



ANNUAL TENANT REPORT

2025-2026



Our **vision** and **values** underpin everything we are at FHA.

Our vision

To provide the people we support with a home for life so they can live as independently as possible in a safe and supportive environment



OUR VALUES



The FHA team have **HEART** and ensure that our tenants are placed firmly at the **HEART** of everything we do



HONESTY

We:

- Acknowledge mistakes, fix them, and learn from them
- Show transparency in everything we do
- Do what we say we will do



EMPATHY

We:

- Care about, our tenants, colleagues, and partners
- Understand what matters to our tenants, colleagues, and partners



ACCOUNTABLE

We:

- Build strong and trusted partnerships
- Deliver value for money (VFM)
- Do not hide from our responsibilities, as individuals, a team or a landlord



RESPECT

We:

- Treat everyone with respect and dignity
- Value diversity
- Put tenants at the **HEART** of everything we do
- Share and celebrate positive changes in our tenants' lives



TEAMWORK

We:

- Are one team
- Share goals, targets, objectives, and ambitions both internally and externally
- Are committed to delivery of our business strategy
- Make a difference



Strategic Objectives 2024-2027



Maximising
occupancy



Delivering a great
tenant experience



Operational
efficiency



Achieving
best practise



Delivering high standards
of health and safety
compliance



Making quality
investments

Welcome

from Sharon Bannister
Scollen, Chief Executive



“Welcome to FHA’s Annual Tenants Report 2025–2026. We are pleased to share the progress we have made over the past year, celebrate some of our key achievements, and outline our ambitions and priorities for the year ahead”.

As we reflect on the achievements of the past year, I am proud of the progress FHA has made in strengthening our organisation, improving services, and continuing to place our tenants at the heart of everything we do. This report provides an overview of our performance during 2025–2026 and outlines our priorities and ambitions for the year ahead as we continue to build a stronger, more resilient organisation.

Throughout 2025/26, FHA continued to strengthen its governance, assurance, and operational framework to demonstrate compliance with the Regulator of Social Housing’s strengthened Consumer Standards, embedding regulatory expectations across the organisation and supporting continuous improvement in tenant safety, service quality, transparency and accountability. Recognising that tenants are central to shaping high-quality services, FHA enhanced its approach to tenant engagement by increasing opportunities to listen to tenant voices, acting on feedback received and using tenant insight to influence service delivery, strengthen accountability and drive continuous improvement across the organisation.

To support this, FHA has continued to invest in its people and organisational structure. We have strengthened our Housing Team to ensure greater visibility, engagement, and responsiveness to tenant needs. This growth enables us to further embed the Consumer Standards into our day-to-day operations, improve service delivery, and ensure tenants receive the support, communication, and respect they deserve. By expanding our operational capacity, we are creating a stronger foundation for continuous improvement and enhancing the overall tenant experience.

Our Customer Service Hub has continued to mature and deliver tangible benefits, creating efficiencies in the management and delivery of repairs whilst generating cashable savings that can be reinvested into services and homes. We have also introduced a dedicated Utility Management role, focused on securing value for money through effective utility procurement and management, helping both FHA and our tenants benefit from improved cost control and service oversight.

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Recognising the importance of effective business support functions, we have established a strengthened Finance Team within our operational office environment. This creates closer alignment between operational delivery and financial management, enabling the development of more efficient systems, improved decision-making, and stronger financial resilience for the future.

Alongside this, we are pleased to see the continued growth and development of SASSHA (FHA's housing management system), which continues to play an increasingly important role in strengthening and enhancing our data, reporting and governance frameworks, helping to create a single source of truth across the organisation. This work has focused on improving the quality, consistency and accessibility of information, enabling better decision-making, more effective performance monitoring and increased assurance for tenants, partners and RSH. Through the development of robust reporting structures, strengthened data governance arrangements and the creation of a clear 'golden thread' of information across all business functions, FHA is building a more connected and resilient organisation.

Partnership working remains central to our success. Over the last 12 months we have continued to strengthen relationships with landlords, care providers, commissioning teams, registered providers, local authorities, and other sector partners. These relationships help ensure that homes remain fit for purpose, services continue to improve, and tenants receive the best possible support to live independently and thrive within their communities.

As a specialist supported housing provider, FHA recognises that providing a home is only part of the journey. We are committed to creating environments where people feel safe, valued, respected, and empowered to achieve greater independence. Every decision we make is guided by our commitment to delivering positive outcomes for tenants.

Welcome
from Sharon Bannister
Scollen, Chief Executive

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Listening to tenants remains a key priority. Through our “Hear Our Thoughts” initiative, Tenant Satisfaction Measures (TSMs), regular engagement activities, and ongoing feedback opportunities, we continue to strengthen our understanding of what matters most to those who live in our homes. The Tenant Satisfaction Measures introduced by the Regulator of Social Housing provide an important benchmark, helping us understand where we are performing well and where further improvements are required. We are committed to using this feedback to shape future services and drive continuous improvement.

Looking ahead, we will continue to invest in our homes, our people, our systems, and our partnerships. We remain ambitious for the future and are focused on where FHA needs to be in one, three, and five years’ time. Whilst our plans are ambitious, they are underpinned by clear objectives, strong governance, dedicated staff, supportive partners, and, most importantly, the voices of our tenants.

On behalf of the Board and everyone at FHA, I would like to thank our tenants, partners, and colleagues for their continued support. Together, we are building an organisation that is stronger, more responsive, and better equipped to deliver excellent homes and services for years to come.

Enjoy the read.

Thank you.

Sharon Bannister Scollen

Sharon Bannister Scollen
Chief Executive

Welcome
from Sharon Bannister
Scollen, Chief Executive



ABOUT FHA

FHA was established to address the growing need for specialist supported housing, providing high-quality accommodation alongside tailored care and support services that enable people to live as independently as possible within their own homes and communities. We recognise that many individuals face barriers to accessing suitable housing and are committed to creating opportunities that promote stability, choice, dignity and independence.

As a Registered Provider of Specialist Supported Housing (SSH), FHA is regulated by the Regulator of Social Housing (RSH), ensuring that we meet rigorous standards of governance, financial viability, consumer regulation and service delivery. This regulatory framework provides assurance that our homes and services are safe, effective and focused on positive outcomes for tenants.

Our approach to housing management extends beyond that of a traditional landlord. We work closely with care providers, commissioners, families and other stakeholders to support tenants whose needs may be complex or who require additional assistance to sustain their tenancy. Through proactive partnership working, early intervention and a person-centred approach, we help create stable homes, promote wellbeing and maximise opportunities for tenants to live independently, safely and with confidence.



To provide high-quality homes and person-centred support that enable tenants to live safely, independently and with dignity, for as long as they choose to make FHA their home.



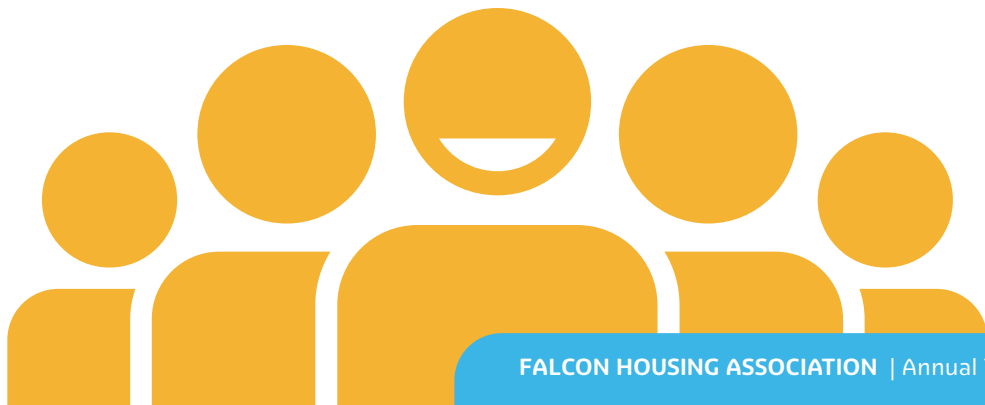
OUR TEAM

The FHA team is central to everything we do. Their commitment, professionalism, and day-to-day dedication enable us to support our tenants to live more independently and with dignity in their own homes and communities. Across both our staff and Board, there is a shared passion for delivering meaningful outcomes and making a positive difference in people's lives.

FHA employs a motivated team of 21 staff, supported by trusted external partners who provide specialist services including Information Technology, Human Resources, Payroll, Health and Safety, and Fire Safety.

OUR BOARD

The FHA Board provides clear strategic leadership, ensuring effective governance, robust risk management, and strong oversight of operational performance. Their role is to ensure the organisation remains focused, compliant, and continually moving in the right direction.





2020 NATIONAL HOUSING CODE OF GOVERNANCE

This Code is a set of high standards for governance and board excellence.
FHA has assessed itself as compliant against the 2020 NHF code of Governance.

FHA Regulatory Journey

Falcon Housing Association C.I.C. (FHA) has demonstrated sustained resilience, professionalism, and determination following the receipt of a Regulatory Notice from the Regulator of Social Housing (RSH) in November 2021. The notice identified areas requiring improvement, and since that time FHA has maintained an unwavering focus on strengthening governance, compliance, and service delivery standards across the organisation.

Over the past three years, FHA has taken a proactive and transparent approach to improvement, investing in its people, systems, and partnerships to drive meaningful and lasting change. The organisation has embraced regulatory feedback constructively, embedding a series of strategic and operational enhancements that reflect its core values and its ambition to deliver safe, secure, and high-quality housing and care services.

FHA's response has been both comprehensive and distinctive, characterised by professionalism, collaboration, and a sustained commitment to innovation and accountability. Strong leadership

and engagement at all levels of the organisation have ensured that progress has been embedded rather than superficial, with a clear focus on continuous improvement and measurable outcomes.

In 2025, FHA formally submitted a request to the RSH for reconsideration of the Regulatory Notice. This represents a significant milestone in the organisation's ongoing journey of improvement, supported by a robust body of evidence demonstrating the scale and depth of change achieved since 2021.

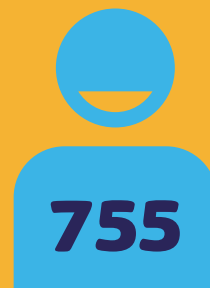
FHA continues to maintain a clear and consistent focus on seeking a positive reconsideration outcome, recognising this would provide important validation of the progress made. Such an outcome would not only reflect regulatory assurance, but also serve as recognition of the commitment and professionalism of FHA's staff, the trust placed in the organisation by its tenants, and the strength of its partnerships. It would further affirm FHA's evolution into a resilient, responsive, and tenant-centred organisation, well positioned for sustained future success.

Turnover
£20,563,339

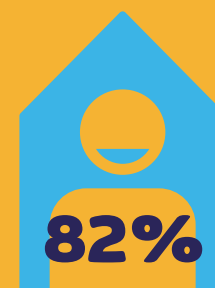
Total Rent Collected
£18,208,204



Properties



Tenants



Occupancy



New tenants

There were 448 Property Audits completed during 2025 – 2026. These audits are completed by our housing team and involve an extensive range of checks, designed to ensure that our properties are managed and maintained to a high standard, to ensure our tenants are provided with high quality safe housing.

REPAIRS



3618

Number of reactive repairs

3426

Completed on time

£491

Average Cost of job

PERFORMANCE HIGHLIGHTS

	Gas Certificates	100%
	Electric Certificates	100%
	Asbestos	100%
	Legionella	100%
	Fire Risk Assessments	100%
	EPC	100%
	Lift Servicing	100%

WE PARTNERED
WITH **2**
NEW CARE
PROVIDERS



WE WORK WITH
70
LOCAL
AUTHORITIES.



WE HAVE
14
APPROVED
CONTRACTORS



Compliance

We have completed the following H&S compliance checks:



153
Boiler
Service



209
Gas
Service



348
Fire
Detection



178
Emergency
Lighting



194
Fire Risk
Assessments



66
Lift Service/
LOLERs



109
Legionella Risk
Assessments

We appreciate Care Providers and Contractors working hard together to allow access ensuring we complete services within target and keep residents and staff safe.



Where we work and how we operate

The map shows the extent of our geographical coverage.

*Our Head Office is in County Durham.

Our Housing Team is organised across defined regional geographical areas and plays a vital role in delivering a proactive, tenant-centred service. The team works closely with tenants from the point of sign-up and throughout the life of the tenancy, ensuring consistent engagement, early intervention, and tailored support where needed.

In line with FHA's commitment to continuous improvement and high-quality service delivery, the Housing Team has continued to grow this year. This planned expansion has been designed to reduce individual portfolio sizes, enabling Housing Officers to dedicate more focused time and attention to tenants.

This strengthened model supports the delivery of enhanced and more intensive housing management services, improves responsiveness, and further reinforces FHA's commitment to maintaining safe, sustainable tenancies and positive tenant outcomes.

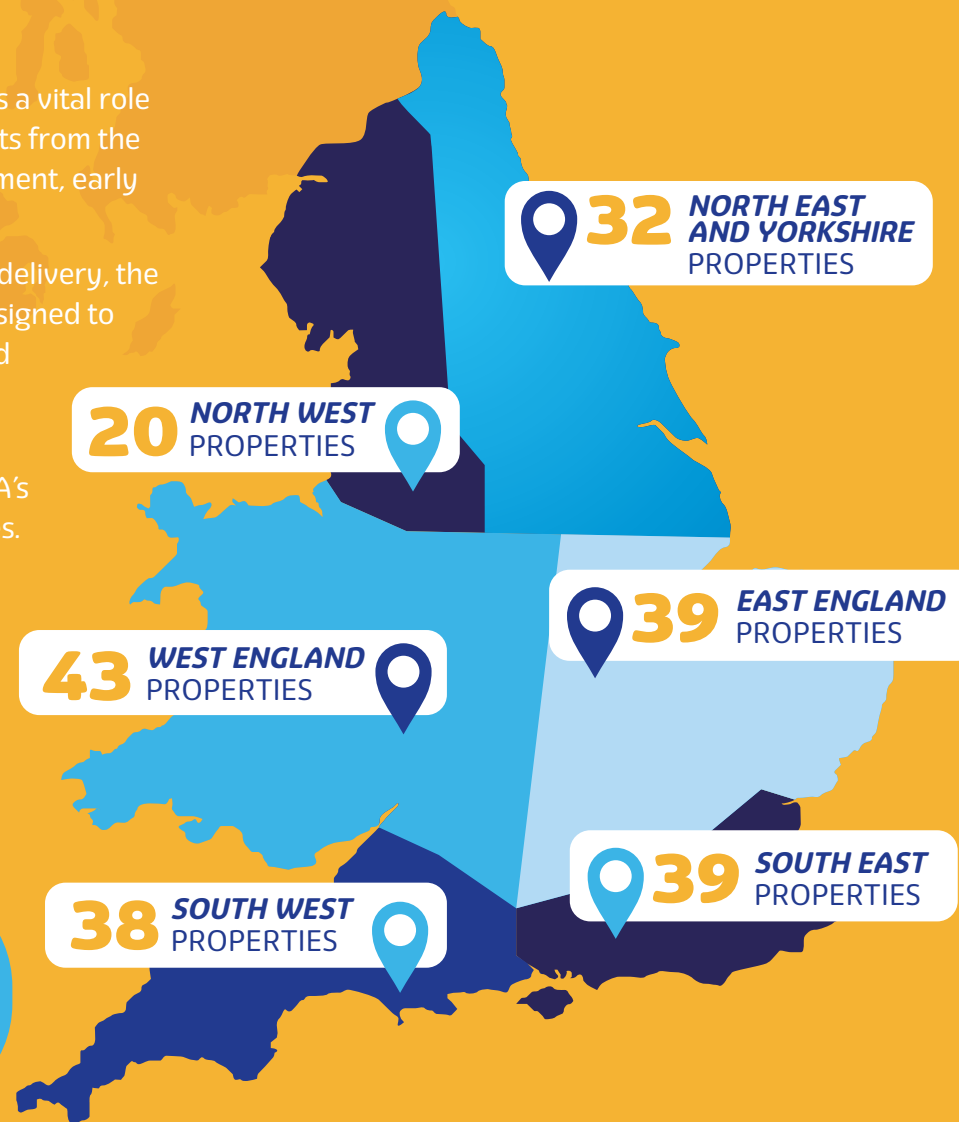
*"Over
and Above,
Thank you"*

*"They take time to
listen properly and
don't rush you"*

*"Professional and
approachable"*

*Funny
and
chatty"*

*"Always
try to help."*



Creating an Exceptional Tenant Experience

Delivering a consistently high-quality tenant experience is at the heart of everything we do. Our ambition is to provide not only safe, affordable homes, but also places where people feel valued, listened to, and connected to their community. Tenant satisfaction remains a key measure of our success, and we are committed to delivering responsive, personalised services that evolve in line with the changing needs of our tenants.

We continue to embed a tenant-first culture across FHA, underpinned by a focus on operational excellence, meaningful engagement, and continuous improvement. This approach ensures that tenant voice directly informs how we design, deliver, and refine our services.

Key Success Measures Include:

- ✓ Resolving tenant enquiries effectively at the first point of contact wherever possible
- ✓ Strengthening FHA's visibility, reputation, and trusted presence within our properties and with key partners
- ✓ Aspiring to achieve and sustain top quartile performance in tenant satisfaction
- ✓ Developing tenant communication through our newsletter, HOT Off the Press
- ✓ Supporting tenant voice and co-production through our Tenant Panel, Hear Our Thoughts
- ✓ Continuing to enhance our repairs and compliance services through the Customer Services Hub model
- ✓ Expanding flexible payment options, including the introduction of Direct Debits, delivering both financial efficiency and cashable savings
- ✓ Maintaining full compliance with the RSH Standards, including the strengthened Consumer Standards framework

“Home isn't just about bricks and mortar or pristine interiors. For many, it's a feeling, a sense of belonging. At FHA, we believe home is where tenants feel truly understood, valued, and accepted.”



“I love living here.
I honestly thought
there wasn't a place in
the community for me, but
I've been proved wrong.
Now I want others to know
that there is somewhere
you can feel safe,
supported, and
truly at home



Our tenants reflect
a rich diversity of
backgrounds and lived
experiences, yet they are
united by a shared principle at
FHA: every decision we make
is centred on their needs,
voices, and outcomes.

Listening, Learning, Improving: The Tenant Experience Journey

At FHA, we are continually evolving our services to reflect what matters most to our tenants. Meaningful involvement is not a procedural requirement or a tick-box exercise; it is fundamental to how we think, plan, and deliver. We listen carefully, act decisively, and use feedback to drive continuous improvement across the organisation.

Tenant voice is embedded into our decision-making processes, ensuring that lived experience directly shapes service design, delivery, and performance.

Recent Highlights of Our Tenant-Focused Approach:

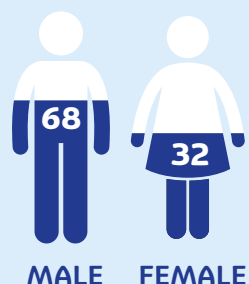
- Strengthened our in-house Customer Services Hub to manage reactive repairs and compliance through a dedicated client–contractor model, improving accountability and responsiveness
- Restructured operational delivery through enhanced geographical coverage, enabling more localised and effective tenant engagement
- Participated in the Tenant Satisfaction Measures (TSM) pilot for small housing associations, supporting readiness for the Regulator of Social Housing’s strengthened Consumer Standards
- Embedded transparent feedback loops through our “You Said, We’re Doing” initiative, ensuring tenant insight leads to visible action
- Delivered key retrofit and energy efficiency works as part of our ongoing commitment to sustainability and achieving Net Zero
- Brought colleagues together at our annual FHA conference to celebrate achievements, share learning, and reaffirm our shared commitment to outstanding tenant service



Looking Ahead

FHA remains firmly committed to enabling tenants to live independently, confidently, and securely in homes and communities that support their wellbeing. We will continue to place tenants at the centre of everything we do, strengthening involvement, improving services, and ensuring that tenant voice remains central to how FHA grows and evolves.

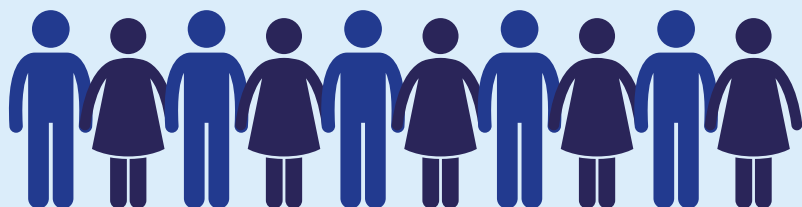
The stats



LEARNING OR PHYSICAL DISABILITIES



THE AVERAGE AGE IS 43 AND THE MOST COMMON AGE BRACKET IS 31-40.



2025 - 2026

Age rating	Percentage
18-30	18.9
31-40	24.8
41-50	19.4
51-60	18.6
61-70	12.6
71-80	5.1
81-90	0.4
91-100	0.1

Breakdown of Properties

Property Size	N° of Properties
Self-Contained Flats	32
1 Bed Property	17
2 Bed	24
3 Bed	42
4 Bed	40
5 Bed	27
6 Bed	19
7+ Bed	12

A Commitment to Listening, Learning and Action

At FHA, we are committed to continuous improvement, shaped and strengthened by the voices of our tenants and partners. The Board and wider FHA team remain focused on enhancing services by actively listening, learning, and responding to feedback in a meaningful and timely way.

FHA's Annual Staff Conference

At FHA's Annual Staff Conference, colleagues came together under the shared theme of Empowering Change, Creating Impact, reflecting the organisation's ongoing commitment to delivering high-quality housing services and strengthening outcomes for tenants. The discussions and reflections throughout the event highlighted the significant contribution of staff across all services in maintaining safe, well-managed homes and strong tenancy sustainment. Through their dedication, professionalism and responsiveness, FHA teams continue to create positive and lasting impact for tenants and communities. This collective effort remains central to FHA's role as a specialist housing provider and reinforces our commitment to continuous improvement, collaboration and meaningful change.

To further strengthen transparency and accelerate progress, we continue to evolve and enhance our "You Said, We're Doing" initiative to ensure feedback leads to meaningful action. This open and inclusive platform promotes honest dialogue, strengthens accountability, and clearly demonstrates how tenant feedback is translating into real change.

We are also embracing new technologies and innovative engagement methods to ensure all tenants can share their views in ways that suit their needs and abilities. By removing barriers to participation, we are strengthening connections between tenants, partners, and frontline service teams.

Together, we are building a more responsive, inclusive, and genuinely tenant-centred organisation, where feedback directly shapes the way, we deliver services.

A large, stylized graphic of the words "THANK YOU" in a bold, sans-serif font. The letters are white with a blue outline and are set against a yellow background that is part of a larger graphic element.A graphic element consisting of a white speech bubble with a blue outline, containing the text "You said: We're doing:". The text is in a bold, sans-serif font, with "You said:" in blue and "We're doing:" in yellow. The speech bubble is positioned above a blue silhouette of a person's head and shoulders.

EYES WIDE OPEN



Spot it

Stay alert and observant, identifying anything that is unsafe, out of place, or not meeting expected standards.

Speak it

Report concerns promptly, ensuring issues are raised without delay so they can be addressed quickly.

Solve it

Where appropriate, take immediate action to resolve minor issues, and escalate anything outside individual responsibility through the correct channels for timely resolution.

At FHA, we remain firmly committed to providing safe, secure, and well-managed homes and environments for our tenants, colleagues, and partners. Over the past year, our “Eyes Wide Open” approach has become an increasingly embedded part of our culture, strengthening how we identify and address issues early and proactively.

This approach continues to support a shift from reactive responses to preventative action, enabling us to resolve concerns at the earliest opportunity. As a result, potential risks are being identified sooner, issues are being dealt with more effectively, and homes

and services are becoming safer and more reliable for tenants.

Eyes Wide Open empowers and expects all staff, contractors, and partners to remain alert and take ownership of what they see, ensuring that small issues do not escalate into larger problems.

This is not a blame-based approach; it is about creating a confident, interdependent culture where everyone plays an active role in safeguarding people, homes, and services. By continuing to strengthen Eyes Wide Open, FHA is improving responsiveness, reducing risk, and delivering safer outcomes for tenants through earlier intervention and proactive problem-solving.

Your Feedback

We will capture Complaints, Compliments and Comments about our service and demonstrate that we use these to improve the way we deliver our services.

 **5 Compliments received**  **12 complaints logged**

Of these:

- 11 closed at Stage 1
- 1 escalated to Stage 2
- 2 related to Repairs Service
- 3 related to Income
- 4 related to Poor Service
- 1 related to Poor information
- 2 related to FHA Employee

In line with the Housing Ombudsman's Complaints Handling Code and annual assessment expectations, FHA has reviewed and strengthened its complaints handling framework, implementing an improved and more consistent approach to how we receive, manage, and learn from complaints.

We actively encourage feedback from tenants, recognising both when we get things right and when we fall short. Complaints are viewed as a valuable source of insight, helping us to identify learning, improve services, and prevent issues from recurring.

This approach reinforces our commitment to transparency, accountability, and continuous improvement, ensuring that tenant voice directly shapes service development and drives better outcomes.

You can find full details of our complaints process and self-assessment on our website www.falconha.org



You can find full details of our complaints process and self-assessment on our website **www.falconha.org**

Strengthening Our Asset Management and Stock Condition

In 2025–2026, FHA has completed a full stock condition survey across all properties, providing a comprehensive and up-to-date understanding of the condition of our homes and the remaining lifespan of key building components. This represents a significant milestone in strengthening our asset intelligence and long-term investment planning.

The findings from this survey are now being fully integrated into our Asset Management Plan and Asset Register, enabling us to take a more data-led and strategic approach to maintaining and improving our homes. This enhanced evidence base ensures that investment decisions are targeted, efficient, and aligned to both tenant need and long-term sustainability.

This work directly supports compliance with the RSH's Consumer Standards, particularly in relation to the Safety and Quality Standard, ensuring that homes are safe, well-maintained, and continuously improved.

From this strengthened position, FHA will continue to prioritise planned investment, responsive maintenance, and decarbonisation works over the next five years, ensuring our homes remain safe, decent, and fit for the future.

Our planned investment programme over the next five years reflects our ongoing commitment to maintaining safe, secure, warm, and well-maintained homes, while continuously improving the quality of life and wellbeing of our tenants. Works are informed by our recent full stock condition survey (2025–2026), which has provided a detailed understanding of property lifecycle requirements and will continue to shape our Asset Management Plan and investment priorities.



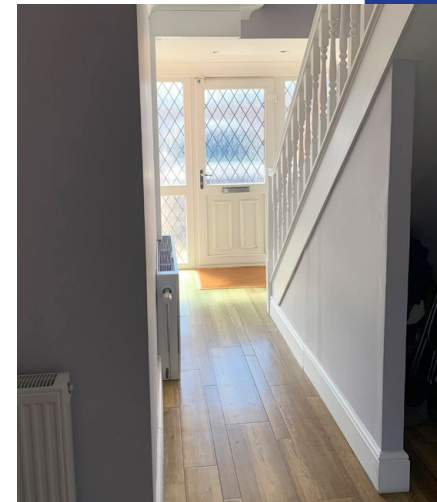
Strengthening Our Asset Management and Stock Condition

Continued →

Planned improvements include, but are not limited to:

- ✓ Redecoration of communal areas to ensure clean, welcoming, and well-maintained shared spaces
- ✓ Installation of new bathrooms where homes have reached end-of-life specification or require modernisation
- ✓ Installation of new kitchens to improve functionality, safety, and tenant experience
- ✓ Boiler replacements and wider heating system upgrades to ensure reliable, efficient, and safe heating provision
- ✓ Electrical safety upgrades, including rewiring and consumer unit improvements where required
- ✓ Roof, window, and external envelope improvements to maintain building integrity and weatherproofing
- ✓ Energy efficiency measures, including insulation improvements and decarbonisation initiatives where feasible
- ✓ Accessibility adaptations to support tenants with additional needs and promote independent living
- ✓ Fire safety works and ongoing compliance improvements in line with current regulatory expectations
- ✓ Responsive planned maintenance programmes informed by lifecycle data and stock condition findings

These works form part of our long-term strategic commitment to maintaining high-quality homes and ensuring compliance with regulatory standards, including the expectations of the RSH.



Our approach to damp, mould and tenant health

Living with damp, mould, and condensation can have a significant impact on the health, wellbeing, and quality of life of our tenants. At FHA, we take our responsibilities extremely seriously to ensure that all tenants live in homes that are safe, healthy, and free from hazards.

In line with Awaab's Law, and the strengthened expectations on social landlords to act swiftly and effectively in addressing damp and mould, we have reviewed and enhanced our approach over the past 12 months.

We have introduced a more structured case management approach to ensure that reports of damp, mould, and condensation are identified early, assessed consistently, and responded to in a timely and proportionate manner. This enables us to track cases more effectively, prioritise higher-risk situations, and ensure clear accountability for resolution.

This strengthened approach supports earlier intervention, improved communication with tenants, and a stronger focus on prevention as well as cure, helping to reduce risk and improve living conditions across our homes.



2030 Energy Efficiency: Building a Greener, More Sustainable Future

We are committed to working in partnership with our tenants and head landlord partners to create homes that are not only safe, comfortable, and affordable to live in, but also increasingly energy efficient and environmentally sustainable.

Rising energy costs continue to place pressure on households, with many residents facing difficult choices between heating their homes and managing essential living costs. At FHA, we recognise this ongoing challenge and are taking a proactive, planned approach to improving energy performance while protecting affordability and wellbeing.

Our approach is aligned with the UK Government's wider net zero ambitions and emerging regulatory expectations, including the anticipated future requirements under the Minimum Energy Efficiency Standards (MEES) within the domestic private rented sector, alongside the UK's legally binding commitment under the Climate Change Act 2008 (as amended) to reach net zero greenhouse gas emissions by 2050. These drivers are increasingly shaping expectations across the housing sector, including Registered Providers, to ensure homes are future-proofed and energy efficient.

In collaboration with our head landlord partners, we are actively exploring a range of options to improve the energy performance of our housing stock. Our shared strategic objective is to ensure that, by 2030, all homes achieve a minimum Energy Performance Certificate (EPC) rating of Band C or above, in line with current policy direction and anticipated regulatory standards.

Initial discussions and asset reviews are already underway to identify homes currently below EPC C and to develop a prioritised, cost-effective investment programme.

Potential improvement measures include, but are not limited to:

- **Enhanced insulation (loft, cavity wall, and solid wall where appropriate)**
- **Replacement of inefficient boilers with modern, energy-efficient heating systems**
- **Low-carbon heating solutions, including air source heat pumps where viable**
- **Upgraded glazing and improved building fabric performance**
- **Smart heating controls to improve energy management reduce waste**
- **Targeted renewable energy solutions, such as solar PV, where properties allow**
- **Energy efficiency improvements linked to wider planned maintenance and refurbishment works**

These interventions will be carefully planned to balance tenant affordability, disruption, and long-term value for money, while also supporting compliance with evolving environmental and housing quality expectations, including the direction of travel set by the Social Housing (Regulation) Act 2023 and the strengthened consumer standards introduced by the RSH.

By working collaboratively with our partners and tenants, we can deliver meaningful improvements that reduce energy consumption, lower household bills, enhance comfort, and contribute positively to national and local sustainability goals.



Delivering Value for Money

At FHA, we are fully committed to embedding Value for Money principles across all areas of our organisation. This commitment is central to our business planning, asset management, and service delivery, ensuring that we deliver high-quality homes and services while demonstrating transparent, measurable, and evidence-based value in everything we do.

Our approach is aligned with the RSH's VFM Standard, which requires providers to clearly evidence how resources are used to deliver strategic objectives, optimise performance, and achieve sustainable outcomes for tenants and stakeholders.

Over the last 12 months, we have strengthened our Vfm framework and enhanced organisational capability through a range of improvements, including:

- ✓ Completion of a comprehensive review of services and service charges to ensure accuracy, fairness, and transparency for tenants
- ✓ Strengthening frontline housing management capacity through the expansion of our Housing Officer team to improve tenancy support and responsiveness
- ✓ Introduction of Key Performance Indicators (KPIs) and a structured performance framework to monitor care provider quality and service outcomes
- ✓ Development of individual profit and loss reporting at property level to improve financial visibility, accountability, and asset-level decision-making

- ✓ Continued enhancement of our housing management system (SASSHA) to strengthen its role as a single source of truth for housing and operational data, enabling more accurate reporting, improved decision-making, and greater operational efficiency.
- ✓ Significant improvements to data governance, including data quality, consistency, and security across key systems
- ✓ We will continue to build on our existing repairs and maintenance delivery models by identifying further efficiencies, improving responsiveness, managing cost pressures, and enhancing tenant satisfaction.
- ✓ Strengthening contract management arrangements to improve supplier accountability, performance monitoring, and value delivery across commissioned services

Value for Money is not simply about minimising cost, but about achieving the best possible outcomes for tenants through the effective, efficient, and economic use of our resources



Looking Ahead: VfM Priorities

FHA remains focused on continuous improvement and delivering sustainable efficiencies while maintaining service quality and tenant outcomes. Our VfM priorities for the year ahead include:

- ✓ Increasing occupancy levels across our housing portfolio to maximise social and financial return on assets
- ✓ Reviewing utility and energy procurement arrangements, including market testing tariffs to secure best value wherever possible
- ✓ Reducing void turnaround times through improved void management processes and earlier intervention planning
- ✓ Developing preferred supplier frameworks to strengthen procurement outcomes, improve consistency, and reduce lifecycle costs

- ✓ Ongoing investment in SASSHA to enhance data integrity, reporting capability, and evidence-based decision-making
- ✓ Supporting tenants to maximise income by ensuring access to all relevant housing-related benefits and financial support, in partnership with care providers and local authorities
- ✓ Working with carbon-conscious suppliers and partners to reduce environmental impact while delivering VfM outcomes
- ✓ Collaborating with head landlord partners to improve energy efficiency across the stock and support progress towards higher EPC ratings

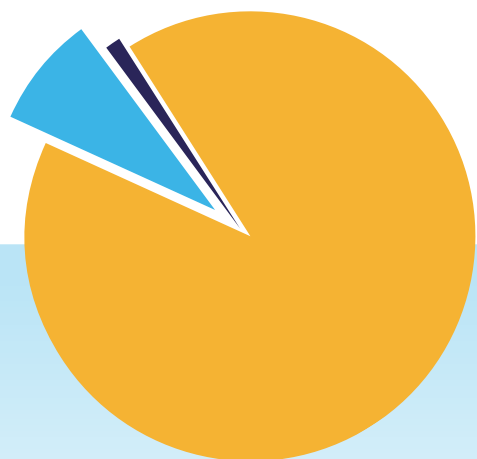
Through these actions, FHA ensures that Value for Money is embedded not only as a financial principle, but as a core organisational commitment to delivering better homes, better services, and better outcomes for tenants. Our VfM approach continues to support transparency, accountability, and continuous improvement in line with regulatory expectations and our annual VfM statement obligations.



Financial Responsibilities

FHA continues to strengthen the management of income, finance, and operational controls, embedding more robust internal processes that connect teams through a clear “golden thread”, enabling the early identification of risk and timely resolution of issues.

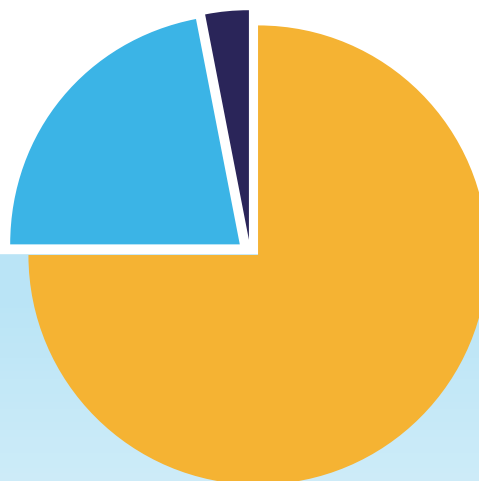
FHA continually assesses risks to the organisation that could adversely impact performance and long-term sustainability. In addition to the annual statutory audit, we regularly review organisational performance and undertake targeted internal audit activity.



RENT

APRIL 2025 - MARCH 2026

Full Housing Benefit	91.66%
Self-Funding	8.14%
Partial Payment	0.20%

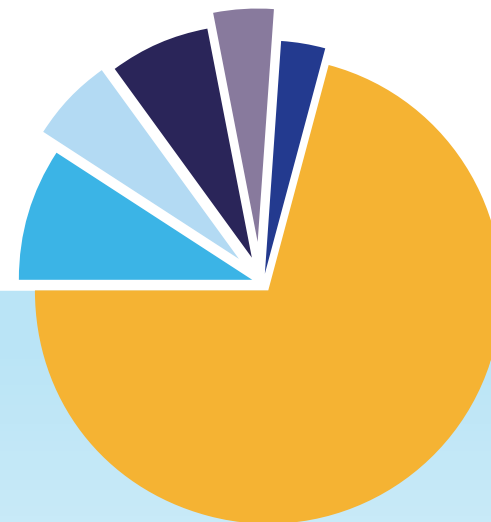


WHERE THE MONEY COMES FROM

2025/2026

Total £15,258,411m

Rents (£14,922,238)	75 %
Service Charges (£731,058)	3 %
Other (£4,704,905)	22 %



DAY TO DAY OPERATING AND RUNNING COSTS

2025 - 2026

Total £19,793,995m

Operating lease rentals (£14,209,525M)	71%
Management Costs (£1,691,044M)	9%
Re-active Maintenance (£1,127,073M)	6%
Service Charge Costs (£1,392,568M)	7%
Planned Maintenance (£890,570K)	4%
Major Works (£483,216K)	3%

Specialist Supported Housing Network

The Specialist Supported Housing Network (SSHN) is a collaborative group of registered providers delivering specialist supported housing across the UK. The network provides a structured forum for members to engage in open dialogue on sector-wide challenges, emerging regulatory expectations, and operational best practice.

Through regular engagement and shared learning, SSHN plays a key role in strengthening the resilience, sustainability, and quality of specialist supported housing provision, with a clear focus on improving outcomes for tenants and supporting the long-term viability of services.

Collectively, the SSHN has:

- ✓ Developed a benchmarking forum to support transparency, comparison, and continuous improvement across member organisations
- ✓ Established effective knowledge-sharing arrangements to improve understanding of operational, financial, and regulatory challenges across the sector
- ✓ Supported collective negotiation to reduce legacy lease risks and improve risk allocation within specialist housing models
- ✓ Engaged with new and emerging market entrants to help shape more sustainable and appropriately structured lease and ownership models for Specialist Supported Housing

- ✓ Collaborated on shared sector issues, reducing duplication and lowering the cost of professional advice, legal input, and specialist services
- ✓ Shared learning from early adoption and pilot participation in Tenant Satisfaction Measures (TSMs) for smaller providers, supporting sector readiness and consistency
- ✓ Identified and delivered joint procurement opportunities, including training and legal services, achieving cost efficiencies that would not be achievable individually
- ✓ Established sub-groups to focus on key thematic areas and strengthen the sharing of good practice across specialist housing provision
- ✓ Contributed to the development of new investment and delivery models aimed at increasing the supply of specialist supported housing while reducing risk exposure for registered providers

The SSHN continues to evolve in response to regulatory change, market conditions, and increasing expectations around governance, transparency, and value for money.

A key priority remains ensuring that specialist supported housing is delivered in a way that is financially sustainable, regulatorily compliant, and focused on high-quality tenant outcomes.



Improving Communication with you

If you would like this report in a language other than English, or another format please get in contact with the FHA Team.

Written communication still forms an important part in the way we can communicate with you, if this is your preferred method. Our address is:

Falcon Housing Association C.I.C,
Office 3.30, 3rd Floor,
Lighthouse View, Spectrum Business Park,
Seaham, Co Durham,
England, SR7 7PR

Email is a popular, quick and efficient way of communicating. If you are happy to receive information by email, please update us with your email address by sending your details to FHA general email: hello@falconha.org

Other emails:

General Email: hello@falconha.org

Income Emails: income@falconha.org

Repairs Email: repairs@falconha.org

Our website www.falconha.org is a useful source of information. FHA are constantly working on improvements to our contents and welcome your ideas and feedback.



Building a strong business is part of our business strategy to ensure continued success in providing homes for vulnerable adults who need additional support to live more independently.

