



Pembrokeshire Housing Group
Grŵp Tai Sir Benfro

Pembrokeshire Housing Group



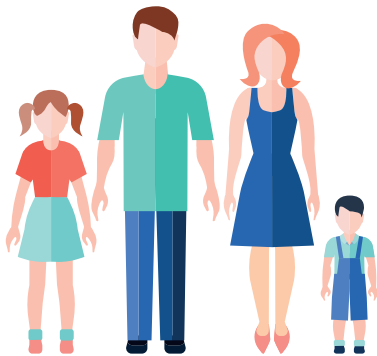
Pembrokeshire Housing Association Limited (parent)



West Wales Care and Repair Limited (subsidiary) | Mill Bay Homes Limited (subsidiary)



How are we doing?



The Group's vision is

'Building Homes and improving communities'

1. We place the people who want to use our services at the heart of our work - putting the citizen first.

We provide a range of ways for tenants to get involved with 888 opportunities of tenant involvement taken up during the year:

- Tenants Panel
- Study visits
- Taking part in tenant and resident associations
- Attending community events
- Disability group
- Training and conferences
- Quality Assurance Assessors
- Design team
- Gardening competition
- Taking part in focus groups
- Responding to surveys and questionnaires

New forms of tenant involvement were introduced throughout the year, including:

- Digital inclusion consultation
- Relaunch of the disability group
- Community events on local estates

What are our customers saying?

"What a brilliant idea - was enjoyed by all"

"Excellent - would love to do it again"

"Only moved into the home and finding Pembrokeshire Housing very polite and lovely company"

Area for improvement: Work on what new involvement opportunities we can offer our tenants as well as continuing to recruit new members. We have now engaged with 60 tenants that we had not engaged with previously, who have shown an interest in getting involved.

2. We live public sector values, by conducting our affairs with honesty and integrity, and demonstrating good governance through our behaviour.

Our Board of Management is embarking on an **exciting corporate restructure** and is implementing a revised Group structure which separates the role of Group/Strategic Parent from Operational Performance and provides clarity of purpose for each member of the Group and its Board.

A **rebranding exercise** is also underway to launch a new brand for the Group which will facilitate the delivery of our Business Development Strategy.

In addition to this:

- E-Governance network established
- Board skills assessment and individual development plans implemented
- Training for board appraisals provided, action plan is now in place



“Since becoming a tenant in April this year, I've been delighted with the help and support that Pembrokeshire Housing offer. Thankx”

- Board self-evaluation and member skills audit used as basis of board recruitment
- Board induction process reviewed

Area for improvement: Move towards focussing more on overall strategy and conducting generative discussions between the Board and the Executive Team on new ideas and emerging issues.

3. We make sure our purpose is clear and we achieve what we set out to do - knowing who does what and why.

Subsidiaries within the group have clear and separate identities and each has its own Board of Management.

Our strategic plan represents all three aspects of the Group and aims to balance the needs of the business, its customers, the wider community and its staff without over-stretching the Group's resources and without venturing into the untested territory of high risk business ventures.

Risk

We manage risk appropriately and the Board has set its risk appetite as '**Open**'. This means that the Board is willing to consider all potential delivery options and choose the one that is most likely to result in successful delivery while also providing an acceptable level of reward (value for money etc.)

There are controls in place to mitigate any potential risks from our subsidiaries.

With the parent company being the only lender funding the business, an investment cap is in place for MillBay Homes and this is monitored by the Board of Management.

WWC&R's business plan objective is to not detract from Group earnings. Additional income needs to be generated from other sources and an Income Generation Strategy is now in place to support the long-term future of the Agency.

4. We are a financially sound and viable business.

- The Group returned a surplus of £4.9m which was a substantial improvement on the previous year.
- Group net assets increased to £19.6m which is largely attributable to the continued increase in development activity.
- We achieved a financial Viability Judgement 'Pass'
- During the year, **Pembrokeshire Housing invested over £14.7m** in affordable housing development which was supported by **£3.6m of Social Housing Grant (SHG)** from Welsh Government.
- A strong financial performance enabled West Wales Care and Repair to return a surplus of £12k compared to a budgeted deficit of £58k
- Millbay Homes generated a surplus of £1,231k which was covenanted back to Pembrokeshire Housing to invest in affordable housing

In 2015-16, **procurement efficiency savings of £142k** were identified and recorded.

Our e-procurement initiative has been extended to all subsidiaries across the Group, simplifying the payment process and resulting in a £17k rebate for the Group in 2015/16.

By specifying community benefits in our contracts, we achieved a **Welsh Local Multiplier average score of £1.60** on projects in 15/16 with **over 100 traineeship weeks** achieved.

5. We engage with others to enhance and maximise outcomes for our service users and the community.

Digital inclusion

Our ICT strategy continues to deliver digital inclusion outcomes for our community; including:

Launching '**My Account**' - customer online accounts so that customers can communicate with us online

Set up '**any day**' **direct debits** - providing customers with flexibility on direct debit payments

We are in the process of providing **free Wi-Fi** to our older persons' independent living schemes

We are consulting with **working age tenants** in Haverfordwest to install Wi-Fi in their homes

We have set up a **free IT facility** at our office for our customers to use

Financial inclusion

- We support **4 apprentices** through our Direct Labour team
- We are working with Working Links to **help unemployed tenants back into employment and training**

The Group returned a surplus of
£4.9m

We work closely with PCC and community councils to build and allocate new properties to local people



82%
of tenants thought their new home was 'good' or 'excellent'

Total number of households helped into their new home through CH@P
263

Our **benefit and money advice** team supported:

- **219** new tenants to claim housing benefit
- **105** tenants affected by the under-occupation charge to access Discretionary housing payments
- **61** tenants to access a variety of benefits including attendance allowance, employment and support allowance, income support, pension credit, personal independent payments and tax credits.
- **20** tenants by delivering food parcels
- **12** tenants successfully appeal a benefit decision

West Wales Care & Repair advice, support and assistance was provided to over **2800** clients across Pembrokeshire and Ceredigion, enabling clients to receive increased income totalling **£385k**.

Area for improvement: We are currently exploring options to set up a social enterprise fund to continue to support and improve our communities

6. We build and renovate homes to a good quality.

The outturn position for the year **2015-2016** was that a total of **£3.630m** of SHG was received against a target allocation of **£1.335m**. This equates to **£2.295m, or 171%**, better than target. This enabled an additional **33** homes to be acquired and started over the original **73** planned for the year: a total of **106** starts.

- **MillBay Homes** completed the sale of its **50th** home in **2015**, and sold **61** properties in total
- Sales to date analysed as follows:
 - **70%** went to Pembrokeshire residents
 - **43%** went to first time buyers
 - **30%** of purchasers used the Welsh Government's Help to Buy scheme
- **WWC&R 98%** of clients said that they were very satisfied with the service provided by the agency with **95%** of clients said Care and Repair had completely solved their problem and were able to remain living independently in their own homes.

4.9
Average number of days to relet empty homes

What are our customers saying?

"Life saver for my husband who is getting better because of the adaptation, can't thank you enough for your support"

"I honestly I couldn't suggest for anyone to do more. They were so helpful, very obliging and friendly"

"Never knew I could get so much help, I have more income thanks to care and Repair, my home is safer, thanks for all your help, life changing!"

Overall, **82%** of tenants thought their new home was 'good' or 'excellent'

Having achieved WHQS in 2012, we continue to invest in our planned maintenance programme, and the following components were replaced during 15/16:

Work Stream

Total Properties

Kitchen Replacements	110
Bathroom Replacements.	30
Boiler Upgrades	111
Central heating system	30
Window replacements	134
External door replacements	227
Physical Adaptation grants work	42

Area for improvement:

- Ensure that we record and convey any'maintenance issues to the development team for future inclusion into the design of new housing
- We are currently exploring proposals to bring empty properties back into use

7. We let homes in a fair, transparent and effective way.

Total number of households helped into their new home through CH@P	263
Households with priority homeless or homeless prevention status housed as a % of all households helped into their new home	12%
People needing to move on from supported housing housed as a % of all households helped into their new home	2%
Households with GOLD band housed as a % of all households housed	48%
Households with SILVER band housed as a % of all households housed	28%
Households with BRONZE band housed as a % of all households housed	7%
Our annual letting outcomes are reported to the Board	

8. We manage our homes effectively.

Rent arrears	0.65%
FTA as % of annual rent debit	0.16%
% of evictions carried out	0.2%
% of lettings to homeless applicants	12%
% of lettings to local worker scheme	5%
% of lettings to BME applicants	1%
% of lettings to applicants moving on from supported housing	2%

9. We repair and maintain homes in an efficient, timely and cost effective way.

% of tenants happy with our repairs service	98%
Average no of days to complete repairs	10
Average no of days to relet empty homes	3.8
% properties with current landlord safety certificate	100%



What are our customers saying?

"Excellent Service. Repaired in less than 24 hours"

"The guy who came round was really nice and repaired my boiler there and then. He was with me for about 2hrs. Brilliant, very happy."

"Only moved into the home and finding Pembrokeshire Housing very polite and lovely company"

"I do shift work so it's not easy to get things done when im home as my shifts are not normally 9-5. It was good I could ring up and arrange a time and the contactor was at my house for 9am which was great, I could go to work knowing the work was done."

"On a scale from 1-10 I give a 10. Excellent workmanship, very clean and tidy. Could not fault him."

Area for improvement: We have seen our repairs performance slip in recent months. An independent review of our service has been undertaken and an action plan is now in place to improve this service to tenants.

"On a scale from 1-10, I give a 10. Excellent workmanship, very clean and tidy. Could not fault him."