



Women's  
Pioneer Housing  
Est 1920

# Annual Report 2024





# Contents

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About Us	4
Our Properties	5
Boroughs we Operate in	6
Chair and CEO Welcome	7
Resident Engagement	10
RESP Achievements	11
Our Homes	12
Our Services	15
Complaints	16
Our Organisation	20
Women's Pioneer Homes	22
Organisational Finances	23
Board and Executive Team	26

# About Us

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## Our Vision

For all single women across London to have access to a safe, secure, and affordable homes.



## Our Mission

To offer single women access to safe, secure, and good quality affordable homes and services that enable women to live a good quality of life. To influence other housing providers so they understand the needs of single women and offer services that meet this need.

## Our Objectives



### Our Homes:

Our homes will be safe and warm in desirable neighbourhoods and built to a high standard.



### Our Services:

Our services will be excellent, delivered professionally and designed to meet the needs of single women.



### Our Organisation:

Our organisation will be financially robust, well governed with a culture that values people who are passionate about doing a great job.

# Our Properties

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717

General Needs  
Homes



182

Homes for Older  
Women

162

Properties in  
Development

39

Market Rent  
Homes



91

Leasehold Properties

2

Shared Ownership



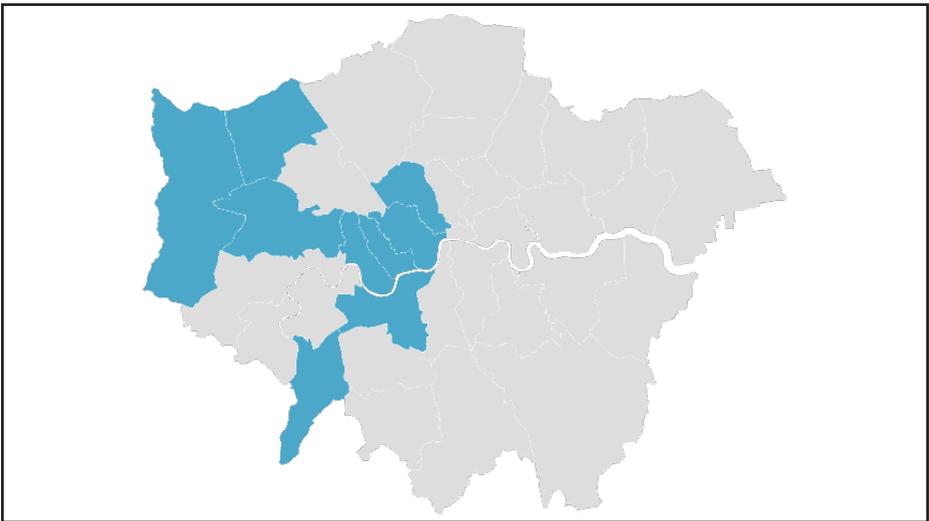
# Boroughs we Operate in



## Our Social Housing Properties: 901



## Properties Under Development: 162





# Our Chair and CEO

## A Note from the Chair and CEO



Brooke House Development: Board, Executive Team, Leader of Ealing Council.

Whilst it is important that we grow and acquire new homes, during 2024, we improved many of our existing homes. We modernised 42 kitchens, 51 bathrooms, and 190 properties benefited from upgraded heating systems. At the end of 2024 we secured £1.3m of government grant from the Warm Homes Fund to improve energy efficiency in 150 of our properties. We will match this funding to provide £2.6 million of investment to improve energy efficiency.

Towards the end of 2024, we started a programme of stock condition surveys to provide accurate information about the condition of our homes, informing a planned maintenance programme for all properties over the next 10 years. This will identify maintenance priorities and meet regulatory expectations to ensure all our homes achieve the Decent Homes standards.

There were significant legislative changes through the Social Housing Regulation Act which introduced measures to ensure all residents of social housing are heard and have access to safe homes. From 1 April 2024 the Regulator of Social Housing introduced new Consumer Standards and mandatory Tenant Satisfaction Measures (TSMs). WPH adopted the measures early in 2024 surveying just over 300 residents across two waves of surveys.

Overall satisfaction declined from 72% in the first half of 2024 to 62% in the second half. Both data collection rounds combined showed overall satisfaction at 67%. Across the TSM's overall, most ratings were between 60-80%, although four measures remained below this range. The majority of results were below our own targets but reflected median quartile

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performance and reflected a sector trend for London-based housing providers which reported satisfaction rates around 60%. Dipping satisfaction is disappointing. We must ensure we are hearing our residents' voices and responding to their concerns which was a key area arising from our complaints analysis too.

A key focus for WPH this year was improving resident satisfaction and refreshing our tenant engagement strategy. The Resident Engagement and Scrutiny Panel and the Homes and Services Committee collaborated in 2024 to co-create a Resident Engagement Strategy. Our *Here to Hear* event was held in October. A dedicated week-long activity, which provided an opportunity for our residents, our staff, and our Board members to meet each other. We spoke with over 200 residents during the week and residents suggested improvements in our service and identified outstanding issues that our staff were able to raise for further action, creating plans with residents to resolve them.

The cost of living crises continued with food and energy prices rising much faster than average wages.

We maintained support for residents providing advice and assistance with our Financial Inclusion Officer who gave advice and practical support to maximise residents' income.

At the start of 2024, we were named as beneficiaries in the will of Kim Hitchcock who passed away in September 2023. Along with very prominent charities such as Oxfam, Médecins Sans Frontières, Crisis UK, and Greenpeace, Kim bequeathed her £1.6m estate equally among each charity amounting to £270k. This unexpected donation stipulated the funds must be used for the "housing of single women" which will provide a lasting legacy.

Our work in 2024 met many challenges to achieve expectations set by the regulator, meet our residents' expectations and meet their needs. Our achievements recognise the history of our work but also our future ambitions, made possible with our residents, staff, and partners. We look forward to another year of working with a committed team, residents and Board members, to deliver social housing services we are proud of.

# Resident Engagement

## Our Resident Engagement and Scrutiny Panel

By involving residents at all levels of decision-making, from day-to-day service delivery to long-term strategic planning, we aim to create an organisation that is truly reflective of residents' needs and aspirations.

Our Resident Engagement and Scrutiny Panel (RESP) is a resident led group that scrutinises WPH services and performance. The Panel meets regularly with WPH staff, sharing valuable insights that influence how WPH services are shaped and delivered. This proactive approach ensures our services reflect residents' needs and preferences and feedback from residents is considered in decisions that affect them.



Resident Engagement Event

During 2024 RESP provided feedback about our *Here to Hear* event in October. This event was an opportunity for all WPH staff to meet residents, gather feedback, and better understand resident's needs and concerns. In total, Women's Pioneer spoke with 200 residents during the event. RESP underscored the importance of staff meaningfully engaging with residents during these events and agreed that it was useful and would like to see it continue.

RESP also informed decisions about how to manage communal garden spaces, especially gardens shared by neighbouring non WPH residents. This led efforts to develop a Communal Garden Policy.



Our Customer Services & Resident Engagement Team

# RESP Achievements

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During 2024, RESP influenced changes to a range of policies, publications and service reviews. These included policies on:

- Security Improvement
- Estate Management
- Pest Control
- Resident Recharges
- CCTV
- Complaints
- Good Neighbour
- Major Incidents
- Aids and Adaptations
- Safeguarding

RESP reviewed and informed how we developed the new Resident Engagement Strategy 2025-2028, further shaping the Resident Engagement Strategy survey questionnaire and focus group questions to ensure we receive informed resident feedback. In addition, RESP reviewed and scrutinised our wider communications with residents and advised on actions to be taken to improve our services.

RESP informed the development of rent increase letters, aiming to improve how we communicate vital information with residents. Further, RESP advised that an event on rent increases should be held, resulting in two engagement activities: an

informal virtual session on rent increases, and an in-person session to respond to queries directly from residents.

Our RESP Chair, Andrea Fraser, reached the end of her three-year term as chair during 2024. Andrea had been a significant contributor to improvements co-creating and co-designing with other residents and staff across a number of service areas. We hope that many more residents will help us to shape our services and look forward to continuing our work with the new Chair in 2025.



Resident Engagement Event

# Our Homes

## Development: Wood Lane



Planning Image

As London's largest specialist housing association for women, we set a development strategy to deliver 10% growth supporting our vision "For all single women across London to have access to a safe, secure and affordable home".

This growth is now being realised with two major developments starting on site during 2024. These developments will deliver over 160 homes and will put the organisation in a stronger position over the long term.

One major project in achieving this growth is the redevelopment of our



Active Development

properties at Wood Lane which will deliver 60 new homes and a new office. This started on site in February 2024. We are working in partnership with HUB and City Developments Ltd (CDL) in a land for flats deal. This will result in the delivery of a £15m asset for the lease of a small area of land, maximising our assets, while minimising financial risk.

Redevelopment of the site is for a mixed-use development of up to 60 residential apartments and office space for Women's Pioneer. The land leased to CDL will provide around 200 co-living homes.

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## Development: Brooke House



Planning Image

In addition to the Wood Lane development, we are working closely with L&Q to redevelop Brooke House in Ealing. L&Q are managing the project on our behalf. This development will replace 39 homes built in the 1920s with 102 new social rented homes. L&Q have worked closely with the Greater London Authority (GLA) to secure over £18m of grant finance for this scheme and we have successfully negotiated a £15m new loan finance for the project.

Brooke House will deliver a new 15-storey tower replacing four low



Active Development

rise buildings providing a mixture of one- and two-bedroom apartments for residents in a modern complex of affordable apartments for women, particularly those facing inequality and disadvantage.

Brooke House is located on Gunnersbury Lane and opposite Acton Town station. We are working alongside our constructor, HG, to deliver good quality, sustainable social rented homes and community benefits.

# Our Homes

## Investing in our Homes

We delivered:

**42**

Completed kitchens

**51**

Completed bathrooms

**190**

Upgraded Heating Systems

**£1.3m**

Government Grant for Energy Efficiency in 150 properties

**69%**

**of residents were satisfied that their home is well maintained.**

Some resident comments received through surveys mentioned dissatisfaction with the size of their home and/or the quality of the kitchen and/or bathroom. During 2024, we invested £2.1m in our properties which included the modernisation of 42 kitchens and 51 bathrooms. We also invested in upgraded heating systems, benefiting 190 properties.

**75%**

**of residents were satisfied that their home is safe.**

The health and safety of our residents remains our top priority. Throughout 2024, we worked towards completing all actions that were reported via Fire Risk Assessments. These completed actions reflect our continued commitment to improving fire safety. In 2024 we invested over £1m in upgrading our fire alarm systems which provide a fully integrated communal and dwelling system.



# Our Services

**67%**

**of residents were satisfied with our overall services.**

This is a decrease compared to 2023 (73%) however figures reflected a sector trend for London-based housing providers which reported satisfaction rates around 60%.

Across the Tenant Satisfaction Measures overall, most ratings fell between 60-80%.

47% of residents stated that they feel that we listen and act on tenant's views (2023: 58%) and 62% of residents feel they are kept informed (2023: 76%). All results were below our targets.

During 2024, we started to implement new core systems to streamline our services and ensure residents have access to their data quickly and efficiently. A comprehensive TSM action plan was developed and shared across the organisation. Progress against the internal TSM action plan will be monitored regularly at Board and leadership level to ensure ongoing oversight and strategic alignment with regulatory expectations.

	Satisfaction Level
<b>Keeping Properties in Good Repair</b>	
Satisfaction that the home is well maintained	69%
Satisfaction that WPH provide a safe home	75%
Satisfaction with repairs undertaken in the last 12 months	70%
Satisfaction with the time taken for repairs	70%
<b>Respectful and Helpful Engagement</b>	
Satisfaction that WPH listens and acts	47%
Satisfaction that residents are kept informed	62%
Satisfaction that residents are treated fairly and with respect	69%
Satisfaction with complaint handling	23%
<b>Responsible Neighbourhood Management</b>	
Satisfaction that communal areas are well maintained	81%
Satisfaction that WPH makes a positive contribution to the neighbourhood	58%
Satisfaction with WPH approach to ASB	45%
<b>Overall Service</b>	
Satisfaction with the overall service provided	67%

# Complaints

## Complaint Satisfaction

Poor communication, particularly regarding the quality of service or lack of response, was the primary cause of complaints, accounting for 32% of complaints received in 2024. Specifically, residents raised concerns about not being kept informed about issues such as repairs.



Violet, Customer Services Advisor

## Complaint Handling

In 2024, WPH received 106 Stage 1 complaints, marking an 86% increase compared to the previous year. Of these, 34 complaints (32%) were escalated to Stage 2, which is consistent with the percentage escalated in 2023. The annual targets and tolerances were not achieved for response times and escalations.

The dip in performance this year can be attributed to a period of significant change at WPH, including the embedding of the restructure implemented in 2023.

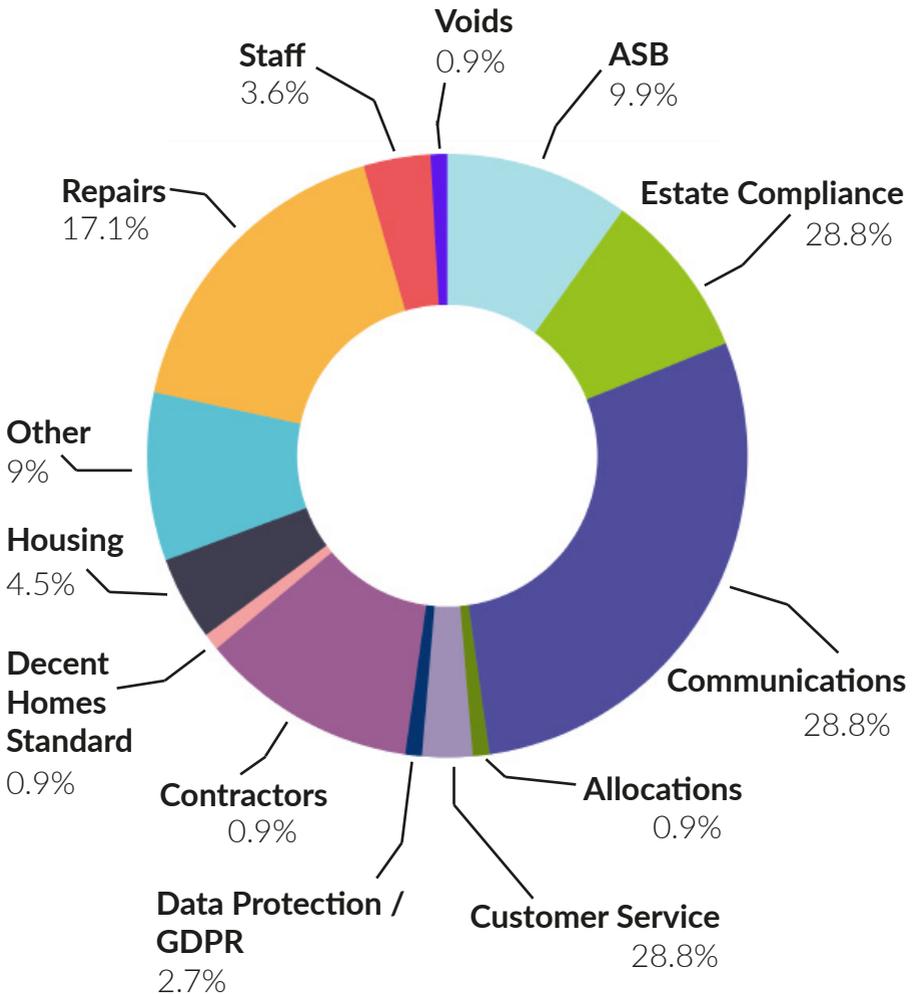
75% of complaints were upheld or partially upheld and related to issues relating to poor communication. Delayed repairs also contributed significantly to the volume of complaints mainly about repairs not being completed within the expected timeframes but also poor contractor performance.

Outcome	2024
Upheld	34
Partially Upheld	37
Not Upheld	22

*“I really appreciate your help, you’ve been very kind and attentive.”*

## Complaint Categories

Below is a pie chart displaying the primary reasons why our residents have made a complaint.



# Complaints

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## Complaints: Lessons Learned

As part of our commitment to continuous learning and improvement, we review 'lessons learnt' following a complaint. These are often the suggestions made by our residents which are shared across our teams to prevent repeating service failures.

We continue to discuss and record 'lessons learnt' regarding our complaints, however, at 30% satisfaction, we have a significant amount of work to do to both improve the complaint handling service and ensure that we have no maladministration or severe maladministration determined against us.

Our commitment to improve customer satisfaction led to engaging external consultants to co-design a customer service improvement training programme for all staff. This responded to resident feedback and reflected our organisational values. In November 2024, staff started a one-year programme of customer service training to significantly change how we engage with residents, colleagues and partners.

The programme was implemented through a robust implementation plan including weekly huddles and communication throughout the



Marie, Customer Services Advisor

organisation to promote the work and achievements. Key performance indicators are in place to track changes and improvements.

This training aims to:

- Reduce the number of complaints about our communications.
- Improve satisfaction around treating residents with respect and listen and act.
- Improve resident overall satisfaction with the overall service provided.
- Consistently demonstrate our values.

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## These are some of the key lessons learnt in 2024.

### Repairs:

- Keep residents informed, especially regarding delays.
- Ensure staff placing work orders are well-informed about the appropriate contractors to prevent confusion and delays.
- Ensure scripts are created so staff ask the right questions to understand what the repair is.

### Housing:

- Ensure compliance with the ASB policy and procedure, particularly in relation to action plans, providing updates and closing cases upon conclusion.
- Ensure documentation of every interaction on the Housing Management system.
- Ensure service expectations are clear and relayed to residents (ASB case management, general responses for queries etc).

### Estates:

- Prioritise bringing poor performing contracts to an end in good time.
- Ensure resident feedback is fed through to contractors along with complaints.
- Use resident dissatisfaction as an opportunity to improve existing processes and prevent similar complaints in the future.

### Customer Services:

- Customer service advisors should gather specific information about repairs so contractors are adequately prepared and achieve first-time fix.
- Improve the triage process for calls.
- Route calls to the appropriate staff member who can assist with a query, instead of logging a callback request for a specific individual.



# Our Organisation

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## Rent Collection

At the end of 2024, rent arrears were 4.88% compared with 3.91% at the end of 2023.

High energy costs and inflation contributed to the cost of living crisis which continued to impact residents income with more residents struggling to pay the rent and other household bills.

With just under half of residents

dependent on Universal Credit or Housing Benefit as an income source to cover their rent, our dedicated Financial Inclusion Officer supports residents to maximise their income. Their knowledge of welfare benefits supports residents in not only understanding their entitlement, but assisting in making benefits claims, accessing grants and other forms of practical support.



## Value for Money

By achieving Value of Money, we can demonstrate we are optimising our resources and delivering high quality services in an efficient manner.

During 2024, we achieved the following:

- We completed negotiations with the developer of our Wood Lane development and the scheme started on site February 2024.
- The development of 102 social rent homes in Ealing started on site in February 2024. The project is being delivered by L&Q who successfully negotiated £18m of grant for the development.
- We began implementing our new computer systems which will streamline our activities and improve transparency of information.
- We continued with our capital investment programme to meet our homes standard. During 2024 we delivered 93 new kitchen and bathroom installations and have a further 100 new kitchens and bathrooms to deliver by the end of 2025.



- We disposed of 3 studio flats into the subsidiary to let at market rent in 2024. Profits will be gift aided back to the Association to help fund the capital investment programme.
- We were successful in our bid for £1.3m of grant funding to improve the energy efficiency of 150 of our properties.

# Women's Pioneer Homes

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Women's Pioneer Housing has a subsidiary called Women's Pioneer Homes which lets flats at market rent levels.

Properties meeting criteria agreed by the Board for the approved Market Rent strategy are disposed to the subsidiary to be let out at market rent. To let a flat through the subsidiary, it must be below modern space standards of 37sqm and be a home our residents have found difficult to live in. The Market Rent Strategy sets a target of letting up to 5% of the stock for market rent purposes.

The rental income received from these properties is substantially higher compared to our social housing properties. By diversifying our assets, the higher income

streams will help us invest in our existing stock and support future development aspirations as the profits generated are gift aided back to Women's Pioneer Housing.

The subsidiary started the year with 27 market rented flats and during 2024, three further properties were acquired from WP Housing. There were therefore 30 market rented homes in management at the end of the year.

Overall profit of £173k was delivered during 2024 from Women's Pioneer Homes compared to £381k in 2023. This was gift aided to Women's Pioneer Housing, helping to fund improvement programmes such as kitchen and bathroom upgrades.

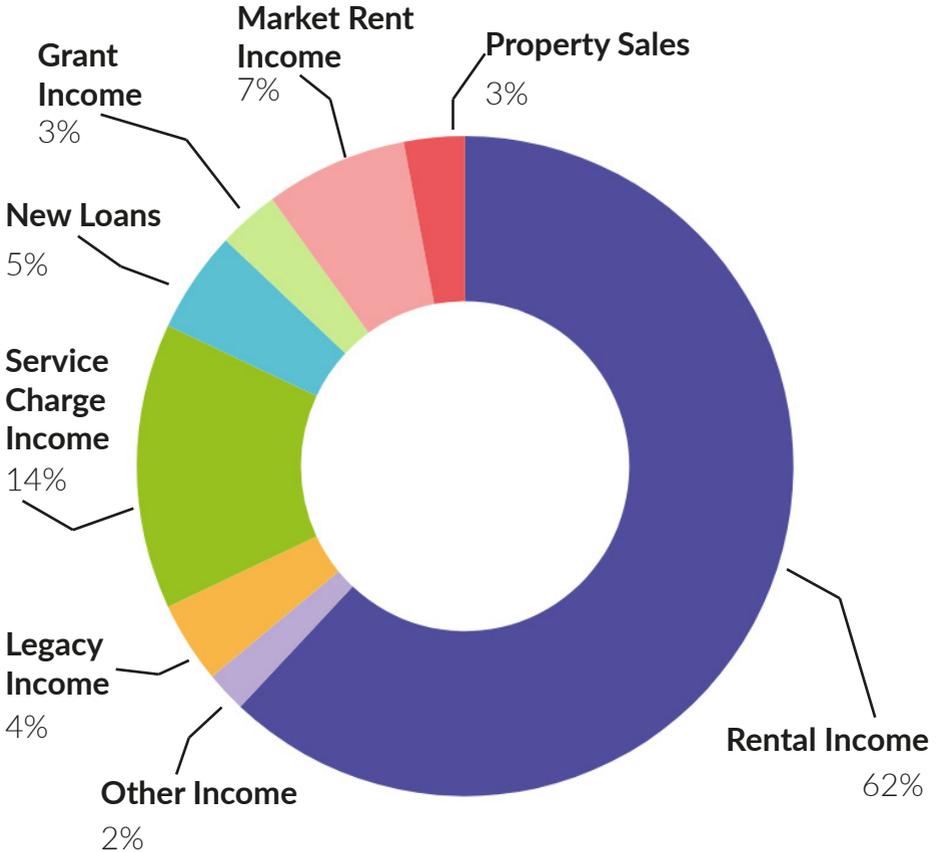


# Organisation Finances

## Income 2024

Our main source of income is from social housing lettings, comprising of rent and service charges paid by our residents. However, as we have been investing heavily in developing new homes and improving existing properties, we require additional income from other sources.

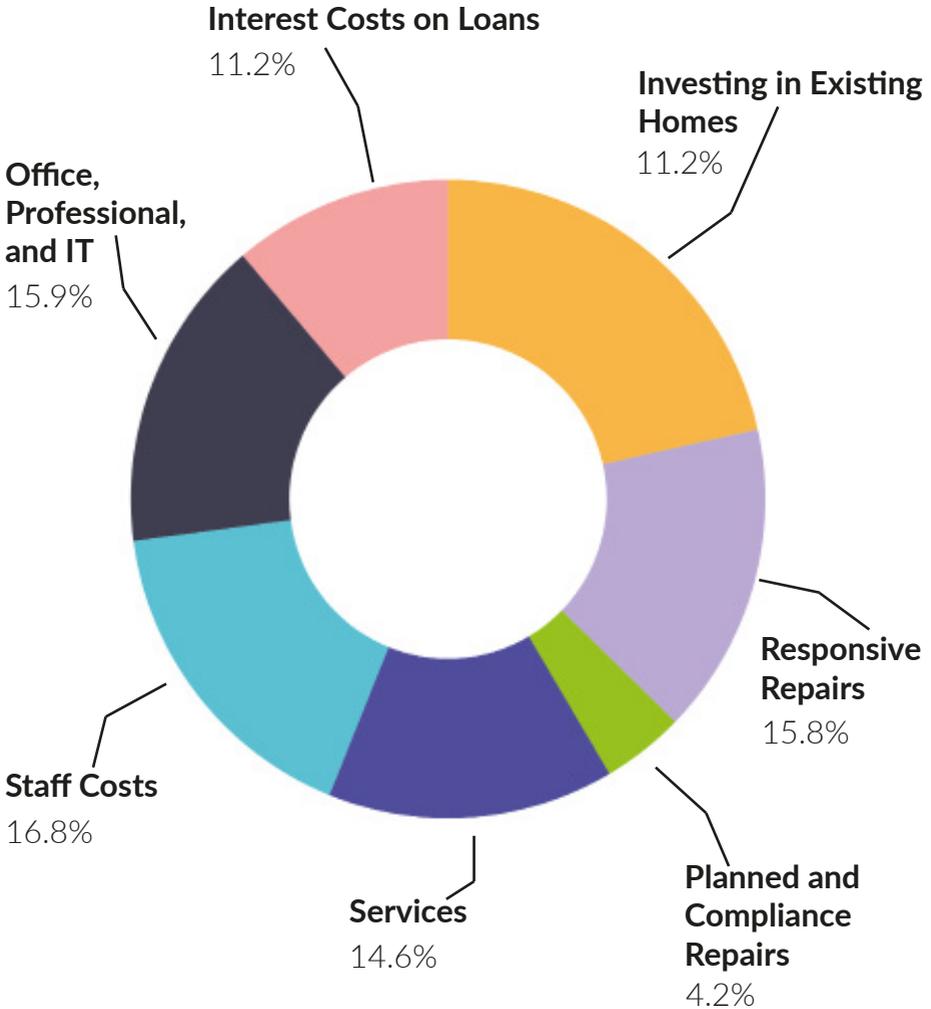
Therefore, during 2024, we borrowed £500,000 from our lenders which will need to be paid back over the long term. Market rent income has also helped contribute towards these activities.



# Organisational Finances

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## Expenditure 2024



## Five years Trends

	2024	2023	2022	2021	2020
<b>Statement of Comprehensive Income</b>	£'000	£'000	£'000	£'000	£'000
Income from social lettings	8,082	7,586	7,199	6,970	6,860
Income from other lettings	789	746	704	496	587
Shared Ownership first tranche sales	-	232	-	-	-
Other Activities	766	324	191	172	248
Amortised Social Housing Grant	272	301	273	284	272
Total Turnover	9,909	9,189	8,367	7,922	7,967
Operating Costs	(8,712)	(7,808)	(6,896)	(6,478)	(6,485)
Gain on disposal of properties	231	19	-	-	-
Fair Value Movement - investment properties	895	160	1,941	1,420	121
Operating Surplus	2,323	1,560	3,412	2,864	1,603
Net interest payable	(1,292)	(1,380)	(1,205)	(1,138)	(957)
Surplus transferred to reserves	1,031	180	2,207	1,726	646
<b>Statement of Financial Position</b>	£'000	£'000	£'000	£'000	£'000
Housing Properties net of depreciation	77,222	68,345	66,236	63,574	62,383
Investment Properties (at fair value)	15,768	14,949	15,154	12,714	8,489
Other Fixed Assets	2,827	1,627	1,648	1,627	1,640
Fixed Assets	95,817	84,921	83,038	77,915	72,512
Net Current Assets / (liabilities)	7,323	(355)	(559)	679	(5,207)
Total Assets less Current Liabilities	103,140	84,566	82,479	78,594	67,305
Loans (due over one year)	34,580	34,211	32,007	30,119	20,179
Social Housing Grant	42,335	25,161	25,459	25,668	26,045
Total Liabilities	76,905	59,372	57,466	55,787	46,224
Total Net Assets	26,225	25,194	25,013	22,807	21,081
Reserves	26,225	25,194	25,013	22,807	21,081

# Board and Executive Team

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## Board Members

**Ruth Buckingham**

Chair of the Board

**Judith Page**

Vice Chair of the Board and  
Chair of Development and  
Asset Management Committee

**Yemi Aládérún**

Chair of Remuneration and  
Nomination Committee

**Emily Orme**

Chair of Homes and Services  
Committee

**Mike Reed**

Chair of Audit and Risk  
Committee

**Maryam Antonini-Soumaré**

Board Member

**Kemi Ayodele**

Board Member

**Catherine Parsons**

Board Member

**Leyla Rahman**

Board Member

## Executive Members

**Tracey Downie**

Chief Executive

**Susan Bernard**

Head of HR and Corporate  
Services

**Kemal Hulusi**

Head of Contracts, Compliance,  
and Property Services

**Mark Cole**

Director of Resources

**Sue Hockett**

Director of Development

**Jess Page (January - July)**

Director of Operations

**Natasha Roberts (July - Present)**

Director of Operations

International Women's Day, WPH Staff and Board Member, Yemi Aládérún.





**Women's  
Pioneer Housing**  
Est 1920

## Our Registered Office

Women's Pioneer Housing, Third Floor, 3 Angel Walk, London, W6 9HZ

### Key Partners

Independent Auditor  
Crowe UK,  
55 Ludgate Hill,  
London,  
EC4M 7JW

### Principal Solicitors

Trowers LLP  
3 Bunhill Row,  
London,  
EC1Y 8YZ

### Bankers

HSBC  
133 Regents Street,  
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