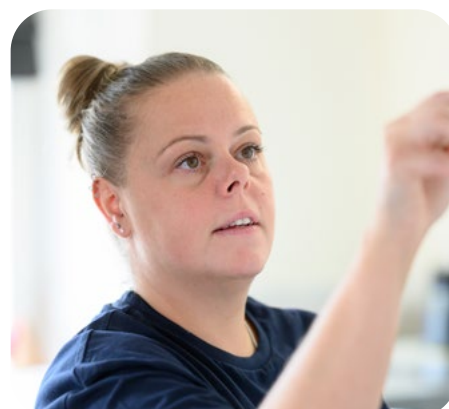


Our story of the year 2024-25



“The communal activities they arrange – are all good and have a positive outcome.”



“I appreciate the support and resources, especially the assistance from your Moneywise team.”



“Raven are a brilliant landlord. The customer service has always been great, I can’t fault them.”



“I always see them in the estate, they come in and do the cleaning and gardens and are very proactive.”

“When I need anything, they are friendly and take time to consider my needs.”



“They [repairs team] were amazing and I am so over the moon with the work, and they worked so hard to get it all done.”

Welcome

As your **Customer Voice Panel**, we'd like to welcome you to Raven Housing Trust's story of the year **2024-25**. It's a great chance to look at what's been achieved over the last financial year, be open and transparent about where the areas for improvement are, and to look ahead to what's to come.

It's an important new chapter for Raven with the launch of the new three-year plan at the start of 2024, Delivering What Matters, and building on the results from the recent assessment from The Regulator of Social Housing. The results from this were brilliant and show Raven is a landlord we can trust, a landlord that puts us first as customers, find out more on **page 3**.

We welcome the focus on listening to customers, making reasonable adjustments according to individual customers' needs, improving services and investing in safe, sustainable homes and communities.

We're a group of Raven residents that form the Customer Voice Panel and our role is to make sure customer views and opinions remain priority in shaping how the Delivering What Matters plan's objectives are met. This annual report is one way to keep track of what's being achieved.

We encourage you to read this report, ask questions and get involved by sharing your thoughts on Raven services to help shape the future for customers. If you have a little more time and you'd like to get involved with engagement and feedback sessions in person then let us know. You can provide feedback on Raven's **website**, by calling **0300 123 3399** or by answering surveys when they are sent to you.

Your Customer Voice Panel

How we're doing:



24.8%

overall satisfaction
shared owners



84%

overall satisfaction for rented
tenants compared to 72.5%
Housemark benchmark median*



54.5%

overall satisfaction leaseholders

We know we have work to do to improve satisfaction results of our homeowners, which are our shared owners and leaseholders. We're listening to your feedback and have a Homeowners' Improvement Plan in place to give this our attention. Find out more about this on **page 18**.

*The Housemark benchmark provides a comparison to other Housing Associations.

Welcome

Our year in pictures

Community

Homes

People

Our assessment by The Regulator of Social Housing

In March 2025, we were inspected by The Regulator of Social Housing. These inspections are carried out every three to four years to ensure housing associations, like Raven, are meeting the standards set, to ensure we're delivering for you, our customer.

We're really pleased that the Regulator awarded Raven the highest grading for their new consumer standard, **C1**. They also confirmed that we have retained our previous gradings for their governance standard, **G1**, and viability standard, **V2**.

Is C1, G1, V2 a good result?

Yes, these are truly excellent results. C1 and G1 are the highest gradings that can be given, and show that the Regulator has the highest confidence in how we deliver for customers (C1) and how we operate as a business, ensuring excellent governance (G1). V2 refers to our financial viability and shows that we are meeting all the Regulator's requirements and we have sound financial plans.

While this is an excellent result, it does not mean we have achieved everything we want to achieve, but it does mean we're in an excellent position to use what we're doing as a spring board, an opportunity for us to build on what is working well, and do even better. You can read more about our plans in the 'looking forward' section on **page 24**.

Tenant Satisfaction Measures

Tenant Satisfaction Measures (TSMs) assess how well social housing landlords are doing at providing good quality homes and services. We are required to submit these each year to The Regulator of Social Housing and report them to you, our customers.



Our TSM results are included in this report, to help you spot them easily they'll have this TSM logo next to them.

Please note, the TSM results shown throughout this report relate to our rented tenants. To see results from our homeowners, please see **page 18**.

If you'd like to see the full TSM results for 2024-25 and for the latest quarter of the current year, please visit our **website**.



Homeowner satisfaction

Value for money

Looking forward

Provide feedback

Our year in pictures

Looking back on the past year reminds us of some of the brilliant events and projects we've been proud to be part of within our community. Here's a look at 2024-25 in pictures.



We're really pleased to have supported the Welcare centre's Encouraging English group in Redhill, through our Brighter Community Fund. The weekly group is for children aged 1-5 years and their carers who speak English as an additional language.



The Horley carnival was Medieval themed, so our team couldn't resist the opportunity to dress up and get in the spirit of the event whilst running our smoothie bike stand.



We were pleased to take our smoothie bikes along to the two Welcare summer picnics in August. It was great to see so many young children with their parents and carers enjoying the wonderful Memorial Park in Redhill.



The Timperley Cookery Club received funding from our Brighter Community Fund. The group, is a place for local mums to make friends, learn new skills and get support each week. As well as sharing budget-friendly recipe ideas, each session members also learn to cook a new meal that they can take home for their family to enjoy.



Stevie, one of our Neighbourhood Wardens, organised a fun craft day for the children at West Mount in Redhill, one of our Temporary Accommodation buildings. She made these fabulous wooden butterflies and flowers for the children to decorate, which she then fixed to the garden wall to brighten up the outside space.



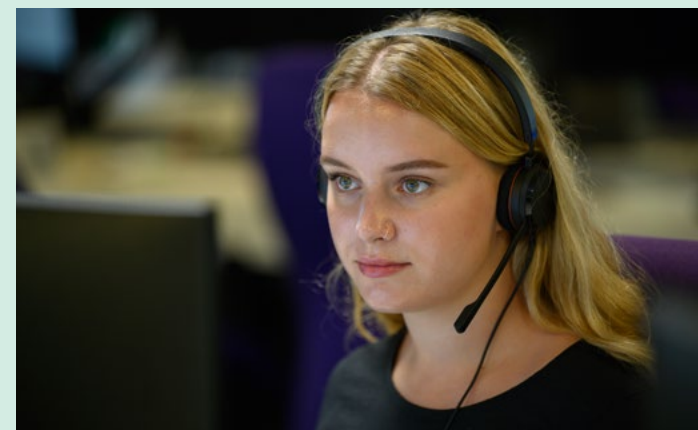
Residents at our Portland House sheltered accommodation in Merstham were delighted when we put new lifts into the building. This year we invested in two new lifts for Portland House, both of which now stop at all floors, making it easier for residents to move around the building.



Our Neighbourhood Wardens joined in the Asian Social Group's Diwali celebrations at The Belfry shopping centre in Redhill. They had a lantern making craft activity and colouring for children to join in with through the afternoon.



Our Raven Times newsletter, which is published four times a year, was packed full of news, updates and important information... not forgetting fantastic stories from our communities.



Did you know, our customer call centre answered 50,604 calls from April 2024 - March 2025? Our team helped customers with everything from repairs and rent enquiries to tenancy enquiries and requests for support from Moneywise.

Community

Responsible neighbourhood management

Our strong, positive relationships with our customers, local groups, and community partners is really important to us. Our Neighbourhood Wardens, cleaning teams, and grounds maintenance contractors are often the faces you see day-to-day, and they play a big part in keeping our neighbourhoods well cared for.

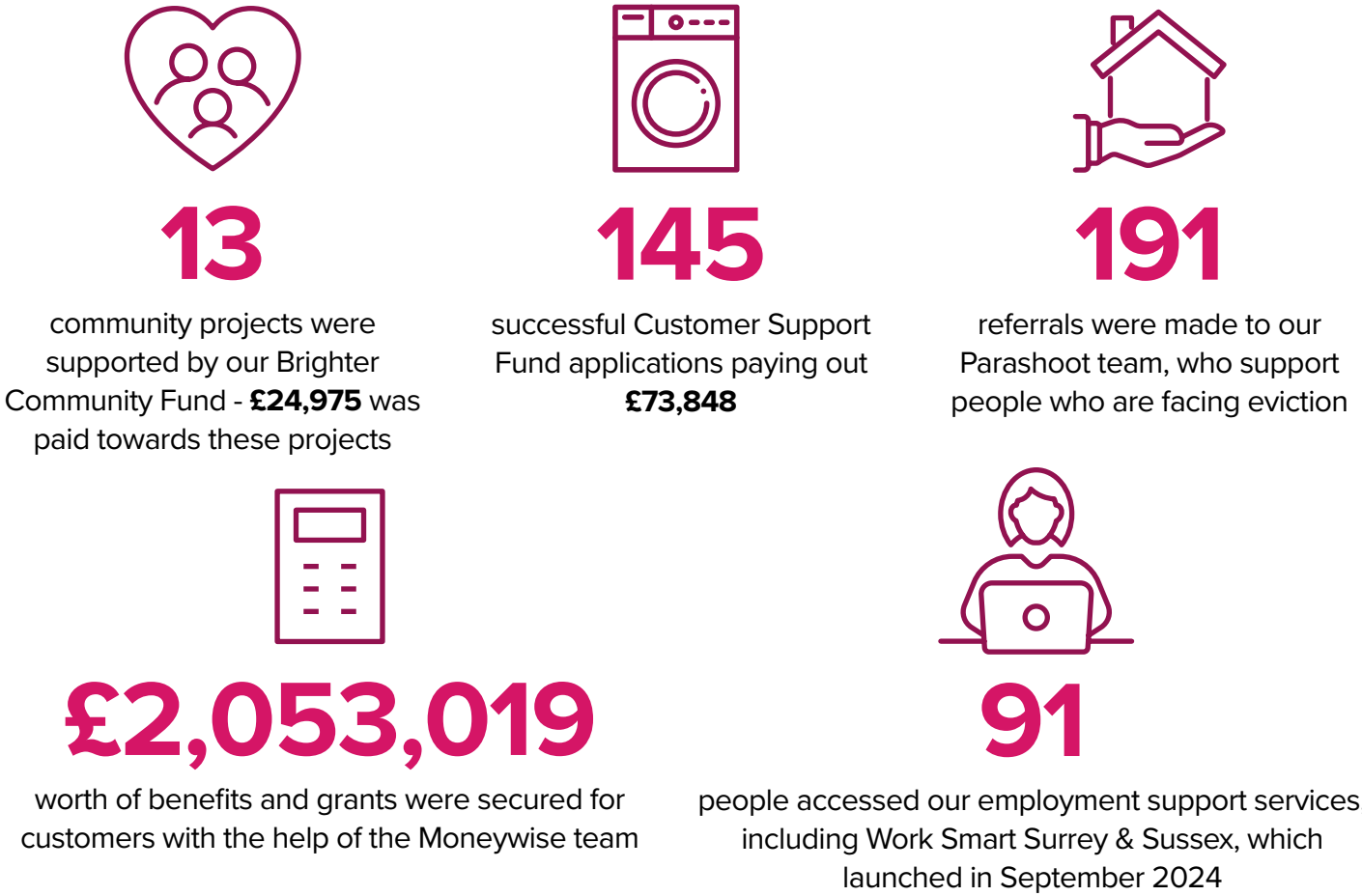
As our anti-social behaviour (ASB) figures show, customers have reported a high number of cases during the last year. We have taken this very seriously and are working closely with customers, community groups and partners, as well as the police to address the issues. We've also carried out an internal review of how we manage ASB and how satisfied you are with our approach.

If you're being affected by ASB, please report it to us through your MyRaven online account or by calling **0300 123 3399**. We'll keep you regularly updated about how we're handling the case and make sure you get the support you need.

How we're doing:



How we're doing:



Banstead Pantry

We've partnered with Good Company Surrey and Reigate and Banstead Borough Council to fund the new Banstead Pantry, a community supermarket offering affordable and healthy groceries.

Members of Banstead Pantry can shop once a week and for just £5 per shop they can choose a basket of food worth around £30-35. You need to live in SM7, KT18 or KT20 postcode areas to be eligible for membership. The membership isn't means-tested, so you don't need to prove financial hardship. Email banstead@goodcompany.org.uk to find out more about membership.

Transformation of the Cromwell estate, Redhill

We've invested £200,000 into the Cromwell estate in a regeneration project that has revitalised neighbourhood living and improved the wellbeing of our customers. In partnership with Reigate and Banstead Borough Council and the Cromwell estate residents' group, we've been working hard to improve this community to make it an even better place to live.

Improvements include - replacing paving slabs on pathways with smooth tarmac, fixed drainage issues, landscaping and making areas easier to access for wheelchair users. The improvements were completed in time for the Cromwell Community Group's summer fun day, a celebration of community spirit in the area.

Supporting people into work and better paid work

Our Work Smart Surrey & Sussex programme was launched in September 2024. It's part funded by the National Lottery Community Fund for five years and is a partnership between Raven Housing Trust, Saxon Weald Housing, Town & Country Housing, Orbital South Colleges, The Good Company and Reigate and Banstead Borough Council.

The programme aims to reduce the barriers that people might be facing to get a job or better paid work. Work Smart is about more than just getting people into jobs. It's about building long term confidence and connecting them to local opportunities.

Tyler and Hammad have been supported by Work Smart Surrey & Sussex and have secured new jobs at The Belfry shopping centre in Redhill.

Tyler had been juggling zero hours contracts while studying gas and plumbing. With support from Work Smart, he updated his CV and gained experience that helped him into a part time handyman role at the centre.

Tyler said: **"The team at The Belfry have been so kind and welcoming. This job has given me more confidence and helped me financially. I'm now saving up to return to my training."**

Hammad, who had been unemployed for six months, also joined the team as a full time cleaner:

"I was nervous about the interview but when I got the job, I felt happy and excited. I enjoy helping customers and being part of a team."



YMCA Street Talk supported by our Brighter Community Fund

The Street Talk programme, run by YMCA East Surrey, works in the heart of local communities to engage young people in the places where they spend time with their friends. The aim is to build a rapport, offer information, advice and guidance, as well as organise activities.

Fiona Oldham, Youth Work Manager for YMCA East Surrey, said:

"Funding from the Brighter Community Fund has allowed us to continue taking our Street Talk detached youth work project into Whitebushes after school each week. Residents were concerned about anti-social behaviour, and it was felt that young people living in the area may benefit from meeting with youth workers and trying out our Y-Bus, which

is equipped with cooking facilities, sofas and even a games console. The Y-Bus allows us to go into the heart of communities where there is often no other youth provision and really get to know young people in their own environment. We have already had some engagement with young people as well as parents which is really positive, as it can take a while to build trust. We are looking forward to making more progress with young people in Whitebushes and potentially other Raven areas."

To find out more about Street Talk and the Y Bus, email yes@ymcaeastsurrey.org.uk.



Homes

Keeping properties in good repair and maintaining building safety

Making sure your home is well maintained and safe is our top priority as your landlord. We've continued to carry out essential repairs, invested in planned upgrades, and building safety. We've also been planning for Awaab's Law, the new regulation for damp and mould, which comes into effect from October 2025.

As part of our three-year Delivering What Matters plan, we've also had a focus on getting to know you better so we can understand the individual needs of your household. This helps us to make reasonable adjustments where they're needed, making sure that our services are fair and accessible for everyone.

With new funding now in place, we're also improving the efficiency of our homes. These upgrades can help to lower running costs for you and reduce our overall impact on the environment. Read more about this on [page 12](#).

Your safety is our priority. If you have any concerns over any health and safety issues or are experiencing any damp or mould in your home then please report it to us as soon as possible, so we can help. You can do this through your MyRaven online account or by calling **0300 123 3399**.

By listening to you, acting on feedback and investing where it matters most, we're committed to providing homes that are safe and fit for the future.

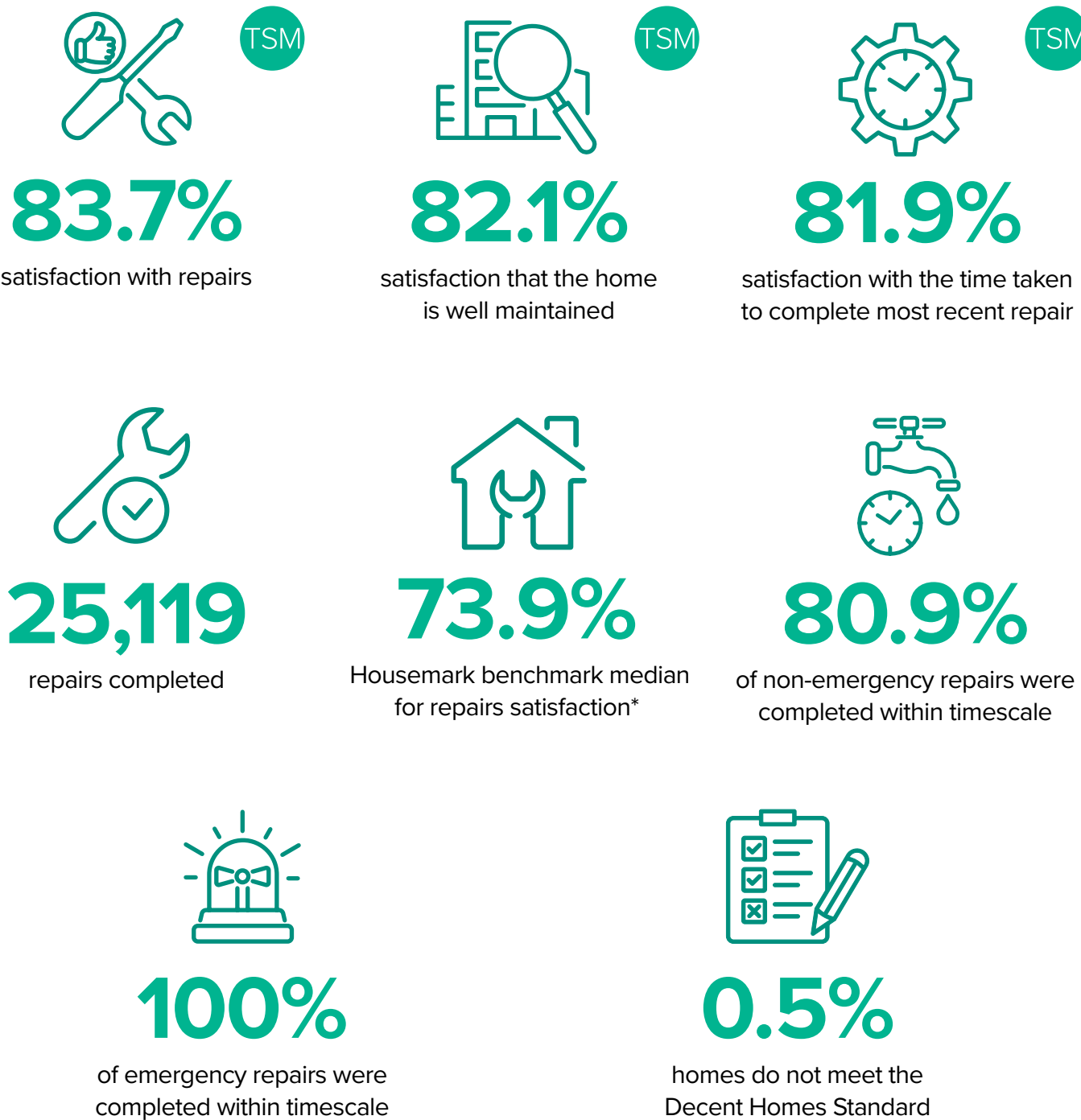
Funding to improve the energy efficiency of our homes

In March 2025, we were very pleased to secure nearly £1.7 million in government funding to improve the energy efficiency of our homes over the next three years. This funding will help 300 of our customers in Reigate and Banstead benefit from better insulated homes and potentially lower energy costs.



The funding is part of the government's Warm Homes: Social Housing Fund Wave 3 and will allow us to install better insulation, modern windows and doors, and solar panels with battery storage. These measures will make homes warmer in the winter, quieter and more affordable to heat.

How we're doing:



These properties are undergoing work in the 2025/26 financial year to bring them to standard.

*The Housemark benchmark provides a comparison to other Housing Associations.

How we're doing:



TSM

85.7%

satisfaction that the home is safe



100%

gas safety checks



100%

fire safety checks



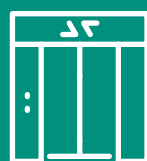
98.8%

asbestos safety checks**



99.9%

water safety checks (legionella)**



100%

lift safety checks

** Unfortunately due to issues getting access to some properties, this is not 100%. We appreciate your support to allow our colleagues and contractors into your home to carry out these important safety checks.
The health and safety figures above are taken from the landlord data supplied for TSMs.

Improving existing homes and building new homes



107

new homes were completed or under construction



78

properties fitted with new energy efficient technology



£11.7m

construction spend on new homes



£2.3m

cost to retrofit these homes

Welcome

Our year in pictures

Community

Homes

People



Making reasonable adjustments to support your needs

As part of our three-year plan, **Delivering What Matters**, we have been getting to know you better so that we can deliver the services you need in the way that you need them. We understand everyone's requirements are different and the way we provide our services shouldn't be "one size fits all".

By asking you about your physical, mental and neurodiversity needs, we can make reasonable adjustments to our services to make it easier for you.

Simple adjustments can make a big difference. For example you might need us to:

- Wait a little longer at the door so you have time to answer
- Call ahead to let you know when we're on our way
- Use communication methods that are accessible and appropriate for you - like Language Line if English isn't your first language

"My wife has mobility issues and when I'm at work she's here on her own and it takes her a bit of time to get to the front door. So, we've told Raven about this, and they now wait a bit longer at the door when they come for repairs. I mean, waiting a little longer at the door doesn't seem like a big thing, but otherwise the staff or contractor might walk away from the job thinking there's no one in - it makes a difference. The last job was some work on our shower and the electricians and plumber who turned up were absolutely brilliant."

- Mr F, Redhill

Homeowner satisfaction

Value for money

Looking forward

Provide feedback

People

Respectful and helpful engagement and effective handling of complaints

We know that when you share your experiences with us, whether through everyday conversations, formal feedback, complaints, surveys and Tenant Satisfaction Measures, we get the clearest picture of what matters most to you.

We've been involving you more than ever in our decision making, co-creating our Damp and Mould, Reasonable Adjustments and Allocations policies with you. This makes sure

we are putting the right processes in place to reflect your first-hand experiences.

By handling complaints openly and fairly, we can put things right quickly and gather invaluable insights into where improvements are needed and where we can make positive changes. Our 'you said, we did' examples show just some of the changes we have made based on complaints and listening to your views.

How we're doing:



75.9%

satisfaction that Raven listens to customers' views and acts upon them



81%

satisfaction that Raven keeps customers informed about things that matter to them



85%

agreement that Raven treats customers fairly and with respect



78.5%

of you trust Raven to do what's right



78%

of you think we're easy to deal with

Listening, adapting and championing families

When the Moura family's home began presenting challenges with subsidence, it made daily life increasingly difficult. For Paulo's daughter, who has mobility challenges and relies on specialist equipment for her therapy, the situation was especially tough.

We began exploring a managed move for the family with our main priority being to support the family, keep them safe and ensure they could remain in their community with their support system, including medical network.

Whilst finding the right home for the Moura family wasn't a straightforward process, we reassured the family that they wouldn't be placed in a home that didn't suit their needs.

Paulo remembered:
"Raven went above and beyond - they never gave up on us."

The family needed enough space in their new home to accommodate specialist equipment that supports their daughter's independence and wellbeing. We worked in close partnership with the Mouras, taking the time to listen to their concerns and carefully assess several properties that could be suitable. When the right house was identified, we committed to making adjustments so it would be accessible for the whole family.

Once the works were finished, the Moura's were thrilled to be able to move into their new home. Their daughter had the space, safety and environment she needed to live comfortably and the whole family was able to regain a sense of normality.

Paulo said:
"Raven really thought about her needs. We're so grateful for all the effort. It means our daughter has the space and safety she needs, and we can focus on family life again."



How we're doing:



54.6%

satisfaction with Raven's approach to the handling of complaints (feedback from customers who made a complaint in the last 12 months)



817

Stage 1 complaints



99.8%

of Stage 1 and **98.8%** of Stage 2 complaints responded to within timescales

184

complaints escalated to Stage 2

77%

closed cases at Stage 1 upheld

6

complaints determined by the Housing Ombudsman Service

We regularly review our complaints performance so we can learn from what went wrong and use these insights to improve our service offering and customer service. To see a full overview of complaints from the 2024-25 financial year visit our website - www.ravenht.org.uk/complaints-handling-code

We Hear You – learning from complaints

You said – You wanted improved information and better co-ordination of damp and mould works.

We did – We've developed and implemented new features in our internal system to improve scheduling and coordination of appointments for damp and mould issues. This update also enables our staff to consider any recorded vulnerabilities or impairments you've told us about, so we can better support you.

You said – Homeowners wanted to have greater transparency of service charges, particularly where there had been an increase.

We did – We've updated the homeowner service charge estimate letters to provide clearer information about expected cost changes, upcoming contract consultations, and support available.

You said – Some communal areas have had grounds maintenance missed, and you wanted more inspections on the quality of work carried out.

We did – We've revised the areas on our mapping system to ensure they are up to date and our Grounds Maintenance Contract Manager is carrying out regular checks on our estates.

How to make a complaint

You can make a complaint by reporting it on your MyRaven online account or by calling us on **0300 123 3399**. Please provide as much information as possible to help us investigate thoroughly. **Find out more.**



Leanne and Pete's experience of raising a complaint

Leanne and Pete* have been Raven customers for over 20 years. In recent years they have had issues with their house having severe damp and mould, which was impacting their quality of life and their daughter's health. They became socially isolated, withdrawn from one another and increasingly unhappy in what should have been a happy family home.

Work was carried out on the house multiple times, but the damp and mould kept returning. Leanne and Pete raised a complaint with us and on the back of this Justin, our Head of Asset Management, went to visit their home, it was clear after this visit that the remedial works carried out hadn't fixed the problem and this was a larger scale issue. The family would have to move.

Leanne, Pete and their family were moved to a new home by our asset team after it became clear that their home was no longer fit for purpose and needed large scale

disruptive work to be carried out. They are so happy in their new home, Pete said:

"The team went above and beyond with everything really. Just everything they've done... they've gone the extra mile. And Justin – I can't thank that bloke enough to be honest."



You can watch Leanne and Pete's story in full here.

If you've been unhappy with an aspect of our service, then please raise a complaint through MyRaven or by calling us on **0300 123 3399**. We're committed to a positive complaints culture and learning from where things haven't gone right first time.

*Names have been changed to keep these customers anonymous



Homeowner satisfaction

We have 539 shared owners and 838 leaseholders, who are all supported by our Homeownership team. Performance results for homeowner satisfaction isn't covered under The Regulator for Social Housing's Tenant Satisfaction Measures. However, we take the views of all our customers into consideration when reflecting on our services, so we choose to collect and monitor satisfaction of our homeowners.

Through these satisfaction surveys, we can see there is room for improvement and we're committed to improving your experience with us. That's why in February 2025 we launched our Homeowners' Improvement Plan to develop clearer communication and information sharing, keep you involved in decisions that matter about your home and feel confident that we are fair, transparent and that you can trust us.

For more information, visit: www.ravenht.org.uk/homeowner-improvement-plan



Statistics at a glance: Shared owners and Leaseholders



Home and building safety

	Shared Owners	Leaseholders
Satisfaction that your home is safe	54.7%	N/A
Satisfaction that we provide a building that is safe to live in	N/A	84.7%



Communal areas and repairs

	Shared Owners	Leaseholders
Satisfaction with communal areas (clean, safe, maintained)	33.3%	55.7%
Satisfaction with our communal repairs service	N/A	62.4%



Neighbourhood contribution

	Shared Owners	Leaseholders
Satisfaction that we make a positive contribution to neighbourhoods	16.2%	51.1%



Listening and communication

	Shared Owners	Leaseholders
Satisfaction that we listen to views and act on them	24.0%	41.0%
Satisfaction that we keep you informed about the things that matter	34.6%	61.7%

Statistics at a glance:
Shared owners and Leaseholders



Trust, respect and fairness

	Shared Owners	Leaseholders
Agreement that you trust us to do what's right	19.8%	54.4%
Agreement that we treat you fairly and with respect	29.0%	60.8%
Agreement that we're easy to deal with	30.1%	49.8%



Complaints and ASB handling

	Shared Owners	Leaseholders
Satisfaction with complaint handling	13.2%	32.7%
Satisfaction with ASB (Anti-Social Behaviour) handling	18.9%	47.4%



Getting on the housing ladder
with shared ownership

Claire* is a shared owner with Raven, she lives with her daughter, who is 13 years old, and her son, who is 10. She works as a dental nurse and before this home, had been privately renting flats and house sitting to be able to save up a deposit.

Claire became downhearted when she realised the money she had been working so hard to save for a deposit was nowhere near enough for what was needed for a full mortgage. It was at that time she was told about a shared ownership event we were holding to find out more about this option for homeownership. Claire said:

“The fact that we needed nowhere near the deposit amount we had previously been told about, was a great incentive.

“I feel so happy that I’ve been able to maintain a home for the children that we can call ours and feel secure in knowing that we can’t be told the landlord wants to sell and you have two months’ notice, like previously happened to us in rentals. My drive has always been the children and seeing how much they love their home.

“As a shared owner you have to keep in mind increases in rent and service charges, as well as covering the costs of repairs, but I do value the security of shared ownership.

“My experience with Raven has been amazing, always there to help and support and show understanding.”

We understand that as a homeowner, you might be finding the increasing cost of living a challenge and you may have concerns about paying your rent and/or service charges and your fixed term mortgage coming to an end. There is support and advice available for you as a homeowner, to help with any concerns you have.

Our Moneywise team is here to help you with free and confidential support with budgeting and checking your eligibility for any benefits. They can also give you information about support funds that are available to you, as well as other free advice agencies like Citizens Advice Bureau and Community Debt Advice.

*Name has been changed to keep this customer anonymous

Value for money

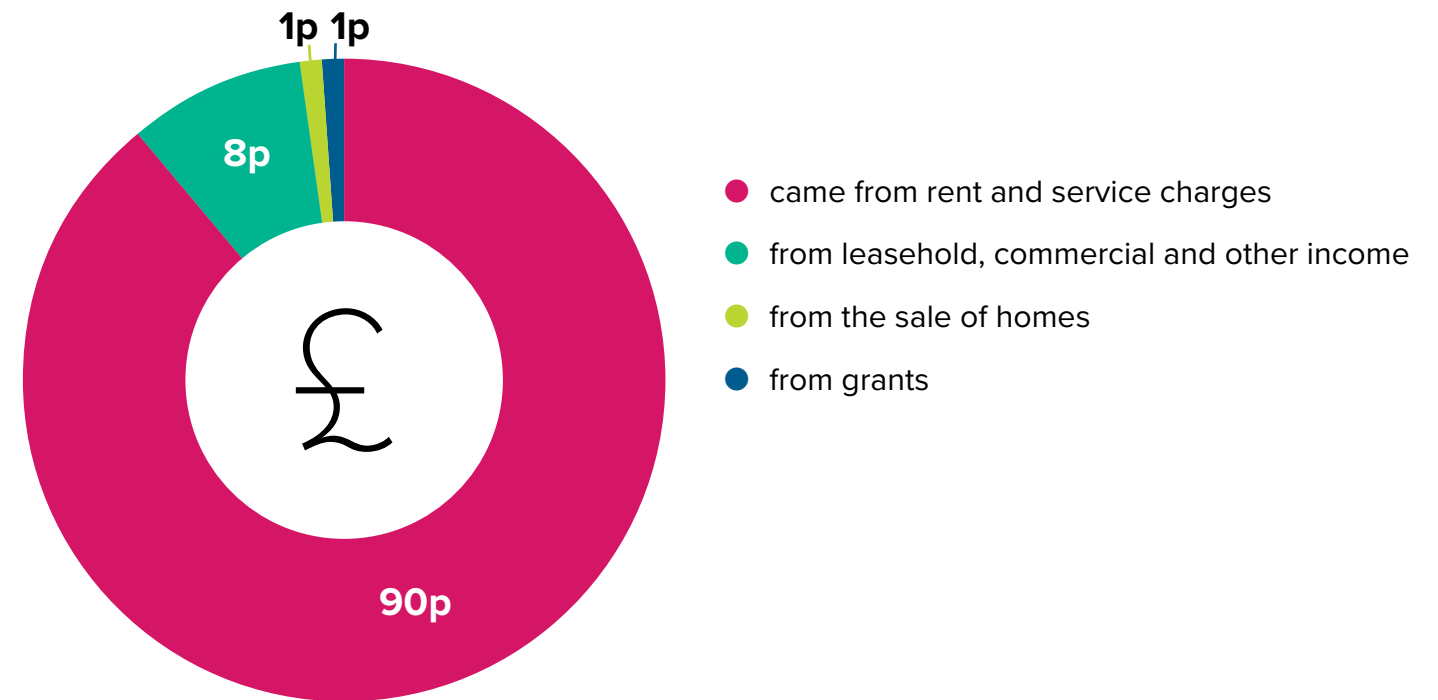
We prioritise being open and accountable as we work hard to be a landlord you can trust. That's why we're transparent about how we use the rent you pay. Every penny and pound is spent wisely to improve your home and our services to you and your community.

Our Board makes important decisions about funding and investment, making sure we meet the requirements set by The Regulator of Social Housing and that we continue to have strong standards of governance and customer service. We also have independent auditors to review our financial processes to ensure transparency and accountability.



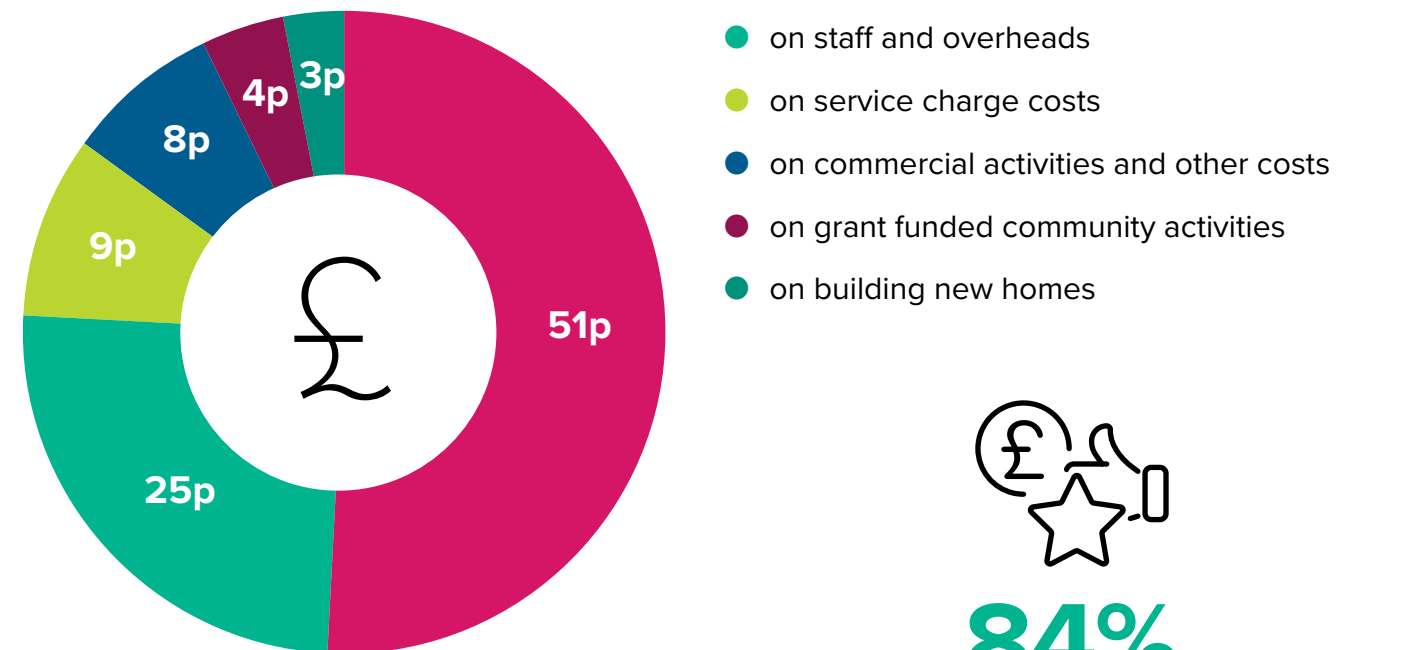
Income

For every £1 Raven earned in 2024/25



Expenditure

For every £1 Raven spent in 2024/25



84%

of you feel you get good value for money from Raven

Looking forward

We hope you've found our story of the year interesting and reassuring of our commitment to you that we're a trustworthy, open and transparent landlord. As the report shows, we've made good progress during the first year of our Delivering What Matters plan and with your continued support, feedback and collaboration we are looking forward to making further improvements over the coming year and beyond.

We are committed to providing the very best services to you, creating neighbourhoods that you're proud to call home, with homes that are safe, secure and suitable for the future.

Over the coming year we will continue to invest in your homes and neighbourhoods. Our development programme will enable us to provide more, much needed, affordable homes. We are also pleased to have secured additional government funding which will help us continue our programme to make more homes more energy efficient, and help towards lowering energy costs for our customers.

October 2025 sees the introduction of Awaab's Law, the new government

regulation around damp and mould repairs, which requires landlords to stick to strict timescales. We have been proactive working towards these changes in advance of the new law. You can now raise damp and mould cases separately from general home repairs on MyRaven, this helps us prioritise and makes it easier for you to see the timescales and progress. This will continue to be a high priority.

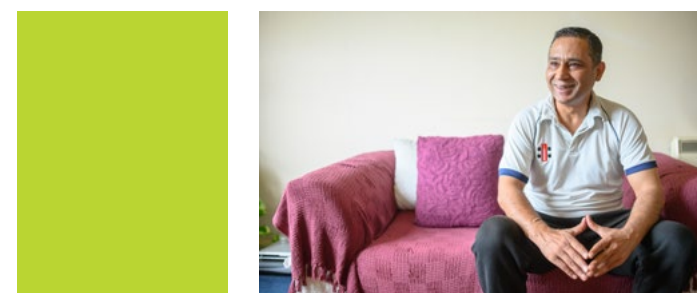
We were delighted with the results from our assessment by The Regulator of Social Housing earlier this year but we promise to not become complacent. We constantly evolve and make improvements as we embrace new technology, follow new regulations and adapt to the changing world around us.

**Jonathan Higgs,
Chief Executive**



“
They have been extremely helpful and good listeners.”

“
The communal activities they arrange – are all good and have a positive outcome.”



“
Raven are a brilliant landlord. The customer service has always been great, I can't fault them.”



Provide feedback

We welcome your feedback about our services. We want to know what we're doing well and where you think we can improve.

Report it!:

If you have a repair that needs fixing or need to report anti-social behaviour then get in touch through your MyRaven online account, by calling **0300 123 3399** or emailing **raven@ravenht.org.uk**.



General feedback:

If you have an idea or suggestion about our services then please contact us on **0300 123 3399** or email **raven@ravenht.org.uk**.



I have a complaint:

Call us on **0300 123 3399**, email **raven@ravenht.org.uk** or raise it through **MyRaven**.



Compliments:

If you have a compliment about a member of our team or our service then we'd love to hear from you. You can call us on **0300 123 3399** or email **raven@ravenht.org.uk**.



Follow us:

-  [RavenHousingTrust](#)
-  [raven-housing-trust](#)

Call: **0300 123 3399**

Facebook messenger: **RavenHousingTrust**

Email: **raven@ravenht.org.uk**

Address: **Raven House, 29 Linkfield Lane, Redhill, Surrey, RH1 1SS**

