
WILLOW TREE
HOUSING PARTNERSHIP
Annual Report
2024 – 2025

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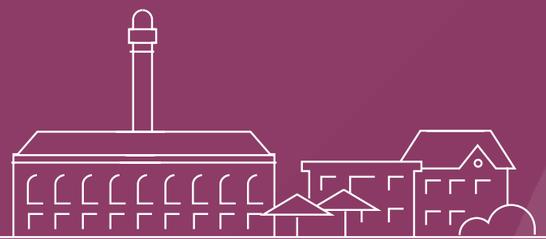


# Vision, Mission and Values

## OUR VISION

Deliver and Grow

## OUR MISSION

To build and manage safe and comfortable homes that are truly affordable for people who are not in a position to access the housing market.

## OUR VALUES

**SUPPORTING COLLABORATION**

Enabling staff and tenants to work together to achieve shared goals

**TRUST AND HONESTY**

Being willing to listen and learn and be open when we need to improve

**RESPECT AND UNDERSTANDING**

All colleagues and residents can expect mutual courtesy and empathy when times are challenging

**INTEGRITY AND PROFESSIONALISM**

Ensuring at all times that we conduct ourselves in a way that reflects the importance of the service we provide

**VERSATILE AND INNOVATIVE**

By embracing opportunities and new ways of thinking that will enhance how we deliver

**EQUAL AND INCLUSIVE**

By celebrating difference and ensuring that we do not operate in a way that excludes anyone

S T R I V E

# Welcome from Chair and CEO

2024/25 has proved to be another challenging year for Willow Tree. In October 2024, we received our first regulatory judgment after merging and were found not to be compliant against the consumer standards. This affected both the Board and the staff team deeply. Nobody wishes to be delivering a service that cannot stand up to scrutiny. Our repairs service, the tracking of damp and mould, and the absence of externally validated stock condition information meant that we were unable to give assurance to the Regulator that we were delivering the service outcomes our tenants should expect. We also needed to step up the management of the information we hold so that the Board can be satisfied the organisation is being managed in the best interests of all.

We took immediate steps to address these issues and can report at the end of the year that improvements have been made across this area. This is not yet reflected in our satisfaction data but we are confident the tide will turn during the course of the next year. Close work with the Regulator has been a key focus.

Against this backdrop, Willow Tree has never lost sight of its vision to 'Deliver and Grow' or its mission to build and manage safe and comfortable homes that are truly affordable for people who are not in a position to access the housing market.

This past year has been a challenge for our tenants and residents as well, with the legacy of high inflation continuing to be a factor in higher energy and food costs for all. We made active use of our hardship fund and donated just over £8k to tenants needing immediate support. We invested more than £1m into our existing homes on upgrading heating, kitchens and bathrooms.

We completed 5 new homes and we started on site with 11 more, all of which achieve exceptionally high standards of thermal insulation and energy efficiency. We disposed of 3 homes that were not healthy for tenants to live in. In this way, Willow Tree will continue to build better quality homes and dispose of those no longer fit for purpose to ensure that we look to meet the needs of the planet and people for years to come.

Our tenants and residents remain at the heart of what we do and this year has seen the further development of the work of our Resident Scrutiny Panel, as well as other measures to enhance our resident engagement. We hope to build on meaningful engagement during the coming year.

Total turnover for the year amounted to £9.8M, an increase of £0.1M on the prior year. We reported a surplus in the 2024/25 financial year, with total comprehensive income closing at £0.7M, £0.4M up on last year, reflecting changes in revenue noted above, sales of housing assets and operating and financing cost changes.

Finally, we would like to thank everyone we work with for their incredible commitment, enthusiasm and determination. We would like to thank our tenants and residents for working with us as we seek to continue to improve. We look forward to Willow Tree rising to meet future challenges and delivering services to our tenants and residents that they want and need.

**We invested more than £1m into our existing homes on upgrading heating, kitchens and bathrooms.**

# Board Members

**Craig Sullivan**
Chair

**Steve Hayes**
Vice Chair

**Simon Haskell**
Chair of Audit and Risk Committee

**Sue Lane**
Chair of Remuneration and Nominations Committee

**Wendy Lewis**
Chair of Development Committee

**Brian Whittaker**
Board Member

**Dev Biddlecombe**
Board Member

**Chris Brown**
Board Member

**Stephen Burtchaell**
Board Member

# Farewell to Wendy Lewis, Board Member

As we reflect on the past year, we also mark the departure of Wendy Lewis from our Board of Directors, following 10 years of dedicated service to Willow Tree Housing Partnership. We extend our sincere thanks to Wendy for her outstanding commitment, guidance and leadership throughout this time.

We are particularly grateful for Wendy's work as Chair of the Development Committee. Under her guidance and leadership, we strengthened our approach to delivering new, high-quality homes and ensured that our development programme remained ambitious, sustainable, and focused on the needs of our rural communities.

Wendy has brought a clear vision, strategic outlook, and a deep understanding of the housing sector, all of which have made a lasting impact on Willow Tree Housing Partnership and its residents. Wendy's passion for creating thriving and inclusive neighbourhoods has helped shape the future of the organisation.

On behalf of the Board, our colleagues, and residents, we would like to thank Wendy for her dedicated service and wish her all the very best for the future.

# Executive Team

**Donna Johnson**
CEO

**Catherine Davies-Gallagher**
Finance Director

**Sue Sparks**
Head of Corporate Services

**Emily Shuttleworth**
Housing Service Operations Lead

**Kevin Alexander**
Interim Head of Property and Assets

# Our Staff

**Adrian Davies**
Business Support Administrator

**Aidan Truelove-Spiers**
Business Improvement Officer

**Amanda Webb**
Business Support Team Leader

**Angela Derry**
Shared Ownership and Rentplus Officer

**Ben Flood**
Income & Expenditure Officer

**Cristine Vasquez Tan**
Property Inspector

**Daisy-Grace Westbrook**
Governance Officer

**Dawn Kirby**
Property Team Leader

**Dean Pillar**
Property Inspector

**Debbie Johnson**
Tenancy Team Leader

**Denise Nurse**
Housing Officer

**Desiree Heydenrych**
Business Support Administrator

**Donna Goddard**
Rent & Income Management Officer

**Emma Benney**
Housing Officer

**Jane Eagling**
Corporate Services Assistant

**Janey Matthews**
Income and Expenditure Team Leader

**Jemma Bailey**
Corporate Services Assistant

**Karen Walker**
Development Project Manager

**Kate Greenhalgh**
Assistant Management Accountant

**Kerry Wood**
Rent & Income Management Officer

**Liz Farmer**
Corporate Services Manager

**Matt Bullock**
Housing Officer

**Michael Harry**
Property Inspector

**Michelle Parrett**
Business Support Administrator

**Molly Richards**
Income and Expenditure Officer

**Roxanne Sweeting**
Housing Officer

**Tracey Morris**
Business Support Administrator

**Tracy Cox**
Business Support Administrator

**Will Lloyd Jones**
Financial Controller



# Work of the Resident Scrutiny Panel

**Our Resident Scrutiny Panel (RSP) is committed to ensuring that resident voices are heard and that concerns are addressed effectively. Here is a glimpse into what the RSP has been working on recently.**

**Reviewing Frontline Policies**
The RSP are thoroughly reviewing all frontline policies to ensure they are fair, effective, and beneficial for all residents. The goal is to identify areas for improvement and implement changes that enhance the residents' living experience.

**Providing Feedback on Complaint Outcomes**
Resident feedback is invaluable. The RSP is dedicated to giving constructive feedback on the outcomes of complaints to ensure that they are handled appropriately and to the satisfaction of all parties involved.

**Scrutinising Repair Reports**
The RSP is closely scrutinising the reporting of repairs to ensure transparency and efficiency. The aim is to make sure that repair requests are addressed promptly and effectively, contributing to the overall maintenance and well-being of the community.

**Monitoring Tenant Satisfaction Measures**
Understanding resident satisfaction is crucial. The RSP is actively monitoring Tenant Satisfaction Measures to gauge how well Willow Tree Housing Partnership (WTHP) are meeting resident needs and expectations. Resident input helps WTHP to continuously improve the services.

**Attending Board Meetings**
In addition to quarterly meetings, members of the RSP attend the WTHP Board Meetings to represent resident interests and ensure that residents voices are included in key decision-making processes.

**How The RSP Operates**
Quarterly meetings, with at least one of these meetings held in person. Additionally, the RSP participate in various focus groups and meetings that are relevant to tenant issues. This ensures that they have a comprehensive understanding of the challenges residents face and can advocate effectively on your behalf.

**Get Involved**
The RSP is always open to residents who wish to contribute and help shape the organisation. Whether a resident has a specific interest in anti-social behaviour, damp & mould or contractor issues, there are numerous ways to get involved. Residents don't need to commit to all four meetings or become a full member of the RSP. Even sharing personal experiences and insights can be immensely valuable.

**The RSP encourages you to get in touch!**
You can reach out through our Governance Team – **governance@willowtreehousing.org.uk**


# Complaint Learning Case Study: Improving Our Service Delivery

We value the voices of our residents and the feedback we have received has helped us identify opportunities to improve our services and provide a more positive experience.

A 'Lunch and Learn' session was held based on a case study of a recent complaint and investigation by the Housing Ombudsman.

Following a review of the complaint received we identified and actioned the required improvements as detailed below.

Feeback from complaint:

- Repairs took too long to complete, especially following complaints, which led to frustration and escalation.
- Responses to visits, repairs, and inspections for issues such as damp and mould should be quicker.
- Communications and services need to be tailored better to individual needs, including preferred contact methods and taking health conditions into consideration.
- Complaints require more proactive ownership and follow-ups to monitor progress.
- Housing Officers help should be requested earlier, particularly for challenges related to property access.
- Relevant documents such as surveys and visit reports should be recorded for future reference.
- Other staff members were unaware of open complaints and therefore unable to assist with queries.

Improvements made:

- We introduced a regular review process to monitor jobs approaching 28 days to enable us to identify delays and act swiftly.
- Held regular contractor review meetings where complaint details are shared, fostering greater accountability and service quality.
- Made complaints a standing agenda item in our weekly team meetings, ensuring transparency and collaborative working.
- Reviewed the internal Damp and Mould policy to ensure it included time scales for visits and when works are to be completed by.
- Carried out a Tenant Data Insight project to collect more detailed information on our residents and their household to enable us to tailor our service to individual needs.
- A quote review process is now carried out weekly to ensure quicker turnaround times and reduce dissatisfaction.
- Training sessions have been undertaken to ensure documents and reports are stored in the correct locations as well as to develop our colleagues' knowledge.
- Implemented a visual icon on our housing management system to show open complaints linked to properties, ensuring that all staff members are aware and able to locate relevant information for queries.

The 'lunch and learn' session provided our staff with greater knowledge in how complaints are handled internally and how record keeping is a critical part in ensuring we are able to provide a concise clear response and resolution to complaints.

By embedding these improvements identified into our processes, we have already seen a noticeable increase in customer satisfaction and a reduction in Stage 2 complaints.

We will continue to monitor the impact of these actions and report on progress in next year's review.

Our resident received a gift on taking the keys to their new home at Crapstone



# Developments and Disposals

In collaboration with Somerset Council (West) Development Enabling Team, the need for 2 bed and 3 bed affordable homes was established.

Willow Tree Housing Partnership (WTHP) were delighted to take handover of 5 affordable homes at Coronation Way, Creech St Michael, Somerset on 16 January 2025. Located in close proximity to Taunton and Junction 25 of the M5, the homes were a mix of 2 and 3 bed properties on a scheme of 28 homes in total. The 1 shared ownership and 4 affordable rent homes have helped meet the demand of affordable homes in the local area. Developed by Otter Construct Limited, who built another 7 houses at North Petherton last year for WTHP, these homes have been built to a high standard incorporating solar PV panels, Air Source Heat Pumps and electric vehicle charging points.

WTHP also opted to add battery storage to help reduce running costs for future occupiers. Working with an innovative builder, the properties were designed with the environment in mind to incorporate, not only the renewable elements, but also considering biodiversity.

A community event to promote the affordable homes in Summer 2024 was well attended and there was strong demand for the rented homes.

**DISPOSALS**

During the year, 3 properties were disposed of, 2 in Calne and 1 in Plymouth. All of these were deemed to be poorly performing homes and the capital from the property sales will be invested into newer, higher performing properties in appropriate locations.

# Investing in our Homes

**Planned works**
Further investment in our homes at Fort View in Saltash took place during the year, with the contractor completing the external decorating work. Further investment at this scheme is planned for 2025/26 to erect new fencing.

**Component replacements**
During the year, we continued our component replacement programme replacing kitchens and bathrooms; renewing gas boilers and renewable heating systems as well as replacing electric heating systems.

| COMPONENT | Number replaced | Expenditure |
|---|---|---|
| Kitchens | 10 | £87k |
| Bathrooms | 54 | £275k |
| Doors and windows | 1 | £8k |
| Electric heating | 32 | £188k |
| Gas boilers | 160 | £538k |
| Renewables heating systems | 3 | £31k |
| **Total Component Expenditure** | | **£1,128k** |
| **Communal Assets** | | |
| Fire alarms | | £5k |
| Door entry systems | | £18k |
| Fire doors | | £8k |
| **Total Communal Assets** | | **£31k** |
| **Total Component and Communal Assets** | | **£1,159k** |



# Aids & Adaptations

Aids and adaptations are changes made to your home to make it easier for you to move around and do everyday tasks. Willow Tree Housing Partnership (WTHP) provides this service for tenants to improve their ability to live comfortably in their homes. Your home should meet your needs and be a safe and secure place for you to live.

We want to help you to remain independent, and this includes making changes to your home. There are several ways that we can help, depending on your needs and the type of property you live in. Where you have a long-term illness or disability, we may be able to adapt your home to meet your needs. For more significant adaptations, we may require a recommendation from, or full assessment to be carried out by, an Occupational Therapist.

17 minor aids and adaptations were completed by WTHP for tenants including fitting grab rails, alternative taps and showers.

Larger projects such as the installation of level access showers are carried out by the local authority with funding provided by Disabled Facilities Grants. During the year to 31 March 2025 we granted permission to five different Local Authorities for works including:

- 8 bathroom replacements
- 2 stairlifts
- 2 ramps
- 1 new door to accommodate wheelchair access
- 1 single storey extension

For more information on aids and adaptations please contact us at – **customerservices@willowtreehousing.org.uk**

# Stock Condition Surveys

During the year, we undertook an ambitious programme of stock condition surveys (SCS) using specialist contractor Rapleys.

To ensure that we understand our homes and to enable us to plan investment appropriately, our aim is to ensure that all of our rented homes have a survey completed at least every 5 years.

With 312 homes and 14 blocks having been already surveyed, surveys of a further 523 homes and 75 communal areas were completed by Rapleys during the year to 31 March 2025; this is 91% of communal areas and 61% of individual rented homes.

As part of the stock condition surveys, an assessment was made against the Decent Homes Standard (DHS) to determine whether the homes met the criteria to be considered decent.

Of the surveys carried out in the year, 5 category 1 hazards, as defined in the Housing Health & Safety Rating System (HHSRS) were identified, 4 of which were quickly resolved and 1 remained outstanding at year end. The operations team are working with tenants to identify the hygiene issues identified.

Work to complete the remaining stock condition surveys and Decent Homes Standard assessments will be continued in 2025/26.

| | Number of SCS Complete | | Number of DHS ratings | Homes with Category 1 HHSRS hazards | | |
|---|---|---|---|---|---|---|
| | Homes | Blocks | | Found | Resolved | Outstanding |
| 2024/25 survey | 523 | 75 | 523 | 5 | 4 | 1 |

# Outcome of Tenant Satisfaction Measures

Tenant Satisfaction Measures (TSMs) were introduced in April 2023, to assess how well social landlords in England and Wales are doing at providing quality homes and services.

Landlords with 1,000 or more homes must submit their TSM data annually to the Regulator of Social Housing, and publish in a manner that is timely, clear, and easily accessed by tenants.

The TSMs reported on page 15 show our end of year performance (April 2024 – March 2025). There are 12 tenant perception questions which cover several areas such as overall satisfaction and how safe people feel in their homes. The feedback was collected on our behalf by a market research company called Acuity who conducted the surveys by telephone last summer.

Alongside these, there are 10 technical performance measures covering things like building safety, repairs, complaints and anti-social behaviour. This information comes from our internal data management systems. This information will be used to focus on service delivery improvements for tenants within our landlord services.

RAPLEYS Tenant satisfaction measures Acuity intelligence. insight. improvement

| Tenant Perception Measures | 2024/25 | 2023/24 |
|---|---|---|
| TP01: Satisfied with overall service | 64% | 70% |
| TP02: Satisfied with overall repairs service | 57% | 64% |
| TP03: Satisfied with time taken to complete repair | 56% | 63% |
| TP04: Satisfied that home is well maintained | 59% | 66% |
| TP05: Satisfied that home is safe | 74% | 75% |
| TP06: Satisfied that landlord listens and acts | 54% | 52% |
| TP07: Satisfied that landlord keeps them informed | 69% | 66% |
| TP08: Agree their landlord treats fairly and with respect | 74% | 73% |
| TP09: Satisfied with approach to complaint handling | 26% | 34% |
| TP10: Satisfied that communal areas are clean and well maintained | 66% | 54% |
| TP11: Satisfied with approach to handling anti-social behaviour | 56% | 46% |
| TP12: Satisfied with approach to handling anti-social behaviour | 56% | 43% |

| Technical Performance Measures | 2024/25 | 2023/24 |
|---|---|---|
| RP01: Homes that do not meet the Decent Homes Standard | 0.8% | 0% |
| RP02: Repairs completed within target timescale: | | |
| • Non-emergency | 81% | 85.4% |
| • Emergency | 87.1% | 76.9% |
| BS01: Gas safety checks | 100% | 99.9% |
| BS02: Fire safety checks | 98.3% | 100% |
| BS03: Asbestos safety checks | 92.9% | 90.9% |
| BS04: Water safety checks | 100% | 100% |
| BS05: Lift safety checks | 100% | 100% |
| CH01: Complaints relative to the size of the landlord: | | |
| • Stage 1 | 60.8% | 45.9% |
| • Stage 2 | 9.4 | 16.4 |
| CH02: Complaints responded to within Complaint Handling Code timescales: | | |
| • Stage 1 | 97.6% | 100% |
| • Stage 2 | 100% | 100% |
| NM01: Anti-social behaviour (ASB) per 1000 homes | | |
| • ASB cases | 22.9% | 20.7% |
| • ASB cases involving hate incidents | 0 | 0 |

The technical measures include rented homes only except for ASB which also includes shared owners.

# Complaints

**Learning from complaints**
As has been the case for many other social landlords, the number of complaints received increased over the year. To ensure consistency in approach and assurance that complaints are managed effectively, stage 2 complaint reviews were put in place during the year. The Resident Scrutiny Panel review the anonymised complaints at their quarterly meetings. In addition to this, we also introduced customer satisfaction calls to complainants following the investigation and formal response letter.

The Chief Executive and a Board Member responsible for complaints (MRC) now also review our stage 2 complaint responses quarterly. The Housing Ombudsman's Complaint Handling Code requires landlords to appoint an MRC who plays a key role in complaints management by providing assurance to the Board on the effectiveness of the landlord's complaints process. This includes taking responsibility for overseeing complaint performance, analysing trends and outcomes, and presenting findings.

A key observation taken away from the first year of the CEO and MRC reviews is that where it was identified that staff lacked knowledge and training, that this was addressed swiftly to avoid complaints of a similar nature happening again. This is something the team are continuing to work hard to action.

**Complaints received – year to 31 March 2025:**

| Complaint stage | Complaints logged | Full year average response time* |
|---|---|---|
| Stage 1 | 87 | 10 days |
| Stage 2 | 15 | 15 days |
| HOS investigations | 4 | NA |

*Rented and shared ownership combined, excluding agreed extensions

We have made a number of improvements during the year based on what we have learned from complaints. Some examples include:

- additional training has been provided for the operational teams on health and safety, damp and mould, the decent homes standard, anti-social behaviour management, legal training and customer service training
- various policies and procedures were reviewed and updated during the year including the repairs policy and the damp and mould procedure
- enhanced monitoring and reporting on responsive repairs with a focus on ensuring that customers are updated on the progress of their repairs where there is a delay
- a list of our Housing Officers and their patches was published in the Spring newsletter to ensure customers know who looks after their area
- new notice boards have been put up in our blocks of flats to ensure that important information is displayed consistently

A lunch and learn session took place in February 2025 involving the whole staff team, to review a complaint that went through all internal complaint stages and is under investigation by the Housing Ombudsman. This was led by the Business Improvement Officer, with the team identifying and discussing lessons learned.

| Category | Total 2024/25 |
|---|---|
| Outstanding Repairs | 34 |
| Damp and Mould | 11 |
| Communication | 9 |
| Time taken to complete | 8 |
| Rent Issue | 6 |
| Contractor issues | 4 |
| Staff Attitude | 4 |
| Heating | 3 |
| Grounds Maintenance | 3 |
| Compensation | 2 |
| ASB Process | 1 |
| Mutual Exchange | 1 |
| Component Upgrade | 1 |
| **Total** | **87** |

# Consumer Standards

**The role of the Regulator of Social Housing is to promote a well-governed, viable and efficient social housing sector that is able to deliver homes meeting a diverse range of needs.**

The consumer standards which aim to achieve this were updated from 1 April 2024 to include four revised standards shown below, alongside Willow Tree Housing Partnership's (WTHP) related activities across the year.

**Neighbourhood and Community Standard**
The Neighbourhood and Community Standard sets outcomes landlords must deliver about engaging with other relevant partners so that tenants can live in safe and well-maintained neighbourhoods and feel safe in their homes.

- The Housing Team dealt with 34 cases of anti-social behaviour and 3 domestic abuse cases – no hate crimes were reported
- 22 safeguarding referrals were made
- 97% of residents were contacted and visited by WTHP or their representatives during the year, with work ongoing to ensure we reach 100%
- 115 neighbourhood inspections were completed by the Housing Team in the year to ensure the safety of shared spaces
- There was ongoing proactive community engagement and partnership working with Local Authority, Social Services, Policing and other partners to ensure our residents are able to enjoy their homes
- WTHP made donations of £1,050 to various charities and community groups
- £8,371 of funding was paid to support residents who were in need of support through our Hardship Fund

**Safety and Quality Standard**
The Safety and Quality Standard sets outcomes landlords must deliver about the safety and quality of tenants' homes.

- 523 homes and 75 communal areas had stock conditions surveys completed in the year
- As at 31 March 2025, 99% of homes surveyed met the Decent Homes Standard
- 81% of rented homes (including WTHP owned and Rentplus) are rated EPC C or higher
- 100% of annual gas safety checks were completed
- We have achieved 99.9% on our 10 year electrical testing programme and 93.5% on the 5 year electrical testing programme on our homes
- 3,227 routine responsive repairs were completed in the year to 31 March 2025 in an average time of 19.1 days
- 761 emergency responsive repairs were completed in an average time of 2.2 days
- During the year there were:
  - 160 gas boiler replacements
  - 54 bathroom replacements
  - 32 electric heating upgrades
  - 10 kitchen replacements
  - 4 door entry system upgrades
  - 3 renewable heating system upgrades


**Tenancy Standard**
The Tenancy Standard sets outcomes landlords must deliver about the fair allocation and letting of homes and how tenancies are managed and ended by landlords.

- There were 45 re-lets during the year 2024/25 with an average turnaround time of 36.6 days
- There were a total of 5 new properties onboarded; 1 shared ownership and four affordable rent homes in Creech St Michael, Somerset
- One tenancy was ended by eviction due to rent arrears

**Transparency, Influence and Accountability (including Tenant Satisfaction Measures) Standard**
The Transparency, Influence and Accountability Standard sets outcomes landlords must deliver about being open with tenants and treating them with fairness and respect so that tenants can access services, raise complaints, influence decision making and hold their landlord to account.

- There were 87 Stage 1 Complaints received, 15 escalated to Stage 2
- 4 Housing Ombudsman investigations were opened, three of which, at the time of writing are yet to be determined; and a fourth which found no evidence of maladministration
- 98% of all complaints were acknowledged and responded to within the timelines set out in the Housing Ombudsman Complaint Handling Code
- There were 8 disrepair claims received
- The second set of Tenant Satisfaction Measures surveys were undertaken by Acuity by telephone surveys
- The Resident Scrutiny Panel reviewed 2 stage 2 complaints; reviewed and approved 3 customer facing policies and agreed the scope of the first scrutiny project into responsive repairs

Willow Tree Housing Partnership's website was updated to provide key performance information.

# Making a Difference

Willow Tree Housing Partnership (WTHP) were proud to support the Four Greens Community Trust's Fun 4 All Social Club for people with learning disabilities by donating £400 towards the cost of new equipment. The Club offers members a weekly opportunity to socialise, play games and enjoy a meal together.


Club members Laura and Josh (pictured ) were delighted to receive the cheque from WTHP on behalf of the group. Laura said the funding would help buy some new games and also new pool cues and balls for the pool table. If you would like more information about this Club please contact Steve at steve.morris@fgct.co.uk

In January 2019, Josh moved into a newly built 2 bedroom house in the village of Puriton with the Rentplus Rent to Buy scheme. He was later joined by his partner Matice and they then welcomed their daughter into the family. In April 2025, WTHP were delighted to enable them to move to a larger, three bedroom Rentplus home on the same development. This move provided more space for their daughter to play and develop and will hopefully allow them to grow their family in the future.

The Rentplus scheme offers people aspiring to home ownership, but struggling with the cost of private renting, the opportunity to save for their deposit while paying an affordable rent. Further support is offered at the end of their rental period in the form of a gifted deposit equal to 10% of the purchase price of their home. WTHP are keen to enable those who are on track to purchase their home through the scheme the chance to transfer to a more suitable property if one becomes available.

In the 2024-25 financial year:

- 8 Rentplus tenants completed the purchase of their home, 2 bought early which has allowed others more time to prepare to buy.
- We have arranged transfers for 5 Rentplus tenants, 1 who was downsizing, 3 who wanted to move from a flat to a house with garden space for their growing families and one who needed a larger home.
- 12 new families have joined the Rentplus scheme as we have relet vacated properties and have started their journey to homeownership.

> **"The transfer process has been really smooth and our daughter is so much happier in our new home."**
>
> Josh – WTHP Rentplus resident

## You Said, We did!

| YOU SAID | WE DID |
|---|---|
| **We have reported repairs, but they are still outstanding.** | We recognise the need for better management of our repairs. We've introduced a weekly review process to track all outstanding jobs. This helps us identify delays early and enables us to work more closely with our contractors to complete repairs within our service commitments. |
| **Your communication is poor, you don't get back to us and there's no record of us calling.** | We understand that we need to improve our communication. To address this, our Business Support Team has completed customer service training. Additionally, through ongoing training and regular team meetings, we have emphasised the importance of accurately logging all calls and emails in our housing management system. This ensures that we maintain clear accurate records for our residents. |



# The Importance of Landlord Health and Safety

The health and safety of tenants and residents in their homes and communal areas is of the utmost importance to us. There are a number of regular checks which are carried out to ensure this.

**Communal areas**
Blocks with communal areas are visited monthly to make sure that any health and safety concerns are identified and dealt with quickly.

In addition to these checks, regular fire risk assessments are carried out by specialist contractors, with recommendations for any required remedial works then being followed up by our Property Team. The frequency of fire risk assessments varies depends on the type of building, but for the majority of our blocks, they take place every 2 years.

Water hygiene testing, to identify bacteria such as legionella, is carried out at fortnightly at Stafford Court in Totnes, which is the only building we own which contains a communal water supply.

Electrical safety checks are now completed by our electrical contractors every 5 years, with this having been reduced from every 10 years.

Asbestos inspections are carried out in communal areas every year.

**Individual homes**
Within individual homes we complete the following checks:

- gas safety checks every year
- electrical safety checks every 5 years
- carbon monoxide detectors are checked annually as part of the gas safety check
- smoke detectors, also checked annually, are examined as part of the gas or renewable heating service, or for homes with electric heating, under a separate programme every year
- asbestos management surveys and re-inspection surveys take place every 5 years


| Health and safety performance | Total 2024/25 |
|---|---|
| Fire risk assessments completed | 98.3% |
| Gas safety | 100% |
| Electrical safety (5 years) | 93.5% |
| Water safety | 100% |
| Asbestos checks | 92.9% |
| Lift safety | 100% |

# Performance Indicators 2024/2025

| INDICATOR | Year End 2025 | Year End 2024 |
|---|---|---|
| **Current tenant arrears** | | |
| • Owned rental properties<br>• Shared ownership<br>• Rentplus managed properties | 4.72%<br>1.01%<br>3.48% | 4.26%<br>2.22%<br>2.28% |
| Lettings end to end time for voids (Average days) | 36.6 | 22.3 |
| Repairs end to end time (days) | 19.8 | 17.1 |
| Number of repairs undertaken | 4,207 | 3,299 |
| Gas Safety | 100% | 99.9% |
| Electrical Safety 5 year programme | 93.5% | 92.73% |

| VALUE FOR MONEY METRICS | Year End 2025 | Year End 2024 |
|---|---|---|
| Reinvestment | 3.11% | 2.86% |
| New supply delivered - social housing units | 0.34% | 1.13% |
| Gearing | 34.7% | 34.6% |
| Earnings before interest, tax, depreciation, amortisation, major repairs included (EBITDA MRI) interest cover (excluding impact of the Dexia loan break costs) | 118% | 123% |
| Headline social housing cost per unit | £5.10k | £4.79k |
| Operating margin | | |
| • Social Housing lettings only<br>• Overall | 18.5%<br>17.1% | 18.03%<br>17.46% |
| Return on capital employed (ROCE) | 2.28% | 2.06% |

# Statement of Comprehensive Income

## FOR THE YEAR ENDED 31 MARCH 2025

| FOR THE YEAR ENDED | 2025 £'000 | 2024 £'000 |
|---|---|---|
| Turnover | 9,797 | 9,737 |
| Cost of sales | (90) | (335) |
| Operating costs | (8,036) | (7,702) |
| Surplus on the sale of housing properties | 437 | 210 |
| Surplus on sale of other assets | – | – |
| **Operating surplus** | 2,108 | 1,910 |
| Other income | - | - |
| Interest receivable | 70 | 73 |
| Interest and financing charges | (1,555) | (1,570) |
| **Surplus for the financial year** | **623** | **413** |
| **Other comprehensive income** | | |
| Actuarial gains/(losses) | 32 | (123) |
| **Total comprehensive income for the year** | **655** | **290** |

# Statement of Financial Position

| FOR THE YEAR ENDED | 2025 £'000 | 2024 £'000 |
|---|---|---|
| **Fixed Assets** | | |
| Intangible assets | 34 | 59 |
| Tangible fixed assets - housing properties | 91,904 | 90,739 |
| Tangible fixed assets - other | 706 | 726 |
| Investments | 268 | 260 |
| | **92,912** | **91,784** |
| **Current Assets** | | |
| Properties for sale | - | 38 |
| Stock | 86 | - |
| Debtors | 750 | 762 |
| Cash at bank and in hand | 1,346 | 2,718 |
| | **2,182** | **3,518** |
| **Creditors** | | |
| Amounts falling due within one year | (2,816) | (2,793) |
| | | |
| **Net current assets** | **(634)** | **(725)** |
| **Total assets less current liabilites** | **92,278** | **92,509** |
| **Creditors** | | |
| Amounts falling due after one year | (52,127) | (52,822) |
| Provisions for liabilities | **(569)** | **(611)** |
| **Net Assets Excluding Pension Liability** | **39,582** | **39,076** |
| Defined benefit pension liability | (477) | (626) |
| **Net Assets** | **39,105** | **38,450** |
| **Capital and Reserves** | | |
| Share capital | | |
| Income and expenditure reserve | 31,738 | 31,082 |
| Revaluation reserve | 7,368 | 7,368 |
| **WTHP's Funds** | **39,105** | **38,450** |



# Auditors, Solicitors, Banks and Lenders

## EXTERNAL AUDITOR

**Beever and Struthers**
150 Minories
London EC3N 1LS

## PRINCIPAL SOLICITORS

**Tozers LLP**
Broadwalk House
Southernhay West
Exeter
Devon
EX1 1UA

**Anthony Collins LLP**
134 Edmund Street
Birmingham B3 2ES

## BANKERS AND LENDERS

**National Westminster Bank PLC**
10th Floor
250 Bishopsgate
London EC2M 4AA

**Triodos Bank UK**
Deanery Road
Bristol BS1 5AS

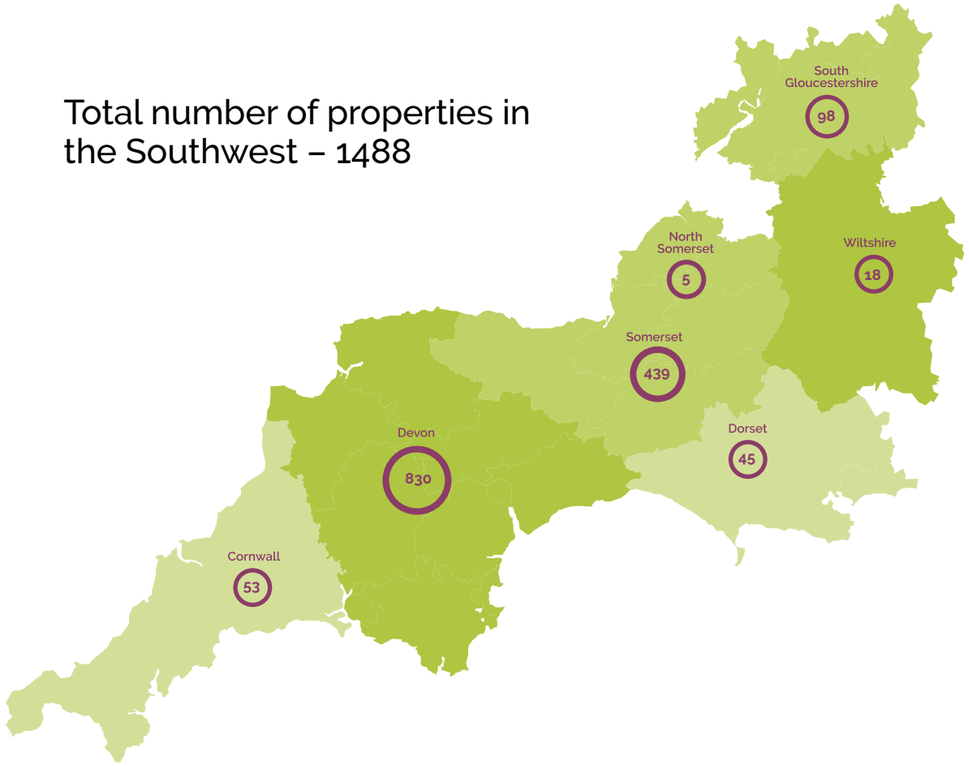
**The Housing Finance Corporation Limited**
3rd Floor
17 St. Swithin's Lane
London EC4N 8AL

**Lloyds TSB Bank PLC**
3rd Floor
25 Gresham Street
London EC2V 7HN

**Orchardbrook**
BCM Global
Crown House
Crown Street
Ipswich IP1 3HS

# Properties across the Region

Total number of properties in the Southwest – 1488






WILLOW TREE
HOUSING PARTNERSHIP

WILLOW TREE
HOUSING PARTNERSHIP

# Office addresses and registered address details


**SOMERSET OFFICE**
**REGISTERED OFFICE**
Eastbridge House
Pill Road
Rooksbridge
Somerset
BS26 2TN

**DEVON OFFICE**
Studio 5-11
Millbay Road
Plymouth
Devon
PL1 3LF

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Devon, England