



Annual Review - 2020/21

Contents

- 3 Welcome & Introduction
- 4 About Us
- 6 Great Landlord
- 8 Great Business
- 10 Great Homes
- 14 Great Services
- 20 Great People
- 22 Protecting Our Environment
- 24 Diversity & Inclusion
- 26 Our Management
- 28 About Money

Please contact the Corporate Services Team on **01495 761104** or **corporateservices@monmouthshirehousing.co.uk** if you require this document in PDF, large print, another language, braille or audio format.



Welcome & Introduction

Welcome to Monmouthshire Housing's Annual Review and Self Assessment.

Despite the unexpected challenges we all faced as a result of the COVID-19 pandemic, a great deal has been achieved in the financial year 2020/21. We have enjoyed working in partnership with our customers and communities to deliver services and improve wellbeing.

This past year has been the most challenging in our existence. Everything we do has been held up to scrutiny as regards to how we do it and why we do it. We have completely redesigned those services which are vital to maintain the health and safety of our tenants and our staff. We have also made the move, in many instances, from face to face contact to doing things digitally. The feedback we have received from staff and tenants has been very positive, lessons will be learned and implemented.

There are many exciting plans to invest more in our communities, get people to safely meet one another, retrain people into work and get tenants back involved in decision-making within MHA. We know that our communities will be nervous and will need to rebuild their self-confidence and we will be there every step of the way to help.

Finally, a big thank you for your understanding during this time, your support and hundreds of compliments, have made a huge difference to our colleagues on the frontline who continue to carry out services throughout. The way you have also supported each other in your communities has been truly inspiring. Everyone is looking forward to the journey ahead and hope you will join us in ensuring that our homes and communities offer people somewhere that they will aspire to live and work in and put down solid roots for the future.

John Keegan & Andy Jones

Chief Executive

Chair of MHA Group





About Us

MHA Group is a Registered Social Landlord (RSL) operating predominantly within the county of Monmouthshire and manage **3,745** homes, leasehold homes and other assets such as garages and leased properties.

MHA Group has been operating since 2008 and during this period have developed 460 new properties, brought our homes up to Welsh Housing Quality Standards and increased our workforce, now employing over **256** staff, including local apprentices.

We are a financially strong and resilient business, and reinvest our surplus every year in new and existing homes.

Regulation is an important part of our lives and we strive year on year to meet and exceed the requirements set out by Welsh Government, and throughout this publication we have evidenced how MHA are meeting these standards.

People are our business so as a customer-centric organisation we listen and learn from the feedback received from our tenants and other service users.

Our Vision

MHA is known for providing high quality homes and services that meet stakeholders' expectations. Daily, we seek to transform lives by enabling communities to realise their ambitions. We have created an environment where people can have a brilliant quality of life, in areas where they aspire to live and work.

Values

Open
Fair
Flexible
Achieving





Great Landlord

2020/21 has proved to be a challenging time for everyone and we have worked extremely hard, focussing primarily on the needs of our customers. There are many great examples demonstrating the support provided and how we have positively impacted on our communities.

Behind the scenes we have not rested on our laurels and continued to strive for excellence, strengthening our support offering and improving the quality of lives. At the same time growing and strengthening the business. Again, you will see numerous examples of these achievements throughout this publication.



Striving For Excellence

Our Future Plans...

Initially, our focus for 2021/22 will be to have all services operational and back to full capacity, following the disruption of the pandemic. Beyond that we have another exciting and busy year planned! See 'Striving for Excellence, our Future Plans' sections for more information.





Great Business

MHA's core focus is to remain financially strong. We continue to build on our resilience and invest in our growth and diversification strategies to achieve additional income for reinvestment in main activities.



What the Housing Regulator expects of us...

That we safeguard tax-payers interests, the reputation of the sector and protect social assets.

That we have sound governance arrangements, comply with law and all regulatory and statutory requirements and the CEO, Chair and the Board are clear on their roles, responsibilities and accountabilities.

That we are robust in our deliberations when seeking out new business and development opportunities and are clear how this affects future business.

That we have sound financial plans and sufficient funding to support the business together with effective systems and controls in place to monitor performance and compliance with covenants.

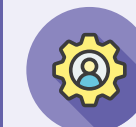
A SNAPSHOT OF WHAT WE HAVE ACHIEVED...



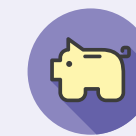
1.96% low level rent arrears maintained and we have devoted resources to supporting Universal Credit (UC) claimants.



Successfully awarded **funding to build new Innovative Housing.**



Formed a new **Board of Management** (see page 26) with new decision making structures.



£25M increased our turnover.



Developed a **Rent Setting Policy**, following consultation with our tenants. The 'Living Rent' model (developed by Joseph Rowntree Foundation) helps us to calculate rent so we can continue to maximise our contribution within communities whilst keeping charges fair, transparent and affordable.



We received a '**Standard (Pass)**' in our Welsh Government Regulatory Judgement.



£85M has been secured by MHA in an competitive deal to refinance its entire loan portfolio, securing **£65m** from the Pension Protection Fund and **£20m** with Barclays. The release of this funding will be invested in our homes and communities. More specifically, it has given a boost to our ambitious development programme, helping to resolve the housing crisis in Wales. It also supports the delivery of MHA's wider environmental, social and governance aims, improving services to our tenants and helps us reach our goals.



Striving For Excellence

Our focus will be on...

- Remaining financially strong
- Impact of Welfare Reform
- Government Grant Reform
- Partnership working
- Diversifying into new areas
- Strong governance
- Gender pay gap

Future Plans...

- Further develop the Living Rent model to include service charges
- Develop strategic links with other Housing Associations and, where appropriate Local Authorities, to deliver even more homes and services.
- Continue to perform against Community Housing Cymru's Code of Governance
- Maintain overall rent arrears target (2.85%) and UC arrears target (7%)
- Increase turnover to £26m
- Identify opportunities to build and sell new homes outside Monmouthshire.
- Respond to issues raised by Brexit
- Develop Capsel's 5 year business plan
- Agree an Investment Strategy



Great Homes

At MHA we believe that homes should be safe, secure, warm and dry where everything works. A haven which is affordable in a place tenants and residents can feel proud to live.

The safety of our tenants and staff has been an absolute priority, and government and safety guidance has been implemented and strictly adhered to. You will have noticed that we introduced safe systems of work where our staff have worn a lot of protecting equipment and you have been asked to stay in other rooms while we are in the property.

Non-essential repairs were suspended during periods of the most severe lockdowns but we have continued to deliver all emergency and urgent repairs, kept all gas servicing up to date, and completed safety programmes and external work.



What the Housing Regulator expects of us...

That we maintain accurate and up to date records of our liabilities, assets and condition. That we use this information to deliver repair and renewal programmes and make informed investment decisions.

That all publicly-funded homes meet required standards of design and quality and are maintained to this standard.

That we meet all applicable statutory requirements providing for the health and safety of the occupants in the home.

A SNAPSHOT OF WHAT WE HAVE ACHIEVED...



We continue to maintain our properties to meet the **Welsh Housing Quality Standard**.

Maintained the **void property gold standard** regardless of lock down level.



66 new homes built, a mix of open market, low cost home ownership and social housing.



99.97% of our homes received a gas safety check.



3,069 emergency repairs completed, **92.03%** satisfied with the way it was dealt with.

Completed all emergency and urgent repairs regardless of lockdown level.



50 new roofs.



681 homes received External Decoration.



97.85% stair lift services completed.



92 properties benefited from our External Works Programme, completing a mixture of paths, boundary walls and fences, retaining walls, washing lines, gates and driveways.



Digital 24 hour emergency alarms purchased for schemes ready to connect once lockdown eases.



100% Fire risk assessments, legionella water risk assessments and compliance with passengers lift servicing.



Striving For Excellence

Our focus...

To build and maintain our homes to high safety and quality standards

Future Plans...

- Increase the number of homes we build by 100 and our intermediate properties by 5 in areas where our customers want to live
- Influence Local Development Plan (LDP) in Monmouthshire responding to consultations and presenting well-developed plans for proposed sites
- Investigate new Innovative Housing Programme opportunities or equivalent
- Develop Land-bank / pipeline of 200 properties
- Town centre and regeneration - work with local authority to seek residential opportunities adjacent to town centres
- By 2021 all new builds funded with public money will be constructed to adhere to Welsh Government quality and environmental standards

Some of our fantastic developments



Oakley Way, Caldicot
Maple Gardens, Abergavenny



The Alders, Dingestow
Oakley Way, Chepstow

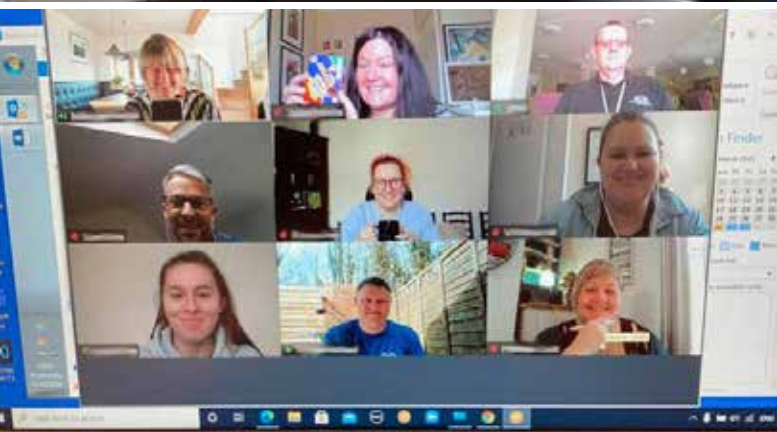


Llantilio Crossenny, Abergavenny
Elm Road, Caldicot



St Teilos, Abergavenny
Construction at Western Avenue, Chepstow





Great Services

It's not just about building quality homes. MHA invest in a range of initiatives and services to support tenants now and in the future.

We have maintained our Customer Service Excellence Accreditation in November 2020 and awarded Compliance Plus against 32 areas, which is the most ever awarded by this body.



What the Housing Regulator expects of us...

To listen to our tenants, and involve them in decision making and shaping services.

That we continuously driving improvement in achieving positive outcomes, make best use out of available housing and respond appropriately to new challenges.

That the Board assures itself of current service performance, including tenant satisfaction and drives continuous improvement.

A SNAPSHOT OF WHAT WE HAVE ACHIEVED...

Investing in our Communities



44 tenants supported into work through our dedicated Work & Skills Wise team.



51 volunteering and work placements started.



£557,971 saved by tenants thanks to our in-house money saver experts.



30,605 calls answered.

99.3% satisfaction

with service provided by Customer Services team.

83.2% calls resolved

at first point of contact.



1,318 live Chats and **10,170** emails dealt with by our Customer Services team.

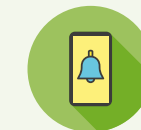
Weekly virtual lounges set up to help tenants connect during the pandemic.



20 tenants received digital devices and support to get online to contact loved ones.



£20K from Integrated Care Fund to support tenants living in schemes to get online.



7 digital noticeboards with key messages set up in each sheltered scheme.



26 staff members trained by RNIB to support tenants with visual impairment.



Pet friendly properties at our schemes to support those moving with pets.



£2,750 donated (including £750 for Christmas food parcels). We have worked hard to build strong relationships with local foodbanks, helping people put food on the table when times were hard.



We have created a range of community activities to help tackle health and wellbeing, keeping our communities engaged, happy and healthy:

- Cooking sessions
- Crochet group
- Outdoor family fitness
- Virtual mindfulness
- Sign language course
- Gardening competition
- Drop in food hampers
- Community picnics - Half Term Hunger
- Virtual health and wellbeing session
- Virtual Santa grotto



A SNAPSHOT OF WHAT WE HAVE ACHIEVED...

Giving Something Back



£25K shared between **16** Groups through Pitch For Your Project. We were blown away by the effort put into every submission and were delighted to support groups such as:

Magic Cottage who provides respite breaks for families with children with disabilities.

Chepstow School A Sensory garden that can be used by all pupils, teachers and community members.

Safe Space Counselling Project to enable MHA tenants aged 15 + to access free counselling.

A full list of successful pitchers is available on our website.



£7,000 in community sponsorship has supported many groups across the county such as the Chepstow Covid-19 Support Group, football clubs, 2FitU, Crafty Together, Cantref, Llandogo and Goytre Primary Schools, Blue Phonenix Jazz Band and the 7Q Gallery.



262 homes let and helped **29** families move to new homes through our Mutual Exchange programme.



We contacted every single tenant to check on their welfare, we then followed this up with a further **1,960** welfare calls to tenants deemed at risk and vulnerable to the virus. We were also able to link them in with wider community support and safeguard their wellbeing. **150** check-ins continued on a weekly basis.



Tenancy Coaches continued to help with rent arrears and other issues at home, either face to face or by video calling as part of their everyday support offer.



During the pandemic Homesearch received an unprecedented number of new applications, taking the total number of people on our waiting list to **4,000**. In addition, we took over **200** homeless applications.

April saw the launch of the new all singing and dancing Homesearch website. A more visual, user friendly platform for applying for affordable homes across Monmouthshire. Thank you to the tenants who worked with us, sharing their ideas and feedback, which was instrumental in shaping the look and content of the site.



We've worked to **support hundreds of people with unexpected and unplanned financial worries or personal issues**, reassuring them that no one would lose their home due to the effects of COVID-19.



We've worked closely with the local authority's Housing Options Team, providing face to face contact with those coping with homelessness or living in temporary accommodation. In all **120** people have been supported, whether this be through welfare calls for those suffering from isolation or loneliness or walking/talking with people needing emotional support.





A SNAPSHOT OF WHAT WE HAVE ACHIEVED...

Customer Satisfaction



89.5% had overall satisfaction with MHA.



72% felt we listened to their views and were acting upon them.



87.7% overall satisfaction with the repairs and maintenance service.



89.4% satisfied with overall quality of their home.



86.4% were satisfied with their Neighbourhood as a place to live.



89.5% think MHA is providing the service tenants and residents expect.



84% of tenants and Residents trust MHA.

Complaints



21 formal complaints received.



100% responded within target.



14 days was the average response time.



81.8% happy with handling of complaint.



63.5% happy with outcome of complaint.

Thank you to everybody who took the time to complete our tenant satisfaction survey, undertaken every two years. Through your feedback we can continue to focus on how we can learn and improve our services.

Keeping People Safe

It is important to us that our communities are safe places to live and you feel proud of your home and neighbourhood. This is why we take complaints seriously and try to resolve cases as quickly as possible.

The team have worked closely with the community to address all of these issues and have an array of tools to help them, such as: Noise monitoring equipment, use of the noise app, advice given, warnings issued, acceptable behaviour contracts, support referrals made, multi-agency working, mediation, Cognitive Behavioural Therapy and gas injunctions.



440 cases of and anti-social behaviour were investigated. The Top 3 highest cases recorded were:



127 Noise Nuisance.



65 Domestic Abuse.



56 Drug and substance misuse.

Striving For Excellence



Our Focus will be on:

- Tackling unemployment
- Recovery from the pandemic
- Safe & resilient communities
- Providing affordable homes and rents
- Tackling poverty
- Reducing homelessness
- Improving the resident voice
- Tenant satisfaction
- Equality & Diversity
- Living wage

Future Plans...

- Help 30 tenants into work and promote apprenticeship opportunities
- Enhance our digital offer to tenants
- Review of homelessness in partnership with Monmouthshire County Council
- Maintain customer satisfaction at 90%+
- Develop a Communication Strategy for stakeholders
- Embark on a new project in partnership with United Welsh and the University of South Wales to introduce motivational interviewing as a new way of working



Great People

Our people are our greatest asset, whether they are our staff, tenants or Board of Management.

Feeling valued and having a sense of pride is something we feel passionate about at MHA. We continue to invest in the skills and development of our people, ensuring they are equipped to both drive excellence and realise their own ambitions.

Staff not providing a front-line face to face service have seamlessly adapted to a new way of working. Supporting and communicating with our tenants from their own homes became the norm. This has accelerated our plans and have learnt from these experiences, see our ambitious targets opposite.

A SNAPSHOT OF WHAT WE HAVE ACHIEVED...



41 new members of staff were employed.



As part of the '**Big Conversation**' project, we consulted with our tenants on rent setting and the best way to communicate during the pandemic.

Weekly **well-being check-ins** with colleagues.



Set up **new internal system to make communication easier** between teams/colleagues working from home.

Striving For Excellence



Future Plans...

- Develop 3 future MHA Group leaders and facilitate career progression for all that want this
- Retrain all staff for new digital environment and support managers with the new blended working arrangements
- Revise agile working arrangements
- Achieve a 2 Star Best Companies accreditation
- Recruit from a wider pool to support our diversity objectives
- Build on our recruitment brand promoting us as the 'employer of choice'
- Provide a healthy working environment, supporting and promoting work-life balance
- Recruit membership of the new Community Voice Committee, train and make operational (see page 27 for more information)



Protecting Our Environment

MHA prides itself in delivering environmentally-friendly, sustainable homes and services, whilst reducing our CO2 emissions. We are strongly committed to playing our part, helping Wales to meet Welsh Government ambitions within the Zero Carbon programme.



A SNAPSHOT OF WHAT WE HAVE ACHIEVED...



10% reduction on car mileage claims.



46.31% reduction in our CO2 emissions.



£841 saved by tenants by switching energy suppliers.



£420 awarded through the Warm home discount scheme.



Achieved **ISO compliances in ISO 14001** (the international standard for environmental management) which gives us assurances that our environmental impact is being measured and improved.



Achieved **ISO 45001** (Health and Safety Management) which helps us reduce workplace risks to improve employee safety, particularly important on site developments.



Maintained **The Environmental Green Dragon Award**.



We are currently developing homes through the **Welsh Government's Innovative Housing Programme fund**, maximising existing and new technologies to reduce our CO2 footprint and to help provide lower energy bills for tenants as well as using local suppliers where possible.

Striving For Excellence



Our focus will be on...

- Zero carbon agenda
- Climate change
- Investigate innovative housing solutions

Future Plans...

- Develop a business plan to achieve zero carbon and EPC 'A' rating across homes, wherever possible
- Carry out an options appraisal for a Modern Methods of Construction project





Diversity & Inclusion

At MHA we are proud to be an equal opportunity employer.

We aim to celebrate diversity and inclusion by ensuring that we are representative of society as a whole, providing fair opportunities for development, progress and participation. We value the benefits that diversity can bring to our organisation, our tenants and to wider society.



A SNAPSHOT OF WHAT WE HAVE ACHIEVED...



Access to **support around Domestic violence**.



Forming a new **Community Voice Committee** so we have service users, from all backgrounds, at the heart of decision making.

MHA have also signed up and are committed to **Tai Pawb's 'Black Lives Matter' Pledge**, and have already taken the following action:

- Introduced a positive action for minority ethnic groups as a guaranteed interview scheme where they meet the essential criteria for the post
- Promoted our commitment to the Pledge, and support national campaigns
- All staff and Board members are committed to completing 'Unconscious Bias' training
- Engaging with and exploring what community groups are established, encouraging BAME (Black, Asian and Minority Ethnic) individuals onto our consultation groups



Striving For Excellence



Future Plans...

- Chief Executive, senior leaders and Board will:
 - Take a proactive role in championing and monitoring progress on these pledges.
 - Actively support and promote an inclusive culture where people are comfortable talking about race and can bring their whole self to work
- Continue to improve the culture where black, Asian and ethnic minority staff and tenants/service users are comfortable to voice concerns related to race and are believed when this happens
- Invest in reverse mentoring schemes to share experiences and improve opportunities



How We Are Managed

Greater demands on services, increased risks associated with building etc. and ambitious growth plans resulted in a change to our management Board. During the last two years we have consulted with our service users, share members and partners and, in effect, moved away from having 12 volunteer board members made up of tenants, councillors and independents.

For more information about why we have made this move and further information about the new members please visit the 'About Us' section of our website.

We would like to thank our Board members that retired at our Annual General Meeting (AGM) last year for their loyal service and commitment and helping MHA reach where we are today.



Ken **Bucknall**



Colin **Marsh**



Zena **Beirne**



Tony **Crowhurst**



Ann **Webb**

Board of Management

During the past year we have worked hard to recruit a new Board. As of the 1st October 2020 we now have 10 highly skilled professional board members who bring a wealth of knowledge and experience. This means we have the right people with the right skills to steer us through the challenges ahead. They have settled in very quickly indeed and are working closely with officers to project a new journey into the future.




Tenants still remain at the heart of decision making as we introduce a new Community Voice Committee made up of tenants, community members and other service users who act as a critical friend, driving service improvements.

BOARD OF MANAGEMENT

 Andy Jones Chair	 Tony Deakin Vice Chair	 Colin Lewis	 Reg Kilpatrick	 Emma Brute
 Dimitri Batrouni	 Hannah Vickers	 Alan Soper	 John Miller	 Cael Sendell-Price

We will be recruiting to the Community Voice Committee over the coming months so please get in touch if this is of interest to you. Our contact details are on the back page.

SENIOR MANAGEMENT

 John Keegan Chief Executive	 Michele Morgan Director of Housing & Communities	 Karen Tarbox Director of Property Services	 Gwyndaf Tobias Deputy Chief Executive & Director of Resources
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About Money

MHA is committed to maximising value for money to ensure that the highest level of service is delivered to our customers. Value for money has always formed a central part of our culture. Our approach balances the needs of our customers with our social value and against future housing need. It's about doing the right things and doing them well.

As previously mentioned MHA struck a historic £85m deal to refinance its entire loan portfolio, this will strengthen its long term financial position and further invest in its homes.

MHA has also agreed a Value for Money Policy and will publish key financial data on an annual basis, benchmarking against other Welsh housing associations. The key ratios from the latest published results are shown on the opposite page.

What the Housing Regulator expects of us...

That we have a strategic approach to and delivery of value for money across all business areas.

Our financial accounts for 2020/21 are currently being ratified by our Auditors so are not quite ready to share. This information will be made available on our website by mid August 2021.

Tenant satisfaction 2019/20

87.8% say rent provides value for money.

78.3% say service charge provides value for money.

A SNAPSHOT OF WHAT WE HAVE ACHIEVED...

How we compare...

Key Performance Indicator	MHA 2019/20	All Wales LSVT average 2019/20	All Wales LSVT average 2018/19	MHA 2018/19
Operating costs for lettings per social housing unit	£3,626	£3,568	£3,631	£3,349
Management costs per social housing unit	£1,076	£1,305	£1,158	£1,280
Reactive repair costs per social housing unit	£1,413	£1,329	£1,426	£1,255
Major repair and component costs per social housing unit	£1,738	£1,563	£1,830	£1,656
Bad debts per social housing unit	£51	£43	£17	£38
Weighted average cost of capital	3.05%	5.83%	3.36%	6.28%
Gross arrears / social housing turnover	3.3%	4.2%	3.2%	4.0%
Total rent per social housing unit	£5,672	£5,181	£5,318	£4,934
Rental void loss per social housing unit	£58	£77	£51	£73



MHA are always looking to improve and we want to hear from you!

Bright Ideas is our new Tenant Suggestion Scheme with the name and logo picked by you!

Submit your suggestion by:

- Filling out a form on our website: www.monmouthshirehousing.co.uk/comments-form
- Telling a member of staff
- Calling the Business Improvement Team on **01495 745776**

So don't delay – give us your Bright Ideas today!

STAY SAFE. STAY WELL. STAY CONNECTED.

At Monmouthshire Housing we have adapted the way in which we can connect with our tenants and partners so that we can continue to keep you, our community up to date with all the news and events as and when they happen.

There are now even more ways to get in touch with us, you can connect with us via our Facebook pages, send us a Tweet, pop us an email, have a live chat on our website or even give us a call.



If you need help getting set up online don't forget we can help. We can offer advice, guidance and equipment to help get you started, please give us a call.



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