



Our story of the year 2025-26

Annual Report



Welcome from your Customer Voice Panel

Welcome to Raven Housing Trust's story of the year 2025-26. This overview shows what Raven has achieved over the last financial year, it also allows us to understand where the room for improvement is, to find out about what's to come and reflect on Raven's commitment to us as customers.

Raven has had another busy year with work on the Delivering What Matters plan continuing. We know that some customers' circumstances and the cases Raven supports can be complex, but despite the challenges involved in this, Raven stays committed to providing a consistently good service to all customers.

Time has also been focused on building on trust and relationships with customers through:

- Understanding our needs, leading to appropriate service changes
- Learning from complaints
- Strengthening neighbourhood management

As your Customer Voice Panel, it's our role to scrutinise the decisions made by Raven and make sure our customer voice is heard at decision making level. This overview of the last financial year contains some really useful information to help us see what's working well, and where the gaps are.

If you'd like to get involved in the Customer Voice Panel, or simply find out more about what we do, please contact the Raven Customer Hub.

John (Shared Owner), Leyla (Tenant), Mark (Tenant) and Robin (Leaseholder)

Your Customer Voice Panel

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2025-26 at a glance



85.3%

overall satisfaction for rented tenants

Compared to 74.2% Housemark median benchmark*



25

new homes
completed



18.9%

overall satisfaction
shared owners**



53.7%

overall satisfaction
leaseholders**



25,340

repairs completed



177

under construction

*The Housemark benchmark provides a comparison to other housing associations



100%

of emergency repairs
completed within 24 hours



£4.8m

invested in major works
to existing homes



251

customers supported by
the Welfare team



£3.39m

in benefits and grants
secured with Moneywise
support



87.3%

of customers agreed
Raven treats customers
fairly and with respect



81.7%

of customers felt they
received good
value for money

Tenant Satisfaction Measures

Tenant Satisfaction Measures (TSMs) are used to show how well social housing landlords are doing at providing good quality homes and services. Each year we submit these results to The Regulator of Social Housing and report them to you. You may have seen these results in the summer issue of Raven Times and we've included our TSM results throughout this report; to help you spot them, they'll be marked with a TSM icon.

Please note, the TSM results shown throughout this report relate to our rented tenants. To see results from our Homeowners, please see page 24.

If you'd like to see the full TSM results for 2025-26, and for the latest quarter of the current year, please visit our website – www.ravenht.org.uk/tsms.

Listening to customer feedback

We collect customer feedback, in a number of different ways, to understand how satisfied you are with our services. When someone expresses dissatisfaction, we follow up to understand where their experience has not met expectations. This helps us identify what is not working as well as it should, find solutions and continually improve your experience.

To find out more about the ways we capture your feedback, visit www.ravenht.org.uk/every-interaction-matters

** We want to be proud of the services we provide to shared owners and leaseholders, and we know there is more to do to get there. Our Homeowners' Improvement Plan sets out the work we've done, and still have to do, to make our shared owner and leaseholder experiences better. Find out more on page 28.



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 communities. Here's a look at 2025-26 in pictures.

Customers from across our sheltered schemes joined together at Silvermere for a VE Day celebration. They enjoyed a delicious afternoon tea, while listening to a professional singer performing some wartime tunes.



Father Christmas himself made a special guest appearance at our Christmas parties in our sheltered schemes.



McConnell, our roofing contractor, kindly made a contribution to three foodbanks, as part of their social value promise as a Raven supplier. Banstead Pantry, Epsom and Ewell foodbank and Merland Rise foodbank, each received a £500 donation in time for Christmas.



Ahead of making improvements to our MyRaven customer portal, we held an in person focus group with customers to understand areas for development.



Our Raven in Bloom competition brought out the best of our customers' green-fingered skills, with beautiful entries across containers, communal spaces and individual gardens including this winner of 'Best Container Garden' featuring a four-legged friend.



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 Hub answered 50,297 calls from April 2025 - March 2026?

Our team helped customers with everything from repairs and rent enquiries, to tenancy enquiries and requests for support from Moneywise.



Community

Responsible neighbourhood management

Through our Delivering What Matters plan, we made a change to the way we worked this year, so that our services are more focused on you, your home and the neighbourhood you live in. Where you live is more than just the place your home is, it impacts your day-to-day life, your wellbeing and your relationship with your local community.

You told us you wanted to see a reliable and responsive service, staff who understand your local area, better recognition of your individual needs, and more visible estate management to help keep communities safe and well looked after.

That's why in January 2026, we moved to a neighbourhood focused way of working. More of our teams are out working in your community, with a dedicated Housing Officer for your area and a strengthened Estates team. These teams work together to resolve issues more quickly, support tenancy management and build stronger community connections.

Neighbourhoods that work well is something we can all play a part in. Our role, as your landlord, is to provide good homes, reliable services and to keep communities safe, clean and welcoming. Everyone who lives and works locally helps too, by looking out for each other, reporting issues and respecting shared spaces.



[Watch this video about how your Housing Officer can support you.](#)

Safe, well-managed neighbourhoods



77.5%

satisfaction that we keep communal areas clean, safe and well maintained

TSM



80.6%

satisfaction that we make a positive contribution to neighbourhoods

TSM



Combatting fly-tipping to keep your neighbourhood clean

Unfortunately, fly-tipping is an issue we're seeing more of across our communities. Anything from old sofas and mattresses, to broken furniture, bags of rubbish and household items, are left in bin areas and around estates. It can build up quickly.

Fly-tipping isn't just an eyesore. It blocks pathways, attracts pests and creates safety hazards. We have dedicated team members who help deal with fly-tipping to keep where you live clean, safe and looked after. However, despite this, we are continuing to see an increase in cases of fly-tipping. As well as creating safety hazards, it is also extremely costly to Raven. In the 2025-26 financial year we spent £185,422 dealing with fly-tipping, covering costs of rubbish disposal, staff wages, for vans and fuel. This is a significant amount of money that could be better spent providing other services.

With 77.5% of customers satisfied that we keep communal areas clean, safe and well maintained, we know there is still room for improvement. We regularly use Raven Times and social media to explain the impact of fly-tipping and encourage customers to report it when they see it, including sharing any information that may help us identify those responsible. Where possible, we have fitted locks to bin stores so they can only be accessed by residents, and we use clear signage to remind people how to dispose of waste responsibly and how to report incidents.



[Watch this video of Matt, one of our driver labourers as he spends a day clearing fly-tipping](#)



71%
satisfaction with our
approach to handling
anti-social behaviour



697
anti-social behaviour
cases were reported



(this calculates as an average of 111
per 1,000 properties and 4 ASB cases
that only involve hate incidents
relative to the size of the landlord.)



Top three reasons for ASB cases -
drugs and alcohol, harassment,
no access given to us for
compliance checks



23
Court orders granted 13 injunctions
and 10 possessions



10 evictions
(6 for arrears and 4 for ASB)



2.27%
of rent due was in arrears



251
**customers supported
by our Welfare team**

Our Welfare team supports customers
who are facing difficult and complex
situations. These include people
experiencing mental health challenges,
addiction, abuse (whether physical or
financial), exploitation (including the
dangerous issue of cuckooing), and
hoarding.

The team is here to support you too. They
can help you access important public
services that can make a difference.
This might include working with other
support services or connecting you with
social care teams in the south east.

Responding to anti-social behaviour (ASB) in our communities

**Your satisfaction with how we handle ASB
has increased this financial year, from
69.9% in 2024-25 to 71% in 2025-26.**

Whilst we're pleased to see this satisfaction
score increasing, we know there's still work
to do. We're seeing a steady increase in
the number of ASB cases reported.

Our Tenancy Enforcement team successfully
secured 23 court orders during the year. This was
made possible through thorough investigations
and the support of those affected by ASB, who
helped us gather the evidence needed.

The team works with the police to identify risks in
our communities and take injunctions out against
offenders who continue to breach their tenancy
agreement by committing ASB. Court enforcement
is only appropriate in some cases, most reports
are resolved through other interventions.

If you're experiencing ASB in your community,
report it to us. We're here to help. If you report
through your MyRaven online account, you
can track progress on the case and be kept up
to date by our Tenancy Enforcement team.



Support and stronger communities



12
community projects were supported
by our Brighter Community Fund a total
of £37,863 was paid towards these
projects.



132
Customer Support Fund applications
paying out £89,000



£3.39m
the total amount our Moneywise team
helped customers apply for in benefits
and grants



103
people accessed our employment
support services, including Work Smart
Surrey & Sussex



188
referrals were made to our Parashoot
team, who support people who are
facing eviction

**“Raven Housing
offer an excellent
service I'm proud to
be a local resident in
sheltered housing”**

Moneywise – helping Sarah* to feel secure in her home again

When Sarah's son left school to start college and an apprenticeship, she was suddenly faced with questions she didn't know the answers to. How would this change impact her benefits, child benefit and council tax? Would the changes to her benefits mean she'd struggle to pay her rent?

Sarah explained: "I thought I was going to lose the house. This is my sanctuary, my four walls. I was so frightened."

Living with anxiety and health conditions, Sarah finds phone calls, and taking on board lots of information, particularly difficult. She was worried about misunderstanding the benefits system, or receiving money she was not entitled to and then having to pay it back.

After being put in touch with Katrina from Moneywise, Sarah was able to talk through her concerns face to face. Katrina helped Sarah understand what she was entitled to, what needed to be reported and what the changes in her son's circumstances meant for Universal Credit, child benefit and council tax. She also supported Sarah when she needed to make phone calls.

"I wouldn't have been able to do it without her," Sarah said. "I panic on the phone, and I can't take it in. Katrina was there, she explained things and she waited with me. She was fantastic."

Sarah appreciated how Moneywise, and the wider Raven team, were non-judgemental, patient and genuinely focused on helping.

We understand that money worries are often connected to wider challenges, including anxiety and health. Having someone who understood that, and who could break the process down clearly, helped Sarah feel supported and less overwhelmed.

Sarah wants to encourage other customers to use Moneywise support: "The help is there for you, so use it. Don't sit there worrying, in tears or losing sleep. Just ask for help."

*Name has been changed to protect the customer's identity

Supporting The Include Choir

Our Brighter Community Fund provides funding for local projects, groups and activities that make a positive difference in their communities. The Include Choir in Redhill was awarded £5,000 towards its development project, helping it continue its weekly choir sessions, while developing plans to expand the service into other areas of Surrey.

The Include Choir is an inclusive and safe place where isolated and vulnerable people can come together and share in the joy of music. Now 10 years old, the original choir in Redhill has grown from 16 people to well over 100 people joining weekly rehearsals and there's also now a choir in Epsom.

This development project was the starting point to be able to expand the reach of The Include Choir and create a new way of working to be able to involve more people. As a result of receiving money from the Brighter Community Fund, Include held engagement sessions with

everyone involved in the choir to learn more about what worked well, and how they could use their learnings to expand, and enable more people to benefit from the choir. The sessions used a range of inclusive communication techniques including Easy Read information, Makaton sign and symbol support and Talking Mats.

Alix Lower, CEO of The Include Choir, said: "Whilst our development project requires further work due to the breadth and complexity of the speech and language therapy-based services we provide, Raven's support has allowed us to take a significant step forward in realising our dream to welcome more people into Include across Surrey. It's important to us that the views of our members remain central to what we do and this engagement project has allowed us to do just that."

To find out more about The Include Choir, visit www.include.org.



Employment support – Rachel's story

Rachel had a passion for fitness but felt unsure if she had the time, or confidence, to take that passion and start a new career. When she first heard about Work Smart Surrey & Sussex, run by Raven, she was working for a domestic abuse charity and balancing a busy work and family life.

With support from the Work Smart Surrey & Sussex project, Rachel was able to see how she could make her dream fitness career work. She joined a career scheme, delivered through our partnership with Inspiring Active Futures and GLL Leisure. The scheme was designed to help people lead in fitness, and explore ways to work in the leisure industry.

Rachel received regular check-in calls, information about training and guidance on future opportunities from our Employment team. With their support, she was able to move forward at a pace that worked for her, managing her time around her job and her children.

She said:

“The support from Raven has been brilliant. Lots of calls checking in, telling me what I can access, and what other courses are going to be available for me.”

With the support of the Work Smart Surrey & Sussex programme, Rachel completed her Level 2 fitness instructor qualification and is now putting her new skills into practice by delivering gentle seated exercise sessions to people living in sheltered accommodation. Her aim is to help older people stay mobile and support their wellbeing.



You can find out more about how we've supported Rachel by [watching this video](#)

Homes

Keeping properties in good repair and maintaining building safety

Your safety is our absolute top priority and having a home that is well maintained, comfortable, secure and safe is something we know is important to you too.

We welcome the increase in building safety regulations that have come into effect during the 2025-26 financial year. This includes Awaab's Law, which holds social housing landlords to account, to ensure we deal with hazards, such as damp and mould, within strict timescales.

Investment in our homes continues to be a key focus, not only through our major works programme to upgrade kitchens, bathrooms, roofs and windows but also with our sustainability work. This year, we installed new energy-efficient technology in 23% more homes than the previous year, helping to improve the overall efficiency of our homes.



100% TSM
of emergency repairs were completed within timescale (24 hours)



0% TSM
homes do not meet the Decent Homes Standard



Making repairs responsibilities clearer

As part of our work looking at our repairs service, you told us that responsibilities and timescales around repairs weren't clear. In May 2025, we relaunched our guide to repairs to make it easier for you to find out who's responsible for fixing what in your home, and what you can expect from us as your landlord. The new layout is clearer and grouped by categories (like plumbing, electrics, fencing, external areas and more), so you can find the information you need in just a few clicks.

Everything you need to know about our repairs service is here - www.ravenht.org.uk/guide-to-repairs

Repairs performance



84.6% TSM
satisfaction with repairs



76.2%
Housemark benchmark median for repairs satisfaction*



85.5% TSM
satisfaction with the time taken to complete most recent repair



25,340 TSM
repairs completed



84.2% TSM
satisfaction that the home is well maintained



88.3%
of non-emergency repairs were completed within timescale (28 days). Reasons, and challenges, for not completing in timescale include awaiting materials, customers allowing access, awaiting asbestos survey, and asbestos removal

£420.06
on average spent per job on responsive and major repairs, including staff costs

£4,976.59
per property getting empty homes ready for people to move into

£4,814,716
spent on major works (48 new roofs, new windows for 43 houses and 15 blocks, 114 new kitchens, 100 new bathrooms, 482 new front doors)

“Outstanding! Very pleased with Raven for all the upgrades from new roof to windows and boiler. Very happy and really have felt the benefit of all the works done.”

*The Housemark benchmark provides a comparison to other housing associations.

Damp, mould and Awaab's Law

1,264 customers supported with damp, mould and condensation issues

£1,356,157.73 spent on damp, mould and condensation cases



** Unfortunately due to issues getting access to some properties these are not 100%.

Responding quickly to damp and mould

When Amir* called to report a dip in their living room floorboards, our surveyor uncovered a much more serious problem. During the initial visit our Raven surveyor, Chris, discovered severe damp and mould under the stairs. He escalated the issue and a further inspection revealed wet rot and damaged floor joists.

Chris said: "Because the floor was an immediate safety risk, we acted within 24 hours. We arranged to move Amir and his family out of their home, to keep them safe whilst we investigated further, and carried out the repair works."

Our repairs and asset teams worked with specialist contractors to remove the affected flooring and timber, and put right the underlying causes. We found that there was a lack of ventilation beneath the floor and water entering through low-level external air bricks on the driveway.

The damaged joists and flooring were replaced, the damp and mould was treated, and new drainage was installed to direct surface water away from the building.

Chris was pleased to have been able to make the customer's home safe again: "By acting quickly and working across teams, we were able to fix the root cause and not just the obvious signs. Amir and his family were able to return to their home, reassured that it was safe and comfortable for them."

This example is a good reminder that damp and mould isn't always obvious at first glance, if you notice any changes or issues with the structure of your home then please report it.

*Name has been changed to protect the customer's identity

Awaab's law

Awaab's Law came into effect from October 2025 and we worked hard behind the scenes in the run up preparing for the changes.

Awaab's Law is a set of regulations that holds housing associations to strict timescales for dealing with certain health and safety hazards, like damp and mould. For example, we must investigate reports of damp and mould within 14 days and begin necessary repairs within 7 days of investigation where there's risk of serious harm.

As part of our work preparing for Awaab's Law, we introduced dedicated damp and mould reporting to MyRaven, so you can track cases separately from general home repairs. This helps us prioritise and makes it easier for you to see timescales and progress.

Don't ignore damp and mould. If you see it, smell it or suspect it, then please report it to us straight away on 0300 123 3399 or through your MyRaven online account. The sooner we know, the faster we can fix it.

Find out more about how we handle damp and mould, along with tips for preventing condensation here - www.ravenht.org.uk/preventing-condensation





Helping us keep everyone safe

Keeping homes and buildings safe is a shared responsibility. It is vital that you let us into your home when we need access to carry out essential safety checks or repairs. Not only is not giving access for important checks a huge risk to the safety of those in the home, building and surrounding area, it also takes a huge amount of staff time and is costly.

That's why we work with you to find a suitable time for our visit and you can use MyRaven to easily rearrange, if needed. In return, we appreciate your support to allow our colleagues and contractors into your home to carry out these important safety checks.

“I would like to give special thanks to the plumber from Raven Housing, who came to change bathroom taps. I am so thankful to him for taking the trouble, he left the bathroom and other places he worked in immaculate condition.”



25
new homes completed



177
homes under construction



£16,899,000
construction spend on new homes



96
properties fitted with new energy efficient technology



£2,287,680.27
(+VAT) cost to retrofit these homes

People

Respectful and helpful engagement and effective handling of complaints

We want to be the best landlord we can be by understanding what’s important to you and your family. We want you to play an active role in shaping our services.

Whether it’s providing feedback on our services, taking part in focus groups, or joining our Customer Voice Panel, we would love you to get involved. By proactively sharing your views, we can better understand what works best for you and your community. Rather than waiting until things have gone wrong, you can help us to see the areas where we can improve and try to fix things.

While we do our best to get things right first time, we know that sometimes we get things wrong. And when that happens, we want you to complain. Telling us that you’re unhappy with any part of our service gives us a chance to put things right and make positive changes for the future. By reviewing the issues raised, we can understand what went wrong and identify areas where we need to improve.



Improving MyRaven security

In May 2025 we made a large security improvement to MyRaven to keep your personal information even safer.

We introduced stronger password protection, which means you had to create a more complex password and we introduced one-time codes that are sent to your email address when you log in, so we know it’s really you.

You can now use MyRaven to manage your tenancy, your rent account, report and track repairs, complaints and ASB and be reassured that your information is safer than ever.



77.6%

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



80.8%

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



87.3%

agreement that Raven treats customers fairly and with respect



80%

of you trust Raven to do what’s right



84.5%

of you think we’re easy to deal with

A home where Mark* can feel safe and live his life happily

After experiencing significant trauma and bereavement, Mark relocated from the south west into a Raven home. He made this move with very little support and knowledge of the local area. As time went on he found his new home didn’t meet his needs and he wanted to find a suitable mutual exchange.

Anxiety and post-traumatic stress disorder (PTSD) have a huge impact on Mark’s day-to-day life making it very difficult for him to trust other people. By telling us about his individual circumstances, and needs, our teams have been able to make reasonable adjustments and adapt the way we provide services and support to Mark, helping things to feel more manageable for him.

Angela, Mark’s Housing Officer, took time to understand how his anxiety and PTSD affected him and adjusted our services around his needs. When an opportunity for a mutual exchange became available for a more suitable home for Mark, Angela supported him through this process, which reduced his uncertainty and gave him confidence that, with a regular point of contact, he could make the move.

With personalised support, reassurance and practical help, Mark was able to move into his new home where he now feels settled, secure and able to live more independently. The reasonable adjustments we made have removed barriers, built trust and given Mark confidence that support is here.

Mark said:

“I’m really happy. I’m actually living my life, I’m not just existing anymore.”

When we know about any impairments, physical health, mental health or neurodiversity information, we can make any necessary reasonable adjustments to our services to improve your experience of the service you receive. For Mark, giving him consistency and patience allowed him to build a trusted relationship with his Housing Officer to make his own choices and live happily in a home that meets his needs.

*Name has been changed to protect the customer’s identity

Learning from complaints

Over the past year, the number of complaints we received has reduced, and we have continued to respond within the requirements of the Housing Ombudsman's Complaint Handling Code. We're also using what you tell us to make practical changes to our policies, systems and services, so that we can put things right and prevent the same issues happening again.

Expectations of housing associations are rightly increasing, especially when it comes to how complaints are handled. There's a strong focus on how quickly and clearly landlords communicate, how well services work from start to finish, and whether you feel listened to when something goes wrong.

Looking ahead, our priority will be to focus on areas where you still experience the greatest impact, particularly repairs, anti-social behaviour and more complex cases. This will help ensure we can continue to grow and change without losing sight of what matters most: delivering fair, timely and effective outcomes for you.

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 2025-26 financial year visit our website - www.ravenht.org.uk/complaints-handling-code

“Wow, I absolutely couldn't believe what I was hearing and felt so emotional and so grateful for what you have done. Thank you from the bottom of my heart. Please thank Raven for looking at my situation on a personal basis it means so much to both my son and I - no words can express how I am feeling.”



50.7%



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



704

Stage 1 complaints



178

complaints escalated to Stage 2



100%

of Stage 1 and 99.2% of Stage 2 complaints responded to within timescales



45.7%

closed cases at Stage 1 upheld



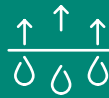
10

complaints determined by the Housing Ombudsman Service

This year the main themes from complaints and Housing Ombudsman determinations relate to:



repairs



damp and mould



anti-social behaviour



complaint handling

We Hear You – learning from complaints

When you give us feedback – both the positives and the areas where we can improve – it allows us to make our services better for you. What you tell us through complaints and other feedback routes influences our decision making, helping to make sure we keep you, and what matters to you, at the heart of everything we do.

Here are some examples from the last year:

You said – You wanted better support for vulnerable residents when dealing with an anti-social behaviour case.

We did - We have improved communication and coordination between welfare support and enforcement teams when supporting vulnerable residents, ensuring needs are identified and addressed holistically.

You said – You wanted better communication when appointments get changed.

We did – We’ve amended our appointment process to ensure clear communication and timely updates are given to customers regarding appointment changes to prevent confusion and distress, particularly for residents with health, accessibility or support needs.

You said – You wanted more transparency and consistency relating to recharges.

We did - We have updated our recharge policy and processes to ensure all staff are trained on required forms, timescales, and communication standards to improve transparency and consistency.

“I am genuinely very grateful for the way my concerns were handled. I particularly appreciated you taking the time to come and visit the property to see the situation first hand. Your understanding, professionalism and kindness throughout the process made a huge difference. I was also incredibly impressed by how quickly everything was actioned following your visit.”

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 – www.ravenht.org.uk/making-a-complaint.

Homeowner satisfaction

We have 585 shared owners and 837 leaseholders, who are supported by our specialist Homeownership team. Whilst performance results for homeowner satisfaction aren't covered under The Regulator of Social Housing's Tenant Satisfaction Measures, we value the views of all our customers including homeowners. So, we choose to collect and monitor satisfaction of our homeowners, as it's these views that help us reflect on our services and make improvements.

Our Homeowners' Improvement Plan focuses on our key priorities so we can deliver the outcomes that matter most to you as homeowners.

In the last year, we've:

- Held regular homeowner meetings in person and online
- Made improvements to service charge letters, to make them clearer, more informative and easier to understand
- Created a video and guide to how service charges work - www.ravenht.org.uk/paying-service-charges
- Revised section 20 documents for greater clarity, reducing legal jargon and providing more information
- Expanded the Homeownership team with a Managing Agent Liaison Officer, Team Leader, and additional Homeownership Advisors

For more information about the Homeowners' Improvement Plan, including what we've still got to do, 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	36.4%	N/A
Satisfaction that the building is safe	N/A	81.9%



Communal areas and repairs

	Shared Owners	Leaseholders
Satisfaction the building is well maintained	N/A	59.6%
Satisfaction that we keep communal areas clean, safe and well maintained	26.3%	N/A
Satisfaction that we keep communal areas clean	N/A	60.7%
Satisfaction with our communal repairs service	N/A	58.8%



Neighbourhood contribution

	Shared Owners	Leaseholders
Satisfaction that we make a positive contribution to neighbourhoods	16.1%	51%



Listening and communication

	Shared Owners	Leaseholders
Satisfaction that we listen to views and act upon them	10.8%	42.7%
Satisfaction that we keep you informed about the things that matter	24.3%	60.7%

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	11.4%	48.4%
Agreement that we treat you fairly and with respect	17.1%	56.9%
Agreement that we're easy to deal with	50%	48.1%



Complaints and ASB handling

	Shared Owners	Leaseholders
Satisfaction with our approach to handling complaints	6.7%	25.3%
Satisfaction with the approach to handling ASB	0%*	36.7%

* due to customers saying N/A when asked



“You won’t find another place like it. The staff are brilliant. The neighbours are brilliant. It’s peaceful, safe and welcoming.”

Finding independence, security and community as a leaseholder in sheltered housing

After living alone in a three-bedroom house in Croydon for many years, Heather knew it was time for a change as she started to find her home too large to manage and maintain. “I was rattling around in it,” Heather explained. “It was a big house and I was tired of all the housework.”

When a property became available in a sheltered housing scheme for leaseholders, she knew it was the place for her. One of the things Heather values the most is the fact, as a leaseholder, her flat is her own home. Heather said: “It’s mine. It’s my own space and I can do what I want to it. When I first moved in I was in heaven. I finally had my own place, and it was a size I could cope with. I cried when I got the keys!”

For Heather, independence is incredibly important. She likes that she can enjoy her privacy whilst still being part of a supportive community. The scheme has a live in Supported Housing Officer, who carries out regular visits to customers and wellbeing calls. Each flat also has emergency pull cords, helping customers feel safe in their home. This is not just reassuring to those living here but their loved ones too. Heather said: “I live completely independently, but I know that if I ever need help, it’s there. That’s just perfect.”

As a leaseholder, Heather attends resident meetings held by the Homeownership team: “The meetings are very good. You can raise ideas, suggest improvements and people listen.”



“They have done a great job I’m so happy with it and they were all very nice and friendly they got it done really quick, thank you.”

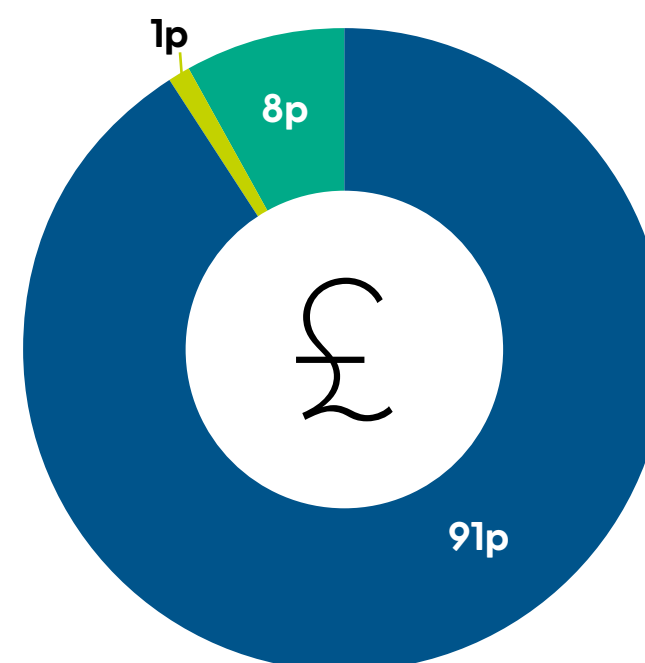
Value for Money

We know you want to see value for money from us, so we believe in being open and accountable about how we use the money you pay in rent. You trust us to spend every penny and pound 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

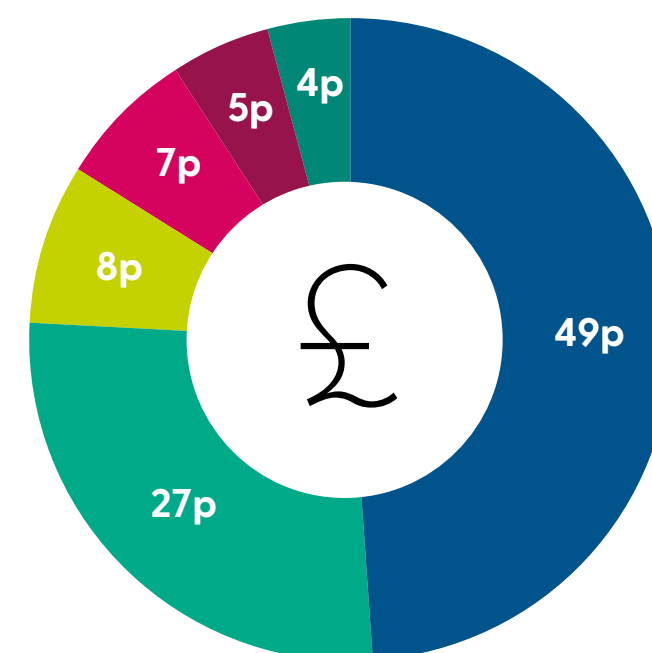
For every £1 Raven earned in 2025-26



- came from rent and service charges
- from leasehold, commercial and other
- from grants

Expenditure

For every £1 Raven spent in 2025-26



- on home improvements, maintenance work and major works to homes
- on staff and overheads
- on commercial activities and other costs
- on service charge costs
- on grant funded community activities
- on building new homes



81.7%

of you feel you get good value for money from Raven

Looking forward

At Raven, our purpose is simple: Building Homes and Changing Lives. I hope that through reading this overview of the year, you can see some of the real ways lives have been changed and the impact our work has had, and I'd like to thank these customers who have shared their experiences. It helps me reflect on the difference our teams make each day through their compassion, expertise and commitment to making sure you live safely and happily in your home.

We appreciate the trust you put in us as your landlord and when you work with us to make our communities stronger. Part of our commitment to Delivering What Matters includes providing more affordable, good quality homes across the region. To help us do this, in October 2026 we purchased over 2,000 additional homes from another housing association. These homes are all located in the south east, many in communities we already provide homes in, helping us to strengthen these areas further. This is a positive development that will bring a number of benefits to Raven and to you as our customers. We remain firmly committed to investing in our existing properties, making sure your homes are safe, secure, and fit for the future. Increasing the number of Raven homes in your communities will enable us to make a bigger impact in local areas. And, as a larger housing association we'll also be in a better position to attract and retain the most highly skilled colleagues, ensuring we can continue to provide the reliable, high-quality services you rely on.

Our work on the Preston Estate redevelopment project continues. During the last 12 months we have been engaging with customers and the wider community, learning more about improvements they would like to see in the area. We are continuing to work closely with the community as we shape our plans, with the aim of submitting a planning application in 2027.

Also, in October 2026 the new Social Tenants Access to Information Requirements (STAIRs) came into effect. Another regulation that we welcome to help us be open and more transparent about how we manage your home and provide housing services. We have a STAIRs page on our website, which brings together all the information that falls under the regulation to make it easier for you to find in one place - www.ravenht.org.uk/STAIRs. From April 2027 you'll have the right to request additional, relevant information and we'll share more information about that nearer the time.

It's an exciting time for Raven and we're pleased to have you with us as we take this next step forward.

Jonathan Higgs
Chief Executive

“It's an exciting time for Raven and we're pleased to have you with us as we take this next step forward.”



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**.

I have a complaint:

Call us on **0300 123 3399** or raise it through **MyRaven**.

General feedback:

If you have an idea or suggestion about our services then please contact us on **0300 123 3399**.

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**.

Follow us:



RavenHousingTrust



raven-housing-trust

Call: **0300 123 3399**

Facebook messenger: **RavenHousingTrust**

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