

Our
Focus
on Making a
Difference

Annual report
2024-25

Our focus...

On Making a Difference

Contents

Contents	2
Chief Exec's Intro	3
Our Customers	4-7
Our People	8-11
Our Homes	12-15
Our Housing Services	16
Our Supported Housing and Outreach Services	17
Our Community Impact	18-21
Our Financial Viability	22-23
We worked in Partnership	24



A word from our Chair

2024-25 has been another year of significant challenge and opportunity for Tuntum.



Regaining the G1 regulatory grading during the summer of 2024 demonstrated an ongoing commitment to sound governance, key to Tuntum's ability to achieve its objectives, manage its finances and maintain the trust of our customers, colleagues and partners.

Undergoing an inspection by the Regulator of Social Housing, which resulted in this summer's confirmation of C2 G1 V2 grading recognised that Tuntum is generally meeting the consumer standards but has specific areas that require improvement; which I am confident that the Team at Tuntum are working at pace to achieve.

A real highlight of the year for me has been the rejuvenation of the Magnify Customer Scrutiny Panel and more generally the explosion of activity with regards to the Customer engagement.

I'm really pleased to report that we have continued to advance our Building Brighter Futures strategy, making progress across all six of our strategic priorities and I would like to take this opportunity, on behalf of the Board, to thank all those who have contributed to our success.

Danielle Oum

Chair

Tuntum Housing Association

A word from our CEO



2024–25 has marked a turning point for Tuntum Housing Association – a year defined by renewed ambition and focus.

We began the year with a clear goal: to strengthen our foundations and build a future that reflects and meets the needs and aspirations of the communities we serve.

Achieving a G1 governance rating in June 2024, was an important milestone, affirming our commitment to excellence, and accountability. We ended the year with a full regulatory inspection, which resulted in us achieving our C2 G1 V2 grading.

Overall, we found the process of inspection invaluable, and whilst we recognise there is still plenty of work for us to do, it has served to validate our improvement journey to date.

Throughout this journey, we've been focusing on modernisation — not just in systems and structures, but in mindset.

We've streamlined processes, invested in digital tools, and reimagined how we deliver services to ensure they are efficient, responsive, and fit for the future. Crucially, we continue to strive to provide services that are built to support a diverse range of lifestyles and tailored to meet customer expectations whether that be face to face or digitally.

We've also made significant strides in value for money, ensuring every pound we spend delivers real impact for our customers. This has meant smarter procurement, better use of data, and a sharper focus on outcomes.

Most importantly, we've amplified the customer voice, so that it can be heard in every meeting room, from our contractor meetings to the Board room.

At Tuntum we recognise that customers are not just recipients of services; but that you are co-creators, and that your experiences are critical in helping to shape our decisions, our priorities, and our vision.

Throughout 2024-25 we believe we have listened more closely and acted more boldly on the insights you've shared.

As we look ahead, we remain focused on building upon the strong foundations we've built during 2024-25: foundations rooted in community, trust and reliable, personable service delivery.

Charmaine Simei

Chief Executive
Tuntum Housing Association



Our focus...

On Our Customers



Customer Engagement

Our new Customer Engagement Strategy, was launched in the Autumn of 2024 and is already shaping how we listen, capture and respond to the Customer Voice.



The new strategy has been consulted on with our customers and has been aligned with the requirements of the Regulator for Social Housings' Transparency, Influence and Accountability standard as shown below:

Tuntum's 5 Engagement Themes

Transparency, Influence and Accountability Standard

Theme 1: Customer Insight – Knowing and understanding our customers and our communities by utilising customer experience and insight (including complaints) to inform and drive service improvements.

Theme 2: Fairness and Inclusion – To provide accessible and inclusive methods of engagement, which captures a representative customer voice facilitating service improvements for all.

Theme 3: Customer Empowerment – To empower our customers, by providing meaningful opportunities to engage with, influence and scrutinise our service delivery and policy development.

Theme 4: Customer Influence – To demonstrate that the customer voice is audible across all decision-making forums throughout our governance structure and informs strategic decision making.

Theme 5: Transparency and Accountability – To provide timely performance information to enable effective scrutiny and challenges

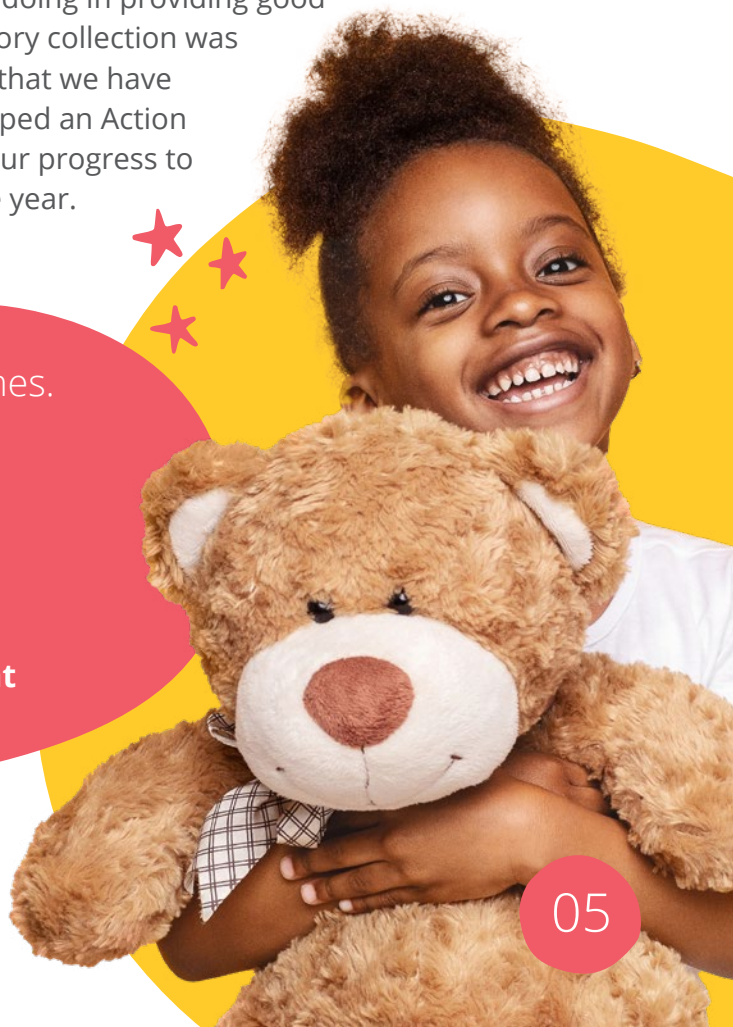
- The new strategy required additional resources therefore we introduced a new dedicated Customer Engagement and Insight Officer and invested in a new Customer Experience feedback platform. These investments have seen engagement levels rise significantly, enabling more timely and effective communications and improved customer experience in key areas.
- In November 2024 we relaunched our Scrutiny Panel, Magnify, whose work including a detailed report on communications, is actively driving improvements in complaints, repairs, and website content.
- During 2024-25 we've also consulted widely with our customers on key customer facing policies, ensuring our services reflect the needs and experiences of our diverse communities.
- Our Director of Operations met with a small focus group of customers in March 2025 to review our Asset Management Strategy and our main Health Safety compliance policies.
- Our Supported Housing service continues to run a range of activities to engage, empower and inform our tenants and customers on a weekly basis, from Job Fairs, cultural and social events and life skills.

Customer satisfaction

Tuntum completed its Tenant Satisfaction Measures (TSMs) for 2024-25 between December 2024 and January 2025. The TSMs were introduced by the Regulator of Social Housing in England to assess how well landlords are doing in providing good quality homes and services. The first year of mandatory collection was 2023-24. To ensure that we can clearly demonstrate that we have listened and responded to feedback, we have developed an Action Plan following the 2024-25 results and reported on our progress to the Customer Experience Committee throughout the year.

The TSM measures focus on five key themes.

1. **Keeping properties in good repair.**
2. **Maintaining building safety.**
3. **Respectful and helpful engagement.**
4. **Effective handling of complaints.**
5. **Responsible neighbourhood management**



TSM Results 2024-2025

There are 22 measures in total and 12 of these measures come directly from one of our customer feedback surveys and are shown below. 10 measures come from information we hold in our systems on our operational activity and are detailed later in this report.

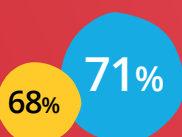
All measures have been designed to drive up standards and improve the quality of social housing by ensuring housing providers are accountable for the services delivered to customers. Satisfaction results are shown below.

2024

2025

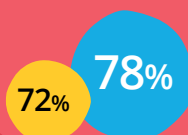
TP01 (Q1)

Taking everything into account, how satisfied or dissatisfied are you with the service provided by Tuntum as your housing landlord?



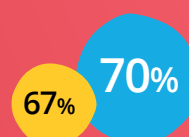
TP02 (Q2)

How satisfied or dissatisfied are you with the overall repairs service from Tuntum over the last 12 months?



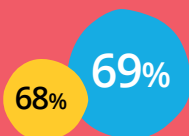
TP03 (Q3)

How satisfied or dissatisfied are you with the time taken to complete the most recent repair after you reported it?



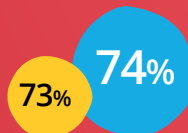
TP04 (Q4)

How satisfied or dissatisfied are you that Tuntum provides a home that is well maintained?



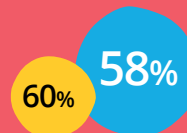
TP05 (Q5)

Thinking about the condition of the property or building you live in, how satisfied or dissatisfied are you that Tuntum provides a home that is safe?



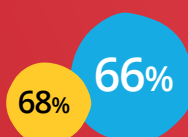
TP06 (Q6)

How satisfied or dissatisfied are you that Tuntum listens to your views and acts upon them?



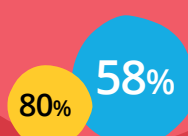
TP07 (Q7)

How satisfied or dissatisfied are you that Tuntum keeps you informed about things that matter to you?



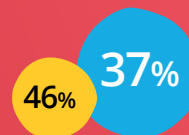
TP08 (Q8)

To what extent do you agree or disagree with the following 'Tuntum treats me fairly and with respect'?



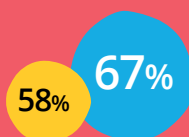
TP09 (Q9)

How satisfied or dissatisfied are you with Tuntum's approach to complaints handling?



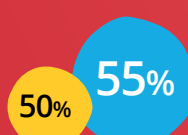
TP10 (Q10)

How satisfied or dissatisfied are you that Tuntum keeps the communal areas clean and well maintained?



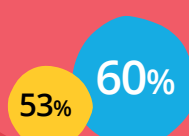
TP11 (Q11)

How satisfied or dissatisfied are you that Tuntum makes a positive contribution to your neighbourhood?



TP12 (Q12)

How satisfied or dissatisfied are you with Tuntum's approach to handling anti-social behaviour?



Customer Complaints

Complaints Performance

Complaints relative to the size of the landlord:

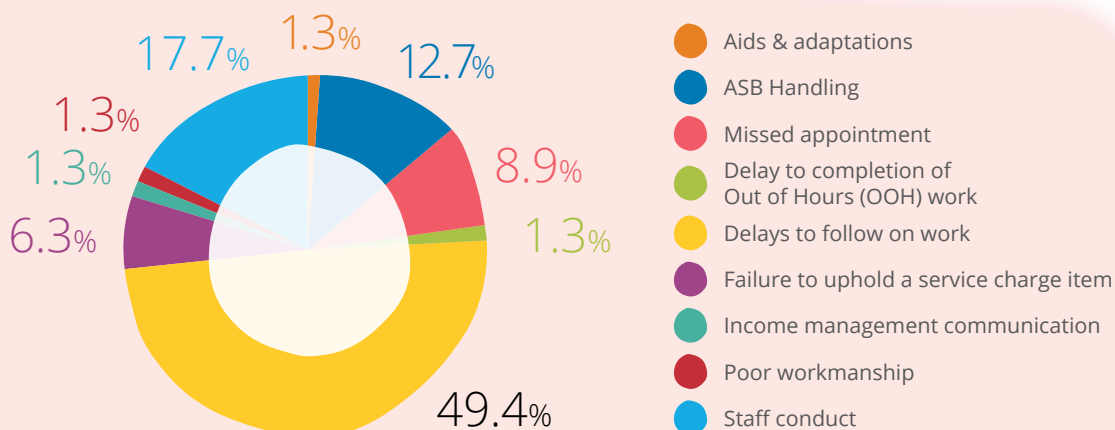
Number of **Stage one complaints received** per 1,000 homes **66.1**

Proportion of **Stage one complaints responded to** within the Housing Ombudsman's Complaint Handling Code timescales. **97%**

Number of **Stage two complaints received** per 1,000 homes **10.0**

Proportion of **Stage two complaints responded to** within the Housing Ombudsman's Complaint Handling Code timescales. **100%**

A summary of the key drivers of complaints received during 2024-25 is detailed here.



Lessons Learned

At Tuntum we recognise that various forms of customer feedback including complaints provide us with an opportunity to listen, learn and improve.

We continue to hold 'lessons learned' meetings following receipt of complaints with our management team, and report our findings and any improvements we have made to the Customer Experience Committee (a sub committee of the Board). Below are some of the improvements we have made during 2024-25.

You said – Our contractors had not completed repairs to the standard you expected.

We did – 10% of contractor works are now subject to post-inspection to improve quality assurance.

You said – Our contractors were not aware of the specialist components in your homes.

We did – Processes have been put in place to ensure property information includes any specialist equipment before planned works are carried out.

You said – Our Surveyors did not communicate the outcome of their visits.

We did – Surveyor visits now generate automated reports, ensuring any follow-up actions are tracked and addressed promptly.

You said – Estate issues were not being addressed quickly or followed up properly.

We did – Estate inspection outcomes are now being used to update internal systems and ensure timely follow-up.

Our focus on...

Our People and Culture



During 2024-25 we made significant strides in strengthening our culture, alongside empowering and equipping our workforce to provide an improved customer service.





To amplify the employee voice, we have established a **Staff Consultative Committee** as we acknowledge that a happy and engaged staff team deliver better services to customers.

Our **annual staff survey** showed a 30% increase in staff feeling aligned with the organisations aims and objectives and up to 19% improvement satisfaction within communication, recognition, and feedback.

We've also invested in leadership development, delivering targeted training for managers and holding quarterly all-staff briefings to foster transparency, celebrate success, and strengthen two-way communication.

Together, these initiatives are helping us build a more engaged, inclusive, and high-performing organisation — one that's ready to meet the challenges of tomorrow and one that continues to strive to provide improved outcomes for all of our customers.

We launched a new performance management process with mandatory objectives around Equality, Diversity & Inclusion, Value for Money, and Customer Service, ensuring every team member contributes to our core priorities.

A new **Behavioural Framework** now reinforces professionalism and our shared values across the organisation. Our behavioural framework was informed by feedback from our involved customer round table session in February 2024.

Our refreshed **Human Resources Strategy** focuses on workforce development, inclusivity, and wellbeing.

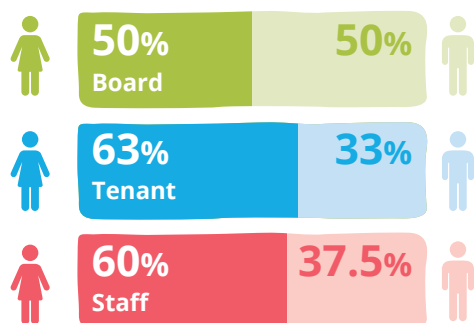
Leading with Representation and Inclusion

At Tuntum Housing Association, we believe that diverse leadership strengthens decision-making, deepens accountability, and better reflects the communities we serve. Our Board brings together individuals with a broad range of lived experiences, professional backgrounds, and perspectives. This diversity enhances our ability to govern effectively, challenge constructively, and lead with empathy.

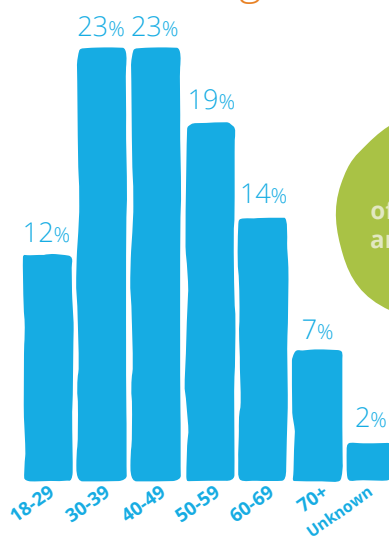


At the end of 2024-25 we completed our first set of Board and Staff census surveys, please see our results below. During 2025-26 we are actively refreshing our customer census. Customer data shown below is taken from July 2024.

Gender



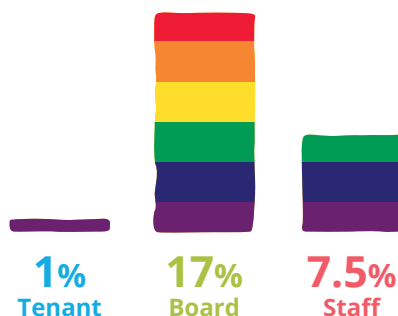
Age



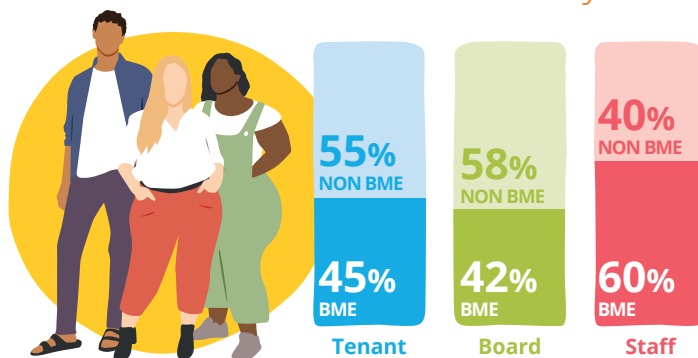
65% of our staff are between 45-64

100% of our Board are between 45-64

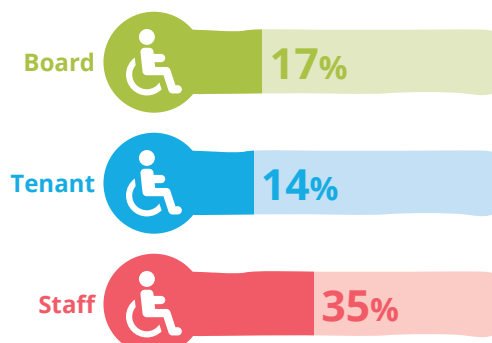
LGBTQIA+




Ethnicity



Disability and Long-term Illness





I began my journey with Tuntum Housing Association on May 4th, 2020, as a call taker for the repairs line. From day one, the most rewarding part of my role has been the opportunity to make a real difference in our local community. Supporting residents and helping to improve their homes is something I have always valued.

I have been working with Tuntum now for the past 5 years and the time has flown by, Tuntum has not only given me the chance to grow professionally but has also continued to support my understanding of the social housing sector in the asset management department.

It's great to work for an organisation that values its residents and staff and is committed to promoting positive change to the community.

Benny White – Support and Resolution Administrator
– Asset Management Team

Our focus on...

Our Homes



Every home we provide is more than bricks and mortar — it's a foundation for opportunity, wellbeing, and belonging.

From improving energy efficiency to enhancing accessibility, our commitment remains clear: to create homes that are not only fit for today, but ready for tomorrow. Over the past year, we have continued to invest in our housing stock to ensure that our customers have access to safe, comfortable, and affordable homes.

Safety and Decency – Performance

Tuntum H.A. Ltd - Tenants Satisfaction Measures data to the Regulator 31st March 2025

Building safety

BS01	Proportion of homes for which all required gas safety checks have been carried out.	99.2%
BS02	Proportion of homes for which all required fire risk assessments have been carried out.	100.0%
BS03	Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out.	100.0%
BS04	Proportion of homes for which all required legionella risk assessments have been carried out.	100.0%
BS05	Proportion of homes for which all required communal passenger lift safety checks have been carried out.	100.0%

Decent Homes Standard and repairs

RP01	Proportion of homes that do not meet the Decent Homes Standard.	0.6%
RP02 (1)	Proportion of non-emergency responsive repairs completed within the landlord's target timescale.	88.7%
RP02 (2)	Proportion of emergency responsive repairs completed within the landlord's target timescale.	82.7%



Mending Fixing and Replacing

Money spent on our homes during 2024-25.

We spent over £4.7 million in 2024-25 (£4.3 million in 2023-24) on our properties in the following areas:

	2023-24	2024-25
Re-let improvements - voids	7%	7%
Cyclical upgrades	17%	18%
Planned capital improvements	45%	39%
Responsive repairs (unplanned)	31%	36%

We have invested over **£155k** in 2024-25 (£63k in 2023-24) **in estates.**

Spent over **£67k** in 2024-25 (£42k in 2023-24) **on safety and security measures to communal areas.**

94.6% of all repairs were completed on time. (96.8% in 2023-24)

This is what our maintenance team have been up to in 2024-25:

We **replaced the roof coverings for 12 properties** as part of the Planned Roof Replacements programme. (14 in 2023-24)

We **replaced the windows and external doors to 67 properties** as part of our windows and door replacement programme. (163 in 2023-24)



We have **replaced 73 boilers.** (106 in 2023-24)

We have **upgraded 46 Kitchens.** (63 in 2023-24)

We have **upgraded 21 bathrooms.** (32 in 2023-24)

We **completed and undertook external wall work to 20 properties** as part of our external work programme. (6 in 2023-24)

We carried out **Fire stopping works to 24 properties** (15 in 2023-24)

Hostel refurbishment 1st stage 12 Flats (12 in 2023-24)

We carried out **EPC upgrading works to 72 properties** (46 in 2023-24)



New homes During 2024-25

	2024-25	2023-24
Homes started:	13	24
Homes completed:	13	9
New homes approved (not yet started):	20	1

Completed homes

Wow



80 Beech Avenue After External Insulation

Taporley Court, Stapleford



Outcrop Road, Stapleford



Our focus on...

Our Housing Services



At Tuntum, we remain committed to providing good quality housing services that meet the diverse needs of our customers.

Throughout 2023-24 we have listened to your feedback and have plans in place to improve our service offer; ensuring that our customers are able to sustain their tenancies and feel safe and secure in their homes and communities.

2024-25 2023-24

5.91%

3.31%

11% more people are ending their tenancy, increasing stock turnover to 5.91% in 2024-25.

1.99%

1.51%

Rent loss due to voids has increased to 1.99% from 1.51% in 2024-2025

Outreach service

	2024-25	2023-24
6 Syrian refugees were supported under the Vulnerable Persons Resettlement Program. The number of Syrian families supported has reduced due to some families completing their five years of support.	6	4
In July 2021 we started working with the Afghan Resettlement and Assistance Program (ARAP) and supported 13 Afghan people.	13	11
8 women refugees attended English for Speakers of Other Languages (ESOL) classes.	8	6
6 attended college in Mansfield/Ashfield.	6	
3 refugees were supported into paid employment	3	4
33 vulnerable EU migrants were supported. 2 out of the 33 secured jobs, and all had accommodation secured by their Tuntum support worker. The EU migrant numbers include referrals made to the service where support was provided (34 in 2023-24)	33	34 supported (3 secured jobs, 18 supported into accommodation)

Brighter Futures

As we continue our commitment to supporting refugees, and people in need, we're sharing an update on the progress and milestones we've supported our customers to achieve.

Each story is a testament to resilience, courage, and the profound difference that dedicated support can make in overcoming challenges and building new lives.

J's Journey to Independence

J is a 21-year-old with ADHD, Autism, and Anxiety. They came to one of our schemes - Derby Road in December 2022 after a family conflict left them homeless.

Initially withdrawn, J worked closely with their key worker, gradually building trust. Through a tailored Support Plan, J learned budgeting skills, gained confidence, and secured part-time work at a local café.

J's commitment to managing their health included walks, fitness, and staying organised. They recently moved to their own flat in Nottingham, closer to family, and are now in college while running a small beauty business. J values their experience and growth at Derby Road.

**Name has been changed for privacy*

Our focus on...

Supporting our Communities



Tuntum plays an active role in contributing towards improving the social, economic and environmental situations of local communities.

Tuntum has always prided itself on understanding that providing a good safe, affordable home is only one part of living a happy and fulfilling life, and therefore our work with community partners is critical to supporting the development of a safer, enriching, more equitable society.

Social Value

Social value is a way of measuring the positive impact that an organisation or activity has on the community and society at large. It encompasses various aspects such as:

- **Economic Benefits:** Job creation, economic growth, and financial stability.
- **Environmental Impact:** Sustainability practices, reducing carbon footprint, and conserving resources.
- **Social Wellbeing:** Improving quality of life, health, education, and community cohesion.





In essence, social value expresses the benefit to the wider society as a financial proxy; for example, providing services which prevent homelessness, deliver intensive community support for those with mental health concerns could save the Exchequer thousands of pounds, by alleviating housing waiting lists, lost days at school, police and NHS time.

We acknowledge that the very nature of Tuntum’s core activities, generates significant social value to its tenants and the wider society. For the purpose of measuring our Social Value outcomes however, Tuntum only counts those activities that are not regarded as core housing association activities.

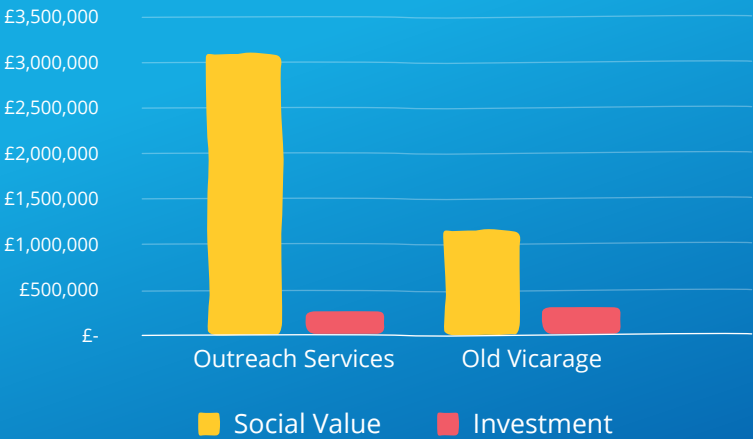
Below is the chart showing the cost of relevant social activities undertaken in the year 2024-25 and the outputs as measured by the Housing Associations Charitable Trust (HACT) calculator.



- **The Nottingham Carnival** – Tuntum works with the local community to deliver the Nottingham Carnival for the year 2024-25.
- **Old Vicarage** – scheme for people with Learning difficulties to live independently. This relates to activities that have been arranged for the residents during the year.
- **Outreach Service** – Since 2008, Tuntum has run a support service for Refugees and vulnerable EU migrants in the city of Nottingham and in the county of Nottinghamshire. The support services include English language development, assistance in integrating with the local community, placement with support in local schools, assistance with finding employment and other similar activities.

To quantify the social value, Tuntum has always used the HACT Social Value Calculator. The results below show that value calculated on these projects is justified due to the impact they are having on the wider disadvantaged communities served. The total social value provided for 2024-25 is estimated at £4,259,142.

Tuntum Social Value Calculator 2024-2025



New Garden Room at The Old Vicarage

In September 2024, we proudly unveiled the Garden Room at The Old Vicarage. This long-awaited addition stands as a symbol of our ongoing commitment to enhancing the well-being of our customers and providing them with enriching, supportive environments.

The Garden Room is designed to be a versatile and tranquil space for our customers. From gardening to meditation, art and crafts, or simply finding a peaceful retreat, the Garden Room is set to become a cherished spot within The Old Vicarage community.

The vision for the Garden Room originally came from our staff at The Old Vicarage. Their collective commitment to improving the quality of life for our customers has been instrumental in making this project a reality.

As we look ahead, we're excited to see the positive impact this new space will have on our customers' mental and emotional well-being. We know that the activities the staff have planned in the Garden Room in the coming months and years will further foster a sense of community and connection at The Old Vicarage.





Nottingham Carnival 2024

On the 18th of August 2024, Tuntum proudly participated in the Nottingham Carnival, celebrating its 25th year as a key supporter of this vibrant community event. The day was bathed in sunshine, creating the perfect Caribbean ambiance for the festivities.

Tuntum's involvement was marked by a strong sense of community and teamwork, with several staff members volunteering their time and efforts to ensure the event's success. One

of the highlights was Tuntum's Kid Zone, which was a

hive of activity

throughout the day.

Children and their parents engaged in creative arts and crafts, making memories and masterpieces to take home.



The parade itself was a spectacular showcase of Caribbean culture and heritage, with a number of troupes parading through Victoria Embankment in a dazzling display of colour, music, and creativity. The all-inclusive nature of the parade highlighted the rich diversity and unity within the community.

Tuntum is proud to continue to show its support to such an important and culturally significant event, and we look forward to continuing our support in the years to come.



Our focus on...

Our Financial Viability



Income and expenditure

Year ended 31st March 2025 (£)

Income & Expenditure	2024-25	2023-24
Total Income	£11,934,000	£10,659,000
Property Improvements	£1,777,000	£1,930,000
Routine Maintenance	£1,942,000	£1,673,000
Planned Maintenance	£813,000	£716,000
Interest & Financing Costs	£2,252,000	£2,328,000
Services	£1,683,000	£1,489,000
Management And Admin	£2,315,000	£2,049,000
Others	£148,000	£152,000
Other Non-Social Housing Activities	£262,000	£390,000
Total Expenditure	£11,192,000	£10,727,000

The above information excludes any non-cash adjustments.

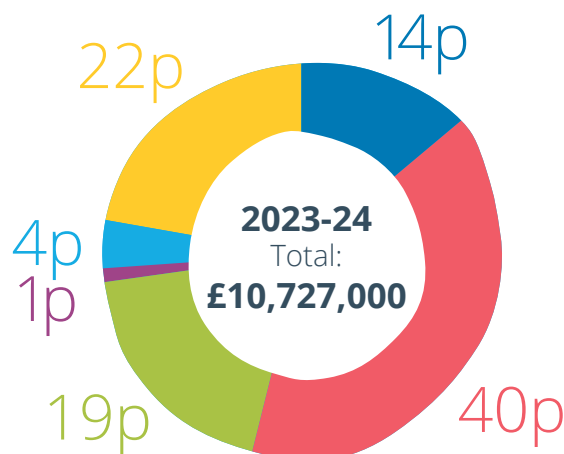
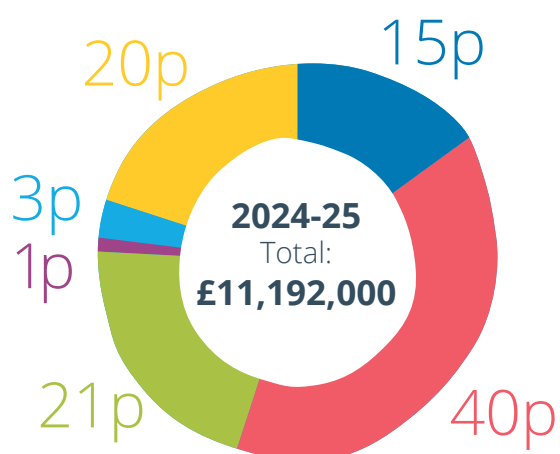
Financial Position

On 31st March 2024 And 2023 (£)

Fixed Assets	£112,273,000	£108,653,000
Current Assets	£3,082,000	£2,615,000
Current Liabilities	£3,280,000	£3,716,000
Long Term Loans	£66,160,000	£64,418,000
Pension Liability	£518,000	£674,000
Grants	£39,566,000	£37,876,000
Reserves	£5,831,000	£4,584,000

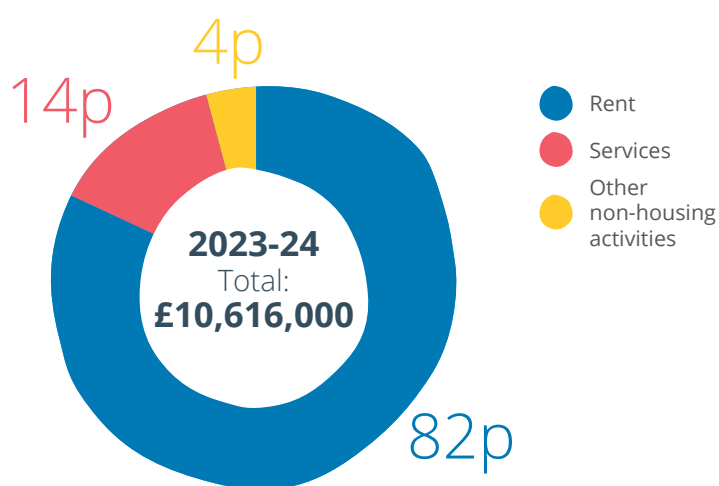
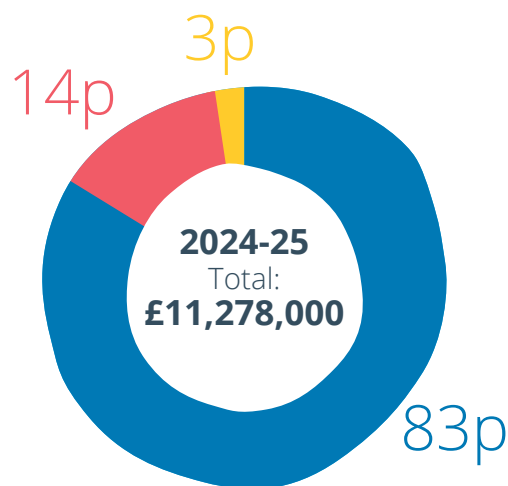
How we spent each pound

Every pound we spent was on the following:



- Services
- Repairs and improvements
- Management & admin
- Others
- Other non-social housing Activities
- Loans interest

Where each pound came from:



- Rent
- Services
- Other non-housing activities



We worked in
partnership.

Members of Tuntum Board

Junior Hemans, BA, MBA - Chair
(Retired September 2024)

Danielle Oum - Chair
(Joined September 2024)

Paul Moat, BSc (Hons), DMS, MBA,
MRICS (Retired September 2024)

Chris Jones

Kwabena Osayande, BA (Hons),
MSc

Ayyaz Ahmed, BA (Hons), FCIH,
DMS, MBA

Jackie Richards
(Resigned September 2024)

Nicholas Murphy

Janet Glass

Olu Oloruntuyi FCCA DMS

Julian Beaney

Louisa Matthews

Fiona Bebington
(Joined September 2024)

Tania Stevenson
(Joined July 2024)

Sam Webster
(Joined September 2024)



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