



Development Strategy

2024-2030

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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 667 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 150 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 2026.

Westfield HA is considering a piece of land at the moment that would provide 79 properties if funding can be accessed and if it can stack up financially. This would provide 166 new properties, which is in excess of our 2030 target of 150.

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
2026-27	Section 106 purchase	1
2027-28	Section 106 purchases	11
2027-28	Buybacks	5
2028-29	Section 106 purchases	2
2028-29	Buybacks	5
2029-30	Buybacks	5
TOTAL		87

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.

There are four key themes in the Cumberland Housing Strategy 2025-39. Two of the key themes relate to housing:

Under the key theme of 'Helping People':

Priority 2: Have a sufficient and improved supply of housing to meet need and demand.

Under the key theme of 'Developing Places':

Priority 1 – Meet the annual affordable housing supply need. This priority aims to build thriving communities by utilising various approaches to provide a range of housing wherever it is needed.

Priority 2 – Develop policies that allow housing to support mixed and balanced communities This priority aims to ensure that the Council can develop Cumberland-wide policies to ensure a range of accessible affordable housing for local households and support other Council policies.

WHA will be a key partner of the local authority in meeting this objective: WHA has already provided twenty four bungalows for an ageing population and is actively working with Cumberland Council to try to acquire another site which will provide much needed affordable housing whilst also supporting a mixed and balanced community

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.

In addition, WHA work closely with private developers to purchase properties through section 106 agreements ensuring housing is affordable in perpetuity and these properties also ensures communities have a mixed and balanced housing supply.

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. The bungalows which have just been completed all met EPC rating A which shows our commitment to ensuring our properties are highly energy efficient.

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. This supports priority three of the Cumberland Housing Strategy 2025-2039 under the theme of 'Helping People', which states 'Support People to stay in their home'.

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 would consider 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.

The Cumberland Housing Strategy 2025-2039) identifies a net annual shortfall of 676 affordable homes across Cumberland. Cumberland's diverse geography plays a part in a shortfall of homes – both affordable and open market. However the study does not go in to detail regarding the locality where housing is needed. However, Westfield HA works closely with the local housing team when considering purchasing or building affordable housing.

The Housing Strategy does highlight a need for supported accommodation over the next fifteen years for those with learning disabilities, autism, people with mental health needs, for those with physical disabilities and long term health needs plus supported housing for young people with Workington being identified as having a real shortage.

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 seven two-bedroom homes from Washington Homes. These are situated in Wigton, which is a new geographical area for Westfield HA. We will acquire one more home under the section 106 with Washington Homes in September 2026 in Gilcrux.

Cumberland is still actively exploring the introduction of a Community Infrastructure Levy.

No decision is expected soon and therefore, WHA 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 2027