

Annual Report 2025/26



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Welcome

Welcome from the Chair

On behalf of the Board, I am pleased to present Westfield Housing Association's Annual Report for 2025/26.

This year was particularly significant for the Association as we celebrated 75 years of serving our communities. Reaching this milestone provided an opportunity to reflect on our rich history and recognise the achievements of past and present colleagues, Board members and tenants.

This report reflects another year of positive progress for the Association and demonstrates our continued commitment to providing high-quality, affordable homes and excellent services for our tenants and communities.

I am particularly pleased with the high levels of tenant satisfaction achieved this year, with overall satisfaction standing at 97%. These results are a testament to the hard work and dedication of our staff, Board members, contractors and Customer Panel, who work together to ensure that tenants receive the best possible service. We are also encouraged by significant improvements in satisfaction regarding anti-social behaviour, reflecting our commitment to creating safe and sustainable neighbourhoods.

During the year, we continued to invest substantially in our homes, spending over £1.3 million on repairs, maintenance and planned improvements. In addition, we completed 16 new homes, enabling more individuals and families to access quality affordable housing. Alongside this investment, we maintained full compliance across all key areas of health and safety, providing reassurance that our homes remain safe and well-managed.

Community support remains a cornerstone of our work. Through initiatives such as the Tenant Enablement Fund and the Neighbourhood Investment Fund, we have continued to provide practical assistance to tenants and local groups. Our community events, trips and annual clean-up day brought people together, strengthened community spirit and demonstrated the value of partnership working. Our 75th anniversary celebrations also gave us the opportunity to engage with tenants and stakeholders, celebrate our shared achievements, and recognise the important role Westfield has played in the local community since 1950.

I would also like to acknowledge that challenges remain. Rising costs and increasing demands on services continue to affect both tenants and housing providers. However, Westfield remains financially strong, well governed and committed to delivering value for money while continuing to plan for the future.

As we look ahead, we will continue to listen carefully to our tenants, invest in our homes, and build on the strong foundations established over the past 75 years. By working together, I am confident that we can continue to provide services that make a real and lasting difference to people's lives.

Finally, I would like to thank our tenants, staff, Board members, partner organisations and contractors for their continued support, commitment and contribution throughout the year.

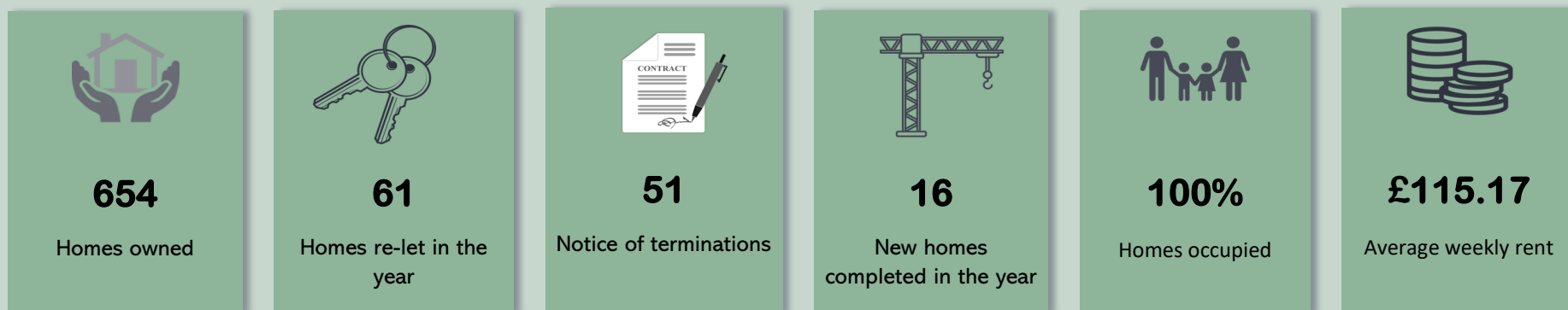
Celia Tibble
Chair of the Board

Our Performance 2025/2026

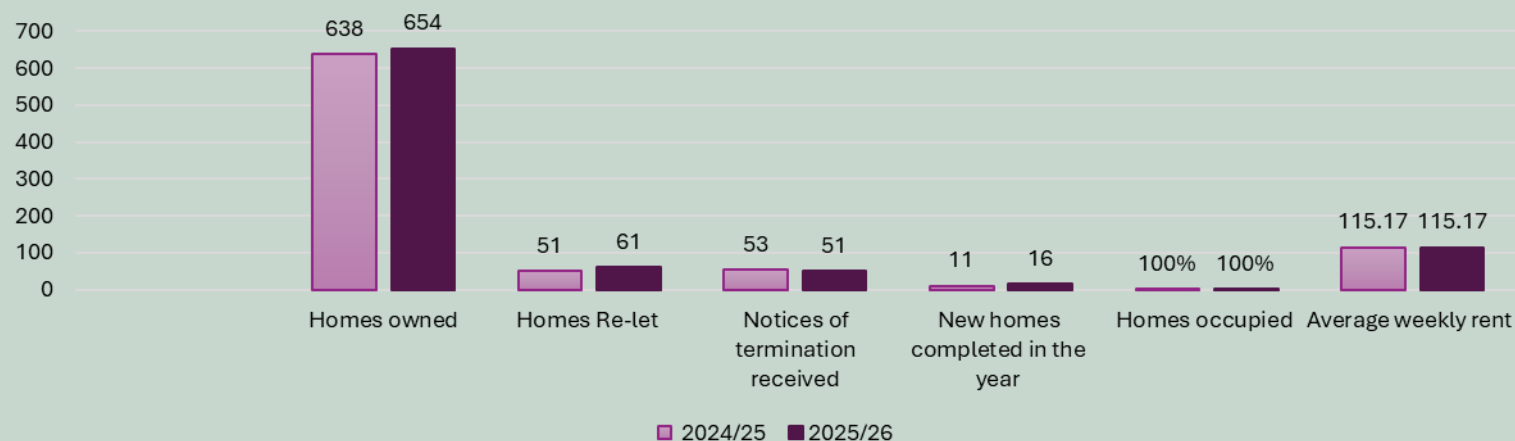
Our Mission: To enable people to thrive through the provision of high quality, affordable homes and excellent customer centered housing and community services.

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

At 31st March 2026



2024/25 in comparison to 2025/26



Our Performance 2025/2026

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

At 31st March 2026

There was a total of £1,385,000 spent on maintaining our homes this year. £600,000 was the total spend on planned work and £200,000 was spent on energy efficiency works. Our budget is set at £1,492,500 for 2026/2027.

% Repairs completed on time

97%

£ Spent on empty properties repairs

£185k

£ Spent on responsive repairs

£395k

£ Spent on cyclical repairs

£180k

% of homes EPC C or above

72%

% Gas safety compliant

100%

% Fire safety compliant

100%

% Electrical safety compliant

100%

% Stock condition surveys completed

100%

% of Asbestos surveys completed

100% Communal areas

79% Domestic properties

Heating system replacements

31

Kitchen replacements

26

Bathroom replacements

11

Homes externally painted

159

Responsive repairs completed

2638

Overall satisfaction

100% Emergency repairs completed within target.

98% Non-emergency repairs completed within target.

Overall, 98% of our tenants reported satisfaction with the quality of their home, maintaining the same high level of satisfaction achieved last year.

Overall, 96% of tenants reported satisfaction with how their homes were maintained. This represents a decrease of 2% compared to the previous year, when 98% of tenants expressed satisfaction.

Windows and door replacements

52 External doors replaced

28 Properties received full window replacements

Our Performance 2025/2026

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 2026



Arrears increased slightly from 3.61% 2024/25 to 3.81% 2025/26. Sitting marginally above the 3.5% target.



Former rent arrears improved slightly, decreasing from 0.73% 2024/25 to 0.69% 2025/26. Beating the 0.70% target.



There were no possession cases submitted to court for current rent arrears this year, down from six last year, as we continue to support tenants through collaboration with partner agencies such as Citizens Advice Bureau.

Our Lettings Performance 2025/2026

At 31st March 2026



59

Void properties in comparison to 53 the previous year



61

Homes let in comparison to 58 the previous year



9

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



0.55%

Void rent loss from empty homes in comparison to 0.46% the previous year



21

Homes required major work done during void period compared to 12 the previous year

Re-let performance remained strong throughout the year, with average re-let times improving on the previous year's performance of 10 days and remaining comfortably within the 2025/26 target of 13 days.

Rent loss attributable to void properties increased slightly from 0.38% in the previous year. Despite this increase, performance remained within the 2025/26 target of 0.50%, demonstrating continued effective management of void properties.

214 Annual Tenancy visits completed

71 follow up visits completed

99% said we were easy to deal with

98% said they were kept informed about things

96% said their views were listened to and acted upon



Your Community 2025/2026

Trips and events

Throughout the year, we organised three enjoyable trips for our tenants:

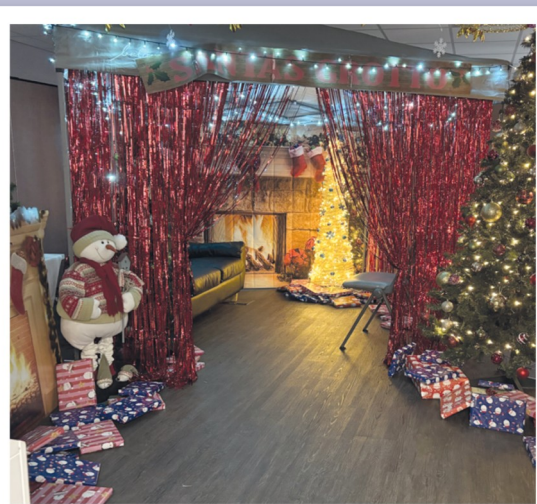
- A family day trip to Blackpool
- A children's day out at Walby Farm Park
- An adults' trip to Cartmel Races

These outings were subsidised through the Neighbourhood Investment Fund, meaning tenants and children only paid a small nominal fee to take part. The trips were a great success, with more than 40 families enjoying the opportunities to socialise, have fun and create lasting memories.

In addition to these trips, we hosted our annual Christmas Jumper Bingo event, and children were delighted to visit Santa in his grotto at the Minto Centre.

We are grateful for the financial support provided by several of our contractors, whose contributions helped make these events possible.

We were also delighted to receive photographs from some of our tenants who celebrated VE Day on 8th May 2025. It was wonderful to see residents marking this important occasion and commemorating the 80th anniversary of Victory in Europe Day. Thank you to everyone who kindly shared their pictures with us.



Your Community 2025/2026

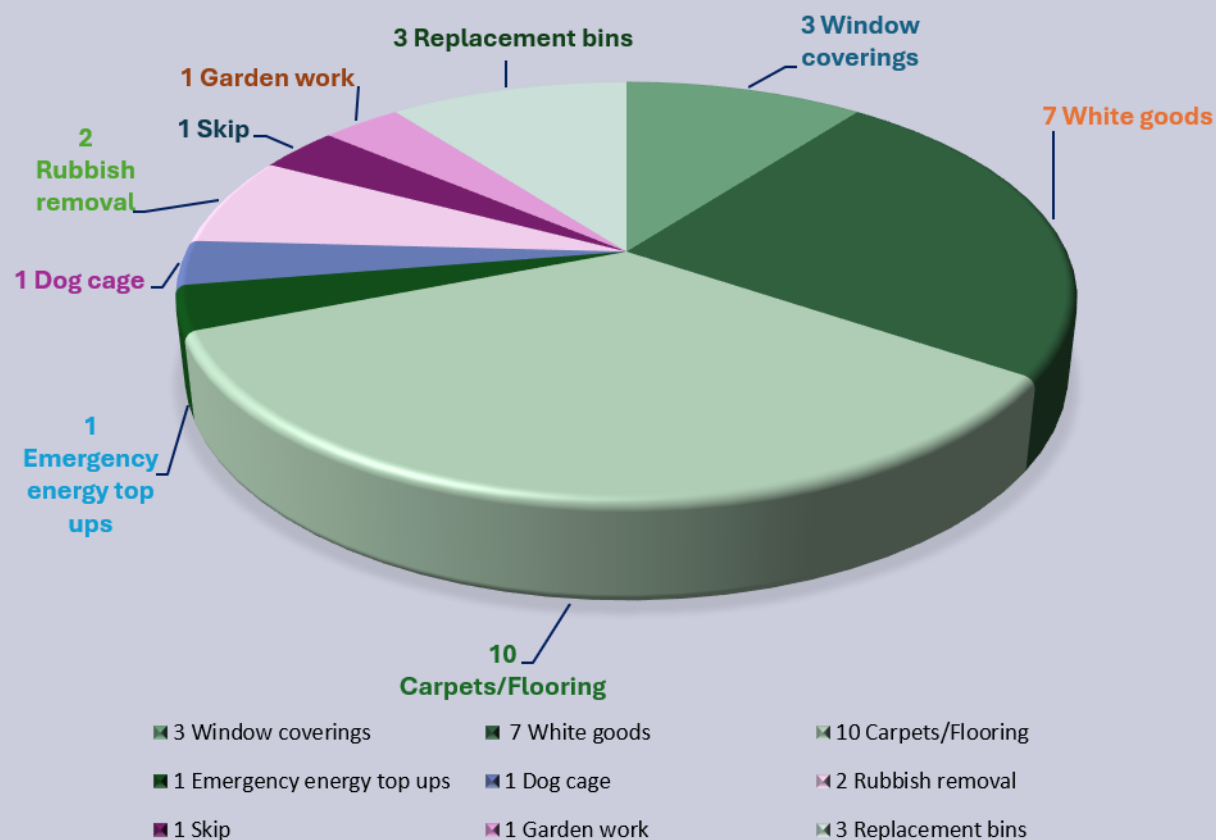
Position as at 31st March 2026

A total budget of £15,000 is available through the Tenant Enablement Fund (TEF) and WONDE Voucher Scheme to support new and existing tenants. The schemes provide assistance with setting up and maintaining tenancies, as well as offering support to tenants facing unexpected difficulties or financial hardship.

A total of 29 households benefited from the TEF, with expenditure of £9,807.24 during the year. This represents a decrease from 39 households last year with a spend of £11,444.00.

In addition, £4,000 was transferred from the TEF budget to support the WONDE voucher scheme. Taking this transfer into account, the total expenditure was £13,807.24 out of an allocated budget of £15,000.00.

36 vouchers were issued using our WONDE voucher scheme, making the total spend £3,605.00 out of a budget of £4,000.00. This was slightly less than last years spend of £4,720.00 where 53 vouchers were issued.



Your Community 2025/2026

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 £16,652.91.

This chart outlines how the money for 2025/26 was awarded, highlighting the successful applications.



Cumberland Local Focus Hub Partnership Approach to ASB Week

In support of National Anti-Social Behaviour (ASB) Awareness Week (30 June to 6 July 2025), we worked in partnership with Cumbria Constabulary to engage directly with residents across the Westfield estate.

During the week, we spoke face-to-face with 29 residents to gather feedback and discuss concerns relating to anti-social behaviour within their community.

The response from residents was overwhelmingly positive, with many expressing their appreciation for our commitment to their safety and the ongoing security of the estate.

Through these conversations, the most common concern raised was children playing football in open frontage areas. Encouragingly, only two residents were unaware of how to report incidents of ASB. Information leaflets were distributed, and practical advice and solutions were discussed to help residents feel better informed and supported.

The event was considered a great success, providing valuable insight into local concerns while strengthening engagement with the community. We hope that continued participation in this annual initiative will reassure residents that we are committed to tackling anti-social behaviour and creating safe, sustainable neighbourhoods for everyone.



Your Community 2025/2026

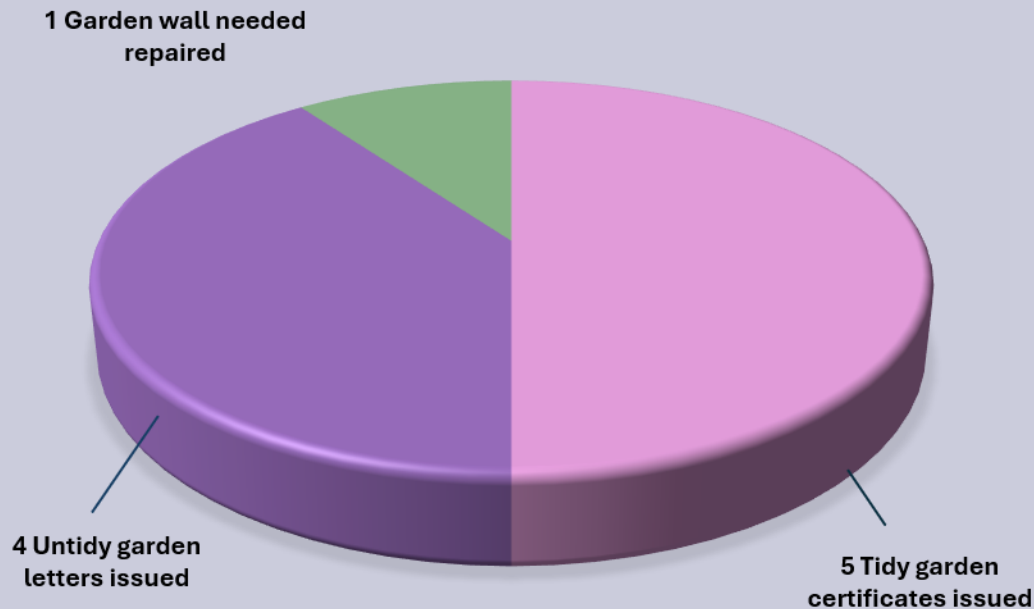
At 31st March 2026

Two walkabouts were carried out on the Westfield Estate during the year. The issues identified are shown in the chart below.

Following the walkabouts, we implemented our Untidy Garden Procedure and issued letters to the tenants concerned. This resulted in significant improvements to a number of gardens across the estate.

A garden wall requiring repair was also identified. This issue was raised with our contractor, who completed the necessary repairs within the agreed timescales.

In recognition of tenants who take pride in maintaining their gardens, Tidy Garden Certificates were awarded to several residents. The names of the tenants who received a certificate were entered into a prize draw for a £50 B&Q voucher. The overall winner, in acknowledgement of their outstanding efforts, was presented to Miss Cook of Windsor Road.



Customer Panel update

Westfield Housing Association received feedback from tenants that the communal areas in some blocks of flats were looking tired and would benefit from improvement.

To gather further views, members of the Customer Panel and Westfield Housing staff jointly carried out inspections of the communal areas in all blocks of flats. During these visits, tenants were also asked for their opinions on the condition of the communal areas.

As a result of this exercise, tenants identified several areas for improvement, including:

- More frequent window cleaning
- Removal of weeds in external areas
- A longer chain at the Jubilee Court car park to prevent unauthorised parking
- Replacement of flooring in most communal areas

In response, Westfield Housing has requested two quotations for the replacement of the non-slip flooring throughout the communal areas. Our grounds maintenance contractor, Tivoli, has also been instructed to apply chemical weed treatment to external areas twice annually.

The replacement of the communal flooring has been included within the next financial year's budget and will be completed as part of our planned improvement programme.

Your Community 2025-2026

Annual clean up day 2025 in partnership with Cumberland Council, Operation Respect

On 21st August 2025, we celebrated a double milestone, our **5th Annual Clean-Up Day** and **75 years of Westfield Housing Association**.

It was another hugely successful day, featuring bouncy castles, interactive games, litter picking, free burgers and ice creams. Many partner agencies attended, offering advice and support to tenants, and approximately 150-200 visitors joined us. We filled **two 40-yard roll-on/roll-off skips**, **one 12-yard skip**, and **two large vans** with unwanted items from the estate — over **6.4 tonnes** of rubbish (excluding small electrical items).

During the event, 35 tenants and residents completed a satisfaction survey. Feedback from attendees was overwhelmingly positive, with participants highlighting the family-friendly activities, opportunities for children to play, and the welcoming community atmosphere.

To mark our anniversary, we displayed historical photos from Westfield's archives in our meeting room, allowing tenants to enjoy a trip down memory lane with tea, coffee, and a slice of our 75th birthday cake.



What people enjoyed

The most common themes were:

- Children enjoying the activities, including the bouncy castle and games.
- Seeing children having fun and being able to play safely.
- Spending time with family, friends and neighbours.
- A friendly, welcoming atmosphere and community spirit.

Impact on wellbeing

Comments suggest the event had a positive impact by:

- Helping families spend quality time together.
- Giving children opportunities to play and socialise.
- Encouraging people to get out of the house and engage with the community.
- Providing an enjoyable day that improved mood and wellbeing.

Suggestions for improvement

- The overwhelming majority of respondents answered "No", "Nothing", or "N/A" when asked what could have been done better.

There were no consistent suggestions for improvements or concerns raised.



Tenant Satisfaction Results 2025/2026

97%
Overall
satisfaction

At 31st March 2026

In 2025/26, overall tenant satisfaction with Westfield’s services remained very high at 97%, with particularly strong ratings for quality of homes (98%), communication (98%), safety (99%), neighbourhood contribution (99%), neighbourhood satisfaction (99%), and ease of dealing with the organisation (99%). Most other measures also achieved satisfaction levels above 90%, with the exception of complaints handling (57%), which is typically a lower-performing area across the sector. It is important to note that this figure is based on feedback from only seven tenants who reported making a complaint.

While satisfaction remains high overall, there have been slight decreases in some areas compared to the previous survey, with complaints handling showing the largest decline. The most notable improvement was in the handling of anti-social behaviour, which increased by 38 percentage points.

You can read our full TSM report on our website by scanning this QR code. You will find it under about us/our performance section.



	2024/25	2025/26		2024/25	2025/26		
	Quality of home	99%	98%		Anti-social behaviour	59%	97%
	Well maintained home	98%	96%		Easy to deal with	100%	99%
	Safe home	100%	99%		Listens & Acts	96%	96%
	Repairs - Last 12 months	94%	93%		Keeps you informed	99%	98%
	Time taken - Last repair	91%	93%		Treats fairly & with respect	100%	96%
	Communal areas clean & well maintained	89%	94%		Complaints handling	100%	57%
	Positive contribution to neighbourhood	96%	99%		Rent - Value for money	91%	97%
	Neighbourhood as a place to live	96%	99%		Service charge - Value for money	90%	96%

Communal area improvements based on feedback from 2024/25 annual report

Following tenant feedback indicating that some communal areas appeared tired and in need of improvement, Westfield Housing Association undertook joint inspections with staff and the Customer Panel across all blocks of flats, alongside tenant surveys to gather further views. Overall, feedback was positive, although several opportunities for enhancement were identified.

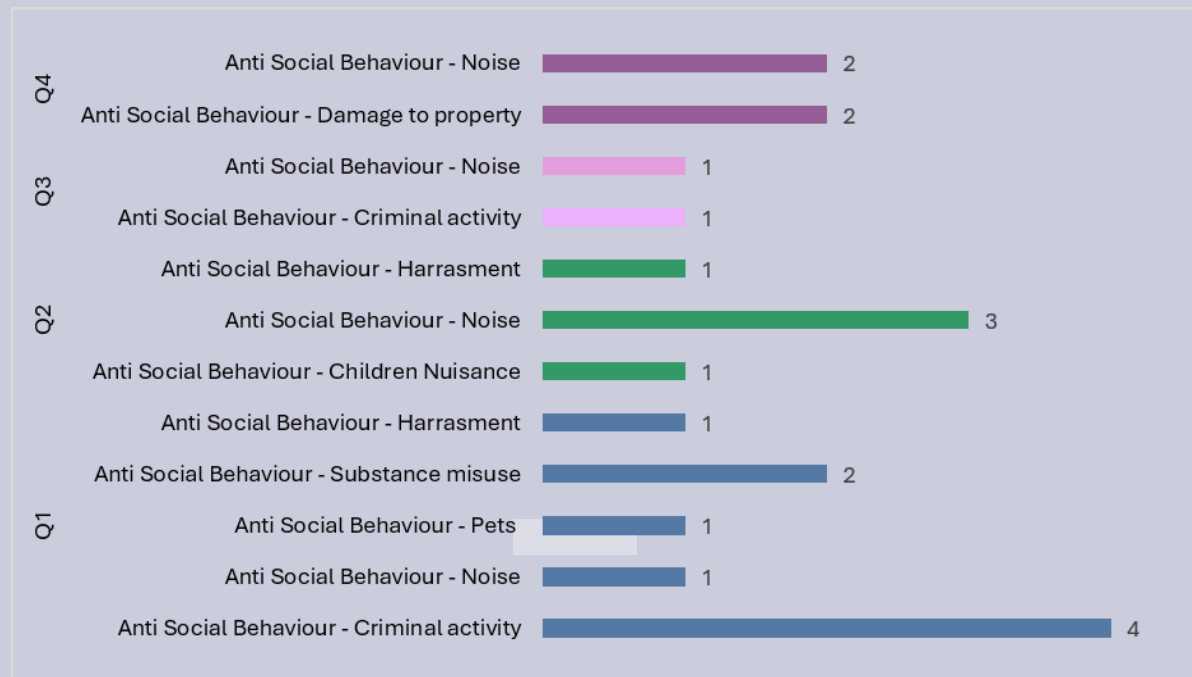
As a result, a programme of improvements is underway, including the replacement of carpets with non-slip flooring, with further flooring upgrades planned for 2026/27. In addition, the grounds maintenance contract has been enhanced to include biannual weed treatment to improve the external environment at our Jubilee Court Scheme.

Anti-Social Behaviour (ASB) 2025/2026

At 31st March 2026

During 2025/26, Westfield received 20 reports of anti-social behaviour (ASB). The table below provides a breakdown of the reported ASB case types.

Tenant satisfaction with Westfield's approach to handling anti-social behaviour increased significantly over the past year, rising from 59% to 97%, an improvement of 38 percentage points. Feedback from this year's Tenant Satisfaction Measures (TSM) survey indicates that residents have noticed a marked improvement in their neighbourhoods following enforcement action taken against certain tenants. Many respondents commented that these actions have resulted in quieter communities and have helped them feel safer in their homes.



Of the 21 cases closed in the year, 20 were resolved with one being withdrawn in Q3 before completion.

Westfield Housing Association took robust action to address two serious cases of anti-social behaviour during the reporting period. Both cases involved substantial breaches of tenancy agreements and were progressed through the courts. The legal action was successful, with the court granting possession orders in both instances, leading to the eviction of the tenants concerned.

Complaints Performance 2025/2026

Over the course of the last financial year, Westfield Housing logged 12 complaints. All of the complaints were dealt with at stage 1 and none progressed to stage 2.

We have no findings of non-compliance with the Complaints Handling Code during this period. We have received no reports during this reporting period from the Ombudsman. The tables below break down the complaints received, you can see the full complaints performance report on our website: www.westfieldha.org.uk

Reported Period	Q1	Q2	Q3	Q4
Total Complaints received 12	7	1	2	2
Stage 1 Complaints answered on time	100%	100%	100%	100%
Stage 2 Complaints answered on time	-	-	-	-
Complaints Stages	Q1	Q2	Q3	Q4
Stage 1	7	1	2	2
Stage 2	0	0	0	0
Escalated to the Housing Ombudsman	0	0	0	0
Complaints Type	Q1	Q2	Q3	Q4
Damp & Mould	0	0	1	0
Repairs	3	1	1	2
Energy efficiency work (SHDF)	3	0	0	0
Allocations	1	0	0	0

Reason for the Complaint	Q1	Q2	Q3	Q4
Dissatisfaction with service provided by contractors/WHA	3	0	0	1
Failure or refusal to do something a tenant wants us to do	2	0	1	1
Delays with Repairs	2	0	0	0
Dissatisfaction with quality of repair	0	1	1	0
Complaints Outcomes	Stage 1		Stage 2	
Upheld	7		0	
Partially upheld	0		0	
Not upheld	5		0	
Open (response to be provided)	0		0	
Total	12		0	

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, ensuring that feedback drives meaningful change.

From April 2025 up until the end of March 2026, we received 20 recorded compliments. 13 for services provided by our contractors and 7 complimenting services provided by individual staff members. There were 32 recorded for the same period the previous year.

Footsteps Nursery 2025/2026

Every Child Deserves a Story – Reading Together, Growing Together

At Footsteps Nursery we recognise that communication and language underpin every aspect of children's learning and development. Throughout this year we have focused on nurturing these skills by strengthening our partnership with families and promoting a lifelong love of books. Reading together is far more than sharing a story. It introduces children to new vocabulary, develops listening and attention, sparks imagination and strengthens the emotional bond between child and adult. Every shared story creates opportunities for conversation, questions and curiosity.

This year we continued to develop our Lending Library, ensuring that every child at Footsteps Nursery had the opportunity to enjoy books beyond the nursery day. Our Lending Library has grown across all four rooms, ensuring every child, from our youngest babies to our oldest preschool children, has the opportunity to borrow a book to enjoy at home with their family. In our younger rooms, carefully chosen story props accompany books to bring stories to life.

The Impact We've Seen

Throughout the year we have observed many positive outcomes for our children.

Children are now:

- confidently choosing books independently
- showing increased enthusiasm during story sessions
- using books within their imaginative play
- recognising favourite stories and characters
- joining in with repeated phrases
- turning pages carefully and handling books appropriately
- asking adults to read favourite books again
- sharing stories with friends
- developing longer periods of concentration using an increasing range of vocabulary during play

Our staff have also noticed stronger engagement during story sessions and increased confidence when children talk about books and their experiences.



A love of books begins young



Enjoying choosing a new book with their key person



Enjoying a book from the Lending library

Working in Partnership with Families

One of the greatest strengths of our Reading Project has been the partnership we have built with our families. By extending our Lending Library across every room within the nursery, children have been able to continue their learning at home by sharing stories with parents, carers, siblings and grandparents.

Each week, up to 104 children proudly choose a book to take home to share in many different ways, from bedtime stories and quiet moments together to outdoor adventures and imaginative play.

Value for Money 2025/2026

At Westfield Housing Association, value for money means making the best use of our resources to deliver high-quality homes, excellent services and strong communities. We continually review our performance to ensure every pound we spend benefits our tenants and helps us achieve our strategic objectives.

Delivering More for Our Communities

During 2025/26 we continued to invest in both our homes and our services while maintaining a strong financial position.

Key achievements included:

Completion of 16 new homes, helping to meet local housing need and increasing the supply of high-quality affordable housing.

Investment of over £1.3 million in maintaining and improving our homes.

Delivery of energy efficiency improvements through the Social Housing Decarbonisation Fund programme, helping reduce carbon emissions and improve comfort for tenants.

Achievement of 100% gas safety compliance, 100% electrical safety compliance and 100% stock condition survey completion.

A successful turnaround at Footsteps Nursery, which generated a surplus of £100,000, helping to strengthen the Association's overall financial performance.

Performance Compared with Our Peers

We compare our performance against similar housing associations across the North West.

Our results show that:

We exceeded our targets for new homes delivered and reinvestment in homes and communities.

Our average re-let time was just 9 days, significantly better than the peer group average of 26.5 days.

Rent loss from empty homes remained low at 0.68%.

We performed above the peer group median in 7 out of 8 value for money measures.

What Our Tenants Tell Us

Value for money is not just about financial performance. It is also about delivering services that tenants value.

Our 2025/26 Tenant Satisfaction Measures showed:

97% overall satisfaction.

97% satisfaction that rent provides value for money.

96% satisfaction that we listen to tenant views and act upon them.

99% satisfaction with neighbourhoods as a place to live.

99% satisfaction with the positive contribution Westfield makes to local neighbourhoods.

Looking Ahead

During 2026/27 we will continue to:

Invest in improving existing homes.

Deliver further energy efficiency improvements.

Maintain high levels of health and safety compliance.

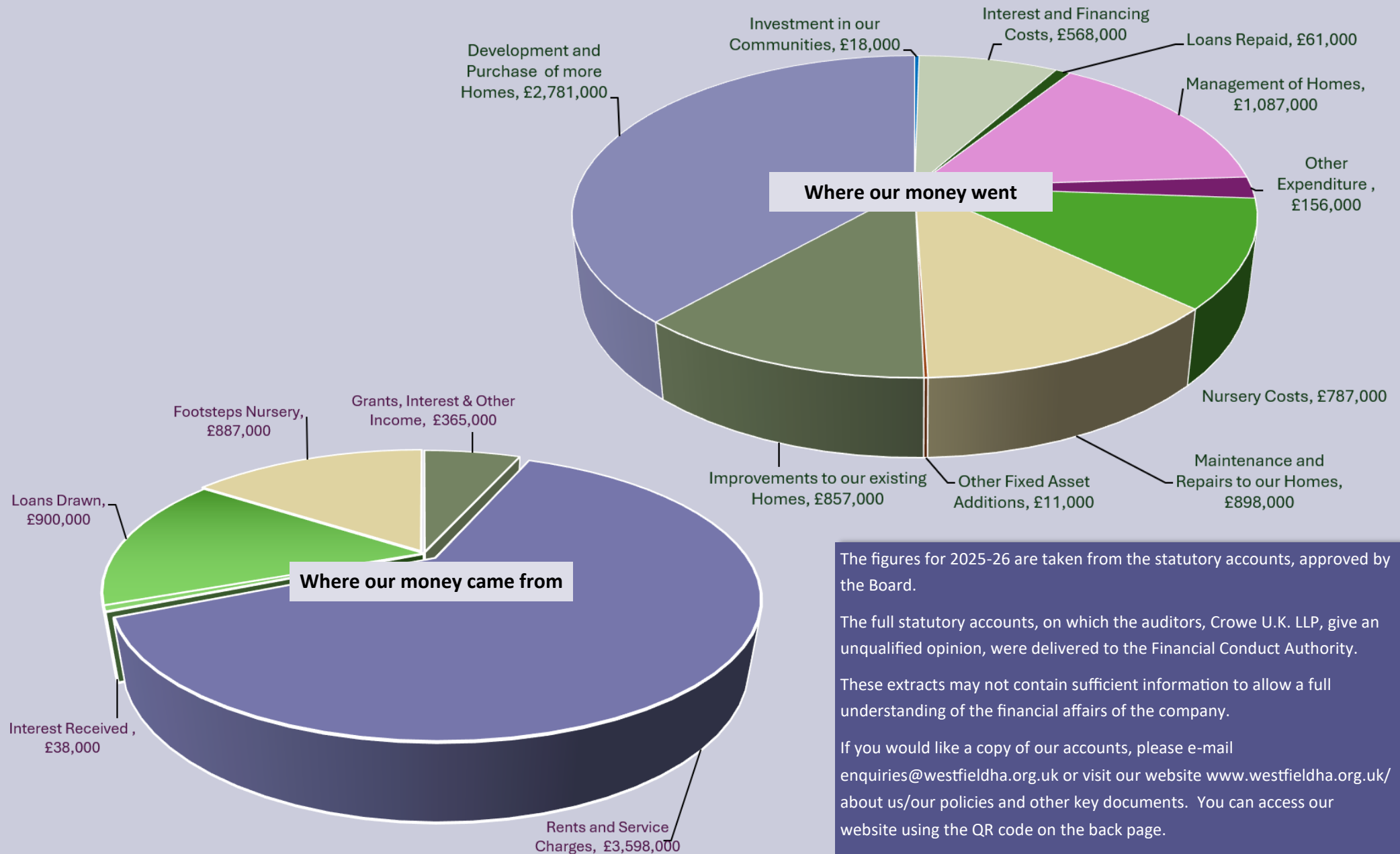
Strengthen services based on tenant feedback.

Ensure resources are used efficiently to provide the best possible outcomes for tenants and communities.



By combining strong financial management with a clear focus on tenant priorities, Westfield Housing Association remains committed to delivering excellent value for money.

Our Finances 2025/2026



The figures for 2025-26 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.

If you would like a copy of our accounts, please e-mail enquiries@westfieldha.org.uk or visit our website www.westfieldha.org.uk/ about us/our policies and other key documents. You can access our website using the QR code on the back page.



Scan for WHA website

**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**

