



WHITE HORSE
HOUSING



Annual Review

2025-2026

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**

Annual Review 2025-2026 Page 2

Chief Executive's Report

Welcome to this year's Annual Review. As always, I have enjoyed looking back over the past 12 months and reflecting on what we have achieved together. I hope you enjoy seeing for yourself the difference we make to people's lives every day.

My proudest achievement this year? Well, it must be the results from the latest Tenant Satisfaction Survey. Three years ago, when all social landlords across the country were implementing the Regulator's Tenant Satisfaction Measures for the first time White Horse Housing topped the poll in almost every category.



Steve Warran
Chief Executive

Even the consultants who conducted the survey for us were amazed. So, when it came to this year's survey most of us – including me - did not believe we could beat those results again, especially when the trend was downwards nationally. But beat them we did! In fact, 11 out of the 15 'satisfaction' questions improved, with the latest national benchmarking showing that we still sit at the 'top of the pile'. No one could be prouder of this achievement than me, always exceeding expectations and "punching above our weight".

Of course, I should not be surprised given the high levels of dedication and commitment shown across our amazing staff team who deliver excellent services every day. And complimenting them are our repairs contractor, 3 Solutions, who last year, won the contract to provide our repairs and maintenance services for a further 5 years. Much of the work they do influences overall tenant satisfaction and it is their high standard of work that contributes to the Association's success. Can we repeat the same scores next time? Well, we shall do everything we can...and that's a promise.

Whilst reading this review, take a look at some of the wonderful tenant comments from this year's survey that are printed at the bottom of each page.

Throughout the year, the Board have spent time discussing our forward plan and deliberating 'at length' what the Association wants to look like in 10 years' time. We have reviewed the challenges and opportunities that exist, both now and in the future, and have re-committed ourselves to providing new affordable homes wherever we can. We have created an over-arching 'action plan' to help us meet our objectives and this includes everything from recruitment, succession planning, asset and treasury management and future growth. We believe this work will make us stronger and ensure a bright and successful future.

As ever, I am grateful to our staff team for the services they provide, and to our Board for their input into the strategic management of the Association, providing professional support, analytical challenge and helpful advice where needed, helping to make the Association is such a success.

Here's to another successful year.



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.

Tenant Satisfaction Measures show White Horse Housing as one of the best!

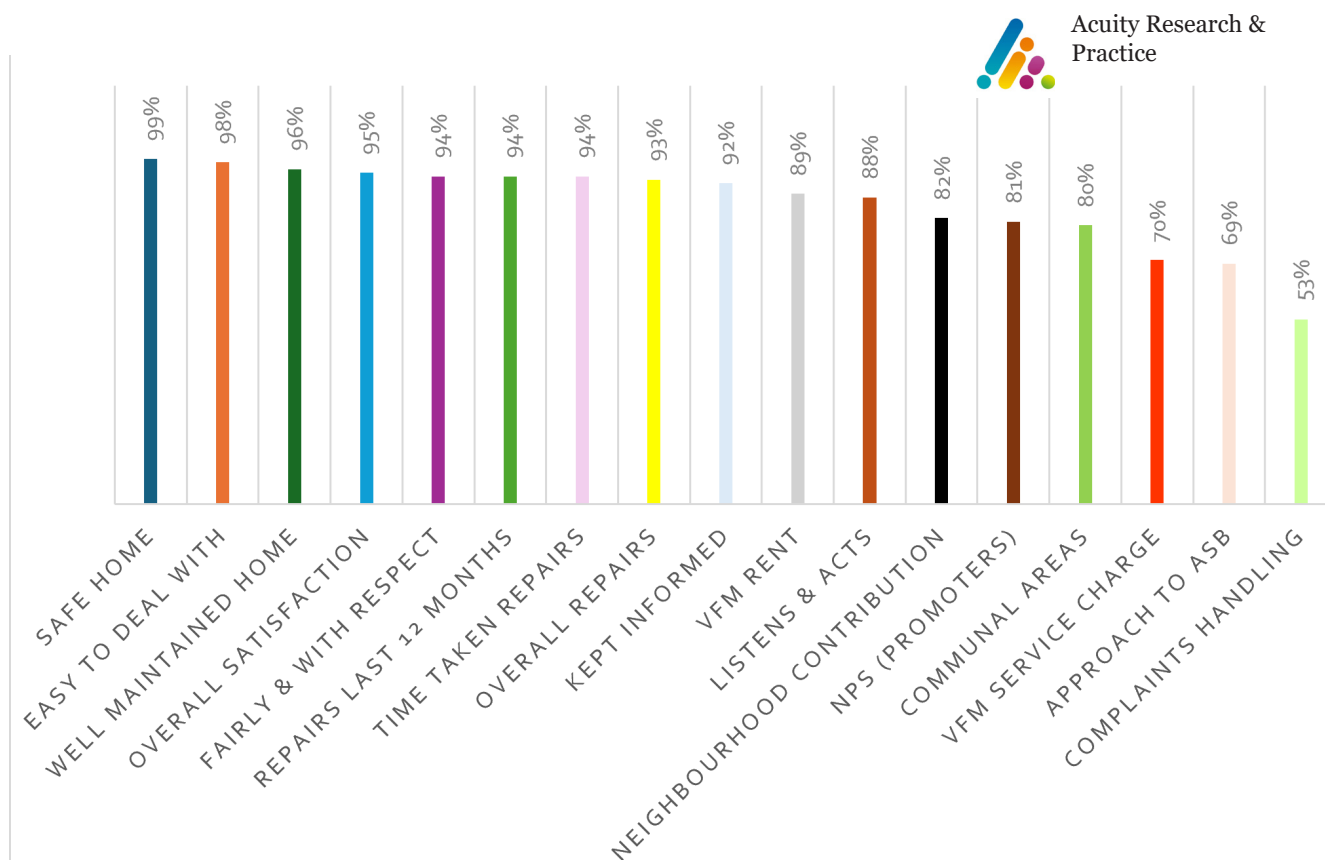
The Regulator for Social Housing's new Tenant Satisfaction Measures (TSM's) are designed to increase transparency and accountability across all social landlords and give tenants a range of 'easy to understand' indicators which should help them to compare their own landlords performance against a similar peer group.

Under the new regime, large associations – those with more than 1000 homes - must report their results annually and have them published nationally. However, smaller associations like White Horse Housing only have a requirement to complete a survey and report their figures every two years.

The TSM measures include a number of service related 'performance indicators' to demonstrate our compliance with national regulations, such as the 'percentage of gas services completed on time' and the 'number of formal complaints received' etc. However, the largest number of TSM requirements include a range of 'tenant perception/satisfaction' measures to test how well tenants believe their own landlord is performing.

To collect this data 'independently' the Association appointed consultants, Acuity Research and Practice, to undertake a comprehensive satisfaction survey across all our tenants in the Autumn of 2025.

In total the survey achieved a return of 56% - an excellent achievement - and the headline results are set out in the table below. **For each question asked the table shows the percentage of tenants who were satisfied.**



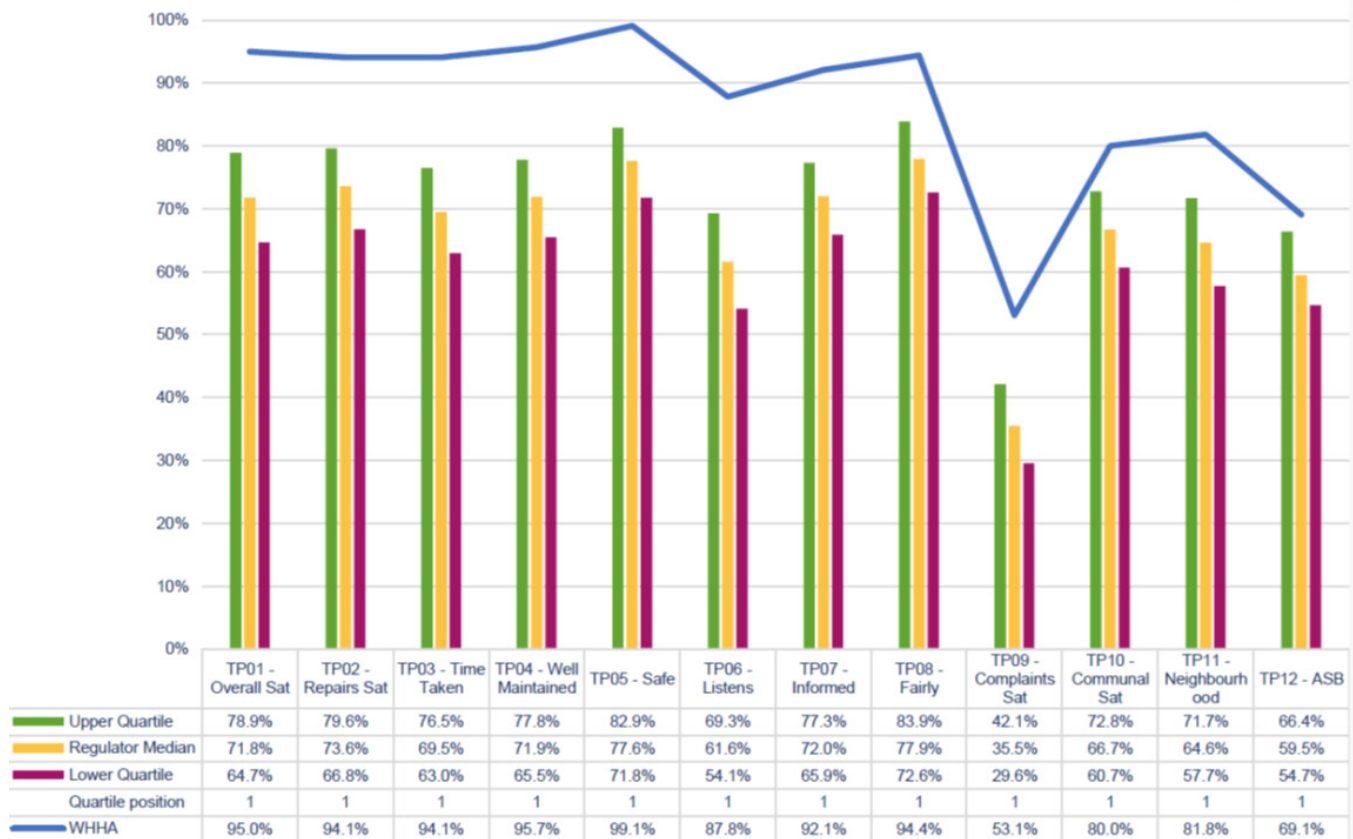
"WHHA have never let me down when repairs are needed. You can always reach them on the phone and they will listen and sort out any problems."



Pictured: Some of the staff feeling proud of the overall results from the TSM satisfaction survey.

The table below shows how the Association compares with its peers across the housing sector. In every area, our overall results sit at the top of the score sheet. This result is even more remarkable when the trend across the sector has been downwards over recent years. Indeed, the overall results for the Association improved in 11 out of the 15 TSM satisfaction questions since the last survey was conducted 3 years ago demonstrating our staff team's commitment to providing 'high quality and inclusive' customer services.

Benchmarking – RSH data 24/25 (LCRA)



"Great team and very helpful staff. My application was easy and the team fully supported me through it. Very efficient and quick to respond."



As reported last year, White Horse Housing’s 2020-2025 development programme added 113 new homes to our housing portfolio, hitting some 98% of the original Board target. This figure included the 16 homes we acquired following a successful Transfer of Engagements with the former Marlborough and District Housing Association.

Development Programme 2026-2030

Over the past year we have started to see economic conditions stabilising with inflation falling back from its 2023 high and interest rates predicted to fall further - although this was put in further jeopardy once the war with Iran began in February this year. It is hoped a lasting solution can be found to ensure inflation and interest rates start to fall once again.

Despite these external challenges, the Board remain focussed on developing new affordable homes and have set a minimum target of 50 homes to be provided over the next 4 years.



Pictured: Onsite at Sutton Benger



Pictured: Belinda Eastland, Operations Director & Martyn Stubbs, Employers Agent



Pictured: Our new development at Garden Close, Sutton Benger nearing completion.

New schemes have already been negotiated with a few local developers and subsequently approved by the Board - providing a further 16 new homes. These are set out in the table below.

Scheme Name	No of Homes	Expected Completion
Townsend Farm, Poulshot	4	Summer 2026
The Spring, Market Lavington	4	Summer 2027
Sutton Lane, Sutton Benger	8	Autumn 2026
Total	16 new homes	

Unfortunately, some previously agreed developments have now been delayed or cancelled as developers decide to slow down their house building activities due to poor market conditions. Whilst this has reduced the current pipeline of developments, new schemes do continue to be offered to the Association, and we shall pursue those that meet our strategic objectives and offer the best value for money.

A new £6,000,000 loan with The Charity Bank, capital receipts from the sale of old, unviable homes and income from shared ownership sales will help to fund our development ambitions. We will also hope to receive significant grant funding from Homes England on those schemes eligible for assistance.

Community Land Trust Partnerships

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 Association is delighted to have been selected as a 'development partner' by two additional Community Land Trusts (CLT's):



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 rented and 2 shared ownership homes have already been granted formal planning permission. However, the final s106 agreement was significantly delayed due to the Government's Nutrient Neutrality regulations which required some delicate negotiation to find an effective, satisfactory and viable solution. This has now been achieved and the s106 is due to be signed very soon. The formal tender process to select a suitable contractor has now been completed and the successful contractor will be ready to start on site as soon as final sign-off has been achieved.

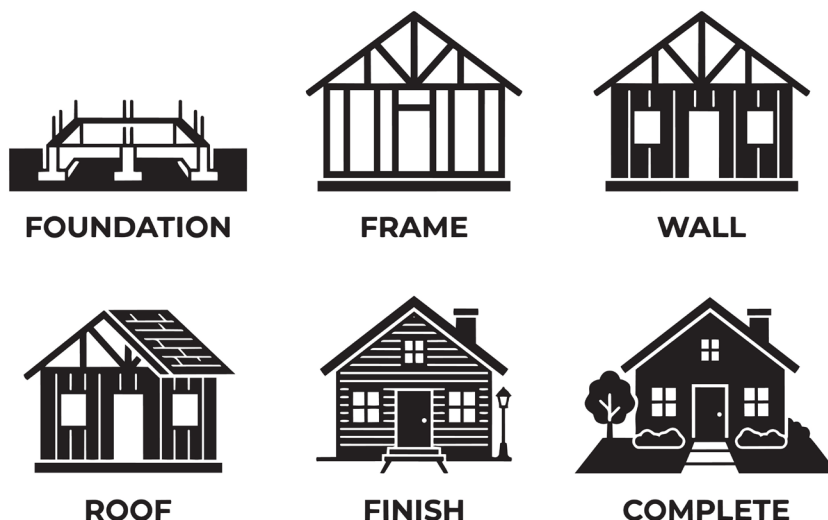


Colerne CLT: The CLT have identified a suitable site for the development of at least 10 affordable homes designed to meet the identified housing need within the village. Work is now underway to complete feasibility study and various site surveys before submitting a pre-application to Wiltshire Council and the Cotswold National Landscape organisation. Should they respond favourably to the proposal then further work will be undertaken to design the look, feel and layout of the scheme in conjunction with the local community, before submitting a formal planning application.



"We have only been with White Horse Housing for 11 months. We are very pleased with maintenance will all areas."

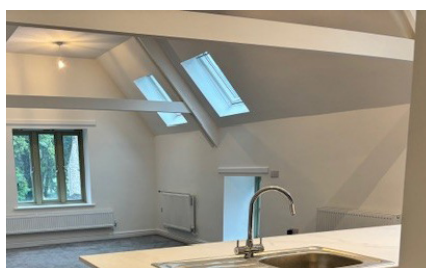
Completed Developments - April 2025 to April 2026:



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



Pictured: The Old Meeting Hall - fully converted into a lovely 2-bed social rented house.



Pictured: Belinda Eastland, Operations Director & Caroline Ferris from PKA Architects

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 Covid pandemic, bookings fell significantly making it 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 in June 2025 and was part funded with a affordable housing grant from Homes England.



"Really happy with the condition of the property."

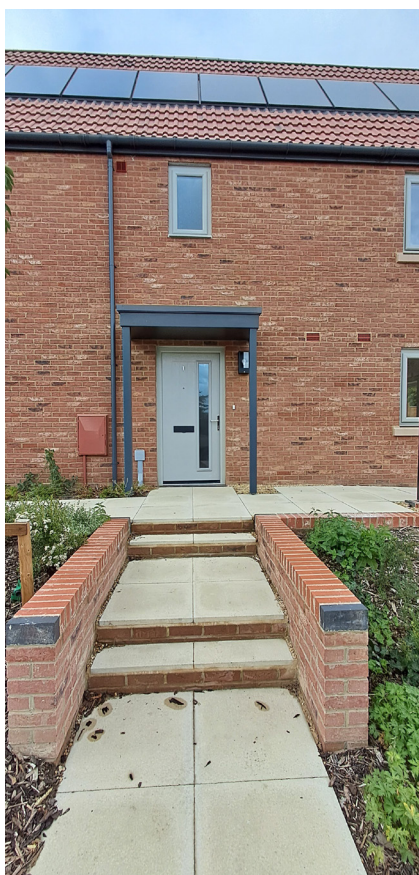
Primrose View, High Street, Worton (7 homes)

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. The scheme was delayed due to issues with providing the incoming electricity supply. However, the properties were finally completed in August 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.



Pictured: 7 new affordable homes which includes 3 shared ownership.



Pictured: Entrance to one of the 2 x 1 bed flats.



Pictured: Primrose View, kitchen and downstairs cloakroom



Pictured: Sheds and floor coverings provided..



"My home is maintained very well. All updates and checks done as needed."



Resident Services

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 fourth consecutive year - a £10,000 'discretionary support fund' to help those tenants facing financial hardship.

The Association's Operations Director, Belinda Eastland successfully secured an additional £30,000 grant from Wiltshire Council's 'Household Support Fund'. Combined with our own contribution, this provided a total of £40,000 available to support tenants in need.

Thanks to this combined funding, we were able to support many of our tenants in some form over the year. **Including:**

- ✓ 146 households with children received support;
- ✓ 96 pensioners were assisted;
- ✓ 14 households containing disabled individuals were supported;
- ✓ 92 additional households in need, who did not fall into the above categories, also received help.

In total, **348** households - representing **75%** of all our tenancies - benefitted from the fund.

This year we assisted by building resilience for the future as well as providing crisis support. As a result, 50 households received energy saving bulbs from the scheme to help with ongoing electricity costs.

During the year, we provided rent assistance to 6 households with disabled tenants, 13 households with children, and 14 pensioner households. This support helped create a financial buffer, strengthening their resilience against future crises. While all tenants are expected to pay rent in advance, these households faced challenges in doing so because of their vulnerabilities and their reliance on Universal Credit or Housing Benefit, which are not paid in advance.

It is not just the winter months that can cause hardship for our households. During the summer heatwave we supplied fans to 40 households pensioners who were struggling with the heat.

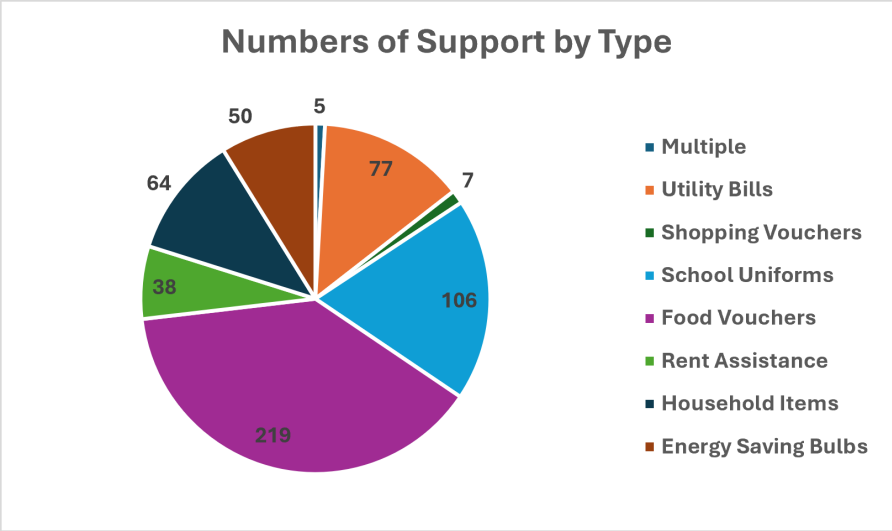
In total, 566 instances of support were distributed amongst White Horse Housing tenants which made a real difference to their overall wellbeing and comfort.



"Everything is kept to high standards."

Applications for support came from villages across all four of White Horse Housing’s local authority areas. However, due to a stipulation that the grant from Wiltshire Council only went to Wiltshire residents there was a disparity between areas, with Wiltshire having a total of 444 instances of support approved whilst the other areas had: Somerset 67, Swindon 43 and BANES 12.

The chart below shows the number of instances of support split between rent help, shopping vouchers, energy saving light bulbs, food vouchers, utility bills, household items, school uniforms and multiple needs.



The year ahead is likely to present challenges for our tenants following changes to the way Government support funding is administered by local authorities. The Household Support Fund has now been replaced by the Crisis and Resilience Fund, meaning the Association is no longer able to provide direct financial assistance to tenants in the way we have in previous years. Instead, tenants experiencing financial hardship will need to apply directly to the local authority for support. We recognise that this change may create barriers, particularly for our most vulnerable residents, who may find the application process difficult to navigate.

The Association remains committed to supporting our tenants through these changes. Our staff will continue to identify those who may be struggling and will proactively offer guidance, assistance with applications, and referrals to appropriate agencies to help ensure they can access the financial and practical support available. While the way support is delivered is changing, our commitment to helping tenants sustain their tenancies and remain resilient has not.

Our **Tenancy Plus** service continues to provide dedicated, one-to-one support to tenants facing challenges to sustain their tenancies. In 2025–26, as well as the **348** households helped financially through the discretionary support fund, we also supported 37 households with a wide range of complex issues in 58 separate instances of support. (See “Tenancy plus Support” chart)

 “Very good communication, and help with finances etc.”



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

“Thank you for your ongoing support for myself and my son.”

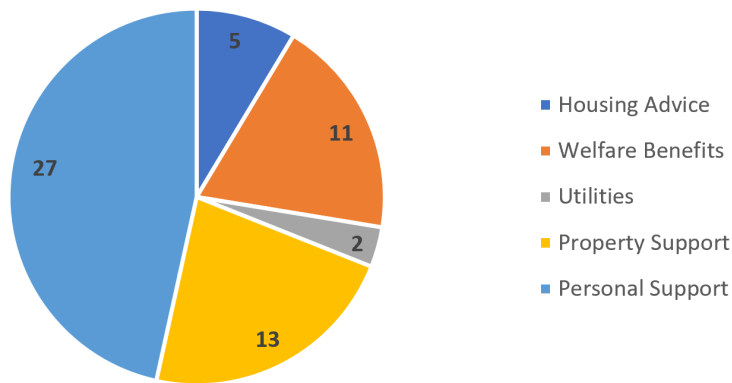
“Just to thank you for the fan, its made a big difference and is very much appreciated.”

“I really appreciate the help for my daughter - she is so excited.”

“Following health and car issues, I am so grateful.”



"Tenancy Plus" Support in 2025-26



Staff assisted 27 tenants struggling to cope with the difficulties of daily life. Whether it was a regular friendly call to check on their wellbeing or a cry for help initiated by the tenant, our staff were there to assist them. This may be giving advice, comforting words or just a friendly chat to help the person feel better and be able to get on with their life. We had 13 instances where tenants needed assistance with property related issues i.e. assistance with rubbish clearance, garden maintenance, pest control or fencing. There were 11 households who needed support with benefits applications, eligibility checks and advice. In addition 5 tenants needed housing advice for themselves or a family member and 2 households needed help with utility arrears management.

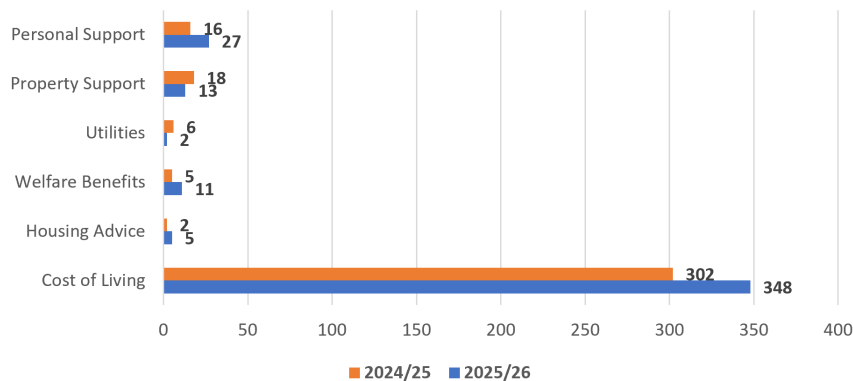
It is quite interesting to see the changes in support this year compared to last, and the graph below shows a clear need for assistance that is not abating. There has been a much higher need for personal support than property support during the past year with 11 more households in need of this compared to a decline of 5 households needing property support. This tells us that although you can support people financially through a crises, they still need to have reassurance and compassion to sustain their mental wellbeing.



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



Growth in Support 2024/25 - 2025/26



 "Very easy customer service very helpful and friendly staff no job too big."



Our Tenancy Plus service has proved 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.

By integrating Tenancy Plus with our Discretionary Support Fund, we continue to offer a compassionate and comprehensive service. 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 Marlborough, these in-person events brought together a total of 45 residents who took time out 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.



Pictured: Steve Warran, Chief Executive at one of our Kilmersdon Resident Group Meetings.

The meetings opened with either the Chief Executive or Operations Director giving an overview of the year. We gave a comprehensive review, 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. We advised tenants of how many complaints we had received during the year and the outcomes. This provided residents with a clearer understanding of the daily operations of the Association and the breadth of our work. Information was shared on the number and cost of repairs carried out, along with the extent of major works such as kitchen and bathroom refurbishments.

It was also an opportunity to share the results of the tenant satisfaction survey highlighting how proud we are of our top-rated service but reassuring residents that we will not become complacent and will continue to keep our service level one of the best in the country.

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 76 written comments, all of which have been analysed.



“Whenever a problem has occurred they are quick to act and they are always very helpful.”



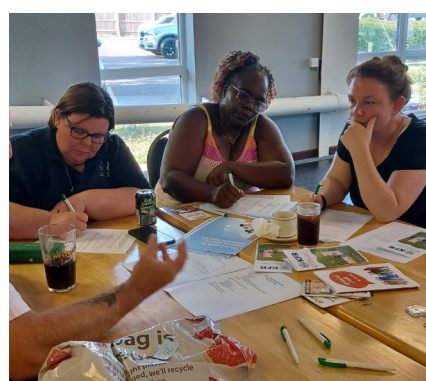
Pictured: Belinda Eastland, Operations Director at one of our Codford Resident Group Meetings.

Residents spoke freely during the discussions and recorded their thoughts on feedback forms. Their responses gave a mix of appreciation, constructive criticism, and ideas for improvement.

On the topic of repairs and maintenance we advised residents of re-tendering the maintenance contract what would they like us to consider that was important to them. One resident from Kilmersdon said, *"A prompt reliable service which has the resources to provide adequate repairs when required with a quick turnaround"* While a resident from Marlborough said, *"cost and quality is important"* and another said *"ensure the good service we have now continues"*. From Codford a resident said, *"being polite when dealing with residents"*. At all three meetings we received comments very supportive of our contractor, 3 Solutions, and most residents hoped that they would win the contract once again. Many residents praised the service they receive from them, including *"keep the current contractors - we don't want to start all over getting to know new ones"* or *"we want the same standard as 3 Solutions give"* or *"ensure the good standard we have now is continued"* and finally, *"We have a good relationship with 3 Solutions, I hope it stays the same."*

Residents commented positively on how we manage our estates. Feedback from Kilmersdon was *"It's good because we never feel we are being a nuisance, they are so nice and approachable"* A resident from Wiltshire shared, *"Your management couldn't be bettered! I think you are doing a great job!"*

The appreciation residents expressed during these meetings was good to hear. One person wrote, *"we never have a bad word against WHHA, they always listen and act"* Another wrote *"why it's brilliant!"* and another, *"I don't think you need to improve anything, I feel you are first class"*.



Pictured: Tenants at Codford Resident Group Meeting.



Pictured: Kilmersdon Resident Group Meeting



 **"Whenever I have phoned them I am always treated with respect, they are always quick to respond, they always polite on the phone."**

Throughout the previous year we received quite a lot of queries from residents about solar panels and so we asked Jack Clift from 3 Solutions to come and talk to residents about this at the Codford meeting. We produced a new leaflet all about solar panels for residents advising how the panels are installed, how they operate and are maintained as well as how to get the most benefit from them during the daylight hours.

As well as the face-to-face meetings with residents through the summer we also held a virtual meeting on TEAMS with Shared Ownership tenants. Those who attended heard about issues that matter to them like how they can buy more shares, service charges, transferring equity, changing their mortgage, selling their shares and management companies.

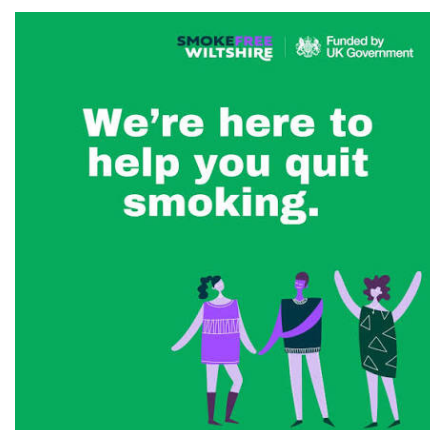
In addition, with tenant wellbeing in mind, in January we worked with our partners at Smoke Free Wiltshire to encourage our tenants who wanted to give up smoking. Some tenants attended the online evening session and engaged in the friendly expert support to help them give up.

At the meetings in Kilmersdon and Codford, and on the virtual meeting, we had Scrutiny Panel members present to engage with fellow residents. We took the opportunity to report back on the Panel's recent work, emphasising how vital the contributions are in shaping the direction of the Association. Over the past year, the Panel has taken part in two away-days with the Board, had input into the Business Plan, assisted with scoring tenders for the repairs and maintenance contract, scrutinised our new policy and procedures around Awaab's Law and deep dived the 138 comments from the most recent tenant satisfaction survey.

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 decision making to make a positive difference in their communities. Our Panel Members are well-informed, well-trained, and dedicated to representing tenants across Wiltshire and Somerset.



Pictured: Darrel Smith, Maintenance Manager with Jack Clift, Operations Manager from 3 Solutions



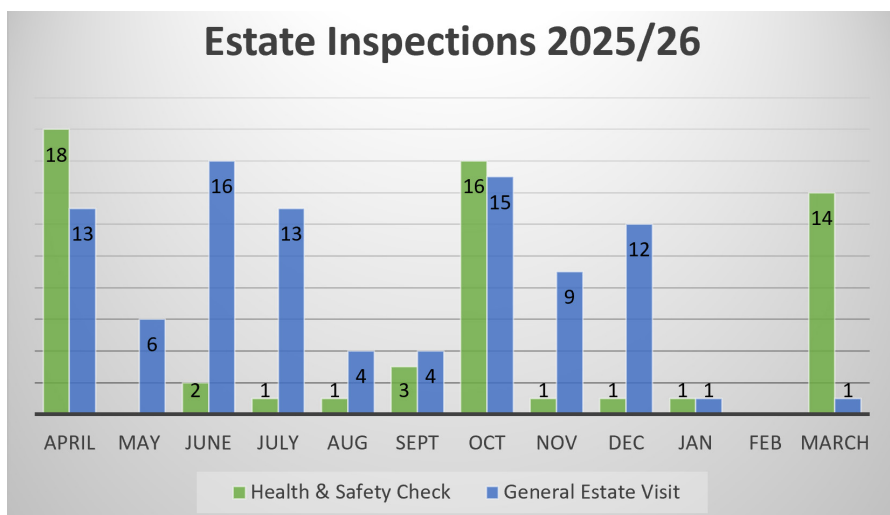
Pictured: A few of our Scrutiny Panel Members



"They are really good, I call them, they always take my phone call or get someone to call me back the same day if they can't deal with the issue."

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. A total of 152 visits were completed. In our continuing response to the increased requirements of the new Safety Standard for Social Housing, we carried out 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 our developments were visited at least once, with most receiving two visits during the period. Of these 58 were health and safety checks and the other 94 were general estate inspections.



After each visit, the team promptly followed up on any issues identified. Of the 152 inspections, there were 92 actions taken to prevent potential problems from developing further. The items ranged from untidy drives and gardens to blocked gutters, cracked paving, bulky items left in gardens and fencing issues. The team dealt with this promptly and although very time consuming it meant tenants could all benefit from a lovely place to live.

As part of our ongoing efforts to improve the appearance and environmental quality of our housing schemes, we invested in several enhancements funded through our dedicated estate improvement budget. We provided 9 complimentary neighbourhood skips to help residents dispose of unwanted items quickly and conveniently, which were very well received.

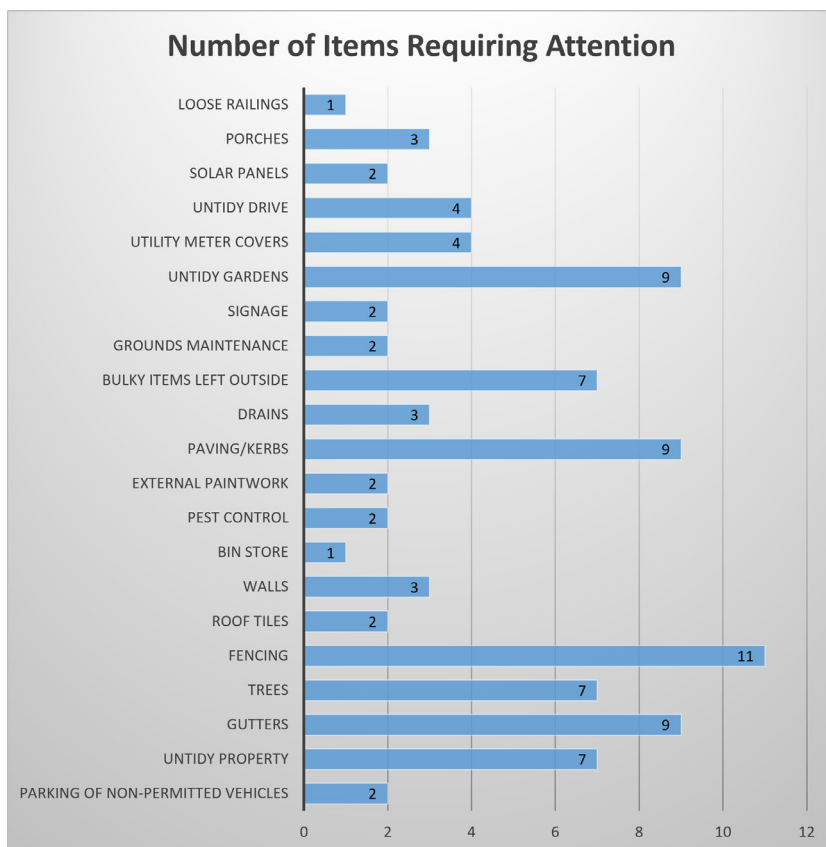


Pictured: Ellie Grace & Tracy Crook our two Housing Assistants at our new development in Poulshot.

 "I phone them up and they are very prompt and give me the information I need or they get repairs organised for me."



We purchased an additional washing machine and new tumble drier for our refurbished communal laundry at **10 The Green, Marlborough**. We hired equipment and labour to clear moss from pathways at six schemes making a big difference to the safety and appearance of the areas. Additional improvements also included new signage, tree works and the provision of a garden bench for residents at two schemes. These thoughtful additions, some small, some large, contributed to creating 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 staff during visits. Between April and October, letters were sent out prior to 94 general inspections, inviting residents to book appointments. The remaining 58 visits, completed during the year, 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.



“Current gardening contractor is great!”

“Approachable staff, always helpful”.

“Excellent service, reliable and professional”.

“Estate management is good!”



“Since I got my house, everything is plain sailing, they came out and interviewed me, I was homeless at the time, so I was over the moon.”

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

As at the end of March 2026, 210 households were in receipt of Universal Credit, an increase of just four households over the previous year. It is a feature of Universal Credit that claimants may move in and out of entitlement as their circumstances change. For example, when tenants are working and their earnings increase, they may no longer qualify for support, but they can become eligible again if their income or working hours reduce. Given this, the households in receipt of Universal Credit last year may not be the same ones in receipt of Universal Credit this year.

Importantly, a Universal Credit claim can remain open for up to six months, allowing those with fluctuating incomes to resume receiving support without having to make a new claim. This is particularly beneficial for tenants whose working hours and earnings vary throughout the year.

Although 45% of our households are now in receipt of Universal Credit at any one time, overall rent arrears have remained impressively low despite this high level of reliance on the benefit. This is largely because 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 reduce the risk of legal action being taken.

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

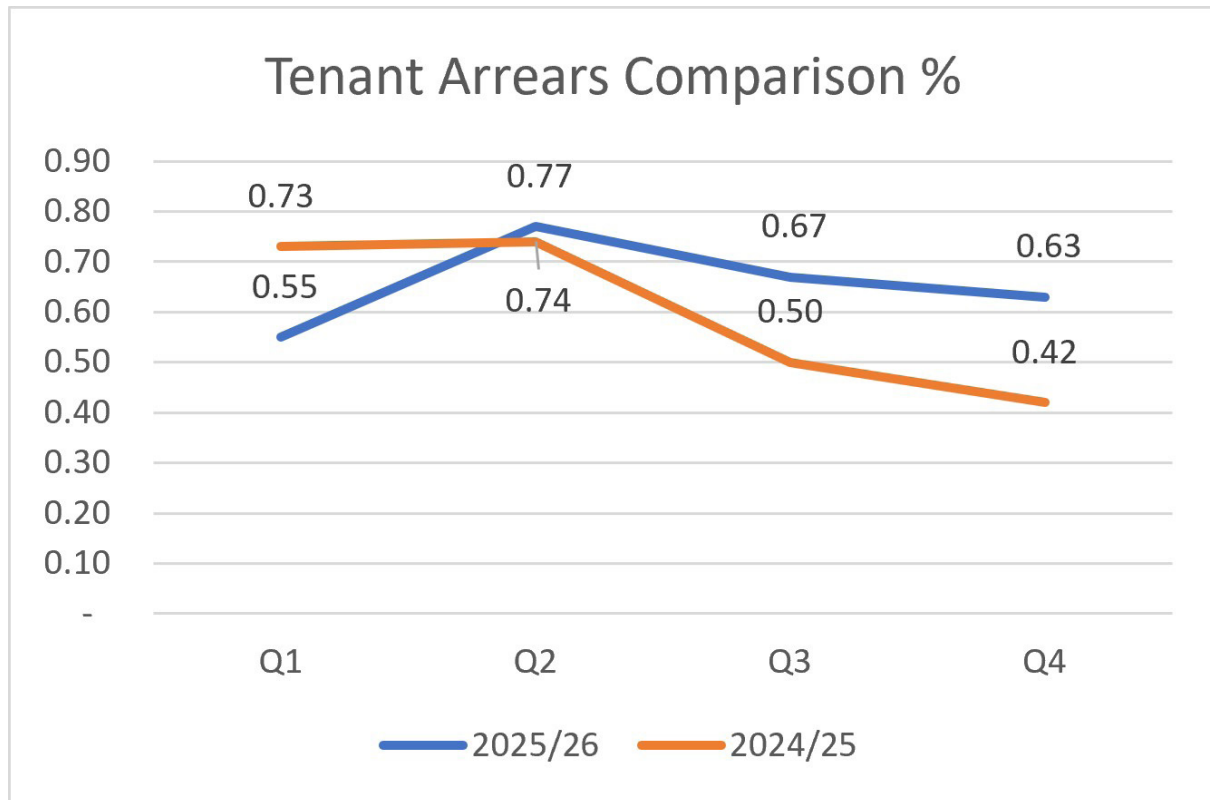
1. Skilled and empathetic rent recovery processes;
2. The tailored support provided by our 'Tenancy Plus' service;
3. Financial aid from the Discretionary Support Fund.

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

We're proud to report that at the end of 2025/26, tenant arrears stood at just 0.63% — just slightly higher than at the same point in 2025.



 **"Safety and maintenance is well kept, recent contact and regular appointments for checks at all times."**



A comparison with the previous year shows a climb upwards during the first two quarters of the year followed by a steady decline in arrears throughout quarters three and four.

It would be difficult to mirror last year's all-time low of 0.42% but we will certainly keep trying!

Looking Ahead: Supporting Future Benefit Transitions

Over the past year, many tenants below retirement age have successfully migrated from the previous 'Housing Benefit' system to Universal Credit. This transition has been largely smooth, thanks to the proactive support and guidance offered by the Operations Team. We now have just 25 tenants over retirement age still in receipt of Housing Benefit.

The Government's longstanding plan was to include Housing Costs within Pension Credit instead of claimants receiving Housing Benefit separately. However, it has now been confirmed that Housing Benefit will remain in place for State Pension age customers for the foreseeable future. To make it easier for pensioners to receive the help the Government will be bringing together the administration of the two benefits to create a more streamlined claims process.



"They have always been quick to respond, friendly staff. Very helpful on the phone."

Complaints Handling Report 2025-26

Commitment to Effective Complaint Handling

White Horse Housing Association is committed to providing high-quality, inclusive housing management services and delivering excellence in repairs and maintenance. We recognise that complaints provide valuable opportunities to learn and improve.

Every complaint is taken seriously, investigated thoroughly and considered fairly. Where we identify that our service has fallen below the standards expected, we take appropriate action to resolve the issue promptly and implement improvements to help prevent similar concerns arising in the future.

This report provides a summary of the formal complaints received during 2025–26, the outcomes of those complaints, and the learning and service improvements that have resulted.

Learning from Complaints

Every complaint is reviewed to identify opportunities for service improvement. Learning is shared with staff, contractors, the Board and the Tenant Scrutiny Panel to ensure that feedback is translated into meaningful improvements across the organisation.

Although the number of formal complaints remains low, each case has provided valuable insight into how our services can be strengthened, particularly in relation to repairs management, contractor coordination and communication with residents.

Service Improvements Implemented

Following analysis of the complaints received during the year, the Association has implemented the following improvements:

- Improved coordination of complex repairs by allocating a single member of staff to oversee cases involving multiple contractors, ensuring better communication and continuity.
- Contractor performance monitoring has been strengthened through regular contract meetings, including reinforcing the expectation that, wherever practicable, the same operative returns to complete repairs to improve consistency and tenant experience.
- Reducing avoidable appointments by improving planning and coordination of repair visits, recognising that many residents find it difficult to take time away from work to provide access.
- Joint staff visits for sensitive cases where appropriate, ensuring support for both residents and staff, reducing the risk of misunderstandings and providing an accurate record of discussions.

Repairs Satisfaction Survey Feedback

- Following the completion of all our responsive and cyclical repairs, tenants are asked to feedback their level of satisfaction with the outcome. This includes questions about the effectiveness of the appointment, quality of the repair and cleanliness of the home once the work is complete. In response, most tenants are very satisfied with the outcome. However, where repairs do go wrong, and we received negative feedback from the tenant, our staff will follow up this feedback to find out what went wrong, if further work is needed to resolve the issue and what action we could have taken to improve the service in the future. Whilst only a handful of tenants have a negative experience each year, we believe that where they do, everyone has the chance to help us improve the service.



Complaints Received During 2025–26

During 2025–26, the Association received **seven formal complaints**. All complaints were resolved at **Stage One** of our Complaints Procedure, with no cases progressing to Stage Two or being referred to the Housing Ombudsman.

Complaints Relating to Repairs (4)

Dissatisfaction with kitchen repair works – Upheld

- A tenant raised concerns following a contractor visit to replace kitchen plinths. The contractor attended without the necessary materials to complete the work and, during the visit, damaged the tenant's vinyl flooring. The complaint was upheld and appropriate remedial action was taken.

Delay in completing subsidence remedial works – Partly upheld

- A tenant complained about the length of time taken to complete remedial works to resolve subsidence in the property and expressed concerns that further movement had occurred during the delay. While some delays were outside the Association's direct control, improvements were identified in communication and case management.

Management of a heating breakdown – Partly upheld

- Following a power cut, two storage heaters failed. Although the fault was reported promptly, the tenant experienced delays before the issue was fully resolved. The investigation found that communication and coordination could have been improved.

Delay in resolving a faulty water heating system – upheld

- A tenant was without a reliable means of heating water for approximately ten months. The investigation identified unacceptable delays in diagnosing and resolving the problem, and the complaint was upheld.

Complaint Relating to a Contractor (1)

Coordination of post damp and mould remedial works – Partly upheld

- A contractor had not effectively coordinated the making-good works following damp and mould repairs. As a result, the tenant was required to take an excessive amount of time off work to provide access. The complaint was partly upheld, with improvements identified around planning,

Complaints Relating to Staff Conduct (2)

Alleged inappropriate behaviour by a Housing Officer – Not upheld

- A tenant complained that a Housing Officer had been rude during a visit to discuss a neighbour dispute. Following investigation, the Operations Director who had been present throughout the visit confirmed that the Housing Officer had conducted themselves professionally, respectfully and appropriately the complaint was not upheld.

Allegation of harassment during a tenancy visit - Not upheld

- A tenant alleged that a Housing Officer was harassing her by visiting the property to inspect its condition and requesting that it be cleared. Following a full investigation, the complaint was not upheld. The visit formed part of a tenancy audit was prompted by reports from neighbouring residents and contractors regarding the condition of the property, together with concerns for the tenant's wellbeing. The Housing Officer acted appropriately and in accordance with the Association's tenancy management responsibilities.

CONCLUSION

The Association remains committed to delivering a fair, accessible and effective complaints service. Complaints are viewed as an important source of customer feedback and are used positively to improve service delivery. The learning identified during 2025–26 has already informed changes to working practices and contractor management, helping to ensure that residents receive an increasingly responsive and high-quality service.



"They are very polite. They always get stuff done."

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 adopting, 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 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 been created to target those properties that need additional investment to improve their overall energy efficiency and financial return. The tool helps to identify unviable properties where disposal maybe the only option.
- ✓ **Identifying properties with the lowest EPC levels and the creation of a programme of retro-fit works to improve their energy efficiency and reduce fuel bills for tenants.** This work is continuing with further reviews of EPC's being undertaken once the work is completed.
- ✓ **Developing 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, up to 2035.
- ✓ **Reviewing the Development Protocol.** The Protocol has now been amended to ensure all new homes meet the highest standards while our policy and procedures embrace environmental sustainability wherever practical.
- ✓ **Completed our first 'Passive Haus' certified housing development.** The Association completed 10 homes at Hook Hollow, Seend in the summer of 2024 and is seeking to use knowledge gained from the development to help with future schemes.
- ✓ **Successfully bid for green funding through the Charity Bank's 'Green Funding Scheme'.** The finance received was used to fund the installation of Solar PV Panels on 10 homes in Kilmersdon.

Energy Efficiency Works

In line with our commitments above, the Association has continued to implement its 'retro-fit' programme across our worst performing homes, all of which are located 'in or around' the village of Kilmersdon in Somerset. To date 35 properties have benefited from a variety of work including:

- ✓ New double-glazed windows and doors - including to 5 'listed' buildings;
- ✓ Cavity Wall insulation where none already existed;
- ✓ New Heating systems;
- ✓ Improved loft insulation to meet the latest standards;
- ✓ Internal insulation to existing 'cold spots';
- ✓ Solar PV panels;
- ✓ New low-wattage lighting



Whilst most of our homes can meet the target of achieving an EPC rating of 'C' or above, there are some properties which may never achieve this rating given their age and 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.

The Association is currently reviewing its Environmental Sustainability Strategy now almost 5 years old, to assess what we have achieved already and what further action is required to meet demanding national targets.



"I have been delighted with the improvements inside and outside my property and with the grants they received for us all."

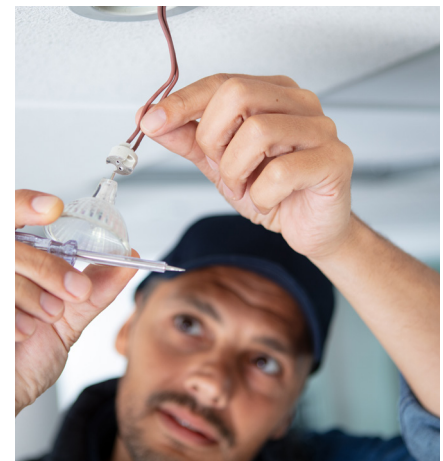
Repairs and Maintenance

The repairs and maintenance service is regarded by our tenants as 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 our regular Satisfaction Surveys, from those attending the Residents' Scrutiny Panel and our regular Feedback Groups around the county. 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 1495 responsive repairs, (a decrease of almost 2% on the previous year). This equates to an average of 3.53 repairs per rented property per year – around the average for the sector. Given recent rapid growth in the number of properties we own, this decrease in day-to-day responsive repairs was unexpected.

Overall satisfaction statistics for the 'last completed repair' (measured through our own surveys) was 96.6%. 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, 97% of all repair work was arranged by appointment, giving tenants greater certainty of when the contractor will arrive. 100% of these appointments were kept, other than a few having to be re-arranged due to other work pressures, such as emergencies or staff shortages due to sickness.

Performance and satisfaction results remain excellent, and well within the top quartile compared to similar organisations. However, the cost of the service is higher than many of our peers. This year, repair and void costs decreased by 5.4% compared to last year, due mainly to a lower number (and less complex) number of responsive repairs. The higher costs we incur overall are mainly due to the quality of the service we provide, the range of repairs we agree to undertake and the standard of the fixtures and fittings we install. We have many older properties which are generally more complicated, and more expensive, to maintain. Despite this, we will continue to work to find new ways of reducing costs wherever possible, without impacting on the quality of the service provided.



During the year, the Association successfully completed a re-tender of our repairs and maintenance contracts with the help of Ark Consultants. This robust process resulted in our existing contractors, 3 Solutions Limited, winning the contract for a further 5 years. Their overall bid demonstrated a commitment to the service standards we expect whilst providing the best 'value for money' for the work required. We are delighted that this effective partnership will continue.

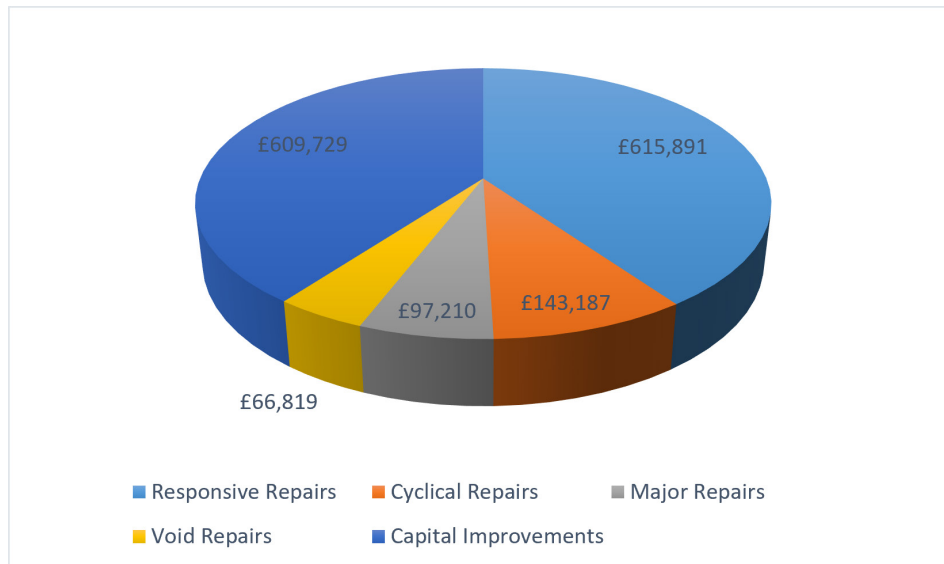


"Everything is kept to high standards."

Investing in our homes

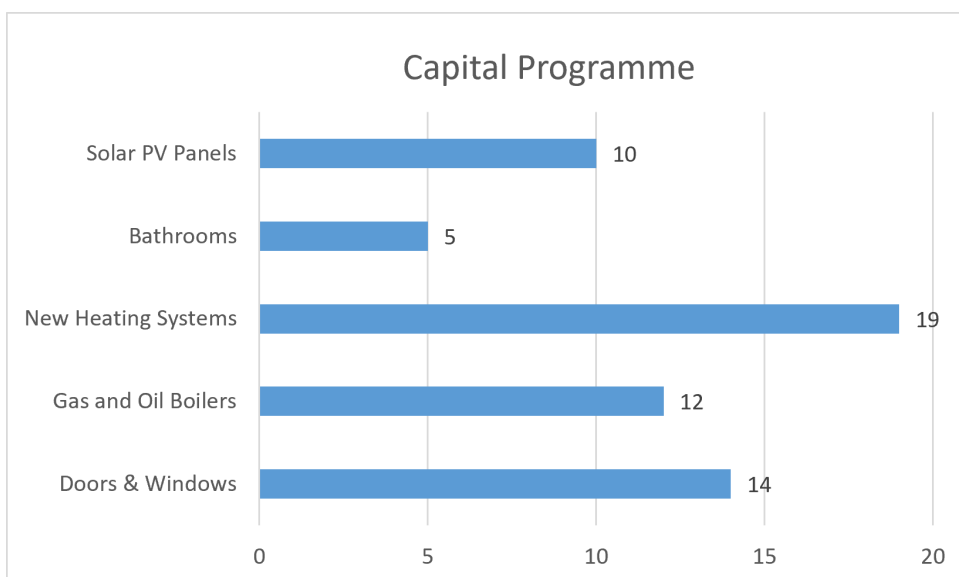
During the year the Association spent a total of £1, 532,836 repairing and maintaining our homes (2024/25: £1,650,207), a decrease of £117,371 – almost 7%. Capital spending on energy efficiency works has increased substantially, helped, in part, by a £60,000 grant from the Charity Bank's 'Green Lending Scheme'.

One area where costs have increased is dealing with damp and mould issues. Following the introduction of Awaab's Law in October 2025, together with the national publicity this generated, the number of damp and mould requests increased significantly. In total we spent over £75,000 undertaking remedial work to resolve these issues, some of which were attributed to structural problems which were both difficult and expensive to resolve. The figure for all repairs expenditure is split as indicated in the diagram below:



Our investment of **£609,729** 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.

During 2025/26 the Association completed the following capital works:



In addition to the above work, we completely renovated and modernised the laundry room at our scheme at 10, The Green, Marlborough and re-built the listed boundary wall with the neighbouring property.

We also replaced two roofs, completed important structural work to prevent subsidence at a property in Wanborough and successfully resolved 66 damp and mould cases.

 "They are always prompt, provide excellent communication. Service engineer was very courteous and efficient."

Financial Report

The year to the 31 March 2026 was another great year in which finances proved strong, investment in existing housing stock was the highest ever and our housing stock grew to 460 homes from 454 the previous year (and after two lots of staircasing to 100% and one house disposal). Rental income grew by 6.5% in the year, driven by the national increase in rents in April 2025 of CPI (as at September 2024) plus 1 percentage point, or 2.7%, together with new developments coming 'on-stream' at Worton and Bruton, and with a full year of income from the transfer at Marlborough.



Phillip Berry
Finance Director

Income of nearly £640,000 was due to sales from shared ownership homes of £360,000 and other disposals of £280,000, including staircasing. After costs these generated surpluses of £300,000

Additional costs were incurred as we relocated offices to Box following the termination notice we received from our landlord in Melksham. We moved in during July 2025 but were still committed to paying rent at Melksham until December 2025, plus there were various removal costs to cover. The move was highly successful, and our new home is very fitting!

We invested £609,000 in our existing housing stock during the year, including £78,000 updating the heating at our homes in Marlborough and sustainability improvements elsewhere of £384,000 for windows, doors, solar panels and heating for which we received a grant of £60,000 from the Charity Bank.

Interest rates have remained stubbornly high, not helped by events in the Middle East, and it looks like those will continue to affect rates for quite some time.

As with last year, bad debts have been virtually non-existent and the Housing Support Fund, most of which was provided by Wiltshire Council, has been an enormous help to tenants and eased some of the financial pressures faced by them.

Overall, the Association achieved a total surplus of **£438,970**. This included a reduction in pension liabilities of £66,000.

An adjustment was required this year as a 'Prior year adjustment' affecting reserves and depreciation brought forward. The errors were a result of incorrect accounting treatments going back to 2015, but after a considerable amount of work, we have now identified and remedied the problem. No cash movement was associated with the adjustment.

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



"Always arrive when arranged. Contractors professional."

Performance Information - 3 year Comparisons

Section	Indicator	2023/24	2024/25	2025/26	Target	On Target?
Lettings	Total number of properties	416	454	460		
	Total number of lettings	18	42	26		
	of which - new 'rented' lets:	12	32	5		
	of which - shared ownership sales:	4	5	4		
	Number of mutual exchanges	2	7	2		
	Average re-let times (in days)	11	17.2	14.06	15 days	↕
	Percentage of rent lost through vacant homes	0.05%	0.17%	0.19%	<0.60%	↓
Rents	Average weekly rent (all Tenancies)	£126.49	£134.63	£139.71		
	Average weekly rent (Social Rents)	£117.76	£124.37	£128.31		
	Average weekly rent (Affordable Rents)	£160.65	£167.72	£174.83		
	Average weekly rent - 1 bed	£98.97	£102.69	£110.35		
	Average weekly rent - 2 bed	£116.84	£125.80	£134.51		
	Average weekly rent - 3 bed	£125.59	£132.13	£139.63		
	Average weekly rent - 4 bed	£146.85	£158.16	£162.76		
	Percentage of rent collected	99.20%	101.99%	99.91%	>99.55%	↓
	Rent arrears (including Housing Benefit)	0.86%	0.55%	0.67%	<2.92%	↓
	Rent arrears (excluding Housing Benefit)	0.79%	0.42%	0.63%	<2.00%	↓
Repairs	Number of repairs completed	1381	1520	1495		
	% of emergency repairs completed on time	100%	100%	100%	>98%	←
	% of routine repairs completed on time	98.5%	99.4%	99.0%	>95%	↑
	Appointments kept as a % of appointments made	100.0%	100.0%	100.0%	>95%	←
	Tenant satisfaction with the last repair	96.3%	95.5%	96.6%	>95%	↑
Costs	Cost per property of management	£448.00	£484.00	£520.00	<£656	↓
	Cost per property of Responsive Repairs & Voids	£1,292.00	£1,419.00	£1,480.00	<£1,029	↓
	Cost per property - Major & Cyclical Works	£1,776.00	£1,868.00	£1,867.00	<1,309	↓
	Overhead costs as a percentage of turnover	18.3%	14.3%	19.2%	<19.66%	↑
	Headline social housing cost per unit	£4,825	£5,079	£5,525	£6,524	↓
	Operating margin (Overall)	31.70%	43.76%	27.36%	>15.37	↑
	EBITDA MRI (Interest Cover)	1.13	1.33	1.21		↓
	Gearing Ratio	38.66%	31.75%	31.20%	<60%	↑

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



"Prompt response to any issues. Property left clean and tidy."

Annual Accounts 2025-2026

Income and Expenditure Account	2025/26	2024/25	2023/24	2022/23
Net Property Income Received	3,257,641	3,044,271	2,636,800	2,473,191
Operating Costs	2,646,423	2,397,046	2,080,194	1,955,440
Interest Received & Other Income	540,808	329,000	629,312	239,634
Interest Paid on Loans	712,536	667,788	689,969	465,856
Surplus on Ordinary Activities for year	439,490	308,437	495,949	291,529
Bad debt provision	(520)	2,012	-3,782	-1,100
Transfer of Engagements	-	1,459,231	-	-
Retained Surplus for year	438,970	1,769,680	492,167	290,429
Opening Accumulated Surplus	13,105,630	12,189,185	11,697,018	11,406,589
Closing Accumulated Surpluses	13,544,600	13,958,865	12,189,185	11,697,018
Balance Sheet				
Assets				
Housing Properties (cost less depreciation)	36,110,683	36,055,062	33,409,657	31,366,081
Other Assets (cost less depreciation)	7,446	8,798	17,596	24,437
Net Current Assets	(246,986)	178,577	1,837,198	1,485,043
Financed By:				
Share Capital	38	35	35	34
Restricted Reserves	0	0	0	0
Designated Reserves	0	0	0	0
General Revenue Reserves	13,544,599	13,958,865	12,189,185	11,697,018
Association's Capital & Reserves	13,544,637	13,958,900	12,189,220	11,697,052
Social Housing Grant	8,544,178	8,632,914	8,319,470	8,197,584
Long Term Loans	13,643,329	13,445,623	14,497,761	12,733,959
Pension Provision	139,000	205,000	258,000	247,000
Movement in Assets in the year	(371,294)	977,986	2,388,890	2,720,428

The above figures are taken from the full financial statements of White Horse Housing Association for the year ended 31 March 2026 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, 4 of which work part-time.

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

OPERATIONS



Belinda Eastland
Operations Director

The **Operations Team** is responsible for all the daily housing management functions and will be the first point of contact for tenants.

MAINTENANCE



Darrel Smith
Maintenance Manager



Sarah Occleshaw
Asset Management Officer

The **Maintenance Team** includes the Maintenance Manager and Asset Management Officer. These two **posts ensure the** overall responsibility for all day to day repairs servicing, cyclical maintenance and the successful completion of the capital programme each year.

FINANCE



Phillip Berry
Finance Director



Dawn Bowker
Office Manager

The **Finance Team** includes the Finance Director and Office Manager. These two posts ensure the Association's finances are regularly monitored, and our viability maintained, whilst ensuring invoices are paid on time.



Ann Norvill
Housing Officer



Abby Cottle
Housing Officer



Tracy Crook
Housing Assistant



Ellie Grace
Housing Assistant



Julie Haycock
Customer Services Advisor



Karin Stevens
Customer Services Advisor

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 Audit and Risk 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 Evesham.



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.



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.



Sarah Knight Joined the Board in 2026. Has worked across the affordable housing sector for 20 years and is currently Director of Development Delivery for a large Housing Association based in Buckinghamshire. Has lived in Wiltshire for 16 years. Resident of Marlborough.



Cherry Bennett Joined the Board in 2026. Has worked in Human Resources for the past 25 years. Is currently the Director of People & Change at Bath & North East Somerset Council. Resident of Batheaston.



Tom Willis Joined the Board in 2026. Tom is a Chartered Accountant with 35 years' experience. Recently he has been working as a senior consultant undertaking mid-term contracts with a variety of businesses, including a large Housing Association. Resident of Devizes.



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

www.whitehorsehousing.co.uk