



## Message from the Chair

Welcome to the annual report for Wirral Methodist Housing Association. It is almost a year since I took on the Chairmanship so for me it has been a year of learning, understanding what we do well and where we can improve.

Undoubtedly, it has been a tough year for many of our communities as the cost of living continues to bite hard for many people. As a social housing provider, we are at the forefront of service provision for local communities with a clear brief to provide affordable, stable and high-quality accommodation for all sorts of needs. We face increasing scrutiny from central government, the regulator and the Ombudsman, who want to ensure that we deliver the highest quality of service to our tenants. This Annual Report has followed a challenging year, but I have been heartened by the way the Executive and Staff team have got to grips with the many challenges that have been posed.

As part of the scrutiny of what we do, we have provided detailed survey information to demonstrate where we are on a whole range of key indicators and I am pleased to say that we have performed well (you can see the results on page 5). I am also heartened by the fact we have not sat on our laurels and along with the published results, we have produced an action plan aimed at taking us to the next level of performance. Alongside day-to-day performance measurement, we have also appointed a board member to lead on how we handle complaints, how we use the learning, and increase satisfaction with our services.

This year, we have brought in a new repairs contractor alongside a new IT system that allows us to have better scrutiny of contractor performance and more transparency on how our interactions with customers are handled.

As a small association, we have a close relationship with our customers and communities, but we are seeking to deepen and personalise that relationship by having staff and board members out and about this year, talking to customers in their communities, using the information we gather to deal directly with any issues and develop our learning for continuous improvement. We aim to build on our relationship with customers to ensure that what we do and what we aim to do is going to be what they need. This increase in engagement along with a growth in our housing provision will be our focus for the upcoming year.

We aim to grow by developing and adding to our homes to meet local need and to that end have established a secure financial position so we can take opportunities when they arise. We will see the former offices redeveloped and let as social housing by the end of 2025, with the staff team located into shared accommodation with another local housing association. A good example of using our opportunities by innovating to meet local need.

I hope this report alongside our increasing engagement activity, will assure you that the current board members and staff team are going to continue to do their utmost to build on the legacy of the last 60 years of the association.



**John Donnellon**  
Chair of the Board

## Welcome from the Chief Executive

This last year we marked the 60-year anniversary of the Association, and it was fantastic to hold several events to celebrate this achievement. Read more about what we did further on in this annual report.

We have completed a full survey on the condition of all our homes in the last year, and we are now using this information to plan the improvement work that is required to keep your homes in good condition. There are some properties that we still need to get into, and we have employed a further surveyor to keep this information updated. The association is committed to replacing kitchens, bathrooms and other important parts of your home when they are needed, and we are working on plans to make your homes more energy efficient in the future.

Your feedback and views are really important to us. We have taken complaints over the course of the year very seriously and want to keep improving our service by learning. Our Tenants Advisory Group (TAG) is a really important part of this process, and I am grateful to those tenants who attend these meetings, review policies, and provide feedback – as well as good suggestions! By working together with you we will continue to meet all Regulatory and Housing Ombudsman requirements.

Our dedicated staff team has grown this last year with a focus on increasing frontline services. The new Surveyor, Housing Officer and Customer Service Officer roles are all designed to help you and deliver services that meet your needs.

**Paul Carhart**



**Paul Carhart**  
Chief Executive

## Stock as of 31/3/25



### In 2024/25 we have 909 homes

Property type	Amount
● General needs	<b>652</b>
● Sheltered	<b>113</b>
● Supported	<b>128</b>
● Shared Ownership	<b>16</b>

## Environmental sustainability



**EPC compliance 2024/25 –  
we have 909 properties, of which  
66% are Grade C or above**



Energy costs have been reduced and efficiency increased by including LED lighting in all kitchen & bathroom replacements and ensuring boiler replacements include a system power flush and the fitting of thermostatic radiator valve.



We continue to reduce office waste and energy consumption through video conferencing, introducing electronic signatures for tenancy agreements and emailing contractor invoices.

# Keeping you safe

This is our top priority. We compare our performance to those of similar-sized Housing Associations, and we benchmark using figures supplied by Acuity Benchmarking.

We know repairs are important to you. Here’s how we did in 2024/25:

**We achieved**  
**94%**  
**satisfaction with your last repair**  
Target 97% Benchmark 98%

**We achieved**  
**97%**  
**right first time for repairs**  
Target 95% Benchmark 94%

**100% compliance with decent homes**  
Emergency repairs: **100%** Target 97% Benchmark 97% 501 Repairs  
Reactive repairs: **95%** Target 99% Benchmark 92% 1286 Repairs

The new principal contractors have systems in place to text you when they are on the way to your house to complete works and we then text you with a satisfaction survey when the work is completed. We have had more feedback from you on the quality of work undertaken and we follow up on every expression of dissatisfaction to ensure the service standards are maintained.

**Gas Safety**  
**100%**  
homes with valid  
certifications  
Target 100% Benchmark 100%

Electrical inspections in  
domestic and communal  
properties  
**99.9%**  
Target 100% Benchmark 100%

**Fire Risk**  
**100%**  
of properties with  
communal areas assessed  
Target 100% Benchmark N/A

Safety is a very high priority for the association, and a lot of work goes into ensuring all these safety checks are successfully completed with only one electric check outstanding because of access reasons. Along with these checks we also complete a range of checks around fire, water and lift safety which all serve to reassure our tenants that their homes are safe.

## Anti-social behaviour

We know anti-social behaviour can be deeply upsetting and disruptive for those affected. We continue to work with you and external partners including Merseyside Police, Victim Support and Wirral Council to tackle problems when they arise.

In 2024/25 we had 23 cases of ASB. Of these 15 were closed. Tenants satisfied with ASB outcome: 100% Target 100% Benchmark N/A

Noise nuisance	9
Domestic abuse	2
Drugs & substance misuse	6
Fly-tipping	3
Harassment	3

## How much we spent on improving your homes in 2024/25

Capital expenditure included £931k on properties and £511k on parts. The focus was on internal work.

  
**bathrooms**  
**£42,000**

  
**kitchens**  
**£74,000**

  
**boilers**  
**£186,000**

  
**central heating**  
**£22,000**

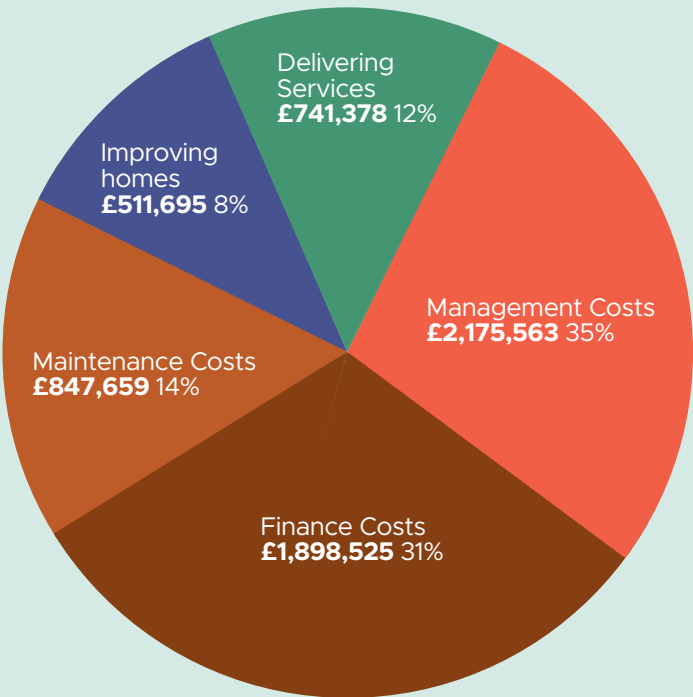
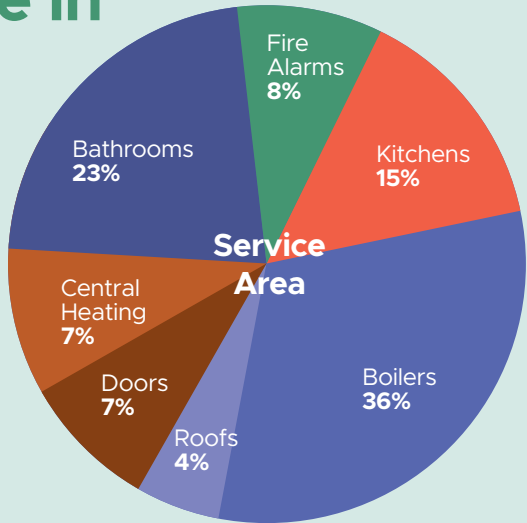
  
**doors**  
**£34,000**

  
**fire alarm systems**  
**£116,000**

  
**roofs**  
**£34,000**



# Where we spent each £1 of income in 24/25



# Financial performance

Ongoing changes to inflation and interest rates mean that we are working hard to ensure we understand the impact on our costs, income and the long-term impact on our business plan. We remain financially strong and well-governed, achieving the best possible value for money.

## Annual Accounts Summary

	2023/24	2024/25
Surplus	£1,557,000	£1,501,000
Turnover	£6,054,000	£6,696,000
Operating costs	£4,497,000	£5,195,000

<b>Rent collected as total % of rent due 23/24</b> <b>99.99%</b> Target 100.1% £5,306,664.00 Benchmark 100%	<b>Rent collected as total % of rent due 24/25</b> <b>100.2%</b> Target 102% £5,043,792.00 Benchmark 99%
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## Average weekly rents

	2024/25
1 bed	£122
2 bed	£104
3 bed	£119
4 bed	£129

The 1-bed properties are showing a higher average rent than 2 and 3 bedroom properties as the majority of our specialist supported units command higher rents and are single bedroom properties.

# We are listening!

## Complaints



Number of complaints 24/25		
40		
Stage 1	Stage 2	Ombudsman
38	2	0

Type of complaint	Stage 1	Stage 2	Grand Total
3rd party contractors	2	0	2
Policy	1	1	2
Property Condition	11	1	12
Failure to provide service	4	0	4
Delay with providing a service	7	0	7
Standard of service	13	0	13
Grand Total	38	2	40

Outcome	
Not Accepted	16
Partially Upheld	4
Upheld	20
Grand Total	40

## What we’ve learned

We know that you just want us to get things right, first time. That’s what we want too. This year we’ve learned that we need to:

Keep you informed of progress

Learn from our mistakes

Make sure communication is kept up

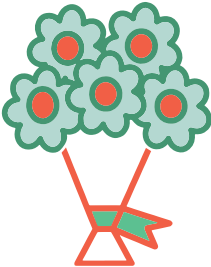
Keep you informed about how to make a complaint and the process

We always work to learn from any complaints that we receive – but the team here at WMHA really appreciates it when someone takes the time to say ‘well done’. Here’s a selection of the comments we’ve received this year:

“I could not praise the contractor highly enough. I was impressed with the way the repair was carried out. They were pleasant and left everything neat and tidy.”

“Thanking the Housing Officer for all her help and to advise that the skip has arrived.”

“I now have somewhere to call home after a tough time, thank you to my Housing Officer”



## Neighbourhood Walkabout results

Since the start of the year, we have been carrying out our annual estate walkabouts. During this time, we have been asking you to complete a short survey, which has included questions on what you think of the services we provide.

Below are the results of those surveys. The data was collected from Birkenhead North and Central, Hamilton Street area and Rock Ferry and Bromborough. We have completed 63 surveys.



### Strengths

Communication has the highest satisfaction score, with 90% of respondents saying they are either satisfied or very satisfied. This suggests WMHA is doing well in keeping tenants informed.

“Where you live” also scores well at 88%, indicating general contentment with location or community aspects.

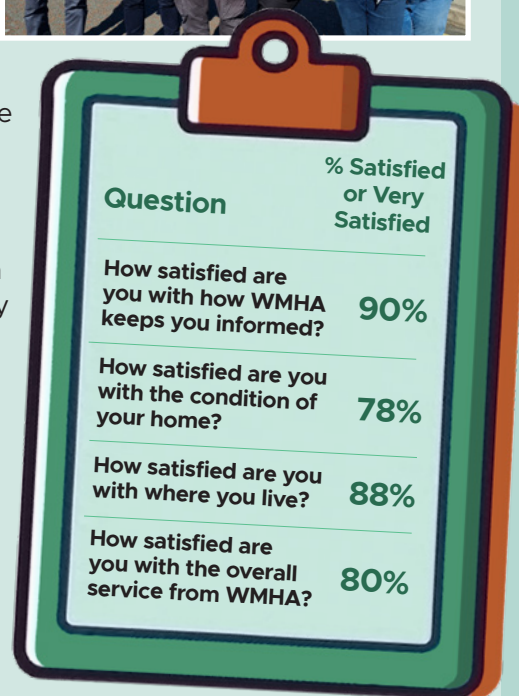
### Areas for Improvement

Satisfaction with the condition of homes is at 78%, and overall service is at 80%, with a small but notable proportion dissatisfied.

Neither Satisfied nor Dissatisfied (neutral) responses may suggest uncertainty or inconsistent service experiences.

We asked tenants if they would still be living in their property in the next 5 years. 68% said yes. Some tenants said they would be seeking more suitable accommodation as they got older.

We also asked tenants if there had been household changes in the last 12 months. 9% reported changes, such as someone leaving the household or a new baby. We have updated our data based on this question.



## Wirral Methodist Housing Association turned 60!

We had a wonderful celebration event on 16th April 2024 at Epworth Grange in Birkenhead to mark 60 years. It was a lovely reunion of friends and board members and a great opportunity to reflect on the achievements of the past six decades.



## Annual General Meeting and Tenant Engagement 2024

This took place on the 20th September at The Lauries in Birkenhead. We were so glad to see many of our partners and supporters join us to celebrate all that we have achieved in 2024/25. The Chair expressed the aim was to engage more with tenants to help improve and change the business and to give greater support. The association is forever looking for new ways to improve and continue to do so on behalf of the tenants. We were delighted to welcome so many tenants from the local area to join us for an engagement session at the AGM. Tenants were asked before the session to send their questions in and they would be answered on the day.





## Communicating with you

In response to feedback, the organisation has taken several steps to improve communication both internally and with tenants. We realised that before we could communicate well with you, we had to make sure we communicated well with each other. As a direct result of what you asked for, we have:

- Regular staff briefings to ensure everyone is informed.
- Feedback collation and regular updates to tenants about service changes.
- Empowered front-of-house staff to handle most enquiries directly.
- Maintained a dedicated phone line for consistent support.
- Expanded information sharing through the Buzz newsletters.



## Complaints handling

You made it very clear to us that once a complaint is made, you need to be kept informed about what is happening. We are constantly reviewing our complaints handling in line with guidance from the Housing Ombudsman.

We have now:

- Trained staff to log, investigate and manage complaints
- Trained staff to keep the complainant informed at every stage
- Updated our complaints policy and put it on our website
- Assigned Sandra Simmons as the Complaints Handling Champion on our Board

**Housing**  
Ombudsman Service

## Keeping in touch

You like to know what we are doing, why we're doing it and how you can be involved. With help from your feedback, we have:

- Improved our newsletters so they provide helpful information, such as how to keep warm, providing information on what's happening in your community including advertising the garden competition
- Held events and met you in your neighbourhood to hear from you directly





## Building Thriving Communities

### Withens Lane/Old Manor Close

In August 2024 we handed over 10 properties to new tenants. These 6 one-bedroom bungalows and 4 two and three bed houses have been designed in compliance with Homes England quality standards and the Nationally Described Space Standards.

The scheme celebrated its 1 year anniversary where special guests were invited including Dame Angela Eagle MP, Thexton Builders who completed the works on the scheme and tenants who live in the properties. A gift was given to each of the tenants on the day to celebrate this anniversary.



## The Annual Garden Competition 2024

We celebrated the hard work you put into your lovely gardens with a competition this year. There were lots of entries for the three categories, communal garden, community garden & private garden, all with inspiring stories about what gardening means to you. Judging was a tough job for Chief Executive Paul Carhart. 'It was very difficult to choose a winner as each garden was uniquely beautiful,'

Private garden winners Mr and Mrs Leigh love gardening. "We love our house so much, and as my husband is a wheelchair user, our patio area is so special for him to be able to access the garden, and I want to try my best to bring as much sunshine and happiness to him by planting some lovely plants for him to sit and relax in and enjoy."





## Why it's good to TAG along

The Tenants Advisory Group is central to our efforts to make sure we are delivering the best service we can. If you want to get involved, then please contact us at [info@wmhaltld.org.uk](mailto:info@wmhaltld.org.uk) We are here to help.

We have held 2 successful meetings during 2024/25 with 6 tenants attending the sessions. During the meeting, tenants were asked to review policy and procedures and complaints we had received throughout the year looking at any lessons learned. We will be publishing further dates on the website so please contact us if you would like to attend.

## We are here to help

We know that the past year has been tough for many people. Our Tenant Support Fund is there to help tenants keep their tenancies if they experience financial difficulties. From the requests for assistance in the last year, we paid out £5,660.00 from the fund. If you need help, please tell us. Our dedicated arrears officer will use a benefits calculator to make sure you are receiving all the support available. We also make referrals to the Fuel Bank Foundation for assistance with utility debts and to Wirral Borough Council, who offer support with obtaining white goods. We work with a range of other partners, including Involve Northwest, Age Concern, Make It Happen and local food banks. We want to make sure that you are aware of all the help and support that is available to you.

 **Wirral  
ageUK**  
Call **0151 482 3456**  
[www.ageuk.org.uk/wirral](http://www.ageuk.org.uk/wirral)

 **involve**  
involving communities & inspiring change  
Call **0151 644 1100**  
[www.involvenorthwest.org.uk](http://www.involvenorthwest.org.uk)

 **Make It  
Happen.**  
Call **0151 306 4840**  
[info@makeithappenbirkenhead.co.uk](mailto:info@makeithappenbirkenhead.co.uk)

 **Wirral  
foodbank**  
[www.wirral.foodbank.org.uk](http://www.wirral.foodbank.org.uk)

## Supporting our local community

The Charles Thompson Mission based in Birkenhead since 1892, is dedicated to provide care and support to those living across the Wirral who are living in poverty. In 2023, the Mission delivered over 350 hampers to families across the Wirral. In December 2024, Wirral Methodist set up a donation centre and staff were asked to bring in any unwanted, new and unused gift sets, children's toys and books and food that could be donated to help support the Christmas hampers.



## Community Events

On 27th September 2024 Wesley Grange held a Macmillan Coffee morning. There was an excellent turnout, and they raised £455.00.

In September, we provided skips for tenants in Keegan Drive and Wood Close who disposed of unwanted items and rubbish free of charge. We identified roads where there have been environmental concerns, such as fly tipping in alleyways, waste building up in gardens and yards. They were roads that WMHA and Family Housing have a number of properties in, so it made sense to work together. The skips were filled in a couple of hours and were gratefully received by tenants.



## WMHA Board Members



**John Donnellon**  
Chair of Board



**John Morgan**  
Governance &  
Internal Control  
Committee Chair



**Claire Fouracre**  
Tenants  
Committee Chair



**Bryan McPaul**



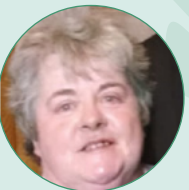
**Maggie Cornall**



**Kerry Scott**



**Craig Sparrow**



**Sandra Simmons MBE**



**Tom Sault**



**Stephen Porter**



**John Kelly**



**Victoria McDowell**

## We want to hear from you

If you have any questions or would like to give us feedback on this Annual Report please contact:  
[info@wmhaltld.org.uk](mailto:info@wmhaltld.org.uk) or phone 0151 647 5471



[info@wmhaltld.org.uk](mailto:info@wmhaltld.org.uk)



**0151 647 5471**



[www.wmhaltld.org.uk](http://www.wmhaltld.org.uk)



**Wirral Methodist Housing Association**



**@WMHALTD**



### A not for profit organisation

**Registered office:** 45 Hamilton Street, Birkenhead, CH41 5AA

**Registered number:** Regulator of Social Housing - L0848

Registered Society under the Co-operative & Community Benefit Act 2014 - 16740R

**Statutory Auditors:** Mitchell Charlesworth (Audit) Limited

3rd Floor, 5 Temple Square, Temple Street, Liverpool L2 5RH

**Bankers:** Barclays Bank plc, 182-184 Grange Road, Birkenhead CH41 6EA

**Solicitors:** Brabners Horton House Exchange Flags Liverpool L2 3YL