

As we reflect upon the past year, we are delighted to share with you some of the remarkable highlights and achievements of our team at North Wales Housing. Throughout our journey we have remained steadfast in upholding our core values and vision, which define who we are and guide our every action.

We are delighted to have achieved a 2 out of 3-star rating under the Best Companies to Work For accreditation scheme only 3 years after joining. We are a mid-sized company and rank 1st nationally for Housing Associations of that size and 25th out of 107 of all mid-sized companies nationally.

We made significant improvements in residents' satisfaction levels measured by the annual STAR survey and our monthly satisfaction monitoring using Rant & Rave. Rant and Rave collects transactional satisfaction and sentiment data for responsive repairs and customer services. At the end of March 2023 satisfaction for both responsive repairs and customer services was at 95%. Responsive repairs satisfaction has increased from 76% (in June 2022) since Rant and Rave was implemented. Customer service has increased from 73% (June 2022).

We delivered over £2m worth of home improvements in residents' homes as part of our major works programme, including £128k for decarbonisation works on 97 homes with further works planned on around 150 more homes in 2023/24.

At our core, we believe in the power of partnerships. We are immensely proud of our continued dedication to fostering collaborations that benefit our residents. One notable partnership has been forged with our fellow social housing provider, Adra, to work towards preventing homelessness in Gwynedd. By joining forces, we have been able to provide comprehensive support and resources, ensuring vulnerable individuals and families can find security and safety.

Whilst 100% of our rents and service charges passed our affordability criteria, it's important to acknowledge that we are not in the clear yet with the cost-of-living crisis that grips our nation. We understand that many individuals and families are facing significant challenges in affording their essential bills. In times like these, it's important to remind ourselves that we are not alone. Support is available for all who want it. If you find yourself struggling to make ends meet, we encourage you to reach out to our Income Team. They are there to provide support, guidance, and signpost you to local and national organisations that can help.





We want to reaffirm our unwavering dedication to building affordable, safe and welcoming homes for all. With the continued support and collaboration from the Welsh Government and other fantastic organisations, we have overcome challenges, seized opportunities and created lasting change in the lives of the people who rely on us. 20 new homes were provided during the year and we are preparing for the completion of 52 homes during 2023-2024.

We hold ourselves to the highest standards and are committed to maintaining transparency, accountability, and integrity in our practices. By working together with our residents, we can create communities where everyone feels valued and supported. We achieved 3rd place in the Tenants Participation Advisory Service (TPAS) Awards, in the 'Consultation with Residents' category, for our significant collaboration on Prosiect Gwella, a service improvement project for new IT systems. Looking forward, we are excited about the possibilities that lie ahead. We will continue to innovate, explore new technologies and push the boundaries of what is possible in the housing sector. Our commitment to our values remains unwavering, and we will strive to make an even greater impact by embracing openness, trust, responsiveness, fairness and learning in everything we do.

In closing, we want to extend our heartfelt gratitude and appreciation for the incredible work the team here at NWHA do. Their dedication, resilience, and unwavering commitment to our mission is truly commendable. Our belief in our organisation's ability to make a positive difference to the lives of those we serve remains unshaken.



Catherine Dixon Group Chair Helena Kisk

Improving the rental experience in Wales

In December 2022 the Renting Homes (Wales) Act 2016 became law. It aims to improve the experience of renting property in Wales, whether in the private or social sector.

At NWHA we embarked on a substantial training programme and ongoing support to ensure we can deliver our services in line with the new regulations.

We are pleased to report that we have issued new contracts to all our tenants – now called 'contract holders' in line with the Act's guidelines

NWHA welcomes the Act because it will provide greater security, build communities and ensure rental properties are safe and well-maintained.

So what benefits are there for our contract holders?

Peace of mind

Contract holders have greater security. You will be given at least 6 months' notice before any changes are made to your contract, so long as you haven't breached any terms.

No need to sign new contracts

You don't need to sign new contracts. You will have received a written statement that sets out the existing terms and conditions of your contract agreement, including any additions or changes required by the Act.

Improving rental property conditions

All properties must meet safety and habitability standards. This includes the installation of hardwired smoke alarms, carbon monoxide detectors and regular electrical safety testing. NWHA has already been implementing these safety measures for our contract holders.

Building new homes

We were delighted to hand over 20 new affordable homes in 2022-2023.

We know that each one represents a new start for people who want to thrive in their local community and enabling this is central to our mission.

We look forward to more homes being completed as we build up our development programme. We are working with several developers to secure more affordable homes across all six of the North Wales counties. We are open to collaborations and always looking for more opportunities.



Gaerwen 16

> Work is underway to deliver 52 homes in 2023-2024

Wrexham

2

成 1 1

Boxing Cley

Llangollen

2

A good home

We want to provide you with a home that is a good place to live whether it is brand new or one of our established properties. To help with that, we have our in-house repairs team who carry out repairs to contract holders' homes and undertake planned replacement and improvement works.

So how did we do in 2022 - 2023?

£2.8 million

was spent on reactive & cyclical repairs 10031 responsive repairs completed plus 926 emergency jobs

The repairs team also undertook large, external works during the year

An average 23.22 days

completion for responsive jobs & 0.58 days for emergencies

The repairs team has made good progress on clearing the backlog of work that developed due to Covid 19 restrictions. Contract holder satisfaction with responsive repairs is QQQ/ 100%

of emergency jobs were done within the 24-hour target

Investing in our homes

We spent over £2 million on improving your homes in 2022-2023. Here's how it was spent.

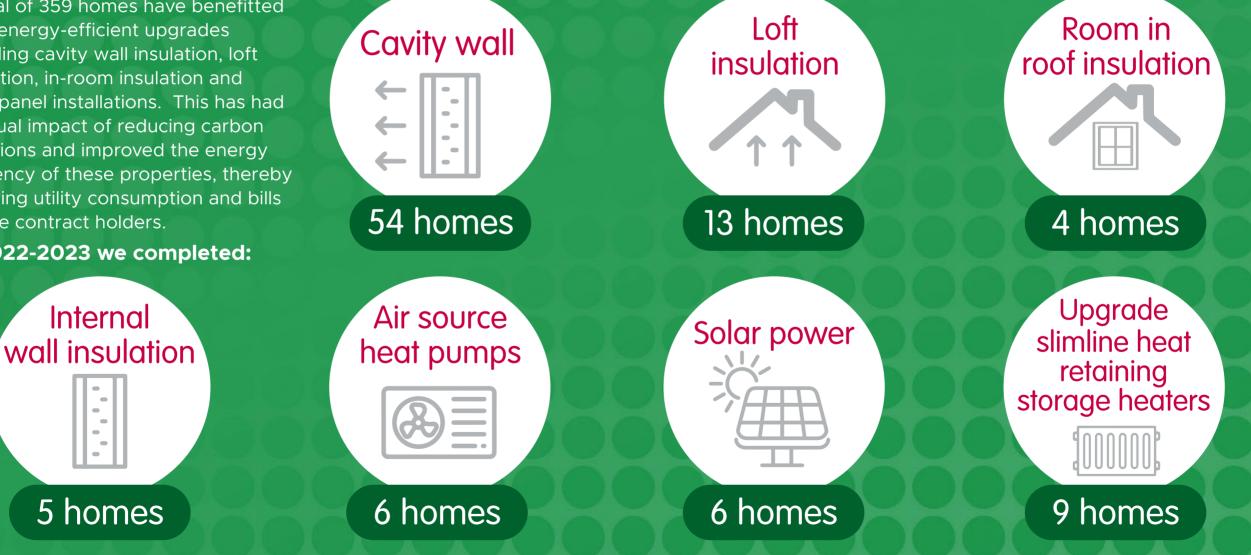


Transforming Lives Through Decarbonisation

Over the past three years, NWHA has undertaken a comprehensive range of decarbonisation initiatives across all properties.

A total of 359 homes have benefitted from energy-efficient upgrades including cavity wall insulation, loft insulation, in-room insulation and solar panel installations. This has had the dual impact of reducing carbon emissions and improved the energy efficiency of these properties, thereby reducing utility consumption and bills for the contract holders.

In 2022-2023 we completed:



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Haulfryn, Y Felinheli

This large, detached bungalow was built around 1920. NWHA bought it in 2005 to help rehouse long-term patients from a nearby hospital. It is a house of multiple occupation for people with severe physical and learning difficulties and is home to three residents and a carer. It had severe damp problems due to the stone and concrete render construction. The concrete had to be removed to resolve the damp issue but internal insulation was not possible because of the disruption this would cause and the impact on a sensory room and hoist equipment.

The team decided to try using on the outside of the property an insulation board called aerogel that is usually placed inside a property. It is low density, gives excellent thermal insulation and is exceptionally fire retardant. Once the aerogel boards were in place, a lime render was used to bring the exterior back to looking like it did prior to the work.

We were delighted the project led to us being shortlisted for the Northern Housing Awards 'Best Retrofit Initiative Award 2023' in recognition of our efforts towards decarbonisation and our commitment to sustainability and innovative practices.

Plas Llwyd Terrace, Bangor

A large, exposed gable wall and the cold climate meant our contract holder's family members with medical conditions were struggling in an extremely cold house. NWHA insulated the property externally and replastered it internally. This created a more controlled and comfortable home, making a substantial difference to the family's quality of life.

Y Gilan, Llysfaen

The properties had insulation but utility bills were still a concern for contract holders. NWHA installed solar PV panels on the rooftops, thereby reducing electricity bills. Air-source heat pumps were also installed, providing a renewable source of heating, further reducing utility bills.



Station Road, Deganwy

The top floor flats were particularly cold due to their construction and exposure to the elements. NWHA provided 'room in room' insulation – a unique type of insulation, designed specifically for properties with rooms in the roof – whereby insulation is applied from the inside to the external wall and ceiling. This significantly improved the flats' utility consumption and overall living conditions.

Energy Performance Certificates (EPC) & insulation

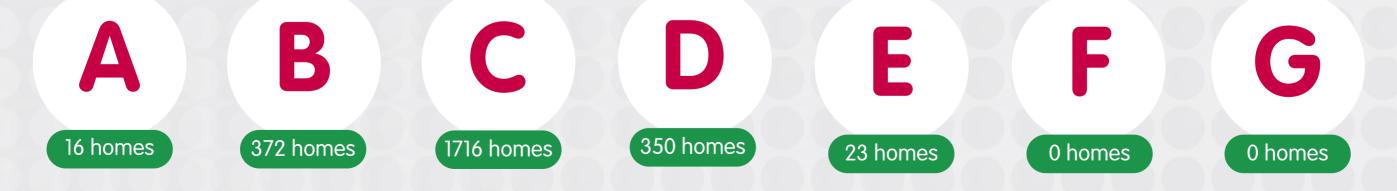
An up-to-date EPC helps us to understand the current condition of our properties so we can decide the best course of action for improving its performance for the contract holder and the planet.

The Welsh Government's new Welsh Housing Quality Standard requires all properties to achieve EPC-C by 2029 and NWHA is on target to achieve this.

In 2022-2023 we completed a further 138 EPCs giving us the following results overall:

B C D E F G

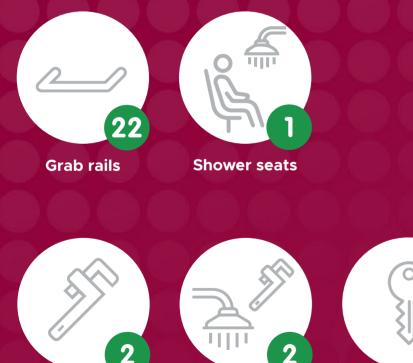




Aigs and adaptations

A little help can go a long way to making life easier for you. It just needs the right thing, in the right place, at the right time. From handrails and ramps to door handles and key safes, we can install these for you and help you apply for funding for bigger works.

NWHA funded work worth £50,000



Repairs to specialist equipment

Repairs to level access showers



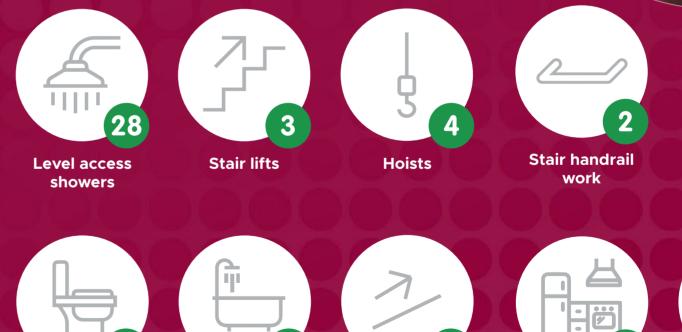
access

Specialist toilets

Grant funded adaptations worth £240,000

2

Specialist baths



Ramps/primary access work

4



adaptations



Intercom/door release system

Keeping our contract holders safe

Your safety in your home is our number one priority. Our Community Safety Officers support the Compliance and Neighbourhood teams to ensure we keep you safe by carrying out regular safety checks and reviewing our compliance figures.

At the end of March 2023, our compliance with health and safety responsibilities was:



Contract Holder Participation - Collaboration & Community

Here at NWHA we believe that every resident's voice deserves to be heard and valued. We have three main ways of empowering you and ensuring you have an active role in decision-making and influencing the services we provide.

Residents Panel

This group meets every two months to scrutinise our services. Board members, contract holders and staff are on the panel and in March 2023 they were able to resume face-to-face meetings whilst still offering online attendance for those who prefer that.

Tenants Forum

This meets online every two months and provides an informal space for our contract holders to obtain information, influence decisions and strengthen services. The Forum has led to NWHA committing to holding an event each month where our housing officers, customer support staff and community leaders can meet with our communities to discuss their wants and needs. It was also the catalyst for our Community Clear Up and Back to School events.

Sounding Board

This enables our contract holders to provide feedback on branding, forms and policies. It has enabled us to make significant changes such as offering financial inclusion advice and improving our approach to arrears management and service charges. Our contract holders' perspectives guide us to becoming more responsive and sensitive to their needs.

Project Gwella

This is an ongoing initiative to improve the way NWHA manages its housing and finances that involves our contract holders in key decision-making processes. Through the Contract Holders' Forum, Project Gwella evaluates tenders for services in a way that goes beyond technical aspects and functional capabilities to imbue our decisions with our strategic values and social commitments. Involving contract holders in shaping our service provision on a project for new IT systems led to NWHA achieving 3rd place in the Tenants Participation Advisory Service (TPAS) Awards, in the 'Consultation with Residents' category.





What's it like to take part?



I've been volunteering with NWHA since 2009. Volunteering is great fun. You get to meet new people and get involved in projects you wouldn't normally come across. I feel it's important that contract holders should be involved in decision making that could affect their life and that of other contract holders. I hope my efforts are making a positive impact on their behalf.



I really enjoyed taking part. I think it's empowering to be involved. I met friendly new people, felt like my opinions were listened to and appreciated and my travel expenses were paid!



I have found it great fun and really interesting to be involved in decisionmaking and have influence over many things that affect me directly in the home that I live. Don't hesitate to get involved. It is so worth it.

If you want to get involved then let us know – we're always happy to have new people join in.

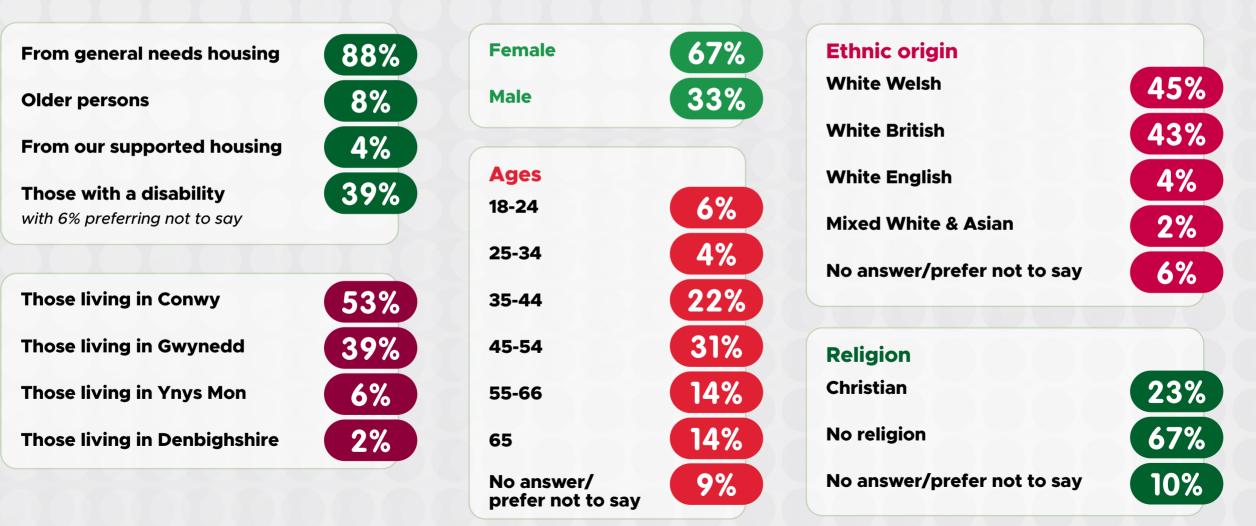
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Email us at customerservice.mailbox@nwha.org.uk



Empowering Residents' Voices

who takes part in our Residents Panel, Tenants Forum & Sounding Board



Supporting our community

We know that the cost-of-living crisis, especially food and fuel costs, have been a real worry for everyone. Our Residents Panel authorised a Hardship Fund in December 2022. It is there to help those in crisis, especially those who pay their rents themselves and might struggle to cope with rising costs. The Hardship Fund can be used to help residents cover emergency living costs, energy, food or other discretionary help. Our dedicated Income Officers and Money

Advice Team offer support to anyone in financial difficulty with advice on how to manage their situation in the best possible way.

Supporting people experiencing homelessness

We have been working closely with local authorities to ensure that our homeless hostels provide the best opportunity possible for those in need to start to build a new life for themselves.

When someone becomes a resident at one of our hostels, they become a contract holder. Under our improved system, we launched a pilot scheme to allocate our void properties directly to hostel residents. This has proved a smooth process, giving people the opportunity to thrive and reducing the time that any of our property is void, i.e. without someone living in it. This has also reduced the need to use emergency shelters and freed up spaces in our own hostels for new residents.



Community days & competitions

We frequently organise community events at a different one of our sites. They range from Family Fun Days to Clean Up Days where we bring skips and help contract holders tidy up their homes, gardens and communities. Throughout the year we organise competitions with people winning everything from an air-fryer for entering a newsletter competition to voucher and cash prizes for Good Neighbour Awards and gardening prowess. All these activities bring out the vibrancy of our communities and celebrate their abilities and achievements.





Safeguarding

We have a legal duty to report concerns we have about a child or adult who we believe is experiencing, or is at risk of, abuse or neglect. This applies to all our contract holders. Our teams, especially those that work directly with contract holders, have regular training on what to look out for and how to go about raising their concerns.

Financial issues, emotional abuse and self-neglect, where contract holders are unable, or unwilling, to care for their own essential needs, can lead to safeguarding concerns. Our dedicated teams work hard to help anyone who gives cause for concern and we cooperate with local authorities to help improve their situation.

Safeguarding numbers are monitored on a monthly basis at our Health & Safety and Senior Leadership Team meetings. Following an audit we have updated our policies and procedures and they are working well.



Homes for new mothers

We have expanded our Colwyn Bay property to include a dedicated mother and baby unit. We are working with Conwy Council to address the high number of mothers living in B&Bs with their young children. We have been able to provide a safe and supportive environment for families, fostering their well-being and ensuring they can thrive.

We have also renovated a property in Old Colwyn, transforming it into a 'move-on' unit consisting of a one-bed self-contained unit and a two-bed shared unit. Residents tell us that they appreciate feeling settled and supported and that the flat is lovely and in a beautiful location. This breathing space helps people to move towards independent living.

Building Community Connections

We recognise that holistic support is essential for contract holders in our hostels. We work with the Youth Homeless Service to ensure our contract holders have access to mobile phones, bus tickets and support for college and financial matters.

We have installed bike racks and along with our gardening project, this is designed to encourage a healthy and independent lifestyle.





It's essential that we attract and retain the best people to work for us so that we can continue to give our contract holders an outstanding service.

This year we are delighted that our Best Companies accreditation has leapt from 'One to Watch' to a 2 out of 3-star rating. We are now in the top 5 housing associations to work for in the UK and the 6th best company to work for in Wales. This is an amazing achievement and a testament to the hard work all our team puts into making NWHA a rewarding place to work.

We are pleased to retain our Investors in People Gold accreditation.

Reward and recognition

In a very competitive employment market it is even more important than usual to review what we offer to our employees. Following a review we now offer an enhanced reward and recognition package that includes:

- Increased annual leave from 23 to 25 days
- Upgraded health care with our provider BHSF
- Enhanced parental leave
- Partner bereavement leave
- Salary advance scheme for unexpected circumstances
- Cycle to work scheme to help health and the environment
- Annual leave purchasing
- Personal learning budget to enhance skills and knowledge

Health & well-being

We have partnered with I-act, a leading training provider, to equip our managers with the skills to promote positive mental health in the workplace. ositive mental health

and WELLbeing

info@i-act.co.uk

@iact_trainingI-act

i-act training

Our Calon programme promotes a variety of wellbeing initiatives including yoga, mindfulness, habit building and reflexology.

Fruit baskets in our offices and encouraging the formation of employee groups and lunchtime walks all contribute to a supportive and uplifting working environment.

Our Rising Stars Programme

We have revamped this programme to include mentoring linked to personal development plans.

Performance Management Framework

This helps us to cultivate a culture of continuous improvement so we can deliver outstanding customer service..



Fostering Diversity and Inclusion

This year, we have developed our Equality, Diversity and Inclusion (EDI) strategy and published it on our website: Link to NWH EDI Strategy...

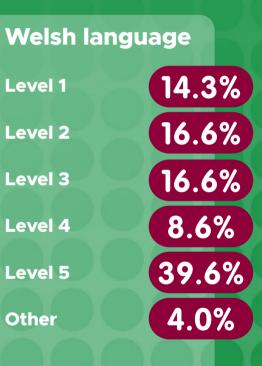
This came about because of our involvement with the Quality, Equality and Diversity (QED) initiative with Tai Pawb, the membership organisation which works to advance equality and social housing justice in Wales. The QED process helped us identify the importance of a dedicated EDI strategy to guide our actions and commitments. It will also help us comply with Community Housing Cymru's new Code of Governance and the Welsh Government's regulatory standards. The QED group sought the opinions and insights of our contract holders who commented that they appreciated the transparency and efforts made to promote equality and diversity across NWHA.

Staff Diversity

Of the 191 people that completed the data fields:



Of the 174 people that completed the survey:



Charity fundraising

During 2022/23, we raised an amazing

£3,182

for our nominated charity, the RNLI.

This was done through a variety of fundraising events including a charity boat race, raffles and staff competitions.

Lifeboats

For 2023/24 we have chosen a different route to fundraising.

Rather than nominating an external charity, we have opted to raise money to fund defibrillators in our communities across North Wales. We have a programme of activities lined up to reach our target and provide an extremely valuable resource in our communities. The more we raise, the more defibrillators we will be able to provide.



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 Residents Panel, Audit and Risk Committee and a Governance Committee.

We have seven Board Members. They are responsible for providing the strategic direction for the organisation. Whilst the Board has now moved back to meeting in person, we also provide for hybrid meetings to take place. This has created a platform for everyone to be involved, with less travel time and is beneficial for those with caring responsibilities. Virtual meetings have helped to foster better inclusivity where all members have had an increased opportunity to attend and be involved in discussions and decisionmaking.

As a Registered Social Landlord, North Wales Housing is regulated by the Welsh Government Regulatory Team. The Welsh Government has issued guidance setting out the objectives that each Housing Association is expected to provide, relating to housing services, governance and financial management. They state that they expect us to deliver in nine key areas in order to be effective as a social landlord. We are pleased to report that for the previous financial year, our Regulatory Judgement has been confirmed as "Compliant" for both Governance and Tenant Services, and Financial Viability.



Catherine Dixson Chair



Janet Roberts



lan Alderson





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Sian Williams

Sarah Davies

Derwyn Owen



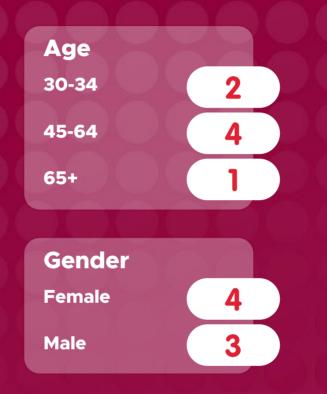


Board Diversity

We reviewed our compliance with the CHCymru Code of Governance in January 2023 to demonstrate that we comply with the Code. Some improvements were identified around Equality, Diversity and Inclusion and we have signed up to undertake the Tai Pawb QED (Quality in Equality and Diversity) award to help us in this area.

It is 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 technical skills, knowledge and experience. The current skills matrix shows that we have a Board with an extensive range of expertise and experience but some areas of shortfall against our requirements were identified. This has informed our current round of Board member recruitment.

We commissioned an external company to undertake our triennial governance review and this concluded in October 2022. From all perspectives, the review found that that the Board is strong in the areas that are most important to good governance: people and culture.



Board member steps down

After serving as a Board member since 2015 and a former Chair of the Landlord Services Committee and the Residents Panel, Janet Roberts will resign from the Board at the AGM in September.



We are extremely grateful to Janet for her hard work, commitment, and valuable contribution to North Wales Housing over this period.

Residents Panel Members

Sian Williams – Chair Janet Roberts Resident members

Audit & Risk Committee Members

Dylan James – Chair Sarah Davies – Vice Chair Derwyn Owen

Governance Committee Members

lan Alderson – Chair Catherine Dixson Sarah Davies

Financial Performance

We are a financially sound and viable business

Despite the pressures of the last few years brought about by the pandemic and the cost-of-living crisis, we continue to be in a healthy financial position in both the short and long term.

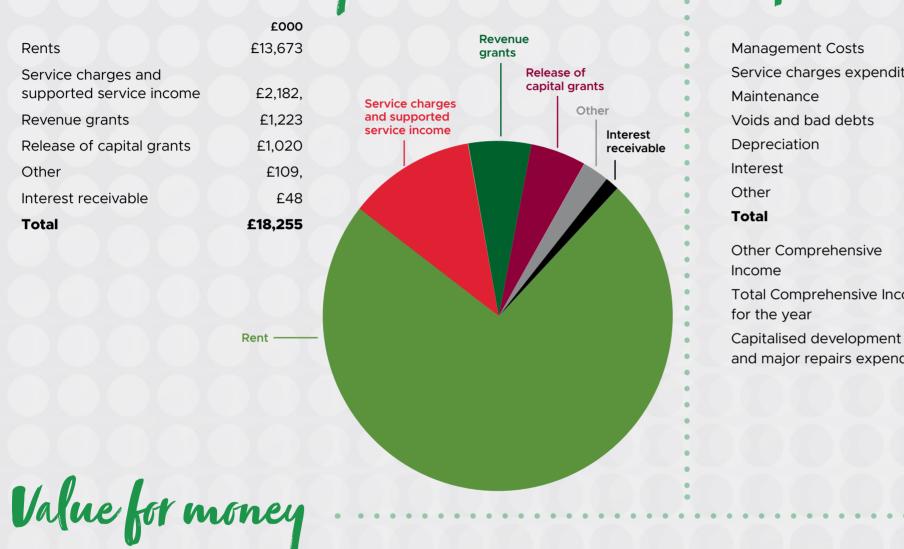
We have continued to invest in our people, our neighbourhoods and our homes. We strive to attract and keep the best staff, create safe neighbourhoods and provide safe and warm homes. We have invested in neighbourhood improvement initiatives and invested £4.8 million in repairs and home improvements including decarbonisation works to make our homes warmer and more energy efficient.

It's important that our rents and service charges continue to be affordable for our residents, with almost 94% of our general needs rents falling below 24% of living wage income. This is significantly below the Joseph Rowntree Foundation guidance of 33%. However, recent years have made it increasingly difficult for our residents to manage financially. In response to this, we have expanded our income team with all income officers now able to deliver money advice to our residents. We continue to support our residents to access all the financial support available to them to keep them from falling into arrears and help manage them out of an arrears position.

From a good governance perspective, our internal auditors have reported on the effectiveness of our control environment and note again our excellent performance in implementing their audit recommendations. We were also awarded the highest regulatory judgement for our financial position by the Welsh Government.

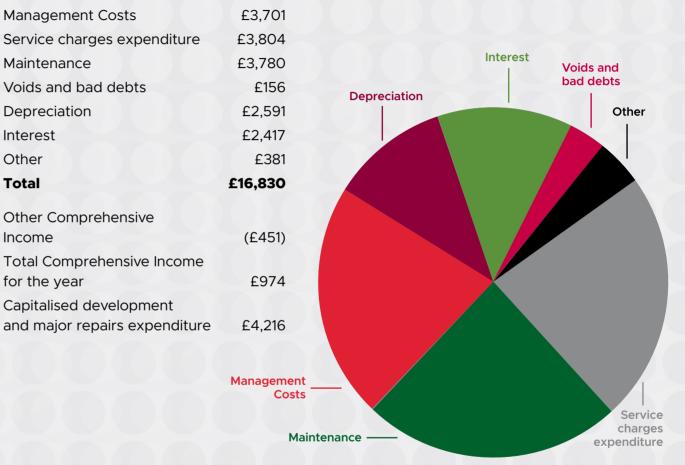


Income summary



Expenditure summary

£000



Providing value for money for our contract holders is important to us. Our aim is to achieve our business priorities economically, efficiently and effectively whilst maximising social and environmental value. Our Value for Money Strategy aims to ensure we provide financial, social, economic and environmental value and are able to show the beneficial real impact that we have for our contract holders and communities.

You can find a copy on our website

Link to Value for money document...

Value for money key performance indicators

Operating costs were £4,277
per unit, 7% higher than the
previous year, largely due
to inflationary increases,
especially energy and material
costs

2022-23

2021-22

Wales

£4,277

£3,994

£3,750

Management costs were £1,380 per unit, 12% higher than the previous year due to large increases in the cost of gas and electricity, and investment in the salary and benefits package offered to staff

2022-23£1,3802021-22£1,230Wales£1,401

£1,380 2 £1,230 2

Our free cashflow per unit of £400 has increased this year and is now more comparable to the Welsh average. Last year was distorted following repayment of historic loans

2022-23	£400
2021-22	(£1,320)
Wales	£599

Reactive repairs were £987 per unit, 0.6% lower than the previous year as the backlog provision was not required this year

2022-23	£987
2021-22	£993
Wales	£1,280

Gross arrears of 4.76% have fallen from last year as we see the results from the restructure of the team and more money advice provision delivered to our residents. Improvements were not as high as expected as residents struggled with the

cost of living crisis

2022-23	4.76%
2021-22	4.90%
Wales	4.88%

Total turnover per unit rose to £6,716, 2% higher than the previous year. 20 new units were transferred from development in the year

Planned and Major works

costs were £1,163 per unit,

6.5% lower than the previous

year's costs which were

inflated by catch up works

done following the pandemic

£1,163

£1.244

£1,356

2022-23

2021-22

Wales

2022-23	£6,716
2021-22	£6,57
Wales	£5,890

Void levels were **£59** per unit which is a **73%** increase on the previous year

2022-23	£59
2021-22	£34
Wales	£89

increased because of the pandemic **2022-23** £0

Bad debt costs were £0

following a reduction in the

bad debt provision that was

2021-22 £25 Wales £27

Our borrowing continues to fall - 3.94% for 22-23 which is 3% lower than the previous year due to changes in the interest rates

2022-23	3.94%
2021-22	4.04%
Nales	4.5%

NORTH WALES HOUSING TAI GOGLEDD CYMRU



INVESTORS IN PEOPLE

We invest in people Gold Rydym yn buddsoddi mewn pobl Aur



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