



watford
community
housing



**Annual report to
residents 2024/25**



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Welcome



A message from our Chief Executive

Welcome to this year's annual report, which sets out how we performed throughout 2024/25. Everything we do is geared towards delivering for our customers and communities, and this was reflected in our achievements last year.

In April 2024, the government's new consumer standards for social housing came into effect, setting clear expectations for social housing landlords to ensure services meet customers' needs. We were amongst the first housing associations to be assessed against the new standards, when we had our inspection by the Regulator of Social Housing in May, and we were thrilled to achieve the highest possible rating of C1.

We also retained our G1 rating for governance and our V1 rating for financial viability. These results demonstrate our ongoing commitment to providing good-quality services and homes that are safe and well-maintained.

The government's Tenant Satisfaction Measures (TSMs), which were introduced in 2023, have also continued to guide our work – helping us to understand what we do well and where we could do better. Overall customer satisfaction increased, and we are continuing to use the feedback we receive through the TSMs to keep improving in the key areas that matter to our customers.

Our core purpose is to provide good homes that help people to live well, and building new housing is an important part of this. In 2024/25, we continued to build an impressive amount for an organisation of our size, putting us in the top 10 housing associations for new homes as a percentage of total stock. These homes help to provide affordable options and vital opportunities for those most in need.

We were also pleased to welcome many new customers in 2024, as Hendon Christian Housing Association transferred its 140 homes to Watford Community Housing, and we took over the management of around 200 supported housing bedspaces for Hertfordshire County Council.

We finished the year by launching our new 2025-2030 business plan – Making a Difference. Along with our suite of key strategies, it sets out our ambitious goals for the years ahead, keeping customers at the heart of our work as we look to embrace opportunities to keep improving our services and enriching our communities.

Tina Barnard
Chief Executive

“We were amongst the first housing associations to be assessed against the new standards, when we had our inspection by the Regulator of Social Housing in May, and we were thrilled to achieve the highest possible rating of C1.

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A message from the Chair of our Gateway Membership Team

The Gateway Membership Team continued to work tirelessly throughout 2024/25 to champion every Watford Community Housing customer and make your voices heard.

We've been involved in a number of key projects and initiatives and are immensely proud to have played a big part in Watford Community Housing achieving a C1 rating from the Regulator of Social Housing. We were one of the first organisations to receive this new grading, which focuses on consumer standards and how well an organisation addresses and prevents issues.

The regulator carries out their assessment over several weeks to make sure its findings are thorough and accurate, and the C1 for Watford Community Housing goes to show that customers are listened to and can make real, tangible change. Combined with the retained G1 rating for governance and the V1 rating for viability, it means that Watford Community Housing is run well, is financially secure, and has residents' best interests at heart.

This is also reflected in the fact that, once again, we saw more compliments received than we did complaints. Customers have always been encouraged to voice concerns and make formal complaints when services fall short, and the Gateway Membership Team will always work to ensure that these are handled quickly, sensitively and professionally.

We continued to run scrutiny sessions to ensure every area is delivering the high-quality service that people expect, we engaged in training sessions to make sure we're up to date with the latest sector regulations and best practice, we worked to help tackle tenancy fraud, and have been out on doorsteps as part of the Big Door Knock to speak to fellow customers and really get to the bottom of what it is that matters most to you.

We're also delighted to see that by helping people claim benefits they're entitled to and offering support and advice around their finances, Watford Community Housing's Financial Inclusion team have helped people in our communities to be better off to the value of more than £1 million. This would be an enormous achievement and something to be proud of under any circumstances, but is even more important as living costs are continuing to rise for everyone.

As always, there is more room to grow and improve, but I believe things are continuing to move in the right direction and am so proud of the role we have played in making things better.

Thank you to my fellow Gateway Membership Team members for your hard work and dedication, to every customer who has raised an issue or worked with us to help make improvements, and to everyone at Watford Community Housing for their commitment to doing a good job for us.

Chris Blackett
GMT Chair



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2024/25: A year of achievements

Here are some of the landmark moments, initiatives, events and activities we've been a part of in 2024/25.



One year on from the introduction of Tenant Satisfaction Measures in April 2023, we began preparing to publish the results of our 2023/24 surveys – in which 1,261 tenants gave us feedback about the services we provide – and carry out our 2024/25 surveys.



We introduced a new, user-friendly online booking system where customers can check the availability of our community hubs 24/7, have a virtual tour rather than visiting in person, and pay online at a time convenient to them.



We held our fourth annual Big Door Knock – which is an all-staff event where we go out into our neighbourhoods to visit our residents in person and see how we can best support them – and completed 1,248 customer surveys!



We were awarded the highest possible ratings following an annual inspection by the Regulator of Social Housing. As well as retaining our G1 rating for governance and our V1 rating for viability, we earned a C1 rating under the new consumer standards.



We sponsored Herts Pride, Hertfordshire's biggest celebration of the local LGBT+ community.



Our Financial Inclusion team celebrated its most successful year to date, having helped residents to improve their finances by a combined value of over £1 million in the space of a year.

April 2024

May 2024

June 2024

July 2024

August 2024

September 2024

2024/25: A year of achievements



Watford Community Housing staff took part in World Food Day and raised £170 – as well as a huge amount of food – to donate to Watford Foodbank.

October 2024



We attended a tree-planting ceremony at Jubilee Square. The tree was planted in honour of Betty Entwistle, England's first female town clerk and the first chief executive of St Albans City and District Council.

November 2024



Jimmy's Jackets, our free lunch club at Leavesden Green Community Hub, had a special Christmas session with a full Christmas dinner, crackers and live music performed by a member of our Repairs team.

December 2024



We held a Tenant Question Time event about communication and getting back to customers, and the following month we held a scrutiny session with residents to gain deeper insights into the topic.

January 2025



We celebrated the handover of the Eldon Avenue development in Borehamwood to our Hertsmere Living joint venture company. The site was once home to two derelict garage blocks, but now includes 11 two-bedroom, high-quality affordable rent apartments.

February 2025



In March, we shared details of our 'Love your neighbourhood' campaign, which is focused on working with residents to create cleaner, greener communities that everyone can be proud of.

March 2025

How we performed



Throughout the year we monitor our performance – and have resident panels scrutinising our services – to make sure that we are delivering the best possible outcomes for our customers. Here is how we performed in 2024/25.

Overall satisfaction with our services – 78.9%

Receiving the highest regulatory ratings

In 2022/23 the government announced that it would be introducing a new system to help hold housing providers to account. We were awarded the highest ratings following an inspection by the Regulator of Social Housing. As well as retaining our G1 rating for governance and our V1 rating for viability, we earned a C1 rating under the new consumer standards.

The regulatory judgement put us in the first batch of housing providers to be awarded the C1 rating following the introduction of the new approach to consumer regulation, which took effect on 1 April 2024.

The new consumer standards aim to strengthen the accountability of social landlords for providing safe homes with quality services, and treating residents with respect, so the top-grade C1 assessment put us amongst the best in the sector for the services we deliver to our customers.

It is important for us to make sure that customers fully understand their rights under the new consumer standards, so we shared information, guidance and training from Four Million Homes, which is a government initiative aimed at empowering social housing residents.



73% of queries resolved on the first call



91% satisfaction with our customer service centre



77% of complaints resolved at the first stage of the complaints process



96% of customer feedback said our Customer Service team were polite and knowledgeable



Monitoring satisfaction

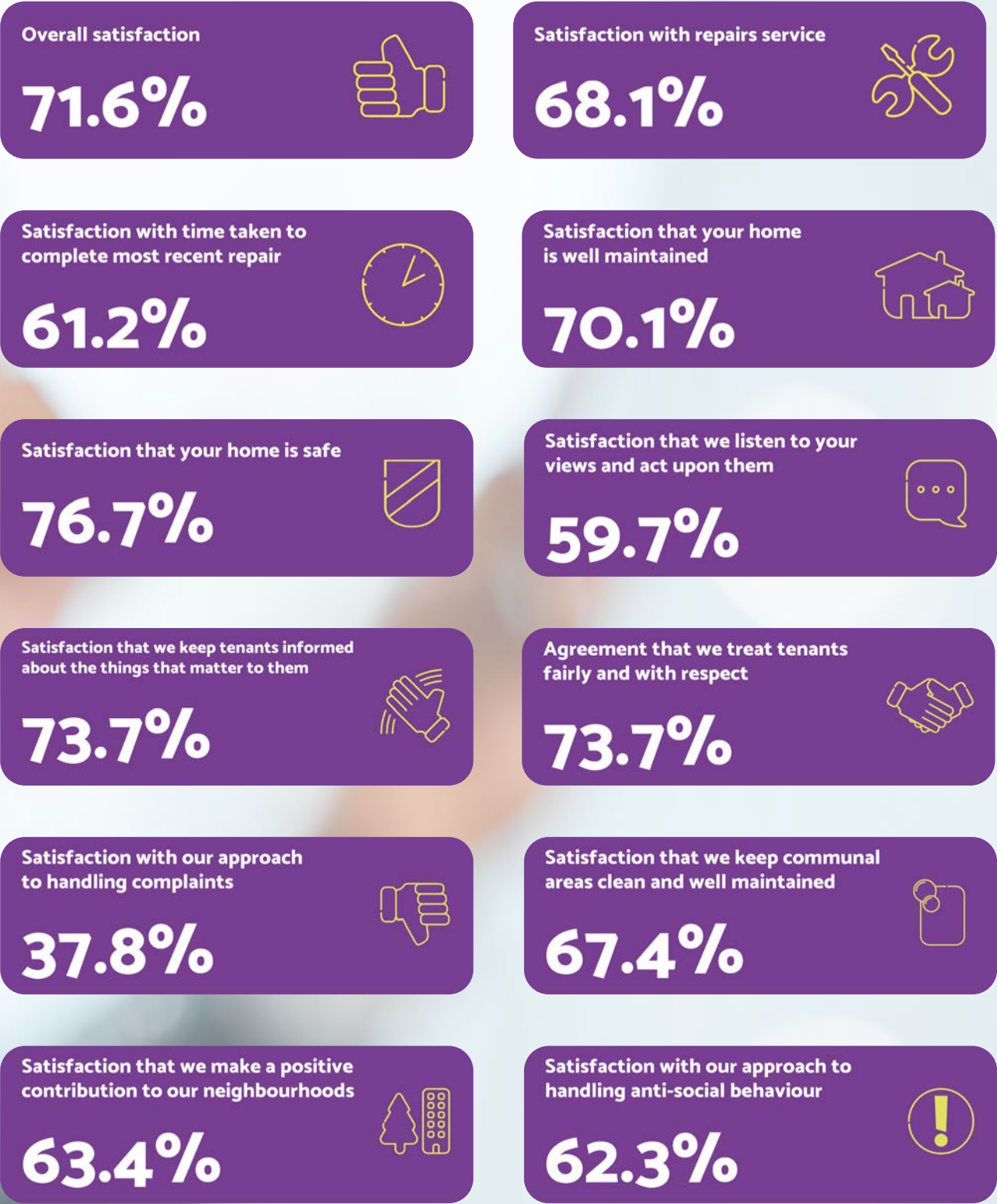
Back in 2023, the government introduced Tenant Satisfaction Measures (TSMs), which were a new way for housing providers to assess how well they're doing. These are a set of standard questions that help us understand what's working, what's not, and how we compare to others.

We used a trusted independent survey provider called Pexel for our round of surveys in July 2024, and we received feedback from a total of 619 customers. Compared to 2023/24, overall satisfaction improved, and we made progress in three other satisfaction measures. While there's always room for improvement, we're on the right track and customers are feeling more positive about the services we provide.



To find out more about Tenant Satisfaction Measures visit wcht.org.uk/TSMscores or scan the QR code

Our TSM scores





Listening to your feedback

We really value resident feedback as it's crucial in helping us make improvements that matter. That's why we keep track of every compliment, service request – which were previously known as 'grumbles' – and formal complaint that comes our way.

In 2024/25 we received...



229 compliments



443 service requests



205 complaints

Over the course of the year, we held two scrutiny events, which allow residents to 'deep dive' into certain topics. Based on the feedback given at these sessions, we identify areas which need improving and work to address them.

One of the scrutiny sessions focused on customer contact, which was highlighted through customer feedback and our Gateway Membership Team as an area where we could look to improve. Thanks to this session we have made significant changes to how we communicate with customers.

In line with our 2025-30 business plan, we created a new set of service standards that sets out what residents can expect from us and what it should feel like to be a Watford Community Housing customer. We also added service messages to our phone system to manage expectations and created contractor appointment cards to let customers know about missed appointments and how they can reschedule.

We've taken the time to understand more about our customers' individual requirements when it comes to communication. By extending our use of interpretation and translation services, we are better able to tailor our services to meet people's needs and expectations. We also engaged directly with customers who have visual impairments, after their homes were transferred to us from Hendon Christian Housing Association, to understand how we can support them.



50% of customers now have an online account

Handling complaints

We've made big strides this year in how we handle complaints.

Over the past year, we received 206 complaints and 443 service requests. This increase in complaints was expected as we now have significantly more customers than in previous years. This is due to our stock transfers from West Herts Homes and Hendon Christian Housing Association, properties we now manage on behalf of Hertfordshire County Council, as well as our own new build properties. We have also been actively encouraging people to report concerns and go through the formal complaints process so that we can ensure issues are resolved.

To improve how we respond to complaints, we invested in staff training modules on damp and mould, mental health awareness, and supporting customers with their online account.

We also held a 'Complaints Lunch and Learn' session, led by our Customer Relations Manager, and a deep dive into complaints that involved both customers and senior leaders reviewing 22 stage two complaints to make sure that they resulted in the best outcome for our residents.



Communicating effectively

We made significant improvements to how we communicate with customers and gather feedback. As part of our complaints process, a manager is assigned to investigate the nature of the complaint and these managers will now call customers directly to gather information and determine the best outcome.

We have also updated our Recharge Policy and our Customer Feedback Policy, launched a new customer survey to gather feedback on external contractors, and we are continuing to keep our website updated with the latest timescales for different types of repairs. We are also using email and text messages more as immediate communication tools, to keep customers up to date with important information.

In 2024/25, we achieved 100% compliance with the Housing Ombudsman's timescales, meaning residents get timely, clear and well-written responses to complaints every time.

The Big Door Knock

On 20 June 2024 we held our fourth annual Big Door Knock, which is an event that sees all of our staff head out into our neighbourhoods to visit customers in person. It is a great chance to hear resident feedback and make improvements to the areas which matter most to them.



We knocked on **4,720** doors



We completed **1,248** surveys with customers



83.7% of residents know how to make a complaint



The average survey score was **4 out of 5**

The Gateway Membership Team says...

"We've worked closely with Watford Community Housing to make improvements for all residents and are extremely pleased to see overall satisfaction levels rising, especially given the increase in the number of customers we have thanks to the transfers from Hendon Christian Housing Association, Hertfordshire County Council and West Herts Homes."

Maintaining our homes



Providing homes that are fit for purpose, both now and for the future, has always been one of our top priorities. In 2024/25 we continued to improve our repairs service and deliver upgrades to make homes more modern and energy-efficient.

73% satisfaction with our repairs service

Making our services more efficient

We're always striving to improve things for customers and made a few changes to ensure that we are best placed to deliver the level of service you expect from us.

One of the ways we have done that is by making it easier for residents to book the right repairs, as well as gathering more comprehensive data on repairs issues to ensure we can fix them on our first visit whenever possible.

We started working on a project to transfer our repairs management to a new system, MRI Repairs, which will help us to record, plan and manage repairs more effectively. We're aiming to have this up and running by September 2025.

To help our Repairs team deliver for customers, we reviewed our approach to monthly training sessions. The team includes a range of trades – such as plumbers, electricians and gas engineers – so each operative now gets information and feedback that is relevant to their individual speciality.

We also introduced a new External Contracts Manager role to strengthen our relationship with contractors and ensure better communication between them and our residents. The role also allows us to explore and engage with other suppliers to make sure we are getting value for money.



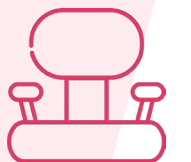
37 new bathrooms fitted



11 roofs upgraded



127 new kitchens fitted



59 properties fitted with aids or adaptations to make customers' lives easier

Making homes more energy-efficient

We have continued to make good progress on our programme of works to make customers' homes warmer, more comfortable and more energy-efficient. We added a further 78 properties to the programme, including homes we have acquired from our recent stock transfers from Hendon Christian Housing Association and West Herts Homes.

This means that a total of 363 homes will benefit from energy efficiency improvements as part of the second wave of works, which we will have completed towards the end of 2025.

At the 2024 Energy Efficiency Awards, we won the award for the Greater London Regional Large-Scale Project of the Year alongside our contractors, Kooka and SCIS, for our ongoing Social Housing Decarbonisation Fund (SHDF) partnership.

129 homes upgraded as part of our Social Housing Decarbonisation Fund programme



Case study: kitchen makeover

Each year we carry out improvement works to hundreds of our properties to make sure they are up to standard. This is one of our more recent projects.

Mrs Abbas's kitchen was due an upgrade and was causing her to feel anxious when cooking and having people over.

Our contractor, NJL, completed the works – which included new flooring, ceilings, lighting, plastering, tiling and installing new appliances – in about two weeks, just in time for the Christmas holidays.

Mrs Abbas was thrilled to get back in the kitchen and cook for her family and friends.

Here is what Mrs Abbas had to say: "From start to finish, the team did an excellent job revamping my old kitchen from scratch. They were all polite and tidy, and the attention to detail and speed of installation was amazing!"

"I'm over the moon with my new kitchen – it's turned out far better than we imagined."



Investing in Abbey View and Munden View

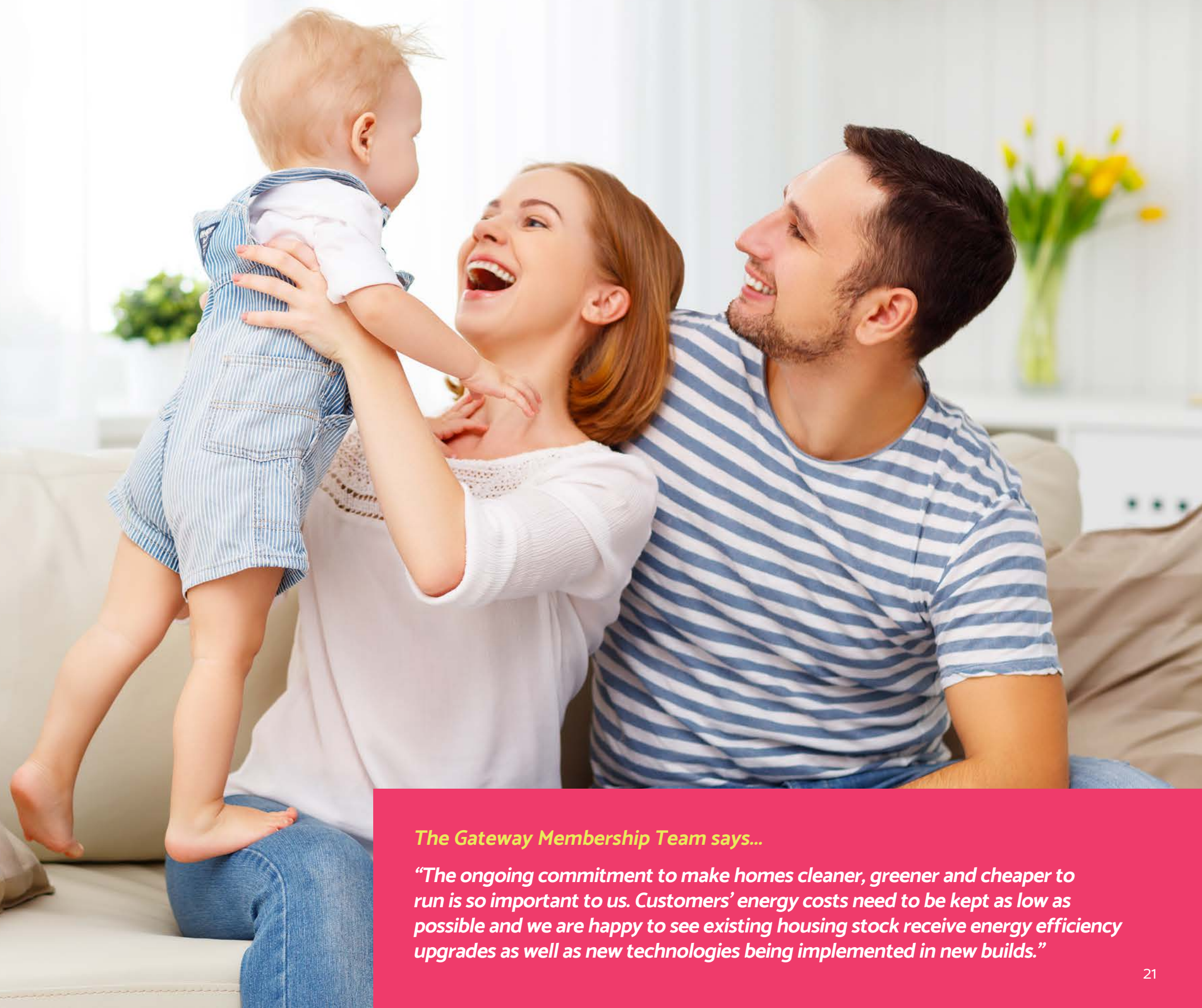
We have continued our improvement works at Abbey View and Munden View, our two high-rise blocks on the Meriden. Work is underway on a ground source heat pump system that will replace the communal gas boilers – which had come to the end of their useful life – and provide reliable heating and hot water for residents, as well as empowering them to be in control of their own heating. A further package of works is in the pipeline, including ventilation, roofing, glazing and insulation works, making homes warmer and easier to run.



Damp and mould

We take damp and mould extremely seriously and are proud to have a member of our team on the National Housing Federation's damp and mould panel, which helps to shape policy and share useful information from across the sector.

During 2024/25, we stepped up our communications to make sure customers know how to get support if they have concerns around damp and mould in their home. We also began preparing for the introduction of Awaab's Law, which will come into effect later this year, setting out timescales for landlords to deal with issues like damp and mould. We are improving our collective knowledge across the organisation and working to ensure all staff – both frontline and office-based – understand best practice when it comes to damp and mould.



The Gateway Membership Team says...

“The ongoing commitment to make homes cleaner, greener and cheaper to run is so important to us. Customers’ energy costs need to be kept as low as possible and we are happy to see existing housing stock receive energy efficiency upgrades as well as new technologies being implemented in new builds.”

Looking after your neighbourhood



We want everyone to feel safe and comfortable in their neighbourhoods. In 2024/25 we worked closely with our residents and partners to ensure that our neighbourhoods remain a priority.

61% satisfaction with our cleaning services

Love your neighbourhood

‘Love your neighbourhood’ is our new campaign focused on working with our residents to create cleaner, greener communities that everyone can be proud of. The initiative came about after residents attending one of our scrutiny events told us they wanted more ownership over where they live.

We renamed our Resident Inspectors as Neighbourhood Champions to better reflect the residents’ approachable nature and passion for keeping their communities clean and tidy. The Neighbourhood Champions now have quarterly ‘coffee and conversation’ meetings with our contractors, Accuro, to discuss what improvements can be made to our estate services.

As part of the campaign, we also agreed to run regular gardening competitions, as well as skip days and litter-picking sessions at fly-tipping hotspots, supported by staff volunteers.

We have made it easier to access our estate services on our website. With the easy-to-use toolkit, residents can report fly-tipping, give us feedback, find out how to get involved with our ‘Love your neighbourhood’ campaign and access details of Accuro’s work, such as window cleaning and grass cutting schedules.



58% satisfaction with our grounds maintenance services



Improving biodiversity

We took part in the national 'No Mow May' campaign, which aims to encourage pollinators and increase the biodiversity of our neighbourhoods by leaving certain green areas to 'rewild'.

In November, Accuro gave us 200 plant bulbs so our independent living residents could spruce up their own gardens and make their communal areas more inviting.

In March, we also worked with Sunnyside Rural Trust to repurpose a beech tree in Abbots Langley that had been knocked down during Storm Darragh earlier this year. The trust used the remains of the tree to craft coasters, chopping boards, and several benches for the residents of School Mead to use. A new tree has also been planted in its place.

Improving communal spaces

We continued to work with our partners to create cleaner and more vibrant communities and used funding from Watford Borough Council's Neighbourhood Grant to make improvements to our Foxhill play area. We were also awarded further funding to upgrade the playground on Croxley View, creating a more enjoyable and inclusive space for families and children, and worked with Three Rivers District Council to improve the communal garden at the Lincoln Drive temporary accommodation scheme.

Across our communities, residents are also stepping up to make a difference. At our independent living schemes, Hollytree House and Swanston House, neighbours came together to transform their communal gardens and turn their shared spaces into sources of pride and connection.

101 ASB cases managed and closed in 2024/25

Tackling anti-social behaviour

Tackling fly-tipping remains a key priority for us and we created an action group to ensure we are taking proactive steps to address it. We've introduced a dedicated app to help staff log incidents, giving us more data about when and where rubbish is dumped. Three mobile cameras were set up to cover fly-tipping hotspots and have proven to be a strong deterrent, helping to keep our neighbourhoods clean. Where fly-tippers have been identified they have been issued fixed penalty fines and warning notices.

We continued to work closely with the Community Safety Partnership and the Police across Watford and Three Rivers and have recently widened this to include St Albans. Working in partnership has been vital in tackling and reducing anti-social behaviour and making our estates a safer place to live.

We've also begun working on gaining an accreditation from the Domestic Abuse Housing Alliance (DAHA) which will help us to support customers experiencing domestic abuse and assist us in improving our strategy to meet legal and regulatory requirements.



Investigating tenancy fraud

As well as continuing to deliver wide-ranging support to customers, our Housing team had a particular focus on tackling tenancy fraud in 2024/25 – especially cases where tenants were found to be unlawfully subletting their homes while living elsewhere.

This type of fraud not only breaches tenancy agreements, but it also deprives people in genuine need of access to safe and secure housing. There are currently 1.33 million households on housing waiting lists across England, so preventing tenancy fraud is more important than ever.

Where subletting has been confirmed we have sought to recover the properties so that they can be allocated to individuals or families that need them most.

Delivering more

It's important to us to make sure that all our neighbourhoods are maintained to the standard that our residents expect. With this in mind, we restructured our Estates team and hired two new staff members to cover the areas where we have acquired new homes over the last year. Team members also undertook a training course on fly-tipping to ensure that they are equipped to support our residents and can stay up to date on best practice.

In order to be able to provide a better service to our customers, our Housing Officers started focusing on new community areas. This change ensures there is enough support for each area and gives Housing Officers the chance to learn more, face new challenges, and bring fresh ideas to the way we support all our residents.

In line with the government's initiative to professionalise the housing sector by ensuring senior staff are suitably qualified, nine members of staff passed their Chartered Institute of Housing qualification in 2024/25, and two more are currently working towards achieving it.

We also managed to reduce the average time between a property becoming empty and new customers moving in from over 80 days in 2023/24 to just 54 days. By carrying out repairs works and making them ready to let more quickly, we are ensuring that people in need of a home can move in sooner.

Case study: helping people deal with hoarding



Sometimes our residents may find themselves unable to look after their homes due to hoarding or other complex needs. Donna, our Community Support Officer, works hard to support these residents to clear their homes and encourages them to keep it that way. Here is the story of just one of the residents we helped in 2024/25.

“Unfortunately, one of our tenants had recently lost both her son and daughter and ended up isolating herself at home”, says Donna.

“After explaining the risks her current living situation was causing – including the risk of fire and of attracting pests – she agreed to let us help clear and clean her home. The day of the clearance would have been her daughter's birthday, so she saw this as a sign that it was the right time.

“The tenant was so happy with the support and now she feels like she has her life back. She has been able to have people visit her without feeling embarrassed.

“It's great that we have finally been able to not only help the tenant to make her home safer, but also improve her wellbeing.”



33 customers were rightsized – freeing up family homes that are desperately needed



41 customers completed a mutual exchange

The Gateway Membership Team says...

“The ‘Love your neighbourhood’ campaign is a wonderful idea to give people a sense of ownership and pride in their area, and we’re really proud to have spearheaded this after one of the GMT members came up with the initial concept. We’re also pleased to see even more being done to tackle anti-social behaviour.”



Strengthening our communities



Supporting our customers and helping our communities to prosper is incredibly important to us. That's why in 2024/25 we developed initiatives and worked harder than ever to support those who needed it the most.

Investing in our community hubs

In May 2024, we introduced a new, user-friendly online booking system specifically designed for community buildings. With the new system, customers can check the availability of our community hubs 24/7, have a virtual tour rather than visiting in person, and pay online at a time convenient to them. Overall, bookings across our three hubs increased from 467 in 2023/24 to 710 in 2024/25.



33% increase in income from our community hubs



23.5% increase in footfall at the hubs



Jimmy's Jackets served 1,129 potatoes between 2024/25, and exceeded 1,500 potatoes since the start of the club



Jimmy's Jackets

Jimmy's Jackets, the free lunch club that we introduced in 2023, has become an important part of the community. The weekly club gives members a safe space to socialise and have a free hot meal. With funding from Watford Borough Council and our own Community Chest fund the group was able to accommodate an increase of attendees – from an average of seven per week to 35.

Supporting residents with money worries

Our Financial Inclusion team has helped residents to improve their finances by a combined value of £1,281,325.45. This is the first time we have surpassed £1 million in a 12-month period.

This represents extra income received by our customers through the assistance we have given them with claiming benefits, reporting changes in circumstances, challenging benefit decisions and seeking other forms of financial assistance such as charitable funds and applying for reductions in utility bills. This figure includes Housing Benefit, Universal Credit, Pension Credit, various other benefits, and payments from Watford Community Housing's own Welfare Fund for people in need of support with living costs.



31% increase in customers supported by our Financial Inclusion team



455 support cases were closed

Customers received:

- £548,843 in Housing Benefit
- £418,217 in Universal Credit
- £49,523 in council tax support



The team also attended various events during the year to provide financial support to residents such as the Healthy Hub, run by Watford Borough Council, a community event at Yeatman Court, and a visit to the Foodbank at St James Church.

We also:

- held a free pop-up uniform shop to support families with children at local schools
- made 219 food parcels for families of Laurence Haines School
- distributed 100 'Warm in Winter' bags from Small Acts of Kindness to residents over winter
- gave out £2,000-worth of Asda vouchers, provided by Watford Lions, to make sure residents would be able to buy a Christmas dinner



Case study: helping people with their finances

A referral was made to the team for a resident that was self-employed, caring for her husband, and had an upcoming court case for rent arrears.

We supported the couple in a variety of ways, including applying for Attendance Allowance (AA), a Discretionary Housing Payment (DHP) and Limited Capability for Work & Work Related Activity, and we also ensured that their rent was correct and added the carer's elements to their Universal Credit claim.

All of this should have made her exempt from the Minimum Income Floor (MIF), but it was still being incorrectly applied so an appeal was made to the tribunal service. In total it took 14 months to resolve all these issues, but the decision was eventually overturned.

The customer said: "I don't have any words to explain how grateful I am for all your help. This news is such a huge relief. I can have peace of mind now."

Because of our help, they are now better off by £17,309.28 per year.



Working with our partners

In our 2020-25 business plan we committed to investing £1 million into community projects across the five-year period of the plan. In 2024/25, we continued to support our Nifty (over) Fifty group, Solo Stars, our tenant and residents' associations and many more groups and projects that have a positive impact on physical wellbeing, mental health and social isolation.

We have attended and supported a variety of community events across the year. These included:

- housing and financial advice sessions with W3RT CVS
- older persons activity learning and safety sessions with Hertfordshire Fire and Rescue Service
- Abbots Autumn Fest
- the Lighthouse Café's Christmas Carol Service

We engaged with 5,320 people at community events – an average of around 450 people a month

Involving our residents

As a Community Gateway housing association, our residents play a vital role in our decision-making. We actively seek out and listen to our residents through a variety of engagement opportunities, including our Tenant Question Time (TQT) events and scrutiny sprints.

TQTs provide a platform for residents to raise their concerns and queries directly with our staff panel. Topics tackled during 2024/25 included fly-tipping and dumped rubbish, getting back to our customers, and a special pre-Annual General Meeting session. We also hosted an additional TQT on rechargeable repairs, which influenced the approval of a new policy by our Gateway Membership Team in September.

To delve deeper into the issues raised we ran two scrutiny sprint sessions. These involve customers spending a day with our staff and taking a closer look at the topics discussed during TQTs. The outcomes of these sessions led to service improvements, which you can read about in the Performance section of this report.

Recognising the different needs of our customers, we held three dedicated sessions for leaseholders and shared owners. These meetings focused on the specific services and concerns of these groups, ensuring their voices are heard and their questions addressed.



Four TQTs held in 2024/25



Two scrutiny events held in 2024/25

The Gateway Membership Team says...

“Social isolation can be a big issue for some people, so we’re really pleased that Jimmy’s Jackets has continued to grow in popularity and provide not only a hot meal but a platform for people to mingle and meet others. We’ve also helped champion other initiatives to support people with everything from free school uniform, food parcels and vouchers.”

Building brighter futures



Everyone deserves to live in a comfortable home that is built to last. In 2024/25 we continued to build modern, efficient homes fit for the future and have taken on new homes to support the needs of the local community.

Welcoming new residents

Following on from the acquisition of 28 properties from West Herts Homes in February 2024, we completed a further stock transfer in 2024/25.

In September we took on 200 supported housing bedspaces from Hertfordshire County Council (HCC) after its contract with Peabody came to an end. These homes are spread out across Hertfordshire, covering Watford, Three Rivers, Dacorum, Hertsmere, St Albans and Welwyn Hatfield.

In October, North London-based Hendon Christian Housing Association (HCHA) transferred 140 properties to us. We are pleased to be seen as a trusted provider in the sector and to be expanding our portfolio of homes across Hertfordshire and North London, so that we can deliver good-quality services to more customers.

Our ongoing partnerships

To meet our goal of delivering more homes across our communities, we continued to bring together skills and resources by working with our local authority partners.

Following completion by Parrott Construction in January 2025, Hertsmere Developments Limited (HDL), the wholly-owned subsidiary of Hertsmere Borough Council, handed over the Eldon Avenue development to Hertsmere Living Limited (HLL) – our joint venture with Hertsmere Borough Council. The development, which was once two derelict garage blocks, is now 11 two-bedroom, high-quality affordable rent apartments.

We also completed our St John's Church development in Radlett as part of our HLL joint venture. As well as three affordable rent and two shared ownership homes, the site includes contemporary nursery facilities.

In November 2024, we delivered 11 affordable three-bedroom flats in South Oxhey as part of our Three Rivers Homes joint venture.

To support the development of new, affordable homes that are built to last, we secured a £70m sustainability-linked revolving credit facility (RCF) from Barclays. As well as helping to fund new developments, this will help us to ensure that new homes meet high standards of energy efficiency.

Providing new homes across Hertfordshire

Jubilee Square, St Albans City and District Council's £64 million regeneration project, completed in June 2024 and consists of a residential building with 93 homes, which we acquired. These include 33 homes for social rent and 60 for shared ownership, alongside a large commercial space and a communal garden. The regeneration project transformed a run-down area into a vibrant, sustainable community.

To celebrate the opening and foster a sense of community, we hosted special events at Jubilee Square and Yeatman Court, which completed in 2023, for new residents and local people to come together and get to know each other.

In July we delivered nine affordable rent homes in Wood View, Dacorum, and we took over management of 10 homes in Ridgeview Lodge, London Colney, from St Albans City and District Council. The homes consist of a one-bedroom flat, seven two-bedroom flats, and two three-bedroom flats.

In October 2024 we completed our biggest development of the year, Sumac Gardens. It consists of 119 homes for affordable rent – 31 one-bedroom, 77 two-bedroom, and 11 three-bedroom flats.

In December 2024 we completed Robin House and Drake House, as part of the Meriden regeneration project. Drake House has 11 two-bedroom flats for affordable rent, while Robin House offers 45 flexicare homes to support those with extra care needs and six independent living homes for residents over the age of 50. The development has a range of features, including:

- several wheelchair-friendly homes with wider doorways
- hoist-ready fittings
- mobility scooter charging and storage
- video intercoms for secure entry, carer contact, and chats with neighbours
- guest accommodation
- a communal lounge and garden for all residents to enjoy



Watford Riverwell – Watford Borough Council's long-term regeneration project close to Watford General Hospital – achieved a significant milestone in February 2025. Construction reached its highest point, and a brick was laid at the top of Block 10, which consists of our 12 three-bedroom homes for social rent. The first homes were handed over in November 2024, with the final homes estimated to be handed over in October 2025.

In 2024/25 we built 310 new homes



- 209 homes built for affordable rent
- 41 homes built for social rent
- 60 homes built for shared ownership



The Gateway Membership Team says...

“Watford Community Housing built more homes than ever in 2024/25 but most importantly, they almost doubled the amount that were built for affordable rent and built more than double for social rent. This means more local families will have safe, warm and comfortable homes to call their own.”

Value for money

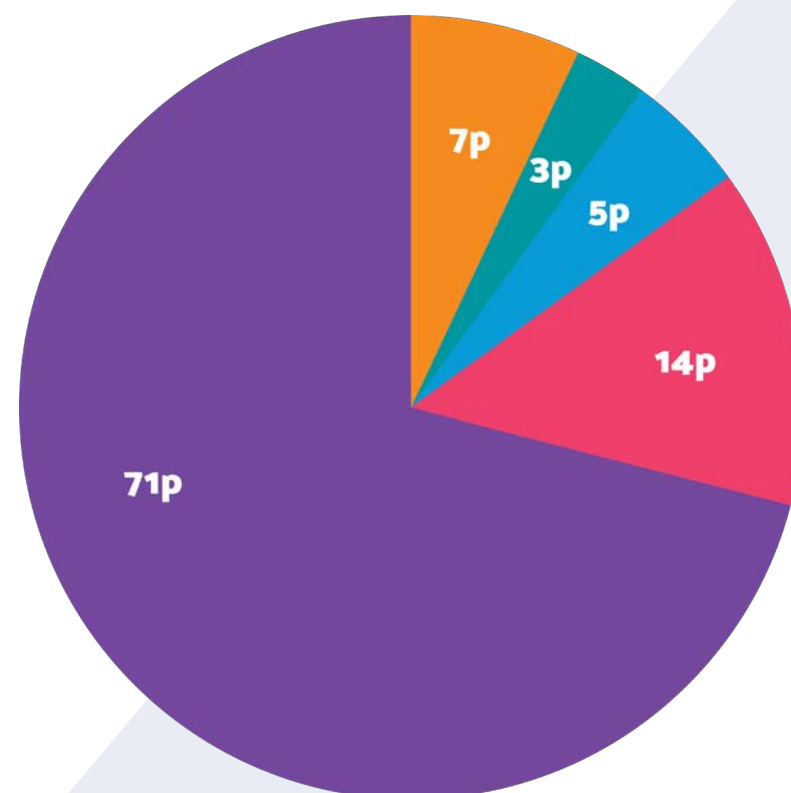


We're committed to providing high-quality services for all of our customers whilst doing our best to keep costs as low as possible.

Where our money comes from

For every £1 we generate:

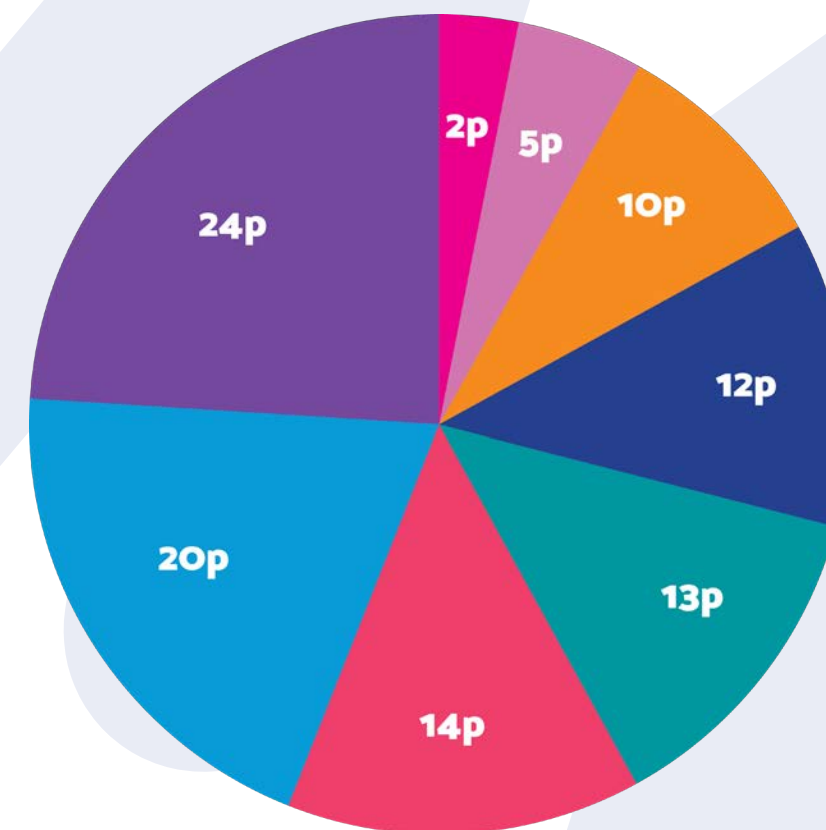
- **71p** is from social housing lettings
- **14p** is from the sale of shared ownership homes
- **5p** is from the service charge income
- **3p** is from non-social housing lettings
- **7p** is from other sources



To read our financial statement in full visit wcht.org.uk/reports or scan the QR code.



How each pound was spent



Housing management costs including staff

We spent 24p in each pound to provide services to our customers and to pay for staffing costs and overheads.

Surplus for reinvestment

20p in each pound will go towards delivering future improvements in our existing homes and building new homes in line with our business plan.

Property depreciation

14p in each pound accounted for the wear and tear of our assets, including the homes we own.

Interest and financing costs

We paid 13p in each pound to the bank as interest on our loans.

Construction costs

We spent 12p in each pound on building and selling properties for shared ownership.

Property maintenance

We spent 10p in each pound on repairs, servicing and maintenance, including work carried out as part of our improvement programme to deliver upgrades to your homes.

Service charge costs

We spent 5p in each pound on heating, lighting, cleaning and other costs recoverable through service charges. We regularly benchmark our service charges against the wider housing association sector, which shows that our service charges are lower than the sector average.

Cost of delivering other services

We spent 2p in each pound on other costs including services to support people and community initiatives.





watford
community
housing

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