

JUNE 2026



SeNsible
HousiNg **CO-OP** LTD

**ANNUAL
REPORT
2025-26**

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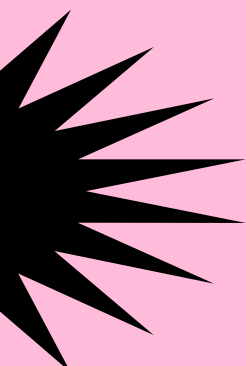
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NOT YOUR ORDINARY LANDLORD



Sensible Housing Co-operative was established in 1986 so this is our 40th year. The Co-operative is owned by its members and each member holds one share.

Alongside being a housing co-operative, we are a registered housing provider or housing association.

What distinguishes us from other housing associations is that our properties are owned and managed by the people that live in them. We do this through a Management Committee and through a series of member meetings throughout the year.

There is an **Annual General Meeting** (AGM) once a year. At this meeting up to 12 members can be voted onto the Management Committee that is responsible for overseeing our Co-op's business.

There are three other **General Meetings** that all members are invited to, usually in March, September and December. Sometimes these are a mix of social events and business meetings – letting members know what's happening in our Co-op and asking for opinions on issues.



WHO DOES WHAT



We don't currently employ any staff but we use a service management company, **Shared Habitat**, to deal with our rent collection, arrears, repairs and health & safety compliance. Shared Habitat are accountable to the Management Committee for the services they deliver.

Management Committee members for 2025/26 are

- Julie Ralph (Chair)
- Jonathan Bradshaw (Secretary)
- Allan Kelly (Repairs Liaison)
- Tracy Gaskell (Weston Street Liaison)
- Vicky Partington

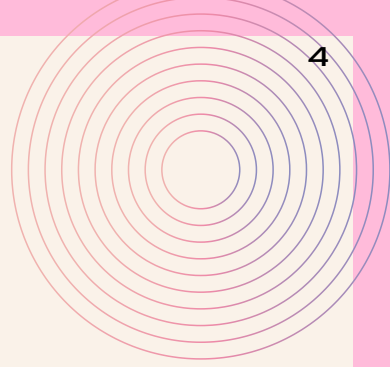
The Committee meet twice a month and members are welcome to attend any of our meetings.

- The main committee meeting is held on the third Tuesday of the month and Shared Habitat attend this meeting to run through rent and repairs issues that they've dealt with in the month, and to discuss any issues needing committee approval.
- The Committee often meet informally on the first Tuesday of the month, to discuss items in more depth or to go through any training type activity.

Every year we review the timing of our meetings to make sure we can accommodate any newcomers to the committee.



CHAIR'S REPORT



Building on 40 years of success...

In our 40th year perhaps it's timely to reflect on how incredibly lucky we are to have safe, secure and affordable homes when many don't.

Not all of it is down to luck though; a lot of it is because of the hard work and commitment from those members past and present who volunteer year in year out to serve on our management committee. Without their commitment I have no doubt that this co-op would have been swallowed up long ago by an asset stripping housing association who'd put profit before tenants.

With that thought in mind, my priority this year as in previous years has been to strengthen the co-ops long-term sustainability so that we can continue for another 40 years.

Much has changed since we were established 40 years ago, where things were often settled via a lively discussion in our office and regulation was very light touch.

But things move on and in recent years we've seen a huge increase in the amount of regulation and legislation, all requiring data collection and annual submissions.



Building on 40 years of success...

This all comes from a good place, attempting to rein in the worst of the big housing associations, forcing them to listen to tenants' complaints and fix damp and mould in their properties for example. We've all seen the many news stories about this. Our members don't have the same issues yet we still have to jump through the same regulatory hoops.

This creates a huge additional administrative burden on us and the Management Committee have had to take on that additional responsibility.

Our plan for a stronger and sustainable co-op

1. Our service provider, Shared Habitat, have the required expertise and professional qualifications to provide a good quality rent and repairs services for us. We plan to continue working with them.
2. We are creating a paid role to cover finance and governance. This role will be for 6 hours a week and will pick up those tasks that were carried out by our previous service provider.
3. We are proposing an Incentive Scheme to reward those who contribute to the running of our co-op and to incentivise others to play their part.

Taken together, this means that the key tasks are covered via paid contracts and so are not at risk of failure if enough volunteers don't come forward.



Building on 40 years of success...

Decision making will always remain with the Management Committee or the members depending on the issue.

We are hopeful that the incentive scheme goes some way to recognise the amount of commitment involved and encourages some new faces to join us.

Proposed Incentives

- Committee Membership - £500 per year
- General meeting attendance prize draw - £25
- Bonus for attending 4 x GM - £50
- Quarterly repairs survey prize draw - £25
- Annual Satisfaction Survey prize draw - £100
- Organised activities e.g. gardening - TBC

To enable us to make this happen we need to update our rules, which we haven't changed since the 1990s. We will be holding a General Meeting in the next couple of months to vote on the rule change.

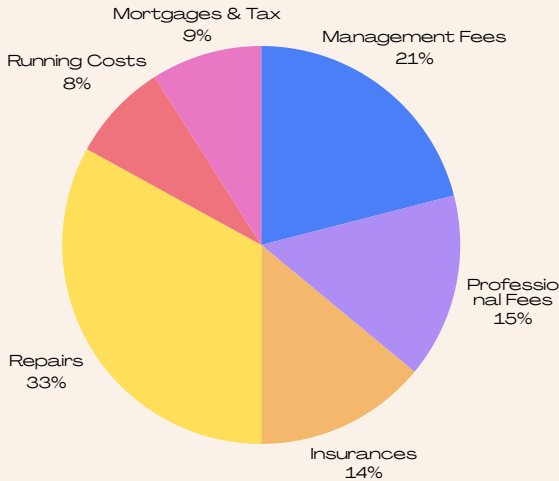
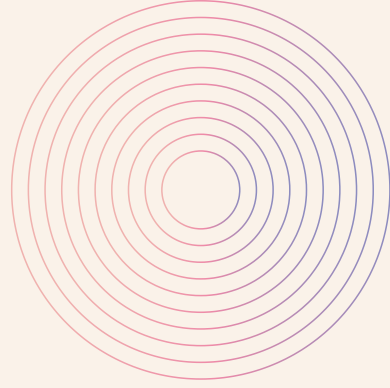
Our aim in proposing this incentive scheme is to both recognise the contribution made by Committee Members and to incentivise other members to contribute where they can.

I look forward to reporting next year on the impact it's had.

The co-op can't survive without active members. Please consider what you could contribute.



FINANCE REPORT



How we
spent our
money in
2025

- **Management Fees** – this includes the cost of the contract we have with Shared Habitat.
- **Professional Fees** – this includes legal fees, audit fees and membership fees to our trade organisation, the Regulator of Social Housing, the Housing Ombudsman and others.
- **Insurance** – we not only insure our properties but we have indemnity insurance for our committee members because of the legal responsibilities they must assume, plus extras covering our IT systems.
- **Mortgages and Tax** – our remaining mortgage is on Weston Street only. We pay Corporation Tax on any profit we make.
- **Running costs** – are our overheads such as office running costs, ICT and bank charges.
- **Repairs and Maintenance** – is what we spent on repairing and improving properties. As well as responding to day-to-day repairs requests, we also spent money on replacing some gutters and roofing as part of our cyclical repairs programme.

RENT COLLECTION & ARREARS

Rents are set by the Committee each year using the Regulator of Social Housing's **Rent Standard**. This links the annual rent increase to the rate of inflation.

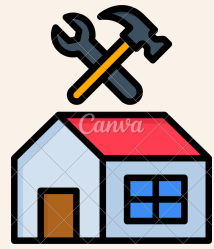
Whilst the committee could increase rents by a rate lower than that set by the Regulator, we don't believe this is in the best interests of the co-op when there are so many demands on our budget already. Our rents remain **very affordable** and this is important to us.

In the year we collected **97%** of the rent due. While this may seem like a good figure, we still have a few members with high arrears. Most have an agreement to pay in place which means they are reducing their arrears by an agreed amount each month. We also have two former tenants who are paying what they owe in instalments.

Shared Habitat manage our rent and arrears recovery for us and they report back to the committee each month.

The committee must approve any Notice to Quit and this is usually only done where a member has persistently failed to clear their arrears.





REPAIRS

The Co-operative aims to provide an effective and efficient repair and maintenance service which responds to tenants' needs and protects its assets.

Our **Repairs Policy** sets this out in more detail, explaining what repairs we are responsible for and our timescales for carrying out repairs.

Shared Habitat are responsible for delivering the repairs service and they report back to the committee each month on this. Our timescales for repairs are

Emergency repairs - within 24 hours

These are repairs which put the health, safety or security of residents or others at immediate risk or which affect the structure of the building adversely.

Urgent repairs - within 5 working days

These are repairs which could affect health, safety, or security of residents; damage the property; or which could severely inconvenience residents if not addressed urgently.

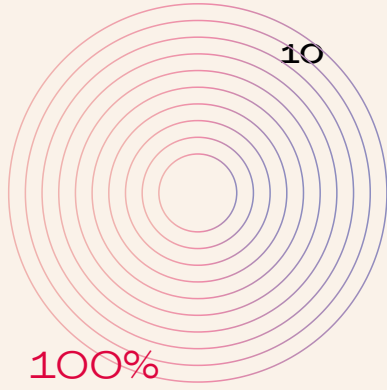
Routine repairs - within 28 days

These are repairs that can be deferred without causing serious inconvenience to the resident or someone else.

The reasons for why a repair might be completed late are varied but these are monitored monthly by the committee.



REPAIRS



HOW WE DID IN 2025

Proportion of homes that meet the decent homes standard **100%**

Proportion of Emergency Repairs completed within target timescale **100%**

Proportion of Non-Emergency Repairs completed within target timescale **85.5%**

Members who report that they are satisfied with the overall repairs service - 2025 survey **100%**

Members who report that they are satisfied with the time taken to complete their most recent repair - 2025 survey **88.9%**

Members who report that they are satisfied that their home is well maintained - 2025 survey **92.3%**

Survey results are from the annual tenant satisfaction survey we carried out in early 2025. The next survey is due in early 2027.

We also share a repairs satisfaction survey after a repair is carried out but we don't get many back. If you've recently had a repair, you can access the survey at any time using this QR code.





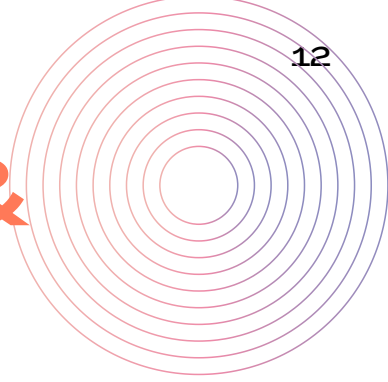
DAMP & MOULD

New regulations came into force last year which govern the way in which we must respond to any reports of damp and mould.

Shared Habitat will be providing the initial response and will attend within 24 hours when necessary. It is your responsibility to promptly report any issues with damp and mould before it turns into a bigger problem. Sometimes it can be alleviated with better ventilation but it can also be a sign that all is not well with the property so it's important that we check for leaks etc.

STATUS	OUR RESPONSIBILITY	TIMESCALES
Emergency issue or vulnerable customer	Inspect, make home safe or provide alternative accommodation	Within 24 hours
Significant issue	Investigate issue	Within 10 working days
Investigation complete	Provide written report on findings and next steps	Within 3 working days if required
Access to home allowed	Start repairs	Within 5 working days
Extensive further works needed	Start repairs	Within 12 weeks

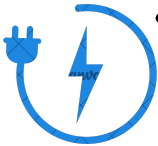
HEALTH & SAFETY



The co-op must carry out regular compliance checks to make sure our properties remain safe.



- Every property with gas has an annual gas safety inspection. We are required to install carbon monoxide detectors and these are checked each year.



- Every property has an electrical safety inspection every five years, or each time it is relet. This year we are upgrading consumer units to meet new regulations.



- We provide smoke alarms to all properties and are responsible for replacing any that fail on request. Please make sure you test yours regularly.

Shared Habitat are responsible for ordering inspections as they fall due and this is monitored by the committee every month.

The Regulator requires the committee to nominate one of themselves to be the person responsible for Health and Safety Compliance. That person is currently the Chair. They are responsible for carrying out their own checks to reassure the Committee that all our certificates are up to date.

WESTON ST

Members living at Weston Street pay a service charge of £2.50 per week to cover the cost of grounds maintenance. This gives us a maximum annual budget of £1560. In 2025 we spent £1682 on grounds maintenance.

Improving the communal areas was a priority for us as feedback from the latest annual tenant satisfaction survey was mixed, with some members feeling dissatisfied with the standard of the communal areas.

The Committee agreed that the communal areas were in need of improvement and have made some changes based on members feedback.

Members at Weston Street have a WhatsApp group to keep in touch about shared issues. Email us if you'd like to be added.



WESTON ST

IMPROVEMENTS SINCE 2025

- We've commissioned a regular grounds maintenance contractor for the next 12 months to give continuity.
- We've installed security cameras and lighting to deter fly tippers and make the parking areas more secure.
- We've implemented parking enforcement to prevent unauthorised use of the car park
- We've established an active WhatsApp group for Weston Street residents to report any concerns
- We've created a dog free zone within the communal garden and advised that all dogs must be kept on a lead.
- We've nominated two committee members to carry out a monthly grounds' inspection and report back to committee on any issues
- We've delegated the previous years' service charge underspend to members for upgrades to the communal garden such as seating, planting and privacy screening.

IMPROVEMENTS IN THE PIPELINE

- We're purchasing bench seating so members have a place to socialise.
- We're purchasing screening to give additional privacy around the rear fence.
- We're adding extra trees to replace those that had to be cut back or removed due to their size or condition.
- We're considering adding low level fencing and additional shrubs at the sides of the parking spaces to better define our boundary and stop people trampling on our plants.
- We're looking at adding an extra path from the rear car park to the front of Weston Street.

ANTI-SOCIAL BEHAVIOUR



Reports of anti-social behaviour are usually dealt with jointly between Shared Habitat and the Complaints Officer.

Most members are generally respectful and considerate of their neighbours and don't need the co-op to get involved in their daily lives. However, we recognise that when things go wrong it can have a serious impact if left unchecked.

Last year we saw an increase in anti-social behaviour issues reported to the co-op. These related to

- Persistent noise nuisance
- Persistent dog fouling in communal areas

Members are responsible for the behaviour of their guests and any pets. These issues are a breach of tenancy and so have been dealt with through tenancy enforcement.

We are a pet friendly landlord and we welcome responsible pet owners.



COMPLAINTS

The Committee deal with complaints and they are required to nominate a Complaints Officer to be the point of contact. That person is currently the Chair.

To make sure that any complaint is fully investigated and that we learn from the findings, we have a Complaints Policy. The policy is aligned with the requirements of the Housing Ombudsman.

Where something has gone wrong, we will acknowledge this and set out the actions we have already taken, or intend to take, to put things right.

The co-op has not received any complaints in the year. We have received reports of noise nuisance and dog fouling but these are treated as service requests initially to allow the co-op time to deal with the problem. Only if the co-op fails to address the issues to the members satisfaction does this escalate to a complaint, and this wasn't the case. This is in line with Housing Ombudsman guidance.

We also received a service request relating to a rechargeable repair which was resolved before it escalated into a complaint. As a result of this we have updated and clarified our policy on rechargeable repairs. Learning from complaints is an important part of the process and we review all feedback to understand if our services and standards are still meeting our high expectations.

Our Complaints Policy and our latest self- assessment against the Housing Ombudsman Code can be found on our website [here](#) and we've also produced a short guide to the process.

Complaints Process

SeNsible
Housing CO-OP Ltd

We aim to provide a high quality service, with and for our tenant members.

We welcome feedback and complaints as it gives us the opportunity to put things right, learn from what's happened, and make improvements to our services. This quick guide gives you an overview of how we will deal with your request. Further information can be found on our website and in our Complaints Policy.

Service Request

We will

- ask you for details and clarify what you would like as a resolution.
- aim to resolve your matter on the initial contact with us if possible.
- log as a formal complaint if you want us to.

Happy with the resolution of your service request?

Please let us know and we'll log your concerns and feedback so we can learn from it.

Not satisfied with the outcome?

If we can't resolve the matter to your satisfaction or if you want to raise a formal complaint please proceed to Stage 1.

Formal Complaint Stage 1

We will

- accept and acknowledge your complaint within 5 working days.
- agree your preferred communication method.
- carry out an investigation.
- provide a written response to your complaint within 10 working days of the acknowledgement letter.

Happy with the Stage 1 outcome?

Please let us know and we'll log your concerns and feedback so we can learn from it.

If we don't hear from you by the date given on the Stage 1 response letter we'll close the complaint.

Not satisfied with the outcome?

If a resolution isn't reached at Stage 1, you can request to escalate your complaint to Stage 2 – you'll need to do this by the date stated in the full response.

Formal Complaint Stage 2

We will

- accept and acknowledge your request within 5 working days.
- have a different person conduct a review
- try to establish your reason for escalating and your desired outcome.
- write to you with the outcome of the review within 20 working days of the acknowledgement letter.
- if we don't hear from you within 20 days of this letter we'll close the complaint.
- this is the final stage of our internal complaints process. If you remain dissatisfied you can escalate your complaint to the Housing Ombudsman.

You can contact the Housing Ombudsman at any time during the process for advice and support: www.housing-ombudsman.org.uk

USEFUL CONTACTS



FOR RENT AND REPAIR ISSUES

Members can contact Shared Habitat during office hours – Monday to Friday, 9am to 5pm.

By Phone: 0161 791 2000

By WhatsApp: 01617912000

By Email: enquiries@sharedhabitat.co.uk

FOR EMERGENCY OUT OF HOURS REPAIRS

If you have an out of hours emergency repair that cannot wait until the next working day, please call Shared Habitat on the number above and leave a message explaining what the issue is. Calls are screened and only those that present a risk to life and limb can be responded to. All others will be picked up on the next working day.

FOR ANYTHING ELSE CONTACT A COMMITTEE MEMBER

By Email: Welcome@sensiblehousingcooperative.org.uk

By Post: Sensible Housing Co-op Ltd, 33 Alder Street, BL3 2DF

Find us on Facebook:

[SHC Members Forum](#) – a private group for tenant members only

[SensibleHousingCoOperativeLtd](#) - our public page where we share vacancies



SENSIBLE HOUSING CO-OPERATIVE LTD

Sensible Housing Co-operative is registered under the Co-operative and Community Benefit Societies Act 2014. Registration Number 24164R.
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www.sensiblehousingcooperative.org.uk