

# Annual Report

# 2016/17

Developing **Sustainable** Homes  
& **Quality** Services



# 16/17

## Board of Management Commitment

Bro Myrddin is managed by a voluntary Board of Management who are responsible for ensuring that all Association activities are managed effectively and efficiently.

The Board's responsibilities include:

- **Making strategic decisions**
- **Monitoring compliance**
- **Overseeing the financial position**
- **Agreeing strategies**
- **Ensuring the Association's affairs are conducted openly with the highest standards of probity.**

Bro Myrddin is committed to recruiting members who are widely experienced and suitably skilled in the fields of:

- **Finance**
- **IT**
- **Development**
- **Housing**
- **Law**
- **Supported housing**
- **PR/Communication**

A range of such skills and experience can be found amongst our existing Board members.

### Auditors

Bevan & Buckland, Langdon House, Langdon Road, Swansea

### Internal auditors

TIAA, Business Support Centre, 53-55 Gosport Business Centre, Aerodrome Road, Gosport

### Principal Solicitors

Ungoed Thomas & King, The Quay Carmarthen  
Hugh James, Hodge House, 114-116 St Mary's Street, Cardiff  
Blake Morgan, One Central Square, Cardiff  
Devonshires, 30 Finsbury Circus, London

### Principal Bankers

Barclays Bank plc, Guildhall Square, Carmarthen  
Barclays Bank plc, Corporate Banking Centre, Cardiff

### Board Members

Jayne Woods (Chair)	Chartered Accountant
Lesley Penn (Vice Chair)	Housing expert
Netia Louis-Preece	Domiciliary care, Community support and Outreach worker
Allan Tillman	Retired Chartered Surveyor
Arwyn Davies	Account Director
Andrew Sivertsen	Solicitor
Simon Campbell-Davies (Co-opted)	Marketing, Business Development & PR Consultant
Ann Thomas (Co-opted)	Solicitor
Gethin Davies	(Resigned)
Phil Roberts	(Resigned)

### Residents' Scrutiny Panel

- Roger Clarkson
- Margaret Hayward
- Simon Oksien
- Rose Morrison
- Sarah Thornton
- David Martin
- Nadine Broderick

### BMHA Contact Details – Registered Office

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Twitter: [@BroMyrddinHA](https://twitter.com/BroMyrddinHA)

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# Welcome to the 2016/17 Annual Report

## A Message from the Chair and Chief Executive

It has been an  
exciting year  
for us with  
developments  
on two sites  
now nearing  
completion.



Carmarthen town centre is soon to benefit from 28 new flats and two new houses with a further two houses to be completed later this year. This is the tangible result of the hard work and dedication of our staff and the ongoing support of our valued residents, to whom we are most grateful.

The Association is pleased to communicate that a recent Welsh Government Housing regulation reported that the Association appropriately identifies and manages new and emerging risks to its governance and services, as well as meeting the financial viability requirements.

A new internal management structure was established during this year and we are confident that this will help us to continue to maintain operational standards while achieving the Association's objectives.

We would also like to take this opportunity to commend and thank members of the Residents' Forum and Residents' Scrutiny Panel for their continued support and dedication in reviewing the Association's services.

We will continue to build on the great progress made during this year to strengthen the services we provide; and we hope that it will mark the beginning of us developing more affordable local homes over the coming years.

**Hilary Jones, Chief Executive & Jayne Woods Chair of the Board of Management**

## A Message of thanks from the Chair

There have been some changes on the Board this year, which saw two members leave and another two join.

Gethin Davies retired from the Board and I'd like to thank him for all his commitment and hard work. As a previous Chair of the Board, Gethin has helped and supported the organisation for many years and his valuable contribution will be missed. On behalf of the Board, I wish him well for the future.

I would also like to express our appreciation to former Board Member Phil Roberts, and thank him for his continued work and support.

To the two new members who joined the Board during the year, I extend a warm welcome and look forward to working with all members over the coming year.

**Jayne Woods, Chair of the Board of Management**

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## An update on Residents' Participation from the Head of Housing Services

The Residents' Forum continues to meet every two months at the Association's office and has welcomed several new members during the year.

The Forum represents the residents and provides a platform to ensure that members are kept informed of the Association's progress and gives them an opportunity to communicate the views of the residents and provide invaluable feedback.

The Forum members have shown their continual support and dedication throughout the year and had the opportunity to comment on various documents including the Asbestos Management Plan, Service Standards, Anti-Social Behaviour Procedure and the Empty Homes Procedure.

The Forum meetings were also an opportunity to ensure that members were kept informed about the changes proposed by the Renting Homes Act and the Sector Risks facing Housing Associations.

Members took part in the process of reviewing the Resident Participation Strategy action plan, as well as the redevelopment of the Estate Monitors scheme.

Throughout the year, various training sessions were also undertaken by members, covering topics such as the History of Social Housing and Mystery Shopping Techniques.

The Association's biannual Residents' Fun Day took place in 2016 and members of the Forum assisted in the planning of the event. They took the opportunity to man their own Residents' Forum stand, at which they promoted the benefits of the forum and residents' participation to other residents.

The work and dedication of the members of the Scrutiny Panel must also be commended, they continually show a willingness to ensure that the Association's services are of high quality for the benefit of both the Association and its residents.

I would like to take this opportunity to thank all the members of the Residents' Forum and the Residents' Scrutiny Panel for their hard work and commitment and I very much look forward to working with them throughout the forthcoming year.

**Mark Richards, Head of Housing Services**

# 16/17

## Our **Mission, Vision & Values**

In running its business Bro Myrddin ensures it achieves its mission, focuses on its vision and stays true to its values:

### **Our Mission**

To provide affordable homes and services to a high standard, whilst ensuring resident and other stakeholder participation.

### **Our Vision**

To be the housing provider of choice in our communities.

### **Our Values**

We have 4 core values which we are committed to, and live by in everything we do:

#### **1. Proactive**

We can be relied upon to be proactive, innovative and customer focused in our approach to delivering quality services.

#### **2. Work together**

We recognise we are empowered and empower others by working together. We value the uniqueness of individuals, welcome difference and diversity, act with integrity and are approachable and respectful.

#### **3. Accountable**

We are accountable for our actions and transparent in what we do.

#### **4. Motivated**

We are motivated to be reliable as individuals and as professionals while creating opportunities for positive outcomes for residents and the community.

# Statistical & Performance data

# 16/17



Statistical & Performance data	2016/17
No. of homes in management	842
• general need	767
• sheltered	68
• shared ownership	3
• Care homes	4
No. of Residents involved in Bro Myrddin Activities	226
% of residents satisfied that we listen to their views	76.5%
% of residents satisfied with repairs	98.11%
Planned improvements	£347,408
No. of calls taken by the Customer Services Team	17,182 68.2 Calls a day
No. of residents manage their rent accounts online	251
% of residents satisfied that we provide an effective and efficient service	88.8%
Total number of Bro Myrddin Residents	1877
No. of New Kitchens	63
No. of New Bathrooms	56
No. of Heating installations	82
No. of Windows installations	12
No. of External Door installations	66
Financial Inclusion Appointments	377
• Referrals	194
• Engagement	183
Social Media Interaction	1308
• Twitter Followers	1129
• Facebook Likes	179



## OUTCOME


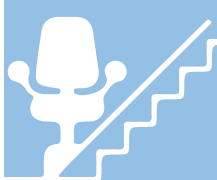
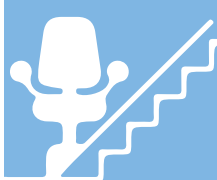
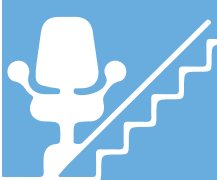
# 01

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**Our** current and future housing is good **quality and sustainable**





					
Repair Performance		2016/17	2015/16	2014/15	TARGET
Emergency		0.75 days	0.75 days	0.75 days	0.90 days
Urgent		2.82 days	2.92 days	3.06 days	4.00 days
Non-urgent		9.95 days	9.66 days	7.48 days	14.00 days
<b>Adaptations</b>					
		2016/17	2015/16	2014/15	
		Adaptations funded by the Welsh Government	89	41	26
		Adaptations funded by the Association	8	12	7
		Total number of adaptations completed	90	53	33
		Total spend on adaptations	£182,124.09	£168,096	£75,312
		Major adaptations, such as fitting level access showers, ramps and grab rails are supported by an Occupational Therapy Report and funded directly by the Welsh Government.			



## New Name For Our New Development at Pentrefelin St

Pupils in year 5 & 6 at Ysgol y Dderwen, Carmarthen were asked to suggest names for the Association to consider when naming the development scheme at Pentrefelin St. Amongst the suggestions was "Maes y Ffair" which Bro Myrddin felt was perfect for the new development.

In recognition of the effort and contribution of the teaching staff and children of Ysgol y Dderwen, the Association donated £150 to the school as a thank you.

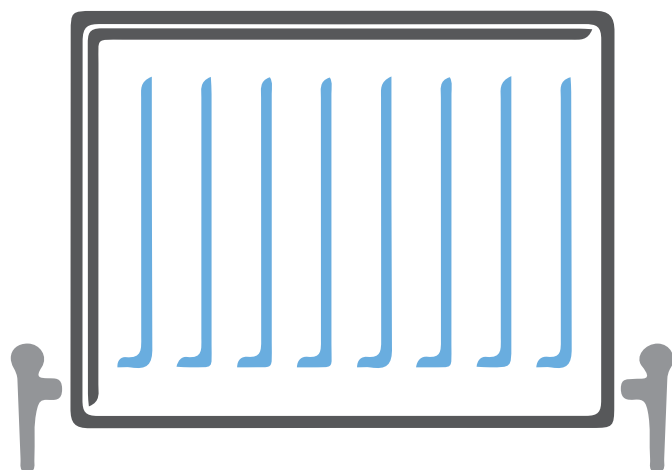
## OUTCOME

# 01

### Cae Bryn Drain Development – Trem y Dref

Two new homes have now been completed and the new residents have moved in; a further two new homes are to be completed during the summer of 2017.

The new homes are funded by both the Social Housing Grant from Welsh Government and private funding.



### Quantum Heating Upgrades

The energy efficiency and comfort of our residents' homes have been improved at five of our sites, due to the installation of modern Dimplex Quantum heating units, which replace the economy 7 heaters.

"The new heaters are a welcome improvement in my home, I've even had to turn the one off in the bedroom as it was getting too warm for me. I often use the boost switch on the heater; which gets my home nice and toasty when I need it."

**Sarah Thornton, Cae Bryn Drain**

## Development at Priory Street

Planning approval has been granted by Carmarthenshire County Council for 27 one bedroom apartments and 10 two bedroom houses at the Association's site at Priory Street, Carmarthen.

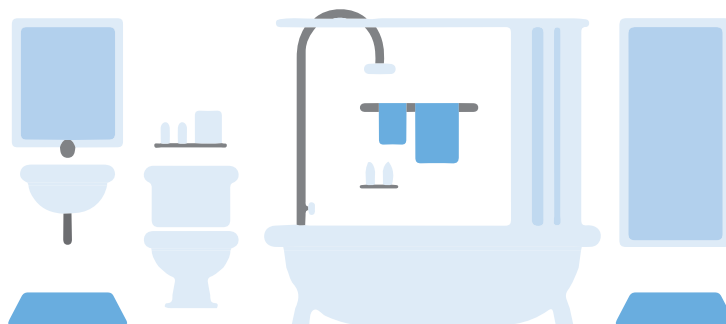
The scheme is supported by Carmarthenshire County Council and is included in their affordable homes development programme. This will result in the scheme receiving both private and Welsh Government funding through Social Housing Grant.

The proposals involve the complete redevelopment of the site with a three-storey block of apartments fronting Priory Street and another at the centre of the site.

10 two bedroom houses will also be provided, along with an enclosed landscaped courtyard, secure bicycle storage and car parking areas.

## Major Refurbishment to Quay St

A major refurbishment to the four flats at our Grade 2 listed building at Quay St, Carmarthen has now been completed. The works included: essential repairs to the structure and fabric; heating, ventilation and insulation upgrades; the installation of new kitchens, bathrooms and floor finishes; along with internal and external decoration.



Our current and future housing is good quality and sustainable

### The difference we made

#### Ms Parry, Parc y Ffordd

Ms Parry, who is registered severely sight impaired (blind), moved into her Bro Myrddin home in May 2016.

Ms Parry reported that she was having difficulties navigating around her home and that a standard bathroom was no longer suitable.

Following a visit and recommendations from an Occupational Therapist, Bro Myrddin installed a new wet room with colour coded grab rails.

An additional light switch was added to the living area and the hall way door has been replaced with a new glass panel door to enhance the natural light in the hall way.

Ms Parry finds her home much safer and easier to navigate around.

"The improvements have given me some independence to move around without the need of assistance from family and friends. The new wet room is 100% better, easier to use much more manageable."

#### Mr Hoyle Jackson, Hanover Court



During 2016, Hanover Court's communal areas underwent a needed transformation. The complex previously had new lighting installed in the hallways, which provided the residents with better visibility.

However, the dark hallways and communal areas needed redecorating and freshening up, so they were made light and inviting with a fresh coat of paint and new carpets throughout.

Mr Ian Hoyle-Jackson of Hanover Court told us "The revamp has made a tremendous difference, not only to the building itself but it has uplifted the spirits and morale of the residents at Hanover Court. I particularly like the fresh look, especially the blue paintwork, blue is my favourite colour".

**facebook**  
comment:

**Kel Robinson:**

I love our new home xxx. Thank you all for our home we are in love.

**Kelly Robinson, New Resident of Tref y Dref**



## OUTCOME

## 02

# Our tenancies and communities are **sustainable**

Extention at Glasfryn funded by Carmarthenshire County Council Enabled fund, more on page 20.



## Rental Income and Arrears

	2016/17	2015/16	2014/15
Annual rental income	<b>£3,523,840</b>	<b>£3,372,000</b>	<b>£3,232,171</b>
Arrears as a % of annual rental income	<b>1.89%</b>	<b>2.32%</b>	<b>1.90%</b>
Board of Management target	<b>2.5%</b>	<b>2.5%</b>	<b>2.5%</b>
% Rent collected	<b>98.75%</b>	<b>97.73%</b>	<b>98.51%</b>




















In accordance with the Welsh Government's Regulatory Framework for Housing Associations (2011), we aim to see that our rents are affordable for low income households, take account of property management and maintenance costs and enable us to service our borrowings.

We comply with the Welsh Government's new policy for social housing rents. This policy requires Bro Myrddin to operate with average rent levels that fall within the scope of target bands set by the Welsh Government.



## Maximum assured rent for general needs properties in Carmarthenshire

 Flats  
 Houses

	2016/17	2015/16	2014/15
 	£73.02	£70.04	£68.20
  	£75.71	£72.69	£70.78
  	£80.46	£77.38	£75.35
  	£82.36	£79.25	£77.17
   	£86.70	£83.53	£81.33
   	£90.29	£87.07	£84.78



# OUTCOME

## 02

### The difference we made

#### Ms Wilson, Nant y Dderwen

In a new resident survey, Ms Wilson noted that the moving in process was handled with efficiency and that the staff involved were very helpful and polite throughout the process.

Ms Wilson went on to say that she is very happy in Nant y Dderwen, "It's fantastic", and reported that her two daughters are also much happier in their new home, "it really has made a big difference to their lives".

#### Mr X, Laugharne

Mr X was renting a private property which was in disrepair and, to make matters worse, the landlord wanted to sell the property. Mr X needed help to move to more suitable accommodation immediately as he was at risk of being made homeless.

Clare James, Housing Services Manager, assisted Mr X by providing him with help and support through the housing process.

Mr X had no means of moving his items from one property to another and so Clare carried out some research for him on local and affordable removal companies that would assist Mr X.

Mr X added, "I am very grateful for all the help and support I received during this stressful time and really appreciate the help from Clare".

#### Mr D Mason, Y Garreg Filltir

Due to a separation, Mr Mason was on the verge of becoming homeless and required a new home.

Fortunately, a property became available at Y Garreg Filltir, an over 55's scheme. Mr Mason viewed the property and within three days he had signed his tenancy and moved into his new home.

However, Mr Mason had no furniture, or kitchen appliances due to the separation and had no idea whether he was entitled to any benefits.

An appointment was set up with Lynda Mason-George, Financial Inclusion Officer, who assisted Mr Mason with the completion of benefit claim forms. Lynda's help ensured that Mr Mason received a new cooker and fridge via the Discretionary Assistance Fund claim, furniture from the Xcel Furniture recycling centre, a £300 Argos voucher and food from Carmarthen Foodbank.

"Lynda is brilliant, really helped me when I didn't know what to do or where to turn. All the staff in the Association are really helpful and friendly."



# Ffynnon Waun and Maes yr Ysgol Homes

Ffynnon Waun & Maes yr Ysgol are the Association's residential care homes.

The residential care homes are designed to provide housing and support to help vulnerable people live as independently as possible in their community.

"The new upgrades and adaptations are a welcomed improvement to the care homes, it really has made a big difference to the residents lives."

**Karen Howes, Project Manager**

Staff members are being encouraged to take a more person-centred approach to their work by ensuring that the residents and their needs are the focus of our practice delivery.



## Maes yr Ysgol

Upgrades were carried out on two resident ensuite showers. An Occupational Therapist assessment was carried out and the showers were replaced with walk in shower cubicles, each with a seat. Both residents are now able to shower more safely without the risk of tripping.

A ramp, complete with handrail has been constructed to the front and rear of the property to aid easy access for the residents.

Grab rails have also been installed inside the care home to ensure and enhance the residents mobility through the property.

The residents' lounge has been equipped with a new sofa and new bedroom furniture was supplied to one resident.



# OUTCOME 02

## Sustainable procurement

“Social Value  
is a key  
aspect of all  
contracts that  
are procured”



Sustainable  
procurement is an  
important aspect for  
the Association and is at  
the core of all our  
procurement processes,  
whether they are

Maintenance, Development or Corporate  
procurement exercises.

## Community benefits

The Association ensures that Social Value is a key aspect of all contracts that are procured by the Association, this approach helps illustrate how applying the Welsh Government's Community Benefits policy contributes to jobs growth and tackling poverty in Wales.

This extends beyond the social value delivered as part of the primary contract activity.

In 2017/18 we will be working in partnership with Dr M'z in Carmarthen, to deliver community benefits directly to the community in which we live and work.

Ian Williams' painting contractors, as part of their community benefit promise, painted three rooms for the Dr M'z clubhouse.



## Closer Partnership with support providers in Carmarthenshire

Carmarthenshire County Council has remodelled floating support provision in the County, so that it is based on set geographical areas rather than being based on specific needs.

The generic floating support service is a new initiative funded through the Carmarthenshire Council's Supporting People programme.

The scheme provides support to people by helping them develop the skills needed to maintain their accommodation and live independently.

It will enable us to work closely with a smaller number of support providers in the areas of the County where we have stock. This change will enable more people to receive support as less time is spent on travelling. Also, the process for accessing services has been improved.

Providers are now able to develop relationships with other local services in the areas in which they operate.

## Housing Officers return to generic Housing role

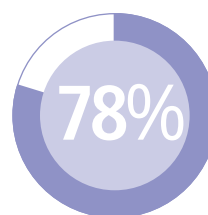
Due to the various work patterns of the housing department, the Housing Officers have returned to generic roles dealing with all aspects of housing enquiries with one officer specialising in rents and income support.

Customer Services remain as the first point of contact for all customer enquiries.

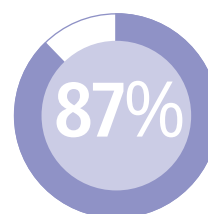
## Your Home survey

During an estate visit, staff carried out a survey with the residents on their home and the area they lived in.

Out of the  
**55**  
residents  
surveyed



**liked  
their  
home**



**noted that they  
liked the area  
they lived in.**



## OUTCOME

# 03

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**Our** homes are  
accessed in a fair,  
**transparent and effective way**



Empty Homes	2016/17	2015/16	2014/15	TARGET
Category 1	3.2 days	17.9 days	13.5 days	7 days
Category 2	13.0 days	32.6 days	27.0 days	21 days
Category 3	54.8 days	63.0 days	39.8 days	90 days

## Empty Home Categories

We are really proud of the substantial improvement that's been achieved in our empty homes performance this year. Our procedures have changed drastically for both the housing and maintenance departments. These changes have meant that we can now help people get rehoused from the waiting list and into their new homes without any unnecessary delays.

### Category 1 Standard empty home

Standard works are undertaken and additional minor remedial works that don't fall into Category 2 empty homes.

### Category 2 Component replacements

Works such as: electrical upgrades, kitchen or bathroom replacements, full redecoration or repairs to extensive damages are undertaken. These are sometimes carried out after the resident has moved in.

### Category 3 Major repairs

Structural works, full refurbishment, a change to the property layout and works that can be undertaken without the need for planning consent.

### Mr & Mrs Treharne, Parc y Ffordd

Mr & Mrs Treharne lived in Saron, Ceredigion but needed to relocate to Carmarthen due to Mrs Treharne's long term health condition.

Mrs Treharne has a neurological condition which affects her mobility and the couple required an adapted bungalow, close to Glangwili Hospital.

An adapted property became available at Parc y Ffordd and Mr & Mrs Treharne, who were registered on the Accessible Housing Register, were offered the property.

Mr & Mrs Treharne noted that they loved their new home, which has ensured that Mrs Treharne has some independence whilst her husband is in work. They are also reassured knowing that the hospital is nearby if an emergency occurred.

### Mrs Williams, Glasfryn

Mrs Williams had a shared ownership property with Bro Myrddin. However, due to medical reasons, Mrs Williams needed to downsize to a bungalow as her property was too large and no longer suitable for her needs.

"Living in the three-bedroom house was becoming difficult; at one stage I had to live and sleep downstairs with the aid and support of nurses and a carer", said Mrs Williams.

Fortunately, a bungalow became available at Glasfryn which met Mrs Williams' needs and requirements.

"Since moving into the bungalow, life has become so much easier for me. I am very grateful for all the help and support I have received from the Association and that my old house has gone to a family that needed it more."

# OUTCOME 03

## The difference we made

### The Spure Family, Glasfryn

The Spure family were living in a local authority property which had become very overcrowded and unsuitable for their needs over time.

Mrs Spure has a disability which restricts her mobility and she occasionally requires the use of a wheelchair.

A property became available at Glasfryn, which was close to ideal for the Spure family yet, to fully meet their needs, they required a bedroom and a wet room downstairs. Subsequently, after a successful planning application the Association built the extension which was funded by a grant from the Carmarthenshire County Council Enabled fund.

“We moved into the property in August 2016, and we love how spacious it is for the entire family. The downstairs bedroom and wet room is brilliant. I don’t have to worry about going upstairs now, and it’s made life that little bit easier on a day to day basis”.

**Mrs Spure**

## Access to Social Housing Policy

The Association, RSL partners and Carmarthenshire County Council have agreed on a revised Social Housing Policy which will be in operation from April 2017.

### The main changes to the Policy include:

- Greater clarity on who can join the housing register
- Reductions and simplification in banding and the points system
- Greater clarity on individual household entitlement in terms of size and type of property
- Priorities within each band e.g. homelessness, medical needs, overcrowding, under occupying

## Local Lettings Policy

A Local Lettings Policy has been agreed for the new development at Maes y Ffair.

The introduction of this Policy will help in managing the allocation and letting process.

This will also help to create a more sustainable environment for the residents living in the local community.



## Lettings

All new Bro Myrddin residents are allocated homes from the Carmarthenshire Housing Choice Register. Applicants are awarded points and allocated to one of the following categories.

Category of housing need	2016/17	2015/16	2014/15
<b>Category A</b> – Emergency housing need	<b>15</b> (17%)	<b>27</b> (22%)	<b>35</b> (43%)
<b>Category B</b> – High housing need	<b>40</b> (46%)	<b>48</b> (39%)	<b>24</b> (29%)
<b>Category C</b> – Moderate housing need	<b>10</b> (12%)	<b>11</b> (9%)	<b>12</b> (14%)
<b>Category D</b> – Low housing need	<b>22</b> (25%)	<b>38</b> (30%)	<b>12</b> (14%)
Household type	2016/17	2015/16	2014/15
<b>1 adult</b>	<b>33</b> (38%)	<b>48</b> (39%)	<b>23</b> (28%)
<b>2 adults</b>	<b>9</b> (10%)	<b>5</b> (4%)	<b>5</b> (6%)
<b>1 elder</b>	<b>12</b> (14%)	<b>27</b> (22%)	<b>12</b> (14%)
<b>2 elders</b>	<b>3</b> (3%)	<b>8</b> (6%)	<b>3</b> (4%)
<b>1 parent family</b>	<b>19</b> (22%)	<b>21</b> (17%)	<b>25</b> (30%)
<b>2 parent family</b>	<b>11</b> (13%)	<b>15</b> (12%)	<b>15</b> (18%)
Household type	2016/17	2015/16	2014/15
<b>White</b>	<b>85</b> (98%)	<b>123</b> (99%)	<b>80</b> (97%)
<b>Mixed: White &amp; Asian</b>	<b>1</b> (1%)	<b>0</b> (0%)	<b>0</b> (0%)
<b>Mixed: White &amp; Black Caribbean/African</b>	<b>0</b> (0%)	<b>0</b> (0%)	<b>1</b> (1%)
<b>Asian/Asian British</b>	<b>0</b> (0%)	<b>1</b> (1%)	<b>1</b> (1%)
<b>Black/Black British</b>	<b>1</b> (1%)	<b>0</b> (0%)	<b>1</b> (1%)
<b>Total</b>	<b>87</b> (100%)	<b>124</b> (100%)	<b>83</b> (100%)

# OUTCOME

# 04

## Our service delivery is reliable and effective

### Complaints Performance Stats

	2016/17	2015/16
Stage 1	4.56 days	6 days
Stage 2	8 days	14.5 days
	TARGET	
Stage 1	10 days	
Stage 2	20 days	



#### Mr Dennis, Llys Ffynnon

Mr Dennis who was in receipt of Disability Living Allowance (DLA) was concerned that he would not be able to claim Personal Independence Payment (PIP) due to him receiving a high mobility component for his mobility car.

Mr Dennis was worried that if he lost his claim then he would also lose his independence.

Mandy Sharp, Elderly Services Officer, supported Mr Dennis with completing his PIP claim. An early morning assessment appointment was made for

Mr Dennis however, due to his disability, he was unable to attend and so Mandy arranged for the assessment to be carried out in Mrs Dennis's home.

Following his assessment Mr Dennis was awarded the standard rate daily living component, which he had not received before and retained his enhanced mobility rate.

This enabled Mr Dennis to keep his mobility car and he now receives an additional £55.10 a week.

## Asbestos Register

The Association's Asbestos Register has been fully revamped and uploaded to the contractors' portal. As well as getting a copy of the Asbestos report automatically with every order, contractors are now able to view reports online as well as identify at a glance the type and risk rating identified within the report.

## Fly Tipping

Carmarthenshire has seen an increase in fly tipping in the county. In an effort to combat it, we contacted Fly Tipping Wales and successfully acquired CCTV cameras, as well as signage, to erect in fly tipping hotspots.

### Mr Griffiths, Llys Ffynnon

On discussing this resident's support needs, Mandy Sharp, Elderly Services Officer, discovered that Mr Griffiths was regularly seeing a consultant regarding arthritic pain which was resulting in his mobility deteriorating.

Mr Griffiths had to rely on taxis to maintain his independence when shopping, paying bills etc.

Mandy discussed Mr Griffiths income; he was in receipt of an occupation pension and was only eligible for partial Housing Benefit. Mandy supported Mr Griffiths with applying for an Attendance Allowance.

Mr Griffiths was awarded £55.10 per week and, as a result of receiving this benefit, he then became entitled to full Council Tax and Housing Benefit which increased his income by over £100 per week.

### Mrs Jones, Clos Catrin

Mrs Jones wrote in a New Resident Survey, "Everyone connected to Bro Myrddin has been very helpful and all have been kind in every way".

### Ms James, Westmead Close

Ms James called and said that she is "really happy" with Bro Myrddin. She finds the staff and Lynda "incredibly helpful". She said that whenever she reports anything, it is dealt with "straight away".

### Mrs Davies, Hanover Court

Following moving into her new home at Hanover court, Mrs Davies sent the Association a complimentary letter thanking staff for, "Both unfailing assistance, consideration and kindness in a professional capacity. I appreciate very much the excellent service I have received".

### Mrs Y, Parc y Ffordd

Mrs Y phoned to thank Aled Rees for an article in Sgwrs regarding the Warm Home Discount, she didn't think this scheme was still available but after reading Sgwrs she made an application and is now in receipt of the discount.

Mrs Y found the article very beneficial and hoped that other residents read and take note of the articles.

As a result Mrs Y is receiving £140 annually towards her heating bills during the winter months; this has ensured that the property is kept warm and that Mrs Y does not have to worry about being able to pay for her heating and electricity over the winter.

## Financial Inclusion Drop-in Surgery

The Association has launched a financial inclusion drop-in surgery which is held at the Association's office every Tuesday morning between 9:30am and 12:30pm.

The surgery operates on a 'first come, first served' basis, with private afternoon appointments at residents' homes available if required.

The drop-in sessions ensure that residents can access financial and welfare benefit advice free of charge in a safe environment, whilst benefiting from help to complete forms and applications.

## Welsh Water Training

Housing, Property & Customer Services staff attended a training session on the latest money saving schemes available to the Association's residents.

The training was facilitated by Welsh Water and staff are now able to provide residents with assistance when they are applying for various Welsh Water schemes.

A drop-in surgery was held by the Housing Services Manager for residents to call in for advice and support on Welsh Water schemes available to them.

## OUTCOME

# 05

## Our residents shape what we do

### Residents' Scrutiny Panel

Following a review carried out by the Residents' Scrutiny Panel, the panel made a recommendation that the Association add to its website more valuable information about Ending a Tenancy.

We took on board the recommendation and implemented the changes.

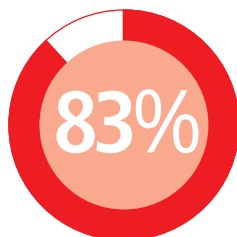
The updated website includes a specific section on Ending a Tenancy as well as a downloadable copy of the End of Tenancy Form.



The Scrutiny Panel is now made up of seven resident members.

During 2016 the Residents' Scrutiny Panel successfully completed a further two reviews:

- The "Moving In to a Bro Myrddin Property" process; and
- The Handyperson Service



**of the recommendations made by the Residents' Scrutiny Panel have been accepted by the Association and actions have been implemented.**

The Corporate Services department is now responsible for the administration of the Residents' Scrutiny Panel ensuring that the panel is fully supported throughout.



**“Update procedure to ensure a final statement and confirmation letter is sent to all outgoing residents at the end of a tenancy, detailing any outstanding issues or confirming everything is up to date.”**

Following the introduction of the schedule of rates, the Housing and Maintenance Officer will agree recharges with the outgoing residents when they collect the keys at the property on or before the End of Tenancy Date.

**“A member of the Residents’ Forum, who is visually impaired, requested that she would like to receive documents with a larger font and if possible on off white or coloured paper.”**

Documents are now provided to the residents in font size 20 and on coloured paper.

**“A resident was unhappy with the wording in an Anti Social Behaviour closure letter.”**

The wording on the standard Anti Social Behaviour letter was amended to be more reader friendly for residents.

**“The Residents’ Scrutiny Panel requested information to be stored on CRM (Customer Relationship Management) to allow an easier analysis of why people are moving out and an opportunity to contact them to discuss and try to prevent in future.”**

This has been included on the CRM system and will allow Housing to monitor the information inputted from End of Tenancy Forms.

**“On two occasions, two residents contacted the Association regarding Contractors not contacting them prior to carrying out works.”**

The Contractors are now fully aware that all residents are to be given appropriate notification prior to commencing any repairs to avoid any future occurrences.



# OUTCOME

# 05

## Value for Money

The Association is committed to achieving Value for Money and some of the savings already achieved were:

- Communal electricity by switching suppliers
- Payment transaction costs and direct debits by using the framework agreement for Allpay (payment provider)
- Warranties were taken out on items purchased, which later saved on repair costs
- Moving telephone system provider
- The design and production of Association publications by switching design company
- Appointing a new office stationery supplier

It was great seeing so many residents and their families at the Fun Day, lots of happy faces throughout the day.

**Hilary Jones, Chief Executive**



## Residents' Handbook

The Residents' Handbook has now been rewritten following a focus group with the Association's residents and staff.

Fully redesigned by Arts Factory Design, the handbook will be available bilingually in both print and electronic formats.

Residents will be offered the handbook electronically during sign up to reduce the amount of paperwork exchanged during the process; hard copies will be available to those who do not have access to digital services.





## Residents' Fun Day 2016

Back by popular demand, the Association held its biannual Residents' Fun Day at the Xcel bowling centre, Johnstown on the 26th July 2016.

Residents, stakeholders and board members were all invited to the day, as well as various stallholders.

The event attracted around 150 people (including residents, children, staff, and members of the board) as well as around 15 organisations/stallholders.



### Outcomes for the day included:



Residents took part in a tenpin bowling competition as well as a Best Selfie competition, and the children competed in Best Colouring competitions

#### Miss Lee-Anne Court, Parc y Ffordd

@BroMyrddinHA We had a fab day today! Adults and kids alike and my boys have not stopped playing with their #BMHA balls and torches! Thank You.

#### Mrs Julie Rees, Rhos y Deri

Thank you for today at Xcel bowling my kids enjoyed.

#### Mrs Kelly Williams, Clos Gwyn

Had a good day at Xcel bowling children enjoyed it was a good turnout too well done Bro Myrddin Housing Association. Thank you Bro Myrddin Housing Association for a great day at Xcel bowling in Carmarthen the children enjoyed and plus I won £120 in vouchers good day had by all.

### Community Benefit and Universal Credit Surveys

Residents were asked to complete a survey about Community Benefits and Universal Credit at the Residents' Fun day, all completed surveys were entered into a draw to win vouchers of £100, £50 and £20 in value. The prizes were sponsored by the Associations contractors.

## 23 Individual Winners



## OUTCOME

# 06

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## **Our business**

is open, honest  
and accountable to our  
**residents and stakeholders**

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### **Equality & Diversity**

During the year, we produced a new Equality & Diversity Policy for Residents, Stakeholders, Contractors and Partners.

This policy shows our commitment to meeting the needs of all our residents, stakeholders, contractors and partners as well as with future customers and applicants for our services in relation to the Equality Act 2010.

Tai Pawb is developing a new Equality and Diversity mark – the QED (Quality in Equality and Diversity) award.

We have committed ourselves to work closely with Tai Pawb to ensure that we meet the standards of the award across every level of our business.

### **Welsh Language**

The implementation of our Welsh Language Plan and the introduction of the new Welsh Language Standards will be overseen by a newly established Board sub-committee.

### **Doing our bit for Charity**

Mandy Sharp, Elderly Services Officer, helped raise money for the Alzheimer's Society by taking part in the Memory Walk at Llanelli Coastline in September 2016.

Funds raised go to local services for people affected by dementia, along with research into care, prevention and cure.

### **Supporting Carmarthen Foodbank**

Staff continually support and donate to Carmarthen foodbank by holding monthly dress down days, staff donate money and/or non-perishable food to the local foodbank.

Staff also helped by donating furniture to the furniture bank and items to the charity shop.

## OUTCOME

## 07

**Our purpose**

is clear and we achieve  
what we set out to do –

Knowing who does **what & why**

**New Management Tier**

We currently have 40 members of staff as a result of new appointments made during the year.

Following Board approval, our staff structure was reviewed and as of April 2016 we introduced a new management level.

**Data Protection Training**

To comply with the Association's Data Protection Policy, all staff and Board Members were provided with Data Protection training delivered by Central Consultancy.

**Fire Safety Awareness and Marshal Training**

Following the purchase of an Emergency Evacuation Chair, all Fire Marshals received Evacuation Chair training delivered by Tower Fire.

In October 2016 all staff received Fire Safety Awareness training organised by Rescue 365.

**PoVA Training**

The Housing team attended Protection of Vulnerable Adults (PoVA) training organised by Community Housing Cymru.

**Support for our Board**

We have now subscribed to The Board Development Agency to support Board Members with online Governance training, which gives Members the opportunity to complete training in their own time.

# OUTCOME

## 07

### **Risk Management Training**

In relation to the Association's Risk Strategy, Policy and Procedures, all staff and Board Members received Risk training facilitated by Barcud Shared Services.

### **Training for our Care Home Staff**

During the year, staff from both care homes attended multiple training sessions to meet the requirements set by the Commissioners.

### **Team building**

Staff attended a team building workshop by Hawks Associates last year to ensure and develop:

- Stronger working relationships
- Recognising personal strengths and weaknesses in a team situation whilst learning how to maximise the usefulness of this knowledge
- Understanding the importance of working together.

### **Complaints Handling Workshop**

To comply with the Association's Complaints Policy, members of staff attended a Complaint Handling Workshop in March 2017 organised by KSL Training.

### **Staff Achievements**

- Tracy Rees obtained her ILM Level 5 Leadership and Management
- Mark Richards, Tracy Rees, Karen Howes, Matt Allen, Mathew Davies, Clare James and Rhian Layton gained their IOSH Safety for Senior Executives and Managers
- Rhodri Davies obtained his AAT Level 3 Certificate in Accountancy (QCF) at Coleg Sir Gâr
- Joanna Manley and Bethan Richards both gained CIH Level 3 Award in Housing Practice (QCF) qualifications at Gower College Swansea

### **Modern Apprenticeship Programmes**

We continue to work closely with Coleg Sir Gâr and Pembrokeshire College in respect of the modern apprenticeship programmes.

Joaquim Fernandes, Corporate Administrative Assistant, successfully secured a placement and joined our Corporate Resources department in September 2016.

### **Work Experience**

In July 2016, a pupil from Queen Elizabeth High School, Carmarthen undertook work experience at the Association. The pupil gained experience within our Corporate Resources, Finance, IT and Customer Services departments.

### **Local Schools**

We continued to support two local schools (Ysgol Coedcae, Llanelli & Dyffryn Taf, Whitland) with their mock interview programme, so that their year 11 and 12 pupils could gain valuable interview experience.

### **Investors in People**

The Association is pleased to report that it completed its 18-month review and has retained the Investors in People Accreditation until February 2018.

### **Iechyd Da: Health & Well-being**

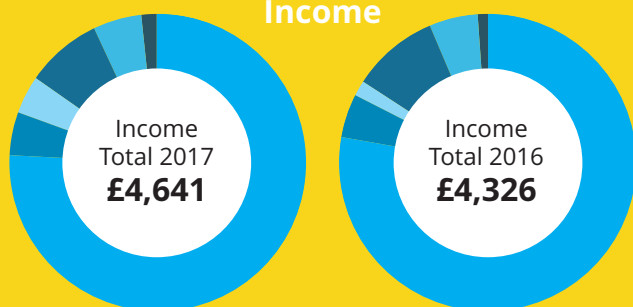
We continue to encourage staff to pay close attention to taking care of their health and well-being. Various training sessions and regular information on health and well-being events continue to be made available.

## OUTCOME

08

**Our business  
is financially  
sound and viable**

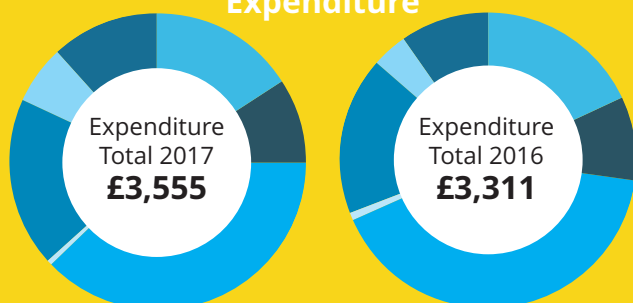
## Income



Rents  
Services  
Development

Hostels  
Revenue Grants  
Other

## Expenditure



Management  
Services  
Maintenance  
Bad debts

Depreciation  
Development  
Hostels

## Financial Viability Assessment

We have secured an additional £3m of funding to support our ongoing development programme.

The Welsh Government's Housing Regulation team has confirmed that Bro Myrddin passed its annual financial viability assessment.

It shows that we have adequate resources to meet the financial commitments set out in our business plan.

The business plan is developed in conjunction with Bro Myrddin's 30-year financial plan, which tests the financial implications and viability of our strategies and confirms that we will meet our loan covenants.

The forecast assumes a high level of spend on planned maintenance works, sufficient to maintain the requirements of the Welsh Housing Quality Standard.

Bro Myrddin's Board reviews the Treasury Management strategy annually to ensure that the Association's financial requirements continue to meet:

- The development programme
- Compliance with loan covenants for lenders
- Surplus to interest cover and gearing ratios

## Risk Strategy

The Association's Risk Strategy is reviewed annually by the Board.

This is a comprehensive policy confirming that Bro Myrddin is a 'risk cautious' organisation with more than adequate reserves to meet any potential risks should they materialise.

The balance sheet indicates that Bro Myrddin remains financially viable with a surplus for the year of £643,035.

Reserves at the year end stood at £7,216,406 and are used to support borrowing for future development and reinvestment in the planned maintenance programme.

## Value For Money

At Bro Myrddin Housing Association we are committed to Value for Money, so much so that we're continuing to embed and improve how we apply it throughout our organisation each year.

This year we will be implementing our Procurement Strategy which will, among other things, set out how we expect to deliver value for money from our procurement activities.

We are committed to ensuring that we continue to lead and support on partnership initiatives across our Business and Communities. Doing this in partnership means we can create innovative opportunities, which will deliver sustainable value and impact in the long term.

## Abbreviated Income & Expenditure Account

For year ended 31.03.17

<b>The Association's Income (£)</b>	<b>2017</b>	<b>2016</b>
<b>Turnover</b>	4,640,653	4,325,619
Less: Operating costs	-3,554,847	-3,311,053
<b>Operating surplus</b>	1,085,806	1,014,567
(Deficit) surplus on disposal of assets	95,241	27,300
Exceptional item – Impairment of land	0	0
Interest receivable and similar income	6,451	2,971
Interest payable and similar charges	-520,371	-516,477
Remeasurment of Pension Liability	-24,092	5,617
<b>Surplus of the year</b>	643,035	533,978

The External Auditors, Bevan & Buckland, are satisfied that these summarised accounts are consistent with the full accounts. A full set of audited financial statements is available on request.

## Abbreviated Balance Sheet

For the year ended 31.03.17

<b>The Association's Assets (£)</b> (what it owns)	<b>2017</b>	<b>2016</b>
Land, buildings and equipment	43,370,817	40,538,234
Cash at bank	1,163,640	3,185,334
Amounts owed us	527,651	361,847
	45,062,108	44,085,416
<b>The Association's Liabilities (£)</b> (how it was paid for)	<b>2017</b>	<b>2016</b>
Social Housing Grant	22,314,453	21,305,582
Loans	13,363,075	13,988,813
Amount owed by us	2,168,174	2,217,649
General reserves	7,216,406	6,573,371
	45,062,108	44,085,416

Bro Myrddin uses its reserves to support borrowing for investment in the development of additional homes and reinvestment in major repair and improvement programmes.