



Arawak Walton Housing Association

Annual Report

2025/2026

Contents

2-5 Chair & CEO Statement

6-9 Accounts information

10-13 KPI's - Our Homes

14-22 Our Customers

23 Repairs

24-27 Tenant Satisfaction Measures

29-31 Equality, Diversity and Inclusion - Tenant

32-35 Equality, Diversity and Inclusion - Staff & Board

36-38 Staff information

39-47 Value for money

48-49 Organisational structure

50-51 Board information

Chair's Statement 2025

It is a privilege to present Arawak Walton Housing Association's Annual Report for 2025/26 and to reflect on a year in which the organisation has continued to strengthen its foundations while remaining firmly focused on its social purpose.



Arawak Walton is a distinctive organisation. Our history, our BME-led identity and our strong connections with the communities we serve remain central to who we are. As a Board, we have a responsibility to protect that purpose while ensuring that the Association is well governed, financially resilient and capable of responding to the changing expectations placed on social housing providers.

Recent years have brought significant change across the housing sector. The increased focus on consumer regulation, tenant voice, service quality and accountability is rightly raising expectations of landlords. We welcome these changes. Good regulation should not simply be about compliance; it should help ensure that tenants receive the quality of service and accountability they deserve.

Our new Corporate Plan for 2025–2030 provides an important framework for the years ahead. It sets out our ambitions for financial sustainability, customers and communities, people and culture, and homes and growth. Importantly, it allows us to look to the future without losing sight of the principles on which Arawak Walton was founded. Our purpose is not simply to own and manage homes, but to make a positive and lasting contribution to the communities in which we operate.

Financial stewardship remains a fundamental responsibility of the Board. Arawak Walton must continue to balance affordability for tenants with the need to maintain and improve our homes, meet increasing regulatory and safety requirements, invest in our people and maintain the financial capacity needed for the future. The financial results for 2025/26 demonstrate the importance of maintaining that discipline and provide a sound foundation from which we can continue to invest in our social purpose.

We are also conscious that good governance means being prepared to recognise where improvement is needed. Tenant feedback, complaints, performance information and regulatory expectations all provide important evidence for the Board in determining where our focus

should be. We will continue to challenge ourselves to ensure that improvement plans are translated into sustained changes in services and outcomes.

Looking ahead, the Board's priority will be to provide strong oversight while supporting the executive team to deliver the ambitions of our Corporate Plan. This includes maintaining financial resilience, ensuring our homes remain safe and well maintained, strengthening tenant accountability, developing our organisation and people, and ensuring that Arawak Walton remains responsive to the communities it serves.

We also remain committed to playing our part in addressing the significant need for affordable housing. Alongside investing in and improving our existing homes, we will continue to explore opportunities to provide more homes and extend the positive impact that Arawak Walton can have for people and communities. Any future growth will need to be consistent with our social purpose, financial capacity and our ability to continue delivering high-quality services to our existing tenants.

I would like to thank our tenants for their continued engagement and willingness to tell us where we are doing well and where we need to improve. I also want to recognise the commitment of our staff, the leadership of the executive team, the contribution of Board and committee members, and the support of our partners and community organisations.

Arawak Walton has a proud history and an important role to play. Our challenge as a Board is to ensure that we protect what makes the organisation distinctive while continuing to evolve and improve. I am confident that, with strong governance, clear purpose and a shared commitment to our tenants and communities, we are well placed to meet that challenge.

Adrian Carridice-Davids

Chair of Arawak Walton Housing Association

CEO's Statement 2025

It is a privilege to reflect on my first full year as Chief Executive of Arawak Walton Housing Association and to share this Annual Report for 2025/26.



When I joined Arawak Walton, I was immediately struck by the strength of its history, its deep roots in the communities it serves and, above all, the commitment of its staff, Board, tenants and partners. That sense of purpose has remained a constant throughout the year.

2025/26 has been a year of significant change and progress. We have strengthened the foundations of the organisation while remaining focused on what matters most, which is to provide safe, good-quality and affordable homes and making a positive difference to the lives of our tenants and communities.

Putting tenants at the heart of our decisions has been a particular priority. We introduced our Tenant Experience Committee alongside our Tenant Quality Panel and strengthened the way tenant feedback, complaints and service information are considered. This is about more than meeting regulatory expectations; it is about ensuring tenants have a meaningful voice in how their homes and services are delivered.

There is much to be proud of in our performance this year. Overall tenant satisfaction increased to 87%, satisfaction with the time taken to complete repairs improved, and 100% of required building safety checks were completed. We also substantially reduced average re-let times, helping new tenants move into their homes more quickly. We invested significantly in our existing homes, including new kitchens, bathrooms, windows and doors, and continued to improve our understanding of stock condition.

But our performance information also tells us where we need to do better. Complaints relating to repairs and contractor performance remain a concern, while our Tenant Satisfaction Measures highlight some areas where performance has not progressed as we would want. We have responded by strengthening our approach to learning from complaints, improving contractor oversight and introducing more regular home visits.

Our commitment to tenants extends beyond the traditional landlord role. During the year we continued to support activities that tackle loneliness, promote wellbeing, celebrate cultural diversity, encourage participation and strengthen community connections. We invested more than £28,000 in tenant involvement and community engagement, supporting a wide range of resident and community-led initiatives.

Looking ahead, our focus will be on continuous improvement: ensuring our services are reliable, using data and tenant insight more effectively, strengthening our repairs and complaints services, and making sure improvements translate into better experiences and outcomes for tenants.

There is much to celebrate in what we have achieved this year, but I am equally conscious that our journey is far from complete. I would like to thank our tenants for continuing to challenge us and share their experiences, and our staff, Board, partners and community organisations for their commitment and contribution.

I look forward to working with everyone who makes up the Arawak Walton family as we build on the strong foundations we have established and continue our journey together, delivering on the ambitions of our Corporate Plan and making a positive difference for our tenants and communities.

Ulfat Hussain

Chief Executive

Tenant Board Member Statment – Elizabeth Webster



The past year has brought significant change for Arawak Walton and, most importantly, for our tenants. As both a tenant and a board member, I have felt honoured to be so closely involved in this journey.

One of the most important developments has been the introduction of the Tenant Experience Committee (TEC). In its first year, the TEC has already made a significant impact, strengthening the influence tenants have across the association and ensuring that their experiences and views remain at the heart of decision-making.

The TEC has played an important role in shaping policies, challenging existing services and helping to drive improvements, always with tenants at the forefront. Some of the key achievements during its first year include:

- Making better use of our resources by reallocating funds from the underused 'Life and Progress' service to 'Pocket Power' and the 'Golden Centre of Opportunities', providing greater support to tenants while delivering better value for money.
- Reducing the number of days properties remain void, helping us to make homes available to new tenants more quickly.

- Introducing a Contractor Code of Conduct and Contractor Performance Monitoring, helping to ensure that tenants are treated with respect and that work carried out in their homes is completed to a high standard.
- Redefining the Tenant Voice, previously known as the Tenant Quality Panel (TQP), and giving it a renewed role in undertaking deeper reviews of specific service areas and ensuring tenant perspectives continue to influence improvement.

As I step down from my role as a board member, I am proud of what has been achieved and confident that Arawak Walton is moving in the right direction. Most importantly, I believe the association is continuing to stay true to its values while giving tenants a stronger voice in shaping the services and organisation they are part of.



“Craig has been super helpful and clearly explained everything for me glad we still have responsible and kind people around.”

Google ★★★★★

“I met Pearl from Arawak today for my annual visit. I was supported to download the AW Connect app and pay my rent. I was pleased with the overall visit, as I was anxious at first. Thank you Pearl for your kind patience and support.”

Google ★★★★★

Accounts Information



Statement of Comprehensive Income

	Year ended 31 Mar 2026	Year ended 31 Mar 2025
	£	£
Turnover	7,083,108	6,927,253
Operating expenditure	(5,553,690)	(5,555,689)
Surplus on disposal of property, plant and equipment (fixed assets)	58,925	168,260
OPERATING SURPLUS	1,588,343	1,539,824
Interest receivable	6,357	9,057
Interest and financing costs	(851,831)	(917,914)
SURPLUS FOR THE YEAR	742,869	630,967
OTHER COMPREHENSIVE INCOME		
Actuarial (losses)/gains in respect of pension scheme	30,000	53,000
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	772,869	683,967

Statement of Financial Position

	Year ended 31 Mar 2026	Year ended 31 Mar 2025
	£	£
FIXED ASSETS		
Tangible fixed assets	38,147,055	38,212,417
Total fixed assets	38,147,055	38,212,417
CURRENT ASSETS		
Trade and other debtors	250,370	246,137
Cash and cash equivalents	790,300	820,623
Total current assets	1,040,670	1,066,760
LESS: CREDITORS: amounts falling due within one year	(1,839,563)	(1,775,051)
NET CURRENT ASSETS/(LIABILITIES)	(798,893)	(708,291)
TOTAL ASSETS LESS CURRENT LIABILITIES	37,148,162	37,504,126
CREDITORS: amounts falling due after more than one year	(21,047,606)	(21,821,417)
PROVISIONS FOR LIABILITIES		
Pension – defined benefit liability	(295,176)	(450,192)
Total net assets	16,005,380	15,232,517
RESERVES		
Non-equity share capital	18	24
Income and expenditure reserve	16,005,362	15,232,493
TOTAL RESERVES	16,005,380	15,232,517

Independent Auditor's Report to the Members of Arawak Walton Housing Association Limited (extract)

Opinion

We have audited the financial statements of Arawak Walton Housing Association Limited (the "Association") for the year ended 31 March 2026 which comprise the Statement of Comprehensive Income, the Statement of Financial Position, the Statement of Changes in Reserves and the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Association's affairs as at 31 March 2026 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Co-operative and Community Benefit Societies Act 2014, the Housing and Regeneration Act 2008 and the Accounting Direction for Private Registered Providers of Social Housing 2022.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report.

We are independent of the Association in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Board's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Association's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Board with respect to going concern are described in the relevant sections of this report.

Other information

The Board is responsible for the other information contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives

rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Co-operative and Community Benefit Societies Act 2014 requires us to report to you if, in our opinion:

- A satisfactory system of control over transactions has not been maintained; or
- The Association has not kept proper accounting records; or
- The financial statements are not in agreement with the books of account; or
- We have not received all the information and explanations we require for our audit.

Responsibilities of the Board of Management

As explained more fully in the Board's responsibilities statement set out on pages 5-6, the Board is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Board determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board is responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board either intends to liquidate the Association or to cease operations, or have no realistic alternative but to do so.

Crowe U.K. LLP,

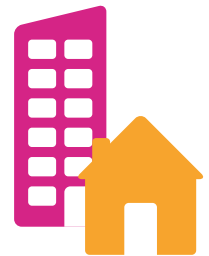
Statutory Auditor

Date: 21st July 2026

**55 Ludgate Hill
London
EC4M 7JW**

KPI's - Our Homes

Locations of stock





Flats



Houses



Over 55s

Total

	Flats	Houses	Over 55s	Total
ABBEY HEY AND GORTON	0	23	0	23
ALEXANDRA PARK	38	44	4	86
ARDWICK	26	131	0	157
BESWICK	0	1	0	1
HIGHER BLACKLEY	0	4	0	4
CHEETHAM HILL	2	69	0	71
CHORLTON	0	1	0	1
CLAYTON	0	2	0	2
FALLOWFIELD	7	6	0	13
HARPURHEY	0	11	0	11
HIGHER OPENSRAW	0	1	0	1
HULME	17	40	0	57
LEVENSHULME	0	44	0	44
LONGSIGHT	0	41	75	116
MILES PLATTING	0	2	40	42
MOSS SIDE	0	59	0	59
MOSTON	0	19	0	19
NEWTON HEATH	5	6	0	11
RUSHOLME	0	105	0	105
VICTORIA PARK	0	0	28	28
WHALLEY RANGE	109	57	0	166
WITHINGTON	0	4	0	4
Total	204	670	147	1021

Trafford    				
	Flats	Houses	Over 55s	Total
ALTRINCHAM	3	6	0	9
OLD TRAFFORD	20	40	0	60
SALE	0	1	0	1
STRETFORD	0	3	0	3
Total	23	50	0	73

Stockport    				
	Flats	Houses	Over 55s	Total
EDGELEY	0	1	0	1
HEATON MOOR	0	8	0	8
HEATON NORRIS	3	0	0	3
REDDISH	0	6	0	6
Total	3	15	0	18

				
	Flats	Houses	Over 55s	Total
LEASEHOLD	4	7	0	11
STAFF UNIT	0	1	0	1
Total	4	8	0	12

				
	Flats	Houses	Over 55s	Total
Grand Total	234	747	147	1124

In addition to the properties that we own, we manage 58 units on behalf of the Boaz Trust.

*One reduction is due to a right to acquire and we have also reduced the number of homes we manage. And we transferred 6 properties to another registered provider



Homes owned & managed in 2026

GROWTH NET

-7

NO OF HOMES OWNED & MGT

1,124

Our customers

Lettings in the Year to March 2026 (Total)



HOW OUR TENANTS GOT THEIR ARAWAK WALTON HOME

Direct application
to the Association



18

58%

Transfers
– existing tenants



2

6%

Nominated by
local authority



11

35%



TOTAL LETTINGS



31

100%

Including no. of
formerly homeless

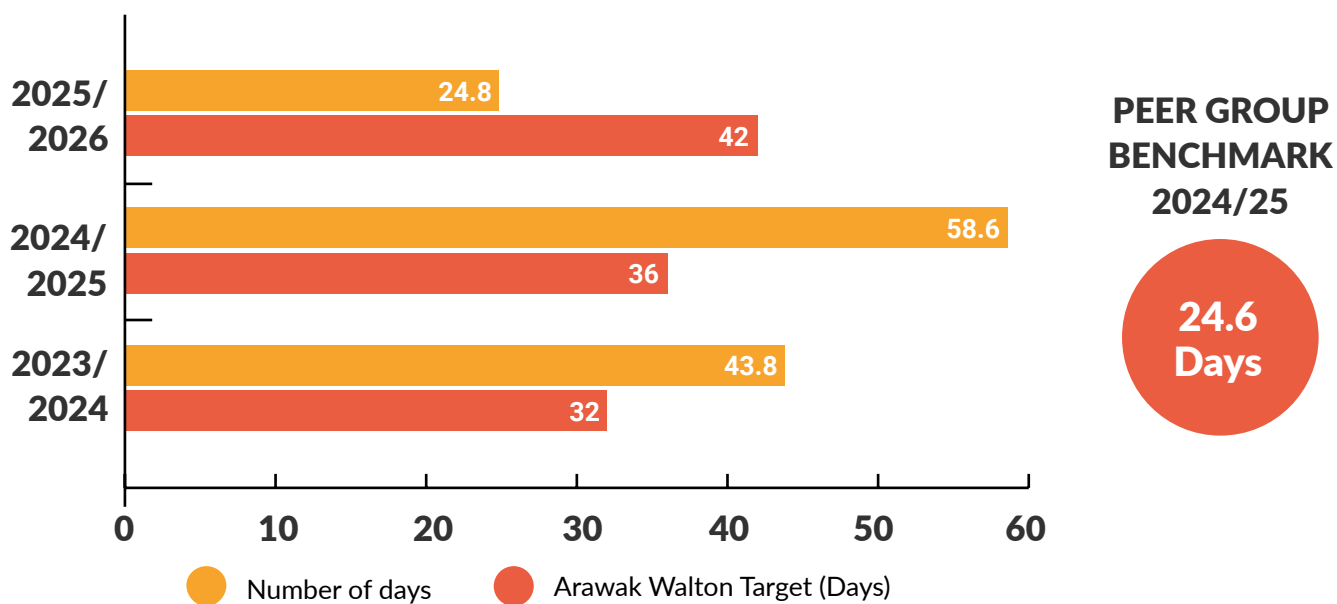


4

13%



Average number of days taken to re-let a property



Rent collection

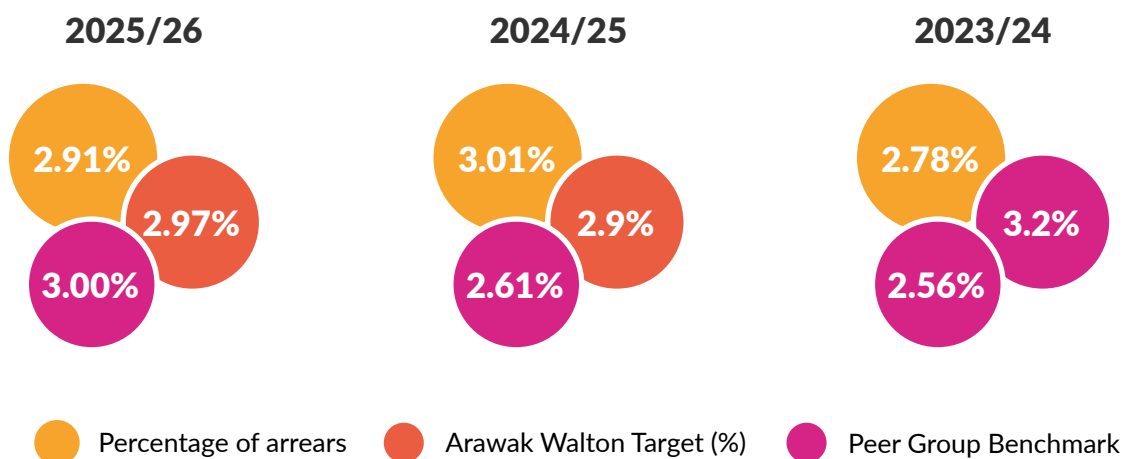
The proportion of rent due collected for the year was:

100.71%

PEER GROUP BENCHMARK
2025/26

100.70%

Current level of rent arrears as a percentage of the annual rent due



Complaints



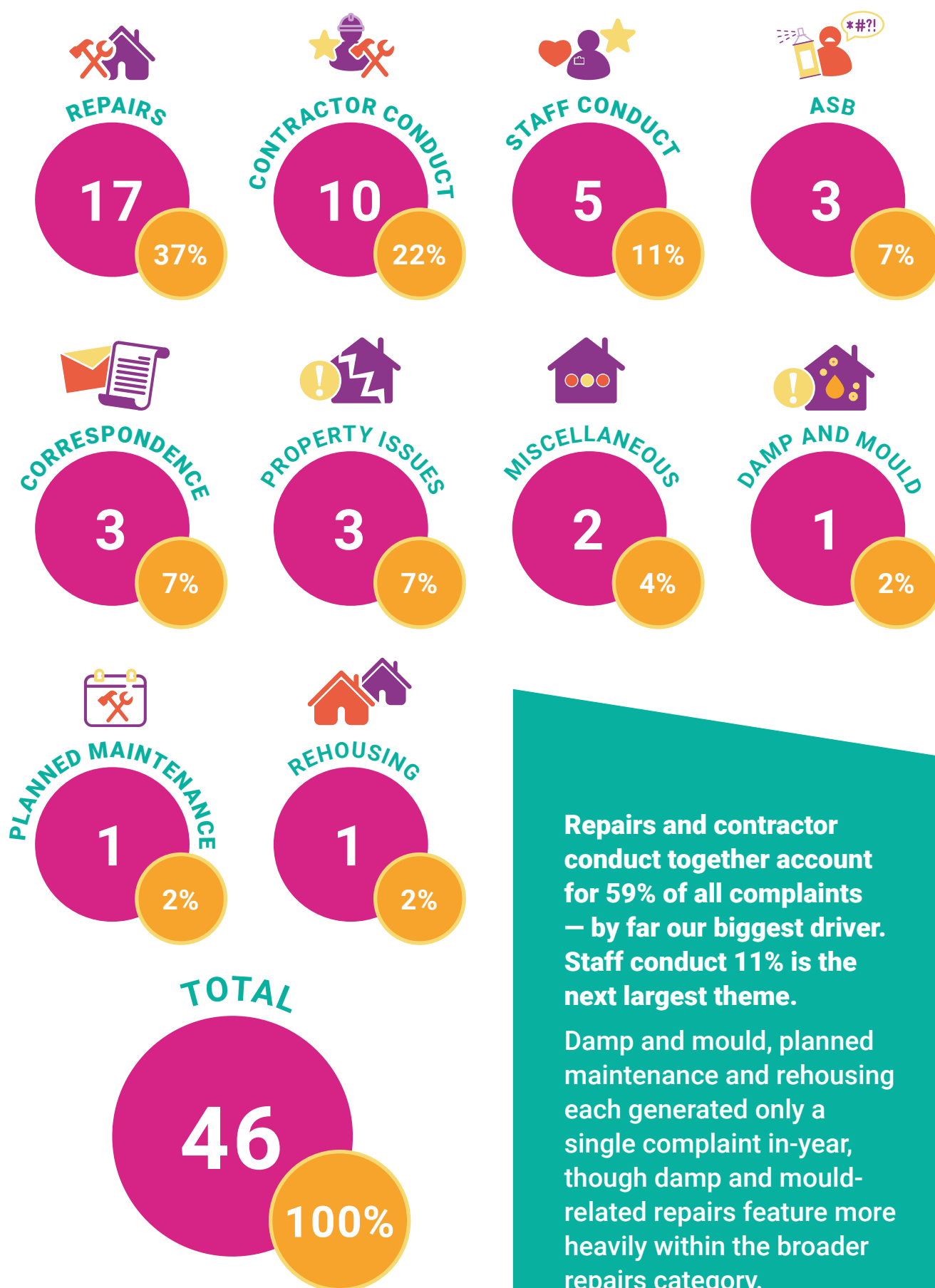
Year	Number of Properties	Number of Complaints Received	Complaints %	Acknowledgment on time	Response on time	Arawak Walton Target
2025/26	1,104	46	4.2%	97%	94%	100%
2024/25	1,105	74	6.7%	99%	81%	100%
2023/24	1,115	40	3.5%	100%	87%	100%

Of the 46 stage 1 complaints received, 36 (79%) were upheld either in whole or in part, 8 were not upheld, 1 was withdrawn and 1 was excluded on legal grounds.

All complainants are informed of their right to escalate their complaint and ask the Chief Executive (or a Director) to review a stage one decision and 8 tenants took this option in 2025/26. All of the stage 2 complaints received were upheld either in whole or in part. If a tenant remains dissatisfied following our stage 2 response then they have the option to reach out to the Housing Ombudsman Service.

Ethnic Origin of Complainants in 2025/26	Overall Tenant Profile%	2025/26 Complainant Profile %	Difference (+/-) %
BME:	80	75	-5
Non-BME:	19	17	-2
Declined to answer	1	2	+1
No data	0	6	+6

The main reasons for tenants raising a complaint are summarised below:



Repairs and contractor conduct together account for 59% of all complaints – by far our biggest driver. Staff conduct 11% is the next largest theme.

Damp and mould, planned maintenance and rehousing each generated only a single complaint in-year, though damp and mould-related repairs feature more heavily within the broader repairs category.

What Tenants Told Us, and What We Did

Tenant feedback from complaints was reviewed through our Complaints Learning Forum, with further insight provided by our Tenant Quality Panel and Tenant Experience Committee. This feedback helped identify and drive improvements across six significant areas in 2025/26:

CONTRACTORS

We reinstated annual appraisals, standard post-inspections for damp/mould repairs, monthly walkabouts

COMMUNICATION

Investigators now attend Complaints Learning Forum; mandatory pre-Stage 2 tenant conversation; TQP relaunching as tenant-chaired "Tenant Voice"

VULNERABLE TENANTS

Repairs policy under review; bi-annual home visits introduced

SUPPORT SERVICES

Life & Progress discontinued; £4,080 reallocated to better-fitting providers

POLICY

ASB & Hate Crime Policy rewritten following member challenge; new Access Policy in development

OPERATIONS

Relet times reduced by 71% (59 -> 25 days); carbon monoxide and cyclical painting issues still being resolved

Other Feedback – Service Requests, Councillor/MP Enquiries and Compliments

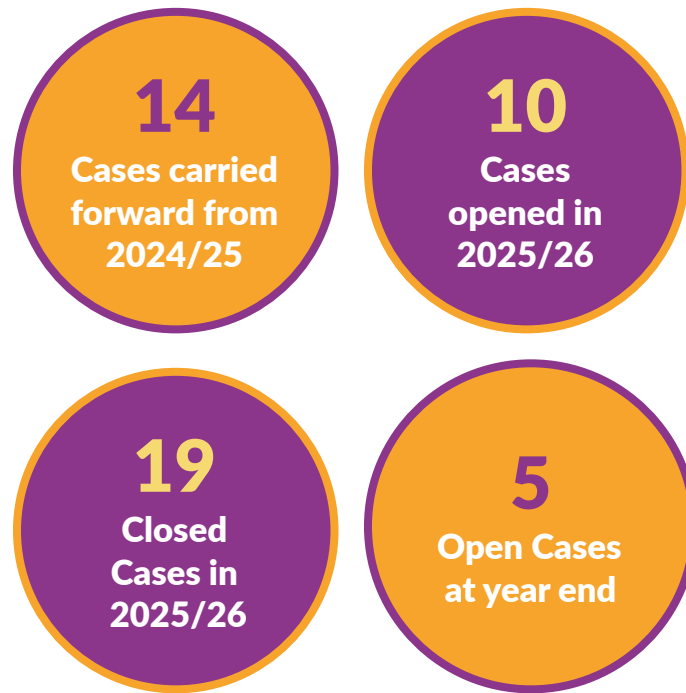
The table below summarises the number of service requests, Councillor/MP enquiries and compliments received across 2025/26.



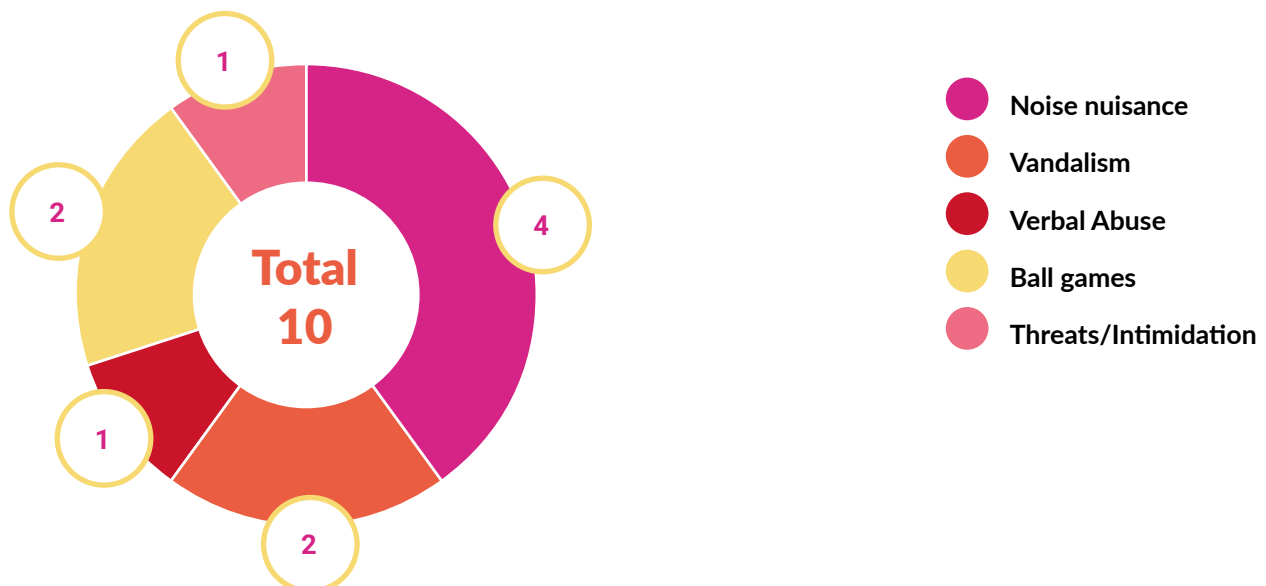
Anti-Social Behaviour Complaints



Anti-Social Behaviour Cases Analysis



Broad issue of new Anti Social Behavior cases in 2025/26



Actions Taken – new cases in 2025/26

The Association commenced the 2025/26 financial year with 14 open ASB and Hate Crime cases. During the year, a further 10 new cases were reported, resulting in a total of 24 cases being managed. Of these, 19 cases (79%) were successfully resolved, reducing the number of open cases to five as of 31 March 2026.

No legal enforcement action was required in any of the cases concluded during the year. Two cases were closed at the request of the complainants, who chose not to continue with the investigation. The remaining cases were resolved through early intervention and preventative measures, including mediation, the issuing of warning letters where appropriate, and effective partnership working with relevant agencies. In one case, a safeguarding referral was made to ensure the individual received appropriate support.

The five cases remaining open at year end continue to be actively managed in accordance with the Association's ASB Policy and procedures. Ongoing actions include safeguarding referrals, mediation, joint working with partner agencies, and the completion of property repairs where these have supported the resolution of reported concerns. One case is being managed in partnership with Greater Manchester Police. All open cases remain subject to regular review to ensure timely action is taken and appropriate support continues to be provided to those affected.



Overall, the Housing Team has continued to deliver a proportionate, victim-centred and preventative approach to the management of Anti Social Behavior and Hate Crime. Through early intervention, partnership working and practical problem-solving, the team has successfully resolved the majority of cases without the need for legal action, while ensuring residents receive appropriate support throughout the process.



“The response to my repair request is very good. If there are any problems or anything needs repairing, they respond quickly.”

“I get regular newsletters, and if I need to contact them, they are always very knowledgeable.”

**25/26 Tenant Satisfaction Measures Report
- Tenant Feedback**

Repairs



Repairs Performance

RESPONSE TARGET IN DAYS
(CALENDAR DAYS)

REPAIRS COMPLETED
WITHIN TARGET %

ARAWAK WALTON
TARGET %

EMERGENCY (24 HOURS)

100%

>95%

URGENT (7 DAYS)

99%

>92%

ROUTINE (21 DAYS)

96%

>90%

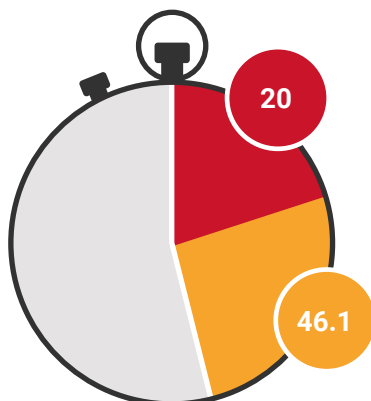
DAMP, MOULD AND
CONDENSATION (14 DAYS)

93%

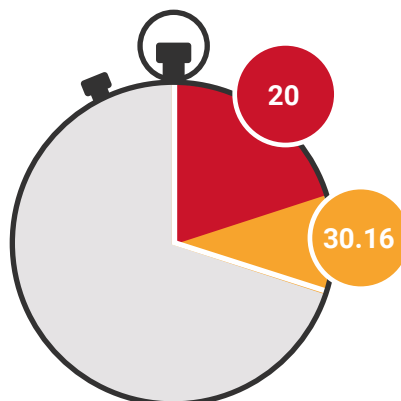
100%

Number of seconds taken to answer the telephone

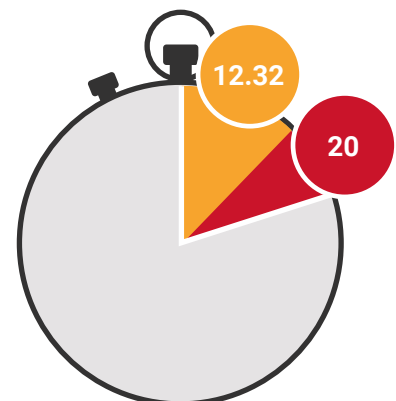
2025/26



2024/25



2023/24



 Number of Seconds

 Arawak Walton Target (Seconds)

Tenant Satisfaction Measures



The Tenant Satisfaction Measures survey is a general satisfaction survey (perception survey) asking tenants what they think about their home and the services provided by Arawak Walton. We undertake the survey every year, the questions are based on the Tenant Satisfaction Measures (TSMs) introduced by the Regulator of Social Housing in April 2023 and the results are reported back to them.

Tenant Satisfaction Measures (TSMs) show and compare information on areas such as repairs, safety checks and complaints.

Tenant Satisfaction Measures:



There are 22 Tenant Satisfaction Measures, covering five themes. 10 of these are management information reported by the landlord, and 12 are measured by carrying out tenant surveys.

Thank you to all who participated in the 2025/26 survey, your input has helped us focus on areas for improvement.

Tenant perception measures

Measure	Description	Performance 2023/24	Performance 2024/25	Performance 2025/26
TP01	Proportion of respondents who report that they are satisfied with the overall service from their landlord.	85.3%	84.3%	87.0%
TP02	Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the overall repairs service.	89.5%	85.0%	85.7%
TP03	Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the time taken to complete their most recent repair.	87.5%	83.7%	86.2%
TP04	Proportion of respondents who report that they are satisfied that their home is well maintained.	85.8%	84.0%	86.5%
TP05	Proportion of respondents who report that they are satisfied that their home is safe.	87.7%	86.4%	87.7%
TP06	Proportion of respondents who report that they are satisfied that their landlord listens to tenant views and acts upon them.	81.3%	83.5%	80.1%
TP07	Proportion of respondents who report that they are satisfied that their landlord keeps them informed about things that matter to them.	84.7%	94.8%	84.2%
TP08	Proportion of respondents who report that they agree their landlord treats them fairly and with respect.	89.2%	92.4%	90.6%
TP09	Proportion of respondents who report making a complaint in the last 12 months who are satisfied with their landlord's approach to complaints handling.	53.7%	46.3%	58.5%
TP10	Proportion of respondents with communal areas who report that they are satisfied that their landlord keeps communal areas clean and well maintained.	85.8%	83.2%	82.1%
TP11	Proportion of respondents who report that they are satisfied that their landlord makes a positive contribution to the neighbourhood.	80.1%	84.7%	74.2%
TP12	Proportion of respondents who report that they are satisfied with their landlord's approach to handling anti-social behaviour.	75.5%	80.1%	73.3%

Anti-social behaviour

Measure	Description	Performance 2023/24	Performance 2024/25	Performance 2025/26
NM01 (1)	Number of anti-social behaviour cases, opened per 1,000 homes.	8.9	9.9	9.9
NM01 (2)	Number of anti-social behaviour cases that involve hate incidents opened per 1,000 homes	0.0	1.8	0.9

Building Safety

Measure	Description	Performance 2023/24	Performance 2024/25	Performance 2025/26
BS01	Proportion of homes for which all required gas safety checks have been carried out.	100.00%	100.00%	100.00%
BS02	Proportion of homes for which all required fire risk assessments have been carried out.	100.00%	100.00%	100.00%
BS03	Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out.	100.00%	100.00%	100.00%
BS04	Proportion of homes for which all required legionella risk assessments have been carried out.	100.00%	100.00%	100.00%
BS05	Proportion of homes for which all required communal passenger lift safety checks have been carried out.	100.00%	100.00%	100.00%



Decent Home Standards and repairs

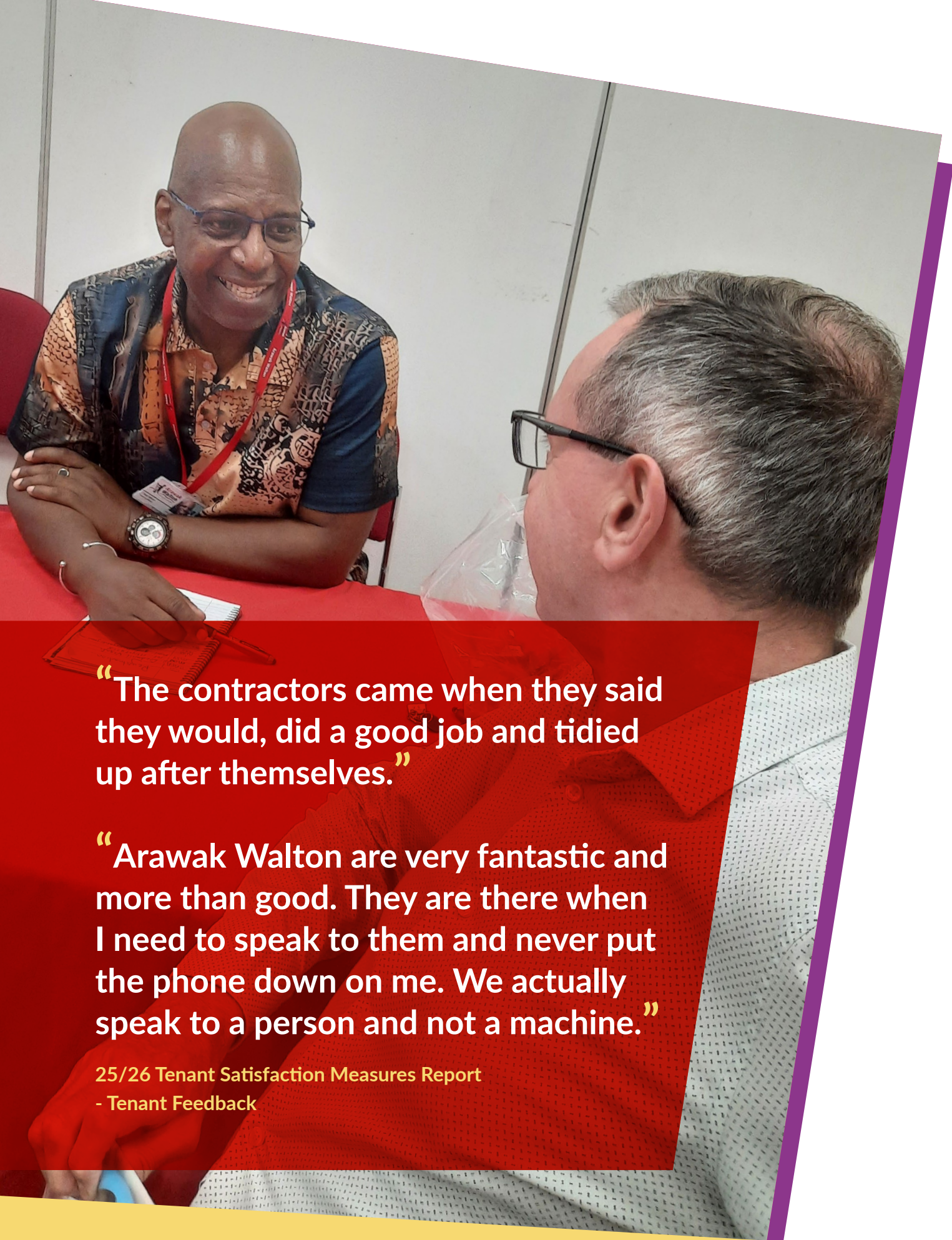
Measure	Description	Performance 2023/24	Performance 2024/25	Performance 2025/26
RP01	Proportion of homes that do not meet the Decent Homes Standard.	0.0%	0.0%	0.1%
RP02 (1)	Proportion of non-emergency responsive repairs completed within the landlord's target timescale.	83.5%	83.4%	96.0%
RP02 (2)	Proportion of emergency responsive repairs completed within the landlord's target timescale.	96.7%	96.0%	100.0%

Complaints

Measure	Description	Performance 2023/24	Performance 2024/25	Performance 2025/26
CH01 (1)	Number of stage one complaints received per 1,000 homes.	34.9	67.0	41.7
CH01 (2)	Number of stage two complaints received per 1,000 homes.	2.7	6.3	7.2
CH02 (1)	Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	87.5%	81.1%	78.3%
CH02 (2)	Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	100.0%	100.0%	87.5%

Repair Timescales

Description	Performance 2025/26
Target timescales used to calculate RP02 (Repairs completed within target timescale) non-emergency repairs	15 working days
Target timescales used to calculate RP02 (Repairs completed within target timescale) emergency repairs	24 hours



“The contractors came when they said they would, did a good job and tidied up after themselves.”

“Arawak Walton are very fantastic and more than good. They are there when I need to speak to them and never put the phone down on me. We actually speak to a person and not a machine.”

**25/26 Tenant Satisfaction Measures Report
- Tenant Feedback**

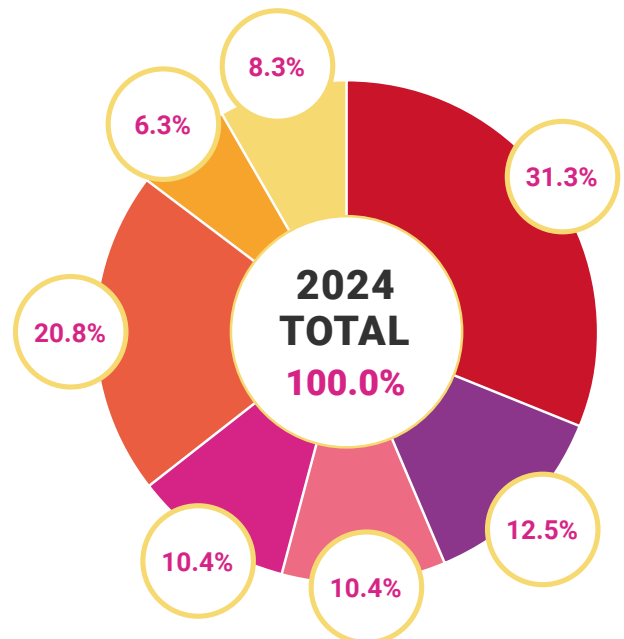
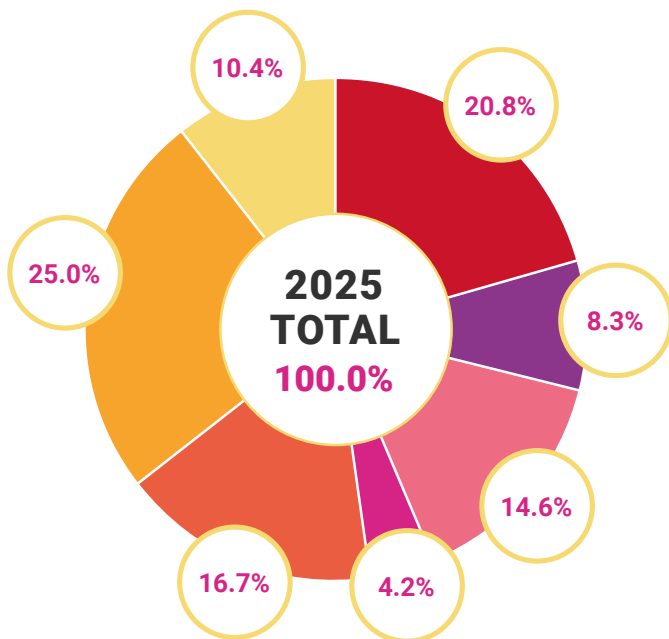
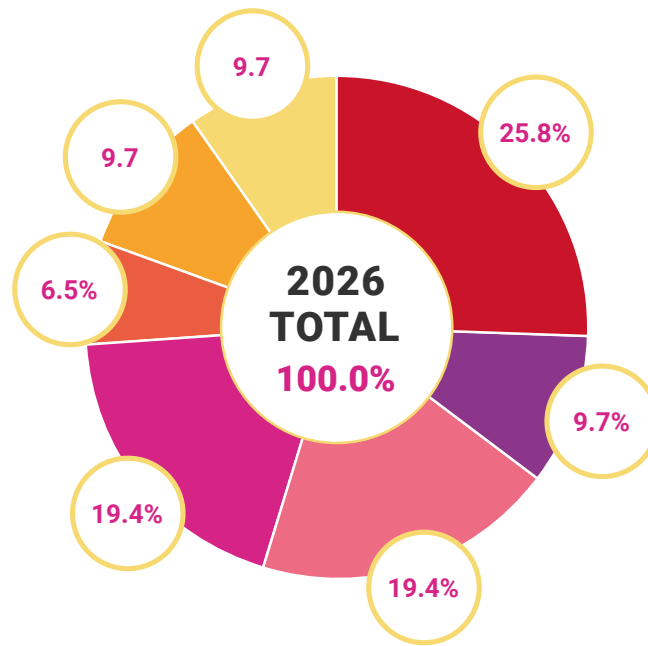
Equality, Diversity and Inclusion



Ethnic Origin of Tenants Housed by Arawak Walton 2025-26

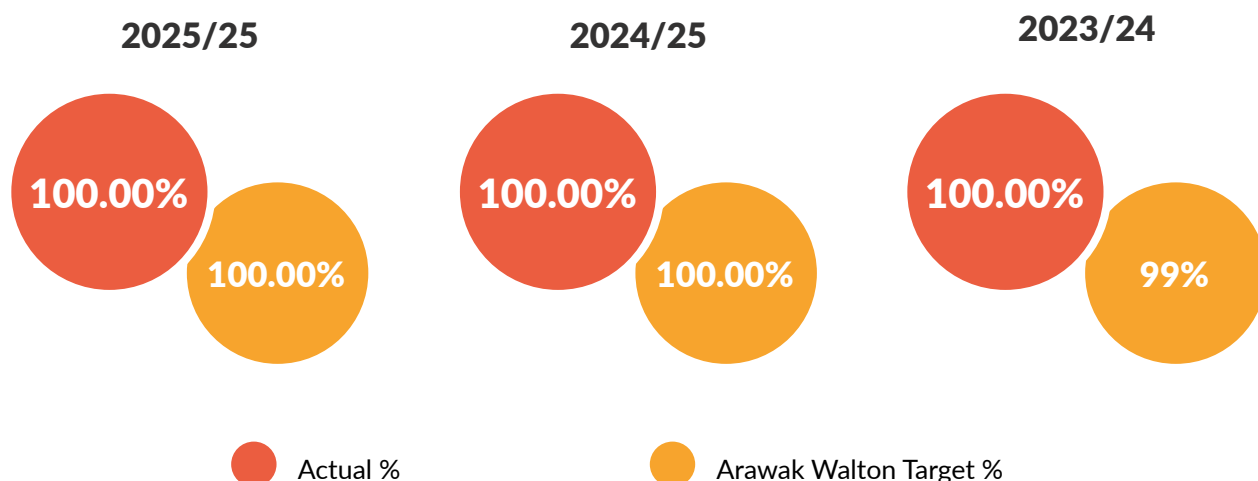
Ethnic Origin – Head of Household	New Tenants		All Tenants	
	No	%	No	%
BLACK / BLACK BRITISH CARIBBEAN	5	16%	156	15%
BLACK / BLACK BRITISH AFRICAN	6	19%	237	22%
BLACK / BLACK BRITISH: OTHER	1	3%	106	10%
MIXED: WHITE & BLACK CARIBBEAN			46	4%
MIXED: WHITE & BLACK AFRICAN			23	2%
MIXED: WHITE & ASIAN			8	1%
MIXED: OTHER			15	1%
ASIAN / ASIAN BRITISH BANGLADESHI	1	3%	13	1%
ASIAN / ASIAN BRITISH PAKISTANI	3	10%	87	8%
ASIAN / ASIAN BRITISH INDIAN			13	1%
ASIAN / ASIAN BRITISH CHINESE			6	1%
ASIAN BRITISH OTHER			29	3%
OTHER: ARAB	1	3%	45	4%
OTHER: OTHER	3	10%	37	3%
TOTAL BME			821	77%
WHITE BRITISH	9	29%	193	18%
WHITE IRISH			18	2%
WHITE OTHER			27	3%
GYPSY / IRISH TRAVELLER			1	0%
NO INFORMATION	2	6%	7	1%
Total	31	100%	1069	100%

Economic Status Of New Tenants



- Working Full Time
- Working Part Time
- Retired
- Job Seeker
- Not seeking work (E.G Carer)
- Long Term Sick
- Other

Percentage of tenants with Customer Profile survey completed



Supporting Tenants and Strengthening Communities

Over the last 12 months, Housing Services has continued to invest in initiatives that strengthen communities, improve health and wellbeing, tackle social isolation, and support residents to sustain their tenancies. Through a varied programme of activities, events, and engagement opportunities, we have worked to ensure residents feel connected, valued, and supported.

Residents have been encouraged to participate in a wide range of cultural, educational, and community events throughout the year, including celebrations for Windrush, Black History Month, South Asian Heritage Month, Eid, Chinese New Year, Remembrance Day, Macmillan Coffee Mornings, Christmas events, and organised trips and outings. These activities have provided opportunities for residents to build relationships, celebrate diversity, share experiences, and become more actively involved in their communities.

Alongside community activities, we have increased our focus on supporting financial wellbeing and tenancy sustainment. The introduction of Pocket Power has provided tenants with practical tools and guidance to manage household finances, while the use of HACT social value measurement has enabled us to better understand the impact of our services and identify opportunities for further support. We have also continued to work closely with tenants to improve access to advice, signpost to specialist services, and provide early interventions where additional support is needed.

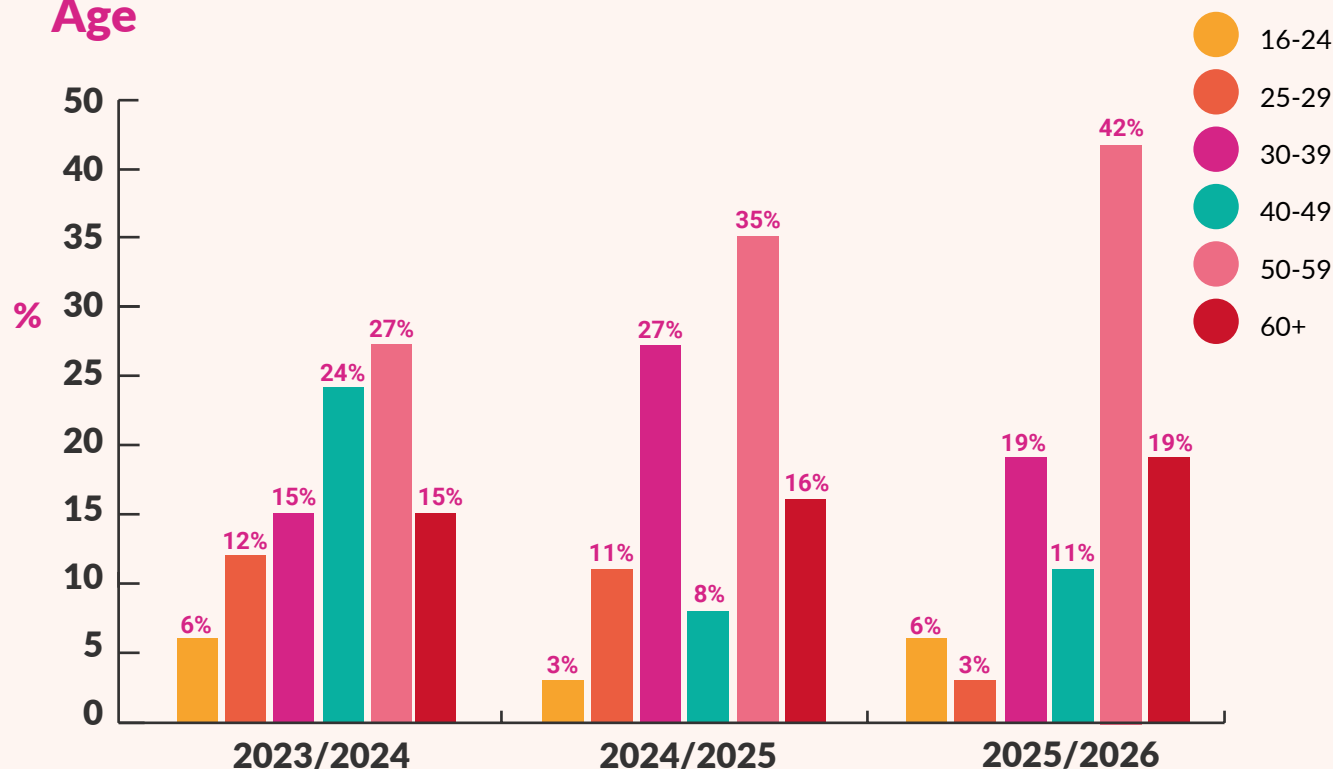
Housing Services has remained committed to delivering a proactive and tenant-focused service, working collaboratively with individuals and communities to address concerns, promote independence, and encourage tenant involvement in shaping services. This approach has helped strengthen trust, increase engagement, and ensure tenants receive support tailored to their needs. The impact of this work can be seen through stronger community connections, increased tenant participation, improved wellbeing outcomes, and enhanced opportunities for tenants to access support and advice. By combining practical assistance with community investment, we continue to create inclusive, thriving neighbourhoods where tenants feel safe, supported, and able to reach their full potential.

Looking ahead, we will continue to build on these achievements, using tenant feedback and outcome-based measures to shape services that respond to changing needs and deliver lasting social value for our communities.

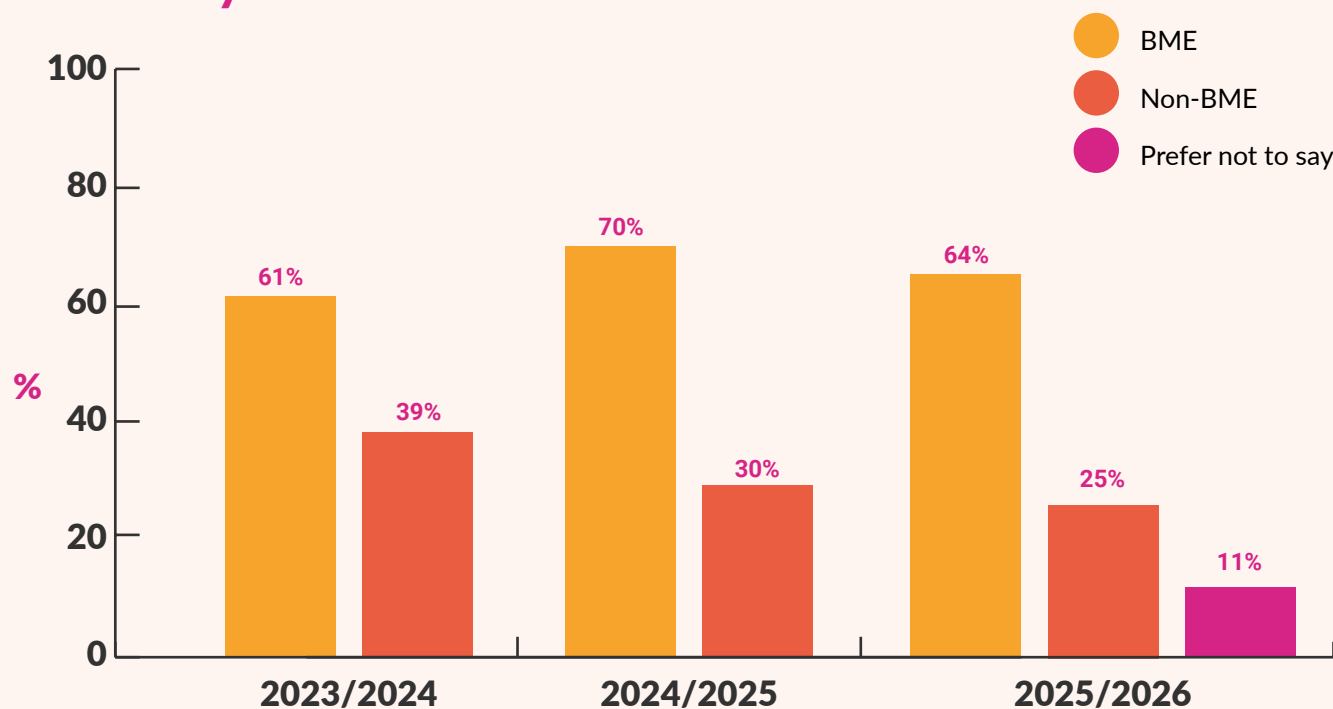
Equality, Diversity and Inclusion - Staff



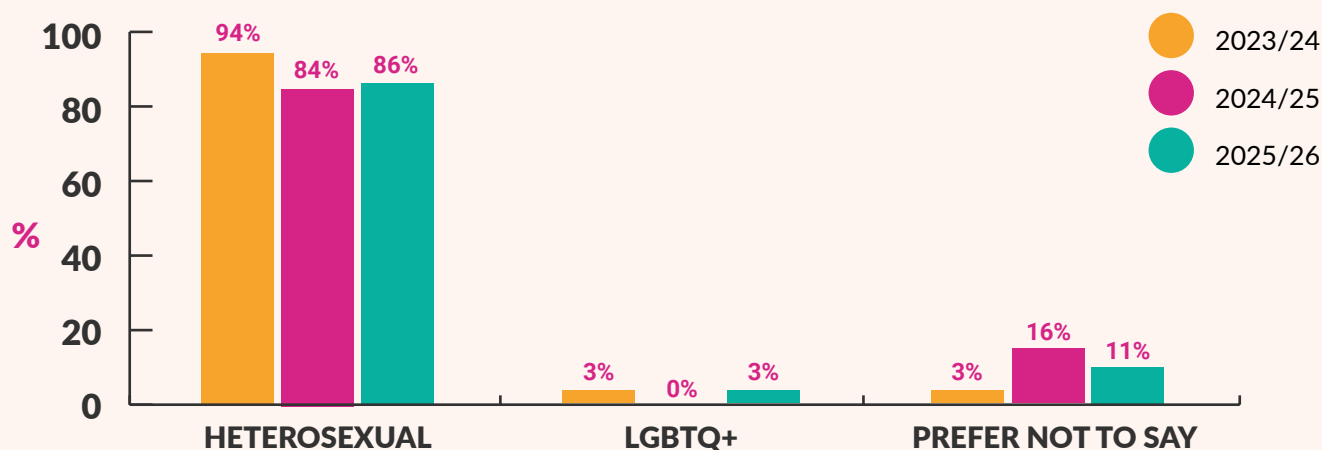
Age



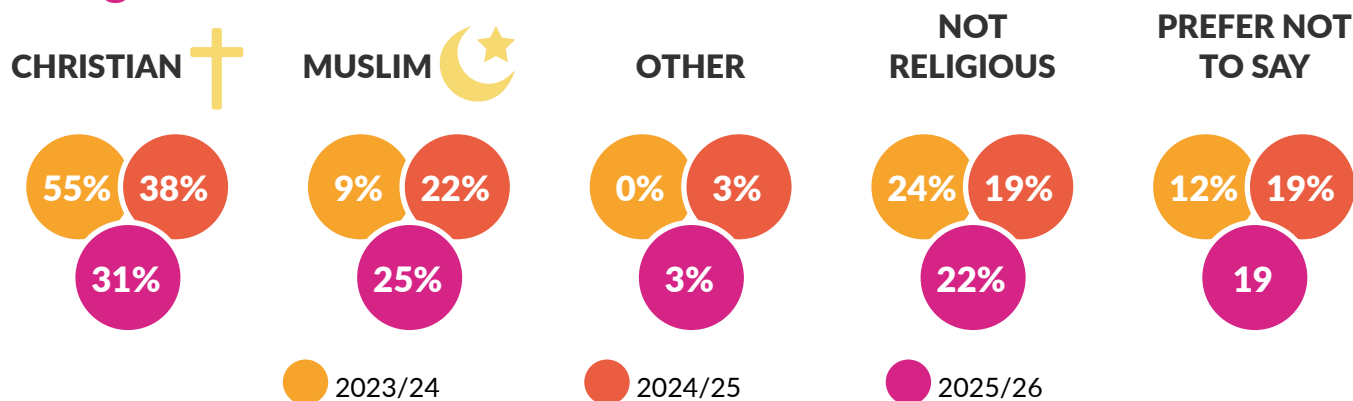
Ethnicity



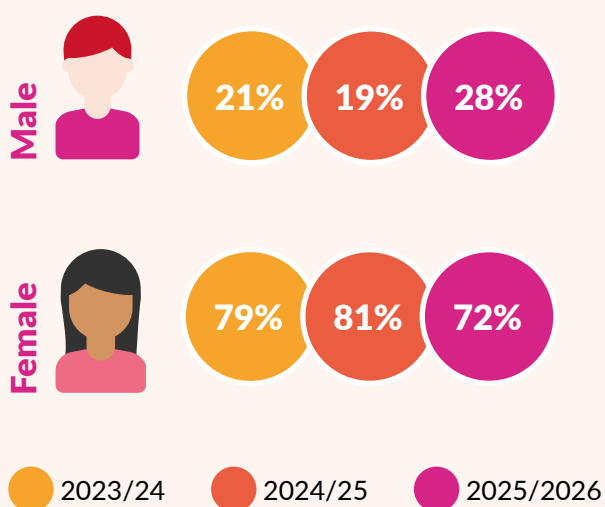
Sexual orientation



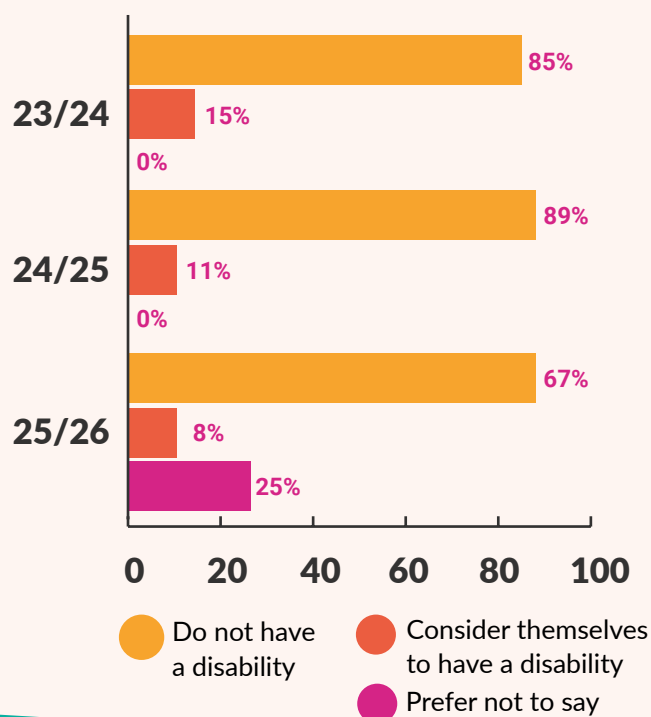
Religion or belief



Sex



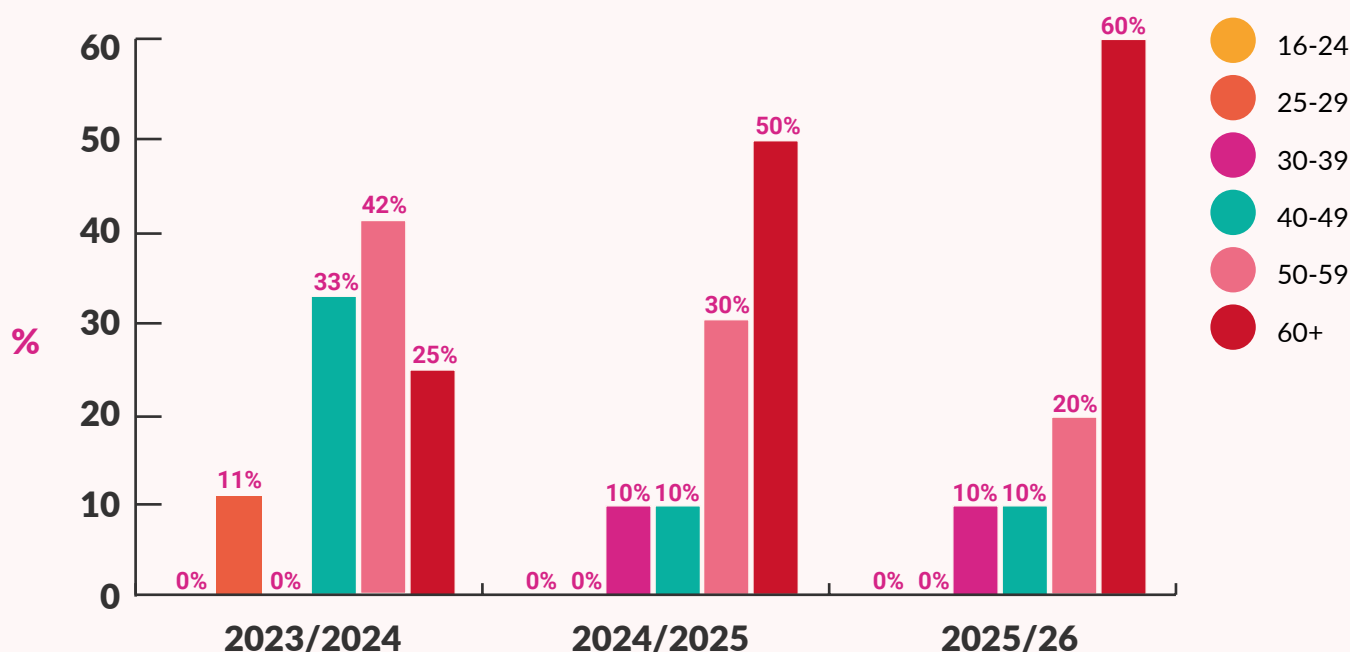
Disability



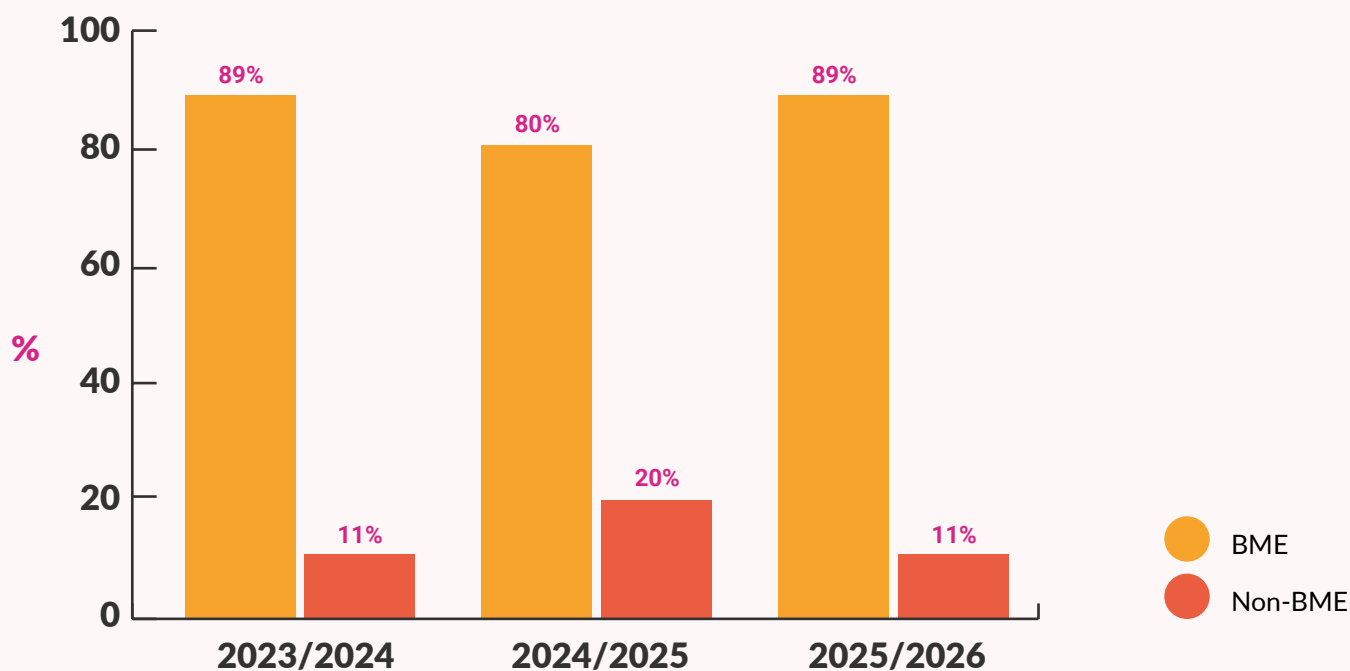
Equality, Diversity and Inclusion - Board



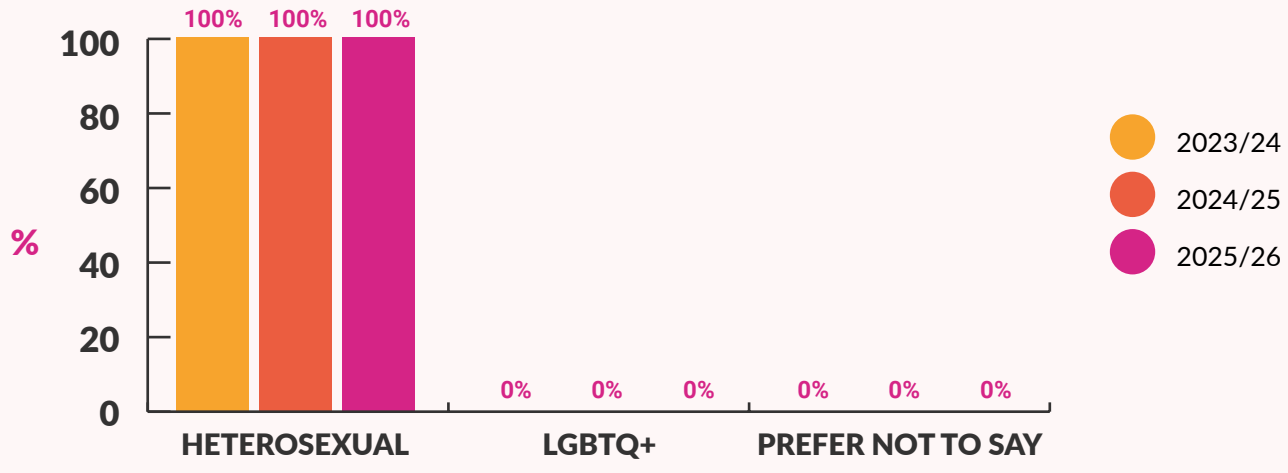
Age



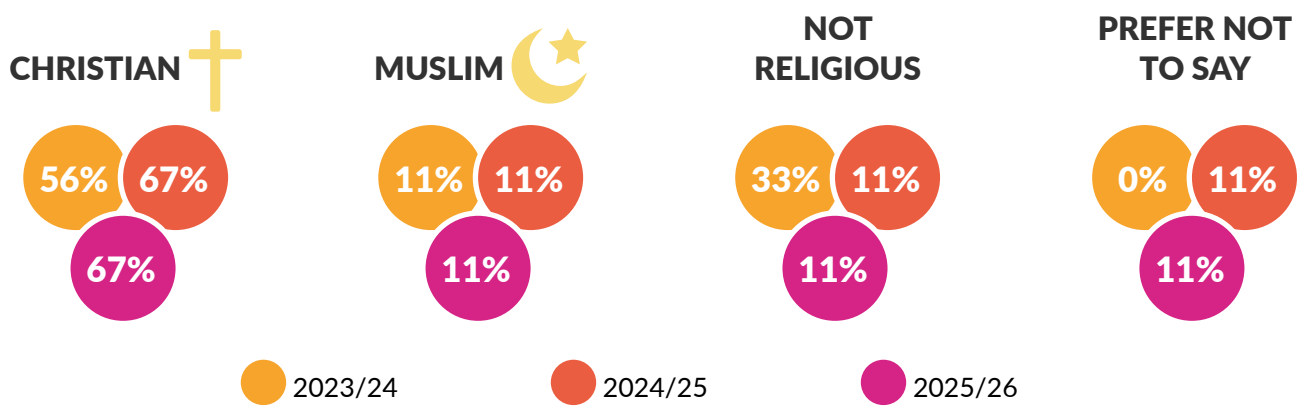
Ethnicity



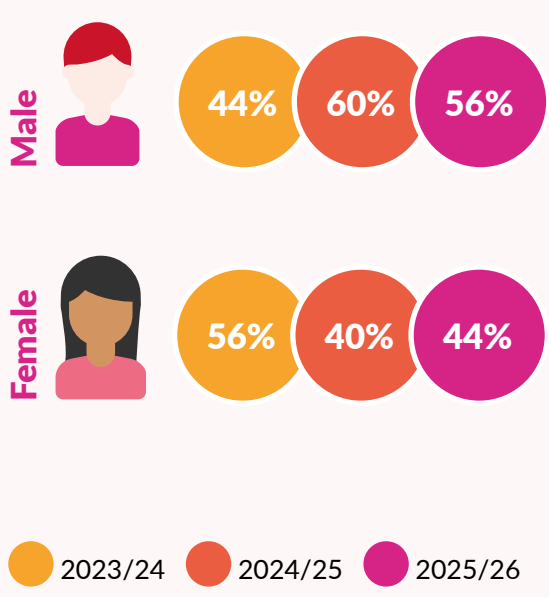
Sexual orientation



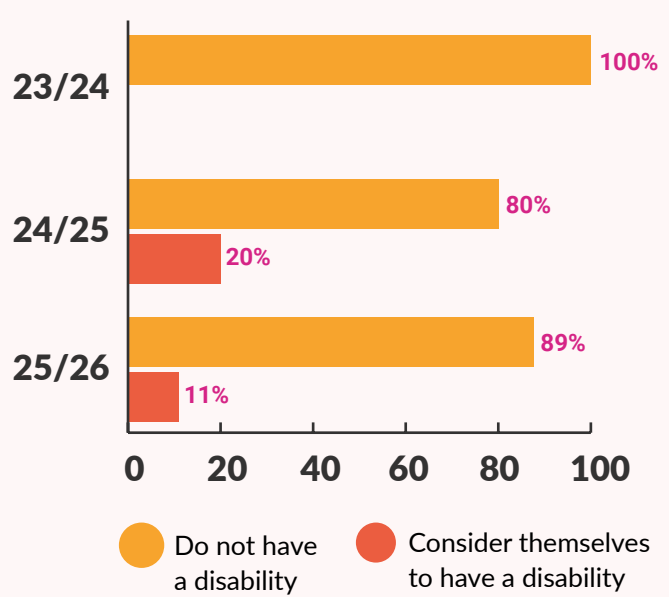
Religion or belief



Gender



Disability



Staff Information

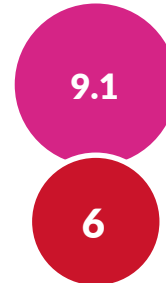
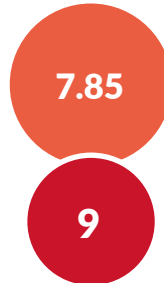
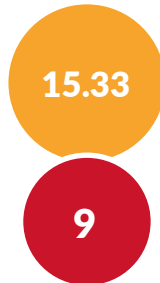
Average number of days sick per employee



NUMBER OF DAYS



Arawak Walton
Target (Days)



2023/24
2024/25
2025/26

Gender pay gap information (as at 05.04.26)

2025/26



Women's hourly rate is

28.17% (mean) lower

7.69% (median) lower

Our mean (average) gender pay gap equates to 28.17%, meaning that males are paid on average £8.06 per hour more than women. Our median (midpoint) gender pay gap is a difference of £1.60 per hour in favour of men.

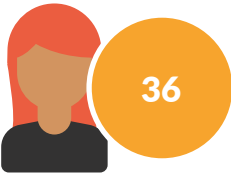
MEAN MALE AND FEMALE PAY



Our results show a pay gap in favour of men. Males are paid on average £8.06 per hour more than women. Our pay gap is largely due to the number of males working in leadership positions.

Ethnicity Pay Gap information 31.03.26

TOTAL
EMPLOYEES



TOTAL
BME STAFF



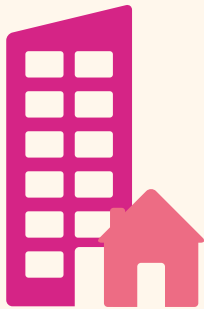
TOTAL WHITE
BRITISH STAFF



MEAN	MEDIAN
24.88%	9.01%

Our mean ethnicity pay gap is 24.88%, meaning our White British employees are paid on average £6.97 more than our BME employees per hour.

Staff per 100 Dwellings



2026



2025



2024

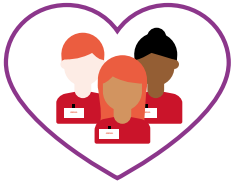


We currently employ more White British employees in roles which fall into the upper pay quartile, which is affecting the mean and median figures. The figure highlights a need to ensure that not only are we employing a diverse range of staff which reflect the communities that we serve, but also that we are ensuring that BME staff are represented at all levels of our workforce.

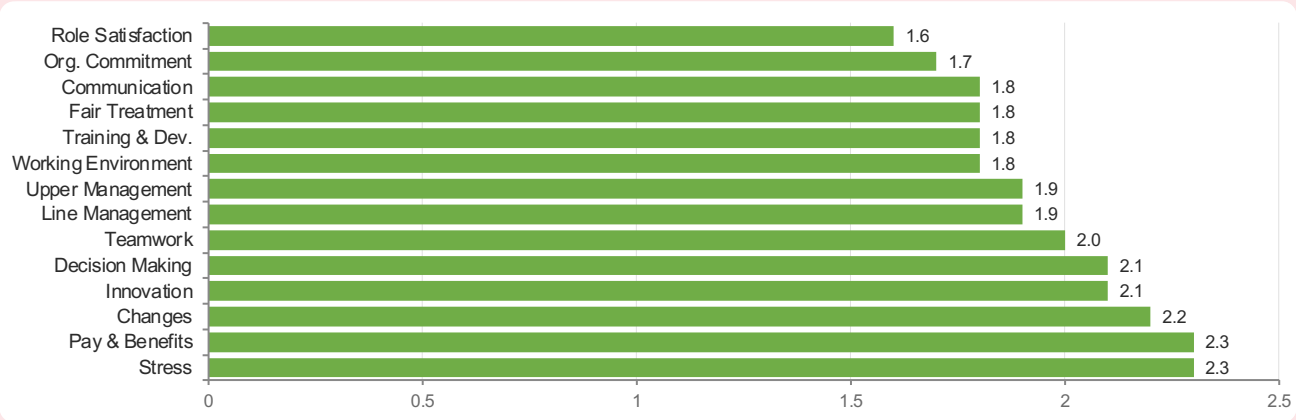


Overall Staff Satisfaction rate from annual survey

Disability	Smaller value (0) being better	Arawak Walton Target
2025/26	1.9	2
2024/25	2.0	2
2023/24	2.2	2



Every single area is green



Average score by area: 1 = Strongly Agree 5 = Strongly Disagree All 14 areas in the 'green' zone (1.0–2.4).

A Culture of Belonging

I feel safe to speak up about my mistakes
1.9

I feel like I belong here
1.7

I can speak comfortably about my background
1.5

AWHA is an inclusive organisation
1.4

Overall EDI Score
1.6
Firmly Green!

“Inclusive, refreshing and considerate to every member of staff here.”
Colleague feedback, 2026 survey

Voices of our people

“I have not been at Arawak Walton for very long but I am really enjoying working here.”
Colleague feedback

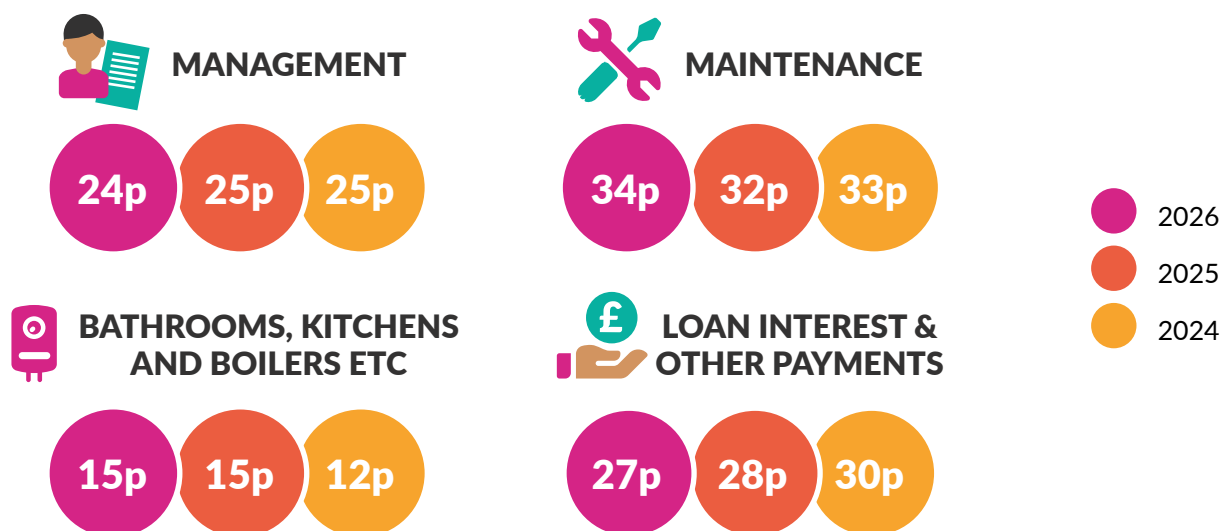
“Very friendly and welcoming ever since I started — the small nature of the organisation helps it feel grounded.”
Colleague feedback

“I enjoy my role at Arawak Walton and believe the association has helped and supported me develop professionally.”
Colleague feedback

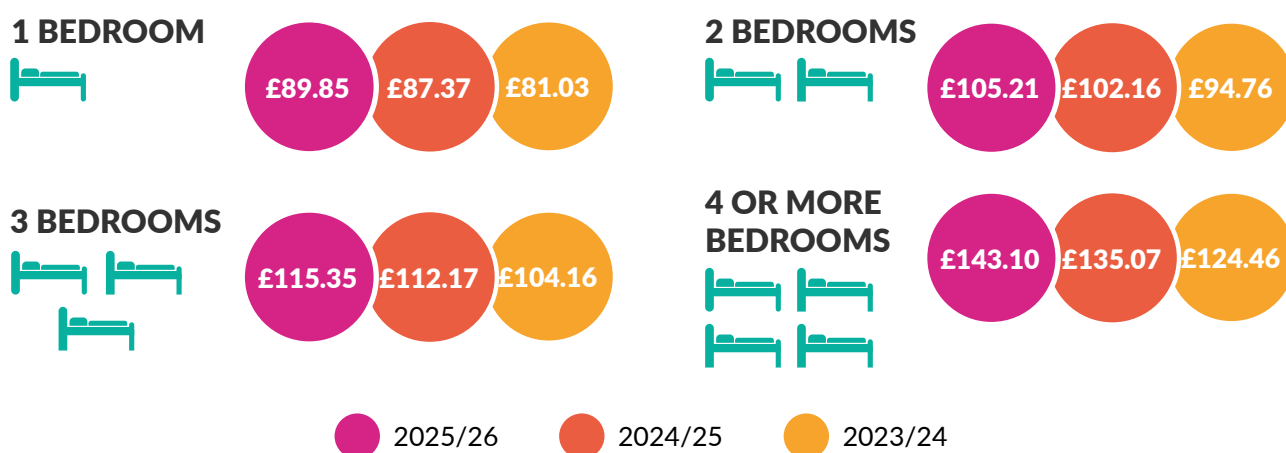
Value for money



How we spent every £1 of rent our tenants paid us



Average Rent Levels

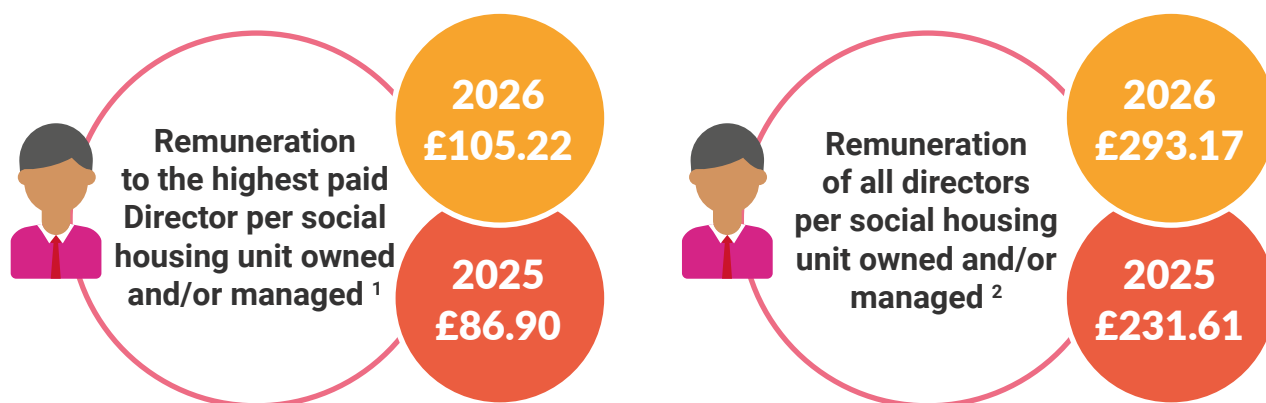


Property Maintenance Expenditure



	2025/26 £	2024/25 £	2023/24 £
CYCLICAL AND PLANNED WORKS	489,306	443,280	439,109
REPAIRS	974,278	1,191,200	1,004,655

Director's Remuneration



Notes

¹ excludes pension and national insurance contributions

² includes pension and national insurance contributions for current or former directors



Community Donations and Support

Arawak Walton Housing Association believes that thriving communities are built by recognising and investing in the strengths, talents and resources that already exist within them.

Through our Community Sponsorship & Donations, we support community led and resident focused initiatives that strengthen connections, celebrate diversity, improve wellbeing and create opportunities for people to work together to achieve positive change. Through our Community Sponsorship & Donations, we invest in projects that promote wellbeing, inclusion, resilience, cultural celebration, safety and opportunities for local people. In 2025, we proudly supported a diverse range of organisations whose work reflects our values of equality, empowerment, community participation and social justice. Alongside our community engagement work, we provided financial support to a number of organisations and initiatives making a difference within our neighbourhoods.

Community Sponsorships Expenditure



Community Events Highlights 2025/26



Throughout 2025 we continued to place resident engagement, community partnership, and neighbourhood wellbeing at the heart of our work. Working alongside residents, community groups, and local organisations, we delivered a wide range of events and initiatives that brought people together, strengthened local connections, and celebrated the diversity of our communities.

The year began with Brew Monday, offering residents a welcoming opportunity to connect and support one another during the winter months. Community pride was showcased through activities such as the Great British Spring Clean and litter-picking events, while celebrations included International Women's Day, Eid, Black History Month, St George's Day and our annual Easter egg giveaway & activities recognised the rich cultural diversity of our neighbourhoods.

Throughout the year, residents and partners came together at community festivals, fun days, coffee mornings, and local events including the Moss Side Together Festival, Linwood Community Fun Day, Brunswick Bonanza, Ardwick Festival, and the Macmillan Coffee Morning.



We also supported projects promoting environmental awareness, community safety, and youth engagement, including the Earth Day Hanging Baskets Project and the Community Knife Project.

Partnership working remained a key focus, with involvement in neighbourhood meetings, community forums, tenant conferences, and youth engagement initiatives helping to ensure residents' voices were heard and valued. We concluded the year with our annual Christmas Hamper Appeal, providing practical support and festive cheer to residents during the holiday season.

Together, these activities helped foster stronger, more connected communities and demonstrated our ongoing commitment to creating positive opportunities for residents throughout the year.



ADRA Hurricane Melissa Emergency Fund

Arawak Walton Housing Association believes that thriving communities are built by recognising and investing in the strengths, talents and resources that already exist within them.

Through our Community Sponsorship & Donations, we support community led and resident focused initiatives that strengthen connections, celebrate diversity, improve wellbeing and create opportunities for people to work together to achieve positive change. Through our Community Sponsorship & Donations, we invest in projects that promote wellbeing, inclusion, resilience, cultural celebration, safety and opportunities for local people. In 2025, we proudly supported a diverse range of organisations whose work reflects our values of equality, empowerment, community participation and social justice. Alongside our community engagement work, we provided financial support to a number of organisations and initiatives making a difference within our neighbourhoods.



Afro Social

Funding supported a community sports and wellness event designed to bring together people of all ages and abilities.

The initiative promotes healthy lifestyles, cultural celebration, networking and social connection while creating opportunities for Black professionals and local residents to build meaningful relationships.



Ardwick Lights

Our donation contributed to the Ardwick Green Park Christmas Lights Switch-On event, a community celebration delivered through strong partnership working between local charities, schools, residents and public sector organisations.

The event strengthens neighbourhood pride and social cohesion.



Brunswick Church

Funding supported the highly valued Positive Steps programme and associated community activities, including support groups, exercise sessions, cookery classes, advice services and social opportunities.

These projects provide accessible support networks and help reduce isolation while promoting health and wellbeing.

Child Safety Media

Our contribution supported Crucial Crew, a multi-agency safety programme for primary school pupils across Greater Manchester.

The programme equips young people with practical life skills and knowledge covering personal safety, first aid, fire safety, bullying prevention and community responsibility.



Manchester Carnival

Supporting Manchester Caribbean Carnival reflects our commitment to celebrating cultural heritage and promoting inclusion.

Funding helped facilitate youth participation, troupe activities and creative opportunities for young performers, ensuring that Caribbean culture continues to flourish across Manchester.



Cheetham & Crumpsall Newsletter

This funding helped maintain the production of a free community newspaper providing essential information, local news, health advice and support services.

The printed publication ensures that residents who are digitally excluded can remain informed, connected and engaged with opportunities in their community.



St Mary's CE Primary School

Our donation supported improvements to the school's SEND provision through the development of a nurturing breakout space.

The project will create a calm environment that supports children's learning and wellbeing while also providing a valuable resource for wider community activities.



Strengthening Communities Together

Totalling £9,500 these donations demonstrate our commitment to investing in community-led solutions and recognising the wealth of assets that exist across Manchester's diverse neighbourhoods. By supporting local organisations, community groups, schools, faith institutions and cultural initiatives, we help create opportunities for residents to connect, participate and contribute to stronger, more resilient communities. Through partnership and collaboration, we continue to champion an ABCD approach that places people, relationships and community strengths at the heart of everything we do.

What stands out is that your donations are not simply financial contributions. They are investments in:



Value for Money 2025/26 Highlights

At Arawak Walton, we've had another busy year, focusing on making sure our homes are safe, comfortable, and affordable – while also making every penny count.

Here's a look at what we've achieved this year

Putting Tenants First

- **87% tenant satisfaction**
- A total of **460 biennial home visits** were undertaken and over 90% of our tenants have now received at least one visit.
- **We retained our Customer Service Excellence** accreditation during the year, providing independent assurance of the quality of our customer service.
- We **reduced the time taken to relet our properties** once they have become vacant so that new tenants can move in quicker

Improving our Homes

- **Invested £961,000** in property improvements:
- Including **37 new kitchens, 68 bathrooms and 84 windows and doors;**
- Conducted over **500 property condition surveys** to assess the condition of our homes and the priority of our investment plans;
- Commenced our **programme to improve the thermal efficiency** of our properties;

Making Every Pound Count

- **Saved £36,000 for our tenants** on some scheme service office by reviewing gardening and communal gas and electricity contracts
- Our **surplus for the year was better than our target** which means **more can be invested** in our properties in the future
- **Kept our cost per home below** the average of similar housing providers.

Supporting Communities

- **Over £28k was invested in supporting tenant involvement** and community engagement
- **Of which, over £15k was invested in sponsorships and donations** supporting a whole host of initiatives and events across our neighbourhoods and Greater Manchester
- **Supported tenant and community led engagement** both financially and with staff time and support
- **Opened our sheltered schemes for community events** – from cultural celebrations to fun theme days.

Looking ahead

WE'RE PLANNING TO:

- **Launch our new tenant App "AW Connect"** which will give tenants 24 hour online access to their account
- Complete a **full stock condition survey** to guide future investments.
- **Keep rents affordable** while investing in carbon reduction and property upgrades.
- **Review our loans** so that they provide funding at the best rates possible and can help fund future new housing for prospective tenants on our waiting list.

Want to delve a bit deeper...?

Our Value for Money Strategy

<https://arawakwalton.com/wp-content/uploads/VFM-Strategy-July-2025-2.pdf>

Annual Value for Money Report for 2025/26

<https://arawakwalton.com/wp-content/uploads/Value-for-Money-Report-2026.pdf>

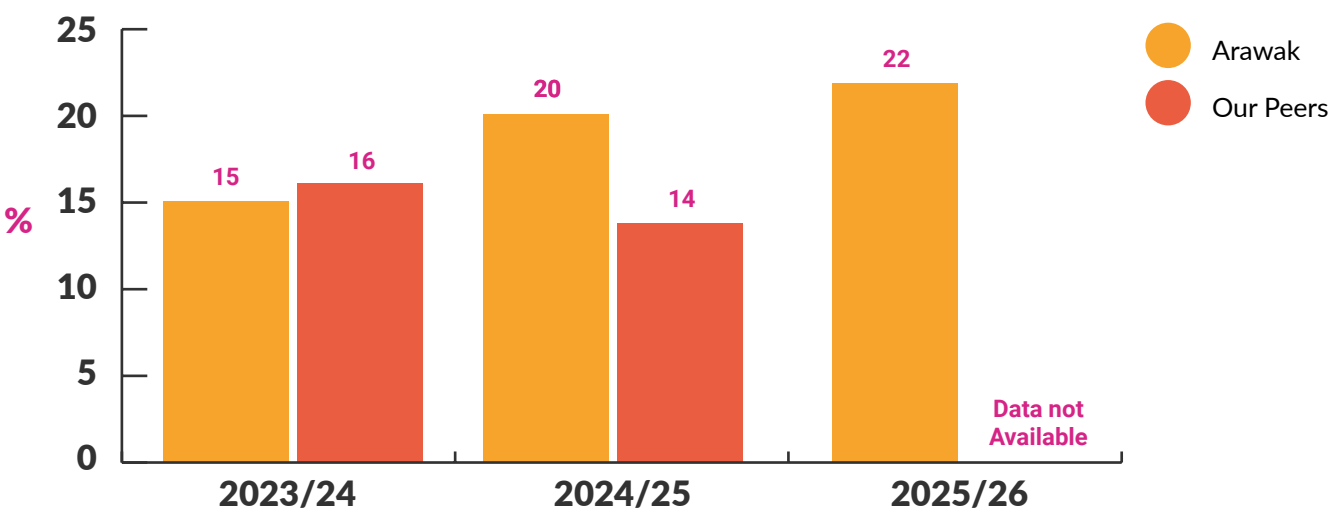
Our Value for Money Performance Indicators

Our Board monitors our Value for Money performance by setting targets each year and also looking at how well we compare against our peers.

Two of the performance measures are shown below:

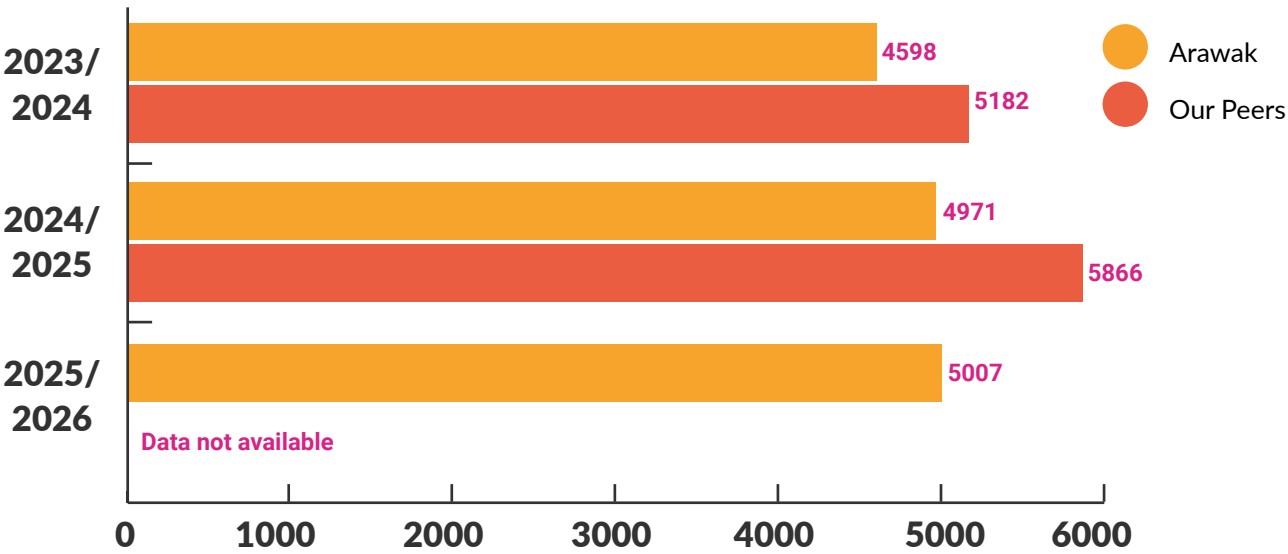
Operating Margin

A key measure used in the sector and monitored by our Regulator, is operating margin. This measures the profitability of operating activities and shows the financial efficiency of a business.

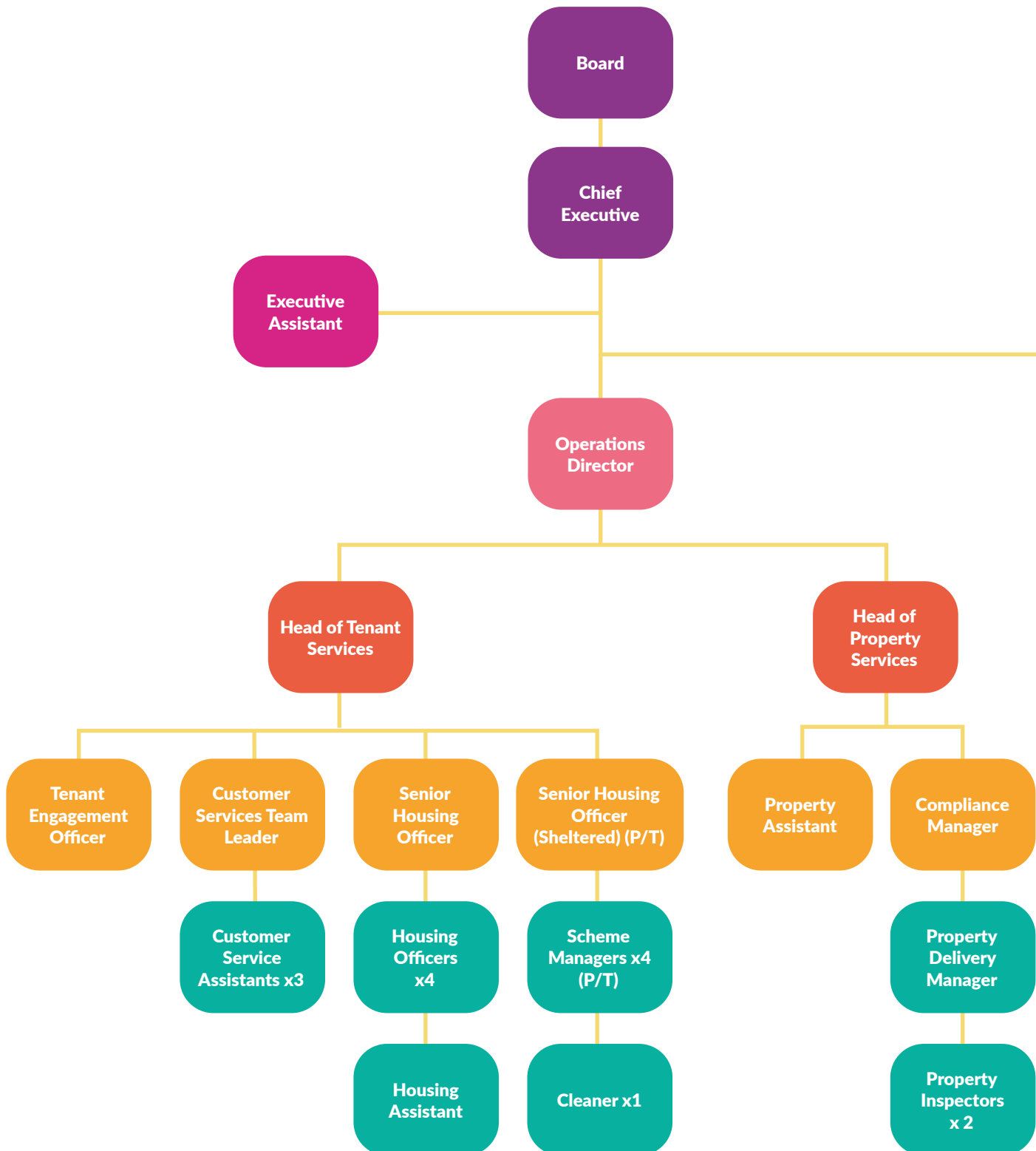
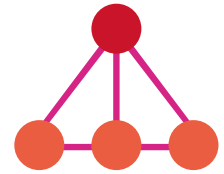


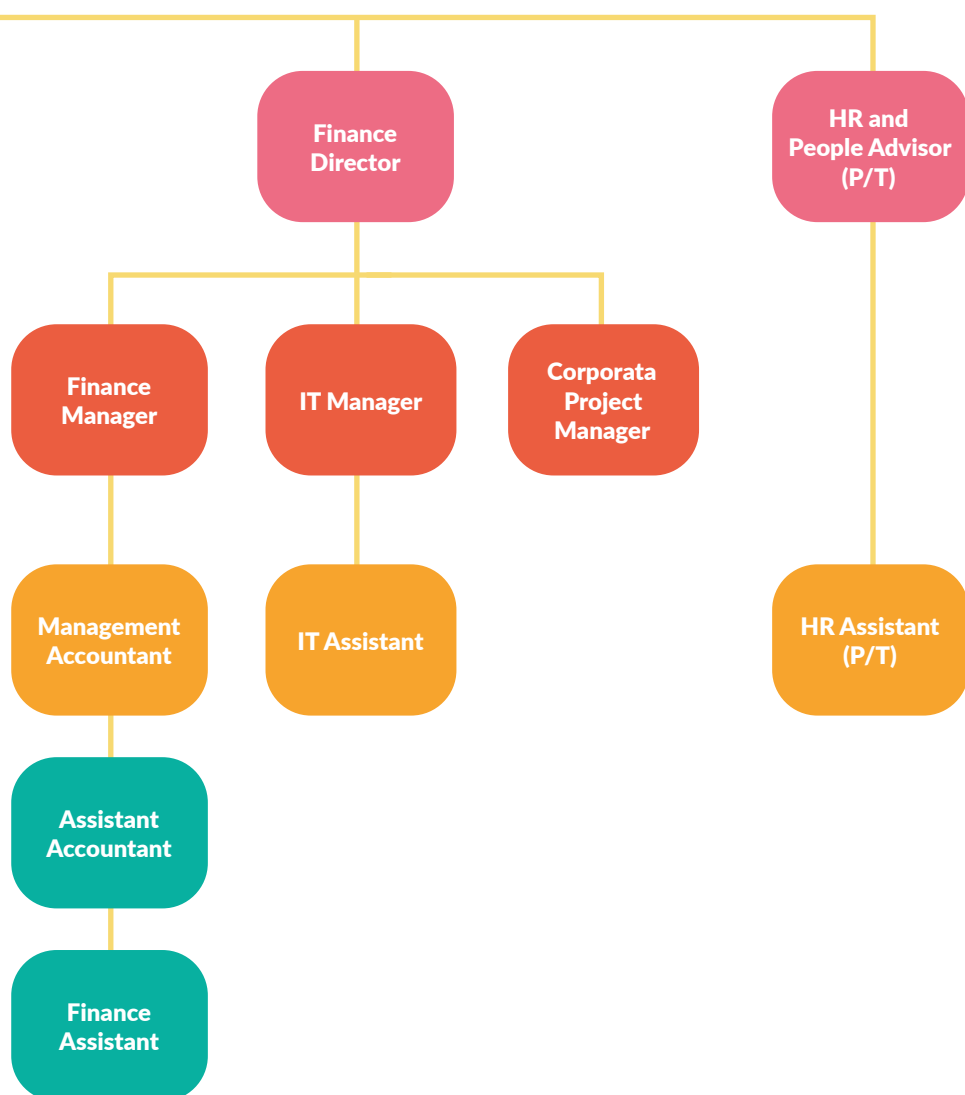
Cost Per Property

The cost per property measure assesses what our costs are per property.

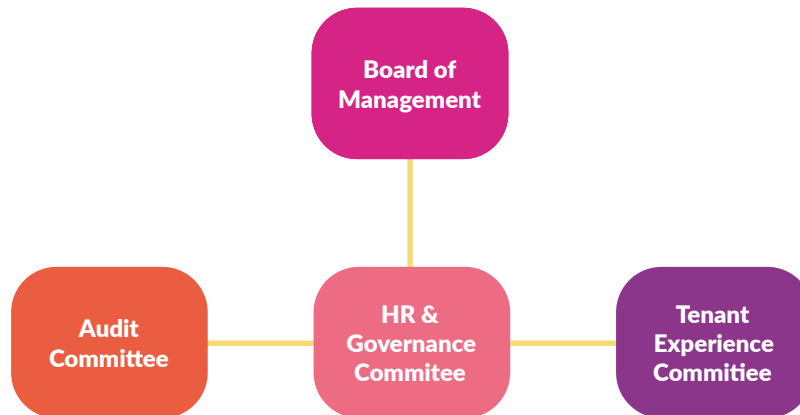


Organisational structure





Board information



Adrian Carridice-Davids **Chair of the Board**

Member of the HR & Governance Committee

Non -Executive Director for Blackpool Teaching Hospitals NHS Foundation Trust

Chair of North Brixton Big Local



Rob Brown **Deputy Chair of the Board**

Chair of Audit Committee

Project Manager - Stakeholder Engagement Strategy & Partnerships Team

Growth & Development Directorate Housing and Residential Growth, Level 8

Manchester City Council



Troy Tull

Chair of the HR & Governance Committee
Member of the Audit Committee
SOX Controls Manager at Worldpay



Anila Khalid

Member of the Audit Committee
Member of the Tenant Experience Committee
Assistant Director of Neighbourhoods at Stockport Homes



Elizabeth Webster

Chair of the Tenant Experience Committee
Member of the HR & Governance Committee
Tenant of Arawak Walton



Nigel Gloudon

Member of the Audit Committee
Associate Director of Finance and Performance - NHS Cheshire & Merseyside Integrated Care Board



Samson Chen

Member of the Tenant Experience Committee
Building Surveyor at Salvation Army



Julie Jarman

Member of the HR & Governance Committee
Retired



Sharon Thomas

Member of the HR & Governance Committee
Social Investment Specialist at S4B Housing
Member responsible for complaints (MRC)
Chair of the Complaints Learning Forum

Executive Team



Ulfat Hussian
Chief Executive



Amanda Harris
Finance Director



Michael Redford
Operations Director



**Arawak
Walton**

Housing Association

Arawak Walton Housing Association

23 Manor Street
Ardwick
Manchester,
M12 6HE

www.arawakwalton.com

Contact us:

Tel: 0161 272 6094

24 hour repair line: 0800 389 4616

Email: contact@arawakwalton.com

Follow us:  

@Arawak-Walton-Housing-Association