



Annual Report

2024 - 2025



If you or anyone you know would like this Annual report in another format please contact us on 01900602906 or
email enquiries@westfieldha.org.uk

Welcome

Chairman's Introduction.

I am pleased to present the 2024–25 Tenants' Annual Report. The report provides an overview of our performance for the year and what we have done to honour our commitments to the community working in partnership with our Customer Panel. A year of achievement, progress, and continued commitment to delivering high-quality homes and services that meet the needs of our residents.

One of the key highlights this year was the official opening of the first phase of our development programme. These new homes represent more than bricks and mortar. They symbolise our ongoing dedication to building thriving, sustainable communities and providing much-needed affordable housing for local people.

We were also delighted with the outcome of the Ofsted inspection at our Footsteps Nursery, which received a well-earned "Good" rating. This reflects the dedication and care shown by our nursery team, who provide a nurturing and supportive environment for the youngest members of our community.

Tenant satisfaction has seen a notable increase, as reflected in our Tenant Satisfaction Measures (TSM) report. This positive feedback shows that the steps we've taken to improve our services are making a real difference, and we will continue to listen and act on your views.

This year also saw significant investment in the quality and energy efficiency of our existing homes through the Social Housing Decarbonisation Fund (SHDF) Wave 2.1. These improvements including insulation upgrades, ventilation works, and energy-saving measures are helping to create warmer, greener homes and reduce energy costs for our residents. It's a vital part of our sustainability journey and our response to the rising cost of living.

Our success is strengthened by excellent partnership working across the sector. From local councils to voluntary organisations, our collaborative efforts have enhanced the support and services available to our residents including tenancy sustainment, financial advice, and wellbeing programmes. Through these partnerships, we're able to support our residents in more meaningful ways, becoming more than landlords becoming a reliable presence in the community.

As a small housing association, we continue to feel the broader pressures affecting the sector from the growing demand for social housing to the economic challenges faced by many households. But we also see opportunity: to innovate, to invest wisely, and to place our tenants at the centre of everything we do. Looking ahead, our focus will remain on delivering the next phase of our development programme, continuing our sustainability and retrofit efforts, and deepening our engagement with you, our residents. Your voice matters, and your involvement shapes the future of our services.

Thank you to all our tenants, staff, board members, and partners for your ongoing support. Together, we are making lasting improvements and building stronger futures.

Warm regards,

Henry Barker



Our Performance 2024-2025

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

Our Vision: To be first choice social landlord for West Cumbria

At 31st March 2025



638

Homes owned



51

Homes re-let in
the year



11

New homes
completed in year



21

New homes under
construction



100%

Homes occupied



£115.17

Average weekly rent



Our Performance 2024-2025

We are committed to providing good, safe, well maintained homes and sustainable communities where our tenants feel listened to and respected.

At 31st March 2025

There was a total of £1,310,000 spent on maintaining our homes this year. £440,000 was the total spend on planned work and £250,000 was spent on energy efficiency works. Our budget is set at £1,440,000 for 2025-2026.

% Repairs completed on time	£ spent on empty properties repairs	£ spent on responsive repairs	£ spent on cyclical repairs	% of homes EPC C or above
98%	£180k	£375k	£165k	71%
% Gas safety compliant	% Fire safety compliant	% Electrical safety compliant	% Stock condition surveys completed	% of Asbestos surveys completed
100%	100%	100%	99.8%	100% Communal areas 75% Domestic properties
Heating system replacements	Kitchen replacements	Bathroom replacements	Homes externally painted	Responsive repairs completed
14	14	6	109	2565

Overall satisfaction

- 100% Emergency repairs completed within target.
- 98% Non-emergency repairs completed within target.

98% of our tenants said they were satisfied with the overall quality of their home. Which is a 5% increase in satisfaction from last year where 93% said they were satisfied.

98% of our tenants said they were satisfied that their homes were well maintained. This is an increase of 6% since last year where 92% said they were satisfied.

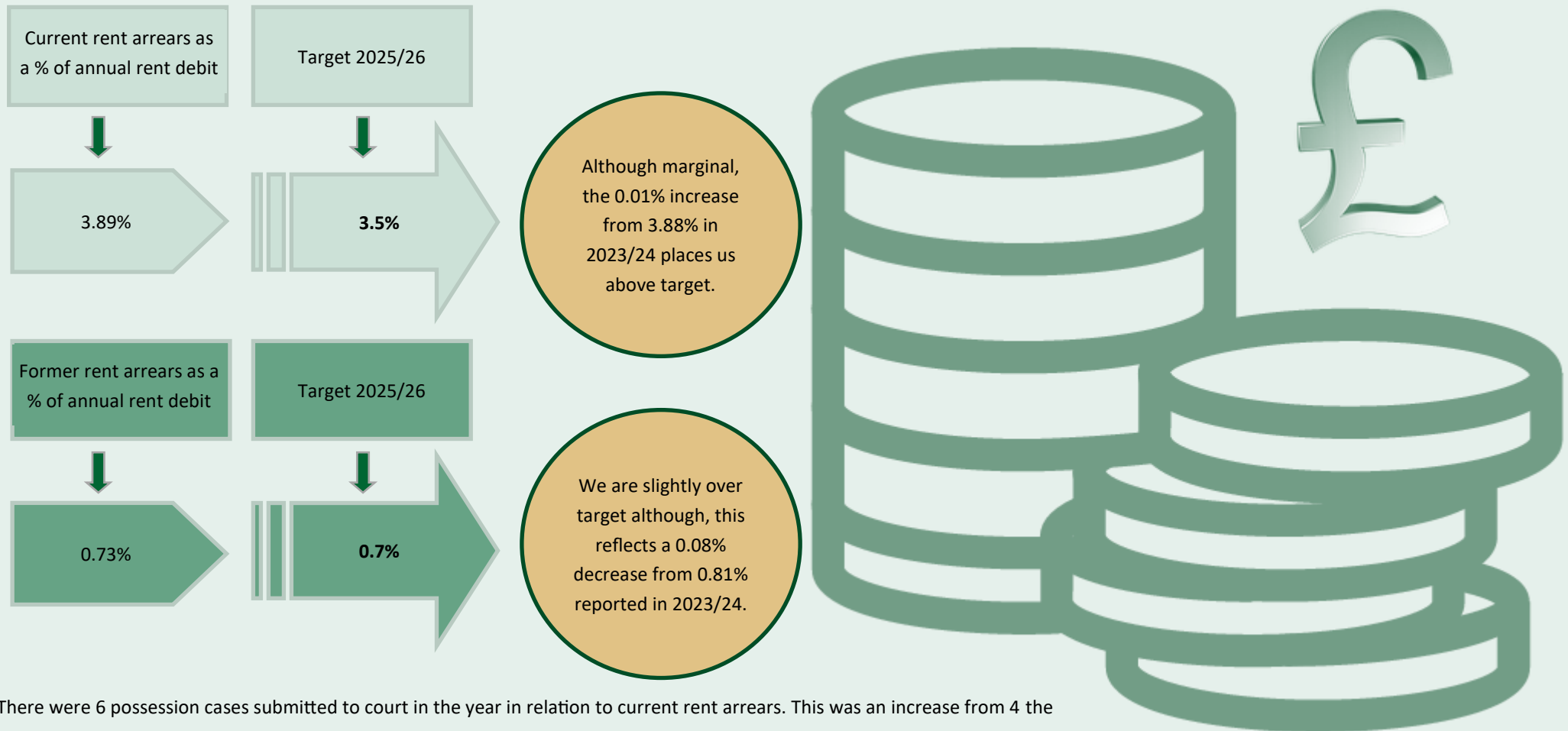
Windows and door replacements

- 42 External doors replaced
- 21 Properties received full window replacements

Our Performance 2024-2025

The rent we receive is critical to our financial health and underpins our ability to invest in the services we provide to our tenants.

At 31st March 2025



There were 6 possession cases submitted to court in the year in relation to current rent arrears. This was an increase from 4 the previous year.

We continue to work with and refer to partner agencies such as Citizens Advice Bureau, where tenants require a higher level of support.

Our Lettings Performance 2024-2025

At 31st March 2025



53

Void properties in comparison to 58 the previous year



51

Homes let in comparison to 58 the previous year



9.58

Average days to re-let homes requiring minor work in comparison to 10 the previous year



0.50%

Average rent loss from empty homes in comparison to 0.38% the previous year



12

Homes required major work done during void period compared to 20 the previous year

Re-let time performance showed an improvement from 10 days reported the previous year, leaving us within our 13 day target for 2024/25.

The re-let target for 2025/26 is set at 13 days.

Rent loss as a percentage of void properties was higher compared to 0.38% in the previous year. However, we were inline with the 0.50% target for 2024/25.

The rent loss as a percentage of void properties for 2025/26 is set at 0.50%.

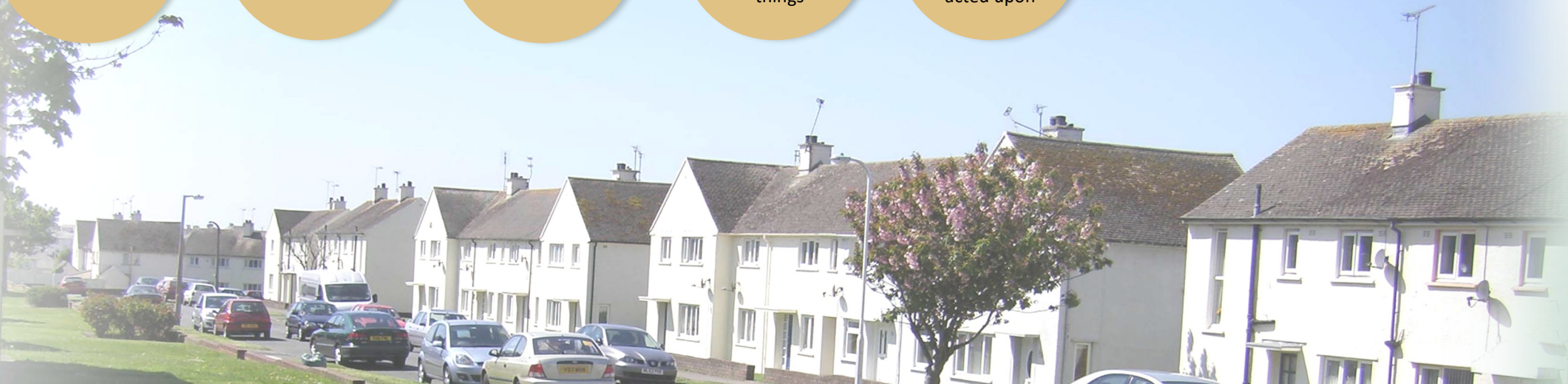
232 Annual
Tenancy visits
completed

89 follow up
visits
completed

100% said we
were easy to
deal with

99% said they
were kept
informed about
things

96% said their
views were
listened to and
acted upon



Your Community 2024-2025



Trips and events

During the year we arranged two trips for our tenants:

- A family trip to Blackpool
- A Christmas market trip to York

These trips are subsidised by the Neighbourhood Investment Fund so tenants and children only pay a small nominal fee. The trips were enjoyed by over 100 children and adults.

In addition to the trips we also held our annual Christmas jumper bingo day and children's Christmas party. We received financial support from several of our contractors toward the cost of these.

During our events we raised £106.65 for the Autism Support Allerdale & Copeland (ASAAC), which was our chosen charity for the year, selected by our Residents Group.

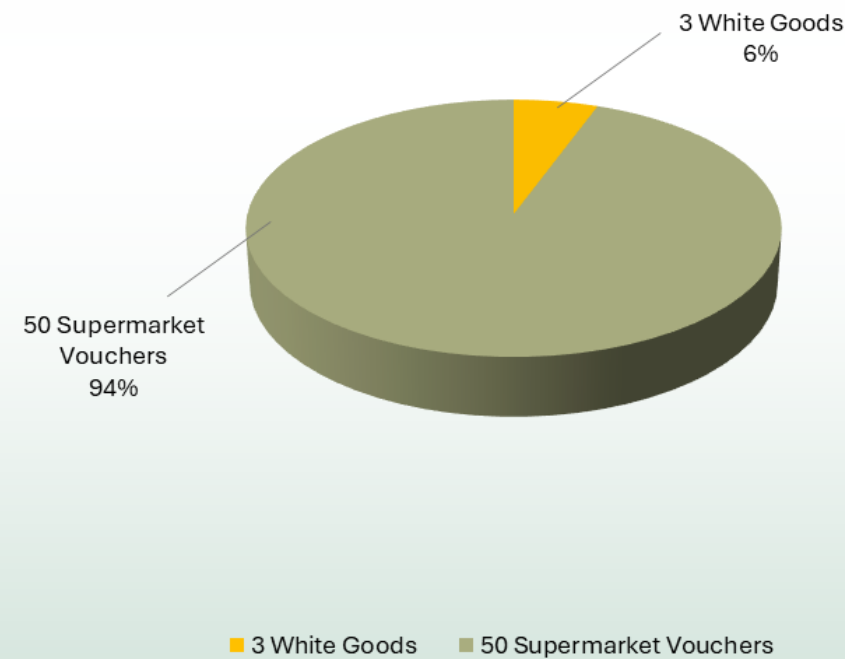
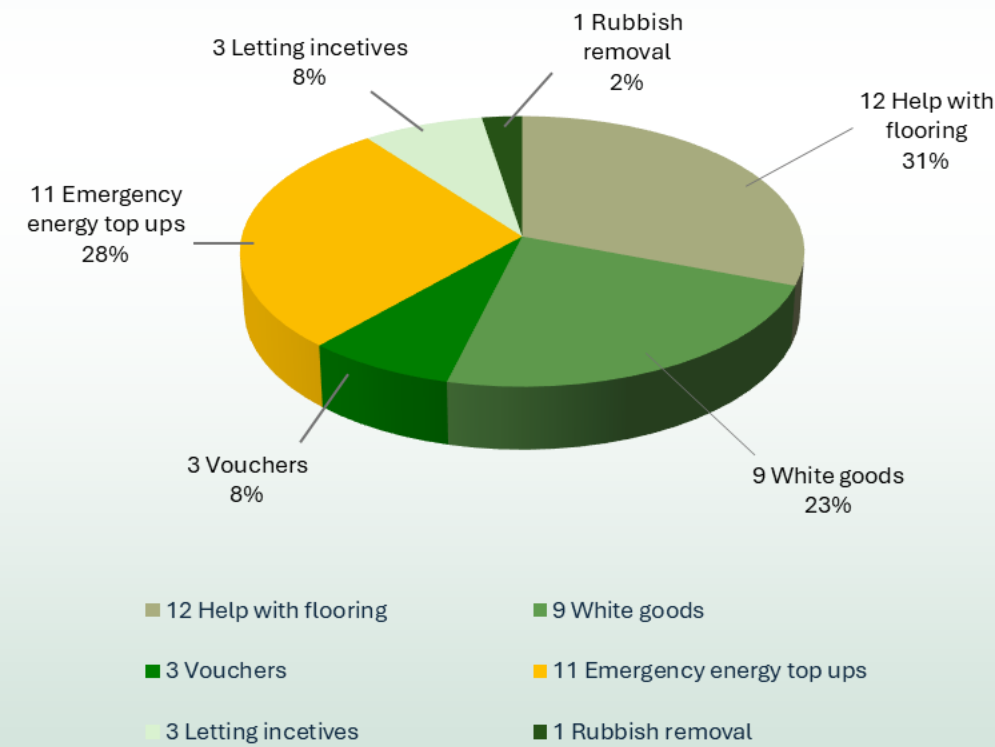


Your Community 2024-2025

We have our Tenant Enablement Fund (TEF) and our WONDE voucher scheme, with a combined budget of £15,000 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 an unexpected difficult situation. **At 31st March 2025**

39 households benefitted from our TEF with a total spend of £11,444. £4,000 was transferred to our WONDE voucher scheme making the total spend £15,444, putting us slightly over budget. This is an increase on last years spend of £9,193.52 between 30 households.

53 vouchers were issued using our WONDE voucher scheme, making the total spend £4,720.00. This was slightly less than last years spend of £4675.00 between 59 vouchers.



Your Community 2024-2025

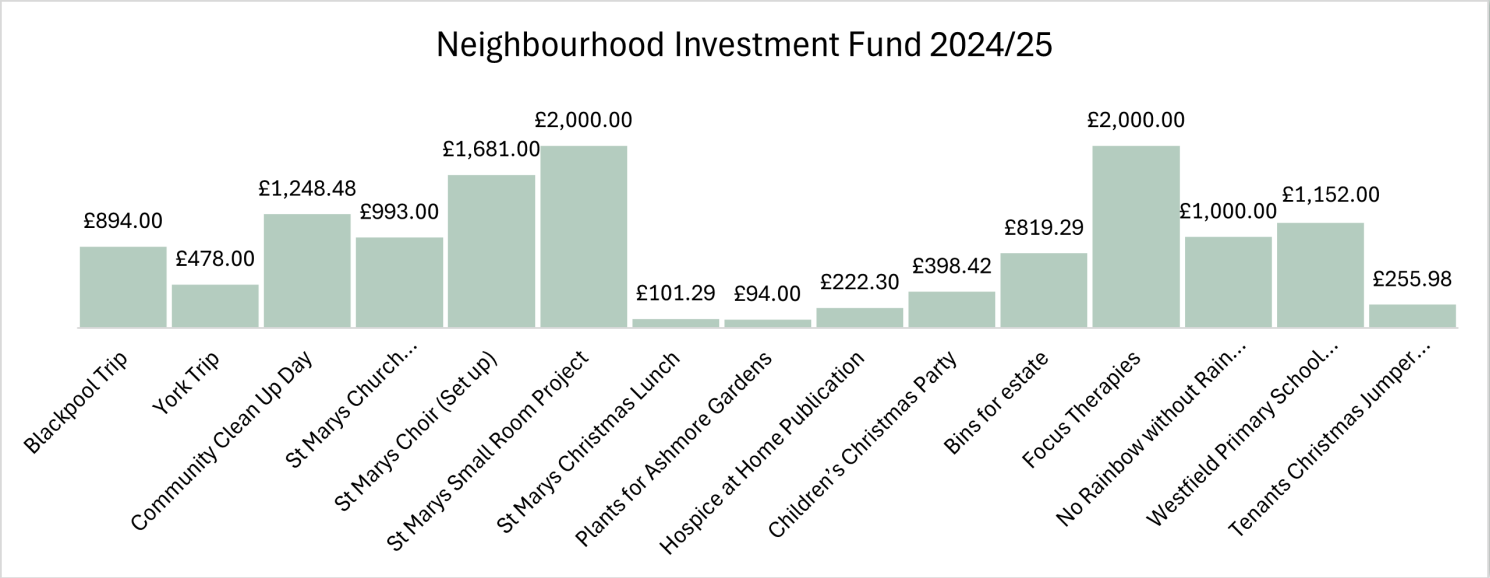
At 31st March 2025

In addition to the Tenant Enabled Fund and the WONDE voucher scheme, WHA also operates the Neighbourhood Investment Fund.

Our Customer Panel actively welcome applications from local community groups seeking financial support for community-based projects.

Out of a budget of £20,000 this year we donated a total of £13,337.76.

This chart outlines how the money for 2024/25 was awarded, highlighting the successful applications.



Cumberland Local Focus Hub Partnership Approach to ASB Week

To support the national ASB awareness week 18th - 22nd November 2024, we took to the streets in pairs, door knocking and speaking to people face to face, enquiring about ASB and reporting issues as we went.

We were met with many a “thank you” and met several lonely residents who were grateful we cared about their safety.

Many of our residents told us they didn't know how to report ASB. Information leaflets were issued and discussion around solutions were had. We found the event to be very successful and hope this annual event will bring some reassurance to our communities that we will take action against those engaging in anti-social behaviour.



We had the pleasure of knocking on the door of this gentleman, who has been a tenant on the estate for many years.

His mug said ‘his lordship’. He told us he loves living on his street in Westfield. He was happy to share that since the loss of his wife recently, his neighbours have invited him in for Sunday lunch every week.

He explained the difference this kindness had made to his life and was delighted we had knocked on his door to see him.



Your Community 2024-2025

At 31st March 2025

2 walkabouts were carried out on the Westfield estate in the year

12 garden letters issued, resulting in the gardens being improved

Several loose fences were identified and repaired

Several communal areas identified as needing improvements. These have now been completed by Tivoli.

Arranged for our contractor to remove rubbish throughout the estate

Several missing street signs were reported to Cumberland Council. These have now been replaced.

Congratulations to the winner of our annual garden competition, Mrs Flett who received £50 B&Q vouchers.



14 tenants and residents are involved in our Customer Panel and Residents Group. Here are some of the things they have covered this year

Revised the Terms of Reference to strengthen links with Board

Drafted "Knowing Your Tenants" policy

Adopted the National Housing Federation "Together with Tenants" charter

Reviewed our TSM Report (Tenant Satisfaction Measures)

Attended TPAS (Tenant participation & advisory service) scrutiny & Chair training

Attended inhouse complaints training

Approved applications to our Neighbourhood Investment Fund

Your Community 2024-2025

Annual clean up day 2024 in partnership with Cumberland Council, Operation Respect

This year we cleared 6.86 tonnes of waste; this excludes the small electrical items. This is nearly a tonne more than last year.

Feedback we received from tenants:

- **Estate could do with more bins.**
⇒ *WHA have provided more bins around the estate and worked with Cumberland Enforcement Team to attach QR codes to the bins enabling residents to scan and report dog fouling.*
- **Parking is poor on the estate.**
⇒ *WHA provided additional parking during phase 1 & 2 of our development programme.*
⇒ *Any issues with parking must be reported to Cumberland Council.*

"Very good day, keeps estate clean and good community spirit"

"Very useful especially for those who can't manage to get rid of rubbish on their own"

"Very useful for preventing fly tipping"



Tenant Satisfaction Results 2024-2025

At 31st March 2025

















98% Overall Satisfaction

*Compared to
95%
2023-2024*

In 2024/25, almost all tenants (98%) were satisfied with the overall service provided by Westfield Housing (WHA).

All measures have satisfaction levels above 90%, aside from the communal areas being kept clean and well maintained (89%) and the approach to handling anti-social behaviour (59%).

Overall, the results have improved, compared to our 2023/24 TSM report which can be read in full on our website www.westfieldha.org.uk

	2023/24	2024/25		2023/24	2024/25
 Quality of home	93%	99%	 Anti-social behaviour	92%	59%
 Well maintained home	92%	98%	 Easy to deal with	96%	100%
 Safe home	99%	100%	 Listens & Acts	90%	96%
 Repairs - Last 12 months	89%	94%	 Keeps you informed	99%	99%
 Time taken - Last repair	85%	91%	 Treats fairly & with respect	97%	100%
 Communal areas clean & well maintained	75%	89%	 Complaints handling	18%	100%
 Positive contribution to neighbourhood	94%	96%	 Rent - Value for money	88%	91%
 Neighbourhood as a place to live	97%	96%	 Service charge - Value for money	91%	90%

Based on feedback from the TSM report

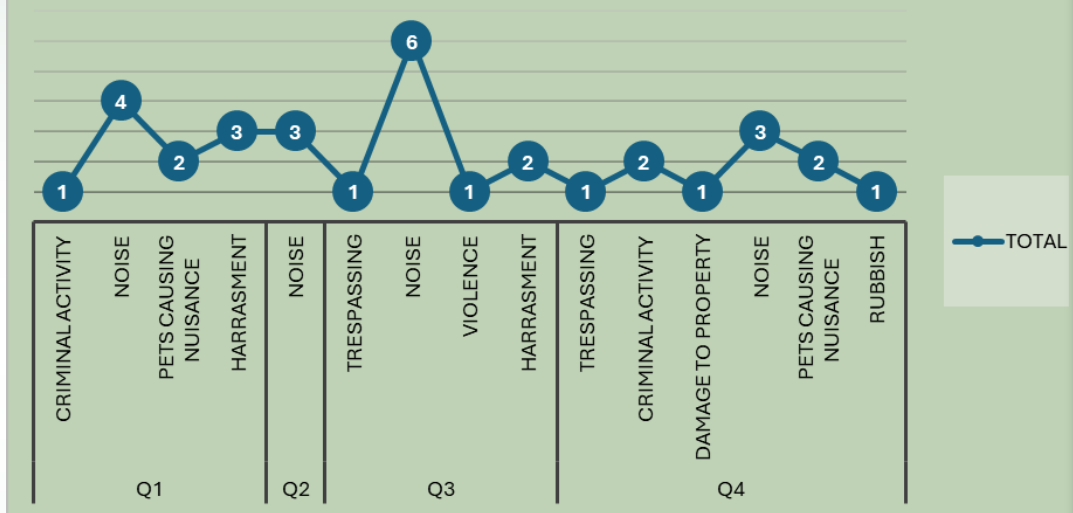
Communal Cleaning - We will be doing onsite inspections with our Customer Panel and a consultation with tenants affected by communal area cleaning in 2025/26. This will be in relation to the rise in service charge, if we were to increase cleaning to fortnightly as requested.

ASB – Our Customer Panel will be reviewing our ASB Policy & Procedure in 2025. They will be scrutinising the policy and approach tenants for feedback on our procedure.

Anti-Social Behaviour 2024-2025

At 31st March 2025

33 ASB REPORTS BETWEEN 01/04/2024 - 31/03/2025



Based on feedback from the TSM report (Tenant Satisfaction Measures) 2024/25, our Customer Panel will be reviewing our ASB Policy & Procedure in 2025. They will scrutinise the Policy and approach tenants for feedback on their experience.

WHA addressed four serious cases of antisocial behaviour during the year, which resulted in the matters being presented to court.

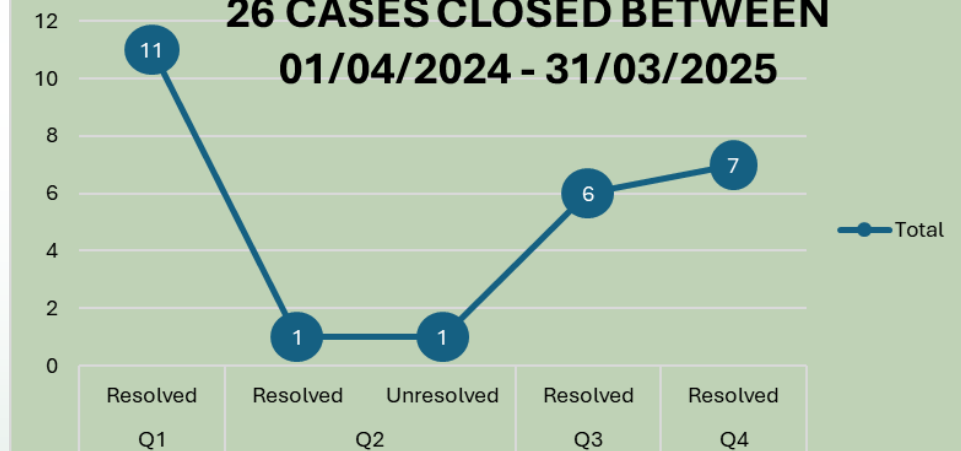
These included;

- 3 Ongoing antisocial behaviour cases
- 1 Damage to property case

59% of tenants said they were satisfied with WHA approach to handling ASB. This was a decrease from 92% last year. However, no tenants said they were dissatisfied with 41% saying they were neither satisfied nor dissatisfied.

Some tenants said they were happy with WHA response but understood Westfield is not solely responsible, adding they were happy with the steps taken to resolve the issue, although sometimes had not been effective.

26 CASES CLOSED BETWEEN 01/04/2024 - 31/03/2025



Of the 26 cases closed in the year, one was unresolved. This was due to the complainant moving out of the property for other reasons. Although we have recorded this as unresolved, the complainant was satisfied with WHA's handling of the situation.

Complaints Performance 2024-2025

Over the course of the last financial year, Westfield Housing received 15 complaints. Most of which were dealt with as stage 1 and only one complaint progressed to stage 2.

We have had no findings of non-compliance with the Complaints Handling Code during this reporting period and no reports were escalated to the Housing Ombudsman.

At 31st March 2025

Reported Period	Q1	Q2	Q3	Q4
Total Complaints received -15	5	2	0	8
Stage 1 Complaints answered on time	100%	100%	-	100%
Stage 2 Complaints answered on time	-	-	-	100%

Complaints Stages	Q1	Q2	Q3	Q4
Stage 1	5	2	0	7
Stage 2	0	0	0	1
Escalated to the Housing Ombudsman	0	0	0	0
Complaints Type	Q1	Q2	Q3	Q4
Damp & Mould	2	0	0	1
Repairs	2	2	0	5
Energy efficiency work (SHDF)	1	0	0	2

Reason for the Complaint	Q1	Q2	Q3	Q4
Dissatisfaction with service provided by contractors/WHA	2	2	-	3
Failure or refusal to do something a tenant wants us to do	1	-	-	2
Delays with Repairs	2	-	-	2
Dissatisfaction with quality of repair	-	-	-	1

Complaints Outcomes	Stage 1	Stage 2
Upheld	12	-
Partially upheld	0	-
Not upheld	2	1
Open (response to be provided)	0	-
Total	14	1

Compliments

We continue to receive a high volume of positive feedback about our staff and the services we provide. Understanding what is working well is just as valuable as identifying areas for improvement. To ensure we capture both aspects, we maintain a record of all compliments alongside any complaints received. This enables us to share examples of good practice and learning across the organisation.

From April 2024 up until the end of March 2025, we received 32 recorded compliments 11 complimenting individual staff and 21 for services provided by WHA. There were 19 recorded for the same period when compared to the previous year.

Footsteps Nursery 2024-2025

This year we had our Ofsted inspection and were delighted with our 'Good' provider result.

As part of our sustainability pledge the children in TCI (Preschool) have been busy growing their own vegetables and fruit trees. Over the months we have made raised beds and prepped and pruned ready for planting the seeds (some donated and some bought).

The children have learnt all about how vegetables grow and the importance of looking after them until its time to harvest. We have enjoyed having our potatoes, carrots and onions at lunchtime for our dinner. We have also enjoyed peapods, radish and lettuce as part of our snacks.

The children and team are extremely proud and have been sharing their achievements with parents and grandparents. We look forward to growing more vegetables next season.

"Staff help children to learn about some of the things that support a healthy lifestyle. They talk to children about healthy foods and support children to follow good hygiene routines, such as learning about good oral health. In addition, they support children's emotional health as they encourage children to take part in mindfulness and yoga sessions. This helps to promote children's overall good health and well-being."

(Ofsted 2024)



Value for Money 2024-2025

Westfield Housing Association (WHA) remains firmly committed to delivering excellent value for money by making the best use of our resources to improve the lives of our tenants and support thriving communities. We define value for money as the efficient use of resources to achieve the greatest positive impact for our residents and the wider community. Our approach aligns with the Regulator of Social Housing's (RSH) Value for Money Standard, and we assess performance annually using both the RSH's VFM metrics and our own internal targets. Results are benchmarked against similar associations to ensure accountability and transparency.

This year, our investments and operational decisions reflected both strong financial management and a tenant-focused strategy. We spent a total of £1.31 million on maintaining our homes, as detailed on page 5.

These investments are already having an impact, with 98% of tenants satisfied that their homes are well maintained, an increase of 6% from last year and 98% satisfied with the overall quality of their homes.

We achieved or exceeded key performance targets: Average re-let time improved to 9.58 days, well within our 13-day target. Tenants also recognise the affordability of our services:

- 91% said their rent represents value for money, up from 88% in 2023/24
- 90% said the same about their service charges

The average weekly rent remains affordable at £115.17.

We continue to provide targeted tenant support through the Tenant Enablement Fund (TEF) and WONDE voucher scheme, supporting 39 households and issuing 53 vouchers this year with a combined spend of £15,444, slightly over budget but reaching more households than ever before.

In terms of strategic outcomes:

- 5 of our 8 internal VFM performance indicators were in the upper quartile among peer organisations, including tenant satisfaction with repairs and listening to views.
- Our operating margin for social housing increased to 29.02%, and return on capital employed (ROCE) improved to 3.10%, driven by increased rental income and the addition of new homes from Phase One of our development programme.

Social housing cost per unit rose modestly by 2.2% due to increased repairs spending, but remains well below national and regional medians. While some areas, such as reinvestment levels and rent arrears, fell just short of target, the Association is proactively managing these through ongoing development planning and tenant support partnerships.

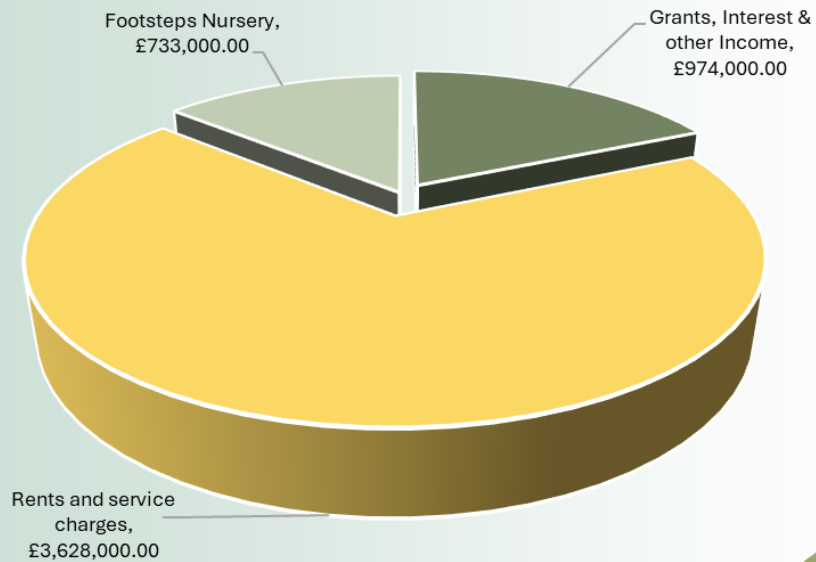
The results of our Tenant Satisfaction Measures (TSM) survey reflect these efforts, with overall tenant satisfaction rising to 98%, and significant improvements in how tenants feel we listen and act on their views.

Through robust monitoring, performance benchmarking, and tenant engagement, we continue to deliver accountable, efficient, and high-impact services that prioritise our tenants' needs and aspirations.



Our Finances 2024-2025

Where our money came from

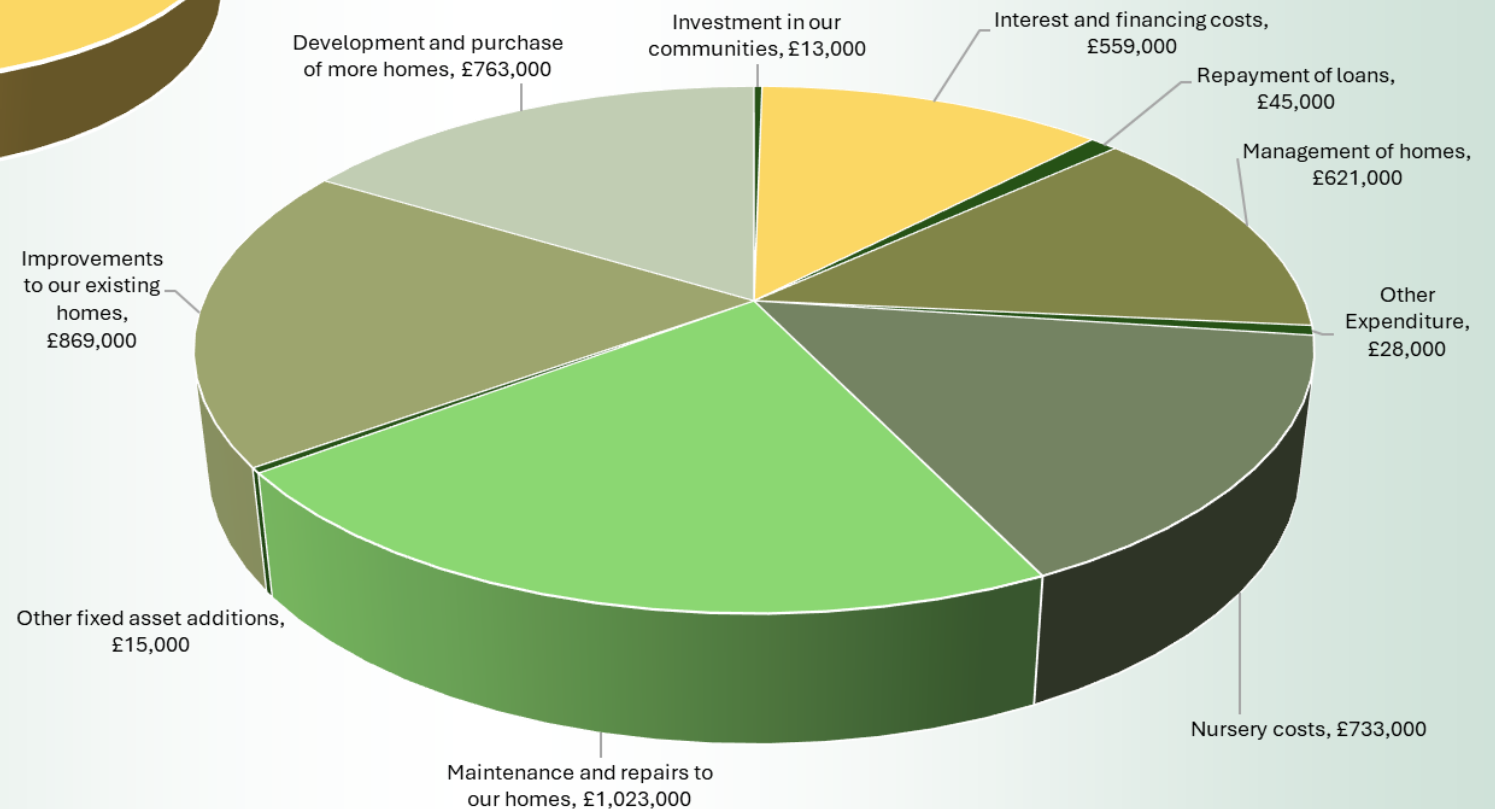


The figures for 2024-25 are taken from the statutory accounts, approved by the Board.

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.

Where our money went



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.

Contact Details

**Minto Centre, Nilsson Drive, Westfield,
Workington, Cumbria CA14 5BD**

Tel: 01900 602906

Emergency repairs : 0151 3432762

Email: enquiries@westfieldha.org.uk

Website: www.westfieldha.org.uk

Tenants portal is accessible from our website

Footsteps Nursery: 01900 872011

