Warwickshire Rural Housing Association

# Annual report

## and financial statement summary

### for the year ended 31 March 2026



# Welcome to our annual report

## This report explains how we performed between April 2025 and March 2026.

**Throughout the year we continued to deliver on our core purpose of providing and managing good-quality, affordable homes for local people across rural Warwickshire.**

Despite ongoing economic uncertainty and rising costs, we've continued to invest in our homes, support our residents and plan for the delivery of more affordable homes across rural Warwickshire. The Association remains financially strong and well placed to meet the challenges ahead.

### Engaging with our residents

Residents continue to play an important role in shaping our services. During the year we listened to feedback through surveys, conversations, complaints, compliments and resident involvement activities.

Our latest Tenant Satisfaction Measures survey showed positive results across all five themes, with overall satisfaction increasing to 90%. We're using the results to identify areas for further improvement and ensure residents remain at the heart of our decision-making.

We launched a new website in February. With a focus on accessibility, the new site makes it easier for all customers to find the information they need quickly.

### Supporting our residents

We recognise that many households continue to face financial pressures. Our team has remained focused on providing advice, practical support and early intervention when residents need help.

During the year we provided more than £8,240 through our Customer Support Funds, helping 31 Warwickshire Rural Housing Association households with essential costs, household items, training and employment opportunities. We also helped residents access additional support through a range of external organisations and charities.

### Improving our homes

We've continued to invest in maintaining and improving residents' homes. During the year, we completed 1,444 repairs and carried out a range of planned improvements, including bathroom replacements, boiler upgrades, exterior painting and window and door improvements.

We continued our work to make homes warmer, more energy efficient and more affordable to run. Following the completion of a two-year retrofit programme in 2025, we secured additional funding through the Warm Homes: Social Housing Fund. Combined with our own investment, this has enabled us to begin a new three-year programme to improve homes. Through measures such as improved insulation, solar panels and more efficient heating systems, we're working to ensure all homes achieve a minimum Energy Performance Certificate (EPC) band C ahead of the Government's 2030 target, while helping residents keep their homes warm and energy bills more affordable.

**Building new affordable homes for local people**

One of the most important parts of our work is helping rural communities meet local housing need. During the year, we worked closely with local authorities, parish councils and other partners to develop new affordable housing opportunities. Thanks to these partnerships, new affordable housing schemes are due to start on site in autumn 2026 in Broom and Claverdon, delivering 19 much-needed affordable homes for local people. This collaborative approach remains central to our ambition to deliver more affordable homes across rural Warwickshire in the years ahead.

**Strengthening our partnerships across Warwickshire**

We've remained committed to partnership working with other organisations and agencies, particularly from a development perspective. Progress continues to be made with a healthy planned programme of new developments. We continued work to extend development activities beyond the Stratford-on-Avon District, working with partners to identify opportunities for new homes across four Warwickshire districts.

**We've achieved a great deal this year and remain committed to providing the best possible homes and services for our residents.**



**95%**
**of homes let to households with a local connection**



**31**
**households given financial help from our Customer Support Funds**



**Calls to our Customer Care Team answered, on average, in 18 seconds**



**90%**
**overall satisfaction**



**1,444**
**day-to-day repairs completed**



**92%**
**of residents satisfied with our repairs and maintenance service**

Looking ahead, we will continue to balance investment in our existing homes with our ambition to build more affordable homes for local people. We will also continue improving resident engagement, strengthening our services and responding to the changing regulatory environment. While challenges remain, we are confident in our ability to meet them. Our strong financial position, dedicated staff and committed Board ensure that we can continue investing in our homes, supporting our residents and delivering value for money.

Thank you to everyone who has taken the time to share their views with us during the year. Your feedback continues to shape our priorities and improve our services, helping ensure we remain focused on the things that matter most to residents. If you would like any further information, please get in touch via enquiries@midlandsrural.org.uk

Ruth Bagley

**Chair, Warwickshire Rural Housing Association**

# Supporting residents in their homes and neighbourhoods

**Warwickshire Rural Housing Association is a profit-for-purpose housing association. This means we invest every penny we make into providing good-quality homes and services.**

We provide affordable, safe and comfortable homes for local people in **48** Warwickshire villages. Our housing officers provide all aspects of the housing management service including new tenancy sign-ups, tenancy support, managing anti-social behaviour and supporting residents with their rent. This means our housing officers get to know residents and understand the support they may need.

## About our homes

**593** total number of homes

**492** homes for social or affordable rent

**101** shared ownership homes

RENT → 417 houses, 67 bungalows, 8 flats / maisonettes

SHARED OWNERSHIP → 95 houses, 1 bungalow, 5 flats

## Housing management

**1** mutual exchange

**19** homes re-let

**9** shared ownership homes resold

**95%** of our homes were allocated to residents with a **strong local connection** to the village*

**36** is the average number of days to **re-let a home**

**30** organised **scheme visits** to meet residents in their homes

**1** eviction

**0** decants to alternative temporary accommodation

*where there is a requirement under planning conditions

# Supporting residents in their homes and neighbourhoods

## Customer Support Funds

*During 2025-26...*

...we gave a total of **£8,240** from the funds, helping **31** households.



Residents have used the funds for a range of things, including supermarket and food vouchers, and essential items when moving into a new home, such as cookers, carpets, washing machines and fridges.

## Helping residents access other support

As well as providing financial help from our own funds, we've also helped residents access external support, including:

- **2** local authority Discretionary Housing Benefit payments
- **4** referrals to **Act on Energy** for support with suppliers/tariffs
- **3 food bank vouchers issued**
- **13 decorating packs** provided for new residents
- **15** Citizens Advice referrals

## Rent and service charges

**How your rent was spent** (top four areas spent on service delivery):

1. **Planned repairs/upgrades***
2. **Servicing of loans**
3. **Staffing and administration**
4. **Day-to-day repairs**

*heating, bathrooms, kitchens, windows, decarbonisation etc

**How your service charge was spent** (top four areas):

1. **Grounds maintenance**
2. **Pumping stations**
3. **Electricity charges**
4. **Unadopted roads maintenance**

| Tenure | Amount collected in rent and service charges | Average rent arrears throughout the year |
|---|---|---|
| **Rental** | **£3,373,108** | **0.91%** |
| **Shared ownership** | **£139,503** | **0.82%** |

# Supporting residents in their homes and neighbourhoods

## Neighbourhood management

**69%** of residents are satisfied with our approach to anti-social behaviour

**47%** of shared owners are satisfied with our approach to anti-social behaviour

**76%** of residents are satisfied that we make a positive contribution to neighbourhoods

**65%** of shared owners are satisfied that we make a positive contribution to neighbourhoods

**77%** of residents are satisfied that we keep communal areas clean and well maintained

**57%** of shared owners are satisfied that we keep communal areas clean and well maintained

Data from Tenant Satisfaction Measures survey October 2025

Our satisfaction and TSM results give us much to be proud of, but we know we can do better in these areas. These are challenges across the housing sector, and we want to hear your ideas for improving our neighbourhoods and services.

**44** anti-social behaviour (ASB) cases opened

**1** case involved hate crime

### Most common types of ASB

1. Cannabis use/smell
2. Parking issues
3. Noise issues



**£92,981** spent keeping schemes tidy and maintaining communal garden areas (incl. work outside of the gardening contract, such as clearing fly tipping)

> "In my cul-de-sac, WRHA provide a great family environment. They make a good impact on this village. It's affordable housing for people growing up in the village that wouldn't be able to live here otherwise."
>
> **WRHA** resident

> "The association keeps the estate looking nice. They provide a big skip every year for the residents. This avoids fly tipping."
>
> **WRHA** resident

> "My housing officer has been very supportive. I've got a new one now, and they are very supportive as well."
>
> **WRHA** resident

# Giving our residents a great service

## Our residents are at the heart of everything we do.

We always aim to deliver the best possible service. Our Customer Promises are published on our website. We also provide a complaints performance update on our website every quarter. Results from our latest Tenant Satisfaction Measures survey carried out in October 2025 are published on our website and throughout this report.

**90%** overall customer satisfaction **(rental households)**

**76%** overall customer satisfaction **(shared owners)**

**80%** of residents are satisfied we listen and act on their views

**84%** of residents are satisfied that we keep them informed

**91%** of residents agree we treat them fairly and with respect

**64%** of shared owners are satisfied we listen and act on their views

**75%** of shared owners are satisfied that we keep them informed

**82%** of shared owners agree we treat them fairly and with respect

## On average, *per month*, our Customer Care Team dealt with:

**1,988** phone calls, MyHomeOnline contacts and emails*

**988** phone calls



**92** MyHomeOnline

**908** emails

**98%** of residents are satisfied with the service from our **Customer Care Team**

**18 seconds** average time to answer a call

> "The ladies who answer the phone are friendly, professional and concise."
> **WRHA** resident

*Contact data is average per month into our Customer Care Team, who cover WRHA and three other rural housing associations on behalf of Midlands Rural Housing.

Data from Tenant Satisfaction Measures survey October 2025

# Giving our residents a great service

**We're always trying to:**

- get to know our residents better, so we can provide the right service
- ensure residents have choice about how they communicate with us
- ensure our policies are up-to-date, accessible and communicated to residents.

## Digital engagement

**70%**

of residents are registered on our portal **MyHomeOnline**




**22%**

of residents registered on **MyHomeOnline** used it in the last **6** months

## Policy and strategy updates

Following the introduction of the new Consumer Standards, we're reviewing all our policies. As part of each review, residents are invited to give feedback on the content and clarity of the policy.

**In 2025-26 we updated six policies. These are all on our website:**

- Damp and Mould Policy
- Scheme and Community Management Policy
- Neighbourhood Management Policy
- Safeguarding Children at Risk Policy
- Safeguarding Adults at Risk Policy
- Hate Crime Policy

## New website

**We launched a new website in February 2026.**

It's designed to make it easier for residents to quickly find the information they need.




- Easy-to-use forms to request permission to **make changes to your home**, to **keep a pet** or to **add someone to your household**
- Clear information about **support** and **services**
- **Enhanced accessibility tools,** including text-to-speech, reading support tools and page translation

**www.warwickshirerha.org.uk**

## Getting to know our residents better

In the last **18** months, we've contacted **78%** of households to check the details we have about them are correct

# Giving our residents a great service

**We welcome complaints and compliments as they help us see where we are getting it right and understand where we can improve.**

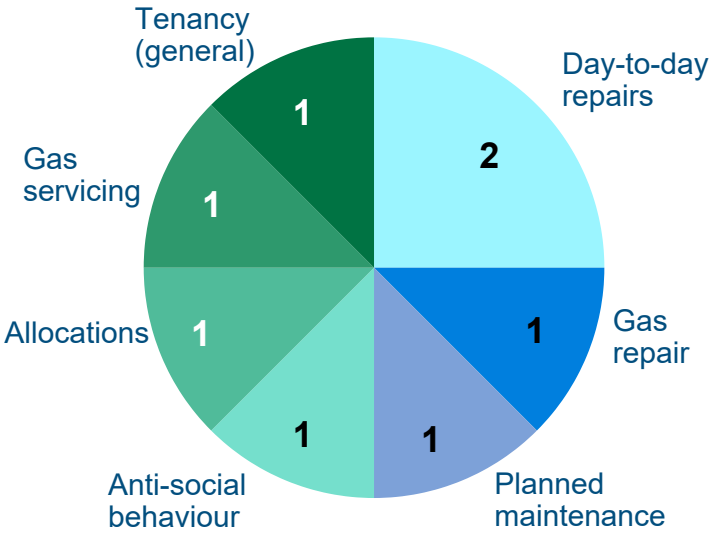
Every complaint and service request is shared with the relevant team. This is to ensure that we're continuously learning and improving.

## Formal complaints

**7** complaints from rental residents

**1** complaint from shared owners

### Breakdown of complaints by service area:




## How are we doing?

**We publish our complaints performance on our website four times a year.**

**100%** **of complaints responded to within Housing Ombudsman Complaint Handling Code timescales**

**2** **complaints escalated to stage two of our complaints process**

**0** **Housing Ombudsman determinations**

**55%**

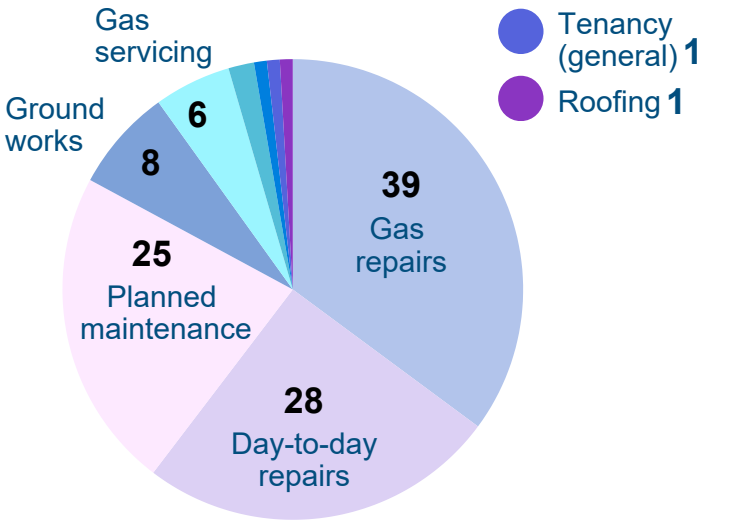
of residents are satisfied with our approach to complaints handling

Tenant Satisfaction Measures survey October 2025

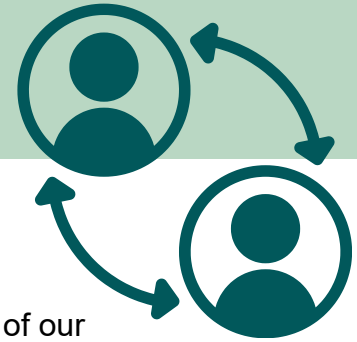
## Service requests

A service request is when a resident asks us to put something right. It isn't a complaint, but we still record and monitor service requests to help us improve.

**111** service requests



# Providing respectful and helpful communication and engagement



**To deliver the best possible service, we need to listen to residents and involve them in shaping what we do.**

The Regulator of Social Housing's Tenant Satisfaction Measures (TSMs) give residents the opportunity to tell us which areas of our service they're satisfied with and where we need to do better. The Consumer Standards, introduced in April 2024, set out the standards social housing landlords must meet.

## Customer involvement



**61** residents have told us they want to be more involved in the association and influence how we deliver our services

## Tenant Satisfaction Measures

Tenant Satisfaction Measures (TSMs) help the Regulator of Social Housing (RSH) understand how social housing providers across England are performing.

Every two years, we carry out a TSM survey, asking households how we're doing on areas such as **repairs**, **home safety**, **listening and engaging**, **complaints**, and **keeping neighbourhoods clean and safe.** Our latest survey took place in October 2025.

You'll find the results throughout this report and on the TSM page of our website: **www.warwickshirerha.org.uk/tsm**

Most importantly, we use your feedback to make improvements. Find out more: **www.warwickshirerha.org.uk/you-said**

## Consumer Standards

The Consumer Standards are enforced by the Regulator of Social Housing (RSH). The **first four standards** were introduced in April 2024 and set out what social housing landlords are expected to deliver:

**Safety and Quality Standard:** Landlords must ensure homes are safe and of good quality, free from hazards, and in good repair.
**Tenancy Standard:** This standard covers the fair allocation and letting of homes and how tenancies are managed and ended.
**Neighbourhood and Community Standard:** Landlords must work with residents and other organisations to help keep neighbourhoods safe and well maintained.
**Transparency, Influence and Accountability:** This includes residents having a say in decisions, accessing services, and having fair complaints processes, while landlords are open about their performance.

Following an independent audit, we continue to review and self-assess our compliance with the standards.

### Competence and Conduct Standard and STAIRs

During the year, we prepared for the Competence and Conduct Standard and the Social Tenant Access to Information Requirements (STAIRs), which both come into force on 1 October 2026.

# Keeping residents' homes safe and in good repair



**Our priority is the safety and comfort of our residents.**
We carry out stock condition surveys on all our rental homes on a five-year rolling basis. This survey data is used to plan our repairs and investment programme to ensure our homes are safe, efficient, comfortable and affordable.

**How do we decide what to spend?**
The Board agrees our maintenance and repairs budget each year, taking account of inflation and the work needed in our homes.
This covers **the upkeep of your home**, **the measures we take to keep you safe**, and the work to **prepare empty properties for letting**.

## Satisfaction with our repairs service and the maintenance of our homes

**92%** of residents surveyed, **following the completion of a repair,** are satisfied with our repairs and maintenance service

**90%** of residents are satisfied that their home is well maintained

**88%** of residents are satisfied that their home is safe

Data from Tenant Satisfaction Measures survey October 2025

**83%** of residents are satisfied with our repairs service over the last 12 months

**87%** of residents are satisfied with the time taken to complete their most recent repair

*You said...*
"The contractor's work was poor quality."

*We did...*
- ✓ We're working with contractors to improve the quality of work.
- ✓ Our in-house team is carrying out more inspections of finished work.
- ✓ All jobs related to a complaint are inspected by our in-house team.

**99.9%** of residents surveyed agree our contractors treated them with **courtesy** and **respect**

"If I need a repair they are out asap and then I get a call after to check on the work. The workmen are always lovely."
**WRHA** resident

# Keeping residents' homes safe and in good repair

## Day-to-day repairs

**1444 repairs completed**



**204**
**emergency**



**465**
**urgent**



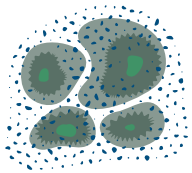
**775**
**routine**

**141** (69%)

**completed within target time**

**841** (68%)

## Damp and mould



**61**
**cases of damp and mould reported**

**61**
**cases resolved**

## What we've spent

**£348,090**
**on completing repairs**

**£4,702**
**average spent getting an empty property ready to re-let**

## End of year compliance



**100%**
**fire risk compliant**



**100%**
**gas safety compliant**



**100%**
**electrical safety compliant**

**99 periodic electrical safety** inspections carried out

**100%** homes have a **valid radon assessment** (of those requiring one)

**100% asbestos management** surveys or re-inspections completed (for homes requiring one)

**100%** homes have all required **legionella risk assessments** (for homes requiring one)

*You said...*

"I was dissatisfied with the gas servicing process and communication."

*We did...*

✓ **We've changed how we manage gas servicing appointments.**

In October 2025, we brought the management of gas servicing appointments in-house. Previously, this was managed by emh. This gives us more oversight and allows us to communicate with residents more quickly.

# Keeping residents' homes safe and in good repair

## Getting to know our homes better

We've been getting to know our homes better through stock condition surveys and more frequent visits. Recruiting more staff to our maintenance and housing teams has helped us visit homes more often.

We use this information, together with Energy Performance Certificate (EPC) data, management reports and our Asset Management Strategy, to identify where investment is most needed and plan improvements to our homes.

**100%**

**of our homes meet the Decent Homes Standard**

**89%**

of residents surveyed, following the completion of a planned works project, were satisfied with our **planned works service**

## Planned works

Over time your rented home will need improvements or upgrades – including **kitchens**, **bathrooms**, **heating**, **windows** and **doors** – to maintain the quality of your home, and to keep you safe and comfortable.

**£65,930**
spent replacing **windows and/or doors** in **11** homes

**£32,567**
spent replacing **kitchens** in **3** homes

**£37,950**
spent on the **exterior painting** of **110** homes

**£260,957**
spent replacing **bathrooms** in **35** homes

**£73,488**
spent replacing **25** **gas boilers** with new boilers

**£81,273**
spent replacing **7** **air source heat pumps** and installing **1** **new air source heat pump**

# Improving the efficiency of our homes

**One of the biggest challenges we face is to improve the energy efficiency and thermal insulation in our homes.**

We're on track to meet the government's target for all social homes to have a minimum Energy Performance Certificate (EPC) band C by 2030.

**Making our homes more energy efficient isn't just about meeting government targets. It can help tackle fuel poverty, make homes more comfortable and reduce residents' energy costs.**

Following the completion of a two-year retrofit programme in 2025, we secured additional funding through the Warm Homes: Social Housing Fund. Combined with our own investment, this enabled us to begin a new three-year programme to improve homes in 2025-26.

**7 homes were retrofitted in 2025-26 as part of the Warm Homes: Social Housing Fund. The works included:**

- replacing inefficient heating with air source heat pumps
- installing humidistat extractor fans
- installing solar panels which have battery storage
- increasing cavity wall and loft insulation

**A further 30 homes will be retrofitted in 2026-27.**




All homes have an EPC survey every **10 years.** This helps us know which homes to prioritise for energy efficiency improvements.

**79%** of our rental homes are **EPC band or above**. And we're on track to be at 100% by 2030.

# Developing new homes



**We're building the homes local people need. They are high quality, meet national space standards and are designed with the move towards net zero in mind.**

Our investment in new homes is carefully balanced with reinvesting in our existing homes to maintain standards for all residents.

**There are lots of challenges in getting new rural homes built, including access to affordable and suitable land, rising construction costs and reduced grants and government funding.**

We continue to work closely with our partners and parish councils across rural Warwickshire to bring new schemes to reality.



We're working with **8** parishes in support of **new rural housing schemes**

**During the year, a lot of work has gone into getting ready to start on site on 19 new homes:**

**10 new homes** in Claverdon

**Four for social rent:**
x2 two-bed houses
x2 two-bed bungalows

**Six for shared ownership:**
x5 two-bed houses
x1 three-bed house

**9 new homes** in Broom

**Six for social rent:**
x2 one-bed maisonettes
x2 two-bed bungalows
x1 three-bed house
x1 two-bed house

**Three for shared ownership:**
x1 two-bed house
x2 two-bed bungalows

# Statement of comprehensive income

**For the year ended 31 March 2026**

| | 2026<br>£ | 2025<br>£ |
|---|---|---|
| Turnover | 3,481,700 | 3,574,061 |
| Cost of sales | (149,523) | - |
| Operating costs | (2,451,101) | (2,403,257) |
| Gain on disposal of tangible fixed assets | - | 60,860 |
| **Operating surplus** | **1,241,076** | **1,231,664** |
| Interest receivable and similar income | 61,165 | 74,862 |
| Interest payable and similar charges | (521,026) | (599,387) |
| **Surplus for the year** | 781,215 | 707,139 |
| **Other comprehensive income** | | |
| Remeasurement of Social Housing Pension Scheme | (1,004) | 25,836 |
| **Total comprehensive income for the year** | **780,211** | **732,975** |

Turnover is derived from continuing activities.
Full financial reports are available on our website: www.warwickshirerha.org.uk/annual-reports

# Statement of financial position

| As at 31 March 2026 | 2026<br>£ | 2025<br>£ |
|---|---|---|
| **Tangible fixed assets** | | |
| Housing properties | 43,861,748 | 43,946,983 |
| Net book value tangible fixed assets | 43,861,748 | 43,946,983 |
| **Current assets** | | |
| Trade and other debtors | 203,815 | 214,426 |
| Cash and cash equivalents | 1,856,743 | 1,652,972 |
| **Total current assets** | **2,060,558** | **1,867,398** |
| **Creditors:** amounts falling due within one year | (1,125,171) | (11,560,594) |
| **Net current assets** | **935,387** | **9,693,196** |
| **Creditors:** amounts falling due after one year | (30,712,059) | (20,904,357) |
| **Provision for liabilities:** pension liabilities | (80,223) | (124,788) |
| **Net assets** | **14,004,853** | **13,224,642** |
| **Capital and reserves** | | |
| Called up share capital | 18 | 18 |
| Revenue reserves | 14,004,835 | 13,224,624 |
| **Total funds** | **14,004,853** | **13,224,642** |

> Being with Warwickshire Rural is like being part of a family. It's perfect.
>
> **WRHA** resident

> A massive thank you to our housing officer, Jacqui, for all her support. She has really helped me and my son out.
>
> **WRHA resident**

> Thank you for all your assistance with the home my mother is renting from you. She is super happy with all the work that has been done.
>
> **WRHA** resident's family

> Thank you for all your help and guidance in my time of need, you have really gone above and beyond!
>
> **WRHA** resident

> Just had the most wonderful young man come to fix my radiator issues. He was so polite and kind and really listened to me. Thank you.
>
> **WRHA** resident

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Warwickshire Rural Housing Association Limited is a registered provider, with charitable rules, under the **Co-operative and Community Benefit Societies Act 2014 (26636R)** and with the **Regulator of Social Housing L3881.**

Warwickshire Rural Housing Association