



Annual Report

2025 – 2026

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Willow Tree Housing Partnership Limited is registered with the Financial Conduct Authority in England and Wales under the Co-operative and Community Benefits Societies Act 2014 and is registered with The Regulator of Social Housing as a social housing provider (Willow Tree Housing Partnership Limited's registration numbers are: Co-operative and Community Benefit Society No: 12664R; Registered by the Regulator of Social Housing No: L2424). Willow Tree Housing Partnership Limited is a public benefit entity.

Cover image:
Smeaton's Tower
Plymouth



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Vision, Mission and Values

OUR VISION	OUR MISSION
Listen and Deliver – To be trusted, compassionate, and forward thinking housing provider – one that delivers safe homes, empowers residents, and invests sustainability in communities and people.	To build and manage safe and comfortable homes that are truly affordable for people who cannot access the general housing market.
OUR VALUES	WHAT DOES IT MEAN?
Supporting collaboration	Enabling staff and tenants to work together to achieve shared goals.
Trust and honesty	Being willing to listen and learn, to communicate in a way that suits people best, and to be open when we need to improve, always trying to achieve the best outcomes.
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 that 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 operate in a way that does not exclude anyone.

STRIVE

Joint Introduction from the Chair and Chief Executive

As we reflect on 2025/26, we do so with pride in the progress made and honesty about the work still ahead. WTHP has remained focused on providing safe, affordable and well-maintained homes, listening to residents and building a resilient organisation that continues to serve communities across the Southwest.

This has been a year of tangible delivery. We welcomed 11 new homes in Morchard Bishop and Ilton and continued to support low cost home ownership. We invested £962,000 in planned component replacements and completed 4,843 repairs, helping residents live in homes that are safer, warmer and better maintained.

Safety and quality remained central to our work, with strong compliance across key programmes: 100% for fire, water, lift and communal asbestos safety checks, 99.7% for gas servicing, 99% for asbestos in homes and 96.9% for five-year electrical testing.

Following our previous regulatory judgement, we worked closely with the Regulator of Social Housing and took focused action to improve assurance, data quality, repairs oversight, damp and mould tracking, complaint handling and stock condition information. We were delighted to move into a C2 grading as a result, while recognising

that continued improvement is essential. Residents have remained at the heart of our work. Tenant Satisfaction Measure results show stable overall satisfaction at 64%, with improvements in repairs, repair times, home maintenance, safety and complaint handling. Satisfaction with listening and acting on residents' views has reduced, and this will remain a priority as we improve engagement, communication and service consistency.

"Looking ahead, 2026/27 will see the launch of our new corporate strategy. Our priorities are compassionate service, safe homes, resilience with social purpose, people and culture, and data, digital and intelligence."

Our Resident Scrutiny Panel has played an important role, reviewing frontline policies, scrutinising repairs reporting, considering complaint outcomes and helping shape the revised Resident Engagement Strategy. We are grateful to residents who challenge us constructively and help us make better decisions.

We also supported residents and communities beyond bricks and mortar, providing £13,676 through our Hardship Fund alongside donations to local charities, schools and community groups.

Financially, we remained focused on resilience and careful stewardship. Turnover increased to £10.593m and total comprehensive income was £82,000. While the operating environment remains challenging, our business plan supports a balanced approach to development, maintenance, compliance and long-term sustainability.

Looking ahead, 2026/27 will see the launch of our new corporate strategy. Our priorities are compassionate service, safe homes, resilience with social purpose, people and culture, and data, digital and intelligence.

We will continue to improve tenant satisfaction, strengthen learning from complaints, involve residents more, invest in safe and sustainable homes, enhance compliance and governance, and use better information to make informed decisions for residents and communities.

Thank you to our residents, colleagues, partners and Board members for their continued support, commitment and contribution.

Craig Sullivan, Chair
Donna Johnson, Chief Executive



Board Members



Craig Sullivan
Chair



Steve Hayes
Vice Chair and
Board Member



Chris Brown
Chair of Development and
Investment Committee
and Board Member



Simon Haskell
Chair of Audit and Risk
Committee and Board Member



Brian Whittaker
Board Member



Amanda Nicholls
Board Member



Sue Lane
Chair of Customer
Experience Committee
and Board Member



Asad Butt
Board Member



Dev Biddlecombe
Board Member



Stephen Burtchaell
Board Member



Jenny Vernon
Board Member

Governance Structure and Oversight

Strong and effective governance remains central to our organisation's ability to deliver on our objectives, maintain accountability, and ensure that we act in the best interests of our residents. Over the past year, our governance framework has continued to operate with clarity, transparency, and a clear focus on performance, risk management, and customer outcomes.

At the heart of our governance structure is the Board, who met four times during the year, as well as twice for a strategic Board away day. These meetings provided strategic direction, oversight of organisational performance, and assurance that regulatory and compliance obligations were met. The Board continues to play a critical role in setting our vision and ensuring that robust decision-making processes are in place.

Supporting the Board are several key committees, each with a defined remit and meet four times a year:

Customer Experience Committee:

This committee focuses on ensuring that the voice of the customer is embedded within our decision-making. Through regular review of performance data, service standards, and customer feedback, the committee has driven improvements in service delivery and reinforced our commitment to providing a high-quality customer experience.



Resident Scrutiny Panel:

The Resident Scrutiny Panel plays an essential role in strengthening accountability by providing independent challenge from a customer perspective. Through its work, the panel has reviewed key services, made recommendations, and helped shape improvements that directly impact residents. Their input ensures that our governance remains grounded in the lived experience of those we serve.

Together, these bodies form a comprehensive governance framework that promotes accountability, transparency, and continuous improvement. The regularity of meetings, each taking place four times annually ensures consistent oversight and timely decision-making across all areas of the organisation.

Throughout the year, there has been a strong emphasis on collaboration between the Board, committees, and resident representatives. This integrated approach has enhanced our ability to respond to emerging challenges, manage risk effectively, and remain focused on delivering positive outcomes.

As we move forward, we will continue to review and strengthen our governance arrangements to ensure they remain effective, resilient, and aligned with best practice. Our commitment to robust governance provides a solid foundation for achieving our strategic ambitions while maintaining the trust and confidence of our residents.

Audit and Risk Committee:

The Audit and Risk Committee provides independent assurance on the effectiveness of our internal controls, risk management framework, and financial reporting. Over the year, the committee reviewed key risks facing the organisation, monitored mitigation strategies, and ensured that financial governance remained strong and transparent.

Development and Investment Committee:

Meeting quarterly, this committee oversees our development programme and investment decisions. It ensures that all projects align with our strategic priorities, deliver value for money, and contribute to the long-term sustainability of the organisation. The committee has continued to scrutinise proposals carefully, balancing ambition with prudent financial management.

Executive Team



Donna Johnson
CEO



**Catherine
Davies-Gallagher**
Finance Director



Mark Williams
Head of Assets
and Repairs



Sue Sparks
Head of Corporate
Services



Emily Shuttleworth
Head of Housing and
Customer Experience

Senior Leadership Team



Aidan Truelove-Spiers
Assets and Repairs Manager



Debbie Johnson
Housing Manager



Karen Walker
Development Manager



Liz Farmer
Corporate Services
Manager



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 have been working on over the last 12 months.

Reviewing Frontline Policies

They 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 closely scrutinised the reporting of repairs to ensure transparency and efficiency. The aim was to make sure that all 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 actively monitor 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 their services.

Get Involved

The RSP is always open to residents who wish to contribute and help shape the partnership. Whether a resident has a specific interest in Anti-Social Behaviour (ASB), Damp and Mould, or Contractor Issues, there are numerous ways to get involved. Residents don't need to commit to all four meetings a year 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



"The RSP is always open to residents who wish to contribute and help shape the partnership".

Inclusion & Diversity

At Willow Tree Housing Partnership, Inclusion and Diversity remains central to our purpose as a housing provider. By embracing different backgrounds, experiences and perspectives, we create stronger communities, deliver better services and ensure everyone feels valued and respected.

Over the past year, we have continued to strengthen our commitment to equality, diversity and inclusion across our organisation. We recognise that a diverse workforce brings broader perspectives, encourages innovation and helps us make better decisions for our residents and communities.



Key initiatives for our colleagues have included:

- Delivering equality, diversity and inclusion training to increase awareness and understanding across the organisation.
- Promoting inclusive recruitment practices to attract talent from a wide range of backgrounds.
- Reviewing policies and procedures to ensure they support fairness, equality and accessibility.

- Providing opportunities for colleagues to share feedback and contribute to the development of an inclusive working environment.
- Supporting employee networks and wellbeing initiatives that help colleagues feel seen, heard and respected.

These actions have helped us build a workplace culture where individuals feel confident to be themselves and where diversity is recognised as a strength.

We are equally committed to ensuring that every resident can access our services and participate fully in their community.

Throughout the year, we have worked to make our services more inclusive by:

- Improving the accessibility of information and communications.
- Offering tailored support to residents with additional needs.
- Engaging with residents from diverse backgrounds to better understand their experiences and priorities.
- Working with community partners to tackle inequality and reduce barriers to accessing housing and support services.
- Promoting resident involvement opportunities that encourage representation from all of our communities.
- Supporting initiatives that bring people together, strengthen community cohesion and celebrate diversity.

By listening to our residents and acting on their feedback, we continue to improve services and ensure that everyone's voice is heard.

While we are proud of the progress made, we recognise that inclusion is an ongoing journey. We remain committed to ensuring that everyone - whether a resident or colleague - has the opportunity to feel welcome, respected and able to thrive.

Regulatory Judgement Update

In our spring newsletter, we shared the welcome news that our regulatory grading had improved from C3 to C2. This is a positive indication that the hard work colleagues have been undertaking to improve the services we provide to residents is beginning to bear fruit.

In 2024, we said that we would not rest until we could demonstrate to our residents, partners and each other that we can deliver better, listen more carefully and, most importantly, ensure people are treated with respect at all times, even when decisions are hard and times are difficult.

We are delighted therefore, to report an improvement in how you view the way we deliver services. This year's Tenant Satisfaction Measures show improvement in seven out of twelve measures. Overall customer satisfaction remained unchanged at 64%, while several service areas showed notable improvements:

Satisfaction with a well-maintained home increased from 59% to 67%, while perceptions of a safe home improved from 74% to 78%. Satisfaction with repairs completed in the last 12 months rose from 57% to 66%, and satisfaction with the time taken to complete repairs increased from 56% to 63%. For the full results, please see page 14.

Overall, the results show positive progress across most service areas, particularly in repairs, property maintenance and complaints handling. We know there is still more to do, especially in communal areas and in demonstrating that customer feedback is listened to and acted upon.

We received 87 complaints, the same number as last year, although more stage 2 complaints were received this year (25 compared with 15). We see this as a positive sign that residents believe they will be listened to, and we continue to welcome the opportunity to learn from times when our service falls short.

We continue to work with the Regulator, who assesses our progress through the lens of ensuring that the Board and senior leaders govern well and deliver value for money wherever possible. At the same time, we remain focused on ensuring residents feel the benefit of a strong and stable organisation acting as their landlord.

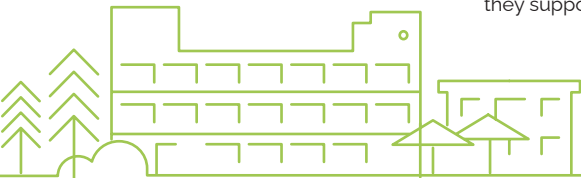
I wrote last year that Willow Tree is not perfect, and that remains true. However, the shoots of improvement are taking hold. We hope you continue to see evidence of this in the months ahead as we work to prove that what you think matters and, more importantly, that you feel the difference in every interaction you have with us.

I would like to thank you again and remind you that, if you would like to work more closely with us on our improvement programme, please do not hesitate to get in touch. You can phone us on 01934 750780 or email customerservices@willowtreehousing.org.uk, and we will let you know how to get involved.

Donna Johnson, Chief Executive of Willow Tree Housing Partnership



"We are delighted therefore, to report an improvement in how you view the way we deliver services. This year's Tenant Satisfaction Measures show improvement in seven out of twelve measures."



Developments



ST KATHERINES CLOSE, ILTON

Working again with Otter Construct Limited, in collaboration with Somerset Council (South) Development Enabling Team, the mix of 1 bed, 2 bed and 3 bed affordable homes was agreed.

The scheme of 3 affordable rent and 2 shared ownership homes, in the village of Ilton in Somerset was then handed over on 24 July 2025. The homes provided much needed affordable accommodation in the local area, particularly the 2 x 1 bed maisonettes in a village where there are limited options of 1 bed properties. This was the fourth scheme Willow Tree Housing Partnership (WTHP) had worked on alongside Otter Construct, who have built 21 houses for WTHP in nearby Somerset villages over the last few years. These high quality homes incorporated solar PV, batteries, Air Source Heat Pumps and EV charging points, not only having a positive impact upon the environment, but also on the running costs of the homes for residents.



BELSTONE VIEW, MORCHARD BISHOP

This was Willow Tree Housing Partnership's (WTHP) first venture with Westhaven Homes, which proved to be a great success.

Following West Devon Borough Council identifying the high demand for 2 bed and 3 bed affordable homes in the area, the mix of affordable rent and shared ownership was established.

WTHP were delighted to take handover of the 4 affordable rented homes at Belstone View, Morchard Bishop in October 2025 and the two shared ownerships a month later. The properties were built to a very high standard, incorporating solar PV and batteries, EV chargers and Air Source Heat Pumps, as well as swift boxes and bee bricks to encourage biodiversity. Achieving EPC A, the homes have proved affordable to run with residents already noticing the benefits of the solar PV and batteries. The properties were met with high demand, with all occupiers having a local connection. Residents moved in shortly after handover and one resident commented 'Feeling so grateful and excited to start this new chapter in our beautiful new home. My family and I truly feel blessed beyond words. Thank you, Willow Tree, for helping make this dream a reality.'

Low Cost Home Ownership

Over the past year, Willow Tree Housing Partnership (WTHP) have built four shared ownership properties, providing an opportunity for those that are finding it a challenge to get onto the housing ladder, to buy a percentage share of a home, that is achievable for them.

Keen to gain an understanding of how it is going for those residents, WTHP caught up with the purchaser of a shared ownership home in Morchard Bishop. Having previously rented outside of the village but having grown up there and with family still located in Morchard Bishop, they were keen to get back to where it all started and had been looking for a home to buy for the last four years. The rising cost of living, interest rates going up and everyday costs increasing was making it difficult to save for a sufficient deposit and slowing down the plans to purchase their first home together, until the opportunity of shared ownership arose. Being successful in purchasing a three bed property, they now have a house large enough to raise a family and have loved making it into a home, with lots of plans over the summer to enjoy the garden. The solar panels and EV charger have been a very welcome addition and the benefits are already being noticed. With a lovely neighbourhood and the local area being perfect for their individual needs and working commitments, they plan to be there for a long time and hope to purchase the entire property over the coming years. We also spoke to a resident in Ilton, who had been very glad of the shared ownership option as being a sole buyer, had found houses on the open market far too expensive to be in with a chance. She commented that this was the best property she had ever lived in and hopes to be able to staircase to own 100% of the home in the future.

We also checked in with some of our Rentplus residents, who are all on different stages of their Rentplus journeys. Rentplus is aimed at people who aspire to home ownership. The properties are rented at an affordable rent (80% of market rent) for an initial agreed period. At the end of the agreed period the property is sold, ideally to the existing tenants who will also be given a gifted deposit by Rentplus equal to 10% of the sale price. One couple who had just extended their agreed rental period

said "The Rentplus scheme means we have saved a lot of money and been able to look to the future, aiming to buy our home. Being able to extend our tenancy by a few years has been good and will give us time to be ready to buy". Another couple had previously owned their own home with a mortgage but it was far too small for their family and they couldn't afford a suitable home. They commented "If we hadn't joined the Rentplus scheme we would have had to privately rent and would not have been able to buy because of the high rent. Rentplus helped us hugely. The gifted deposit and reduced rent allowed us to save for our purchase costs and we also had a Help to Save account which gave an extra boost."



A further couple that were previously privately renting and are due to buy their home in 2030 highlighted "The reduced rent has allowed us to clear our debts and start saving a deposit, the gifted deposit will be a real help. The Rentplus scheme really spurred us to buy and our children are really settled and happy." The last family we spoke to had been privately renting in Okehampton in a very small house which was not suitable for their growing family. They commented "The Rentplus scheme gave us a home to fit our family. The reduced rent has given us a chance to save and we would not be able to look at home ownership without Rentplus. We absolutely adore our house and have plenty of space which we didn't have in our privately rented home."





Investing in our Homes

In 2025-2026, Willow Tree Housing Partnership carried out planned component replacements. The component replacement programme is based on information collected during Stock Condition Surveys.

We carried out the following replacements:

REPLACEMENTS	NUMBER COMPLETE	EXPENDITURE
Roof replacements	2	£29,000
Block roof replacements	1	£30,000
Kitchens	24	£203,000
Bathrooms	25	£133,000
Doors and Windows	4	£35,000
Electric heating	7	£37,000
Gas boilers	89	£299,000
Renewable heating systems	20	£161,000
Solar and PV panels	1	£5,000
Total	173	£932,000
COMMUNAL ASSETS		
Door Entry Systems	11	£26,000
Sewage Pump	1	£4,000
Total	185	£962,000

Stock Condition Surveys

Stock Condition Surveys (SCS) are essential in helping us maintain safe, decent, and well-maintained homes. They provide valuable information on the condition of our properties, enabling us to plan investment effectively, identify hazards early, and ensure compliance with housing standards.

By maintaining up-to-date survey data, we can proactively replace ageing components, reduce emergency repairs, and deliver better value for money while keeping residents safe and comfortable.

Looking Ahead

In 2026/27, we will focus on completing Stock Condition Surveys for the remaining 358 homes, ensuring every property has a survey less than five years old. This will provide a comprehensive and current understanding of our housing stock, supporting future investment decisions and helping us continue to provide high-quality homes for our residents.

	NO OF SCS* COMPLETED		NUMBER OF DHS* RATINGS	HOMES WITH CATEGORY 1 HHSRS* HAZARDS			HOMES WITH CATEGORY 2 HHSRS* HAZARDS		
	Homes	Blocks		Found	Resolved	Outstanding	Found	Resolved	Outstanding
23/24	312	14	312	25	24	1	44	44	0
24/25	523	84	523	6	6	0	0	0	0
25/26	177	0	177	60	60	0	4	4	0
TOTAL TO DATE	1012	98	1012	91	90	1	48	48	0

*SCS - Stock Condition Survey
*DHS - Decent Home Standard
*HHSRS - Housing Health and Safety Rating Standard



Tenant Satisfaction Measures

Tenant Perception Measures

Tenant Satisfaction Measures (TSMs) were introduced in April 2023, to assess how well social landlords with over 1,000 homes in England and Wales are doing at providing quality homes and services. The TSM data is submitted to the Regulator of Social Housing each year.

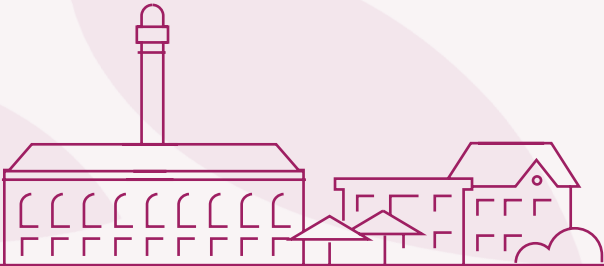
The TSMs reported below show our end of year performance (1 April 2025 – 31 March 2026). There are 12 tenant perception questions which measure satisfaction with areas such as repairs and complaint handling. The feedback for these was collected for us by market research company Acuity who carried out 400 telephone surveys over the year.

There are also 10 technical performance measures covering things like building safety, and anti-social behaviour. This information comes from our internal data systems and is used to focus service delivery improvements within our landlord services.

TENANT PERCEPTION MEASURES	24/25 SECTOR AVERAGE	2024/25	2025/26
TP01: Satisfied with overall service	72%	64%	64%
TP02: Satisfied with overall repairs service	74%	57%	66%
TP03: Satisfied with time taken to complete repair	70%	56%	63%
TP04: Satisfied that home is well maintained	72%	59%	67%
TP05: Satisfied that home is safe	78%	74%	78%
TP06: Satisfied that landlord listens and acts	62%	54%	50%
TP07: Satisfied that landlord keeps them informed	72%	69%	71%
TP08: Agree their landlord treats them fairly and with respect	78%	74%	74%
TP09: Satisfied with approach to complaint handling	36%	26%	34%
TP10: Satisfied communal areas kept clean and well maintained	67%	67%	64%
TP11: Satisfied landlord makes a positive contribution to neighbourhood	65%	56%	56%
TP12: Satisfied with approach to anti-social behaviour	60%	57%	60%

Technical Measures

TECHNICAL TSMS	RSH AVERAGE TSM RESULTS 2024/25	WTHP 2023/24	WTHP 2024/25	WTHP 2025/26
RP01: Homes that do not meet the Decent Homes Standard	0.5%	0%	0.8%	0.07%
RP02: Repairs completed within target timescale:				
• Non-emergency (target 20 working days)	82.5%	85.4%	81%	79.1%
• Emergency (target 24 hours)	94.9%	76.9%	87.1%	87%
BS01: Gas safety checks	100%	99.9%	100%	99.7%
BS02: Fire safety checks	100%	100%	100%	100%
BS03: Asbestos safety checks	100%	90.9%	89%	99.6%
BS04: Water safety checks	100%	100%	100%	100%
BS05: Lift safety checks	100%	100%	100%	100%
CH01: Complaints per 1,000 homes (rented only):				
• Stage 1	53.5	45.9	60.8	60.5
• Stage 2	8.3	16.4	9.4	17.5
CH02: Complaints responded to within Complaint Handling Code timescales (rented only):				
• Stage 1	89.9%	100%	97.6%	92.8%
• Stage 2	88.9%	100%	100%	95.8%
NM01: Anti-social behaviour (ASB) per 1,000 homes:				
• ASB cases	36.0	20.7	22.9	31.9
• ASB cases involving hate incidents	0.7	0	0	0

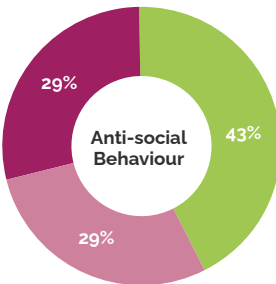


Transactional Satisfaction Surveys

To help us understand how we can improve our services, we complete regular satisfaction surveys with customers who have reported a repair, recently moved into their home, reported anti-social behaviour, or made a complaint.

Here you can see the overall satisfaction in these four areas for the year from 1 April 2025 to 31 March 2026, together with levels of satisfaction with specific aspects of those services.

● Satisfied ● Dissatisfied ● Neither

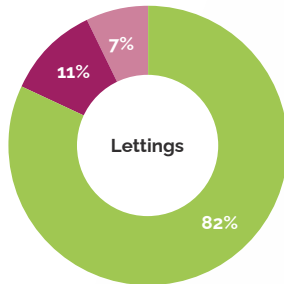


ANTI-SOCIAL BEHAVIOUR

Overall Satisfaction 43%

From April 2025 to March 2026, 8 customers were interviewed.

- Easy to deal with 50%
- Easy it is to report ASB 75%
- Satisfied with outcome 67%
- Kept informed 50%
- Time taken to deal with ASB 57%

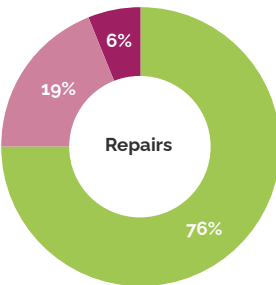


LETTINGS

Overall Satisfaction 82%

From April 2025 to March 2026, 28 customers were interviewed about their experience moving into their new home

- Easy to deal with 93%
- Satisfaction with repairs 53%
- Satisfied with condition 64%
- Kept informed 86%
- Information and advice 89%

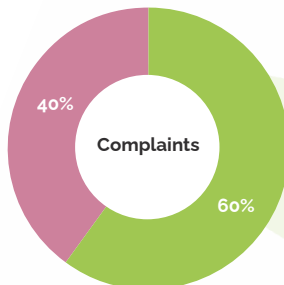


REPAIRS

Overall Satisfaction 76%

From April 2025 to March 2026, 542 customers were interviewed.

- Easy to report repair 77%
- Kept informed 70%
- Contractor's attitude and workmanship 85%
- Quality of work 77%
- Easy to deal with 75%



COMPLAINTS

Overall Satisfaction 60%

5 customers who had made a complaint interviewed between April 2025 and March 2026.

- Easy to deal with 60%
- East to report complaint 80%
- Complaint outcome 60%
- Kept informed 60%
- Time taken to resolve 60%

SERVICE AREA	Q1	Q2	Q3	Q4
ASB	50%	33%	100%	0%
Repairs	73%	84%	70%	76%
Lettings	82%	70%	100%	100%
Complaints	100%	33%	-	-

Complaints

Learning From Complaints

The number of stage 1 complaints received remained the same as last year with stage 2 complaints increasing by 10. Stage 2 complaint reviews are carried out to ensure consistency in approach and assurance that complaints are managed effectively. These are carried out by the Chief Executive and a Board Member responsible for complaints and also by our Resident Scrutiny Panel at their quarterly meetings, with all complaints anonymised. In 2025-26 we also introduced transactional satisfaction surveys, carried out by our partner, Acuity Research to monitor the satisfaction of all complainants once their complaints have been resolved.

COMPLAINTS RECEIVED – YEAR TO 31 MARCH 2026:

COMPLAINT STAGE	COMPLAINTS LOGGED	FULL YEAR AVERAGE RESPONSE TIME*
Stage 1	87	9 days
Stage 2	25	18 days
Housing Ombudsman investigations	3	N/A

*Rented and shared ownership combined, excluding agreed extensions

Learning from complaints in the year has led to a number of service improvements including:

- Corporate Services Manager as Complaints Coordinator checking responses to ensure a consistent complaint response structure is followed, using standard templates where appropriate to ensure responses are timely, transparent, tailored and demonstrate a respectful, empathetic and resident focussed tone.
- A weekly review process is now in place to monitor all outstanding repairs, with a particular focus on jobs approaching 28 days. This allows delays to be identified early and corrective action taken to reduce escalation and improve resident experience.

- Procedures were developed and implemented in October 2025 to improve consistency, communication and management of services relating to Wayleave Agreements and Disabled Facilities Grants.
- Additional training on shared ownership and the Right to Acquire has been delivered to strengthen knowledge within the team.
- A Complaints and Resolution Administrator role has been recruited to strengthen capacity, improve coordination of complaints, and support the timeliness and quality of responses.
- Additional complaint categories have been introduced for 2026/27 to enable more detailed reporting, strengthen trend analysis, and support targeted service improvements.

COMPLAINT CATEGORY	TOTAL COMPLAINTS RECEIVED 2025/2026
ASB	2
Communication	1
Damp and mould	6
Other	17
Rent	1
Repairs communication	32
Repairs delays	17
Repairs quality	4
WTHP customer service	7
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 four consumer standards which we must meet to evidence we are working in line with regulation are 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 47 cases of anti-social behaviour and 7 domestic abuse cases – no hate crimes were reported
- 14 safeguarding referrals were made
- 99% of residents were visited by WTHP or our contractors, with work ongoing to ensure we reach 100% in 2026-27

- 262 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 £2,000 to various charities and community groups
- £13,676 of funding was paid to support residents who were in need of support through our Hardship Fund



Community Defibrillator installed at Buckland Monachorum Cricket Club with Support from Willow Tree Housing Partnership

Willow Tree Housing Partnership (WTHP), following the completion of its development of 1, 2 and 3-bedroom homes in Crapstone, is proud to have contributed to the installation of a life-saving defibrillator at Buckland Monachorum Cricket Club, in Crapstone, reinforcing its ongoing commitment to supporting the local community.

Safety and Quality Standard

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

- 177 homes and 11 communal areas had stock conditions surveys completed in the year
- As at 31 March 2026, 99.9% of homes surveyed met the Decent Homes Standard
- 83% of rented homes (including WTHP owned and Rentplus) are rated EPC C or higher
- 99.7% of annual gas safety checks were completed
- We have achieved 96.9% on our 5 year electrical testing programme on our homes
- 3,745 routine responsive repairs were completed in the year to 31 March 2026 in an average time of 25.3 days
- 1,098 emergency responsive repairs were completed in an average time of 1.7 days

During the year there were:

- 89 gas boiler replacements
- 25 bathroom replacements
- 24 kitchen replacements
- 7 electric heating upgrades
- 20 renewable heating system upgrades
- 4 replacement doors/windows
- 1 new solar/PV system
- We supported 20 local authority disabled facilities grants



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 67 re-lets during the year 2025/26 with an average turnaround time of 33.5 days. This relates to WTHP owned and Rentplus homes combined
- There were a total of 11 new properties onboarded; 4 shared ownership and 7 affordable rent homes in Morchard Bishop, Devon and Ilton, 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, 25 escalated to Stage 2
- Three Housing Ombudsman investigations were opened in the year, none of which were determined as at 31 March 2026; a further two investigations from 2024/25 are also yet to be determined
- 93% of stage 1 and 96% of stage 2 complaints were acknowledged and responded to within the timelines set out in the Housing Ombudsman's Complaint Handling Code
- There were 12 disrepair claims received
- Quarterly Tenant Satisfaction Measure surveys were undertaken by Acuity by telephone along with monthly transactional satisfaction on ASB, complaints and lettings, and monthly surveys on repairs.
- The Resident Scrutiny Panel reviewed 4 stage two complaints; reviewed and approved five customer facing policies and the revised Resident Engagement Strategy, and completed the first scrutiny project into responsive repairs
- The WTHP website was updated to provide key performance and satisfaction information

Good News Stories

Pennycross Primary School

Willow Tree Housing Partnership (WTHP) recently presented a cheque for £500 to Pennycross Primary School, this was to go towards the creation of an allotment area.

The school hopes to teach children about community and sustainability. They intend to include our residents next door at Holman Court, and open this space up to interested community members. WTHP hope that staff will join them at some stage for a digging and planting session.

Headmaster Stuart Tulloch-Thomas commented: "Pennycross Primary School is extremely appreciative of the strong partnership we have forged with Willow Tree Housing. Denise (Housing Officer) has worked closely with the school and as a result WTHP kindly donated £500 towards our allotment project. We look forward to sharing the space with the local community early next spring when planting can begin!"



Willow Tree Housing Partnership supports local community groups



A big thank you to the Willow Tree Housing Partnership for our season and lifecycle puzzles, our water fountain, our number inlay trays and our new camera!! These gifts are really appreciated."

Morichard Bishop C of E Primary

As part of Rural Housing Week, our CEO Donna Johnson and Development Project Manager Karen Walker visited Morichard Bishop C of E Primary School to present them with a cheque for £250.

Hannah Bancroft, Academy Head at the school said "We are delighted to be receiving the kind donation from WTHP as part of Rural Housing week. Any addition of income into the school in the current climate is most welcome and we will be using the money to buy high quality texts to support our new curriculum. We are a school that reads, reads, reads and being able to use amazing books brings lessons alive and further encourages a love of reading".



Creech St Michael

When WTHP took ownership of the 5 affordable homes in Creech St Michael, Somerset, we decided not to hold an opening ceremony. Instead, we donated £200 to the local community pre-school who purchased treats for the children, not something they can usually do as a charity. Strong communities are vital in rural areas, which is why we always support Rural Housing Week.

A representative at the pre-school commented: "We were really lucky to be gifted some money for treats for the children. As a charity we have so little money to spend on extras that we wanted to spend it wisely and so we took careful consideration of what we should choose. We already have our basic EYFS (Early Years Foundation Stage) provision, but we have been able to compliment this to expand what we offer. An example of this is our new solar water fountain which has been invaluable in the temperatures we are currently experiencing. The children have not yet worked out it is the sun that makes the fountain spray at its best. We'll let the children continue to problem solve how it works over the coming weeks!"

You Said, We Did!

YOU SAID

WE DID

Shared Ownership residents said that they would like more contact with WTHP

Our Rent Plus and Shared Ownership Officer, now schedules quarterly visits to schemes and notifies Shared Ownership residents on the scheduled visit dates for this year. This is so they can catch up on the day or make an appointment for a home visit. WTHP have also introduced a Homeowner forum meeting, that takes place twice a year and is open to all Shared Owners to attend.

Improved communication and visibility in communal areas and blocks.

To improve communication and accessibility for residents, noticeboards have been installed across all blocks at WTHP, displaying the contact details of the relevant Housing Officer and Rent Officer for each scheme. This initiative has made it easier for residents to identify and contact the appropriate staff member, helping to strengthen engagement, improve access to support, and enhance the overall customer experience.

Keeping Homes Safe

At Willow Tree Housing Partnership (WTHP), the safety and wellbeing of our residents remains our highest priority. Throughout the year, we continue to invest in robust health and safety programmes, ensuring our homes and communal areas remain safe, secure, and compliant with all relevant regulations.

As part of our commitment to protecting residents, we provide regular safety information and carry out a comprehensive programme of compliance inspections and maintenance activities. These measures help safeguard individuals, families, neighbours, and the wider community.

Health and Safety Performance 2025/26

COMPLIANCE SAFETY CHECK	TARGET	TOTAL 2025/26
Fire Risk Assessments Completed	100%	100%
Water Safety	100%	100%
Electric Safety (5 years)	100%	96.9%
Gas Servicing	100%	99.7%
Asbestos in homes	100%	99%
Asbestos in communal areas	100%	100%
Lift Safety	100%	100%

Fire Door Safety

Fire doors are a critical component of building fire safety, helping to contain the spread of fire and smoke and providing valuable time for safe evacuation. Residents play an important role in ensuring fire doors remain effective by:

- Keeping fire doors closed at all times.
- Avoiding any alterations, including the removal of closers, seals, or hinges, or the installation of items such as chains, doorbells, or cat flaps.
- Reporting any damage or defects immediately.
- Ensuring fire doors are never wedged open or obstructed.
- Regularly checking that doors close and latch securely.
- Keeping areas around fire doors clear to allow safe escape routes.

Annual fire door inspections are undertaken at designated schemes.

Smoke Alarm Safety

All Willow Tree Housing Partnership (WTHP) properties are fitted with mains-powered smoke alarms, typically located in kitchens and hallways, with some homes also benefiting from additional alarms in living areas. These alarms provide essential early warning in the event of a fire.

Residents are encouraged to:

- Test smoke alarms monthly.
- Keep alarms clean and free from dust.
- Report any faults or persistent beeping to Customer Services promptly.

Smoke alarms are also tested during annual gas safety inspections and renewable heating servicing visits. For homes with electric heating, separate appointments are arranged to ensure alarms are checked and maintained.

Asbestos Awareness

Asbestos may be present in some older properties. While asbestos-containing materials are generally safe if left undisturbed, damage or inappropriate works can present significant health risks.

To maintain safety, residents are reminded to:

- Avoid drilling, sanding, or disturbing walls, ceilings, floors, or other materials that may contain asbestos.
- Seek approval before undertaking any DIY, repair, or renovation work.
- Report any concerns about damaged materials immediately.
- Allow only qualified and licensed contractors to undertake asbestos-related work.

WTHP continues to manage asbestos safely through regular surveying and monitoring programmes.

Fire Safety in Our Communities

WTHP undertakes Fire Risk Assessments of communal areas every two years to ensure buildings remain compliant and residents are protected.

Residents are encouraged to:

- Familiarise themselves with evacuation procedures and escape routes.
- Refrain from interfering with any fire safety equipment.
- Observe the no-smoking policy in communal areas.

- Use candles and portable heaters responsibly.
- Report hazards such as blocked exits or faulty alarms without delay.
- Follow all fire safety notices displayed within buildings.

These collective efforts contribute significantly to maintaining safe and resilient communities.

Compliance and Safety Programme

To ensure all homes meet required safety standards, WTHP carries out a range of mandatory inspections and servicing activities throughout the year. These checks are essential in protecting residents and maintaining regulatory compliance. Access to properties is therefore vital, and where access is repeatedly denied, legal action may be necessary to fulfil statutory obligations.

Our compliance programme includes:

COMPLIANCE SAFETY CHECK	FREQUENCY
Fire Door Inspections (applicable schemes)	Annually
Energy Performance Certificate (EPC)	Every 10 years
Electric Safety	Every 5 years
Gas Servicing (Including carbon Monoxide and smoke alarm testing)	Annually
Asbestos in homes	Every 10 years
Asbestos refurbishment survey	As required for planned works
Renewable Heating	Annually
Smoke Alarm servicing	Annually

Looking Ahead

Maintaining safe homes is a shared responsibility. Through regular inspections, investment in compliance, and the support and cooperation of residents, WTHP continues to provide homes that are safe, well-maintained, and compliant with all statutory requirements. We thank residents for their ongoing cooperation in helping us create secure and thriving communities for everyone.

Performance Indicators

2025/2026

INDICATOR	TARGET	YEAR END 2026	YEAR END 2025
Total current arrears	4%	3.98%	4.4%
WTHP owned rent arrears	4%	4.19%	4.72%
Rentplus rent arrears	3%	3.7%	3.5%
Shared Ownership rent arrears	2.5%	0.7%	1%
Lettings - Average no of days empty between tenants	14 days	26.9 days	33.4 days
Repairs end to end (days)	N/A	20 days	16 days
Number of repairs completed	N/A	4.843	3.988

VALUE FOR MONEY METRICS	YEAR END 2026	YEAR END 2025
Reinvestment %	2.80%	3.11%
New supply delivered % - social housing units	0.74%	0.34%
Gearing %	34.8%	34.7%
Earnings before interest, tax, depreciation, amortisation, major repairs included (EBITDA-MRI) interest cover %	84%	118%
Headline social housing cost per unit £K	£5.77K	£5.10K
Operating margin %		
• Social housing lettings only	10.3%	18.5%
• Overall	8.7%	17.1%
Return on capital employed (ROCE) %	158%	2.28%

Statement of Comprehensive Income

Year Ended 31 March 2026

FOR THE YEAR ENDED	YEAR END 2026 £'000	YEAR END 2025 £'000
Turnover	10,593	9,797
Cost of sales	(422)	(90)
Operating costs	(9,252)	(8,036)
Surplus on the sale of housing properties	538	437
Operating surplus	1,457	2,108
Interest receivable	26	70
Interest and financing charges	(1,429)	(1,555)
(Loss)/surplus for the financial year	54	623
Other comprehensive income		
Actuarial (losses)/gains	28	32
Total comprehensive income for the year	82	655



Statement of Financial Position

Year Ended 31 March 2026

FOR THE YEAR ENDED	YEAR END 2026 £'000	YEAR END 2025 £'000
Fixed Assets		
Intangible assets	12	34
Tangible fixed assets - housing properties	92,399	91,904
Tangible fixed assets - other	709	706
Investments	260	268
	93,380	92,912
CURRENT ASSETS		
Properties for sale	-	-
Stock	-	86
Debtors	726	750
Cash at bank and in hand	1,248	1,346
	1,974	2,182
CREDITORS		
Amounts falling due within one year	(2,957)	(2,816)
Net current assets	(983)	(634)
Total assets less current liabilities	92,397	92,278
CREDITORS		
Amounts falling due after one year	(52,234)	(52,127)
PROVISIONS		
Provisions for liabilities	(650)	(569)
Net Assets Excluding Pension Liability	39,513	39,582
Pension Liability	(326)	(477)
Net Assets	39,187	39,105
CAPITAL & RESERVES		
Share capital	-	-
Income and expenditure reserve	31,819	31,738
Revaluation reserve	7,368	7,368
WTHP's Funds	39,187	39,105

Auditors, Solicitors, Banks and Lenders

EXTERNAL AUDITOR

Menzies LLP
4th Floor
95 Gresham Street
London EC2V 7AB

PRINCIPAL SOLICITORS

Tozers LLP
Broadwalk House
Southernhay West
Exeter
Devon EX1 1UA

BANKERS AND LENDERS

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

Triodos Bank UK
Deanery Road
Bristol BS1 5AS

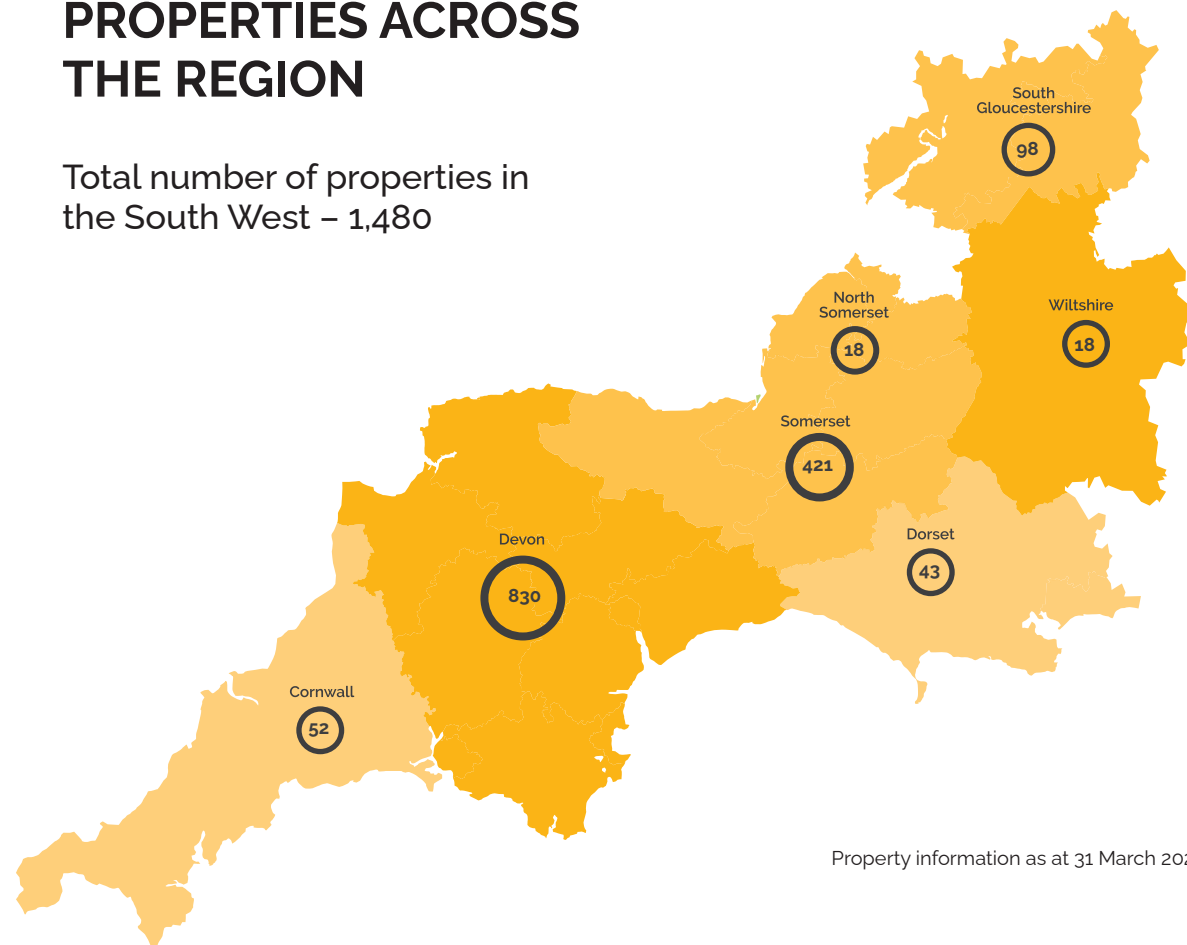
The Housing Finance Corporation Limited
3rd Floor
17 St. Swithin's Lane
London EC4N 8AL

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 South West – 1,480



Property information as at 31 March 2026

“

WTHP is a brave and curious organisation. The board is determined to continue to provide social housing into the future at a time when demand still far outstrips supply.

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