

Annual Report 2025-2026



PART OF

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Welcome

Welcome to SW9's Annual Report for 2025-2026

This past year has seen significant regulatory changes affecting the social housing sector. With the introduction of phase one of Awaab's Law, the Tenant Satisfaction Measures, the Renters' Rights Act, the Social Housing Regulation Act and in the near future, the implementation (from the Regulator of Social Housing) of new competence standards, mean our organisation has to be at the top of its game and show we can continually improve in our delivery of consistent and robust services and positive engagement opportunities for all our residents.

I would like to extend my thanks to outgoing Board Members, Steven Warren, Andrew Sternberg and Adebayo Ajibade, whose dedication and expertise were most welcome during their tenure.

Our former Head of Property Services implemented a new structure - Operations: Repairs and Voids, and Technical Services, presenting clear and concise areas of responsibilities and systems for the Repairs team.

As the Housing Ombudsman has strengthened the guidelines surrounding the reporting and recording of, and responses to, complaints, we appointed a new Complaints Administrator to further augment our approach to this important feature.

Please see a more detailed overview of our Directorates' work over the year.

I will continue to ensure that in supporting the Senior Leadership team and staff, our shared goals of delivering a first class service to our residents is at the forefront of our collective efforts for the coming year.

Delroy Rankin

Executive Director

SW9 Community Housing



Welcome

Welcome from Sovereign Network Group

The housing sector is undergoing a period of fast and significant change as technology advances, regulation increases and our customers rightly expect more from the people who manage their homes. SNG continues to work with SW9 Community Housing as it navigates this fast moving environment with our joint focus remaining the best outcomes for customers.

SNG recently launched its Corporate Plan for the next five years. This sets out a clear plan to achieve a step-change in the customer experience. It is an ambitious plan, with a target to offer the best customer service of any social housing provider. We want SW9 Community Housing customers to benefit from this focused SNG plan too, and we look forward to working with SW9 Community Housing as it is delivered, drawing on our wider experience to support its customers.

Over the last year SNG has continued to invest in the infrastructure of Stockwell Park with the delivery of the first phase of the improvements to the loop road surface and surroundings, bringing improved security in parking areas, new EV charging points, new trees and planting, and better spaces for pedestrians and cyclists. The next phase is expected to start later this year.

The SNG Community Foundation has continued to bring new opportunities and has supported the Community Trust Centre, as well as funding Sporting Inspirations CIC to provide youth activities in the Stockwell Hall of Fame (Graffiti Pen).

We look forward to continuing to work with SW9 Community Housing over the next year.

Mark Washer

Chief Executive

Sovereign Network Group



Welcome

Welcome from the SW9 Board

As I reflect on this year, I'm struck by the fact that SW9 Community Housing is now ten years old. Over that decade, board members, staff and partners have come and gone, bringing new ideas and fresh energy. But one thing has remained constant throughout: you, our residents. Your experiences, your expectations, and your pride in Stockwell Park continue to shape everything we do.

This year the Board has seen some changes, and I'm confident in the team we now have in place. Our new committee chairs bring real strength and expertise:

- Michael Heilbron, Chair of Finance, Risk and Audit
- Mercedes Ekanem, Chair of Services, and
- James Hunt, Chair of HR and Remuneration

Together, they bring skills that will help us support the organisation to deliver the reliable, high-quality services you deserve, and to ensure SW9 remains a place you are proud to call home.

The wider housing sector is also changing. New regulations have shone a bright spotlight on how social landlords operate, and rightly so. These standards are there to protect residents, and we must meet them. It's fair to say we haven't always got it right, and this report shows areas where we need to improve, as well as areas we are excelling. It also shows the commitment of our Senior Leadership Team and staff to turn things around, strengthen our services, and focus relentlessly on getting the basics right.

Our aim is simple: to support the organisation to deliver safe, well-maintained homes and a service that listens, learns, and improves. We will continue to work closely with SNG, with our partners, and most importantly with you, to make sure SW9 continues to grow stronger in its next decade.

James Pollard

Chair

SW9 Community Housing Board

Our Mission

Our mission is:

“To work in partnership with local people to provide effective and sustainable housing services, enabling our community to flourish.”



Our values

Our values reflect our commitment to providing excellent services and community cohesion through the empowerment of our residents:

Independence

SW9 aims to operate as an independent socially responsible business that builds on the accomplishments of both Community Trust Housing and Sovereign Network Group (formerly, Network Homes).

Local

SW9 wishes to retain its close local links and support local people and businesses.

Quality

SW9 wishes to provide good quality housing and services which will not only benefit residents but also enhance their quality of life. We will also demonstrate, deliver, and promote recognised good practice within the tenant-led housing sector.

Working in partnership

SW9 is keen to work in partnership with the local authority, other housing providers and organisations whenever this will benefit the provision of local housing and services.

Value for money

SW9 aims to ensure it delivers competitive, high quality services that represent value for money for our residents.

Financially sound

SW9 will be prudent in its financial management. This will ensure a strong and viable future with the ability to continue to maintain existing homes and offer a full range of services to a high standard.

Integrity

The Board and staff will operate in an environment which supports the highest levels of integrity: where openness is encouraged across all our activities and with our stakeholders and partners. Our governance will be regularly reviewed to ensure appropriate controls and accountability across all areas of our business.

SW9 Community Housing in numbers

The total number of properties we manage is **1748** This is made up of:

892

General Needs

28

Temporary Social

663

Leasehold

46

Supported Schemes (+2 Guest Properties)

58

Shared Owner

59

Active Elderly



Increasing the organisation's financial strength and effectiveness through good governance.

Orane Lewis, Director of Finance and Resource

We pride ourselves on having a resident-led Board, supported by three committees: Finance, Risk and Audit; Services; and Human Resources and Remuneration. These committees help to drive continuous improvement throughout SW9.

We are proud to be a resident-led organisation, with staff and Board members working together to make sure services are well run and continue to improve.

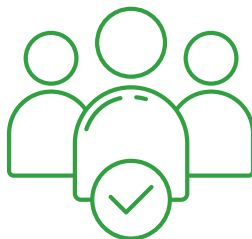
This year, three Board members came to the end of their terms and stepped down. We'd like to thank them for the time and effort they gave. We've also welcomed some new members, bringing in fresh ideas and perspectives.

A big focus for us this year has been improving how we measure how well we're doing. We worked with Housemark, an organisation that helps housing providers compare their performance with others and share good practice. Together, we reviewed all our key performance indicators (KPIs). As a result, we now have a simpler, more focused set of measures that concentrate on the things that matter most to residents. This should make it clearer how we're performing and where we need to do better. We'll continue to make sure residents' views are at the heart of what we do.

Board attendance:

72%

Previous Year: 70%



Board papers published on time:

89%



Provide a first class and reliable service for our customers.

Lan Chuong, Income Collection Manager

As we face challenging economic conditions, we continue to support our residents, communicating with them to ensure their rental payments are made, or if they are facing difficulties, offering practical advice, as well as keeping rent arrears at a minimum.

Over the last year, tenant arrears reduced to 5.93%, which marked the first time since the financial year of 2018-2019 that the year-end arrears have been lower than the previous year. Leasehold arrears ended the year at 10.12% which was just above the maximum target to 10%. Shared owner arrears was on target at 3.2%.

Throughout the year, the team has actioned periodic 'Blitz Days' which has proved to be a successful manner in which we can engage with our residents. The last Blitz Day of the year resulted in a total collection of over £14.6k.

We have introduced the use of RentSense and alongside day-to-day management of arrears, this has contributed to improvement since the start of 2026.

A number of cases escalated to court has also supported the reduction in arrears; this strengthens our ability to engage with residents and shows positive activity in our recovery methods.

We had 1 eviction during this financial year.

The team will continue to communicate the importance in maintaining rent payments and in conjunction with the Neighbourhood team, will continue working on resolving the small number of remaining use-and-occupation cases.



Our colleagues at SNG have a dedicated Employment & Skills team who can offer support to SW9 residents who are looking for opportunities to gain employment, progress their career or start a business. They can also provide support if residents are finding it hard to manage debt, benefits or bills. The Income team can also advise whether a resident might be entitled to additional benefits, provide free debt advice and other support features which

During this past year, the Income Team has:

- Made referrals to food banks for twenty-five residents
- Referred twelve residents to SNG's Support For You service
- Assisted sixty-eight residents with both Housing Benefit applications and issues
- Assisted two residents with Universal Credit applications
- Made one welfare referral

Payment Options

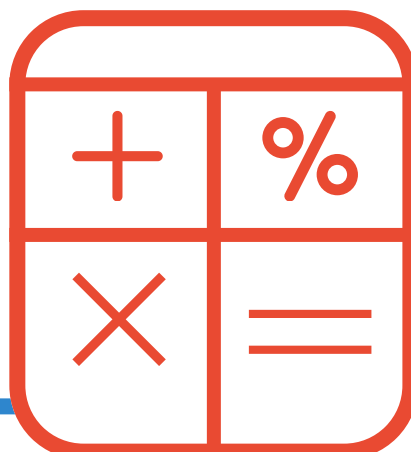
Our existing payment options for residents remain in place. These include:

- SW9 Community Housing Payment App (available on both the Apple App store and Google Play store)
- PayPoint website link
- By telephone: either to SW9 or direct to PayPoint via a dedicated telephone number
- By Direct Debit
- By Standing Order
- Any PayPoint outlet

**Rent collection as a % of
rent owed:**

100.05%

Target: 101.00%



Manage the homes and assets effectively, for the benefit, comfort and safety of our residents on behalf of our parent organisation.

Kellie Carson, Director of Resident Services

During this past year, both our Neighbourhood and Estate Services teams have been brought under one Directive, in order to enhance an all-rounded customer care service we offer to residents.

We opened an Estate Services survey to offer our residents the opportunity to comment on the appearance of the estate and the cleanliness of communal areas of blocks. We have also welcomed comments on the visibility of SW9's Clean Team who are managed by the Estate Caretaker Manager. This has allowed for a more targeted form of accountability and revision of the services. We continue to invite residents to attend Block Inspections which are conducted on a monthly basis, led by the Deputy Estate Services Manager, the Estate Caretaker Manager and Senior Caretaker. The scoring of results continue to be based on the Housemark Window Cleaning and Grounds Maintenance Standards and are published on our website every month.

Thirteen anti-social behaviour cases were reported which is a reduction on the previous year. The introduction of our partnership with City Group Security who provide the CCTV Monitoring, Concierge and Security Patrol has contributed to the reduction. We also changed reporting processes, most importantly, including how and when cases are logged via the Customer Hub.

138 residents responded to the Call Satisfaction Survey throughout the year. 49 responses were received via the Tenant Satisfaction Survey, with a satisfaction score of 57.4%, below target although an improvement on the previous year's score of 37.3%. For the next financial year, we will be strengthening our approach towards the TSM and anniversary surveys, to re-contact dissatisfied residents and their issues and concerns are addressed. We will also be re-launching the Door Knocking Survey which will give us the opportunity to build stronger relationships with our customers.

Block and Estate Inspections rated A and B: Cleanliness

97%

Target 2025/26: 90%



Telephone calls' percentage dropped throughout the last year was 9.8% and our focus for the next year will concentrate on improving performance and reducing the number of dropped calls.

Satisfaction with our call performance stood at 61%. We encourage managers to continue monitoring performance via the 8x8 system and to listen to calls that received low satisfaction scores.

Throughout the year, the Neighbourhood team in conjunction with the Communications team, promoted information on Pest Control, Safer Neighbourhoods Team Officer meetings, Brixton North Ward Panel meetings and Burping Your Home, offering advice and support for residents on a range of important issues.

We received 20 tenancy fraud reports and there were 33 applications received for the SW9 Hardship Fund, with £3,274.00 awarded in total.

During the next year, the Neighbourhood team will be concentrating on communications on the partnership between SW9 and Lambeth surrounding the issue of Fly-Tipping, which remains a high-level concern and targeting on individual blocks, undertake a deeper inspection of ongoing issues, in conjunction with Leasehold Enquiries.

Percentage of dropped calls

9.8%

Maximum target 10%



Satisfaction on how call is dealt with

61%

Target: 85%



There remain challenges surrounding our Responsive Repairs service, but the continued efforts of the Repairs team shows a collective resolute in delivering the best service for our customers.

As the first phase of Awaab's Law has now been put in place, we have doubled our efforts to ensure we capture any concerns that are reported. By putting in place both an online Damp and Mould survey (open-ended) and a targeted Door Knocking survey, we have been able to record immediate issues.

Our Damp and Mould tracker can be viewed by our Legal Disrepair Damp and Mould Surveyor and our Asset Coordinator, enabling us to directly contact individual residents and put into place actions to alleviate the issue in a timely manner. This will be a continuing action, and with the impending phase two coming into place later in 2026, arms us with the correct processes to offer a positive aspect of our repairs service delivery.

We entered into a new partnership with KNK Building Group just before the end of the financial year. As we already had a strong relationship with KNK with whom we have previously worked, their prior knowledge of the community's requirements, offers both our organisation and our residents, huge benefits for our Responsive Repairs service delivery.

**Routine repairs completed within
target time (MNM Property Services)**

73%



Target 85%



Make SW9 a great place to work.

Andrea Lewis, Human Resources Manager

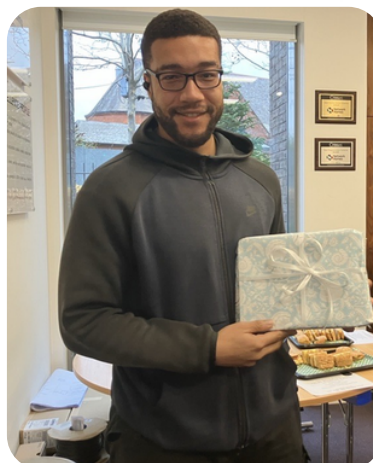
Over the past year, SW9 Community Housing has continued to make meaningful progress in strengthening its organisational culture and investing in its people to support long-term success and community impact.

Investment in employee wellbeing has remained a priority, recognising that a positive and supportive working environment is central to employee engagement and retention. Initiatives delivered throughout the year have focused on recognition, inclusion, and morale. In particular, the Employee Appreciation Day highlighted SW9's commitment to valuing its people, with personalised recognition generating strong and positive feedback. A structured wellbeing calendar for 2026/27 has been developed to ensure this focus continues.

SW9 has also taken important steps to strengthen its people infrastructure, with a review of HR systems underway to ensure the organisation has modern, user-friendly technology that supports both operational delivery and strategic workforce planning. This investment will enable better use of data, improved user experience, and more effective decision-making in the future.

Learning and development has been a key area of investment, demonstrating SW9's commitment to developing and upskilling its workforce. The organisation successfully transitioned to independently managing the Skillsgate e-learning platform, enabling greater control over training content and alignment with organisational priorities. Staff have actively engaged in a wide range of training opportunities, including the implementation of the Workday finance system, health and safety compliance, and professional qualifications.

Notably, employees have achieved CIH Level 4 qualifications, supporting readiness for up-and-coming regulatory standards. In addition, all staff have undertaken essential training in areas such as Awaab's Law, gas safety, and conflict resolution training. This continued investment ensures employees are well-equipped, compliant, and confident in delivering high-quality services.



A key focus has been driving culture change through the establishment of the Culture Champions group, which brings together a diverse and representative mix of employees from across the organisation. This group has begun reviewing the organisation's HEART behaviours to ensure they remain authentic, relevant and aligned with SW9's community-focused values. Initial engagement has been strong, with further work planned to refine and embed a refreshed set of values in 2026/27.

Overall, these initiatives reflect SW9's strong commitment to investing in its people, fostering a positive and inclusive culture, and building the capability needed to deliver meaningful outcomes for the community it serves.

Looking ahead to the coming year, SW9 will continue to build on this progress embedding its values, enhancing its people systems, and expanding opportunities for employee development to ensure the organisation remains resilient, engaged, and well-equipped for the future.

Voluntary turnover

4.35%

2024/25 26.49%



Support our community and provide opportunities for residents to participate in the decision-making process.

Komal Doan, Customer Resolutions Manager

During this year, the Communications & Community Engagement team supported the Repairs team with a door-knocking exercise across several blocks on the estate and engaged with 72 residents.

This exercise was to establish residents' satisfaction with SW9, as well as identifying those residents who had concerns about damp and mould, as part of our preparations for Awaab's Law. This exercise will be repeated on a regular basis throughout the next financial year.

During the financial year, the Community Engagement team was able to deliver 45 activities including the end-of-Summer Fair, in which around 200 residents attended; our annual summer day trip to Brighton where we were joined by 45 residents and a charity fundraising event, the Dolly Day Makeover Sale, where £1000 was raised for Smile Train. Overall, the activities delivered involved 1,656 residents, a drop on last year's figure but with the caveat that the budget was halved due to financial restraints.

We continue to partner with the health & wellbeing provider, ATBeacon Project, whose mission is to reach as many underserved and vulnerable members of the community, to aid them to lead healthier lives. ATBeacon Project hold their Thursday & Friday Self-Care sessions at the SW9 Learning Centre and also present targeted monthly workshops on topics such as Breast Awareness Screening and Nutritional Health.

The Communications team continue to support the volunteer committee group, JESSUP, with delivery of their monthly events including the JESSUP Bingo Night and special events such as International Women's Day, Arts & Crafts Workshops and Black History Month celebrations.

The Communications team's regular responsibilities have continued during the year including producing SW9's Residents Newsletter, Social Media management, Website and Intranet management, promotional campaigns and information booklets. The team has also been involved with Tenant Satisfaction Measurement Survey Callbacks.



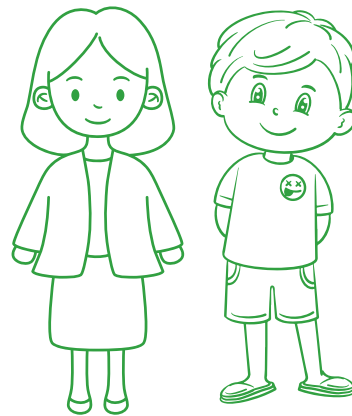
**Number of engagement
activities carried out**

45



**Number of residents involved in
community engagement or
development activities**

1,656



**Handmade lunches served at
Helmi House**

600+



SW9 Complaints Report

We welcome feedback from our residents as we strive to deliver excellent services.

The number of complaints received have increased during this past year; we have handled 176 complaints. This number comprises of both Stage 1 and Stage 2 complaints, MP enquiries and cases escalated to the Housing Ombudsman. This represents a significant increase compared to previous years. Complaints received across the whole sector have increased which is likely due to further understanding of residents' rights in the aftermath of the Grenfell Tower tragedy and the Social Housing Regulation Act. The increases we have seen place additional pressure on SW9 Community Housing, and in recognising this, we recruited a Complaints Administrator to support.

During the year, 72% of complaints were responded to within the target timeframe. The early part of the year saw performance below target, but an improvement was evident from September and stronger still in October and November. However, it fell below target for the remainder of the year.

We understand that things may go wrong but as the Complaints process is as robust as possible, it gives us the opportunity to investigate, make corrections and take appropriate steps to improve our services.

Lessons Learned

We have begun to develop a Complaints tracker where we now record the complete journey of each complainant, from when a complaint is raised, to seeing where commitments made by us are completed. Once the tracker is fully embedded into our processes, we will be able to see recurring themes, where compensation has been awarded, and other lessons learned. This will enable us to see where service improvements should be made, and that our residents can expect better outcomes.

Two major lessons learned exercises have been completed with reviews seen as an ideal opportunity to drive targeted services improvements.



SW9 Complaints Report

The total of complaints received across the year was **176**, with a breakdown of the total showcasing the split between General Needs and Leaseholder complainants:

- **Quarter 1** (April - June), the number of complaints received was **23**
(17 General Needs / 6 Leaseholders)
- **Quarter 2** (July - September), the number of complaints received was **47**
(26 General Needs / 21 Leaseholders)
- **Quarter 3** (October - December), the number of complaints received was **47**
(31 General Needs / 16 Leaseholders)
- **Quarter 4** (January - March), the number of complaints received was **59**
(33 General Needs / 26 Leaseholders)

The key themes of complaints raised across the year were:

- Delay in completing repairs
- Recurring leaks
- Intercom issues
- Pest issues
- Delay in providing information
- Poor communication
- Anti-social behaviour



Money, Money, Money

How every £1 of income was generated

Rental Income	Service Charges	Other Income
63.6%	33.9%	2.50%

How each £1 is spent after paying SNG management fee

Administration	Surplus	Repairs	Services
27%	6%	23%	44%



Senior Leadership Team

Delroy Rankin

Executive Director

Orane Lewis

Director of Finance and Resource

Kellie Carson

Director of Resident Services

Finance and Resources

Krishanthan Senthivel

Finance Manager

Melita Da Silva

Finance Officer

Andrea Lewis

HR Manager

Lan Chuong

Income Collection Manager

Monique Jackson

Income Officer

Sajjad Ashraf

Leasehold Services Adviser

Raymond Adigun

Service Charge Accountant

Property Services

Christine Brady

Senior Repairs Coordinator

Davison Hunte

Technical Surveyor

Michael Kilkelly

Legal Disrepair Damp & Mould Surveyor

Aemiro Kassa

Property Services Officer

Nadia Hassoun

Customer Contact Advisor

Veronica Sanchez Aguirre

Repairs Assistant

Housing Services

Anthony Akerele

Senior Neighbourhood Services Officer

Jeremias Johnson

Senior Neighbourhood Services Officer

Lana Hunte

Supported Housing Scheme Manager

Novelette Ellis

Tenancy Support Officer

Elizabeth Tedla

Housekeeper

Corporate Services

Vanessa Cole
Policy and Performance Officer

John Valencia
Office Manager

Community Engagement and Communications

Komal Doan
Customer Resolutions Manager

Denise Bailey
Communications Executive

Lily Lovering
Complaints Administrator

Estate Services

Dominic Thompson
Deputy Estate Services Manager

Jeffery Mensah
Estate Caretaking Manager

Nicolas Foote
Senior Caretaker

Wilson Villavicencio
Caretaker

Catherine Egbine
Caretaker

Gary Grimes
Caretaker

Yordanos Birhane
Caretaker

Wilfred Sappleton
Caretaker

Richard Ofori
Caretaker

Nana Yamoah
Caretaker

Alem Kahsay
Caretaker

Barry Thomas
Caretaker

Jose Millian
Caretaker

Richard Ofori
Caretaker

Daniel Stewart
Caretaker

Fnot Bekretsyen
Caretaker

RISE with us!

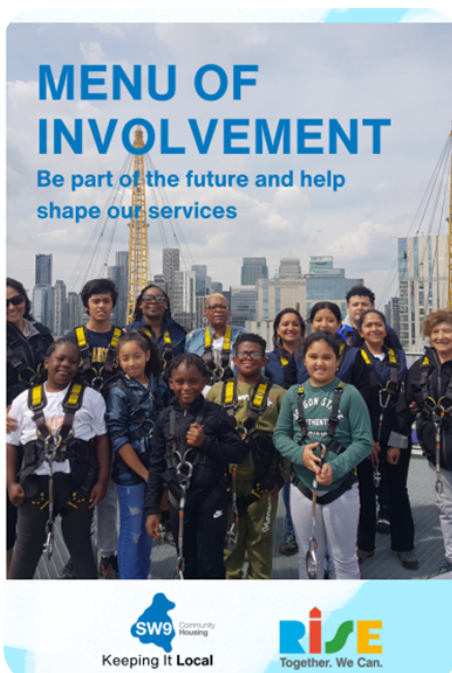


The RISE programme offers residents engagement opportunities which we hope brings the community together and untap talents amongst our residents.

All sessions are free and you may register on as many engagement opportunities as you wish. All we ask from you is your time and commitment.

Some of the ways in which you can engage with us:

- Family events such as summer day trips and seasonal activities.
- Employment and skills support sessions delivered by our parent company, Sovereign Network Group, including Industry Interview Days.
- Residents' Associations; Block and Street Champions.
- Cultural events and exhibitions such as International Women's Day, Black History Month, Easter Egg Hunts and the SW9 Summer & Christmas Fairs.



Contact Us

Email:

Getinvolved@sw9.org.uk

Phone:

0207 326 3700

Website:

www.sw9.org.uk/get-involved



**There are several ways in which you can contact us.
You can also visit us in person:**

Normal Office Opening Hours

Monday	9am - 5pm
Tuesday	10am - 5pm
Wednesday	9am - 5pm
Thursday	9am - 5pm
Friday	9am - 5pm



www.sw9.org.uk



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