

# Making a lasting **difference**



# 17/18

## 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, Artillery House, Fort Fareham, Newgate Lane, Fareham.  
PO14 1AH

### Principal Solicitors

- Morgan Cole, Llys Tawe, Kings Road, Swansea
- Hugh James, Hodge House, 114-116 St Mary Street, Cardiff
- Ungood Thomas & King, The Quay, Carmarthen
- Darwin Gray, Churchill Way, Cardiff

### Principal Bankers

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

### Board Members

- **Lesley Penn (Chair)** Housing Expert
- **Andrew Sivertsen (Vice Chair)** Solicitor
- **Jayne Woods** Chartered Accountant
- **Netia Louis-Preece** Domiciliary Care, Community Support and Outreach Worker
- **Arwyn Davies** Account Director
- **Simon Campbell-Davies** Marketing, Business Development & PR Consultant
- **Ann Thomas** Solicitor
- **Phil Roberts** Independent Board Member, Velindre NHS Trust, Design Commission for Wales Panellist
- **Allan Tillman** (Resigned)

### Residents' Scrutiny Panel

- Roger Clarkson
- Margaret Hayward
- Sarah Thornton
- David Martin

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### BMHA Contact Details – Registered Office

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# Welcome to the 2017/18 Annual Report

## A Message from the Chair and Chief Executive



Throughout 2017/2018, we have been very busy making improvements across the Association, our achievements are outlined within this annual report.

During the year we have developed 32 flats and houses and purchased 6 homes. The residents of the 38 flats and houses are settling well into their new homes.

We are very proud to announce that Bro Myrddin has attracted just over £7.1 million of Welsh Government grant funding during the year. This substantial amount, together with an additional £5m of private loan funding, will enable us to develop an additional 85 new homes within Carmarthenshire over the next few years.

Bro Myrddin remains committed to tackling fuel poverty, providing affordable thermal comfort for resident and reducing carbon emissions. As well as investing in this type of work, we constantly seek out additional funding to improve the energy efficiency of our homes. This year we secured £33,700 of grant funding towards improving the thermal comfort of 32 homes.

The Association continues to strive for effective resident involvement, with the invaluable support and commitment of the Residents' Forum and the Residents' Scrutiny Panel in both strategic decision making and shaping and improving services in ways appropriate for residents and the Association.

During the year we commissioned TPAS Cymru to review our Resident Participation Strategy. We want the Strategy to reflect how residents are effectively involved, how existing opportunities for involvement can be improved and identify new areas for development.

An independent STAR satisfaction survey of all residents was undertaken during the year. This survey will give us further insight into how satisfied residents are with their homes and services, as well as what drives satisfaction levels and what most concerns residents.

**Hilary Jones, Chief Executive & Lesley Penn Chair of the Board of Management**



# A Thank You Message from the Chair

As the new Chair of Bro Myrddin, I am both proud and pleased to add a personal message to the 2017/2018 Annual Report.

The staff, senior management team and Chief Executive must warrant a mention, as it is their enthusiasm, dedication and tireless hard work that has delivered the progress and success demonstrated in this Annual Report.

But this could not have been achieved without the support and commitment of the residents who give their time to review and improve the services provided by the Association. Their input is invaluable, both to the staff and their fellow residents.

Finally, as the new chair I must thank Jayne Woods, my predecessor, for all her hard work throughout her three years in post. We are fortunate enough to not be losing Jayne as she will continue as a Board member. I'd also like to extend a very warm welcome to Andrew Sivertsen, the new Vice Chair and express my thanks and appreciation to my fellow Board Members.

**Lesley Penn, Chair of the Board of Management.**

## An Update from the Residents' Forum

Membership of our Residents' Forum is open to all residents and is on an individual basis. The Forum provides feedback on services and policies to the Association.

Forum members have shown continued commitment during the last year and have had the opportunity to comment on various documents including the Business Plan, Pet Policy and Contractor Code of Conduct. Additionally, the Forum reviewed its Code of Conduct and the role of Estate Monitors.

The Forum was kept up to date on the progress being made by the Regulatory Board for Wales and discussed the updated Sector Risks and Regulatory Expectations. TPAS Cymru updated the Forum on how the voice of residents will be heard by the Regulatory Board for Wales, using methods such as gathering views at regional networks and events, focus groups and forums.

TPAS Cymru have also set up 'Tenant Pulse' – a survey community where residents can give their views by e-mail or post.

The Forum received an overview of how the Association is assisting with fuel poverty and is providing upgrades to heating systems. The equality and diversity work that the Association is undertaking with Tai Pawb was also reported.

The Association will be celebrating its 40th anniversary in 2019 and, in order to coincide with it, the Association's Residents Fun Day has been delayed from 2018 to 2019.

The Scrutiny Panel has continued to carry out some excellent work and 100% of the Panel's recommendations were accepted by the Association.

The Association is extremely grateful for the time that Forum and Scrutiny Panel members commit to being involved with the work of the Association and we would encourage any resident with an interest to attend meetings.

**Mark Richards, Head of Housing Services**



# 17/18

## 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:

- **Proactive**

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

- **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.

- **Accountable**

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

- **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

# 17/18



Statistical & Performance data	2017/18
No. of homes in management	873
• General need	805
• Sheltered	68
• Shared ownership	2
• Care homes	4
Welsh Government Grant funding approved	
• Social Housing Grant	£4,767,622
• Housing Finance Grant	£2,335,525
<b>TOTAL:</b>	<b>£7,103,147</b> (Creating 85 new homes)
Energy Company Obligation Scheme funding	£33,700
Private finance sources	£5,000,000
No. of Residents involved in Bro Myrddin Activities	99
No. of Scrutiny panel recommendations accepted	100%
% of Residents satisfied that we listen to their views	76.5%
% of Residents satisfied with repairs	96.6%
Total spend on planned improvements	£326,641
No. of calls taken by the Customer Services Team	17490 75.3 calls a day
No. of Residents managing their rent accounts online	277
% of Residents that pay by Direct Debits	36%
No. of staff	38
% of Residents satisfied that we provide an effective and efficient service	88.8%
Total number of Bro Myrddin Residents	1931
No. of new kitchens	31
No. of new bathrooms	45
No. of heating installations	59
Financial Inclusion Assistance	
• Referrals	235
• Engagement	262
Social Media Interaction	1,542
• Twitter followers	1,326
• Facebook likes	218

# 01 Our current and future housing is good quality and sustainable

Repairs Performance (Days)	2017/18	2016/17	Target
Emergency	0.75 days	0.75 days	0.90 days
Urgent	2.7 days	2.82 days	4.00 days
Non Urgent	11.6 days	9.95 days	14.00 days
Adaptations	2017/18	2016/17	Target
Adaptations funded by the Welsh Government	47	58	41
Adaptations funded by the Association	3	8	12
Total number of adaptations	50	66	53
Total spend on adaptations	£197,588.94	£182,124.09	£168,096

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.



**Mr & Mrs Williams**, along with their children, are residents of Clos Gwyn, Tumble.

The Williams' are full time carers for their 11-year old son Ethan who is disabled. As Ethan has grown up, the family has been faced with the increasing challenge of helping him up and down the stairs.

The other children attend Tumble School and are very settled, therefore Mr & Mrs Williams didn't want to move. Bro Myrddin consulted with an Occupational Therapist and it was agreed that the best option would be to construct a purpose-built extension. This created a new ground floor bedroom and wet room which, with some alterations to the existing layout, resulted in suitable and accessible accommodation.

The modifications mean the property now meets the family's needs and their quality of life has been enhanced. Ethan no longer needs to cope with the

stairs and the family no longer struggles with helping him. Ethan can use the wet room by himself, which means he is far more comfortable and independent. It also means he can sleep through at night and no longer disturbs the other children.

**Mrs Wilson** of Clos Y Drindod, St Clears found her heating very expensive to run; the heaters didn't warm the room well and the temperature was not easily managed.

Bro Myrddin replaced the heaters with Quantum Heaters and upgraded the heating for the whole street.

Mrs Wilson has since reported being very happy with the new heating, she noticed "incredible weekly savings compared to the old heaters" almost immediately. Mrs Wilson also said that she "loves" that the heaters can be turned on when needed and that the temperature can be easily adjusted.





## Creating More Homes for Carmarthenshire's Community

Welsh Government has set a target to deliver 20,000 new homes by 2021. As a result, Carmarthenshire County Council has also set a target to deliver 1000 new homes.

During the year, Bro Myrddin attracted a significant Welsh Government grant of just over £7.1 million, made up of a Social Housing Grant of just under £4.8 million and Housing Finance Grant of around £2.3 million.

The Grant is a 58% contribution towards Bro Myrddin obtaining new homes for social rent, either through purchasing existing homes or through building them. With the remaining 42% being covered through private finance.

For Bro Myrddin to access the grant, the scheme needs to be supported by Carmarthenshire County Council in their Planned Development Programme (PDP).

## 38 NEW HOMES

Bro Myrddin has increased its total number of homes this year by 38 and the residents are already settling in:

- **6 new homes were purchased.**
- **4 new houses were built on Trem y Dref, Carmarthen.**
- **28 new 1 bed flats were built at Maes y Ffair, Carmarthen.**

Bro Myrddin has also obtained planning permission and issued contracts to developers, to deliver the following schemes:

### Priory Street, Carmarthen

This development will provide 37 new homes (10 houses and 27 flats) early in 2020.

### Gate Road, Penygroes

8 new houses are being developed and are expected to be completed by summer of 2019.

### Maes y Bryn, LLangennech

This 34-home development comprises 26 houses and 8 flats, which are due to be completed in the Autumn of 2019.

## Making our homes more energy efficient

Bro Myrddin is committed to tackling fuel poverty, providing affordable thermal comfort for residents and reducing carbon emissions.

# £33,700 OF GRANT FUNDING

As well as our financial investment in this type of work, we constantly seek out additional funding and opportunities to improve energy efficiencies in homes for our residents. This year we secured a total of £33,700.13 of grant funding towards improving thermal comfort.

Internal wall insulation was installed at 12 flats at Picton Terrace, a listed building scheme in Carmarthen. The 'Warmer Homes' funding of £25,600.13 covered 80% of the total cost of installation and the Energy Performance ratings for the homes improved from F to D.

We also received £8,100.00 which 100% funded installing cavity wall insulation in 18 homes at Clos Y Deri, Carmarthen and 2 homes at Nant Y Dderwen.

In both cases the EPC ratings were originally lower than our target 65 Energy Performance rating and, since the work has been carried out, it is expected that residents will see a significant difference in their thermal comfort.



# 02 Our tenancies & communities are sustainable

## Rental Income and Arrears

	2017/18	2016/17	2015/16
Annual rental income	£3,816,250	£3,523,840	£3,500,000
Arrears as a % of annual rental income	1.91%	1.89%	2.32%
Board of Management target	2.5%	2.5%	2.5%
% Rent collected	98.84%	98.75%	97.73%

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.



**Ms Davies** lives in a flat and wasn't using her electric heating as she was finding it too expensive.

After visiting Lynda, our Welfare Advisor at the office, Ms Davies was assisted to change to a fixed tariff.

Ms Davies said she is a lot less stressed about using her heating now, she uses it more often and yet has made a significant saving of around £52 a month.









**Mr Davies** was living in a studio flat in Carmarthen, it was a third floor flat which wasn't suitable for him as he has a physical impairment which makes managing stairs extremely difficult.

Mr Davies was offered a ground floor flat in Carmarthen. He visited the office for an appointment with Lynda, the Financial Inclusion Officer, and she helped him get a washing machine and a cooker by accessing grant funding.

Mr Davies says that the flat is "brilliant" and he is "happy" there.



## Maximum assured rent for general needs properties in Carmarthenshire

		2017/18	2016/17	2015/16
 <b>Flat</b>	 <b>House</b>			
1 bed, 2 person flat		£74.85	£73.02	£70.04
2 bed, 2 person flat		£79.60	£75.71	£72.69
2 bed, 3 person house		£84.47	£80.46	£77.38
2 bed, 4 person house		£86.42	£82.36	£79.25
3 bed, 4 person house		£90.87	£86.70	£83.53
3 bed, 5 person house		£94.55	£90.29	£87.07

### Welfare Reform

The flagship Universal Credit scheme has continued to be rolled out and is now 'live' across all our operating areas; in fact, 19 residents were claiming Universal Credit by the end of March 2018.

It is still limited to single people in most cases and, while some residents found the transition manageable, some struggled to navigate the new system, to claim online and to meet the weekly requirements.

Plans to include an enhanced digital system will take place from December 2018. It is hoped that some of the issues with the current system will be resolved during this phase of the roll out, to make use easier for our residents.

### Financial Inclusion support

The Financial Inclusion Support service was used by 262 people during 2017/18.

Our Financial Inclusion Officer (Lynda) and her colleagues, worked with many residents facing financial issues and offered a range of help in related areas.

Lynda assisted residents to reduce their fuel bills and find cheaper tariffs; she provided budgeting support for residents who were struggling to make ends meet; and she even assisted with benefit appeals and tribunals, which resulted in the residents' benefits being reinstated. Additionally, 27 foodbank vouchers were distributed to residents who were struggling to get by during the year.

A 'drop in surgery' for residents wanting help with these kinds of issues, is held at the Association's office every Tuesday morning between 9:30am to 12:30pm. The surgery is set up on a first come first served basis with afternoon appointments at residents' homes available if required.

### Referrals for tenancy support services

Fully funded by the Supporting People Programme Grant, the Tenancy Support service exists so that residents feel supported as they: manage their money and accommodation; engage in employment and education; and access health services and much more.

Delivered externally, the support given leads to residents feeling involved in the community and 31 residents were referred to the service this year.

### Anti-social behaviour

Anti-social behaviour (ASB) can have a negative and detrimental impact on the lives of individuals and communities.

We recognise this and strive to take a balanced approach when tackling anti-social behaviour, so that our actions equally match the problem(s).

What's more, to ensure that we respond to incidents of ASB within reasonable timeframes, we set ourselves target response times; this year we met 100% of those target response times.



# 03

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

Empty Homes	2017/18	2016/17	2015/16
Category 1	1.5 days	3.2 days	17.9 days
Category 2	13.4 days	13.0 days	32.6 days
Category 3	35.5 days	54.8 days	63.0 days

### Empty Home Categories

<b>Category 1</b> Standard empty home	Standard works are undertaken and additional minor remedial works that don't fall into Category 2 empty homes.
<b>Category 2</b> Component replacements	Works undertaken include: electrical upgrades; kitchen or bathroom replacements; full redecoration; or repairs to extensive damages. These are sometimes carried out after the resident has moved in.
<b>Category 3</b> Major repairs	This includes structural works, full refurbishments, changes to the property layout and works that can be undertaken without the need for planning consent.



Mrs X and her 3 children escaped domestic abuse by fleeing to a refuge in Carmarthenshire and, within three weeks of applying for housing, Bro Myrddin offered her a property that was suitable for her and her children.


Upon viewing the new home, Mrs X recognised that it was an opportunity for a fresh start for her family and immediately accepted.

Since the family moved in, the children settled quickly and are very happy. Mrs X said "I had to drive back to the property twice to check I hadn't imagined it. Having been here for a couple of weeks, I still can't believe it's mine."




## Lettings

All new Bro Myrddin residents are allocated homes from the Carmarthenshire Common Housing Register. This year the way applicants are registered has changed from Categories to Bands, the number of Bands has also reduced. Applicants are awarded points and allocated to one of the following bands.



Category of Housing Need			
	2017/18		
<b>Band A</b> – urgent housing need	19 (15%)	N/A	N/A
<b>Band B</b> – housing need	59 (46%)	N/A	N/A
<b>Registered only</b> – low or no housing need	49 (39%)	N/A	N/A
		2016/17	2015/16
<b>Category A</b> – Emergency housing need	N/A	15 (17%)	27 (22%)
<b>Category B</b> – High housing need	N/A	40 (46%)	48 (39%)
<b>Category C</b> – Moderate housing need	N/A	10 (12%)	11 (9%)
<b>Category D</b> – Low housing need	N/A	22 (25%)	38 (30%)
Household Type			
	2017/18	2016/17	2015/16
1 adult	64 (50%)	33 (38%)	48 (39%)
2 adults	3 (2%)	9 (10%)	5 (4%)
1 elder	21 (17%)	12 (14%)	27 (22%)
2 elders	4 (3%)	3 (3%)	8 (6%)
1 parent family	23 (18%)	19 (22%)	21 (17%)
2 parent family	12 (10%)	11 (13%)	15 (12%)
Lettings by Ethnic Origin			
	2017/18	2016/17	2015/16
White	121 (95%)	85 (98%)	123 (99%)
Mixed: White & Asian	0 (0%)	1 (1%)	0 (0%)
Mixed: White & Black Caribbean/African	0 (0%)	0 (0%)	0 (0%)
Mixed: Other	2 (2%)	0 (0%)	0 (0%)
Asian/Asian British	1 (1%)	0 (0%)	1 (1%)
Black/Black British	1 (1%)	1 (1%)	0 (0%)
Other Ethnic Group	2 (2%)	0 (0%)	0 (0%)
Total	127 (100%)	87 (100%)	124 (100%)





# 03

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

## Maes y Ffair



# New Development

## Maes y Ffair

# 28 NEW FLATS

July 2017 saw the completion of a new development in Maes y Ffair, Carmarthen.

With excellent access to Carmarthen town centre, the site comprises 28 one bedroom flats, all built to a high specification.

The lettings process went smoothly and all flats were let on the handover day, with one of Maes y Ffair's delighted new residents having this to say, "I really like my new flat. Thank you so much for everything".



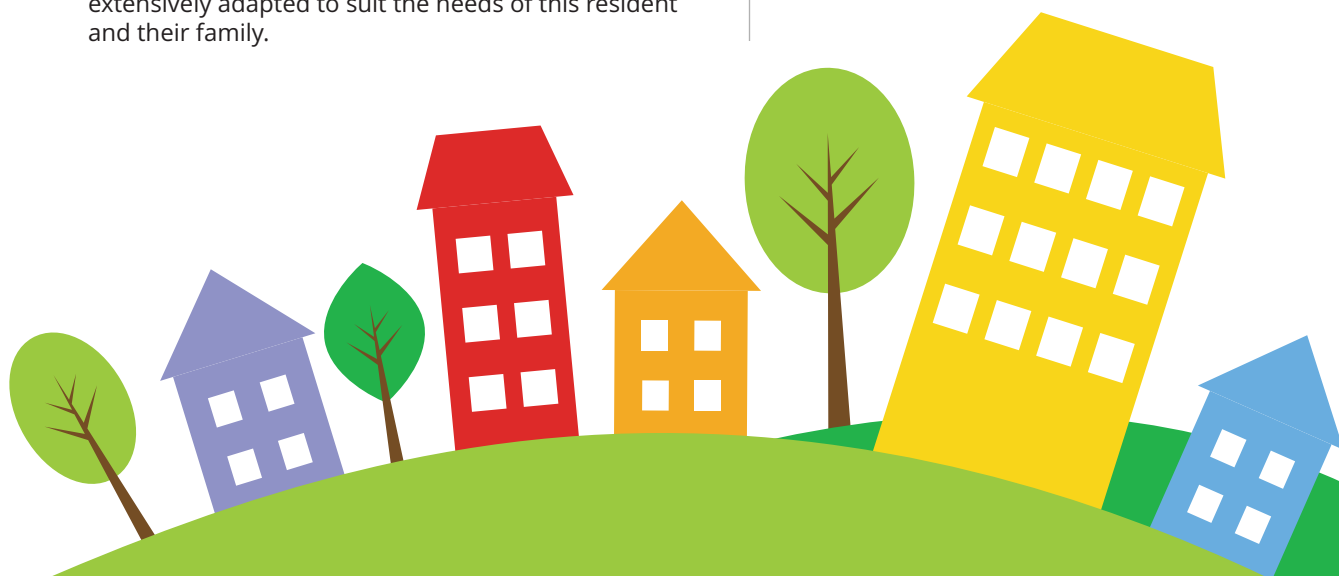
## Brynhyfryd, Llangennech

It is rare that we encounter a situation where the home of a current resident no longer meets their needs, other social housing stock in the area isn't suitable and it isn't appropriate for the resident to move to another area because of their established support network.

This year however, Bro Myrddin experienced a situation such as this so we purchased a home that will be extensively adapted to suit the needs of this resident and their family.

## Transferring Homes

During 2017/18 we helped 12 of our residents to internally transfer to more suitable properties and we also helped to provide accommodation for homeless and vulnerable people.



# 04

## Our service delivery is reliable and effective

Complaints Performance				
	2017/18	2016/17	2015/16	Target
Stage 1	6 days	4.56 days	6 days	10 days
Stage 2	None received	8 days	14.5 days	20 days

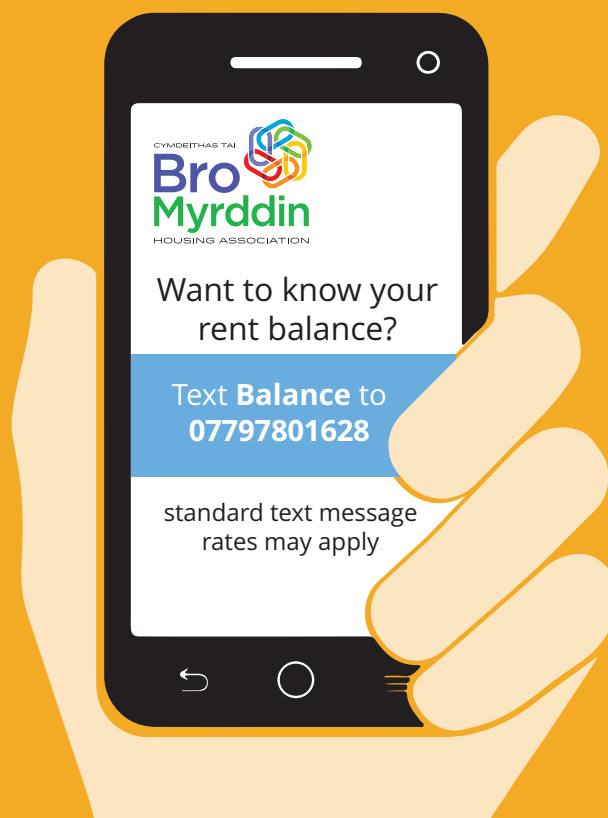
### New Text Services

We are constantly looking for ways to make it easier for our residents to access services.

This year we introduced the new text 'BALANCE' service for residents to receive an up to date rent account balance via text message.

We also introduced a Universal Credit (UC) reminder text service which is sent to our UC claimants to remind them to pay us their housing costs.

Mr Wright from Glannant House regularly uses this service and says he finds it very useful, especially when he needs to find out if he has paid too much.



**Mr Nurton** wanted to learn more about the internet as he felt that, “nowadays everything is online” and “it is the future”.

A Digital Inclusion training day was held at the Bro Myrddin office, which Mr Nurton attended. Mr Nurton was helped to set up an email account.

Mr Nurton reported that he found the training day beneficial, he is happy with his email account, has bought a new phone and is looking forward to setting it up.





## Digital Inclusion

As more and more services become 'digital by default', we recognise the growing demand for residents to become skilled at getting online by using a variety of devices.

As a result, during 2017, our frontline staff received 'Digital Champion' training and our first 'Digital Friday Drop In' event was organised for residents.



## Value for Money, Procurement and Partnership Working

Universal Credit and Brexit are causing much uncertainty, so it stands to reason that clever purchasing, which wisely uses innovation and partnerships, is critical in making sure we serve residents well.

Bro Myrddin, is focused on delivering and demonstrating value for money through its range of purchasing processes; and our new procurement and value for money policies set out how we aim to achieve this.

Key staff dealing with value for money procurement and partnership working attended Darwin Gray Solicitors training on procurement for Housing Associations.

Also, an area of the Association's business that we felt could be used to better work together in our local area is ICT. We partnered with Hafan Cymru to deliver their ICT services which allowed us to deliver up to date systems across both organisations.

The arrangement meant we also benefitted from 'economies of scale' (or bulk discounts) when purchasing equipment and services, which in turn, linked with our purchasing strategies to deliver more for less.

## Mental Health Awareness

A mental health awareness course, facilitated by MIND, was held at the Association's office.

## STAR Survey

Resident satisfaction is a priority of ours and, during the year, we undertook an independent STAR satisfaction survey of all residents.

This survey provided us with insights into resident satisfaction with their homes and the services provided.

The findings will provide a view of the key drivers behind satisfaction levels, as well as revealing the issues residents are most concerned about.

Once the survey results have been gathered, they will be shared through our newsletter and on the website.



# 05

## Our residents shape what we do



### Resident Participation Strategy

Residents remain central to the regulation of housing associations in Wales and are involved in strategic decision making and shaping services appropriate for residents through our Resident Participation Strategy.

Since the updated Regulatory Framework for Housing Associations was issued in May 2017, the Association wished for residents to continue to be involved in line with the Framework and to play an active part in the way that the Association delivers services and makes strategic decisions.

We therefore commissioned TPAS Cymru to review the Strategy, who undertook a desktop review of all relevant documents, with particular focus on the existing Strategy, website and social media content.

Questionnaires were sent to all residents to gauge their views on resident participation and two focus groups were also held with residents and staff to gather their views.

TPAS Cymru also considered how changes to the social housing sector in Wales had affected best practice and resident participation.

The purposes of the revised strategy are to:

- **Improve Communities** – Ensuring that our communities are positive places to live by fostering a sense of community and ensuring that estates are well maintained.
- **Improve Services** – Ensuring that services delivered are those that are important to residents and that these are delivered to the highest standards in a cost-efficient manner, to deliver value for money.
- **Improve Accountability** – Ensuring that the views of residents are heard when decisions are made at all levels and that these decisions are communicated to residents in a transparent manner.
- **Develop Resident Skills** – Ensuring that residents have the relevant skills to take part in resident participation; and providing broader support to residents to develop their skills and knowledge so they can play active community roles.

Existing opportunities for involvement have been reviewed and areas for development have been identified.

# 100%

## OF SUGGESTIONS HAVE BEEN ACCEPTED

### Scrutiny Panel

The Scrutiny Panel continue to meet on a monthly basis and 100% of our Scrutiny Panel's suggestions have been accepted this year.

The Panel successfully produced two scrutiny reviews and reports: one on 'Contractors' and another on 'Planned Maintenance'.

The findings of the 'Contractors' scrutiny resulted in changes to the Association's Contractor Code of Conduct, as well as a leaflet on Contractors and an article in our newsletter 'Sgwrs'.

Many of the suggestions regarding 'Planned Maintenance' centred on ways in which residents can be more involved and raised awareness of how the Association can deliver planned maintenance programmes.

### Home Improvements and Life Skills

As part of our plans to modernise our Care Homes, the residents were invited to choose new curtains and blinds both for their rooms and for the shared living areas.

Residents also helped staff to design and plan the layout of their new kitchens, which included new induction hob cookers. These are safer than traditional hobs and allow residents to continue their daily living routines with the support of the staff.



### Day Trips and Holidays

Residents in our Care Homes are free to choose the day trips and holiday activities they would like to enjoy.

During the past year, one of our residents decided that they would like a holiday in Tenby. They planned all the stages of the holiday, with the help of the staff, and had a very successful break.

As a result, other residents have begun considering taking holidays themselves and their planning is underway with the support of the staff.

### Elderly Services

Some of the residents in our elderly scheme at Hanover Court in Carmarthen asked the Association for additional hours of support from the Elderly Services Assistant.

A consultation with all residents of the scheme revealed that most residents also wanted an extension to the service. Therefore, the hours of the Elderly Services Assistant have increased by an additional hour per day.



# 06 Our business is open, honest and accountable to our residents and stakeholders

## £708.08 DONATED

### Doing Our Bit for Charity

Bro Myrddin staff enjoy doing their bit for charities and this year staff donated £708.08 to causes we support. These included:

- Children In Need;
- Dress Down and Bacon Butty Morning - Macmillan Cancer Support;
- Red Nose Day - Comic Relief & Sport Relief;
- Wear it Pink - Breast Cancer Awareness; and
- Wear it Red - British Heart Foundation.

It is particularly important to us that we also actively contribute to the community in which we operate, that is in the local area of Carmarthen.

Care home staff held a mental health awareness event called 'Tea & Talk' at the Association's offices.

Attendance was open to anyone and £180.63 was raised for the cause.

Staff participating in 'Dress Down Fridays' donated £341.65 to Carmarthen Food Bank, as well as a car boot full of milk, coffee, juice and other non-perishable food items in time for Christmas.

### Protecting Information

The requirements around the way we protect personal information is changing from 25 May 2018 to comply with new legislation called the General Data Protection Regulations (GDPR).

Whilst Bro Myrddin complied with the old legislation and took the protection of information very seriously, we are now required to make some changes to be in line with the new GDPR requirements.

Bro Myrddin has therefore updated all policies relating to data protection, we've arranged for our IT systems' protection to be tested and our staff and contractors have attended several GDPR training courses, including Cyber Awareness.

### Quality in Equality & Diversity

In order to provide a better experience of Bro Myrddin to our residents, staff and stakeholders; Bro Myrddin has committed to achieving the QED (Quality in Equality and Diversity) award with Tai Pawb this coming year.

The standards set out by the award will allow us to review our practices and make sure they are accessible and fair across the organisation.

# 07 Our purpose is clear and we achieve what we set out to do – **knowing who does what & why**

We continue to work closely with Coleg Sir Gâr in respect of the modern apprenticeship programmes. In October 2017, we supported the Mock Interviews programme (Careers Wales) for pupils in Years 11 & 12 at Dyffryn Taf School, Whitland.

## Developing our Staff

At Bro Myrddin we recognise the importance of investing in and effectively training our staff. Which is why a few times during the year, we close our offices to the public to focus on training which consequently helps to improve services. This year our staff have done Emotional Intelligence training, Health and Safety awareness and the Awareness of Discarded Needles and Drug related waste'.

In collaboration with other local Housing Associations, the Housing Team attended **'Housing Officers in Court' training** facilitated by Hugh James Solicitors and several staff from both care homes attended specific training sessions to meet the requirements set by the Commissioners.

Finally, Two of our Board Members, Jayne Woods and Ann Thomas, completed **'Women Lead the Board'** training organised by Central Consultancy and Training.

## Iechyd Da: Health & Wellbeing

The Association is pleased to report that it achieved its Bronze Award in recognition of the Small Workplace Health Award in July 2017 via Public Health Wales and has already started working towards the Silver Award.



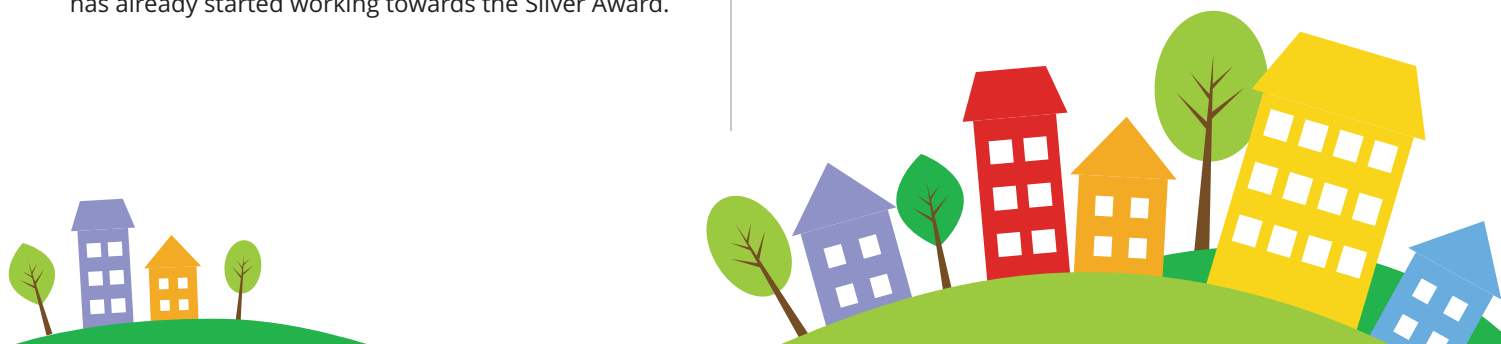
## Staff Achievements

Karen Howes obtained QCF Level 5 Diploma in Leadership for Health & Social Care Services (Adults Resident Management).

Lowri Davies obtained HR for Non-HR Professionals at UWTSD.

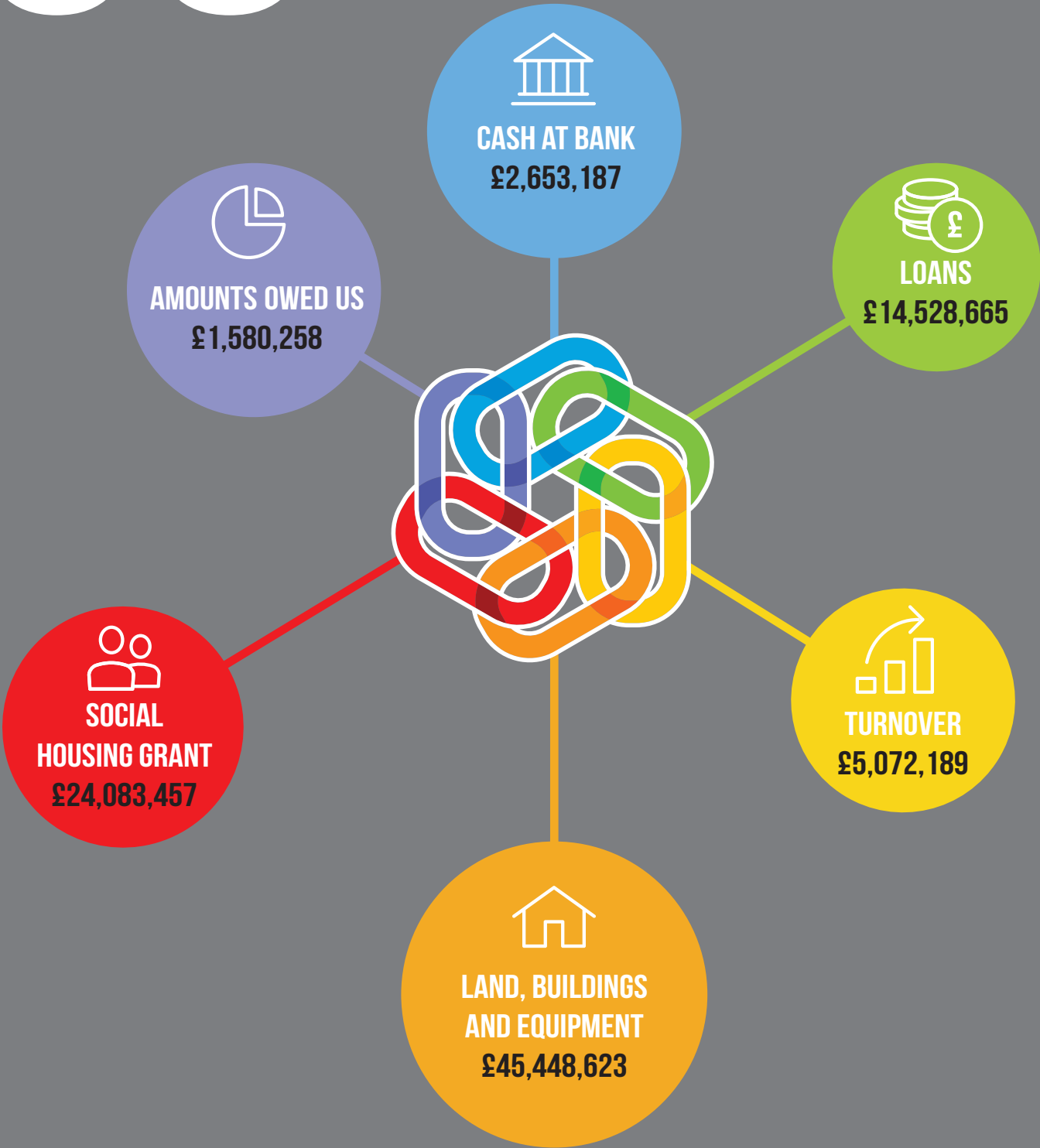
Joaquim Fernandes obtained OCR Level 3 Diploma in Business Administration at Coleg Sir Gâr.

Paul Edwards and Gary Jenkins obtained their IOSH Managing Safely qualification organised by Gower College, Swansea.



# 08

## Our business is financially sound and viable



# £5M FUNDING SOURCED

## Money for Development

The Association generates free cash from its operating activities which it uses towards its development activities. The shortfall between free cash and development grants received is met by borrowing facilities.

During the year, an additional £5m of loan funding was sourced meaning that all the Association's committed developments can be funded and its long-term liquidity is safeguarded.

## Bro Myrddin Risk Strategy

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

It is a comprehensive policy confirming that Bro Myrddin is a careful and 'risk cautious' organisation, with more than enough reserves to meet any potential risks should they occur.

The balance sheet indicates that Bro Myrddin remains financially viable with a surplus for the year of £791,968.

Reserves at the year end stood at £8,008,414 and are used to support borrowing for future development and are reinvestment in the planned maintenance programme.

## Fit for the Future

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

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

The business plan is developed together with Bro Myrddin's 30-year financial plan, which tests the financial implications and achievability of our strategies and confirms that we will meet our loan covenant obligations.

The forecast assumes high level spending on planned maintenance works needed to meet the Welsh Housing Quality Standard, as well as the changing needs of our residents.

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; and
- surplus to interest cover and gearing ratios.

## Value for Money

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

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





## Abbreviated Income & Expenditure Account

For year ended 31.03.18

<b>The Association's Income (£)</b>	<b>2018</b>	<b>2017</b>
<b>Turnover</b>	5,072,189	4,640,653
Less: Operating costs	-3,853,126	-3,554,847
<b>Operating surplus</b>	1,219,063	1,085,806
(Deficit) surplus on disposal of assets	67,027	95,241
Exceptional item – Impairment of land	0	0
Interest receivable and similar income	2,184	6,451
Interest payable and similar charges	-506,680	-520,371
Remeasurment of Pension Liability	10,374	-24,092
<b>Surplus of the year</b>	791,968	643,035

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 31.03.18

<b>The Association's Assets (£)</b> (what it owns)	<b>2018</b>	<b>2017</b>
Land, buildings and equipment	45,448,623	43,370,817
Cash at bank	2,653,187	1,163,640
Amounts owed us	1,580,258	527,651
	49,682,068	45,062,108
<b>The Association's Liabilities (£)</b> (how it was paid for)	<b>2018</b>	<b>2017</b>
Social Housing Grant	24,083,457	22,314,453
Loans	14,528,665	13,363,075
Amount owed by us	3,061,532	2,168,174
General reserves	8,008,414	7,216,406
	49,682,068	45,062,108

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