



# Annual report

FINAL YEAR IN OPERATION

2023-24

*Westway Housing Association merged with Inquilab Housing Association to form Karibu Community Homes on 1 April 2024*

**Karibu**  
Community Homes



# Message from the Chair and CEO

## A proud final year

In our final year of operation as an independent organisation, Westway Housing Association stayed true to its mission of providing homes, balancing communities and working to address inequality and discrimination.

It was again a challenging year for the social housing sector. The cost-of-living crisis continued to disproportionately affect the people we serve, placing

huge pressure on our residents and communities, and significant demands on the support we provide. This greatly increased the cost of providing homes and services, as well as the everyday costs of living faced by our staff colleagues and our communities. Although the Consumer Price Index (CPI) began falling, this was not as rapidly as forecast, and interest rates remained higher than expected for longer.

*Westway's Board, pictured at our 2023 AGM.*



Against this backdrop, we continued to support individuals and communities. We invested in community activities and assisted residents to claim additional welfare benefits to raise their incomes and help them pay their rent. For those most in need, our hardship fund helped residents with basic essentials.

We kept our focus on delivering for our customers. We invested our resources in improving customer experience, tackling damp and mould, and speeding up how we address complaints. Reflecting a sector and UK-wide trend, we prioritised those most in need, as well taking on board growing public concerns about health and safety.

A defining moment for the sector was the publication of the coroner's verdict on the death of Awaab Ishak. It highlighted significant failings in the way his family were treated due to their ethnicity, with incorrect assumptions being made about their 'lifestyle'. It shone a spotlight on wider issues of quality in some of the homes and services provided across our sector, as well as asking



**Ricky Scipio** (left) was Westway Housing Association's Chief Executive from 2001-2024. He is currently Managing Director at Karibu Community Homes, but will become Karibu's CEO on 1 October 2024.

**Dave Baptiste** (right) was Chair of Westway Housing Association from 2022-24. He has been Chair of Karibu Community Homes since 2024.

whether landlords are sufficiently responsive and sensitive to the needs of their residents.

This all prompted a time of real reflection and learning across the sector, and continued scrutiny on the quality of social housing – and all rented homes – across England, and how we act when we provide services, particularly repairs.

Westway welcomed the publication of the *Better Social Housing Review* and committed to delivering against the action plan. We also welcomed the Social Housing Regulation Act –

including Awaab's Law – and the new, proactive, consumer regulation.

## Preparing for merger

In February 2023, the boards of Westway and Inquilab Housing Associations each considered a proposal that the two organisations should merge. This became a major piece of work for both organisations over the following months.

The case for merger was heavily influenced by the external context. To tackle the challenges we faced, as businesses and as a sector, we needed new, innovative and brave solutions. We saw that combining the unique strengths of the two housing associations would give us an organisation that could become much more than the sum of its parts; by providing additional good quality affordable homes, as well as sector-leading services for all of our customers.

We went on to carry out a resident consultation over a six-week period from 1 November to 13 December 2023. Over a third (36%) of Westway's tenants took part. Of these, nearly two out of three (66%) said they were happy with the potential merger. Only 3% were unhappy.

The merger took place formally on 2 April 2024, with the creation of

Karibu Community Homes; a new Registered Provider, which owns and manages over 1,890 homes, serves over 5,700 residents, and is the largest black and ethnic minority (BME) housing association in the country.

## A bright future

Karibu Community Homes is now building on the proud legacy and values of both organisations. We are realistic about the challenges we face, but excited about what we can achieve to deliver our social purpose.

For three decades, we have been accommodating BME communities in London in homes for rent, shared ownership and outright sale, while remaining responsive to our communities and generating significant social value.

Karibu's latest Corporate Plan has been updated for the world we are in now and the year ahead to 2025. Despite the pressures faced by our sector, we are optimistic and confident about the future because we have the financial strength and capacity.

Our Financial Plan includes provision for improvements to existing homes, delivering building safety, achieving net zero carbon and building new homes. With an ageing stock, a high level of reinvestment in our existing

homes will inevitably constrain our ability to develop as many new homes as we would like, but this needs to be our priority. At the same time, our Asset Management Plan includes plans to dispose of properties where high standards and enhanced safety levels are not achievable.

One component of future investment needs is the huge long-term national challenge of decarbonising existing homes. We plan to bring all of Karibu's homes to at least an Energy Performance Certificate rating of C by 2030 and to achieve net zero carbon by 2050.

We have been actively engaging with residents in a number of areas, including on how we communicate and how we resolve complaints. We will continue this work in our neighbourhoods and in the local services we provide. This is underpinning work to ensure that we provide as much local, visible presence as we can in our communities.

We will continue to be an inclusive employer and one that is committed to the development and success of our people. We are proud of their professionalism and dedication to what we do.

As the former Chair of Westway and the current Chair of Karibu, I would

like to take this opportunity to thank our Westway (now Karibu) colleagues for their work for residents as we navigate this challenging external environment.

I would also like to thank Westway's former Board members and other partners for their support over the years. All of them contributed in important ways to Westway's story and to the work we have done and will continue to do for residents and communities.

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# About Westway

## Westway Housing Association

During 2023-24, its final year as a stand-alone organisation, Westway was a Black-led, community-based, housing association, regulated by the Regulator of Social Housing.

Westway merged with Inquilab Housing Association on 1 April 2024 to form a new association called Karibu Community Homes. Karibu is continuing the work that the two associations started separately when they each launched in 1987.

## Empty homes and lettings

We let 17 general needs homes during the year – nine were existing homes let at social rents and eight were newly built properties let at affordable rents. We also let five units of supported housing.

Our average turnaround of empty homes for general needs was 30.7 days (target 28 days). We performed better than the average for our peers (42.4 days).

Our average turnaround for empty

units at our Collingham Place supported housing scheme was 51.8 days.

## Local offers

We met our local offer promises around:

- emergency, urgent and routine repairs
- communicating about planned maintenance
- customer service
- complaints
- anti-social behaviour
- involving and consulting you, and promoting your communities
- looking after estates
- lettings, and
- our special offer for Tariq House.

*Right: Our office at 292B Kensal Road, London W10 5BE, is now permanently closed.*



## Our stock

By March 2024, we owned or managed 576 homes. These were:

- 457 homes for general needs let at social rents
- five homes managed on behalf of private owners
- 22 homes let at affordable rents
- 40 units of supported housing, and
- 23 shared ownership flats.

For other landlords, we also managed:

- 11 homes let at social rents, and
- 18 homes let at affordable rents.

Most of our homes were in Kensington and Chelsea, Ealing, Hammersmith and Fulham, Brent, Enfield and Westminster. We also had a small number of homes in Barnet, Hounslow and Hillingdon.

# Our performance

## Delivering excellent services

Key performance indicator

Key performance indicator	Target 2023-24	How we did	Top 1/4 similar landlords
Residents satisfied with overall service	80%	☺ 59%	89%
Residents satisfied we take their views into account	60%	☹ 53%	69%
Residents satisfied with the repairs service	95%	☹ 91%	86%

## Rent collection and arrears

Key performance indicator

Key performance indicator	Target 2023-24	How we did*	Top 1/4 similar landlords
Rent collection	100%	☺ 99.4%	99.1%
(Rent collection – Collingham Place)	100%	☺ 100%	N/A
Rent arrears	3%	☺ 3.2%	3.5%
(Rent arrears – Collingham Place)	5%	☹ 7.9%	N/A

## Our key performance indicators

We used key performance indicators to help us monitor our performance, provide figures to our regulator and to compare our performance with the top performing quarter of similar landlords.

## Rent collection and arrears

We continued to keep arrears levels low and rent collection on track, by staying in close contact with tenants in financial difficulty.

Our Income and Tenancy Sustainment Officer assisted residents by:

- helping with applications for discretionary housing payments
- providing benefits advice, and
- regularly contacting residents in the evening to discuss ways to resolve any rent arrears.

During the year, we evicted two households for rent arrears.

Although we missed our 5% rent arrears at Collingham Place, we did better than the previous year.

# Customer services

Our staff continued to provide frontline services from the office, while visiting our schemes, or while based at home.

More residents took up the option of using our online MyTenancy services to manage their tenancy accounts and follow the progress of their repairs. During the year, we simplified the signing-in process, so residents could use their email address to log in to MyTenancy, instead of using a less user-friendly username issued by us.

We continued to make good use of SMS text messaging and emails to

keep residents informed of local situations, to remind them about repairs and other appointments, and to request instant feedback.

We retrained our customer service officers to identify when a resident calling about a repair is really making a complaint – in line with the Ombudsman’s new Complaints Handling Code. They also learned about the new process to follow in supporting residents to raise a complaint.

## Complaints

We received 30 complaints during the year. Of these, 23 were resolved at Stage 1 of our process and seven reached Stage 2. Two of the Stage 2 complaints were still ongoing at the end of the year.

Stage 1 complaints included:

- A complaint about a staff member’s attitude, dealt with by their manager.
- A resident who withdrew a complaint about not getting a new front door and windows when we explained about our major works programmes.

- We explained that we had failed to take direct debits for someone’s rent, because their payments had bounced.
- A recent leak had damaged a resident’s flooring. We explained this is a tenant responsibility, but were able to help out on this occasion by making good the worst of the damage.
- A resident had put up with a leak for a long time, as contractors had failed to trace the problem. We put him into a hotel to allow for intrusive work to detect and resolve the leak. The resident later moved back in, with a payment of compensation.
- A contractor failed to attend a leak that was flooding a resident’s home from an upstairs property. We called in a second contractor who resolved the problem that day.
- We missed a complaint about our emergency service, so we put things right and apologised.
- Users of a nearby nursery were parking in our spaces. We spoke to the nursery management and got the problem resolved.
- We successfully chased contractors

in two cases of delay, getting a window lock replaced and work to a new bathroom completed.

- A resident complained about defective hinges to a new window, which we took up with the manufacturer. We also helped her to resolve problems with damp and mould.
- In two other damp mould cases, we investigated, resolved root causes, used anti-mould washes and improved ventilation. But a third resident, who took a damp mould complaint direct to the Ombudsman, before contacting us, took no further action when it was referred back to Westway.
- A resident was unable to use her sink or washing machine for several days and it hadn’t been taken up properly. We investigated and discovered a problem in the property above. We resolved this and apologised in person.
- In two cases, a communal door was not locking. In the first case, this was a network problem – we promised to keep residents informed if this happens again. In the second case, the problem kept



# Housing and estate services

recurring despite multiple contractor visits. We found that a resident without a key had been vandalising the lock.

- A repeated fault in an intercom system prompted us to order a replacement.
- We learned not to close down complaints too soon, when a resident reported waiting over a year for an outstanding repair.
- A resident complained after misunderstanding which heating repairs are emergencies.
- A contractor had not explained a delay fixing a faulty boiler. It was under warranty, so they were waiting for a response from the manufacturer.

Our Stage 2 complaints included:

- A reported argument with a gas engineer led to his dismissal.
- We carried out additional checks on a lift refurbishment.
- We missed a complaint about outstanding repair problems and mould, so we inspected and resolved the problems at Stage 2.
- We inspected a newly occupied property and contacted the

## Anti-social behaviour

We received 18 reports of anti-social behaviour, including complaints about noise nuisance, loitering, someone smoking cannabis in the communal areas (we successfully issued a warning), car vandalism and a neighbour dispute. One of the cases was referred to mediation and led to one of the neighbours getting a management transfer. We resolved the rest of the cases.

building's freeholder to resolve problems causing mould.

- We reconsidered and gave a supported housing resident a new communal door key.
- A resident with a number of problems with her home asked us to prioritise and get the simpler ones resolved while we waited for the landlord to deal with structural problems.
- We began taking further action to reduce the noise levels coming through to a resident's home from a neighbouring property.

We continued our work to provide good quality homes in decent neighbourhoods.

In line with our local service offer, we inspected our schemes at least once every three months (monthly for some properties). This allowed us to identify repairs needed to communal areas and to check the performance of our cleaning and grounds maintenance contractors. We were pleased to invite residents to join us on these inspections.

In addition, we carried out some spot checks on cleaning standards.

## Home visits

We carried out tenancy home visits during the year. These allowed us to audit whether the right people were living in our properties.

They also gave us the opportunity to check residents are safe, comfortable and happy with health and safety issues in their homes and around their neighbourhoods.



# Repairs and maintenance

We prioritised repairs in 2023-24 and achieved an overall 92% of repairs being completed on target. We found it challenging to meet our target of 97%, due to rising inflation, higher costs and our contractors being affected by workforce shortages.

## Major and cyclical works

We spent over £385,000 on planned works to our properties.

- We redecorated communal areas at Collingham Place, Westway Lodge and Westway Court.
- We upgraded roofs at Westway Court, Melling Drive, Orton Grove, Gresham Road and West Hill Court.
- We replaced windows to two flats in Tropical Court, while residents at Westway Court, Scarle Road, Stanley Avenue and West Hill Court gained new kitchens and bathrooms.
- We improved heating efficiency by replacing electric radiators at Westbush Court, and 17 storage heaters at Westway Court and elsewhere. We replaced fuse boards and front doors at Latymer Road.

## Health and safety

We completed all our annual gas safety checks and all our properties had an up-to-date fire risk assessment at the time we handed them over to the new housing association.

During the year, we continued to work through recommendations from the fire risk checks. This included installing new front doors to flats, replacing internal fire doors, upgrading fans and installing CO2 monitors at a number of our blocks.

## Damp mould

Identifying properties with damp mould problems has become a social housing sector priority, because it is unpleasant to live with and can badly affect some people's health.

We encouraged residents to get in touch if they had damp and mould in their homes, so that we could visit, arrange for any necessary work and offer general advice about managing damp, mould and condensation.

Repairs performance	Target 2023-24	How we did	Top 1/4 similar landlords
Key performance indicator			
Emergency repairs completed on time	100%	☺ 99%	98.1%
Urgent repairs completed on time	98%	☹ 93%	-
Routine repairs completed on time	98%	☹ 95%	93.7%
Repairs completed on first visit	97%	☺ 92%	90%
Homes with a valid gas servicing certificate	100%	☺ 100%	100%





# Developing new homes



In our final year, we benefited from membership of the Build London Partnership to complete our latest new development.

The partnership is led by L&Q, with the Greater London Authority, and is designed to allow small housing associations to purchase completed homes at cost.

We took handover of Eldridge House in North Feltham in Hounslow in May 2023. The block has 12 flats in total: eight for affordable rent, including three designed for people with disabilities, and four flats for shared ownership, which we successfully sold.

# Supporting our communities



## Supporting foodbanks

We again donated £200 to each of the nine local foodbanks that support people in need in the areas we operated in.

## Extra support at Christmas

For the second year running, we gave 70 of our elderly and vulnerable residents a gift voucher worth £30 last Christmas. We did this instead of

providing our traditional Christmas hamper.

We wanted to give these residents something that would help them buy groceries for the Christmas period, because we knew that many are finding rising costs difficult.

Handing over the vouchers also gave us the opportunity to visit our more vulnerable tenants to check on their wellbeing.



## Getting back to work

Our newsletter promoted local back-to-work opportunities and highlighted the success story of a resident couple, Max and Ruth Wallace, who set up their own business, Health Defence Organics (shop pictured below).

For those lacking access to the internet at home, we offered a booked space in our IT hub at head office. This allowed residents to look online for jobs, training and other opportunities.



## Work placements

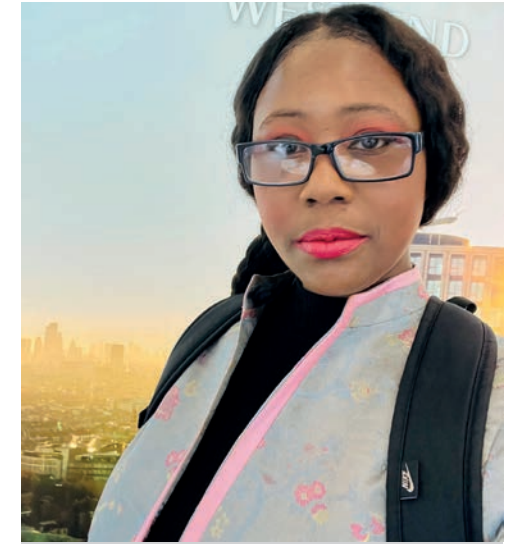
During 2023-24, we assisted several local people with work placements.

They included Elliot Nomafo (pictured left) and Cameron Greene (pictured right), who successfully took part in work experience with our teams.



Meanwhile, Madonna Momoh (pictured right) volunteered with us for two months.

She has since gained full-time employment with our successor organisation, Karibu Community Homes, as a support worker.



# Resident involvement

Westway has benefited from active resident involvement over many years and this proved very helpful as we prepared to merge with Inquilab to form Karibu Community Homes.

Meeting regularly, our Tenants' Committee played an important role in our tenant consultation, as we discussed the proposed changes.

On 28 March 2024, 22 tenants took up our invitation to visit our office for the last time and to ask questions about the merger.

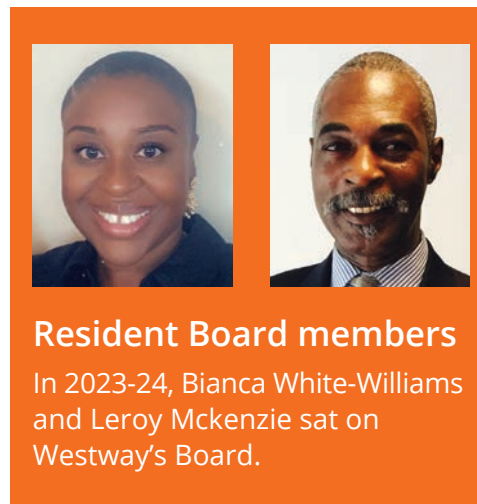
*The tenant conference/fundays we held over the years – planned and organised by active residents – were a great way to get staff, residents and others.*



## Involvement with Karibu

Our Tenants' Committee is a continuing resource now that the merger is complete.

Rather than rebuild from scratch, the committee has been working to get former Inquilab tenants to join them. Their first new member joined in July 2024.



## Resident Board members

In 2023-24, Bianca White-Williams and Leroy Mckenzie sat on Westway's Board.



## Panel members

**Leroy Mckenzie**  
(Panel Chair)  
Wornington Road

**Robert James**  
(Panel Vice Chair)  
Pegasus Court

**G Ali**  
Marigold Close

**Sonia Davis**  
Westway Court

**Jolanta Grela**  
Westview Close

**Jacqueline Harris**  
Westbridge Close / Percy Road

**Lucy Knight-Ballard**  
Westbush Court

**Maggie Mitchell**  
Latimer Road

**Christine Rose**  
Melling Drive

**Essie Torkornoo**  
Acton High Street

**Bianca White-Williams**  
Tropical Court

# Securing value for money

Continuing high inflation heightened the need to achieve value for money during the year.

We put VfM at the core of our work, focusing on quality first, before analysing how costs could be kept as low as possible without harming service quality.

Where we achieved efficiency savings, we used them to reinvest in our core business.

We continued to support residents through the cost-of-living crisis and, as in previous years, we reinvested in our existing stock with major repairs.

Value for Money will remain at the heart of our work as part of Karibu Community Homes.



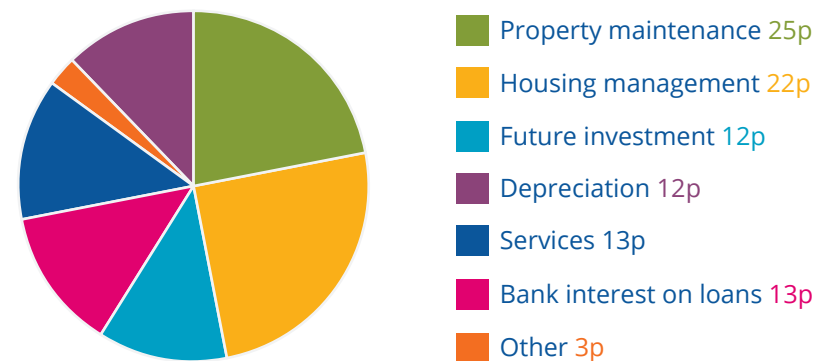
Sector scorecard: <b>Value for money metrics</b>	2023-24	Target for 2023-24	2022-23	2022-23 average for similar landlords
Reinvestment (spend on homes as a % of total stock value)	5.5%	0.6%	1.1%	2.8%
New supply delivered (how many new social housing homes)	2.2%	0%	0%	0%
Gearing (our debt levels – loans allow us to invest in existing homes or develop new ones)	21%	22.2%	19.2%	20%
EBITDA MRI interest cover (measures our surpluses against the amount of interest we pay)	185.4%	171.7%	237.1%	226%
Headline social housing costs per unit (average spend on each home – includes managing, servicing, repairing & upgrading costs)	£6,282	£6,285	£5,861	£6,562
Operating margin: all homes (surplus before loan interest paid)	24.3%	24.1%	22.6%	13.5%
Operating margin: social housing lettings (surplus before loan interest paid)	27.6%	24.7%	24.5%	18%
Return on capital employed (surplus as a % of capital used)	2.7%	2.6%	2.6%	2.8%
Ratio of responsive repairs to planned maintenance	0.6	0.5	0.5	–
Management cost per unit	£1,834	£1,659	–	£2,256
Major repairs cost per unit	£746	£668	–	£417

# Financial performance

Westway Housing Association is pleased to report that its final year in operation was a success, with a recorded surplus of £645,840 for the year.

The merger with Inquilab Housing Association to form Karibu Community Homes, has created a larger, stronger organisation that can continue to deliver for residents and the local community by investing in existing homes and developing much-needed new ones.

**How we spent each £ of rent in 2023-24**



Balance sheet as of 31 March 2024	£ in 2024	£ in 2023
Housing properties	65,825,952	63,228,860
Depreciation	(10,675,504)	(10,149,421)
	55,150,448	53,079,439
Other fixed assets	44,477	55,583
	55,194,725	53,135,022
Net current assets	(1,356,308)	(760,988)
Creditors due > 1 year	(39,056,863)	(38,273,320)
Defined benefit pension liability	(389,000)	(354,000)
<b>Total net assets</b>	<b>14,392,554</b>	<b>13,746,714</b>
Share capital	19	19
Revenue reserves	14,392,535	13,746,695
<b>Capital and reserves</b>	<b>14,392,554</b>	<b>13,746,714</b>

Income and expenditure on 31 March 2024	£ in 2024	£ in 2023
<b>Turnover</b>	<b>5,944,074</b>	<b>6,019,750</b>
Cost of shared ownership sales	(350,935)	(835,740)
Operating costs	(4,148,132)	(3,824,757)
Gain on disposal of housing properties	-	8,896
<b>Operating surplus</b>	<b>1,445,007</b>	<b>1,368,149</b>
Bank interest receivable	101,099	18,967
Interest payable & similar charges	(784,266)	(614,345)
<b>Surplus on ordinary activities</b>	<b>761,840</b>	<b>772,771</b>
Initial recognition of shared pension scheme	-	-
Actuarial (loss)/gain in respect of pension scheme	(116,000)	(69,000)
<b>Surplus &amp; total comprehensive income for the year</b>	<b>645,840</b>	<b>703,771</b>

# Governance

**Dave Baptiste** (Chair from September 2022) has been Head of Housing Development for Ealing Council



since 2008. He has over 35 years' experience in social housing, including as a founder member and Chair of previous housing associations. He has a good understanding of financial and policy framework for investment housing and regeneration by local authorities, regulated partners and the private sector. Dave joined the Board in September 2022.

**Somayeh Tosi** (Vice Chair from September 2022) is a business leader and legal assistant, with a strong background in health and social care, in both the public and private sectors. She has a proven track record of finding solutions through strategic analysis and provides consultancy on a range of issues, supporting managers, senior leaders and home care agencies around compliance, legislation and CQC inspection. Somayeh joined the Board in 2021.



**Debra Redhead-Allen** (Treasurer) is an MBA graduate, an Associate member of the Association of Corporate Treasurers and a Fellow of the Chartered Association of Certified Accountants, with over 20 years of private and public sector experience. She is currently the capital accountant at the Greater London Authority, responsible for the financial management of their strategic capital projects. For more than 10 years, Debra worked in the housing sector in a range of organisations. Debra joined the Board in September 2016.



**Leroy McKenzie** (tenant rep) is a freelance counsellor and Chair of the Tenants' Committee. He joined the Board in 2017.



**Samuel Aligbe** is a senior development and regeneration professional with significant experience in the housing association, private consultancy and local authority sectors. Most recently he has been responsible for supporting local authorities as they return to house building and deliver large-scale regeneration programmes. With a keen interest in African economic development, he is also a Director of Transglobal Consulting and Investment Ltd, which provides advisory and investment services in West and East Africa. Educated at the Universities of London, Reading and Cambridge, Samuel is a Chartered Surveyor and an Economist by training. He joined the Board in September 2020.



**Bianca White-Williams** (tenant rep) has a strong background in the NHS and public service. She joined the Board in February 2023.



**Darren Alexander** has been an Assistant Director of Housing Demand for Havering Council since 2019 and has over 15 years' experience in local authorities, specifically around housing and homelessness, and strategy and housing development. His professional career trajectory has taken him from a temporary accommodation administration officer, on an agency contract, to a permanent assistant director. Darren joined the Board in November 2021.





## Westway Housing Association

292b Kensal Road, W10 5BE

Phone: 020 8964 2323

Website: [www.westwayha.org.uk](http://www.westwayha.org.uk)

Facebook: WestwayHousing

Twitter: @WestwayH

## Customer enquiries

Phone: 020 8964 2323

Email: [info@westwayha.org.uk](mailto:info@westwayha.org.uk)

Out-of-hours emergencies: 020 8964 2323  
(follow the recorded message)

## Principal lender

Barclays Bank PLC

Level 27, 1 Churchill Place, London E14 5HP

## Principal solicitors

Devonshires, Salisbury House, London Road  
London EC2M 5QY

## Principal bankers

Barclays Bank PLC

Level 27, 1 Churchill Place, London E14 5HP

## External auditors

Beever and Struthers

15 Bunhill Row, London EC1Y 8LP

Regulated by the Regulator of Social Housing. Registered Number: LH3796

