

Westfield News

Christmas 2025

Our office will close on Tuesday 23rd December at 5pm and re-open on Monday 5th January 2026 at 9am

Welcome to the latest edition of our newsletter! We hope you enjoy the updates and insights we've gathered for you. As always, we welcome your feedback and would love to hear any ideas or suggestions for future issues.

For emergency repairs during the office closure please ring 0151 343 2762

The last day for paying your rent over the phone is Tuesday 23rd December 2025

You can continue to pay your rent on your tenant portal, which is accessible on our website

Messages left on the 01900 602906 number over the Christmas period will not be picked up until the office re-opens on Monday 5th January 2026

2025 Highlights

2025 has been a year of exciting progress and milestones for Westfield Housing. We proudly celebrated our 75th year anniversary and, in partnership with Cumberland Council's **Operation Respect**, hosted our 5th Annual Community Clean Up event. An estimated 150–200 visitors attended throughout the day, helping us remove more than **6.4 tonnes** of unwanted waste, an incredible achievement!

Development Programme

We launched Phase Two of our development programme. In 2025, construction began on an additional 7 bungalows to provide much needed support for those most in need. We also continued to grow our housing portfolio by purchasing 2 properties on the Westfield estate through the buy back scheme, acquiring 2 family homes on the open market in Seaton, and securing 7 two-bedroom homes at the new Strawberry Meadows development in Wigton.

Tenant Satisfaction & Energy Efficiency

This year's Tenant Satisfaction Measures (TSM) report delivered outstanding results, with an overall satisfaction rate of 98%. We also completed Wave 2 of the Social Housing Decarbonisation Fund (SHDF) Warm Homes initiative, improving the energy efficiency of 69 properties to achieve an EPC rating of C or above. Wave 3 is now underway, with plans to upgrade a further 86 homes.

New Leadership

In October 2025, we announced Debbie Fox as our new Chief Executive Officer. Debbie began her journey with Westfield Housing in 2018 as Innovation Officer, later becoming Operations Director, and now leads the organisation as CEO. We're excited for her leadership and wish her the very best as we continue to grow and serve our community.



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

Tell: 01900 602906 E-mail: enquiries@westfieldha.org.uk Website: www.westfieldha.org.uk

Community matters



Clean Up Event

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).

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.

We look forward to seeing everyone again at next year's event.

January Rubbish Collection 2026

We will be carrying out our annual rubbish collection on the Westfield estate on 5 and 6 January 2026. Please place any items for collection at the front of your property or inside the front wall/fence.



If you have a real Christmas tree, please chop it up and put it in your garden waste bin, as Christmas trees will not be collected.

Please also remember that this collection is not for items normally placed in your household wheelie bin. Do not leave white goods, general waste, or large bulky furniture, as these items will not be collected. To dispose of these, please contact Cumberland Council on 0300 373 3730 to arrange a collection. If you do so, please let us know so we can be aware that the collection is scheduled and confirm that the rubbish has not been dumped in your garden.



Community matters

We carried out two walkabouts on the estate in 2025

22nd May 2025

Identified	Action	Completed/Outcome
Rubbish on carpark	Removed by care taker	16/06/2025
Pothole identified	Reported to Highways	06/06/2025
Fly tipping	Removed by care taker	16/06/2025
Overgrown garden	1 garden letter sent	Improved

6th November 2025 2025

Identified	Action	Completed/Outcome
Over grown and messy gardens	4 garden letters sent	Will monitor and follow our untidy garden procedure
Coping stones needed replaced	Job raised for our contractors to complete in 21 days	WHA will monitor

Following the estate walkabout in May 2025. A £50 B&Q voucher was awarded to Amanda Cook from Windsor Road for taking pride in her garden.



Pumpkin Picking @Walby 🎃🎃🎃



Trips

In July, we enjoyed a wonderful family trip to **Blackpool**, where 84 customers joined us to take in the sights and attractions. Later in the summer, 10 tenants and friends spent a fun-filled day at the **Cartmel Races**, while in October, 53 people visited **Walby Farm Park** to make the most of the school holidays.

These trips were offered at a substantial discounted cost for tenants and their families due to being subsidised by our Neighbourhood investment fund. The total gift from the fund was £2766.50.

Staff also met with tenants at our **over-55s scheme on Casson Road** to discuss improvements and maintenance of open spaces.

Historically, tenants have taken great pride in their raised beds and gardens, winning many prizes over the years. However, maintaining the area has become increasingly difficult.

Following a service charge consultation, **Tivoli**, our gardening contractor, has now taken over maintenance.

Tivoli has also kindly agreed to give the area a much-needed spruce-up. Together with tenants, they plan to reuse existing shrubs, replant raised beds, and replace barked areas with new turf.

Watch this space for the transformation !



Community matters

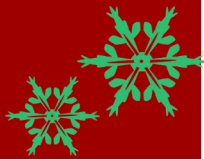
Paying your rent

Paying your rent

- The last day to pay your rent over the phone in 2025 is Tuesday, 23rd December.
 - Direct Debits and standing orders will be processed as usual.
- ⇒ If your Direct Debit is scheduled for 25th or 26th December, it will be taken on 29th December.
- ⇒ If it is scheduled for 1st January 2026, it will be taken on 2nd January 2026.
- You can still make rent payments via the tenant portal throughout the festive period.

We understand Christmas can be costly, and with the high cost of living, please ensure there are sufficient funds in your account to cover your Direct Debit to avoid falling into arrears.

If you are experiencing any issues with your rent or financial difficulties at any time, please contact Andrea on 01900 602906.



Customer Panel Scrutiny Areas

Following feedback from the Tenant Satisfaction Measures report, our Customer Panel has identified three key areas for review:

- Communal cleaning in flats
- Damp and mould policy and procedure

ASB (Anti-Social Behaviour) policy and procedure
We plan to complete one review per quarter during this financial year.

On 19th August 2025, Panel members joined staff to carry out inspections of our communal areas, gather tenant feedback and review satisfaction data. They also met with our cleaning contractor to explore ways to improve the service.

Their findings report will be presented to the Board in December 2025.



Northern Community Bank

A community bank, **built for you**. Northern Community Bank invite Westfield tenants and neighbours in the community to see how they can support people with safe savings, financial education and affordable loans every day.

Northern Community Bank provides accounts and budgeting support - all free from hidden fees or gimmicks. As a not-for-profit organisation, avoiding a one-size-fits-all approach, offering personalised solutions that makes managing money easier for everyone. A secure app, 24/7 online account area and telephone banking in branch hours allow people to manage their accounts when it suits them. Owned by account holders as a cooperative, the community bank prioritises people in every decision, ethically reinvesting profits back into the community and sharing them annually as rewards to account holders.

Long-Term Savings
Grow your savings through

Northern Saver Earn
2.78% AER on your savings

1 Year Fixed-Term
Earn up to 4.5% AER on deposits

Christmas Account
Lock savings away until November and December

£150 - £15,000
12.7% - 42.6% APR

£500 Family Loan
No credit check
Repaid via Child Benefit



northerncommunitybank.co.uk

hello@northerncb.uk

01282 691 333

Follow us on social

Maintenance



Important Warning - Disrepair Claims Companies



We're seeing a rise in claims management companies targeting social housing tenants, including Westfield Housing tenants.

These companies may phone, text, message, or knock at your door urging you to make *disrepair* or *damp and mould* claims and often promise compensation that simply isn't true.

Please be extremely cautious as many of these companies:

- Give misleading information
- Promise compensation that doesn't exist
- Pressure you into signing contracts with hidden fees
- Take a cut of any payout
- Can put you at serious financial risk if the claim fails.

Most companies acting on your behalf will advise you not to allow access to us to visit your home to do any repairs. This will put you in breach of your tenancy agreement with us.

As your landlord, it's our responsibility to ensure your home is safe and kept in decent repair, so we'll attempt to visit your home anyway, having given you notice of our visit. If there's a health and safety risk, we may request a court injunction to gain urgent access to do the work.

Got a problem with your home? Tell us, not them.

Report repairs, damp or mould concerns, safety issues or any disrepair directly to Westfield Housing.

We will:

- Inspect quickly
- Arrange repairs
- Support you with any health or vulnerability concerns and make sure your home is safe, at no cost to you.

If a claims company contacts you

You do not need to speak to them - If you're unsure, call us for advice.

****Protect your personal details****

Never share your:

- Tenancy documents

- National Insurance number
- Bank details
- Signatures
- Home entry/access details.

Unless you are certain you know who you are dealing with.

We're here to help.



Contact us on 01900 602906



repairs@Westfieldha.org.uk

Damp and Mould Prevention

- **Ventilate your home** - Make sure trickle vents are open / open windows every day to allow fresh air to circulate, especially after cooking or bathing.
- **Wipe away condensation** - Regularly dry windows and sills.
- **Avoid drying clothes on radiators** - Use an airer near a window or in a ventilated area.
- **Leave space behind furniture** - Helps air circulate and prevents damp spots.
- **Report issues early** - Let us know as soon as you spot any damp, mould, or leaks.

Keeping Appointments & No-Access Visits

We're pleased to report that no access visits for gas servicing visits have reduced significantly this year, thank you for your co-operation. However, no access for other repair appointments is still an issue, which causes delays and unnecessary costs.

Please remember -

- If you book a repair appointment, make sure someone is available to provide access.
- If you can't make your appointment, let us / the Contractor know as soon as possible so we can rearrange it.

Where access is not given, the visit will be classed as a failed appointment and tenants will be recharged for the cost of the visit.

Your cooperation helps us complete repairs faster and ensures everyone receives the service they need.

Welcomes and looking ahead

We would like to welcome our new board members

Jasbir Sidhu - Board Member & Audit & Risk Committee Member.

Jasbir has over 30 years of public sector and asset management experience which has equipped him with a robust base of skills and expertise that will enable him to make an exceptional contribution as a Board member of WHA.

Max Skinner - Board Member & Audit & Risk Committee Member.

Max is an IT professional, working in cybersecurity with cloud and wider information technology experience.

Tim Blacker - Board Member & Development Committee Member.

Born and raised in West Cumbria, he is now working as Strategic Business Improvement for a HA in Sussex ensuring that their business is fit for the future, and can best serve their residents and customers, and meet any current and incoming regulatory standards.

Rebecca McGivern - Board Member

With 9 years' experience in the social housing sector, Rebecca brings extensive knowledge in governance and compliance.

Lee Thorburn - Board Member

Lee has over 30 years' experience working in health and housing and community setting. Her work has helped her understand community dynamics, implement effective interventions, and build a trusted network that fosters collaboration, working with a range of key partners and community groups.

Zoey Stanton - Board Member

With a career dedicated to the social housing sector Zoey has over 28 years of experience and has held a number of senior positions for registered providers across the UK, including Housing 21 and Bournville Village Trust.

Tania Sutton - Board Member

An ACCA Chartered Certified Accountant with nearly 20 years of experience in accountancy, bringing extensive financial expertise and a strong understanding of sound financial governance.

Jacqueline Dakin - Board Member

A qualified nursing and educational professional, Her experience includes school governor/Ofsted experience and as a Board Member of a number of statutory and community based voluntary organisations.

HEY KIDS!

Christmas Colouring Competition

Would you like to enter our colouring competition this year? See enclosed leaflet for details.

Looking Ahead

Would you like to contribute to our next newsletter? We welcome your articles and feedback on the format and content.

Please contact us on **01900 602906** by **end of January** so we can include your ideas in the **March 2026** edition.

If you have difficulty reading this newsletter, and would like it in large print, or another format Please contact Julie on 01900 602906.

CHRISTMAS JUMPER DAY!

11th December 2025

Would you like to join us at The Minto Centre for our annual Christmas jumper day

- Bingo/Raffle/Mince pies/Footsteps Children singing carols

To book your place please ring the office on 01900 602906

All money raised on the day will be sent to "Save the Children" which is the chosen charity for the national Christmas jumper day 2025.



Wish you all a very Merry Christmas and a healthy & happy New Year, from everyone at Westfield Housing Association!