



*New Homes in Cokermonth*



**Annual Report 2016/17**  
**Westfield Housing Association**





# Chairman's Report

A very warm welcome to Westfield Housing Association's Annual Report for the financial year 2016/17.

Clearly, the social housing world has not been alone in experiencing considerable turmoil over the last 12 months.

In my introduction to last year's Annual Report I made reference to the proposed extension of the Right-to-Buy. The diversion that is Brexit appears to have led to this initiative being "kicked into the long grass" with very little progress having occurred despite talk of a pilot scheme in one region of the country.

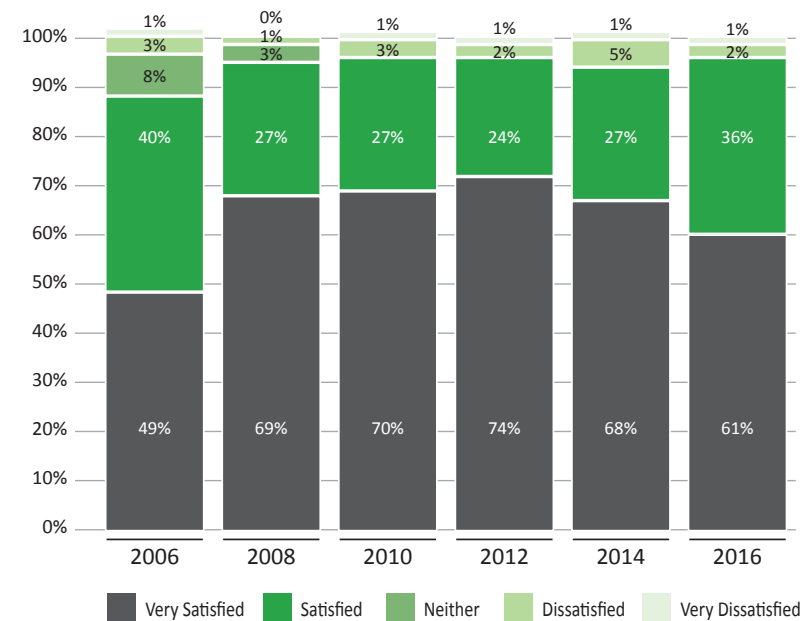
The pressures on certain housing associations, in particular arising from the Government's decision to reduce rents over the next four years, has led to "merger mania" with a number of Cumbrian associations commencing merger discussions. I am pleased that, although small, this Association is sufficiently financially stable and secure to be able to withstand current challenges and remains determined to retain its independent status.

The Board takes great interest in the Tenant Satisfaction Survey undertaken every two years. Whilst very happy with the overall results, we are nevertheless determined to maintain the highest possible levels of satisfaction and, through the Neighbourhood Investment Committee in particular, are focussing our attention on the Westfield Estate.

We continue to support our tenants and applicants as best we can through these difficult, some might say "austere", times and I would thank them as well as my fellow Board members, staff and partners for their continued support.

**Peter Bales**

**Satisfaction with WHA as a Landlord**





# Congratulations Jen

Jen Bradshaw first obtained a tenancy with the Association some 6 years ago, a move that she says gave her the stability that she needed to kick start her life. This is what Jen told us:

“I would like to share this experience with others in the hope that people of all ages do not give up trying, whatever their circumstances.

I have just completed a BA Honours Degree in ‘Working with Children and Families: Child, Young People and Family Studies’, finishing with a 1st class degree classification, the highest grade possible, at the age of 33. This has led to me becoming accepted for and the decision to move forward with a Masters Degree in Criminology and Criminal Justice.

It has taken 5 years to be in this position and I believe Westfield played a part in this by offering me a tenancy and by understanding that at that particular time in my life I had given up.

It has not been easy and at times I have lived with no money, no future direction, no family or support with my son and no hope of moving

forward with my life. However, the stability of having a secure roof over my head, away from negative influences, was the starting point to getting back on track.

After years of knock backs I was accepted at Lakes College as a mature student and completed an Access to University Course which involved completing A levels in psychology and sociology.

During this time I became pregnant with my son and as a single parent I pushed myself to complete this course. The rewards were immense. The feelings of self worth and confidence began to grow and I finally found a positive direction in my life. I took a year out to concentrate on being a mother to give my son the best start and then went to university when my son was one year old.

I now hope to inspire people to not give up hope and, however challenging life may seem, with positive small steps and the right support from people who believe in you, you can develop your self esteem and push yourself to achieve the best for yourself.”



*“Westfield played a part in my growth by offering me a tenancy and by understanding at that particular time that I had given up on my life”*



# Providing Homes

This year the Association managed to purchase seven “buy-backs” on the Westfield Estate; these being properties previously lost to the social rented sector through the Right-to Buy.

In addition, our continuing partnership with Story Homes at Cairns Chase in Stainburn, Workington saw us take on a further eight 3-bedroom houses.

We also acquired two new-build houses at a small development by Washington Homes in Brigham Road, Cockermouth.

Finally, we were very pleased to see works get underway at The Meadows, High Harrington where we should receive a total of 16 properties during 2017 and 2018.

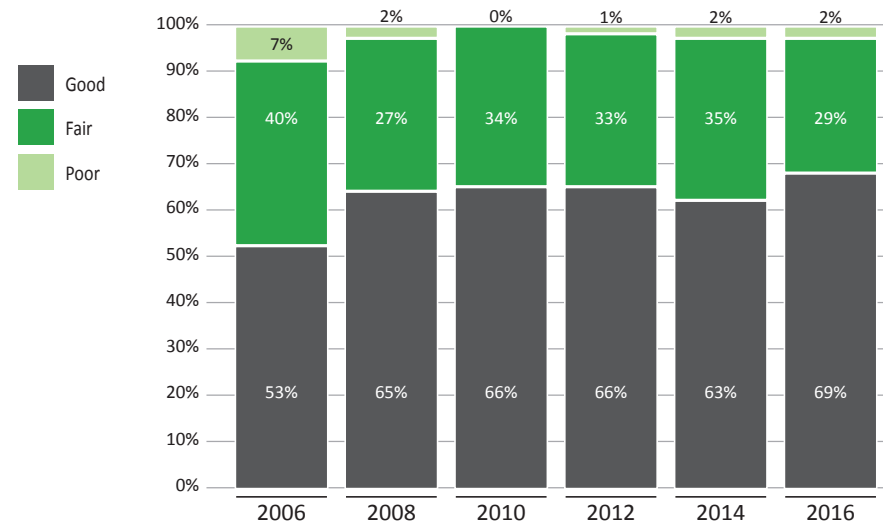


# Value for Money

In order to ensure that housing associations continue to improve both the services they offer and the cost of delivering those services, each year all associations must carry out and publish a “Value for Money Self-Assessment”.

Westfield’s self-assessment can be viewed on our website [www.westfieldha.org.uk](http://www.westfieldha.org.uk). It is reviewed and updated in September each year.

Every two years, as part of the Satisfaction Survey, tenants are asked if they feel they get value for money from their rent. The results since 2006 are as follows:



The proportion considering value for money from their rent to be “good” increased from 63% in 2014 to 69% whilst just 2% continued to consider the value for money to be “poor”.





## Joan Minto

### 35 years as a Board Member



Stalwart of the community, Honorary Alderman, Councillor for Moorclose for 32 years (1975 to 2007), Mayor of Allerdale (1991-1992), Charter Trustee Mayor in 1981, Mayor of Workington in 1983, Governor of Westfield Primary School for 45 years and Westfield Housing Association Board Member since 1982, and so the list goes on ..... It may be easier to list what Joan hasn't achieved in her lifetime.

Joan has worked tirelessly for the Association, and more importantly the people of Westfield, for 35 years now. She was a natural successor to take over as Chairman after her beloved husband, Billy, died in 2003 and she remained Chairman for 10 years until stepping down from the role in 2014.

During her tenure as Chairman she witnessed the development of the Minto Centre itself (named in memory of Billy) and the birth and growth of Footsteps Nursery.

She guided the organisation to obtain charitable status in 2006 following the Board's decision to stay independent. Perhaps most significantly, she collected the Landlord of the Year award on behalf of the Association in 2012. The UK Housing Awards are the most prestigious in the country being promoted by the Chartered Institute of Housing.

We feel Joan's unrivalled years of commitment to her community deserves recognition.

***The opening of the Minto Centre in 2004, named in honour of her late husband, Billy Minto, was a very proud day for Joan and she is pictured above with friends and tenants.***



## Investing in the Neighbourhood

The Board continues to put aside funding of up to £50,000 each year to help local initiatives and the local area. Regular payments go to:

- **Westfield Primary School - £4,000**
- **St. Mary's Parish Church and Centre - £1,000**
- **South Workington Youth Partnership - £2,000**
- **West Cumbria Money Advice - £2,500**

In addition to the regular payments, the following have benefitted from donations from the Neighbourhood Investment Fund during this year:

- West Cumbria Youth Football
- Workington Academy
- Flood prevention measures
- Security lights for tenants
- Family Trip to Blackpool
- Over 55's Trip.

### **Workington Academy - Points make Prizes**

This year the Neighbourhood Investment Committee have agreed to provide £1,000 worth of prizes for a project the Academy runs called the Vivo Reward Scheme.

The teachers award students points in recognition of their contribution in lessons, home-learning and extra-curricular activities and students accumulate a running total that can be viewed by the student and their parents on-line. The Academy runs a Vivo shop where students can exchange points for prizes.

### **Flood prevention measures**

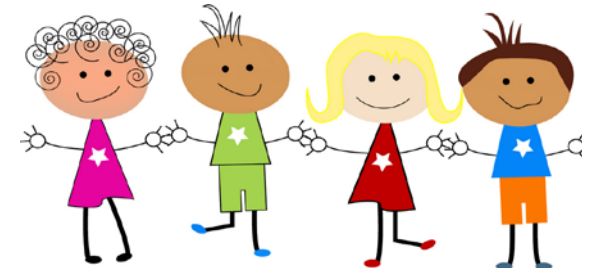
We have a small number of properties regularly affected by high rainfall and flooding. Members this year put aside up to £10,000 to contribute towards works to help those tenants who live in these properties.

Hopefully this will be money well spent and give our tenants confidence that during heavy rainfall their property will not be flooded.



## Footsteps Nursery

[www.footstepsnurseryworkington.com](http://www.footstepsnurseryworkington.com)



Footsteps Nursery, based in the Minto Centre, has the capacity to care for 108 children per session. The children are cared for by qualified Early Years Teachers and highly qualified and experienced professionals in an environment that has been carefully designed to meet the needs of all the children in their care.

The Nursery is able to offer 2, 3, & 4 year old grant funded places delivered flexibly, meeting the individual needs of our families.

From September 2017, free thirty hour places will be available to families with 3 and 4 year old children. These hours can be accessed in any combination across 38 weeks (school term) or 50 weeks (across 12 months) the choice is yours. To find out if you qualify go to: <https://childcare-support.tax.service.gov.uk/par/app/applynow>



# Tenant Satisfaction

Every two years the Association carries out a satisfaction survey amongst its tenants. The survey in 2016 generated 103 replies, representing a response rate of around 18%.

Satisfaction with the **Overall Landord Service** increased to 97% from 95% in 2014 although the number saying they were “very satisfied” was down from 74% in 2012 to 61%.

Satisfaction with the **Repairs Service** dropped slightly from 95% to 93% with 53% saying they were “very satisfied” (71% in 2014).

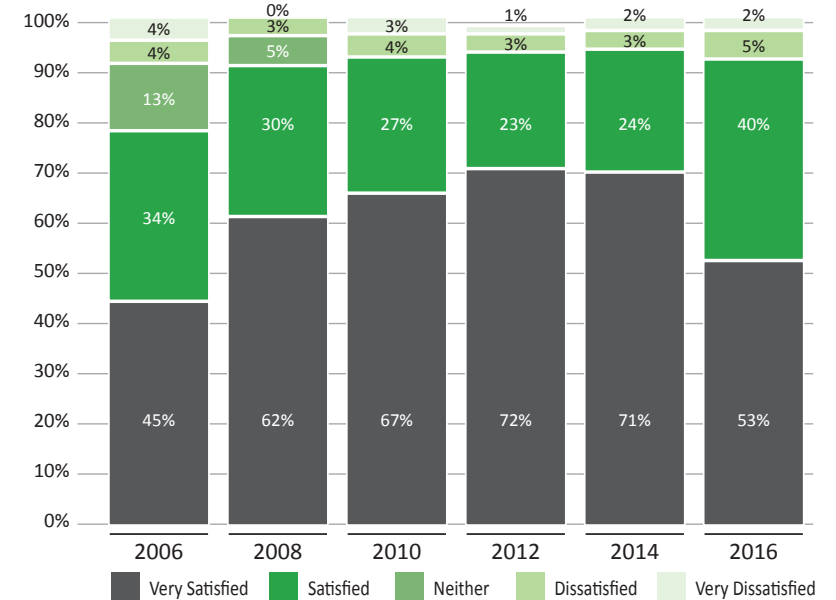
The proportion considering the **Housing Management Service** to be “good” was 87%, 2% higher than in 2014. Only 1% considered the service to be “poor” (down from 2% in 2014).

The proportion detailing the **Reception Service** to be “good” increased from 93% to 94% with no-one considering the service to be “poor”.

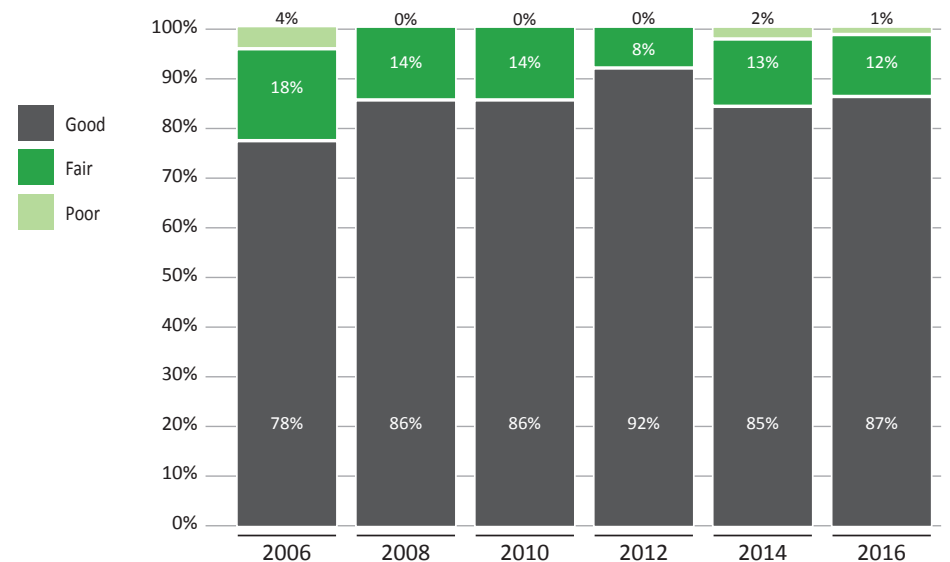
The level of satisfaction with the **Quality of Communication** dropped slightly from 99% in 2014 to 97%.

The level of satisfaction with the **Opportunities for Participation** increased from 95% in 2014 to 97%.

Satisfaction with the Repairs Service

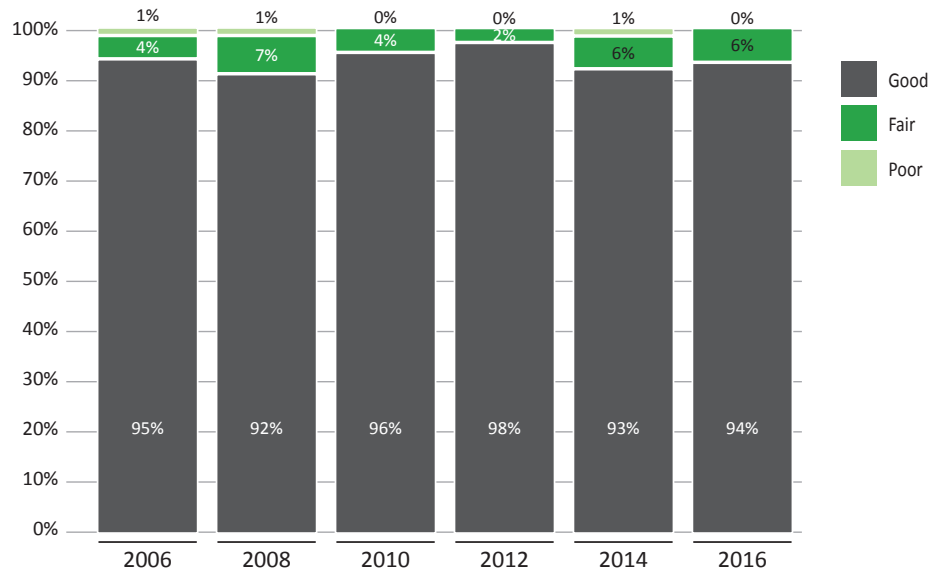


Satisfaction with the Housing Management Service

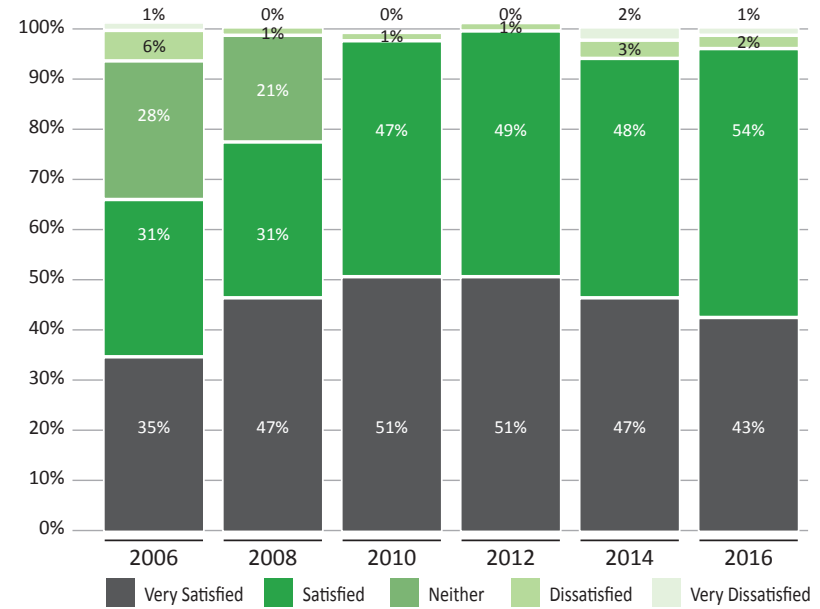




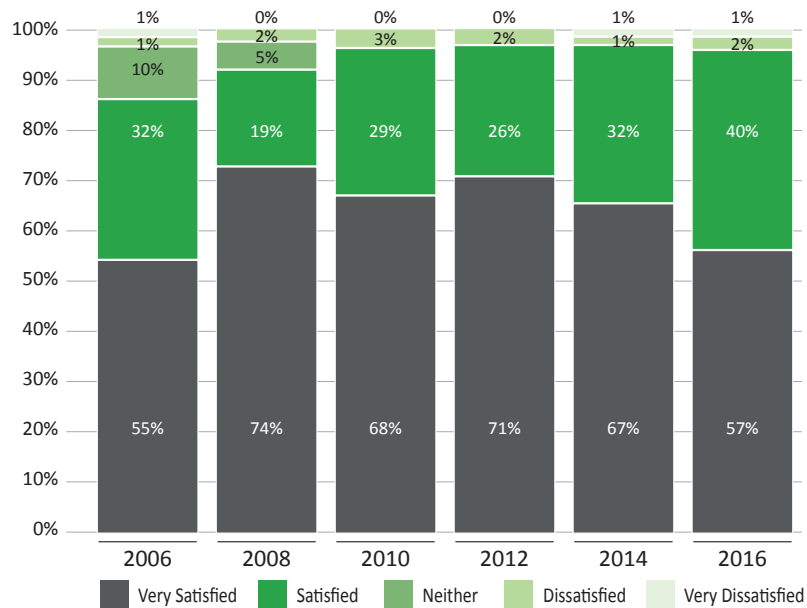
### Satisfaction with the Reception Service



### Satisfaction with Opportunities for Participation



### Satisfaction with the Quality of Communication



Overall the results show a very high level of performance across all areas. On a less positive side, the results for the Westfield Estate have highlighted concerns with, for example, 26% of respondents thinking the neighbourhood was getting worse whilst only 14% considered it to be getting better.

In response to that message, we have drawn up a Neighbourhood Action Plan. This plan aims to address the main issues tenants perceive as a problem both on the estate and in the rural areas and will hopefully enhance our tenants' satisfaction with their surroundings.



# Finance

## Statement of Comprehensive Income

	2017 £'000	2016 £'000
<b>Turnover</b>	<b>3,334</b>	3,279
Operating Expenditure	<u>(1,945)</u>	(2,059)
<b>Operating Surplus</b>	<b>1,389</b>	1,220
Gains on disposal of property, plant and equipment (fixed assets)	36	22
Interest receivable	53	58
Interest and financing costs	<u>(492)</u>	(511)
Surplus and total comprehensive income	<u>986</u>	789

All amounts relate to continuing activities

All recognised gains and losses are included in this statement

All above surpluses are historical cost surpluses

## Statement of Financial Position

	2017 £'000	2016 £'000
<b>Fixed Assets</b>		
Tangible fixed assets	<u>25,169</u>	23,708
<b>Current Assets</b>		
Trade and other debtors	300	217
Cash and cash equivalent	<u>5,477</u>	6,408
	<b>5,777</b>	6,625
<b>Creditors</b>		
Amount falling due within one year	<u>(522)</u>	(558)
<b>Net Current Assets</b>	<b>5,255</b>	6,067
<b>Total Assets Less Current Liabilities</b>	<u>30,424</u>	29,775
<b>Creditors</b>		
Amount falling due after more than one year	<b>20,047</b>	20,384
<b>Total Net Assets</b>	<u>10,377</u>	9,391
<b>Capital and Reserves</b>		
Income and expenditure reserve	<b>10,377</b>	9,391
<b>Total Reserves</b>	<b>10,377</b>	9,391

## Our Stock 2016/2017

### We own 576 properties

	General Needs	Elderly	Wheelchair	Total
1 bedroom	55	25	0	80
2 bedrooms	135	51	3	189
3 bedrooms	300	0	0	300
4 bedrooms	7	0	0	7
Total	497	76	3	576

## Vacant Dwellings and Lettings

<b>We made 94 Lettings</b>	
Vacant and available dwellings at year end	1
Vacant but unavailable dwellings at year end	6
Number of first lettings in year	15
Number of re-lettings in year	79
Average number of days to re-let a property	13
Rent loss due to vacant properties	£11,952
% rent loss due to vacant properties	0.45%
Gross rent receivable for the year	£2,671,433
Amount of current rent arrears at year end	£60,121
% of current tenant rent arrears	2.25%



## Complaints

During the year the Director investigated three formal complaints related to the repairs service and the lettings process.

Whilst two of these complaints were considered valid, at least in part, one complaint (which progressed to the Association's Complaints Committee) was rejected.

