



Contents

About our Annual Residents' Report		
A message from Chair of the Board	3	
Chief Executive's welcome	4	
Who we are	6	
Celebrating 90 years together	8	
Safety in your home	10	
Resident involvement	12	
In your neighbourhood	15	
In your community	16	
Get connected: Our Outreach		
and Support team is here to help	18	
Our performance	20	
Repairs and maintenance	26	
Building a sustainable future	29	
Working at ISHA	32	
Governance and leadership	34	
Get in touch	36	

About our Annual Residents' Report

This report looks back on the services provided between April 2023 and March 2024. Each section shows how we're working together to deliver the services that matter most to you.

We're committed to learning from your feedback and making real changes that reflect what you need and prefer. We believe everyone deserves a safe, high-quality, and affordable home, and we're focused on making that a reality for our residents.

A message from Chair of the Board

Marking our 90th anniversary this year, we celebrated the proud traditions that have shaped us. Our association's founders had the vision to see the need for quality social housing in North London and worked tirelessly to make it a reality. We are deeply committed to honouring their legacy by continuing their work and ensuring our homes meet the needs of today.

While building new homes remains an imperative for us, we know it's equally important to create a place where everyone feels safe. This year the Board has had the dual focus of progressing our building safety works – with formal updates at every Board meeting – and keeping our residents' voice at the heart of our decision-making.

We were delighted to meet with the revitalised Resident Scrutiny Panel at points throughout the year to hear directly from residents about their experiences and respond to their concerns. We are very much encouraged by their willingness to provide honest feedback and to hold us to account where they believe we should be doing better. In my final year as Chair of the ISHA board, I have charged the

leadership team with delivering the improvements our residents have told us are necessary.

Unfortunately, I must also report that we uncovered a fraud during the year, in which three members of staff colluded with a bulk refuse removal company to enable false costs being charged to ISHA. All parties have been reported to the police and we took steps to fully understand the impact. We have confirmed that much of the cost of the fraud has been absorbed by ISHA, with a small proportion being passed to a limited number of residents in one borough. These residents have received a letter with the details of the refund they are owed.

The ISHA Board and Leadership team have worked tirelessly over the past five years to strengthen our governance, and we were hugely disappointed that these tangible improvements were not in time to identify the weakness that allowed the fraud to occur and prevent any costs from being passed on. I am personally very sorry that this could happen. But we have redoubled our efforts, strengthened controls and gained outside assurance that these improvements have been effective.

Mervyn Jones Chair of the Board





Milestones such as our 90th anniversary are moments for both celebration and reflection. In terms of the housing crisis in London, they prompt sobering reflection, with poverty, homelessness, and a shortage of safe, quality, affordable housing as much an issue today as nine decades ago.



As a small North London housing association, we know the importance of safe and affordable housing being available to all. The availability of affordable housing continues to be a problem, and as we know after the Grenfell Tower fire, the safety of our homes has been compromised in the most terrible of ways. We are in the heart of London, and therefore have a disproportionately high number of buildings above 11 metres, most of which require remediation. And unfortunately, under the rules of the government building safety schemes, which were ostensibly designed to protect residents from incurring the costs of remediation, the only group who do not have access to public funds to make their homes safe are social tenants with a social landlord.

This means the financial burden on making homes safe, when they should have been built properly in the first place, falls solely upon us (where we have no recourse to developers). And although we are pursuing the developers where we can, we know we need to cover around £25 million of building safety costs ourselves.

For the first time in our 90-year history, and very much against our mission to co-create communities that thrive, we are having to sell valuable social rented homes on the open market to fund these vital safety works. We have not taken this decision lightly, and we know from your feedback that you are starting to feel the impact on your communities. We will continue to lobby the government to provide access to these building funds so that we can speed up

remediation works and retain our valuable social housing stock for future generations.

Another important focus in our 90th year is improving our services to you. Feedback from our recent surveys shows that many of you feel there is room for improvement in areas such as repairs and communication. We are investing in new systems to equip our teams with the tools they need to do their jobs and to improve our services. Our first official Tenant Satisfaction Measures survey results also highlighted that you don't think we are listening and acting on your feedback. We've taken steps to address this and hear more of your voice through new initiatives like our Neighbourhood Nights events and enhanced resident involvement opportunities.

Along with my colleagues, I'm now visiting a different ISHA estate each month, to speak with residents and see first-hand the quality of services that you receive. As a whole organisation, we'll be getting out and about, door knocking and speaking to you face to face in the coming year, and I'm very much looking forward to that.

We've also been supporting local events and initiatives. We've sponsored local youth teams and held community celebrations, which have been great fun and have also given us the opportunity to engage with you in different ways.

We want everyone in our community to feel heard, respected, and valued. And as we embed improvements in line with our values, I hope you will start to feel the difference.





Who we are

ISHA provides and maintains quality, social and affordable homes in Haringey, Tower Hamlets, Camden, Islington, Hackney, and Waltham Forest. We currently have 2,363 homes.

Our goal is to provide reliable services that truly support you and the communities we serve across North London.

Our mission is simple: to co-create homes and communities where everyone can flourish. Back in April 2020, we set out our vision and a five-year strategy to guide us in achieving this mission.

We've been listening to your feedback through surveys, resident forums, complaints and compliments and the Resident Scrutiny Panel, and have put in a great deal of work to respond and improve.

Our values

We want to be an organisation where if people could choose, they'd choose us. We strive to achieve this through living by our values:



Passionate commitment to customers



Respect for everyone



Trusted to make the difference

6



Pride in Team ISHA

The eight pillars of our strategy



Safety First:

Making sure our homes are safe.



Service and **Satisfaction:**

Being a consistent and quality landlord, building service delivery that drives satisfaction in partnership with residents.



and Growth:

Setting residents off on a secure footing and helping create the conditions for people to flourish in their homes.



Somewhere:

Anchoring ourselves in North London.



Supply:

Building quality homes for social rent, London Affordable Rent, and Shared Ownership.



Sustainability:

Building green and actively seeking to reduce the environmental harm caused by our stock, our building and business practices; stewarding ISHA's assets and finances and taking the long-term view.



Staff:

Engaging with inspired, high-performing staff.



Systems:

Maintaining robust IT and business systems that support our goals and ambitions.



Gelebrating 90 years together



2023 marked our 90th anniversary, a special milestone for everyone in our community.

In the early 1900s Islington and Finsbury were areas of severe overcrowding and poor living conditions. Local authorities began clearing these slums, and in 1933, ISHA was created to provide safe and affordable homes.

Our journey began with St Katherine's House on Penton Street and quickly grew, including the purchase of a plot in Aberdeen Park in 1947 to rehouse older residents displaced by the war. This became known as the Newcombe Estate and is still housing residents today.

From those early days, we've worked to find new ways to serve the community—whether raising community-backed funding in the 1930s



or more recently developing new homes on Louis Close and Hoe Street for social rent and shared ownership. Today, we're still dedicated to helping enable strong communities where everyone can thrive.

We celebrated our 90th anniversary with a gathering in Islington, bringing together long-term residents, former staff, Board members, and others who have been part of our story since 1933.

It was a wonderful chance to share memories and look to the future together.

To mark the occasion, we've created a book filled with reminiscences from residents and former staff, along with key moments from our history. If you'd like a copy, please email us at involvement@isha.co.uk or call **0300 131 7300**. We'd be delighted to share it with you.



Safety in your home

We know the importance of safe and affordable housing being available to all. That's why safety is the first pillar of our Strategic Plan and our number one priority. We know it's yours too.

Our safety work includes a range of routine checks at all our homes as well as the additional fire safety remediation work on our tall and medium

height buildings. We continue to lobby the government for access to the building safety remediation fund to speed up our remediation capability.

To keep your home safe, we carry out a range of compulsory compliance checks, including lifts, water, gas, fire safety and, where present, asbestos.

Did you know?

You must provide access for vital gas compliance checks each year and electrical checks every five years. If you can't provide access on the day we've suggested, please get in touch to arrange an alternative date.

Changes to Fire Risk Assessments

This year, we've updated our approach to Fire Risk Assessments to meet the requirements of The Fire Safety Act 2021. This includes changes to how often we complete assessments.

Previously, we conducted assessments annually, but now, in line with the Regulatory Reform (Fire Safety) Order 2005, we conduct an FRA

when there's a change in how a property is used or if the current assessment needs updating. We want to ensure all our FRAs stay valid and effective, and we're constantly reviewing risks through our property inspections, maintenance programmes, and defect reporting.

We also follow the National Fire Chiefs Council guidance, which includes an annual desktop review of our assessments by a qualified consultant alongside the FRA. This tracks progress against identified actions so that we're always improving.

If you'd like to know more about our Fire Risk Assessments or have any concerns, please email **BuildingSafety@isha.co.uk** or call on **0300 131 7300**. We're here to listen and make sure your home feels safe for you.



Damp and mould awareness

Damp and mould have been in the media spotlight recently and raised awareness of the dangers they can pose.

As well as being unsightly, damp and mould can lead to serious health concerns, particularly for those with asthma, allergies, or other respiratory conditions. We've made a huge effort to investigate all reported cases of damp and mould and revisit them after treatment to ensure it doesn't come back again.

If you spot any signs of damp or mould, we want you to let us know right away so we can inspect it and take the right course of action to get it sorted.

Contact us on: **0300 131 7300** or email **isha@isha.co.uk**.



Did you know?

Simple steps can help manage condensation in your home and reduce the impact of damp and mould. We've shared some guidance on what condensation, damp and mould are with practical tips and advice on our website and social media. You can also request a printed leaflet.

Safety in your building and neighbourhood

Over the past year, we've made safety and security improvements across some of our estates.

For example, we've been updating intercom systems and key fob entry systems on a number of buildings. This gives you more control over who enters your block. In some

areas, we've also installed new security cameras to discourage anti-social behaviour and bulky waste dumping.

We've prioritised the security of shared spaces as well. We've been fitting stronger metal doors and locks on bin stores in specific locations, helping to keep them tidy and for resident use only. In communal hallways and stairwells, we've laid new flooring to reduce the risk of slips and trips, brightening up the spaces for everyone. Where possible, we've sought resident input on the types and colours of flooring.



We have a recharge policy in place so that any resident found to have dumped bulky items can be recharged for the cost of removal.





Resident involvement

Neighbourhood Nights

More than 100 residents have come along to our Neighbourhood Night events since we launched them in Hackney, Islington, and Waltham Forest in 2023.

These events are all about meeting face-to-face, hearing your concerns, and finding ways to improve.

We provide food, activities for the kids, and the chance to speak directly with our staff and contractors. It's a space to sort out issues, share what's working as well as what's not, and offer your ideas. Many of you have raised concerns about the repair reporting process – something we know is important to you. New leaseholders have also had a chance to meet our team and learn how we can help.

"Everyone was so friendly and listened to what you had to say."

"It was so nice to come out and meet other people from the neighbourhood. I really am keen to be involved and take part in as many opportunities to improve ISHA as I can. Community is how I grew up; it means a lot."

Did you know?

Our Board members also try to get along to our Neighbourhood Nights so that they can hear directly about your experiences. They've also added a "Residents' Voice" item to every Board meeting agenda to keep residents at the heart of decision-making.

To find out about Neighbourhood Nights in Waltham Forest, Islington, and Hackney, visit our website, email involvement@isha.co.uk, or call 0300 131 7300. Come along and have a chat!



How to get involved

Whether it's through a residents' association, the Resident Scrutiny Panel, or the Repairs Panel, there are many ways for you to get involved, share what matters to you and help build a stronger, more connected community. Together, we can co-create changes that make a real difference.



Resident Scrutiny Panel

The Resident Scrutiny Panel is made up of residents just like you and is a key part of ISHA's governance.

The panel sets its own agenda and reports to the Board directly, ensuring our focus stays on what's truly important to you.

Since being revitalised this year, the panel has chosen to prioritise increasing resident involvement, strengthening ties with community groups, and improving how we communicate. We are looking forward to creating more events and partnerships with local organisations to make sure everyone feels included.

The panel has also been reviewing key areas that affect your daily life, such as fire safety, communication, and repairs.

Working closely with ISHA leadership, the panel provides honest feedback and meets with our Board to push for service improvements.

Resident Repairs Panel

The Resident Repairs Panel plays a key role in overseeing our repairs service and ensuring it meets expectations.

The panel works closely with our team to help choose and manage our network of local contractors and service providers. We provide training and support for Resident Repairs Panel members to help them navigate the complexities of procurement and contract management with confidence.

We're trying to revitalise our Repairs Panel so if you'd like to learn more about getting involved, shaping our services, or co-creating policies, please email involvement@isha.co.uk or call 0300 131 7300. Your voice is key to getting things right. We're working hard, but we know we can only get better with your help. Let's work together to build services that truly work for you.

Did you know?

Joining one of our panels is a wonderful opportunity to have influence, learn new skills, and connect with others who care about our community. ISHA provides administrative support, training and resources and covers costs like childcare and travel where appropriate to encourage diversity and give our residents every opportunity to participate.

Contact us on involvement@isha.co.uk to learn more.

Residents' Associations

A residents' association brings people together from a block or area to speak up as one voice.

Coming together as a group can be a powerful way to raise issues, share ideas about your specific block and collectively agree on priorities. Being part of a residents' association gives you the chance to connect with your neighbours, build a sense of community, and organise social activities. It's an opportunity to share experiences, skills, and knowledge to help make your area a better place to live. We're here to support you with grants and funding to help your association thrive. So why not get in touch for more information?

How you influenced ISHA this year

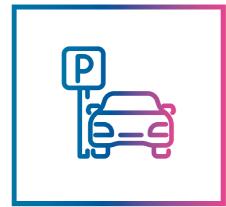
When we asked for your views in our 2023 Tenant Satisfaction Measures survey, only 48% of you felt that we listened and acted based on your feedback. That's why we're making it easier for you to share your thoughts and have a real say in the services you receive.

Here's how residents like you have recently helped us improve our policies:



Anti-Social Behaviour (ASB) policy review

With only 51% of you satisfied with how we handle anti-social behaviour, we knew we needed to do better. That's why we teamed up with a resident focus group to review and reshape our ASB policy and procedures. Your input was vital in identifying gaps and suggesting improvements, helping us create a fair policy that focuses on your wellbeing and better supports you during difficult times.



Car parking policy consultation

Eleven residents joined the consultation and played a key role in shaping our new car parking policy which launched this year. With an initial training session and background information, participants confidently shared their reflections on the draft and ideas for improvement. This helped us understand the potential impacts of the policy and amend to be more inclusive. This included relating to parking for carers and the availability of visitor parking. There were some questions raised which required further consideration and so we agreed to a one-year review. We'll be holding further resident consultation as part of this.



Contractor Code of Conduct

Our Resident Scrutiny Panel reviewed our new Contractor Code of Conduct before it was rolled out to all our contractors. The new code aligns with our values and sets clear standards for all contractors, suppliers, and subcontractors working on our behalf.

Did you know?

We're committed to making sure your feedback leads to real change. If you'd like to learn more about getting involved, including joining our Resident Scrutiny Panel or attending Neighbourhood Nights, please contact us at involvement@isha.co.uk.

In your neighbourhood

We're always looking for ways to make our neighbourhoods more welcoming. We were out and about looking for little improvements we could make and celebrating the rich diversity of our community throughout the year.

Parking is limited in North London, and we know that's unlikely to change generally but we've reviewed parking facilities on some estates and, thanks to your feedback, added new parking bays

We're always looking for ways where possible and repainted existing ones.

Some of the smallest changes can have a big impact. For example, in N19, we recently improved an outdoor bin store by clearing away overgrown vegetation, adding new planters, and giving the woodwork a fresh coat of paint.

And after the garden furniture was vandalised at Britannia Walk, we revarnished it to bring it back to life and help residents make more use of the space.

Did you know?

We have a funding pot available for improvement projects in your neighbourhood. If you have an idea for something that will make a difference to your local area, please get in touch about accessing the fund.

If there are any specific areas or issues you think need attention, please let us know. We're here to collaborate with you to create spaces that feel welcoming and well cared for.

Upcott House Family Fun Day



In September 2023, we teamed up with ecoACTIVE to host a family fun day at Upcott House in Hackney. It was a chance for residents to come together, tidy up the communal garden, and plan for new growing areas.

There was food made with vegetables and herbs from the garden, a tea-making

workshop by Jyotea, and free activities like face painting. Adults chatted while young people painted pots, planted seeds, and played football.

We've also worked with ecoACTIVE on similar gardening projects at Shakespeare House, Lyme Grove House, and Shoreditch Court.

Hosting a home swap event

In October 2023, we hosted a home swap event in Islington. 121 social housing tenants came along to learn about their options for moving, including



mutual exchange through the HomeSwapper service. Events like this give residents a chance to explore their options and speak directly with us and council staff about what might work best for them.

If you're looking to do an exchange, visit www.homeswapper.co.uk or alternatively email info@homeswapper.co.uk.
For more help, email Lettings@isha.co.uk or call 0300 131 7300.

Meeting Zoffany Street residents

In July, we met with Zoffany
Street residents at Whittington
Park Community Hall to discuss
concerns about communication
and lift repairs. The event
helped us understand residents'
frustrations and work together
on solutions. If you think a group
meeting could help with an issue
in your area, please get in touch.

In your community

On 10 February, we celebrated Lunar New Year, or Tết, which is important to Southeast Asian communities, especially the Vietnamese community connected to Lien Viet in London. This year, we held our first Tết celebration since the pandemic, bringing everyone together to enjoy traditional food, performances, and games.









Since 1988, Lien Viet Housing Association has provided culturally appropriate and affordable housing for refugees from Vietnam and Southeast Asia.



Islington District Girls Football

When we learned that the Islington District Girls Football Under 11s and Under 12s teams were at risk of folding due to a lack of funding, we wanted to make sure they had the support they needed to keep building their skills as part of a thriving football community.

Thirty-two local girls can keep playing the sport they love, with a small sponsorship covering coaching costs and new kits to keep them on the field. The girls were thrilled with the support, saying they wouldn't have had a team this season without it. It also gave them the confidence to start planning for next year.

Supporting young athletes isn't just about sport. It's about building confidence, fostering teamwork, and strengthening our community. We can't wait to see what they achieve next!

Your home city

We also partnered with the British Museum to take small groups of residents to special viewings, such as the "Burma to Myanmar" exhibition in October 2023 and "Legion: Life in the Roman Army" in January 2024.

We've also referred residents to Sadler's Wells for their "Get into Dance" £3 ticket offer. We want to keep expanding these opportunities to help more of you access better deals and enjoy what your home city has to offer, from museums and galleries to cultural events and activities.

Supporting local opportunities with FDH Services

We love to support our local contractors and this year, we supported FDH Services, a local, family-run plumbing, gas, and electrical contractor working across East and North London, to help advertise a plumbing apprenticeship.

We've worked closely with FDH for several years and were pleased to be part of their campaign to find the right candidate. By supporting FDH, we're backing local businesses that make a difference in our communities.



Get connected:

Our Outreach and Support team is here to help

The cost-of-living crisis continues to strain many of us, and our outreach team is always here to provide support and signpost to resources.

Over the past year, our Outreach and Support Team has provided support to 78 residents, including:

Health and wellbeing

cases where we supported residents in engaging with community mental health teams for further help.

safeguarding adult referrals or multi-agency safety plans for residents experiencing domestic abuse.

residents with mental health needs who were connected to additional support.

Maximising benefits and financial support

In the past year, we supported almost 40 residents with benefit applications and reviews, including for Universal Credit, Personal Independence Payments (PIP), Pension Credit, and Attendance Allowance. We also helped residents access local resources, such as:

referrals to Hackney Money Hub for financial advice and support.

residents supported to apply for water bill discounts and others referred to fuel voucher schemes.

applications to Islington's Resident Support Scheme, which provides help with essential household items, Council Tax, or rent.

applications to Islington's Household Support Grant.

residents referred to food banks to access vital supplies.

Did you know?

We can connect you to free energy advice through the Seasonal Health Intervention Network (SHINE) and the Energy Bill Support Scheme. We can also assist with getting on Ofgem's Priority Services Register, accessing grants from energy providers, applying for the Warm Home Discount Scheme, and finding warm banks — safe spaces where you can keep warm and meet others.

We've included all this information in our Winter Warmers Guide, along with tips for reducing energy use, which we published for residents this year. The guide is available on our website and social media channels.

Help for parents

Our Outreach team help families to maximise their income.

This year, we've shared information for low-income families about free early learning, free school meals, and

the help available from Local **Education Authorities (LEAs)** for transport, clothing, and other school-related costs.

The team provide help to families to claim benefit, apply for utility discounts such as the WaterHelp scheme; to charities

and LEA welfare funds for essential household items and sometimes items specifically for children (e.g. through charities such as the Family Fund and the Buttle Trust). They can refer to food banks in all areas and other sources of free food.

If there's any way we can help you, or if you know someone who needs support, please contact our Outreach and Support Team on 0300 131 7300 or email outreach@isha.co.uk.

Other help

Our Outreach Team can also help obtain free paint to redecorate your home through the Community RePaint network.

If you'd like to access paint through the network, please contact the team on the number above. If you qualify you are issued with a voucher to collect paint suitable for the size of your property from either of two locations in Waltham Forest.

For those who don't qualify, we've teamed up with Brewers **Decorating Centres to offer** a 20% discount on paint and decorating materials. Just show proof that you're an ISHA resident to get your discount. Terms and conditions apply.



Did you know?

As your landlord we insure the building you live in. Insuring the contents is your responsibility. Contents insurance covers personal belongings against loss or damage. Royal & Sun Alliance (RSA) offer an affordable contents insurance policy to ISHA residents, which might be suitable for you. You can find out more directly from RSA. Call **0345 671 8172** if you have any questions or want to apply by phone.

Our performance

Tenant Satisfaction Measures (TSMs)

This year, we are sharing the results of our first reportable Tenant Satisfaction Survey.

The Tenant Satisfaction Measures (TSM) Standard requires housing associations to conduct tenant perception surveys and report on their results each year, as specified by the Regulator of Social Housing.

TSMs are intended to make landlords' performance more visible to tenants and help tenants hold their landlords accountable.

The TSM standards have 22 measures: 10 management information measures and 12 satisfaction measures.

They cover five key themes: keeping properties in good repair, maintaining building safety, respectful and helpful engagement, responsible neighbourhood management, and effective handling of complaints, alongside an additional measure for overall satisfaction with landlord services.

Here are the results of our perception survey for 2023-24 and our plans to make improvements where you've told us it matters most.

Tenant Satisfaction Measure	2023-24 Results	Our Plans
TP01: Overall Satisfaction	53.7%	We've introduced Neighbourhood Nights and relaunched the Resident Scrutiny Panel with a new group of engaged residents. We're also implementing a new housing management and finance system that will include a resident portal, making it easier for you to report repairs, pay rent, and keep your details up to date. We're committed to collaborating with you to select service providers and improve communications.
TP02: Satisfaction with Repairs Service	56.6%	We've made changes to lift and repairs contractors. We're including more residents in the interview process for new contractors and stepping up post-inspections to ensure work is done right. We're also improving our communications to keep you better informed.
TP03: Satisfaction with Repair Completion Time	59.2%	We offer flexible appointments for non-emergency repairs and a quick response for emergencies. We run weekly meetings with contractors to ensure better customer contact throughout the repair process and reduce delays.
TP04: Satisfaction with Home Maintenance	56.3%	We've included residents in selecting our responsive repairs contractor and are closely monitoring contractor performance through regular feedback and meetings. We'll continue to ensure that underperforming contractors are replaced with those who meet the standard you should be able to expect.

Tenant Satisfaction Measure	2023-24 Results	Our Plans
TP05: Satisfaction with Home Safety	70.3%	We've been working to implement new fire and building safety regulations. We're committed to ongoing safety improvements and making sure necessary compliance checks happen.
TP06: Satisfaction with Listening to Views	48.2%	We know we need to be better at listening to you and acting on your feedback. We're planning to restructure our customer service team to embed them into key teams and ensure quicker and more effective responses to your concerns.
TP07: Satisfaction with Communication	63.6%	This year, we reintroduced monthly e-newsletters, refreshed our website, and launched a Damp and Mould awareness campaign. We're planning a full website redevelopment and more in-person engagement events to keep you informed.
TP08: Fair and Respectful Treatment	71.0%	Respect and fairness are core to our values, and we're proud to see this reflected in your feedback. We'll continue to focus on Equality, Diversity, and Inclusion (EDI) to ensure everyone feels respected and valued.
TP09: Satisfaction with Complaints Handling	23.7%	We've made changes to improve the timeliness and quality of our complaint responses, but we know there's more to do. We'll be launching our first annual Complaints Performance and Service Improvement Report in line with the Housing Ombudsman's new requirements, and to help us learn and improve.
TP10: Satisfaction with Communal Area Maintenance	63.4%	We're considering bringing cleaning services in-house for better control and value. We'll continue regular site visits and refine our survey methods to gather more effective feedback.
TP11: Satisfaction with Contribution to Neighbourhoods	60.5%	We're excited about new community initiatives such as our ISHA in Bloom gardening competition and a Neighbourhood Champions programme to build on the positive impact you've already told us about.
TP12: Satisfaction with Handling Anti-Social Behaviour	50.9%	We're introducing a new ASB case management system and providing additional staff training to improve how we handle and report incidents, making our community safer for everyone.

Here are the results of our 10 management information measures:

Metric	2023-24 Results	Comments
RP01 Homes that do not meet the Decent Homes Standard	0	In 2023-24, we met our target for 100% Decent Homes. We will continue our regular stock condition surveys and maintenance to maintain these standards.
RP02 (1) Non-emergency responsive repairs completed within the target timescale	93.4%	We've seen a huge improvement with our responsive repairs performance this year and will continue our weekly contractor meetings, weather contingency plans, and process updates.
RP02 (2) Emergency responsive repairs completed within the target timescale	95.3%	We have also seen improvements in our emergency responsive repairs service this year, although the comparison figure is only for Q4. The new contractors have been performing well and have streamlined job completion processes.
BS01 Gas safety checks completed	99.8%	The handful of homes we have not been able to complete gas checks for are because we have not been able to gain access to complete them. In these cases, we must go to court to compel the tenant to provide access.
BS02 Fire risk assessments completed	100%	We will work closely with our new fire safety contractor to maintain our 100% compliance.
BS03 Asbestos management surveys or re-inspections completed	100%	We will strengthen our relationships with asbestos contractors to maintain 100% compliance.
BS04 Legionella risk assessments completed	93%	By year end we had completed 93% and the remainder were completed in the following weeks.
BS05 Communal passenger lift safety checks completed	96.2%	By year end we had completed 96.2%, and the one or two remaining lift checks were completed in the following weeks.
CH01 Number of complaints per 1,000 homes	92.2 (Stage 1), 9.2 (Stage 2)	We saw an increase in complaints numbers this year and have been exploring the reasons for this. We have published our first complaints annual performance and service improvement report on our website with more detail.
CH02 Complaints responded to within Housing Ombudsman timescales	82.3% (Stage 1), 83.3% (Stage 2)	We had a huge improvement in our complaint response times this year, and are focused on further improving response timeliness, quality, and resolution rates.
NM01 Anti-social behaviour cases per 1,000 homes	7.2	Our record-keeping on ASB cases has not been to the highest standard, so we have implemented a new case management system and trained our staff to improve ASB handling.
FRA Overdue Actions	613	We conducted a full review of our fire risk assessments this year, which means we have a higher than usual list of actions. We've prioritised the small number of high-risk safety actions and are working to complete the full list.
Current Arrears as a % of Rent Charged	5.33%	We're working to support residents who may be struggling with their rent payments.

Complaints: Helping us learn from your feedback

We strive to offer the best service to all our residents, but we know we don't always get it right.

That's why receiving complaints is so valuable — it helps us learn, understand where our service isn't quite right, and identify how to improve.

As part of our compliance with the statutory Complaints Handling Code, we report to the Housing Ombudsman annually.

This year, we received 242 resident complaints overall*.



81%

of our Stage 1 complaints were responded to within the time frames set out in our policy.



64%

of complaints were upheld or partially upheld.



29%

of complaints were not upheld.

However, we didn't respond to 19% of complaints in time, and we know this is an area where we need to improve. We've put new checks and reporting systems in place to ensure all complaints are responded to within the time frame.

Just over 10% of Stage 1 complaints were escalated to Stage 2 and we responded to 82% of these within the timeframes set out in our policy.

*Please note the number reported in the Tenant Satisfaction Measures (TSMs) is for tenants only, rather than all residents as we report here.



Spotlight on our complaints process

ISHA has a two-stage complaints policy to comply with the Housing Ombudsman's Complaint Handling Code. All complaints are managed by our Complaints and Resolution Team.

We define a complaint using the Housing Ombudsman's standard definition: an expression of dissatisfaction, however made about the standard of service, actions or lack of action by the organisation, its own staff or those acting on its behalf, affecting an individual resident or group of residents.

You can raise a complaint with any member of staff or through any of our contact points:

- By telephone: **0300 131 7300**
- By email: complaints@isha.co.uk
- Through our website: www.isha.co.uk

- In writing, or in person:
 Islington and Shoreditch
 Housing Association,
 102 Blackstock Road
 London N4 2DR
- Via our social channels: Twitter
 @ISHA_London and Facebook.

The Complaints and Resolution Team will contact you to find out more about your complaint and liaise with relevant staff to investigate it.

Your complaint will be acknowledged within five working days of receipt and you will receive your complaint response within 10 days of acknowledgement. We are required to provide our complaint response when the answer to the complaint is known and within the required 10-day period, not when the outstanding actions required to address the issue are completed. We maintain a commitment log to track any commitments we make to you as part of the complaint response.

If you are not satisfied with the stage 1 response, you may request that it be reviewed at stage 2 of our complaints process. We will acknowledge your request within 5 working days and investigate and provide a stage 2 response within 20 working days.

If you are not satisfied at the end of our two-stage process, you can refer your complaint to the Housing Ombudsman.

You can read our complaints policy in full on our website: www.isha.co.uk/contact_us/complaints_and compliments.html





Learning from complaints

Most complaints we receive relate to repairs, with poor communication often cited as a major issue. We understand how frustrating this can be and are focused on improving both our repairs process and how we keep you informed.



Improving the way we manage repairs

Our Complaints Team meets weekly with colleagues responsible for repairs to share lessons learnt and monitor progress with outstanding commitments to ensure they are properly tracked and followed up. In addition, we recently appointed a new repairs contractor following a thorough procurement process, which included residents on the interview panel. The new contractor is focused on delivering repairs right the first time to reduce the need for repeat visits.



Strengthening our communication with you

We've made several specific improvements to the way we communicate with you. We've created new lift communication templates to ensure you have clear, timely information during outages. Our text messaging system has been updated to improve how we keep you informed about visits and repairs, and we're making an extra effort to contact you earlier, so you have plenty of notice when a visit is due. We're working on being more responsive throughout the repairs process.

In 2023-24 we had four Ombudsman determinations:

Case 1: Two findings of maladministration around handling reports of damp, mould, and the complaint process.

Our response: We apologised, provided compensation, and most importantly, overhauled our approach to damp and mould. We now have a dedicated reporting process, monitored weekly, and we follow up with residents six months after any works to ensure the problem has been fully resolved.

We've also improved how we handle complaints, updating our complaints process in line with the Housing Ombudsman's complaint handling code.

Case 2: A service failure in handling reports of damage, with adequate redress for the complaint process.

Our response: Compensation was increased, and we've strengthened our approach to following up on commitments. To support this, we've implemented a new commitment log that tracks key information for every complaint, ensuring that agreed actions are completed within a reasonable timeframe.

Case 3: One count of reasonable redress for repairs and one of maladministration for record-keeping.

Our response: We've already made changes to our

record-keeping system and are introducing a new housing management database to help us better manage complex issues. This should make a significant difference in how we track and resolve problems in the future.

Case 4: Maladministration in handling complex repairs.

Our response: This case involved a particularly complicated repair, delayed by third-party involvement. We've introduced a new monitoring process to ensure progress is closely tracked in such cases, and we compensated the resident appropriately.



Repairs and maintenance

We know how important it is to get repairs done quickly, correctly, and to keep you updated on progress.

Our tenant satisfaction survey results showed 56.6% of you feel satisfied with our repairs service,

and we've taken swift action to improve this. The challenges of delays and rising material costs post-pandemic and Brexit haven't stopped us from pushing to ensure the best possible services that offer value for money. Following your feedback, we've already made significant changes.

Responsive repairs:



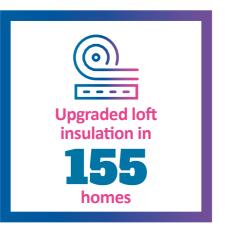
Repairs performance:







Upgrades and improvements this year include:















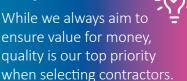


We ended the contract with our previous responsive repairs contractor, and with input from residents, chose a new provider. We've already seen improvements in our repairs service since making this change.

We're also committed to involving residents more in the decision-making process, including consultations and selecting suppliers for key services. These improvements are ongoing, and we hope you'll start noticing the difference.

- We're hiring skilled staff and providing the training they need to do their best work.
- We're increasing post-repair inspections to ensure high standards are consistently met.
- We'll continue monthly contractor reviews to ensure you receive the service you deserve.

Did you know?



Lift safety and maintenance

We understand how vital lifts are in multistorey buildings and how annoying it can be when they aren't working.

Lift manufacture is now largely abroad, with many parts having to be imported, and this can sometimes lead to repair delays. Our priority is ensuring our lifts are safe. If there has been a problem, we expect the right parts, good quality work and that they meet the safety requirements before

they are restored to use.

We've brought in a new provider to maintain, service, and repair lifts across our properties. While we've seen some improvement in lift reliability through this partnership, we know we still have several lifts that are problematic. So, resolving these issues is a key focus.

Here's what we're doing to make things better:



Choosing a long-term partner:

in the next financial year, we'll once again work with residents to carefully select a long-term partner who can provide a reliable lift service.



Ongoing monitoring and accountability:

we're committed to continuously monitoring our contractors' performance and holding them accountable. This includes monthly reviews and making sure any issues are promptly addressed.



Regular communication:

we know that keeping you informed is just as important as getting the job done. We're improving our communication around lift repairs to ensure you always know what's happening and when to expect resolution.

Your feedback is crucial in shaping these changes, and we want to ensure that everyone feels safe and secure in their home. Thank you for your patience as we work to get things right.

Working with you to improve communal areas

We know that communal areas matter to you. Our **Neighbourhood Services Officers** regularly visit your estates to make

sure hallways, gardens, and shared that need fixing as soon spaces are clean, safe, and wellmaintained. They also keep track of any communal repairs or issues

as possible. An inspection schedule for the year is available on your noticeboard.

Did you know?

You can join your Neighbourhood Officer on an estate visit to share your thoughts directly, please email Neighbourhoods@isha.co.uk or call 0300 171 7300. We'd love to hear more from you about the services you receive in your building.





We're building a sustainable future by focusing on greener, more financially viable communities. By investing in energy-efficient homes and embracing environmentally friendly practices, our homes can deliver lower energy bills and a healthier environment.

We're committed to ensuring our homes have an Energy Performance Certificate (EPC) rating of C by 2030, so they are as energy efficient as we can make them.

An EPC rates a home's energy efficiency from A (most efficient) to F (least efficient). Most of our properties fall into bands C

(44%) and D (36%) and we're actively working to improve them all to C. According to the latest data from the Office for National Statistics, this is above average compared to other social housing providers in England as well as the private rental market and owner-occupied homes.

This year, we also led a group of smaller housing associations to secure funding from the government's Social Housing Decarbonisation Fund (SHDF).

With this support, we've started upgrading 32 homes with better insulation and will be installing new windows next year. These upgrades will help make homes warmer and reduce energy costs for residents.



Did you know?

This year we improved loft insulation in 155 homes.

Building greener housing in Hackney

We recently began work on our newest development at Barrett's Grove in Hackney. This project is a fitting example of how we're building better, more efficient homes for the future in areas with a high demand for affordable housing. Barrett's Grove will feature

a state-of-the-art design with air source heat pumps, providing energy efficiency without compromising the look and feel of the building.



Partnering to deliver more affordable homes

In partnership with the North River Alliance (NRA), we secured £15.7 million from the Greater London Authority (GLA) for the Affordable Homes Programme 2021-2026. This funding will deliver 105 new affordable homes in Islington, Waltham Forest, and Haringey.

With this funding secured, the NRA started construction at the first site in March 2023 and aims to have all sites underway by March 2026. The new homes will include options for London Living Rent and shared ownership, offering more affordable housing

choices for people in need.

This successful bid puts the NRA in a strong position to apply for more GLA funding, with the goal of building a further 100 new homes in the future. We are committed to creating safe, affordable, and quality homes that meet the needs of our communities.



Increasing affordable housing

The UK is facing a housing crisis, and with a general election in 2024, we supported the National Housing Federation's campaign highlighting the need for long-term housing solutions.

We encouraged voters to question candidates about their housing plans and emphasised the need for more funding to help housing associations meet safety regulations without delaying the delivery of new homes.

We also called for more affordable homes and changes to the planning system to ensure stability and boost investor confidence. Using the hashtag #PlanForHousing on social media, we raised awareness of these crucial issues, advocating for the homes that people need.

Our board is committed to building new affordable homes where they are most needed, and although financial constraints have reduced what we can deliver, we continue to pursue development opportunities in our key boroughs, in the heart of London.







Building a diverse and inclusive team means we can better understand and serve the varied needs of our community.

Did you know?

We're part of the
Living Wage Movement,
ensuring that all our
staff and contractors earn
the London Living Wage,
which is higher than the
minimum wage. We want
our team to feel valued and
secure, and fair pay helps us
attract and keep dedicated
staff and contractors who are
committed to creating safe,
welcoming homes.

Did you know?

We're recognised as a
Disability ConfidentCommitted employer and
we're working towards gaining
the full Disability Confident
status. This commitment
supports our goal to create
an inclusive workplace for
people with disabilities and
helps us attract and retain
diverse talent while promoting
fairness and equality.

Did you know?

To strengthen our commitment to equality, diversity, and inclusion (EDI), this year we conducted an anonymous survey with our staff using the National Housing Federation's EDI tool.

Next year, we'll be asking you, our residents, to share your experiences to ensure our services are sensitive to different cultures and needs. By continuing to learn and grow together, we aim to build a stronger, more responsive community that respects and reflects everyone.





Governance and financial stability

In 2023-24, we held the Regulator for Social Housing G1 rating for governance and V2 rating for financial viability, meeting the standards required.

In October 2023, we were shocked and saddened when we identified a fraud by one of our contractors and three members of staff who colluded to enable false bulk refuse costs to be charged to ISHA.

We immediately stopped using the contractor and reported them,

and the three staff members, to the police. The staff no longer work for us. We have taken steps to fully understand the impact of the fraud and we know that much of the cost of the fraud has been absorbed by ISHA, with only a small portion of this being charged to residents. We have reviewed all invoices for bulk refuse and made refunds to affected residents.

We self-reported to the Regulator of Social Housing and put an action plan into place. As a result of the fraud and the specific weakness it identified, the regulator announced in September 2024 that it had downgraded our Governance rating from G1 to G2.

We are hugely disappointed that the improvements we have made to our Governance and business over the past five years were not in time to identify the weakness that allowed the fraud to occur and prevent any costs from being passed to our residents. But given the acknowledged improvement by the regulator, we are hopeful that with a little more work, we will regain our G1 at our next regulatory inspection in 2025.

Our Board

Our Board sets the direction of the business and makes strategic and financial decisions. Our Board is dedicated to upholding our values and strategic goals, safeguarding social housing, and ensuring we remain financially stable. We know this takes ongoing improvement and a strong focus on understanding and responding to your needs.

By following the National Housing Federation's Code of Governance (2020), we hold ourselves accountable with annual performance reviews to maintain high standards of governance and transparency.

We're proud that our Board brings together a wide range of skills, backgrounds, and experiences. In 2023-24, our Board of 12 included two residents, five women, six men, and five members from Black or minority ethnic communities. This diversity is important to us, and we know there's always more to do to

make sure we fully represent all the communities we serve.

You can find more information about each Board member on our website, where we share their profiles to help you get to know them better.



Our Leadership Team

The ISHA Board delegates day to day management to the leadership Team who ensure ensure we remain committed to our mission and drive continuous improvement. We encourage you to stay connected and share your thoughts because your feedback is at the heart of everything we do.



Ruth Davison, Chief Executive

Ruth is dedicated to building genuinely affordable rented and shared ownership homes, while ensuring that we provide excellent services as a landlord. She is enthusiastic about mixed communities and their positive impact on creating vibrant, thriving places. Ruth is committed to raising the bar on service delivery and accountability, always pushing to exceed what you expect from us.



Dawn Harrisson,
Director of Housing
and Neighbourhoods

Dawn has been with us since 2016, starting as Head of Customer Homes before moving up to Director of Housing and Neighbourhoods. She is passionate about delivering outstanding landlord services and making sure your homes are safe.



Jerome Geoghegan,
Director of Development

Jerome joined us in April 2024, bringing over 35 years of experience in development and real estate. His background includes mixed-use urban projects, partnerships, joint ventures, regeneration, strategic land, and affordable housing. He is focused on delivering new homes and building partnerships to create more housing opportunities for you.



Gary Pliskin,
Director of Finance

Gary has been a Chartered Accountant since the mid-1990s and held several senior finance roles in the private sector and housing. Gary has been with us since 2012, bringing his expertise in financial management to support our goals.



Thea McNaught-Reynolds,
Director of Culture,
Communications and
Involvement

Thea is deeply committed to diversity and inclusion, embedding these values into her work. Thea is passionate about creating inclusive, thriving spaces, and reinforcing our commitment to compassion and respect.

34 35

Get in touch

We want to make it easy for you to contact us. Here are the best ways to contact our teams directly. If you'd prefer to call, our main number is 0300 131 7300*. We're open Monday to Friday, 9am – 5pm, with an outside our opening hours service available outside of these times.

- Building and communal area enquiries: Neighbourhoods@isha.co.uk
- Complaints: Complaints@isha.co.uk
- Damp and Mould: 0300 131 7300* or isha@isha.co.uk
- General housing enquiries: TenancyTeam@isha.co.uk
- Rent support and enquiries: IncomeTeam@isha.co.uk
- Repairs and Maintenance: RepairsAndMaintenance@isha.co.uk
- Resident Involvement: Involvement@isha.co.uk
- Shared owner and leaseholder enquiries: HomeOwnership@isha.co.uk

*We know it can get busy on the phone, especially if you're calling out-of-hours. Please stay on the line, and we'll answer your call as soon as possible.

If you want to visit us in person, you can find us at 102 Blackstock Road, London N4 2DR.

For gas leaks call the national Emergency Gas Leaks number: 0800 111 999

Sign up for our monthly newsletter

Stay up to date with the latest news, events, and ways to get involved by signing up for our monthly residents' email newsletter. Visit: www.isha.co.uk/newsletter-sign-up.html.

