



**Asset  
Management  
Strategy**

**2025 – 2028**

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## 1. Introduction:-

Westfields Asset Management Strategy provides a strategic framework within which we will manage, maintain and invest in our housing assets.

It aims to deliver investment in our existing properties, stock improvement, planned maintenance and a responsive repair programme, in a structured and sustainable way. The strategy operates within the context of the Organisational Business Plan 2025-2030 that sets out six strategic objectives:

- Deliver excellent, relevant, value for money services that meet local needs.
- Maintain and enhance the quality of our homes.
- Foster strong, cohesive and thriving communities.
- Strong and effective tenant engagement.
- Maintain financial strength.
- Provide new homes that meet our communities needs.

The strategy is aligned to support achievement of these objectives. Fundamental to these objectives and to this strategy is working to meet the needs and aspirations of our tenants and wider communities, including ensuring tenant safety, and to ensure that all regulatory and statutory requirements are met.

## 2. Our Aims & Objectives:-

Ensure all properties are safe and of good quality

Provide a service engaged and in line with our tenants needs and aspirations for their homes

Ensure asset data is high quality and used effectively to inform asset management decisions

Deliver value for money ensuring maximum benefit is derived from our assets

Improve energy efficiency across the stock working towards zero carbon emissions

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## How will we meet our Objectives

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We aim to achieve these objectives via the linked delivery plan and through effective operational management working to our organizational values:

- Customer driven: Making a real difference to customers is at the heart of what we do.
- Honest, open and accountable: We work with integrity and trust.
- Empowered: We take responsibility and we empower others.
- Collaborative: We work effectively with each other and with Stakeholders.
- Challenge: We question and test and we are open with our views and open to challenge.

The strategy will be regularly reviewed to ensure it remains fit for purpose. Regular and sufficient performance data, including customer feedback and discussions, will ensure a rounded and comprehensive evaluation of progress.

Progress on the delivery plan will be monitored quarterly with reports to our Board and Executive Team.

### 3. Our Property Portfolio



Westfield own and manage 639 properties (including the Minto Centre) within Cumberland local authority area with a significant concentration of properties on the Westfield estate in south Workington. All our homes are general needs rented flats, houses or bungalows.

Our Homes consist of

- 43 x Bungalows (1 and 2 bedroomed5's)
- 108 x Flats (1 and 2 bedroomed)
- 3 x 1 Bedroomed Houses
- 162 x 2 Bedroomed Houses
- 315 x 3 Bedroomed House
- 7 x 4 Bedroomed Houses

## 4. Our other Assets

### Minto Centre / Footsteps Nursery

We own and manage our offices and Footsteps Nursery at the Minto Centre on the Westfield estate. The property was previously used as a junior school before being purchased by Westfield in 2002 and developed as a Community Hub.

The property has been extended and adapted at various life stages; We are now looking at remodeling the premises to meet current community and business needs including that of Footsteps Nursery.



Although this property is not within the scope of this strategy, we will continue to review and invest in the premises to ensure it continues to meet community and business needs and remains a viable asset to ourselves and the wider community we serve.

### West House

We also lease premises (former offices on Windsor Rd, Westfield) to West House, a local care and support provider for children, young people and adults with learning disabilities. Proposals for a major refurbishment of these premises are currently being considered.

## 5. Managing our Assets

### Service Details ...

The main elements of the Repairs and Maintenance service are as follows:

#### Repairs, Maintenance and Stock Improvement ...

- Implementing effective maintenance to the structure, fabric and installations of our assets.
- It is recognised that property maintenance is regarded as one of the key aspects of our customer service.

#### Responsive Repairs and Maintenance ...

- Un-planned, ad-hoc repairs responding to resident's requests.
- A mix of emergency response and lower priority repairs.
- Works involving minor aids and adaptations to properties for people with a range of disabilities.

#### Statutory Inspection, Servicing, Maintenance and Compliance ...

- Heating System Servicing and Landlords Gas Safety Record (LGSR).

- Periodic Electrical Inspections and upgrades.
- Fire Risk Assessment / remedial actions.
- Fire Alarm and Emergency Lighting
- Asbestos Management.
- Water Hygiene Management.
- Lift Servicing and Repair.

#### **Void Property repair ...**

- Carrying out repairs/improvements and safety checks to meet our minimum letting standard,

#### **Cyclical Maintenance ...**

- External cyclical redecoration and associated pre-decorative repairs.
- Redecoration of internal communal areas and associated repairs.

#### **Stock Improvement and Planned Maintenance ...**

- Major component / elemental renewal (e.g. Roof coverings, windows and external doors, kitchens, bathrooms, electrical systems, heating systems).
- Works involving major aids and adaptations to properties to improve accessibility.
- Energy Improvement works.

#### **Estate Environmental Works ...**

- Hard and soft landscaping, grounds maintenance and enhancement, tree management.
- Estate regeneration / remodelling work.

#### **Major Unplanned Repairs ...**

- Structural repairs
- Dampness remediation
- Timber infestation treatment

#### **Major Improvements ...**

- Property Refurbishments
- Energy Improvements and performance enhancing works (e.g. enhanced insulation, more efficient windows and doors, more efficient heating systems, new heating technologies)

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### **Working Arrangements**

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The repairs and maintenance function is managed by a small maintenance team comprising a Property Services Officer, 2 Part Time Maintenance Services Officers and a Technical Services Officer. The team sits within the housing service, managed by an Operations Manager. This ensures a coordinated/integrated approach across the service.

Specialist consultancy services are engaged as required e.g., procurement processes, stock condition surveys, to provide more technical expertise where required. Recent changes to job roles have focused on creating a more strategic approach by the team and this, and the wider needs of the team, was reviewed as part of a wider staff structure review in 2021.

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### **Our Contractors / Procurement**

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The Association uses external contractors to undertake repairs and maintenance works engaging mainly small, local contractors and suppliers who are appointed and placed on an Approved Contractor list as per our Approved Contractor Policy. The use of local Contractors, businesses and suppliers ensures we are providing Social Value in the area.

Over many years these contractors have provided a flexible and responsive service. Performance data, including customer feedback indicates a high- quality repairs service with high levels of customer satisfaction.

We have strong, positive working relationships with contractors which have been fundamental to achievements to date but recognise a need for a more formal management approach that facilitates a joint process of review and improvement. In some areas the service is very dependent on particular contractors, and there is a need to build a wider pool of contractors.

Westfield operates on fixed hourly labour rates for day to day repairs, plus materials. Although schedule of rates is not used, the National Housing Federation (NHF) schedule is used for comparative purposes. Hourly rates are part of the approved contractor consideration and are reviewed on an annual basis with each contractor. We are planning to create service level agreements with contractors covering all aspects of works; voids, repairs and planned.

Planned and cyclical works are tendered in line with the Association's Tender Policy. In some cases, e.g. where costs are competitive and performance strong, contracts are rolled over, usually with an inflationary adjustment agreed.

Delivering value for money is an important requirement of the service. To aid analysis we work closely with the Acuity Benchmarking Club and use a peer benchmarking group and other benchmarking data to assess our maintenance costs. We are also working to ensure we have ongoing and accurate cost data for the service.

Supply chain partnering options have been explored again during 2025 to ensure further savings and to benefit from an established and efficient distribution model. Other benefits other than initial cost saving could be as follows.

- Value for Money – purchasing materials direct from suppliers which we obtain at trade cost and attract discounts depending on volume/confirmation of future demand.
- A more robust supply chain to help mitigate material shortages due to Covid and other factors.
- Reduced operational costs for smaller contractors who may find purchase of bulk materials difficult and a strain on their business resource.
- Keeping down the outlay of contractors purchasing materials may prevent the need for contractors to become VAT registered and increasing the costs to ourselves as the client.
- Improved repair speeds and voids times with materials being more readily available.

A key part of achieving our objectives is to maximize capital investment and planned maintenance in order to minimize breakdown (and associated risks) and reduce revenue funded repairs. Investment in maintenance and improvement is focused on the assessment of asset information.

This assessment is based on our stock condition database, including component life cycles based predominantly on NHF standards and Decent homes guidance, local management knowledge and professional assessment.

We have strengthened our stock data information with condition surveys have been completed on 636 of our between August 2021 and December 2024 . . The surveys indicate remaining life upon which our 1, 5 and 30-year investment plans will be verified and based.

The new data provides a full, up to date understanding of property condition and enables more accurate forecasting for future planned maintenance programmes. It also allows intervention as required. Future stock condition surveys will be carried out on a five year rolling basis.

## 6. Data and Information Management

Most repairs and maintenance data is held within the SDM computer management system and reports and management information are generated from this data source.

Reliance on manual systems has reduced but information technology is still not fully utilized. Some processes are long winded and duplicated and require modernising. From late 2023 our Staff have researched and attended demonstrations of other Housing and Finance software packages which will ensure accurate data storage, enable us to move fully electronic and utilize our data effectively and efficiently with specific workflows included.

A tenant portal was introduced in 2020 which is well used and includes an automated self-service repair reporting system for tenants. Our Contractors now also use the online portal to view, complete and add diary notes to jobs allocated to them.

**'Ensure asset data is high quality and used effectively to inform sound management decision making'**

Comprehensive, good quality data is essential to delivery of a high- quality service. We currently hold extensive data across our computer management system (SDM) and other manual based systems. Our current data set and data accessibility enables a reasonable level of analysis and comparison but requires improvement in several areas, particularly:

- 100% accurate stock condition and component data by June 2025.
- Streamlining of data recording systems and processes with better utilization of IT and reductions in the use of manual and duplicate systems. Ensuring all necessary data is held within the SDM system.



- Enhancing customer feedback and more comprehensive performance data and reporting, to enable better assessment of the performance of the service including alignment to customer needs and aspirations following up with all dissatisfied comments and feedback.

Activity over the period of this strategy will be focused on making the above improvements and ensuring that data is readily available that supports achievement of the strategy objectives. A revised IT Strategy that clearly identifies IT priorities and accelerates the process of full utilisation of computer management systems and other technology.

## 7. Performance

The following tables shows current performance in key areas of the service and repairs and maintenance expenditure over the three years to March 2025. We are members of the Acuity Benchmarking Group and the 'Performance compared to others' column states performance in comparisons to our peer group of smaller housing associations in the north- west of England, as collated by Acuity.

KPI Area	Target for 2022/23	Actual Performance 2022/23	Target for 2023/24	Actual Performance 2023/24	Target for 2024/25	Actual Performance 2024/25	Performance compared to others
% of gas safety check completed within time	100%	99%	100%	100%	100%	100%	Upper Quartile
% of tenants satisfied that Westfield provide a safe and secure home	100%	100%	98%	98%	100%	100%	Upper Quartile
% of tenants satisfied with most recent Repair	98%	96%	98%	95%	98%	94%	Upper Quartile
Average days taken to re-let homes requiring minor works	7 days	13 days	7 Days	10 days	13 Days	10 days	Upper Quartile
% of rent lost through homes being vacant	0.30%	0.90%	0.50%	0.38%	0.50%	0.46%	Median

The above figures evidence some areas of strong performance but also areas for improvement.

We are 100% compliant in all Health and Safety areas. – gas, electric, fire, emergency lighting, fire door inspections, portable appliance testing, stairlift servicing.

Re-let and Rent Loss for voids has improved and this is due to our clear Voids Process and Contractor availability. However we have had a number of voids requiring major works in 2024/25

A clear Voids Process has been created as part of our Repairs and Maintenance Policy, along with improved stock condition data and a better targeted planned works programme should in time reduce the level of void works. More regular and formal contractor meetings and weekly updates should assist with improved performance.

Customer satisfaction with the repairs and maintenance service remained high however, communication was highlighted as an area of dissatisfaction/room for improvement relating to tenants not being kept informed – this is something we are going to address regularly with Contractors at the monthly Meetings.

A system for monitoring repairs progression is being used weekly. Exploration of new software/systems will further improve monitoring and communication to tenants. Our Contractors now use the ‘Contractor Portal’ which is an integrated part of our SDM/Housing Software where they can update and complete jobs – Tenants are also able to view this when using the Tenant Portal.

It is important that we have sufficient, correct and up to date performance data to properly assess our progress towards service objectives. Our performance management framework including Key Performance Indicators (KPIs) and additional Asset Management KPI’s to inform review and analysis. Regular (monthly) Maintenance meetings consider performance data and remedial actions.

**April 2020 – March 2025 Maintenance Expenditure:-**


Category	20/21 Spend	21/22 Spend	22/23 Spend	23/24 Spend	24/25 Spend
Day to Day (including general Void Works)	£250,556	£584,269	£575,009	£440,015	£482,786
Planned Maintenance	£309,085	£500,319	£709,690	£793,146	£765,687
Cyclical Maintenance (including H&S Works)	£131,664	£222,280	£187,051	£129,218	£166,997

With regard to repairs and maintenance expenditure responsive repairs and void costs showed an increase on 23/24 however we did have a number of voids which required major / structural works. We continue to see the benefit to the responsive and voids budget as a result of the increased Planned programmes since 22/23

Our Cyclical Maintenance increased in 2024/25 as we budgeted to complete additional Asbestos Surveys completed in the hope we have full property information by 2026. Our EICR programme in 2023/24 was significantly lower.

Planned Maintenance reduced due to accurate Stock Condition data and we focused on replacing components in 'poor condition'.

## 8. Health & Safety and Regulatory Compliance

Tenant safety is the priority for our service. The Grenfell tower tragedy ~~has~~ brought a renewed safety focus in the sector including an increase in statutory housing compliance legislation and best practice requirements placed upon registered providers of social housing.

For Westfield this has meant comprehensive review of our policies, processes and performance in key health and safety services and improving these where necessary. Internal audit has had a strong health and safety focus and ongoing improvements are informed by audit outcomes and recommended actions.

Our stock condition surveys will also identify which of our properties (if any) fail Decent Homes Standard by detailing any hazards, disrepair points and the thermal comfort of each property. This will enable us to identify works required to ensure our homes are to standard.

Several changes have been made relating to gas servicing's, electrical safety, asbestos management and fire safety processes, to minimise the risk of any occurrence and to give assurance that all necessary process and work is taking place as specified and required. An important goal is ensuring that the tenant's voice is heard and responded to appropriately and effectively.

A key focus of the Associations Business Plan is building customer feedback and engagement and ensuring that customer views and feedback, including from complaints, is acted on.

Regular audits of compliance areas are undertaken to ensure we continually review and improve our service.

The main theme of the Social Housing White Paper published in November 2020 is tenant safety and ensuring compliance with new requirements is an important objective. It is critical that compliance is evidenced. To meet our compliance obligation's, we will focus on:

- Staying abreast of legislative and regulatory changes and requirements and always ensuring that we are clear what is required to be compliant.
- Working to industry best practice ensuring our compliance policies and procedures and other supporting documents are 'fit for purpose', up to date and easy to understand and execute.

- All of our policies and procedures are reviewed on an agreed timescale and as and when required e.g. as a result of legislative and regulatory changes A new policy toolkit has been introduced to ensure robust and sufficient review, including consideration of customer views and best practice.
- Maintaining all relevant documentation and records to support our compliance activity and evidence that follow on actions are completed fully and on-time and 'closed down'. We have created a Compliance Tracker for all health and safety/compliance activities to ensure actions are recorded and timescales are clear.
- Ensuring staff, contractors and other partners are clear about their roles and responsibilities for managing compliance. In 2023 our Code of Conduct for Contractors/Consultants was reviewed and amended.
- A robust inspection- based approach to pro-actively identify risks and actions.
- Seeking and being responsive to customer feedback

Current work focused on maintaining safety and compliance is outlined below:

### Gas

- LGSR 100% compliance achieved by staff, tenants and contractor
- Carbon Monoxide detectors fitted and tested in all properties
- 10% sample external audits undertaken of gas servicing's monthly

- EICR 5 Year programme commenced 2020
- 100% of properties to have a valid EICR
- Follow up works undertaken as necessary

### Electrical Testing

### Asbestos

- New programme of asbestos surveys of all pre 2000 stock put in place in 2022. All necessary surveys to be completed by 2026
- Refreshed Asbestos Policy and Procedure informed by audit recommendations.

- Annual Fire Risk Assessments of all Communal Flat areas and our Offices/Nursery
- Annual Inspection of Fire Doors in all Communal Areas
- 6 Monthly Servicing of Fire Alarm Systems in Communal areas, Offices, Nursery
- Weekly testing of the Fire Alarm systems (communal and Offices)
- Testing of smoke detectors in domestic properties during the Gas Annual Service

### Fire

### Housing Health and Safety Rating

- Full assessment undertaken on void
- Full assessment undertaken as part of the Stock Condition Surveys

## 9. Planned Maintenance

The goal for planned maintenance is to prevent or mitigate the deterioration of performance of our homes; manage the risk of failures in the quality and safety of our housing stock; improve/enhance our homes achieving modern standards that meet customer expectations; and ensure properties comply with regulatory and statutory requirements. We will improve energy

efficiency in all properties to an EPC C rating or above by 2030, seeking to utilise grant funding where this is available.

EPC data has been enhanced via the recent stock condition surveys and other measures and a software company engaged to support data analysis and identification of the most appropriate works to achieve the required energy efficiency improvements. Cost information from the initial analysis of required works to achieve an EPC C rating on all stock by 2030 has been built into business plan financial forecasts.

We have an ongoing planned maintenance programme predominantly based on stock condition records and time-based replacement lifetimes. Inspections are carried out in advance of planning detailed programmes to confirm condition. Adjustments are then made to reflect the extent and timing of works and to smooth expenditure year to year.

Recent customer feedback has indicated very high levels of satisfaction with the quality of works undertaken.

The updated stock condition data for all properties-informed revised programmes of work from April 2023 onwards and more accurate forward projections for stock investment.

## 10. Aids & Adaptations

Ensuring homes are appropriate to individual needs is a key aim and the provision of aids and adaptations is important to achieving this. We work with Adult Social Care and Childrens Services and Cumberland Council as local authority partners to gain grant funding to enable our tenants to live safely and independently in their homes and have a specific budget for minor adaptations. DFG funding continued and we remain committed to providing the necessary funding where essential works are required to enable independent living/good quality of life.

The cost of ongoing maintenance and replacement for some components is covered by tenants through rents and service charges.

Ensuring sufficient provision for future maintenance and replacement whilst maintaining an affordable, fair and equitable approach for adapted properties, is important. More generally a flexible approach that can respond to individual needs will be taken, working in line with our Equality and Diversity Policy.

To achieve the overall aim of safe and good quality homes we will focus on:

- Updating and expanding our stock condition data, surveying 100% of properties by June 2025.
- Ongoing inspections will be carried out from 2025 to ensure up to date data (all properties surveyed within the last 5 years).
- Data collected will be expanded to include safety information, energy efficiency SAP ratings and HHSRS assessments.
- Ensuring planned programmes of work consider wider objectives e.g. energy efficiency, reductions in reactive repairs/improved value for money.
- Ensuring sufficient contractor capacity to complete programmes of work.
- A review of planned maintenance procedures ensuring robust, fit for purpose processes including pre-programme inspections and approaches to dealing with refusal of works.

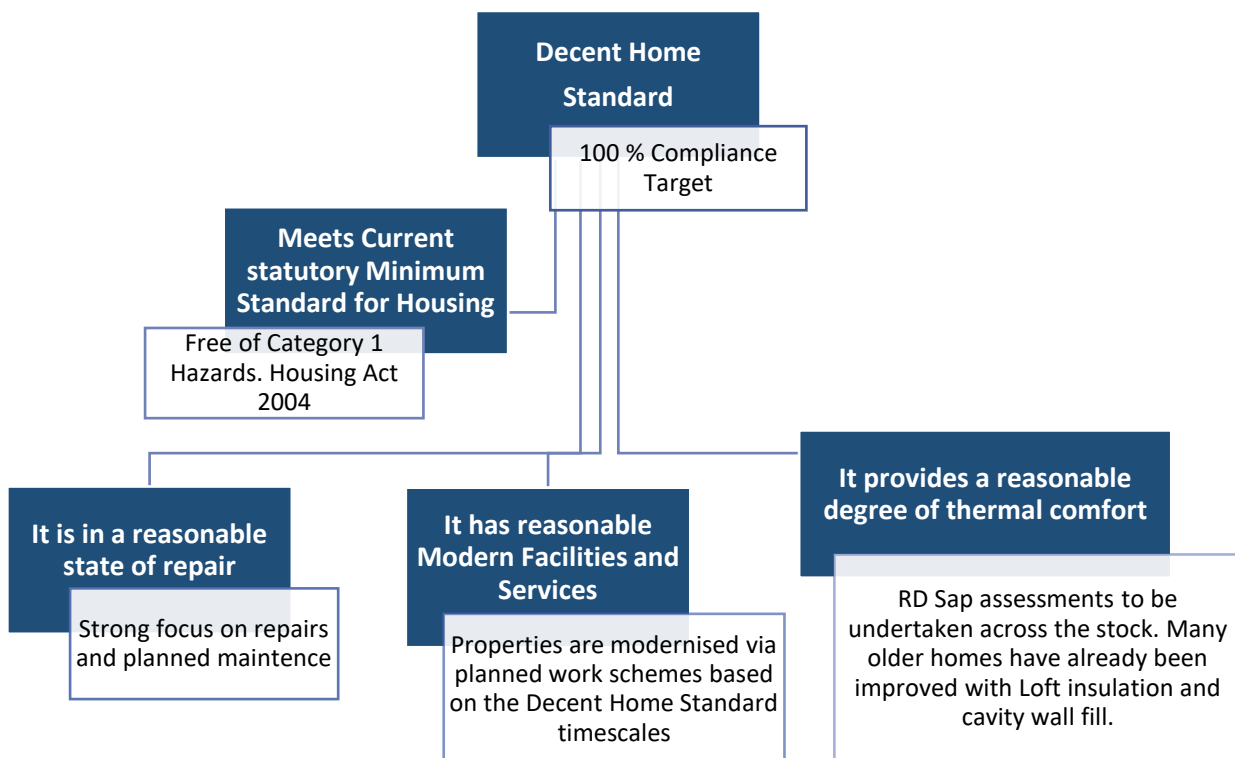
## 11. Decent Home Standard

Following completion of 567 stock condition surveys, 26 of our homes were identified as not achieving the decent homes standard. Significant Works have now been completed and we currently have 3 property which fail Decent Homes as follows:-

- 3 failed on 'thermal comfort' – works have been issued for additional insulation and 1 requires substantial energy efficiency works during 2024.

Achieving 100% Decent Homes is a priority for Westfield. Property inspections will continue annually to ensure we address any issues identified. and ensure compliance with the standard.

The standard is however, a minimum standard and has distinct limitations, for example in relation to environmental works and energy efficiency. Many housing providers are moving to the next level and a new Decent Homes Standard is due with an expected strong emphasis on environmental sustainability, energy efficiency and warmer homes.



## 12. Disrepair, including damp and mould issues

Disrepair and particularly damp and mould issues have been a major concern in the sector over the last two years. Media coverage has highlighted failures to deal with issues and some of the serious consequences as a result of this.

Nationally and within the sector this continues to be a very strong focus on tackling this issue. The National Housing Federation (NHF) working with the Chartered Institute of Housing (CIH) have now published the Better Social Housing Review with 7 recommendations designed to ensure that

providers have in place the data, approaches and commitment to deal with and prevent serious disrepair problems.

The stock condition surveys did not identify an extensive problem with damp and mould, or other serious disrepair across the association's stock. However we now have a robust Policy and Procedure for addressing damp and mould in our homes and any reports are visited initially by our Technical Services Officer and recorded on our Register. The association is committed to working in line with the Government Guidelines, Better Social Housing Review and a Damp and Mould Policy and Procedure has been created which will set out in more detail the approach damp and mould.

Our aim is to take a proactive approach that identifies issues at an early stage and takes quick and effective action to rectify and prevent more serious problems. This approach includes ensuring that we have recent, accurate and comprehensive data, that our planned maintenance programmes are informed by this data, effectively targeted and sufficient, and that we have a culture focused on the customer and quick and effective resolution of problems.

**'Provide a service engaged and in line with our tenants needs and aspirations for their homes'**

### 13. Engaging with our Tenants

We pride ourselves on being a community-based housing association, close to our customers and delivering flexible and personalized services. This approach has enabled effective individual customer service but, lacking more formal engagement processes, less consideration of the wider customer voice. Repairs and maintenance are a high priority for tenants, and it is important that tenants are engaged with the service and that their views and aspirations inform future improvements and direction. The Association's wider plans include building stronger engagement, enhancing feedback and working with tenants and residents to develop service provision. We will involve Tenants in visits for planned and cyclical external works (fencing and decoration) and also Void Maintenance works.

Current involvement of tenants in the service is primarily via tenant satisfaction surveys. Feedback on the service has been mixed mainly due to delays with workload and catch up repairs. Data is relatively limited and there is no regular consideration/discussion of issues, views or aspirations with tenants. Building mechanisms to achieve this is a key objective of our Customer Engagement Strategy. Our Customer Panel was established in 2022 and is a key forum for such discussions.

Our vision for greater engagement is to provide opportunities to be involved to a level desired. For the repairs and maintenance service, this will range from more opportunities to give individual feedback on the service and more choice about works undertaken, to scrutinising the service and influencing priorities. Taking this approach will require open and positive relationships that can manage potential tensions between financial/business objectives and tenant aspirations and a firm commitment to taking account of tenant and resident views. Ensuring a strong approach with managing complaints, responding quickly and effectively and taking the learning from these, will be an important part of developing this approach.

To achieve this objective our focus will be on:

- Gathering more feedback and views using a wider range of feedback mechanisms.
- Ensuring clear and sufficient offers, standards and performance information that enables robust assessment of the service.
- Developing forums that enable tenant scrutiny and joint discussion of feedback, service performance, improvement and priorities.
- Being responsive to complaints and using the learning from complaints to improve and develop the service.

The Customer Engagement Strategy is centered on creating a collaborative relationship with tenants and residents. The outcomes of the Customer Engagement Strategy will impact on this strategy and review and revision will be required as both strategies are implemented. This strategy must therefore be seen as a dynamic working document that will change as needs and views are gained and evolve.

### Value for Money

**Deliver value for money ensuring that maximum benefit is derived from our assets**

There are a number of elements to delivering value for money and deriving maximum benefit from our assets.

## **14. Active Asset Management and Property Performance**

Regulatory expectations of providers require an understanding of the organisation's assets and a much greater emphasis has been placed on the value for money standard, with a strong focus on driving more value from our assets. We consider what investment is required to maintain the portfolio in good condition, offer the amenities our residents expect or require and to meet local housing needs.

To achieve this, we have designed a new property appraisal tool and policy and procedure to assist in giving quick and sound decisions. Appraisals will be carried out on all our properties to establish their 'return' and assist with investment and strategic decisions on the future of our assets. Further development of the Asset and Liabilities Register will be a part of this process as well as consideration of 'softer' factors e.g. (contribution to the community).

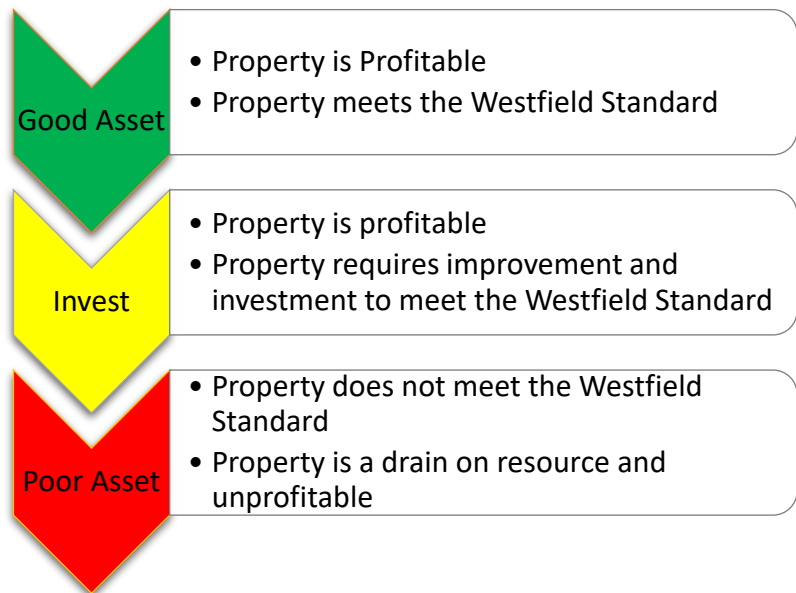
The appraisal process assists with our void property process, enabling quicker decisions on whether a property is, or remains, financially viable for re-letting once repair or improvement works are carried out.

Properties are classified using a RAG (or red, amber, green) 'traffic light' system, to indicate the overall value of the property to Westfield. This provides important information to inform asset decisions. Properties are classified into the traffic light system as follows:



Any potential disposals require consultation with the local authority and other stakeholders. This may mean that disposal is deferred or cancelled depending upon individual circumstances and stakeholder views and requirements.

Appraisals take a holistic approach with community impacts considered, including potential impacts for balance and sustainability.



### Pro-Active approach

Continuing to build a planned approach that reduces more costly reactive repairs and works to a 'just in time' principle of component replacement will be a focus. Improved targeting of works informed by good quality stock data, understanding of customer needs, property appraisal, management knowledge and other business intelligence, will be an objective.

## 15. Improved performance

Although measured performance is generally strong, we will continue to enhance measurement to ensure accurate assessment and aid identification of improvements required. Areas for enhanced measurement/information include:

- Customer views of the service.
- Particular elements of the repairs service e.g. timeliness of repairs, right first time.
- Better quality cost information / analysis of spend

We will embed a culture of continuous improvement seeking to deliver better outcomes and sustained high levels of customer satisfaction. A key goal will be to maintain void re-let times and void rent loss at minimum levels.

## 16. A cost effective and efficient service

We will enhance focus on cost and efficiency, including:

- Creating more comprehensive partnering arrangements/service level agreements with contractors that achieve sustainable improvements in performance and value for money.
- Continuing to investigate supply chain partnering options to reduce material costs.
- Service reviews to examine and streamline processes.

- Improved understanding of service costs including ongoing benchmarking of costs and identifying cost hungry properties

### Improving Energy Efficiency on our Stock

**De-Carbonisation** The UK has set in law a target to bring all its greenhouse gas emissions to net zero by 2050 with an initial target for social landlords of an EPC rating of 'C' by 2030. To achieve these targets, the government's ambition is to improve the energy efficiency of properties and move to cleaner ways of heating homes.

At the end of 2023, we produced our Energy Efficiency/Sustainability Strategy which outlines our aims and objectives in relation to improving the energy ratings of our properties and our approach to Net Zero 2050.

Effective planning to achieve de-carbonisation targets requires comprehensive and accurate data on the energy performance of properties. Improving data quality will be critical, initially ensuring up to date Energy Performance Certificates (EPC's) for all homes. EPC assessments have been undertaken on all properties as part of the current stock condition survey. Additionally retrofit surveys have been completed on some properties.

In late 2022, we joined a Consortium led by Westmorland and Furness Council, along with 5 other Cumbrian based housing providers. We were successful in obtaining grant funding on the SHDF (Social Housing Decarbonisation Fund) for a total amount of £400,000 which covered 50% of energy works on 69 properties between April 2023 and March 2025

Our worst performing properties were prioritized and during 2023, works to those properties were completed including Cavity Wall Insulation replacement, internal wall insulation, Solar panel installation among other works.

In early 2025, our Consortium (with South Lakes and Eden Housing) bid for the Social Housing Fund Wave 3 amounting to £7.1m was successful and Westfield Housing Association will receive approximately £435,000 over 3 years to March 2028.

We will carry out works to approximately 90 properties with the majority of works being Cavity Wall insulation and Window and Door full house replacements.

## 17. Fuel Poverty

Reducing levels of fuel poverty for tenants and cost in use is a key priority for us and our locality in general. *"Fuel poverty is an issue for significant numbers of residents. The issue is compounded by the rural nature of the borough, the lack of mains gas in 20% of the borough, and by the poor energy efficiency of much of the older housing."* This issue is being exacerbated by the huge increases in energy costs and therefore an even greater requirement to improve energy efficiency and reduce energy costs.

Although most of our stock utilises grid gas some rural properties are reliant on other energy sources for their primary heating. This combined with older construction methods means these


properties are particularly energy inefficient and improving energy efficiency ratings represents a significant challenge.

We have previously used energy schemes such as ‘Warm Front’ and ‘Green Grant’ Schemes-to improve energy efficiency, taking advantage of grants for cavity fill and loft insulation.

The following is a summary of the current position:

**(TO BE REMOVED BELOW)**

**(CORRECT BELOW)**



- Westfield have valid EPC information for 625 properties at May 2025
- 13 EPCs have expired / not valid and are in progress of being resurveyed (access has been an issue)

- Based on the data we have the average SAP score inclusive of all properties is 70.8 (C Rating)

- 0 properties are G, F or E rated - SAP rating of 55 or lower.

**EPC Data compiled by desk top exercise.**

625 properties have had Valid EPC Surveys and 13 are in progress - results are as follows:-

EPC Rating	G	F	E	D	C	B	A	Not known
Score	1-20	21-38	39-54	55-68	69-80	81-91	92 plus	
Number of Properties	1	1	19	165	408	18	9	12
Percentage of Stock	0.2%	0.2%	3.1%	26.6%	65.7%	2.9%	1.4%	1.9%

For reference the England and Wales average SAP rating for a dwelling is 60 (Band D). Currently our average score rating is 70.8 (excluding the expired / invalid EPCs) which is an average of C rated properties and above national average. Please note - the above data is due to increase as the properties which have been part of the Year 2 SHDF programme are yet to be updated on the Government EPC Register.

The Decent Home Standard stipulates those properties identified with a SAP score below 35 are indicative of a Category 1 hazard for Excess cold under the HHSRS. Westfield have 0 properties which are classed as ‘Non Decent’ at 31<sup>st</sup> March 2025.

Activity to work towards this objective will initially focus on:

- Continuing to enhance our energy performance data for all of our properties including understating retrofit assessments on some properties.
- Continue to source grant funding to support energy efficiency improvements  
Identifying works in the poorest performing properties to achieve satisfactory SAP ratings.  
Incorporating these works into the Planned Maintenance Programme.
- Working to our Energy Efficiency/Sustainability Strategy and plan in discussion with relevant partners with expertise in the field.

## 18. Development

The current Business Plan sets a target of 180 new properties by 2030. The strategy and plan for achieving this is set out in a separate Development Strategy. It will be important to ensure that development is aligned to current and future needs and is viable making a positive financial contribution.

We will continue to work closely with Cumberland Council and will be informed by local priorities for housing as well as other need and demand data.

A key consideration is ensuring an appropriate balance between future stock growth and maintenance and improvement of existing stock. The Association does not manage high rise or other stock requiring significant fire safety works, an issue for many in the sector, but is mindful of the need to determine future maintenance and improvement costs more accurately, including the very significant costs associated with decarbonization works. Regular review of the Business Plan and financial forecasts will be necessary as more clarity is developed around future maintenance needs and costs, including assessment of potential impacts on the development programme.

## 19. Challenge & Risks

### Risk Register Actions

- Health and Safety – ensure safety of all Customers, Staff and Contractors
- 100% Compliance with Health and Safety requirements in our homes/buildings
- Future Maintenance needs clarified, recorded and actioned – 100% of stock data collected
- Risk is a standard agenda item and discussed at every Audit and Risk Committee meeting and Board meetings.
- Budget management and data analysis of spend, anticipated spend and understanding needs across all of our stock
- Energy Efficiency Strategy to clarify and confirm works required to 2030 to ensure all properties achieve C rating or higher.
- Staff being clear on requirements and training provided as appropriate

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## Stock Improvement and investment plan

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- Sufficient funding.
- Energy efficiency improvement costs
- Contractor capacity/availability
- Robust data and data analysis
- Tenant engagement

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## Achieving cost savings and performance improvements

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- Data intelligence and modelling capabilities
- Cost inflation

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## Ensuring sustainability of our assets

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- Programme delivery/meeting resident aspirations and needs
- Poor demand properties don't match current needs/demands
- Developing effective partnerships with contractors ensuring value for money
- Resource to develop and implement effectively
- Gaining contractor commitment

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## Sufficient resource and expertise to support the strategy

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- Qualified, dedicated Staff and Contractors supported by a well appointed and committed, knowledgeable Board.
- Westfield, through its Training Development Plan, is committed to training and developing staff and Board members to their full potential in order to deliver a high quality of service in all areas of its business.

May 2025