



Image by Carole Valente



2023-24

Annual Report



January 2025

January photograph
by Steve Fisher



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 New Year's Day	2	3	4
5 Twelfth Night	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Notes _____

Happy New Year from everyone at Railway Housing Association!



February 2025

February photograph
by Ken Pickering



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8
9	10	11	12	13	14 Valentine's Day	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

Notes _____

Don't forget to test your smoke alarm weekly!



March 2025

March photograph
by Ken Pickering



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4 Carnival / Shrove Tuesday / Pancake Day	5	6	7	8
9	10	11	12	13	14	15
16	17 St Patrick's Day (Northern Ireland)	18	19	20	21	22
23	24	25	26	27	28	29
30 Mother's Day	31					



April 2025

April photograph
by Carole Valente



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18 Good Friday	19 Easter Sunday
20 Easter Monday (ENG, NIR, WAL)	21	22	23	24	25	26
27	28	29	30			

Notes _____

Busy at Easter? Make sure your home
is secure if you're heading out.



May 2025

May photograph
by Isabelle Baker



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5 Early May Bank Holiday	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26 Spring Bank Holiday	27	28	29	30	31

Notes _____

If you've changed your phone number
or email address, please let us know.



June 2025

June photograph
by Meena Kiru



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15 Father's Day	16	17	18	19	20	21 King's Birthday
22	23	24	25	26	27	28
29	30					

Notes _____

Don't forget to test your smoke alarm weekly!



July 2025

July photo sent
in anonymously



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7	8	9	10	11	12 Battle of the Boyne (Northern Ireland)
13	14 Battle of the Boyne observed (Northern Ireland)	15	16	17	18	19
20	21	22	23	24	25	26
27	28 Your new rent takes effect today	29	30	31		

Notes _____

If your rent has changed, don't forget to tell
the Universal Credit team, if you need to.



August 2025

August photo sent
in anonymously



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4 Summer Bank Holiday (Scotland)	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25 Summer Bank Holiday (ENG, NIR, WAL)	26	27	28	29	30
31						



September 2025

September photograph
by Marc Bell



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8 Gas Safety Week	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Notes _____

Get ready for autumn and
winter by testing your boiler.



October 2025

October photograph
by Steve Fisher



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5 Fire Safety Week	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31 Halloween	

Notes _____

Remember to take care and be fire safe
on Halloween and Bonfire Night.

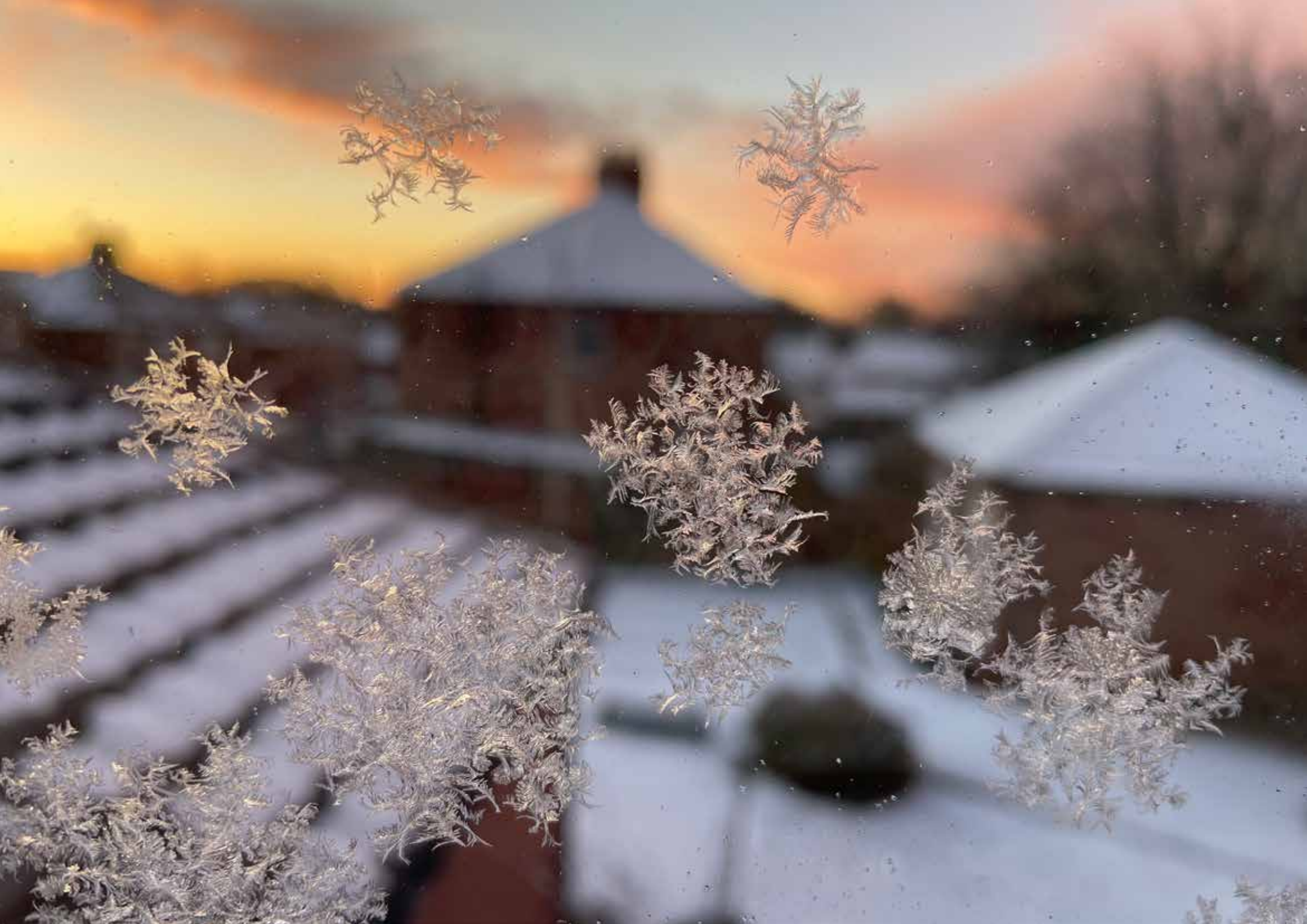


November 2025

November photo sent
in anonymously



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5 Guy Fawkes Day	6	7	8
9 Remembrance Sunday	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30 St Andrew's Day (Scotland)						



December 2025

December photograph
by Michelle Boshier



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 St Andrew's Day observed (Scotland)	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24 Christmas Eve	25 Christmas Day	26 Boxing Day	27
28	29	30	31 New Year's Eve			

Notes _____

Have a wonderful festive period!



I'm thrilled to introduce Railway Housing Association's annual report for the 2023 to 2024 financial year.

It was a year that saw us bring in a new chief executive and chief operating officer and marked us kicking off our On the Right Track plan, to ensure all our building blocks are in place to continually improve into the future.

We've already started to make real progress, however we know there's more to do and we're committed to working even more closely with our residents to listen and act on your feedback.

Some of our results last year, especially repairs and complaints satisfaction, weren't where we wanted them to be. However, by involving and listening to you, we're making positive improvements and some of this activity is detailed in this report.

This is my last annual report as chair of Railway Housing Association and in 2025 I'll hand over to Yvonne Castle, who has had a long and successful career leading housing associations. It's been a pleasure to work with the team and you, our residents.

Finally, it's been great to look through your photographs and many congratulations to Carole Valente, our front cover competition winner!

Chris Fawcett
Chair



Railway Housing Association in figures...

41

colleagues

1,559

rented homes

73

leasehold homes
for older people

2

shared ownership
homes

1,074

homes for older
people (66%)

About Railway Housing Association

Picture this: it's 1919, the aftermath of the First World War, and railway workers are returning home, seeking shelter and solace. That's when the North Eastern Railway Cottage Homes and Benefit Fund sprang to life with an initial donation of £10,000 and weekly contributions from 7,000 dedicated railway workers.

The North Eastern Railway matched members' contributions and provided invaluable free services and the first homes for railway heroes in the north were created in 1921.

Fast forward and Railway Housing Association now owns and manages 1,634 homes across 20 local authority areas.

Our footprint echoes the historic routes of the North Eastern Railway, from Northumberland, through County Durham and Darlington, to York, East and West Yorkshire, to Hereford. Today, our heritage remains a vital part of our identity. We take immense pride in our history and the impact of providing high quality, affordable housing and services.

Meet your Executive Team



Matt Sugden
Chief Executive

Matt joined us in April 2023 from Accent Housing, where he worked in a national role as executive director of governance and strategy, responsible for services including strategy, organisational culture, communications, customer insight and legal services.

Matt has held several executive and board member roles in social housing and is passionate about improving services to our residents, a key commitment of our On the Right Track delivery plan. Matt has overall responsibility for ensuring Railway Housing Association is legal, safe and compliant.



Joanne Watson
Chief Finance Officer

Jo is responsible for our financial operations and strategic planning, as well as overseeing services including ICT, risk management, value for money and procurement.

Jo joined us in February 2009 from Teesdale District Council, where she had worked for 20 years, becoming Chief Finance Officer. Jo is committed to ensuring we operate successfully by making the best use of our resources to improve performance and provide excellent services for residents.



Chris Marshall
Chief Operating Officer

Chris became part of our team in February 2024, joining us from Thirteen, and now leads the team managing our assets, repairs and maintenance, planned maintenance, housing management and customer services.

Chris has held several positions in housing across the North East, starting 22 years ago as a resident involvement apprentice. He has a passion around diversity and inclusion and ensuring that residents' voices are heard across the organisation.



Listening To You

We exist for our residents and we don't take that lightly. It's a priority to us that we offer ways to get our residents involved, that we listen to you and act on your views – and tell you when we've made changes.

It's something our executive team, colleagues and Board are dedicated to, in line with 'Our resident experience', one of the four pillars of our On the Right Track delivery plan.

Working with you, we've co-created a resident engagement strategy, which will set the direction and ambition for how Railway will listen to you, in particular about issues that matter, including what's happening locally and how we deliver services.

A total of 388 residents gave their views to help develop the strategy, through a postal survey, Facebook, online, at in-person workshops, and our Big Conversation event.

We're also setting up a new resident committee, to report directly to our Board and oversee the operational performance and the implementation of the strategy.

Tenant Satisfaction Measures

Tenant Satisfaction Measures (TSMs) have been introduced by the Regulator of Social Housing to assess the quality of the homes and services housing associations provide for residents.

There are 26 measures; 14 are collected from our performance information and there are 12 satisfaction measures, which are gathered from resident feedback.



Purple boxes relate to our resident experience



Green boxes relate to our homes

Our Satisfaction Results

TP01 - Overall satisfaction
83.5%

TP02 - Satisfaction with repairs
76.2%

TP03 - Satisfaction with the time taken to complete the most recent repair
75.1%

TP04 - Satisfaction that the home is well maintained
82.5%

TP05 - Satisfaction that the home is safe
89.5%

TP06 - Satisfaction that the landlord listens to tenants' views and acts upon them
71.7%

TP07 - Satisfaction that the landlord keeps tenants informed about things that matter to them
84.1%

TP08 - Agreement that the landlord treats tenants fairly and with respect
85.9%

TP09 - Satisfaction with the landlord's approach to complaint handling
30.9%

TP10 - Satisfaction that the landlord keeps communal areas clean and well maintained
83.3%

TP11 - Satisfaction that the landlord makes a positive contribution to the neighbourhood
79.7%

TP12 - Satisfaction with the landlord's approach to handling anti-social behaviour
79.3%



Some of these results aren't where we want to be and they're not good enough for our residents. Later in this report, we've mapped out what we've done to make improvements against both these, and the four pillars of our On the Right Track delivery plan.

Our Performance Results



Purple boxes relate to our resident experience



Green boxes relate to our homes

RP01 - Homes that do not meet the Decent Homes Standard

61.7%

RP02 (1) - Proportion of non-emergency repairs completed within the landlord's target timescale

71.1%

RP02 (2) - Proportion of emergency repairs completed within the landlord's target timescale

59.4%

BS01 - Proportion of homes for which all required gas safety checks have been carried out

99.4%

BS02 - Proportion of homes for which all required fire risk assessments have been carried out

100%

BS03 - Proportion of homes for which all required asbestos management surveys have been carried out

100%

BS04 - Proportion of homes for which all required legionella risk assessments have been carried out

100%

BS05 - Proportion of homes for which all required communal passenger lift safety checks have been carried out

100%

CH01 (1) - Number of stage one complaints received per 1,000 homes

30.2

CH01 (2) - Number of stage two complaints received per 1,000 homes

3.9

CH02 (1) - Stage one complaints responded to within Complaints Handling Code timescales

68.1

CH02 (2) - Stage two complaints responded to within Complaints Handling Code timescales

16.7

NM01 (1) - Anti-social behaviour cases per 1,000 homes

4.29

NM01 (2) - Anti-social behaviour cases involving hate crime per 1,000 homes

0

**We exist for our residents
and we don't take that lightly.**

Complaints

Along with what we know from the TSMs, we see complaints feedback as incredibly valuable too and we use complaints information to really learn and improve.

We want people to tell us where we get things wrong, so we can address issues and make any necessary changes to improve the experience for our residents.

We want to be an organisation that places the resident voice at the centre of decision-making and that demonstrates direct improvements as a result of listening and taking action.

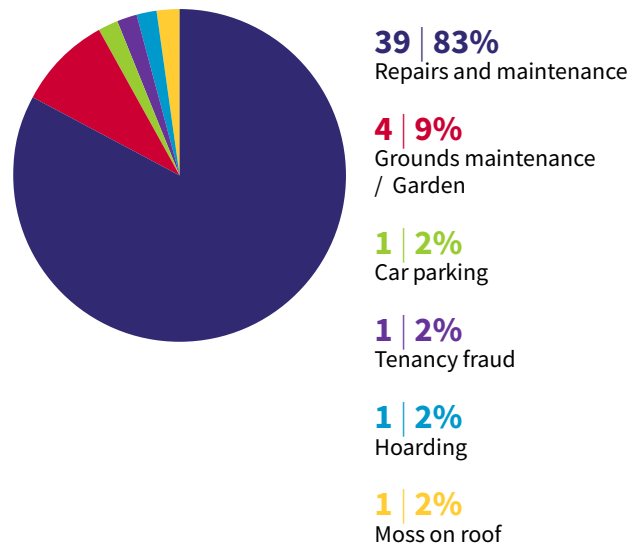
Alongside our own complaints process, there's also a Housing Ombudsman, and some changes to the law introduced a new code of practice in April 2024, setting out how housing associations must handle complaints.

Our Complaints Performance

Throughout 2023/24, we received 47 complaints and four of these progressed to stage two of the complaints process.

Reasons for Complaints

In 2023/24, 83% of the complaints we received were about repairs and maintenance, with the rest of the reasons including grounds maintenance or garden issues, car parking, tenancy fraud and hoarding.



Two of the TSMs previously mentioned measure satisfaction with repairs and maintenance and these were our results:

- TP02 – Satisfaction with repairs – 76.2%
- TP03 – Satisfaction with the time taken to complete the most recent repair – 75.1%

These are below our overall satisfaction scores for Railway Housing Association, showing us that improving the repairs service is a key priority for residents.

When it comes to complaints for repairs and maintenance, the top three trends were:

- Repairs that are ongoing and not fully resolved
- Repairs that have not been carried out
- Communication issues from the contractor

For more information on the complaints we received and the changes we're making, have a look at the complaints report on our website.

Stage Two Complaints

If you're unhappy with the initial outcome from a complaint investigation, you can escalate your complaint to stage two.

These complaints are investigated by the chief finance officer, chief operating officer or the chief executive. Four of the original 47 complaints we received progressed to Stage two.

One decision was upheld, two led to work being carried out to put things right and one resident received an apology and compensation.

68% of stage one complaints were dealt with in time

Complaint Handling Timescales

We have to handle complaints within certain timescales, which are set out by the Housing Ombudsman.

We changed our approach in 2024, to ensure our complaints handling timescales are in line with the Housing Ombudsman's, as shown below.

Stage	Timescale
Acknowledge complaint	Within 5 working days
Stage one	Response within 10 working days from the date the complaint is acknowledged
Stage two	Response within 20 working days from the date requested to escalate the complaint

Throughout the year, our performance against these timescales has been below target and also below the expectations of the Housing Ombudsman, with 68% of stage one complaints dealt with in time and just under 17% of stage twos.

We know this isn't good enough and so we've looked at the reasons why and found:

- In a number of complaints, the investigating manager kept a complaint open until the issue had been resolved, rather than a decision made. We've retrained our colleagues and our guidance and policy have been reviewed to resolve this.
- In some cases, investigating managers have struggled to complete them because of competing priorities. We've increased the number of managers that can investigate complaints and introduced a weekly complaints clinic to ensure we have enough people to fully investigate and respond on time. Since this was introduced in March 2024, more than 90% of complaints have been responded to on time.

Our TSM results show us that only 30.9% of residents surveyed are happy with how we handle complaints, and this is the lowest of all our scores. We know this is a vital area for improvement and we're now reviewing our complaints policy and procedure, carrying out more training, and reporting on complaints quarterly to the board.

Housing Ombudsman Outcomes

In 2023/24, the Housing Ombudsman dealt with one complaint from a Railway Housing Association resident and even though our original decision was upheld, we were asked to pay compensation of £100, because we hadn't responded to the stage two complaint within the timescales.

What Does All This Tell Us?

Every piece of feedback, from TSMs to complaints to wider comments, builds into a wider picture, so we know there are **four key priorities** residents want to see:

More investment in existing homes

An improved repairs service, with a focus on quality, communication and appointments

Improvements to the way we listen to residents and act upon views

Improvements to the way we handle complaints, learn from them and improve the service

There's more information about the action we're taking to improve later in this report.

On the Right Track

Throughout 2023, everything you told us and that we experienced gave us the insight to create On the Right Track, which maps out how we're going to ensure we build and improve from great foundations.



Our resident experience

To provide an outstanding resident experience, reflecting our residents' needs and aspirations



Our homes

To provide safe, affordable and energy efficient properties that residents are proud to call home



Our organisation

To be a well-governed, financially strong and digitally enabled organisation



Our people

To create a high-performing, resident focused culture that attracts and retains talented colleagues.



Priority One Resident Experience

Our satisfaction scores and performance in this area are on pages 28 and 29 and are in the purple boxes.



This is what's been happening recently:

Resident committee

As mentioned earlier, this will have direct oversight of all of our on-the-ground activity, including how we are performing and will also oversee our resident engagement strategy. The committee will have up to six members and we've been recruiting for resident members throughout November and December 2024.

Resident engagement

Again, as mentioned earlier, we've developed a new strategy that sets Railway's ambition of how the resident voice will be driven through everything we do. In 2025, we'll be rolling out new opportunities for residents to have your say on local issues in your neighbourhood and on the services we provide.

Repairs improvement plan

We've heard very clearly from your feedback that we need to improve our repairs service. We've been working on a number of key things, including:

- Restructured our business to put more resources into our repairs team
- Introduced a new resident hub, where all enquiries will be handled in a consistent manner
- Entered into new contracts for County Durham, Darlington, Tees Valley, Hull, East Riding, Doncaster and Leeds, with additional contract terms to improve the experience for residents
- Introduced a new contractor portal, meaning that repairs will be more effectively passed to contractors and we'll have full oversight. This also means we can introduce text message confirmations and also reminders of appointments in 2025.

Resident communications

We'll be working with the new resident committee to improve how we communicate with you in 2025, so that right now, we can really focus on your priorities of making our repairs and complaints services better.

Review our complaints process

We know complaint handling has fallen short and in the summer of 2024, we introduced a new complaints policy and a more effective way to manage complaints, ensuring that we improve the quality and speed of the response.

Improve resident data

Throughout 2024, we've been gradually contacting residents to check the details we have are still up to date and accurate. In 2025 we'll be working with a specialist to help us understand how to best use the data we have, to deliver a more personalised service.



Priority Two Our Homes

Our satisfaction scores and performance in this area are on pages 28 and 29 and are in the green boxes.

This is what's been happening recently:

One of the main changes in this area is that we're not currently developing any new homes, after we listened to feedback that residents want us to invest in existing homes more instead.

Reviewing our stock condition data

Throughout 2023 and 2024 we've been working with a company called Pennington's Choices to carry out a survey of every home, so we have a clear and up to date understanding of its condition. We now have enough information to start to plan investment in homes and we're making improvements to some homes early in 2025.

New asset management strategy

We've been working with an external consultant to design a new strategy that will set out the future vision of how we will look after and improve our existing homes. This will include how we deal with repairs, planned improvements to homes and keeping you safe in your home.

Social housing decarbonisation fund

We initially bid for government funding to improve the energy efficiency of some of our homes, however, we took the decision to withdraw in 2024 as we needed to concentrate our resources on understanding the current condition of our homes. We've now submitted a bid for the next wave of funding and if successful, we're hoping we'll be able to fit solar photovoltaic (electricity) panels to around 150 homes.

Health and safety performance

Keeping you safe in your home is our number one priority, and we've spent a lot of time this year making sure our approach, systems and processes for health and safety are strong. We have had an external review and whilst the overall findings were positive, there were some improvements identified and we've been working to implement these. This means we've been able to strengthen the way we deal with our gas servicing programme, fire safety, water hygiene, lifts, electrical safety and asbestos and we've put new programmes in place to continually review our approach to keeping you safe in your home.

In addition to the measures and performance on the previous pages, here's some additional information:

Average days taken to complete repairs	15.3
Percentage of properties vacant	0.8%
Percentage of properties at EPC Level C and above	47%
Average cost of a responsive repair (£)	209.76
Average cost to repair a property when a resident moves out (£)	2,311.59
Average number of repairs per property per year	3.6



Priority Three Our Organisation

Performance Indicator	2023/24
Average re-let time (days)	53.24
Percentage of rent lost due to empty homes	1.26%
Empty home loss (£)	110,484
Percentage of residents that are satisfied that their rent represents value for money	86.0%
Percentage of rent due collected	100.52%
Current rent arrears as a percentage of debit	1.19%
Former tenant arrears (£000)	9
Former tenant arrears as a percentage of debit	0.31%
Outstanding non-leasehold scheme for the elderly sundry debtor balances (£000)	25

This is what's been happening recently:

Governance review

We identified that improvements were needed in how Railway Housing Association is governed and so we commissioned an independent review into our governance. We shared this with the Regulator of Social Housing and have been working with the regulator to update it on progress against our improvement plan. When our new residents' committee is in place, we will have delivered all of the actions from the review.

CX health check

CX is our housing management system and we've worked with the supplier to review how we use the system and make the most of it. We now have a working group of colleagues from across the business delivering improvements in our IT capabilities and we've also put more resources into the IT team, to help us improve.

New asset management system

We've introduced a new asset management IT system, where all the data we have on homes is held, so we can accurately plan and deliver long-term improvements to our homes.

Data strategy

Work will start in December 2024, to develop a strategy around the data we need, ensuring we understand it and the best way to use it.

Budget forecasting

We've restructured the team to add more resources to improve how we budget and forecast financially.



Priority Four Our People

Performance Indicator	2023/24
Average number of days/shifts lost due to sickness absence per whole-time employee	9.61
Staff turnover - percentage voluntary	11%
Staff profile - percentage female	70.6%
Staff profile - percentage BME	0.0%
Staff profile - percentage disabled	5.9%

This is what's been happening recently:

Colleague offer

New terms and conditions have been developed that all new colleagues start on, and existing colleagues can choose to move to. The new offer is more in line with the wider market and is fairer throughout the team.

Customer service excellence training

All colleagues have received customer experience training, specific training on dealing with complaints, and taken part in fortnightly huddles to embed the learning. The team has now created a guide that helps everyone provide a consistently excellent customer service.

HR system

We are setting up a new system that will record colleague details, absences, training and performance, ensuring the data is reliable and safe.

Structure

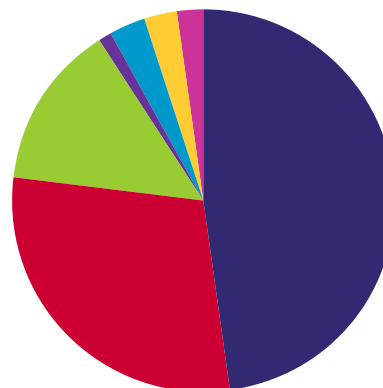
Our internal structure has been fully reviewed, which has led to changes including creating some additional roles. This has strengthened the team and created capacity, helping us improve our services and ensuring we're fit for the future.



Our Finances

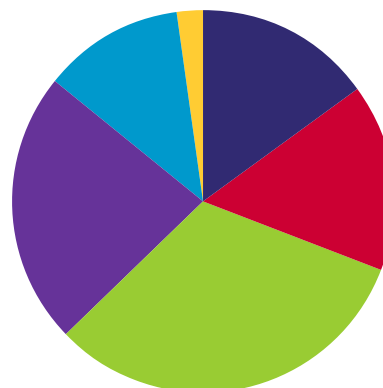
Where each £1 came from in 2023/24

Rents from housing for older people	48p
Rents from general needs housing	29p
Service charges from housing for older people	14p
Service charges from general needs housing	1p
Interest receivable and similar income	3p
Amortised government grant	3p
Leasehold schemes for the elderly service charges and other income	2p
Total	100p



How each £1 was spent in 2023/24

Housing management	15p
Services and support	16p
Property maintenance	32p
Property depreciation and impairment	23p
Interest payable and similar charges	12p
Leasehold schemes for the elderly service costs and marketing and other costs	2p
Total	100p



Statement of comprehensive income

	2024 £	2023 £
Turnover	8,729,560	7,962,249
Operating costs	-7,445,888	-6,621,666
Operating surplus	1,283,672	1,340,583
Interest receivable	297,206	87,722
Interest payable	-1,030,984	-771,419
Surplus for the year	549,894	656,886
Actuarial loss(-)/gain in respect of pension scheme	-459,514	-211,171
Total comprehensive income	90,380	445,715

Statement of financial position

	2024 £	2023 £
Fixed assets		
Intangible assets	220,834	201,526
Housing properties	58,602,206	57,766,766
Other tangible fixed assets	583,710	589,140
Total fixed assets	59,406,750	58,557,432
Current assets		
Debtors	697,580	681,648
Cash at bank and in hand	6,737,781	7,586,383
	7,435,361	8,268,031
Creditors		
Amounts falling due within one year	-3,055,675	-2,765,814
Net current assets	4,379,686	5,502,217
Total assets less current liabilities	63,786,436	64,059,649
Creditors		
Amounts falling due after more than one year	-37,204,880	-37,634,148
Defined benefit pension liability	-1,414,030	-1,348,355
Net assets	25,167,526	25,077,146
Capital and reserves		
Income and expenditure reserve	25,167,526	25,077,146
Total reserves	25,167,526	25,077,146

Senior staff pay (including pensions)

	2024	2023
£60,000 to £70,000	-	-
£70,000 to £80,000	-	1
£80,000 to £90,000	1	-
£90,000 to £100,000	-	-
£100,000 to £110,000	1	1
£110,000 to £120,000	-	-
£120,000 to £130,000	-	1
£130,000 to £140,000	1	-
£140,000 to £150,000	1*	-
£150,000 to £160,000	-	1*
	3	4

*Chief Executive

The Board of Directors determines senior pay and terms and conditions. Salaries and certain benefits are benchmarked against the association's peer group of similar registered providers annually, and benchmarked more widely by an independent consultant every three years.

Independent benchmarking by EMA was used to determine the pay rise awarded to the executive team from 1 July 2023.



Keep in Touch



You can contact us in a range of ways:

Freephone: 0800 028 7428

Email: info@railwayha.co.uk

Website: www.railwayha.co.uk

Facebook: www.facebook.com/railwayhousingassociation

We'd love to hear your views on our services, so you can use any of these to give us feedback too, or speak to your housing officer.

Keep in touch!

