



# **Development Strategy**

## **2025-2030**

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## **Our Mission:**

To enable people to thrive through the provision of high quality, affordable homes and excellent customer centred housing and community services.

## **Our Vision:**

Driving change, working with others to create great homes, great communities and great opportunities.

## **Our 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 build 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.

## Context:

The Association owns 638 properties providing a variety of homes in the Cumberland district of Cumbria. It is important that we maintain our existing stock and make sure our tenants have good quality homes to live in but also that we take opportunities to deliver additional homes to meet local housing needs.

This Strategy works to the objective set in our Business Plan to develop 180 new homes for rent by 2030 including more older persons housing and more family provision, these having been identified as priority needs. It sets out our development plans for the future and what we will do to achieve these.

In line with presenting housing needs, current priorities for properties to be provided are two, three and four-bedroom family homes and two-bedroom bungalows.

The table provides an overview of the Development Programme as of 2025. There are two pieces of land being investigated at the moment which would provide 55 further new homes if funding can be accessed and if they stack up financially. Other purchases of land or property will need to be made to reach this target of 180 by 2030.

Year of Delivery	Project Name	Number of Units
2020 - 2024	Buybacks	8
2023-24	Phase One	11
2023-24	Section 106 purchases	4
2024-25	Phase One	6
2024-25	Section 106 purchases	4
2025-26	Phase Two	7
2025-26	Buybacks	5
2025-26	Section 106 purchases	8
2026-27	Buybacks	5
2027-28	Section 106 purchases	11
2027-28	Buybacks	5
2028-29	Section 106 purchases	2
2028-29	Buybacks	5
2029-30	Buybacks	5
<b>TOTAL</b>		86

## Statement of Aims and Objectives

Provide new housing in line with identified needs



Ensure all new properties are good quality, affordable and have an energy efficiency rating of 'C' or above



Develop housing in communities where affordable homes are needed



Deliver value for money schemes that are financially viable ensuring that maximum benefit is derived from our assets

## **Provide new housing in line with identified needs.**

Cumberland Council is preparing its first Housing Strategy, which will outline the priorities they believe are needed to address issues faced by the residents and key stakeholders within Cumberland. The document is still in draft form and needs finalised but two of the key themes relating to the provision of housing are:

- Helping People
- Developing Places

Under the theme Helping People, Cumberland Council will aim to have a sufficient and improved supply of housing to meet need and demand. To meet this objective, the local authority states it will:

- Meet resident's aspirations for affordable accommodation.
- Work with communities to access affordable housing in rural areas.
- Provide housing to meet the needs of an ageing population.
- Provide homes for working age families.
- Work with key partners to make best use of existing housing stock to meet identified need and demand.

WHA will be a key partner of the local authority in meeting this objective: WHA has already provided seventeen bungalows for an ageing population and is already on site with phase two which will provide an additional seven bungalows.

Under the Developing Places theme, Cumberland Council aims to meet the annual affordable housing supply need by using S106 agreements to meet strategic aims and ensure affordable housing in perpetuity and will also invest in using the assets of the Council to enable, accelerate or deliver housing.

WHA has already demonstrated an interest in various assets owned by the local authority that could be developed to deliver affordable housing and so help the local authority meet their annual target. WHA will continue to work closely with the local authority to bring some of these schemes to fruition and provide homes for working age families and an ageing population.

While the focus will be on rented homes initially, we also recognise home ownership aspirations. In terms of shared ownership housing and low- cost housing, these have had limited success in West Cumbria in recent years. Low sale values have been prohibitive with respect to developing homes for market sale. However, we will consider low-cost home ownership and shared ownership schemes where it is appropriate to do so and where these are viable options.

**Ensure all properties are good quality, affordable and have an energy efficiency rating of 'C' or above.**

Another key theme identified in Cumberland's draft Housing Strategy under the theme Improving Homes is to improve housing standards, to increase Sustainable Warmth, to improve EPC ratings and to contribute to Net Zero targets. This aligns with one of our strategic objectives which is to develop good quality housing that meets current and future needs, including homes that are affordable and that are energy efficient.

We are committed to providing the right housing, to the right standards, in the right places and at the right cost. All new properties will be built to design and quality standards that deliver a good quality safe affordable home and will create environments that are attractive, useable and durable. All new schemes will comply with quality standards set by National Design Space Standards which is supported by Homes England. We will integrate feedback from other teams, and from residents, into our future designs and specifications by ensuring that our project brief is regularly reviewed. This feedback will include informing consideration of the medium- and long-term maintenance needs of new developments.

The safety of our tenants is paramount so all homes will be built to comply with current government guidelines regarding fire, gas and electrical safety, as a minimum.

Environmental sustainability is an important consideration. Reducing energy costs and fuel poverty is an important goal and all new homes will be fitted with good quality insulation, good quality windows and doors and an efficient heating system that will meet high energy efficiency standards of level C or above.

Working to the de-carbonisation agenda we will seek to achieve the highest EPC ratings possible, aiming to make use of available grant funding and the latest technology.

Our homes will be designed to create and encourage better living environments for everyone. Design features will be included that increase ease of access such as level thresholds, wider doorways, accessible showers and good accessibility throughout the home. Most people find it easier to move around in their properties without physical barriers in the way such as steps and narrow areas and therefore some bungalows will have panels that can be removed to ensure that they are adaptable for changing needs in the future. Externally they will have wider accessible parking bays and level access to the front or back of the property.

Each development will use traditional construction methods and will be focused on achieving high and compliant build standards and high levels of energy efficiency. The Association will research energy efficiency models e.g., Passivhaus, and consider modern methods of construction.

Bringing Lifetime Homes design into the general housing stock should, over time, allow older people to stay in their own homes for longer and reduce the need for home adaptations.

In addition, Westfield Housing Association will be looking into the concept of Passivhaus and the feasibility of providing Passivhaus properties. Passivhaus buildings provide a high level of occupant comfort using very little energy for heating and cooling and the buildings use around 75% less energy than standard UK newbuild properties. Passivhaus buildings have super insulation, stringent levels of airtightness and mechanical ventilation with heat recovery.



## **Develop housing in communities where affordable homes are needed.**

We have prioritised development on the Westfield estate where we have a significant local presence and where there is an identified need for new housing, particularly more older persons and family accommodation. The Association owns land on the estate which has been appropriate for development, and this has enabled us to provide new affordable homes that meet local needs and contribute to the sustainability of the community.

All developments on the estate have been the subject of public consultation prior to the finalising of the plans and the submitting of planning applications. We are committed to ensuring effective community engagement and consultation early in the development process.

Although we have prioritised development on the Westfield estate over recent years, Westfield HA is considering growth opportunities in other villages and towns in West Cumbria where market conditions and housing demand support scheme viability.

In the past WHA has also bought back properties on the Westfield estate to help support the sustainability of the neighbourhood. Westfield Housing Association aim to purchase up to five buy-back properties per year. We strongly believe that by investing in our communities, we help strengthen and sustain them.

We will await the details from the General Housing Needs Study undertaken by Cumberland Council in 2024 which will identify the size, type and tenure of housing required in Cumberland and the locality where the need has been identified. The study should also provide details on the housing requirements for supported housing and any housing requirements of distinct groups within the community. A good housing mix is fundamental to create sustainable communities and to meet a range of housing needs and the Association's approach will be guided by the new study once published and the priorities of the local authority and other partners. Scheme concepts and details will be discussed with all relevant stakeholders.

We will continue to work closely and explore opportunities with Cumberland Council and other partners. Our development programme will reflect local planning and housing strategy requirements, including consideration of provision of housing in other areas in West Cumbria where a need exists.

**Deliver value for money schemes that are financially viable ensuring that maximum benefit is derived from our assets.**

We will use our resources efficiently and effectively to ensure value for money and will use the expertise and skills of others when needed.

To ensure full and robust financial and risk evaluation of new schemes, a Development Committee scheme meets to consider appraisals for new schemes. The Development Committee will ensure that any new developments do not place the organisation at risk of breaching its internal commitments and that the development proposal remains in line with strategic aims and objectives. The Development Committee comprises of four members as nominated by Board on an annual basis.

The Development Committee will consider schemes and make recommendations to the main Board of Management that may include, but are not limited to:

- Property development of a new type, geographical area or tenant group
- Regeneration schemes
- Changes in use and/or client group for multiple homes
- New trading activities

We will continue to work closely with Homes England and seek grant funding to support new development to keep rent levels affordable.

We will ensure that the development programme does not compromise the interests of our existing tenants, or our ability to invest in their homes and services.

We will look to achieve social value from all partnerships with Development contractors (principal /subcontractors) and consultants and through our procurement processes, for example through the provision of apprenticeship opportunities. We are mindful of the benefits of working with local companies that have a track record of delivering similar schemes and can contribute to the local economy by their approaches to procurement, employment and training.

Over recent years, we have purchased properties from private developers under a section 106 agreement – a section 106 agreement ensures that private developers provide high quality affordable housing on new developments. Properties are sold to local housing associations at a reduced price, so that they can be made available to let to local people who are most in need of affordable housing. The rents on these properties are affordable and remain so in the future.

Within the past 12 months we have taken handover of four x two-bedroom homes from Story Homes. These are situated in High Harrington. We will be taking handover of a further seven properties in Autumn 2025 from Washington Homes. These will be situated in Wigton and Gilcrux.

There is a proposal to replace the section 106 agreements and replace this with an Infrastructure Levy. However, this change will take place after the period of this strategy (it will be introduced over the next decade) and therefore in the meantime we will continue to actively seek opportunities with private developers and other potential partners to purchase new build homes that have been designated for mixed development and that meet identified community needs

We will explore alternative construction procurement methods, ensuring risks are well understood.

### **How Will We Monitor Progress?**

To ensure we are focussed in working towards the aims set out in this strategy, we will monitor and measure our progress by:

- Board will receive quarterly updates on a scheme-by-scheme basis including pipeline schemes and will include reviews of aims if needed.
- Detailed prior financial appraisal and formal approval process for new schemes.
- Monitoring the financial performance of new schemes once complete as part of the annual review of the Association's Business Plan

In addition, residents of new homes will have the opportunity to feedback after living in the homes for six months. This will enable us to consider any improvements in subsequent projects.

### **Links to Other Key Documents**

Business Plan  
Financial Regulations

Strategy Lead: Diane Gorge  
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Next review: May 2026