



# ANNUAL REPORT TO TENANTS

1 April 2022 to 31st March 2023

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:**

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 during the 2022-23 financial year.

**1 Tenant Involvement and Empowerment**

**2 Home**

**3 Tenancy**

**4 Neighbourhoods and Communities**

**5 Value for Money**

**6 Governance and Financial Viability**

**7 Rents**



Pictured: Quince Close, Kilmington

These standards are currently being reviewed following changes made in the Social Housing (Regulation) Act 2023. This new legislation aims to strengthen tenant involvement and landlord transparency following the Grenfell Tower disaster. We will be reporting against these updated standards in the next Annual Review.

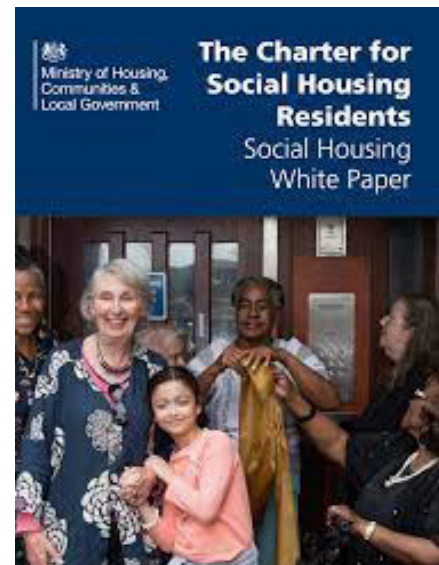
# 1

## 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 for White Horse Housing. However, the Association has also sought to strengthen tenant involvement in recent years by improving and enhancing our Resident Involvement Policy and embraced a range of changes including:

1. Providing a greater emphasis on using digital technology to engage with tenants, such as enhancing the Tenants’ Portal through our IT system;
2. Signing up to the National Housing Federation’s Tenants’ Together Charter and creating an action plan to ensure it is fully implemented;
3. Increase 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; 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 tenant engagement where practicable. Face-to-face meetings across our area of operation have continued this year and its 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, plus successful 'virtual meetings' held on-line;



Growing the number of residents on the Scrutiny Panel. This year, the panel have worked on a number of issues, including agreeing service improvements to address some of the issues raised in the last Tenant Satisfaction Survey, scrutinising the performance of our repairs and maintenance contractors (3 Solutions); reviewing our Complaints procedure and helping with the re-tender of the Grounds Maintenance Contract.



Four Tenant Scrutiny Panel members attended the Board 'Away Day' to talk through their ideas for improving services;



Continuing to implement the Together with Tenants Charter;



Publicised the complaints procedure more widely to provide easy access for tenants if things go wrong.



Tenant Scrutiny Panel Members



Four Tenant Scrutiny Panel Members attended the Board 'Away Day'.

## Resident Feedback in 2022/2023.

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.



Two of our resident group meetings held in Kilmington and Codford.

**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 continue to replace old style storage heaters with modern, more efficient Quantum heaters throughout our properties. We have also secured a £300,000 grant to retrofit some of our most inefficient homes.
Some tenants said they were dissatisfied with the grounds maintenance on their development in the 2021 season.	We are undertaking a full review of our grounds maintenance contract with our resident scrutiny panel members and making further changes ready for the 2024/25 season.
Some tenants wanted more opportunities to get involved with the Association's decision making.	Our Scrutiny Panel continues to grow from strength to strength. There is strong evidence of 'co-regulation' with our Board and the Panel regularly comment on important decisions.
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 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 Tenancy Account" portal is difficult to use for some tenants.	We have provided drop in sessions at Codford and Kilmersdon where staff have worked with tenants to help them use the portal. The portal will be updated in 2024 to ensure it is more compatible with phones and tablets.
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.	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.	Service charge statements now include a breakdown between grounds maintenance, sewerage, administration and communal electricity charges.
Some tenants asked that White Horse Housing takes immediate and serious action when tenants are causing trouble in their community.	We continue to strengthen our knowledge and procedures relating to dealing with anti-social behaviour. This resulted in two successful applications for injunctions during 2022 and the serving of a Community Protection Notice. In addition we have taken successful Court action, which led to an eviction.

What You Said	What We did
A number of tenants said that too many visits from the contractor to complete one repair and that often it is a different operative who attends each time.	Our Scrutiny Panel has met with our contractors, 3 Solutions, and reviewed a list of recalls to help seek solutions to the problem.
Tenants asked if they could send in photos and videos of repair issues to ensure the contractor orders the right parts and can complete the job at one visit.	We have upgraded the computer 'interface' with our contractors so we can now attach photos and videos to individual works orders, helping us to better diagnose the problem.
Some tenants would like to be sent repairs satisfaction surveys following a repair via email rather than text or letter.	We have upgraded this function on our IT system so that it can now 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 reserved a space on the scrutiny panel for a shared owner. We held a separate online meeting for shared owners in the Autumn of 2022 and will do so again in Autumn 2023.
Some tenants want to see a "who is who" at White Horse Housing on to the portal.	The staff structure and contact details for each member of staff has been uploaded on to the "My Tenancy Account" portal and also the Website.
Some tenants want the street lighting turned off on their development.	A consultation was held with residents at this development which resulted in the lights being switched off in the summer and on during the winter months.
Many tenants would like a complementary skip at their development in order to be able to dispose of items more easily.	During 2022/2023, 10 complimentary skips were provided across our developments. This is a 100% increase on the number in 2021-22.
Some tenants asked if there is a possibility of having solar PV on their homes?	We already have 73 homes with Solar PV installed, plus two blocks of flats. However, we are also planning to install yet more solar PV on our homes in the future. In addition, new homes acquired from developers will often benefit from solar PV.
Some tenants asked that we put information to assist them with the cost of living crisis on to the portal.	A list of help available has been uploaded on to the "My Tenancy Account" portal for residents to see. We have also successfully bid for funding from Wiltshire Council to ensure we continue to have a 'discretionary support fund' available during the winter of 2023 to help those tenants struggling with the cost of living crisis.



# Tenant Satisfaction Survey



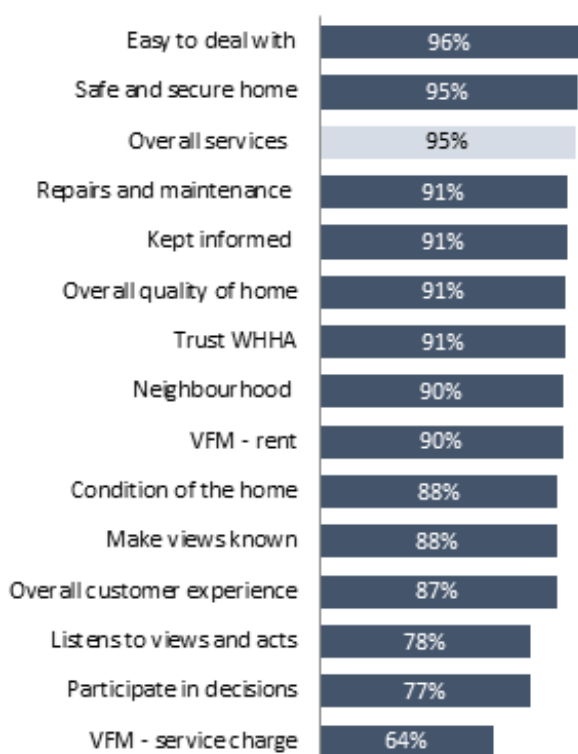
The Association completed its last Tenant Satisfaction Survey in December 2021. The survey was undertaken by independent consultants, Acuity. Each returned survey contained a wide range of valuable comments and opinions for us to digest, review and act upon.

We are now required to undertake these every 2 years. Therefore, you should be aware that the 2023 Satisfaction Survey was sent out to all tenants during November. The final results will not be known until late January 2024, when both the Board and the Residents' Scrutiny Panel will analyse the results and seek to identify any areas where further improvements are required.

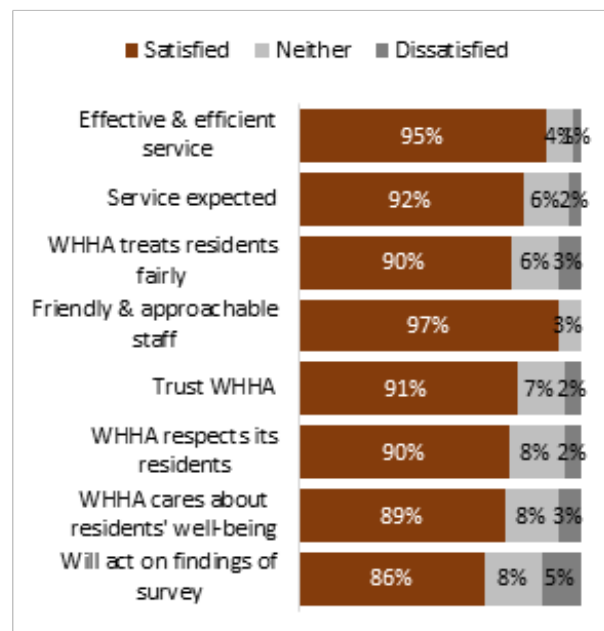
In 2021, the overall satisfaction rate for our services remained at a very high **95%**. We also achieved a 'Net Promotor Score' of **67**, demonstrating that a large number of loyal and happy tenants are willing to promote White Horse Housing's services to other people.

The diagram below sets out the key findings:

Satisfaction with key services for all tenants:



Satisfaction with key services for all tenants:



## 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. These excellent results place us amongst the top Housing Association's in the country.

Measured KPI	Target	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Cumulative
Contractor made an appointment	98%	98.00%	98.25%	98.75%	99.00%	98.00%	98.00%
Appointment kept	96%	99.50%	96.50%	98.75%	99.50%	100.00%	98.71%
Work site left tidy	95%	100%	99.00%	99.00%	97.00%	99.00%	98.83%
Overall satisfaction with the repair	96%	97.00%	99.00%	98.50%	97.00%	97.00%	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 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	Emergency	Target	Routine	Target
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%
March 2023	100%	100%	99%	97%

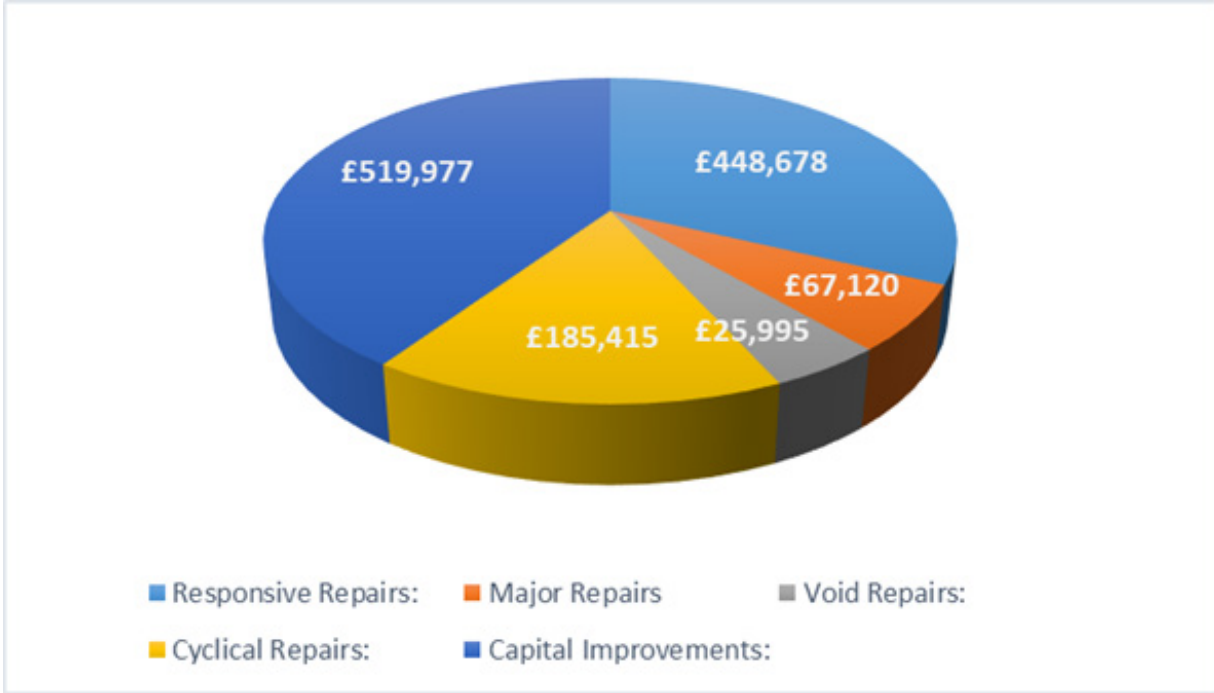
**Emergency - attend within 4 hours, repair within 24 hours.**  
**Routine - completed within 28 days.**

# 2

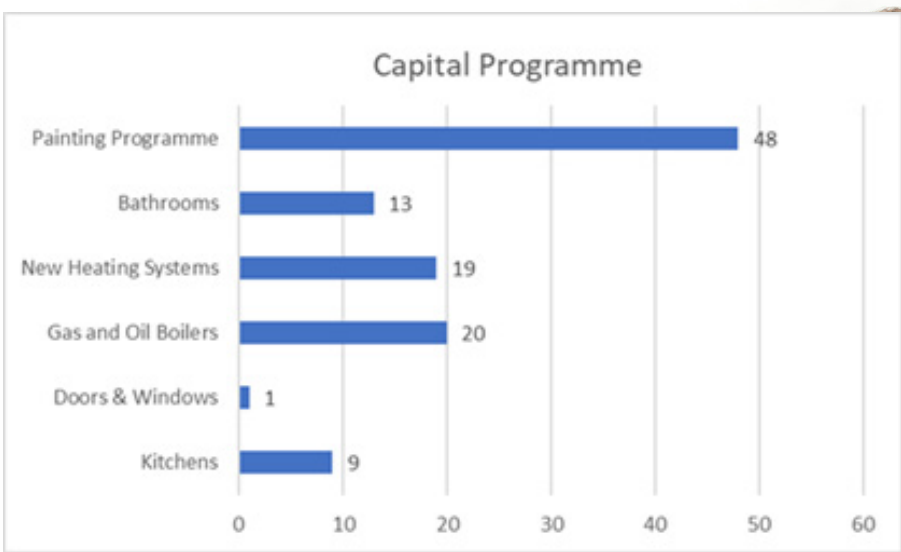
## Home

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

During the year the Association spent a total of **£1,247,185** repairing and maintaining our homes, representing **44%** 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 **1213** day-to-day repairs – a small increase of 2% on the previous year. The average time to complete all repairs was **12.6 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	130	100%
Routine Repairs	1081	98.75%
<b>Total</b>	<b>1213</b>	<b>99%</b>

## Appointments

In total, appointments were made for **96.5%** 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 **157** gas boilers were serviced, with **100%** being completed within the statutory 12-month deadline. The Association also serviced **41** oil-fired boilers and **26** solid fuel systems.

# 3

## Tenancy

*This standard covers allocations, mutual exchanges and tenancy management.*

During the year we let **12** properties to new and existing tenants wishing to move to a different home. **10** of these properties were re-lets within our existing stock and 2 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, where possible, a local connection to the village.

On average, each empty property was inspected, repaired and let to the new tenant within **16 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 2022/23 the cost of the Association’s housing management service was **£334** 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.

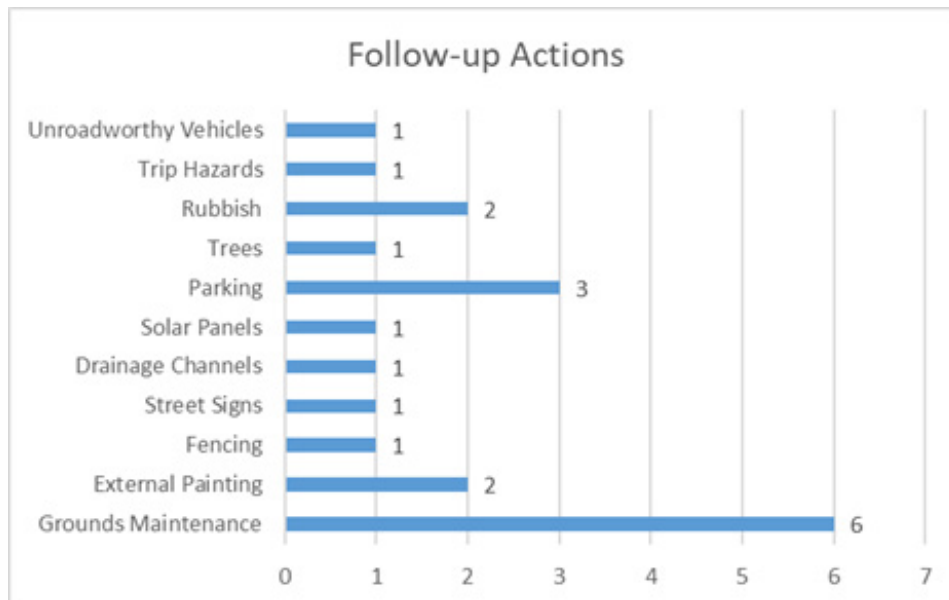
During the year **68** inspections took place between March and November. The graph below shows how many inspections took place each month:



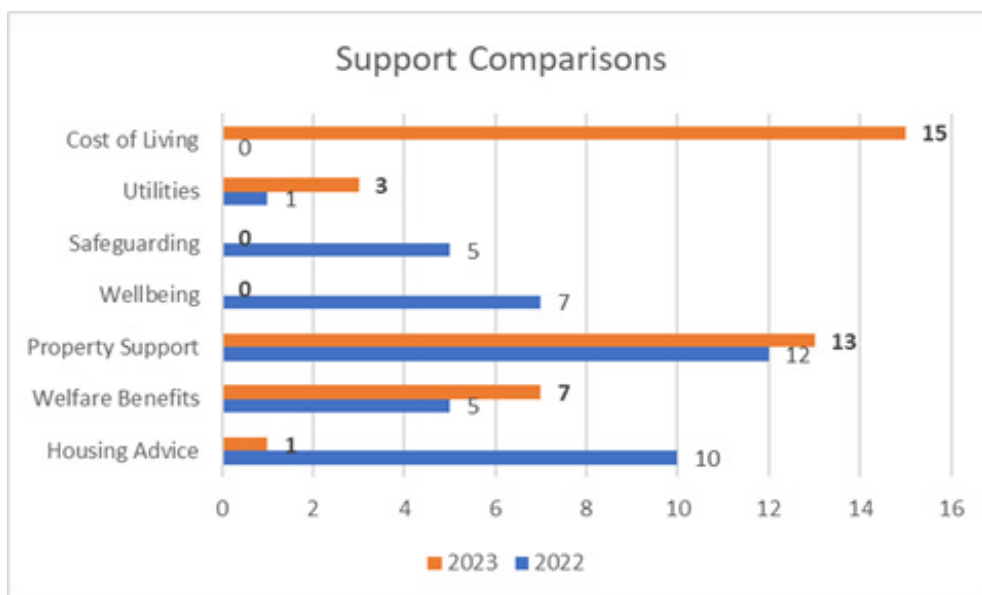
After each inspection is completed a list of ‘follow-up’ actions is drawn up to address any issues that are identified. This process ensures we take a ‘pro-active’ stance to managing our schemes and helping them to remain safe, whilst continuing to look attractive, clean and tidy. The table below identifies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



Field View, Chilton Foliat

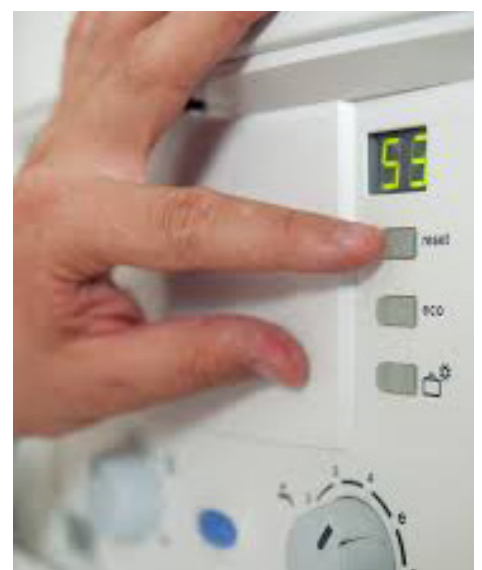


**Tenancy Plus:** The 'Tenancy Plus' service provides focussed 1-2-1 support whenever a tenant needs help to overcome a problem or sustain their tenancy. In 2022/23 we assisted **26** households through the Tenancy Plus service, working with them to resolve **39** different problems.



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. Another priority has been helping tenants to cope with the high price rises in fuel, food and other essential goods as a result of cost of living crisis. The types of support provided to households to help keep them warm and fed included supermarket vouchers, blankets, cookware items like slow cookers and kettles and assistance with fuel and utility costs.

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





Over the year tenants lives were improved in a variety of ways. For some it provided extra help in the home resulting in better, healthier living conditions, whilst for others it was an increase in benefits to raise their standard of living longer term. Many tenants managed to pay their rent because they had help with the costs of other household expenses. White Horse Housing takes a sympathetic approach towards those who want to pay their rent, but due to influences out of their control, have difficulty doing so.

**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 2022-23 we received **11** formal complaints. All 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. Of the complaints received:

- **6** were related directly to heating breakdowns,
- **2** were regarding problems with our major works programme,
- **2** were relating to damp and mould and the high cost of heating the property and,
- **1** was relating to a perception of discrimination and poor service delivery.

Five of the complaints relating to heating breakdowns were regarding the amount of time the repair had taken to complete. In four of these cases the heating system was an air source heat pump (ASHP). The delays were due to the time it takes to obtain parts, and a lack of experienced engineers to diagnose and remedy the problems with these complicated systems.

The complaint regarding damp and mould was addressed very quickly. An inspection of the property found the damp was caused by the deterioration of the mortar in the outside wall and this was remedied by our contractors.

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:

- Introduction of a fair rate to cover compensation for electricity used when providing tenants with temporary heaters.
- Changing our policy of installing ASHPs until such time as the infrastructure and skills are available to make them more affordable to purchase, repair and maintain.
- Producing a new leaflet to advise tenants of what to expect when having new kitchens and bathrooms installed.
- Agreeing a new 'damp and mould' procedure. This ensures that cases are assessed and appropriate action taken in a timely way.
- Tenancy Audits have been introduced to ensure those tenants we rarely hear from, or we know are vulnerable, are given a courtesy call to ensure they have no need of our assistance.
- Greater flexibility has been introduced for emergency repair response times.

**Welfare Reform:** At the end of March 2023, the Association had **156** tenants in receipt of Universal Credit, up from **141** in 2022. Despite 40% 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 only increased slightly compared to end of March 2022. This meant overall arrears represented just 0.82% (0.65% in 2022) of the total rent debit for the year. See the graph



# 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.



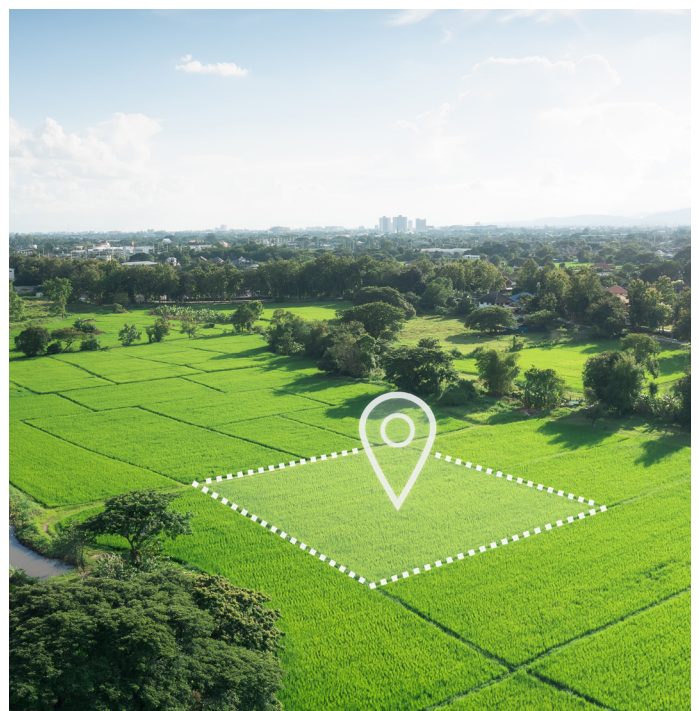
Overall, the Association has low costs, low rent arrears, quick empty property turnover rates and very high satisfaction levels. And any savings we do make enable us to complete more work to our properties and improve the overall service we provide to our tenants.

Overall, the headline cost of providing and managing our homes was £4,528 per property, up from last year's £4,054, but still well below the average for all small housing associations of £5,495.

### Our Development Programme

The Association continues to progress well against its development target. At the end of March 2023 the Association owned and managed 412 affordable homes, including 25 for shared ownership. This figure represents an incredible 72% increase over the past 9 years. A further 20 homes are expected to be completed this year.

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. However, this year has been particularly challenging for the Association with a combination of high inflation, increasing interest rates and the 2023 'rent cap' all reducing the amount of money we have to spend on new homes. Whilst savings have been made to mitigate against some of these extra costs, it is possible that the development programme will have to slow down until such time as the economic situation stabilises.





# 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.



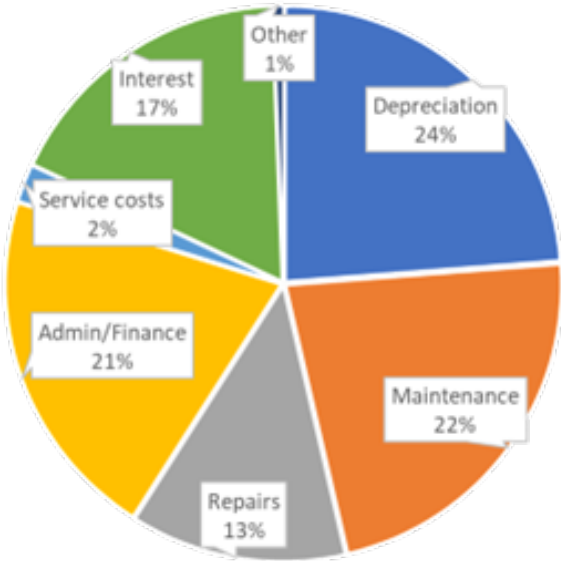
The Association’s 30-year Business Plan is updated annually and continues to demonstrate we are financially strong and able to invest further in new homes and services. This enabled us to re-negotiate some existing loans with our funders, helping to lower our costs and provide greater protection against 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.



**Pictured: David Trethewey - Chair of the Board & Steve Warran, Chief Executive**

**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 our rent policies. These policies are decided in accordance with Government guidelines. These stated that from April 2020 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 2022/2023 the:

- Average weekly rent charged was **£117.89**, up from **£112.75**;
- Average 'affordable rents' charged were **£149.75**, up from **£144.24**;
- Rent arrears owed at 31/03/23 (excluding Housing Benefit payments) were **1.16%**
- Rent arrears owed at 31/03/23 (including Housing Benefit payments) were **0.82%**.
- Former Tenant arrears were just **0.02%**

For 2023-24 the rent rise we set was 'capped' by Government to **7%** - some **4%** lower than the existing formula would have allowed. Whilst this did benefit tenants at a time when many 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 continues to balance into the future.

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 previous surveys. Much of this dis-satisfaction came from the poor performance of our grounds maintenance contractor. As a result, we worked with our contractor to improve the service and this has resulted in only a few minor issues being reported during 2022. However, work is now being undertaken – together with the Residents' Scrutiny Panel – to re-tender this work for 2024 and appoint a new contractor that will meet the high standards we 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.



### White Horse Housing Association

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