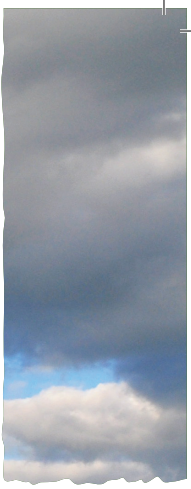




WHITE HORSE  
HOUSING



# Annual Review

## 2022-2023

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

Providing high quality, sustainable, and affordable rented homes for local people in the rural communities of Wiltshire, Swindon, Somerset and surrounding areas.

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

# Chair's Report

As I write this introduction it is 38 years to the day that I turned up at Southampton City Council, to be sent out with a leather satchel and a worn out paper street map, to collect the weekly Council house rents. That summer taught me a number of things, but most importantly it gave me the privilege of meeting hundreds of people where they lived and hearing from them what could improve their lives and what their landlord could do to help. This gave me more insight in three months than the previous three years of study had about the importance of good housing, which has stayed with me to this day.



**David Trethewey**  
**Chair of the Board**

I have been on the Board for six years now and in that time our tenants and staff have gone through the unprecedented situation of an international pandemic and, as was covered in last year's report, the Association adapting to the post pandemic world. An impact of this was that we learnt to work from home, have meetings via Zoom or Teams and generally avoid human contact. So this year, my highlights of the year all involve meeting real people.

- In January, we had a wonderful session at our Board business planning session when we met with a number of tenant representatives and discussed the plans for the association and their experiences as tenants of living in our homes. This session is part of an ongoing dialogue with our tenants and is crucial to the understanding we as Board members have of the issues when we come to make plans and decisions. It reminds us who we are doing this for and that we need to value tenants opinions in the work we do. Thank you to those residents who gave up their precious time to work with us.
- I and others had the pleasure of touring around the new homes the Association are building in Seend. This scheme is innovative in so many ways, it has been conceived and progressed in partnership with the local community but, more important, is the quality of the homes. Passiv-Haus accreditation can seem abstract and technical but for the incoming tenants it means they will have homes that reflect modern standards of living and are affordable for them to live in. The buzz on the visit showed that we are making an impact.
- I also met with the staff team for afternoon tea with two fellow Board members to get to know each other. It was great to be able to talk about our respective roles and hear what motivates us all to do our jobs. Thank you to everyone for the reception and scones (and apologies for passing on Covid!).

There are of course many other things that happened in the year, many of which are featured in the rest of this review.

I want to thank everyone involved, my fellow Board members who bring a great mixture of skills knowledge and passion to their work, and special thanks to my predecessor Helen Hodgkinson, who served 10 years on the Board, with three of those year as Chair. I would like to especially thank the staff team who continue to do such a great job. They do all the work and there is so much in this report that they can be very proud of.

With firm financial foundations, strong tenant involvement, a great staff team and an innovative approach to problems, the Association is well set for the future.

# Chief Executive's Report

## Welcome to the 2022-2023 Annual Review.

After the challenge of Covid, and all the difficult issues that brought to the economy - and to the Association directly - no one expected things would get worse. Unfortunately, they have.

The war in Ukraine, the on-going global effects of Covid, the fallout from Brexit and the Government's' disastrous mini-budget have all caused further significant damage to the British economy.



**Steve Warran**  
**Chief Executive**

Against a background of record inflation levels and increasing interest rates, the social housing sector as a whole has needed to urgently review their Business Plans. This work became more urgent following the Government's decision to limit the 2023/24 rent increases to 7% - some 4.1% below what the existing national rent agreement would have given us. Whilst we understand the reasons for this decision, and the help it has given to tenants across the country, the financial effects will be felt by the sector for many years to come. Indeed, for White Horse Housing, the rent rise decision alone removed over £1 million from our Business Plan over the next 10 years.

Given these challenges the Association has needed to make some tough decisions to ensure our Business Plan continues to be financially robust, whilst supporting our future plans. These decisions have included changes to component life cycles to 'stretch' the capital programme over a greater number of years, finding a range of revenue savings and pausing some of our development plans. The Association has also agreed to take a prudent approach to any new borrowing until such time as rates are more favourable. This will undoubtedly have an impact on the number of new homes we can provide in medium term.

Despite this background I am also proud of the developments we have continued to pursue over the past 12 months – funded from our existing loan facility and grants from Homes England and Wiltshire Council. Indeed, we currently have 26 new homes 'on-site' with a further 14 due to commence over the next year. At the same time we have maintained an excellent standard of service to our tenants, with high performance and satisfaction levels being recorded throughout the year.

As ever, I am grateful to all our staff who have worked tirelessly to maintain the services we provide despite the challenges we have faced.

The Board have now adopted a 'hybrid' approach to meetings with some being held face-to-face in the Associations offices and others being held on-line. Members continue to provide high levels of input into the strategic management of the business whilst monitoring performance and progress against objectives. Board members give great professional support and advice throughout the year and help to ensure the Association is a success. I am always grateful for everything they do.

Whatever happens with the British economy, the Association will continue to use its financial strength to maintain its wide range of services to our tenants whilst seeking to implement new and important initiatives. This includes a major project to begin decarbonising our worst performing homes to help meet Government targets and reduce fuel bills for tenants.

I hope you enjoy reading the 2022-2023 Annual Review.

# Mission, Objectives and Values

## Mission

*"To be a leading provider of high quality sustainable and affordable homes in the rural areas of Wiltshire, Swindon, Somerset 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 to our customers, stakeholders and staff 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:

- Work closely with all our local authority partners in order to ensure the provision of much needed rural accommodation.
- Ensure that our properties are managed and maintained to high standard and seek to support our tenants, where appropriate.
- Contribute to the work of the National Housing Federation and the Rural Housing Alliance.
- Take an active role in the political environment, through lobbying and responding to consultations as and when appropriate.
- Continually review and develop our systems and procedures to ensure we are effective, efficient and provide value for money.
- Remain viable, continue to grow and continue to provide a first class service to its tenants.

### Future Growth

- We are committed to building high quality, sustainable homes, and will actively work with local communities and Parish Councils to provide affordable housing for local people.
- We will provide 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 interest and feedback in our services.
- We will regularly visit our neighbourhoods 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 the best return on investment is achieved.
- We will provide an excellent repairs service to our tenants which in turn ensures that our assets maintain their value.

### Community Involvement

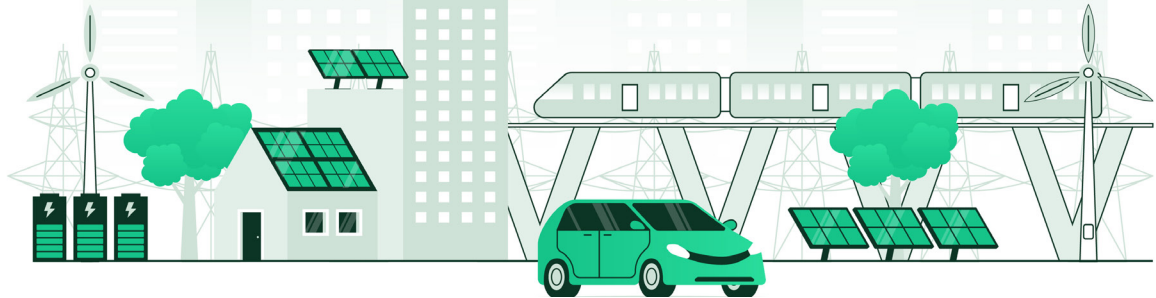
- The Association will seek to play an active part in the communities we serve to help them remain sustainable and viable for the future.



# Improving our Sustainability

The Association's Sustainability Strategy aims:

**"To be as environmentally sustainable as practicable, in balance with our corporate commitments of social and economic sustainability".**



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

- ✓ provision and management of our homes in a way that manages our energy, waste and water impacts, and supports sustainable procurement and biodiversity,
- ✓ continual improvement of our environmental performance,
- ✓ prevention of pollution, and
- ✓ compliance with our legal and national policy obligations.

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

- ✓ Reviewing our assets to determine where investment is required to ensure they meet the new national standards. This work is continuing through our strategic Asset Management review;
- ✓ Identifying properties with low EPC levels that will benefit from retro-fitting works to improve their overall energy efficiency and reduce fuel bills for tenants;
- ✓ Developing a new capital programme that allocates funding to help meet the targets agreed within the strategy;
- ✓ Joining the 'West of England' consortium to bid for Social Housing Decarbonisation Funding;
- ✓ Continuing to construct our first 'Passive Haus' certified housing development at Seend; and,
- ✓ Training our staff to undertake EPC's and other environmental assessments.





## Benefits of the 'Social Housing Decarbonisation Fund'.



Pictured: Tenant Maggy Large, who has lived in her Ammerdown Terrace home for 30 years.



The Association's Sustainability Committee monitors progress against the strategy and looks in more detail at the programme of work we intend to undertake.

The most important development during the year was the news that the Association was successful in its bid for £300,000 of Government funding from the 'Social Housing Decarbonisation Fund'. The grant funding, which will be matched by a similar amount of the Association's own resources, will seek to improve 32 of our worst performing homes. This year, 15 properties at Ammerdown Terrace located at Terry Hill near Kilmersdon will start to benefit from a mixture of the following works:

- ✓ New front windows;
- ✓ Cavity Wall insulation in the rear extensions;
- ✓ Improved loft insulation that meets the latest standards;
- ✓ Internal insulation to existing 'cold spots' in the back bedrooms and porches;
- ✓ Solar PV panels fitted to help reduce electricity costs;
- ✓ New energy efficient heating systems where required;
- ✓ New low-wattage lighting.

The properties will also benefit from a complete new roof to help protect against future storms and enable the new PV panels to be installed safely. Once complete, it is expected that each of the 15 homes will achieve an EPC rating of 'C' or above in order to meet Government targets for rented housing. The project will also bring benefits to those tenants living in these homes as well as the wider environment.



# Building New Homes for the Future



White Horse Housing continues to progress with its current development pipeline. At the end of March 2023 the Association owned and managed 412 affordable homes, including 25 for shared ownership. Whilst no new properties had been added during the year a number of schemes had commenced on site and are due to complete during 2023-24.

The Association's development target is to provide a further 115 new affordable homes by March 2025 (based on January 2020 figures). This ambitious target underlined the Association's strategic priority on the provision of new, high quality, and affordable homes. However, the combination of this years rent cap, high levels of inflation and increasing interest rates has significantly impacted our Business Plan ambitions and a review of the development programme has been undertaken. Consequently, the Association has agreed to delay some of our development ambitions until such time as the overall economic outlook is more certain. As such, there is a possibility that the 2025 target may be missed.

Despite taking a more prudent approach to new development, as of the 1 July 2023, the following has been achieved:

Homes Completed	Homes On-site	Due to Commence	Total
49	26	14*	89

\*Schemes that are progressing but have yet to receive formal Board Approval or to go into contract.

The overall development budget totals some £13,000,000 - funded by loan facilities provided by Clydesdale and Triodos Banks, capital receipts from the sale of old, unviable homes and income from shared ownership sales and grant from Homes England and Wiltshire Council.

Despite the economic outlook and our decision to limit development at this time, the Association will continue to consider appropriate rural development opportunities given that many of these potential sites can take many years to come to fruition. In particular, we are always keen to assess s106 'planning gain' opportunities which represent good value for money with developers keen to provide good quality homes at a price that ensures its affordability and long term viability.



Pictured: Drone image of Park Farm, Seend Cleeve - under construction.

# The year in focus:

The Association now has 26 homes ‘on-site’ across four separate schemes.

In addition, the Association has a total of 14 new homes across 3 different village locations that are currently are yet to commence.

All these homes will be 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.



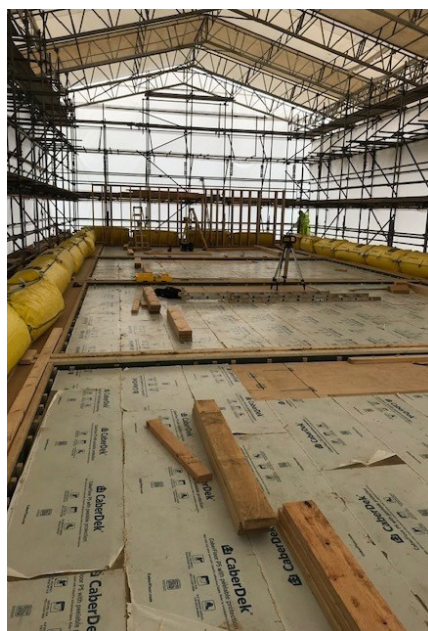
## Current Development Programme - On-Site:

Scheme Name	No of Homes	Expected Completion
Hoares Lane, Kilmersdon	2 homes	Summer 2023
Hales Farm, Urchfont	4 homes	Summer 2023
Cuckoo Hill, Bruton (Phase 2)	6 homes	Autumn 2023
Seend Cleeve	10 homes	Winter 2023
Happy Lands, Ashton Keynes	4 homes	Winter 2024
Total of 26 new homes		

### Park Farm, Seend Cleeve (CLT Scheme)

This development commenced in June 2022. The 10 affordable houses are all designed to meet ‘Passive Haus’ standards, meaning they will be highly insulated and energy efficient, resulting in homes that are easy to keep warm with very little heating costs. The scheme will provide 2 x 1 bed, 4 x 2 bed and 1 x 3 bed houses for affordable rent and 2 x 2 bed and 1 x 3 bed houses for shared ownership.

Following a robust tender process the partnership chose Winsley White Builders of Radstock as the main contractor. Winsley White have many years of experience building high quality homes across the local area and have worked successfully with a number of Housing Association’s to build new affordable housing. It is expected the homes will be ready for occupation in the winter 2023.



Pictured: Timber frame under construction.



Pictured: Weather tight site.



Pictured: Checking progress.

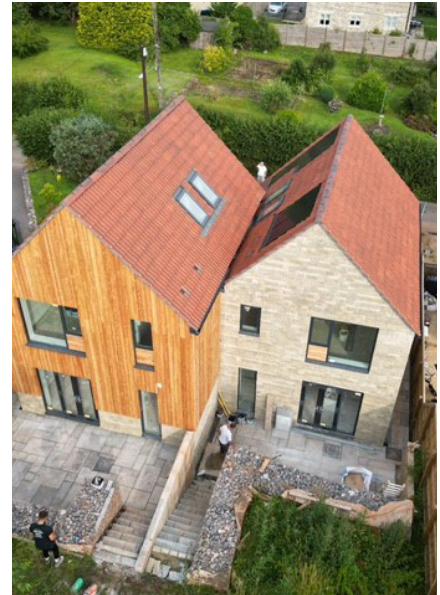


## Kilmersdon - Own Build (2 homes)

The Association commenced development of 2 x 2 bed houses for shared ownership on a plot of land it owns in the village of Kilmersdon, Somerset in the summer of 2022.

The highly innovative designs will provide spacious accommodation for local families and be built to high environmental standards.

Once again, the developer who won the competitive tender was Winsley White of Radstock. The homes will be completed in the summer of 2023.



Pictured: Site progress: from the ground up!

## Cubis Bruton, Cuckoo Hill, Bruton (6 homes)

Phase 2 of this innovative and modernist development, being developed by Acorn Builders (Bristol), was delayed due to Covid and to allow the scheme to be re-designed to better meet local needs.

The scheme will provide 6 homes for 'social rent' and comprises 2 x 1 bed flats and 4 x 2 bed houses. Phase 2 is expected to be completed by the autumn of 2023.





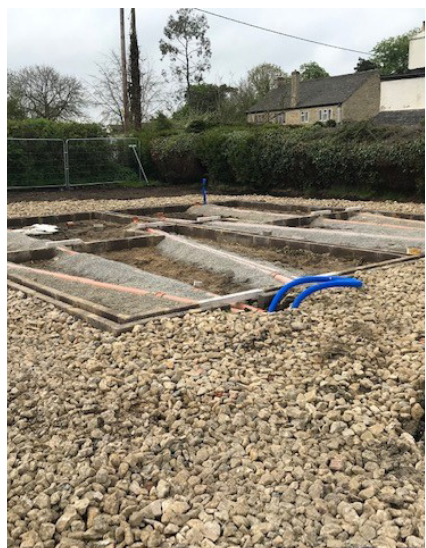
## Hales Farm, Urchfont

This scheme, also being developed by Acorn Builders (Bristol), will provide 4 new homes – 1 x 2 bed and 1 x 3 bed houses for affordable rent and 1 x 2 bed and 1 x 3 bed houses for shared ownership. They are part of a larger scheme on the former Hales Farm site with all the homes achieving high environmental credentials with excellent standards of finish. The homes will be completed in the summer of 2023.



## The Cidar Press, Happy Lands, Ashton Keynes

Built on the site of an old Cider Press, this small development includes 4 affordable homes, 2 x 2 bed houses for affordable rent and 2 x 3 bed houses for shared ownership. Now progressing well 'on-site', the homes are being built by local builders Cartersfield Ltd who expect them to be completed in winter of 2024.



Other Developments (start dates will depend on planning permission, developer priorities, available finance and Board approval):

Scheme Name	No of Homes	Type of Scheme
New World Studios, Box	2 homes	S106
Weaveland Road, Tisbury	6 homes	CLT Scheme
Knighton Road, Broad Chalke	6 homes	CLT Scheme
Total of 14 new homes		



# Community Land Trust Partnerships



The Association is the selected development partner for a number of Community Land Trusts (CLT's).

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

The Association works closely with these CLT's assisting them with the design and layout of their schemes, providing detailed costings, viability appraisals and looking at how each scheme can be financed. Discussions are held with Homes England to seek their support 'in principle' and prepare them for future Affordable Housing Grant bids. Additional finance has been secured through Wiltshire Council to ensure schemes are viable. All the CLT's have secured grants to help them pay for the appointment of Architects and other essential consultants required to move their schemes forward.

## Broad Chalke CLT

**Broad Chalke CLT:** have received overwhelming support from their local community for a scheme of 6 affordable houses. Detailed plans have been drawn up for the 4 x rented and 2 x shared ownership homes, and a formal planning application was submitted to Wiltshire Council in February 2023. It is expected the site will commence in early 2024.

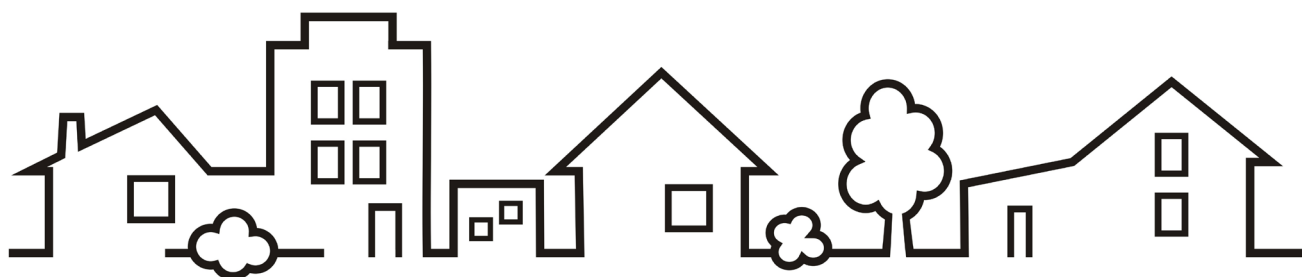


## Nadder CLT

**Nadder CLT:** Nadder CLT have agreed to partner Wiltshire Council's own in-house development company, Stone Circle, on this exciting new development on the site of the former Sports Centre in Tisbury. The scheme will provide 13 new homes, 6 of which will be affordable, consisting of 2 x 1 bed flats, 2 x 2 bed houses and 2 x 3 bed houses. One of the 2 bed houses will be for shared ownership. The planning application was approved by Wiltshire Council in December 2022 and we are now working with the developer on the detailed specification for the homes. We hope that the development will be on-site within the current financial year.



# Resident Services

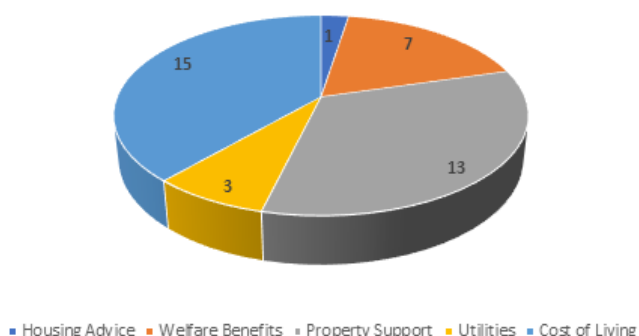


## White Horse Housing's Tenancy Plus Service - Providing Tailored Support

The **'Tenancy Plus'** service provides focussed 1-2-1 support whenever a tenant needs help to overcome a problem or sustain their tenancy. In 2022-23 we assisted **26** households through the Tenancy Plus service, working with them to resolve **39** different problems.

During the year there was a large demand for assistance with property support, for example, assistance with clearing rubbish, maintaining gardens and help with decorating. Another priority has been helping tenants to cope with the high price rises in fuel, food and other essential goods, particularly during the latter part of 2022 and early 2023 when inflation was exceptionally high. The types of support provided to households were supermarket vouchers, blankets, cookware items like slow cookers and kettles and assistance with fuel and utility costs.

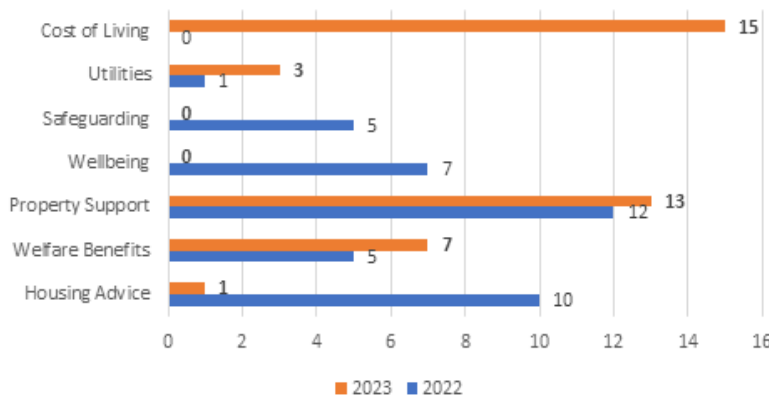
Residents Receiving Support 2022/23



We have observed a major change of focus on the types of support required from last year. There has been a real shift in tenants needing support with food and keeping warm rather than the safeguarding and well-being demand from the post Covid era. This shows how important it is to have a wide ranging offer of support to residents and to maintain flexibility in how and what we deliver in order to adapt to the needs of the macro-economic and social environment.

The positive outcomes the service delivers, not only raises the quality of life for our tenants, but helps them sustain their tenancy in the longer term. Over the year tenants lives were improved in a variety of ways. For some it was extra help in the home resulting in better, healthier living conditions, for others it was an increase in benefits to raise their standard of living longer term. Many tenants managed to pay their rent because they had help with the costs of other household expenses.

Support Comparisons



The White Horse Housing approach is a rounded one, with the Tenancy Plus service linking with the discretionary support fund. This results in a sympathetic approach towards those who want to pay their rent, but due to influences out of their control, have difficulty doing so.



## Resident Involvement

Our resident feedback meetings in 2022 bounced back after the Covid restrictions of previous years and we had a fantastic summer of meetings which were well attended and lively.

We met residents in person in areas like Codford, Kilmersdon and Royal Wootton Bassett. We also ran a 'virtual' meeting for Shared Owners in the winter which was received well. Across the four meetings a total of 49 residents took time out of their evenings to come and meet with the White Horse Housing team and to give valuable feedback, as well as finding out what we had achieved over the course of the year.

The meetings gave residents an overview of the Association's year, with details about our capital programme of improvements as well as a summary of the new homes we have provided through the development programme. We also explained our Allocations Policy and emphasised our requirement for applicants to have a local connection to the village where they are located.

We ran through the Government's planned 'cost of living' crisis payments to ensure tenants knew what they could expect to receive. We also explained that we had made a pledge by signing up to the "Make a Stand" initiative introduced jointly by the Chartered Institute of Housing and Women's Aid to assist those experiencing domestic violence.

**We spent time talking about the Together with Tenants Charter and the six priorities we had committed to. These are:**

1. **Relationships** – treating residents with respect. Having a relationship based on openness, honesty and transparency.
2. **Communication** – receiving information on issues that matter to them, how we run the organisation and address problems, about their homes and community and about our performance.
3. **Voice and influence** – seeking their views and using them to inform decisions. Every individual resident must feel listened to.
4. **Accountability** – Residents working in partnership with us to independently scrutinise and hold us to account for decisions that affect the quality of their homes and services.
5. **Quality** – Residents can expect good quality homes, well maintained, safe and well managed.
6. **When things go wrong** – there is a simple and accessible route for raising issues, making complaints and seeking redress.



Pictured: Resident Meetings held at Codford & Wroughton



These are not just words – we are committed to “walking the talk” and as such have made changes that affect the way we run the organisation and involve our tenants in our decision making process.

In all of the resident feedback meetings we asked the same questions regarding tenant involvement, delivering our housing management services and repairing and maintaining our properties - their homes. We did this in order to gather feedback from residents and learn how we could make improvements where identified.



In total we received **237** comments from residents which we have since analysed. The vast majority of comments were very positive with good feedback relating to value for money with rents, feeling safe within the home and satisfaction with the repairs and maintenance service.

Some comments have prompted change, for example:

Resident Comments	As a Result of Comments made
<i>"I have used my (tenants') portal but am a little confused by it, I would like some idea of the correct way to use it".</i>	As a result, we have run portal training sessions in Codford and Kilmersdon and will continue to do this intermittently where needed.
<i>"Rent is good value but I worry about future increases given the level of inflation"</i>	As a result of resident feedback and concerns about how they would manage through the cost of living crisis, this year's rent increase was capped at 7% which was significantly lower than the rate of inflation at the time. We have also put in place our Discretionary Support Fund to help those struggling with the cost of living.
<i>"A separate meeting for shared owners would be beneficial"</i>	As a result we ran a very successful 'virtual' shared owner feedback group in November 2022 and will make this a regular event.
<i>"Scrutiny Panel should be live with a virtual element".</i>	As a result it is now quite standard practice in our office to run meetings as 'hybrid' so that anyone who is unable to travel to our offices can join the meeting through a video link.

We now have a very strong resident Scrutiny Panel chaired by Nicola Carpenter, a resident from Codford. The Scrutiny Panel meetings are also attended by a board member, Sue Dicks, who provides a vital link between residents and the Board.

Through 2022-23 the Scrutiny Panel met each quarter covering issues relating to the new tenant satisfaction measures being introduced by the social housing regulator, our service level policy, rents for 23/24 and its budgetary implications, collecting satisfaction data from residents, analysing tenant complaints and reviewing the tenant involvement policy.



The Chair, Nicola Carpenter, advised in a recent tenant newsletter:



*"Tenant involvement is prioritised by both the association and by the Board. Recently, three other scrutiny panel members and I were invited to address the Board members at their away day. The focus was on repairs and customer service, and they were genuinely interested in our experiences. We spoke about the contractors, reporting repairs, repeat visits, fluctuating service charges and communal areas. They asked many questions to clarify and understand how decisions taken at board level impact tenants' lives. Over the last six months, I have seen clear evidence that the board, the association and the tenants are getting closer to working as one. This collaboration is essential to hold the association to account and ensure that quality, affordable, rural housing is available in the future."*

We appreciate the work of the Scrutiny Panel led by Nicola and as an organisation we echo her observation above. We are grateful that going forward we have a robust panel of residents who will assist us in our decision making and maintain our accountability.



## The new Tenant Satisfaction Measures

This year the Regulator for Social Housing implemented a range of standardised Tenant Satisfaction Measures (TSM's) that all social landlords must collect on a regular basis.

Under the new regime, large Associations must report their results annually, while smaller Association's like White Horse Housing, can report their figures every two years.

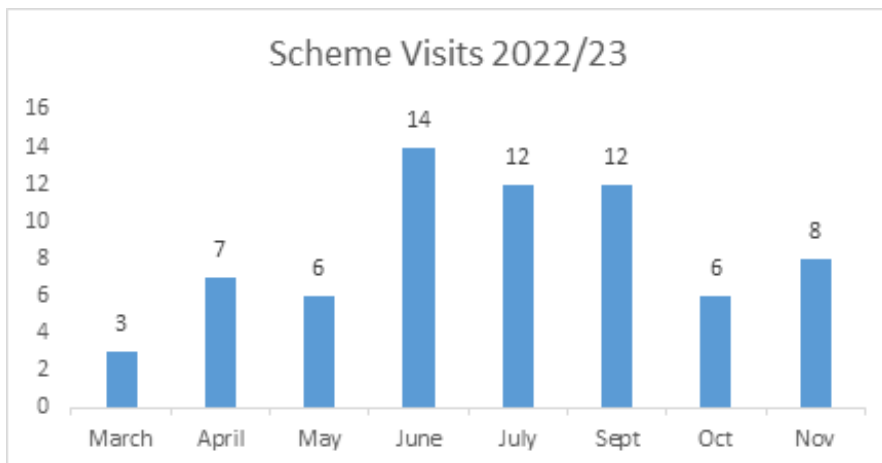
The new measures are designed to increase transparency across landlords and give tenants a range of 'easy to understand' indicators which help them to compare their own landlords performance against a similar peer group.

The 22 TSM's include, overall satisfaction with the landlord overall, the repairs service, the maintenance of communal areas, resident engagement, customer service, the neighbourhood in which the home is located, and the handling of complaints. It is expected the first set of national results will be reported and published in the summer of 2024.

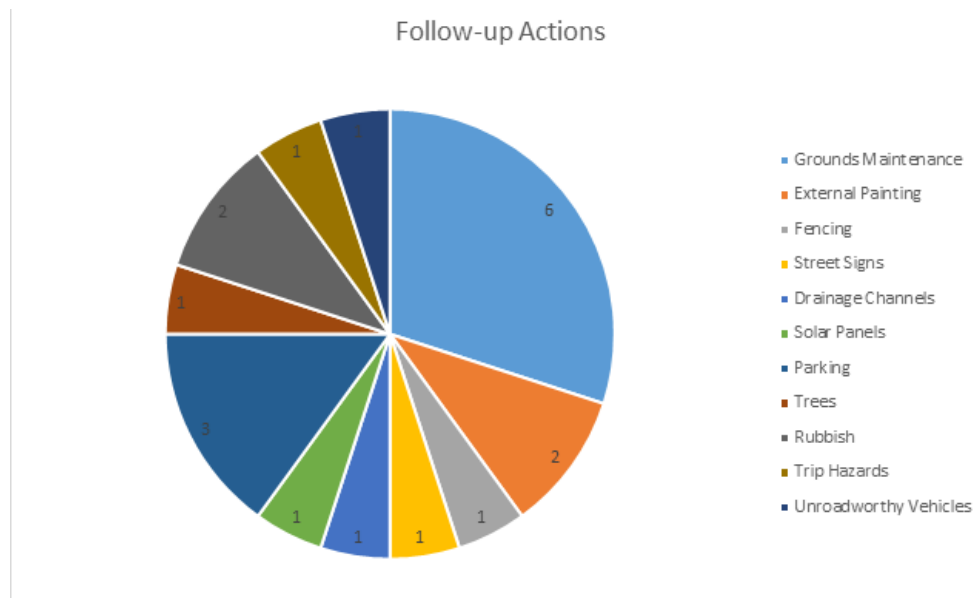
Although the new regime originally stated that only large landlords will have their data published nationally, White Horse Housing, along with a number of other smaller associations have agreed to report our data to the Regulator next year and allow the results to also be published. We are confident any comparisons between ourselves and the larger organisations will show our services favourably and in many instances demonstrate the more personal services we provide result in much higher levels of satisfaction.

## Neighbourhood Inspections

We have a regular schedule of scheme inspections undertaken by the Operations Team. In 2022-23 **68** visits took place. Most of these inspections happened in the summer months when the weather is better and the grounds maintenance contract is underway. Apart from August, when we have a break for the holiday season, **44** took place over the summer period with the remaining **24** taking place in spring and autumn.



Once the Team have returned to the office, action is taken to follow up and address any issues highlighted during the inspection. Thankfully, the actions are never too significant due to the regularity of the visits we do, which pre-empt any problems and ensure our neighbourhoods remain nice places to live. From the 68 visits this year, only 20 follow up actions were required as shown below.



As part of the drive to keep our estates looking clean and tidy we also provide complimentary neighbourhood skips for residents to dispose of unwanted items quickly and easily. In 2022-23 we provided 10 skips around our schemes which were much appreciated and well used by residents. There is often queries over parking bays and at times we organise labelling of parking bays and paint markings to make them clearer.

Recently, we noticed that many of the solar panels installed over twelve years ago were looking dirty, possibly affecting their performance, so we arranged for some of these to be cleaned.

Getting out and about on our schemes is not just about looking for problems to solve but also about engaging with our residents. Any tenant can request a visit to their home by the team member and they are invited to make appointments when the scheme visit notification letters go out. We love to keep in contact with our residents and often when we are doing these inspections residents come out to say hello or have a chat.

**When asked, this is what our tenants have said about our estate management service.**

***“Management of estate - always prompt and thorough, we never have a problem with WHHA”***

***“There is always someone to talk to, easily contactable”***

***“Management of the estate is good and we are always kept informed”***

***“You can call and be confident you will get a prompt response and things will get done.”***



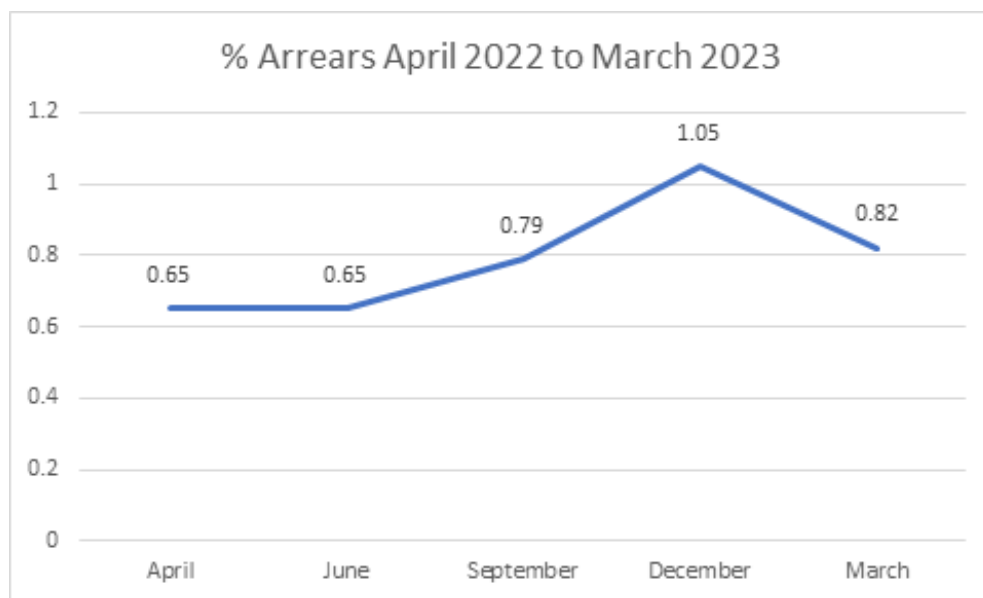


## Universal Credit, the Cost of Living Crisis and the Impact on Rent Arrears

At the end of March 2023, the Association had 156 households in receipt of Universal Credit, an increase of 15 since the same time last year. Despite 40% of our households now being in receipt of Universal Credit, our rent arrears remain low because most tenants pay their rent on time. Staff welcome and encourage contact with tenants to assist them with their Universal Credit claims and to help them make their rent payments which, in turn, leads to them sustaining their tenancy and preventing court action.

Our three-pronged approach using experience and understanding in rent recovery, together with the existence of our Tenancy Plus service and the Discretionary Support Fund, has helped to keep tenant arrears well below our target. Despite a year of rising prices and the general cost of living crisis, we ended the year with tenant arrears at just 0.82% of the rent debit. This is an outstanding achievement thanks to the dedication, patience, and tenacity of our experienced Housing Officers.

**The pattern of arrears over the year is demonstrated in the graph below.**



Tenant arrears were incredibly low between April and September 2022 but steadily climbed to a peak at the end of December 2022 where they went slightly over 1%. This was a combination of the rise in the cost of living and the Christmas period which often results in an increase in arrears. Since then, with the assistance of our measures to help tenants pay their rent in the difficult economic climate, arrears fell back down to 0.82%.

The next big challenge is to assist the twenty-six households that are still on 'legacy benefits' and will be migrated across to Universal Credit by 2024. Each one has already received information and been offered support and advice from our Operations Team regarding the migration process. We have recently been advised by the Department for Work and Pensions that this process will start for our Wiltshire tenants this autumn.

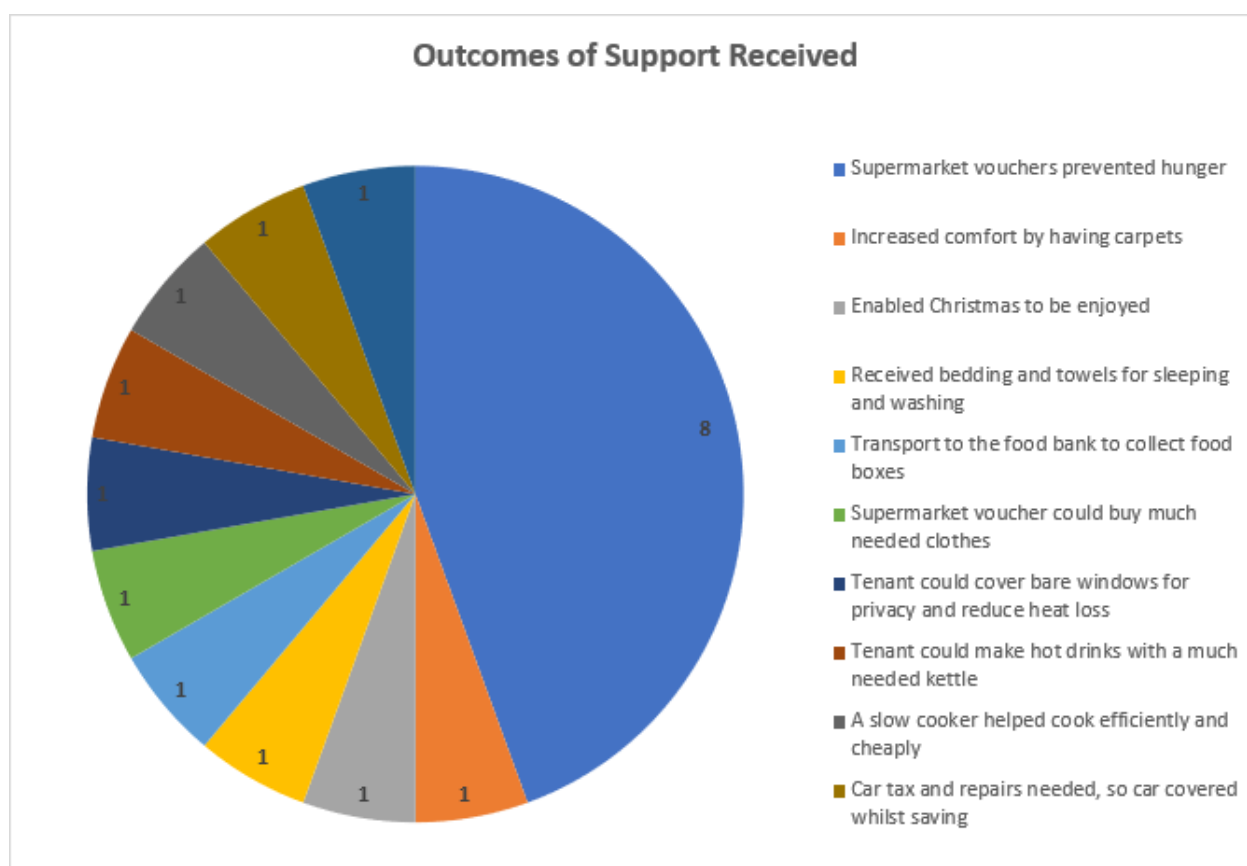


## Helping our Tenants with the Cost of Living Crisis

Over the year our new Discretionary Support Fund introduced in April 2022 made a difference to the lives of 15 households. Given the significant rise in the cost of food, fuel and utility bills the Board approved the introduction of this new £6,000 fund to assist tenants struggling with the increased cost of living.

At first, the fund was not advertised widely. Instead, we targeted the fund at those tenants known to be vulnerable and who may have difficulty covering their rent payments. As the year progressed, the fund was widened out further to include those tenants who are currently receiving benefits. Our Housing Officers contacted each of them to establish if they needed any further help.

The applications in 2022-23 came from a wide area including twelve different villages across two local authority areas. Applicants had a range of support needs including cleaning assistance, food to prevent hunger, household items like kettles or blankets, assistance with heating the home and decorating items. The graph below shows the positive outcomes for those tenants who benefitted from the additional support when they were struggling.



## Complaints Handling

The Association strives to ensure we provide high “quality and inclusive housing management services to our tenants” and that we deliver “excellence in repairs and maintenance”.

It is therefore essential that we take complaints seriously and fully investigate each one to understand why our service has failed and the tenant feels dissatisfied. We will always act where necessary to rectify the issue and then learn from that process to try and prevent similar complaints in the future.

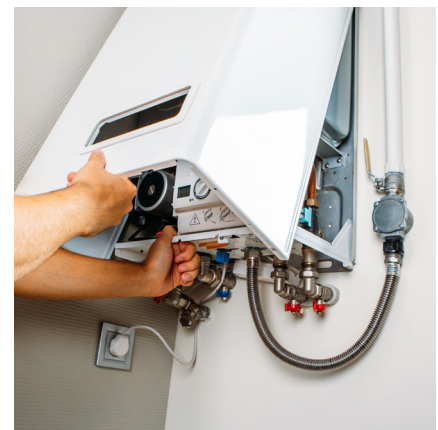
In 2022-23 we received **11** formal complaints. All were logged, investigated and completed within Stage One of our Complaints Procedure, although 4 required an extension of time to be fully investigated, agreed in advance with the complainant. Of the complaints received:

- 6 were related directly to heating breakdowns,
- 2 were regarding problems with our major works programme,
- 2 were relating to damp and mould and the high cost of heating the property and,
- 1 was relating to a perception of discrimination and poor service delivery.

Five of the complaints relating to heating breakdowns were regarding the amount of time the repair had taken to complete. In four of these cases the heating system was an air source heat pump (ASHP). Unfortunately, the ‘lead-in’ time to obtain parts or new pumps can be many weeks and a lack of experienced engineers to diagnose and remedy the problems with these systems is also a continuing sector-wide problem.

The Association ensured that those tenants affected had temporary electric heaters to keep warm and that they could use their ‘back-up’ immersion heater for hot water. The costs to these tenants was therefore higher than their normal fuel bills, so we agreed to pay compensation to ensure the extra cost of running the temporary heaters was covered.

The complaints regarding damp and mould were addressed very quickly. Inspections of the properties found the cause of the damp and this was easily remedied. We have adopted a new procedure to ensure all such reports are responded to quickly in the future.





The Association spends time analysing each complaint we receive to understand exactly what has gone wrong and what we can do to prevent them happening again. Some of the improvement measures we have implemented as a result include:

- ✓ Introduction of a fair rate to cover compensation for electricity used when providing tenants with temporary heaters.
- ✓ Changing our policy of installing ASHPs until such time as the infrastructure and skills are available to make them more affordable to purchase, repair and maintain.
- ✓ Producing a new leaflet to advise tenants of what to expect when having new kitchens and bathrooms installed.
- ✓ Agreeing a new 'damp and mould' procedure. This ensures that cases are assessed and appropriate action taken in a timely way.
- ✓ Where a tenant has limited understanding of English we will now offer quarterly face to face meetings to ensure communication is improved.
- ✓ Tenancy Audits have been introduced to ensure those tenants we rarely hear from, or we know are vulnerable, are given a courtesy call to ensure they have no need of our assistance.
- ✓ Greater flexibility has been introduced for emergency repair response times.

## Repairs and Maintenance

The repairs and maintenance service continues to be regarded by our tenants as the most important. How we deal with repair requests, how quickly the work is done, the quality of the workmanship, and how well we respond to any complaints are all important factors.

These priorities are confirmed by the comments we receive from tenants attending the Residents' Scrutiny Panel and our regular Feedback Groups or through our satisfaction survey responses.

During the year the Association completed a total of **1213** responsive repairs, a small increase of just 2% on the previous year. This equates to an average of 3 repairs per rented property per year – around the average for the sector.

Overall satisfaction with the last completed repair was **97%**. This excellent result demonstrates how both our staff, and all our contractors, are determined to provide the best service possible. More significantly, in terms of service provided, **96.5%** of all repair work was arranged by appointment, giving tenants greater certainty of when the contractor will arrive.

**99.5%** of appointments were kept, with just a few having to be re-arranged due to other work pressures, such as emergencies or staff shortages due to sickness.



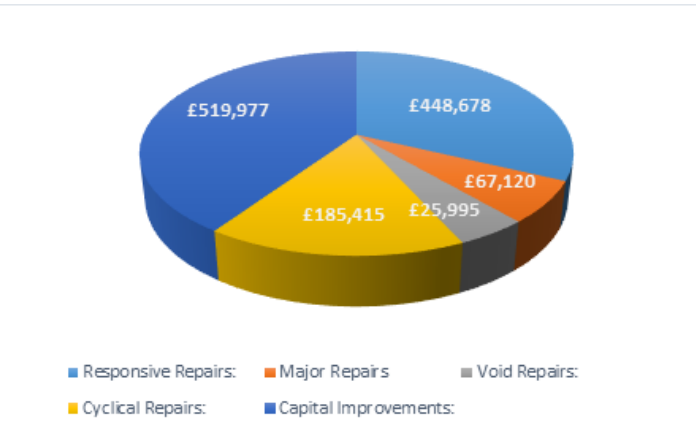


Whilst performance and satisfaction results remain excellent, and compare well to similar organisations, the cost of the service is generally higher. This year, responsive repair and void costs increased significantly compared to the previous year, due mainly to above inflation increases in material and fuel costs. This is partly due to the quality of the service we provide, the range of repairs we agree to undertake that others may not and the standard of the fixtures and fittings we use. However, we will continue to work with our peer organisations and our contractors to find ways of reducing costs wherever possible, without impacting on the quality of the service.

Investing in our homes

During the year the Association spent a total of **£1,247,185** repairing and maintaining our homes (2022/23: **£1,072,627**), representing **44%** of our turnover.

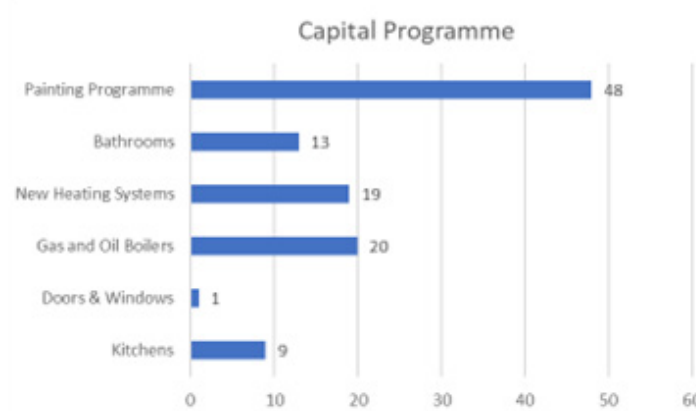
This figure was split as indicated in the diagram below:



Our investment of **£519,977** 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 2022/23 the Association completed the following capital works:



In addition to the above, we also replaced the 6 conservatories at Banner Place, Edington with new ‘all-year round’ rooms that provide additional living space for tenants; installed new Photo Voltaic panels and battery storage on two bungalows at Kilmersdon to help reduce tenants fuel bills and renewed the digester pump and dug a new soakaway at Baytree Close, Corsley.

Pictured: before and after photos at Banner Place, Edington. Six properties with new ‘all-year round’ rooms added.



# Financial Report

This year has been a tough year for the Association. High inflation across the economy have added significant costs to many of our services, particularly repairs and maintenance, where the cost of materials alone has increased by over 15%. Higher interest rates have also increased the cost of borrowing for our new developments, whilst the Government's decision to cap the 2023-24 rent rise at 7% resulted in over £1 million being taken from our Business Plan over the next 10 years.

To mitigate against these issues the Association implemented a range of measures to reduce costs and our overall borrowing requirement. This included making changes to some of our component life-cycles, finding a number savings from within the revenue budget and delaying developments within our pipeline to help reduce the need to draw down our loan facility as quickly as we intended.

Despite these challenges, the Association continues to perform well financially. Our 30-year business planning tool makes sure we continue to have a robust Business Plan that underpins our planned activities and ensures the Association remains financially strong.

At the end of March 2023 the Association achieved a total surplus of £290,429. This included a net gain in capital receipts from the sale of 1 shared ownership property to the value of £74,050.

The Association's turnover increased from £2,407,794 in 2021/22 to £2,638,439 this year, an increase of 9.5%. This was mainly due to an increase in gross rents of 4.1% in April 2022 and the addition of new homes in the previous year. Operating expenditure increased by 8.1%, from £1,781,896 to £1,927,541, mainly as a result of an increase in maintenance spend, higher interest charges and additional staffing costs.

The accounts show the value of our assets is now over £31.3 million (an increase from £29.2 million in March 2022) and this is supported by long term loans of £12.8 million and Social Housing Grant of a further £7.6 million.

Despite the rise in Interest Rates over the past year the Association benefits from the loan package we negotiated with Triodos Bank in 2019. The loan provides beneficial 'fixed rate' costs over the medium term which have protected the Association from the current increases. However, the rise in base rates has affected the drawdown of the £6million loan facility with Clydesdale Bank which is required to fund our on-going development programme. To date, £3 million has been drawn down and further drawdowns are anticipated over the next 12-18 months as development continues on-site. The Association will closely monitor market trends to help us anticipate the most advantageous time to undertake further drawdowns.

White Horse Housing will continue to maintain a sound financial plan which ensures future development is both achievable and sustainable. However, whilst the Board believes further growth will strengthen the Association overall, and help meet the shortage of affordable homes in rural communities, the Association will take a prudent approach to any future borrowing until such time as the economy stabilises.





## Performance Information - 3 Year Comparisons

Section	Indicator	2020/21	2021/22	2022/23	Target	On Target?
<b>Lettings</b>	<b>Total number of properties</b>	388	412	<b>412</b>		
	Total number of lettings	28	44	11		
	of which - new lets:	17	27	1		
	Number of mutual exchanges	3	10	4		
	Average re-let times (in days)	12.1	15.24	16	15 days	▼
	Percentage of rent lost through vacant homes		0.08%	0.10%	0.40%	▼
<b>Rents</b>	Average weekly rent (all Tenancies)	£107.34	£112.75	£117.89		
	Average weekly rent (Social Rent)	£104.92	£107.34	£112.16		
	Average weekly rent (Affordable Rents)	£139.81	£144.24	£149.75		
	Average weekly rent - 1 bed	£89.00	£90.79	£94.49		
	Average weekly rent - 2 bed	£104.27	£107.32	£112.46		
	Average weekly rent - 3 bed	£110.15	£111.26	£117.17		
	Average weekly rent - 4 bed	£139.14	£142.82	£133.42		
	Percentage of rent collected	98.20%	101.28%	100.15%	>98	◀
	Rent arrears (including Housing Benefit)	1.81%	1.11%	1.16%	<2.4%	▲
	Rent arrears (excluding Housing Benefit)	1.13%	0.67%	0.82%	<1.7%	▲
<b>Repairs</b>	Number of repairs completed	1042	1190	1213		
	% of emergency repairs completed on time	100%	100%	100%	>98%	◀
	% of routine repairs completed on time	99%	98%	98%	>95%	◀
	Appointments kept as a % of appointments made	98.75%	99.50%	99.50%	>95%	◀
	Tenant satisfaction with the last repair	99%	97%	97%	>96%	◀
	Average end-to-end time for all repairs (days)	10.5	10.2	12	<12 days	▼
<b>Costs</b>	Cost per property of management	£489.95	£494.49	£568.00	<485	▼
	Cost per property of Responsive Repairs & Voids	£776.18	£1,139.53	£1,229.00	<794	▼
	Cost per property - Major & Cyclical Works	£1,647.50	£1,491.45	£1,776.00	<1294	▼
	Overhead costs as a percentage of turnover	16.7%	16.7%	14.0%	19.0%	▲
	Headline social housing cost per unit	£3,998	£4,054	£4,528	>£5,178	▼
	Operating margin	31.31%	32.30%	25.91%	>13.20	▼
	EBITDA MRI (Interest Cover)	260	198	168	>110	▼

# Annual Accounts 2022/2023

Income and Expenditure Account	2022/23	2021/22	2020/21	2019/20
Net Property Income Received	2,473,191	2,260,136	2,081,714	1,986,151
Operating Costs	1,955,440	1,696,296	1,836,265	1,302,429
Interest Received & Other Income	239,634	808,815	217,777	266,346
Interest Paid on Loans	465,856	383,250	264,240	301,728
<b>Surplus on Ordinary Activities for year</b>	<b>291,529</b>	<b>989,405</b>	<b>198,985</b>	<b>648,341</b>
Transfer of Kilmersdon Rural H.A.	0	0	0	0
Bad debt provision	-1100	2,400	-5,600	3,000
<b>Retained Surplus for year</b>	<b>290,429</b>	<b>991,805</b>	<b>193,385</b>	<b>651,341</b>
Opening Accumulated Surplus	11,406,589	10,414,784	10,221,399	9,570,059
<b>Closing Accumulated Surpluses</b>	<b>11,697,018</b>	<b>11,406,589</b>	<b>10,414,784</b>	<b>10,221,399</b>
<b>Balance Sheet</b>				
<b>Assets</b>				
Housing Properties (cost less depreciation)	31,366,081	29,201,081	27,430,539	24,034,807
Other Assets (cost less depreciation)	24,437	30,439	41,902	32,263
Net Current Assets	1,485,043	923,613	1,002,236	1,279,502
<b>Financed By:</b>				
Share Capital	34	32	32	32
Restricted Reserves	0	0	0	0
Designated Reserves	0	0	0	0
General Revenue Reserves	11,697,052	11,406,589	10,414,784	10,221,399
Association's Capital & Reserves	11,697,018	11,406,621	10,414,816	<b>10,221,431</b>
Social Housing Grant	8,197,584	7,634,939	7,725,807	7,820,563
Long Term Loans	12,980,959	11,113,572	10,334,052	7,304,578
	<b>32,875,561</b>	<b>30,155,133</b>	<b>28,474,676</b>	<b>25,346,572</b>
<b>Movement in Assets in the year</b>	<b>2,720,428</b>	<b>1,680,457</b>	<b>3,128,104</b>	<b>7,611</b>

The above figures are taken from the full financial statements of White Horse Housing Association for the year ended 31 March 2023 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.



# 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 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 share-holders play in the governance of the organisation. However, to ensure membership remains manageable the Board has agreed a limit of between 25-30 share-holding 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 11 members of staff, 3 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

The **Maintenance Manager** has 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



**Tracy Crook**  
Housing Assistant



**Sarah Occleshaw**  
Housing Assistant



**Lily Karagiannopoulos**  
Customer Services  
Advisor



**Julie Haycock**  
Customer Services  
Advisor

**Cherry Gilham**  
Caretaker at Coles Gardens



# Board Members



## David Trethewey

**Chair of the Board.** Joined the Board in 2017. Strategic Director at Bath and North East Somerset Council. Member of the Remuneration and Governance Committee. Resident of Trowbridge.



## 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.



## Helen Hodgkinson, FCIPD

Joined the Board in 2013. Became Vice Chair 2014 & Chair 2019. Fellow of the Chartered Institute of Personnel and Development. Member of the Remuneration and Governance Committee. Resident of Calne.



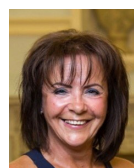
## David Moreland

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. Member of the Audit and Risk Committee. Resident of Southampton.



## Jonathan Brown

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



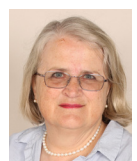
## Susan Dicks

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



## Michelle Thomas

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, focussing mainly on the development of new affordable homes. Member of the Audit and Risk Committee and Chair of the Sustainability Committee. Resident of Chippenham.



## 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 counsellor of several schools. Resident of Calne.



## Brian Nagel

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



## Steve Warran, CIHCM

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

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

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