

Housing Landlord Services

Annual Report 2025/2026

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Introduction

Welcome to our new look Annual Report! This report provides a summary of the work we have completed over the last year and how we are performing as a landlord, along with providing information on what we are focussing on to ensure our tenants live in homes that are of a good quality, safe and well maintained, and that they are involved in all aspects of designing and improving our services.

Putting Tenants First and Delivering Safe, Good Quality Homes

Towards the end of 2025, Westmorland and Furness Council was inspected by the Regulator of Social Housing (RSH) as part of their planned inspection regime to ensure that social housing landlords are providing good quality, safe homes and good quality landlord services.

We are pleased to share that they awarded our Housing Landlord Service a C2 grading- the second highest grade under the new framework. This means we are meeting all regulatory standards with no serious failings.

A number of strengths were identified and also some areas for improvement recognised to strengthen the service we offer our tenants. You can find out more on page 11.

Tenant Voice

Mandy Anderson, Chair of Tenants' Forum, says:

"The past year has seen our landlord service recognised for its strengths by the Regulator, especially around putting tenants at the heart of what we do and delivering good quality and safe homes.

"We have been focussing on strengthening tenant engagement through developing our Tenant Engagement Strategy and being more transparent with reporting information so that tenants can see clearly how we are performing and hold us to account where needed. This report is key to achieving that.

"We will work closely with the service to ensure the Regulatory Improvement Plan is delivered and that it meets the current and emerging needs of tenants, strengthening the services offered."

Improving Services

We have made lots of progress in strengthening our offer to tenants and maintaining the decency and safety of our homes by:

- Agreeing a new staffing structure, which refocuses our attention on supporting tenants and engaging with them to ensure their voices are heard, and acted upon to make positive contributions to our neighbourhoods and service improvements
- Strengthening oversight on performance and compliance to improve transparency around reporting, including improving systems and processes to support this

- Reviewing our Anti-Social Behaviour Policy and Procedures to ensure our neighbourhoods are safe
- Agreeing our Tenant Engagement Strategy for 2026-2029, which will see our focus shift to tenant scrutiny and involvement in service design and improvement
- Collecting up to date tenant information to strengthen our tenant insight and ensure we are designing accessible services driven by tenants' needs
- Successfully embedding the requirements of Awaab's Law
- Completing 97% of electrical safety tests on our homes in line with new legislation requiring all homes to have an electrical safety test by 1st November 2026.

Meet our Senior Manager

Rebecca Halton

Senior Manager - Housing Landlord and Homelessness Services

What are your key priorities for the Housing Landlord Service this year and how are they shaped by tenant feedback?

To deliver the Regulatory Improvement Plan which will strengthen our relationship with tenants through joined-up working and service design and capturing tenants' needs and feedback in decisions we make. Also to ensure tenants are satisfied and feel safe in their homes and communities by strengthening compliance and improving visibility on estates and providing opportunities for them to have their say.

What achievements are you most proud of this past year?

Achieving our C2 grading, which recognises the strengths of our service, particularly in providing good-quality, safe homes and maintaining a strong culture of putting tenants first. We have also improved performance across key compliance areas, including electrical and fire safety, and strengthened our response and performance in managing the introduction of Awaab's Law.

Tenant Voice and Influence

A message from our Vice-Chair of Tenants' Forum, Bill McEwan:

"It's been a busy year for Tenants' Forum given the inspection and lots of positive improvements being made that we have been able to have our say on!"

"Our role is to ensure that the voices of our communities are heard when we are reviewing decisions being made and seeing performance information. We monitor ongoing projects and how funding is used to ensure it benefits tenants and we hold the service to account on their performance, ensuring they are taking positive steps where improvements are needed."

How we hear your voices

We strive to provide opportunities to keep tenants informed and for tenants to share their views. There are a number of ways we currently do this:

Connecting and Engaging

How we share information with tenants

- Website and social media
- Housing Newsletter
- Policies and Strategies
- Performance information

Understanding our Tenants

Providing opportunities to give your views, opinions and preferences

- Knowing our Customers - insight collection tool
- Tenant Satisfaction Survey
- Consultations for key policies/strategies
- Compliments and Complaints
- StreetSafe Events

Empowering tenants

To be involved in shaping and designing services

- Street Voices
- Tenants' Forum
- Tenant Engagement Strategy (see page 6 for further information)

A focus on empowering tenants to be involved and shape services

The recent regulatory inspection, and our own reflections, identified that we need to strengthen our approach to involving tenants in scrutinising our services to drive service improvements.

This will be a key focus as part of our Improvement Plan. We will start by establishing a tenant scrutiny group who will review key areas of interest to tenants. This will be driven by Tenants' Forum and the newly established tenant scrutiny group in terms of which areas of the service they would like to 'deep dive' into based on performance or tenants' experiences, with a view to improving this with tenants at the heart of this process.

If you would be interested in getting involved as a Street Voice or as part of the planned Tenant Scrutiny Group, please contact us and we can provide you with more information, call 01229 876523 or email housing@westmorlandandfurness.gov.uk

Tenant Satisfaction Survey 2025/26

We carried out our annual survey earlier this year using M.E.L Research. The results can be seen on page 8.

The results of this, along with other key management information, provide a good indicator of how we are performing compared to previous years, whether improvements have made a difference for our tenants and what we might need to

focus on in the coming year to improve satisfaction and the management of our homes.

Tell us more about you

We also took the opportunity during the above survey to improve our insight into tenants' and leaseholders' needs and preferences by requesting they update their 'knowing our customer' information, which we usually only collect at tenancy sign-up. We will be seeking opportunities throughout the year to collect this information from as many of you as possible. This will help us ensure we deliver services that meet your needs and enable us to place your preferences at the heart of decision-making when designing or improving services.

You can update your information any time by visiting the link below:

<https://forms.office.com/e/w0w2i1u0ik>

Performance

Key Performance Indicators

Each quarter, the Housing Landlord Service produces a set of Key Performance Indicators (KPIs) to monitor and benchmark our performance across key housing management areas and building safety measures. We report this to Tenants' Forum, senior leaders and elected Members to ensure we are accountable and transparent about our performance.

This Annual Report provides the opportunity for us to share this information directly with tenants so that you can see how we are performing. We will share this annually through this report but also update you on this in the summer and winter editions of the Housing Matters newsletter.

Key Performance Indicator	Figure	More Information
Number of properties as at 31st March 2026	2553	We have sold 22 properties through Right to Buy in 2025/26, three more than the previous year
Number of homes let during 2025/26	118	This is slightly less than the last year
Current tenant rent arrears as a % of annual rent debit	3.9%	This is slightly lower than the same time last year, which shows our income recovery team continue to work hard to reduce arrears and support tenants to address arrears
Void rent loss - % of potential rental income lost whilst the property is empty	1.9%	This has reduced from last year following a concentrated effort to monitor performance, and support the contractor with resource issues/capacity

Key Performance Indicator	Figure	More Information
Number of homes not meeting decent homes standard (based on total number of homes surveyed)	0	Our planned improvements and responsive repairs continue to ensure homes are of a safe and of a good quality

Other Key Performance Indicators

Complaints

- 18 Stage 1 complaints received
- 6 Stage 2 complaints received
- 3 complaints upheld; 20 not upheld and 1 withdrawn

Reletting

- 81 void properties as at 31st March 2026
- 143 days - average re-let time

Anti-social behaviour

- 143 ASB cases opened
- 87 cases closed successfully, the rest remain open

Rents

- £93.97 Average weekly rent
- 62% of tenants claim Universal Credit

Our priorities for 2026/27

- Improve relet times by working with contractor to improve performance
- Increase resource in Safe and Strong and Income and Debt Recovery teams to ensure ASB and arrears cases are managed effectively and that tenants are supported to resolve the issues they face
- Strengthen our approach to tenant support and engagement. Involving tenants in scrutinising services will drive forward performance improvements in areas that matter to tenants

Repairs, Maintenance and Investment Performance

Aids and Adaptions

- 224 completed
- Total expenditure £431,183

Responsive Repairs

- £2,262,337 spent on 7976 repairs
- 2503 emergency repairs
- 5473 urgent or routine repairs

- Average cost per repair £284
- 675 repairs in progress as at 31st March 2025

Gas Safety

- 100% compliance
- 57 Warrants applied for to gain entry following no access (19 of these executed) at a total cost of £5,265

Decent Home Standard

100% of properties meet this standard based on homes surveyed

Planned Maintenance Works

£2,323,107 spent on major improvements:

- £838,298 central heating
- £306,567 rewires
- £31,486 windows
- £650,018 roofs
- £42,375 repointing
- £286,788 bathrooms

Our Repairs and Maintenance priorities for 2026/27

Embed our strengthened Fire Safety Management approach for communal areas to reduce risk of fires and improve safety for tenants

Ensure that 100% of our properties have had electrical safety tests, certified by a qualified person, by the 1st November 2026 and then once every 5 years thereafter

Assess the condition of properties we have not been able to access during planned stock condition surveys before the next planned stock condition survey in 2028

Assess the results of the current radon gas testing exercise and consider any remedial works required for eligible properties

Procure a new Responsive Repairs contract for 2027-2032, incorporating tenant and leaseholder consultation feedback, involving tenants at different stages of the process

Tenant Engagement Strategy 2026-2029

This strategy sets out our commitment to working with residents to ensure that their voices are heard, and their views taken into consideration when making key decisions about housing services, ensuring they can be actively involved in shaping and designing the service they receive from us.

The strategy seeks to ensure our compliance with regulatory standards but its primary purpose is to set out how we will improve the way we engage with and involve residents, empowering them to make a difference to the services we offer and the communities they are part of.

It will also seek to ensure we provide opportunities for tenants to scrutinise and hold us to account for our performance.

The objectives also address how we will strengthen the insight we gather on our tenants and their experiences to fully embed their needs and feedback into the services we offer.

We carried out a consultation with tenants and leaseholders on the proposed draft policy and the feedback was incorporated in the final version, which was approved by the Council's Locality Board and Tenants' Forum.

A robust Action Plan sits alongside the strategy, which sets out how we will achieve our aims and objectives over the three-year period.

We will be looking to launch the Tenant Engagement Strategy in Summer 2026 so watch out for news and updates on this!

Our Approach

There are three core elements that underpin our approach to placing tenants at the heart of everything we do which are:

- Insight
- Engagement
- Involvement

Our Aims

We aim to ensure we:

- Care
- Listen
- Put tenants first

Our Vision

Our vision is to empower tenants to have their say, give their feedback and be involved in shaping, scrutinising and designing housing services.

Objective 1

Embed a culture of tenant involvement, providing opportunities for tenants to influence and improve services.

Objective 2

Promote meaningful tenant engagement, improving two-way communication with tenants by implementing regular feedback and updates on things that are important to tenants.

Objective 3

Develop our understanding of tenants' needs and experiences by strengthening our approach to capturing tenant insights, tailoring approaches to ensure this insight reflects the diversity of communities, including engaging underrepresented groups.

Complaints Performance

We are committed to providing the best possible service to our customers and feedback is an important part of this. We accept that we may not always get things right or that sometimes tenants may be left disappointed with the service they receive from us or the decisions we make. We take every complaint seriously and see them as an opportunity to learn and make positive changes. We are dedicated to resolving issues quickly and effectively.

Key facts and figures

Some key facts and figures on our complaint handling performance have been included below:

- We received 18 Stage 1 complaints and 6 Stage 2 complaints
- 23 of the 24 complaints were responded to in line with the timescales set out within the code
- All but one complaint has been responded to and closed by the 31st March 2026
- The reasons for complaints vary with no obvious trend visible although repairs and unmet expectations feature in each quarter throughout the year
- We upheld 3 of the complaints received

Improvements

- Repairs not being completed on time was a key theme of complaints in 2024/25
- We have worked closely with the repairs contractors to improve the scheduling of repairs and to identify pressure points early to provide support to keep repairs 'on track'. We have seen an improvement in repairs completed on time compared to 2024/25
- We have improved our reporting of complaints to ensure timely information is available and visible to senior leadership, Tenants' Forum and Members each quarter to ensure accountability
- We have delivered training and 'lessons learned' on complaint handling during staff meetings
- We have updated the website to ensure information is clear and easily accessible
- We have reviewed the Council's corporate Compliments and Complaints Policy following a compliance review by the Housing Ombudsman to strengthen our approach to complaint handling and compliance against the code

Compliance Review

Each year, we submit a self-assessment and service performance and improvement report to the Housing Ombudsman for transparency in how we handle complaints in line with the Housing Complaint Handling Code. In April, the Ombudsman conducted a compliance review as part of their ongoing monitoring and recommended some changes to the complaints policy to strengthen our compliance with the Code.

We have made these changes, incorporating all of the recommendations into a revised policy document, which will go live once the Ombudsman confirms they are satisfied we have addressed the issues raised. We welcomed the review as it plays a key role in ensuring we are handling complaints in the most effective way.

You can look back at our Housing Ombudsman Complaint Handling Code Self-Assessment and Performance and Service Improvement Report for 2024/25 here <https://www.barrowbc.gov.uk/residents/council-housing/housing-complaints-handling-code>

This will be updated with the 2025/26 Housing Ombudsman Complaint Handling Code Self-Assessment and Performance and Service Improvement Report in the Summer and will feature in the next edition of Housing Matters.

The 2025/26 Tenant Satisfaction Measures. The Results are in!

From 1st April 2023, the Regulator of Social Housing (RSH) introduced a requirement for all social housing providers who own 1000 or more units of social housing to annually report on a set of Tenant Satisfaction Measures (TSMs) that tell you how we are performing as a landlord at providing good quality homes and services.

The measures aim to improve standards for people living in social rented housing by:

- Showing you how well we are doing on important things like delivering repairs, dealing with complaints and treating you with respect
- Allowing you to hold us to account when we are not performing as we should
- Giving the Regulator an insight into which landlords may need to improve things for their customers

TSMs will show how well we:

- Keep your homes in a good state of repair
- Ensure your homes are safe
- Give you opportunities to have your say, and act on your views
- Handle complaints

There are 22 TSMs, including:

- 12 Tenant Perception Measures – these are measured via our annual Tenant Perception Survey, which took place between January and March 2026.
- 10 General Management Measures – these are measured through information we hold within our systems and by repairs contractors.

Full Survey Results and Information

The full survey results, report and summary of approach along with a copy of the questionnaire used can be found on our website

Tenant Perception Survey 2025/26

Thank you to all those tenants who took part in completing this year's Tenant Perception Survey. This helps us to understand what we are doing well and also consider the areas we can improve on. Your feedback is really important to us.

Here's a look at what you said about us:

Reference	Measure Description	Percentage
TP01	Overall satisfaction	78.0%
TP02	Satisfaction with repairs	85.0%
TP03	Satisfaction with time taken to complete most recent repair	79.8%
TP04	Satisfaction that home is well maintained	75.4%
TP05	Satisfaction that the home is safe	80.7%
TP06	Satisfaction that the landlord listens to tenant views and acts upon them	66.8%
TP07	Satisfaction that the landlord keeps tenants informed about the things that matter to them	70.7%
TP08	Agreement that the landlord treats tenants fairly and with respect	77.6%
TP09	Satisfaction with the landlord's approach to handling complaints	44.1%
TP10	Satisfaction that the landlord keeps communal areas clean and well maintained	64.2%
TP11	Satisfaction that the landlord makes a positive contribution to neighbourhoods	57.2%
TP12	Satisfaction with the landlord's approach to handling anti-social behaviour	56.7%

Management Information 2025/26

Our management information across the other 10 TSMs tells us:

Reference	Measure Description	Figures
BS01	Proportion of homes for which all required gas safety checks have been carried out	100%
BS02	Proportion of homes for which all required fire risk assessments have been carried out.	100%
BS03	Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out.	100%
BS04	Proportion of homes for which all required Legionella risk assessments have been carried out.	100%
BS05	Proportion of homes for which all required communal passenger lift safety checks have been carried out.	N/A
RP01	Proportion of homes that do not meet Decent Homes Standard	0%
RP02(1)	Proportion of non-emergency responsive repairs completed within the landlord's target timescales.	78.5%
RP02(2)	Proportion of emergency responsive repairs completed within the landlord's target timescales.	93.2%
NM01	Number of anti-social behaviour cases opened per 1,000 homes	56.0
NM02	Number of anti-social behaviour cases that involve hate crime incidents opened per 1,000 homes	0
CH01(1)	Number of stage 1 complaints received per 1,000 homes	7.1
CH01(2)	Number of stage 2 complaints received per 1,000 homes	2.4
CH02(1)	Proportion of stage 1 complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales	100%
CH02(2)	Proportion of stage 2 complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales	83.3%

What do the results tell us?

Our Housing Landlord Service is performing well. We are performing better than the Regulator's average across 7 of the 12 tenant perception measures, with some scores being among the best-performing landlords nationally.

Overall picture

- No major performance changes from last year
- Service remains stable and strong in many areas
- Clear focus on improving areas important to tenants

Looking after your home

- Increased tenant satisfaction with how well homes are maintained
- Repairs satisfaction is strong and above the top benchmark nationally
- All homes surveyed meet the Decent Homes Standard
- We are meeting targets for emergency and non-emergency repair response times

Keeping tenants safe

- 100% compliance with all key building safety checks
- Slight improvement in tenants feeling safe, with plans to improve further
- Focus on improving safety and management of communal areas in 2026/27

Handling complaints

- Satisfaction higher than the Regulator's top benchmark (+13%)
- Drop in satisfaction compared to last year, which may be linked to an increase in Stage 2 complaints. Further analysis will be undertaken to understand this trend.
- All stage 1 decisions upheld

Neighbourhood management

- Performance slightly below Regulator's average
- Key improvement priority for 2026/27, including:
 - Increased visibility in neighbourhoods
 - Improvements to communal areas
 - Tackling anti-social behaviour
 - Better demonstration of community impact
- The Regulatory Improvement Plan and Tenant Engagement Strategy will play a key part in achieving this

Anti-social behaviour (ASB)

- Significant reduction in ASB cases
- No reported hate crime ASB cases in 2025/26
- Ongoing partnership working to prevent and address issues

Key areas of focus for 2026/27

Carefully plan and implement neighbourhood-level measures and interventions to improve satisfaction by:

- Increasing staffing resource to improve visibility
- Planning a schedule of 'street safe events' and 'neighbourhood walkabouts' to identify issues and gather information
- Improving safety and monitoring of communal areas

Continue to review and improve the way we engage with, and involve, our communities in driving improvements and decision making by:

- Setting up a 'Tenant Scrutiny' group so tenants can be consulted on key decisions and service improvements
- Launching our Tenant Engagement Strategy 2026-2029, delivering against the Strategy's Action Plan
- Improve how we collaborate with other council services that impact on tenants' satisfaction with our service e.g. street cleaning and highways and communicate responsibilities more clearly.

Strengthen oversight of performance across the service, reporting this regularly both internally and also with tenants to improve transparency and accountability by:

- Quarterly performance reporting, including to Tenants' Forum.
- Producing this Annual Report for tenants each year, providing key performance information.
- Implementation and monitoring of Action Plans to drive continuous improvement.

Regulator of Social Housing: Our 2025/26 Inspection Result

We're pleased to share that the Regulator of Social Housing has completed its inspection of our Housing Landlord Service and awarded us a C2 rating - the second highest grade. This means we are meeting all regulatory standards with no serious failings.

Inspectors highlighted a number of strengths, including:

- Respectful and positive interactions with tenants
- A strong culture of putting tenants first
- A clear understanding of the condition of our homes
- All homes meeting the Decent Homes Standard from evidence through our recent stock condition survey and investment planning
- Robust health and safety checks
- Effective handling of damp and mould
- An efficient and timely repairs service
- Strong approaches to managing anti-social behaviour
- Fair and prompt complaints handling

They also identified areas where we can do even better, such as improving tenant diversity information, strengthening tenant scrutiny, and sharing more performance information. We're already working on these through our new Tenant Engagement Strategy and Regulatory Improvement Plan.

We must thank our Street Voices whose openness, insights, and honest feedback as tenant representatives were vital in helping the Regulator understand tenant experiences and in shaping the final judgement.

A full summary of the report can be read here by visiting the link below:
<https://www.westmorlandandfurness.gov.uk/westmorland-and-furness-council-news/2026/inspectors-recognise-strengths-councils-housing-landlord-service>

Next Steps

Following the successful inspection outcome, we are working with the Regulator to make the necessary improvements across the three key themes identified, which includes:

- Theme 1: Understanding the Diverse Needs of All Tenants
- Theme 2: Strategic Tenant Scrutiny
- Theme 3: Strengthening Performance Reporting to Tenants

We have developed a robust Regulatory Improvement Plan in collaboration with the Regulator and will be delivering the actions within this over the next two years.

We will meet with the Regulator on a regular basis to review our progress towards the actions in the Plan (monthly meetings initially with the frequency thereafter to be decided as the plan progresses).

We will also report our progress in making the necessary improvements to tenants in the summer and winter newsletters, and to Tenants' Forum, Senior Leaders and Members quarterly to ensure we are accountable for making progress.

The Regulator will continue to monitor the service throughout this improvement phase until we provide assurance we have addressed any weaknesses at which point the Regulator will re-assess our grading with the end goal being to reach C1.

Adapting to Change

Awaab's Law

From 27 October 2025, all social housing landlords in England are legally required to comply with Awaab's Law - a new regulation designed to protect tenants from serious health hazards such as damp and mould. The Council's Housing Landlord Service has worked hard to ensure policies and procedures are in place to meet the new requirements and that these are embedded within everyday practice for our staff and contractors.

This includes:

- Delivering toolbox talks for contractors to ensure they understand the new regulations and the importance of identifying and remedying emergency hazards.
- Setting up an Awaab's Law Working Group which includes key members of staff involved in inspecting hazards, monitoring performance, compliance and overseeing how the service is delivering against the new requirements. The group also includes an independent and specialist advisor.

- Developing a risk assessment process to triage and prioritise reports made by tenants and ensure tenants' needs are reflected in decision making.
- Implementing robust performance monitoring processes and quarterly performance reporting to Tenants Forum, senior leaders and elected Members.
- Educating tenants on how to reduce condensation and dampness
- Providing appropriate training and access to expert advice for surveyors and the Maintenance Team

Reported Damp and Mould Hazards

Below is a list of reported damp and mould hazards and other hazards from 27 October 2025 onwards, following the introduction of the new regulation:

- Number of Emergency Investigations - 6
- Number of Emergency Investigations completed on time – 100%
- Total Remedial Works Completed - 6
- Number of Standard Investigations - 126
- Number of Standard Investigations completed on time – 100%
- Total Remedial Works Completed - 83
- Total Remedial Works In Progress - 43

Other Reported Hazards

- Number of Emergency Investigations - 1526
- Number Completed on Time – 95%
- Total Remedial Works Completed - 1526

New Electrical Safety Standards

The new electrical safety standards took effect for new tenancies from 1st December 2025 and all existing tenancies from 1st May 2026.

The new regulations require that social housing landlords have the electrics in their properties checked at least once every five years by a qualified electrician.

The Housing Landlord Service already had policy and procedures in place to complete electrical safety testing once every five years but this has been strengthened further in light of the new standards by:

- Updating policy and procedures to ensure a robust 'no access' process is in place mirroring the one the service uses for gas safety inspections to ensure legal action can be taken when tenants do not allow entry for these vital safety checks.
- Established an 'Electrical Safety Working Group' to review current policies and procedures and update these to comply with the new standards, and to work with the contractor to develop a programme of inspections to ensure all properties have a valid electrical safety check within the last 5 years by 1st November 2026.
- Dedicated surveyor resource to oversee electrical safety testing

- Introduced robust performance monitoring processes and quarterly performance reporting to Tenants Forum, Senior Leaders and Members

What does the data tell us?

97% of our properties have a valid electrical safety test certificate within the last five years. The remaining 3% will have been tested before the 1st November 2026.

This has increased from 78% at the end of 2024/25.