



ANNUAL REPORT TO TENANTS

1 April 2021 to 31 March 2022

Each year the Association reports to all our tenants how we are meeting the standards set by the Regulator for Social Housing. These national 'standards' fall under seven main headings:

1 **Tenant Involvement and Empowerment**

2 **Home**

3 **Tenancy**

4 **Neighbourhoods and Communities**

5 **Value for Money**

6 **Governance and Financial Viability**

7 **Rents**



Snowdrop Mews, Sutton Benger

White Horse Housing must demonstrate we comply with these standards to our tenants, our 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 over the past 12 months.

White Horse Housing Association

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1

Tenant Involvement and Empowerment

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

Resident involvement has always been a key priority. However, with the launch of the new 'Charter for Social Housing Residents', we needed to review our Resident Involvement Policy to ensure we embraced the changes it made.

The main changes we have made are as follows:

1. A greater emphasis on using digital technology to engage with tenants;
2. Sign up to the National Housing Federation's **Tenants' Together Charter**;
3. Strengthen the role of the Residents' Scrutiny Panel to include monitoring performance, complaints, reviewing services and implementing the Tenants Charter;
4. Strengthen the link between tenants and the Board;
5. Include Shared Owners within our involvement structures;
6. Improve access to our complaints procedure;
7. Provide a dedicated e-mail address to report any Health & Safety issues that occur in our homes;
8. Create Resident 'Sustainability Champions' to assist the Association in promoting our sustainability policy;
9. Provide resources and training opportunities to ensure tenants can make a full contribution.

The Operations Team, led by Belinda Eastland, have spent much of the year implementing these changes and strengthening tenant engagement where practicable.

The lifting of Covid restrictions has meant face-to-face meetings have now resumed and it was fantastic for staff to meet our tenants in person once again.



Activity during the year has included:

- Organising and hosting 4 Tenant Feedback Groups in various locations, plus a successful 'virtual meeting' held on-line;
- Increasing the number of residents on the Scrutiny Panel. Holding two meetings and one training session since its re-launch. Tenant members have taken on a number of projects including analysing the results from the recent Tenant Satisfaction Survey and suggesting where changes can be made to improve satisfaction in the future;
- Formally signing up to the **Together with Tenants** Charter;
- Created a specific e-mail address - safety@whitehorsehousing.co.uk – for tenants to report any Health & Safety concerns;
- Increasing the number of tenants who access their account on the '**My Home**' portal; and,
- Publicised the complaints procedure more widely to provide easy access for tenants if things go wrong.



Scrutiny Panel Meeting held at Lowbourn House



Resident Feedback in 2022

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 their views and responded with changes to the way we deliver our services.

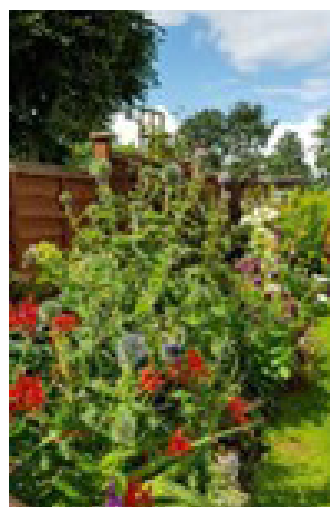


Resident Group Meeting

The following table highlights some of things we have done:

What You Said	What We did
Some tenants said in the tenant satisfaction survey of 2021 that they can't afford to run their heating system	We have been replacing old style storage heaters with modern more efficient Quantum heaters. We have also bid for funding to bring some of our less insulated homes up to the standard of most other homes within our housing stock.
Some tenants said they were dissatisfied with the grounds maintenance on their development in the 2021 season.	We have put a lot of time in to monitoring the grounds maintenance contract and visiting schemes to meet with tenants and the contractor on site. The outcome has been much higher satisfaction rates from tenants now and the relatively new contractor having a better understanding of what is expected of them.
Some tenants wanted more opportunities to get involved with the Association's decision making.	We have strengthened our resident scrutiny panel and introduced an email resident feedback group as well as carrying out on line feedback sessions for residents.
Some tenants have said they would like more lighting on their development for security reasons.	We have installed low level solar lighting in some of our developments.
Car parking is a problem for some tenants at a number of our developments.	We have marked out and labelled allocated parking and visitor spaces at some of our schemes. We have widened parking spaces at one scheme to assist those who have mobility issues.
The "My Home" portal is difficult to use for some tenants.	We are in the process of reviewing the "My Home" portal with the resident scrutiny panel and looking at ways to improve it and encourage use.
Some tenants want to have more details when they are advised that major works are taking place in their homes i.e. the process, timescales, materials, colour choices etc.	From April 2023 a new leaflet will be sent to those who have major works scheduled which will include the procedure, timescale and details of options regarding materials.
Some tenants and shared owners asked to have a more detailed breakdown of service charges.	The service charge statements now include the breakdown between grounds maintenance, sewerage charges, administration and communal electricity.
Some tenants asked that White Horse Housing takes immediate and serious action when tenants are causing trouble in their community.	We have strengthened our knowledge and procedures relating to dealing with anti-social behaviour. This has resulted in two successful applications for injunctions during 2022 and the successful serving of a community Protection Notice in partnership with the Local Authority.

What You Said	What We did
A number of tenants said that too many calls from the contractor for one repair order occurs and that often it is a different operative each time who doesn't have the background to the repair.	We are trying to improve this by reminding our contractors at contract meetings to try to carry out the repair in one visit and if not to try to ensure there is continuity in the operative.
Some tenants would like to be sent repairs satisfaction surveys following a repair via email rather than text or letter.	The option of letter and SMS text message for giving repair satisfaction feedback already exists and we are looking in to altering our IT system to be able to automatically generate surveys via email too.
Some residents want a separate resident feedback meeting for Shared Owners to discuss issues that only affect them?	We have set up a separate meeting for shared owners and will reserve a space on the scrutiny panel so they are represented there too.
Some tenants want to see who is who at White Horse Housing put on to the portal.	A staff structure diagram and contact details for each member of staff has been uploaded on to the "My Home" portal.
Some tenants want the street lighting turned off on their development.	A consultation with residents at this development is underway to ensure it is the wishes of them all before we switch the lights off.
Many tenants would like a complementary skip at their development in order to be able to dispose of items more easily.	During 2021/2022 five complimentary skips were provided across our developments for tenants to use.
Some tenants asked if there is a possibility of having solar PV on their homes?	We already have 73 individual homes with Solar PV and two blocks of flats. However, as part of our sustainability strategy we are considering putting solar PV on yet more of our homes and are bidding for funding to do this.
Some tenants asked that we put information to assist them in the cost of living crises on to the portal.	A list of help available has been uploaded on to the "My Home" portal for residents to see.

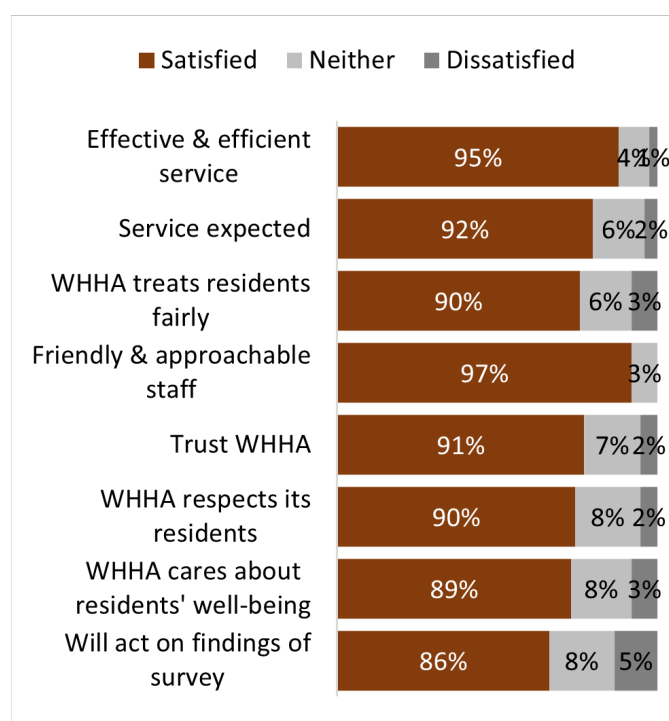
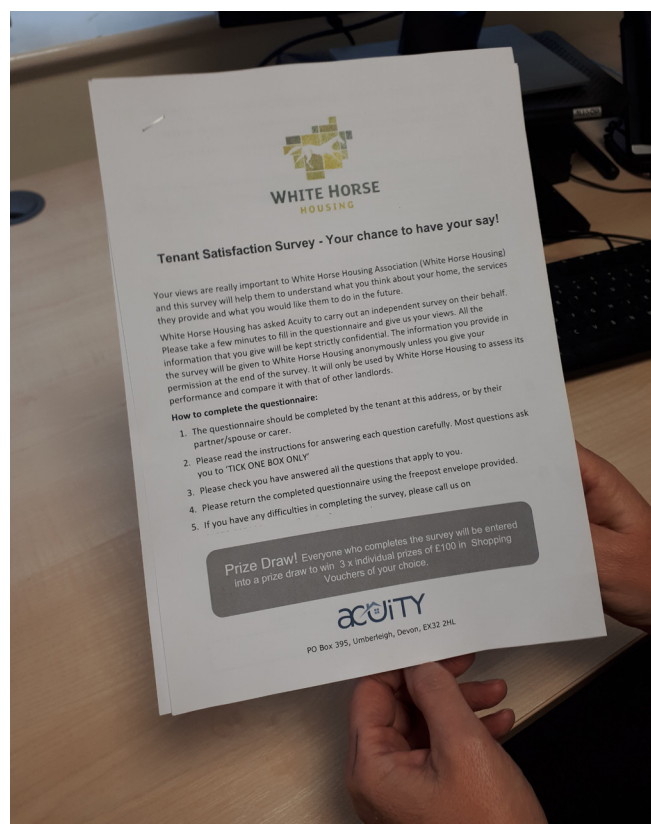
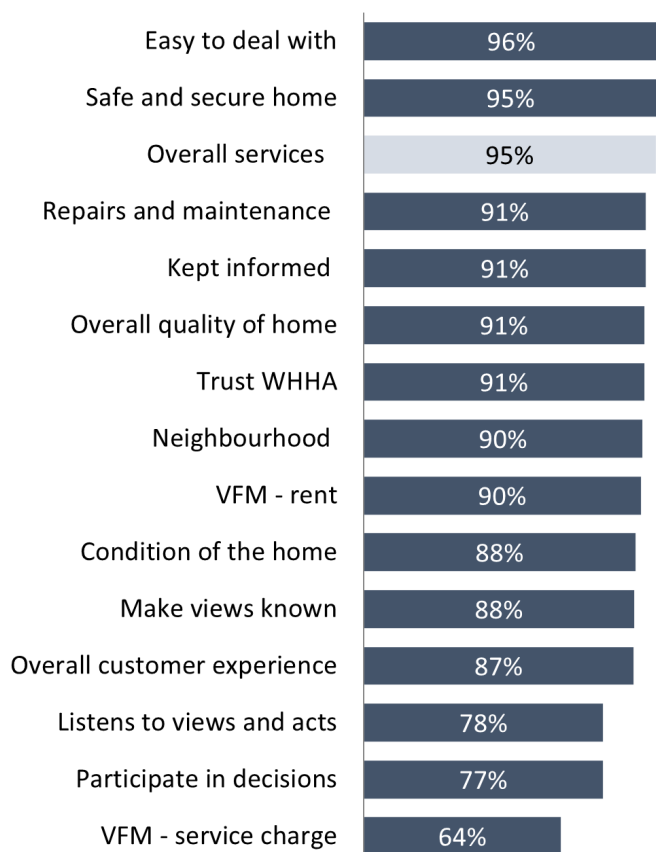


Tenant Satisfaction Survey 2022

The Association completed its tri-annual Tenant Satisfaction Survey in December 2021. The survey was undertaken by independent consultants, Acuity, who contacted every household asking them to complete a questionnaire. In total 199 were returned – representing 52% of all tenants. Each returned survey contained a wide range of valuable comments and opinions for us to digest, review and act upon.

The overall satisfaction rate for our services remained at a very high **95%**. We also achieved a 'Net Promotor Score' of **67**, demonstrating that a large number of loyal and happy tenants are willing to promote White Horse Housing's services to other people. In addition to this the tables below show the excellent feedback received regarding the full range of services we provide.

Satisfaction with key services for all tenants:



Work is now underway to look closely at those areas of our service where satisfaction was the lowest. This includes improving our communal services, and increasing tenant participation in the running of the Association.

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 remained high throughout the year, despite two years of Covid restrictions. 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. These excellent results place us amongst the top Housing Association's in the country.

Measured KPI	Target	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Cumulative
Contractor made an appointment	98%	98%	98%	98.25%	98.75%	98.9%	98.38%
Appointment kept	96%	98%	99.50%	96.50%	98.75%	98.8%	98.31%
Work site left tidy	95%	99%	100%	99%	99.00%	100%	99.40%
Overall satisfaction with the repair	96%	98%	99%	99%	98.50%	98.2%	98.14%

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 so tenants know when 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 2018	100%	100%	98.40%	97%
March 2019	99.30%	100%	97%	97%
March 2020	100%	100%	98%	97%
March 2021	100%	100%	98%	97%
March 2022	100%	100%	99%	97%

Emergency - attend within 4 hours, repair within 24 hours.

Routine - completed within 28 days.

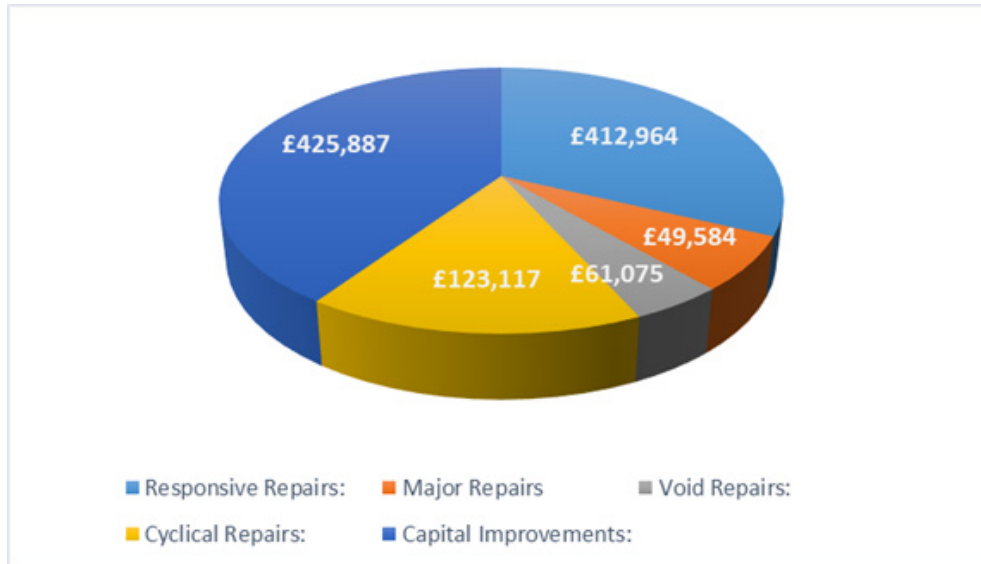


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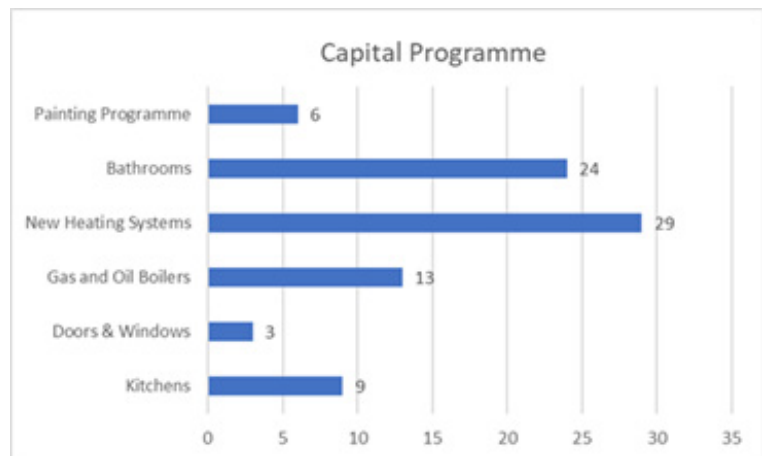
Home

The Home standard covers quality of accommodation and repairs and maintenance.

During the year the Association spent a total of **£1,072,627** repairing and maintaining our homes, representing 44% of our total turnover. This figure was split as indicated in the diagram below:



During **2021/22** the Association completed the following capital works:



Day to Day Repairs

During the year we completed **1090** day-to-day repairs – a decrease of 14% on the previous year. The average time to complete all repairs was **10.5 days**.

99% of all repairs were completed on time. When compared to similar organisations our overall performance was amongst the top 10% in the country.

The results showed the following:

Type of repair	Number completed	% completed on time
Emergencies	157	100%
Routine Repairs	1033	98%
Total	1190	99%

Appointments

In total, appointments were made for **98%** of all our repairs, with **99.5%** 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 **134** gas boilers were serviced, with **100%** being completed within the statutory 12-month deadline. The Association also serviced **44** oil-fired boilers and **53** solid fuel systems.

3

Tenancy

This standard covers allocations, mutual exchanges and tenancy management.

During the year we let **44** properties to new and existing tenants wishing to move to a different home. **17** of these properties were re-lets within our existing stock. **27** lettings were to new homes developed and completed within the year, including **15** shared ownership sales. **10** 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, where possible, a local connection to the village.

On average, each empty property was inspected, repaired and let to the new tenant within **15.24 days**.



4

Neighbourhood and Community

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. 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 2021/22 the cost of the Association's housing management service was £494 per property, per year. Whilst higher than in previous years, the increase reflects an increase in staffing capacity to meet the challenges a larger organisation faces and to continue providing an excellent service to all our tenants.

Neighbourhood Inspections

Over the past two years our usual regime of regular scheme visits had to be put on hold. However, this year, staff were delighted to get back to undertaking regular inspections of our estates as we emerged from the Covid 19 restrictions. After scheduling all the visits for the year, staff began to get out and about again. Our first impressions were that estates in some areas were looking less tidy than we were happy with and staff went on a mission to raise the standard to where we expect it to be. Improvements happened very quickly as we ensured that any rubbish was cleared, gardens tended and cleaning put in place. Skips were ordered for some areas to enable residents to dispose of items they otherwise would have difficulty getting rid of.

There was also quite a lot of tree works required and this helped to improve the light and feeling of space in some schemes.

Storm Eunice crashed in during February which resulted in us having to spend over £10,000 on renewing boundary fencing and making trees safe in some areas.

And our nature reserve at Codford had an overhaul last summer, becoming a tranquil place for residents to sit, and wildlife to flourish, once again.

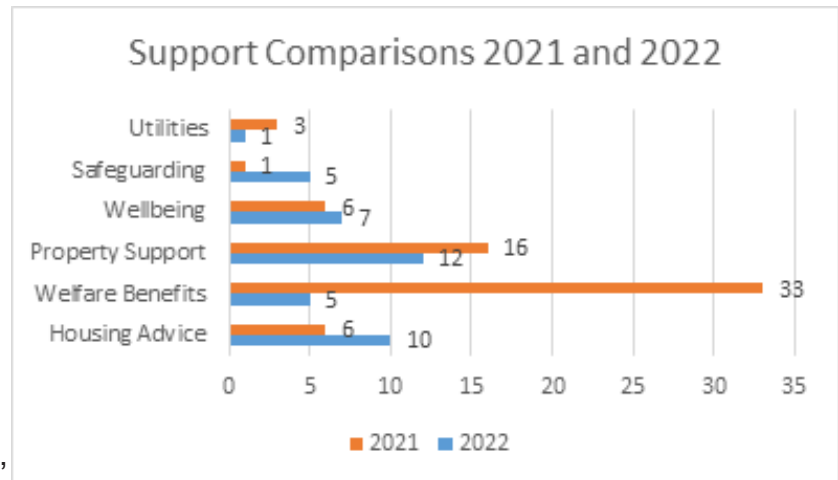


Tenancy plus: The 'Tenancy Plus' service provides focussed 1-2-1 support whenever a tenant needs help to overcome a problem or sustain their tenancy. In 2021-22 we assisted **22** households through the Tenancy Plus service, working with them to resolve **40** different problems.

The Operations Team saw a decline in the numbers of people seeking assistance with benefits since emerging out of the pandemic, just 5 households this year compared to 33 last year. In its place we have seen more emphasis on individual personal wellbeing with seven households needing ongoing support for mental health issues.

We have also assisted older and vulnerable households with property support, such as finding solutions for clearing rubbish, decluttering, cleaning, painting, gardening and fencing.

The Tenancy Plus service continues to be in demand and 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.



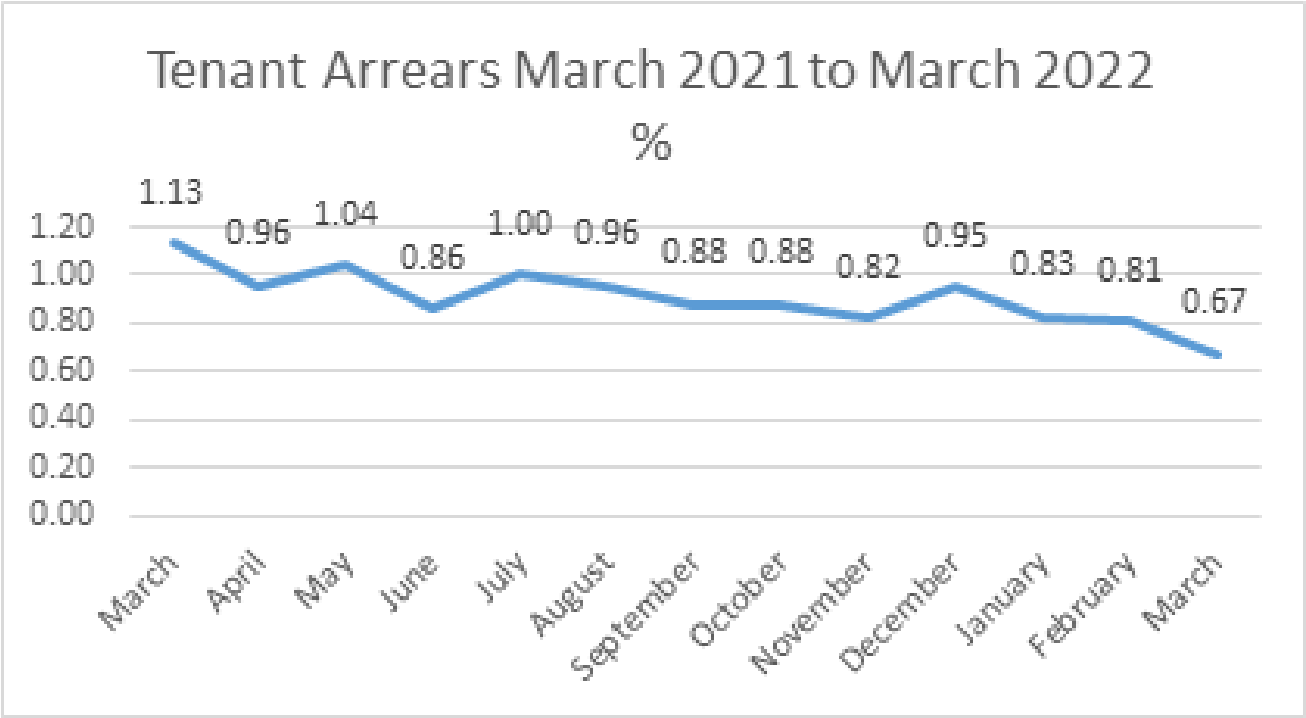
Positive Outcomes for 2021/22



Complaints: During the year, the Association received 20 formal complaints regarding a range of issues. In all cases the Association acted swiftly to resolve the complaint and dealt with the problem that had occurred. All complaints were resolved and closed within 14 working days.

Welfare Reform: At the end of March 2022, the Association had **141** tenants in receipt of Universal Credit, up from 128 at the same time in 2021. Despite 34% of our households now being in receipt of Universal Credit our rent arrears remain low because most tenants pay their rent as needed. Staff welcome contact with tenants to assist them with Universal Credit claims and to help them make their rent payments on time which in turn leads to them sustaining their tenancy and preventing court action.

Despite the number of households receiving Universal Credit increasing again over the past 12 months - and most tenants having to wait several weeks before they receive their first payment – overall tenant rent arrears decreased by 0.46%, compared to end of March 2021. This meant overall arrears represented just **0.67%** 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 is higher than many of our peers. Investigations into why this is the case shows 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 high satisfaction levels. The savings we have made 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 **£4,054** per property, up slightly on last year's **£3,998**.

Our Development Programme

The Association continues to progress well against its development target. At the end of March 2022 the Association owned and managed 412 affordable homes, including 25 for shared ownership. This figure represents an incredible 72% increase over the past 8 years.

The Association's development target is to provide a further 115 new affordable homes by March 2025 (based on January 2020 figures). This ambitious target underlines the Association's strategic priority to focus on the provision of new, high quality, and affordable homes in rural communities.

To fund this development activity the Association has a total budget of over £13,000,000 - funded by loan facilities provided by Clydesdale and Triodos Banks, capital receipts from the sale of old, unviable homes, income from shared ownership sales, and grants from Homes England and Wiltshire Council.



6

Governance and Viability

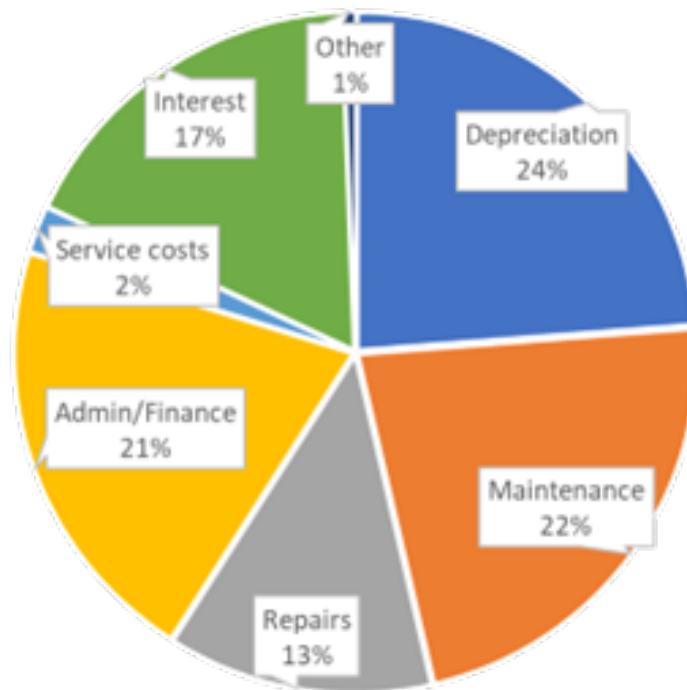
The Association follows the National Housing Federation's Code of Governance (2020 version) which sets out standards for how we must run our organisation. The Association has adopted a clear Governance Framework setting out the roles and responsibilities of the Board and its Committees. The Framework 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 has enabled us to re-negotiate existing loans with our funders, helping to lower our costs and provide greater protection against future increases in interest rates. We have also arranged new loan facilities to help fund our future growth. 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.

22/23 Budget - Breakdown of Costs



7

Rents

Rents are set in line with the our rent policies. These policies are decided in accordance with Government guidelines. From 2016-2020 rents decreased by 1% per year for most tenants. However, from April 2020 the Government's new rent formula has meant rents can increase by CPI+1% each year until 2025. (NB: The CPI figure is taken from the previous September). This will increase the Association's income and help us to provide more homes for people in housing need. In 2020/2021 the:

- Average weekly rent charged was **£112.75**, up from £107.34;
- Average 'affordable rents' charged were **£144.24**, up from £139.81;
- Rent arrears owed at 31/03/22 (excluding Housing Benefit payments) were **0.67%**
- Rent arrears owed at 31/03/22 (including Housing Benefit payments) were **1.11%**.
- Former Tenant arrears were **0.13%**

Where services are provided to communal areas tenants may be charged a 'service charge' in addition to their rent. These charges vary each year depending on the cost of providing them and the amount of money tenants have previously paid. The most recent survey showed just 64% of tenants felt their service charge offered good 'value for money' - a significant decrease on the previous survey. Much of this dis-satisfaction came from the poor performance of our grounds maintenance contractor and we received a large number of complaints about the quality of their work during 2021. As a result, we have worked with our contractors to improve the service and this has resulted in just a few minor issues being reported during 2022 - an indication that the service has vastly improved.

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

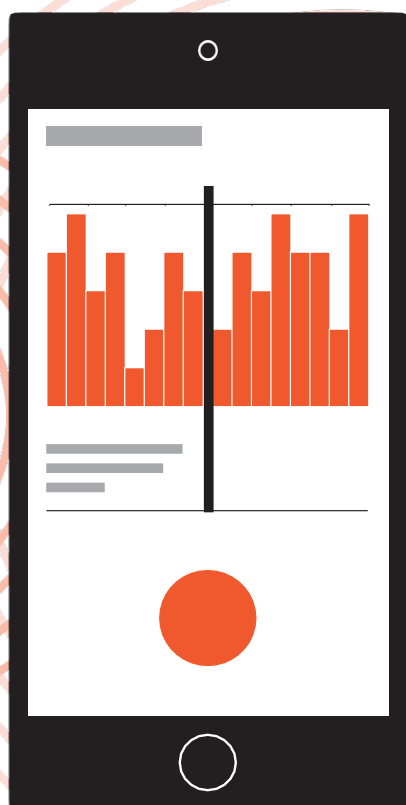
We hope the action we have taken on grounds maintenance, and the greater level of transparency of charges, will increase satisfaction in this area in the future.



Suffering from noise nuisance?

Download The Noise App

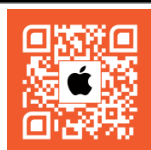
www.thenoiseapp.com



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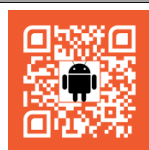
Step 1

Download the app from www.thenoiseapp.com or search online for 'The Noise App' at Google Play or the Apple App Store.



Step 2

Create your account and choose the Service Provider **White Horse Housing Association** to investigate your noise nuisance reports.



Step 3

To report a nuisance simply tap the icon, make a 30-second recording of the noise, complete a form and submit your report online.

Step 4

Await response from the Service Provider investigating your case reports.

Please use The Noise App responsibly