

Annual Review

2021/2022



NORTH WALES
HOUSING
TAI GOGLEDD
CYMRU

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Welcome

Reading this Annual Review was a great opportunity for me to reflect on the year. We have achieved so much. One of the highlights for me is receiving IIP Gold and Best Companies Ones to watch again. These awards come from feedback from our People and confirms that we must be doing something right.

It isn't just about the more obvious successes though, it's also about the day to day things. We exist to ***make a difference to people's lives, by providing homes to be proud of and creating communities in which they can thrive.***

Every day we do our very best to achieve that. It has been a challenging few years but that hasn't stopped us supporting people every day and making a positive difference to their lives. We provide the stability of a safe, warm home that they can build their lives around.

Thank you to all our staff for their hard work and dedication and enabling us to achieve everything we have.

I would also like to thank our Board Members – a dedicated team of individuals committed to ensuring that everyone at North Wales Housing delivers on our promises to tenants and residents and the corporate objectives we aspire to achieve.

We were saddened to receive Bill Farnell's resignation from the Board this August. We are very grateful for the significant contribution Bill has made to NWH over the years and wish him all the very best.

Catherine Dixson
Group Chair



An overview of the year

Welcome to this year's Annual Review. It's great to look back over the year and reflect on all the things our people at North Wales Housing have achieved, working with our residents and our wider communities. This Annual Review will give you a flavour of some of the highlights from the year. Thank you to everyone who helped us move forward this year, there has been a lot of hard work behind the scenes.

It's not enough that we think we're doing well, it's great to also have that appreciation from others. This year that came in the form of two accolades, from finding out we achieved Gold Investors in People in October 2021 followed by Best Companies Ones to Watch in March for the second year running.

Our colleagues are what makes NWH and receiving awards such as these are a testament to how we really are one big family.

Exciting things will be happening this year as we introduce two new teams, a Project and Performance Team and Customer Experience Team. The Project team will help oversee and manage projects, supporting us with the delivery of the Corporate Plan. The Customer Experience team have been introduced to help us track the experience of our customers, collecting feedback and identifying changes that will help improve our services and support for the people who live in our homes.

We anticipate further challenges this year as we face a period of high inflation and significant cost of living increases. This will potentially have a huge impact on our tenants. We have reviewed the structure of the Incomes team and increased resources to help support our tenants through this difficult time.

I would like to take this opportunity to thank all the people that work for North Wales Housing and our Board members for your dedication and hard work throughout the year; without you, none of our achievements would have happened.

Also, a big thank you to our partner organisations who work alongside us to help us achieve our ambitions.

I hope that you enjoy reading this Annual Review and looking back on the year. We are certainly looking forward to the next year of achieving the ambitions and continuing to support our customers and communities across North Wales.

Helena Kirk

Chief Executive

Building new homes

Providing affordable new homes across North Wales is very important to us. In 2021 - 2022 we handed over 9 new affordable homes, with a further 36 under construction.

Four new homes were created in Clos y Goleudy in Holyhead, as well as a further two in Valley. Two homes with the most amazing views were handed over in Maes Helyg, Llangollen. Definitely hard to beat those views!

What these figures don't show is developments in progress and the hard work behind the scenes on getting developments ready on site, and a further 36 homes under construction during the year.

We have also appointed Lauren Eaton-Jones as our new Assistant Director Commercial this year. Lauren has been working on identifying new development opportunities and the implementation of the Development Strategy. Our aim is to create 500 new homes over the next 5-years.

Lauren Eaton-Jones



In 2021 - 2022 we handed over 9 new affordable homes

a further 36 are under construction





Better places to live

It is in our interest to improve the quality and safety of existing homes. We have an in-house Repairs team who carry out day to day repairs to tenants' homes as well as completing planned replacement and improvement works.



Day to day repairs – how did we do?



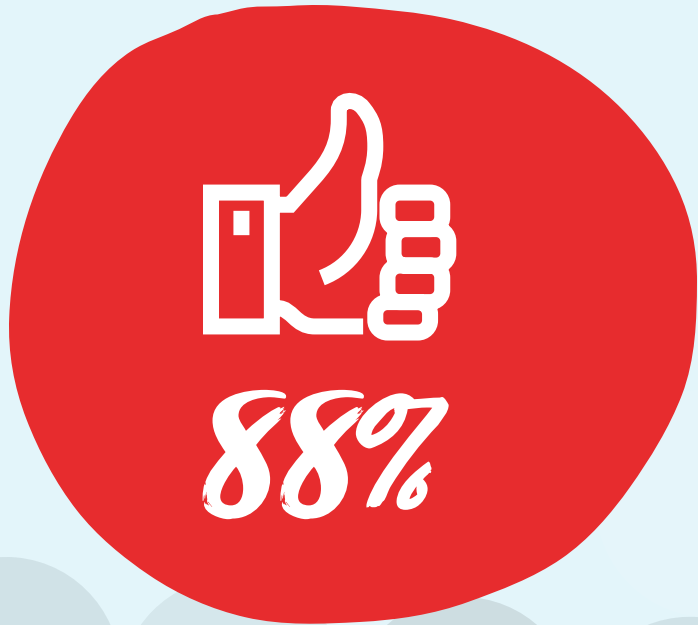
£2.5 million was spent on Reactive and Cyclical Repairs in 2021-2022.



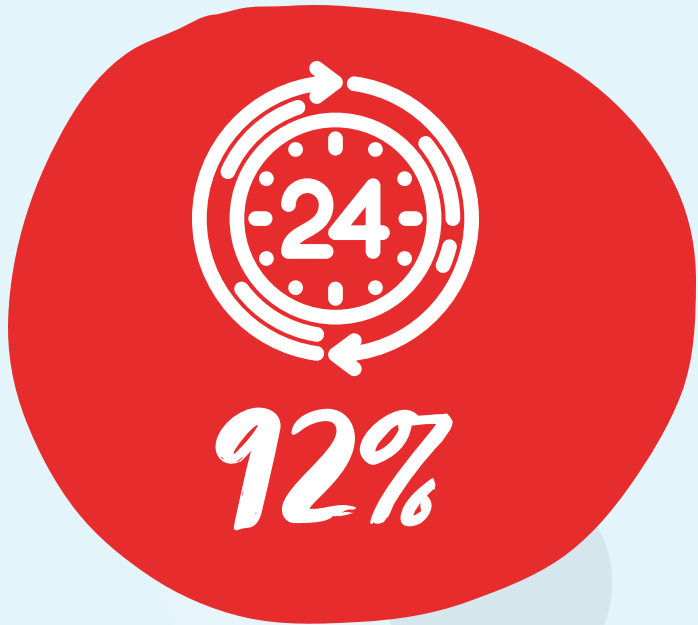
10856 responsive repairs completed with an additional 1008 emergency jobs.



An average of **39.07 days** completion time for these responsive jobs, with the average completion time for an emergency job being **0.77 days**.



Tenant satisfaction with responsive repairs is **88%**.



92% of our emergency jobs were done within the target 24 hours.

Investing in our homes

In 2021-22 we continued to invest in our homes, updating bathrooms, kitchens, windows and doors etc.



Structure
£272,000

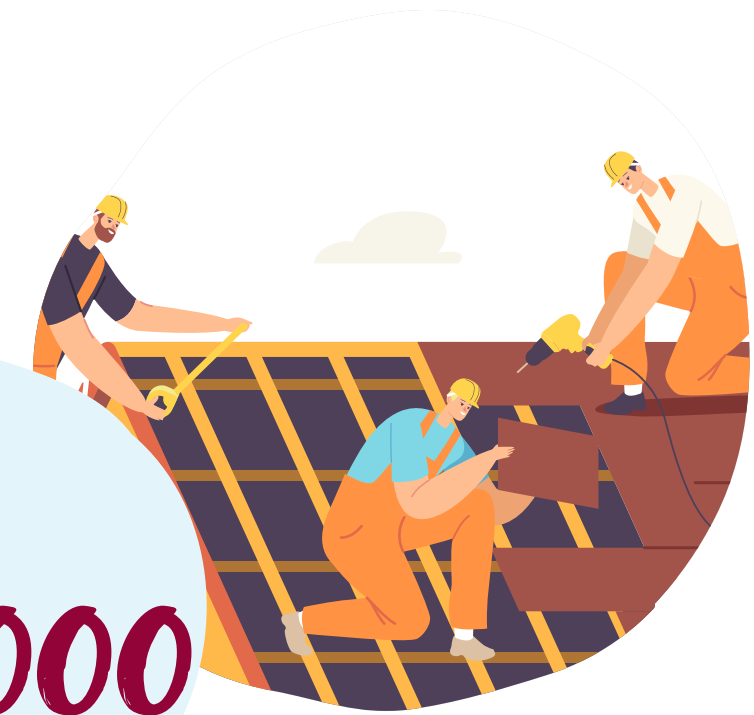


Lifts
£44,000

Windows and doors
£285,000



Roofs
£375,000



Decarb works
£613,000

Bathrooms
£42,000



Kitchens
£62,000



Boilers & central heating systems
£361,000



Decarbonisation

We are already seeing the effects of climate change in North Wales and we recognise that the science is clear; the climate is changing due to human actions and we need to take responsibility for our own impact by reducing our emissions as much as possible. At North Wales Housing we are committed to achieving material emission reductions and supporting wider actions to achieve a Net Zero Wales.

In the social housing sector, we will have a key role to play in supporting both Welsh and UK decarbonisation ambitions. We have progressive targets in Wales for social housing through the Welsh Development Quality Requirements and the Welsh Housing Quality Standards. However, we are keen to incorporate and build on these standards to address wider emissions across our operations.



Energy performance certificate (EPC) for properties

Before deciding what needs to be done we need to understand our properties. We can do this by having an up to date EPC. In 2021/22 we completed EPC's on 670 of our properties, building on the 529 completed in 2020/21.

Fabric works (insulation)

Increasing energy costs means it's more important than ever to keep the heat in and making our homes more energy efficient. We can do this by making sure our properties are well insulated. In 2021-22 we installed:

- External wall insulation - 7 large houses
- Cavity wall insulation (extract rockwool, fill with polybead) - 39 homes
- Room in roof insulation (for sloping ceilings in roof space) - 2 homes
- Internal wall insulation - 5 homes

Using external funding we also installed:

- Cavity wall (extract rockwool, fill with polybead) - 25 homes
- Loft insulation - 9 homes
- Room in roof insulation (for sloping ceilings in roof space) - 2 homes
- Internal wall insulation - 1 home



Wildflower gardens success

As part of our rewilding project we have planted wildflower gardens in a number of scheme gardens, including Llys y Coed, Hafod y Parc, Llys Mair and Parc Clarence.

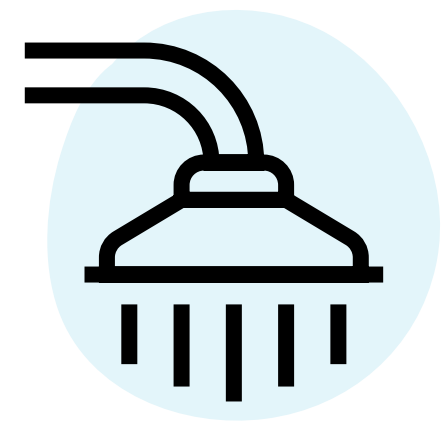
Here are some photos of our lovely wildflower area in Parc Clarence, Llandudno. This area was rotavated and seeded back in March by Rakes and Ladders Grounds Maintenance team. They used a coastal seed mix; the bees are loving all the beautiful flowers!



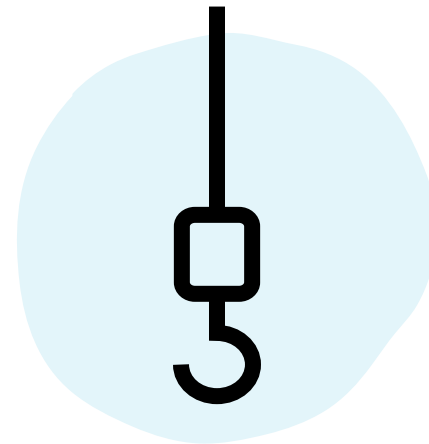
Aids and adaptations

Sometimes it only takes a small change to your home to make life easier for you. This can be installations such as hand rails, ramps, changes to bathrooms or even new handles and doors. We may be able to install these for you, or we can help you apply for funding for bigger works.

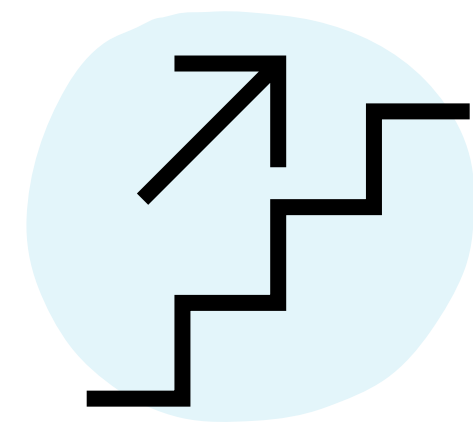
Grant funded adaptations



29 level access showers



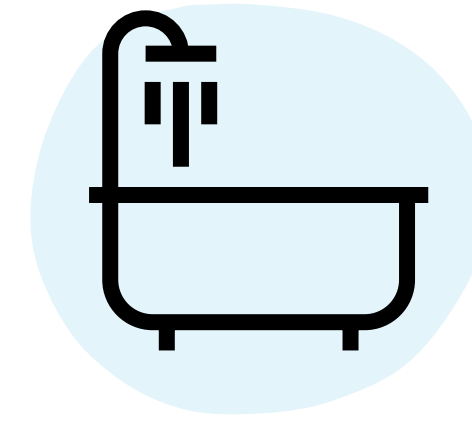
2 hoists



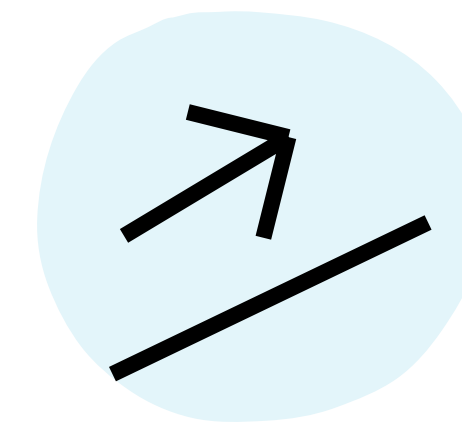
3 stairlifts



2 specialist toilets



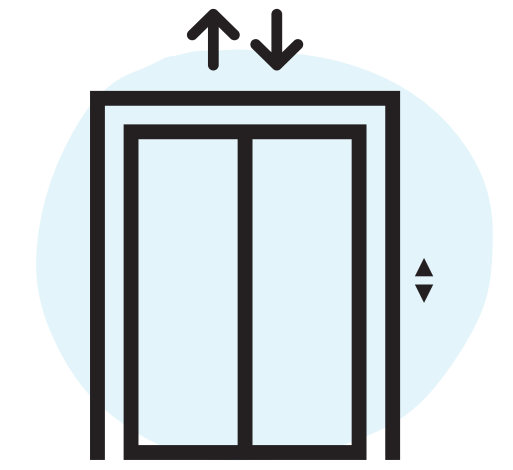
4 specialist baths



7 ramps



1 rise & fall kitchen

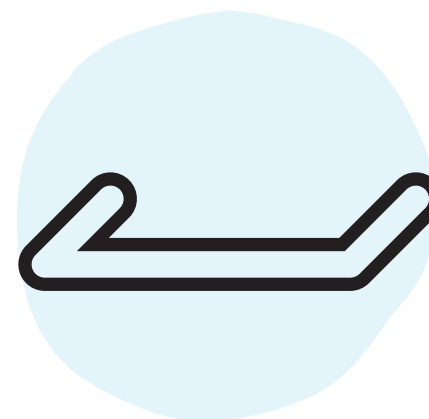


3 lifts/hoists

Funded by NWH



11 shower seats



107 grab rails



30 repairs to specialist equipment



10 repairs to level access showers



4 lever taps



9 Key safes to enable carer access

Keeping our customers safe in their homes

NWH take responsibility for safety in the home very seriously, and it is important to us that residents are able to live safely in their home. We carry out a programme of work to ensure safety in the home, and regularly review our compliance figures.

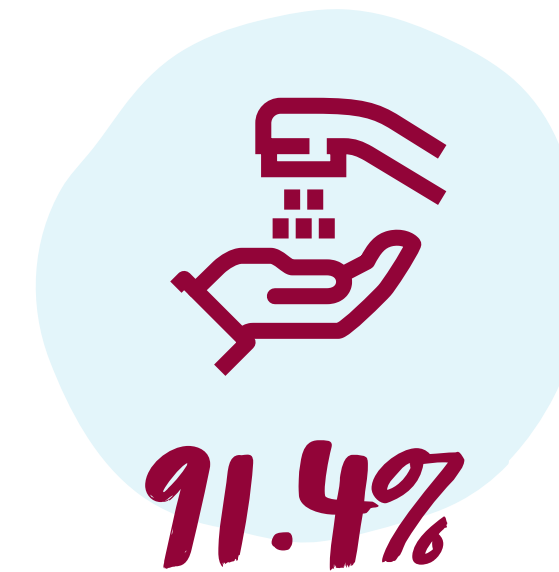
Community Safety Officers

Two Community Safety Officers have been recruited to support both the Compliance and the Neighbourhood teams with safety within our schemes. The two Officers will be spending time out and about within schemes, making sure they are safe and supporting us with communal safety and fire safety.

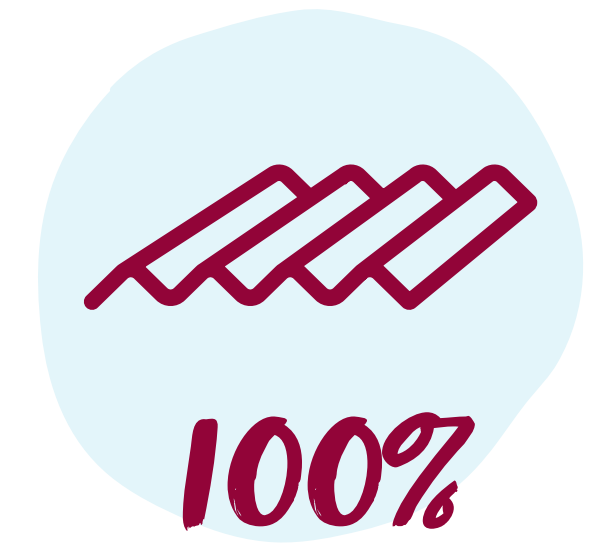
As of the end of March 2022, compliance with health and safety responsibilities was:



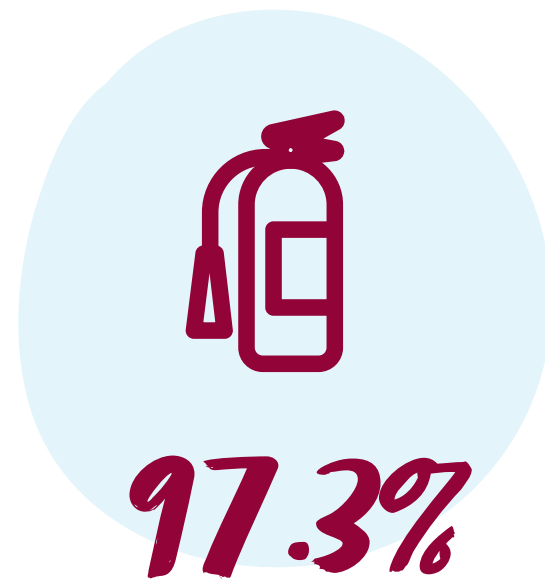
100% of properties had valid gas safety certificates



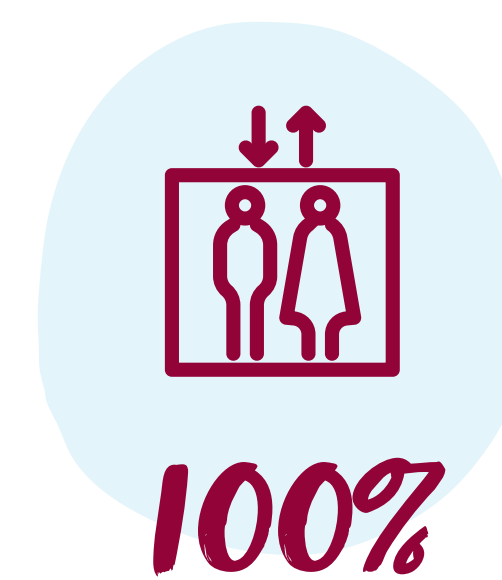
91.4% compliance with water hygiene testing



100% of asbestos re-inspections completed



97.3% of fire risk assessments completed



100% of all lift maintenance inspections completed within due dates



98.81% of properties had a valid electrical test in the last 5 years

Improving neighbourhoods

The Neighbourhoods Team reviewed our Anti-social behaviour (ASB) policy and procedure this year, and the Tenants Forum and Sounding Board helped with this review. Participants were given information on current ASB practices at NWH and compared our procedures with other social landlords.

As a result of this consultation:

- A new policy and procedures were developed.
- A new ASB section was developed on the NWH website, giving clear and concise information to tenants.
- Staff training was identified and carried out.
- Action Plans were developed for each case investigated, and shared with the tenants.
- NWH has entered into a partnership with a mediating organisation as an option for some cases, e.g. mediation between two neighbours over a noise issue.



The power of social media...

When having a clear out in one of our offices last year we came across a box of treasures including old photos and war medals.

Neighbourhood Officer Stephen Kay took on the mighty task of finding its owners.

Thanks to the power of social media, Stephen found the family related to the person who owned the box of treasures.

Having posted on a Facebook group called 'Anglesey Social media group', the post was shared over 350 times at last count. With a lot of tagging, commenting and questions the grandson and granddaughter came forward and Stephen met them to hand over the box. The family were extremely pleased to have been reunited with the treasures which they thought were lost forever.



Tenant Participation

Our tenants are put at the heart of everything that we do. Engaging with and listening to our residents is important to us and working with tenant groups helps us understand their needs, for today and tomorrow.

Tenant participation was led by our Tenant Participation Strategy which was developed previous year following consultation with tenants and staff.

Similar to the last reporting period, Covid 19 restrictions have impacted on what NWH has been able to deliver during this period. However, as the year went on we started to enjoy face to face engagement again alongside virtual.



Profile of tenants participating in the Tenants & Communities Panel, Tenants Forum and Sounding Board – who took part?



53% of members live in Conwy
39% in Gwynedd
6% in Ynys Mon
2% in Denbighshire.



Female **67%**

88% from general needs housing
8% from our older persons
4% from our Supported Housing.



Age is split evenly:

- 18 – 24
- 25 – 34
- 35 – 44
- 45 – 54
- 55 – 66
- 65 and over

6%
4%
22%
31%
14%
14%



Ethnic origin:

- White Welsh
- White British
- White English
- Mixed White & Asian
- No answer/prefer not to say

45%
43%
4%
2%
6%

39% have a disability, with **6%** preferring not to say.



Tenants and Communities Panel

The Panel consists of Board members, tenants, and staff. It has the responsibility for scrutinising our services and performance to ensure all residents receive the highest possible standards of service. The Panel and its tenant members are a key part of NWH's governance.

The Panel meets every two months, and has now returned to meeting face to face following a period of meeting online.

In the last year we've seen tenant members stepping down from the Panel and we have embarked on a recruitment drive. Four new members have recently joined the Panel, three of which are former members of our Tenants Forum.



Tenants forum

This was the first full year of the Forum since its formation. The Forum meets on a regular basis and provides its members with an opportunity to obtain information, influence our decision making, and strengthen our services. Each meeting is dedicated to a particular topic, allowing members to learn more about NWH, and provide input and feedback to improve the services we provide.

There are seven members on the Forum and meetings have taken place virtually.

The Forum have been involved in the following:

- A review of current Anti-Social Behaviour (ASB) procedures.
- Reviewed current Tenant Participation practices.
- A review of the sign-up process for new tenants.
- Reviewed information available to tenants on the NWH website.
- Consultation on rent affordability and services charges.

Three members of the Forum have joined the Tenants & Communities Panel, which is viewed as a success as it offers clear progression for members. We hope this will be a regular occurrence in the future. A recruitment drive has been undertaken to attract new Forum members.



Sounding Board

The Sounding Board is a database of tenants who are interested in acting as a 'reader' of leaflets', forms, policies etc. and providing feedback.

The Sounding Board has 35 members. This year they were involved in rent affordability and services consultation, TPAS Cymru circulars and surveys, Chatbot testing and a review of new tenants sign up process.



Rent affordability and service charge consultation

NWH undertook a consultation to gather the views of tenants on how they view the affordability of rent and service charges. A total of 354 participated in the consultation:

- Online survey – 249
- Face to face events (including returned paper surveys in post) – 72
- Telephone interviews/discussions – 25
- Tenants Forum – 8

Some of the outcomes of the consultation include:

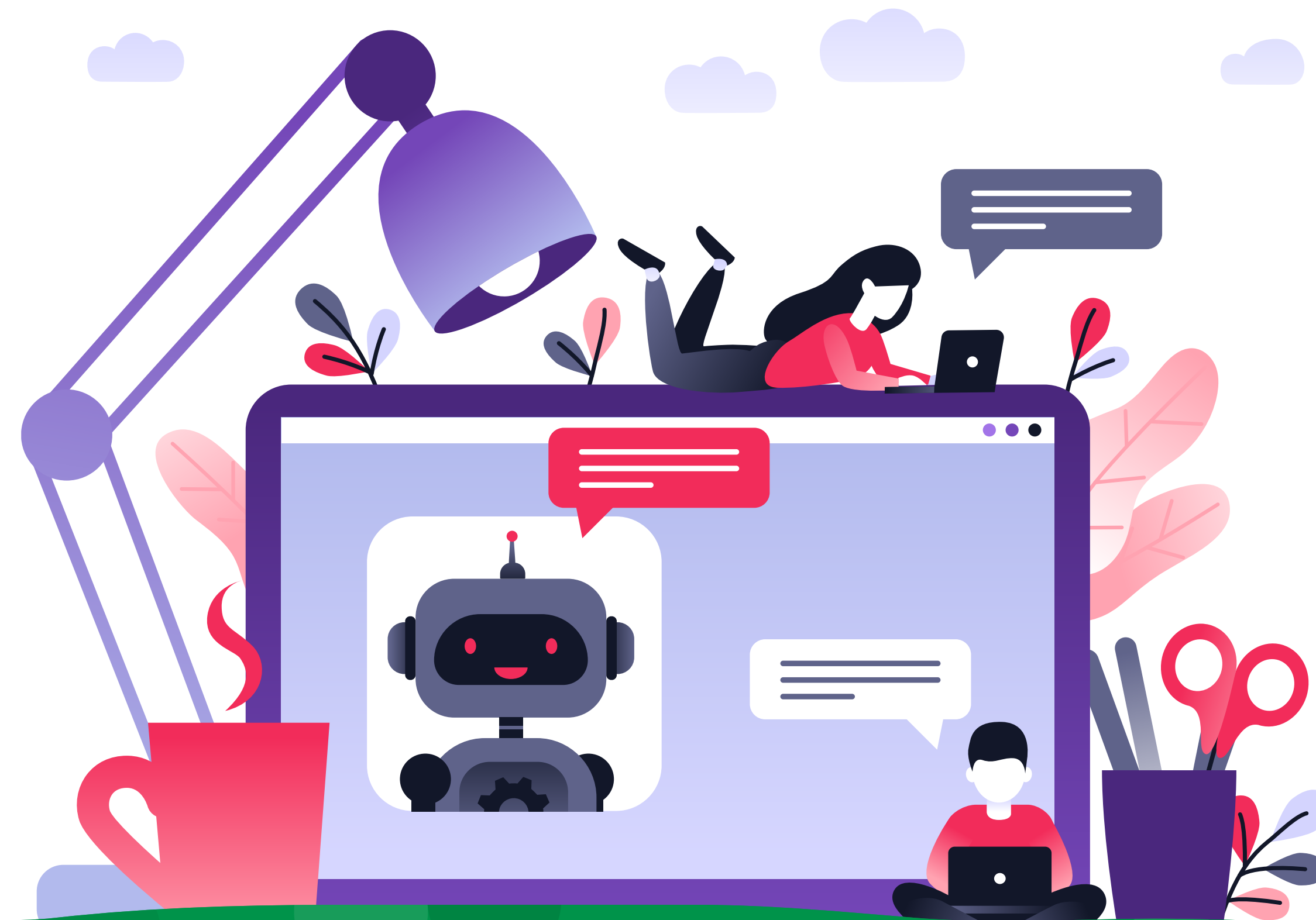
- Introduction of benefits calculator which Income Officers use to assist tenants in maximising benefits.
- Introduced geographical patch-based working to the Incomes Team.
- Upskilled Income Officers so they are all able to offer financial inclusion advice.
- Aim to be more proactive and contact tenants sooner if in arrears.
- Service charge leaflets have been produced to go out with rent statements.

Anti-social behaviour (ASB) policy and procedure review

One of the key areas of interest in discussions with tenants has been Anti-social behaviour review. As a result a new policy and procedures were developed, information provided was made clearer and more staff training was provided as well as offering new services such as mediation between neighbours.

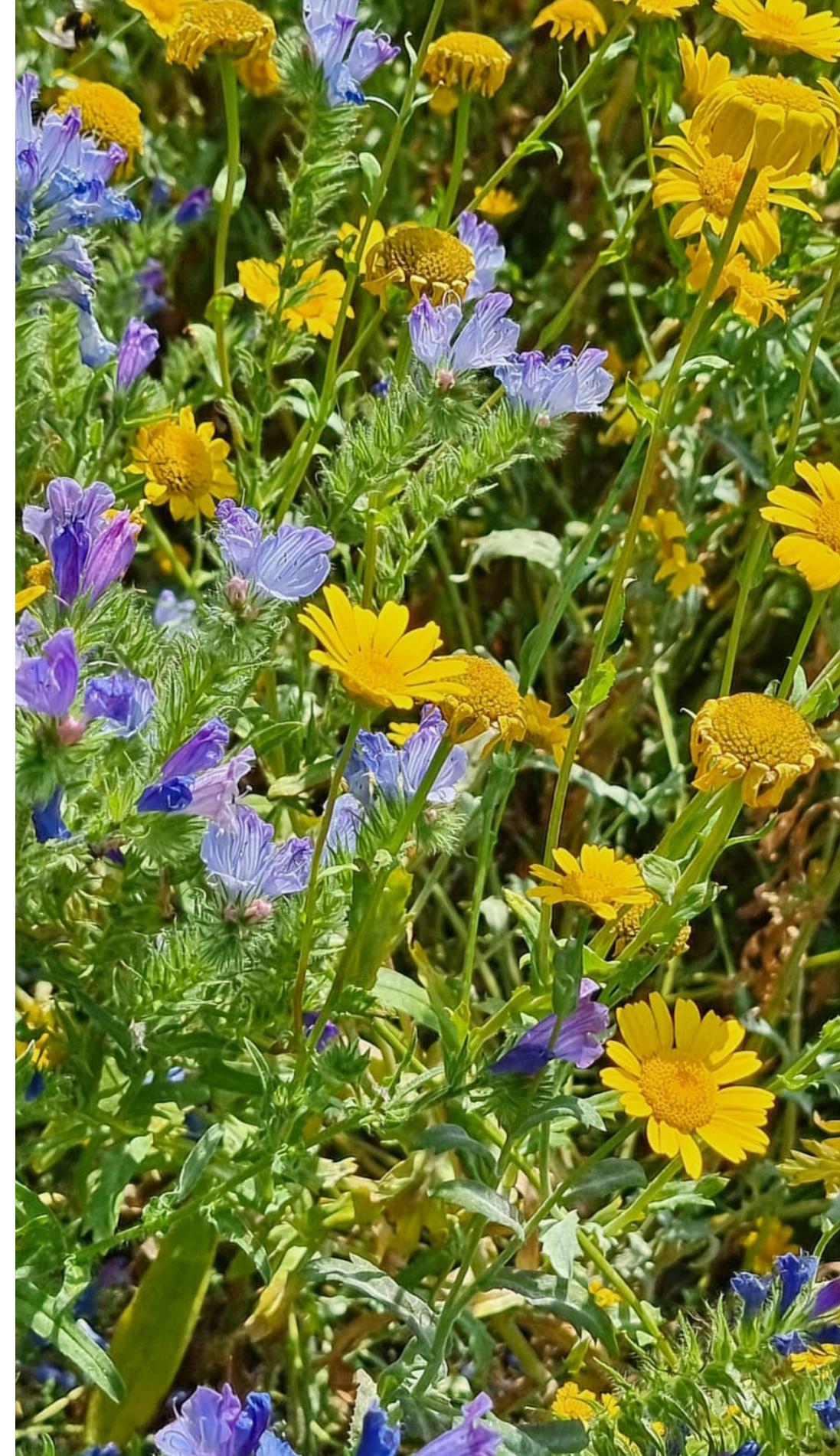
Chatbot testing

The Chatbot was one of the projects developed through the Digital Transformation Project Group. Chatbot is an automated bot that's displayed on our website which is available 24/7 to answer any questions. Members of the Sounding Board were asked to test the Chatbot and provide their input before it was made available on the website.



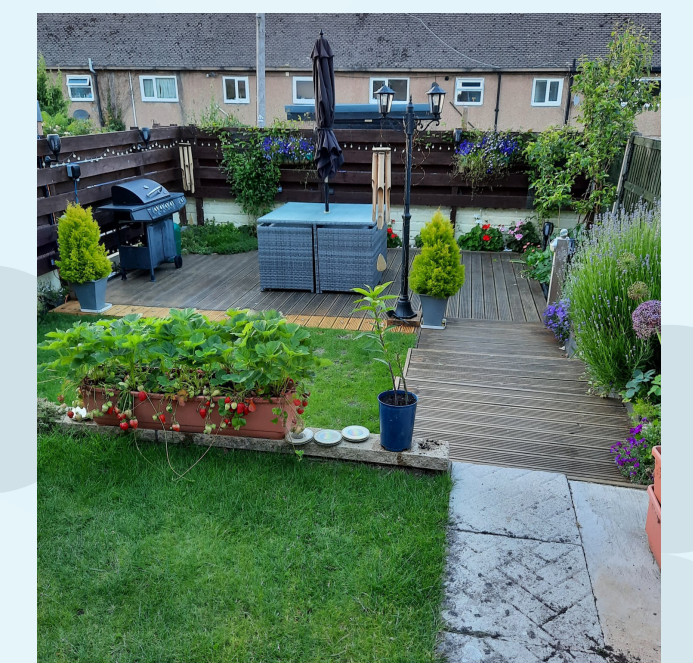
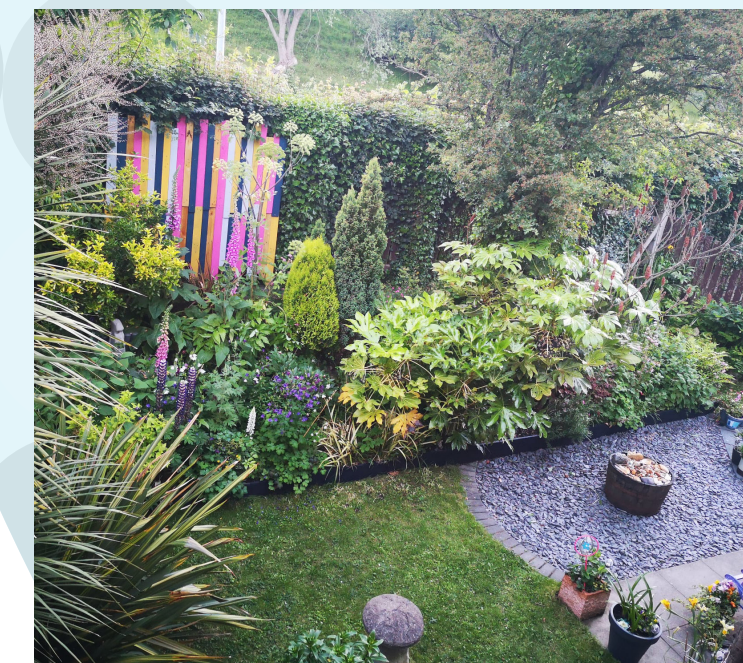
Communal green spaces

We consulted with residents regarding green spaces on schemes, and how they could be improved for the benefit of residents. A wildflower area was developed at Llys Mair, and physical improvements were made to the communal garden area at Parc Clarence.



Gardening Competition

Our gardening competition was again popular with our tenants, and increased entries were received for the competition during this reporting period. Here are photos of some of the winners.



Good Neighbour award

This reporting period was our third Good Neighbour Award. The aim is to pay tribute to our tenants who have made a significant difference to the lives of their neighbours or the local community. We had two joint winners with Amy Hale of Gerddi Canada Holyhead and Cliff Astil of Cae Clyd Craig y Don.



Supported Housing

"My support worker is absolutely brilliant. She has supported me in such a strong way and helped me with everything I've needed from day one"

"I am very grateful to you all for helping me get my life back in the right direction and encouraging me to find full time employment and lead an independent life"

North Wales Housing is an established supported housing provider in North Wales and has provided homes and services to vulnerable service users for over 20 years.

We provide over 360 supported housing units and deliver homeless prevention, outreach, resettlement and floating support services. We help all sorts of people to achieve their ambitions and live healthy and happy lives.



Homelessness

North Wales Housing have a number of Homelessness Services that help people who are homeless, or threatened with homelessness.

Our Outreach and Resettlement Team are on hand to provide housing advice and support finding and maintaining accommodation. The Team support people who have complex needs and work with street homeless who have difficulty finding and maintaining their tenancy. The team continue to play a vital role in supporting those homeless in Gwynedd, in Bangor in particular.

The team continued to work closely with Gwynedd Council and other partner agencies to provide a service. Close working in partnership with Bangor Cathedral's Food Bank and the Arfon Food Bank in Caernarfon proved invaluable during this period.

Homeless hostels

North Wales Housing have three homeless hostels across Gwynedd and Conwy that provide support to help vulnerable people live independently and move on to their own accommodation. These are St Mary's Hostel (Bangor), Pendinas (Bangor) and Noddfa (Colwyn Bay).

Hostel residents continue to be supported by their Project Workers, developing Project Plans to help them with skills to be independent again.

Partnership to create 12 supported apartments in Bangor

North Wales Housing are working in partnership with Adra housing association to build 12 apartments on a derelict site on Bangor High Street, that will be used as supported living units for the homeless within the area.

Adra is leading on developing this building into 12 x 1 & 2-bedroom flats with support to prevent homelessness in Gwynedd. North Wales Housing will provide dedicated support to residents.

The project will enable greater access to 'move-on' accommodation and provide safe, secure and sustainable temporary housing within the city of Bangor.



Mental Health schemes

North Wales Housing offer supported accommodation to those who are recovering from, or have, a long-term mental health issue. It's not just about the accommodation in these schemes, it's about the help and support offered by the Project Workers and through partnership working with agencies. During the year access to services changed, but NWH staff were there to support residents as much as we could, helping to keep them safe and supported.



Monte Bre mayor visit

Monte Bre mayor visit Harry Saville, Mayor of Llandudno, County Councillor for Gogarth, took the time to visit Monte Bre, one of our mental health schemes in Llandudno in December. He met and spoke to residents, and found out more about the great work that the scheme does.



Coat donation helped beat the cold

The Rotary in Bangor donated a huge number of coats to the Outreach and Resettlement team in December, which were shared out to the homeless people they support. The amazing gesture made a big difference, helping to keep people that little bit warmer during cold months.



Older Persons

We offer a number of affordable housing options for those aged over 55 across North Wales. These schemes enable residents to live independently in an easy to manage home, leaving them free to enjoy life with the peace of mind that support is on hand when they need it.

Activities are planned in all our schemes to help combat loneliness and encourage learning. This year continued to be a challenging period where we could still not open up properly for full participation. However, with careful risk assessment and management the Older Persons Team were successful in delivering activities and projects such as:

- Exercise Classes
- Gardening Projects
- Celebration Parties and Entertainers
- Coffee Mornings and Afternoon Teas
- Inter-Generational Contact Visits and trips with Bangor University students
- Digital inclusion projects
- Age Connect Forums at two Schemes
- Numerous Fundraising Events



Taverners resident honoured with medal

Taverners Court resident, Val Conway was presented with a British Empire medal (BEM) on Friday 11th February by the Lord Lieutenant. Val has been presented with the award for her hard work volunteering and for charity.

She enjoyed an afternoon at the scheme with family, friends, the Mayor, Susan Gough and people from the PHAB Club who nominated her for the prestigious medal. Val was also invited to attend the Garden Party at Buckingham Palace in May.



Happy 35th Birthday Y Gorlan

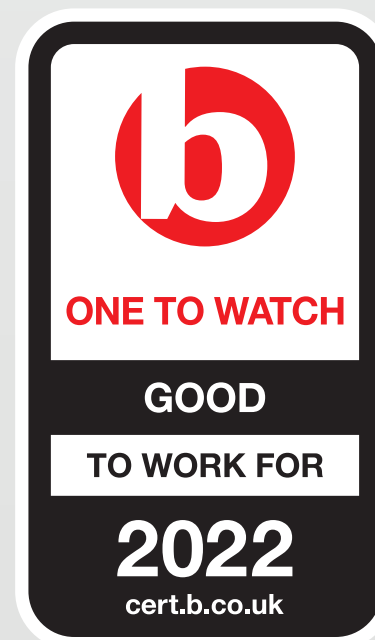
Older Persons scheme Y Gorlan in Bangor celebrated its 35th birthday on 29th March. Residents and staff enjoyed a delayed birthday party in the scheme's communal lounge. Glenys, the Scheme Manager, has been there from the very beginning and still lives on site. Happy Birthday to Y Gorlan!



Our People

Our People Strategy focusses on attracting and retaining the best people who feel valued and empowered to put the customer at the heart of everything they do. It is only through our people that we will be able to deliver the strategic objectives in our Corporate Plan and in return we want them to be proud to work here. We have made some great progress on this Strategy, some of which you can see here.

This year we are extremely pleased to have received not one but two People-related awards. In October 2021 we were proud to receive the Investors in People Gold accreditation. Previously we'd been assessed against the IIP framework as 'silver' so we were thrilled to have been promoted to the Gold standard.



INVESTORS IN PEOPLE™

We invest in people Gold

Rydym yn buddsoddi mewn pobl Aur

Then in March we were accredited as 'One to watch – a good organisation to work for' from Best Companies for the second year running, increasing our score 29.6 points over the last 12 months; narrowly missing out on the 'one star'. We appreciate that this is an amazing achievement given the challenging times we are operating in, and a testimony to how we are working together to emerge stronger from the pandemic.

Recruitment

During the year we had difficulty in recruiting to some positions, something that was experienced across the sector and wider. We wanted to be pro-active in our recruitment work and worked with an external communications agency to help us work on a recruitment campaign.

We developed a campaign around the theme of #MakeaDifference, something that we do at NWH every day, across all departments. As part of this we produced a recruitment video showing the difference we make and highlighting the many benefits of working at NWH. Case studies were also developed with people across the organisation, sharing their highlights of working at NWH. These have been shared on social media and will be used during events.

On 2nd February we hosted our first ever online career event, 'Online Career Hour'. The hour-long event gave an opportunity for attendees to find out more about working for NWH, our amazing benefits and the exciting vacancies we have. The event was a success, and we received some great feedback which will help us build on future events.



Leading the way

To be a great organisation, we must have great leaders. That is why we are investing time and money in our Leadership team to help and support them to become better leaders. As part of this, all line managers are members of the Leadership Network. This consists of all of our leaders and provides an opportunity to work collaboratively on a number of areas.

In our latest Best Companies survey our leadership score had increased by 6% on last year, which is great news, and a reflection of the work that has been invested.

In March the leaders attended an 'Away Day', an opportunity to get together for the first time in two years and to have some fun and networking, alongside presentations and table discussions on key areas such as the Corporate Plan delivery and budgeting. A big theme for the day was 'trust' and how we can build on that to work more effectively as a team.

A number of leaders are currently attending long term management or coaching training, helping us to develop a coaching-led culture within the organisation.



Rising Stars

The Rising Stars programme is now in its fourth year, and 13 people have benefited from the programme so far. The programme gives members of staff the opportunity to get one to one mentoring/coaching, job shadowing, and involvement in projects across the organisation.

This year's two Rising Stars Hayley Owen and Holly Hughes met with a number of people within NWH and are in contact with other organisations to find out more about what they do.

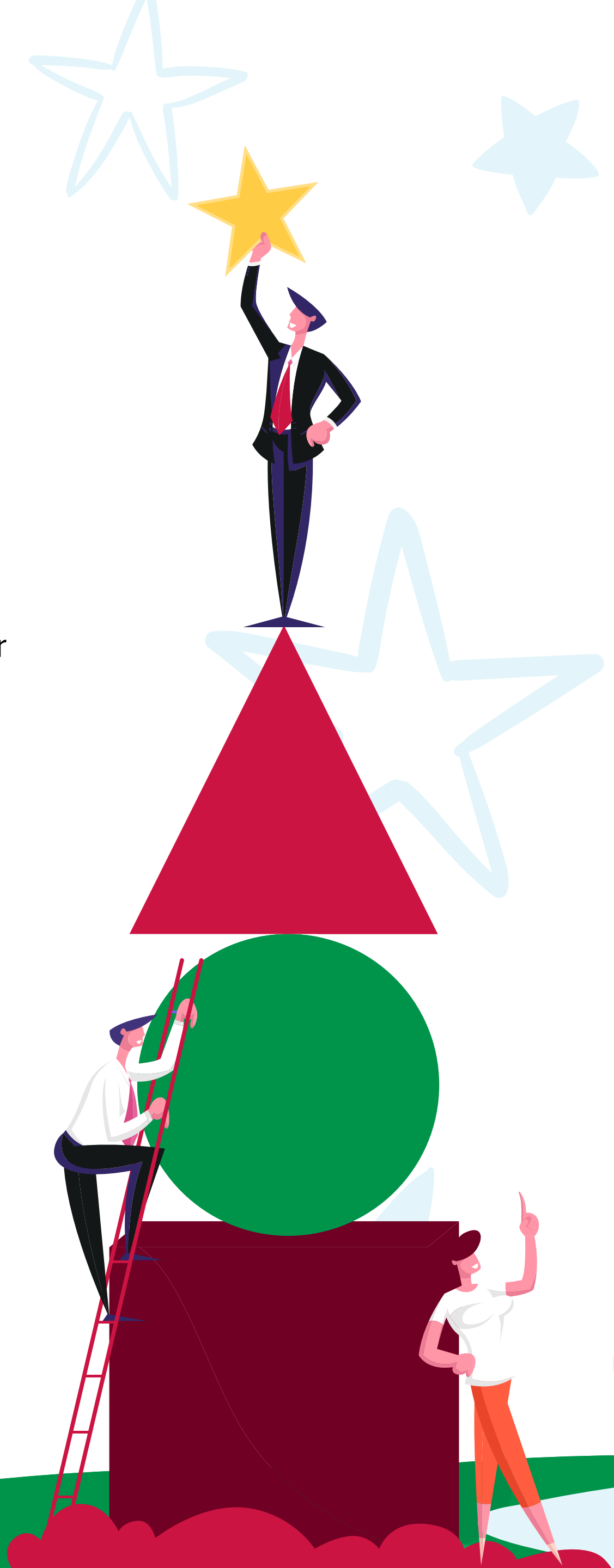
Holly has been busy completing her ION New Leaders Programme and since completing the year has started in her new role as Customer Services Manager. Hayley has been providing mentoring to a new hostel manager and also providing support to another new manager within the supported housing team.

The Best Companies survey results showed a 5% increase in the area of 'personal growth' compared to our March 2021 results.

Health and wellbeing

It is recognised that our staff are key to our success; happy people means a happy organisation. A successful Health and Wellbeing project group, branded as CALON, has seen more engagement with staff over the last year. The group also helps promote awareness campaigns such as World cancer day or world stop smoking day, etc.

The Best Companies survey results showed a significant 9% increase in the score for wellbeing compared to March 2021. Our rating is so good; we are 5% above the average for the 1 star organisations too.



Pause for Meno

A 'Pause for Meno' group was set up in November 2021 and has continued to meet on a monthly basis; this group is currently open to females only. This group provides an informal setting for colleagues to come together online and talk about their menopause related experiences – as a result of these sessions some people have reported personal benefits. External professionals have also joined the group and share advice on areas such as nutrition. An online awareness session has also been made available to everyone and we have two male colleagues who 'champion' the benefits of openly talking about the menopause in the workplace.



Getting together

Nothing beats face to face interaction. We started to get together again, one opportunity being an informal Christmas event for staff. Seeing colleagues after so long was like a breath of fresh air, and it was also great to meet new colleagues.

Other events arranged have included St David's day celebrations, fun online team events including bingo and quizzes or simply teams going out for lunch.



Charity

Mind charity total revealed

We smashed our charity target of £2,000 this year, raising over £4,500 for Mind Cymru! An extremely worthwhile charity that was chosen by NWH staff. Thank you to everyone who helped us fundraise.



Over
£3,994
raised

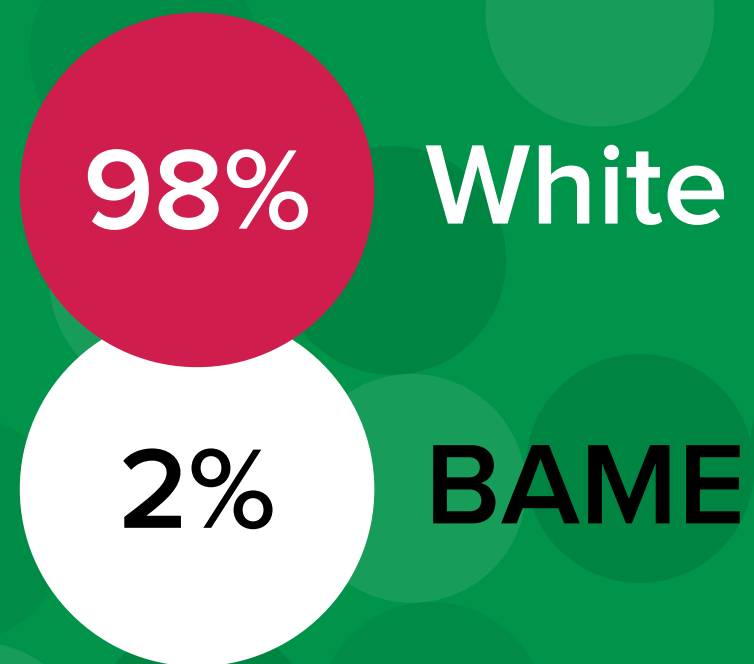
New charity is...

We're extremely pleased to reveal that our charity of choice for 2022-23 is... RNLI lifeboat North Wales! This is a wonderful charity that saves approximately 23 lives every day. Wholly independent of government funding, 92% of its income comes from public donations so all funds raised will make a difference. We can't wait to get fundraising for this amazing cause!



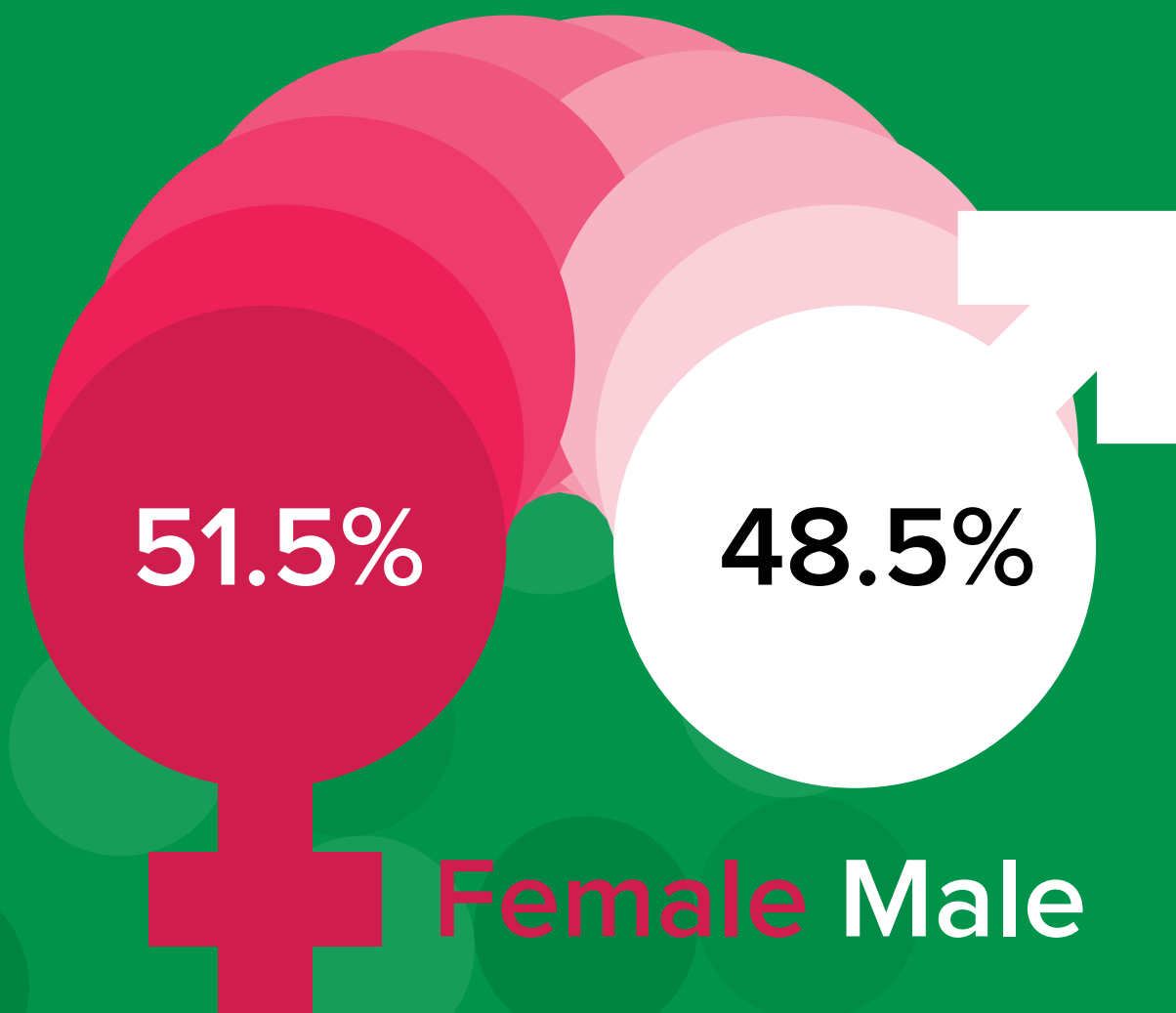
Staff Diversity

Ethnicity



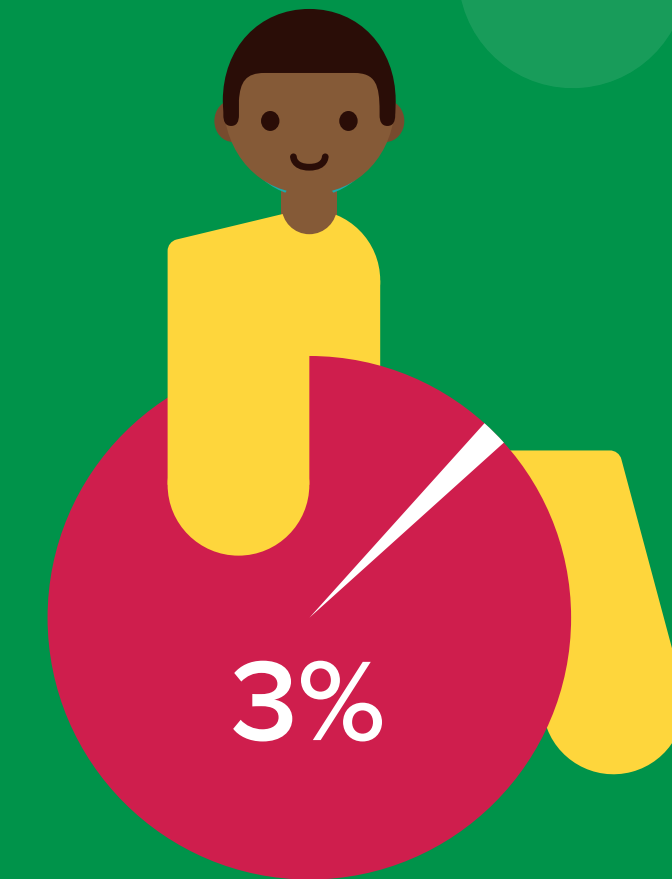
2% of our employees stated they were from an ethnic background, this figure is the same as reported in 2021.

Gender



The gender balance has improved over the last two years.

Disability



3% of our employees considered themselves to have a disability

Governance

We are committed to achieving good governance at North Wales Housing and comply with Community Housing Cymru's Code of Governance. The code is designed to help housing associations to develop good governance structures and to support continuous improvement.

North Wales Housing is led by a Group Board, supported by a Tenants' and Communities Panel, Audit and Risk Committee and a Remuneration and Membership Committee.

We have nine Board Members. They are responsible for providing the strategic direction for the organisation.

The majority of meetings took place virtually due to Covid restrictions. However the sourcing of new equipment means that we can now offer hybrid meetings, where some people attend in person whilst others can join virtually.

Group Board



**Catherine
Dixon**
Chair



**William (Bill)
Farnell**
Vice Chair



**Janet
Roberts**



**Ian
Alderson**



**Carol
Downes**



**Dylan
James**



**Sian
Williams**

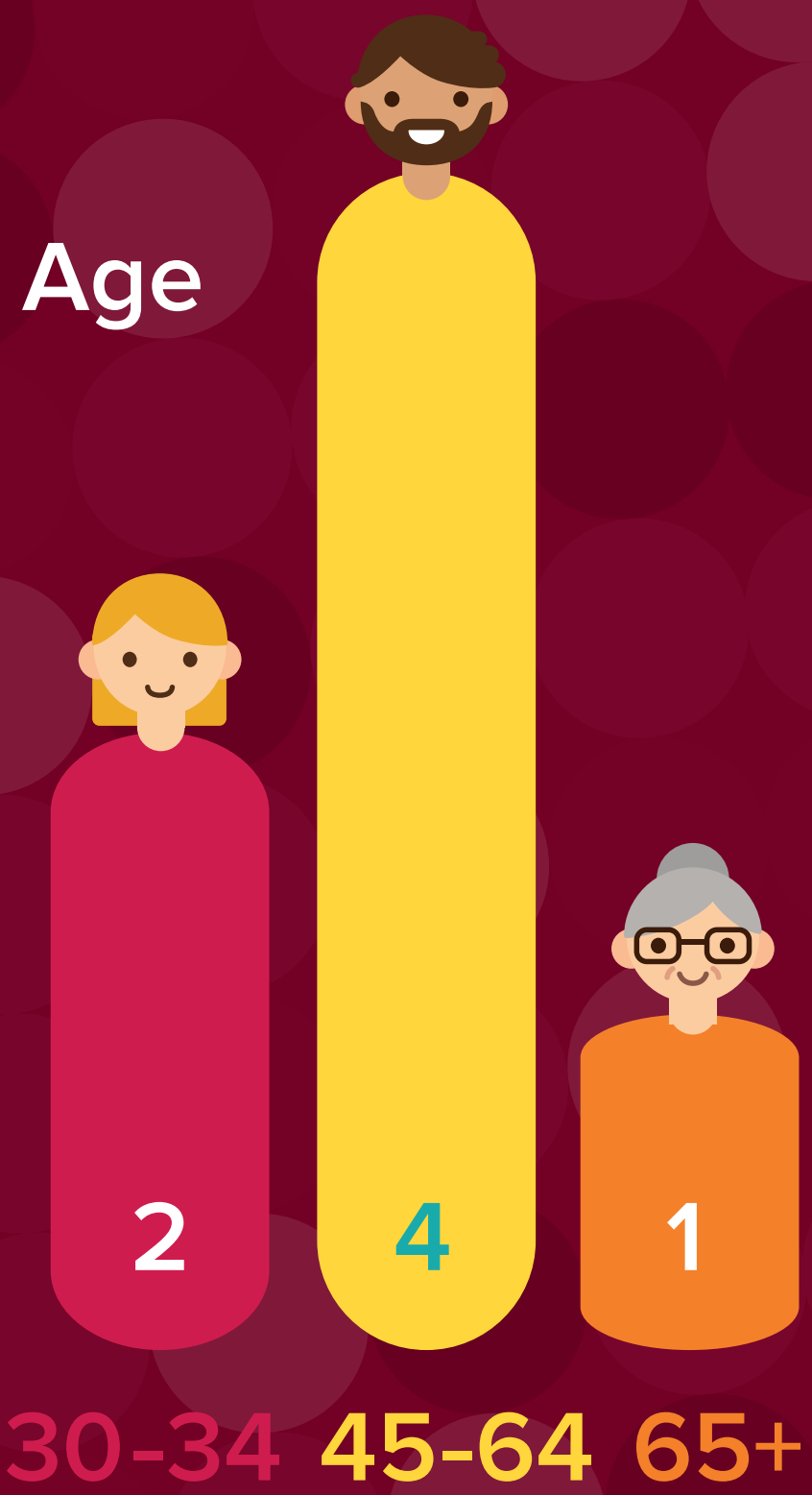


**Sarah
Davies**

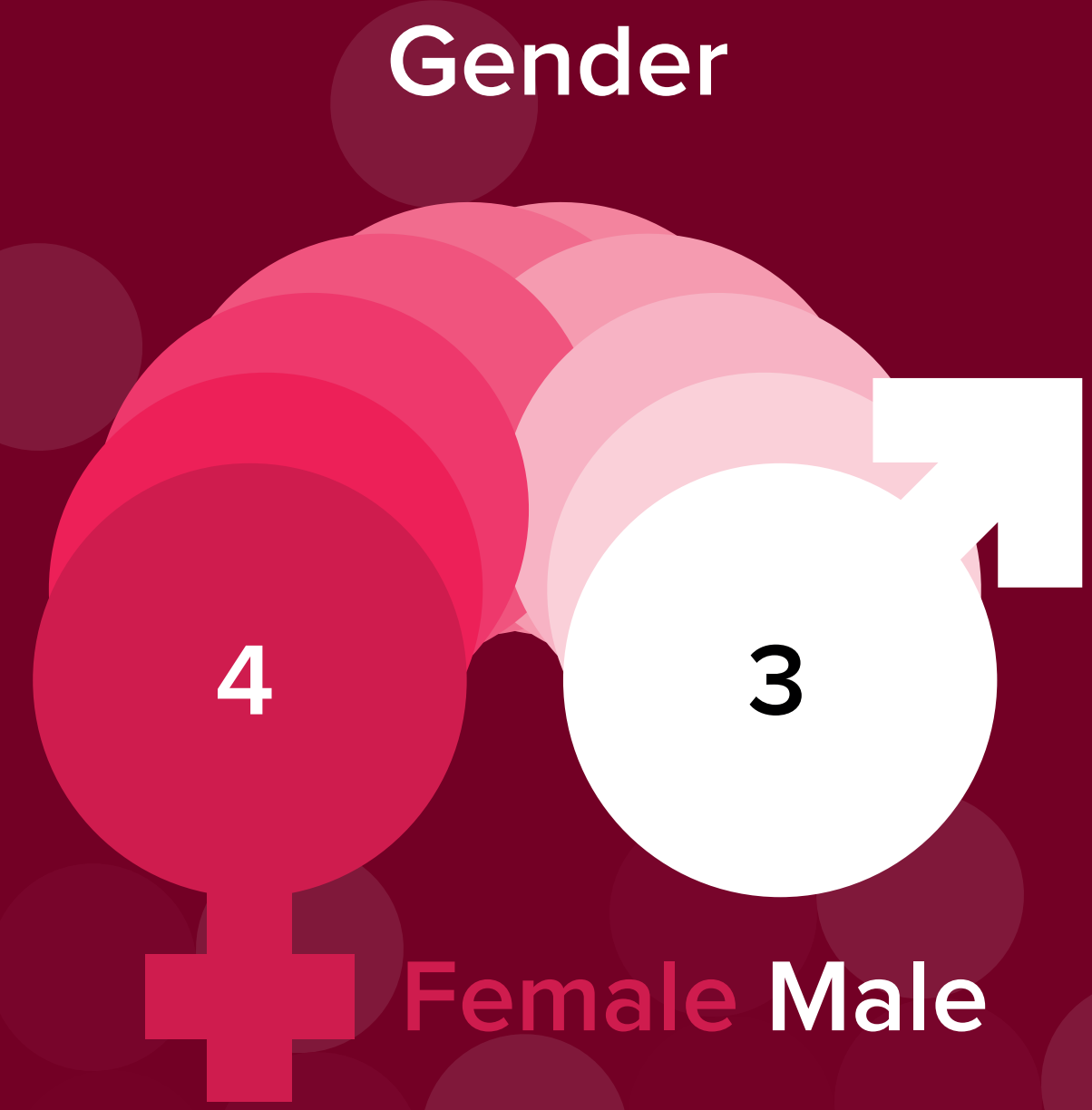


**Derwyn
Owen**

Board Diversity



1 Board member preferred not to say



1 Board member preferred not to say

Our key governing document, the Model Rules, was reviewed and updated in 2021 in the context of a review undertaken by Community Housing Cymru. A review of our compliance with the new CHCymru Code of Governance was undertaken in January 2022 and demonstrated that we comply with the Code, but some improvements were identified, and we are continuing to work towards implementing those improvements.

It's important that our Board has the right spread of skills. We have a skills questionnaire and matrix which has been reviewed in the last 12 months, assessing Board members against a range of skills, behaviours and knowledge areas. The current skills matrix shows that we have a Board with an extensive range of expertise and experience in the relevant areas we have identified as important for the Board to demonstrate.

We have commissioned an external company to undertake our triannual governance review, which commenced in April 2021 and will conclude in October 2022.



Board members step down from Group Board

Tenant Board member Carol Downes stood down from the Group Board at last year's Annual General Meeting (AGM), as she has completed the maximum term of 9 years. As a NWH tenant Carole has taken part in a number of important consultations, and has provided very useful tenant insight.

Board Member Bill Farnell also resigned from the Board in June 2022, and officially at this year's AGM. He was co-opted to the Board in December 2016 and formally appointed in September 2017. Bill was the Vice Chair for both the Group Board and the Audit and Risk Committee.

We would like to take this opportunity to thank both Carole and Bill for their dedication and hard work and wish them good luck for the future.

**Tenants and
Communities
Panel Members**

Janet Roberts – Chair
Sian Williams
Dylan James
Tenant members

**Audit and
Risk Committee
Members**

Dylan James – Chair
William (Bill) Farnell – Vice Chair
Sarah Davies
Derwyn Owen

**Remuneration
and Membership
Committee**

Sian Williams – Chair
Catherine Dixson
Ian Alderson

Financial Performance

We are a financially sound and viable business

We are financially viable and demonstrate a healthy financial position in both the short and long term, despite the volatile economic environment. The theme of good financial management continues with over £600,000 delivered in efficiency savings. The majority of these have been achieved through lower interest costs, procurement and agile working savings.

We continue to invest in neighbourhood improvements and energy efficiency to cut household bills. This is in addition to £4.4 million investment in repairs and home improvements which includes painting,

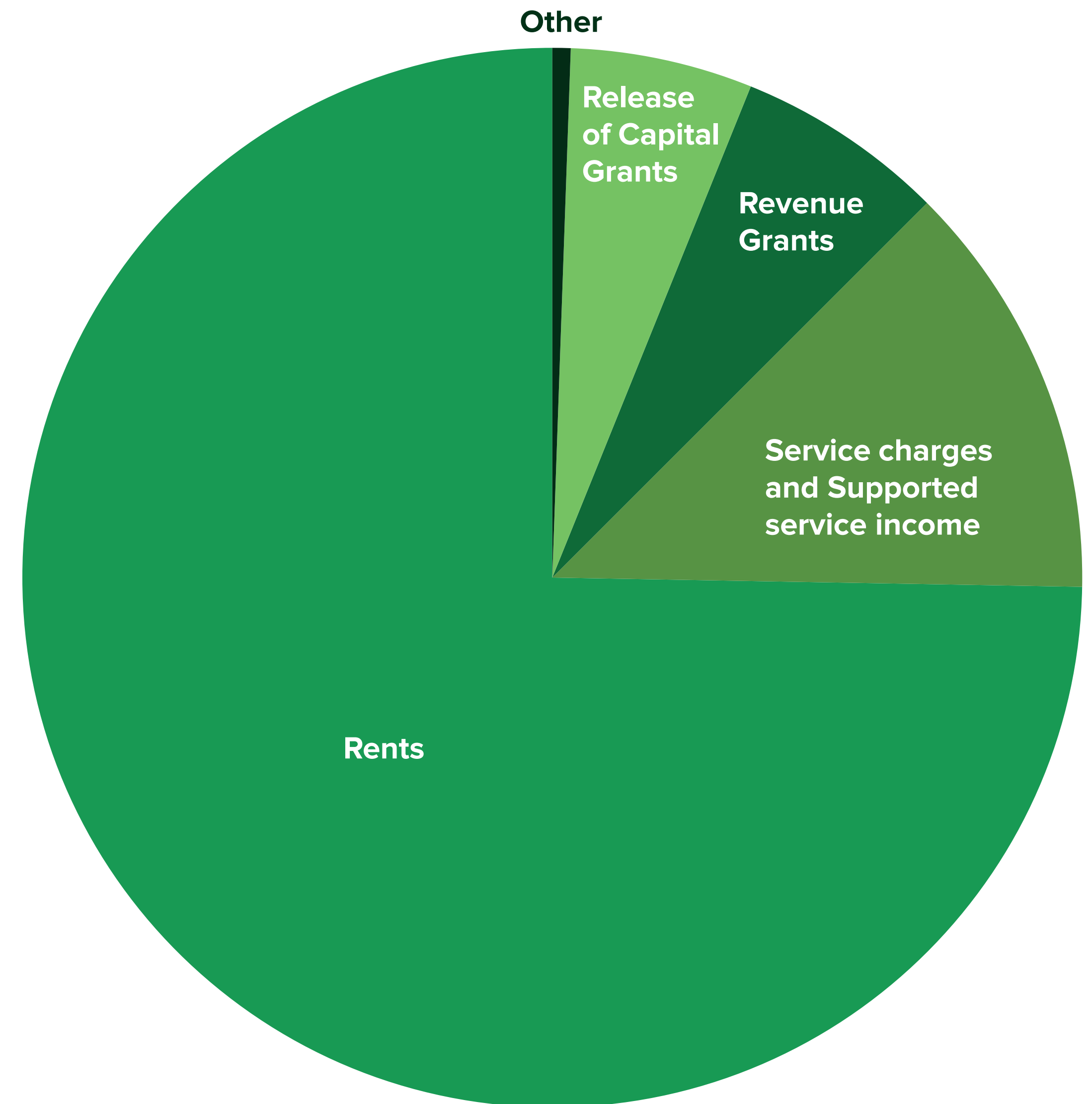
installing new heating, bathrooms, kitchens, windows, doors and, increased fire and electrical safety requirements to improve the safety of homes.

We have also reviewed our business plan in preparation of facing the crisis and deem it to be robust with sufficient provisions in place to safeguard the Association. We were also in a position to be able to freeze our rents for 2021/22, a decision made to assist our tenants following a very difficult year of living with Covid-19 and all of the uncertainty it brought in terms of employment and income.

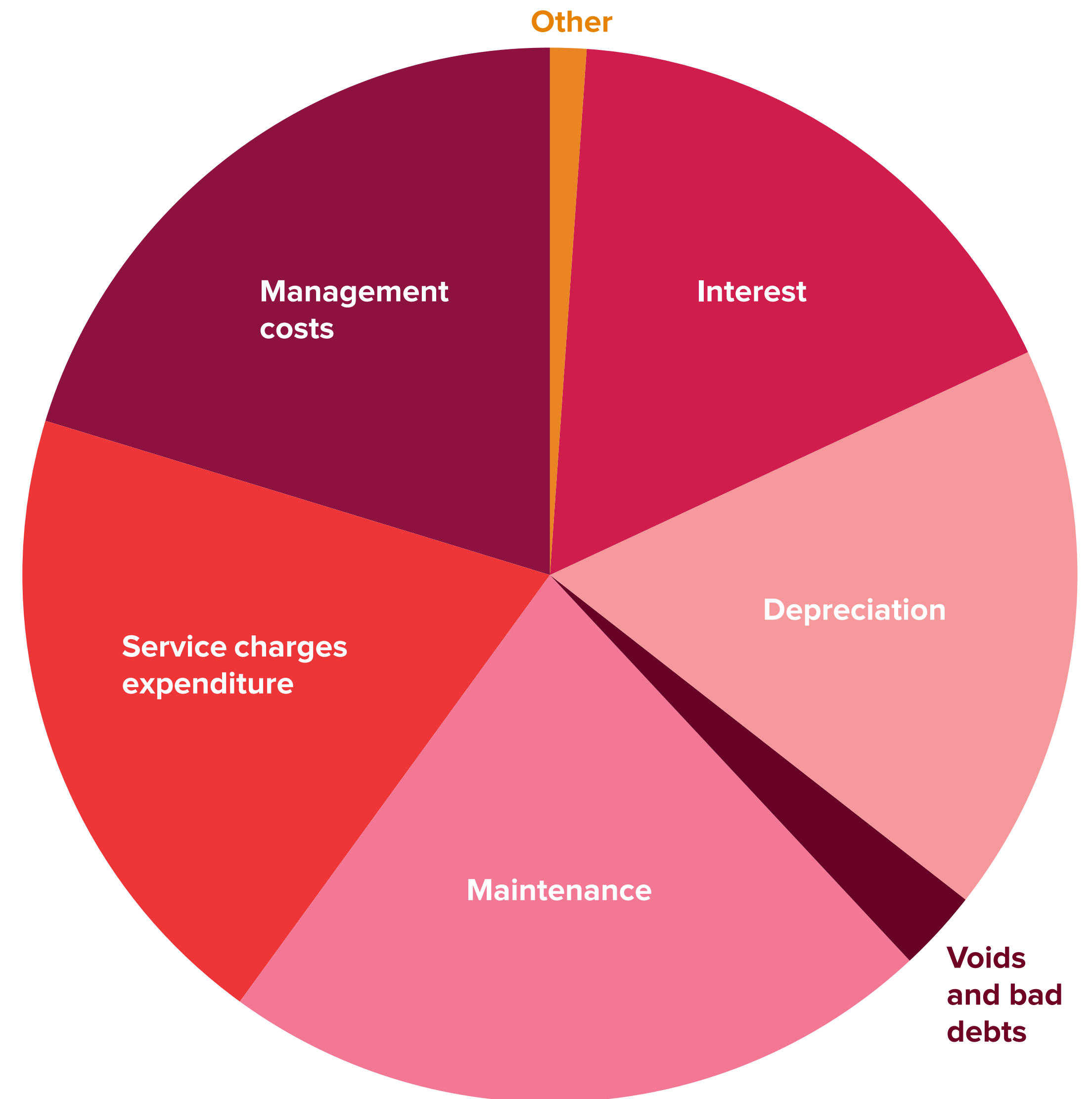
Rent and service charge affordability is a priority for us, and we are pleased to say that all our general needs rents are classified as affordable, using the Joseph Rowntree Foundation (JRF) methodology. Almost 90% of our general needs' rents fall below 20% of living wage income, this is way below the JRF guidance which states it should be no more than 33%. Whilst affordable we absolutely understand the pressure the cost-of-living crisis is causing our tenants. We continue to support tenants to access all the financial support available to them to keep them from falling into arrears.

From a good governance perspective our internal auditors have reported on the effectiveness of our control environment and note our excellent performance in implementing their audit recommendations. The assurance from our audit reports is usually moderate, which is good, and for the first time in recent years we achieved substantial assurance for two audits. This is exceptional performance. Where recommendations are made these are implemented in a timely manner.

Income summary	£(000)
Rents	£13,249
Service charges and Supported service income	£2,139
Revenue Grants	£1,220
Release of Capital Grants	£1022
Other	£105
Total	£17,735



Expenditure summary	£(000)
Management costs	£3,227
Service charges expenditure	£3,423
Maintenance	£3,756
Voids and bad debts	£154
Depreciation	£2,793
Interest	£2,481
Other	£15
Total	£15,899
Other Comprehensive Income	£274
Total Comprehensive Income for the year	£2,110
Capitalised development and major repairs expenditure	£5,644



Value for Money

Providing value for money to our tenants is important to us. Value for money at NWH is:

“Achieving our business priorities economically, efficiently and effectively whilst maximising social and environmental value”

We have a Value for Money Strategy to improve the way we manage our approach to Value for Money (VfM); to ensure we provide financial, social, economic and environmental value and are able to show the real impact that we have on our tenants and our communities. You can find a copy of this on our website here <https://www.nwha.org.uk/about-us/value-for-money/>

How did we do?

*£600,000 of efficiencies delivered
2021 - 2022*



NWHA have collated VFM key performance indicators; see our progress below

21-22 **£3,994**
 20-21 **£3,589**
 Wales **£3,418**

Operating Costs were **£3,994** per unit **11%** higher than the previous year as we catch-up on routine and planned maintenance delayed by the pandemic

21-22 **£1,230**
 20-21 **£1,150**
 Wales **£1,308**

Management Costs were **£1,230** per unit **7%** higher than the previous year with services being brought in-house to control costs (Fire Safety/DLO teams)

21-22 **£993**
 20-21 **£967**
 Wales **£1,138**

Reactive Repair Costs were **£993** per unit, **3%** higher than the previous year. Costs were stable despite inflationary pressure

21-22 **£1,244**
 20-21 **£502**
 Wales **£961**

Planned & Major Works Costs were **£1,244** per unit - **148%** higher than the previous year as we catch-up on our programme which was delayed by the pandemic

21-22 **£25**
 20-21 **£67**
 Wales **£28**

Bad Debts Cost were **£25** per unit - **63%** lower than the previous year as the restrictions during the pandemic have now been lifted

21-22 **4.04%**
 20-21 **4.49%**
 Wales **4.76%**

Our borrowing costs continue to fall **4.04%** for 2021-22, which is **10%** lower than the previous year as we deploy funds from the Revolving Credit Facility & repay legacy borrowing

21-22 **£1,320**
 20-21 **£1,416**
 Wales **£787**

Free Cashflow remains strong at **£1,320** per unit our operating margin was **23.2%** for 2021-22, putting NWHA within the upper quartile in Wales despite the significant investment in existing and new properties in the year

21-22 **4.89%**
 20-21 **4.95%**
 Wales **5%**

Gross arrears are beginning to fall **4.89%** for 2021-22, a slight reduction on the previous year. We have reviewed and re-structured our rent team and continue to monitor progress closely

21-22 **£6,571**
 20-21 **£6,481**
 Wales **£5,737**

Total turnover per unit rose to **£6,571** per unit - **1.4%** higher than the previous year. **Nine** new units were transferred from development in the year

21-22 **£34**
 20-21 **£75**
 Wales **£96**

Void levels were **£34** per unit for 2021-22; a sharp fall of **55%** on the previous year as we reviewed our procedures on handover of new/existing properties



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