



ANNUAL REPORT TO TENANTS

1 April 2024 to 31 March 2025

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 in April 2024 and now fall under the following headings:-

1 TRANSPARENCY, INFLUENCE AND ACCOUNTABILITY

White Horse Housing regularly completes a range of 'self-assessments' against these standards to ensure we continue to achieve full compliance. Every year, we must demonstrate how we comply to you, our tenants, the regulator and a wide range of other stakeholders.

2 SAFETY AND QUALITY

3 TENANCY

We hope this report provides clear information on what we have achieved and how we have performed during 2024-25.

4 NEIGHBOURHOOD AND COMMUNITY

5 VALUE FOR MONEY

6 GOVERNANCE AND FINANCIAL VIABILITY

7 RENTS



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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. We have developed robust tenant involvement structures within our comprehensive ‘Resident Involvement Policy’ which includes a range of measures to allow tenants to become involved in the management of their homes.

These included:

1. Improving the use of technology to engage with tenants, such as enhancing the ‘My Tenancy’ Portal and implementing ‘on-line’ meetings to allow everyone to participate;
2. Adopting the National Housing Federation’s **Tenants’ Together Charter**;
3. Increasing the role of the Tenants’ 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.



Activity during the year has included:

The Operations Team, led by Belinda Eastland, have continued to implement these changes and strengthening our tenant engagement processes where practicable.

- ☒ Organising and hosting 3 regional tenant ‘Feedback Groups’ attended by 49 residents;
- ☒ Inviting Scrutiny Panel members to attend the annual Board ‘Strategic Planning Day’ to discuss ideas for improving services;
- ☒ Continuing to implement the **Together with Tenants** Charter;
- ☒ Publicising 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 amended Pest Control procedures.
- » Engaging with the re-procurement of the Repairs and Maintenance contracts. Helping to review and improve the current specification as well as being involved with scoring and evaluating the final bids.
- » Reviewing the enhancements to the **'My Tenancy Account'** portal.
- » Evaluating feedback from the 'face to face' resident meetings and providing ideas for the future.
- » Three panel members have successfully passed a basic 'mediation skills' course with a review to assisting with mediation between tenants.
- » Undertaking training on the Association's Anti-Money Laundering and Anti-Bribery Policies.
- » Exploring the options for evolving the Scrutiny Panel in the future.

Resident Feedback in 2024-25

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

- ☒ An interactive session on the enhanced **'My Tenancy' Portal** on Home Master.
- ☒ A presentation by our repairs contractor, 3 Solutions, on the benefits of Solar PV.
- ☒ An overview of the WHHA Tenancy Agreement.
- ☒ Repairs and Maintenance contract update.
- ☒ Feedback on the management of our estates, including the two new grounds maintenance contractors.
- ☒ Capital works and new developments planned for the year.
- ☒ An overview of the work of the Operations Team including, arrears collection, allocations and distributing the 'discretionary support' fund.

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.



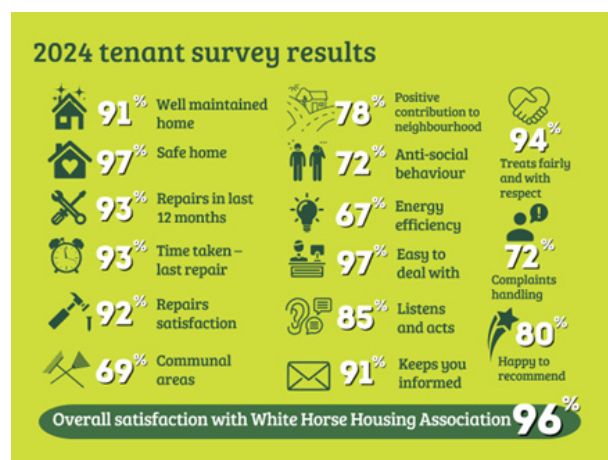
The following table highlights some of things we have done:

What You Said	What We did
Tenants requested that we collect more frequent feedback on the grounds maintenance service.	We now distribute feedback questionnaires throughout the gardening season to gather ongoing comments and take action.
Leaseholders requested more information about staircasing, sales, and other topics important to them.	We are planning regular Leaseholder meetings 'on-line'.
Tenants requested assistance with getting on to the My Tenancy Account portal.	We have developed a step-by-step guide and a short video to assist tenants in accessing and using the portal.
Tenants requested clear guidance on the process for dealing with pests in their homes.	We have created a flowchart, available on our website and tenant portal, to show what we will do when tenants report a pest issue.
Many tenants wanted to have moss removed from their pathways and parking areas.	We completed a one-week project to hire specialist machinery to remove moss from six schemes across Wiltshire and Somerset.
Tenants requested clearer instructions for programming their Quantum storage heaters.	Our contractors have provided training where requested, including a simple step-by-step guide for them to keep.
New tenants reported difficulties in purchasing flooring for their new build homes.	We have used the 'discretionary support fund' to help and are working to ensure that carpets are installed in future new build homes, where possible.
Tenants requested help with energy bills.	We spent £4,831 from our 'discretionary support fund' last year assisting those tenants struggling with their heating bills. We also linked up with the HACT fund to obtain another £1,617 for tenants with pre-payment meters.
Tenants requested clarification on which parking spaces within the developments are designated for visitors.	We have marked these areas with painted lines and clear signage.
Some tenants struggled to afford essential household items and asked for assistance.	We have used the 'discretionary support fund' to purchase items for tenants in need.
Many tenants wanted skips provided.	We provided 11 complimentary skips at schemes last year for tenants to use.
Tenants in Marlborough requested improvements to their communal laundry room.	We have fully refurbished the laundry room and installed a new washing machine along with an additional dryer.
Some tenants asked for damp problems to be resolved a lot quicker.	We have implemented a new 'damp and mould' procedure to ensure that any reports are assessed promptly. A flowchart is available on our website for tenants to view.
Tenants expressed a need for additional information regarding the Solar PV installations on their properties.	Our contractor, 3 Solutions attended recent residents' meetings to provide information. We have also created a leaflet, available on our website, and sent it to all tenants with solar PV installed on their home.
Tenants want problems with neighbours to be dealt with quickly.	We have trained three members of the Scrutiny Panel in mediation skills and plan to launch this new service for tenants shortly.

Tenant Satisfaction Survey: The Association completed its most recent Tenant Satisfaction Survey in December 2023, with the final results published early in 2024. 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 required to undertake these surveys every 2 years and report the results to our regulator. Therefore, the latest survey has been sent to all our tenants over the past few weeks. We hope you have had a chance to complete the survey as every one of your comments is important to us.

In 2023, the overall results were excellent. This fantastic outcome showed us to be one of the best performing housing associations in the country. Indeed, when we benchmarked our results against a wide range of other national associations - large and small - we were top of the results table in almost every category. The headline results from 2023 are set out in the table. Since then, the staff team, the Association's Board Members and the Tenant Scrutiny Panel have all analysed the results to see where further improvements could be made in order to help maintain these excellent results. We will publish the final results of this years survey early in January 2026 and a full report will be included in the next Tenants' Newsletter.



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 2024-25 we received **2** formal complaints. Both were logged, investigated and completed within Stage One of our Complaints Procedure. Of the complaints received:

- » 1 was relating to the length of time a repair took to complete and the competence of the operative who attended. This complaint was upheld and an apology issued to the tenant.
- » 1 was relating to poor communication from the Operations Team regarding a grounds maintenance issue. This complaint was not upheld but further action was taken.

Importantly, we spend 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 this year include:

- ☒ Providing clear expectations around ‘first-time’ repairs completion in the re-procurement of our repairs and maintenance contract, to help reduce the need for return visits.
- ☒ Encouraging better communication between the contractors operatives.
- ☒ Ensuring full scheme-wide consultation is carried out before authorising any major tree works.

More information on these complaints, and how we resolved them, can be found on our dedicated website page - www.whitehorsehousing.co.uk/65/complaints/

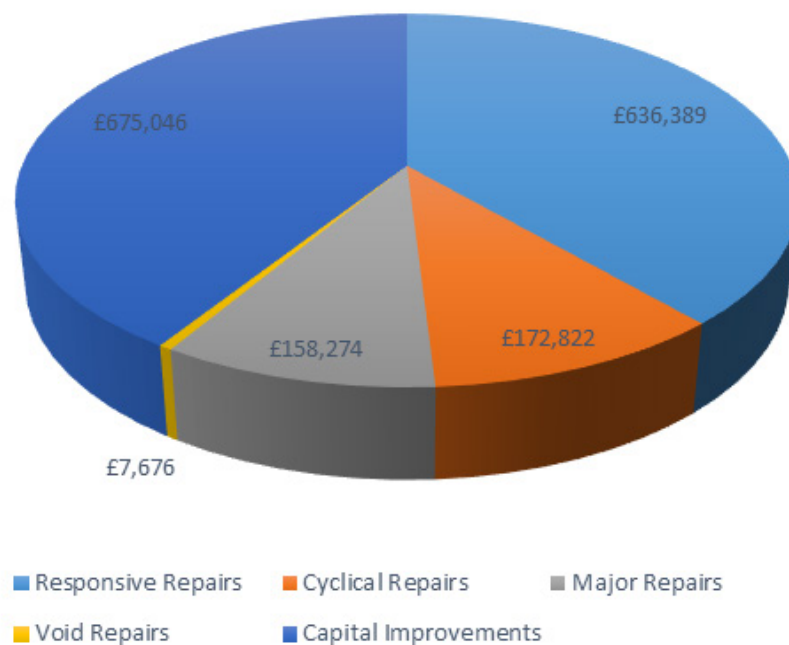
2 Safety and Quality Standard

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

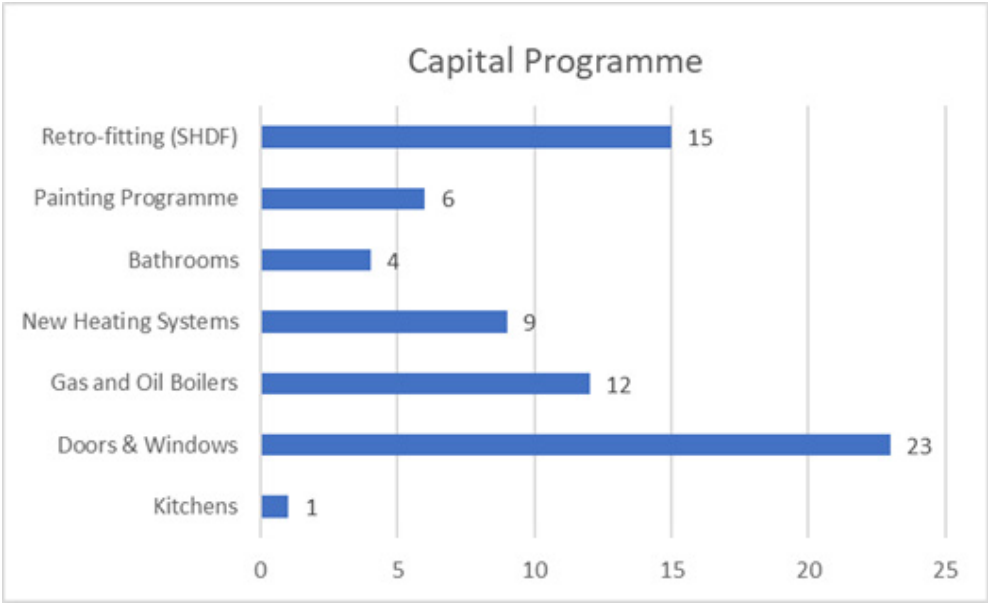


During the year, the Association spent a total of **£1,650,207** (a 30% **increase** from the previous year) repairing and maintaining our homes. Much of this increase was as a result of replacing 15 roofs in Kilmersdon and undertaking major repairs to two fire damaged properties in Wroughton.

This figure was split as indicated in the diagram below:



During 2024/25 the Association completed the following capital works totalling £675,046:



Day to Day Repairs

During the year we completed **1,520** day-to-day repairs – an increase of 10% on the previous year. The average time to complete all repairs was **10.6 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	141	100%
Routine Repairs	1,379	98.50%
Overall Total	1,520	99.42%

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.

Key Performance Indicator	Target	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	Cumulative
Contractor made an appointment	98.00%	98.75%	99.00%	98.00%	96.00%	96.30%	97.61%
Appointment kept	96.00%	96.50%	99.50%	100.00%	99.00%	98.40%	98.68%
Worksite left tidy	96.00%	99.00%	97.00%	99.00%	97.80%	98.00%	98.16%
Overall satisfaction with the repair	97.00%	99.00%	97.00%	97.00%	96.00%	95.50%	96.90%

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 2021	100%	100%	98.00%	98%
March 2022	100%	100%	98.00%	98%
March 2023	100%	100%	99.00%	98%
March 2024	100%	100%	99.00%	98%
March 2025	100%	100%	99.35%	98%

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

Appointments: In total, appointments were made for **96.75%** 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. Recently, we have introduced a new automated messaging system that sends a text reminder to tenants in advance of the date and time of their appointment. 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 and a legal requirement. During the year **148** gas boilers were serviced, with **100%** being completed within the statutory 12-month deadline. The Association also serviced **49** oil-fired boilers and **66** 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.

Stock condition database helps us know where the oldest components are within our homes, so we can plan to replace them before they begin to fail. 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.

This year, we are starting a project to update the stock condition data we hold. Every property will be visited and a full survey undertaken to ensure all the data we hold is accurate and up to date.

3 Tenancy

This standard covers allocations, mutual exchanges and tenancy management.

During the year we let **42** properties to new and existing tenants wishing to move to a different home. Just **5** of these properties were re-lets from within our existing stock while **37** lettings were to new homes developed and completed within the year (32 rented and 5 shared ownership). **7** tenants also moved home by arranging a 'mutual exchange'.

All our homes are let through the relevant Local Authority's Housing Registers 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 **15.6 days**.



Pictured: Belinda Eastland, Operations Director & Carrie Law, Tenant at Hook Hollow, Seend

4 Neighbourhood and Community Standard

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

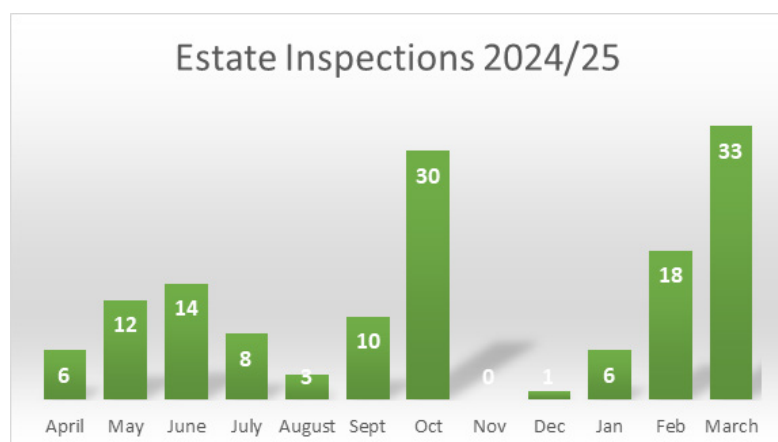
Managing our homes

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 2024/25 the cost of the Association's housing management service was **£484** 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 **141** inspections took place between March and November, including a number of new 'health and safety' visits aimed at ensuring all our communal areas remained safe and secure. 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 **16** issues that we identified.





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 2024-25 we provided **11** skips around our schemes which were much appreciated and well used by residents.

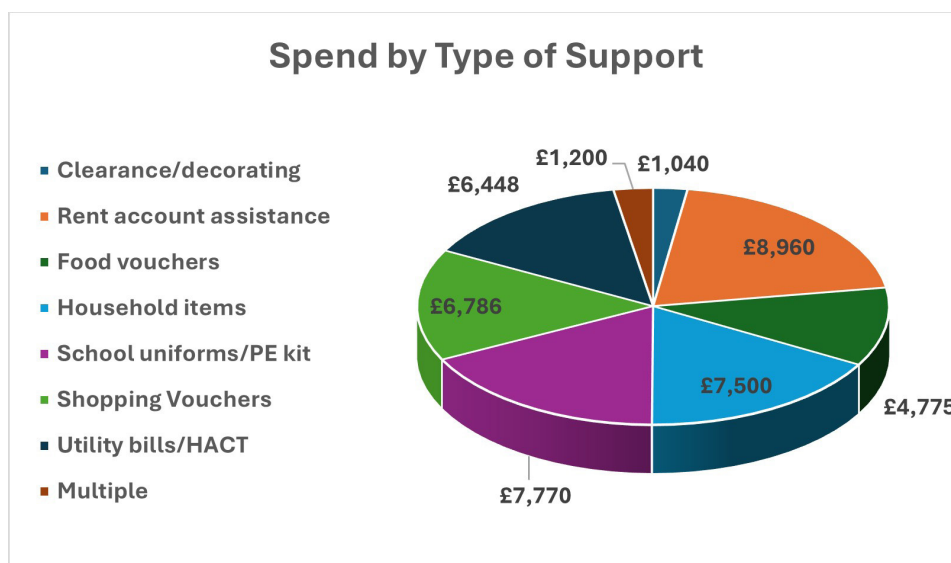
The ‘Tenancy Plus’ Service: Our ‘Tenancy Plus’ services continue to be in demand. The positive outcomes the service delivers not only raises the quality of life for our tenants but helps them sustain their tenancy in the longer term.

‘Tenancy Plus’ provides focussed 1-2-1 support whenever a tenant needs help to overcome a problem or sustain their tenancy. In 2024/25 we assisted **51** households through the Tenancy Plus service, together with a further **302** residents who needed help through the ‘cost of living’ crisis. This increase in support was made possible by securing a major grant from Wiltshire Council’s Household Support Fund, for which we are very grateful.

Throughout the year, we experienced increased demand for practical property-related support. This included assistance with rubbish clearance, de-hoarding, fence repairs, garden maintenance, and decorating. While many of these responsibilities fall under the tenant obligations within the Tenancy Agreement, we recognise that for some individuals - due to financial hardship, health limitations, or lack of skills - these tasks are not achievable without support. Where possible, we have responded flexibly to these needs, ensuring tenants can live in safe and comfortable homes.

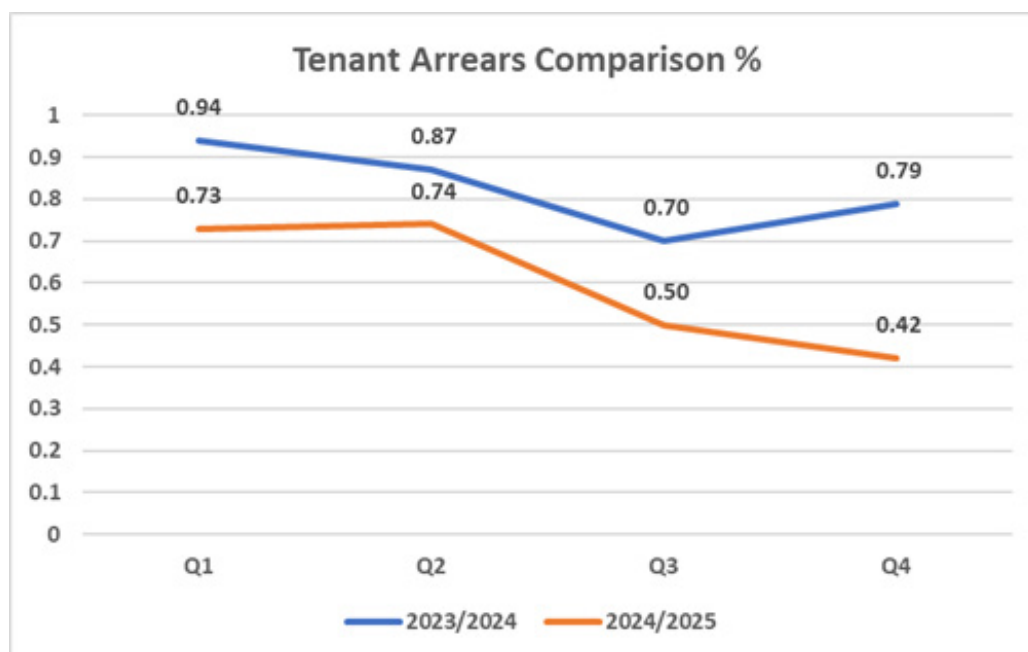
Another priority has been supporting tenants to cope with the high cost of fuel, food and other essential goods. The range of support provided to households to help keep them warm and fed last year were supermarket vouchers, assistance with fuel bills and help to obtain essential items for their home like school uniforms, cookers and carpets.

The chart below shows the types, volumes and spend for all the support given in 2024/25.



Welfare Reform: At the end of March 2025, **206** households were in receipt of Universal Credit - an increase of **41** (20%) compared to the previous year. Despite this rising number, which now accounts for 45% of all our households, overall rent arrears have remained low thanks to the help, support and advice we provide to any tenant who needs it. 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 costly court action.

Despite the number of households receiving Universal Credit increasing over the past 12 months, overall rent arrears decreased compared to end of March 2024. This meant overall arrears represented just **0.42%** (0.79% in 2024) of the total rent debit for the year. **See the graph below.**



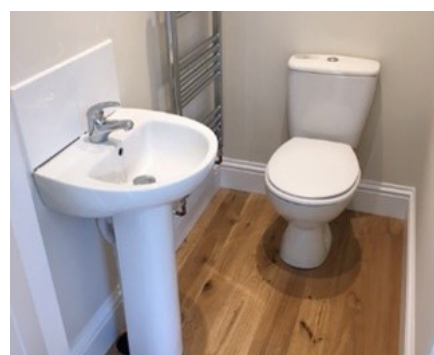
5 Value for Money

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.



The headline cost of providing and managing our homes was **£5,079** per property, up from last year's **£4,825**, but still well below the average for all small housing associations of **£6,491**.

Our Development Programme

The Association continues to progress well against its development target. At the end of March 2025 the Association owned and managed **454** affordable homes, including **33** for shared ownership.

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 31 March 2025 the following had been achieved - representing **98%** of our target:

Homes Completed	Homes On-site	Due to Commence	Transfer of Engagements	Total
77	8	12*	16	113

* Schemes progressing but have yet to go into formal contract.

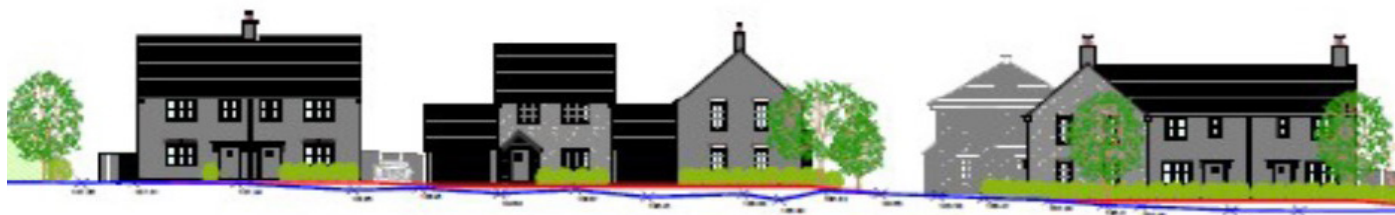


Pictured: Hook Hollow, Seend - Cuckoo Hill, Bruton - The Old Meeting Hall, Kilmersdon

The following homes were completed between April 2024 and July 2025:

Scheme Name	No of Homes	Completed
Park Farm, Seend	10	June 2024
Windebank's, Box	2	November 2024
Cogley Road, Bruton	6	February 2025
The Old Meeting Hall, Kilmersdon	1	June 2025
Primrose View, Worton	7	July 2025
Total	26 new homes	

6 Governance and Financial Viability Standard

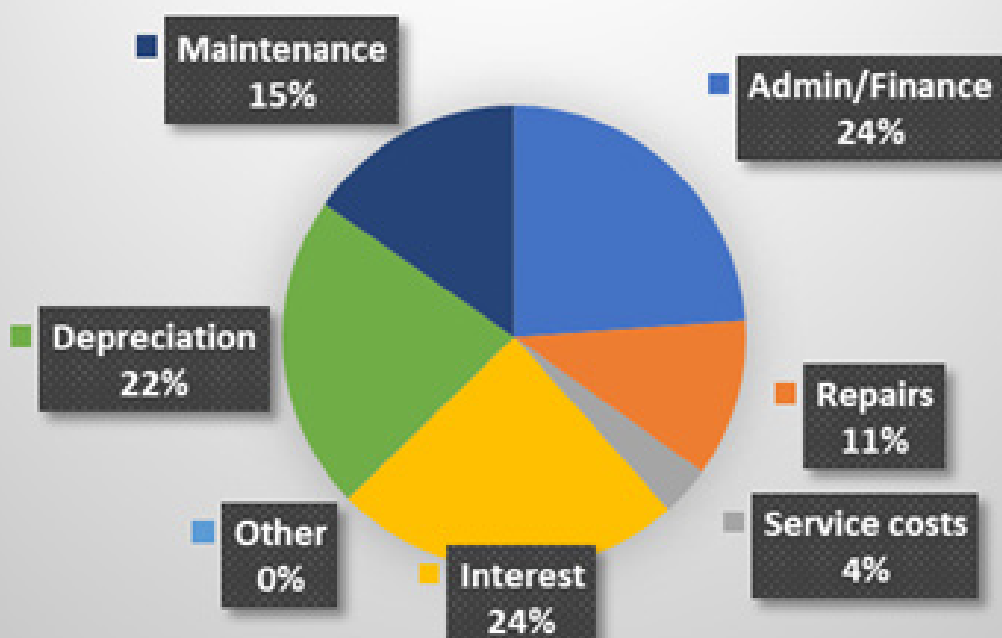


The Association follows the National Housing Federation's Code of Governance (2020 version) which sets out standards for how we must run our organisation. The Association has adopted a clear Governance Framework setting out the roles and responsibilities of the Board and its Committees. The Framework 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 negotiate a new £6million loan with the Charity Bank to support our development programme and provide new homes for local people over the next 4-5 years.

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.

2024/25 Budget - breakdown of costs



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. (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 benefited 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 2035 and this will help us to fund essential repairs and improvements, and build new homes. In 2024/25 the:

- Average weekly rent charged was **£134.63**, up from £126.49;
- Average 'affordable rents' charged were **£167.72**, up from £160.65;
- Rent arrears owed at 31/03/24 (excluding Housing Benefit payments) were **0.42%**
- Rent arrears owed at 31/03/24 (including Housing Benefit payments) were **0.55%**.
- 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. Previously, we were aware not all tenants agreed their service charge offered good 'value for money'. Much of this dissatisfaction came from the poor performance of our previous grounds maintenance contractor. As a result we re-tendered this work for 2024 - in partnership with the Residents' Scrutiny Panel - and appointed two new contractors that we believe have met the higher standards we have set.

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

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