



WHITE HORSE
HOUSING

40 YEARS 1984-2024

Business Plan 2024-29

Celebrating 40 years (1984-2024)



Hoare's Lane, Kilmersdon



Scrutiny Panel celebrating success



White Horse Housing is an ambitious, dynamic and innovative housing organisation that focusses on providing affordable homes in villages across Wiltshire, Swindon and East Somerset. Our purpose is:

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

White Horse Housing is proud to be a ‘top quartile’ performer and has achieved an overall Net Promoter Score of **75** — together with some of the highest satisfaction ratings across the sector.

This document sets out our plans and objectives for the next 5 years.

Net Promoter Score



75

Our ‘passive haus’ 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 **417** homes across **55** 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

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.



The Old Dairy, Winterbourne Monkton



Quince Close, Kilmington



Hazel Green, Urchfont

Our five 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?	What will we do?
<p>The Association now owns and manages 417 homes across 55 parishes. Of these:</p> <ul style="list-style-type: none"> • 327 are let on 'social' rents; • 61 are let on 'affordable' rents and, • 29 are shared ownership (SO). <p>In the last 5 years the Association has developed 55 new homes:</p> <ul style="list-style-type: none"> • 4 at Corston (all SO) • 6 at Bruton (all rented) • 6 at Chilton Foliat (including 2 x SO) • 6 at Urchfont (including 3 x SO) • 10 at Great Somerford (including 6 x SO) • 8 at Ashton Keynes (including 3 x SO) • 6 at Sutton Benger (including 2 x SO) • 3 at Winterbourne Monkton (including 1 x SO) • 4 homes at Pewsey (including 2 x SO) • 2 homes at Kilmersdon (both SO) <p>Successfully completed our application to Homes England to become a formal 'development partner' allowing us to bid for grant funding for land-led developments.</p> <p>The Association has sold a number of properties that failed our viability test and options appraisal, generating a capital receipt of £3million. This was invested in building new homes and improving existing ones.</p> <p>The Association has formally been appointed 'development partner' to three Community Land Trusts in Wiltshire who collectively will provide 22 new homes. These are:</p> <ul style="list-style-type: none"> • Broad Chalke (providing 6 homes) • Seend (providing 10 homes) • Tisbury (providing 6 homes) <p>Established a new Sustainability Committee within our governance structure to oversee the implementation of our Sustainability Strategy and its associated Action Plan.</p>	<p>Develop and/or acquire, at least a further 41 new homes, to work towards our target of 115 new homes by March 2025. To date:</p> <p>55 have been completed 22 are currently 'on-site', 19 are due to start 'on-site' in 2023-24, 96 Total (<u>84%</u> of target)</p> <p>Continue to seek new 'land-led' development opportunities, either through strategic partnerships with local developers or by partnering local CLT's within our rural communities.</p> <p>Undertake a comprehensive review of the Development Protocol to ensure all new homes that are either developed or acquired through s106 planning obligations meet the highest environmental standards achievable.</p> <p>Complete the new 'passive haus' homes at Seend. Monitor and review costs and the development experience. Share best practice with our peers across the wider housing sector.</p> <p>Promote the benefits of 'staircasing' to our existing shared owners and provide advice and support to help them achieve a maximum equity share.</p> <p>Assess the feasibility of creating a partnership with PKA and PH15 to offer others an 'oven ready' passive house solution based on the designs at Seend.</p>
 <p>New shared owners at Kilmersdon</p>	 <p>Bruton—Phase 2</p>

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

What have we done?	What will we do?
<p>Implemented revised pension arrangements and transferred existing staff into a new Defined Contribution scheme.</p> <p>Implemented and developed the 'Housing Brixx' Business Planning tool to provide comprehensive modelling of 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 within our portfolio. Completed a new loan facility with Clydesdale Bank to provide additional finance for the development programme.</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 reviewed 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 our development appraisal criteria.</p>  	<p>Seek to negotiate and agree a new loan facility to fund development activity from 2025 onwards.</p> <p>Regularly monitor our Financial Forecasts to determine the optimum time for drawing down additional loan finance to continue developing new homes in line with current Board targets.</p> <p>Seek potential 'management agent' opportunities within our area of operation to expand our services and generate further income.</p> <p>Review and update the Strategic Asset Management Tool with current data to fully understand the performance of our assets within the overall business plan.</p> <p>Continue to benchmark our services through our membership of Acuity - Consultancy and Research and benchmark our performance across a range of key financial, operational and management indicators, including the Regulator's 'value for money' and Tenant Satisfaction Measure metrics.</p> <p>Value for Money indicators will be published annually through our Audited Accounts, Annual Review and the Annual Report to Tenants.</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, ECO4 etc.).</p> <p>Seek to maximise future capital receipts from shared ownership staircasing.</p> 

Objective 3: Delivering Excellence in Repairs and Maintenance.

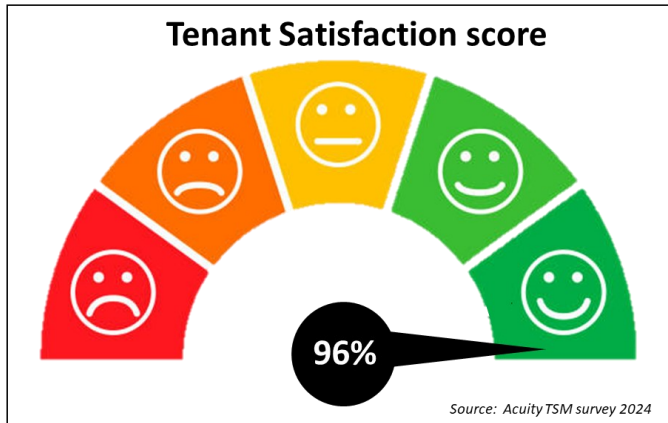
What have we done?	What will we do?
<p>Completed a comprehensive review of our two R&M contracts and approved a 2 year contract extension to March 2026.</p> <p>Completed an 'in-house' stock condition survey of all properties in Kilmersdon.</p> <p>Over the past 5 years we completed the following capital works:</p> <ul style="list-style-type: none"> • 98 new bathrooms; • 24 new kitchens; • 71 gas and oil boilers replaced; • 43 properties had new doors and windows; • 100 partial or complete new heating systems; • 133 properties had external painting and repairs. • 7 replacement roofs <p>Integrated 'fire safety' inspections and Asbestos Management within Home Master to provide robust reporting and improved safety procedures for our homes.</p> <p>Implemented a 2-year retro-fit programme using 'Social Housing Decarbonisation Fund' grant to help improve the energy efficiency of our worse performing homes.</p> <p>We have worked with the Resident Scrutiny Panel to:</p> <ul style="list-style-type: none"> • Use photographs and video from tenants to improve repair diagnosis; • Improved the method of collecting repairs satisfaction data to maximise responses; • Investigate the number of 'call backs' and multiple visits and sought ways of reducing them; • Flag 'vulnerable' tenants to contractors so the service they receive meets their needs. <p>Involved the Scrutiny Panel and wider tenants members in the procurement of our new Grounds Maintenance contractors.</p>	<p>Undertake a self-assessment against the new 'Safety and Quality Standard' to ensure we fully comply. Continue to maintain our properties to the Decent Homes Standard and ensure they meet the current Minimum Energy Standards within the published timescales.</p> <p>Ensure that 'Awaab's Law' is fully implemented once the final guidance is published and ensure that all reports of potential hazards are investigated within published timescales and remedied quickly, thereby protecting our tenants' well-being.</p> <p>Work in partnership with our contractors to ensure all Performance Indicators are met and that efficiency savings are identified wherever possible.</p> <p>During 2024/29 we will complete the following works:</p> <ul style="list-style-type: none"> • 40 new bathrooms, including second WC's • 64 new kitchens • 35 new heating systems complete • 24 new boilers (gas or oil) • 8 properties with new windows and/or doors • 8 properties to have replacement roofs • 120 properties due external painting and repairs. • 17 properties will receive decarbonisation works. <p>Work towards meeting our sustainability targets, which include:</p> <ul style="list-style-type: none"> • 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. <p>Continue with the Social Housing Decarbonisation Fund funded 'retro-fit' programme at Kilmersdon. Develop an environmental improvement programme using existing asset data to ensure our properties comply with minimum energy level regulations.</p>
<p>Send site meeting</p> 	

Objective 4: Providing high quality, and inclusive management services

What have we done?

Achieved outstanding results across all service areas in the latest (Dec 2023) tenant satisfaction survey. Results include:

- Overall Satisfaction with WHHA – **96%**;
- Home is well maintained—**91%**;
- Safety of the home – **97%**;
- Overall satisfaction with the repairs and maintenance service – **93%**;
- WHHA listens to views and acts on them – **85%**;
- Tenants are satisfied that we keep them informed—**91%**;
- Tenants are treated fairly and with respect—**94%**;
- Net Promoter Score of **75** — one of the highest across the housing sector.



Regularly reviewed our key housing management policies and procedures, resulting in improvements to our services. This included developing a new 'Damp & Mould' procedure to ensure we meet current standards.

Implemented the updated 'Tenant Involvement Policy' and adopted the National Housing Federation's 'Tenant's Together' Charter. Established action plans to ensure each is fully implemented.

Worked with the Resident Scrutiny Panel and:

- Appointed a tenant Chair and Vice-Chair;
- Included a regular articles 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.

Developed the Home Master system to introduce more pro-active methods of communication with tenants, including auto-texting and e-mails.

What will we do?

Undertake a self-assessment against the new RSH 'consumer standards': the Transparency, Influence and Accountability standard; the Tenancy standard; and the Neighbourhood and Community standard to ensure we fully comply.

Continue to build further capacity within the Resident's Scrutiny Panel and assist them to review our service standards, policies and procedures, including:

- Analysing the results of the latest Tenant Satisfaction Survey and seek to address those areas where satisfaction levels were lowest;
- Review and improve the services provided through the 'My Tenancy Account' portal once the new version of Home Master is installed;
- Review performance and complaints;
- Improving communication channels with tenants to ensure information is distributed effectively.

Provide comprehensive advice and support to tenants through the 'Tenancy Plus' scheme to help them sustain their tenancies, pay their rent and mitigate the effects of challenges from the wider economy, and continue providing a 'Housing Support Fund' for our vulnerable tenants.

Introduce a "rapid response" stage to our complaints procedure by providing an initial personal visit to establish a tenants concerns 'face to face' and agree an action plan to investigate and resolve the issue quickly.

Continue to maximise the income to the Association by reviewing communal services and identifying further areas where service charges could be applied.

Continue to explore the use of 'sinking funds' to help smooth out 'year-on-year' service charge fluctuations.

We will ensure that any reports of domestic abuse are investigated and support given to victims by trained staff as well as referral to specialist services, if required.



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).

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.

Implemented full 'remote access' to office systems to allow for effective home working.

'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.

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'.

Introduced a hybrid system of working that includes home and office based working.

Reviewed the current 'Mission Statement' and agreed a new 'Statement of Purpose'.

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

What will we do?

Implement a new key performance indicator 'scorecard' system that will be regularly reported to both the Board and the Resident Scrutiny Panel.

Implement the new Competence and Conduct Standard.

Undertake a bi-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.

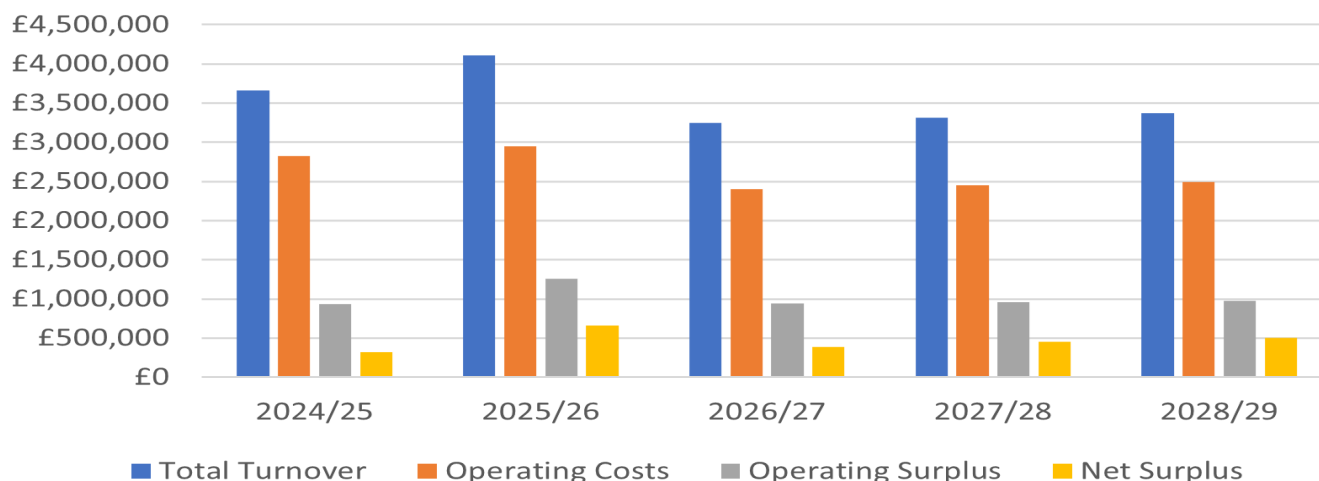
Provide opportunities for staff through the annual training plan to grow their knowledge and improve the Association's overall capacity.

Provide joint Board and Resident Scrutiny Panel training/liason days to build and refresh knowledge giving insight of each other's role and strengthening further the working link between our tenants and board members.



Income and Expenditure

Income and Expenditure 2024-29



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 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 'Sector Scorecard' indicators. This year we will also submit, for the first time, our TSM results.

The table below sets out our results for the 2022/23 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 measures. 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 2021/22 results	White Horse 2022/23 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)	32.30%	25.91%	2	22.39%	1	13.05%
	Operating margin (social housing lettings)	25.99%	24.71%	2	24.71%	1	13.77%
	Overhead costs as a % of Turnover	16.68%	14.01%	1	17.74%	1	19.00%
	EBITDA MRI (as a percentage of interest)	198.00%	168.00%	N/A	154.00%	N/A	185.00%
Development - capacity and supply	Units developed	24	0	3	0	2	1.85
	Gearing	38.77%	39.70%	N/A	31.75%	N/A	13.52%
Outcomes delivered	Customers satisfied with the service provided by their social housing landlord	95%	96%	1	91%	1	84.60%
	Rent Collected as % of rent due	101%	100%	1	100%	1	100.00%
Effective Asset Management	Return on Capital Employed (ROCE)	4.27%	2.21%	1	1.92%	2	2.00%
	Occupancy - GN	100%	99.75%	1	99.43%	1	99.49%
	Re-investment%	12.37%	9.90%	1	3.80%	1	3.98%
	Ratio of responsive repairs to planned maintenance	0.71%	0.60%	3	0.52%	2	0.62%
Operating Efficiency	Headline social housing cost per unit	£4,054	£4,528	2	£4,571	2	£5,305
	Management cost per unit	£1,150	£970	1	£1,034	1	£1,057

White Horse Housing Association—Capital Programme 2024-2029

Major Repairs/Planned Works	2024/25	2025/26	2026/27	2027/28	2028/29	Total
Kitchen Refurbishment Complete	£0	£101,000	£70,000	£121,000	£107,000	£399,000
Bathroom Refurbishment Complete	£0	£60,500	£84,000	£54,000	£0	£198,500
New Roofs	£140,000	£0	£0	£0	£0	£140,000
Replacement Oil Tanks	£6,000	£6,000	£6,000	£6,000	£6,000	£30,000
Central Heating - Air Source Heat Pumps	£100,000	£70,000	£0	£0	£0	£170,000
Central Heating Boilers - Storage Heaters			£40,000	£15,000	£8,000	£63,000
Central Heating Boilers - Gas	£10,000	£8,000	£6,000	£10,000	£5,000	£39,000
Central Heating Boilers - Oil	£10,000	£6,000	£6,000	£8,000	£6,000	£36,000
Windows - Whole House PVCu	£0	£0	£40,000	£0		£40,000
Decarbonisation Works	£130,000	£50,000	£50,000	£50,000	£100,000	£380,000
CONTINGENCY	£40,000	£40,000	£40,000	£40,000	£40,000	£200,000
Total Budget for Year	£436,000	£341,500	£342,000	£304,000	£272,000	£1,695,500

Capital Programme Summary:

The replacement of components is based upon their age and condition using our stock condition data and repair records.

- ⇒ The kitchen refurbishment programme has been delayed by 5 years as a result of lifecycles increasing from 20 to 25 years. This is a direct result of the 7% rent cap imposed in 2024, together with high levels of inflation and interest rates. 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 is mostly 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 already 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 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 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 ten members of staff. Of these, three staff members work part-time. The structure is shown in the chart below.

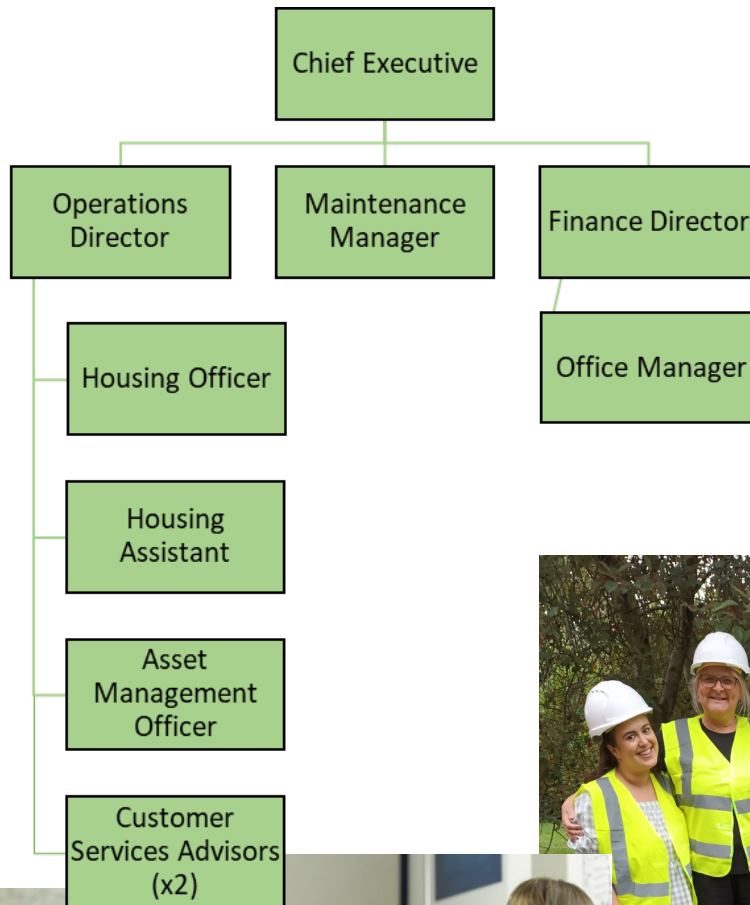
The structure is designed to focus on our customer facing services ensuring we have sufficient staff resources to continue providing the high quality of service our tenants have always enjoyed.

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.

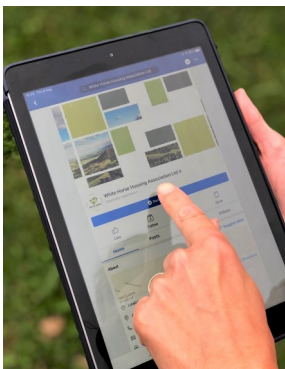
Finally, the team is supported by the Finance Director and the Office Manager. The Finance Director post was created in 2022, to help us increase the Association's strategic financial capacity, help us to continue to grow the organisation and meet on-going economic challenges. These two posts ensure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



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 (address below).



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