

Cornerstone Housing

Resident Annual Report

2025 - 2026

Our annual report 2025 - 2026

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About this report

This annual report is designed to give a clear and honest picture of how we are performing. It highlights what we've achieved over the past year, how we've used our resources and what we're doing to improve the services we provide.

We believe in being open and transparent with our customers. That means sharing not just our successes but also the areas where we know we can do better. By reporting on things like customer satisfaction, value for money and service performance, we aim to build trust and show that we're listening and learning.

How you can give feedback

We want this report to be useful and meaningful to you. If you have any thoughts about what's included - or what you'd like to see in future reports - we'd love to hear you.

You can share your feedback by:

- Calling us on **01392 273462**
- Emailing us at **mail@cornerstonehousing.net**
- Filling in a short form on our website: **www.cornerstonehousing.net/contact-us/**
- Write to us: Cornerstone House, Western Way, Exeter. EX1 1AL
- Getting involved through our Resident Engagement Panel

Welcome from Harriet Bosnell, Cornerstone CEO



“

I'm pleased to welcome you to our Annual Report for 2025/26

Over the last year, we have listened to your feedback and worked closely with residents to help shape our services, communities and future plans. Your views have influenced everything from how we communicate and involve residents, to improvements in neighbourhoods and the homes we provide. We continue to care about the things that matter most to you, and to listen and act on the feedback you share.

I'd like to thank everyone who welcomed us into their homes as part of our stock condition survey programme. These surveys are helping us build a better picture of our homes, giving us better information so we can plan improvements, spend the money where it matters most and make better decisions in partnership with residents now and in the future.

This was the first full year of delivering The Big Plan, our strategy for 2025 to 2030. We are committed to improving your homes and neighbourhoods and are delivering on our ambition to provide more affordable homes for people who need them. With the cost of living and energy prices continuing to affect us all, we have been working to make our homes more energy efficient and affordable to run.

Alongside investing in homes, we've invested in our communities. Working with residents and partners, we created new community growing spaces, including edible gardens, helping to bring people together while improving local environments. Our Board and Resident Engagement Panel have spent time in Cornerstone Communities understanding what we do well and what we need to do better.

Your views count if you'd like to get involved. There are a number of ways you can do this on page 23 and 24 of this report.

This report shares what we've achieved together over the last year, where we're improving, and our priorities for the future. Thank you for your support, feedback and involvement over the last year.

”

A handwritten signature in black ink that reads "Harriet Bosnell". The signature is written in a cursive, flowing style.

Summary of resident engagement in 2025/2026



Our Customer and Communities Strategy continued to shape our work throughout the year, helping us strengthen partnerships, support residents to sustain their tenancies, listen to feedback and build stronger communities.

The Big Plan 2025 - 2030

Our vision for providing safe, stable, affordable homes and thriving communities. In January 2025 we met with residents, colleagues, our Board and sector experts to launch our new 2025-2030 Big Plan. As part of this process, we completed a door knock and spoke to 29% of our tenants.



Problems are always listened to on the phone. I want to stay with Cornerstone



Feeling of being looked after... feels like you care



We need Cornerstone to build more homes, as without that, where will our friends and family be housed now and our children in the future?



**The
Big
Plan**

2025 - 2030

Our Big Plan identifies the following priorities and here is what we've done this year:

Listen more to residents

We listened to residents through consultations, surveys and resident groups, receiving over 446 responses that helped shape our services.

Build more homes

We increased our build programme and completed 42 new homes, providing more people with access to affordable housing.

Help the planet

We created new edible gardens, supported tree planting projects and trained colleagues in carbon literacy to help reduce our environmental impact.

Make neighbourhoods nicer

We brought residents together through community events, created wildlife-friendly spaces such as hedgehog highways, and made homes warmer through energy efficiency improvements.

Be kind and helpful

87.2% of residents said they are treated fairly and with respect, showing our commitment to providing a kind and helpful service.

Visit www.cornerstonehousing.net/thebigplan to read the full strategy.

What We Achieved in Year One of our Big plan



During Year One, we strengthened resident engagement, increased investment in homes and communities, improved service performance, expanded our development ambitions, enhanced governance and data quality, and laid strong foundations for sustainable future growth.

Strengthening resident voice and our community

- Delivered community events to help strengthen community connections in neighbourhoods with higher levels of resident dissatisfaction.
- The Resident Engagement Panel elected its first resident Board Member, supported by a resident Board Observer, strengthening the link between resident feedback and Board decision-making.
- Held joint resident, Board and Executive Team engagement visits and tours, providing opportunities to hear directly from residents and take action on concerns and complaints.



Building more new homes

- Expanded our Year One development programme to deliver 42 new homes by April 2026.
- Secured a pipeline of 73 homes for delivery in the following year, supported by renewed borrowing arrangements.
- Began exploring new development opportunities including modern methods of construction, small site developments and partnership opportunities.

Expanding our reach and partnerships

- Incorporated our one-hour travel-to-work operating area into development and business decision-making.
- Strengthened partnerships with local authorities, community groups, the police, and other organisations to deliver better outcomes for residents.
- Supported community safety through increased anti-social behaviour closure orders and improved access to community initiatives and environmental projects.
- Partnered with a local college to introduce retrofit qualifications for Property Leaders.



Delivering value for money

- Updated procurement and contract management practices to align with the Procurement Act and industry best practice.
- Secured social and environmental value from contractors, including support for community garden and tree-planting initiatives.



Improving and investing in homes and neighbourhoods

- Invested £4 million in existing Cornerstone homes and carried out responsive repairs and completing major improvement works.
- Upgraded the lift at Norwood House.
- Completed 80% of the Barley Mount lintel replacement programme.
- Addressed 2 underground voids near Cornerstone properties in partnership with councillors, National Grid and South West Water.

Strengthening governance and capacity

- Reviewed our performance against Resident Consumer Standards and identified opportunities to improve transparency, accountability and resident influence.
- Expanded organisational capacity through recruitment of new roles, including four multi-skilled operatives, and Community Engagement roles.



Delivering environmental improvements

- Provided Carbon Literacy training for leaders and colleagues, improving understanding.
- Began a programme to transition our fleet from diesel and petrol vehicles to electric and hybrid alternatives.
- Established a community edible garden at Western Way and created new community garden spaces and tree-planting projects in partnership with local residents, bringing their ideas to life.

Improving repairs and housing services

- Increased productivity to more than 3 jobs per day through improved performance monitoring and shared accountability.
- Worked together with the police and local authorities to resolve community impactful behaviour, creating safer communities and tackling concerns including drug dealing, crime and fire safety risks.

Using better information to improve our homes and services



- We improved the information we hold about our homes by carrying out more home condition surveys. This helps us make better decisions about repairs and investment, ensuring homes remain safe, well maintained and fit for the future. By July 2026, 92.7% of properties had an up-to-date survey.
- With a clear improvement plan in place, we reduced the number of non-decent homes from 12 to 8.
- Supported residents facing challenges such as mental health issues and hoarding, working across teams to help them remain safe and well in their homes.

We have made good progress during the first year of the strategy. We measured our organisational carbon footprint, secured Warm Homes funding to support energy efficiency improvements, and continued work to improve the EPC ratings of homes.

- **Warmer and more efficient homes:** 23 homes were included in the Warmer Homes retrofit programme, alongside work such as boiler upgrades, loft insulation top-ups and extractor fan improvements.
- **Improved new homes:** 42 new homes were completed across 5 locations, with EPC ratings of A or high B and energy-saving features such as electric vehicle charging provision, solar panels and/or air source heat pumps.
- **Resident involvement:** residents helped shape the Greener Ways Strategy through consultation, and gave input into the design guide for future homes.
- **Greener communities:** we created an edible garden at Western Way, added edible planting at new developments and supported biodiversity through projects such as an insect refuge and hedgehog highway.
- **Better use of resources:** We launched a composting garden, began recycling food waste from our office, and secured social value funding from Travis Perkins to support community edible garden projects.



When the lads came to do our windows they were very polite, put all dust sheets down and got on with it. At the end of the day when clearing up you wouldn't have thought they had been here, put everything away hoovered up, they were amazing



Had a very lovely man and very helpful when explaining about the boiler



Our focus next year

In 2026/27 we will continue to improve homes, reduce carbon and strengthen resident involvement. Our priorities include retrofit and renewable skills training for staff, making sure all new homes include renewable energy, exploring renewable energy options for the van fleet, developing a low-carbon transport plan, and working towards Cornerstone offices being powered by renewables.

We will keep reporting our progress to residents, the Resident Engagement Panel and the Board, so that residents can see what is improving, what still needs work and how the strategy is helping to create warmer homes and greener communities.

Energy efficient homes

Energy efficiency of homes is measured using an Energy Performance Certificate (EPC). An Energy Performance Certificate (EPC) rates how energy-efficient a home is, from A (most efficient) to G (least efficient). The rating looks at how much energy the home uses and loses, such as through heating, lighting, or poor insulation. By law, all our homes must reach at least a Band C rating by 2030.



Currently (as of 31/03/2026):

- 89.5% of our homes that have valid EPCs meet bands A, B or C. Leaving 10.5% at band D or below.
- We currently have 28 properties with expired EPCs and 13 properties that do not yet have an EPC. We are working with residents to complete these surveys.
- We continue to be ambitious for all social housing properties to achieve EPC Band C or above by 2030.
- In addition to improving the energy efficiency of our homes, we will continue to upgrade and seek more opportunities to improve the energy efficiency of our offices and operational buildings.



Development Strategy

Providing homes for those in need

In the first year of our commitment to Cornerstone's The Big Plan, we successfully delivered 42 new build homes in 2025/26, helping more local people access affordable housing.

All 42 homes achieved high energy efficiency standards. 21 homes received an Energy Performance Certificate (EPC) rating of B, while the other 21 achieved the highest possible rating of A.

To support lower energy use and reduced household costs:

- 8 homes were fitted with air source heat pumps for heating and hot water.
- 35 homes were equipped with solar PV panels.
- Many homes also include electric vehicle charging points.

Every new home was allocated to people with local work or family connections, helping to strengthen communities.

Our developments include play areas, public open spaces and wildlife corridors. As part of our Greener Ways Strategy, we also planted fruit trees at new developments in Cheriton Bishop and Newton Abbot and created opportunities for sustainable food growing through features such as herb gardens.



Development Strategy

During the year, we were delighted to complete 7 much needed rural homes in Cheriton Bishop and welcomed the first residents to Brook Manor in Exeter. When finished, Brook Manor will provide 54 affordable homes and will be the largest development undertaken by Cornerstone in the last 20 years.

Residents continue to help shape our future developments. The Resident Engagement Panel has contributed to our Development Strategy and Homes for the Future Design Brief, helping to ensure new homes are practical, efficient and designed around residents' needs.

Looking ahead, we are building our development pipeline. Our goal in the future is to increase delivery to 100 homes per year from 2028/29 as we work towards our target of 400 new homes by 2030.

In 2026/27, we will continue to provide a range of social rent, affordable rent and shared ownership homes, including homes specifically designed for wheelchair users. We welcome resident and community engagement, and will explore lower-carbon construction methods, prioritising opportunities to build on brownfield and greyfield land where possible.



Using better information to improve our services

Over the past year, we have been working to make our services better for you.

We are improving how we use information, systems and feedback. This helps our staff find the right information more quickly and support residents in a better way.



- **We'll understand you better:** Our resident census helps us learn more about the people who live in our homes. This helps us plan services that meet different needs.
- **We'll respond to you more clearly and communicate:** New systems are helping staff manage things like complaints, compliments, information requests and anti-social behaviour. This should help residents get clearer updates and better follow-up.
- **We'll listen to your feedback:** Our new anti-social behaviour system includes a way for residents to give feedback. This helps us understand what is going well and what we need to improve.
- **We'll spend more time helping you:** Some new tools are saving staff time by making paperwork quicker. This means staff can spend more time supporting residents.
- **We are improving how we manage information:** We already take care to keep your information safe and secure. These improvements will help us make sure the information we hold is accurate, up to date and useful.
- **We'll use better information:** We are looking carefully at future systems to make sure they give good value and help improve services for residents.

Our approach is about making services clearer, quicker and more joined up. Together, it helps us build stronger services that put residents first.



Tenant Satisfaction Measures

Each year we ask residents for feedback through our Tenant Satisfaction Measures (TSMs) survey. The results help us understand what we are doing well, where we need to improve and how we can deliver better services.

In 2025/26, we completed the full TSM survey, covering areas such as overall satisfaction, repairs, safety, complaints, communication and communal areas. The results are helping us improve our services, shape priorities and better understand what matters most to residents.

Alongside the survey, we held local conversations and other engagement activities to gather more feedback and hear from a wider range of residents.

How we collected your feedback

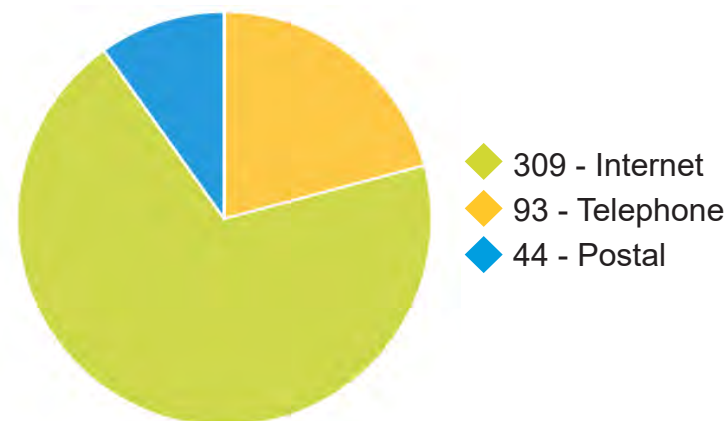
Between June 2025 and March 2026, all residents living in affordable rented homes were invited to take part in our annual TSM survey.

- 1350 households invited
- 446 responses received

Over the year, we surveyed 1350 households out of a possible 1400 households. The 50 properties not surveyed were either empty properties during the time of survey, or, new residents that had held their tenancy for under six months on the day the survey was issued. The 1350 households is a sample size of 96% with a response rate of 33%.

We surveyed residents using a wide range of methods to suit their preferences, including telephone, internet (sent via email and SMS) and post.

Responses:



Why your feedback matters

TSMs help us understand what we are doing well, where we need to improve and how we can deliver better services for residents. We will continue to use this feedback to shape our priorities and report on our progress each year.



We encourage all residents to share feedback, as your views play an important role in shaping the services we provide.
Need help? Call 01392 273462 or email mail@cornerstonehousing.net.

Tenant Satisfaction Measures

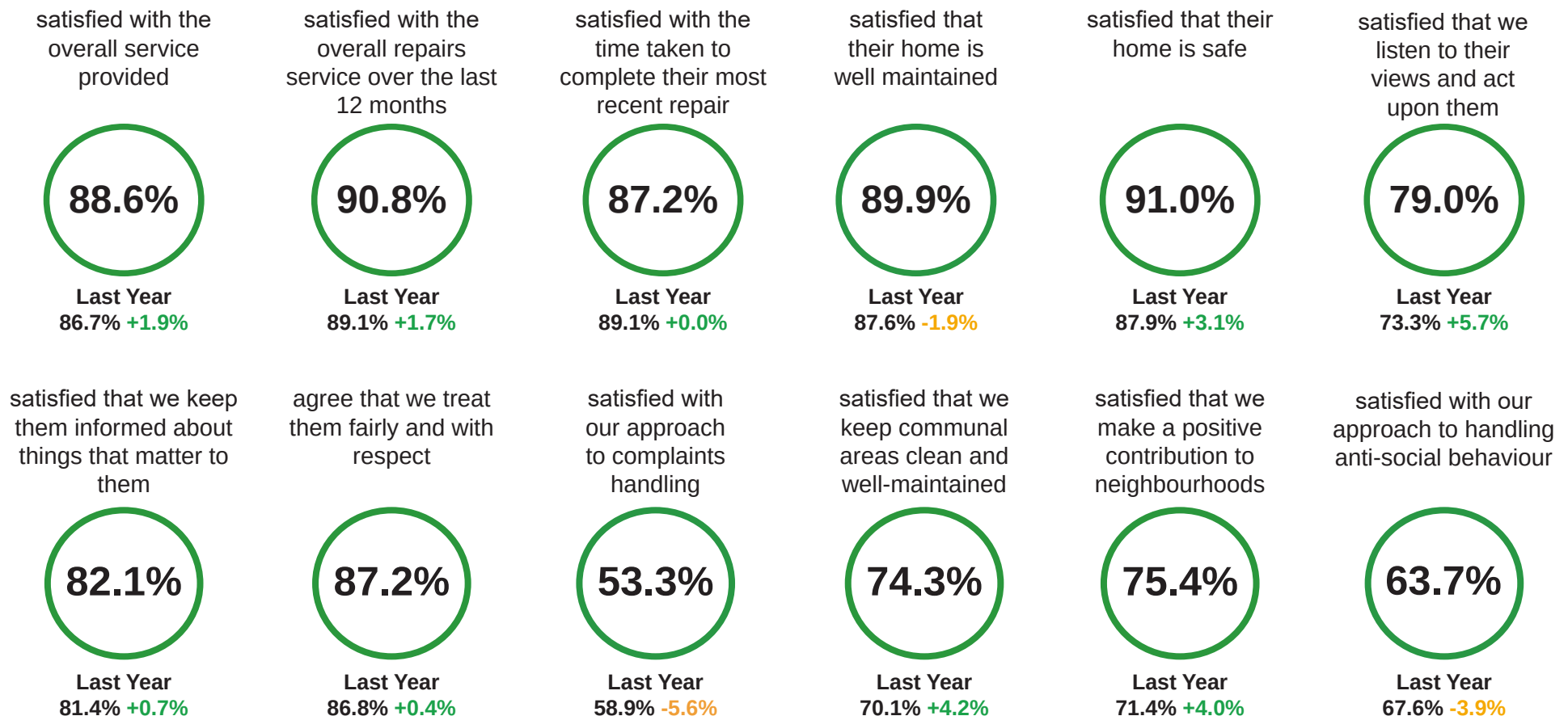
As a social landlord, we report our TSM results to the Regulator of Social Housing and share them with residents. These results help residents understand how we are performing and hold us accountable for the services we provide.

There are 22 measures covering areas like repairs, safety and complaints.

- 12 tenant perception measures: These show satisfaction with our services
- 10 performance measures: These measures are based on our performance

Below are the results for the year **1st April 2025 to 31st March 2026**.

12 tenant perception measures



Tenant Satisfaction Measures

10 performance measures

100% of homes requiring the following safety checks received them:

- Gas Safety Checks
- Fire risk assessments
- Asbestos management surveys
- Legionella risk assessments
- Communal passenger lift safety

91.7%

of our homes had emergency repairs completed within our 24-hour target

92.2%

of our homes had non-emergency responsive repairs completed within target timescales

99.1%

of our homes meet the decent home standard

We are working to get all homes meeting decent homes standards by completing surveys of all homes and improving things like kitchens and windows

38.6

cases of anti-social behaviour were opened per 1,000 homes

2.7

cases of anti-social behaviour involved hate crime per 1,000 homes

89%

of residents were satisfied that we are easy to deal with

83%

of residents say their rent is value for money

63%

of residents say their charges were value for money

Additional information we gather

The following measures are not required by the regulator, but we gather information on them to help us better understand what residents think of our customer service and value for money.



Residents Voices

We read and respond every comment received when you submit your Tenant Satisfaction Survey. Your feedback helps us keep our services on track and ensures we're listening to the needs of our residents.

I think we are very pleased with how Cornerstone dealt with us and the property, issues were dealt with and they were very understanding.

If you have a plan of doing something in our area, dont just say it to keep us happy - Do it.

Perhaps if you had been quicker to reply or if your initial response had been clearer then we wouldn't still have water damage.

I think overall Cornerstone is a good landlord to have. Support is there if there are financial difficulties and lots of signposted support through the newsletters.

Our boiler experienced an issue and the repair was completed within a single day, which was highly satisfactory.

I think when reporting repairs the team try their best to rectify where they can but I do think that there is room for improvement in reducing damage to properties by investing in fixing issues properly rather than quick repairs. This isn't a criticism of the team and probably more a financial and time restraint issue.

Cornerstone have always provided an impeccable service. Staff are always polite and courteous. When it comes to repairs or other issues the workmen are very professional, knowledgeable and helpful. The reception staff are always polite, to the point and help very well to have problems addressed. A big thank you to Cornerstone.

Always able to get in touch, and if there is problem, it's always been resolved.

Over the last year and a half I've taken numerous days off work for your workmen... this is totally unacceptable.

You said we did

We read and learn from every survey and comment we receive throughout the year. This includes feedback from our Big Plan, Tenant Satisfaction Measures, and complaints. We listen and act on the things you say and what we need to do differently. This includes:

Communication, standard of service and contractors

During the 2025 - 2026 period, communication, standard of service and contractors was the most frequently reported theme in complaints.

What we have done

We listened to residents and made a number of changes over the last year, some of which are:

- In January 2025, we recruited a new Tenancy Sustainment Officer to provide additional support and engagement to connect people in their communities.
- We created the Community Safety Lead role in October 2025, which leads on all anti-social behaviour cases as well as working with the police and other services to tackle anti-social behaviour in our communities. In 2025 we achieved 3 closure orders in different areas to tackle the ongoing issues.
- We have implemented an Anti-Social Behaviour module within our housing management system which allows us to track cases more easily and come to resolutions.
- In April 2025, three new supervisor roles were introduced, each dedicated to Improvements, Responsive Repairs, or Voids. This has provided leadership in every area and contributed to the increased number of repairs completed. We also established a dedicated Repairs Customer Service team that now works closely with our schedulers to book repairs more efficiently and streamline the overall process.



Community Presence

Residents told us they'd like to see Cornerstone have a greater presence in the community, and we're listening.



What we have done

We launched twice yearly estate inspections across all our estates from March 2026, where residents can join us for a walkaround alongside other local support services. These walkabouts help us identify issues, share updates, and work together to make our communities an even better place to live. We will be doing more walkabouts on our other estates too, and will let residents know when we'll be in the area.

Visit our website to find out the next date that we will be in your neighbourhood

Noticeboards in Communal areas

You said you wanted more information in your communal areas.

What we have done

- We put up brand noticeboards across our communal areas. These boards are designed to help everyone stay informed and to make it easier to keep our shared spaces safe, clean and welcoming.
- Each noticeboard includes fire safety information and, where needed, a cleaning record which is updated regularly by our contractors so you can see when the area was last cleaned. This helps us maintain high standards and ensures transparency around the upkeep of our buildings.

We hope these new noticeboards make it easier for everyone to stay informed and help us work together to maintain a safe and pleasant environment for all.









Resident Engagement Panel

Tina took on the role of Chair and has also been representing residents through contributions to the Board. Gary has supported the panel by stepping into the new Vice Chair role, helping to strengthen REP and support its future development.

“ *This year, we’ve continued to review policies, services and communications, making sure residents’ views are heard. We’ve also enjoyed getting out into our communities, taking part in events, meeting residents and listening to feedback about what matters most to people where they live.*

We’ve welcomed new members, seen more residents show interest in getting involved and been proud of everything achieved over the past year. Thank you to everyone who has shared their views or supported our work. We look forward to continuing to represent residents and helping to shape services in the year ahead.

”

Tina and Gary

Chair and Vice Chair, Resident Engagement Panel

Join us!

If you want to make a difference. Join our Resident Engagement Panel and help shape how Cornerstone works. Share your views, influence decisions, and improve services for your community.

To join call **01392 273462** or email: mail@cornerstonehousing.net

The Resident Engagement Panel Success

This year, the Resident Engagement Panel has been busy reviewing services, sharing resident feedback and supporting community engagement across Cornerstone. REP now meets every other month, on the last Wednesday of the month. This gives the panel more flexibility to focus on reviews, support the Board and stay involved in local communities.

Recruitment and training

During 2026, REP reviewed and commented on a wide range of policies, procedures and resident communications.

This work helped bring resident views into service reviews, policy updates and communications across Cornerstone. REP also supported wider discussions about how services are delivered, how information is shared with residents and where improvements are needed.

Here's what we worked on together:

Domestic abuse
policy

Parking
management
policy

Mutual exchange
operational policy

Anti-social
behaviour
process review

Consumer
standards

Pet policy

Equality,
diversity
and inclusion
presentation

Service charge
consultation

Complaints
feedback and
learning group

and more...

Joining the Resident Engagement Panel

REP has continued to grow and develop. Since last year's recruitment drive, 12 residents have shown an interest in joining, with 4 continuing their interest or looking at other ways to get involved. We want everyone to have the opportunity to get involved. If you need support to take part, including attending online, reasonable adjustments or help with travel costs, please let us know.

We help you get the training you need. Whatever your background, just come along.

The Resident Engagement Panel achieved

Communal Cleaning and Grounds Maintenance

REP also reviewed communal cleaning and grounds maintenance services to look at whether residents are getting good value for money. The panel made several recommendations, which Cornerstone agreed to. Work is now underway to improve services. As a result:

- Cleaning schedules and contractor sign-in sheets are now displayed in communal areas
- Residents have more opportunities to take part in estate inspections and walkabouts
- Cornerstone meets regularly with contractors and uses resident feedback to improve services
- Estate Champion opportunities and other ways to get involved are being promoted
- Resident surveys are being used to understand local concerns and priorities
- New cleaning and grounds maintenance contracts are being developed with clearer service standards
- Cornerstone is working with residents to improve green spaces and local neighbourhoods

These changes will help improve services, provide better value for money and give residents a stronger say in decisions that affect their communities.



The difference REP makes

REP gives residents a stronger voice in how services are reviewed and improved. This year, the panel has helped Cornerstone better understand residents' priorities, strengthen feedback, support community activity and focus on practical changes that improve residents' experiences.

Cornerstone communities

Our work in your communities

Throughout the year, we're proud to have supported and celebrated the vibrant communities around us. Our team has been busy connecting with residents, listening to their ideas, and continuing to help make a positive difference. Whether it's through gardening, community days, or decluttering, these moments reflect our commitment to building stronger, more inclusive neighbourhoods.

Ennerdale Way Garden

Following a suggestion from one of our residents, part of the communal garden at Ennerdale Way has now been transformed into a vibrant edible growing space. With the hard work of both staff and residents, the area has been planted with a colourful mix of flowers, fruits, and future treats for everyone to enjoy.

Residents have already shared their enthusiasm for the project:

“ It's great to have space to grow

“ The sleepers will last for years

“ Can we do a garden in Simey Close?

“ Looking forward to seeing what a honeyberry tastes like!

We hope this new space will encourage more outdoor activity, shared conversations, and the simple joy of watching something grow. Thank you to everyone who picked up a trowel, offered advice, or simply cheered us on. This garden is truly a community effort.

If you have any ideas for future areas for planting, we'd love to hear from you!



Cornerstone communities

Gardening Competition

We held our annual gardening competition for residents to enter, we love seeing what people are doing in their properties. Each winner received a Love to Shop voucher.

Tallest sunflower – Lucas Wills

Best small garden - Suzanne Latham

Best baskets/containers – Louise Howe & Alina Gavruta

Best sustainable garden – Debbie Bah & S R

Budding gardener award – Maisie Nash & Lucas Wills



Hedgehog Fence

One of our residents, whose home backs onto the woodland, has become the proud host of a nightly hedgehog family visit including some adorable hoglets! The visits have become a bit of a local attraction, with neighbours stopping by to catch a glimpse.

The rather large male hedgehog was spotted struggling to squeeze under the garden gate. One of our operatives was passing by and kindly offered to help. The resident was delighted with the thoughtful approach, and we're happy to have helped make life a little easier for our local wildlife.

Insect Refuge

In partnership with residents, we created a new insect refuge in Heneaton Square, using natural materials like twigs and branches to form cosy shelters for beetles, pollinators, and other helpful insects. The simple structures provide year round protection and support a healthier, more biodiverse garden. Next time you pass by, look out for the new refuge tucked in the planting bed it's a small addition that will make a big difference to local wildlife.



Cornerstone Communities



Summerway Community Event

On 3rd September, we held a fantastic Community Day at our Summerway estate, bringing together residents, local services, and community partners for a day of connection, conversation, and creativity.

We were joined by:

- Devon & Somerset Fire & Rescue Service
- House Exchange
- The Community Builder
- Devon & Cornwall Police
- We enjoyed delicious Indian food kindly provided by Inclusive Exeter

Children got creative in a rock-painting competition, with the winning entry receiving a £20 voucher. They also made tiny cress people to take home and watch grow bringing a little greenery into their homes!

We have more days in your communities planned for 2026/27.



Support provided to you

Getting support to you when you need it

We can connect residents with practical support services to help them keep safe and well at home.



Together, we helped residents gain **£53,537.96** in financial support, including Housing Benefit entitlement, backdated Pension Credit awards, new Carer's Allowance entitlement, Personal Independence Payments and more. **If you're worried about money or dealing with debt, please get in touch we're here to help.**



Westcountry Savings and Loans

We continued to support and work in partnership with Westcountry Savings and Loans. Over the year, 5 residents became new members, providing them with access to an ethical and affordable financial service designed to support financial wellbeing and inclusion.

Be a part of this by signing up here: www.westcountry.org.uk

ECOE Advice

Working with ECOE Advice, we helped 13 residents access support with their energy costs this year. Through specialist advice on benefits, grants, energy bills, tariffs and heating systems, residents received practical help to improve their financial wellbeing and stay warm and comfortable at home. By connecting you with specialist advice early, we can help reduce hardship and support the people you care about.

For more info, visit: <https://ecoeadvice.org.uk/>



Supporting residents to access these services forms an important part of our commitment to financial inclusion.

Support provided to you

The cost-of-living crisis means many of us have been feeling worse off than ever before and worried about our financial situation. If you're struggling to pay your rent, please get in touch with us as soon as possible. We want to work with you to help you keep your home and get the right support. Did you know we have a Cornerstone Resident Support Fund for residents experiencing financial difficulties? Whether you're finding it hard to pay for essentials, manage unexpected costs or make ends meet, we're here to help. **Talk to us:**



Telephone: 01392 273462

Email: mail@cornerstonehousing.net

Pop into our office in Exeter (Monday to Friday 10am – 12 noon, 2.30pm – 4.30pm)

This year, we helped:

52

households access foodbank
vouchers

11

households with vouchers for
shopping or energy

All residents have free access to a **support directory** on our website, highlighting services across Devon that residents can access. These include services on:

- Addiction
- Gambling
- Eating disorder
- Anti social behaviour
- Bereavement Counselling
- Education & Skills
- Energy Bill support
- Finance
- Foodbanks
- Mental health
- Wellbeing
- Hate crime



Visit www.cornerstonehousing.net/support-directory to find support available or contact us.

Cornerstone in the community

CEDA

We were delighted to help CEDA to get to the next stage of their garden project. Rich, Wayne, Mark, and Josh helped demolish the old, raised flower beds at CEDA's head office, clearing the way for exciting new developments in the garden. CEDA said "A big thank you to Cornerstone and everyone who helped get this job done and dusted!" CEDA (Community Equality Disability Action) is a nonprofit organisation based in Exeter who are dedicated to empowering disabled people, so they feel connected, happy, and seen.



Conservation work

Our team headed to Paignton Zoo, where they helped refresh and maintain several animal enclosures with a fresh coat of paint and some much needed upkeep. Their efforts not only supported the zoo's ongoing conservation work but also helped create a more vibrant and enriching environment for both animals and visitors.



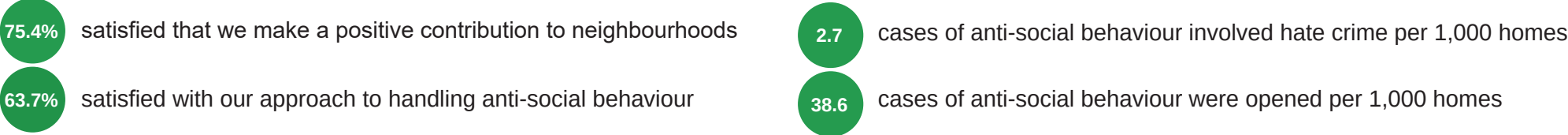
Helping schools

Our dedicated team members have been rolling up their sleeves and making a difference in the local community. At St Gabriel's School, two of our staff volunteered their time and skills to build a brand-new bench, providing a welcoming spot for children to sit, relax, and enjoy their surroundings.



Feeling safe in your community

These TSMs relate to how residents feel about their neighbourhood and how we handle anti-social behaviour.

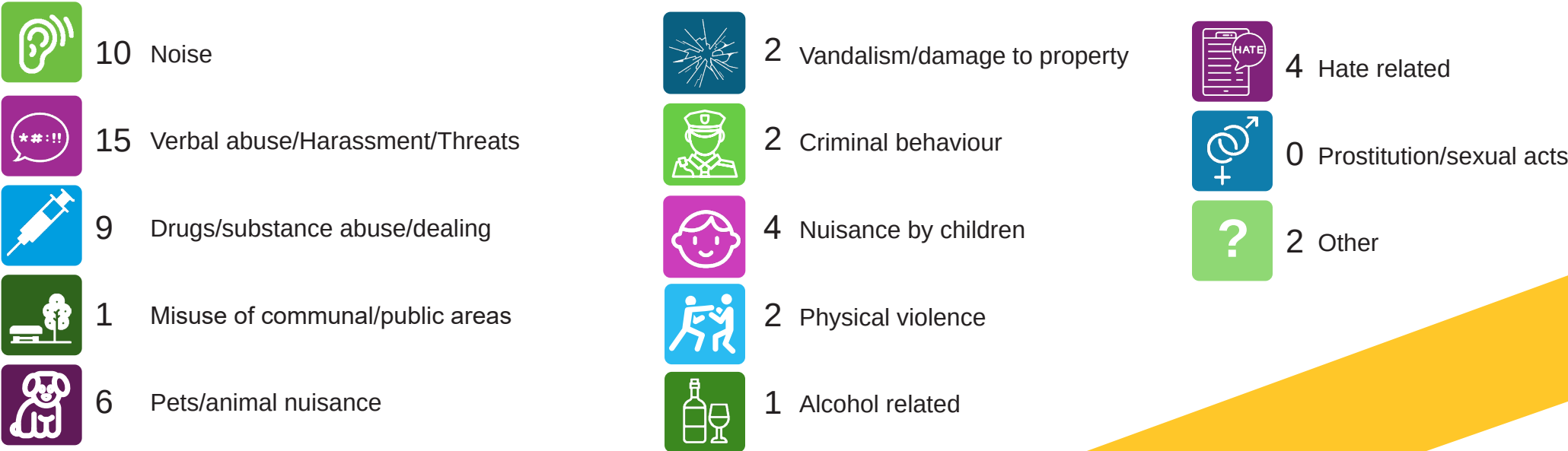


Anti-Social Behaviour

Anti-social behaviour (ASB) can make residents feel unsafe and unhappy in their homes or neighbourhoods. We understand that reporting it can be difficult, we work with local partners, including the Police and local authorities, to help keep our communities safe.

We're proud that 63.7% of residents who reported ASB were satisfied with how we handled their case. We know there's still room to improve, and we're committed to doing so. We take reports of anti-social behaviour seriously and encourage residents to contact us if they have concerns. We want our neighbourhoods to be great places to live, and we'll work with residents and our partners to help resolve issues.

In the past year, we received 57 new ASB reports, with 41 cases resolved within the year. The main reasons residents contacted us were drug-related activity (15.8%), noise (17.5%), and verbal abuse or threats (26.3%). Overall ASB cases reduced by 30%, from 81 in 2024/25 to 57 in 2025/26. Where serious tenancy breaches continued despite support and intervention, legal action was used as a last resort, resulting in 4 evictions, including 3 for anti-social behaviour and 1 for rent arrears.



Feeling safe in your community

Safeguarding our residents

Safeguarding is about helping to keep residents safe and well. All Cornerstone colleagues and contractors are trained to spot signs that someone may need extra support and to raise concerns when needed.

During the year, we opened 49 safeguarding cases and made 41 referrals to Devon County Council. We also made 4 referrals relating to domestic abuse to specialist support services. The most common concerns involved hoarding, fire safety, damp and mould, mental health, domestic abuse and the condition of residents' homes.

We identified and supported more residents than in previous years. We believe this reflects greater awareness of safeguarding issues, better reporting and improved recording of concerns, helping us provide support sooner when people need it.

We continue to work closely with organisations including Adult Social Care, Children's Services, local authorities and the Police to support residents and manage complex situations. During the year, we opened 26 complex cases involving issues such as damp and mould, fire risk, hoarding, poor property condition and access to homes for essential safety checks.

If you are ever worried about a resident's health, safety or wellbeing, please get in touch with us.

Lisa Harber

Housing and Customer Engagement Manager

We recognise that residents may need additional support from time to time. By working closely with partner agencies, we can make sure residents receive the right support at the right time and help keep people safe in their homes.



Customer Service and Repairs service

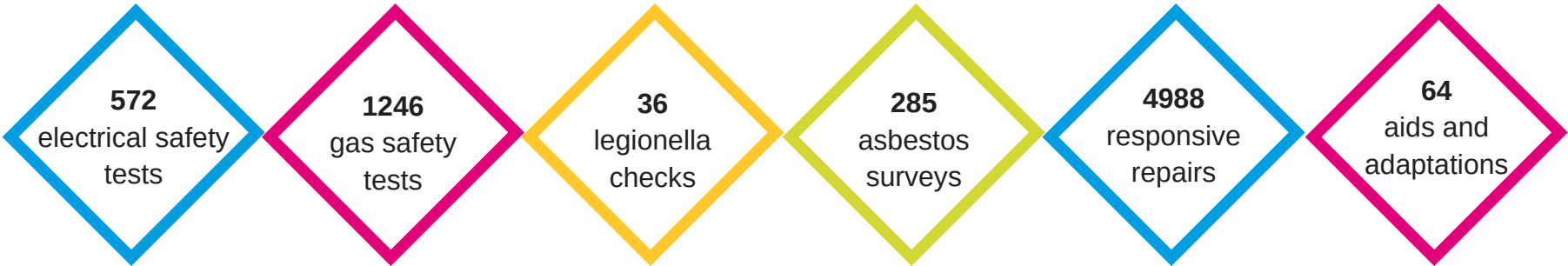
These TSMs show how residents rate our communication, responsiveness and overall service.

- 88.6% satisfied with the overall service provided
- 82.1% satisfied that we keep them informed about things that matter to them
- 90.8% satisfied with the overall repairs service over the last 12 months
- 87.2% agree that we treat them fairly and with respect
- 87.2% satisfied with the time taken to complete their most recent repair
- 79.0% satisfied that we listen to their views and act upon them
- 89.9% satisfied that their home is well maintained

We received...



We completed...



**includes calls to all of our phone lines which are: out of hours, Allpay, repairs, customer service and voicemail.*

You said improving your homes should be a priority



- 35 Kitchens
- 47 Bathrooms
- 64 Homes with new windows
- 6 Fire doors
- 10 Front/Rear doors
- 2 Home storage heaters
- 32 Boilers
- 7 Communal doors and entry systems

- 1 Air Source Heat Pump (ASHP) installation completed
- 20 Homes received net zero works*

**These include loft insulation and low energy lighting. These works help save customers money spent on heating/running their homes.*

We spent

£402k on repairing empty properties

£1.086m on replacing kitchens, bathrooms, doors, windows and net zero works*

£1.032m on carrying out repairs

£571k on keeping homes safe

Jake and Josh did a brilliant job I can't praise them enough they got the job done quickly and efficiently with very little mess or inconvenience. They insisted on hoovering and tidying up as they went, both of them were polite friendly and considerate and more than willing to help me get flat back to normal by lifting my furniture back into place etc. so once again I would like to thank you Cornerstone for an excellent service.

You have a very skilled trade staff team, who conducted themselves in a respectful manner and very polite and tidy.

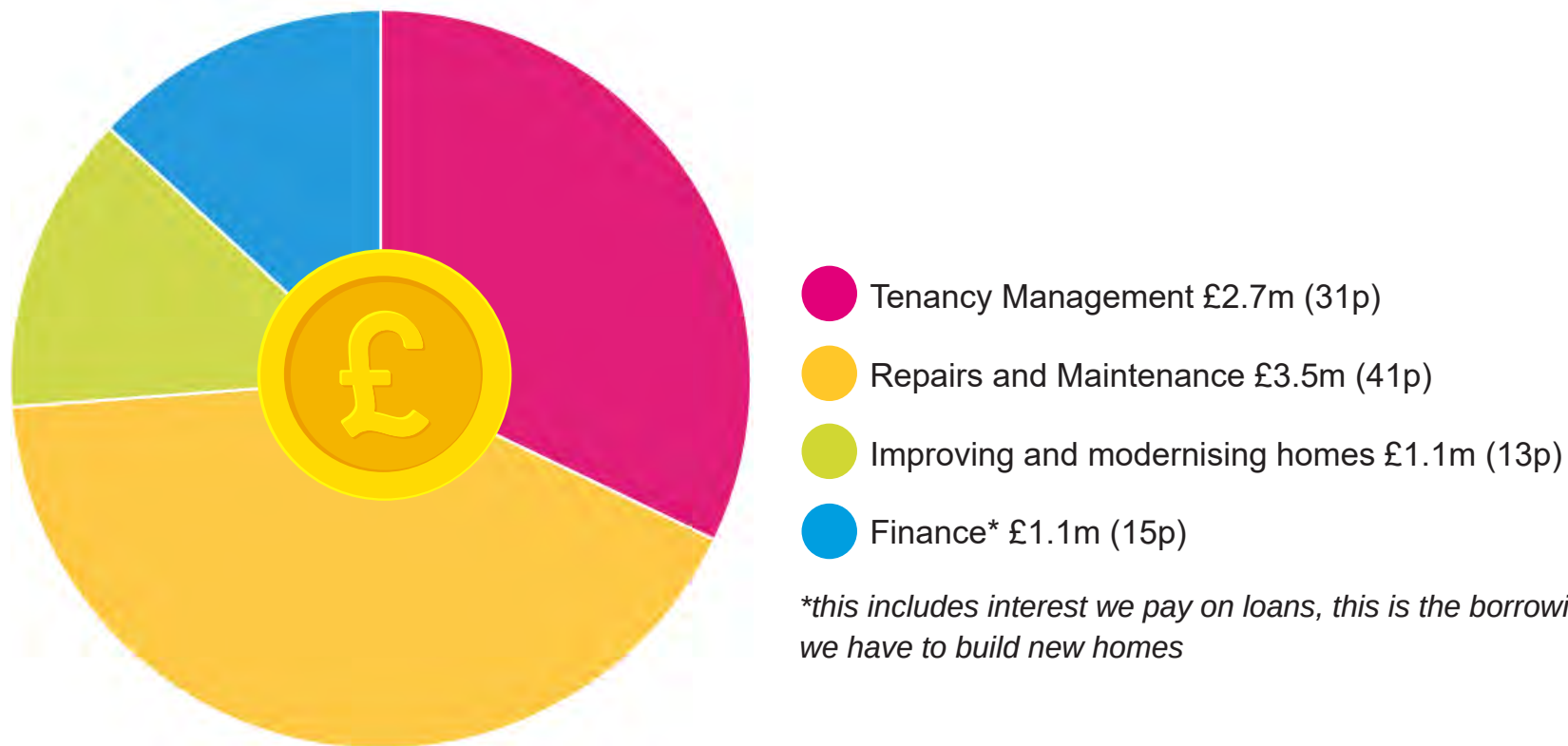
Very impressed with the guys that come to fit our windows, they were very polite and made sure there was no mess at the end of the day for me to clean up. the new windows look great, hope they make a big difference this winter. Thankyou.

Value for Money

Value for money is as important to us as it is to you. We're always looking for better ways to deliver services, improve homes, and build more affordable housing. As a not-for-profit charity, any money left at the end of the year is reinvested into homes and services. We follow the Value For Money Standard set by the Regulator of Social Housing, which helps our Board make the best use of our resources, make informed decisions, and report clearly on our performance.

How we spend your money

As a not-for-profit charity, income collected from rent is invested back into our homes and services we provide to our residents. The chart shows how we spend every penny in a pound of the rent we receive.



**this includes interest we pay on loans, this is the borrowing we have to build new homes*

£9.3m developing new homes was funded by new borrowing £6.5m and Cornerstone's cash at bank.

Home Condition Surveys

Maintaining safe, high quality homes is a top priority for us. Over the last year we have undertaken a comprehensive home condition programme which has been designed to improve our understanding of our homes and ensure we are investing the right things in the right homes.

The survey helps us understand:

- What repairs may be needed now or in the near future
- What improvements could help make your home more energy-efficient
- How we can plan upgrades like kitchens, bathrooms, windows, and heating systems

Between October 2024 and June 2026 we completed 1149 surveys across all our properties.

We are now analysing the results of these surveys and using them to develop our plans for maintaining homes over the coming years. Having better information about the condition of our homes helps us make informed decisions, plan improvements at the right time and deliver better value for money for residents. This work is also helping to shape our future investment programme and will continue through a rolling five-year home condition survey programme.



We are very pleased to get our new windows, what a difference it feels already in the house. The workers were very polite and helpful and cleaned up after to a satisfied level. But now the front door needs to be addressed. Caps around the door and the safety of the property is in question when we don't lock the door and put the safety chain on. I would like to get a new front door to go with the lovely windows please!!

The Repairs Team are super. Consistently, the repairs professionals have given a superb standard of work. They are warm and friendly and respectful. Also funny and relatable.

Damp and mould

Ensuring our homes are healthy and safe for residents is our highest **priority**. We take damp and mould seriously and introduced enhanced processes ahead of the requirements of Awaab's Law to help us respond quickly when issues are reported.

Cases reported:

285 new cases reported within the year

292 resolved within this year (*some reports from previous year*)

We encourage residents to report any signs of damp and mould as early as possible so we can investigate the cause and take appropriate action.

To resolve issues, we treat affected areas, repair or replace extractor fans where needed, and check or upgrade loft insulation. We also use tools such as data loggers, hygrometers and thermal imaging to help identify causes and provide solutions.

When you tell us about damp and mould we look at each report on a case-by-case basis to ensure individual household support.

How to report damp and mould

Please contact us as soon as you notice damp or mould that you're worried about. When reporting an issue, it helps if you can tell us:

- The room and locations of the damp and mould
- How long it has been within the property
- Send pictures of the area
- Any health conditions or vulnerabilities in the house hold that could be being affected.

Telephone: 01392 273462

Email: mail@cornerstonehousing.net

Via our website: www.cornerstonehousing.net

Of those cases:

23 Cold bridging (condensation)

215 Environmental conditions (condensation)

17 Internal leak (pipes/drains/sealant)

20 Penetrating damp (external defect)

16 Turned out not to be damp and mould

Complaints made to us - You said, we did

In 2025/26, we received 135 complaints.

- A total of 100 complaint learning reflections were logged in the year
- No complaints were refused at Stage 1 or Stage 2.
- The Housing Ombudsman did not find any failings in the way we handled the cases it investigated.

The most complaints we received were about contractors communication.

This included things like:

Have a complaint?
We're here to listen. Visit:
cornerstonehousing.net/contact-us/
or call us on 01392 273462

Repairs

This was the largest service area, making up 50% of Stage 1 complaints.

Communication problems, including:

- Residents not being kept updated
- Unclear explanations
- Late or missed responses
- Inconsistent information from staff or contractors

Contractor-related issues, especially:

- Poor contractor communication
- Poor service from the out-of-hours repairs service
- Contractor performance concerns

Standards of service, including:

- Poor service quality
- Repairs not completed properly or followed through
- Appointment issues, including missed appointments, repeated appointments, or poor communication around appointments
- Standard of home, including concerns about repairs, damp and mould, and the condition of homes.
- Advice or information given, where residents felt the information was wrong, unclear, or expectations were raised incorrectly.
- Poor follow-up and record keeping, including actions not being monitored, incomplete notes, or staff not checking case history

Complaints made to us - You said, we did

We did / responded:

- Staff training on complaints, empathy, neurodiversity and communication
- Improved ASB case management by launching a new customer relations module
- Better contractor management and reviewing our procurement process
- Changed to lettings and mutual exchange procedures
- Improved systems training and use of resident data
- New procedures for inspections, emergency moves and communal door access

We will continue to learn from complaints received and already have plans to improve the information that we hold to help us respond.

In the next year we will be:

- Improving repairs scheduling
- Bringing in a new out-of-hours repairs contractor
- Improving first-time fix rates
- Better written communication across all our complaints
- More resident communication about complaints
- Support for residents experiencing vulnerability or needing adjustments feeding in from our resident census

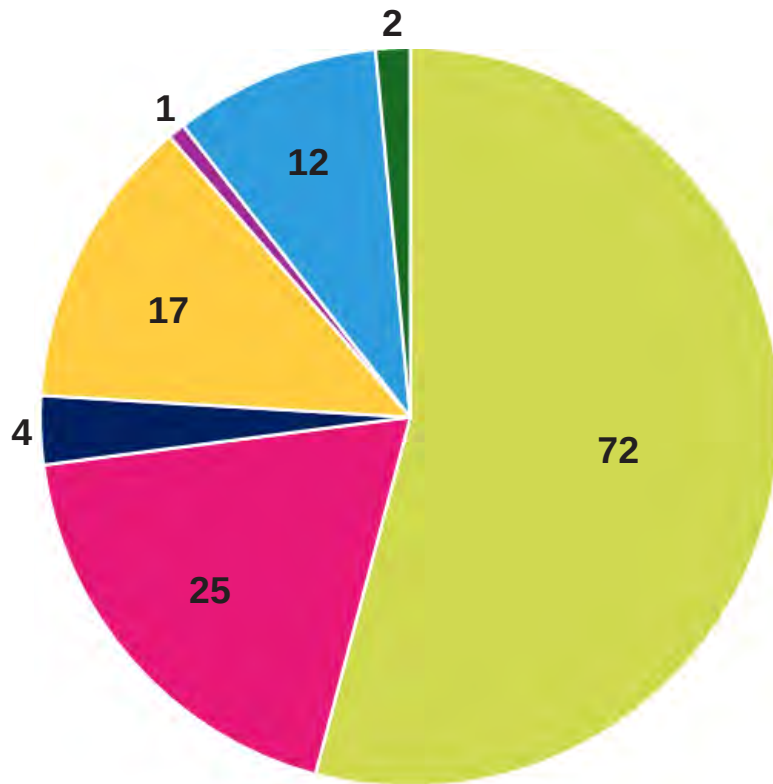
Customer Experience Training

In March 2026, all staff took part in Customer Experience training. The training used realistic role-play scenarios to help staff see situations from a resident's point of view and better understand how different circumstances can affect the way people communicate, raise concerns or make complaints. The session covered topics including diversity, damp and mould, domestic abuse, unconscious bias and culture.

By focusing on situations staff may encounter in their day-to-day roles, the training encouraged a more informed, compassionate and consistent approach to supporting residents, particularly where the reasons behind a complaint or difficult conversation may not be immediately clear.



Complaints made to us - You said, we did



Key themes:

- ◆ 72 - Repairs
- ◆ 25 - Housing / letting / rent / parking
- ◆ 4 - Developing new home
- ◆ 17 - Building improvements & customer safety
- ◆ 1 - Customer services / communications / complaints
- ◆ 12 - Anti-social behaviour
- ◆ 2 - Communal and grounds maintenance

Stage one - 118 complaints

- 79.3 stage one complaints were received per 1000 homes
- 89.2% of these were responded to within the Housing Ombudsman's Complaints Handling Code timescales.

Stage two - 17 complaints

- 11.4 stage two complaints were received during the year per 1000 homes
- 87.5 % of these were responded to within the Housing Ombudsman's complaint Handling code timescales.

Key themes:	Number upheld	Total Complaints in Category	% of complaints upheld
Standard of service	20	31	64.5%
Standard of repair work completed	5	5	100%
Standard of home (new home)	0	0	0%
Standard of home	11	14	78.6%
Standard of advice given	3	5	60%
Rent charges	0	0	0%
Process error	0	0	0%
Contractor performance	7	9	77.8%
Contractor communication	18	18	100%
Communication	25	34	73.5%
Appointment Times	11	13	84.6%
Other	6	6	100%

Equality, Diversity and Inclusion



At Cornerstone, we are proud to have an active Equality, Diversity and Inclusion (EDI) Steering Group. This group brings together staff, residents, and a Board member, to review and advise on our Equality, Diversity and Inclusion processes and progress. EDI falls into everything we do and we are always thinking about the diverse needs of our residents.

The purpose of the EDI Steering Group is to:

- Offer advice, ideas, and feedback on development and delivery
- Provide a platform for listening to and gathering views on Equality, Diversity and Inclusion matters
- Help us respond effectively to emerging issues and suggestions
- Champion key issues, concerns, achievements, and best practices both internally and with stakeholders
- Strengthen engagement with diverse groups across our communities

Highlights from the past year:

- Received a presentation from Inclusive Exeter CIC which brings together groups and individuals from ethnically diverse communities across the city of Exeter and beyond. We discussed the ways we can work together to support and engage our diverse range of residents and communities and how we can improve communications. This has resulted in promotion of their drop-in surgery to residents, conversations about advocacy at meetings, and one of their involved community members catering our recent community action day.
- Completed Equality Impact Assessments of our Repairs Policy and our Anti-social Behaviour Policy with recommendations made for review or changes where applicable.
- Oversaw progress with our Resident Data Project (our Resident Census)
- Took part in an engaging workshop on disability and communications accessibility, this included a practical review of different paper types for ease of reading.

We would welcome more residents to be involved. Please contact us if you are interested.

Other EDI Highlights

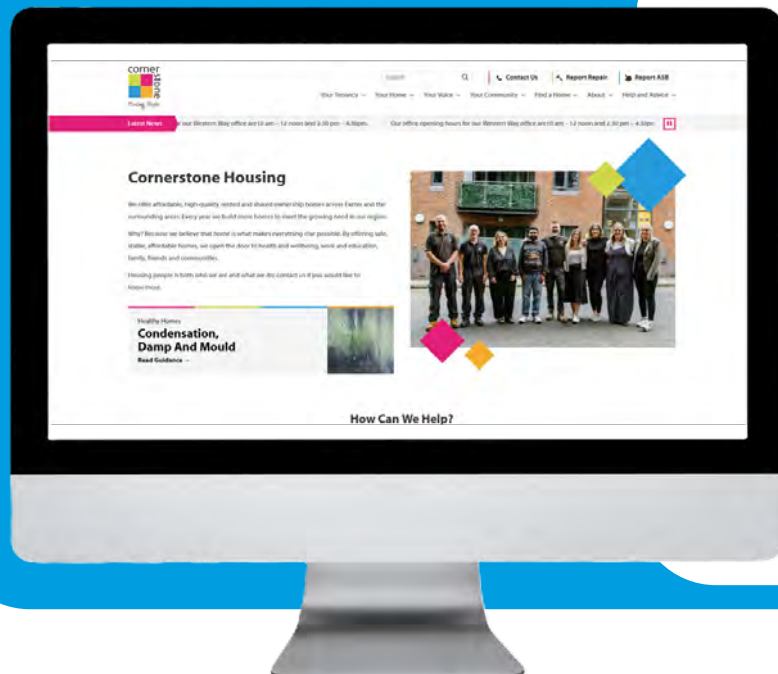
Disability Employer scheme

We remain committed to becoming a Level 2 Disability Confident employer and have completed the work needed to meet the required standards. During the year, we strengthened our recruitment processes, reviewed key policies and ensured our new website meets accessibility requirements. These improvements will help us create a more inclusive organisation and provide accessible services for residents, colleagues and future employees. We are now preparing our application for Level 2 status.



New website

In December 2025, we launched a brand-new website designed with accessibility at its core. The site meets WCAG 2.2 AA (Web Content Accessibility Guidelines) standards, achieving our target of providing an inclusive digital experience for all users. By meeting key accessibility requirements, the website is clear, understandable, robust, and easy to navigate, ensuring compatibility with a wide range of assistive technologies, including screen readers and other accessibility tools.



Other EDI Highlights

Census

Throughout the year, we made significant progress in preparing for our resident census, which will take place during 2026 and 2027. Our previous census was completed in 2021, and since the implementation of our new Customer Relationship Management (CRM) system in 2024, we have been reviewing how best to collect, manage and use resident information.

During the year, we evaluated a range of survey tools and modules, explored the most effective questions to ask, and developed our approach to maximise participation and gain a deeper understanding of our residents and their needs. The census will gather information from all residents living in our homes. This is a key piece of work that will help us ensure we continue to deliver fair, inclusive and effective services for everyone.

The information provided will enable us to:

- Better understand and respond to residents' needs.
- Identify where additional support may be beneficial.
- Improve how we communicate with residents.
- Ensure our services are designed and delivered in an inclusive and accessible way.

The census will include information such as communication preferences, personal background, health and support needs, financial circumstances, and details about residents' homes. While some of this information may already have been provided, the census will give residents the opportunity to review and update their details, ensuring our records remain accurate and up to date.



Completing your Resident Census



Your information helps us provide fair, inclusive and accessible services. If you've received a census form, please complete it and return it to us. **Need help? Call 01392 273462 or email mail@cornerstonehousing.net.**

Looking to The Future

Looking into the future things are changing and we as social housing providers have to meet new requirements. Below are a couple of things changing in 2026/2027.

Competence and Conduct

From October 2026, all social housing landlords must meet a new Competence and Conduct Standard. The standard was introduced by the Regulator of Social Housing to help make sure housing staff have the right skills, knowledge and behaviours to deliver high-quality services and treat residents with professionalism, respect and fairness.

How does this affect residents?

For residents, the standard should lead to a better service experience. It aims to ensure staff are properly trained, listen to residents' concerns, deal with issues effectively, and are accountable for the services they provide. Housing providers must also have a clear code of conduct which can be found on our website.

What are we doing?

We are reviewing our policies, investing in ongoing staff training, and working with residents to help shape our code of conduct. These changes will support our commitment to delivering safe, high-quality services and putting residents at the heart of what we do.



Looking to The Future



Social Tenant Access to Information Requirements (STAIRs)

From October 2026, the Social Tenant Access to Information Requirements (STAIRs) will require us to make more information about our services, performance, policies and decision-making available to residents. The aim is to increase transparency, accountability and trust between landlords and residents. See our website for more information on where we publish this information.

What does this mean for residents?

Residents will have easier access to information about how their homes and services are managed, helping them better understand decisions, monitor performance and hold landlords to account. The new requirements are designed to strengthen resident influence and ensure we are more open about the services we deliver.

Awaab's Law

The next phase of Awaab's Law will extend the requirements beyond damp and mould to include additional housing hazards covered by the Housing Health and Safety Rating System (HHSRS), such as excess cold, excess heat, structural hazards and falls. The aim is to ensure that we identify and respond to serious health and safety risks within clear timescales, helping residents to live in safe, healthy homes.

What does this mean for residents?

While the new requirements are being introduced in phases across the sector, Cornerstone already works to identify, assess and manage all HHSRS hazards within our homes. This means we take a proactive approach to resident safety and are not waiting for individual phases of the legislation before acting on potential risks.



Priorities for 2025/26

Great services

- Listen to residents through surveys, consultations and events
- Improve support to help residents keep their homes
- Work with local organisations to provide better support and services
- Review our out-of-hours service and improve how we handle complaints
- Support residents to influence decisions through the Resident Engagement Panel

Great business

- Use better information to understand residents' needs and improve services
- Introduce new systems to help us manage homes, repairs and neighbourhoods
- Make sure we keep personal information accurate and up to date
- Plan ahead so we can invest wisely and provide value for money
- Look for additional funding to support our plans

Great places

- Continue improving homes to keep them safe, warm and affordable to run
- Invest in kitchens, bathrooms and other home improvements
- Support community projects that bring people together
- Reduce our environmental impact and find greener ways of working

Great people

- Invest in training and development for our employees
- Build an inclusive workplace where everyone can thrive
- Make sure employees have the skills needed to deliver great services

Interested in joining our team?

Visit our website to view current vacancies and find out how you could help make a difference in our communities.

If you've read our annual report and want to get in touch with us then please do so via the below channels.

Cornerstone House
Western Way
Exeter
EX1 1AL

Tel: 01392 273462
Email: mail@cornerstonehousing.net