



# Annual Review

## 40th Anniversary Edition

### 2024-2025

[www.whitehorsehousing.co.uk](http://www.whitehorsehousing.co.uk)

**“To be a trusted provider of excellent services and affordable, sustainable homes, working together with rural communities”**

Financial Conduct Authority register number **24672R**  
Regulator for Social Housing registration number **L3559**

# Chairman's Report

**I am pleased to be able to introduce this Annual Report and again reflect positively on another successful year for White Horse Housing**

Indeed during the year, we were fortunate to gather, staff, tenants and board members, present and past, to celebrate 40 years of the Association. It was useful to hear about the formation of the then Wiltshire Rural Housing Association and why it had been created. In 1984 rural communities were losing rented housing through the Right to Buy and the market was not building homes that were rented or affordable for local people. The same pressures are there now but in the intervening period the association has grown to 454 homes in just the places where they are most needed.



**David Trethewey**  
Chair of Board

Our purpose ***"To be a trusted provider of excellent services and affordable, sustainable homes, working together with rural communities"*** reflects both our current ambition but also builds on the legacy of the people who founded us 40 years ago.

Of course we can't afford to stand still, the need in the rural communities is still there and our tenants deserve a landlord that provides excellent services. It was particularly rewarding this year to be approached by the Trustees of Marlborough and District Housing to take over their homes. Such a process is understandably worrying for the residents, but our excellent staff team were able to build a dialogue with the residents and ensure a smooth transfer. This has meant 16 much needed homes are secured for the future.

We have spent some time this year working with our tenant scrutiny panel to ensure they are supported to enable them to carry out their crucial work. We are very fortunate to have a group of committed and able tenants who work with us as partners, ensuring their voice is heard and holding us to account when it's needed. I am especially grateful to them and to my fellow board member Sue Dicks who attends their meetings and provides support to ensure we have a regular dialogue on issues that matter to them.

Development of new homes continues to be a challenge with the complexity of schemes, the costs of building and the limited availability of funds. However, we continue to engage on new opportunities, but we must prioritise those that most align with our purpose and that are affordable for us to take on.

I would like to thank the Chief Executive, Steve and all the staff team who provide this excellent service and who support the work of the Board so well. Also, my fellow board members, I am truly fortunate to have a real depth of knowledge and experience to draw on and very grateful for them giving their time and inputs. We are always looking to complement the board so if any readers are interested in getting involved, please contact myself or Steve.

**I hope you enjoy reading this report and that you find something in it that resonates for you and thank you for your continued support and interest.**



# Chief Executive's Report

## Welcome to the 2024-2025 Annual Review

At this time of year I always enjoy looking back over the past 12 months and reflecting on what we have achieved. It makes me very proud that, despite our size, we continually exceed expectations and “punch above our weight” - always striving to improve our services and sustainably grow the business. None of this could have been achieved of course, without a determined and dedicated staff team supported by a dynamic and forward thinking Board.



**Steve Warran**  
Chief Executive

I am delighted to see that nationally, the Government has continued its commitment to removing many of the barriers to housing development, particularly through the planning system. More importantly, record amounts of investment for new affordable homes were recently announced in the Spending Review, which will have a dramatic impact on the number of homes the sector can provide. There is also a new 10-year rent settlement to help the sector plan its finances with greater confidence in the future. Combine these announcements with lower inflation and interest rates, it gives us a more positive outlook on which to plan our future.

This year we have made further improvements to our service offering, including a greater use of digital services, new procedures to deal swiftly with specific problems such as damp and mould and the re-tendering of the grounds maintenance service – a ‘high-profile’ service that was in need of improvement. We have continued investing in our existing housing stock whilst completing 22 new homes for rent and shared ownership. Our proudest achievements include:

- ✓ **The new Tenants' Portal.** The portal gives tenants greater access to their personal information, make ‘real time’ rent payments, allow repair requests to be made and tracked and provide feedback on our services – and many other things.
- ✓ **Finalising a Transfer of Engagements with Marlborough and District Housing Association.** It was a pleasure to take on this fantastic scheme of 16 flats in Marlborough and gain the trust and respect of the existing tenants who happily supported the transfer.
- ✓ **The completion of the ‘passive haus’ housing scheme at Seend.** These innovative homes are some of the most energy efficient in the country and demonstrate our commitment to building high quality and sustainable homes.
- ✓ **Improving the energy efficiency of our homes.** Starting with the least efficient first we have continued a programme of retro-fitting homes with energy saving measures to the benefit of both our tenants and the environment.
- ✓ **Achieving some of the highest tenant satisfaction ratings in the country.** Despite all the turbulence of the past 3 years, the Association increased its satisfaction ratings across almost all areas of the service, placing us at the very top of the national league tables.
- ✓ **Supporting tenants through the ‘cost of living’ crisis.** Using money from the Discretionary Housing Support Fund our staff team have helped over 300 tenants through the cost of living crisis, resulting in more sustainable tenancies and one of our lowest ever arrears figures.

Once again, I am grateful to our staff team who have maintained the excellent services we provide to our tenants. I am also proud of their dedication and commitment to the Association. We would not achieve what we have without them.

I am also grateful to our Board for their important input into the management of the Association, providing professional support and advice to the staff team and helping to ensure the Association is such a success.

**I hope you enjoy reading about all our achievements in this year's Annual Review.**

# Purpose, Objectives and Values

## Our Purpose:

***“To be a trusted provider of excellent services and affordable, sustainable homes, working together with rural communities”.***

## Values:

*In achieving our objectives we will **“act with integrity, openness, accountability, honesty, impartiality and respect”** in everything we do.*

## How we do this:

- by keeping our commitments and promises and following through on our actions;
- by being consistent in all our activities, demonstrating an open minded and impartial approach;
- by promoting equality of opportunity, respecting each other and celebrating diversity so that everyone can give their best in every aspect of our business;
- by putting customers first: listening to them, understanding their needs, treating complaints as an opportunity to learn and recognising the impact our work has on both our customers and stakeholders;
- by valuing our staff and encouraging them to take individual responsibility for problems and find solutions to them;
- by continually striving to improve the service we provide.

## Our Objectives:

### The Association will continue to:

- Play a leading part in tackling the climate emergency by remaining as environmentally sustainable as practicable, in balance with our corporate commitments of social and economic sustainability.
- Remain a viable, effective, and value for money business while providing a high quality service to our tenants.
- Ensure that our properties are managed and maintained to high standards; and seek to support our tenants where appropriate.
- Work closely with all our partners in order to ensure the provision of much needed rural accommodation.
- Take an active role in the political environment, through lobbying and responding to consultations.
- Contribute to the work of the National Housing Federation, and other similar organisations.



## Future Growth

- We are committed to providing high quality, sustainable homes, and will actively work with local developers, community land trusts and parish councils to provide new affordable housing for local people.
- We will build and/or acquire a range of affordable housing and low cost home ownership solutions to meet the needs of local communities.

## Housing Management

- We will encourage tenant involvement and participation in our services.
- We will regularly visit each neighbourhood and actively work with residents to ensure they remain an attractive place to live.
- The Association will support tenants through the 'Tenancy Plus' scheme to help them sustain their tenancies, pay their rent and mitigate the effects of welfare reform.
- We will facilitate a "working together" approach with our customers by developing modern, efficient communication systems to enable them to effectively and easily interact with the Association.

## Asset Management

- The Association actively manages its stock to ensure that it is sustainable and efficient whilst providing the best return on our investment.
- We aim to provide an excellent repairs service to our tenants which in turn ensures that our assets maintain their value.

## Community Involvement

- The Association will seek to play an active part in the communities we serve to help them remain sustainable and viable for the future.

# Improving our Sustainability

The Association's Sustainability Strategy aims "To be as environmentally sustainable as practicable, in balance with our corporate commitments of social and economic sustainability".

The strategy commits the Association to becoming a "leader on environmental sustainability within the small housing association sector" and adopt, where practical and affordable, innovative approaches that seek to continually raise standards and reduce carbon emissions.

To meet these commitments an 'action plan' has been adopted to focus our work on those areas that have the most impact. Action taken so far includes:

- ✓ **A comprehensive review of our asset management strategy will determine where investment is required to ensure our homes meet the national standards.** A new Strategic Asset Management Tool has also been created to further target those properties that need additional investment to improve their overall energy efficiency and financial return. The tool also helps identify unviable properties where disposal maybe the only option.
- ✓ **Identify properties with the lowest EPC levels and created a programme of retro-fit works to improve their energy efficiency and reduce fuel bills for tenants.** This work is continuing - see below - with further reviews of EPC's being undertaken once the work is completed.
- ✓ **Develop a capital programme that allocates funding to help meet the targets agreed within the strategy.** A new capital programme has been created, using the tools outlined above, taking the Association up to 2033. The programme includes significant funding for energy efficiency works, where required.
- ✓ **Review the Employers Requirements in the Development Protocol.** The Design Brief now meets current standards and sets out the Association's requirements for future developments.
- ✓ **Complete our first 'Passive Haus' certified housing development.** The Association completed its first 'Passive Haus' development in June 2024 with the handover of the 10 homes at Hook Hollow, Seend; and,
- ✓ **Train our Asset Management Officer to undertake EPC's.** This has been completed. We also have another external EPC processor to assist us undertake reviews where capital work has been undertaken over the past 10 years. This ensures that we have the most accurate picture of how our housing stock is performing.

## Energy Efficiency Works

In line with our commitments above, the Association has continued to implement its 'retro-fit' programme across 32 of our worst performing homes, all of which are located in or around the village of Kilmersdon in Somerset. To date 15 properties at Ammerdown Terrace together with a further 17 properties within the village itself, have all benefited from a mixture of the following works:

- ✓ **New windows, where required. A listed building application has also been submitted to replace the old and rotten wood windows in four properties in Church Street. Further window replacement work is included in this year's capital programme;**
- ✓ **Cavity Wall insulation in the modern rear extensions where none already exists;**
- ✓ **New Heating systems;**
- ✓ **Improved loft insulation that meets the latest standards;**
- ✓ **Internal insulation to existing 'cold spots';**
- ✓ **Solar PV panels fitted to help reduce electricity costs;**
- ✓ **New low-wattage lighting.**



This work is part funded by a £60,000 grant and £90,000 loan from the Charity Banks' 'Green Funding Scheme'.

Whilst many of our homes are capable of meeting the Association's target of achieving an EPC rating of 'C' or above, there are some properties which may never achieve this rating given their method of construction. However, we will do all we can to improve the energy efficiency of these homes and help our tenants achieve affordable warmth all year round.

# Building Sustainable New Homes for the Future

White Horse Housing's 2020-2025 development programme is now complete. The Association's development target was to provide a further **115** new affordable homes during that period. This ambitious target underlined the Association's strategic priority to provide new, high quality, and affordable homes for local people in housing need.

Despite the pandemic, the one-year rent cap in 2023/24 and high levels of inflation and interest rates in recent years - all of which negatively impacted our Business Plan - the Association added **113** new homes to our housing portfolio, hitting some 98% of our original target. This figure includes 16 homes that we acquired following a successful Transfer of Engagements with the former Marlborough and District Housing Association.

Overall, this represents a fantastic achievement and has made a positive impact to affordable housing provision in rural areas. The table below sets out the actual schemes completed during the past 5 years and includes two schemes the Association are committed too, but have yet to be contracted, shown in yellow. Overall, we have added a further 80 rented homes and 33 shared ownership homes to our housing stock, a 41% increase over the past 5 years.

Development Programme January 2020 - March 2025	
Scheme Address	Number
Southside Close, Corston	4
Old Diary Lane, Winterbourne Monkton	3
Field View, Chilton Foliat	6
Friars Lane, Urchfont	2
Snowdrop Mews, Sutton Benger	6
Maisey Mews & Heavens Rise, Ashton Keynes	8
Somerbrook, Great Somerford	10
Hales Farm, Urchfont	4
Old Hospital Road, Pewsey	4
Hoares Lane, Kilmersdon	2
Hills Close & Cogley Road, Bruton	12
Hook Hollow, Seend	10
Cider Press & Happy Lands, Ashton Keynes	4
Windebanks, Box	2
Primrose View, Worton	7
Old Meeting Room, Coles Gardens	1
10, The Green, Marlborough	16
Knighton Road, Broad Chalke	6
Weaveland Road, Tisbury	6
<b>Total</b>	<b>113</b>



Pictured: Primrose View, Worton



Pictured: Hook Hollow, Seend

## Future Development Programme

Over the past year we have seen economic conditions stabilising with inflation falling back from its 2023 high and interest rates predicted to fall further over the coming few years. There has also been a massive increase in affordable housing grants available following the Government's recent Comprehensive Spending Review. This improvement has allowed the Association to negotiate a new £6,000,000 loan with The Charity Bank to continue our development ambitions over the next 5 years. The Board have set a minimum target of 50 new homes to be provided over the next 5 years.

New schemes have already been negotiated with a number of local developers and subsequently approved by the Board - providing a further 27 new homes. **These are set out in the table below.**

Scheme Name	No of Homes	Expected Completion
Townsend Farm, Poulshot	4	Summer/Autumn 2026
The Spring, Market Lavington	4	
Frog Lane, Stoke St. Michael	11	
Sutton Lane, Sutton Benger	8	
<b>Total</b>	<b>27 new homes</b>	

The Association's new development programme will be funded by loan facilities provided by the Clydesdale and Charity banks, capital receipts from the sale of old, unviable homes and income from shared ownership sales. We will also hope to receive significant grant funding from Homes England on those schemes eligible for their assistance.

## Community Land Trust Partnerships

The Association is delighted to have been selected as a development partner for a number of Community Land Trusts (CLT's).

Community Land Trusts are set up and run by ordinary people, mainly in rural communities, to develop new homes, as well as other local assets such as village halls and community shops. CLTs ensure the homes remain genuinely affordable, not just for now, but for every future occupier.

**The CLT schemes currently in the pipeline include:**



**Broad Chalke CLT:** The CLT have received overwhelming support from their local community for a scheme of 6 affordable houses. The detailed plans for the 4 x rented and 2 x shared ownership homes have now been granted formal planning permission and the s106 Agreement is currently under negotiation now that a solution has been found to the issue of foul water disposal. The detailed drawings have been completed and it is expected a formal tender process to select a suitable contractor will begin in the early Autumn.

**Nadder CLT** and White Horse Housing are a formal partner to Wiltshire Council's own in-house development company, Stone Circle, on this new development on the site of the former Sports Centre in Tisbury. The scheme will provide 13 new homes, 6 of which will be affordable, consisting of 2 x 1 bed flats, 2 x 2 bed houses and 2 x 3 bed houses. One of the 2 bed houses will be for shared ownership. Although formal planning permission was granted in December 2022 the scheme has been delayed for a number of reasons. However, it is hoped the scheme will start to progress in the near future.



# Completed Developments - April 2024 to August 2025:



## Park Farm, Seend Cleeve (10 homes)

Park Farm, Seend Cleeve (10 homes): This scheme, developed in partnership with the Seend Community Land and Asset Trust, started 'on site' in June 2022. Built on a rural 'exception site', the 10 affordable homes all exceed minimum space standards and are 'Passive Haus' compliant, meaning they are highly insulated and energy efficient, resulting in homes that are easy to keep warm with very little heating costs. The scheme provided 2 x 1 bed, 4 x 2 bed and 1 x 3 bed houses for affordable rent and 2 x 2 bed and 1 x 3 bed houses for shared ownership.

Built by Winsley White Builders of Radstock, the homes were finally completed in June 2024 following significant delays in providing a new electricity supply to the site. Despite these challenges, the scheme was formally completed and opened on the 20 June 2024.

Costing almost £3,000,000 to complete (including 'on-costs') the scheme benefitted from significant grant funding from both Homes England and Wiltshire Council, without which the scheme would not have been viable.



**Pictured:** Hook Hollow, Seend



**Pictured:** New Tenant at Hook Hollow, Seend receiving her keys.



**Pictured:** Opening day at Hook Hollow  
Charlie Luxton, TV Presenter & David  
Trethewey, Chairman



**Pictured:** Charlie Luxton with our new  
tenants at Opening day.



**Pictured:** Back view of Hook Hollow, Seend

## The Cider Press, Happy Lands, Ashton Keynes - (4 homes)

Built on the site of an old Cider Press, by developers Cartersfield Ltd, this small s106 development has provided 4 new homes, 2 x 2 bed houses for affordable rent and 2 x 3 bed houses for shared ownership. The scheme finally completed on the 5 July 2024.



**Pictured:** Onsite at The Cider Press, Ashton Keynes



**Pictured:** Site Inspection Day.



**Pictured:** The Cider Press, Ashton Keynes

## Windebank's (formerly the Old Timber Yard) Box - (2 homes)

Built on the site of the Old Timber Yard in Box by the Stonewood Partnership, this s106 development has provided 2 new affordable homes, 1 x 2 bed apartment for affordable rent and 1 x 2 bed apartment for shared ownership. The scheme finally completed on the 15 November 2024.



**Pictured:** Onsite at the Old Timber Yard,



**Pictured:** Site Inspection Day.



**Pictured:** Old Timber Yard, Box

## Cogley Road, Cuckoo Hill, Bruton (6 homes)

These 6 homes represent 'Phase Two' of the affordable homes provided across this development. The first 6 homes were completed in November 2000. However, due to delays caused by the pandemic and the decision by the developer, Acorn Builders, to completely re-design the second phase of the scheme, the final 6 homes were not completed until February 2025. Comprising 2 x 1 bed apartments and 4 x 2 bed houses, all were let on social rents in accordance with the s106 agreement.



**Pictured:** Onsite at the Phase 2, Cuckoo Hill, Bruton



**Pictured:** Site Inspection Day.



**Pictured:** Cogley Road, Cuckoo Hill, Bruton Completed

## The Old Meeting Hall, Coles Gardens, Kilmersdon - (1 home)

The meeting hall formed part of the Coles Gardens bungalow scheme that was transferred to White Horse Housing in October 2015. The hall was used by local organisations as a meeting place and was very popular for many years. However, following the pandemic, bookings fell significantly making the use of the building unviable. An application to convert the hall into a 2-bed 'social rented' house was approved in early 2024 and detailed plans and specifications drawn up. Following a formal tender exercise, Ken Biggs Contractors, were appointed to undertake the conversion. The work was completed on 20 June 2025 and was part funded with affordable housing grant from Homes England.



**Pictured:** The Meeting Hall, before conversion.



**Pictured:** Fully converted into a lovely 2-bed social rented house.



**Pictured:** Open plan living area.



**Pictured:** Belinda, Operations Director & George, Site Manager from Ken Biggs

## Primrose View, High Street, Worton - (7 homes)

Developed by Newland Homes, this scheme of 7 new affordable homes comprises of 2 x 1 bed apartments, 1 x 2 bed and 1 x 3 bed houses for affordable rent and 2 x 2 bed and 1 x 3 bed houses for shared ownership. Once again, completion of this scheme was delayed due to issues with providing the incoming electricity supply. However, the scheme was finally completed in July 2025.

All homes are allocated through the local authority Housing Register, with priority going to those in housing need who have a strong local connection to the village in which they are located or surrounding area.



**Pictured:** Onsite at Worton.



**Pictured:** Affordable rent at Primrose View, Worton.



**Pictured:** Shared Ownership properties at Primrose View, Worton.

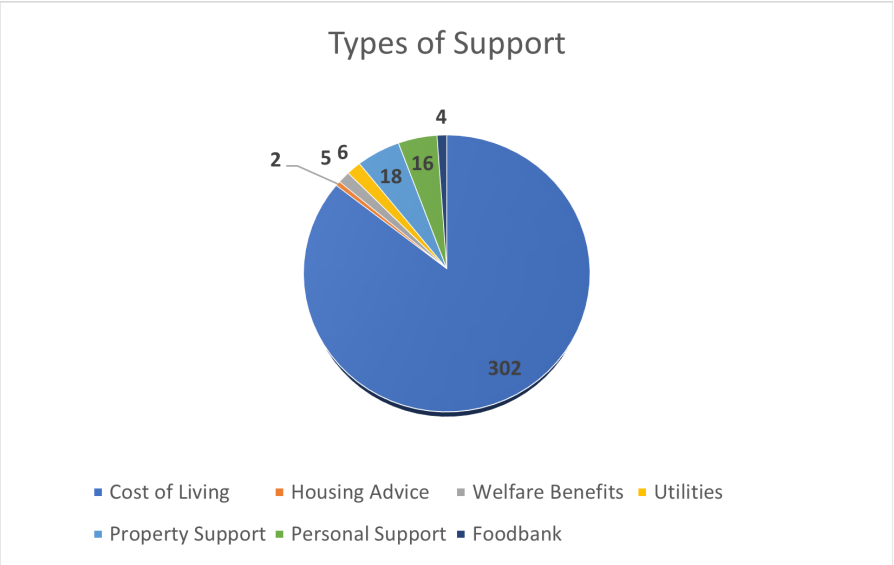
# Resident Services



## Tenancy Plus Service - Delivering Tailored Support For Tenants

The Tenancy Plus service continues to provide dedicated, one-to-one support to tenants facing challenges that may impact their ability to sustain their tenancy. In 2024-25, the service supported **51** households with a wide range of complex issues. In addition, a substantial **302** households were assisted in response to the ongoing cost of living crisis.

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 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 our tenants can live in safe and comfortable homes.

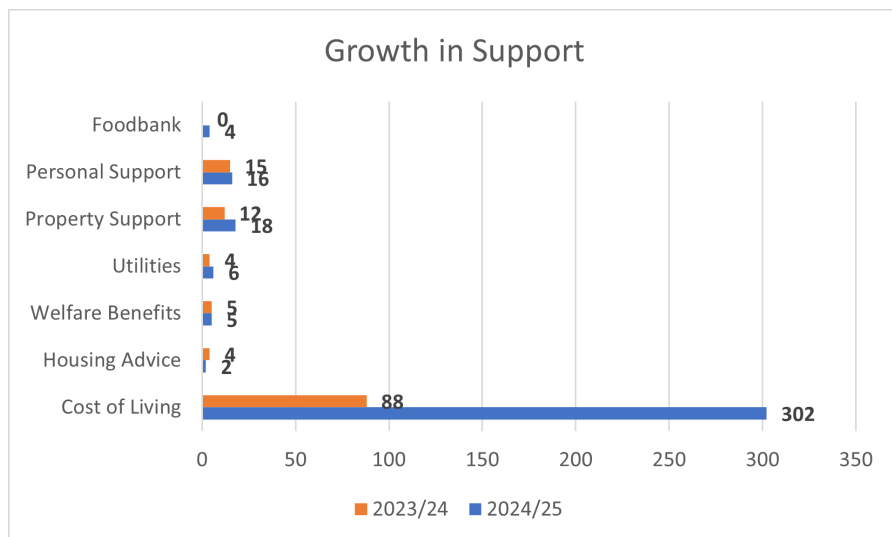


The significant rise in households supported through cost-of-living measures—from 88 last year to 302 this year—was made possible by securing a major grant from Wiltshire Council’s Household Support Fund. This funding enabled us to provide essential assistance to tenants in Wiltshire, including groceries, school uniforms and PE kits, household items, and support with Universal Credit rent shortfalls. In addition, we allocated £10,000 from our internal budget to support our tenants in Somerset.

Personal wellbeing remained a key theme, with 16 tenants receiving targeted support for tenancy-related matters they were motivated to resolve but could not manage alone. These cases illustrate the importance of offering a holistic and responsive support service that adapts to individual needs. In many instances, tenants presented with interconnecting issues, which our dedicated Housing Officers addressed over time through consistent engagement.



The Tenancy Plus service has proven to be a vital part of our housing management approach. It delivers positive outcomes that go beyond tenancy sustainability—enhancing tenants’ quality of life and enabling long-term independence. Examples include improving home environments for healthier living, negotiating with utility providers to restore services, and reducing financial pressure through practical household support.



By integrating Tenancy Plus with our Discretionary Support Fund, we continue to adopt a compassionate and comprehensive approach. This ensures that tenants who are committed to meeting their tenancy responsibilities, but face genuine barriers, receive the support they need to succeed.

## Resident Involvement



During the year, the Association hosted a series of resident feedback meetings that were both lively and informative. Held in Codford, Kilmersdon, and Royal Wootton Bassett, these in-person events brought together a total of 47 residents who took time out of their evenings to engage with the White Horse Housing team. The meetings provided an invaluable opportunity for residents to share their views, ask questions, and learn more about the Association’s progress over the past year.

A demonstration of our new online Tenants’ Portal took place. Residents were shown how they can now access rent account information, view their repairs history, report maintenance issues, make payments, and read important documents—all at their convenience. The response to the portal was overwhelmingly positive, with one resident in Royal Wootton Bassett commenting, “The Tenant Portal is fab!”

Following this, we shared the results of the 2024 tenant satisfaction survey, including a closer look at data specific to each local area. Residents were pleased to see that White Horse Housing continues to be one of the highest performing landlords in the country, with 96% of tenants expressing satisfaction with the overall service provided.

We also offered a comprehensive review of the past year, highlighting the development of new homes, the outcomes of estate inspections, how homes were allocated, efforts to recover rent, and the support made available through our discretionary housing fund. This provided residents with a clearer understanding of the daily operations of the association and the breadth of our work. Information was also shared on the number and cost of repairs carried out, along with the extent of major works such as kitchen and bathroom refurbishments.

At each meeting, we invited residents to provide their views on key aspects of our service including tenant involvement, housing management, and repairs and maintenance. In total, we received 48 written comments, all of which have since been analysed. Residents spoke freely during the discussions and then recorded their thoughts on feedback forms. Their responses offered a mix of appreciation, constructive criticism, and ideas for improvement.

On the topic of repairs and maintenance, many residents praised the service, with one saying, ***“I think the contact with 3 Solutions is good and when there has been a problem, it is dealt with straight away.”*** At the Kilmersdon meeting, there were discussions about rent levels and value for money. While some noted that housing association rents are more affordable than private alternatives, others acknowledged the challenge of making ends meet. One resident remarked, ***“It’s cheaper than private rent but is still a struggle sometimes,”*** while another added, ***“I think the rent is very fair for the property we have.”***

Residents also commented positively on how we manage our estates, with feedback such as ***“You listen and you respond”*** and ***“Easy and friendly, and all complaints are dealt with in a professional way.”*** A resident from Wiltshire shared, ***“There is mould in the bathroom from the shower, and I would so love a bath put in my home. Apart from that, I am super happy.”*** Feedback like this underscores the importance of our newly introduced damp and mould procedure, which is helping us address issues more quickly and effectively.

The appreciation residents expressed during these meetings was good to hear. One person wrote, ***“Thank you so much for the caring and taking time to come and meet with us—you spoil us,”*** while another said, ***“Meetings are always enjoyable and informative. It’s nice to meet the voices on the other end of the telephone.”***

We also heard concerns regarding the recent 7% rent increase. Some tenants said they found the rise difficult to manage, which is why we have strengthened our welfare support through the discretionary housing support fund. Encouragingly, many residents said they continue to feel safe in their homes—an outcome we are especially proud of, as tenant safety remains one of our highest priorities.

At each meeting, at least one member of our Scrutiny Panel was present and engaged with fellow residents. We took the opportunity to report back on the panel’s recent work, emphasising how vital their contributions are in shaping the direction of the association. Over the past year, the panel has reviewed new policies on damp, mould, and pest control, provided input on the procurement of the new grounds maintenance contracts, and taken part in early discussions on rent setting for the 2025-26 financial year. They also helped refine our updated purpose statement. Additional activities included reviewing the association’s asset management strategy and evaluating our compliance with new consumer standards in collaboration with the Chief Executive and Operations Director.

During the year, three members of the Scrutiny Panel began mediation skills training, equipping them to help resolve disputes between tenants in future. At White Horse Housing, we believe that tenant involvement is more than a requirement—it is a genuine commitment to partnership. We strive to offer tenants the opportunity to influence decisions and make a difference in their communities. Our panel members are well-informed, well-trained, and dedicated to representing the voices of tenants across Wiltshire and Somerset.



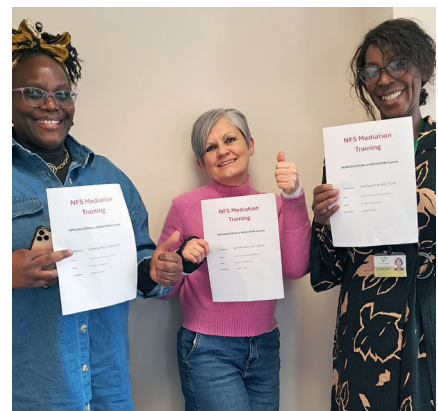
**Pictured:** Darrel Smith, Maintenance Manager with residents at the Kilmersdon Meeting.



**Pictured:** Staff and residents at the Codford meeting.



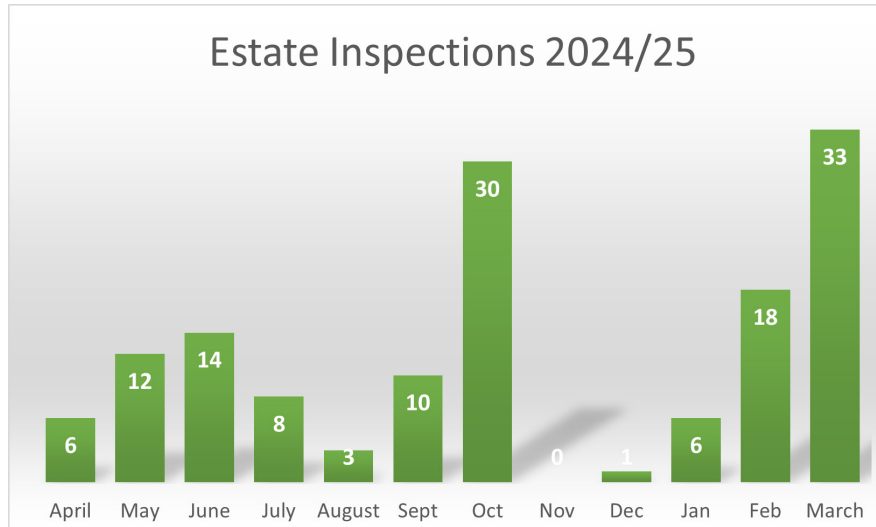
**Pictured:** Resident-led coffee morning in Codford.



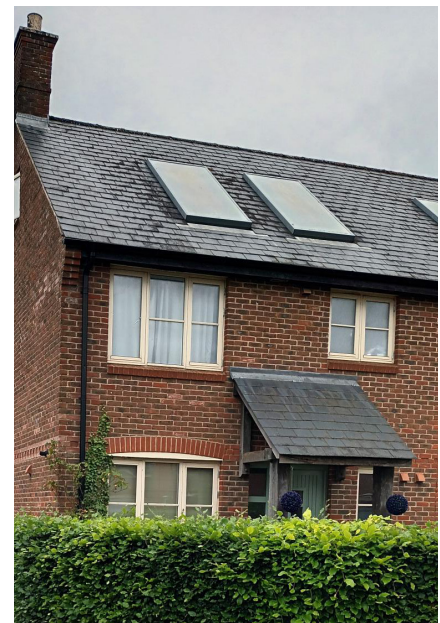
**Pictured:** Scrutiny Panel members receiving their mediation skills certificates.

## Neighbourhood Inspections

During the year, the Operations Team continued to carry out regular scheme inspections to ensure our estates remain safe, clean, and welcoming for all residents. Over the course of the year, a total of 141 visits were completed. In response to the increased requirements of the new Safety Standard for Social Housing, we also introduced interim health and safety visits alongside the standard scheme inspections. This allowed for a more balanced distribution of visits throughout the year, with inspections taking place almost every month. All of our developments were visited at least once, with most receiving two visits during the period.



After each visit, the team promptly followed up on any issues identified. Of the 141 inspections, 16 led to actions being taken to prevent potential problems from developing further. The majority of these were isolated incidents, with only three issues occurring more than once—these related to tree maintenance, external redecoration, and the condition of bin store areas.



As part of our ongoing efforts to improve the appearance and environmental quality of our housing schemes, we invested in a number of enhancements funded through the estate management budget. We provided 11 complimentary neighbourhood skips to help residents dispose of unwanted items quickly and conveniently, which were very well received. Additional improvements included new signage, tree works, wildflower meadow planting, cleaning of bin stores, and the installation of features such as hedgehog boxes, solar lighting, sonic cat repellents, and marked parking bays. These small but thoughtful additions contribute to cleaner, brighter, and more pleasant communal areas.

Engagement with residents remains at the heart of our estate management approach. While inspections are essential for identifying maintenance needs, they are also an opportunity to connect with tenants directly. Residents are invited to request a home visit when scheme inspection notifications are sent out, and many take the opportunity to speak with our Housing Officers during their visit. Between April and October, letters were sent out prior to 83 inspections, inviting residents to book appointments.

The remaining 58 visits, completed between December to March, focused more specifically on health and safety matters such as inspecting drains, identifying trip hazards, checking roof tiles and fencing, and ensuring bin stores were in good condition.



### This is what our tenants have said about our estate management service at our recent resident feedback meetings.

“You keep in touch, easy to contact, always open to suggestions”

“Generally excellent, quick and efficient responses. Everyone is pleasant to deal with”

“Attitude of staff calling is good”

“Easy and friendly and all complaints dealt with in a professional way”

“Maintenance of communal gardening is good”

## Universal Credit, the Cost of Living Crisis and the Impact on Rent Arrears

As of 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 impressively low.

This is largely due to the fact that most tenants continue to pay their rent on time, supported by staff who actively encourage open communication on a weekly basis. Our team regularly assists tenants with their Universal Credit claims and provides support to ensure rent payments are maintained. This proactive approach helps tenants sustain their tenancies and avoid the risk of legal action being taken.

We continue to see success through our three-pronged approach:

1. Skilled and empathetic rent recovery processes;
2. The tailored support provided by our ‘Tenancy Plus’ service;
3. Financial aid from the Discretionary Support Fund.

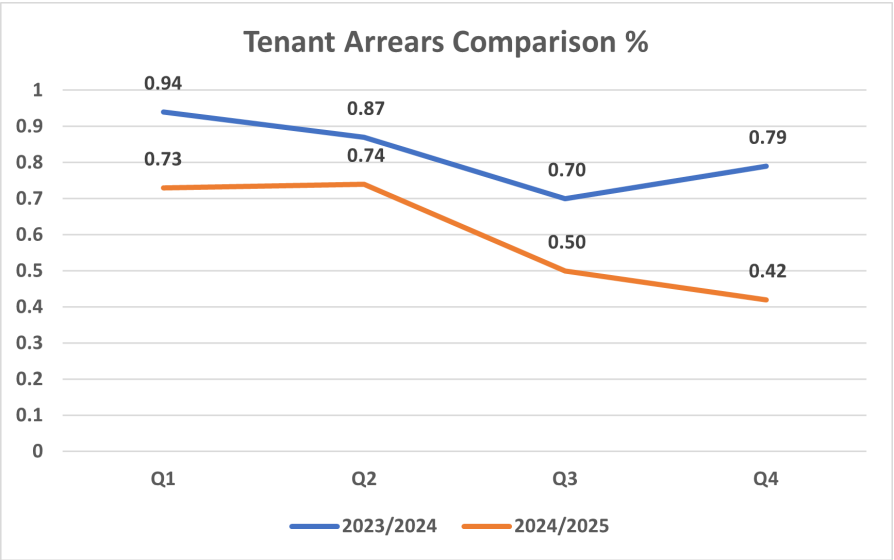
Together, these have enabled us to keep arrears well below target, even during another difficult year marked by rising costs and financial pressures.

We’re proud to report that at the end of 2024/25, tenant arrears stood at just 0.42% — lower than at the same point in 2024. This marks an all-time low and is a testament to the dedication, patience, and tenacity of our Housing staff.



**Pictured:** Belinda Eastland, Operation Director, Tracy Crook, Housing Assistant & Ann Norvill, Housing Officer

A comparison with 2023/24 shows a consistent, quarter-by-quarter decline in arrears throughout the year—an outstanding achievement under challenging conditions.



**Looking Ahead:** Supporting future benefit transitions

Over the past year, the majority of tenants below retirement age have successfully migrated from Housing Benefit to the housing costs element of Universal Credit. This transition has been largely smooth, thanks to the proactive support and guidance offered by our Housing team.

Looking ahead, the next significant challenge will be supporting our elderly residents through the potential roll-out of Universal Pension Credit, should it be introduced. Ensuring our older tenants are fully informed and supported during any such transition will be a key priority, and we will continue to offer dedicated, personalised assistance to help them navigate these changes with confidence.



**Supporting Our Tenants Through the Cost of Living Crisis**

In response to the continued rise in the cost of food, fuel, utilities, and other essential living expenses throughout the year, the Board approved—for the third consecutive year—a £10,000 discretionary support fund to help those tenants facing financial hardship. This year presented particular challenges, including a significant rent increase of 7.7%, a ‘53-week’ rent year, and a large-scale transition of tenants from legacy benefits (such as Housing Benefit) to Universal Credit.

The Association’s Operations Director successfully secured an additional £34,000 grant from Wiltshire Council’s ‘Household Support Fund’. Combined with our own contribution, this provided a total of £44,000 available to support tenants in need.

In addition, our Housing Officers accessed the Housing Associations’ Charitable Trust (HACT) Fuel Fund, helping eligible tenants on pre-payment electricity meters secure a further £1,617 in assistance.



**Pictured:** Belinda Eastland, Operations Director

Thanks to this combined funding, we were able to support the majority of our tenants in some form over the year. Eligible households were invited to apply for help with food vouchers, school uniforms, PE kits, utility bills, and other essential items.

#### As a result:

- 155 households with children received support;
- 72 pensioners were assisted;
- 13 households containing disabled individuals were supported;
- 62 additional households in need, who did not fall into the above categories, also received help.

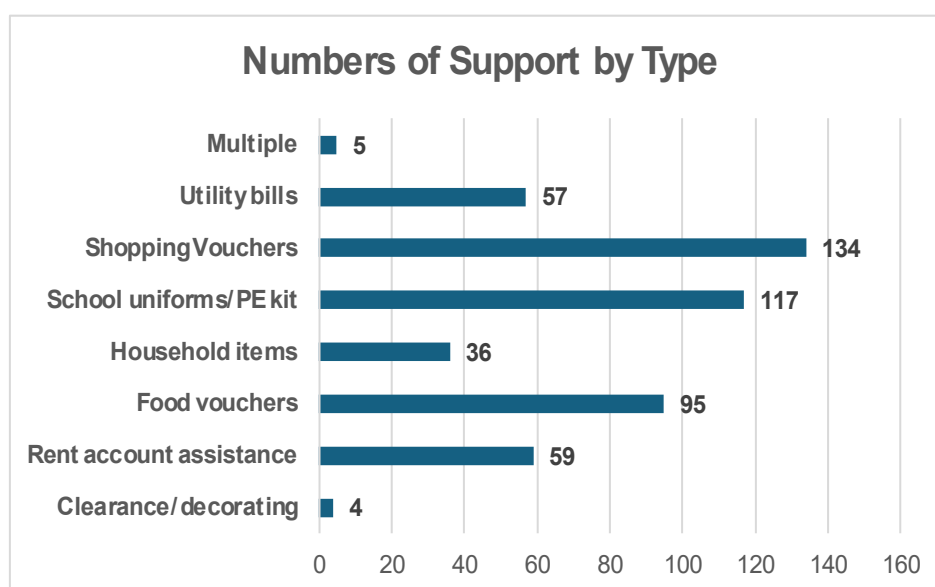
In total, 302 households - representing 67% of all our tenants - benefited from the fund. Of these, 38 households received multiple instances of support due to their particularly high levels of vulnerability.

We also focused efforts on households where their heating systems are particularly costly to run, including providing elderly tenants with food vouchers, help towards electricity costs, and energy-efficient items such as air fryers, foot warmers, and slow cookers. Additionally, we offered financial assistance towards floor coverings for those households moving into newly built homes.

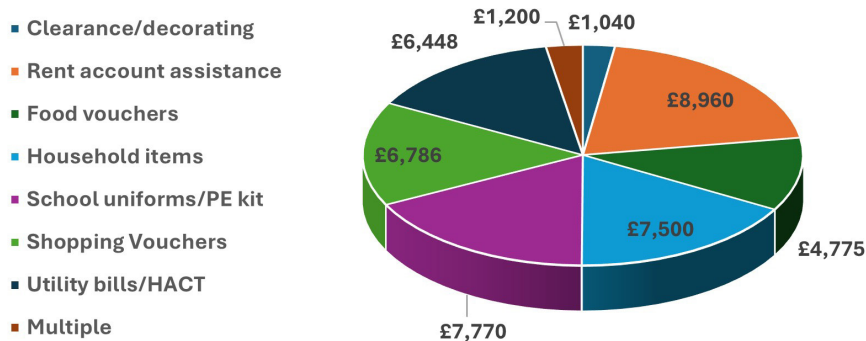
The 2024/2025 financial year was a '53-week rent year'. For those tenants on Universal Credit this presented a particular challenge, as the Department for Work and Pensions (DWP) does not cover the 53rd week of rent - leaving tenants to fund it from their existing benefits.

In response, we proactively identified and supported many of the affected tenants. A total of 56 households faced this shortfall, but thanks to the discretionary support fund, the £8,310 needed to cover their additional week's rent was paid on their behalf.

Across the year, a total of 507 instances of support were delivered to our tenants. Many households received multiple forms of assistance, reflecting the sustained pressure on low-income families and individuals. This ongoing support made a real and meaningful difference to tenants' wellbeing, financial stability, and peace of mind.



### Spend by Type of Support



We have also had many comments from our tenants whose lives were made a lot easier due to the fund.

“This genuinely means so much to us during this time, thank you”

“I appreciated the help; I find it hard with three young boys”

“Wow thanks, this is a massive help; I am blown away”

“Thank you, so kind, I am able to cook proper meals”

## White Horse Housing's 40th Anniversary



**Pictured:** Staff & tenants celebrating the 40th Anniversary at Codford Village Hall.

On the 10 October 1984, Wiltshire Rural was formerly registered as a Housing Association - and so began the long, and sometimes challenging, journey to become the successful organisation we are today. Of course, there have been lots of changes - including a change of name - but most importantly we now have over 450 ‘affordable’ homes across Wiltshire and Somerset, all supported by high quality housing management services.

To help celebrate this landmark anniversary, we organised a residents ‘fun day’ at the Codford Social Centre. The celebration featured a bouncy castle, a Punch and Judy show, bingo, live music, and a family photo booth. Many staff members joined the festivities, which brought together residents of all ages to mark four decades of providing homes and building sustainable communities.

## Complaints Handling

The Association is committed to providing high-quality, inclusive housing management services and delivering excellence in repairs and maintenance. We take every complaint seriously, fully investigate the issue, and seek to understand how and why our service has fallen short. We aim to resolve issues promptly and use the learning from each case to improve and prevent similar complaints in the future.

### Complaints Received in 2024-25

In the 2024-25 period, the Association received two formal complaints, both of which were resolved at Stage one of the complaints process:

#### 1. Complaint Regarding a Repair

A tenant expressed dissatisfaction with a repair involving a water tank that required both immersion heaters to be replaced. The contractor arrived with only one heater, which turned out to be the incorrect model. As a result, the work could not be completed. The tenant, who had taken a day off work for the repair, was understandably frustrated that another day off would be required. Additionally, he raised concerns about the qualifications and experience of the attending operative.

The Maintenance Manager escalated the issue to the contractor's Director, who investigated the matter. It was found that poor communication between two operatives had led to the wrong parts being delivered. The complaint was upheld. The Maintenance Manager provided the tenant with a written apology, a full explanation of the investigation findings, and reassurances regarding the operative's qualifications. The contractor also issued an apology and accepted responsibility for the oversight.

#### 2. Complaint Regarding Communication

Another tenant raised concerns about lack of communication related to a tree overhanging his parking space, which was dropping berries onto his car. A work order had been raised to fell the tree; however, on the day of the scheduled work, other residents objected. The Maintenance Manager paused the work and initiated a consultation with all residents before making a final decision.

Following the consultation, it was determined that only the original complainant supported felling the tree. The work order was therefore cancelled and a full tree survey was commissioned. The tenant claimed he had been excluded from the consultation and had not received the related correspondence. However, records showed that letters had been sent, so the complaint was not upheld. As a compromise, the tree was pruned to reduce the berry fall, and the tenant was provided with a copy of the tree survey confirming the tree's health and safety. A detailed letter, along with copies of previous communications, was also sent.



### Learning from Complaints

The Association carefully reviews each complaint to identify service failures and make meaningful improvements. We also consult with our Scrutiny Panel and Board, who provide feedback and suggestions to enhance our services.

### Improvement Measures Implemented

- Including clear expectations around **first-time repair completion** in the 2025 re-procurement of our repairs and maintenance contract, to reduce the need for return visits.
- Encouraging **better communication between contractor operatives** to avoid similar issues in the future.
- Ensuring **full scheme-wide consultation** is carried out before authorising tree removal orders.

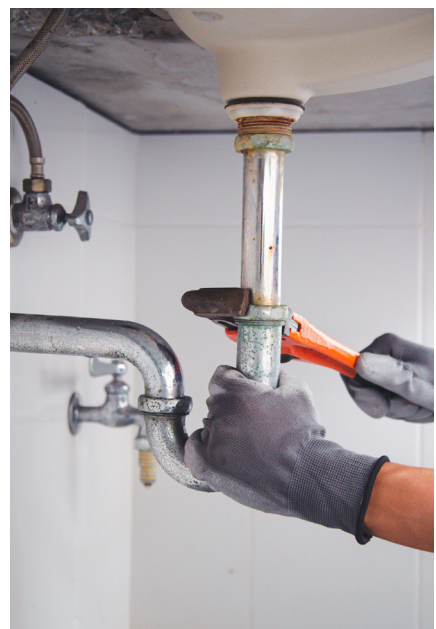
# Repairs and Maintenance

The repairs and maintenance service is, without doubt, regarded by our tenants as the most important. How we deal with repair requests, how quickly the work is done, the quality of the workmanship, and how well we respond to any complaints are all important factors. These priorities are confirmed each year by the comments we receive from tenants through the our Satisfaction Surveys, from those attending the Residents' Scrutiny Panel and our regular Feedback Groups around the areas of operation. The quality of this service is the main driver behind the high levels of satisfaction we receive.

During the year the Association completed a total of 1520 responsive repairs, an increase of almost 10% on the previous year. This equates to an average of 3.6 repairs per rented property per year – around the average for the sector. However, given recent growth in the number of properties we own, this increase in day-to-day responsive repairs is to be expected.

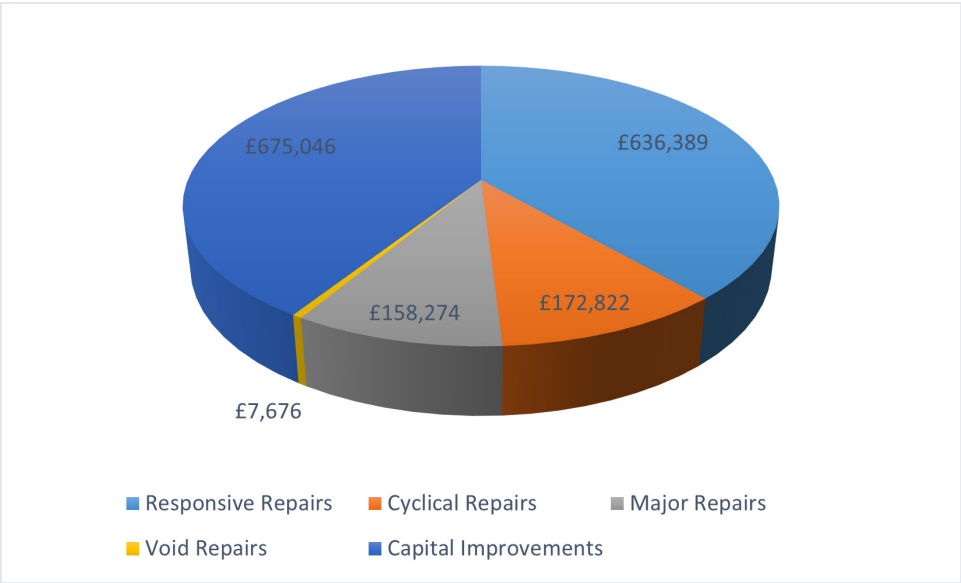
Overall satisfaction with the last completed repair (measured through our own surveys) was 95.5%. This excellent result demonstrates how both our staff, and all our contractors, are determined to provide the best service possible. More significantly, in terms of service provided, 96.75% of all repair work was arranged by appointment, giving tenants greater certainty of when the contractor will arrive. Almost 100% of appointments were kept, with just a few having to be re-arranged due to other work pressures, such as emergencies or staff shortages due to sickness.

Whilst performance and satisfaction results remain excellent, and well within the top quartile compared to similar organisations, the cost of the service is generally higher. This year, responsive repair and void costs increased by 5% compared to the previous year, due mainly to continued increases in the cost of materials. These higher costs are mainly due to the quality of the service we provide, the range of repairs we agree to undertake that others may not and the standard of the fixtures and fittings we install. We also have a large number of older properties which are generally more complicated, and more expensive, to maintain. Despite this, we will continue to work with our contractors to find ways of reducing costs wherever possible, without impacting on the quality of the service.

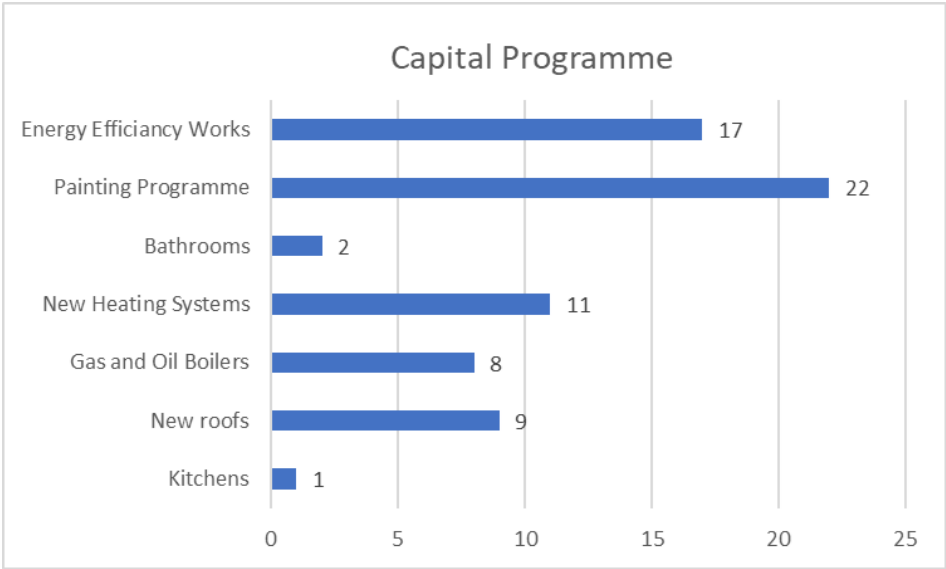


# Investing in our Homes

During the year the Association spent a total of £1,650,207 repairing and maintaining our homes (2023/24: £1,270,138), an increase of £380,066 – almost 30% . However, much of this increase was as a result of replacing the roofs at Ammerdown Terrace in Kilmersdon and undertaking major repairs to two fire damaged properties in Wroughton (for which we received a substantial payment from our insurance). Capital spending on energy efficiency works has also increased subsidised, in part, by a £60,000 grant from the Charity Bank’s Green Lending Scheme. Other issues such as drainage and wall repairs have increased costs, as have additional works to properties due to a higher number of tenants reporting damp and mould issues.



During 2023/24 the Association completed the following capital works:



Our investment of £675,046 on capital improvements to our homes continues our on-going commitment to ensure all homes are modern, warm and comfortable and meet, or exceed, current standards. Decisions on which properties require modernisation or replacement components during each year are based on our stock condition survey and historic repairs data. Inspections are undertaken to determine overall condition and agree a detailed programme of work for each year. We always seek to renew those components that have either reached the end of the useful life or are beyond viable repair.

# Financial Report

Overall, 2024-25 has been a very satisfactory year for the Association. The number of homes has grown from 416 in 2023-24 to 454, comprising 22 new builds and a further 16 homes transferred from Marlborough and District Housing Association (MDHA) at the end of December 2024. The growth in housing stock, along with the rent rise in April 2024, has resulted in improved rental income of £2.981m, a 15% (£393k) rise on the previous year – a very welcome and necessary improvement given the increase in repair costs.



**Phillip Berry**  
Finance Director

The average repair cost in the year grew by a massive 28% on the previous year, and overall repair costs increased by 22% - fuelled by a 10% increase in responsive repairs orders. A significant reason for the rise in average repair costs is the impact of climate change affecting rainfall and the subsequent strain on drainage systems. Typically, drainage and roofing works are more costly than other repairs.

Interest costs were down 3% as Bank Base rates have begun to reduce. However, reductions in rates have not been as fast as desired and there continues to be significant potential for inflationary pressures such as the conflict in the Middle East, which will slow rate reductions more than we would like.

Bad debts have been virtually non-existent. We believe that the Housing Support Fund, much of which was provided by Wiltshire Council, has been an enormous help to tenants and eased some of the financial pressures faced by them.

The Association's reserves received a significant boost from the Transfer of Engagements from Marlborough and District Housing Association, which contributed £1.4m of cash and assets at 'Fair Value' at the end of December 2024.

During the year negotiations were held with the Charity Bank for a new £6m facility to fund the next exciting phase of development and deliver another 50 homes over the next five years. The Bank has also provided a grant of £60k towards improving the sustainability of our homes, which is an excellent outcome.

At the end of March 2025 the Association achieved a total surplus of £1,769,680. This included £1,459,231 from MDHA, and a net gain in capital receipts from shared ownership sales of £84,149.

The accounts show the value of our housing assets is now £36.1 million (an increase from £33.4 million in March 2024) and this is supported by long term loans of £14.5 million and Social Housing Grant of a further £8.6 million.

White Horse Housing will continue to maintain a sound financial plan based on a 30-year outlook to ensure its future development programme is both achievable and sustainable whilst meeting our loan covenant obligations and achieving healthy surpluses.

**Phillip Berry**  
Finance Director



# Performance Information - 3 year Comparisons

Section	Indicator	2022/23	2023/24	2024/25	Target	On Target?
<b>Lettings</b>	<b>Total number of properties</b>	412	416	454		
	Total number of lettings	11	18	42		
	of which - new 'rented' lets:	1	12	32		
	of which - shared ownership sales:	1	4	5		
	Number of mutual exchanges	4	2	7		
	Average re-let times (in days)	16	11	17.2	15 days	↓
	Percentage of rent lost through vacant homes	0.01%	0.05%	0.17%	<0.61%	↓
<b>Rents</b>	<b>Average weekly rent (all Tenancies)</b>	£117.89	£126.49	£134.63		
	Average weekly rent (Social Rents)	£112.16	£117.76	£124.37		
	Average weekly rent (Affordable Rents)	£149.75	£160.65	£167.72		
	Average weekly rent - 1 bed	£94.49	£98.97	£102.69		
	Average weekly rent - 2 bed	£112.46	£116.84	£125.80		
	Average weekly rent - 3 bed	£117.17	£125.59	£132.13		
	Average weekly rent - 4 bed	£133.42	£146.85	£158.16		
	Percentage of rent collected	100.15%	99.20%	101.99%	>99.45%	↑
	Rent arrears (including Housing Benefit)	1.16%	0.86%	0.55%	<2.77%	↑
	Rent arrears (excluding Housing Benefit)	0.82%	0.79%	0.42%	<1.9%	↑
<b>Repairs</b>	<b>Number of repairs completed</b>	1213	1381	1520		
	% of emergency repairs completed on time	100%	100%	100%	>98%	←
	% of routine repairs completed on time	98%	98.5%	99.4%	>95%	↑
	Appointments kept as a % of appointments made	99.50%	100.0%	100.0%	>95%	←
	Tenant satisfaction with the last repair	97%	96.3%	95.5%	>95%	↓
	Average end-to-end time for all repairs (days)	12	12	11.5	<15 days	↓
<b>Costs</b>	<b>Cost per property of management</b>	£568.00	£448.00	£484.00	<£656	↑
	Cost per property of Responsive Repairs & Voids	£1,229.00	£1,292.00	£1,419.00	<£938	↓
	Cost per property - Major & Cyclical Works	£1,776.00	£1,776.00	£1,868.00	<1,246	↓
	Overhead costs as a percentage of turnover	14.0%	18.3%	14.3%	<19.8%	↑
	Headline social housing cost per unit	£4,528	£4,825	£5,079	£6,508	↓
	Operating margin (Overall)	25.91%	31.70%	43.76%	>18.44	↑
	EBITDA MRI (Interest Cover)	168	113	133		↑
	Gearing Ratio	39.70%	38.66%	31.75%	<60%	↑

\* Most targets are set at the 'median' figure for all small Housing Associations (i.e. <1000 homes)

# Annual Accounts 2024-2025

Income and Expenditure Account	2024/25	2023/24	2022/23	2021/22
Net Property Income Received	3,044,271	2,636,800	2,473,191	2,260,136
Operating Costs	2,397,046	2,080,194	1,955,440	1,696,296
Interest Received & Other Income	329,000	629,312	239,634	808,815
Interest Paid on Loans	667,788	689,969	465,856	383,250
<b>Surplus on Ordinary Activities for year</b>	<b>308,437</b>	<b>495,949</b>	<b>291,529</b>	<b>989,405</b>
Bad debt provision	2,012	-3,782	-1,100	2,400
Transfer of Engagements	1,459,231	-	-	-
<b>Retained Surplus for year</b>	<b>1,769,680</b>	<b>492,167</b>	<b>290,429</b>	<b>991,805</b>
Opening Accumulated Surplus	12,189,185	11,697,018	11,406,589	10,414,784
<b>Closing Accumulated Surpluses</b>	<b>13,958,865</b>	<b>12,189,185</b>	<b>11,697,018</b>	<b>11,406,589</b>
<b>Balance Sheet</b>				
<b>Assets</b>				
Housing Properties (cost less depreciation)	36,055,062	33,409,657	31,366,081	29,099,406
Other Assets (cost less depreciation)	8,798	17,596	24,437	30,439
Net Current Assets	178,577	1,837,198	1,485,043	1,025,288
<b>Financed By:</b>				
Share Capital	35	35	34	32
Restricted Reserves	0	0	0	0
Designated Reserves	0	0	0	0
General Revenue Reserves	13,958,865	12,189,185	11,697,018	11,406,589
Association's Capital & Reserves	<b>13,958,900</b>	<b>12,189,220</b>	<b>11,697,052</b>	<b>11,406,621</b>
Social Housing Grant	8,632,914	8,319,470	8,197,584	7,634,939
Long Term Loans	13,445,623	14,497,761	12,733,959	10,842,572
Pension Provision	205,000	258,000	247,000	271,000
<b>Movement in Assets in the year</b>	<b>977,986</b>	<b>2,388,890</b>	<b>2,720,428</b>	<b>1,680,457</b>

The above figures are taken from the full financial statements of White Horse Housing Association for the year ended 31 March 2025 which have been approved by the Board and will be submitted to the Regulator for Social Housing. The auditors Beever & Struthers, whose opinion was unqualified, have confirmed that this summary is consistent with the full financial statements, which are available on request.

# Good Governance

*The Association has adopted a comprehensive 'Governance Framework' containing a range of policies and procedures setting out how the Board will be constituted, the roles and responsibilities of its members, a Code of Conduct and how the Association's business will be conducted. The document ensures our on-going compliance with the national Regulatory Framework.*

## The Board's Role

The Board's role is to promote the success of the organisation by providing strategic leadership, values and standards, and oversee management and financial affairs.

- The Board currently comprises of 10 members and meets 6 times a year.
- The Audit and Risk Committee comprises of 4 members and meets not less than 4 times a year.
- The Remuneration and Governance Committee and the Sustainability Committee comprises of 4 members and meets not less than twice a year.

To discharge its responsibilities for the direction of the organisation, the Board as a whole needs to have a diverse range of skills, competencies, experience and knowledge.

The Board will continue to review its membership in relation to composition, experience and skills and a formal assessment of the effectiveness of the Board and individual members will also be undertaken.

## Operation

The rules do not impose maximum terms of office on its members but do state that two-thirds of members appointed for the coming year must have served for 9 years or less. Any Board member continuing on the Board after serving nine or more years will be subject to annual re-election.

## Board Member's Obligations

All Board Members share equal responsibility for its decisions. Each should act only in the interests of the organisation and not on behalf of any constituency or interest group. Board Members must put the interests of the organisation before their own personal interests. Each Board Member has entered into a formal 'Agreement for Services' and a new Person Specification and Role Profile has been agreed outlining all their obligations.

## Board Members' Interests

The Association maintains a register of Board Members interests which is available for inspection upon request.

## Audit and Risk

The Audit and Risk Committee reports to the Board on internal controls and risks and alert them to any emerging issues. In addition, the Committee oversees the annual internal audit, external audit and management as required, in its review of internal controls.

The Committee also provides advice on the effectiveness of the Association's system for managing risk and risk appetite.

## Remuneration

The Remuneration and Governance Committee will oversee arrangements for carrying out the annual review of pay for staff and the Chair. They will also oversee and monitor the implementation of the Governance Framework and ensure the Association maintains compliance with current regulations. The Chief Executives Remuneration Committee undertakes the annual review of pay for the Chief Executive.

## Shareholding Policy

The Association recognises the important role shareholders play in the governance of the organisation. However, to ensure membership remains manageable the Board has agreed a limit of between 25-30 shareholding members at any one time. The Association is governed by a Board which is drawn from, and elected by, the shareholding members. The Board is also able to co-opt members where necessary.

### Application for membership is open to:

- Any resident of the Association
- Any individual over the age of 18
- Corporate and un-incorporated bodies

### When considering applications for membership the Board will have regard to:

- The Rules of the Association
- Potential conflicts of interest
- Whether applicants are paid staff or board members of other housing providers.

And will consider each application on its merits.

### Membership fee is £1.

To become a member, an application should be made in writing to the Association's registered office, and should be accompanied by the £1 required to purchase a share.

Applications will be considered by the Board at the next available meeting. If the application is approved the applicant will be issued with a share. If the application is not approved the applicant will be advised accordingly and their money returned.

**A copy of the Shareholding Membership Policy is available on request.**

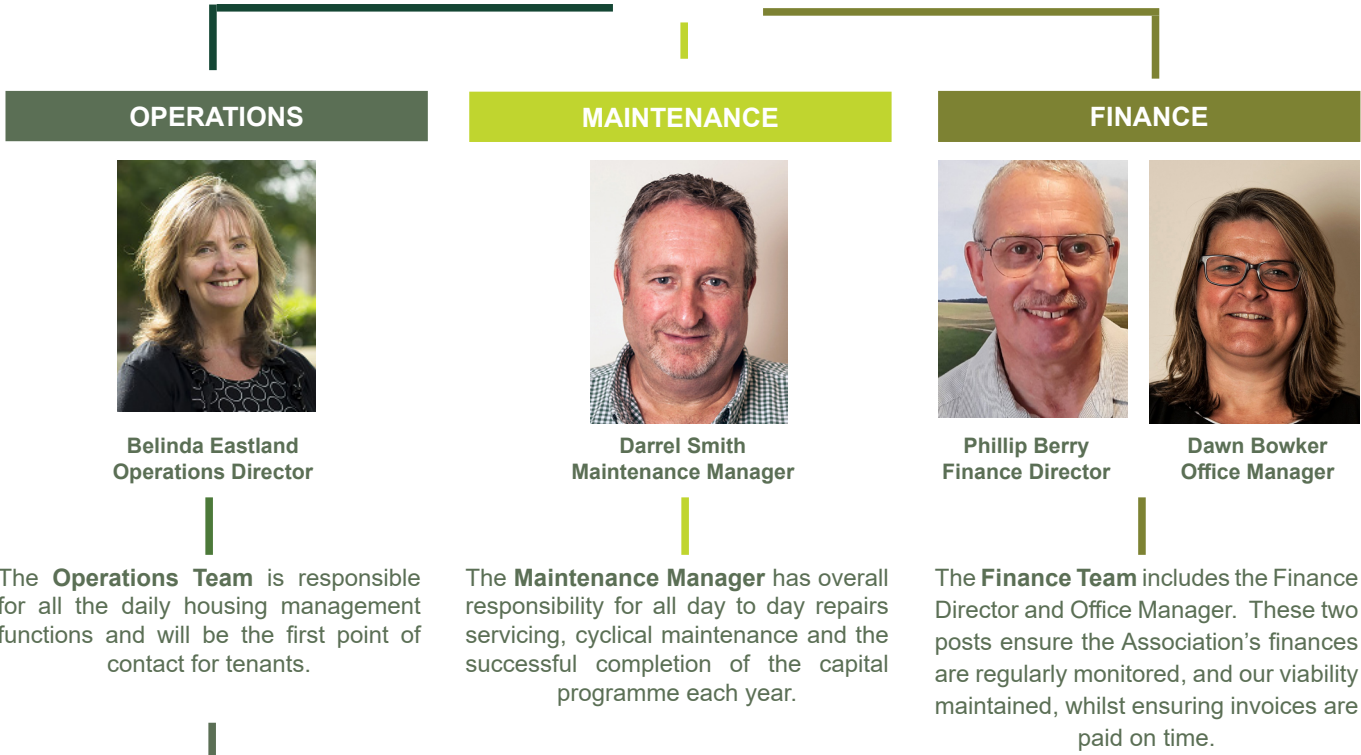
# Staff Members



Steve Warran  
Chief Executive

The Association employs 13 members of staff, 5 of which work part-time.

In total the Association employs 8 ‘full-time equivalents’ to manage its business.



Ann Norvill  
Housing Officer



Abby Cottle  
Housing Officer



Tracy Crook  
Housing Assistant



Sarah Occleshaw  
Asset Management  
Officer



Julie Haycock  
Customer Services  
Advisor



Sandra Herbert  
Customer Services  
Advisor

Cherry Gilham  
Caretaker at Coles Gardens  
&  
Stuart Hyatt  
Caretaker at The Green

# Board Members



**David Trethewey**

Chair of the Board. Joined in 2017. Recently retired from his role as a Strategic Director at Bath and North East Council. Member of the Remuneration and Governance Committee. Resident of Trowbridge.



**Michelle Thomas**

**Vice Chair.** Joined the Board in 2021. Has worked in the affordable housing sector for 32 years, both in local government and with national and regional Housing Associations, focusing mainly on the development of new affordable homes. Member of the Remuneration and Governance Committee. Resident of Chippenham.



**Richard Kitson, OBE**

Joined the Board in 1991. Chair 2009-2014. Member of the Audit & Risk Committee. Former President Chartered Institute of Housing. Chartered Governance Professional and Fellow Royal Society for the Arts. Resident of Monkton Deverill.



**David Moreland**

Joined the Board in 2019. Consultant since 2015 and has worked in the voluntary and housing sector for over 30 years. Member of the Chartered Institute of Housing. Resident of Southampton.



**Jonathan Brown**

Joined the Board 2019. Chartered Accountant and an Audit Partner at KPMG. Chair of the Audit & Risk Committee. Resident of Wedmore, Somerset.



**Susan Dicks**

Joined the Board in 2021. Fellow of the Chartered Institute of Housing, and the Chartered Management Institute. Has 40 years' senior experience in housing and the public sector. Member of the Remuneration and Governance Committee. Resident of Bromham.



**Annette Foster**

Joined the Board in 2022. A retired Family Law Solicitor. Former Vice-Chair of the Splitz Support Service, a domestic abuse charity based in Trowbridge. Trustee of the Chippenham Borough Lands Charity and Sheldon Road Methodist Church, Chippenham. Is also actively involved in the education sector where she is a governor/academy councillor of several schools. Resident of Calne.



**Brian Nagel**

Joined the Board in 2023. Has worked for 31 years in finance across a range of industries. Formerly a Company Secretary, Investment Analyst and Finance Director for a global organisation. Is involved in the local community serving as Chairman of the Gurney Slade Scouts Association, Parish Councillor and current Governor at Kilmersdon Primary School. Resident of Kilmersdon.



**Steve Warran, CIHCM**

Chief Executive of White Horse Housing. Joined the Board following his appointment in February 2015. Corporate member of the Chartered Institute of Housing. Resident of Holt.



**WHITE HORSE**  
**HOUSING**

40 YEARS 1984-2024

**White Horse Housing Association Ltd**

Offices 6-9  
Box House  
Bath Road  
Box  
Wiltshire  
SN13 8AA

**Tel: 01380 850916**

**Email: [info@whitehorsehousing.co.uk](mailto:info@whitehorsehousing.co.uk)**

**[www.whitehorsehousing.co.uk](http://www.whitehorsehousing.co.uk)**