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# Welcome to A2Dominion's **Annual Review 2025**

## Chair's statement

Over the past year we have been focusing on the further improvements that we can make to our organisation that will give our customers a better, more successful customer experience.

Many of these changes have been making a difference to our systems and processes, and as we embed these in the organisation our customers will begin to feel a positive improvement. As a board we are pleased with what has been achieved by all our colleagues, but we acknowledge that there is much more to do and work is proceeding at pace.

#### Steps on the ladder

We have been working to improve our key areas where we know we haven't been performing as well as we should be. These improvements and adaptations that have been taking place behind the scenes are so that our colleagues have the right tools to give our customers the service that they expect and deserve.

We have made progress with our repairs and damp and mould services, creating new dedicated teams and commencing implementation of new technology such as Totalmobile which will allow us and customers to transparently see the progress of their repairs.

We know that repeated day-to-day issues such as lift repairs are what customers find frustrating, and we have appointed two new lift contractors to improve the speed and quality of our response. The contractors will have smaller areas that they manage, which we believe will mean that customers begin to experience a more localised approach. Similarly, we have expanded our team of in-house surveyors for damp and mould who will have localised geographical patches that they are responsible for.

#### **Growing financial foundations**

We have been improving our financial strength and are reporting a surplus of £116.4 million for financial year 2024/25. Whilst sector challenges remain due to economic uncertainty and high levels of inflation, we have delivered a good financial performance this year, supported in part by the sale of some of our temporary accommodation to Westminster City Council. Our underlying operating performance has shown improvement, and we have maintained our commitment to investing in the maintenance of our homes.



A range of initiatives have been implemented to reduce costs. Progress has been made with cost reductions embedded in the last two years and further savings planned for 2025/26. There is still more to do, however early signs in the last year show that these cost-saving measures are beginning to take effect, with increases in operating costs stabilising.

We have continued to maintain a positive ongoing relationship with the regulator and, following our self-referral in 2023, we are confident that we are taking the right steps with their guidance to make the significant changes needed to get things right for our customers.

#### Improving our core offer

We are on a journey as an organisation to improve our core offer to our customers. We want to make sure that we are focusing on the services that we can deliver best, which may include transferring services that would be better provided by others. Our sale of some temporary accommodation to Westminster City Council this year has been part of our plan to focus on core customers and place our effort and emphasis on projects such as improving our repairs and customer experience.

We have been investing in research on improving the way we enable our customers' voices to be heard and to understand what they need and how we can improve our services. We have been working behind the scenes on a new operating model for our customer facing teams and the delivery of a new Customer

## Chair's statement (continued)

and Community Strategy with a new, more authentic approach to tenancy and neighbourhood management. As part of our commitment to getting customers more involved in shaping and improving our services, we have recruited a new customer-led panel. This panel will make recommendations for improvement in areas we need to do better and work with other customers to share ideas and experiences.

Last year we announced that we will be focusing on regeneration and redevelopment of neighbourhoods which need the greatest amount of investment to make a real and positive impact for residents and communities. We have still been contributing to developing muchneeded new homes, delivering 925 homes across a range of tenures, including vital new key worker accommodation in Oxfordshire, and completing another phase of our regeneration of the Green Man Lane estate in Ealing, west London.

#### Strengthening our management

We have been continuing to strengthen our leadership and management across the organisation. We have introduced the new role of Chief Information Officer to oversee our work across our Change and IT functions and transform our data, technology and digital customer offering. Priya Javeri has taken on this role, bringing over twenty years' experience and a wealth of knowledge to ultimately deliver better experiences for our customers.

I am especially pleased that we have appointed Coretta Scott to our Board as our first customer member. Coretta has been actively involved in our residents' groups since 2012, and her appointment is an invaluable addition to our Board and organisation. Coretta will help us to ensure that we have our customers at the forefront of our minds when planning for the future of A2Dominion, and I am very pleased that we are working together to improve our services.

Finally, the Board and I would like to thank CEO Ian Wardle and all of our colleagues across the organisation for their tireless contribution to improving A2Dominion. Their hard work and dedication is integral to who we are, and their work to improve our organisation is key so that we can deliver the best customer offer possible.







## Performance summary



**OPERATING SURPLUS** 

£185.7m

Up by **281.3%** from 2023/24

**TURNOVER** 

£421.5m

**SURPLUS** 

£116.4m

**£21m** deficit in 2023/24

**MEAN GENDER PAY GAP** 

17.4%

Reduced from 20.9% in 2023/24

MEDIAN GENDER PAY GAP

18.3%

**18.1%** 2023/24



**CUSTOMER SATISFACTION** (TENANT SATISFACTION MEASURE)

**SOCIAL AND AFFORDABLE RENT:** 

**60.7% 58%** 2023/24

**SHARED OWNERSHIP:** 

**27.7% 23.8%** 2023/24

**SATISFACTION WITH REPAIRS** 

**63.7% 57.2%** 2023/24

**SOCIAL VALUE** 

£19.6m £12.3m 2023/24

**AVERAGE NO. OF DAYS** TO COMPLETE A REPAIR

20 ddys 14 days 2023/24

**AVERAGE DAYS TO LET** A HOME TO A NEW RESIDENT

62 ddys 30 days 2023/24

**FINANCIAL SUPPORT TO CUSTOMERS** 

£11.4m £9.7m 2023/24

**NEW HOMES COMPLETED** 

925 668 2023/24

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## Who we are

## We are a housing association with a vision to **provide homes people love to live in**.

With over 38,000 homes in management across London and southern England, we provide a wide range of homes for social, affordable and private rent, specialist housing services, as well as homes for sale and shared ownership.

Our 70,000 plus customers come from a diverse range of backgrounds with varying levels of income and we're here to provide them all with homes that are safe, high quality and sustainable.

And with social housing roots going back eight decades, we continue to ensure that every penny of surplus is reinvested into our charitable social purpose – delivering more homes and better services for customers.

#### **Building stronger foundations**

Over the course of 2024/25, we have focused on delivering our improvement plan which sets out priority actions that will help us return to a compliant rating as soon as possible. This follows our downgrade from G1 to a non-compliant G3 rating in January 2024 (our viability rating remains at V2).

We have also been streamlining our organisation to focus more on being a social landlord, reduce operating costs and cut back on activities that don't provide value for money. Where we make savings, we are reinvesting these into our homes, services, and the redevelopment and regeneration of homes and estates.

The Board believes that delivering these improvements is an enormous opportunity to re-set, rebuild and improve outcomes for customers and colleagues. They will make A2Dominion a more responsive and resilient housing association that delivers outstanding customer service and helps to address the housing needs across London and southern England.

#### We provide:

- · Social and affordable housing
- · Shared ownership
- Key worker, student and temporary accommodation
- · Supported and retirement housing
- Private and intermediate rented homes
- Market sale homes
- Community projects to help customers improve their health, wellbeing, and finances.

#### Our development

From around 850 homes in Ealing in 1988, to **over 38,000 properties in management today** 

More than 8,000 new homes built over the past ten years

£1.1bn of net assets

**100% of profits reinvested** into homes, services, and communities.





## Our **services**

#### Homes and neighbourhoods

We provide and maintain a wide range of homes from affordable and social housing to starter homes, private rent and shared ownership options. We manage outside green spaces, along with play areas and communal facilities for people to enjoy.

#### **Caring for customers**

We provide specialist support services to thousands of customers across 16 local authority areas. We offer a variety of supported services, including homes for young parents, retirement living, domestic abuse refuges and specialist schemes to tackle homelessness.

#### **Property management**

We provide property maintenance services, planned repairs and estate services, and reinvest millions of pounds each year into upgrading and improving the homes we manage.





#### **Community investment**

We provide community events, wellbeing programmes, social activities and services including employment skills to help improve communities and people's lives.

#### Land and development

We develop land to provide high quality, affordable, shared ownership and market sale new homes. An element of our future pipeline is developed in joint venture partnerships, with the majority of new homes in the future expected to be delivered from redevelopment and regeneration of our own buildings and estates, and via strategic land.

## Strategic Report

## Our performance

Our group performance is focused around **our four strategic priorities** to meet the needs of customers, to satisfy new and emerging regulatory requirements and to be an effective and sustainable organisation.

These are:













## Homes and neighbourhoods that are safe, high quality and sustainable

## Supporting the consumer standards: **safety and quality**

We are committed to ensuring all our homes are safe and well maintained, but we know that more work is needed to ensure customers feel listened to and trust us to do the right thing.

#### Our ambition

We want to be a trusted housing association where people love to live in their homes. We're delivering an extensive programme of improvements to our existing homes to meet our own and regulatory standards.



#### Our progress in 2024/25

STRATEGIC KPI	DETAILS	2024/25 ACHIEVED	2024/25 TARGET	2023/24 ACHIEVED
Repairs timescales	Percentage of emergency repairs completed to timescale	85.4%	100%	68%
Repairs timescales	Percentage of non-emergency repairs completed to timescale	74.2%	75%	68%
Cumulative planned maintenance	Percentage of planned maintenance achieved out of planned programme (kitchens, bathrooms, windows, roofs and doors)	84%	100%	37.4%
Environment and carbon reduction (average level of annual carbon production per home)	Scope 3 emissions from all A2Dominion properties	2.02 tonnes of CO <sub>2</sub> /yr	2.02 tonnes of CO₂/yr	2.04 tonnes of CO <sub>2</sub>
Fire Risk Assessment*	% of homes that have had all the necessary fire risk assessments	100%	100%	99.9%
Domestic gas*	% of properties with a valid gas safety record	99.7%	100%	99.8%
Electrical*	% of properties with a satisfactory Electrical Installation Condition Report (EICR)	83.9%	90%	86.3%
Passenger lifts*	% of homes that have had all the necessary communal passenger lift safety checks	94.1%	100%	93.2%
Water hygiene*	% of properties with a valid legionella risk assessment	99.4%	100%	95.7%
Asbestos*	% of homes that have had all the necessary asbestos management surveys or inspections	99.9%	100%	100%

<sup>\*</sup> Average compliance with LLHS – Landlord Health & Safety Compliance Measure

## Homes and neighbourhoods that are safe, high quality and sustainable

#### **Responsive repairs**

In 2024/25, 100,448 responsive repairs were carried out. On average, standard repairs were completed within 20 days, which matches our target.

To measure our tenant satisfaction more closely, we introduced Voice of the Customer at the beginning of 2025. This is where we collect resident comments following a repair and categorise these for insights, highlighting both positive feedback and areas for improvement. On average we receive 500 responses monthly through this, 71.5% of residents rated their last repair at 8 out of 10 or above. Any residents who score below 6 are contacted for follow-up and issue resolution. This has allowed us to more transparently see our feedback in real time.

#### **New technology**

We've also appointed new technology partners Totalmobile and Manifest Software Solutions, to improve efficiency, reliability, and customer experience, through a new integrated online housing repairs service.

Due to launch in 2025, the system will mean all customer repair requests are managed within one central system, rather than across multiple platforms. Customers who request repairs through our online portal My Account will be able to manage their appointments, track the progress of their repair, including updates on estimated time of arrival on the day, and review and rate the service they received.

#### Leadership

Last year we appointed Jo Evans as our first Director of Repairs & Maintenance, and Jo has expanded her team by adding three new permanent leadership roles:

- Head of Repairs to manage the joint venture partnership between our repairs contractor Mears and Pyramid Plus
- Head of Project Delivery to manage surveying and inspection of homes and repairs and to be responsible for damp and mould
- Head of Estates and Empty Homes to manage the contracts for communal cleaning and grounds maintenance on our estates. To also manage properties when customers leave them and ensure they are ready for new customers.

We've also brought the Customer Contact Centre and the Repairs Team together in the office to work more closely and resolve issues faster.

#### Lifts

Last year we identified that our lifts have not been performing as they should. We listened to customer feedback and acted by appointing two new contractors. Each contractor is responsible for a much smaller portfolio of just over 200 lifts. This will allow them to focus their time on fixing issues faster.

As well as responding to lift breakdowns, they have been completing condition assessments of all our passenger lifts, identifying any issues which may impact on the reliability and recommending enhancements to improve the performance of our lifts. The findings from the report will be used as part of our programme of improvement works to replace and upgrade lifts in 2026.

Following a restructure in September 2024, additional positions were also created including a lift engineer and a senior manager overseeing lifts and security.

#### As part of our longer-term programme of improvement works, we've also:

- Been exploring new technology that will alert us when a lift goes out of action, enabling us to fix the issues faster and notify residents in a timely way
- Carrying out an in-depth stock take of the commonly used parts, to ensure we have these in stock rather than having to wait for delivery
- Investing in signage to be put on lifts when they are out of service, which explains what the issue is and when we expect it to be resolved
- Putting in place a programme of works for next year, which will prioritise the older lifts, using the recommendations from stock condition surveys.



## Homes and neighbourhoods that are safe, high quality and sustainable

#### Maintenance spend

In 2024/25 we spent £5.8m repairing and fitting a total of 519 new kitchens and 296 new bathrooms. New windows were installed in 629 properties and 1,022 replacement doors to customers' homes at a cost of £3.7 million. We spent £3.4 million on new roofs to 165 homes, and £5.6 million on cyclical repairs & redecoration to 1,823 homes.

- We have invested in our stock over the last year; in 2024/25 the amount spent on day-to-day repairs and voids was £40.2 million. The amount spent on major repairs relating to damp and mould, and disrepair, was £2.1 million. The amount spent on mechanical and electrical repairs was £7.8 million, and our spend on building projects was £20 million.
- In 2024/25, we carried out a detailed analysis of proposed contractor costs for void works on individual properties. This approach delivered notable cost savings; however, it also presented, at first, delays in the approval and completion of void works. While properties were let within target times once ready, the overall void turnaround was impacted due to these changes and our average number of days to let a home to a new resident was 62 days this year (30 days in 2023/24).
- We had 121 properties that did not meet the Decent Homes Standard at the beginning of the last year, by the end of 2024/25 our compliance figure was 81%.





#### **Building safety**

Over the past year, we have continued to strengthen our building safety approach, embedding a culture of proactive risk management and continuous improvement across our portfolio. We have enhanced our reporting and monitoring of landlord compliance measures, ensuring that our oversight remains robust and customer centric.

#### Highlights include:

- We obtained essential compliance information on behalf of our customers for 142 buildings where responsibility lies with third-party landlords, thereby ensuring transparency and oversight even where we are not the duty holder.
- We launched a targeted engagement initiative with responsible entities to improve access to safety-related data and its accuracy, supporting our commitment to customer assurance.
- We further embedded the principles of the Building Safety Act by preparing key buildings for registration with the Building Safety Regulator, including the development of Building Safety Cases and digital golden threads of information.
- We retendered and awarded several major statutory compliance contracts to enhance performance, value for money, and resident outcomes.
- We strengthened our in-house Building Safety
  Team by introducing technical experts in fire risk,
  lifts, door entry, and electrical safety, enhancing
  assurance and oversight across our high- and
  mid-rise buildings.

## Homes and neighbourhoods that are safe, high quality and sustainable

#### Fire safety

We have made significant progress in delivering our fire safety programme, aligned with legislative expectations and best practice. In line with our risk-based strategy, we extended our programme to 2029 to incorporate additional low-rise buildings, ensuring no compromise in resident safety irrespective of building height.

#### **Highlights include:**

- 332 in-depth fire safety inspections have been completed across our mid to high-rise buildings which have potential external wall issues to help us understand more.
- 83 buildings have been identified as requiring remedial fire safety works, and we are progressing detailed plans for their resolution.
- We have secured over £1.9 million in government funding this year, bringing the total to £8.6 million to date, significantly offsetting the cost burden on our organisation and residents.
- We have invested £50.3 million to date on fire remediation across our estate.
- Our Enhanced Housing Management Team (EHMT) provides dedicated oversight and assurance across all relevant buildings, maintaining 100% compliance on weekly safety inspections.
- We have inspected 9,000 fire doors in buildings that we manage that are over 11 metres in height and invested £3.8 million replacing fire doors.

#### Damp and mould

We have expanded our team of specialist surveyors, who are trained to recognise, report and prevent damp and mould. This investment in our service means we'll carry out inspections faster, better manage complex repairs and make sure the programme of works is delivered to a good standard. Each geographical patch will now have a team of dedicated specialists who will be proactive at identifying symptoms, investigating root causes and overseeing the programme of works.

We've also introduced dedicated Case Managers who will have responsibility for tracking the progress of repairs and setting out clear timescales. They'll provide regular updates and explain the actions we're taking to customers, and having a single point of contact will improve our service and give customers a better experience.





## Homes and neighbourhoods that are safe, high quality and sustainable

#### Anti-social behaviour (ASB)

We were nominated at this year's National Annual Resolve ASB Awards for the Exemplary Partnership Award for our Early Intervention Meeting initiative, which our Anti-Social Behaviour Resolution Team (ART) implemented and have expanded to more areas.

The ART was created in November 2023 and has re-shaped how we handle reports of anti-social behaviour from our customers.

The Early Intervention Meeting involves setting up a group involving police and other local agencies, to discuss and put in place intervention measures to stop potential incidents of anti-social behaviour or crime before they happen. It's a model we are replicating across more of our boroughs and will continue to do to help tackle ASB.

The team has implemented a series of new processes, including managing customer expectations from the start, assigning a specialist for every case, and maintaining regular contact with customers.

#### Key highlights from the past year include:

- Achieving 97% of Service Level Agreement this is the % of customers we contacted within 48 hours of them reporting an issue.
- The ART supported 565 customers who reported ASB to us.
- The ART closed 414 ASB cases after finding a resolution.
- We resolved reports of anti-social behaviour of ASB within an average of 25 days, quicker than our target of 90 days.

Complex cases of ASB, such as those involving legal action, can often take longer than 90 days to get a resolution.

Last year, we updated our policies to split out neighbour disputes and noise complaints so that the way we monitor and manage ASB reports is more streamlined and accurate. These cases are managed under a new procedure and monitored separately from other reports.

## **Looking ahead**

#### Our priorities for the strategy period through to 2030 are to:

**Deliver our programme of improving homes,** based on our assessment of what we need to invest to meet legal standards, as well as our own commitments, so that our customers are safe and affordably warm.

Complete building safety cases and action plans for tall buildings to meet the requirements of the Building Safety Act for buildings over 18 metres (and extending to all buildings as part of our extension to 2029).

Ensure that we understand and fully comply with all property safety requirements, including Landlord Health & Safety compliance (LLHS). A specialist team will keep us up-to-date with legislative changes so we can keep customer homes safe.

Accelerate the redevelopment of homes and estates, considering investment needs and decarbonisation.

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## Customer care: respond and resolve with respect

# Supporting the consumer standards: **Transparency**, **influence and accountability**

#### **Our ambition**

We will listen to our customers and make sure we are delivering on our promises, especially in relation to complaints, repairs, and service delivery. We set ourselves high standards and want to meet them as well as those set by the Regulator of Social Housing and Housing Ombudsman.



#### Our progress in 2024/25

STRATEGIC KPI	2024/25 ACHIEVED	2024/25 TARGET	2023/24 ACHIEVED
Deliver social impact: social value through community work and investment*	£19.6 million**	£12.5 million	£12.3 million
Complaints – % escalated to the Ombudsman	2.85%	1%	1.28%

- \* Social value is a way to measure the impact of our projects and services. We follow a method used by the housing sector (developed by the Housing Associations' Charitable Trust) to quantify services that do not have a monetary value (such as wellbeing and mental health) and their impact. This estimates the unseen financial value to the people and communities who benefit from these services and their impacts.
- \*\* This is significantly higher than previous years as we have included all social value across the business rather than only within our community investment activities.

#### **Complaint handling**

We are committed to getting things right for our customers the first time they contact us. When we fall short of this standard, we understand it can lead to frustration and an increase in complaints. We know that our management of customer expectations and lack of proactive communication exacerbate customer frustrations, and we have been and will continue to implement changes to improve our customer experience.

In 2024/25, our Customer Contact Centre resolved 80% of queries at the first point of contact, which is an 8% improvement compared to the previous financial year.

We responded to 70.8% of Stage 1 complaints within 10 working days and 73.6% of Stage 2 complaints within 20 working days. This is an improvement on the previous year, however still below the 100% set by the Housing Ombudsman Complaint Handling Code, and our own expectations. The number of complaints received increased by 49.6% on the same period the year before, which caused significant pressure on the team to respond within the timescales set. In this period 2.85% of complaints were escalated to the Housing Ombudsman for investigation which resulted in 80 determinations.

#### **Complaints escalation**

We regret that there were four cases where the Housing Ombudsman Service issued Complaint Handling Failure Orders. This was because we took too long to respond or provide information to the Ombudsman. We reviewed the reasons why each order was made, and any learnings have been built into our wider improvement plans to reduce the risk of future orders being made.

There were also nine cases where the Housing Ombudsman Service determined severe maladministration. In each of these cases, we took too long to address issues and were required to provide a higher level of redress. We've offered our apologies to the individual residents affected and fully accept the Ombudsman's findings and recommendations.

#### **Making improvements**

We've made improvements to our systems and structures by implementing new complaint tracking and dashboard systems, giving better awareness and visibility to our complaints at an executive and director level. Monthly meetings are now held with Heads of Service to review complaint trends and address service area issues. We are also expanding our complaints team and have created a new centralised team to focus on improving Stage 2 responses.

## Stage 1 complaints:

- We received 199.9 complaints per 1,000 low-cost rental homes (LCRA) and 194.2 per 1,000 low-cost home ownership (LCHO) homes
- This is above the target of 108 for LCRA and 77 LCHO.

#### Stage 2 complaints:

- We received 47.1 complaints per 1,000 LCRA and 56 per 1,000 LCHO
- This is above the target of 6 for LCRA and 8 LCHO.

#### **Complaints Quality Assurance**

A group of 11 customers took part in a quality assurance pilot, rating the effectiveness of our complaint response letters against guidance from the Housing Ombudsman. The group looked at a sample of anonymised letters, chosen to include the full range of service areas and caseworkers. A total of 34 Stage 1 and eight Stage 2 letters were reviewed. The main areas of improvement identified included:

- Showing more empathy to customers
- Providing a named point of contact, with contact details and timeframes for planned action
- Referencing relevant policy, legislation or good practice
- Demonstrating that lessons have been learnt, and change implemented as a result.

The group's feedback is being used by the Complaints and Resolution team to provide updates to letter templates and, to inform the quality checking which takes place within the team before letters are sent to customers.



#### Listening to customers

We are continuing to look at how we can involve customers in shaping and improving our services. This year we appointed our first customer, Coretta Scott, to our Group Board. The position of customer member has been created to make sure that we are including our customers' voices in every part of the organisation and decision making. Our appointment of a customer to our Group Board allows a chance for us to have a customer helping us shape the future of our services to our residents.

We also expanded our customer involvement by launching three new customer led panels. The panels are made up of customers with varied experience and demographics, and include leasehold, shared ownership and social housing customers. Panel members have been involved in reviewing a wide range of issues including complaints, rent and service charge and communications.

#### The customer panels are:

#### 1. Digital and communications:

This co-creation group of eight involved residents have been looking at the development and testing of our digital services.

- They have been looking at the concept designs for a customer mobile app, and at focus groups they were able to make suggestions towards the format and features from the prototype.
- The group has also been providing feedback on customer communication plans, their user journey on our website and our customer annual report.
- We have asked customers to provide feedback about our future digital enhancements, including improvements to our live chat and automated phone systems, and a new platform which will improve the way you can report repairs online. These improvements, part of our digital transformation will allow customers to 'self-serve' more effectively, at a time that suits them.

#### 2. Customer affordability:

This group was set up to allow customers to scrutinise and provide ideas and suggestions related to our social purpose offer, reviewing how grant income and charitable funds are obtained, sustained, and prioritised for distribution to meet the needs of customers. They have provided feedback on how they would prioritise the funds we have available.



#### 3. Service charge survey and focus groups:

This advisory panel was set up to help us to understand some of the reasons for dissatisfaction arising from our Tenant Satisfaction Measures. We invited leaseholders and shared owners to take part in an email survey and/or a focus group. We included customers who had made a complaint about service charges during the final quarter of 2023/24, and the feedback showed high levels of dissatisfaction in the overall service charge process and the responses to their queries. This feedback has been fed into the wider service charge review project, and as a result a dedicated team to case manage queries end-to-end has been set up.

As part of our commitment to get customers more involved in shaping and improving our services, we are launching a new customer-led panel which will report to our Customer Services Committee. The panel will bring the voices of lived experience into our service improvements and decision making. The aim of the panel is to bring customers and colleagues together to 'walk in each other shoes' so that they can work in partnership to tackle the root causes of common customer complaints. Members will also support us to validate improvements and provide assurance that changes we make are having the desired impact.

## Customer and community strategy and operating model

We have been working on a strategy to implement a new, more authentic approach to tenancy and neighbourhood management, as well as how we sustain tenancies and communities. Our new Customer and Community Operating Model will aim to build stronger relationships, and work in partnership, with customers and the communities in which we operate. Over the past year we have been researching and refining our planning for what this could look like.

In August 2024 we carried out research with our general needs customers to find out our role in their homes and communities. Customers told us that they wanted more contact with their neighbourhood manager, and to see them more regularly in communities. We have established a customer offer co-creation group who will review this data in more detail to inform our new strategy and operating models. In the coming year we hope to introduce pilot changes to our strategy and operating model based on the research we have been carrying out over the last year, and the feedback from customers.

#### **Tenancy sustainment**

Our Tenancy Sustainment team helped 2,396 customers claim over £11.4 million in financial support in 2024/25, this is an increase on the £9.7 million last year.

#### **Highlights:**

- We supported 1,100 benefit claims, including housing benefit, universal credit, council tax support, pensions, and child benefits
- 100% success rate at benefit tribunals resulting in £36,853.85 in backdated payments
- 48 customers helped to access Local Authority Household Support Funding, receiving an average payment of £855 to clear rent arrears
- 107 food bank referrals awarded
- 220 food vouchers and 366 energy top up vouchers awarded
- Our in-house Tenancy Sustainment Fund supported 111 customers with £33,000 in funding to help buy essential white goods and furniture to prevent them from taking on more debt.



#### Social value

We continued to invest in our customers and in the communities we operate in, generating £19.6 million in social value in 2024/25. This is significantly higher than previous years as we have included all social value across the business.

- £8.22 million in community investment
- £4.46 million in tenancy sustainment (including employment support)
- £2.72 million in retirement living
- £4.14 million in supported housing.

## The Community Investment team continued to make a positive impact for our customers with highlights over the year including:

- Over 9,000 residents and local people supported by Community Investment
- 77 projects delivered and events held
- £560,000 external funding secured to deliver key services supporting cost of living, mental health and wellbeing
- £50,000 distributed in Grant Funds to community groups.

#### Domestic abuse service

We have a dedicated team of specialists on hand to provide practical and emotional advice and guidance, either face-to-face or via our helpline, and provide a safe place to flee and help to rebuild lives for customers affected by domestic abuse. Last year we supported 2,461 people who contacted our Oxfordshire based domestic abuse service.

A2Dominion is making good progress in working towards meeting the Domestic Abuse Housing Alliance (DAHA) standards. Over the course of the year we've developed a strong operational steering group with representation from across different teams. This has helped with embedding a strong culture towards recognising and responding to domestic abuse across the organisation. Some of the new initiatives introduced in 2024/25 to help us work towards DAHA accreditation include:

- Strengthening, advertising and embedding our Champion Network to provide support.
- Continuing the roll out of mandatory domestic abuse training – we've received positive feedback from colleagues who attended the training.
- Introducing training for repairs and maintenance managers and operatives, so they are confident with identifying and reporting any domestic abuse concerns.



#### **Tenant Satisfaction Measures**

The Regulator of Social Housing introduced Tenant Satisfaction Measures (TSMs) to show how well social housing landlords are doing at providing good quality homes and services to tenants and shared owners. These measures have been adopted by all social landlords to compare and benchmark performance. These are different to our customer satisfaction scores which are based on feedback from surveys with customers after receiving a service.

Last year was our first year reporting these, and this year our overall satisfaction with our services was 60.7% among social and affordable rent customers, and 27.7% among shared owners.

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TENANT SATISFACTION MEASURE	SOCIAL AND AFFORDABLE RENT CUSTOMERS	SHARED OWNERSHIP CUSTOMERS
Overall satisfaction (TP01)	60.7%	27.7%
Satisfaction with our overall repairs service (TP02)	63.7%	n/a
Satisfaction with the time taken to complete your most recent repair (TP03)	61.1%	n/a
Satisfaction that your home is well maintained (TP04)	63.8%	n/a
Satisfaction that your home is safe (TP05)	71.8%	47.1%
Satisfaction that we listen to your views and act upon them (TP06)	54.6%	23.8%
Satisfaction that we keep you informed about the things that matter to you (TP07)	66.9%	41.2%
Satisfaction that we treat you fairly and with respect (TP08)	69.3%	39.3%
Satisfaction with our approach to handling your complaint (TP09)	30.9%	16%
Satisfaction that we keep communal areas clean and well maintained (TP10)	61.5%	45%
Satisfaction that we make a positive contribution to the neighbourhood (TP11)	56.8%	28%
Satisfaction with our approach to handling anti-social behaviour (TP12)	55.6%	25.4%

## Looking ahead

#### Our priorities for the strategy period to 2030:

**Continue to measure Tenant Satisfaction Measures** and use customer insights from these surveys to better understand and improve services.

**Embed learning** from the results in our Customer and Community Operating Model.

**Continue to improve** our complaints handling and response processes to resolve complaints faster and more effectively.

**Provide a digital roadmap** to solve standard questions and transactions quickly and easily for customers, while providing telephone and in person responses to more complex queries and for customers who do not use digital channels.

**Undertake focused work** to improve the customer experience, including leasehold customers, where satisfaction tends to be lower.

Annual Review 2025



## Development to meet housing needs

At the very heart of our corporate strategy is a clear ambition to get back to our roots, being a trusted housing association that provides safe, high-quality homes and services, and working towards our new vision to provide homes that people love to live in. To achieve all this, we are refocussing priorities to use our resources in a better way to deliver improved services for customers.

This year we have developed our new Development and Regeneration Strategy, focusing on aligning it to our core business objectives. The strategy supports our commitment to improving existing customers' homes, while, wherever possible also taking the opportunity to develop much needed social housing in partnership with key local stakeholders.

#### **Our ambition:**

- Redevelop homes and estates where they are not economically sustainable, considering investment needs and how we can provide warmer, healthier homes for our customers.
- Build homes for social and private sale with profits reinvested into providing more homes for affordable and social rent.
- Meet our sustainability and carbon targets.
- Mitigate economic pressures by reviewing our long-term partnerships, and find ways to share opportunities, control costs, protect margins and minimise risks.



#### New homes handed over

We completed 925 homes in 2024/25, surpassing our target.

Of these, 346 were affordable homes, including shared ownership, affordable, and social rent homes.

NEW HOMES	2024/25 ACHIEVED	2024/25 TARGET	2023/24 ACHIEVED
New homes handed over	925	883	668
New homes starting on site	0	0	9
Sales (number of homes and sales income)	169 units, £62.2m	163 units, £56.0m	281 units, £87.8m

## Development to meet housing needs

#### Starts on site

We are committed to improving the living standards of our customers' homes and providing them with safe, high quality and sustainable properties. This year we have started implementing our change in strategic direction for development. This involves reducing the number of new developments starting on site to allow us to focus on redevelopment and improvement of our customers' existing homes. In the last 12 months, we have invested £38.4 million into planned maintenance and improvements in existing customers' homes (planned kitchen and bathroom replacements, planned cyclical and roof maintenance and planned mechanical and electrical maintenance).

In the next 12 months we'll start identifying new affordable housing opportunities for redevelopment, regeneration and joint venture development, with an aim to recommence new starts on site in financial year 2026/27. We're also looking at how we can maximise the potential of our existing strategic land portfolio, with a pipeline of up to 5,000 new homes.

#### Sales

We completed the sale of 169 homes, worth £62.2 million. The number of units we sold was six units above our target for the year, with sales revenue coming in £6.2 million above budget.



#### Looking ahead

#### Our priorities for the strategy period to 2030:

**Continue to deliver** high quality, sustainable affordable homes.

Deliver our existing build programme as forecast.

**Work towards ensuring** our Regeneration & Development Business Plan is self-financing to support business objectives.

**Continue our programme** of disposing non-core assets in order to deploy more of our capital in support of our social housing activity.

**Regularly review our projects** to ensure they continue to meet targets and achieve the returns required to fund our affordable homes.

**Investigate and implement new ways** of funding and partnerships with key stakeholders.



# We will remain financially secure and meet governance, compliance, and regulatory requirements to provide assurances for all our stakeholders

We have made progress on our improvement plan and are continuing to work closely with the Regulator of Social Housing towards completing this by December 2025.

#### **Our ambition:**

- We will manage our cost base to sustain service delivery and help withstand external shocks.
- We will provide a value for money service, maximise our social impact and look at new income streams to grow.
- We will use benchmarking to understand the potential to improve, and business intelligence to target our resources.
- We will take our responsibility seriously around environmental impact, improving performance and reduce our carbon emissions.



STRATEGIC KPI	2024/25 ACHIEVED	2024/25 TARGET	2023/24 ACHIEVED
Improve our financial performance: operating margin	15.1%	17.1%	4.8%
Sales margin (including joint venture sales)	12.0%	13.1%	9.5%
Safeguard/maintain confidence of our lenders, stakeholders, and shareholders: credit rating	А	А	А
Regulatory rating	G3/V2	G3/V2	G3/V2
Ensure we have the right people, resources, and excellence to protect the organisation: colleague engagement	70%	79%	78%

#### 6

## A strong, sustainable and effective organisation

## Our financial performance against a backdrop of continuing challenge

We are reporting a surplus of £116.4 million for 2024/25 (£21.0 million deficit reported for 2023/24). We had an operating surplus of £185.7 million, and £102.2 million of income from the sale of non-core assets (see next section on disposing of non-core assets). Our surplus will be used to continue investment in existing home, providing safe, affordable, quality housing and ensuring our financial viability. For a full financial performance summary please see pages 25 to 26.

## Identifying investment opportunities through disposing of non-core assets

As part of our re-focus of priorities, we have been evaluating some of our stock and identifying any properties or schemes that don't provide the right value for money for us or sit outside our core activities or geographical areas of operation.

We have identified our private rent portfolio as one of these opportunities, and during 2024/25 started a process of selling some of our private rent properties once existing tenancies end. We have so far sold 91 private rent properties, with a future programme looking to sell up to a further 1,000 properties over the next three to five years.

#### Temporary accommodation

In 2024 we identified an opportunity to sell a package of temporary accommodation properties in Westminster to Westminster City Council. In March 2025, following a formal consultation process with customers, we sold 340 properties to Westminster City Council. The sale of these homes, and any future stock disposals will help us to invest in improving our existing customers' homes and streamline our business to provide better value for money across our portfolio.



#### **Regulatory ratings**

We are working through our Building Stronger Foundations Together improvement plan following our downgrade to a non-compliant G3/V2 rating in January 2024 by the Housing Regulator.

The plan, which includes our Voluntary Undertaking (VU), focuses on improving services for our customers whilst strengthening our organisation across nine themes:

#### 1. High quality data

Improving the data we hold on our customers and properties.

#### 2. More effective financial governance

Whilst ensuring our finances are regularly monitored.

#### 3. Stronger risk management

Ensuring risks are always considered and contingency plans put in place, if needed.

#### 4. Confident business planning

Ensuring business plans are stress tested and risks are managed.

#### 5. Stronger Board effectiveness

Providing more training and support for our boards.

#### 6. Improved repairs and complaints

Improving our key customer-facing services.

#### 7. Effectively managed complex buildings

Meeting all our landlord responsibilities and improving our management of third parties.

#### 8. Accurate rent and service charge setting

Reviewing how we set rent and service charges to make sure they are accurate.

#### 9. Improve commercial processes

Improve how we evaluate any new development opportunities to reduce risk.

We have made strong progress on the improvement plan this year and are on track to deliver the improvement plan by 2026, subject to approval by the regulator. We are also working in parallel to ensure that we are prepared for the Consumer "C" grading.

We recognise there is a subtle difference between delivering milestones and delivering outcomes. Our Board and Executive team are focused on delivering and embedding outcomes to improve our organisation and fully enable us to deliver homes our customers love to live in. We are now moving into seeking external assurance on the milestones we have delivered so far, and assurance that we are achieving our intended outcomes.

## A strong, sustainable and effective organisation

#### **Financial stability**

We remain financially strong, and Fitch maintained our A credit rating in October 2024. The ratings agency revised the outlook from 'stable' to 'negative'. Fitch's rating of A with negative outlook recognises that, against the continuing challenging macroeconomic environment, A2Dominion remains a good investment with a strong ability to meet its financial commitments.

#### Colleague engagement

Our colleague engagement results dipped from 78% to 70% (March 2025). This figure is based on how colleagues feel in terms of pride to work for the A2Dominion, caring about the future and whether they would recommend A2Dominion as a good place to work. These results, have fed into the Wellbeing action plan, targeting how to better support employee wellbeing and improve engagement.

#### **Equality, Diversity & Inclusion:**

#### This year we have:

- Further narrowed the mean gender pay gap in the past 12 months from 20.9% in 2023 to 17.4% in 2024.
- Published our ethnicity pay gap, a slight increase from 2023 from 16.99 to 17.20%.
- Appointed an Early Talent Manager who has implemented a more targeted apprenticeship programme to both grow our talent and bring in new talent where there are specific skills gaps.
- Launched our second inclusive
   resourcing training module, focusing
   on disability awareness. The module
   is designed for hiring managers and
   recruiters with practical knowledge to
   create a more inclusive hiring process for
   candidates to feel valued and supported
   throughout the recruitment process.
- Completed our first reverse mentoring programme between our CEO and colleagues. Two of our employees had several mentoring sessions providing insight and alternative perspectives on a range of topics.

 Continued to offer flexible and hybrid working options as part of our employee value proposition.
 This provides an attractive offer for those seeking a healthier work-life balance, offering a reduced commute and increased flexibility around personal commitments. It also offers us greater access to talent across the country.



## A strong, sustainable and effective organisation

## Digital transformation and cyber security

This year we've created a new technology roadmap to support delivery of our improvement plan and better equip us to provide quality homes and services to our customers. As part of the roadmap we will be procuring a new housing management system and delivering improvements to our customer experience through a new omni-channel platform.

Over the course of the year we also implemented new ways of working for how we manage data across our organisation. As we roll out new devices and change our current operating systems, we will improve our user experience by providing our colleagues with modern tools that can help them improve service delivery.

Cybersecurity remains a key priority and we continue to improve our cyber security through our dedicated cyber team. This year we retained our Cyber Essentials Plus certification, providing assurance around our security systems and controls.

At the beginning of 2025 we started piloting use of Al through Microsoft's CoPilot and Microsoft Agent to help us not only to improve productivity but to expedite implementation of solutions to solve complex problems such as managing complaints. We are also exploring predictive modelling for complaints and for damp and mould.

We have embarked upon a new project to implement 'Best of Breed' Housing Management System that will not only improve our internal colleagues' experience but facilitate improved service delivery to our customers.

## Environmental, Social and Governance (ESG) reporting

We published our fourth ESG report in 2024, showing our commitment to sustainability and highlighting the progress we're making to improve customers' homes.

Overall, more than 80% of all our homes are now rated EPC C and above, this is a marked improvement from just five years ago when the figure stood at 56%.

### Looking ahead

#### From 2025/26 and in the years ahead, we will:

**Drive efficiency** to manage down costs in proportion to our income.

**Ensure our IT and data systems provide maximum benefit** for our customers and colleagues.

Continue our **Equality**, **Diversity & Inclusion** plan.

**Be more accessible and responsive** for our customers.

We will develop a Digital, Data & Technology (DDaT) strategy which will be underpinned by our Technology Roadmap. We will also develop a detailed Digital Strategy and that sets out our roadmap to transform customer experience through deployment of innovative technology.

Annual Review 2025



# Financial performance summary

## The sector challenges of previous years remain, with the continuing impact of economic uncertainty and high levels of inflation.

These factors have significantly impacted the sector finances including debt financing, insurance premiums, maintenance, and construction. The increase in construction activity has further driven up scheme costs, putting pressure on project viability and making it more difficult to deliver developments within budget and increases in maintenance including costs for building safety and damp and mould impacting operational costs.

The Group looks at various ways to mitigate these pressures and is assisted by a balance sheet that remains robust, underpinned by strong liquidity and over £3.5 billion in assets and investments. Additionally on the cost front a range of initiatives have already been implemented to reduce costs. While progress has been made—particularly with cost reductions embedded in 2023/24 and 2024/25 with further savings planned for 2025/26—there is still more to do. These cost-saving

measures are beginning to take effect, with increases in operating costs stabilising after the significant increases seen in previous years. These efforts are key to enabling reinvestment in the Group's strategic priority areas.

The Group's overall surplus and operating surplus was supported by a significant stock disposal of temporary accommodation units to Westminster City Council (WCC). Beyond this, the underlying operating performance has shown improvement. At the same time, the Group has maintained its commitment to investing in the maintenance of its housing stock, ensuring homes remain safe and well-maintained. However, these overall financial benefits were adversely affected by downward valuation movements in both freehold investments (due in part to regulatory uncertainty creating declining yields on ground rent portfolios) and investment properties (due to a mix of economic, regulatory and market driven factors including increased borrowing costs, inflation, cost of living pressures and mortgage affordability). A deferred tax credit in year has partially offset these downward valuation movements.

Group statement of comprehensive income and expenditure	2025 <b>£m</b>	2024 <b>£m</b>
Turnover	421.5	399.6
Cost of sales	(82.1)	(86.5)
Operating costs	(275.5)	(293.9)
Surplus on sale of fixed assets	116.5	27.4
Share of jointly controlled entity operating profit	5.3	2.1
Operating surplus	185.7	48.7
Operating margin	44.1%	12.2%
Net interest charges	(64.9)	(61.5)
Surplus/(Deficit) after interest charges	120.8	(12.8)
Change in fair value of investments	(10.0)	0.1
Movement in fair value of financial instruments	2.1	2.5
Movement in fair value of investment properties	(12.9)	(14.5)
Tax on surplus/(deficit) on ordinary activities	16.8	4.6
Non-controlling interest	(0.4)	(0.9)
Surplus/(Deficit) for the financial year	116.4	(21.0)



## Financial performance

## SUMMARY (continued)

Turnover for the year increased by 5.5% (2024: 2.7%), driven primarily by growth in social housing lettings income. Additional contributions came from joint ventures and property sales. The Group reported an overall surplus of £116.4 million for the year, compared to a £21.0 million deficit in 2024.

Operating surplus rose significantly by £137.0 million (2024: £5.3 million). Excluding a one-off stock transfer gain of £102.2 million included in surplus on sale of fixed assets, the Group has achieved an operating profit of £83.5 million - up £34.8 million from the previous year, representing a 71.5% increase.

Operating costs remain under pressure from inflation and supply chain challenges. However, through effective cost control and strategic initiatives, most areas experienced increases below the rate of inflation. Operating costs in total fell by £18.4 million, a 6.3% reduction (2024: 8.6% increase) and excluding impairments year on year, operating costs rose by 3.1%.

As outlined in last year's annual report, the Group has undertaken a comprehensive review of its cost base and continues to implement initiatives aimed at reducing expenses. These efforts support targeted investment in areas of greatest need and reinforce our commitment to improving customers' homes and delivering high-impact services.

Although the overall development pipeline is contracting - mitigating some financial risks - the Group continues to assess the viability of new schemes. This year, £0.7 million in development costs were written off (2024: £1.5 million), and scheme impairments totalled £0.8 million (2024: £12.6 million), included in cost of sales. The Group also completed 169 unit sales (2024: 281).

Investment in and maintaining our existing stock remains a priority, with £91.4 million spent on responsive repairs, planned maintenance, and major works on our social housing stock (2024: £96.8 million).

Net interest charges increased by £3.4 million compared to the previous year, which had benefited from a £5.4 million finance cost credit from the repayment of a bond at a discount. Interest payable on borrowings decreased by £5.3 million, reflecting a year-on-year reduction in total loans and borrowings of £96.5 million.

Group statement of financial position	2025 <b>£m</b>	2024 <b>£</b> m
Fixed assets and investments	3,419.7	3,574.9
Current assets	362.7	240.6
Creditors including loans and borrowings	(1,639.5)	(1,767.6)
Deferred grant	(1,002.3)	(1,030.7)
Non-controlling interest	(2.0)	(1.6)
Net reserves	1,138.6	1,015.6

Fixed assets and investments declined year on year, primarily due to the disposal of units under the stock transfer and downward revaluations and impairments of investments. Additionally, investments in jointly controlled entities decreased as several partnerships approached their conclusion.

With the development pipeline reducing, current assets were affected by a reduction in work in progress. However, the overall level of current assets increased, largely due to funds receivable from the stock transfer sale (received in April 2025).

Total creditors decreased compared to the previous year, reflecting a reduction in loans and borrowings as well as a decline in deferred capital grant liabilities.

## **Board of management**



Alan Collett Chair

Alan has an extensive background in private sector housing development, investment, and valuation. He was President of the Royal Institution of Chartered Surveyors (RICS) for 2012/13, and recently completed a 9-year term as Non-Executive Director of the Hyde Group, where he was Chair for the last three years. Previous non-executive roles include being a Board Member at the Empty Homes Agency, and Chairman of the British Property Federation Residential Committee.

He is currently a director of M&G Residential Limited Partnership, an Honorary Fellow of the University College of Estate Management, an adviser to Hearthstone Investments and the home investor fund. With a strong interest in providing new homes, Alan was also a member of the National House Building Council for 9 years.



**Elaine Elkington** 

Elaine is the owner and director of Elaine Elkington and Associates Limited, an independent consultancy business working in housing management, regeneration, strategy development, and organisational performance turnaround.

Elaine was previously a Trustee and Governing Board member at the Chartered Institute of Housing and remains a fellow of the professional body. She is currently a Group Board Member of H21, a national retirement living specialist housing association. Elaine joined the Group Board and Customer Service Committee in February 2024 and was appointed Senior Independent Director in late March 2025.



**Rachel Bowden** 

Rachel is a Chartered Internal Auditor and the Founder and Director of Thinking Audit Ltd, providing governance and assurance support to a diverse range of organisations from local authorities to FTSE100 businesses. Rachel is our Chair of the Audit, Risk and Assurance Committee. Rachel was Senior Independent Director for all but the last week of 2024/25.



Paul Fiddaman

Paul has over 30 years' experience in the housing sector, and is the Group CEO of Karbon Homes, a housing association based in the North of England. Paul is a Chartered Accountant, and a very experienced non-Executive in the housing and charitable sectors. Paul is the current Chair of the Northern Housing Consortium, and the North East Housing Partnership. Paul joined the Group Board in April 2024 and is a member of the Finance Committee.

#### **Board of management**





**Andrew Kirkman** 

Andrew is Chief Financial Officer of CLS Holdings PLC, a FTSE 250 property investment company. Previously, he was Finance Director at Harworth Group PLC and Finance Director at Viridor, as well as Chief Financial Officer at Balfour Beatty Capital and Global Head of Corporate Finance at Bovis Lend Lease. Andrew is a Fellow of the Institute of Chartered Accountants and has an MA (Oxon) in Politics, Philosophy and Economics. Andrew is a member of our Finance Committee.



**Alex Roth** 

Alex has worked in the technology and digital space for over 20 years across a range of industries and organisations. He is a specialist in digital transformation, both from a technology and organisational change perspective. Alex was the Global Head of Digital Delivery for British American Tobacco before taking up the role of Chief Information Officer for Landsec. He is currently Chief Digital Officer at Informa. Alex is a co-optee on A2Dominion's Customer Service Committee and a member of the Audit, Risk and Assurance Committee.



**Emma Palmer** 

Emma is the Chief Executive of Eastlight Community Homes. She has also worked across a range of housing associations and local authorities including Greenfields Community Housing, East Thames, Estuary Housing Association and Moat. Emma is a Fellow of the Chartered Institute of Housing, Chair of Buildfast and, in June 2023, she was granted the Lifetime Achievement Award at Inside Housing's Housing Heroes Awards. She joined the Group Board at A2Dominion in April 2024 and is the Chair of the Customer Service Committee.



Appointed 1 January 2025

#### **Coretta Scott**

Coretta is A2Dominion's first resident Board member, she has been a member of the Customer Service Committee since 2022 and involved in various resident groups since 2012. Coretta currently works as an Asset Project Delivery Manager at Notting Hill Genesis and has worked in various roles within customer services, neighbourhood services, housing services, project development and acquisitions.

#### **Board of management**





**Nigel Turner** 

Nigel has worked in the development and investment sector for over 30 years having previously been COO at McCarthy Stone and Executive Director for Developments, Property and Business Services at Kier Group. He is a chartered surveyor, with extensive experience in development and regeneration and a particular focus on operational excellence, quality, and customers. Nigel is Chair of our Strategic Development and Assets Committee. He is also on our Customer Services Committee.



**Dennis Watson** 

Dennis has over 35 years' experience in the banking sector. His last role at Barclays was Managing Director and Head of Real Estate, leading teams that serviced the bank's UK commercial and residential property companies. He has also run teams focussed on structuring funding solutions for the Housing Association, Local Authority, Education and Project Finance sectors. Dennis is Chair of our Finance Committee and a member of our Strategic Development and Assets Committee.



Ian Wardle
Group Chief Executive

lan has overall responsibility for the management of A2Dominion. He joined the company in September 2022, having previously been Chief Executive at Thirteen Group since 2016. Prior to this, lan was Managing Director of Reading Borough Council, Director of Regeneration Services at Redcar & Cleveland Borough Council, Project Director for the Sunniside Regeneration Project in Sunderland, and Development Director at Taylor Wimpey.



**Louise Wilson** 

Louise is a highly experienced people professional who has led the global people functions at high street retailers The Body Shop and Clarks the shoe company. She now works as an advisor, mentor, and leadership facilitator for various organisations. Louise she sits on the Board and is Chair of the Remuneration Committee of Suffolk Group Holdings (Trading as Vertas Group); Louise also sits on the Board and committees of Saffron Building Society; and sits on the Board, Services and People committees of Thames Reach. Louise Chairs our Governance, People & Remuneration Committee.

## **Executive officers**



**Ian Wardle** Group Chief Executive See lan's bio on page 30.



#### **Tracey Barnes** Chief Finance Officer

Tracey is responsible for the financial and central services within the Group. She has over 35 years' experience in finance roles, including as a director at board level with experience in the social housing, consumer products and manufacturing sectors across four continents. Tracey previously worked at Sovereign Housing Association, where

she was Chief Finance Officer. Prior to this, she worked at Diageo for 20 years, holding a number of roles including Chief Finance Officer of East African Breweries Ltd, Chief Finance Officer of Diageo Ireland, and Managing Director of Diageo Business Services India. Tracey joined A2Dominion in February 2023.



Kate Gascoigne Chief Customer Officer

Kate's area of responsibility is customer facing services for the Group. She has almost 20 years' experience in the housing sector and has worked for 15 years as a turnaround consultant for large housing associations, contractors, and local government. Kate also spent five years as an Executive Director at two separate

housing associations in the northwest, Irwell Valley and Your Housing Group. Kate joined A2Dominion as a consultant in February 2023 from Vivid Homes based in Portsmouth. She was appointed to the role of Chief Customer Officer on a permanent basis in December 2023.



**Priya Javeri** Chief Information Officer

Priya is responsible for the Group's Change & IT functions. With over 23 years' experience in IT and 10 years in senior leadership roles, she has extensive experience of technology-led transformations across both the public

Appointed December 2024

and private sectors. This includes with the London Borough of Enfield, Seetec, the Royal Borough of Kensington & Chelsea, Westminster City Council, and the London Borough of Waltham Forest.



**Andrew Warner** Chief Repairs Officer

Andrew is responsible for the strategy, delivery and performance of our repairs and maintenance services, including damp and mould. He has over 25 years' experience in operational, strategic and transformational roles, having held a range of senior positions in both private and non-profit organisations. Andrew joined us

Appointed August 2025

from Shepherds Bush Housing Association, a subsidiary of the Guinness Partnership, having led the Association through a successful merger with Guinness. Prior to being Managing Director of Shepherds Bush, Andrew was director of Business Improvement at the National Pharmacy Association.

**Michael Reece** was a member of the executive as Chief Property Officer at A2Dominion until September 2025. **David Matthewman** was a member of the executive as Executive Director of Special Projects until June 2025.

For our full annual report and accounts please go to

# a2dominiongroup.co.uk/about/reports-and-accounts



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