



WHITE HORSE
HOUSING



Annual Review

2023-2024

www.whitehorsehousing.co.uk

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

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

Chair's Report

In last year's report I highlighted the positive way that White Horse Housing had connected with people in the preceding year, and the value of those relationships to me personally, but more importantly the Association.

This 'people focus' encouraged us, as a Board, to consider what our purpose as an association is. We already had some very good mission statements and objectives, but we were keen to test this further and be clearer for ourselves, our tenants, staff and partners on why we are here.

This is a harder exercise than it sounds as everyone has a different view on words, and we have all received service from organisations whose published statements don't reflect our experience! So, we wanted the words we use to be authentic and real, short enough to remember, but not too short as to reduce the work we do to a catchphrase.

So, we came up with the following.

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

It matters to us that we provide an excellent service to our tenants, and it matters to us that we build new homes that are affordable, of excellent quality and are fit for the future. But we do this working together with rural communities. The recently completed homes at Seend demonstrate the authenticity of this statement. They are fabulous homes that any of us would be pleased to live in and they are not just in a place, but they are part of it, and enhance it too. The fact that this was a Community Land Trust scheme and we have delivered homes to a Passiv haus standard further underlines the value of our work.

There is much talk nationally of how we accelerate the delivery of more homes, and we support this completely. The need for homes is acute and to address this every part of the system must play a role. We know our tenants, our partners, our funders and the regulators trust us, and this positions us well to respond. All these stakeholders should be knocking on our door asking us to do more, working together with us to develop more solutions and more homes for people in our sometimes overlooked rural communities.

I want to take this opportunity to thank again my fellow Board Members, we have an amazing talented and skilled Board who share a common purpose and I really value their support. The many achievements in this report bear testament to the fabulous team of staff we have at the Association and the tenant satisfaction ratings, in particular, are something they can be rightly proud of.

So we approach the next few years with confidence, not born out of an optimism bias, but born out of real progress and tangible achievements. I hope reading this you share our purpose and will continue to work with us and support us.



David Trethewey
Chair of Board



Chief Executive's Report



Steve Warran
Chief Executive

Welcome to the 2023-2024 Annual Review.

This year I want to start on a positive note. After the difficult challenges of the past 4 years it does, finally, feel like we have turned a corner. Yes, there are still economic impacts resulting from the pandemic, last year's rent cap and two years of high inflation and interest rates. But overall, the economy is becoming more stable with inflation falling and interest rates predicted to come down over the next year or so.

We also have a new Government committed to growing the economy and removing many of the barriers to new housing developments. We can only hope this results in additional money being allocated to affordable housing, a positive rent regime and faster, more efficient, planning decisions.

Of course, some of the actions we took last year to mitigate against the economic shocks of recent years are still in place. The money lost from the 2023 rent cap has not been replaced. However, with an improved outlook and an ambitious Board, the Association have now moved to secure an additional £6million loan facility to develop more new homes across our rural communities.

This year has, as always, been a busy one. We have achieved a lot – growing the business overall, improving our housing stock for future generations and continuing to provide high quality, dynamic and effective housing management services to all our residents. My proudest achievements include:

The completion of our first 'passive haus' housing scheme at Seend. These innovative homes are some of the most energy efficient in the country and demonstrate our commitment to building high quality and sustainable homes.

Improving the energy efficiency of our homes. Starting with the least efficient first we have continued a programme of retro-fitting homes with energy saving measures to the benefit of both our tenants and the environment.

Achieving some of the highest tenant satisfaction ratings in the country. Bucking the national trend of declining satisfaction, the Association has increased ratings across almost all areas of satisfaction, placing us at the very top of the league tables.

Helping tenants through the 'cost of living' crisis. Using money from the Discretionary Housing Support Fund our staff team have helped over 170 tenants through the cost of living crisis, resulting in more sustainable tenancies and one of our lowest ever arrears figures.

I am grateful to all our staff who have worked tirelessly to maintain the services we provide despite the challenges we have faced. They are truly an inspiration and I am proud of their dedication and commitment to the Association. We could not achieve what we have without them.

I am also proud of our Board. Every member continues to provide a high level of input into the strategic management of the business, giving great professional support and advice to the staff team and helping to ensure the Association is such a success.

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

Purpose, Objectives and Values

Our Purpose:

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

Values:

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

How we do this:

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

Our Objectives:

The Association will continue to:

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



Future Growth

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

Housing Management

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

Asset Management

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

Community Involvement

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

Improving our Sustainability

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

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

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

- ✓ A review of 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 Strategy review;
- ✓ Identified properties with the lowest EPC levels and created a programme of retro-fit works to improve their overall energy efficiency and reduce fuel bills for tenants;
- ✓ Developed a capital programme that allocates funding over the next 5 years to help meet the targets agreed within the strategy;
- ✓ Completed our first 'Passive Haus' certified housing development at Seend; and,
- ✓ Trained our Asset Management Officer to undertake EPC's and other environmental assessments to help target future improvements.

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 Association has used its innovative housing scheme at Seend to promote the 'fabric first' approach to construction and has held a number of 'open days' for other development staff, interested CLT's and technical professionals to attend the site and see for themselves what has been achieved. A range of information has also been produced to demonstrate the approach taken and encourage others to follow this example.

The Association has also continued to implement its 'retro-fit' programme across 32 of our worst performing homes. To date 15 properties at Ammerdown Terrace, near Kilmersdon, have benefited 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 low-wattage lighting.



This work is part funded from the Government's 'Social Housing Decarbonisation Fund'. The £300,000 of grant funding will be matched by a similar amount of the Association's own resources.

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

Building Sustainable New Homes for the Future

White Horse Housing continues to progress with its current development pipeline. At the end of March 2024 the Association owned and managed 416 affordable homes, including 29 for shared ownership. A total of 6 new properties have been added during the year whilst 2 properties were sold due to their age, layout and condition.

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. Unfortunately, the combination of last year’s rent cap together with high levels of inflation and interest rates significantly impacted our Business Plan ambitions. Thankfully, with overall economic conditions stabilising, inflation falling and interest rates predicted to reduce in the coming months, the Board have now decided to seek further loan finance to continue our development ambitions over the next 3-5 years.

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

As of the 1 July 2024, the following has been achieved:

Homes Completed	Homes On-site	Due to Commence	Total
69	15	12*	96

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

The overall development programme is funded by loan facilities mainly provided by Clydesdale and Triodos Banks, capital receipts from the sale of old, unviable homes and income from shared ownership sales. We have also received significant grant funding from Homes England and Wiltshire Council.

The Association will continue to consider appropriate rural development opportunities. 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.

The year in focus:

The Association now has **15** homes ‘on-site’ across three separate schemes. In addition, there are **12** new homes in two different village locations that currently are yet to commence.

Current Development Programme - On-Site:

Scheme Name	No of Homes	Expected Completion
Cuckoo Hill, Bruton (phase 2)	6 homes	Autumn 2024
Real World Studios, Box	2 homes	Autumn 2024
Sandleaze Farm, Worton	7 homes	Winter 2025
Total of 15 new homes		



Cubis Bruton, Cuckoo Hill, Bruton (6 homes)

Phase 2 of this innovative and modernist development, being developed by Acorn Builders (Bristol), has been a challenge with significant delays being caused by Covid, followed by a complete re-design of the overall scheme and, more recently, a slowdown in market sales. However, the scheme is now continuing at pace and we are confident that the 6 homes will be completed in the Autumn.

Phase 2 of the scheme will provide 6 homes for 'social rent' comprising 2 x 1 bed flats and 4 x 2 bed houses. Phase 1 of the scheme, completed in November 2020, comprised 4 x 1 bed flats and 2 x 2 bed 'social rented' houses, resulting in 12 new homes across the whole development.



Pictured: Cuckoo Hill, Bruton - Phase 2

Sandleaze Farm, Worton (7 homes)

Newland Homes are currently on site building a total of 24 new homes on land that formed part of Sandleaze Farm, Worton. The Association will receive the 7 affordable homes comprising - 2 x 1 bed apartments, 1 x 2 bed and 1 x 3 bed houses for affordable rent and 2 x 2 bed and 1 x 3 bed houses for shared ownership. The scheme, which commenced on site in the Spring is expected to be completed in the Winter of 2025.



Pictured: Street View Plan - Sandleaze Farm, Worton

Real World Studios, Box (2 homes)

This small, but innovative development, currently under construction on the site of an old timber yard neighbouring Peter Gabriel's Real World Recording Studios in Box, will provide 2 x 2 bedroom apartments - one for affordable rent and one for shared ownership.

The scheme, which is being developed by the Stonewood Partnership, has been delayed for some months due to issues with overhead electricity cables, however, it is now progressing well and is due for completion in the Winter of 2025.

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

Scheme Name	No of Homes	Type of Scheme
Weaveland Road, Tisbury	6 homes	CLT Scheme
Knighton Road, Broad Chalke	6 homes	CLT Scheme
Total of 12 new homes		

Community Land Trust Partnerships

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

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

The Association works closely with each CLT assisting them with the design and layout of their schemes, providing detailed costings, viability appraisals and investigating 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 may also be available through Wiltshire Council to help ensure schemes are viable.

The CLT schemes currently in the pipeline include:

Broad Chalke CLT

Broad Chalke CLT: have received overwhelming support from their local community for a scheme of 6 affordable houses. The detailed plans for the 4 x rented and 2 x shared ownership homes have now been granted formal planning permission by Wiltshire Council. However, the scheme is currently held up because the area in which they are located has been designated a 'nutrient neutrality' zone. This means that all housing developments within the 'zone' must provide mitigating measures to combat future discharges of phosphorus from the homes into the local water courses. Work is continuing to fully understand the implications of this policy and the potential additional costs to the overall scheme.



Nadder CLT

Nadder CLT and White Horse Housing are a formal partner to Wiltshire Council's own in-house development company, Stone Circle, on this new development on the site of the former Sports Centre in Tisbury. The scheme will provide 13 new homes, 6 of which will be affordable, consisting of 2 x 1 bed flats, 2 x 2 bed houses and 2 x 3 bed houses. One of the 2 bed houses will be for shared ownership. The planning application was approved by Wiltshire Council in December 2022 and we are now waiting for the developer to discharge the pre-commencement planning conditions and finalise the building specification before a formal start-on-site date is agreed.

Completed Developments - April 2023 to July 2024



Park Farm, Seend Cleeve (10 homes)

Park Farm, Seend Cleeve (10 homes): This development started 'on site' in June 2022. The 10 affordable homes have been designed to meet 'Passive Haus' standards, meaning they are highly insulated and energy efficient, resulting in homes that are easy to keep warm with very little heating costs. The scheme has provided 2 x 1 bed, 4 x 2 bed and 1 x 3 bed houses for affordable rent and 2 x 2 bed and 1 x 3 bed houses for shared ownership.

Developed in partnership with the Seend Community Land and Asset Trust and built by Winsley White Builders of Radstock, the homes were finally completed in June 2024 following significant delays due to issues relocating an electricity pylon and providing a new electricity supply to the site. Despite these challenges, the scheme was formally completed and opened on the 20 June 2024 by TV presenter and architectural designer, Charlie Luxton. He congratulated the Association on its achievements and was impressed by the design and layout of the new homes.



Pictured: Opening of Hook Hollow, Seend - Charlie Luxton, TV Presenter and our residents.

Hoare's Lane, Kilmersdon - (2 homes)

The Association commenced development of these 2 x 2 bed houses for shared ownership on a plot of land it owned in the village of Kilmersdon, Somerset in the Summer of 2022. The highly innovative designs have provided spacious accommodation and have been built to high environmental standards. Once again, the developer was Winsley White of Radstock. The homes were completed in the Autumn of 2023.



Hales Farm, Urchfont - (4 homes)

This scheme, developed by Acorn Builders (Bristol), has provided 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 in the village and all the homes have achieved very high environmental credentials, with excellent standards of finish. The homes were completed in the Autumn of 2023.



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

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



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

The Regulator for Social Housing's new Tenant Satisfaction Measures (TSM's) have now been fully implemented across the sector. The new measures are designed to increase transparency across landlords and give tenants a range of 'easy to understand' indicators which should help them to compare their own landlords performance against a similar peer group.

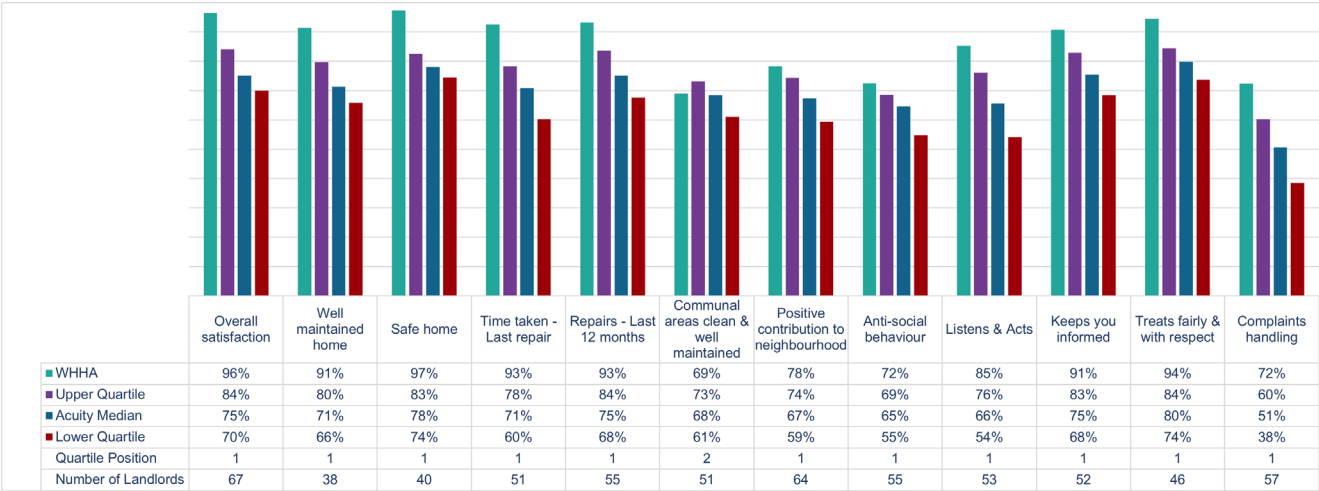
Under the new regime, large associations – those with more than 1000 homes - must report their results annually and have them published nationally. Smaller association's like White Horse Housing only have a requirement to report their figures every two years, and these will not be published. However, White Horse Housing, along with a number of other smaller associations, have agreed to be part of a pilot scheme to report our data and allow the results to be published alongside the larger associations results.

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.

To collect the 'tenant perception' data requirement of the TSM's the Association appointed consultants, Acuity Research and Practice, to undertake a comprehensive satisfaction survey across all our tenants in the Autumn of 2023. In total the survey achieved a return of 58% - an excellent achievement in itself - and the headline results are set out in the table below. For each question asked the table shows the percentage of tenants who were satisfied.



The table below shows how the Association compares with many of its peers across the small housing association sector. In all but one area, our overall results sit at the top of the scores. This result is even more remarkable when the trend across the sector has been downwards over recent years. Indeed, the overall results for the Association improved since the last survey was conducted 3 years ago demonstrating our staff team's commitment to providing 'high quality and inclusive' customer services.



Resident Services

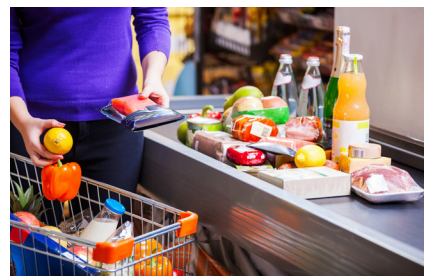
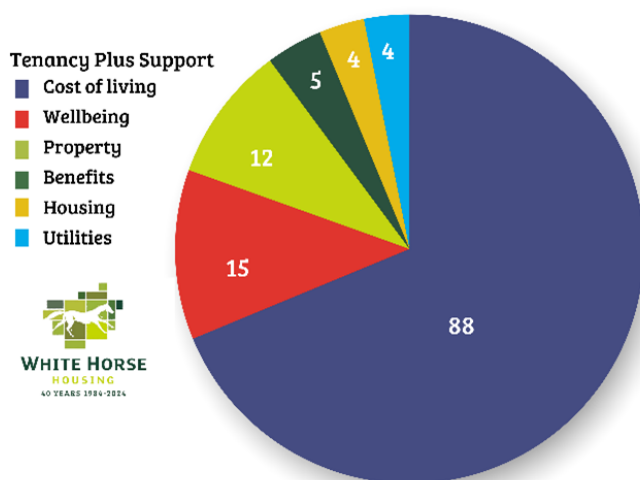


Tenancy Plus Service - Providing Tailored Support

The 'Tenancy Plus' service provides focussed 1-2-1 support whenever a tenant needs help to overcome a problem or sustain their tenancy. In 2023-24 we assisted **40** households through the Tenancy Plus service, working with them on a number of different problems. In addition, we also assisted **88** households more than once through the cost of living crisis.

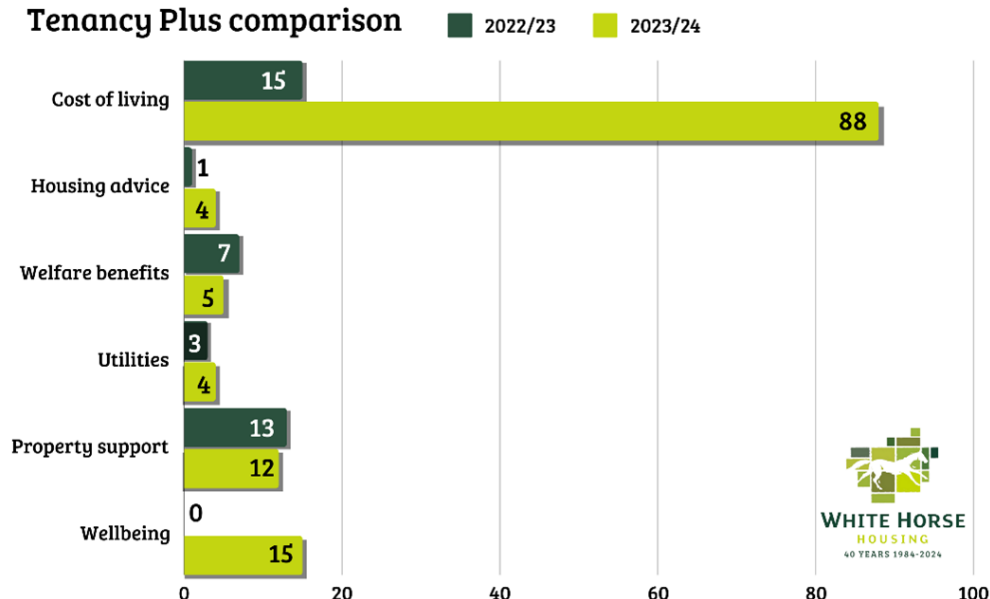
During the year there was a large demand for assistance with property support, for example, assistance with clearing rubbish, maintaining gardens and help with decorating. It is so difficult for some tenants to get to a recycling centre to get rid of old items of furniture and the local authority fees for collecting these items are often too expensive. Some tenants want to improve their homes but can't afford the cost of paint or decorating tools and this is where we were able to assist with decorating vouchers. Elderly or disabled tenants often find that there is a job that needs doing in the garden but they can no longer cope with the work involved. We are pleased to be able to find a way of helping our tenants in these circumstances, where we are able.

Another priority has been supporting tenants to cope with the high cost of fuel, food and other essential goods. The range of support provided to households to help keep them warm and fed last year were supermarket vouchers, assistance with fuel bills and help to obtain essential items for their home like cookers and carpets. The chart below shows the types and volumes of support given in 2023/24.



Personal well-being came to the fore again during the year, with **15** tenants requiring personal support for things that troubled them and affected their mental health. This demonstrates 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 time.

Tenancy Plus comparison



Our Tenancy Plus service continues to be in demand. The positive outcomes it 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 us engaging on their behalf with utility companies to help come to repayment agreements and reconnection of supply.

Many tenants managed to pay their rent because they had extra help with the costs of other household expenses. The Association's approach is a rounded one, with the Tenancy Plus service linking directly with the Housing 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 the summer of 2023 were lively and informative. We met residents in person in Codford, Kilmersdon and Wroughton. Across the three meetings a total of **48** residents took time out of their evenings to come and meet the White Horse Housing team and to give valuable feedback to us, as well as finding out what we had achieved over the course of the year.

We started the meetings in Wiltshire with a talk from The Bobby Van Trust on "Safety in your Home" offering help to those who are disabled, aged over 60 or those subject to domestic abuse, to improve security and feel safe in their home. Scrutiny Panel members from Minety took the opportunity to invite The Bobby Van to their estate where they ran a session for their neighbours later in the year. Eligible tenants were offered a free visit to their homes to assess security measures and receive suggestions for improvement.

After the talk, staff gave residents an overview of the Association's year, with details about our repairs and maintenance spending as well as a summary of the cost of living payments available from Government and who would be eligible. An update was given on how we are progressing against our 'Together with Tenants' commitments specifically around tenant involvement in decision making, satisfaction and safety in the home.



Resident Involvement Cont'd

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. This enables us to gather valuable feedback from residents and learn how we could make improvements.

In total we received **91** comments from residents at the meetings which have since been analysed.

The comments coming from our tenants in Wiltshire reflected on the difficulties we experienced with the grounds maintenance contract where, in some areas, performance had been low. Two comments stated, **“Maintenance very good, gardening not so good”** and **“Easy to talk to but I feel you don’t listen regarding the Gardeners”**.

Staff have spent a lot of time monitoring the grounds maintenance contract and meeting with both tenants and the contractor to find solutions. However, we did not see enough improvement in their work, and with tenant satisfaction remaining low in that area, we decided to end the contract and relet it to two alternative companies. We have introduced a new satisfaction survey which we now send to tenants through the gardening season asking for regular feedback. The two new contractors are proving to be a great success with excellent tenant satisfaction feedback regarding their work.

Other comments received were really positive: **“I like the way repairs are done really quickly”**; **“Quite happy with it all, doing a good job”**; **“I am happy with how things are as I only have to phone and things are sorted”**, and, **“All good, very safe house and is well looked after”**.

There was an overwhelming response regarding the levels of rent charged, with most tenants saying they felt they did get good ‘value for money’.

Tenants said they felt ‘safe’ in their homes which was really positive as this is one of our top priorities. The Scrutiny Panel have designed a fridge magnet which was sent to all tenants displaying emergency numbers and safety reminders (e.g. “test your smoke alarms”).

We did have one comment regarding damp **“Mould in kitchen, bathroom and bedroom – it took ages last Winter for this to be addressed”**. As a result of this comment, and a greater focus on this issue nationally, we have introduced a new damp and mould triage system so that as soon as any such issues are reported they are dealt with swiftly.

The Kilmersdon resident’s meeting opened with an overview of the previous year. This included an explanation about past and future investment in the village to improve our properties and the development of two additional shared ownership homes for local people. The meeting also heard about our plans to undertake a range of ‘decarbonisation works’ to 32 properties in the village. It was hoped these works would result in lower fuel bills for tenants and more comfortable homes to live in.

We informed tenants about the Better Social Housing Review set up by the Chartered Institute for Housing and National Housing Federation so that social landlords focus again on the basics, like providing decent and safe homes for those who can’t afford to buy their own property. As a result there would be new standards for all landlords to meet and these would be implemented by working with residents, contractors and staff.



The Kilmersdon tenants were also asked for feedback on our housing management and repairs service. Comments were mostly positive: **“Thank you for meeting with us, it is very helpful to hear about what goes on in the background and the future of our homes”**.

“Phone manner is very good, repairs are reported quickly, we are always treated with patience and respect”

As in Wiltshire, tenants in Kilmersdon feel safe in their homes and feel they have good value for money for their rent.

During the year the Scrutiny Panel has gone from strength to strength, meeting regularly and having input into the Association’s decision making processes. The Scrutiny Panel is strong, committed and professional in carrying out co-regulation with the Association. The outgoing Chair attended the Kilmersdon meeting and gave a talk about her role and how other tenants could get involved. The new Chair, Shakira Hilton from Wroughton, will be assisted by Cara Pollock, also from Wroughton, and Nigel Nash from Kilmersdon. The Scrutiny Panel has been busy working on the following tasks:

- Reviewing the Service Level Policy and introducing amendments.
- Scrutinising the Together with Tenants action plan.
- Reviewing the Complaints Policy.
- Reviewing the action plan from the Board’s ‘away day’ linked to the Association’s five strategic objectives.
- Meeting with our contractors and scrutinising elements of the repairs and maintenance service as a result of tenant feedback.
- Taking an active role in the letting of the new grounds maintenance contract.

Board member, Sue Dicks, attends scrutiny panel meetings and provides a strong link to the Board, something that is appreciated by our tenants.

The Association provides training for scrutiny panel members. Two members joined a webinar focused on the Together with Tenants commitments, while a further three members attended an open day at our passive homes development in Seend. The learning from both of these training sessions was then fed back to the other members of the Scrutiny Panel.

Tenant involvement is not a box ticking exercise. The Association is committed to giving every tenant, who wishes to the chance to get involved in our decision making processes. Our Scrutiny Panel members are well informed and well trained to be able to represent all of our tenants across Wiltshire and Somerset in order to make a difference. Working with our tenants rather than dealing with them is our objective and the meaningful contribution coming from our residents who have embraced the opportunity to be involved, particularly the scrutiny panel, is welcomed and very much appreciated.



Pictured: Scrutiny Panel Meeting Members

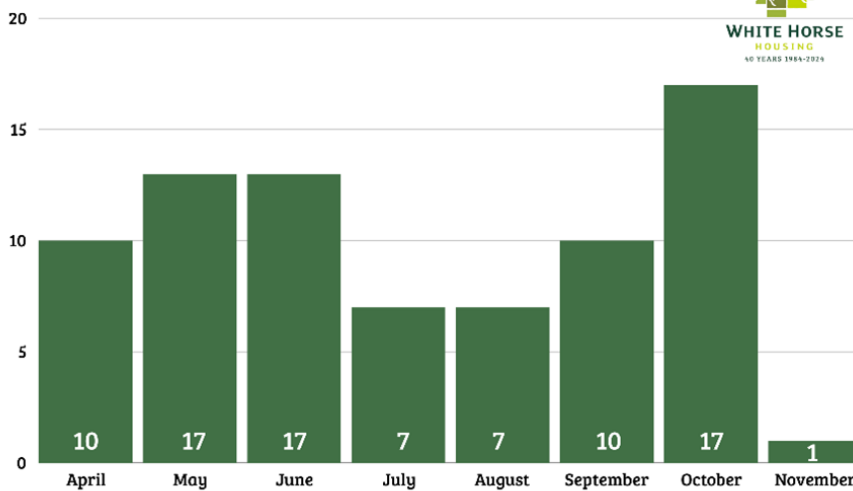


Pictured: Kilmersdon Meeting

Neighbourhood Inspections

We have a regular schedule of scheme inspections undertaken by the Operations Team. In 2023-24 **78** visits took place. Most of these inspections happened in the summer months when the weather was better and our grounds maintenance contractors were busiest. Housing Officers travelled to our most northerly villages around Swindon to our most southerly around Kilmersdon and everywhere in between!

Estate inspections 2023/24



Once the Team have returned to the office, action is taken to address any issues identified during the inspection.

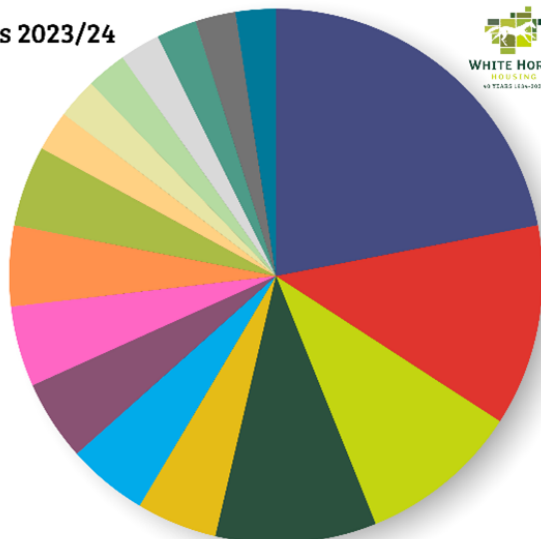
From the **78** inspections during the year **44** issues were highlighted that required action before they became a problem.



The chart below shows that the most common issue was regarding communal grounds maintenance, with **9** calls raised. This was due to a problem with the performance of the contract which has since been remedied. The next most frequent issue was rubbish needing to be removed, then overhanging trees requiring a safety check or pruning, followed by tenant gardens that were left untended.

Issues requiring actions 2023/24

- Grounds maintenance 9
- Rubbish 5
- Tenant gardens 4
- Trees 4
- Solar panels 3
- Unroadworthy vehicles 2
- Bin stores 2
- External repairs 2
- Letterbox/meter covers 2
- Tenant sheds 2
- Wasp nest 1
- Communal washing lines 1
- Fencing 1
- Graffiti 1
- Oil on road 1
- Pigeons 1
- Pot holes 1



As part of the drive to keep our estates looking clean and tidy we provide complimentary neighbourhood skips for residents to dispose of unwanted items quickly and easily. In 2023-24 we provided **8** skips around our schemes which were much appreciated and well used by residents. We also have bin store areas in some of our schemes and we pay for these to be cleaned and tidied four times per year. In addition to this we cleaned **20** dirty and unattractive solar panels. Boundary fencing is always inspected on our visits and during the year there were **6** instances of repair or renewal.

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.

“Regular inspections of properties and gardens gives us good value for money”

“The management is personal and visible so you know what the conditions are like without us necessarily saying”

“Overall, we think the management of the estate is good”

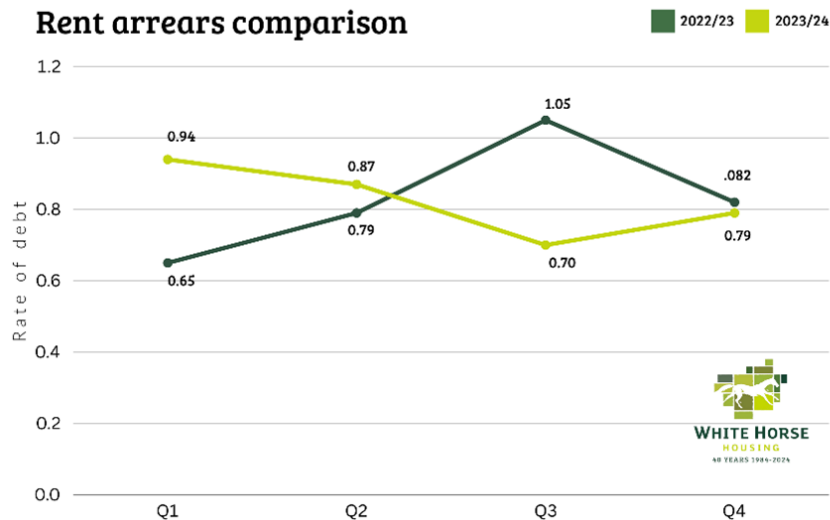
“The service charge is great value and the gardens outside always look tidy”

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

At the end of March 2024, the Association had **165** households in receipt of Universal Credit, an increase of **9** since the same time last year. Despite **39%** 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 Housing Support Fund, has helped to keep tenant arrears well below our target. Despite another year of rising prices and the general cost of living crisis, we ended the year with tenant arrears lower than in March 2023 at just **0.79%** of the rent debit. This is an outstanding achievement thanks to the dedication, patience, and tenacity of our experienced Housing staff.

The pattern of arrears over the year compared to 2022/23 is shown in the graph below making the diamond shape where the light green line shows a significant dip in arrears during the months of October to December compared to the same months in the previous year. This demonstrates the difference the Association's focus on distributing its Housing Support Fund to those tenants who were struggling has made both to their general well-being and to the Association's rent arrears statistics. During this 'diamond period' **176** households were assisted with food and fuel vouchers meaning these contributions helped them to continue paying their rent and sustain their tenancies whilst having warm homes and enough food.



The next big challenge is to assist the households that are still on 'legacy benefits' (i.e. Housing Benefit paid by local authorities) who are currently being migrated across to Universal Credit. At present, our Housing Officers are dealing with a flurry of households undergoing the migration process. We are currently working with these households across Wiltshire and Somerset with their related queries and concerns to ensure the transition to Universal Credit runs smoothly.



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

Helping our Tenants with the Cost of Living Crisis

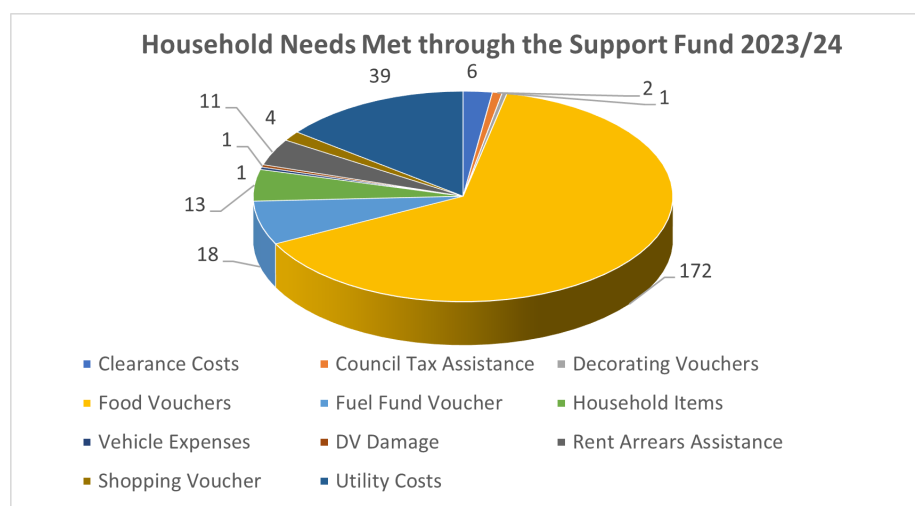
For the 2023-24 financial year, the Association allocated £6,000 to our Housing Support Fund to help our vulnerable tenants through the 'cost of living' crisis. However, it soon became clear that this amount would not meet the high level of need we identified across our schemes. As a result, the Association obtained permission from Wiltshire Council to allow housing associations operating within the county to apply to their Household Support Fund and help to distribute some of the £2.7million they had been awarded by Government. The Association was finally awarded a grant of £17,000, resulting in a total of fund of £23,000 for the year.

In addition to the above the Association also applied for £4,410.00 from the HACT Fuel Fund and were able to assist **18** households to receive contributions towards their electricity bills.

With more funds available Housing Officers were able to encourage eligible tenants to apply for assistance, especially targeting households with children, pensioners and those households with disabled people.

The Association also incorporated a question within the recent Tenant Satisfaction Survey asking if tenants needed help to get them through the cost of living crises. **42** tenants responded saying they were struggling and would appreciate some assistance. These respondents were contacted and help was sent to them in the form of super-market vouchers and other assistance.

Over the year the Housing Support Fund made a significant difference to the lives of **176** households with **268** support payments. **88** of our most vulnerable tenants benefited more than once from the fund. The chart below shows where the needs were met and the numbers of household's receiving food vouchers, fuel fund vouchers, utility payments and other essential help.



We received a wide range of comments from those who benefited from the discretionary support fund and some of these are reproduced below:

"A very, very big surprise. it's like Christmas has come early. So, thank you so so much"

"Thank you for thinking of us, so kind. It brought a tear to my eye. We didn't expect that much"

"Thank you so much-I knew you (WHHA) would help. Can't thank you enough you and your team are amazing"

"Oh my, thank you so much. That helps going a long way"

"You made my week. Thank you so much"

"Much appreciated, thank you very much, will really help with heating"

"Thank you, the help is rather humbling & appreciated"

"Thanks to Ann for her ongoing support, which is much appreciated her patience and non-judgemental way"

"It's come at a great time as January is a tough month x"

"Thank you so kindly for the lidl voucher, the thought is really appreciated forever grateful"

"Amazing, thank you so much. Really appreciate your help"

thank you

Complaints Handling

The Association strives to ensure it provides 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 to rectify the issue and then learn from that process to try and prevent similar complaints in the future.



We have recently carried out a self-assessment against the new Housing Ombudsman’s ‘Complaint Handling Code’ to ensure we continue to meet the requirements of our Regulator. As a result, we believe that we do comply with the new Code.

In 2023-24 we received **7** formal complaints. All but one was logged, investigated and completed within Stage One of our Complaints Procedure, the remaining one went to Stage Two before being resolved. Of the complaints received: -

- 1 was relating to damage to property whilst a repair was being carried out;
- 1 was relating to dissatisfaction with a repair;
- 1 was relating to dissatisfaction with wiring in a new build home and blocked drains;
- 1 was relating to a feeling that WHHA did not address a neighbour nuisance issue;
- 1 was related to a heating breakdown; and,
- 2 were relating to the attitude of a contractor’s operative whilst in a tenant’s home.

The complaint involving damage to property was upheld and resolved by making a payment of compensation to the tenant to cover the cost of the damage. An explanation and apology was also given.

The tenant who had complained about the state of a repair had received mixed messages from the contractor regarding choices of materials and was unhappy with what had been installed. We visited their home and agreed to uphold the complaint and agree an acceptable resolution with the tenant.

The complaint regarding the claim that the wiring was faulty in a new home was investigated by reviewing the original specification. The installation had been signed off by a Building Inspector and an Electrical Certificate issued. The resident was advised of this and the first part of their complaint was closed. The second part related to the drainage at the property. An inspection chamber was located in their garden and the resident had to pay for a blockage to be cleared. The resident felt this was unfair. As a result, the Association wrote to all residents reminding them of household products that cannot be flushed down the toilet.



The complaint that the Association does not address neighbour nuisance was not upheld. We do investigate all complaints, but do not take action unless the complaint can be substantiated. This can be hard for those who feel they are being victimised and everyone has a different level of tolerance. However, on this occasion the complaint was not upheld, but a letter was sent explaining why we had made our decision.

A complaint received from a shared owner claimed the Association had been negligent in dealing with their heating problems. This took almost a year to resolve, mainly because we could not obtain copies of the technical documents for the heating system from the original developer and installer - despite constant chasing. Throughout this time the resident was kept fully informed of progress. Eventually, the complaint was not upheld. However, the Association did suggest a solution that was acceptable to the resident.



The complaints regarding the behaviour of operatives when working in their homes were disappointing because generally our tenants have a good experience. There is a comprehensive 'Code of Conduct' in place for our contractors operatives to follow. On these occasions the operatives were found to be in breach of the Code. As a result, the residents received formal apologies and the two operatives were dealt with by the contractor.

The Association spends time reviewing each complaint we receive to understand exactly what went wrong and what we can do to prevent reoccurrence. We also seek feedback from our Scrutiny Panel, and Board, who make suggestions on how to improve services in the future. Some are included in the list below:

Improvement measures implemented include:

- ✓ **Ensure choice is given to tenants when retiling bathrooms and kitchens;**
- ✓ **Ensure our contractors are aware of bespoke access arrangements;**
- ✓ **Ensure contractors remind operatives to our Code of Conduct in team meetings;**
- ✓ **The Scrutiny Panel would like to assist with neighbour nuisance issues where it is possible by offering a mediation option run by the tenants themselves.**
- ✓ **Complaints will be revisited in six months' to follow up on the outcomes.**

Repairs and Maintenance

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

During the year the Association completed a total of **1,381** responsive repairs, an increase of almost 14% on the previous year. This equates to an average of 3.3 repairs per rented property per year – around the average for the sector. However, given recent growth in the number of properties we own, this increase in day-to-day responsive repairs is to be expected.

Overall satisfaction with the last completed repair (measured through our own surveys) was **96%**. This excellent result demonstrates how both our staff, and all our contractors, are determined to provide the best service possible. More significantly, in terms of service provided, 97% of all repair work was arranged by appointment, giving tenants greater certainty of when the contractor will arrive. Almost 100% of appointments were kept, with just a few having to be re-arranged due to other work pressures, such as emergencies or staff shortages due to sickness.

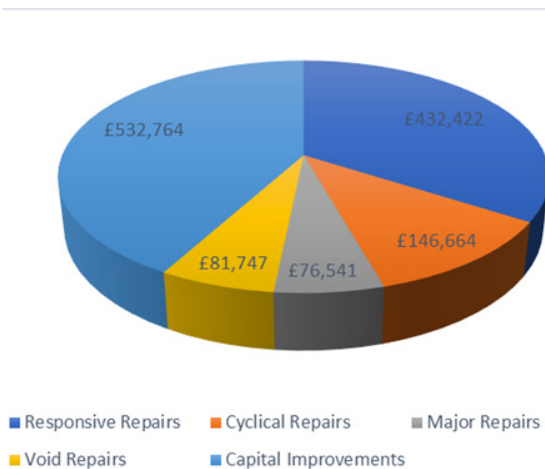
Whilst performance and satisfaction results remain excellent, and well within the top quartile compared to similar organisations, the cost of the service is generally higher.

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



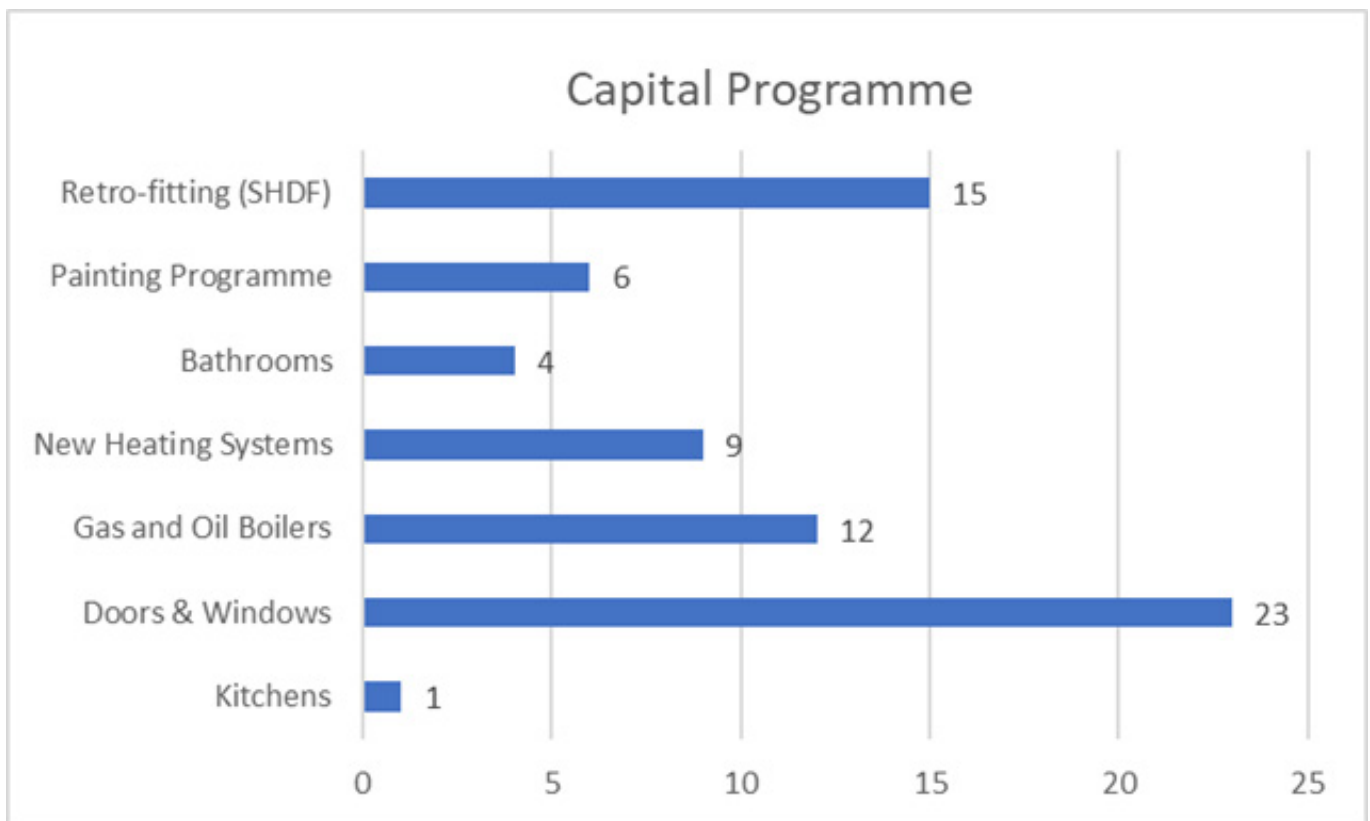
Investing in our Homes

During the year the Association spent a total of **£1,270,138** repairing and maintaining our homes (2022/23: £1,247,185), representing 45% of our turnover. This figure was split as indicated in the diagram below:



Our investment of **£532,764** 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 their useful life or are beyond viable repair.

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



Financial Report

The financial pressures faced by the Association over recent years have eased slightly during the past few months as inflation has started to fall and the economy has begun to stabilise. However, the effects of recent high levels of inflation has resulted in significant cost increases to many of our services, particularly repairs and maintenance, where the cost of materials continues to outstrip inflation generally. Higher interest rates have also increased the cost of borrowing for our new developments and although rates are predicted to fall over the coming months, the volume of our future development programme will depend on how far, and how fast, rates fall over that time. And the Government's decision to cap last year's rent rise has still resulted in over £1million being taken from our Business Plan over the next 10 years alone.

To mitigate against these issues the Association implemented a range of measures to reduce costs, including making changes to some of our component life-cycles and finding a number savings from within the revenue budgets. Carefully controlling budgets and ensuring 'value for money' in everything we do remains vitally important.

Despite these challenges, the Association has continued to perform well. Our 30-year financial planning model helps us maintain a robust Business Plan that underpins our activities and ensures the Association remains financially strong. Indeed, as a result of capacity in these plans the Association has now started negotiations for a new £6million loan facility, to be drawn over the next 3-4 years, to finance our future development programme.

At the end of March 2024 the Association achieved a total surplus of **£492,167**.

This included a net gain in capital receipts from shared ownership sales of £21,870, and gains from the disposal of two properties of £453,587.

The Association's turnover increased from £2,638,439 in 2022/23 to £2,790,541 this year, an increase of 5.7%. This was mainly due to an increase in gross rents of 4% in April 2023 and the addition of six new homes within the year. Operating expenditure increased by 5.5%, from £1,927,541 to £2,033,976, 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 £33.4million (an increase from £31.3 million in March 2023) and this is supported by long term loans of £14.5million and Social Housing Grant of a further £8.3million.

Despite the rise in Interest Rates over recent years the Association continues to benefit from the loan package we negotiated with Triodos Bank in 2019. The loan provides beneficial 'fixed rate' costs over the medium term which have helped protect the Association from the current increases. However, the rise in base rates has affected the drawdown of the loan facility with Clydesdale Bank which is required to fund our on-going development programme. To date, £5million has been drawn down with the final drawdown anticipated within the next 6 months as development continues on-site.

White Horse Housing will continue to maintain a sound financial plan to ensure its future development programme is both achievable and sustainable whilst maintaining our loan covenants and achieving healthy surpluses.

Phillip Berry - Finance Director



Performance Information - 3 year Comparisons

Section	Indicator	2021/22	2022/23	2023/24	Target	On Target?
Lettings	Total number of properties	412	412	416		
	Total number of lettings	44	11	18		
	of which - new lets:	27	1	12		
	Number of mutual exchanges	10	4	2		
	Average re-let times (in days)	15	16	11	15 days	↑
	Percentage of rent lost through vacant homes	0.10%	0.01%	0.05%	0.40%	↑
Rents	Average weekly rent (all Tenancies)	£112.75	£117.89	£126.49		
	Average weekly rent (Social Rents)	£107.34	£112.16	£117.76		
	Average weekly rent (Affordable Rents)	£144.24	£149.75	£160.65		
	Average weekly rent - 1 bed	£90.79	£94.49	£98.97		
	Average weekly rent - 2 bed	£107.32	£112.46	£116.84		
	Average weekly rent - 3 bed	£111.26	£117.17	£125.59		
	Average weekly rent - 4 bed	£142.82	£133.42	£146.85		
	Percentage of rent collected	101.28%	100.15%	99.20%	>98	↓
	Rent arrears (including Housing Benefit)	1.11%	1.16%	0.86%	<2.4%	↑
	Rent arrears (excluding Housing Benefit)	0.67%	0.82%	0.79%	<1.7%	↑
Repairs	Number of repairs completed	1190	1213	1381		
	% of emergency repairs completed on time	100%	100%	100%	>98%	←
	% of routine repairs completed on time	98%	98%	98.5%	>95%	←
	Appointments kept as a % of appointments made	99.50%	99.50%	100.0%	>95%	↑
	Tenant satisfaction with the last repair	97%	97%	96.3%	>96%	↓
	Average end-to-end time for all repairs (days)	10.2	12	12	<10 days	↓
Costs	Cost per property of management	£494.49	£568.00	£448.00	<£541	↑
	Cost per property of Responsive Repairs & Voids	£1,139.53	£1,229.00	£1,292.00	<£866	↓
	Cost per property - Major & Cyclical Works	£1,491.45	£1,776.00	£1,776.00	<1,056	↓
	Overhead costs as a percentage of turnover	16.7%	14.0%	18.3%	<19.8%	↑
	Headline social housing cost per unit	£4,054	£4,528	£4,825	£6,153	↓
	Operating margin	32.30%	25.91%	31.70%	>15.00	↑
	EBITDA MRI (Interest Cover)	198	168	1.13	>110	↓
	Gearing Ratio	38.77%	39.70%	38.66%	<60%	↓

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

Annual Accounts 2023-2024

Income and Expenditure Account	2023/24	2022/23	2021/22	2020/21
Net Property Income Received	2,636,800	2,473,191	2,260,136	2,081,714
Operating Costs	2,080,194	1,955,440	1,696,296	1,836,265
Interest Received & Other Income	629,312	239,634	808,815	217,777
Interest Paid on Loans	689,969	465,856	383,250	264,240
Surplus on Ordinary Activities for year	495,949	291,529	989,405	198,985
Bad debt provision	-3,782	-1,100	-2,400	-5,600
Retained Surplus for year	492,167	290,429	991,805	193,385
Opening Accumulated Surplus	11,697,018	11,406,589	10,414,784	10,221,399
Closing Accumulated Surpluses	12,189,185	11,697,018	11,406,589	10,414,784
Balance Sheet				
Assets				
Housing Properties (cost less depreciation)	33,409,657	31,366,081	29,099,406	27,430,539
Other Assets (cost less depreciation)	17,596	24,437	30,439	41,902
Net Current Assets	1,837,198	1,485,043	1,025,288	1,002,236
Financed By:				
Share Capital	35	34	32	32
Restricted Reserves	0	0	0	0
Designated Reserves	0	0	0	0
General Revenue Reserves	12,189,185	11,697,018	11,406,589	10,414,784
Association's Capital & Reserves	12,189,220	11,697,052	11,406,621	10,414,816
Social Housing Grant	8,319,470	8,197,584	7,634,939	7,725,807
Long Term Loans	14,497,761	12,733,959	10,842,572	9,975,052
Pension Provision	258,000	247,000	271,000	359,000
Movement in Assets in the year	2,388,890	2,720,428	1,680,457	3,128,104

The above figures are taken from the full financial statements of White Horse Housing Association for the year ended 31 March 2024 which have been approved by the Board and will be submitted to the Regulator for Social Housing. The auditors Beever & Struthers, whose opinion was unqualified, have confirmed that this summary is consistent with the full financial statements, which are available on request.

Good Governance

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

The Board's Role

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

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

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

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

Operation

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

Board Member's Obligations

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

Board Members' Interests

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

Audit and Risk

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

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

Remuneration

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

Shareholding Policy

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

Application for membership is open to:

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

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

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

And will consider each application on its merits.

Membership fee is £1.

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

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

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

Staff Members



Steve Warran
Chief Executive

The Association employs 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
Asset Management Officer



Julie Haycock
Customer Services Advisor



Sandra Herbert
Customer Services Advisor

Cherry Gilham
Caretaker at Coles Gardens

Board Members



David Trethewey

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



Michelle Thomas

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



Richard Kitson, OBE

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



David Moreland

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



Jonathan Brown

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



Kevin Fairman

Joined the Board 2019. Kevin is a qualified accountant and has worked as a Chief Executive and operational and finance directors at a number of charities and housing associations with strong reputations for the quality of services provided. Resident of Bratton.



Susan Dicks

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



Annette Foster

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



Brian Nagel

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



Steve Warran, CIHCM

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



WHITE HORSE
HOUSING

40 YEARS 1984-2024

White Horse Housing Association Ltd

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Melksham
Wiltshire
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Email: info@whitehorsehousing.co.uk

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