



# ANNUAL REPORT TO TENANTS

1 April 2023 to 31 March 2024

Each year the Association reports to all our tenants on how we are meeting the current 'consumer standards' set by the Regulator for Social Housing. These national 'standards' have been revised and amended from the 1 April 2024 and now fall under the following headings:-

**1** Transparency, Influence and Accountability;

**2** Safety and Quality;

**3** Tenancy;

**4** Neighbourhoods and Communities;

**5** Value for Money;

**6** Governance and Financial Viability;

**7** Rents;

White Horse Housing has undertaken a complete 'self-assessment' of the four new consumer standards to ensure we identify any gaps in compliance and have agreed action plans to achieve full compliance by December 2024. We must now demonstrate we comply with these standards to our tenants, the regulator and other stakeholders, such as our funders.

We hope this report gives you a flavour of what we have achieved and how we have performed during the financial year 2023-24.



## White Horse Housing Association

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# 1

## Transparency, Influence and Accountability Standard

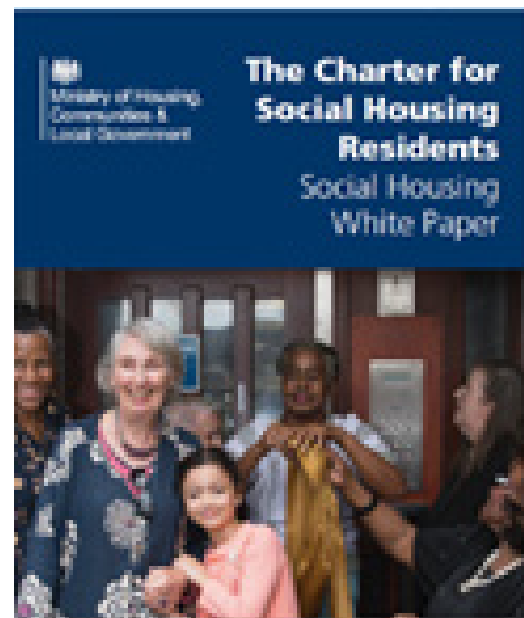
This standard covers “customer service, choice and complaints, involvement and empowerment and understanding and responding to the diverse needs of tenants”.

Resident involvement and engagement is a key priority for White Horse Housing. Over recent years the Association has also sought to strengthen its tenant involvement structures by improving and enhancing our Resident Involvement Policy and embracing a range of new policies.



### These included:

1. Improving the use of technology to engage with tenants, such as enhancing the Tenants' Portal and implementing 'on-line' meetings;
2. Adopting the National Housing Federation's **Tenants' Together Charter**;
3. Increasing the role of the Residents' Scrutiny Panel to include monitoring performance, complaints, reviewing services and implementing the Tenants Charter;
4. Strengthening the link between tenants and the Board;
5. Including shared owners within our involvement structures;
6. Improving access to our new complaints procedure and reporting the number, type and outcomes of each complaint received;
7. Providing a dedicated e-mail address to report any Health & Safety issues that occur in our homes; and,
8. Provide resources and training opportunities to ensure tenants can make a full contribution where they wish to.



The Operations Team, Led by Belinda Eastland, have continued to implement these changes and strengthening our tenant engagement processes where practicable. Face to face meetings across our area of operation have continued this year and it is fantastic for staff to meet our tenants in person to discuss our range of services.

### Activity during the year has included:

- Organising and hosting 3 Tenant Feedback Groups in various locations;
- Arranging a 'tenants' fun day to help celebrate our 40th anniversary;
- Scrutiny Panel members attending the annual Board 'Away Day' to discuss ideas for improving services;
- Continuing to implement the **Together with Tenants** Charter;
- Published the complaints procedure more widely to provide easy access for tenants if things go wrong.

Most importantly, we have continued to support and provide training to those residents on the Scrutiny Panel to give them the tools to undertake their roles effectively. This year, the panel have worked on a number of important issues, including:

- Reviewing the feedback from the latest Tenant Satisfaction Survey and making recommendations for further improvement;
- Reviewing the Association's new Damp & Mould and Pest Control Policies;
- Working with the Maintenance Manager on the letting of the new grounds maintenance contracts;
- Jointly agreeing – with our Board - our new 'statement of purpose' - ***“To be a trusted provider of excellent services and affordable, sustainable homes, working together with rural communities”***.
- Discussing the review of the Asset Management Strategy;
- Reviewing the new 'consumer standards' and our self-assessment against it.

## Resident Feedback in 2023-24

This year the Resident Feedback meetings covered a wide range of topics that were of interest to our tenants across the county. **These included:**

- A demonstration of the new **'My Tenancy Account'** Portal on Homemaster;
- A outline of the latest tenant satisfaction results;
- Information on the help available to tackle the 'cost of living crisis';
- A discussion on the repairs service and the volumes reported each year;
- How we plan to improve the energy efficiency of our homes;
- An over view of the current development programme;

Feedback from residents at all our meetings is recorded and action taken wherever possible. In this way we can demonstrate how we have listened to your views and responded with changes to the way we deliver our services.



Resident Group Meeting



**The following table highlights some of things we have done:**

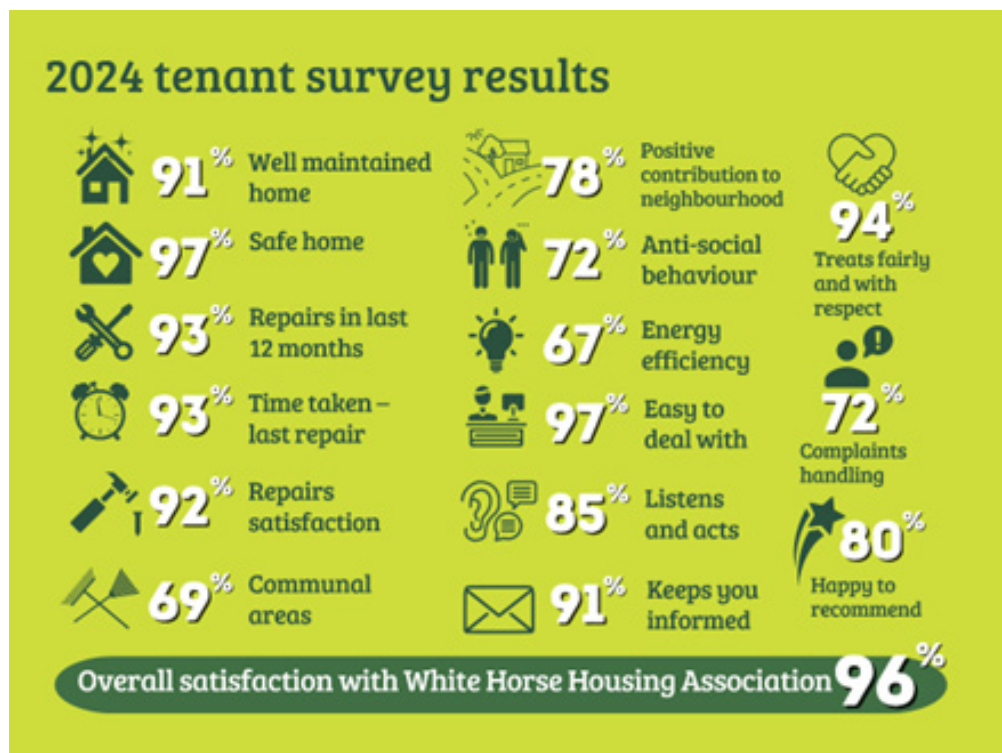
What You Said	What We did
Some tenants said they were dissatisfied with the standard of the grounds maintenance service on their development.	Following a full review of our grounds maintenance contract with the resident Scrutiny Panel we successfully re-let the contract and have had good feedback from tenants regarding the new contractors.
Additional external lighting was requested by tenants on some schemes.	Following consultations, additional lighting is to be installed on some schemes.
Tenants requested assistance with getting on to the <b>My Tenancy Account</b> portal..	We gave demonstrations at the resident feedback groups this summer.
Tenants asked how the solar panels work on the roof.	We have designed a leaflet about solar panels and made it available to tenants.
Tenants asked if they could have security lighting to their car park.	Solar lighting has been installed.
Some tenants asked for more insulation in their homes.	We have an ongoing retrofit programme of improvements and many homes have had insulation added this year.
Tenants requested help with energy bills.	We spent £3,063 from our 'discretionary support fund' last year assisting those tenants struggling with their heating bills.
Tenants wanted to see their estates more wildlife friendly.	Together with tenants we have created a wildlife area in some of our schemes. We have also sited hedgehog houses in one location. In some schemes we have swift boxes, bat boxes and wildflower areas.
Some tenants would like the 'right to buy' their homes.	Although this is not possible, we will continue to develop shared ownership homes where tenants can purchase a minimum 10% share, thereby helping them get on to the property ladder.
Some tenants felt the Website was not user friendly.	We have made many improvements recently and have initiated a project to bring the website up to date.
Many tenants wanted skips provided.	We provided complimentary skips at eight schemes last year for tenants to use.
Some tenants want us to be "Greener".	We have a comprehensive sustainability strategy in place which includes offering tenants the option of email correspondence rather than paper correspondence. Eighty seven of our households (20%) have taken this up.
Some tenants asked for damp remedies to be a lot quicker.	We have introduced a new damp and mould procedure which ensures we assess any reports of damp and mould within 5 days. If an inspection is required this is done within 14 days.
Some tenants asked for clarity on their responsibilities for pest control.	We have developed a pest control 'triage' procedure, enhanced our advice to tenants and revised the pest control leaflet.

**Tenant Satisfaction Survey:** The Association completed its most recent Tenant Satisfaction Survey in December 2023. The survey was undertaken by independent consultants, Acuity. Each returned survey contained a wide range of valuable comments and opinions for us to digest, review and act upon.

We are now required to undertake these surveys every 2 years and report the results to our regulator. Therefore, the next full survey will be undertaken in the Autumn of 2025.

The results overall were excellent and showed an improvement on the previous survey. This fantastic achievement shows us to be one of the best performing housing associations in the country. Indeed, when benchmarked against a wide range of other national associations, of all sizes, we are top of the results table in almost every category.

The results showed that overall satisfaction for our services increased to an amazing **96%**. We also achieved a 'Net Promotor Score' of **75**, demonstrating that a large number of loyal and happy tenants are willing to promote White Horse Housing's services to other people. The diagram below sets out the key findings:



**Complaints:** The Association strives to ensure we provide high “quality and inclusive housing management services to our tenants” and that we deliver “excellence in repairs and maintenance”. It is therefore essential that we take complaints seriously and fully investigate each one to understand why our service has failed and why the tenant feels dissatisfied. We will always act where necessary to rectify the issue and then learn from that process to try and prevent similar complaints in the future.

In 2023-24 we received **7** formal complaints. Of these, **6** were logged, investigated and completed within Stage One of our Complaints Procedure, although a few required an extension of time to be fully investigated. This was agreed in advance with the complainant. **1** further complaint was resolved at Stage 2 of the Complaints Procedure. Of the complaints received:

- 1 was relating to damage to property whilst a repair was being carried out;
- 1 was relating to dissatisfaction with a repair;
- 1 was relating to dissatisfaction with wiring in a new build home and blocked drains;
- 1 was relating to a feeling that WHHA did not address a neighbour nuisance issue;
- 1 was related to a heating breakdown; and,
- 2 were relating to the attitude of a contractor's operative whilst in a tenant's home.

Most importantly, the Association spends time analysing each complaint we receive to understand exactly what has gone wrong and what we can do to prevent it happening again. Some of the improvement measures we have implemented as a result include:

- ✓ Ensuring choice is given to tenants when retiling bathrooms and kitchens;
- ✓ Ensuring our contractors are aware of bespoke access arrangements;
- ✓ Ensuring contractors remind operatives to our Code of Conduct in team meetings;
- ✓ Arranging for the Scrutiny Panel to assist with neighbour nuisance issues where it is possible by offering a mediation option run by the tenants themselves;
- ✓ Complaints will be revisited in six months' to follow up on the outcomes.

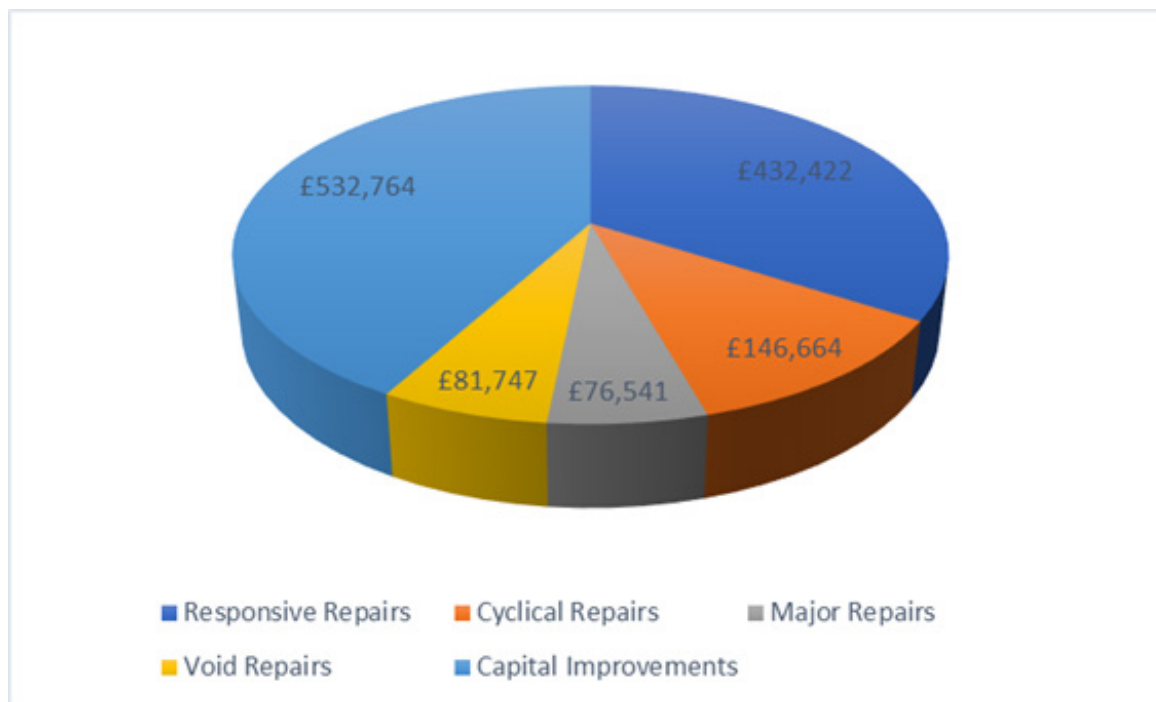
More information on these complaints, and how we resolved them, can be found on our website.

## 2

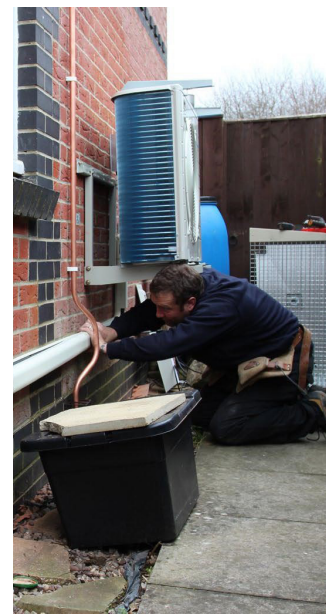
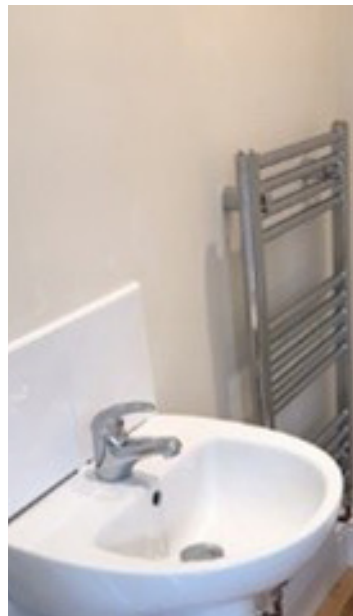
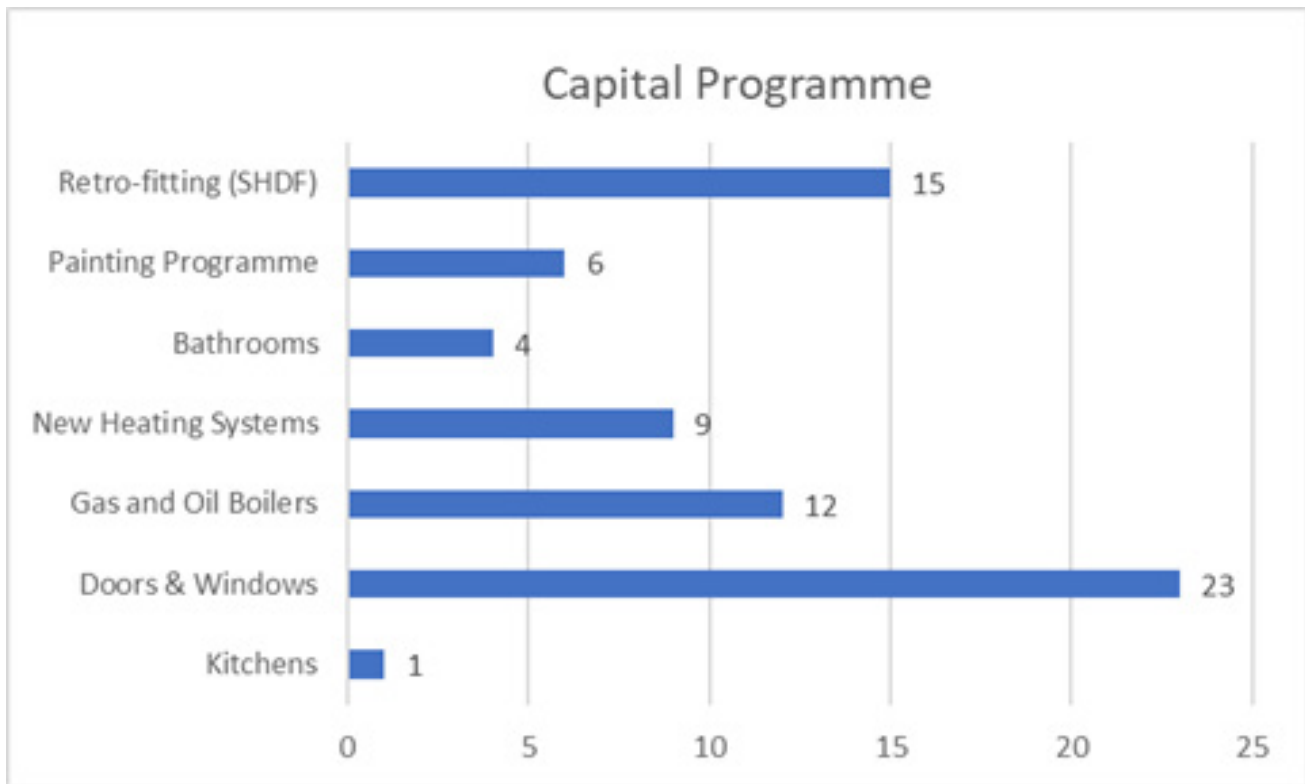
### Safety and Quality Standard

The Safety and Quality standard covers quality of accommodation and repairs and maintenance.

During the year, the Association spent a total of **£1,270,138** repairing and maintaining our homes, representing **45%** of our total turnover. **This figure was split as indicated in the diagram below:-**



During 2022/23 the Association completed the following capital works:-



### Day to Day Repairs

During the year we completed **1,381** day-to-day repairs – an increase of 14% on the previous year. The average time to complete all repairs was **11 days**. **99.25%** of all repairs were completed on time. When compared to similar organisations our overall performance was amongst the top 5% in the country. The results showed the following:

Type of repair	Number completed	% completed on time
Emergencies	165	100%
Routine Repairs	1216	98.50%
<b>Overall Total</b>	<b>1213</b>	<b>99.25%</b>



## Repairs Satisfaction:

We know that the Repairs and Maintenance service is the most important to all our tenants, and is the one most frequently used. Therefore, tenants are invited to give their feedback after every repair or improvement job is completed. This feedback is collected in a number of ways - by postal survey, text surveys via mobile phone or through 1-2-1 telephone surveys with our staff. We are delighted that overall satisfaction has remained high throughout the year. This is down to the dedication of our staff and the excellent service we receive from our contractors, 3 Solutions.

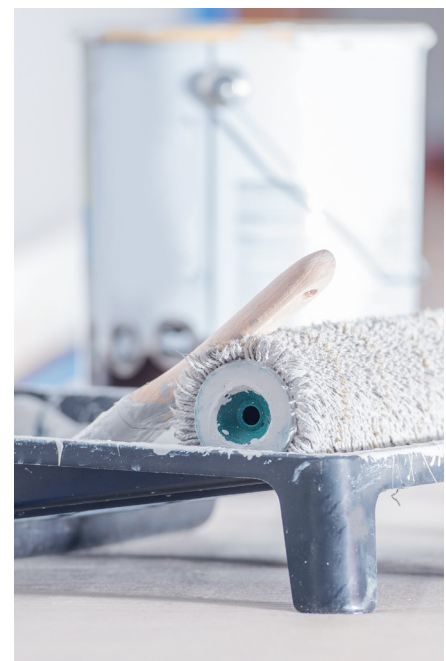
The table below shows the overall satisfaction results over the past 5 years. Once again, these excellent results place us amongst the top Housing Association's in the country.

Measured KPI	Target	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Cumulative
Contractor made an appointment	98.00%	98.25%	98.75%	99.00%	98.00%	96.00%	98.00%
Appointment kept	96.00%	96.50%	99.75%	99.50%	100.0%	99.00%	98.75%
Work site left tidy	95.00%	99.00%	99.00%	97.00%	99.00%	97.80%	98.36%
Overall satisfaction with the repair	96.00%	99.00%	98.50%	97.00%	97.00%	96.00%	98.00%

Whilst the competence, attitude and cleanliness of the contractor's operatives is important, it is also essential repairs are completed on time and that an appointment is made in advance so tenants know the contractor will arrive. The table below shows the percentage of jobs completed within the timescales we set for each of the past 5 years.

Year	P1	Target	P2	Target
March 2020	100%	100%	98%	97%
March 2021	100%	100%	98%	97%
March 2022	100%	100%	99%	97%
March 2023	100%	100%	99%	97%
March 2024	100%	100%	99%	98%

**Emergency - attend within 4 hours, repair within 24 hours. Routine - completed within 28 days.**





## Appointments:

In total, appointments were made for **97%** of all our repairs, with **100%** of these appointments being kept by our contractors. All repairs are now completed by appointment - including external works - so tenants are aware of when workman will arrive. Whilst we always try to complete the repair at the first visit, this is not always possible if spare parts or non-standard items are required. Follow up appointments are made as soon as the correct part has arrived.

## Gas Safety:

Gas safety is vitally important. During the year **162** gas boilers were serviced, with **100%** being completed within the statutory 12-month deadline. The Association also serviced **50** oil-fired boilers and **65** solid fuel systems.



## Meeting the Decent Homes Standard

The Decent Homes Standard was introduced by the Government in 2000, and was further updated in 2006 to take account of the implementation of the new Housing, Health and Safety Rating System (HHSRS). The Decent Homes Standard applies to all social housing. It is one of the measures that landlords are required to report on to the Regulator of Social Housing every year.

In order to be 'decent' a home should be warm, weatherproof and have reasonably modern facilities. The Government has defined a dwelling that meets the 'Decent Homes' standard as one that:

- Meets the current statutory minimum standard for housing - that is, it must be free of the most serious hazards under the Housing, Health and Safety Rating System;
- Is in a reasonable state of repair;
- Has reasonably modern facilities and services; and
- Provides a reasonable degree of thermal comfort.

Our staff regularly gather information on the age and condition of components when they visit your home and we record this in our stock condition database so we know if any properties are likely to fail the standard. This database is also updated as everyday repairs are undertaken.

The stock condition database helps us know where the oldest components are within our homes, so we can plan to replace them before the condition gets too bad. We have an investment programme which is updated every year, to replace the main components in your home, including roofs, windows, doors, kitchens, bathrooms and boilers.

If you believe your home may not be meeting this standard then please contact the Association.



# 3

## Tenancy

This standard covers allocations, mutual exchanges and tenancy management.

During the year we let **18** properties to new and existing tenants wishing to move to a different home. **12** of these properties were re-lets from within our existing stock and 6 lettings were to new homes developed and completed within the year. **4** tenants also moved home by arranging a 'mutual exchange'.

All our homes are let through the relevant Local Authority's Housing Register (e.g. Homes4Wiltshire; Somerset Homefinder etc.) and are allocated to the applicant who demonstrates the highest level of housing need, and who can demonstrate a local connection to the village where the property is located.

On average, each empty property was inspected, repaired, and let to the new tenant within **11 days**.



# 4

## Neighbourhood and Community Standard

The standard covers neighbourhood management, local area co-operation and anti-social behaviour.

### Managing our homes

All our homes are managed by the Operations Team. Their role is primarily to manage our tenancies and ensure we deliver the best service possible. Their duties include – rent collection and arrears recovery, undertaking regular scheme inspections; tenant involvement and engagement, dealing with complaints, boundary issues, anti-social behaviour and other neighbour disputes as well as managing vacant properties and administering mutual exchanges.

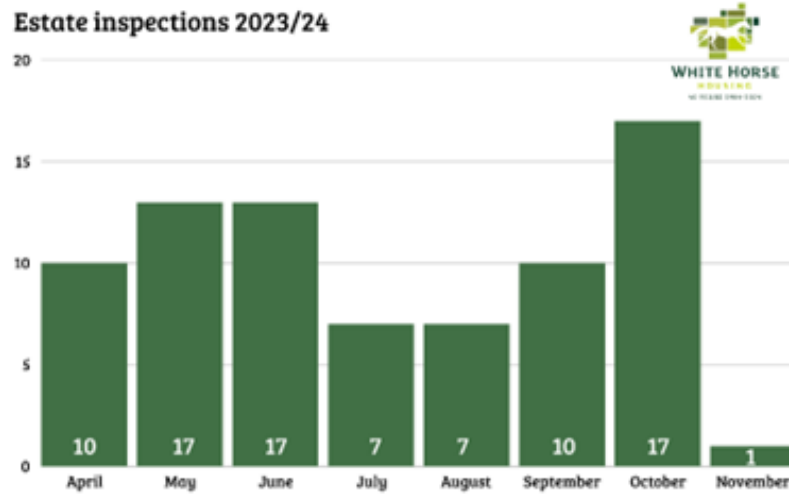
In 2023/24 the cost of the Association's housing management service was **£448** per property, per year.





**Neighbourhood Inspections:** Regular scheme inspections are scheduled in advance and tenants on each scheme are notified individually when they will be happening. They are also offered an opportunity to book an appointment with the staff member undertaking the inspection to talk through any issues they may have.

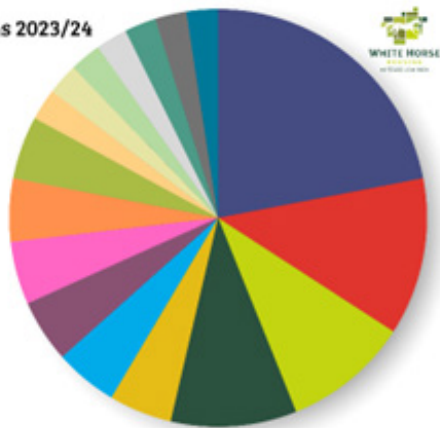
During the year **78** inspections took place between March and November. The graph below shows how many inspections took place each month:



After each inspection is completed a list of 'follow-up' actions is drawn up to address any issues that are identified. This process ensures we take a 'pro-active' stance to managing our schemes and helping them to remain safe, whilst continuing to look attractive, clean and tidy. The graph below shows the issues that we identified.

Issues requiring actions 2023/24

- Grounds maintenance 9
- Rubbish 5
- Tenant gardens 4
- Trees 4
- Solar panels 3
- Unroadworthy vehicles 2
- Bin stores 2
- External repairs 2
- Letterbox/meter covers 2
- Tenant sheds 2
- Wasp nest 1
- Communal washing lines 1
- Fencing 1
- Graffiti 1
- Oil on road 1
- Pigeons 1
- Pot holes 1



As part of the drive to keep our estates looking clean and tidy we also provide complimentary neighbourhood skips for residents to dispose of unwanted items quickly and easily. In 2023-24 we provided 8 skips around our schemes which were much appreciated and well used by residents.

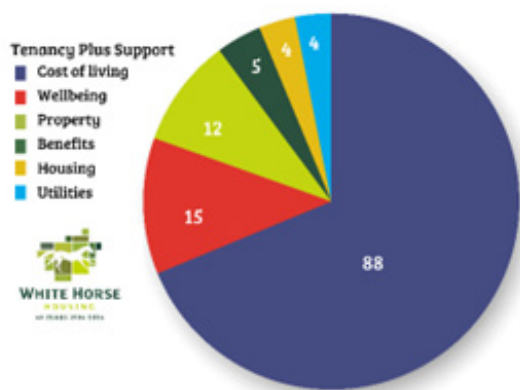




**The 'Tenancy Plus' Service:** 'Tenancy Plus' provides focussed 1-2-1 support whenever a tenant needs help to overcome a problem or sustain their tenancy. In 2023/24 we assisted **40** households through the Tenancy Plus service, together with a further **88** residents who needed help through the 'cost of living' crisis.

During the year there was a large demand for assistance with property support, for example, assistance with clearing rubbish, maintaining gardens and help with decorating. Some tenants want to improve their homes but can't afford the cost of paint or decorating tools and this is where we were able to assist with decorating vouchers. Elderly or disabled tenants often find that there is a job that needs doing in the garden but they can longer cope with the work involved. We are pleased to be able to find a way of helping our tenants in these circumstances, where we are able.

Another priority has been supporting tenants to cope with the high cost of fuel, food and other essential goods. The range of support provided to households to help keep them warm and fed last year were supermarket vouchers, assistance with fuel bills and help to obtain essential items for their home like cookers and carpets. The chart below shows the types and volumes of support given in 2023/24.



Our Tenancy Plus service continues to be in demand. The positive outcomes it delivers not only raises the quality of life for our tenants but helps them sustain their tenancy in the longer term.

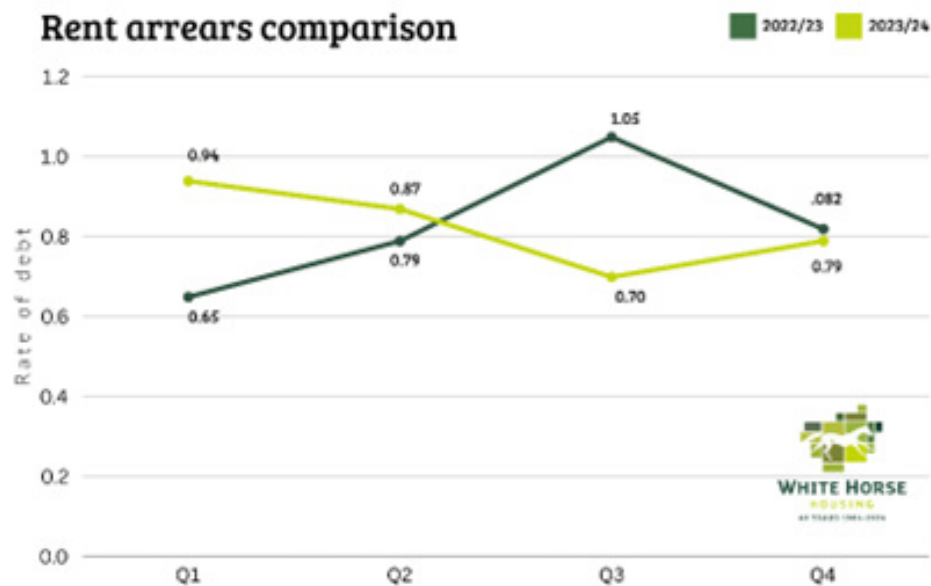
This year tenants lives were improved in a variety of ways. For some it was extra help in the home resulting in better, healthier living conditions, for others it was us engaging on their behalf with utility companies to help come to repayment agreements and reconnection of supply.



Personal well-being came to the fore again during the year, with 15 tenants requiring personal support for things that troubled them and affected their mental health. This demonstrates how important it is to have a wide ranging offer of support to residents and to maintain flexibility in how, and what, we deliver in order to adapt to the needs of the time.

**Welfare Reform:** At the end of March 2024, the Association had **165** tenants in receipt of Universal Credit, up from 156 in 2023. Despite 39% of our households now being in receipt of Universal Credit, our rent arrears remain low because most tenants pay their rent as required. Staff welcome contact with tenants to assist them with Universal Credit claims and to help them make their rent payments on time. This helps them to sustain their tenancy and prevent court action.

Despite the number of households receiving Universal Credit increasing over the past 12 months, overall rent arrears decreased slightly compared to end of March 2023. This meant overall arrears represented just **0.79%** (0.82% in 2022) of the total rent debit for the year. See the graph below.



# 5 Value for Money

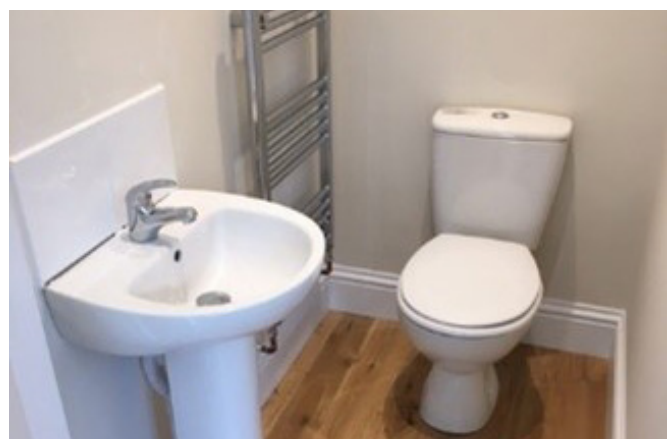
Value for Money is not just about saving money, it's about using it wisely to provide good value services to our tenants.

We continually look at our costs, the quality of the services we provide and the levels of satisfaction we receive. By comparing our costs and performance against other landlords we can identify those areas that need improvement and put in place measures to address them.

Our partnership with our repairs contractor, 3 Solutions, has resulted in improved performance and satisfaction levels whilst reducing the cost of many planned maintenance works, such as bathroom replacements. However, the cost of providing the responsive repairs service remains higher than many of our peers.

Investigations into why this is the case show the Association is far more generous in the type and range of repairs we will undertake and that we fit and install a higher quality of fittings in our homes to ensure they are more robust and will therefore last longer.

Overall, the Association has low costs, low rent arrears, quick empty property turnover rates and very high satisfaction levels. And any savings we do make enable us to complete more work to our properties and improve the overall service we provide to our tenants.



Overall, the headline cost of providing and managing our homes was **£4,825** per property, up from last year's £4,528, but still well below the average for all small housing associations of £6,153.

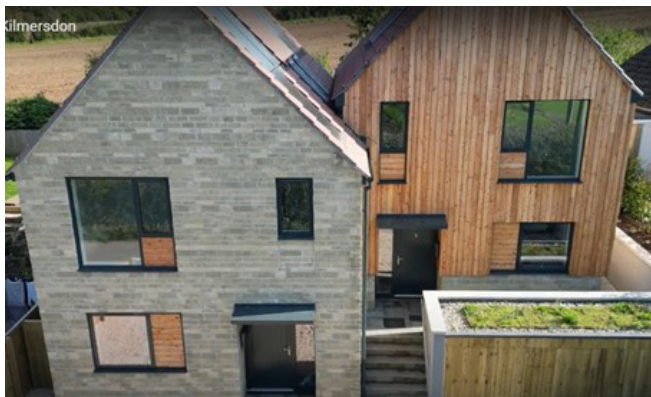


## Our Development Programme

The Association continues to progress well against its development target. At the end of March 2024 the Association owned and managed **416** affordable homes, including **29** for shared ownership. This figure represents a 75% increase in the number of homes owned over the past 10 years.

The Association's development target is to provide an additional 115 new 'affordable homes' by March 2025 (compared to January 2020). This ambitious target underlines the Association's strategic priority to focus on the provision of new, high quality, and affordable homes in rural communities. By the 1 July 2024 the following had been achieved:

Homes Completed	Homes On-site	Due to Commence	Total
69	15	12	96



Hoares Lane, Kilmersdon



Hales Farm, Urchfont

The following homes were completed between April 2023 and July 2024:

Scheme Name	No of Homes	Completed
Hoare's Lane, Kilmersdon	2 homes	October 2023
Hales Farm, Urchfont	4 homes	November 2023
Hook Hollow, Seend Cleeve	10 homes	June 2024
The Cider Press, Ashton Keynes	4 homes	July 2024
<b>Total</b>	<b>20 new homes</b>	



Hook Hollow, Seend Cleeve



The Cider Press, Ashton Keynes



# 6

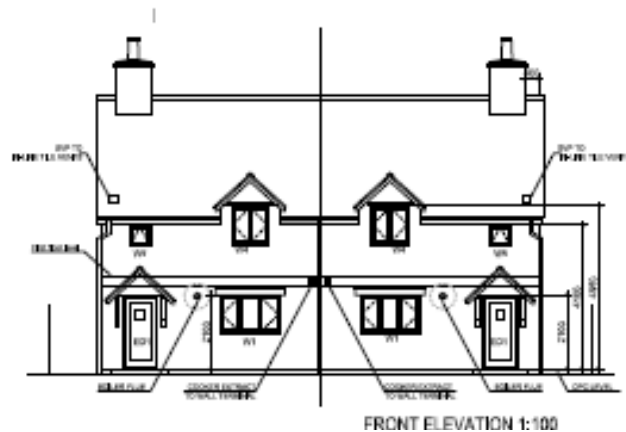
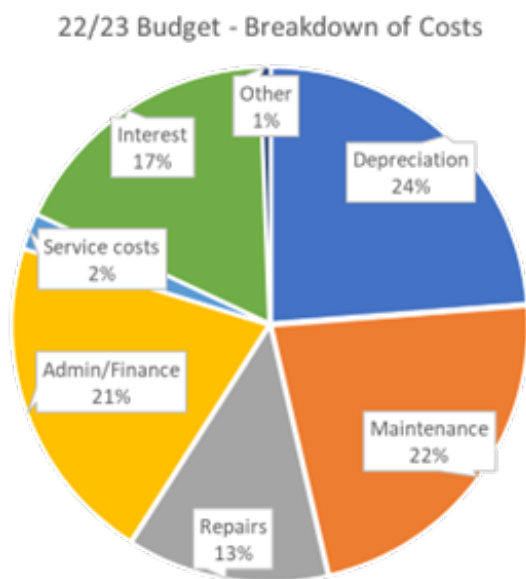
## Governance and Viability Standard



The Association follows the National Housing Federation’s Code of Governance (2020 version) which sets out standards for how we must run our organisation. The Association has adopted a clear Governance Framework setting out the roles and responsibilities of the Board and its Committees. The Framework ensures we have the correct mix of skills and experience to manage the Association effectively, remain financially strong and secure our long-term future. For further details of all our Board members please visit our website.

The Association’s 30-year Business Plan is updated annually and continues to demonstrate we are financially strong and able to invest further in new homes and services. This enabled us to re-negotiate some existing loans with our funders, helping to lower our costs and provide greater protection against the current increases in interest rates. Therefore, by continually monitoring our finances and matching them to our obligations and future plans we can ensure the Association remains viable and strong and continues to provide a full and comprehensive range of services to our tenants.

The table shows a breakdown of our total expenditure throughout the year.



# 7

## Rents Standard

Rents are set in line with our rent policies. These policies are decided in accordance with Government guidelines. These stated that rents can increase by CPI+1% each year until 2025. (NB: The CPI figure is taken from the previous September). For 2023-24 the rent rise was 'capped' by Government to 7% - some 4% lower than the existing formula would have allowed. Whilst this benefits those tenants who are struggling to pay their bills, it did have a significant effect on the Association's medium-term finances and savings had to be made to ensure our budget continued to balance. However, the Government has now approved an annual CPI+1% rent increase for social housing until 2030 and this will help us to fund essential repairs and improvements, and build new homes. In 2023/2024 the:

- Average weekly rent charged was **£126.49**, up from £117.89;
- Average 'affordable rents' charged were **£160.65**, up from £149.75;
- Rent arrears owed at 31/03/24 (excluding Housing Benefit payments) were **0.86%**
- Rent arrears owed at 31/03/24 (including Housing Benefit payments) were **0.79%**.
- Former Tenant arrears were just **0.02%**

Where services are provided to communal areas tenants may be charged a 'service charge' in addition to their rent to pay for them. These charges vary each year depending on the cost of providing the services and the amount of money tenants have previously paid. Surveys have showed that not all tenants agree their service charge offered good 'value for money'. Much of this dis-satisfaction came from the poor performance of our previous grounds maintenance contractor. As a result we decided to re-tender this work for 2024 – in partnership with the Residents' Scrutiny Panel - and appointed two new contractors that we believe will meet the high standards we have set.

We have also changed the way we calculate service charges to make it clearer which services tenants actually pay for and how much each one costs.

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