

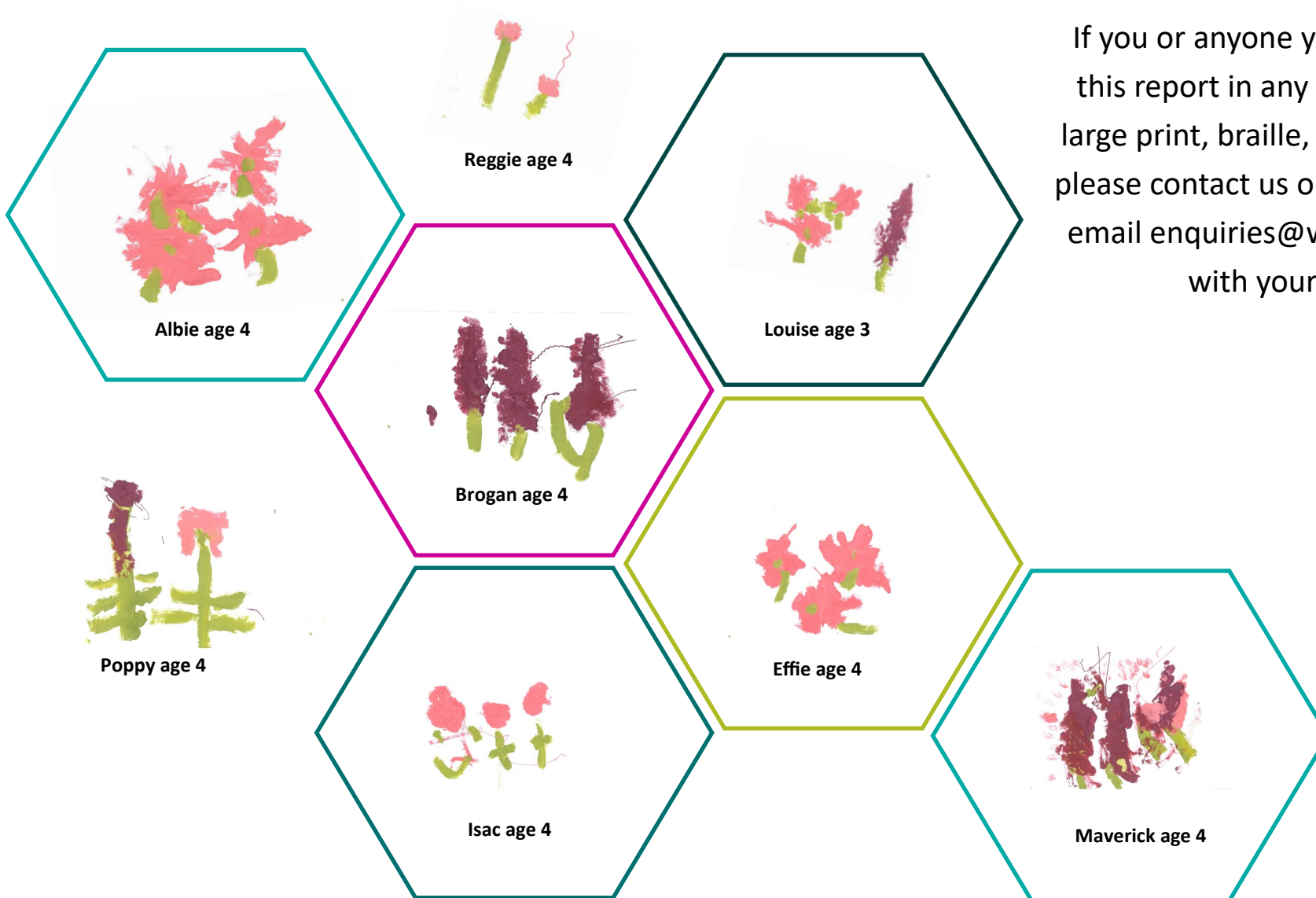
The logo for Westfield Housing Association is centered within a white circle that has a thick green border. Above the text is a stylized grey mountain range. The word "westfield" is written in a blue, lowercase, sans-serif font, with a blue wavy line underneath it. Below the wavy line, the words "housing association" are written in a green, lowercase, sans-serif font.

westfield
housing association



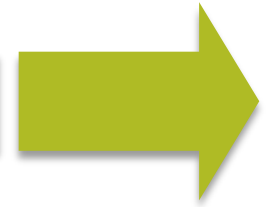
Annual Report 2022-2023

We asked our very talented children at Footsteps Nursery for flower pictures. This is what they designed.



If you or anyone you know requires this report in any other format e.g. large print, braille, electronically etc., please contact us on 01900 602906 or email enquiries@westfieldha.org.uk with your request.

Welcome ...



Welcome to our Annual Report to Tenants. The report's purpose is to inform you of our activities and performance over the last year (2022-23).

The report summarises our work and performance. If you require any further information, please do not hesitate to contact us.

Chair's Introduction ...

Welcome to our Annual Report. Another year has passed quickly and perhaps not as expected. Many challenges have remained that we were expecting to ease, most notably the continuing cost of living crisis and the problems that this has caused.

Despite these problems there have been things to celebrate and this report outlines the progress made in the year, as well as the things that we continue to work to improve. Of particular note to me has been the progress made in building your involvement in Westfield and the joint work e.g. through the Customer Panel and other groups to ensure that we are delivering homes and services that match your expectations. Although a lot more work to do it is clear that we are gaining a better understanding of your views and that this is helping us to identify where and how we need to improve.

Also of note was the start of a new development programme with the first new properties starting on site in the year. The scheme will provide much needed new homes helping to address a shortage of older peoples accommodation and accessible housing.

The direct effects of Covid on the service reduced and I am pleased that the service is now operating more

normally. This includes the housing office in the Minto Centre being re-opened full time, increased levels of person to person contact and delivery of the usual repairs service. Being visible, easy to contact and responsive is fundamental to our service delivery.

The Footsteps Nursery has had a particularly challenging year and some changes to the operation of the nursery have had to be made to address cost pressures. We remain committed to delivering a high quality early years/childcare service with the benefits that this provides to the wider community.

I hope that you find the report interesting and useful. I would genuinely welcome any feedback that you have, on the report or on other matters. As always, I (and staff) would be particularly keen to hear from you if you would like to be more involved and help us to deliver the great homes and services to which we aspire.

Thank you for your support and involvement with us. Thank you also to the staff and others for all their hard work and contribution over the year.

Very best wishes
Henry Barker, Board Chair.



"My flowers in a pot"

Emeila Taaffe 4 Years old

"Would you have an hour to spare to join us sometime and help us shape our thinking?"

It would be great to get your views"

Henry Barker

Our Stock ...



537 General Needs

54 x 1 bed properties
158 x 2 bed properties
318 x 3 bed properties
7 x 4 bed properties

76 Elderly

25 x 1 bed properties
51 x 2 bed properties

Wheelchair

3 x 2 bed properties

Joining our Board

At Westfield our aim is to deliver excellent homes and services to our tenants and the surrounding community.

The Associations activities are overseen by our Board which is made up of voluntary members. The Board meets quarterly and works to ensure effective management of the Association and fulfilment of our mission 'to enable people to thrive through the provision of high quality, affordable homes and excellent customer centred housing and community services'. To achieve these aims it is important that we have the right mix of Board members including those with experience of the services we provide and of the local community. If you have this experience and would like to help us make a real difference then we would love to hear from you.

Our Board ...

Henry Barker Chair

Celia Tibble Vice Chair

Members

Kevin Foley
Steven Kirkbride
Lisa Ford
Chris Sowiak

Our Staff ...

Duncan Tilbe Chief Executive

Nursery Management

Manager

Linda Street

Deputy Manager

Rebecca O'Loughlin

Business Support Officer

Karen Mavir

1 Admin/Finance Officer
1 Teacher
6 Senior Practitioners
17 Childcare Practitioners
1 Healthy Eating Staff
1 Cleaning staff

Corporate Teams

Finance/Business Team

David Hunter
(Finance Consultant)
Lesley Hannah
Jackson Bailey
Thomas Clare

Corporate Services/HR Officer

Heather Wilson

Development Officer

Diane Gorge

Operations team

Operations Manager

Debbie Fox

Housing Team

Julie Armstrong
Susan Duxbury
Andrea Sharp

Customer Service Team

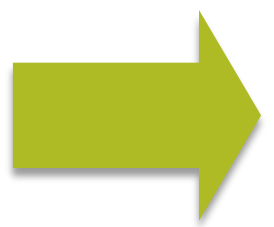
Rachel Martin
Clare Leisk

Maintenance Team

Helen Timney
Sandra Hall
Laura Nixon
Michael Winthrop

About us ...

Development ...



Providing new homes our community needs ...

In January 2023, we started the construction of 17 new bungalows on the Westfield estate. This is phase one of a two phase scheme comprising 31 new homes on the estate.

The homes, which will be for rent, will be energy efficient with low running costs, and be accessible to those with mobility problems. Phase one is due to complete in Autumn 2023.

The total project costs for phase one is circa £3 million. The scheme is being funded by a mix of loan finance and grant funding , with grant provided by Homes England.

The new homes will help meet the need for more older persons housing in the area. Phase two of the scheme, scheduled to start in late 2023/early 2024, is planned to include 5 family homes.

We have worked with local developers to purchase affordable homes and are buying 8 new homes in High Harrington in summer 2023 and autumn 2024.

We continue to discuss and develop plans for other sites with Cumberland Council and other local partners. Current plans remain to develop up to 150 new homes by 2030. The challenging development environment e.g. increasing costs, and other priorities such as maintenance and improvement of the existing homes, including energy efficiency improvements, may require changes to these plans.



Our housing activities ...

Compliments and Complaints ...

We are dedicated to providing an excellent customer service. However, we recognise that there are times when our service fails to meet the high standards we have set. We value customer feedback and see compliments and complaints as an important part of this feedback.

During the year we received 22 compliments and investigated 8 formal complaints. Details of the complaints are as follows:

Complaint received by type/service area	Total	Reason for complaint	Total
Ground Maintenance	3	Dissatisfied with contractor	4
Repairs	3	Dissatisfied with gas repair	1
Damp & Mould	1	Failed/refused to do what tenants wanted	1
Gas	1	Delays with repairs	2

Complaints Outcomes	Stage 1	Stage 2
Upheld	7	-
Partially upheld	1	-
Not upheld	0	-
Open (response to be provided)	0	-
Total	8	-

We received correspondence from the Housing Ombudsman Service (HOS) regarding a tenant who approached the service directly. The tenant had not previously raised a complaint with us. The case was not subject to a HOS investigation, but we were required to provide the HOS with updates.

Learning from these complaints

Further to these complaints and feedback from tenants we have put the following in place:

- Started grass cutting on the Westfield estate earlier in the year and agreed the first two grass cuts are to be collected/picked up.
- Re-tendered the gas contract and introduced stronger monitoring arrangements with the contractor.
- Introduced a new Damp and Mould policy which includes clear and agreed timescales for dealing with issues.
- We are introducing a new contractor portal in May/June 23 to improve timeliness for completion of repairs and allow better monitoring of repairs progress. We are exploring how to improve the tenant portal to provide better information on repairs progress.

Compliments

We receive many positive comments about the services we provide. Knowing when things are working well and are appreciated is just as important as knowing when things are not working as well as we would like.

From April up until the end of March, we received 16 recorded compliments, compared to 14 for the same period when compared to the previous year.

Our housing activities ...

Maintaining your home ...

Keeping our homes in modern and good condition is a priority. To achieve this it is important that:

- Sufficient budgets are allocated to meet repairs and maintenance requirements.
- We have planned and cyclical maintenance programmes that are sufficient and correctly targeted
- We carry out repairs and maintenance work to a high standard.

Budgets/Expenditure

The table below shows our expenditure against budget in the year and the budget for 2023/24. There was an overspend against budget mainly due to bringing forward some planned works due in 2023/24, and to higher than expected expenditure on voids. The higher spend on voids was due to larger than anticipated numbers of void properties requiring major repair works. Budgets for planned and cyclical works were set based on identified needs for works in the year.

Expenditure on repairs per property is high relative to others, and has increased in recent years. We are mindful of ensuring value for money (VFM) and cost comparisons with others indicate relatively high average repair costs. A review of responsive repairs and voids is scheduled for 2023/24 and will include consideration of costs and identification of measures to improve VFM and ensure maximum benefit from our repairs and maintenance budgets.

Planned and cyclical works

All scheduled planned and cyclical work were completed in the year. Some works due in 2023/24 were also brought forward and completed.

Standard of works

In the year we appointed to a new Technical Services Officer role and increased the

number of post inspections of completed works. Satisfaction with the repairs service overall was high. 96% of surveyed respondents were satisfied/very satisfied with the standard of work.

The budget for 2023/24 matches that for 2022/23 but is lower compared to actual expenditure in the year. We expect a reduction in responsive repairs due to the increase in planned works completed April 2022 -March 2023 where we have addressed repair hungry properties and components.

Area:	Budget 2022/23	Expenditure 2022/23	Budget 2023/24
Cyclical (includes external redecoration, gas service tests, electrical tests, fire safety checks)	£180,000	£187,050	£180,000
Responsive Repairs (includes out of hours and general maintenance)	£350,000	£371,150 *	£305,000
Planned (includes kitchen, bathroom, heating, window and door replacements and energy efficiency works)	£500,000	£580,950 *	£580,000
Voids Works (including minor and major works)	£250,000	£332,550	£215,000
Grand Total * NOTE - an additional £100k was made available in Jan 23 to be used by March 23	£1,280,000	£1,471,700	£1,280,000

Our housing activities ...

Maintaining your home ...

Energy Efficiency

Improving the energy efficiency of homes and reducing energy costs is one of our main priorities. Our focus in the year was on updating our energy efficiency data and developing improvement plans, initially to ensure improvements to the least efficient homes and achieve an EPC 'C' rating on all homes by 2030.

During 2022/23, and working in partnership with other housing associations and Eden District Council, we secured grant funding of £440,000 for efficiency improvements to 46 of our homes. Works to these homes, in discussion with tenants, will be carried out over the two years starting April 2023. Most works will involve improving property insulation/heat retention but will also include the fitting of some solar panels and air source heat pumps. Other government/local authority grant was also sourced in the year to fund extensive energy efficiency improvements to two of our least efficient rural homes.

We are significantly increasing funding for energy efficiency works and have initially allocated £ 1.1 million over the next 7 years to fund the necessary works. We will also be seeking to utilise any Government funding options for energy efficiency works. In 2023/24 we will be developing a new Sustainability Strategy which will clearly set out our energy efficiency objectives and how these will be achieved.

Damp and Mould

Damp and mould problems have been highlighted as an issue in the sector in recent years. In the year, and using information from the stock condition surveys, checks of repairs histories and complaints and further reports from tenants, we identified 75 homes with a problem/potential issue. Surveys were carried out of all 75 homes and works completed on 57 properties. Of the remaining 18 properties there was no repair requirement in 15 homes (advice was provided), and works were in progress on 3.

To ensure an effective approach to identifying and managing damp and mould issues, we created a new Damp and Mould Policy. The policy was discussed and agreed with the Customer Panel and includes clear timescales for dealing with issues, and processes to ensure strong communication with tenants where issues have been reported/identified.

Stock Condition

In the year stock (property) condition surveys were completed on the majority of our homes. The surveys have provided up to date and much more accurate information on the condition of homes and the likely timing of future maintenance works.

Using the data our 30 year financial projections will be amended to ensure sufficient funding to meet future maintenance needs and ensure properties remain safe and in good condition. Projected works are being set out for the next 30 years.

Detailed annual planned programmes of work will be created based on the data but amended in line with any changes in requirements due to an earlier or later need for replacement/improvement work.



Our housing activities ...

Maintaining your home ...




Meeting the Decent Homes Standard

It is important that our properties meet the Decent Homes Standard set by and required by the government. The stock condition surveys completed in the year identified 26 homes that did not meet the standard. Most of the failures were due to not meeting thermal comfort standards i.e. poor energy efficiency. A small number were because of health and safety risks linked to stairs and dampness. Works to these homes were prioritised with a plan to ensure the completion of all works by the end of July 2023.

We recognise the need to ensure that any future issues do not get missed/are identified as soon as possible. We are reviewing and revising the relevant Repairs and Maintenance Policies and Procedures to ensure early identification and rectification of any decent home issues. Regular reporting on decent homes (and damp and mould) was introduced to ensure organisational awareness and monitoring.

The existing standard is currently being reviewed and we will be working to ensure that all homes meet the new and enhanced standard. Details of the new standard will be communicated to tenants., including via the Tenants Newsletter and our website.

The performance information given below includes comparisons with a group of similar size small housing associations in the North-West of England. The information refers to Upper quartile (best 25%) Median quartile (next 50%) Lower quartile (lowest 25%). This table shows which quartile our performance equates to.

Headline Performance	2020/2021	2021/2022	2022/2023	Performance compared to others	Throughout the report we show our performance trend by using arrows.  Showing an improvement in performance in comparison to the previous year .  Showing a weakening in performance in comparison to the previous year .  Showing performance was maintained in comparison to the previous year .
% tenants satisfied with the repairs service	98%	91%	95% ↑	Upper Quartile	
% of repairs completed on time	81%	81%	96% ↑	Upper Quartile	
% properties with a valid Landlords Gas Safety Record	100%	100%	99.9% ↓	Lower Quartile	
average number of days to re-let a void property	9 days	13 days	13 days ↔	Upper Quartile	

Maintaining your home

Planned and Cyclical Maintenance 2022-23 ...

An overview of the works we have completed on the planned and cyclical maintenance programmes 2022-23.



Planned and Cyclical Maintenance 2023/24

Informed by information from the stock condition surveys, works included in the 2023/24 planned and Cyclical Maintenance Programmes are:

- 16 Kitchen Replacements
- 10 Bathroom Replacements
- 25 Window / Door Replacements
- 15 Heating System Replacements
- 23 Fence Replacements / Painting
- External Redecoration of 110 homes
- £200,000 Energy efficiency work

Maintaining your home

Keeping you safe ...

Details

Gas Servicing's: At the end of the year one property was not compliant due to being unable to gain access for the servicing. Legal action is being taken.

Electrical Safety Inspections: We have moved to a 5 yearly inspection programme.

At the end of the year all properties except 2 had been inspected in the last 5 years. Clear timescales for any works required following an inspection were set out in an updated Electrical Safety Policy.

Asbestos:

We progressed a new programme of asbestos surveys. At the end of the year 19% of required surveys had been completed. The programme aims to complete all outstanding surveys by March 2026.



Other

There has been significant new building and fire safety legislation over the last two years. We have updated all relevant policies and procedures in line with the new requirements and we report regularly to the Board and Audit and Risk Committee on compliance with these.

In the year new requirements for carbon monoxide (CO) and smoke detectors had to be met. At the end of the year 2 properties were not confirmed as compliant due to no access issues. These are being followed up as per our 'No access' procedure.

We made further revisions to our Fire Safety Policy to ensure full compliance with new fire safety legislation. New fire door inspections have been introduced in multi occupied buildings, and we have improved recording of any follow up works needed to ensure completion within required timescales.

We regularly have our building health and safety work checked by independent auditors. All actions from an earlier health and safety audit were completed in the year. A further audit of building health and safety is planned for 2023/24.

Keeping you safe:



19% of required asbestos surveys completed.



98.41% Domestic electrical inspection compliance.



100% Fire Risk Assessment compliance.



99.8% Domestic gas compliance .



100% Water Risk Assessment compliance.



94% of surveyed respondents satisfied that they are safe in their homes.

Our housing activities ...



Rent Payments ...

The rent we receive is critical to our financial health and underpins our ability to invest in the services to tenants and new homes. With the cost of living crisis the annual rent increase was considered very carefully by our Board in the year, recognising the additional financial strain an increase might put on household finances. Ultimately the decision to pass on the full permitted increase of 7% was made to help offset our own cost increases with spikes being seen in maintenance and building costs. We continued to offer extensive support, advice and general money management guidance to assist with avoiding debt and ensuring homes can be kept warm, comfortable and affordable. We also work with and refer to partner agencies such as Citizens Advice Bureau where tenants require a higher level of support, and have accessed local government funding to help tenants address arrears where the tenancy was at risk.

In 2022/23 current tenant rents arrears were slightly above target. Generally however, arrears have remained steady throughout the year and were at median level compared to other associations in our peer group. We have continued to focus on early intervention and preventive measures as the basis of our approach. Former tenant arrears have stayed below our target. This was partly because of fewer tenancies ending with high level arrears as well as better processes for managing rental income during the lifetime of a tenancy.

We have not seen as big of an impact on rental income from the cost of living increase as we were expecting. This is partly due to the additional government support provided to families on low incomes throughout the year. As an organisation we have also provided support to access funding and other resources as and when it has become available. We have been realistic when setting payment plans for tenants who are in arrears, ensuring that these are manageable. We aim to treat everyone fairly and with empathy and understand that it has been a very difficult time for everyone. We would still however take appropriate action as is necessary and do encourage tenants to talk to us should they fall into any financial hardship for whatever reason.

	Performance 2020-21	Performance 2021-22	Target 2022-23	Actual Performance 2022-23	Performance compared to others	Target 2023/24
Current rent arrears as a % of the annual rent debit	3.26%	3.25%	3.5%	3.61% ↓	Median Quartile	3.5%
Former tenant arrears as a % of the annual rent debit	1.82%	0.78%	1.5%	1.01% ↓	Lower Quartile 1.04%	0.65%

Our housing activities...

Lettings ...

During the year we had 54 empty homes (58 in the previous year) with an average turnaround time of 13 days excluding homes that needed major works.

Re-let time performance was the same as in the previous year but continued to remain very good in comparison to others. Void rent loss reduced in the year but was still weak compared to others, mainly due to long repair times on

a small number of voids requiring major works.

We aim to provide high quality homes suitable to tenants needs. This year, we updated our lettable standard which sets out the requirements our empty homes must meet prior to letting. New tenants indicated high levels of satisfaction with their new homes.

We worked to carry out pre-void

inspections as quickly as possible. This helped to identify any major repair or other issues at an early stage.

We continued to let our homes to a diverse range of households.

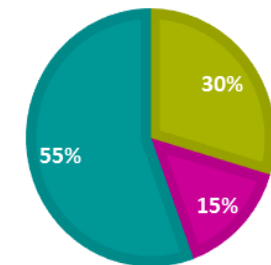
New customer profiling data obtained over the year will help us to identify any issues that any particular groups may be having accessing our homes.

Our priorities for 2023/24 are:

- Review voids processes to identify efficiencies.
- Introduce a voids and lettings IT module to better monitor and manage the process.
- Reduce turnaround time in properties requiring larger works.

The chart below shows the household composition of the 54 properties let in the year

	Performance 2020-21	Performance 2021-22	Target 2022-23	Actual Performance 2022-23	Performance compared to others	Target 2022-23
% of new tenants satisfied with the quality of their homes	96%	93%	97%	98% ↑	Upper Quartile	97%
Average re-let time for homes requiring minor works only	9 days	13 days	7 days	13 days ↔	Upper Quartile	7 days
Rent loss from homes being empty	0.33	1.04%	0.5%	0.91% ↓	Lower Quartile	0.30%



- Single people or couples with no children
- Single people or couples over 55 years with no children
- Families with 1 or more children

You and your community ...



*“Play is the highest level of child development...it gives...joy, freedom, contentment, inner and outer rest, peace with the world”
(Friedrich Froebel)*

Footsteps Nursery has been a central part of our wider community provision since 2004. Meeting a local need for child care provision the nursery provides high quality, affordable, safe and accessible childcare for children aged 3 months to 4 years 11 months. Currently nearly 200 children are registered with the nursery which has received three consecutive outstanding Ofsted inspections.

During the year a new management team was appointed following the retirement of Karen Fisher (Karen had been manager since the nursery opened). Linda Street was appointed as manager and Rebecca O’loughlin as Deputy Manager. Linda has been with us for 2 years after previous experience managing early years settings and Rebecca for 19 years. Both bring extensive experience to the role.

We embarked on the Curiosity Approach accreditation scheme, working towards gaining recognition for providing excellent resources and amazing play spaces where the children have the opportunity to become inquisitive capable learners. The approach links to the ethos of being a ‘child led’ setting that encourages children to be autonomous, independent ‘thinkers and doers’.

You can visit www.thecuriosityapproach.com for more information and see why we have chosen to follow the accreditation.

Improvements in the year to the outdoor play spaces including the provision of new play resources have enhanced opportunities for free flow play and child development in line with this ethos.

If your child is aged between 3 months to 4 years 11 months and you would like them to attend Footsteps Nursery, please contact us:

Tel: 01900 872011

Email: enquiries@footstepsnurseryworkington.com

Further information.

If your child is two years old, you may be eligible for a free 15-hour childcare place. To check if you are eligible go to www.cumbria.gov.uk/childcare or telephone 03457 125737.

The Nursery also offers funded early years places for 3- & 4-year-old children. Depending on eligibility children can access 15 or 30 hours per week.

Children who are eligible for 30 hours have the option to access 30 hours flexibly across 50 weeks rather than the 38-week traditional school term time option.

Footsteps also offers half-price childcare for Westfield tenants. Please contact us for further details.



Linda
by Zara Hay
age 3years



Rebecca
by Livvy Bowe
age 4years

You and your community ...

Investing in your neighbourhood ...

In the year, and through our Neighbourhood Investment Fund (NIF) we provided financial support for activities and projects that support tenants and the wider the local community. This included :

- support to local schools for activities and projects
- support towards a community football pitch on the Westfield estate.
- funding for community trips, and a children's Christmas party
- donations to a local food bank.

Through our Tenancy Enablement Funding we have successfully helped support new tenants to set up their new homes, and existing tenants to meet essential requirements .

This year we supported 26 households from our Tenant Enablement Fund, granting a total of £4,653.65. This is an increase from last year where we helped 13 households, granting £4,369.94 from the fund.

7 tenants benefitted from help with carpets/flooring

1 tenant received a washing machine

2 tenants received fridge freezers

7 tenants received cookers

3 cooker installations

5 tenants received emergency gas and electricity top ups

1 tenant received new bedding

This year we have ...



You and your community ...

Resident Involvement ...

During 2022/23 we saw the Residents' Group and Customer Panel strengthen the residents' voice throughout the business, ensuring your views helps us improve and shape services.

Residents' Group

The group met quarterly to discuss the needs of the Westfield estate and how we might improve the neighbourhood. The groups work in the year included:

- Taking part in estate walkabouts to identify any issues or concerns.
- Establishing partnership working with the Zebras Rugby Club to co-ordinate shared events.
- Developing an annual plan of events for tenants and residents including trips based on previous feedback received from tenants.
- Engaging Cumberland Highways in road safety concerns and issues with weeds on the Westfield estate.
- Consulting residents to ensure their views are considered and taken into account. For example, the standard of service received for the grounds maintenance team and what improvements were wanted.
- Securing a children's football pitch on the estate.

Minutes from all meeting are made available on request.

Customer Panel

During the year the Customer Panel continued to build its role including discussing with staff our performance and how we might address any issues and improve our services. The Panel play a key role in ensuring we are meeting tenants' expectations, holding us accountable for our decisions and performance as well as working alongside senior managers and Board ensuring we achieve our objectives and deliver great services. During the year the Panel:

- Scrutinised performance challenging lower performance areas.
- Approved a new Neighbourhood Management Policy for the Westfield estate which states how we will maintain neighbourhoods and communal areas and how we will work with partner agencies when necessary.
- Attended the CHANW Annual Tenants Conference which brings together tenants from housing associations across the North West to learn, network and share best practice.
- Approved applications to the Neighbourhood Investment Fund to support local groups or projects.
- Developed new Service Standards for the association which detail the standards that Westfield tenants and service users can expect to receive. The Panel is monitoring these on a quarterly basis.
- Reviewed and gave feedback on the development of our 2021/22 Annual Report to tenants.
- Worked closely with us to develop our Local Offer to tenants. The Panel monitor and measure our success in achieving the offer throughout the year.

Regular reports from the Panel are now received by our Board and Executive Team, with Panel members able to attend Board meetings and request items for consideration at these meetings.

As always we are keen to hear from anyone interested in joining the Panel or being involved in another way.



You and your community ...

Tenant Feedback ...

In the year we undertook a new STAR survey inviting feedback on our homes and services.

The survey included new Tenant Satisfaction Measures (TSM's), these being questions that all associations are now required to ask their tenants in order to better gauge satisfaction and better compare results with others.

The results for some of the TSM questions are shown in the following table.

Full results will be published in 2023/24.

	Performance 2020-21	Performance 2021-22	Target 2022-23	Performance 2022-23	Performance compared to others	Target for 2023-24
% of tenants satisfied with the overall service	100%	94%	97%	100% ↑	Upper Quartile	98%
% of tenants satisfied with the overall quality of their home	96%	93%	95%	98% ↑	Upper Quartile	97%
% of tenants satisfied with the value for money for their rent	100%	95%	95%	100% ↑	Upper Quartile	98%
% of tenants satisfied with repairs	98%	91%	95%	95% ↑	Upper Quartile	98%
% of tenants satisfied that their home is safe	95%	94%	97%	94% ↔	Upper Quartile	98%
% of tenants satisfied that we listen and act	100%	91%	95%	100% ↔	Upper Quartile	98%
% of tenants satisfied with their neighbourhood	93%	95%	97%	98% ↑	Upper Quartile	98%
% of tenants satisfied we are easy to deal with	97%	95%	98%	99% ↑	Median Quartile	99%

You and your community ...

Tenant Feedback Continued ...

The results from the STAR survey indicate improved satisfaction rates compared to the previous year and high levels of satisfaction in comparison to others. Of particular note were improved satisfaction with the repairs service (this had weakened in the previous year), improved satisfaction with the overall quality of homes and high satisfaction rates for the overall service. The improvement in satisfaction with the repairs service was in part due to more jobs being completed on time (delays with repairs linked largely to Covid reduced significantly). Better monitoring and management of works progression contributed to improved completion times. IT/technological improvements are currently in progress to improve the monitoring of works progress and to improve tenants ability to keep informed of works progress (an issue identified from feedback).

Despite a higher annual rent increase than in previous years satisfaction for the value for money for the rent remained high. Although the figure for this measure is based on a relatively limited sample, the figures do indicate improved and high levels of satisfaction compared to the previous year and to others.

The survey provided important information on areas for improvement, particularly for repairs e.g. the level of cleanliness and maintenance in our communal areas, the length of time taken to complete some repairs and the need for better information on the progress of jobs.

On the back of this feedback, we are taking the following actions:

- Carrying out a repairs and voids service review.
- Introducing weekly inspections of communal areas.
- Introducing a contractor portal enabling contractors to provide quicker progress updates.

This survey will be conducted on an ongoing basis. The figures for 2022/23 will provide a baseline for future years with the aim of improving satisfaction, as well as helping us to identify what isn't working as well.



You and your community ...

Findings from Estate Walkabouts ...

In 2022/23 we completed our biannual Estate Walkabouts. Staff were joined by two members of our resident group, John Burrow & Margret Stobbart.

Findings	Several untidy gardens	We did ...	Following our untidy garden procedure we wrote out to individual tenants who removed rubbish and tidied. Tenancy enforcement carried out with those not cleared.
Findings	Loose kerb on Windsor Road	We did ...	Reported to Cumbria County Council, who repaired the kerb the next day.
Findings	Glass on the Carpark at Ashmore Gardens	We did ...	Removed quickly by our Caretaker.
Findings	Lids missing from salt bin	We did ...	Lids ordered and replaced.
Findings	Rubbish on the Cinder Path	We did ...	Removed quickly by our Caretaker.
Findings.	Properties identified without meter cupboard covers	We did ...	Covers ordered and replaced.

We gave out several garden appreciation certificates to our Residents.

Our lucky competition winners were Julie Joynes and Mrs Cartner who each received a £50 B & Q Voucher.



Our housing services staff Susan Duxbury, Julie Armstrong and Andrea Sharp.

Details of the walkabouts, including any follow up actions were published on our social media page newsletter and website.

You and your community ...

Westfield estate clean up day ...

In September we worked in partnership with Allerdale Borough Council and other agencies for the 2nd year running to take part in the Operation Respect Big Spring Clean, helping to tackle the blight of fly tipping and littering in the area. The event is helping with reductions in fly tipping and improving the appearance of the estate.

The event was once again very successful. We managed to dispose of 6 large skips full of bulky items and household rubbish that tenants were unable to remove themselves.

Throughout the day we undertook a small survey, asking 21 tenants and resident how satisfied they were with the grounds maintenance on the estate giving us a score between 1 - 5, 1 being poor and 5 being excellent.

Out of the 21 people we asked the average score was 4, indicating that the grounds maintenance has improved on the previous year.

We also asked how satisfied people were with the neighbourhood as a place to live. Out of the 21 people asked the average score was 5 indicating a high level of satisfaction.

We received feedback from some people saying they were unaware of the event (we had promoted via our Facebook page, website and text messages).

In response to this feedback the Residents Group developed a Calendar of Events publishing activities and plans for 2023. Calendars were sent out to all tenants on the Westfield estate with the January rent statements and published on the website. We also hand posted a Calendar to other residents on the estate.



You and your community ...

Anti-Social Behaviour (ASB) ...

Ensuring that our neighbourhoods are safe and enjoyable places to live is very important to us.

We believe that our homes and neighbourhoods should be places where people like living and feel safe. To this end we work to minimise any anti-social behaviour and to deal with any occurrences quickly and effectively.

In 2022/23 we dealt with 51 ASB cases, including 27 new cases reported in the year. Most cases were classified as more minor issues with relatively few serious incidents. We continued to work in partnership with other agencies e.g., the police, local authority and support agencies through the Allerdale Community HUB to manage ASB as effectively as possible. We also engaged external legal services to assist with more serious cases and help achieve the best outcomes.

This year has seen the development of a new Good Neighbour Agreement. The Agreement is based on an agreement shared by the Community Housing Association North-West Group (CHANW) and was discussed and agreed with the Customer Panel. The purpose of the Agreement is to resolve less serious ASB in discussion with those involved to avoid the escalation of matters and the need for a more formal approach e.g. formal warnings, legal action.

The following tables detail the types of ASB dealt with during the period.

Type of ASB dealt with during the period 01/04/2022 to 31/03/2023	Number of Incidents in each type
Criminal activity	4
Damage to property	1
Noise	28
Violence/threats	4
Substance misuse	7
Children causing nuisance	2
Pet nuisance	1
Parking issues	1
Harassment	1
Rubbish	2
Total	51

Noise nuisance continued to be the most common type of ASB. More serious incidents e.g. involving violence, threats of violence, serious criminal activity accounted for 8 of the cases.

You and your community ...



Anti-Social Behaviour (ASB) ...

Our Performance	Performance 2020-21	Performance 2021-22	Target 2022-23	Actual performance 2022-23
Number of cases dealt with and closed in the year	61	49	No target set	52
% of reported incidents responded to within 2 days	100%	100%	98%	100% ↔
% of cases resolved	87.5%	92.16%	90%	98% ↑
% of cases not resolved	12.5%	7.84%	10%	2% ↑
% of tenants satisfied with the ASB service	100%	93%	79%	90% ↓

Performance was strong and improved in some areas e.g. the quick initial response to reported cases and the high percentage of cases resolved (98% compared to 92.16% in the previous year). There was a reduction in complainants' satisfaction with the service overall (79% of complainants who responded to the survey said they were satisfied compared to 93% in the previous year).

We have not sufficiently captured the reasons for any dissatisfaction expressed. However, other feedback and discussions with tenants indicates that dissatisfaction has mainly related to a desire for different actions to be taken, and to the speed with which cases have been progressed. To consider these matters further we will:

- Review the actions taken to deal with ASB and the effectiveness of these actions, as part of a wider review of our ASB Policy and Procedure
- Introduce a new measure to monitor the time taken to action cases compared to the timescale set out in the policy. The timescale(s) detailed in the policy will be reviewed as part of the policy review.

In 2023/24, and in discussion with tenants and residents, we will be reviewing our ASB work and policy. This review will consider the effectiveness of our ASB service and what we might do to improve this including any measures to prevent ASB occurring in the first instance.

Because noise nuisance is the most common type of ASB reported our approach to this problem will be a particular consideration. We will also ensure that any dissatisfaction reported via surveys of closed cases, and other surveys, is fully investigated and used to inform service improvement.

Value for Money ...

Value for Money (VFM)

In reviewing how well we are delivering our services an important consideration is whether these services are considered to offer value for money.

In considering value for money, we look at several things:

- How well our services perform, including in comparison with others, and if performance is improving.
- How satisfied you are with the homes and services provided.
- The cost of delivering services, including how this compares with others.
- The extent to which we are using our surpluses to build new homes and maintain and improve existing homes.
- The value (social value) that our services have for residents.

How well our services perform.

The following table shows our performance in the year against indicators reflective of VFM, and our targets for next year.

	Performance 2020-21	Performance 2021-22	Performance 2022-23	Performance compared to others	Target for 2023-24
% of tenants satisfied with the overall service	100%	95%	100% ↑	Upper Quartile	99%
% of tenants satisfied with the overall quality of their home	96%	93%	98% ↑	Upper Quartile	97%
% of tenants satisfied with the value for money for their rent	100%	95%	100% ↑	Upper Quartile	97%
% of rent lost through homes being vacant	0.33%	1.04%	0.91% ↑	Lower Quartile	0.30%
Current tenant arrears as a % of the annual rent debit	3.26%	3.25%	3.61% ↓	Median Quartile	3.5%
Social housing cost per home	£2,584	£3,755	£4,199 ↓	Median Quartile	£3950
New homes delivered	0.33% 2 properties	0.49% 2 properties	0.49% 3 properties ↔	Median Quartile	3.4%

Value for Money Continued ...

Our Performance:

For the indicators shown our overall performance in the year improved and compared favorably to others. Although our performance targets were not achieved on four measures, the level of performance remained generally high. Six of the seven performance measures for VFM showed top quartile or median performance and performance improved compared to the previous year on four measures.

The weakest area of performance shown in the table was rent loss because of homes being vacant. This was mainly due to poorer performance on homes requiring major repairs (e.g., delays completing repairs). This remains a priority to address, including developing a new Voids Policy and Procedure setting out new processes and timescales for works.

The full benchmarking report showing our performance compared to others in 22/23 across all performance indicators is available on request.

How satisfied you are with the homes and services provided.

Customer survey results for 2022/23 indicate high and improved levels of satisfaction. 100% of customers said they were satisfied or very satisfied with the overall service and there were significant improvements in satisfaction with the repairs service and the value for money for the rent. The three

customer satisfaction measures shown were all top quartile compared to other associations in our benchmarking group.

We have continued to improve customer feedback and the validity of survey results. The new STAR survey, including new Tenant Satisfaction Measures (detailed elsewhere in this report) should further improve the quality of survey information, providing greater confidence in the results and enabling better comparisons.

The cost of delivering our services.

The cost of our services as measured by the social housing cost per home increased in the year and for the second year running. These increases have been due to higher levels of spending on responsive repairs and planned maintenance works (during the year some planned works were brought forward and an additional £100,000 added to the planned maintenance budget).

Compared to other associations in our benchmarking group the social housing cost per home is at median level (the middle 50% of associations).

It is anticipated that the cost per home will reduce in the next year with lower planned maintenance and responsive repair costs (several one off and catch-up costs have been incurred in the last two years), and as new homes are bought into management.

Continuing high inflation will be a factor that adds to cost pressures requiring a strong focus on efficiencies and cost reductions where possible. A new VFM Strategy is being developed that will set out key actions to achieve this whilst maintaining high service quality.

Using our surpluses to build new homes and maintain existing homes.

New homes built/brought into management fell short of target (3 homes were acquired compared to a target of 5). Compared to others our performance was at median level.

During the year we started a significant programme of new homes as detailed in the Development section of this report. These developments are being funded by loan finance secured on the back of our financial strength and assets and supported by grant funding secured from Homes England.

Investment in existing homes continued at high levels and in line with maintenance requirements. The ratio of planned maintenance expenditure to responsive repairs spend was 56% (target of 60%), although planned maintenance expenditure was actually higher than budgeted, with some works being brought forward from the 2023/24 programme.

Value for Money Continued ...



The value that our services (social value) have for residents.

Beyond providing good quality homes and services we also aim to deliver a wider benefit to residents and support people to have a high quality of life. This can include benefits linked to health and well-being, financial matters and living in good and attractive neighbourhoods. We use a calculation (used by other associations) which gives a financial value to these benefits. The calculation is based on information provided by tenants.

In 2022/23 the calculated value was £793,659 compared to £487,760 in the previous year. Although the increase was in large part due to taking account of factors not previously considered, it also reflected an increase in levels of tenant involvement and more work focused on improving local neighbourhoods. We will continue to work to better measure social value and to ensure our services meet residents wider needs.

During the year other activities of note relevant to VFM were:

- Work to ensure we are easy to contact and that our services are accessible to all.
Improvements included:

- ⇒ Re-opening the office full time and improving physical access to the reception area.
- ⇒ Revising customer service staff working hours to improve office and telephone coverage.
- ⇒ Starting a programme of regular tenancy visits
- ⇒ Continuing to promote and support usage of the tenant portal.
- ⇒ A generally higher level and more visible presence in local communities.

These changes have been achieved within existing resources.

- An increased number of components such as doors, windows, central heating boilers, extractor fans etc . procured from local suppliers at best cost.
- Working within a local consortia of housing associations to secure £440,000 grant funding from the governments Social Housing De-Carbonisation Fund. The funding will enable us to make greater levels of energy efficient improvements to our least efficient homes.
- Continuing to develop links with other housing associations in the Community Housing Association Northwest Group (CHANW) with the aim of sharing resources and good

practice, reducing costs and improving performance. In the year joint approaches have been progressed on:

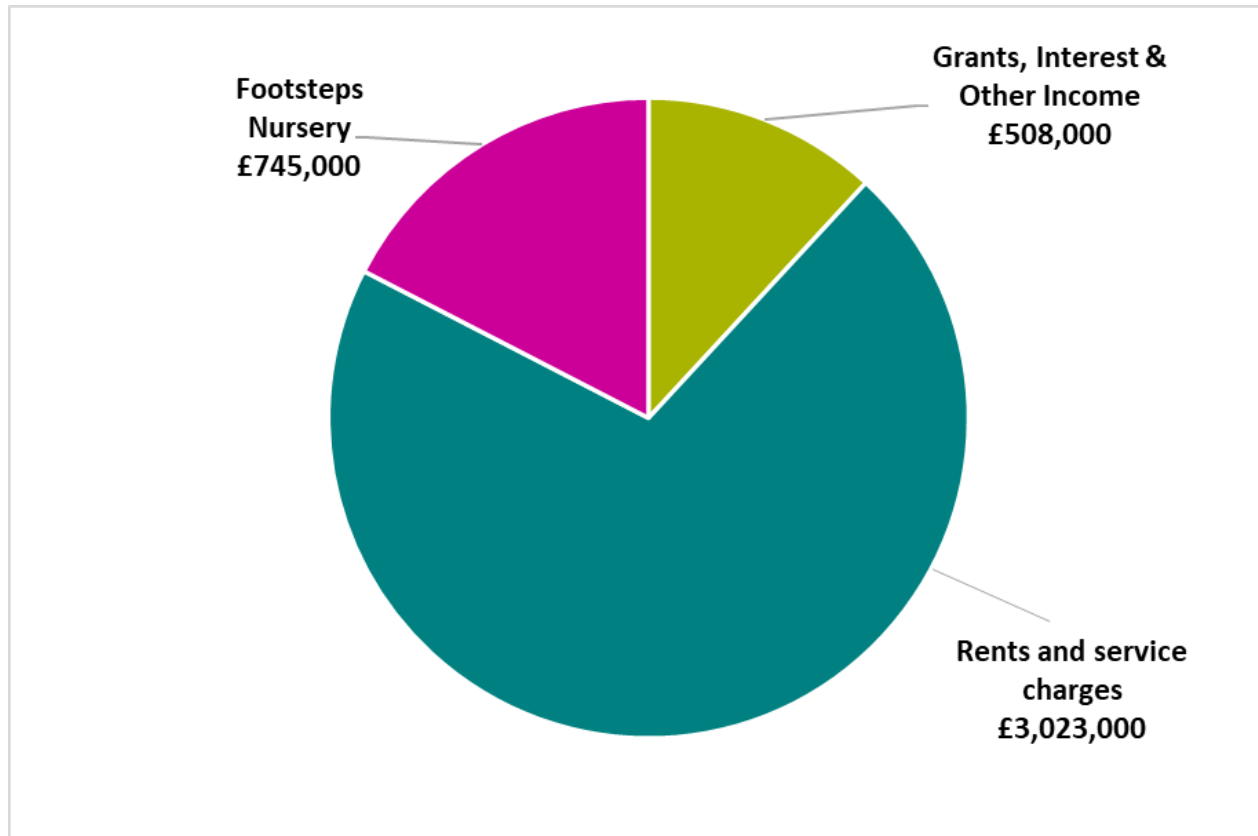
- ⇒ Policy and Procedure development and review
- ⇒ Training
- ⇒ Customer surveys and feedback

Membership of the group provides access to a range of support and expertise at minimal cost.

- Continuing to increase customer involvement and feedback. The feedback received helps us to ensure that we are delivering the services needed to the standard required. Various service improvements detailed elsewhere in this report were made in response to feedback. Ensuring feedback is properly considered and acted on is a key objective over the coming year.

Our finances ...

Where our money came from ...



The figures for 2022 - 23 are taken from the statutory accounts approved by the Board.

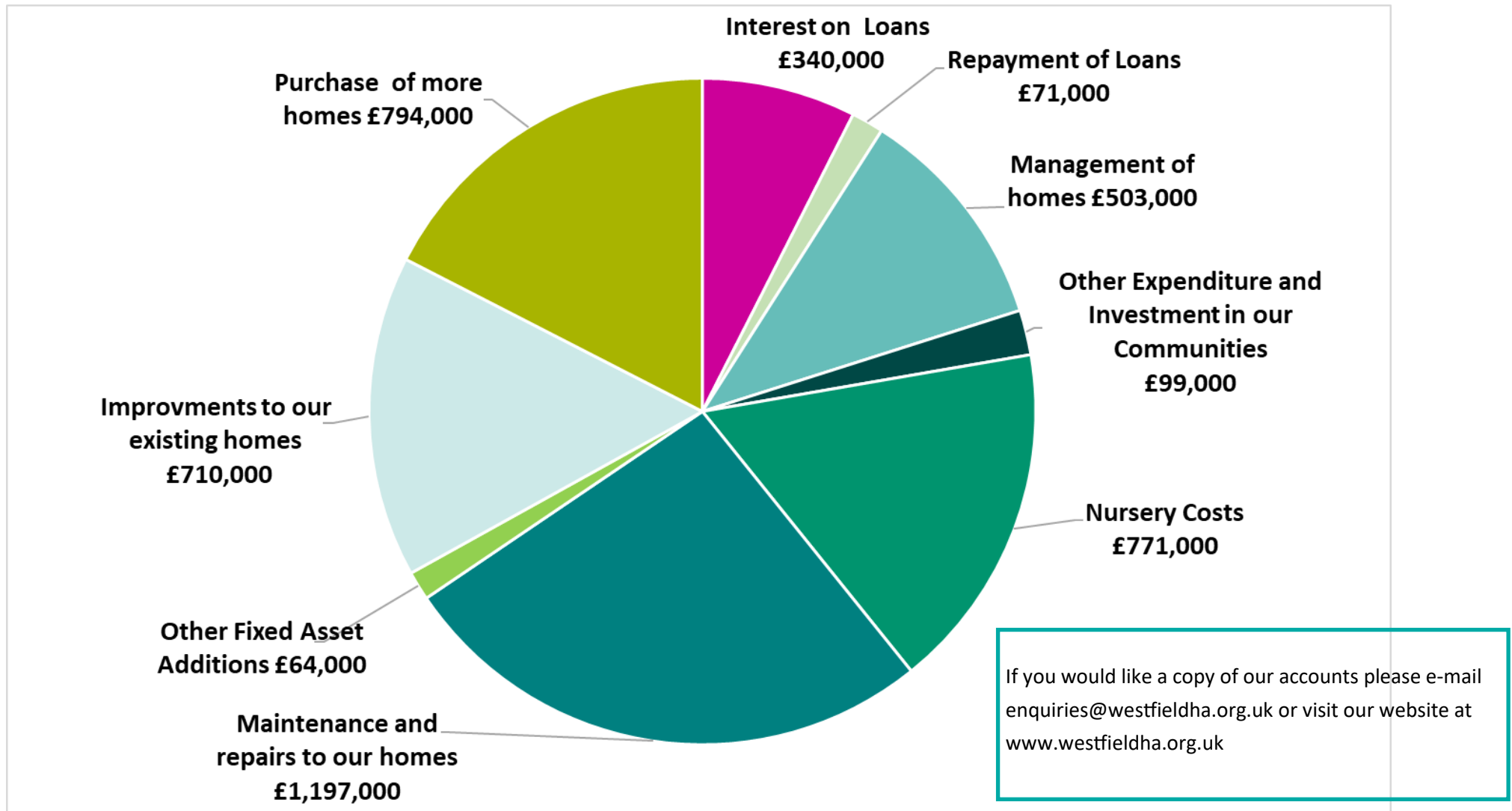
The full statutory financial accounts, on which the auditors, Crowe U.K. LLP, gave an unqualified opinion, were delivered to the Financial Conduct Authority. These extracts may not contain sufficient information to allow a full understanding of the financial affairs of the company.

For further information, the full statutory accounts are available on request together with the Auditors' Report, the Board Report and the Strategic Report.

Our finances ...

Where our money went ...

Note: Repairs and maintenance figures including improvements to existing homes, include overheads. The R/M figures on page 7 are exclusive of overheads.



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Email: enquiries@westfieldha.org.uk

Website: www.westfieldha.org.uk

Tenants portal is accessible from our website