



WHITE HORSE
HOUSING

Business Plan 2023-28



Maisey Mews, Ashton Keynes



Somerbrook, Great Somerford

White Horse Housing is an ambitious, dynamic and innovative housing organisation. Our mission is ***“to be a leading provider of sustainable high quality affordable homes in the rural communities of Wiltshire and its surrounding areas”***.

We continually strive to ***“provide excellent housing management and maintenance services to our customers and to help maintain vibrant and thriving communities.”***

White Horse Housing is proud to be a ‘top quartile’ performer and has achieved an overall Net Promoter Score of 67 — one of the highest satisfaction ratings in the sector.

Net Promoter
Score



67



Hoares Lane development, Kilmersdon



Development at Seend Cleeve



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About White Horse Housing Association

White Horse Housing Association, was established in 1984 to provide homes in rural communities throughout the County of Wiltshire (including Swindon Borough) for local people in housing need. In 2016, the Association expanded its area of operation into Somerset through the acquisition of Kilmersdon Rural Housing Association and currently has **412** homes across **53** Parishes in **4** different local authority areas. The Association is fully compliant with the Regulator for Social Housing's 'Regulatory Framework' and operates within a robust 30-year financial plan.

Support is provided by a Board of voluntary members who collectively have the qualities, experience and ability to provide skilled and professional leadership. The Association has adopted the National Housing Federation's Code of Governance 2020.

The Association works hard to meet its mission, objectives and values and address the key challenges of capital investment in the provision of affordable housing.

The Association operates in a risk-aware and risk-controlled manner in the current operating environment, by actively monitoring the political and economic climate and constantly assessing and mitigating against those risks throughout the year.

Mission, Objectives and Values

Mission:

"To be a leading provider of sustainable high quality affordable homes in the rural communities of Wiltshire and surrounding areas."

To provide excellent management and maintenance services to our customers and to help maintain vibrant and thriving communities."

Values:

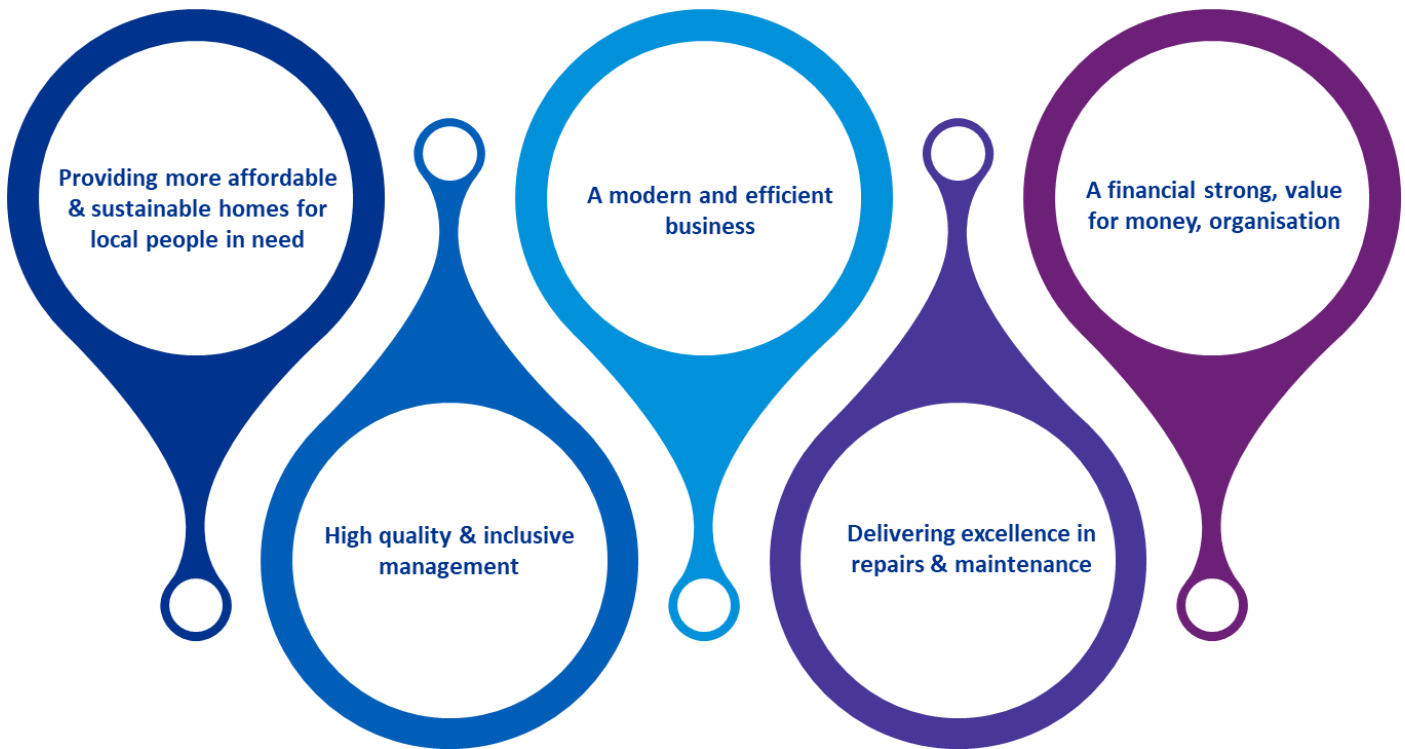
In achieving our objectives we will ***"act with integrity, openness, accountability, honesty, impartiality and respect"*** in everything we do.

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 Strategic Objectives:



The Association will :

- 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 of 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 will actively manage 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.

Objective 1: Providing more sustainable homes for local people in need.

What have we done?

The Association now owns and manages **412** homes. Of these:

- **328** are let on 'social' rents;
- **59** are let on 'affordable' rents and,
- **25** are shared ownership (SO).

In the last 5 years the Association have developed **49** new homes:

- 4 at Corston (all four are SO)
- 6 at Bruton (all rented)
- 6 at Chilton Foliat (including 2 x SO)
- 2 at Urchfont (including 1 x SO)
- 10 at Great Somerford (including 6 x SO)
- 8 at Ashton Keynes (including 3 x SO)
- 6 homes at Sutton Benger (including 2 x SO)
- 3 homes at Winterbourne Monkton (including 1 x SO)
- 4 homes at Pewsey (including 2 x SO)

Arranged new loan funding through Triodos and Clydesdale Banks to finance our development ambitions.

Successfully completed our application to Homes England to become a formal 'development partner' allowing us to bid for grant funding for land-led developments.

The Association has sold 12 properties that failed a viability test and options appraisal, generating a capital receipt of £2.5million. This was invested in building new homes and the improvement of our existing homes.

The Association has formally been appointed 'development partner' to three Community Land Trusts in Wiltshire who collectively will provide **22** new homes. These are:

- Broad Chalke (providing 6 homes)
- Seend (providing 10 homes)
- Tisbury (providing 6 homes)

Established a new Sustainability Committee within our governance structure to oversee the implementation of our revised Sustainability Strategy and its associated Action Plan.



Old Hospital Road, Pewsey



Hazel Green, Urchfont



Seend Project Team



Seend Project Team

Seend Project Team

Seend Project Team

Seend Project Team

Seend Project Team

Objective 2: A financially strong, value for money, organisation.

What have we done?	What will we do?
<p>Implemented revised pension arrangements by transferring all existing staff into a new Defined Contribution scheme.</p> <p>Implemented the '<i>Housing Brixx</i>' Business Planning' software to provide comprehensive reporting on our long-term financial viability, whilst allowing multi-variant stress testing to be undertaken.</p> <p>Completed a comprehensive review of our loan portfolio and consolidated all our existing Triodos loans into one new 'fixed rate' facility thereby increasing the percentage of fixed loans to 80% of our portfolio. Finalised a new loan facility with Clydesdale Bank to provide additional finance for the development programme.</p> <p>Achieved an average receipt of 41% of equity on first tranche shared ownership sales.</p> <p>Maintained net rent arrears and 'bad debt' below 2% of the rent debit, and average void turnover times below our target of 15 calendar days, thereby maximising our income.</p> <p>Introduced service charges at schemes where none previously existed to ensure tenants fairly pay for the communal services they received.</p> <p>Regularly reviewed our Strategic Risks and our overall level of 'risk appetite' taking account of the changing operating environment.</p> <p>Developed a strategic Asset Management Tool to assess the 'value' of each property and identify those areas where additional investment maybe required.</p> <p>Regularly review of our Financial Regulations to ensure continuing compliance with best practice whilst maintaining policies on Fraud, Money Laundering, Anti-Bribery and Corruption.</p> <p>Completed robust development appraisals for all proposed new schemes to ensure they meet the Association's development appraisal criteria.</p>	<p>Regularly monitor our Financial Forecasts to determine the optimum time for raising additional loan finance to continue developing new homes in line with current Board targets.</p> <p>Implement new data collection mechanisms for the Regulator for Social Housing's new Tenant Satisfaction Metrics to ensure data is collected from April 2023.</p> <p>Seek potential 'management agent' opportunities within our area of operation to expand our services and generate further income.</p> <p>Review and develop the Association's Asset Management Strategy, taking account of future capital investment requirements, potential funding arrangements and disposal opportunities.</p> <p>Continue to benchmark our services across the sector through our membership of Acuity Consultancy and Research. We will seek to achieve an outcome that meets or exceeds the reported median for small housing associations across a range of financial, operational and management indicators. These include the Sector Scorecard and the Regulator's 'value for money' and TSM metrics.</p> <p>Value for Money indicators will be published annually through our Audited Accounts, Annual Review and the Annual Report to Tenants. We will develop a set of indicators to demonstrate what an 'efficient' service means.</p> <p>Maintain robust procurement procedures to ensure all future development and service contracts are based on current best practice and demonstrate the best value for money.</p> <p>Seek to apply for external grant funding for specific projects as and when they are made available, including the new Affordable Housing Programme and grants to improve the sustainability of our existing housing stock (e.g. Social Housing Decarbonisation Fund).</p>
 <p>Manor Farm, Urchfont</p>	 <p>Coundley Court, Redlynch</p>

Objective 3: Delivering Excellence in Repairs and Maintenance.

What have we done?

Completed a comprehensive review of our two R&M contracts and approved a 2 year contract extension in November 2021.

Increased tenant satisfaction across all R&M activities. Overall, customer service has improved at no extra cost to the Association.

Invested in a 'strategic assessment tool' to measure the economic viability and long term sustainability of our housing stock whilst informing our long-term maintenance programme and helping to determine where our resources are best targeted.

Over the past 5 years we completed the following capital works:

- 127 new bathrooms;
- 25 new kitchens;
- 73 gas and oil boilers replaced;
- 29 properties had new doors and windows;
- 107 complete new heating systems were installed;
- 164 properties had external painting and repairs.

Completed an 'in-house' stock condition survey of all properties in Kilmersdon.

Integrated the fire safety regime onto Home Master to track and audit all visits and inspections.

Implemented a new Asbestos Management Portal within the Home Master system to provide robust reporting and improved control of asbestos in our homes.

Submitted a funding bid to the 'Social Housing Decarbonisation Fund' to help improve the energy efficiency of our properties with EPC ratings of 'E' and below.



What will we do?

Work in partnership with our contractors to ensure all Performance Indicators are met and that efficiency savings are identified wherever possible.

Work with the Resident Scrutiny Panel to:

- Explore the option of implementing video calls with tenants to improve repair diagnosis;
- Review repairs satisfaction questions and the method of collection to maximise responses;
- Investigate the number of 'call backs' and multiple visits and seek ways of reducing them;
- Flag 'vulnerable' tenants to contractors so the service they receive meets their needs.

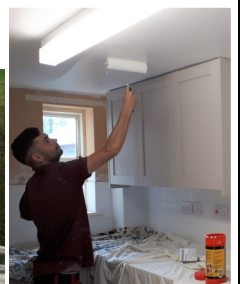
During 2023/28 we will complete the following works:

- **21** new bathrooms, including second WC's
- **47** new kitchens
- **42** new heating systems complete
- **18** new boilers (gas or oil)
- **31** properties with new windows and/or doors
- **15** properties to have replacement roofs
- **150** properties due external painting and repairs.
- **32** properties will receive decarbonisation works.

Work towards meeting our sustainability targets, which are:

- All properties to be have an EPC rating of 'C' or above by 2030;
- Reduce the overall carbon footprint of our homes by 5% by March 2026.

Continue to populate asset information onto the Home Master system to enable greater access to data and improved management reporting, whilst maximising the return on our investment and maintaining sustainable and environmentally efficient homes.



Objective 4: Providing high quality, and inclusive management services

What have we done?	What will we do?
<p>Regularly reviewed our key housing management policies and procedures, resulting in improvements to our services, including:</p> <ul style="list-style-type: none"> • An enhanced 'Tenancy Plus' service; • The introduction of annual Tenancy Audits; • More transparent service charge statements; <p>Implemented the revised 'Tenant Involvement Policy' and adopted the National Housing Federation's 'Tenant's Together' Charter. Established action plans to ensure each is fully implemented.</p> <p>Worked with the Resident Scrutiny Panel and:</p> <ul style="list-style-type: none"> • Appointed a tenant Chair and Vice-Chair; • Included a regular article from the Chair in the Tenants Newsletter; • Reviewed the results of the Tenant Satisfaction Survey, the Association's Service Standards and Repairs and Maintenance issues; • Arranged training on governance, finance and housing management; • Encouraged new members to join from across our area of operation. <p>Developed the Home Master system to introduce more pro-active methods of communication with tenants—including developing the 'My Tenancy Account' portal.</p> <p>Achieved excellent results across all service areas in the 2021 tri-annual tenant satisfaction survey. Results include:</p> <ul style="list-style-type: none"> • Overall Satisfaction with WHHA – 95%; • Value for Money of Rent – 90%; • WHHA listens to views and acts on them – 78%; • Overall satisfaction with Repairs and Maintenance – 91%; • Safety of the home – 95%; • Satisfied that we keep tenants informed—91%; • Neighbourhood as a place to live—90%. • Net Promoter Score of 67 — one of the highest across the housing sector. 	<p>Continue to work with the Resident's Scrutiny Panel to review our service standards, policies and procedures, including:</p> <ul style="list-style-type: none"> • Using the results of the Tenant Satisfaction Survey to develop measures that seek to address those areas where satisfaction levels are lowest; • Review and improve the services provided through the 'My Tenancy Account' portal; • Review performance, complaints and learning points; • Agree new overall 'service standards' and seek to monitor them; • Improving communication channels with tenants to ensure information is distributed effectively. • Explore ways of improving support to non-tech savvy tenants <p>Work with Designer Software to develop a White Horse Housing 'App' giving tenants access to their accounts 24 hours a day.</p> <p>Continue providing a 'Housing Support Fund' for vulnerable tenants and provide comprehensive feedback to the Board on its activities and outcomes.</p> <p>Provide comprehensive advice and guidance to vulnerable tenants through the 'Tenancy Plus' scheme. In particular, provide support to those tenants moving onto Universal Credit and ensure applications are complete and rent payments are made on time.</p> <p>Continue to maximise the income to the Association by reviewing communal services and identifying further areas where service charges could be applied.</p> <p>Explore the use of 'sinking funds' to help smooth service charge fluctuations.</p>
 <p>A group of ten diverse residents and staff members are gathered around a long table in a bright room with large windows. Some are seated while others stand behind them, all looking towards the camera. The caption 'Residents' Scrutiny Panel' is overlaid at the bottom.</p>	 <p>A group of people are seated around a large table in a community hall, engaged in a discussion. The room has large windows and a wooden floor. The caption 'Kilmersdon Feedback Group' is overlaid at the bottom.</p>



Objective 5: A Modern and Efficient Business

What have we done?

Introduced a range of new data protection policies and procedures. Reviewed, weeded and scanned all current and former tenant files and stored in a new structured electronic filing system.

Implemented the Home Master Housing Management and Finance system (July 2020). Activated new interactive features such as automatic texting to improve customer service.

Successfully recruited new Board Members in line with our Board succession policy.

Implemented new staffing structures to increase capacity across the team and enable further service development work to be undertaken.

'Remote access' server installed and encrypted laptops provided, enabling full remote access to office systems.

'Tenants Portal' implemented enabling tenants to access their rent accounts, repairs history, personal data etc.—24 hours a day, 365 days per year.

Adopted the National Housing Federation's Code of Governance 2020 that is underpinned by our comprehensive Governance Framework.

New electronic Board Pack system implemented giving members remote access to Board and Committee papers.

Introduced a range of measures to reduce the overall organisational carbon footprint by 10% by March 2026.

Implemented the following new modules on Home Master including, 'invoice scanning and inputting' and 'scheme inspections'.

Reviewed the Equality and Diversity Policy.

Introduced a hybrid system of working that includes home and office based working where employees wish to.



Board Members 'on-site' at Seend

What will we do?

Review the Association's current 'Mission Statement', purpose, aims and objectives to ensure they remain relevant in the current climate.

Adopt the housing sectors Sustainable Reporting System (SRS) to improve our ESG reporting mechanisms.

Undertake an annual staff engagement session, using an external facilitator, to provide the Board with feedback on current attitudes, motivations, expectations and aspirations within the staff team.

Continue to implement digital storage solutions, where possible, of existing and historical documents to ensure they can be accessed remotely by staff.

Set clear and realistic targets and actions for all staff (linked to the Association's strategic objectives) at each annual appraisal round and review progress through the bi-monthly 1-2-1's.

Provide opportunities for staff through the annual training plan to grow their knowledge and improve the Association's overall capacity.

Provide an additional Board Member training day (where required)) to build and refresh knowledge.

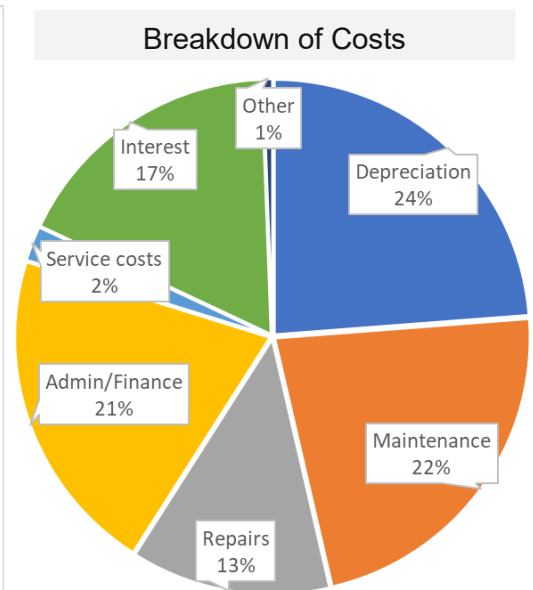
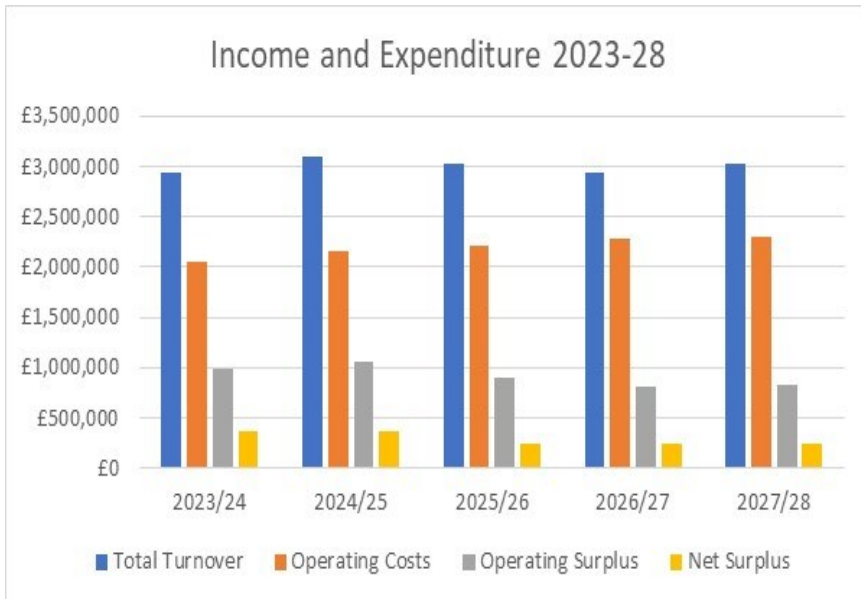


Board Away Day: Tenant Session



White Horse Housing Offices, Melksham

Income and Expenditure



Value for Money

To ensure we continue to provide 'value for money' across all our services, White Horse Housing seeks to maintain an appropriate balance between performance, costs and tenant satisfaction. We benchmark our results against a wide range of housing organisations, particularly those with less than 1000 homes. We participate in annual reviews of performance, and regularly submit performance data, including the Regulator for Social Housing's 'Performance Metrics', and the approved 'Sector Scorecard' indicators.

The table below sets out our results for the 2021/22 financial year. It compares our performance against our South West 'peer group', together with all other small associations. Overall, we compare favourably, especially our tenant satisfaction and service performance. Many of our indicators fall into the 1st or 2nd quartile. However, where our figures fall into lower quartiles we use the results to further examine those areas of our business to ascertain if, and where, improvements could be made, or, if that level of performance is acceptable.

		White Horse 2020/21 results	White Horse 2021/22 results	Quartile compared to South West peer group.	Peergroup median	Quartile compared to all small HA's (<1000 homes)	SWBM Median
Business Health	Operating margin (overall)	31.21%	32.30%	1	25.14%	1	16.68%
	Operating margin (social housing lettings)	28.00%	25.99%	2	28.01%	2	23.60%
	Overhead costs as a % of Turnover	16.73%	16.68%	2	17.75%	2	17.80%
	EBITDA MRI (as a percentage of interest)	276.00%	198.00%	N/A	184.00%	N/A	248.00%
Development - capacity and supply	Units developed	21	24	1	10	1	7
	Gearing	37.74%	38.77%	N/A	33.75%	N/A	11.75%
Outcomes delivered	Customers satisfied with the service provided by their social housing landlord	95%	95%	1	91%	1	89.00%
	Rent Collected as % of rent due	98%	101%	1	99%	1	100.00%
Effective Asset Management	Return on Capital Employed (ROCE)	2.88%	4.27%	1	2.40%	1	2.48%
	Occupancy - GN	100%	100%	1	100.00%	1	99.60%
	Re-investment%	16.79%	12.37%	1	3.79%	1	2.63%
	Ratio of responsive repairs to planned maintenance	0.49%	0.71%	3	0.68%	2	0.77%
Operating Efficiency	Headline social housing cost per unit	£3,998	£4,054	4	£3,572	2	£4,799
	Management cost per unit	£1,124	£1,150	3	£869	2	£1,031

White Horse Housing Association—Capital Programme 2023-2028

Major Repairs/Planned Works	2023/24	2024/25	2025/26	2026/27	2026/27	Total
Kitchen Refurbishment Complete	16,000	0	0	£0	£208,000	£224,000
Bathroom Refurbishment Complete	22,000	0	0	£64,000	£0	£86,000
New Roofs	0	0	0	£0	£0	£0
Replacement Oil Tanks	6,000	6,000	6,000	£6,000	£6,000	£30,000
Central Heating - Complete Systems	66,000	110,000	90,000	£48,000	£6,000	£320,000
Central Heating Boilers Gas	3,000	8,100	8,100	£6,000	£5,000	£30,200
Central Heating Boilers Oil	42,000	0	6,000	£10,000	£6,000	£64,000
New External Doors	0	0	0	£0	£0	£0
Windows - Whole House PVCu	57,000	0	0	£40,000		£97,000
Decarbonisation Works	130,000	130,000	50,000	£50,000	£50,000	£410,000
CONTINGENCY	40,000	40,000	40,000	£40,000	£40,000	£200,000
Total Budget for Year	£382,000	£294,100	£200,100	£264,000	£321,000	£1,461,200

Capital Programme Summary:

The replacement of individual components is based upon their age and condition using our Stock Condition data and historical repairs records.

- ⇒ The kitchen refurbishment programme has been delayed by 5 years due to the lifecycle of these components being increased from 20 to 25 years. This is a direct result of the 7% rent cap imposed for 2023/24. Individual kitchens that are beyond repair will be replaced on an 'ad hoc' basis.
- ⇒ The bathroom refurbishment programme has significantly reduced because the current programme has almost completed. Where the property has a second separate toilet this will be renewed at the same time, depending on its condition.



- ⇒ The programme to replace windows and doors has now largely completed. Only a small number of properties are due to have their windows replaced in the next 5 years. Properties in Kilmersdon will either have new windows or their existing ones refurbished.
- ⇒ A programme has been created to replace old and potentially failing gas and oil boilers. The programme is based on an assessment of recent repairs costs, the availability of spares and the overall condition and age of the boiler. Once again, this programme has reduced as most of the older-style boilers have been replaced.
- ⇒ We will install modern and efficient heating systems in all our properties, including the replacement of old storage heaters found in many rural areas. The programme will also include replacing Air Source Heat Pumps with modern storage heaters as they reach the end of their life.

- ⇒ Over the next 5 years a fund has been created to undertake a range of 'environmental works' that will seek to ensure all those properties that can, will achieve an EPC rating of 'C' or above. This includes 'match funding' the grant we will receive from the Social Housing Decarbonisation Fund.
- ⇒ A 'contingency' fund has been established to provide funding for unexpected capital works found during the year. This includes any unexpected 'void works' to refurbish key components (kitchens, bathrooms, heating etc.) whilst a property is empty. This enables all the work to be completed at one time and is therefore more efficient and cost effective. It also ensures new tenants have a modernised home to move into with less disruption.



Staffing Structure

White Horse Housing employs eleven members of staff. Of these, three staff members work part-time. The structure is shown in the chart below.

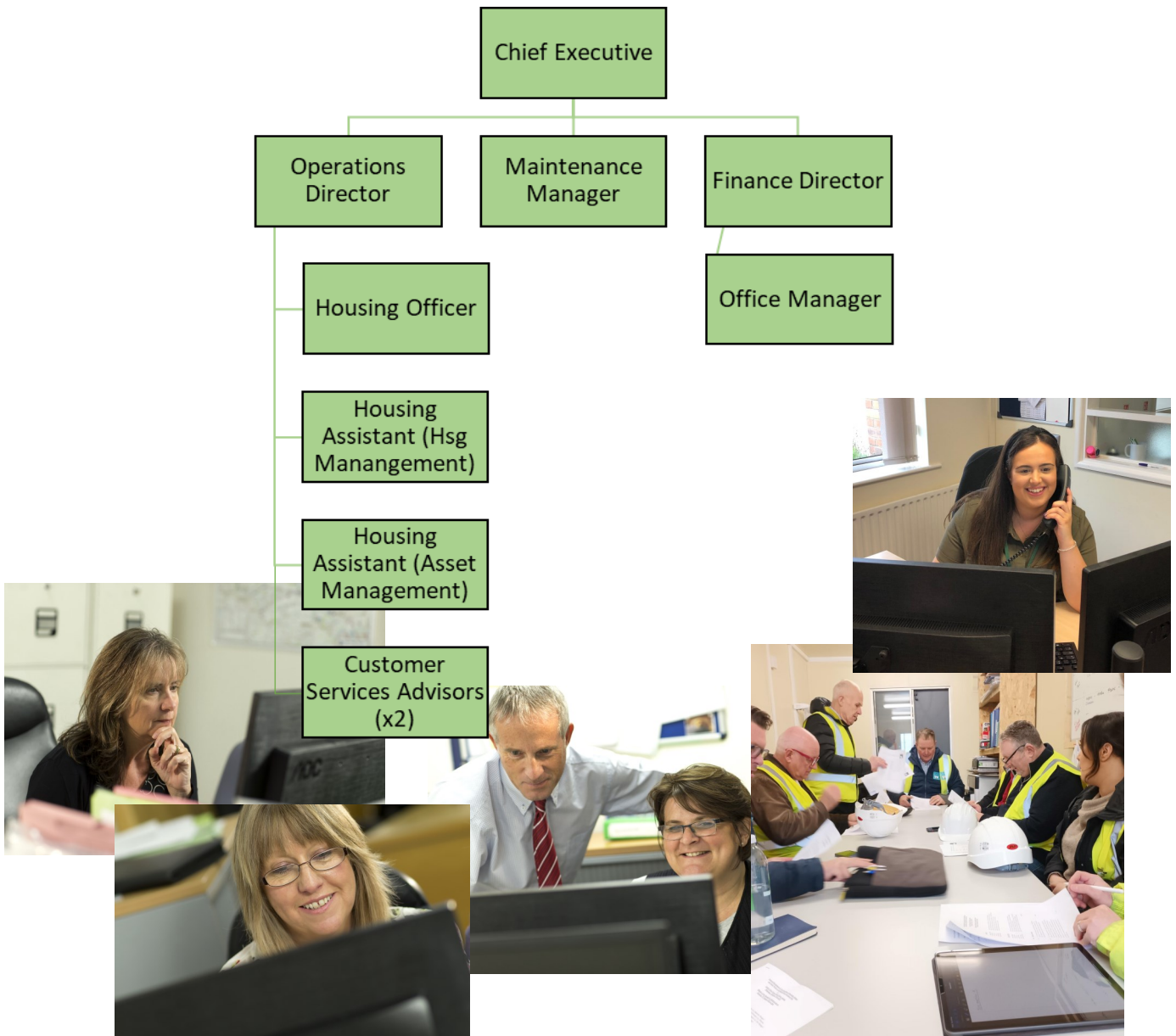
The structure is designed to focus on our customer facing services ensuring we have sufficient staff resources to continue providing the high quality of service our tenants have always enjoyed.

The Chief Executive, together with the Board, has overall responsibility for the strategic management and future direction of the Association, including negotiating and project managing the development programme.

The Operations Team is responsible for all the daily housing management functions, including scheme management, rent and arrears collection, tenancy support services, void management and tenant involvement. The team is the first point of contact for all our customers.

The Maintenance Manager has overall responsibility for all day to day repairs and the successful completion of the capital programme each year.

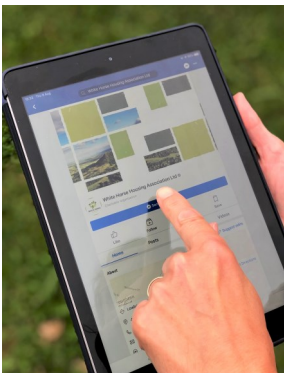
Finally, the team is supported by the Finance Director and the Office Manager. The Finance Director post is a new role, created in early 2022, that will increase the Association's strategic financial capacity, help us to continue to grow the organisation and meet the economic challenges of the future. These two posts ensure the Association's finances are regularly monitored, and our viability maintained, and that all payments and subscriptions are paid on



For more information about White Horse Housing Association, and particularly about the Board and Staff, governance arrangements and the location and size of homes owned, please see our website.



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