood Improvement Project, aligned with our wider Wellbeing Strategy, with a focus on shared environments, anti-social behaviour, partnerships and community development
- Improving satisfaction among shared ownership customers through the continued delivery of our improvement programme
- Continuing to work closely with our repairs contractors to further enhance the quality, responsiveness and reliability of repairs services for our tenants





Celebrating 100 years of CHS

Next year marks a significant milestone as we celebrate our centenary. To commemorate 100 years of serving our communities, we have planned a series of activities and events throughout the year.

These will include monthly competitions for tenants, the planting of 100 trees across our local communities, and a sponsored 100-mile walk, run and cycle challenge to raise funds and awareness.

We will also launch a new community engagement initiative, visiting some of our largest communities to meet directly with tenants, listen to their experiences and gather valuable feedback on how we can continue to improve our services.

Our centenary celebrations will provide an opportunity not only to reflect on our achievements over the past century, but also to strengthen relationships with our tenants and communities as we look ahead to the future.









Head Office

Cambridge Housing Society, Endurance House,
Chivers Way Histon, Cambridge CB24 9ZR

General Enquiries
0300 111 3555

Minicom
01223 713784

Repairs
0300 111 3555
(24 hours for
emergency repairs)

Email
info@chsgroup.org.uk

repairs@chsgroup.org.uk

Web
www.chsgroup.org.uk

CHS GROUP
housing, care, and community services in Cambridgeshire