

Cowley RMO Ltd

2025

ANNUAL REPORT



Cowley RMO's Vision

A home we are proud to live in, where our community thrives.

AGENDA

Welcome & Apologies

Minutes of previous AGM – 24 September 2025

Presentation of accounts

Selection of auditors

Treasurer's annual report

Annual Report of the Board and RMO activities by Chair & Board Members

Election of Board Members for 2025-2026

Vote for Cowley RMO to continue to manage the estate.

Any other business

Vote of thanks - CRMO Secretary

Attendance list

- 1) Shareholder No.173
- 2) Shareholder No.217
- 3) Shareholder No.103
- 4) Shareholder No.176
- 5) Shareholder No. 015
- 6) Shareholder No.119
- 7) Shareholder No.130
- 8) Shareholder No.003
- 9) Shareholder No. 023
- 10) Shareholder No.135
- 11) Shareholder No.196
- 12) Shareholder No. 052
- 13) Shareholder No. 053
- 14) Shareholder No. 220
- 15) Shareholder No.123
- 16) Shareholder No.120
- 17) Shareholder No.115
- 18) Shareholder No. 032
- 19) Shareholder No. 221
- 20) Shareholder No.132
- 21) Shareholder No.223
- 22) Shareholder No. 071
- 23) Shareholder No. 171
- 24) David Belbin (DB) - Auditor CHC UK

Staff members:

Beverley Cha (BC)	Ronke Ayoola (RA)
Glester Byfield (GB)	Esther Abidoye (EA)
Hawa Mansaray (HM)	Victor Zozan (VZ)
Lauren Vi Bolou (LB)	Jean Claude Gnohohi (JCG)
Sacchomadi Kamanda (SK)	Arsene Zousan-bi (AZ)

Minutes AGM 2023-2024

AS facilitated the meeting and welcomed everyone to the Cowley AGM meeting 2024. She went on to State the Agenda for the day. **AS** went on to direct everyone to the Minutes of last year's AGM and asked everyone if last year AGM minutes were a true reflection of what transpired.

All present agreed the minutes were a true reflection of the 2023/24 meeting by a show of hands.

Presentation of accounts

AS went on to introduce DB as a representative from (Clemence Hoar Cummings) the company that audited our accounts.

DB started by highlighting that the audited accounts were a true reflection and fair view of activities of Cowley organisation in the year audited. He stated that the audited reports comply with the Council and FCA standards.

DB explained about the audited accounts and other information in the account statements. Stating that a thorough review was done to ensure that it reflects the activities that were carried out and they do not conflict with anything in the statements. He explained his role as an auditor to make sure it is a true reflection and asked if anyone has any questions.

AS reiterated if anyone has any questions on the numbers in the accounts and if not, could everyone adopt the accounts. The audited accounts were adopted by all attendees.

AS handed over to **PO** who is the treasurer.

Treasurer's annual report

PO read out the treasurer's report on page 16 of the annual report all attendees have.

She highlighted that the board were not satisfied with the current auditors, thereby asking for a retendering of the auditors. She went further to request for an open vote.

A shareholders asked why the board is retendering the auditors?

CO responded by saying that because the auditors are a big organisation and not a fit for Cowley RMO limited, as we are a small organisation.

GB explained that there is a process to follow to appoint the auditors. There will have to be transfer of information between the current and any new auditors appointed. This will be followed once there is an agreement by attendees for retendering of the auditors. He said that the process must be transparent and will be.

AS also said it is good practice to change auditors. She reiterated that in order for there to be a change of auditors, this meeting will need to agree for the board to go ahead and retender the auditors.

A unanimous vote in favour of retendering of auditors was cast.

Annual report of the Board and RMO activities by the Chair & Board Members

SK started by introducing herself and other members of the board followed suit.

Members of the board read out a comprehensive summary of all activities that had happened since the last AGM, including the appointment of **Nonso** the new Community Development Officer. All board members took it in turn to explain the various activities and highlights in the year under

review, this included the food hub which had continued successfully for the 4th year running. Trainings attended by board members, Summer Fun Day, Santa's Grotto, EID & Easter celebrations, the back to school & youth vouchers which over 130 youths in Cowley benefited from.

AS moved on to the election of board members, explaining normally there should be 15 members on the board, but we currently have 12, which means we have 3 vacancies.

She further explained that in line with the rules of the Association, those who have resigned in writing before cannot be re-elected onto the board. However, if you have not resigned in writing you can also join the board or be re-elected. **AS** further explained, what it means to be coopted into the board.

She went on to ask if there were any nominations. **VC** said she would like to rejoin the board and nominated herself.

She went to announce that 3 members of the Board are standing down as follows:

- **AB**
- **MM**
- **SK**

They have however expressed an interest in rejoining the board. She went on to list the names of new Nominees as **AB**, **MM** and **VC**. Details of the newly elected board members were read out. Each board member signifying with a raised hand to be identified by members of the audience as follows: **PO**, **DM**, **LO**, **SK**, **AB**, **MM**, **JS**, **HK**, **AN**, **CO**, **MO**, & **VC**.

Vote for Cowley RMO to continue to manage the estate.

A unanimous vote for Cowley to continue managing the estate took place.

AOB: Question from anybody

A shareholder urged that our previous accountants should be reviewed, and they should be invited to come back, if we can.

AA explained when we did it last year, they were invited but they never tendered but we will still include them in the shortlist and approach them.

AS reiterated, we can still invite them this year, but it is up to them to tender when invited.

A shareholders asked if we could use some of the car spaces for bike sheds.

AA responded that would be considered whilst finalizing on the next steps for parking on the estate.

DB, who is a shareholder asked what the meaning of an RMO was and TMO.

AS explained that Tenant management Organisation is called a TMO, while in 2012 it went to a Resident Management Organisation (RMO).

She went on to ask if anyone had any more questions, before she handed it over to the Secretary **AB**

AB went on to read her closing remarks and vote of thanks.

AS brought the meeting to an end at **8:15PM** and encouraged attendees to go and have some refreshments at the back of the hall.

Cowley RMO's annual report April 2024- March 2025

Pam Okore, Chair of Cowley RMO

Welcome to the Cowley RMO's 2024/2025 Annual Report.

Once again, we present this report with immense pleasure. It is our annual report in line with clause C20.1 of our rules. This report aims to give you details of the performance and financial standing of CRMO up to the end of March 2025. We have been a resident led organisation for almost three decades (29 years) when our community took ownership from the Council. The journey has been long and hard-fought, and we are proud to continue to be independent and resilient, capable, and confident as an organisation.

In 2026 Cowley RMO will be 30 years old, serving our community, improving our homes, collaborating with the Council and we are starting to plan the celebrations of this milestone. We hope you will join us.

Legal Information

There is also some legal information we are required to give. Cowley RMO is registered under the Co-Operative and Community Benefit Societies Act 2014 with the Financial Conduct Authority. Our registration number **remain** 28043R. We manage 560 social housing homes including 45 sheltered accommodation homes at the Cloisters Sheltered Housing Scheme on Melbourne Mews. Our formal rules which are registered with the Financial Conduct Authority (FCA) are Cowley RMO's legal governing instrument. Like all registered rules, they contain an 'Objects' clause which essentially sets out what Cowley RMO's purpose is, why it exists.

It is a testament to all those who have been involved at CRMO that we continue to thrive and at the top of our games consistently. We have become stronger; our services continue to improve and in the financial year 2024-25 we have excelled again. The 560 homes we manage are diverse, we have 361 social housing homes, 154 leasehold homes, and 45 sheltered accommodation homes. Therefore, I would like to start by thanking everyone who has supported us – our founders, all those who have sat on our boards and committees over the years, our supporters, our staff and most importantly – you –our residents for your ongoing support.

The Board employs the Head of Neighbourhood Services and all the staff to take care of the day to day running of CRMO. In addition to the above, we also keep in touch with our residents through a regular newsletter, in person checks and telephone calls.

This year we completed the redevelopment of our website www.cowleyrmo.co.uk to make it more useful to residents. Our next step is to investigate how we use social media with confidence and ensure everyone's safety. We are currently setting up a LinkedIn to publicise our work and give residents more information.

Our money comes from the Lambeth Council, and we report to the Council on all the services and activities we provide to all.

We are always listening, making ourselves as visible as possible and try to improve our services to make our estate a better place for all residents. Once again, I am inviting anyone who is interested to come and take part in what we do, to be involved in what is happening on your estate, to make a positive difference. There is no hidden agenda. There is plenty of training and our education is ongoing. The door of the board is always open, so please come and help us make the Cowley Estate a better place to call home. You can join as a board member, help on a subcommittee (for example community development). *The first step to taking part is donating just £1 to become a 'shareholder' of the RMO.* This means that you can vote for board members, take part in decisions when they

come up, and contribute to improving our community. Board members will be available at the end of the meeting, if there are any further questions you would like to ask us, to help you make your decision in being part of the board, feel free to approach us.

The board meeting takes place once every six weeks. If you join us, you will be trained and go through an induction supported by board members, staff, and experts in the field of Resident Management.

Hard times are continuing, but we all know good times will follow. Volunteering is even more precious to communities, so if you have some spare time, please call into the office and ask to see us and arrangements will be made to meet and give you all the necessary information.

Our Office Opening Hours

The estate office is open to visit anytime between **8am -4pm Monday to Friday**.

Details of who to contact outside office hours are widely publicised on the notice boards around the estate, on the website, and we have also printed it on a table mat that can be picked up in the office.

Our Sub Committees

We have the following sub committees.

Finance & Risk

Repairs & Estate Care

Governance

HR & Employment

Community Development Sub Committee. The purpose of the Community Development Sub Committee is to foster a cohesive community by having a team who looks out for the community especially those who are vulnerable among us. The Committee also is responsible for organising fun events for the entire community, so that neighbours can meet and socialise with each other. The committee arranges many of our events that takes place including Summer Fun Day, Christmas Party for the elderly, Santas Grotto for the young, annual coach trips, summer holiday scheme, Easter Egg hunt, Eid celebrations, back to school vouchers. We are always looking for more people to get involved, so contact us if you would like more information.

Cowley's constitution established a secular organisation with no defined religious affiliation, the team has worked tirelessly to create a community that is engaging and inclusive with a range of events, communications and schemes that bring residents together to live a better life. We know that the RMO is a resident management organisation and without the support of all residents, the RMO will not exist.

Our rules

Our rules were last reviewed and approved by the Council and the Financial Conduct Authority (FCA) in June 2022.

Our Mission

The mission below was ratified at the AGM in 2022

Cowley RMO's mission is to deliver resident led housing services and to improve the quality of life for our resident community.

Value For Money

Within this booklet we have provided a summary of the accounts and a range of other performance information for you to see how well the money we have received has been spent.

I want to report on some of the achievements of the organisation this year and give you an idea of our plans for the future.

Firstly, I want to thank board members for their continuous support, hard work, and commitment and all the staff for their hard and excellent work. We now have a well-run and functioning board. We are a board that embraces difference and are constantly and willingly changing. We believe in respect for each other and learning with one another.

We continue to learn and seek advice and guidance wherever and whenever we need such. We know what we want, we work toward our aims, we are ambitious for all residents.

Board members are not paid to do this, we do this because we care about our estate, our homes, and all residents. We feel honoured to be a part of such an exciting and life changing movement which Resident Management Organisation is. Getting to grips with the Management Agreement, the Rules of the Association and understanding various policies and procedures can be daunting, but we manage, we meet up and learn, and of course, it is a continuous learning process. Where we do not understand, we seek advice from those who know.

Within the Board, it has been another challenging year, as we strive to ensure we do things on your behalf the proper way. We are a supportive board who cares about everyone's wellbeing. We are cohesive, forward-looking, we encourage one another and look out for all. We however still reflect on this as a year of continued progress.

The current economic challenges will ensure that the RMO and many of us residents face many challenges in the year ahead. It is therefore important that we continue to support and tolerate our differences during these challenging times and work collectively for the common good of everyone.

This year we have had more training that is starting to give us the confidence to know we are on the right path. We attended liaison meetings with Lambeth Council and had our 6 month and yearly annual reviews with the Council too. We have found collaborating with the Council especially the Client Unit a positive experience.

I also thank all our partners. We work in partnership with the London Borough of Lambeth, The Healthy Living Platform and Lambeth Food Partnership set up to deliver the emergency response to Covid-19 and subsequently the cost-of-living and high inflation crisis now engulfing the world. They have provided us with food and domestic supply since April 2020. We recognise the Metropolitan Police, and other groups in the area that help create safe homes we are proud to live in, and a thriving community we want to continue to live in. We thank and recognise residents who from time to time also donate to the food hub. Your generosity is of huge importance to all those who every week need to come and take to live.

Cowley Hub food

The Cowley Food Hub which started in the first weeks of the lockdown in March 2020 continues to be a great success, providing essential food items to members of the community. The cost-of-living crisis has made the food hub even more important. We at Cowley Hub are here to support you and will continue to be here for as long as we can. Over the year the supplies are seasonal, but we and those who come to us every Thursday accept with grace any supplies we receive.

What goods we receive and share change over the year, we have come to understand that it is seasonal. We continue to fund raise for food items, donation by residents and for funding from elsewhere too. The time for the distribution varies from week to week as we are not in control of the delivery, therefore please bear with us.

Surplus created and consultation update.

Over the years, through careful financial management, Cowley has continued to invest the surplus earned in community events including subsidising the food hub from time to time.

The year in review was again a remarkably busy year for us hence we were unable to fulfil some of the promises we made at the last AGM.

Last year we promised we would consult and engage more with residents. We carried out the consultation but were unable to proceed with the planned consultation due various reasons. At this stage we are able to give you some update below:

The top 4 ideas that we consulted on remain:

- Improve all the playgrounds on the estate – We have carried out repairs to the playgrounds arising from the Council's insurer's inspections.
- Refurbish the perimeter gates to the estate – the quotations for this work have been approved and the installation is due to start imminently.
- Improve the perimeter fencing to the Cowley Sports Space- this is part of the repairs carried out from the insurance inspection.
- Install more cycle lockers around the estate – Finding space to install lockers is an issue that we continue to investigate.
- Provide motorbike parking facilities
- If anyone has any other ideas, they will like us to include to improve our community, please let me and/or the office know.

Increased number of shareholders

We have increased the number of shareholders. As a board, we want as many of our residents to be involved as much as possible, so as mentioned before, please join us to make the change you wish to see and live with.

Improving our Communication with residents

Last year we pledged that we would increase and find better ways of communicating with all our residents. The Board has increased the frequency of the newsletter from 4 to 6 per year. We now have a Customer Relationship Management System (CRM) which we have been using to text you on various matters. There is a community WhatsApp group. If you wish to be included, please contact the office so that your details can be added. Our LinkedIn group app should be ready soon too.

We will continue to explore other options using technology to our advantage but let us know if you have any ideas. Our website www.cowleyrmo.co.uk is filled with useful information. If you wish to add information or have useful suggestions, please contact the office.

The notice boards on the estate from feedback, continue to be useful way of communicating with our residents, but above all the most important form of communication has been the estate office. It is where we all go for support, advice, direction, guidance and for a cup of tea or two.

More services available to residents

We continue to look at ways of helping our residents in their homes. With the Cost-of-Living crisis and inflation almost out of control, we have supported several residents in a number of ways. This include delivering food from the hub to vulnerable and elderly residents, directing residents to support organisations, assisting with applying for extra benefits.

From time to time we know residents would be happy to pay for certain services, and instead of having to find a handyman or a contractor without proven record we are happy to offer the services of the Cowley Direct Labour Organisation (DLO) at affordable prices to residents. Please contact the



office if you would like more information on this. Some of the responsibilities are ours as residents, so if you need any works doing in your home that is your responsibility, as a resident, do not hesitate to pop in or call the office and you will get good advice and direction.

Looking to the future

In the next year we plan to upgrade the gates to the front of the estate on Brixton Road and all the perimeter fencing around the children's playground.

Our Staff - our future

This year we started exploring the future of the staff team to consider individual staff plans and ensuring ongoing duty of care. We have carried out a review/restructure exercise that will take us to the future and secure the services we provide. The staff team continue to work hard at helping all residents. They have always been consistent and supportive of all. The Board is collaborating with our staff to ensure that they remain focussed on our homes. We recognise that without our staff we would not be able to run the estate, so the Board thank them for all their efforts.

Our Performance

In terms of performance, we continue to be one of the top, well-functioning TMOs in Lambeth. We are happy to inform you that the RMO met all its KPI targets set by the Council at the end of the year. We also reported a surplus position.

Client Team Comments

“Cowley has demonstrated good consistent performances during 2024-25 as all the KPIs was met. In terms of performance on income for rent and services charge, the RMO has performed very well in this KPI. They ranked 2nd out of 9 TMOs for rent and ranked 5th out of 9 TMOs for service charge collection. One of the major challenges for the RMO and all TMOs during 2025-26 will be to comply with the Housing Regulator and to ensure its staff are provided with the right training and briefings to ensure compliance with the regulator. The RMO will also need to ensure it manages and deals with damp and mould matters effectively.

Governance at the RMO continues to be strong and the RMO continues to be in a healthy financial position.

The RMO has gone through a restructure during 2024-2025 and has announced its new staffing chart. Some long serving staff are due to leave the RMO at the end of the year. The RMO should ensure a succession plan is in place to ensure a smooth handover of services to allow it to continue to provide the level of service resident need.

Community engagement has been very proactive this year as many events were held, and various grants and funding application has been made.

The changes at board level although contentious have put the RMO in a strong place for a successful 2024-25 in terms of governance and meeting the key performance indicator targets and delivering services to a high standard for residents, but CRMO need to maximise its use of the incoming Community Development Officer (once recruited) to ensure best value is achieved from the role.

In summary performance has been exceptionally good and the RMO is well placed to maintain this into 2025-26”.

Major Works



We are in discussion with the Council about the remaining 8 blocks to have full refurbishment done to ensure that they are programmed as soon as possible. We will continue to update you as and when we have news.

New front entrance doors

The programme to replace the front entrance doors is continuing and completed for tenants. The Council is looking to start consulting with leaseholders, if you have received the letter from the Council or its contractor, asking for your views, asking you to book an appointment please respond. The doors are being changed to ensure compliance with current fire regulations.

Meet the Board

We have over the years promised a meet the board session as part of our openness agenda, at least once every quarter in the Cowley Community Centre. The aim of the session is to get to know you and for us to hear your views, suggestions, and concerns. We are committed to being open and transparent to everyone. The next session will take place on the last Wednesday of the month starting again in October. For the details, please email us at XDHSCowley1@lambeth.gov.uk or call on 0207 9260690 or pop into the office.

Our Promise to all of Cowley

As a board and organisation, we are aspirational, we value everyone within our community, we love living on the Cowley Estate and know that we are used by the Council as an example of good management. We know we continue to do great work, but acknowledge there is always room to improve, and we are committed to continuous improvement, inclusion, and transparency in all we do.

The Board have made a promise to all the residents of Cowley, based on our core values. We also need your help to make this estate great, we cannot do it without you, so tell us if we do not meet these pledges. Even if you cannot commit to being a board member, please feel free to come along to our subcommittees or even our events and make your voice heard, give us your ideas to run with, and help to make Cowley a better place.

There will be challenges, there always are, but if we work together, we can continue to build on our strong legacy. We promise to continue to work alongside all and represent all residents equally, with fairness, clarity, and compassion. **We all live here; this is home for all of us. Let us work together to make our homes safe and comfortable for all.**

Together we are stronger

Report from the Treasurer

The Board presents the annual report and audited financial statements for the year ended 31 March 2025. The financial position and results for the year are set out in the audited accounts.

My name is Clara Odamo, and I am your Treasurer for the year being reviewed.

Principal activities

The principal activities of Cowley RMO are the provision of housing management services which include repairs, tenant, and leasehold management. Our aim is to improve the quality of Cowley life for all our residents.

Income from allowances

Income from allowances, defined as all income received from London Borough of Lambeth for managing and delivering services to Cowley Estate, was £1,095K for the year. The chart below shows allowances received over the last 5 years.

Income from allowances



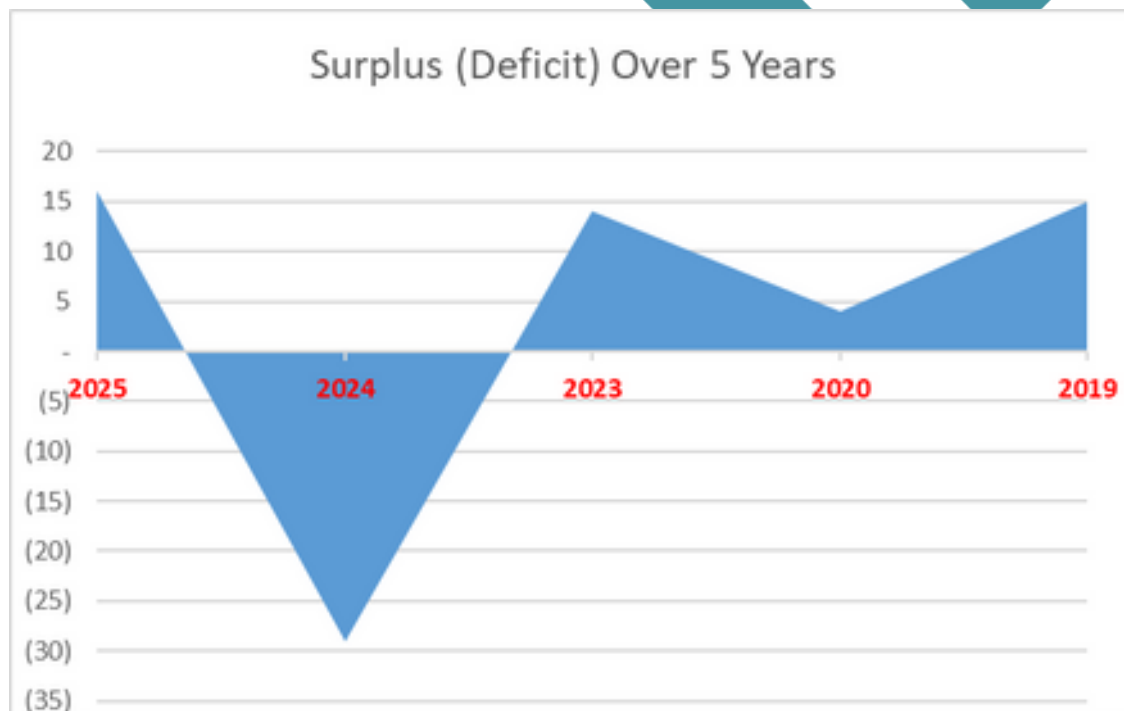
Financial performance

Financial performance of Cowley remains strong with Cowley achieving an operating surplus of £16K (2024: (£29k) and an operating margin of 1.37% (2024: (2.68) %)

Over the last 5 years we have consistently achieved a planned surplus.

In 2025 the board committed to spend at least 10% of any surplus accrued for the benefit of all residents. The board will still honour that commitment.

The year closed with a reserve fund of £273k this represents 25% of annual allowance and Surplus fund of 239k.



Financial Information

Income and expenditure for the period 31 March 2025

	2025 £000's	2024 £000's	2023 £000's	2022 £000's	2021 £000's
Income					
Income from allowances	1,095	1,050	1,021	975	991
Other income	72	31	20	54	28
Total income	1,167	1,081	1,041	1,029	1,019
Employment costs	£309	£292	£261	£284	£274
Estate expenses	£689	£653	£663	£665	£633
Administration expenses	£60	£74	£32	£40	£41
Community & social activities	£74	£55	£59	£16	£47
Committee expenses	£19	£36	£12	£20	£9
Total expenditure	1,151	1,110	1,027	1,025	1,004
Surplus (Deficit) for the year	16	(29)	14	4	15

Balance Sheet as at 31 March 2023

	2025 £000's	2024 £000's	2023 £000's	2022 £000's	2021 £000's
Fixed Assets	26	22	16	19	25
Current Assets	1023	924	870	751	609
Current Liabilities	(536)	(450)	(356)	(254)	(137)
	513	496	530	516	497
Financed by					
Capital & Reserves	513	496	530	516	497

Surplus (Deficit) Over 5

2025 £000's	2024 £000's	2023 £000's	2020 £000's	2019 £000's
16	(29)	14	4	15

Housing Services Performance

Rent Collection Performance (% vs Target)

Reporting Period	% Collected	Target %	Status
31st March 2024	98.99%	98.5%	☑ Met target
Q1 – June 2024	106.20%	98.5%	☑ Significantly exceeded
Q2 – Sept 2024	102.17%	98.5%	☑ Above target
Q3 – Dec 2024	102.11%	98.5%	☑ Above target
Q4 – March 2025	106.64%	98.5%	☑ Outstanding performance

Overview

Rent collection has consistently outperformed expectations across all reporting periods. After a solid start in March 2024, each subsequent quarter has shown marked improvement, with **Q1 and Q4** demonstrating exceptional results well above the 98.5% target. This upward trend reflects strong tenant compliance, effective collection strategies, and successful arrears recovery efforts. The data suggests a stable and well-managed rent portfolio heading into the next financial year.

Service Charge Collection (% vs Target)

Reporting Period	% Collected	Target %	Status
31st March 2024	103.84%	105%	▽ Slightly below target
Q1 – June 2024	132.98%	105%	☑ Significantly exceeded
Q2 – Sept 2024	112.34%	105%	☑ Above target

Q3 – Dec 2024	106.60%	105%	☑ Met target
Q4 – March 2025	108.05%	105%	☑ Surpassed target

Overview

Service charge collection has performed exceptionally well across the financial year. After a modest shortfall in the initial period ending March 2024, every subsequent quarter has exceeded the 105% target. The standout performance in Q1 (132.98%) suggests successful service charge payments.

Overall, the trend reflects strong financial management and consistent engagement with leaseholders in our monitoring strategy, positioning the service charge account in a healthy surplus heading into the next cycle.

Anti-Social Behaviour Report: Period: April – September 2025

Overview During the reporting period, a total of 22 anti-social behaviour (ASB) cases were recorded across our managed estates. These incidents were tracked using Lambeth Council's SharePoint system, supported by an internal spreadsheet designed for case management and monitoring.
Types of Incidents: • Noise disturbances (music, TV, furniture movement at unsociable hours) • Substance use (cannabis and cigarette smoking in communal areas) • Youth congregation and disruption • Dog nuisance and waste issues • Unapproved business activity (food vending from flats) • Verbal threats and domestic disputes (including one weapon-related incident) • Child-related disturbances (late-night door knocking) • Door slamming and loud arguments • Overcrowding concerns (one significant case)
Actions Taken • Letters and emails to tenants/leaseholders • Referrals to Safer Neighbourhood Team and Police

• Legal escalation where necessary • Support worker involvement for complex cases. • Courtesy visits and tenant interviews • Anti-urine paint applied in affected areas. • Coordination with Lambeth Noise Nuisance Team for out-of-hours issues
Partnerships: We worked collaboratively with: • Tenants and residents • Leaseholders • Vassall Ward Safer Neighbourhood Team • Lambeth Council Noise Nuisance Team • Metropolitan Police Service
Forward Strategy Looking ahead, our priorities include: • Continued proactive engagement with residents and external partners. • Strengthening communication and education around tenancy responsibilities • Promoting peaceful cohabitation and reducing nuisance behaviour • Monitoring high-risk areas and escalating persistent cases appropriately • We remain committed to fostering safe, respectful, and harmonious communities across all our estates.

Tenancy Checks

Overview:

General Stats Total tenancy checks recorded: 33 Period covered: April 23, 2025 – August 1, 2025	
Property Types:	Household Composition Highlights:
Count: • 3 Bedroom Flats: 15 • 2 Bedroom Flats: 17 • 1 Bedroom Flats: 1	• Tenants expressing interest in downsizing or moving 2 • Single occupants: 9 • Families with children (under 18): 14 • Multi-generational households: 6 • Tenants with adult children: 11

Sub-letting & Overcrowding: • No signs of sub-letting: 30 • Flats flagged for potential overcrowding or congestion: 2 • Childminding or business activity from home: 1	
Summary Notes – April to August 2025 A total of 33 tenancy checks were completed across Cowley Estate, covering one to three-bedroom flats. Households included single tenants, families with children, and multi-generational arrangements. No evidence of sub-letting was found. Two properties were flagged for potential overcrowding, and one tenant was operating a childminding business from home. The checks provided useful insight into tenant wellbeing, property conditions, and areas for follow-up. All properties were found to be maintained in line with tenancy agreements, with no sub-letting concerns identified.	

Repairs, Maintenance and Gas Servicing Report

Since the last annual report, the repairs team have continued to be active and proactive in providing improved services to all our residents. Our performance has always met all completion time target set by Lambeth Council.

- Significant strides have been made in streamlining processes, resulting in faster response times and more efficient service delivery.
- Through continuous feedback and improvements, resident satisfaction surveys have improved, reflecting the quality and timeliness of our work.
- Ongoing training have strengthened team capabilities, allowing us to meet challenges with greater effectiveness.

As we move forward, we remain committed to driving further improvements and maintaining the high standards of service that you expect.

Repairs

Achievements this year...

Since the last year's report, we have remained determined and diligent in improving our performance to meet the completion time target set by Lambeth Council at 90%. Below is a summary of the key achievements we have made over the past year, reflecting our ongoing commitment to enhancing the delivery of services:

Repairs Completed on Time	Target	31st Mar 2024	Q1 – June 2024	Q2 – September 2024	Q3 – December 2024	Q4 – March 2025
	90%	100%	97.93%	100%	97.97%	96.77%

Gas Servicing

Achievements this year...

Through a concerted effort and close collaboration with our residents, we were unable to achieve 100% certification of all gas appliances throughout the year due to limited access to properties in Q3 and Q4. However, as of 31st March 2025, all tenanted properties hold valid gas safety certificates. We remain fully committed to providing a reliable gas maintenance service, ensuring that all homes are safe, compliant, and well-maintained year-round.

Gas Servicing completed within 12 months of previous service.	Target	31st Mar 2024	Q1 – June 2024	Q2 – September 2024	Q3 – December 2024	Q4 – March 2025
	100.0%	100%	100%	100%	100%	100%

Repairs Satisfaction

Below is a summary of our Repairs Satisfaction survey, completed by residents regarding the services they received and our performance against the targets set for post-repair satisfaction. We consistently strive to meet the targets set by Lambeth Council as part of the Management Agreement and are committed to continuous improvement in our performance, ensuring a high standard of service delivery.

Repairs Satisfaction	Target	March 2024	Q1 – Jun 2024	Q2 – September 2024	Q3 – December 2024	Q4 – March 2025
	90.0%	100%	100%	100%	100%	100%
Number of responses			31	107	134	85

Estate Inspections

Estate inspections play a crucial role in assessing the condition of our buildings and communal areas. It helps us identify areas of concern, health, and safety.

During these inspections, we identify opportunities for improvement, such as addressing issues with gates, graffiti, grounds maintenance, rubbish, fly-tipping, and necessary repairs. These inspections are conducted quarterly and involve Board Members, residents, and Cowley staff, ensuring a collaborative approach to maintaining and enhancing our estates.

Estate Inspections	Target	March 2024	Q1 – Jun 2024	Q2 – September 2024	Q3 – December 2024	Q4 – March 2025

	Quarterly	1	1	1	1	1
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Void Summary

Category	Count	Details
Total Voids	13	Voids occurred during the stated period.
Long Cycle Voids	11	Typically indicating more complex or extended re-letting processes. (These are repaired by Lambeth Council)
Short Cycle Voids	2	Quicker turnaround.

Front Door Replacement

The front door replacement project for tenants was completed by the Council in the year.

The remaining blocks to receive new doors are the maisonette blocks and leaseholders. The Council has indicated that it will start consultation processes with the tenants and leaseholders affected soon.

Fire Risk Assessments

Cowley continue to be diligent in completing the Fire Risk Assessment (FRA) actions assigned by Lambeth Council. This includes the removal of flowerpots, rubbish bags, gates, and other obstacles from landings and walkways.

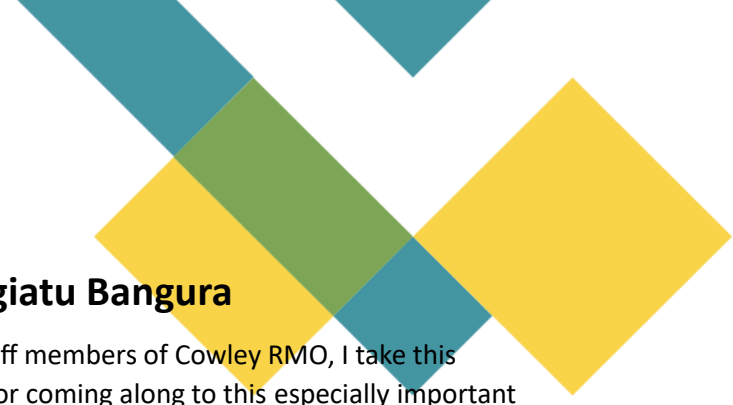
Please be aware that once Lambeth Council inspectors visit the estate and record their findings. A lot of the responsibility to take action is passed to Cowley Estate but some of the actions are retained by the Council. Unfortunately, staff are sometimes met with frustration or verbal abuse from residents while simply performing their duties. To help maintain a safe environment and avoid confrontations, we kindly ask that you remove any items outside your front door.

Repairs Team



Our committed Repairs Admin Team ensures that appointments, inspections, work orders, contractor coordination, customer satisfaction, and resident queries regarding repairs are addressed promptly. We also work to meet targets set by Lambeth Council, ensuring timely and efficient service delivery.

Our Direct Labour Organisation (DLO) team provides a comprehensive on-call service for both responsive and emergency repairs during regular working hours.



Vote of thanks by the Secretary – Agiatu Bangura

On behalf of the Chair, all Board members, and all staff members of Cowley RMO, I take this opportunity to thank all shareholders and residents for coming along to this especially important meeting in our organisation's calendar.

I take this opportunity to thank our staff team for their hard work, dedication and support they have provided throughout what has been another unprecedented year and not forgetting the assistance and support from the Council, particularly the Client Team. We thank our Police Safer Neighbourhood Team too for their support and prompt attention keeping us safe in our homes.

Our immense appreciation to the Healthy Living Platform and Lambeth Food Partnership who has supplied us on behalf of residents with food and household provisions since March 2020. To all our volunteers and well-wishers we are incredibly grateful too.

Finally, my immense appreciation to all board members past and present for their involvement and tireless efforts in keeping the organisation going throughout the years.

Thank you all and let us continue to work together for a better Cowley.

Cowley LOGO	AGM 2024	Elders Coffee Morning	Zumba	Summer Fun Day 2024 - 2025
				
Summer Fun Day 2024 - 2025	Summer Fun Day 2024 - 2025	Summer Fun Day 2024 - 2025	Summer Fun Day 2024 - 2025	Egg Hunt 2025
				
Egg Hunt 2025	Egg Hunt 2025	Christmas 2024	Christmas 2024	Christmas 2024
				

<i>Christmas 2024</i>	<i>Christmas 2024</i>	<i>Christmas 2024</i>	<i>Christmas 2024</i>	<i>Christmas 2024</i>
				
Chair Pam at Christmas 2024	Board meeting 2024	Board meeting 2024	Board meeting 2024	Knit and Natter – Hats made for NICU babies
				

<i>Eid Celebration</i>	<i>Eid Celebration</i>	<i>Eid Celebration</i>	<i>Eid Celebration</i>	<i>Eid Celebration</i>
				
<i>Eid Celebration</i>	<i>Eid Celebration</i>			
				