WHA

Business Plan 2026-2029

“Creating Welcoming Homes for All.”

CONTENTS

PEACE GARDEN
VULCAN VILLAGE
STOCKTON HEATH
THE GATEWAY
WARRINGTON TOWN HALL

INTRODUCTION

I am delighted to share our new Corporate Plan, taking us forward from our landmark 50th anniversary into the years ahead from 2026 to 2029. This plan builds on everything we have achieved together while recognising a changing world and responding directly to the challenges our customers face.

Shaped by customers, colleagues and partners, the plan reflects what matters most to the people and communities we serve. It reinforces our belief that strong relationships and collaboration are at the heart of everything we do.

Following our regulatory inspection in early 2026, we were proud to retain the highest possible ratings for governance (G1) and financial viability (V1), alongside a C2 grading under the new consumer standards. These results recognise our strong foundations while highlighting opportunities to make even better use of customer information and evidence the impact of our work.

Our vision – Creating Welcoming Homes for All, where people and communities feel safe, supported and engaged – captures why we exist. We believe a good home provides the foundation for wellbeing, opportunity and connection, and we are committed to ensuring no one is left behind.

Over the next three years, we will focus on doing the basics brilliantly while growing in a careful and sustainable way. We will invest in existing homes, deliver new homes that meet local needs, and use customer insight to provide services that are easier to access, more responsive and more consistent. At the same time, we will remain financially strong and well governed.

Partnership will continue to be central to our success. Working with residents, local organisations and sector partners, we will help build stronger, more resilient communities and create places where people feel they belong.

Underpinning all of this is our commitment to our people. By supporting colleagues, embracing innovation and making the most of technology, we will ensure we have the skills and capacity to deliver our ambitions.

There is much to be proud of, and much still to do. This plan sets out a clear path forward that builds on our strengths, listens to feedback and remains true to our vision of creating welcoming homes for all.

CHRIS TWOMEY
CHIEF EXECUTIVE OFFICER

MICHELE SCATTERGOOD
THE CHAIR OF BOARD

OUR VISION

"Our vision is to create welcoming homes for all,
where people and communities feel safe,
supported and engaged."

OUR CUSTOMERS

We will deliver services tailored to meet the diverse needs of our customers, fostering high satisfaction and vibrant, sustainable communities.

Our commitment to focus on prioritising the needs and expectations of our customers continues. We now have an excellent understanding of who our customers are and how we can work with them to improve services. During the life of this Business Plan, we will focus on the intelligent use of customer insight and our relationship with our customers, to shape further service improvements.

In early 2026 WHA received its first Consumer Regulatory Inspection and were pleased to be awarded C2 in recognition for the effective ways in which we were able to demonstrate that customers are central to the way our organisation is run and managed.

The Regulator recognised our real strength in how we manage our homes, deliver services and engage with tenants, while also giving us a clear focus for improvement. We see this as a fair reflection of our current position and a positive step forward, with a clear ambition to reach C1.

Going forward, we will deliver on the recommendations of our 2026 Consumer Regulatory Inspection and we will:

- Listen to our customers and actively engage them in decision making. We will do this through high-quality tailored communication and a clear engagement structure which reports directly to our Board.
- Develop vibrant, safe, clean and inclusive communities, defined by place or shared interests. Continuing to prioritise investment for the benefit of our customers.
- Develop our understanding of who lives in our homes and use this information order to tailor the delivery of the right services in the right way.

OUR HOMES

Through sustainable growth and smart reinvestment, we will provide safe, high-quality, and affordable homes meeting local needs and future standards.

2026 saw the handover of our two most recent developments at Bramhall Street in Warrington and New Street in St Helens. New Street was our first new build scheme in St Helens, and the Boroughs first social hosing scheme for a number of years.

We have financial strength to support an ambitious growth programme. This will allow us to build more homes; increase our impact, and where opportunities arise, expand into new communities.

We are also well placed to continue to maximise grant funding, helping us to invest in more affordable homes, and deliver greater benefits for local people.

Equally, we are committed to our existing homes, achieving EPC targets and putting ourselves in a strong position to meet increasing legislative requirements linked to Awaab’s Law and the emergence of the updated Decent Homes Standard.
In all of this we will continue to work alongside out customers to:

- Ensure that our investments in safe, efficient and sustainable homes are driven by our understanding of our data.
- Grow responsibly to meet future local housing needs.
- Deliver services shaped by our tenants and communities.

WHA
OUR HOMES

OUR SOCIAL IMPACT

We will help people live well, stay independent and thrive.

Building on twelve years of impact through the Lifetime project and more than two decades of support delivered through The Gateway, we strengthened the long-term sustainability of both offers by bringing services together within the Gateway building.

We also developed forward plans for each of our social impact projects, ensuring they remain resilient, relevant and responsive to future community needs.

Our social value investment is focussed on tackling inequalities and promoting fairness in society, supporting communities, living independently and individuals through our quality services. In 2025, at a time when the Government restated its commitment to preventative health services, our attention will be on how our services can be better integrated to the wider health and well-being offer.

During 2024/25 our Commercial subsidiary (LTH) generated a surplus on activities of £133,000.
In line with our communities this surplus will be used to support achieving social impact. Finally, understanding our impact is key and we will be working with our beneficiaries to ensure we are targeting our work in the right way to have the most beneficial impact.

- We will deliver a range of community-led initiatives alongside the communities in which we operate.
- We will promote inclusion by responding to the needs of our community.
- We will collaborate with health partners and local VCSE organisations to create positive change and reduce demand on the health system
- We will review of the future of our Social Impact strategy in order to secure to deliver greatest success.

WHA OUR SOCIAL IMPACT

OUR TEAM

We will be a great place to work, attracting and growing our people to better serve and support our customers.

In 2026, WHA welcomed a new Chief Executive to lead the organisation into its next phase of growth. Our focus will be on developing a skilled, engaged and resilient workforce through stronger communication, improved digital capability and effective talent development. We will embrace the opportunities offered by responsible AI, strengthen succession planning, and equip colleagues with the tools and skills needed to deliver excellent customer experiences.

Alongside this, we will ensure compliance with the Employment Rights Bill and the RSH Competence and Conduct Standard, while simplifying key processes to help colleagues provide efficient, consistent and high-quality services to our customers.

In particular, we will:

- Create a healthy, inclusive environment where our colleagues feel supported and empowered.
- Support colleagues to focus on what adds value, embrace smarter ways of working, and evolve through technology and AI.
- Develop and retain the right skills, capabilities, and career pathways to meet future business needs.

OUR VIABILITY

We will develop a financially strong and well managed business, fit for today and prepared for tomorrow.

During 2025/26 our top governance and viability ratings (G1/V1) were confirmed via our regulatory inspection. We have an established financial footing to allow our new CEO to focus on growth, customer services and value for money, building on the progress we have made in recent years.

Following a comprehensive strategic review, the Board is confident that we have the capacity to deliver our growth ambitious. Supported by strong governance, prudent financial management and a robust approach to risk and assurance; we are well positioned to navigate future challenges while continuing to invest on our homes, services and people. Over the life of this plan, we will:

- Strengthen governance through transparent Board oversight, regular reviews, and clear accountability.
- Embed a culture of value, by balancing cost, quality, and outcomes – driving smarter procurement and resilient, long-term performance.
- Strengthen financial capacity through strategic asset management, and treasury planning to support ambitious growth.

OUR FINANCIAL PROJECTIONS

Summary Statement of Comprehensive Income £000	2026-27	2027-28	2028-29	2029-30	2030-31
Turnover	10,774	11,067	11,750	12,458	12,924
Operating costs	(8,567)	(8,857)	(9,173)	(9,506)	(9,777)
Operating surplus	2,207	2,210	2,577	2,952	3,147
Interest receivable	3	14	14	14	14
Interest & financing costs	(972)	(1,062)	(1,436)	(1,481)	(1,578)
Surplus for the year	1,238	1,162	1,155	1,485	1,583

Summary Statement of Financial Position £000	2026-27	2027-28	2028-29	2029-30	2030-31
Fixed assets	69,913	83,028	90,673	94,913	97,428
Current assets	3,518	1,000	1,000	1,000	1,081
Creditors & provisions	(40,142)	(49,576)	(56,066)	(58,822)	(59,836)
Net assets total	33,289	34,452	35,607	37,091	38,673
Reserves	33,289	34,452	35,607	37,091	38,673
Fixed assets	69,913	83,028	90,673	94,913	97,428

Summary statement of cash flows £000	2026-27	2027-28	2028-29	2029-30	2030-31
Operating activities	3,260	3,398	3,883	4,379	4,662
Investing activities	177	(12,436)	(5,380)	(3,328)	(3,107)
Financing activities	(1,729)	6,430	1,498	(1,051)	(1,474)
Cash & cash equivalents b/f	1,810	3,518	1,000	1,000	1,000
Net change	1,708	(2,518)	-	-	81
Cash & cash equivalents c/f	3,518	1,000	1,000	1,000	1,081

MEASURING SUCCESS

We compare ourselves to our peers locally, a regional benchmarking group and national data available through our regulator. We also reward good performance and celebrate success in a variety of ways for colleagues in our business, made up of a mixture of organisational and personal targets each year.

We also recognise that central to our success is the impact we have on the individuals and communities we work with through our social impact activities. We have a clear set of social impact measure, which are updated annually, and we produce social impact accounts which demonstrate qualitative and quantitative success.

Our wider business objectives are monitored through a series of annual delivery plans over the life of this document. Through this, we are able to maintain the link between overall business vision right through to the specific activities we deliver every day – maintaining the “Golden Thread” across our business.

WHA

OUR GOVERNANCE

Warrington Housing Association (the Group) comprises of Warrington Housing Association Limited and its wholly owned subsidiary LifeTime Homes (Warrington) Limited.

Warrington Housing Association (WHA) is a not-for-profit organisation, a registered society under the Cooperative and Community Benefit Societies Act 2017 with tax-exempt charitable status and as such has charitable objectives.

LifeTime Homes (Warrington) Limited (LTH) is a general commercial company, a company limited by shares under the Companies Act 2006. LTH''s purpose is to further the aims and objectives of WHA by carrying out activities that directly or indirectly enhance all the businesses of the Group.

WHA is governed by a Board composed of between five and twelve non-executive members. The maximum number serving at any time is as determined by the Board.

Board members are non-executive and are directors for legal purposes. They are drawn from a wide background bringing together professional, commercial and local experience and are remunerated for services performed for the Association.

The Chief Executive and other Executive Officers act as Executives within the authority delegated by the Board.

WHA

Meta
/WHAorguk

LinkedIn
Warrington Housing Association Limited

Tel: 01925 246 810
Email: admin@wha.org.uk
Web: www.wha.org.uk

The Gateway, 89 Sankey Street, Warrington, WA1 1SR