



Asset Management Strategy

2026 – 2029

1.	Introduction	2
2.	Aims & Objectives – How we will meet our Objectives?	3
3.	Our Property Portfolio	4
4.	Our Other Assets	
	a. The Minto Centre / Footsteps Nursery	4
	b. West House	5
5.	Managing our Assets	
	a. Service Details	5
	b. Working Arrangements	5
	c. Our Contractors and Procurement	6
	d. Stock Investment/Asset Management	7
6.	Data & Information Management	8
7.	Performance	9
8.	Health & Safety and Regulatory	11
9.	Planned Maintenance	12
10.	Aids & Adaptations	13
11.	Decent Homes Standard	13
12.	Disrepair, including damp and mould issues.	14
13.	Engaging with Tenants	15
14.	Active Asset Management & Property Performance	16
15.	Improved Performance	17
16.	Cost Effective and Efficient Service	17
17.	Fuel Poverty	18
18.	Challenge & Risks	19
	a. Compliance and Health & Safety	20
	b. Data Systems	20
	c. Financial Pressures and Cost Inflation	20
	d. Stock Condition and Investment Demand	20
	e. Contractor Capacity and Supply Chain	20
	f. Service Delivery and Performance	20
	g. Customer Engagement and Expectations	20
	h. Regulatory and Legislative Change	20
	i. Organisational Capacity and Skills	21

1. Introduction:-

This Asset Management Strategy sets out how Westfield will manage, maintain and invest in its housing stock to ensure homes remain safe, compliant, sustainable and fit for the future.

Westfield owns and manages 659 properties and recognises that effective asset management is critical to delivering high-quality homes, meeting regulatory expectations, and supporting thriving communities. This strategy provides a clear and structured framework for how we will achieve this over the short, medium, and long term.

The strategy responds to a rapidly changing operating environment, including:

- Increased regulatory focus on safety, compliance and tenant outcomes
- The introduction of Awaab's Law and strengthening of housing standards
- National targets for decarbonisation and energy efficiency
- Rising costs and the need to demonstrate value for money

It establishes a data-led approach, underpinned by 100% stock condition survey coverage, enabling informed decisions on investment, risk management, and long-term asset performance.

Our approach ensures that:

- All properties continue to meet statutory and regulatory requirements
- Investment is prioritised where it delivers the greatest impact
- Homes are improved to meet modern standards, including EPC C or above
- Risks, including those identified through HHSRS, are proactively managed

This strategy aligns with Westfield's wider Organisational Plan and provides a clear link between asset investment, compliance, customer outcomes, and financial sustainability.

It will be supported by detailed delivery plans and regularly reviewed to ensure it remains responsive to legislative change, funding opportunities, and evolving customer needs.

2. Our Aims & Objectives:-

Maintain Compliance and Safety - Ensure all properties meet statutory and regulatory requirements.

Deliver Quality Homes - Maintain 100% Decent Homes compliance and improve property standards.

Improve Energy Efficiency
Achieve EPC C or above across all homes by 2030.

Optimise Asset Performance -
Use data to guide investment, disposal, or reconfiguration decisions.

Enhance Customer Outcomes - Provide safe, warm and well maintained homes.

How will we meet our Objectives

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.

Performance will be monitored through a robust framework of measures, including operational data, asset performance information and customer feedback, ensuring a balanced and evidence-based assessment of progress.

Delivery of the strategy will be supported by:

- A live delivery plan aligned to strategic priorities
- Quarterly performance reporting to the Executive Team and Board
- Ongoing review of outcomes to drive continuous improvement

3. Our Property Portfolio



Westfield own and manage 659 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

- 49 x Bungalows (1 and 2 bedroomed)
- 106 x Flats (1 and 2 bedroomed)
- 3 x 1 Bedroomed Houses
- 157 x 2 Bedroomed Houses
- 337 x 3 Bedroomed House
- 7 x 4 Bedroomed Houses

This portfolio reflects a predominantly family housing offer, with a smaller proportion of accessible and specialist accommodation. Our asset management approach continues to ensure the long-term sustainability, quality, and performance of these homes.

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;

Although this property sits outside the core housing stock, 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.

5. Managing our Assets

Service Details ...

The Repairs and Maintenance service is a core component of Westfield's asset management approach, ensuring that homes remain safe, compliant, well-maintained and fit for purpose. The service plays a key role in protecting asset value while delivering a high-quality experience for customers.

A primary focus of the service is the effective management of health, safety and compliance, ensuring all properties meet statutory and regulatory requirements. This includes a comprehensive programme of inspection, servicing and risk management, covering key areas such as gas safety, electrical systems, fire safety, asbestos and water hygiene.

Within this, there is a strong and proactive focus on the identification, prevention and resolution of damp and mould, recognising this as a priority risk area in line with emerging regulatory requirements, including Awaab's Law. Our approach ensures that issues are addressed promptly and that underlying causes are identified and managed.

The service also delivers a balance of responsive and planned maintenance, including day-to-day repairs, cyclical works and longer-term investment in property components. Void properties are managed to ensure they meet required letting standards, while wider estate and environmental works contribute to safe, well-maintained neighbourhoods.

Planned investment supports the ongoing quality and performance of our homes, including the replacement of major components, improvements to energy efficiency and works to enhance accessibility. Alongside this, there is a continued focus on addressing property condition risks, including structural issues and damp and mould, supported by both reactive and planned interventions.

We recognise that the Decent Homes Standard is expected to be updated, with a greater emphasis on energy efficiency, safety and property condition. We will continue to monitor these changes and ensure our investment approach remains aligned, enabling us to maintain compliance and deliver improved outcomes for residents.

Working Arrangements

The service is delivered through a combination of an in-house team and external contractors, ensuring an effective and flexible approach to maintenance and investment.

Our in-house team comprises a Maintenance Manager, two part-time Maintenance Officers and a Maintenance Surveyor, providing clear oversight of compliance, performance and asset management. This structure supports a coordinated and integrated approach across services, linking operational delivery with strategic asset planning.

Our Contractors / Procurement

The effective delivery of repairs, maintenance and investment works is supported through a combination of in-house oversight and external contractor provision.

External contractors deliver the majority of repair and maintenance works, with a strong emphasis on using local contractors and suppliers. Westfield is committed to supporting the local economy and communities we serve, recognising the wider social and economic benefits this brings, including local employment, investment in the area and a more responsive service.

Working with local providers also supports improved communication, flexibility and knowledge of the local area, contributing to better service delivery, faster response times and enhanced customer satisfaction.

Contractors are appointed and managed in line with the Association's procurement and contractor management arrangements. We have established strong working relationships with contractors, supported by performance monitoring and customer feedback. We are continuing to strengthen this approach through more formal performance management and the development of service expectations, ensuring consistent quality and value for money.

Procurement of planned and cyclical works is undertaken in accordance with our Tender Policy, ensuring transparency, competitiveness and compliance. Costs and performance are benchmarked through external networks to support continuous improvement and ensure services deliver demonstrable value for money.

We continue to explore opportunities for **supply chain partnering and procurement efficiencies** as part of our ongoing commitment to delivering **Value for Money (VFM)**. This includes the direct sourcing of materials where appropriate, supporting better purchasing arrangements and cost control.

This approach helps maximise the impact of investment by reducing costs, strengthening supply chain resilience and mitigating risks associated with material availability and price fluctuations. It also supports a more efficient delivery model, improving repair response times and reducing pressure on contractors.

A key part of delivering our objectives is to maximise the use of planned investment and capital programmes, ensuring assets are maintained effectively, risks are managed proactively and reliance on reactive repairs is reduced.

Investment decisions are driven by robust asset data and performance information, enabling resources to be targeted where they deliver the greatest impact.

We have achieved 100% stock condition survey coverage, completed between August 2021 and December 2024. These surveys provide detailed information on property condition and remaining component life, forming the basis of our 1, 5 and 30-year investment plans.

A rolling programme of surveys commenced in 2025, with all properties re-inspected on a five-year cycle to ensure data remains current and reliable. As part of this programme, asbestos re-inspections are also completed, supporting ongoing compliance and risk management.

Stock condition surveys also support the identification of property hazards and wider risks, alongside engagement with tenants to understand any specific needs or vulnerabilities which ensures a consistent and structured approach to identifying risks and supporting tenants, as below:

- Identification of property hazards and condition-related risks
- Tenant engagement to understand individual needs and vulnerabilities
- Consideration of fire safety and evacuation requirements
- Checks to ensure smoke and carbon monoxide alarms are present, in date and functioning
- Identification of issues such as damp and mould
- Identification of hoarding and its impact on safety and access
- Recognition and referral of any safeguarding or wellbeing concerns

This approach complements the annual tenancy visits undertaken by Housing Officers, ensuring a holistic view of both property condition and tenant needs.

Our approach is informed by a comprehensive stock condition database, incorporating component lifecycles aligned to NHF standards and Decent Homes guidance, energy performance data and local management knowledge. EPC data is also reviewed to identify low-cost or “quick win” improvements that can be delivered independently of external funding programmes, supporting incremental improvements in energy efficiency.



6. Data and Information Management

Accurate and accessible data is essential to effective asset management and service delivery.

Most repairs and maintenance data is held within our SDM housing management system, supported by manual processes and spreadsheets. While this provides a reasonable level of operational information, it can lead to inefficiencies, duplication and inconsistent data. These limitations have been identified through audit activity as a weakness, and addressing them is a key priority for WHA.

Digital tools such as a tenant portal are in place; however, customer uptake remains limited, with many tenants continuing to report repairs via traditional methods. There is also ongoing reliance on manual processes in contractor management.

‘Ensure asset data is high quality and used effectively to inform sound management decision making’

We recognise the need to modernise and improve how data is managed and used across the organisation.

In early 2026, we reviewed a new housing management system which has the potential to significantly improve service delivery. A modern, integrated system would:

- Link housing, finance and asset management functions
- Provide enhanced tenant and contractor portals
- Streamline workflows and reduce manual processes
- Improve data accuracy through real-time updates
- Deliver dashboards and reporting to support performance and decision-making

This will improve efficiency, support value for money and enable more effective use of data across the organisation, while maintaining accessible contact options for customers.

Key priorities include:

- Maintaining 100% accurate stock condition data
- Reducing reliance on spreadsheets and manual systems
- Improving data accessibility and reporting
- Strengthening customer insight and performance monitoring

Delivery will be supported by a revised IT Strategy, ensuring progress towards fully integrated, reliable and effective data systems that support our asset management objectives.

7. Performance

The following tables shows current performance in key areas of the service over the three years to March 2026. 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 2023/24	Actual Performance 2023/24	Target for 2024/25	Actual Performance 2024/25	Target for 2025/26	Actual Performance 2025/26	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%	97%	Upper Quartile
Average days taken to re-let homes requiring minor works	7 days	13 days	7 Days	10 days	13 Days	9 days	Upper Quartile
% of rent lost through homes being vacant	0.30%	0.90%	0.50%	0.38%	0.80%	0.55%	Median

The data demonstrates a number of areas of strong performance, alongside some areas where further improvement is required.

We are currently 100% compliant across all key health and safety areas, including gas, electrical, fire safety, emergency lighting, fire doors and servicing requirements. This remains a key priority for the organisation.

Performance relating to voids and rent loss has improved, supported by a clearer voids process and contractor availability. However, performance has been impacted by a number of properties requiring more extensive works. Continued improvements to stock condition data and better alignment with planned programmes are expected to reduce the level and complexity of void works over time.

Customer satisfaction with repairs remains high; however, communication has been identified as an area for improvement, particularly in keeping tenants informed of progress. This is being addressed through more regular engagement and performance monitoring with contractors.

Performance is actively monitored through weekly tracking of repairs and regular contractor updates. The introduction of contractor portal functionality has improved visibility of works, and further system development is expected to enhance monitoring, reporting and communication with tenants.

It is essential that performance data is accurate, timely and effectively used. Our performance management framework, including key indicators and asset management measures, supports regular review and analysis. Performance is monitored through monthly maintenance meetings, with a focus on identifying issues, agreeing actions and driving continuous improvement.

April 2020 – March 2026 Maintenance Expenditure:-

Category	20/21 Spend	21/22 Spend	22/23 Spend	23/24 Spend	24/25 Spend	25/26 Spend
Day to Day (including general Void Works)	£250,556	£584,269	£575,009	£440,015	£482,786	£549,419.00
Planned Maintenance	£309,085	£500,319	£709,690	£793,146	£765,687	£833,473.00
Cyclical Maintenance (incl. H&S Works)	£131,664	£222,280	£187,051	£129,218	£166,997	£184,353.11

Expenditure in 2025/26 reflects a continued focus on delivering effective repairs and maintenance alongside targeted planned programmes.

Responsive repairs and void costs increased during the year, largely due to a number of properties requiring more extensive works prior to re-let, together with additional spend on cavity wall insulation (CWI) extraction and associated preparatory works. These works were necessary to enable energy efficiency improvements but were not eligible for grant funding.

The day-to-day budget also includes three insurance-related works totalling approximately £40k, which are expected to be recovered and credited once claims are settled.

Planned maintenance remained a key area of investment, supporting component replacement, energy improvements and overall stock condition. Programmes were increasingly data-led, ensuring resources were targeted effectively.

Cyclical maintenance reflects ongoing compliance and safety programmes, including asbestos survey activity and re-inspections.

Planned programmes also include approximately £181k of external grant funding, supporting energy efficiency works and wider improvements to the stock.

Overall, expenditure reflects a balanced approach between responsive works and planned programmes, supporting compliance, improved property condition and value for money.

8. Health & Safety and Regulatory Compliance

Tenant safety is our highest priority, underpinning all aspects of our asset management approach.

Since the Grenfell Tower tragedy, there has been a significant increase in regulatory expectations and a wide range of changes across the housing sector, with a stronger focus on building safety, compliance and tenant assurance. This includes enhancements to fire safety requirements, increased expectations around damp and mould management, and clearer standards for health and safety compliance.

In response, Westfield has undertaken a comprehensive review of policies, processes and performance, strengthening our approach across all key compliance areas.

These include:

- Fire safety measures, including fire risk assessments, fire doors, alarms and emergency lighting
- Smoke and carbon monoxide alarm provision and monitoring
- Gas and electrical safety compliance
- Asbestos management and regular re-inspection programmes
- A stronger focus on damp and mould and wider property hazards

Our compliance framework is supported by regular internal and external audit activity across all health and safety areas, providing assurance and identifying opportunities for continuous improvement. Actions arising from audits are monitored and delivered to ensure ongoing compliance.

Stock condition surveys also support health and safety by identifying property hazards, disrepair and thermal comfort issues, enabling us to assess compliance with the Decent Homes Standard and target works accordingly.

We maintain a proactive, inspection-based approach to identifying and managing risks, supported by effective systems including a Compliance Tracker to monitor activities and ensure actions are completed within required timescales.

A strong focus is placed on tenant engagement and feedback, ensuring that concerns are identified early and acted upon. Customer feedback, including complaints, is used to inform service improvements and strengthen delivery.

Looking forward, we will continue to:

- Maintain full compliance with statutory and regulatory requirements
- Respond proactively to regulatory changes and emerging risks
- Strengthen assurance through audit, monitoring and performance
- Improve engagement with tenants and use feedback to inform service delivery

This approach ensures that we continue to provide safe, compliant homes, supported by a robust framework of assurance and continuous improvement.

9. Planned / Cyclical Maintenance

The aim of our planned maintenance programme is to maintain and improve the performance of our homes, ensuring they remain safe, compliant and meet modern standards.

A key focus is the planned replacement of major components, including kitchens, bathrooms, roofs, windows, doors and heating systems. Replacing components at the appropriate time helps maintain property quality, reduce reactive repairs and manage long-term costs.

Our approach is data-led, informed by 100% stock condition survey coverage, component lifecycles and ongoing inspections. Pre-programme surveys confirm condition and ensure works are targeted effectively.

In addition, cyclical maintenance is delivered primarily through our external redecoration programme, which is carried out on a four-year cycle to properties where required, including associated pre-decorative repairs. This helps maintain the appearance of homes, protects the building fabric and prevents deterioration over time.

Up-to-date stock condition data has improved the prioritisation and planning of works from 2025 onwards, ensuring investment is directed to areas of greatest need. Planned programmes also support wider property improvements where appropriate.

Customer satisfaction with planned works remains high, and feedback is used to inform continuous improvement.

Overall, these programmes support a shift towards proactive, preventative investment, reducing reliance on reactive repairs and delivering value for money.



10. Aids & Adaptations

Ensuring homes meet the needs of individual tenants is a key priority, and the provision of aids and adaptations plays an important role in supporting safe, independent living.

We work in partnership with Adult Social Care, Children's Services and Cumberland Council to access grant funding, including Disabled Facilities Grants (DFG), to deliver major adaptations. In addition, a dedicated budget is in place to support minor adaptations, enabling timely and responsive support.

We remain committed to providing adaptations where required, ensuring tenants can live independently and maintain a good quality of life.

Consideration is given to the ongoing maintenance and future replacement of adapted components, ensuring a balanced approach that is fair, sustainable and affordable. A flexible and responsive approach is taken, aligned with our Equality and Diversity Policy, to meet individual needs.

11. Decent Home Standard

The Decent Homes Standard is a government minimum standard for social housing, requiring homes to be free from serious hazards, in a reasonable state of repair, with modern facilities and a reasonable level of thermal comfort.

Following completion of our stock condition surveys and investment programme, Westfield currently has 0 properties failing the Decent Homes Standard.

Maintaining full compliance remains a priority. Property condition is monitored through stock condition surveys, void inspections and targeted visits, with data maintained on a five-year rolling programme and updated as works are completed.

While the standard provides a minimum benchmark, we recognise its limitations, particularly around energy efficiency and overall property quality, and aim to go beyond compliance through our planned programmes.

The standard is expected to be updated, alongside wider changes driven by Awaab's Law, which strengthens requirements relating to damp and mould and links more directly to the Housing Health and Safety Rating System (HHSRS). These changes will place greater emphasis on hazard identification, response times and overall housing conditions.

Westfield is well placed to meet these changes, supported by robust stock data, a proactive investment approach and a strong focus on compliance and property condition.

12. Disrepair, including damp and mould issues

Disrepair, and in particular damp and mould, has become a significant focus across the housing sector in recent years, driven by increased regulatory attention, media scrutiny and the introduction of Awaab's Law.

Across the sector, there has been a notable increase in disrepair claims, often supported by third-party claims companies approaching tenants directly. Westfield has also experienced an increase in claims relating to damp and mould; however, the majority of these have been challenged and resolved at an early stage, with limited supporting evidence.

Our stock condition survey programme identified no widespread issues of damp and mould or serious disrepair across the housing stock. Nevertheless, we recognise the importance of maintaining a robust and proactive approach.

We have implemented a comprehensive Damp and Mould Policy and Procedure, aligned to Government guidance and the recommendations of the Better Social Housing Review. All reported cases are inspected promptly by our Maintenance Surveyor/Technical Officer and recorded within a dedicated register, ensuring clear visibility and monitoring.

Our approach focuses on early identification and timely intervention, supported by:

- A proactive and structured damp and mould process
- Stock condition surveys to identify potential risks
- Annual tenancy visits, providing insight into household circumstances
- Ongoing repairs monitoring to ensure issues are progressed and resolved

This ensures that both property condition and tenant experience are fully understood and addressed.

We will continue to strengthen our approach to:

- Identify and resolve damp and mould issues at the earliest stage
- Prevent escalation into more serious disrepair cases
- Maintain robust records and evidence to support case management
- Ensure compliance with Awaab's Law and evolving regulatory requirements

This approach supports the delivery of safe, well-maintained homes, while protecting the organisation from unnecessary claims and ensuring a strong, customer-focused service.

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

13. Engaging with our Tenants

We are a community-based organisation, and maintaining strong, meaningful relationships with our tenants is central to how we operate. Our tenants are at the heart of everything we do, and their voice is critical in shaping our services.

Our approach reflects the direction set out in the Social Housing White Paper and the Social Housing (Regulation) Act 2023, which place increased emphasis on tenant voice, transparency, accountability and service standards. These reforms require us to demonstrate clearly how we listen to tenants, understand their needs and use feedback to improve services.

While we gather a significant amount of customer feedback, satisfaction data and insight, we recognise that we have not always been consistent in acting on this feedback, communicating outcomes or closing the loop with tenants. This can result in tenants raising the same issues more than once. We understand that tenants value clear, honest communication, even where issues cannot be resolved immediately, and improving this is a key priority.

We are committed to ensuring that feedback leads to clear action and visible outcomes, including being open about what we can and cannot do and keeping tenants informed throughout.

Engagement at Westfield goes beyond formal consultation. We are committed to staying connected to our communities, delivering activities such as tenant trips, community clean-up days, seasonal events and opportunities for children and families. These help build relationships, strengthen trust and give us valuable insight into the communities we serve.

Our Customer Panel, established in 2022, provides a key forum for discussion, feedback and scrutiny. We will continue to develop opportunities for tenants to influence service delivery, including involvement in planned, cyclical and void works.

We will strengthen our approach by:

- Ensuring feedback is reviewed, acted upon and responded to clearly
- Providing open and transparent communication with tenants
- Using complaints as a key source of learning, ensuring outcomes are understood and improvements implemented
- Making better use of satisfaction data, including sharing positive feedback and celebrating success
- Clearly demonstrating what has changed as a result of tenant feedback

Our aim is to create a culture where tenants feel heard, informed and confident that their feedback leads to real change, supported by a clear commitment to delivering actions and continuous improvement.

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

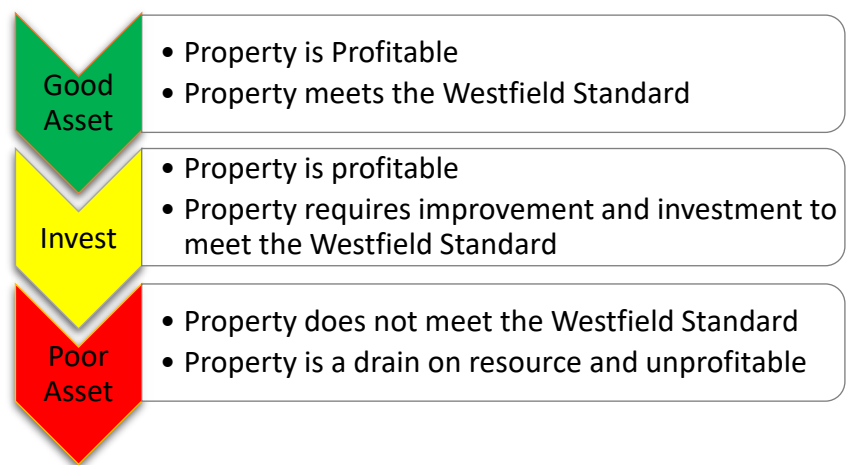
14. Active Asset Management and Property Performance

Regulatory expectations place increasing emphasis on understanding asset performance and delivering value for money, ensuring that investment decisions are informed, sustainable and aligned with business objectives.

Westfield uses a structured property appraisal approach to assess the performance and viability of its assets. This supports informed decision-making on future investment, retention or disposal, taking into account financial performance, condition and wider factors such as contribution to the community.

A property appraisal tool has been developed to enable consistent and timely assessment of all properties. This aligns with the development of our Asset and Liabilities Register, ensuring a comprehensive understanding of asset performance across the portfolio.

Properties are assessed using a RAG (red, amber, green) rating, providing a clear indication of overall performance and supporting strategic decisions. The appraisal process also supports the voids process, enabling quicker decisions on whether properties remain viable for re-letting following repair or improvement works.



Potential disposals are considered in consultation with the local authority and other stakeholders, ensuring that decisions reflect both financial performance and wider community impact.

Our approach takes a balanced view of asset performance, recognising both financial return and the social value of our homes, including their role within the wider community.

We will continue to strengthen our approach by:

- Further developing our asset performance data and analysis
- Using appraisal outcomes to inform investment and strategic decisions
- Ensuring a consistent and robust approach to option appraisal and decision-making

Overall, this approach supports the optimisation of our housing stock, ensuring investment is targeted effectively and that homes remain sustainable, well-performing and aligned to tenant and community needs.

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:

- Strengthening understanding of customer views and satisfaction
- Improving performance monitoring of key elements of the repairs service, including timeliness and right first-time delivery
- Enhancing cost data and analysis to support better decision-making and value for money

We will embed a culture of continuous improvement seeking to deliver better outcomes and sustained high levels of customer satisfaction.

16. A cost effective and efficient service

We will continue to strengthen our focus on cost control, efficiency and value for money, ensuring resources are used effectively and consistently deliver high-quality outcomes.

Key priorities include:

- Strengthening contractor management and contractual arrangements, with clear performance expectations and accountability
- Improving procurement and supply chain efficiency, including reducing material costs
- Streamlining processes and reducing duplication through better use of systems and improved ways of working
- Implementing enhanced IT systems and workflows, supporting automation, real-time data and reduced reliance on manual processes
- Ensuring clear and consistent policies and procedures, supporting efficient and standardised service delivery
- Improving task allocation and coordination across teams, enabling more effective use of resources
- Enhancing our understanding of costs and performance, including benchmarking and identifying high-cost properties
- Keeping abreast of legislative and regulatory changes, ensuring a proactive approach to compliance and service delivery rather than reacting to change

This approach will support greater efficiency, improved service delivery and stronger value for money across all areas of the service.

Improving Energy Efficiency on our Stock

We are committed to improving the energy efficiency of our homes, supporting national targets and reducing energy costs for tenants.

Our approach focuses on making best use of available government funding to upgrade our properties, ensuring that improvements are delivered efficiently and maximise the impact of external investment.

We have successfully secured Government funding through:

- SHDF 2.1 delivered improvements to 69 homes between 2023 and 2025 - £400k.
- SHG Wave 3 (2025–2028) will support improvements to approximately 90 homes, with funding of around £500k

These programmes are targeted at our poorest performing homes and are aligned with planned maintenance works to ensure efficient delivery.

17. Fuel Poverty

Fuel poverty remains a significant and ongoing concern, particularly in the current climate where many tenants are facing increased energy and wider cost of living pressures.

The government has set a clear expectation that social landlords provide homes that are safe, warm and affordable to heat, recognising the impact of housing conditions on tenant health and wellbeing.

Westfield recognises the importance of ensuring homes are warm, energy efficient and affordable to run, supporting tenant wellbeing and reducing financial hardship.

While the majority of our properties benefit from gas heating, some homes—particularly older properties and those in more rural areas—present greater challenges in achieving higher energy performance.

We have made strong progress in improving the energy efficiency of our stock, with the majority of homes now achieving EPC Band C or above and an average SAP rating above the national average.

Westfield Housing Association - EPC Current Data

657 of our 659 properties have had Valid EPC Surveys (2 have expired and 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 at May 2025	1	1	19	165	408	18	9	12
Number of Properties at May 2026	0	0	4	96	504	34	19	2
Percentage of Stock at May 2026	0%	0%	0.6%	14.5%	76.5%	5.2%	2.9%	0.3%

Our approach focuses on:

- Making best use of external funding opportunities to deliver energy improvements
- Targeting poorer performing properties through planned programmes
- Continuing to improve the accuracy and quality of energy data
- Aligning energy improvements with planned maintenance programmes
- Supporting tenants through improved communication and early intervention

We also recognise the strong link between energy efficiency, fuel poverty and health, including the impact of cold homes on damp and mould.

We will continue to work in line with our Energy Efficiency and Sustainability Strategy, ensuring investment supports the delivery of warmer, more affordable homes and helps reduce fuel poverty across our communities.

EPC Data compiled by desk top exercise.

659 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 at May 2025	1	1	19	165	408	18	9	12
Number of Properties at May 2026	0	0	4	96	504	34	19	2
Percentage of Stock at May 2026	0%	0%	0.6%	14.5%	76.5%	5.2%	2.9%	0.3%

18. Challenge & Risks

Westfield recognises a range of strategic and operational risks associated with the delivery of this Asset Management Strategy. These risks are actively managed through our corporate Risk Register, with regular review by the Audit and Risk Committee and Board.

Key risks and mitigations include:

a) Compliance and Health & Safety

- Maintaining 100% compliance across all statutory health and safety areas remains a critical risk

- Increased regulatory expectations, including Awaab's Law and enhanced Consumer Standards
- Managed through robust compliance systems, regular audits, and clear monitoring and reporting

b) Data and Systems

- Reliance on existing systems and processes, including the need to reduce use of manual systems and spreadsheets
- Risk of inconsistent or incomplete data impacting decision-making
- Mitigated through investment in new housing management systems, improved data quality and enhanced reporting

c) Financial Pressures and Cost Inflation

- Rising costs, including materials, labour and energy efficiency works
- Pressure on budgets due to non-grant eligible works and increasing demand
- Managed through strong financial planning, benchmarking and a continued focus on value for money

d) Stock Condition and Investment Demand

- Ensuring sufficient funding to meet long-term maintenance and improvement needs
- Managing increasing investment requirements, including energy efficiency improvements
- Mitigated through robust stock condition data, long-term planning and targeted investment

e) Contractor Capacity and Supply Chain

- Availability and performance of contractors and supply chain resilience
- Risk of delays to programme delivery or increased costs
- Managed through stronger contractor management, procurement practices and supply chain development

f) Service Delivery and Performance

- Maintaining high levels of service performance and customer satisfaction
- Risks associated with delays, communication gaps and increasing demand
- Addressed through improved performance monitoring, contractor management and enhanced communication

g) Customer Engagement and Expectations

- Increasing expectations from tenants and regulators around engagement, transparency and accountability
- Risk of not effectively acting on feedback or closing the loop with tenants
- Mitigated through strengthened engagement approaches and improved use of feedback and complaints

h) Regulatory and Legislative Change

- Ongoing changes in legislation and regulation, including:
 - Social Housing (Regulation) Act
 - Awaab's Law
 - Future changes to Decent Homes and HHSRS

- Managed through a proactive approach to monitoring change and updating policies, processes and systems

i) Organisational Capacity and Skills

- Ensuring sufficient staff resource, expertise and capacity to deliver the strategy
- Risk of reliance on small teams and specialist roles
- Mitigated through training, development and appropriate use of external expertise

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