



Keniston

Smaller

Caring

Big enough to make a difference



Annual report to residents 2024-25

www.kenistonha.co.uk

A message from our Chair and CEO

Jonathan Card, *Chief Executive* and Emma Keegan, *Board Chair*

THIS YEAR, it is more important than ever that Keniston continues to focus on our core purpose – to keep all our homes in a safe, secure and well-maintained condition, with responsive services that meet our residents' priorities, in line with our values.

We started the year from a position of strength, with our most recent Tenant Satisfaction Measure survey showing 90% satisfaction with our overall performance. We're proud to be high performing, but equally keen to avoid becoming complacent.

The expectations and pressures we face are increasing, and we need to work hard to continue to maintain a bond of trust in us as a landlord. We fully recognise our accountability to our residents, and support those who choose to use our complaints procedure to raise any concerns. As with other social landlords, this year has seen an increase in both complaints and reports of anti-social behaviour, as set out elsewhere in this report.

Keeping our homes healthy to live in and free of hazards such as damp and mould is paramount, and we closely scrutinise our performance in this area.

During the year, we have continued to develop our plans to keep all our homes fit for the future as the world moves towards a low carbon future. Currently, most Keniston homes rely on fossil fuel – mainly gas – for heating and hot water, and in the coming years we can expect this to change.

Our priority is to look after the interests of Keniston residents and our existing homes, but there is also an acute need for more good quality social housing. We were delighted that planning permission for 26 new social homes within the Darrick Wood estate was



granted on appeal, and we are working towards construction starting in 2026. In the longer term, we also plan to redevelop the former older persons' housing at Robert Whyte House on the Bickley estate.

Overseeing Keniston's strategic direction is our Board of Directors, comprising up to a dozen individuals drawn from a range of backgrounds. During the year, we welcomed new members Marcia Gillings and Simon Hague, and said farewell to our longstanding member Simone Bailey.

Keniston's staff are a key asset, and staff wellbeing is important. Our experienced and committed staff team helps greatly in providing good landlord services. During the year, we said farewell to our experienced Finance & Resources Director Andrew Shiatis, and welcomed back Ruby Judt as his permanent replacement.

As always, a key role for our Board is to oversee our approach to risk management. The world around us continues to present Keniston with constantly evolving risks, which we aim to manage realistically and with appropriate measures to protect the organisation. Each Board meeting assesses current risks and updates our approach to managing them. In addition, our Audit & Risk Committee monitors how we manage risk, including an in-depth look at selected risk areas each meeting.

Building our new development at Darrick Wood in Farnborough

– for a smaller organisation reliant on external expertise – brings a new set of risks which we need to be alert to.

We are working to implement our Equality, Diversity & Inclusion Strategy and Policy. During the year, this incorporated training and awareness raising for all, to be followed by a focus on recruitment, leadership and communication.

In 2025-26, there will be more changes for Keniston. Board Chair Emma Keegan will step down at the end of her six-year term, and we are recruiting a successor to this key role. A further resident satisfaction survey later in 2025 will allow us to benchmark our Tenant Satisfaction Measures against others in the sector.

Emma would like to share a final message with residents. *"It has been my privilege to lead Keniston over the past six years, working alongside dedicated, passionate and experienced board and executive colleagues.*

"I am proud of Keniston's strong financial and operational performance and high tenant satisfaction. Keniston is truly an association that lives its values of respect, openness, inclusivity, integrity and excellence."

We wish to thank Emma for her committed work for Keniston and wish her well for the future.



1 About Keniston

WE ARE a non-profit-making housing association, providing low-cost social housing for people in need of a home.

We provide **627** general needs, **184** sheltered housing and **33** leasehold properties, of all sizes, on estates across the London boroughs of Islington, Southwark, Lambeth, Bromley, Bexley and Croydon, and also in Crawley.



2 Lettings



WE LET 36 homes during the year (previous year, 47). These included six households making an internal transfer and three direct applicants. In addition, there were **nine** mutual exchanges (previous year, seven).

Our average re-let time was **16** days (previous year, 15 days), in line with our target of 16 days.

Our new home survey was completed by **35** new residents.

- **100%** agreed Keniston kept them up to date with relevant information during the allocation period.
- **94%** agreed Keniston's staff

were polite and helpful throughout the process.

- **80%** agreed they had received helpful information.

However, residents involved in a mutual exchange said they could have done with more information. We looked into this and have now added a comprehensive mutual exchange leaflet to our process.

New resident feedback

"Really grateful, nice to have a bedroom."

"Went all OK. KHA very professional. Smooth running, no issues."

"It's been absolutely great. Office all very helpful and lovely. Impressed with manager and how kind he was. Everyone's been very nice."

"Exceeds my expectations, second to none. I am extremely grateful. Many thanks."



Our lettings performance	Keniston 2023-24	Keniston 2024-25	Other small HAs 2024-25	Keniston target 2024-25
Average letting (days)				
General needs	18	15	43	16
Housing for older people	13	16	22.7	16

3 Estate services

Estate improvements

WITH FUNDS from our Better Homes, Better Neighbourhoods initiative, we:

- refurbished or replaced several outdoor benches
- brought in CCTV cameras to deter anti-social behaviour
- replaced estate signs and noticeboards at several sites
- added more planting and improved landscaping at several estates
- provided a green compost skip
- added more lighting
- made improvements to boundary walls
- added new cushions to the sheltered scheme lounge and new furniture for the scheme's guest room
- increased drainage to part of an estate



- added a new planter
- bought a lawnmower
- painted a hopscotch grid onto a podium
- provided large canvas photos for a communal lobby
- installed memorial benches and plants in tribute to a former staff member
- added pigeon strips and anti-climb paint
- increased security locks on bin stores, and
- purchased two trees for estates.

Estate satisfaction

WE CARRIED OUT seven estate satisfaction surveys.

Disappointing estate survey results for Foxley in Croydon, Silver/Byers Court in Islington and Sunningdale Court in Crawley are primarily due to a low response rate. Only 14% of Foxley residents, 18% of Silver/Byers residents and 27% of Sunningdale residents responded.

Negative responses for Foxley came with no explanations, making it hard to respond. We have asked residents to contact us about their



Estate satisfaction scores

Perryfield House	100%
Dromore	100%
Burnhill House	100%
Nethewode Court	94%
Sunningdale Court	78%
Silver/Byers Court	67%
Foxley Hall	60%

concerns. Meanwhile, at Silver/Byers and Sunningdale we got contradictory responses about cleaning and the use of communal space.

We have recruited an additional Housing Officer, so that the size of patches and our Housing Officers' overall workload can be reduced. They will spend more time visiting sites to ensure our standards are maintained.

We are looking into why response rates were low. Our Engagement & Communications Officer will raise this with the Resident Panel.

Anti-social behaviour

WE RECORDED 87 anti-social behaviour cases in 2024-25, including one hate incident. For the purpose of comparison with other landlords, this equates to 103 cases per 1,000 homes.

Although many cases were low level, this was a big increase on the previous year (29 cases), so they took up a lot of staff time.

In all, 40% of our cases related to noise nuisance, so we invested in a noise app, which allows residents to gather evidence for us by recording noise on their phones.

We also saw an increase in cases involving drug and alcohol misuse, where the resident gets little support or refuses to engage. We worked closely with the Police, and other agencies to help resolve cases.

Twelve cases remained open at the end of March 2025, including four awaiting court dates and one at the first stage of legal action. We are still working with complainants, perpetrators and other agencies on the other seven cases.

Resident feedback

"The whole package that residents receive from Keniston is outstanding."

"I'm so glad they took over Whites Meadow when I lived there, they were a great improvement on the previous landlords... they are the best landlords I've ever had."

"I have lived in two of your flats for 29 years. Still happy!"

"Gardener is excellent. Since he started, he has got the garden looking the way it should be"

4 Complaints

Complaints we received

WE CONTINUE to receive a low number of complaints. In 2024-25, we received **21** stage 1 complaints (11 in the previous year) and **four** stage 2 complaints (none the previous year).*

Our process starts as soon as we receive your complaint. Because we contact complainants early to sort things out, two maintenance and three housing management complaints were withdrawn. A sixth complaint was treated as a service request. This left 15 cases to follow up formally.

Stage 1

One stage 1 complaint was about staff conduct.

Eleven were housing management issues, including:

- an appeal against legal action and another about providing information we requested
- an untaxed vehicle
- an allegation of forgery by Keniston

- a claim that Keniston had discriminated against someone
- a decision about pet ownership
- three about neighbour nuisance, and
- two about tree removal.

Three complaints were about day-to-day repairs:

- two complained about leaks from above, and
- a third complained about a trip hazard.

Of these 11 cases, we upheld one case, partially upheld two others and did not uphold the remainder.

Stage 2

Three stage 2 complaints were about housing management and one about day-to-day repairs. Our decisions did not change from stage 1: three were not upheld and one was partially upheld.

**When comparing ourselves with other landlords, this would equate to: (stage 1) 24.9 complaints per 1,000 properties, against our target of no more than 20; (stage 2) 3.6 complaints per 1,000 properties.*



Lessons we learnt

THIS YEAR, our complaints taught us a number of things.

- We should keep detailed notes, so that cases can be assessed more accurately.
- Residents who are kept informed at all times are less likely to take a complaint further.
- Offering the right compensation at an earlier stage can also help to resolve a complaint before it goes further.
- Small goodwill payments can help improve a situation.
- When a resident is considering taking their stage 1 complaint further, it helps if we first review that decision.

Complaints Handling Code

IN LINE WITH the Housing Ombudsman's Complaints Handling Code:

- We refused no complaints.
- We were compliant with the Code.
- The Ombudsman did not need to provide us with reports on our performance. (They do this sometimes if they receive complaints about a landlord)
- We completed our annual self-assessment. (To access our Annual Complaints Performance and Service Improvement Report, go online to: www.kenistonha.co.uk/about-us/publications)



Board oversight

Board member Stephen Hoad is our official Board Member Responsible for Complaints. Every three months, he meets our Operations Director to review our performance and to check we

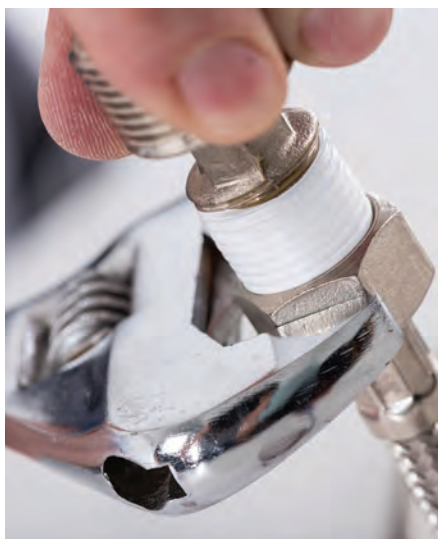
have learned lessons from active and closed complaints.

He also:

- views our detailed complaints reports before they go to the Board
- attended two stage 2 hearings
- reports to the Board on our performance compared with the other landlords in the G320 group of similar housing associations.

He confirms: *"Having investigated complaints undertaken by Keniston, the processes used and compliance with Keniston's policy and the Code, I am satisfied that a well-managed and effective process is in place."*

5 Repairs and maintenance



Repairs performance

WE CARRIED OUT 2,817 repairs. Of these, 2,529 were day-to-day repairs and we completed **98.2%** (97.2% last year) of them on time against a target of 97%. The other 288 repairs were for voids, servicing and planned maintenance.

Our repairs performance	Keniston 2023-24	Keniston 2024-25	Other small HAS 2024-25	Keniston target 2024-25
Emergency repairs completed on time	98.1%	100%	100%	100%
Routine repairs completed on time	96.6%	98.4%	95%	97%
Average days to complete responsive repairs	8 days	7.5 days	No longer compared	6.5 days
Cost per property – responsive repairs and empty homes	£987	£1,049	£1,005	Not applicable
Cost per property – major and cyclical works	£1,207	£1,914	£1,954	Not applicable

Repairs satisfaction

Satisfaction with repairs was **91.7%** against a target of 95% (previous year, 89.6%). We measure this figure from the responses you give us by text and on paper after your repair has been completed.

We ask you to give us additional information if you think our service falls short in any way.



Our spend on repairs and maintenance

ON AVERAGE, we spent **£689** on day-to-day repairs to each property (previous year, £487). The rise reflected much higher materials and labour costs driven by inflation in 2024.

We spent **£291,701** on empty homes (previous year, £334,554). Although we had fewer empty homes than in previous years, our average spend before we could relet them increased because they had been left in such a poor condition and because repairs costs had risen.



We also spent:

- **£1,087,779** renewing major items in 368 homes
- **£144,217** on external decorations to 169 homes
- **£16,171** on improvement works, and
- **£24,102** adapting 31 homes to make them more suitable for residents living with disabilities.

Investing in our homes

Major works and redecorations

WE WERE PLEASED residents were highly satisfied with the work we got completed during the year.

Satisfaction surveys are sent to all residents involved, with the results circulated to Keniston staff and contractors, and published on our website.

Before and after: redecorations at Southwood Close in Bickley.



Satisfaction with works completed at your estate

Southwood Close cyclical decoration	100%
Tarling Close cyclical decoration	100%
Nethewode Court cyclical decoration	100%
Darrick Wood and Foxley Hall heating upgrades	100%
Darrick Wood window and front door replacement	100%
Whites Meadow boiler, kitchen, and bathroom replacement	100%
Burnhill House communal pump, break tank replacement	100%
Darrick Wood kitchen replacement	100%
Sunningdale Court cyclical decoration	94%

Resident feedback

Heating upgrade

"The work was carried out within the timeframe set by the contractor. The flat was left neat and tidy, and the new boiler system works wonderfully well."

Bathroom upgrade

"Very neat job and much improved."

Kitchen upgrade

"The quality of work was exceptional."

Communal water pump replacement

"Done a good job without causing any disruption to our water. My water wasn't off."

Cyclical decoration

"All the works that have been completed have been done really well and make the place look really clean and fresh."

Health and safety

WE WERE COMPLIANT with all our health and safety work last year.

Inspections

We carried out:

- **11** asbestos inspections in communal areas
- **850** five-yearly electrical checks
- **721** gas safety certificate inspections
- **seven** lift inspections
- **eight** water tests to check for the Legionella bacteria, and
- **two** Fire Risk Assessments (FRAs).*

We reported three accidents, but none were serious enough to report to the Health & Safety Executive.

All our homes met the Decent Homes Standard.



**Our consultant carries out Fire Risk Assessments for our blocks above four floors each year, and for all other blocks every two years. This year, no further action was required. Four low-priority actions were outstanding at year end. All of our schemes will be re-assessed in 2025.*



Wellbeing and community events

WE HELD 12 community events throughout the year. For our general needs tenants:

- we held fun days at Foxley Hall in Croydon and Merrow Street in Southwark, and
- we arranged coach trips (one to Southend and one to Hastings), which were funded by Darrick Wood Community.

Our sheltered residents held:

- a talk with the local police community support officer
- four Christmas lunches with entertainment
- a Christmas carol concert with local school children
- a St George's day event
- an Easter social event, and
- residents held a fundraiser in the communal lounge for Comic Relief.



Happy competition winner at Merrow Street fun day.

Our sheltered residents have an active social life all year round, for example holding a monthly fish and chip day (with discounted rates from the local shop), a fortnightly quiz, weekly card games and coffee mornings, and twice-weekly bingo sessions. A mobile hairdresser and a beautician both call at schemes regularly.

Foodbank

WE ADVERTISED the benefits of the Bromley Foodbank, Church Community Larder at St Nicholas Church in Orpington and Hayes Community Foodbank in West Wickham and asked for donations.

Residents donated many goods and these were delivered to the foodbanks by Keniston staff.

We also issued foodbank vouchers to residents in need throughout the year.



Engaging with residents

WE HELD 10 resident meetings, with 60 people attending.

Surveys

WE CARRIED OUT 16 different surveys – by post and on the phone – with 223 resident interactions.



Resident Panel

WE CONSULTED with our Resident Panel about new policies throughout the year via email and Zoom.

They commented on our:

- Strategic plan
- Domestic abuse policy, and
- Anti-social behaviour and nuisance policy.

Following feedback received from staff and the Panel:

- We introduced a separate definition of nuisance for clarity.
- We updated examples of what is/is not anti-social behaviour in a simpler table format.

Resident Panel feedback

"Thanks very much for your response to my comments on the draft policy. It is most gratifying to have my suggestions considered and implemented in this way, thank you."

- We simplified high, medium and low risk categories.
- We split the policy into sections, titled for ease of reference.
- We added new sections on recharges and a person-centred approach.
- We changed the word 'customers' to 'everyone'.

Estate walkabouts

WE HELD 11 estate walkabouts last year.

7 Help with finances

RENT ARREARS at the end of the financial year stood at **2.27%** (previous year, 2.36%) against a target of 2.6%. This is an amazing achievement in the current climate.

Our Rent Income Team referred residents struggling with their finances to a number of specialist debt agencies.

They included:

- Christians Against Poverty
- Help On Your Doorstep in Islington
- Citizens Advice Bureau
- SSAFA, the Armed Forces Charity
- Thames Water's Customer Assistance Fund
- British Gas Energy Trust
- StepChange, and
- National Debtline.

Raising incomes

We assisted many residents throughout the year in applying



for Housing Benefit, Council Tax Benefit, Universal Credit, Pension Credit and Personal Independence Payments.

We also secured grants from local authority Household Support Funds, so that **two** residents could buy some essential household appliances.

In addition, we successfully secured **15** Discretionary Housing

Resident feedback

"The council tax advice you gave me during sign up was very helpful. I contacted them and got my payments changed to 12 months instead of 10."

"I am pleased to inform you that I qualify for Pension Credit and it seems to be backdated also. This due to all the support you gave recently and for which I am grateful. Many thanks for now and thank you once again."

Payments for residents in need of top-up payments towards their rent.

We held **five** drop-in surgeries, attended by 36 residents, which provided help in claiming Universal Credit or Housing Benefit, as well as offering advice about debt and ways to maximise residents' incomes.

8 Value for money

WE HAVE TO demonstrate that we are offering good value for money in the services we provide.

We analyse our costs and performance across all range of activities, comparing trends over time and with our two peer groups:

Our peer groups are:

- London and the Southeast benchmarking group, which has about 36 housing association members, and
- Acuity's national all Subscribers Group, which has 154 members.



Our running cost per home rose during the year, from £6,347 to **£9,410** – higher than average for our benchmarking groups.

This was due to having **28** empty homes (previous year, 47), with no rent coming in while we repaired them – which took time as the properties were returned to us in poor condition.

The average overall cost to Keniston of managing and repairing each empty home rose to **£1,390** (previous year, £1,148), reflecting a rise in the cost of materials and labour across the repairs industry. Our higher cost is also because we set a high standard for the work we carry out before reletting.

Our housing management cost per home was **£360** (previous year, £340), which remains significantly lower than average.

9 Our staff

WE EMPLOYED 36 staff in 2024-25. With some working part time, this was equivalent to 29.6 full-time roles.

In all:

- **13** of our staff members were male and **23** female
- **32** of our staff members were white British and **four** were Black or Minority Ethnic
- **three** of our staff left during the year and **four** new people joined us.

Training

We ran around **163** (previous year, 194) training sessions, at a cost of **£10,700** (previous year, £6,012). The significant increase was because two members of staff undertook specialist training.



Above: Staff celebrate Pride Month. Keniston has a strong Equality, Diversity and Inclusion policy. See: <https://www.kenistonha.co.uk/about-us/publications/kenistons-policies/>

Staff sickness

Short-term staff sickness came in at **3.56** days average (previous

year, 4.88). Our long-term sickness rate was **18.97** days (previous year, 23.03). We have two staff

members with longstanding chronic health conditions. There is no ongoing salary cost to Keniston.

10 Our Board

OUR BOARD MEMBERS provide a rich mix of strategic, legal, financial, housing, asset management and development experience.

Emma Keegan (Chair)
Housing professional



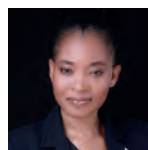
Ian Pinches (Chair of Audit & Risk Committee)
Semi-retired portfolio Non-Executive Director



Sally Rice (Chair of Development & Growth Committee)
Independent housing consultant



Liz Emmanuel
Chartered Management Consultant



Marcia Gillings
Chartered Surveyor



Simon Hague
Independent housing consultant



Rachel Hewett
Director of System Strategy at NHS Kent and Medway



Stephen Hoad
Chartered Surveyor



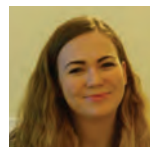
Andrew Pert
Chartered Internal Auditor



Mariola Viegas
Design and Technical Lead, Architect and Design Manager



Lucy Worrell
Head of Corporate Strategy & Change



11 Our financial performance

WE GENERATED a surplus of **£2.2m** on a turnover of **£6.8m**. This was due to selling a property for £969,000 and because we were able to reverse an accounting 'impairment' (which reduces the value of asset) against Darrick Wood in Farnborough, when we were finally granted planning permission last December to develop on land at the estate.

We consider our surplus to be an outstanding result, especially given the significant rise in costs due to inflation.

Rental income

We again performed well in managing our income, collecting **100.24%** of rent due (previous year, 99.2%), beating our 100% target. Having reduced our arrears target to 2.6%, we were pleased to achieve **2.27%** (previous year, 2.36%) by year end. Both of these results compare extremely well with other housing associations.

Repairs performance

We completed day-to-day repairs within an average of **7.5** days, outside of our target of 6.5 days, with **98.3%** completed on time, which is in line with our target.

Payments to directors

In total, we paid the equivalent of **£475.73** per property to directors (the senior management team and the Board). The highest paid director received a salary of the equivalent of **£114.82** per property for the year. We compare pay scales and other costs with similar organisations to confirm that we are able to recruit and retain a high quality leadership team, while demonstrating value for money. Reporting on these figures is a new regulatory requirement.

Income and expenditure for the year ended 31 March 2025

	2025 £	2024 £
Turnover	6,817,460	6,399,686
Operating expenditure	(5,279,353)	(5,375,447)
	1,538,107	1,024,239
Profit on disposal of a social housing property	969,013	–
Impairment of property costs		(58,563)
Operating surplus	2,507,120	965,676
Interest receivable and finance income	21,542	14,514
Interest payable and other finance costs	(289,167)	(385,374)
Surplus for the year	2,239,495	594,816

Balance sheet at 31 March 2025

	2025 £	2024 £
Fixed assets		
Housing properties	45,993,644	45,590,186
Other fixed assets	424,822	472,573
	46,418,466	46,062,759
Current assets		
Debtors	391,707	402,782
Cash and cash equivalents	2,003,135	1,347,806
	2,394,842	1,750,588
Creditors: amounts falling due within one year	(1,660,474)	(1,485,660)
Net current assets	734,368	264,928
Total assets less current liabilities	47,152,834	46,327,687
Creditors: amounts falling due after more than one year	(23,691,785)	(24,969,134)
Provision for liabilities	(557,000)	(723,000)
Total assets	22,904,049	20,635,553
Capital and reserves		
Non-equity share capital	11	10
Revenue reserves	22,904,038	20,635,543
	22,904,049	20,635,553

Keniston Housing Association

13 Artington Close
Farnborough
Orpington
Kent BR6 7UL

Email:
enquiries@kenistonha.co.uk
Phone: 01689 889700

Bankers

National Westminster Bank Plc
235 High Street
Orpington
Kent BR6 0NS

Auditors

Beever & Struthers
150 Minories
London EC3N 1LS

