

Annual Report 2023-2024



westfield
housing association

The logo for Westfield Housing Association is contained within a circular frame with a purple and gold border. It features a stylized mountain range in shades of grey and blue above the text. The word "westfield" is written in a bold, blue, sans-serif font, and "housing association" is written in a green, sans-serif font below it, separated by a thin blue wavy line.

WHA's & Footsteps Commitment to Young People

Over the past 12 months, Westfield Housing and Footsteps Nursery supported local young people at the start of their career journey with a range of placement opportunities and school careers events.



In January 2024, the Association welcomed Charlie, a T level Management & Administration Student from Lakes College on a weekly work placement, a requirement of his qualification. Charlie became part of the Team really quickly, working on a number of key tasks and projects enabling him to develop his knowledge, experience, skills and most importantly, confidence in the workplace.

The Association also offered weekly work experience placements to Joe, Year 10 and Finlay, Year 12 students from local secondary schools respectively to enable them to find out more about working in a housing association and the

different job roles and trades.

Association staff also supported Inspira, as part of their Schools Careers Events, to provide job application and interview skills support training to Year 10 and Year 12 students at both St Joseph's RC High School and Workington Academy, which will hopefully prove invaluable.

The Nursery was equally as busy providing three Lakes College Childcare Students weekly work experience placements, to gain practical experience of working within a nursery setting with children of different ages, as well as two weekly work experience opportunities to Year 10 students from St Joseph's.

Feedback from the students was extremely positive; they all really enjoyed their placement, being a member of the team, becoming more confident, alongside gaining valuable experience and skills in their chosen area of work.

If you or a household member are interested in finding out more about placement and volunteering opportunities, please email: Heather.Wilson@westfieldha.org.uk.



World Book Day March 2024

Footsteps Nursery celebrated World Book Day on 7th March 2024. Here are some pictures of some of the children enjoying the celebrations



Welcome

Chair's Introduction

Hello and Welcome to this years Annual Report.

Reflecting on another year which has been a challenging time for everyone, we remain steadfast in our commitment to providing high-quality, safe and affordable homes. In December 2023, we said goodbye to our retiring CEO Duncan Tilbe. I want to thank him for his commitment and hard working during his time with WHA. We wish him a long and happy retirement. We therefore welcome his replacement Helena Evans who joined us in December. Helena brings a wealth of housing sector, care and support services knowledge and experience. I look forward to working with Helena to continue to deliver on the aims set out in our business plan.

Despite the challenges posed by Covid, Brexit, and global events, our resolve remains unwavering, and this year has been one of growth. We have seen the completion of phase one of our ambitious development programme resulting in 17 new properties being built and handed over to accommodate people who require ground floor accommodation.

We understand that there have been significant economic and indeed social challenges, putting many families under a lot of pressure. We will continue through our housing team and through partnership working, to continue to do what we can to support those impacted.

I have had the opportunity, first hand to see WHA staff out in the community, really going the extra mile to help people in ways that go a long way beyond simply keeping the house in good condition. We have increased investment in

our housing, in particular in our lower EPC rated properties and are advanced in our action to increase energy efficiency, thereby lowering gas and electricity bills for customers. Many customers have commented on how helpful this has been.

We have also invested in ensuring that we fully understand the condition of all our homes, so that we can take action to address issues that have impacted us and other housing associations, such as damp and mould. The Board is committed to ensuring everyone lives in a safe and decent home. We encourage all tenants to report any issues that you may have within your home and local neighbourhood in a timely manner, so that we can help to resolve concerns as quickly as possible.

Our Footsteps children's nursery continues to adapt to the changing operating and economic environment, whilst maintaining high quality childcare to families across our local communities. This coming year we look forward to celebrating Footsteps 20 years anniversary.

Last, but not least, a huge thank you to all the board for their commitment over the last year and also to all of the staff for their willingness to deal so well with the many challenges; constantly adapting their working practices and finding resources to ensure we always do the best we can for our customers.

Very best wishes
Henry Barker
Chair, Westfield HA



Our Stock ...



628 Properties

79 x 1 bed properties
223 x 2 bed properties
319 x 3 bed properties
7 x 4 bed properties

Including

78 x 1 & 2 Bedroom properties on our Over 55's Schemes
36 x 1 & 2 Bedroom Bungalows
3 x 2 Bedroom Wheelchair adapted properties

Our Board ...

Henry Barker Chair

Celia Tibble Vice Chair

Members

Kevin Foley
Steven Kirkbride
Lisa Ford
Chris Sowiak

Audit & Risk (chair)

Hayley McKay

Our Staff ...

Helena Evans Chief Executive

Nursery Management

Manager

Linda Street

Deputy Managers

Rebecca O'Loughlin
Anne Louise Hildred

3 Senior Practitioners
17 Childcare Practitioners
1 Nursery Cook
1 Cleaning staff

Corporate Teams

Finance/Business Team

Lesley Hannah
Jackson Bailey
Thomas Clare

Corporate Services/HR Officer

Heather Wilson

Development Officer

Diane Gorge

Operations team

Operations Manager

Debbie Fox

Housing Team

Julie Armstrong
Susan Duxbury
Andrea Sharp

Customer Service Team

Clare Leisk

Maintenance Team

Helen Timney
Sandra Hall
Laura Nixon
Michael Winthrop

Our Board

At Westfield our aim is to deliver excellent homes and services to our tenants and the surrounding community.

The Association's activities are overseen by our Board, which is made up of a mix of voluntary members including those with extended experience of the services we provide and of the local community. The Board meets quarterly and works to ensure effective management of the Association and fulfilment of our mission 'to enable people to thrive through the provision of high quality, affordable homes and excellent customer-centred housing and community services'.

Development

Providing new homes our community needs ...

In January 2023, we started the construction of 17 new bungalows on the Westfield estate. This is phase one of a two phase scheme comprising 22 new homes on the estate.

The homes, which will be for rent, will be energy efficient with low running costs, and be accessible to those with mobility problems. Phase one was complete in Autumn 2023.

The total project costs for phase one is circa £3 million. The scheme is being funded by a mix of loan finance and grant funding, with grant provided by Homes England.

The new homes will help meet the need for more older persons housing in the area. Phase two of the scheme, scheduled to start in late 2024/early 2025.

We have worked with local developers to purchase eight affordable homes in High Harrington. Four were complete in July 2023 and four in April 2024.

We continue to discuss and develop plans for other sites with Cumberland Council and other local partners. Current plans remain to develop up to 150 new homes by 2030.

The challenging development environment e.g. increasing costs, along with other priorities such as investment in existing homes, including energy efficiency improvements, may have an impact on these plans.



Introducing the completion of phase one of our development programme

X3, 2 Bedroom Bungalows on Fell View Walk
X1, 1 Bedroom Bungalow on Fell View Walk
X7, 2 Bedroom Bungalows on Crown Close
X4, 3 Bedroom Houses on Florence Way

Our housing activities

Compliments and Complaints ...

Over the course of the last financial year, Westfield Housing logged 13 complaints. These were all dealt with as stage 1 complaints and therefore no complaints progress to stage 2. and no complaints were registered with the Housing Ombudsman. The tables below breaks down complaints:

Complaint received by type/ service area	Total	Reason for complaint	Total
Ground Maintenance	2	Dissatisfaction with service provided by contractors/WHA	4
Repairs	3	Failure or refusal to do something a tenant wants us to do	6
Energy efficiency work	1	Delays with Repairs	2
Parking	2	Dissatisfaction with allocations	1
Development	2		
Environment	2		
Allocations	1		

Compliments Outcomes	Stage 1	Stage 2
Upheld	8	-
Partially upheld	0	-
Not upheld	5	-
Open (response to be provided)	0	-
Total	13	-

Learning from these complaints

Based on lessons learnt from complaints and feedback we received from tenants we have done the following:

- A small number of additional parking spaces have been created within our new development schemes and 'corner' plots on the estate have been identified as other possible sites to accommodate parking.
- We re-tendered our grounds maintenance contract. We invited 5 local contractors to tender and based on feedback received from residents asked contractors to price for grass collection. Tivoli submitted a competitive tender for the contract which meant we could deliver what residents had requested and have the grass collected on each cut.
- We have revisited our SHDF programme and agreed alternative, less disruptive measures with our Contractor to avoid high levels of disruption for any future tenants benefitting from these works.
- The introduction of the contractor portal allows contractors to complete repairs on our system in real time. They can also upload photo's and notify us of any potential delays where parts need to be ordered. This has improved repair completion times and reduced the number of outstanding repairs. We are currently exploring ways to notify tenants that repairs have been reported and any target dates assigned to the repair to avoid follow up calls.

Compliments

We receive many positive comments about our staff and the services we provide. Knowing when things are working well and are appreciated is just as important as knowing when things are not working as well as we would like. We therefore keep a record of the compliments we receive as well as any complaints. Good practice and learning can then be circulated across the organisation.

Our housing activities

Maintaining your home ...

At Westfield Housing, our priority is to ensure our homes are in good, safe, modern condition it is important that:

- Budgets are allocated accordingly.
- Planned and Cyclical Programmes correctly allocated.
- Works are carried out to a high standard.
- An excellent Customer Service is provided.

Budgets/Expenditure

The table shows our expenditure against budget for the period April 2023 -March 2024 and our Budget allocation for 2024/25.

There was an underspend against budget in 2023/24 and this was mainly due to:-

- Lower number of responsive repairs following increased planned programmes in 2022/2023 where we focussed on repair hungry components/properties (windows/doors/fencing/kitchen and bathrooms).
- Reduced costs for Gas Servicing (Cyclical) and Gas Repairs (Responsive) following the re-tender process in March 2023.

Planned and Cyclical works

We now have a clear comprehensive 30 year plan of stock investment data which will model out replacement programmes. All scheduled work in 2023/24 were completed in the year and some heating system replacements which were due in 2024/25 were brought forward and completed.

Standard of works

Our Technical Services Officer completes a number of post inspections of completed works to ensure cost and quality. Satisfaction with the repairs service overall was high, 98% of surveyed respondents were satisfied/very satisfied with the repairs service.

The budget for 2024/25 has increased slightly on 2023/24 due to the cost of some materials still increasing and to accommodate the energy works planned in the year. We also increased the Void budget to cover the high costs of ground works.

Area:	Budget 2023/24	Expenditure 2023/24	Budget 2024/25
Cyclical (includes external redecoration, gas service tests, electrical tests, fire safety checks)	£180,000	£105,000	£190,000
Responsive Repairs (includes out of hours and general maintenance)	£305,000	£260,000	£305,000
Planned (includes kitchen, bathroom, heating, window and door replacements and energy efficiency works)	£580,000	£595,000	£650,000
Voids Works (including minor and major works)	£215,000	£206,000	£235,000
Grand Total	£1,280,000	£1,166,000	£1,380,000

Our housing activities

Maintaining your home ...

Energy Efficiency

Improving energy efficiency and reducing energy costs for our tenants remains a high priority.

2023/24 was our first year as part of a Cumbria Consortium of the SHDF (Social Housing Decarbonisation Fund). We completed energy works to 22 of our homes, which improved their energy rating to at least EPC level C by improving property insulation/heat retention, including measures such as external wall insulation, cavity wall insulation and replacement windows and doors, amounting to £300,000.

We are now in our second year of the programme and energy work will be carried out to a further 47 properties which will be completed by March 2025 (similar measures to year 1). A total of £850,000 will be invested over the 2 years.

We have allocated £750,000 over the next five years to ensure energy efficiency work is carried out and we achieve the governments target to have all properties to a C rating. We will continue to utilise any Government funding options.



Damp and Mould

Damp and Mould has been a focus for us over the last 3 years following the tragic death of 2 year old Awaab Ishak who lost his life due to mould and damp in his parents' housing association home in Rochdale. This led to significant changes and updates in the legal framework concerning damp and mould in rented accommodation. 'Awaab's law' consultation sets out requirements for landlords to fix reported health hazards within specified timeframes.

Our recruitment of a Technical Services Officer in March 2023 was to ensure we visited all reports of damp and mould and arranged any work required promptly. We have also written a specific Damp, Mould and Condensation Policy, and we have a working Damp and Mould register where we record all cases and track all actions, as well as tracking any follow-up visits.

Stock Condition

In the year stock (property) condition surveys were completed on the majority of our homes. The surveys have provided up to date and much more accurate information on the condition of homes and the likely timing of future maintenance works.

Using the data our 30 year financial projections will be amended to ensure sufficient funding to meet future maintenance needs and ensure properties remain safe and in good condition. Projected works are being set out for the next 30 years.

Detailed annual planned programmes of work will be created based on the data but amended in line with any changes in requirements due to an earlier or later need for replacement/improvement work.

Our housing activities

Maintaining your home ...

All of our homes MUST meet the Decent Homes Standard and although our stock condition surveys highlighted some issues, this work was carried out in 2023/24. Examples of issues highlighted were damp and mould and lack of thermal comfort (insulation). We have one property which has a low energy rating, no mains gas supply, and we are working with a contractor to arrange the major works required to provide and fit solar panels, air source heat pump and internal insulation works.

We will continue to ensure our stock remains 'decent' as set out by the government and free from any of the 29 hazards. This will be monitored and recorded during the ongoing stock condition surveys and inspections carried out by staff.

We continue to review and revise our Policies and Procedures to ensure they are fit for purposes and relevant but more importantly adhere to regulations. We also monitor a number of key performance indicators (KPI's) relating to maintenance and compliance on a monthly basis, addressing any issues accordingly.

The performance information given below includes comparisons with a group of similar-sized small housing associations in the North-West of England. The information refers to the upper quartile (best 25%) median quartile (next 50%) lower quartile (lowest 25%). This table shows which quartile our performance equates to.

Headline Performance	2021/2022	2022/2023	2023/2024	Performance compared to others
% tenants satisfied with the repairs service	91%	95%	98%	Upper Quartile ▲
% of repairs completed on time	81%	96%	92%	Median Quartile ◀▶
% properties with a valid Landlords Gas Safety Record	100%	99.9%	100%	Upper Quartile ▲

Throughout the report we show our performance trend by using arrows.

- ▲ Showing an improvement in performance in comparison to the previous year .
- ▼ Showing a weakening in performance in comparison to the previous year .
- ◀▶ Showing performance was maintained in comparison to the previous year .

Our housing activities

Planned and Cyclical Maintenance 2023-24 ...

An overview of the works we have completed on the planned and cyclical maintenance programmes 2023-24.



Planned and Cyclical Maintenance 2024/25

Informed by information from the stock condition surveys, works included in the 2023/24 planned and Cyclical Maintenance Programmes are:

- 12 Kitchen Replacements
- 6 Bathroom Replacements
- 30 Window / Door Replacements
- 10 Heating System Replacements
- 2 Scheme Fence Replacements
- 30 Extractor Fan Replacements
- External Redecoration of 109 homes
- £250,000 Energy efficiency work

Our housing activities

Keeping you safe ...

Gas Servicing

At the end of the year, we were 100% compliant and all properties had received their gas service. During the year one property was not compliant due to being unable to gain access for the servicing and legal action was taken.

Electrical Safety Inspections

At the end of the year, we were 100% compliant and all properties had a valid EICR (Electrical Inspection Condition Report).

Asbestos

We are 100% compliant with statutory required asbestos surveys and as good practice we are surveying all our stock, with a view for full completion by December 2025.

Other

There has been significant new building and fire safety legislation over the last two years. We have updated all relevant policies and procedures in line with the new requirements, and we report regularly to the Board and Audit & Risk Committee on compliance against these.

In the year, new requirements for carbon monoxide (CO) and smoke detectors had to be met. At the end of March 2024, two properties were not confirmed as compliant due to access issues. These were followed up as per our 'No access' procedure and confirmed as compliant in April 2024.

We made further revisions to our Fire Safety Policy to ensure full compliance with new fire safety legislation. New fire door inspections have been introduced in multi-occupied buildings, and we have improved the recording of any follow-up work needed to ensure completion within the required timescales.

We regularly have our building health and safety work checked by independent auditors. An internal audit on building safety was also carried out in February 2023.



Keeping you safe:



100% of required asbestos surveys completed.



100% Domestic electrical inspection compliance.



100% Fire Risk Assessment compliance.



100% Domestic gas compliance.



100% Water Risk Assessment compliance.



94% of surveyed respondents satisfied that they are safe in their homes.

Our housing activities

Rent Payments ...

The rent we receive is critical to our financial health and underpins our ability to invest in the services to tenants and new homes. The annual rent increase was again considered very carefully this year as we recognise that there is still an ongoing cost of living crisis which may put an additional strain on household finances. We are also continuing to cope with increased building and maintenance costs. We sourced additional funding of £8000 to help and support households with things such as white goods, food and utilities. We continue to work with and refer to partner agencies such as Citizens Advice Bureau, where tenants require a higher level of support. We have also accessed support from the local authority.

In 2023/2024, current tenant rent arrears were slightly above target with arrears remaining steady throughout the year. We are continuing to focus on early intervention and preventative measures as the basis of our approach. However, we have also submitted possession cases to the county court where it has been absolutely necessary so that a more formal agreement can be put in place to ensure arrears payments are made.

Throughout 2023/2024 the impact on rental income from the increased cost of living was not as high as we were expected as the government and additional support provided to families on low income has continued. This may change in 2024/2025 as the support has now ended. We continue to encourage tenants to talk to us as soon as possible should they fall into any financial hardship for whatever reason.

	Performance 2021-22	Performance 2022-23	Target 2023-2024	Actual performance 2023-24	Performance compared to others	Target 2024 -25
Current rent arrears as a % of the annual rent debit	3.25%	3.61%	3.5%	3.88%	Lower Quartile ▼	3.5%
Former tenant arrears as a % of the annual rent debit	0.78%	1.01%	0.95%	0.81%	Lower Quartile ▲	0.7%

Our housing activities

Lettings ...

During the year we had 58 empty homes (compared to 54 in the previous year) with an average turnaround time of 10 days. This excludes 20 properties that needed major work carried out.

Re-let time performance showed an improvement from the previous year, leaving us in the Upper Quartile in comparison to others.

Void rent loss reduced in the year but was still weak compared to others, this was mainly due to longer void periods on a small number of properties out of the 20 that required major works.

Our Housing Services Officers deal with a variety of matters throughout the duration of a tenancy, essentially supporting customers to manage their tenancies effectively and provide support or signpost to support avenues. We rely on our customers to engage with us and help us provide this service to them.

As part of this, we carry out a number of visits to our customers.

Here are some stats on the visits we

carried out during 2023/24.

- 89 Tenancy follow-up visits completed.
- 232 Annual Tenancy visits completed.

This is where we visit customers in their homes, look around and check if the property is not only being used appropriately but that the household information we hold is up-to-date and that customer is receiving the right level of support to maintain

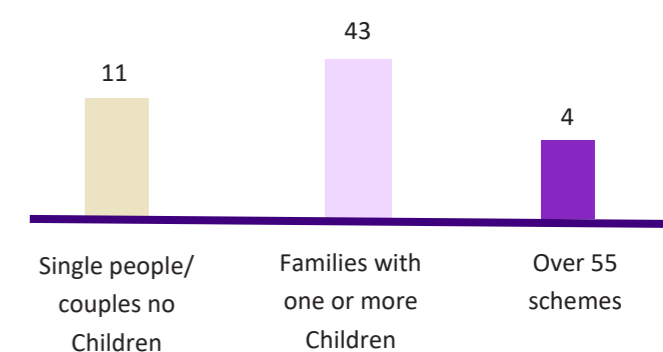
their tenancy.

We are confident that proactive visits give customers an opportunity to provide feedback and also allow us to identify support needs and help us provide timely interventions, as not all customers ask for help and tell us when they need assistance.

Not only are we keen to see inside our properties, but we also want to ensure our communal areas are maintained to a good standard.

	Performance 2021-22	Performance 2022-23	Performance 2023-24	Performance compared to others	Target 2024-25
% of new tenants satisfied with the quality of their homes	93%	98%	93%	Upper Quartile	97%
Average re-let time for homes requiring minor works only	13 days	13 days	10	Upper Quartile	7
Rent loss from homes being empty	1.04%	0.91%	0.38%	Lower Quartile	0.5

This chart shows the household composition of the 58 properties let between 1st April 2023– 31st March 2024



You and your community



*“Play is the highest level of child development...it gives...joy, freedom, contentment, inner and outer rest, peace with the world”
(Friedrich Froebel)*

Footsteps Nursery has been a central part of our wider community provision since 2004. The Nursery provides high quality, affordable childcare for children aged 3 months to 4 years. We are looking forward to planning our 20th Year celebrations for the Nursery in the coming months. We will keep you informed of our plans. During this year we have expanded our management team, and we now have two Deputies Rebecca O’Loughlin and Ann Louise Hildred who have a vast amount of childcare experience. We are still on our journey with the Curiosity Approach accreditation, and we are looking to complete this in the New Year. We continue to promote and deliver the Smile 4 Life programme which promotes good oral health and healthy lifestyles in children.

Our preschool children had a lovely graduation ceremony with a slideshow of all the wonderful learning experiences we have at Footsteps, an emotional day was had by all.

We would like to wish all our children Good Luck in their new adventures.

We have changed our packages we offer within the Nursery to enable us to be more structured and avoid disruption to the children’s learning, we have already seen the positive impact this has had daily on the children. We are also rolling out ‘Family’, which is a digital version of communicating with our parents which will develop and enhance our partnership with parents.

We will continue to work with our amazing team to deliver the ethos and vision of Footsteps, encouraging children to be autonomous, independent thinkers and doers.

Further information.

If you would like to know if your child is eligible for funding you can have a look on the government website www.childcarechoices.gov.uk

The Nursery also offers funded early years places for 3 & 4 year old children. Depending on eligibility children can access 15 or 30 hours per week. Children who are eligible for 30 hours have the option to access 30 hours flexibly across 50 weeks rather than the 38-week traditional school term time option.

If you would like to talk to us about your child or would like further information please call us on Tel: 01900 872011 or Email: enquiries@footstepsnurseryworkington.com

Footsteps also offer half-price childcare for Westfield tenants. Please contact us for further details.



You and your community

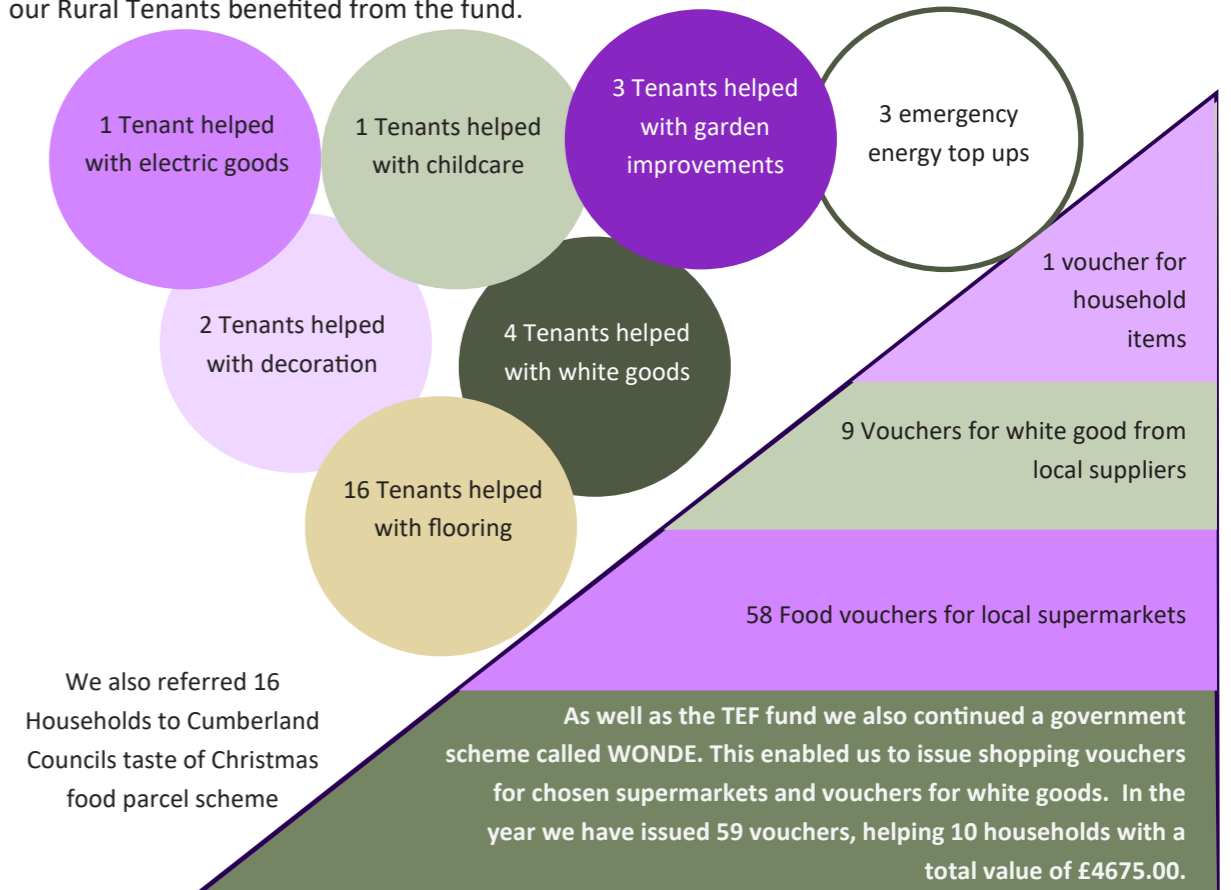
Investing in your neighbourhood ...

In the year 2023-24 we provided financial support for activities and projects that support tenants and the wider the local community. The following spend has been made from the Neighbourhood Investment Fund (NIF) which is a budget of £20,000.

B&Q Vouchers	£50.00
Christmas Food Bank Donations	£124.04
Customer Involvement Vouchers	£130.00
Workington Academy	£200.00
Children's Christmas Party	£265.18
Glasgow Trip	£417.00
Durham Trip	£464.20
Allerdale Disability Association	£500.00
Blackpool Trip	£717.00
Annual Clean Up Day	£1,158.96
St Marys Church	£2,674.00
Autism Support	£3,000.00
Total spend from NIF fund 2023-24	£9,700.38

As well as the NIF we have our Tenant Enablement Fund (TEF). We have a £15,000 budget allocated to help new and existing tenants, this could be to help set up a new tenancy, sustain an existing one or offer general help with a variety of issues when tenants find themselves in unexpected difficult situation. In 2023-24 we helped a total of 30 households with a total value of £9,193.52.

52% of tenants from the Westfield Estate, 10% from Casson Road & St Marys Court and 38% from our Rural Tenants benefited from the fund.



You and your community

Resident Involvement ...

During 2023/24 we saw the Residents' Group and Customer Panel strengthen the residents' voice throughout the business, ensuring your views helps us improve and shape services.

Residents' Group

The group met quarterly to discuss the needs of the Westfield estate and how we might improve the neighbourhood. The groups work in the year included:

- Taking part in estate walkabouts to identify any issues or concerns.
- Tackling rubbish and dog muck on the estate.
- Clearing & looking after the raised beds on Ashmore Gardens.
- Establishing partnership working with St Marys Church.
- Supporting Local Charities by organising fund raising events.
- Developing an annual plan of events for tenants and residents including trips based on previous feedback received from tenants.
- Consulting residents to ensure their views are considered and taken into account. For example, the standard of service received for the grounds maintenance team and what improvements were wanted.
- Securing a children's football pitch on the estate.

Minutes from all meeting are made available on request.

Customer Panel

During the year, the Customer Panel continued to build its role, including discussing with staff our performance and how we might address any issues and improve our services. The Panel plays a key role in ensuring we are meeting tenants' expectations, holding us accountable for our decisions and performance as well as working alongside senior managers and our Board, ensuring we achieve our objectives and deliver great services. During the year, the panel:

- Scrutinised performance challenging lower performance areas.
- Approved a new Neighbourhood Management Policy for the Westfield estate which states how we will maintain Neighbourhoods and communal areas and how we will work with partner agencies when necessary.
- Attended the CHANW Annual Tenants Conference which brings together tenants from housing associations across the North West to learn, network and share best practice.
- Approved applications to the Neighbourhood Investment Fund to support local groups or projects.
- Developed new Service Standards for the association which detail the standards that Westfield tenants and service users can expect to receive. The Panel monitors these on a quarterly basis.
- Reviewed and gave feedback on the development of our 2022/23 Annual Report to tenants.
- Worked closely with us to develop our Local Offer to tenants. The Panel monitors and measures our success in achieving the offer throughout the year.

Regular reports from the Panel are now received by our Board and Executive Team, with Panel members able to attend Board meetings and request items for consideration at these meetings.

As always, we are keen to hear from anyone interested in joining the Panel or being involved in another way.



You and your community

Tenant Feedback ...

In the latter part of 2023, Westfield ran a survey to collect on new Tenant Satisfaction Measures (TSMs) introduced by the Regulator of Social Housing. The survey was completed in two main ways. Firstly, residents were interviewed by Westfield staff as part of the annual tenancy visits, this providing the majority of the responses, and then the front line staff called a number of residents to complete the survey by a telephone interview. Both the face-to-face and telephone interviews are valid methods for data collection, and it is up to the landlord to choose the most appropriate method, baring in mind the size of the organisation and resources available. It is recognised that face-to-face interviews can result in higher levels of satisfaction but can help to reach some residents who would not normally take part in such surveys.

For the overall results, the Regulator of Social Housing recommend that landlords with under 2,500 properties achieve a sampling of at least $\pm 5\%$ at the 95% confidence level. This would require a response from 234 residents, although this was always going to be difficult given our small size and resources available.

At the close of the survey, 156 responses had been received, and this response is high enough to conclude that the findings are accurate to within $\pm 6.75\%$.

Whilst this is a little outside the guideline figure, it still represents a good return of 26% and, as a census method was used, at least all residents had the opportunity to respond, if they so wished.

This report is based on the 156 responses provided by tenants. The aim of this survey is to provide data on residents' satisfaction, which will allow us to:

- Provide information on residents' perceptions of current services.
- Compare the results with previous surveys, where possible.
- Compare the results with other landlords (where appropriate).
- Report to the Regulator from April 2024 onwards.

Positive feedback

"Staff really pleasant and the jobs get done, no complaints. Thinks service is exceptional."

"Anything that has been asked has been done."

"Clean up day is fantastic." "Very good, helped out of a situation was in."

"Very helpful and a very good housing association."

"Westfield are great, they really listen and care about their tenants."



You and your community

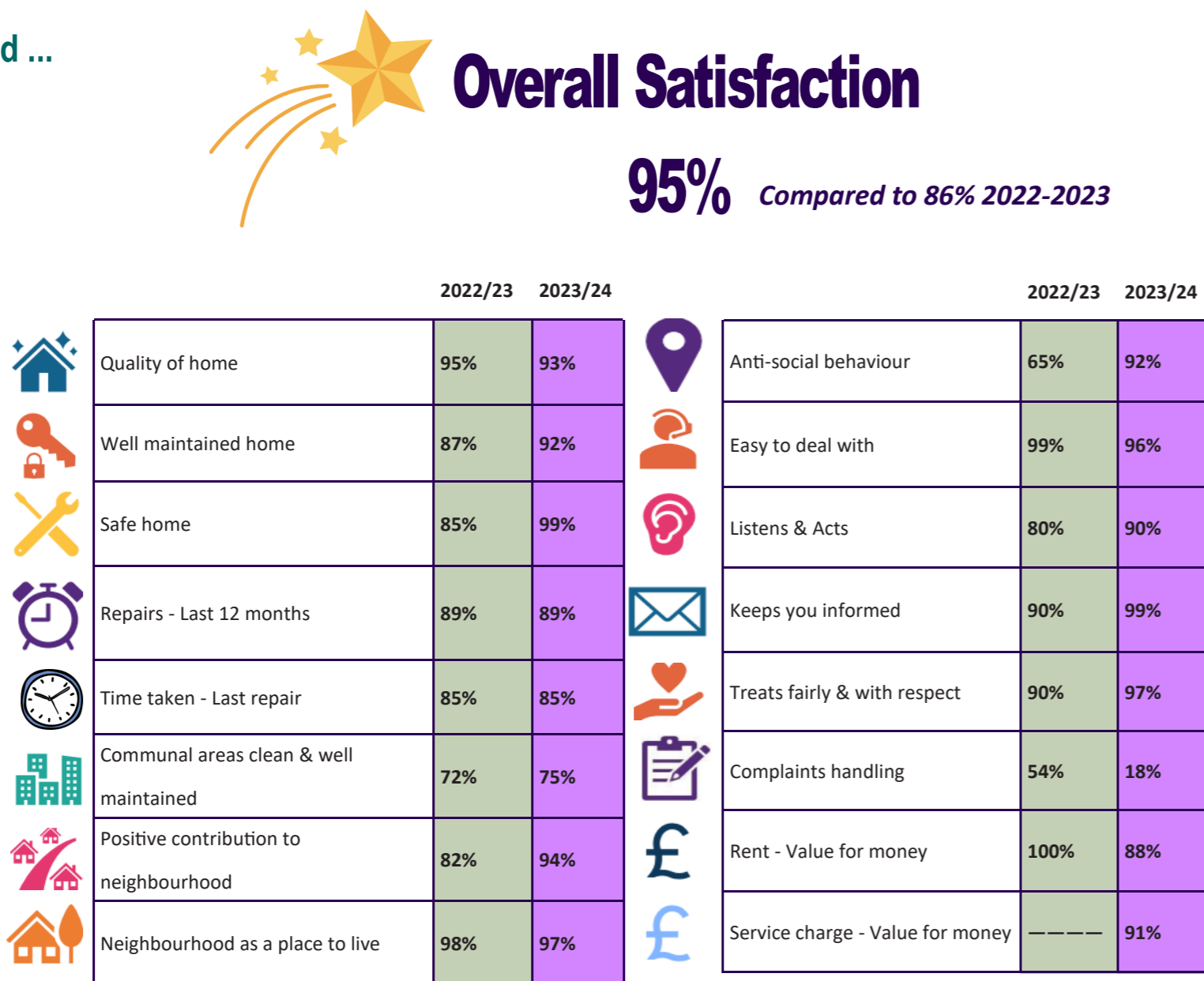
Tenant Feedback continued ...

Satisfaction with the range of services delivered by Westfield is high with many measures receiving over 90% satisfaction. Over 9 out of 10 residents said they were satisfied with the overall services provided at 95%.

There was even higher satisfaction for the safety of the home and keeping residents informed, at 99% whilst 97% of Tenants thought we treat them fairly and with respect. 97% said they were satisfied with their neighbourhood as a place to live and 96% said we were easy to deal with.

Just two measures received satisfaction levels below 80%, these being the upkeep of the communal areas (75%) and the handling of complaints where just 18% of residents were left satisfied. However, just seven residents made complaints, so care needs to be taken when considering this result .

This table shows a summary of the results of the TSM survey.



You and your community

Findings from Estate Walkabouts ...

In 2023/24 we completed two Estate Walkabouts. In May, we were joined by Workington Town Councillor's Sean Melton & Neil Schofield. We gave out several garden appreciation certificates to our residents. Our lucky garden competition winner was Mr & Mrs. Bousfield who received a £50 B&Q Voucher.

Findings	We did	Following up
Several untidy gardens	We did ... Following our untidy garden procedure we wrote out to individual tenants who removed rubbish and tidied. Tenancy enforcement was carried out with those not cleared.	A follow-up visit was carried out and confirmed the gardens had improved. Items that could not be removed, we agreed collection on our annual clean up event.
Broken Windows	We did ... Wrote out to the individual tenants and made arrangements to replace.	All windows have now been replaced.
Rubbish & Weeds	We did ... Reported to Cumberland County Council – we are awaiting completion	Cumberland cut weeds back tidying the area up.
Path defects	We did ... Reported to Cumberland County Council – repaired the next day.	Now complete.
Missing street signage	We did ... Reported to Cumberland County Council	Now replaced.

Garden competition

During the walkabout on 16th May 2023 we identified several gardens that were well cared for. These tenants received a certificate and their names were entered into a prize draw to win a £50 voucher for B&Q. We are delighted to announce the winner of the 2023/24 garden competition were **Mr and Mrs Bousfield from Windsor Road.**

Thank you to everyone who has taken pride in their garden. We encourage anyone that wishes to be entered into future competitions to send us pictures of your prize worthy garden. We look forward to seeing all your beautiful gardens in the future.

You and your community

Westfield estate clean up day ...

What a fantastic turnout for the Annual Clean up event on 28th July 2023.

In partnership with the local focus hub, we used 3 x 40yard skips and accumulated 6.06 tonnes of waste. That does not include the recyclable waste and electrical items. Lots of services came along to help and, once again, the day was a great success. These include, Family Action, Cumbria Police, Cumbria Fire & Rescue Service, Cumberland Council, Andy's Man Club, Cumbria Cricket, Citizens advice, Cumberland Library Service, Tivoli & Cumberland Local Focus Hub. Partnership at its best!!



You and your community

Anti-Social Behaviour (ASB) ...

Ensuring that our neighbourhoods are safe and enjoyable places to live is very important to us.

In 2023/24 we dealt with 33 reported cases of ASB. Most cases were classified as more minor issues with relatively few serious incidents.

We continued to work in partnership with other agencies e.g., the police, local authority and support agencies in the Community HUB to manage ASB as effectively as possible. We also engaged external legal services to assist with more serious cases and help achieve the best outcomes.

This year we have introduced a new ASB app. The purpose of the App is for tenants to report and record incidents of ASB as they are happening. Allowing us to capture incidents and the impact the situation is having on individual tenants. This is invaluable data when collating evidence for a more formal approach, e.g. formal warnings, legal action.

Our Customer Panel trialled the App before being used by tenants and provided useful feedback.

The following tables detail the types of ASB dealt with during the period.

Type of ASB dealt with during the period 01/04/2022 to 31/03/2023	Number of Incidents in each type
Criminal activity	6
Tenancy fraud	2
Noise	12
Violence/threats	6
Substance misuse	2
Children causing nuisance	1
Harassment	2
Rubbish	2
Total	33

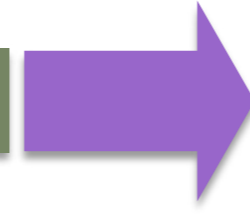
Noise nuisance continued to be the most common type of ASB with 12 cases dealt with in the period, making up 37% of reported cases.

There were 6 incidents involving violence, with threats of violence accounting for 18% of reports.

6 criminal activity accounted for 18% of reports.

The remaining 9 cases involving tenancy fraud, substance misuse, children causing nuisance, harassment and rubbish made up the remaining 27% of cases reported between April 2023 and March 2024.

You and your community



Anti-Social Behaviour (ASB) ...

Our Performance	Performance 2021-22	Performance 2022-23	Performance 2023-24	Target 2024-25
Number of cases closed in the year	49	52	31	NA
% of reported incidents responded to within 2 days	100%	100%	100%	100%
% of cases resolved	92.16%	98%	97%	NA
% of cases not Resolved/ withdrawn	7.84%	2%	3%	NA
% of tenants satisfied with the ASB service	93%	90%	92%	95%

There was a 36% reduction in ASB reports in the period 2023/24. 33 reported cases compared to 51 the previous year.

Performance was strong and improved in some areas, e.g. 92% of tenants were satisfied with the overall ASB service provided, compared to 90% the previous year. The quick initial response to reported cases remained good at 100% while the percentage of cases resolved was reduced to 97% compared to 98% in the previous year.

Out of the 31 cases closed in the period, two said they were dissatisfied with the service, both giving the reasons as cases took too long to be resolved. They understood this was due to the timely process in legal actions and there was little else WHA could have done.

Through feedback and discussions it indicated that although dissatisfaction related to the speed at which cases progressed. They were satisfied with the outcome.

As a result of noise nuisance continuing to be the most common type of ASB reported alongside feedback received, we have introduced a new ASB App which will allow tenants to capture evidence as it is happening. This will enable us to progress to legal action more quickly for more serious cases.

In 2023/24, staff underwent management of ASB cases training and worked in partnership with other associations in the Community Housing Associations North West group (CHANW) to review our processes.

Value for Money

Value for Money (VFM)

When considering Value for Money (VFM), Westfield Housing Association (WHA) look at a range of service areas to understand whether we are providing value for money across the organisation. These include feedback on whether tenants are satisfied with the overall quality of their home, satisfaction with the overall service received and the value for money of their rents and service charges.

To understand how we are performing in respect of VFM as a Housing Association, we are a member of a national benchmarking club called the Acuity Benchmarking Club. Performance is compared to a peer group of 15 similar sized associations in the Northwest of England with similar stock numbers and property portfolios. The current applicable quartile is highlighted. If we are within the upper quartile, that indicates that WHA compares favourably with the highest performing Housing Associations. The arrows on the table opposite show the current performance trend compared to the previous financial year.

	Performance 2021-22	Performance 2022-23	Target for 2023-24	Performance 2023-24	Performance compared to others	Target 2024-25
% of tenants satisfied with the overall service	95%	100%	99%	95%	Upper Quartile ▼	98%
% of tenants satisfied with the overall quality of their home	93%	98%	97%	93%	Upper Quartile ▼	97%
% of tenants satisfied with the value for money for their rent	95%	100%	97%	88%	Median Quartile ▼	90%
% of rent lost through homes being vacant	1.04%	0.91%	0.30%	0.38%	Upper Quartile ▼	0.5%
Current tenant arrears as a % of the annual rent debit	3.25%	3.61%	3.5%	3.88%	Lower Quartile ▼	3.5%
Social housing cost per home	£3,755	£4,199	£3950	£4209	Median Quartile ◀	£4320
New homes delivered	0.49% 2 properties	0.49% 3 properties	3.4%	2.39% 15 properties	Median Quartile ▼	3.38%

Value for Money

Overall performance on VFM

When WHA's performance is compared to other similar associations it remained strong across most areas, with three of the seven measures at an upper quartile level (satisfaction with the overall service, quality of the their home and rent lost due to empty homes), Three at a median performance level (Satisfaction with VFM on the rents, the social cost per home and the number of new homes delivered) and one performance area noted at the lower quartile (Current tenants arrears as a % of the annual rent debit).

From the indicators it shows that our overall performance in the year remains strong, with some room for improvement in respect of reducing tenant rent arrears and we will continue to do this. We appreciate the impact that factors affecting the cost of living and the increasing cost of providing services and maintaining homes have had on affordability for tenants. Which is why we continually strive towards ensuring VFM through all activities that we do, including the procurement of services, goods, and materials. We also have a dedicated Income Management Officer who can support tenants through our links with various financial support schemes, grants, and information available locally in conjunction with partner organisations.

In addition, to providing good quality homes and services, we also aim to provide wider benefits to tenants and residents living within our local communities. This can include benefits linked to health and wellbeing, volunteering, and training, often referred to as Social Value. We undertook a social value review of our nursery called Footsteps during 2023/24, which has been operating for approximately 20 years. The Social Value assessment undertaken using nationally recognised standards and Social Return on Investment (SROI) methodology established that Footsteps Nursery demonstrated £1.65m of Value giving a SROI of £2.14 for every £1 invested to deliver services. This service provides employment and training to people within our local communities, supports families into employment and supports children up to the age of 5 years in their early years learning and development to try to give them the best start in life.

VFM Activities during 2023/24:

During the year we have continued to deliver a whole range of energy efficiency measures within existing homes to ensure tenants homes remain warm, damp/ mould free and affordable. We are embarking on year 2 of the Social Housing Decarbonisation Fund (SHDF) programme.

We have remained committed to providing more new affordable homes to people living within West Cumbria by purchasing properties through Section 106 agreements with local developers, purchasing suitable properties on the open market and by developing brand new energy efficient bungalows, all of which are in high demand in our local areas.

We have been reviewing and market testing services that we provide and have undertaken a tender exercise in respect of the grounds maintenance contract, based upon feedback from tenants and to ensure VFM. We are in the process of pulling together a 5-year programme in respect of procurement activity to ensure that we continually achieve VFM in all that we do, and we will be linking in the Tenant/ Customer Panel members with the development of this programme of work.

During 2023/24 we undertook a benchmarking review of our repairs and maintenance provision. Recommendations from this have been discussed with the Customer Panel, Board members and staff and is being used to inform key actions during 2024/25, including the review of the housing management, and repairs/asset management IT software options.

We have continued to collaborate closely with members of the Customer Panel, which is a

Value for Money

Work has continued during 2023/24 to develop the role of the Customer Panel and remains a key priority for the year ahead. Attendance at the main Board of Management Meeting has taken place by some Customer Panel Members. The Panel have agreed to adopt the National Housing Federation's Together with Tenants Charter, and this is now in place. We are strengthening the links between the Customer Panel, Executive Management Team and Board Members, with the Customer Panel becoming an advisory and scrutiny panel for the Organisation, representing the voice of tenants and holding WHA to account in it's role and future direction as a Housing Association. We are keen to support the Customer Panel to develop and grow.

As a smaller Housing Association (under 1,000 properties), it is important that we build collaborative working approaches. To help achieve this we are a member of the Community Housing Northwest group of smaller housing associations (CHANW), to achieve efficiencies and stronger service outcomes. WHA remains committed to partnership working and tenants and staff across the business have benefitted from shared conferences, training and events, and good practice including the shared resource of a hosted Policy Officer and shared legal services.

All of which has had a positive impact in respect of VFM to WHA.

Re-generation- providing new homes for our local communities.

Westfield Housing Association are keen to ensure that we continue to support the development and acquisition of new homes, to support the local communities in which we operate and to regenerate sites that are no longer fit for purpose. Crown Close completed December 2023 and seen seven households happily living in the new bungalows. This old garage site for many years had regular reports of fly-tipping, bonfires being lit on the site, and there was a lot of anti-social behaviour associated with this area. The development of the bungalows has enabled us to re-generate the neglected area of land and provided modern, energy efficient homes for residents who needed level access facilities.

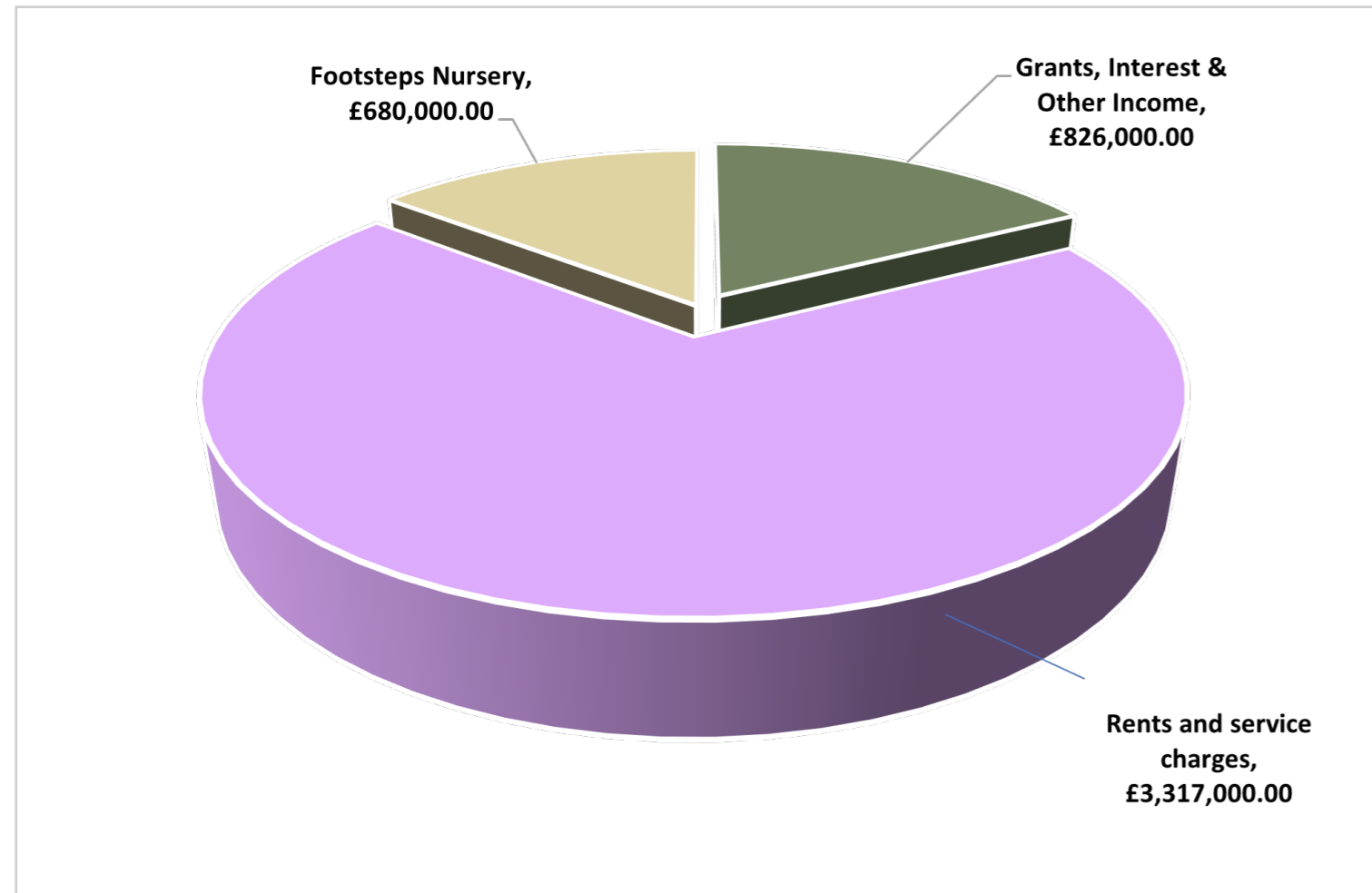
The bungalows have not only greatly improved the area for those living nearby, but they have also greatly improved the quality of life for the new residents from the feedback that we have received.

**Crown Close
completed
December 2023**



Our finances

Where our money came from ...



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The figures for 2023-24 are taken from the statutory accounts, approved by the Board.

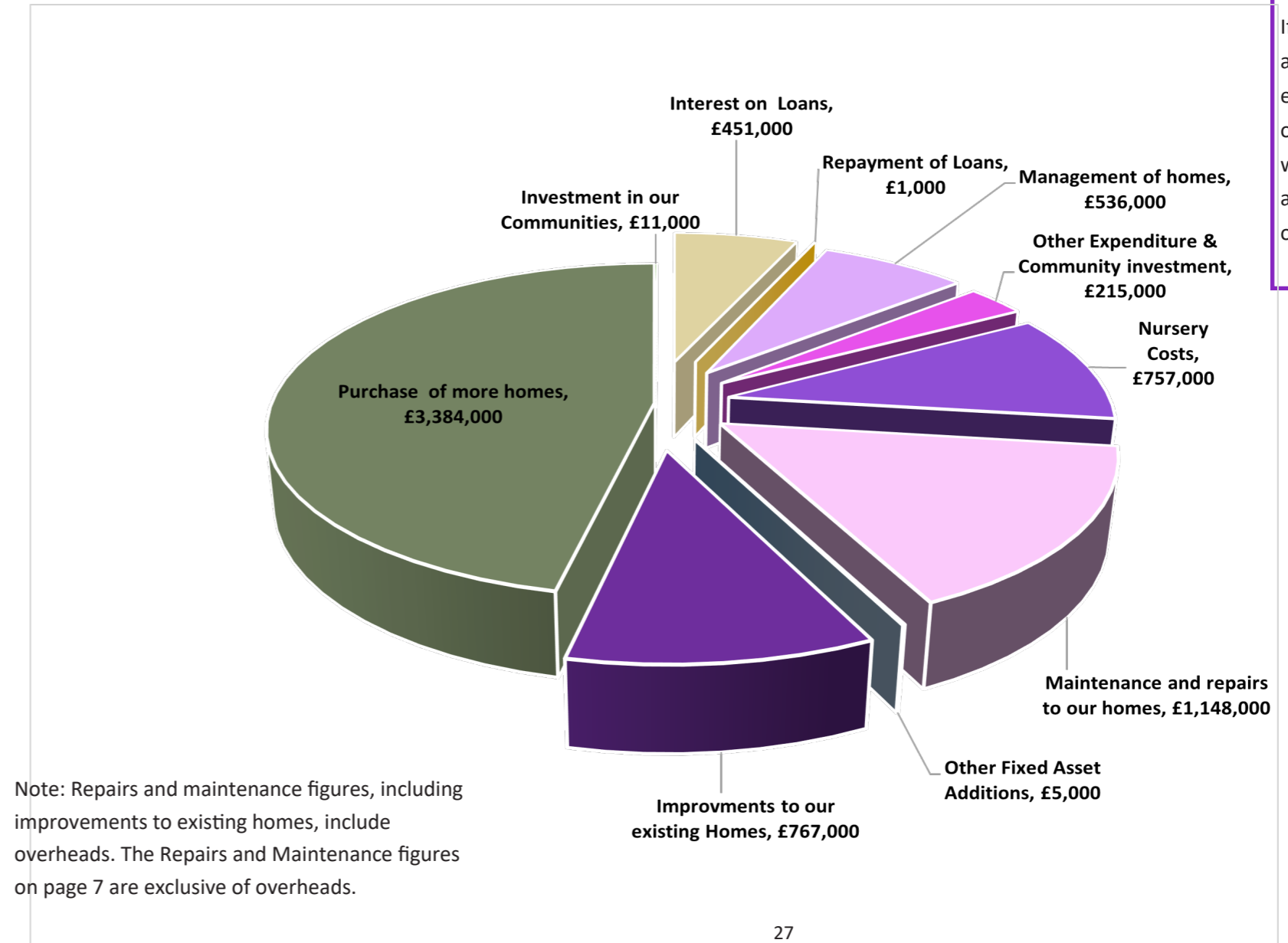
The full statutory accounts, on which the auditors, Crowe U.K. LLP, give an unqualified opinion, were delivered to the Financial Conduct Authority.

These extracts may not contain sufficient information to allow a full understanding of the financial affairs of the company.

For further information, the full Statutory Accounts are available on request together with the Auditors' Report, the Board Report and the Strategic Report.

Our finances

Where our money went ...



Note: Repairs and maintenance figures, including improvements to existing homes, include overheads. The Repairs and Maintenance figures on page 7 are exclusive of overheads.

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If you would like a copy of our accounts, please e-mail enquiries@westfieldha.org.uk or visit our website at www.westfieldha.org.uk/about-us/our-policies-and-other-key-documents.

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Email: enquiries@westfieldha.org.uk

Website: www.westfieldha.org.uk

Tenants portal is accessible from our website

Footsteps Nursery: 01900 872011

If you or anyone you know requires this report in any other format e.g. large print etc. Please contact us on 01900 602906 or email enquiries@westfieldha.org.uk with your request.