An overview from the Chief Executive and Chairman

In a busy year, the Board’s annual Self Evaluation Review has proved to be an invaluable tool which allows both the Board and the Tenant Monitoring Group to evaluate and scrutinise the association’s performance based on key indicators. The data shared in this Annual Report will give an overview of the work and investment made in people and property. The Self Evaluation Review is also presented to Welsh Government for assessment.

It has been an exciting 12 months with our Media direct labour team working hard to ensure completion of our two new housing sites at Cardigan and Llanarth. These homes are built to the highest standard and offer tenants energy efficient and spacious homes within the heart of two thriving rural communities. Tai Ceredigion has increased its housing stock total by 24 during 2016/17, which has included re purchasing 3 existing homes which were previously sold under the Right to Buy legislation. We are pleased that the Welsh Government is now proposing to suspend the Right to Buy for all social housing in Wales, as this will prevent further losses of affordable homes for local persons.

Our commitment to hosting the Rural Housing Enabler for Ceredigion and surrounding areas continues and we are endeavouring to provide innovative housing solutions for rural areas of west Wales. The increase in local housing needs, and the rising costs of properties to buy, continues to be difficult and challenging for young local families and we are striving to come up with exciting and innovative models to offer first time buyers the opportunity to stay within their local communities.

The Board’s vision for Tai Ceredigion’s future development is based on strong governance and partnership working. By strengthening the team and our working relationships with local authorities in mid and west Wales we will continue to be a major stakeholder in the provision of affordable homes – from emergency accommodation to long term quality housing. In 2016, Ceredigion County Council’s online Common Housing Register application system went live and over 70% of all the properties let in the county during 2016/17 were from Tai Ceredigion’s housing stock. We would like to conclude with thanks to our team members from the Board, Staff and Tenants who regularly contribute to national groups and networks and ensure the voice of tenants and the needs of rural Wales is always at the forefront of the conversation.

Steve Jones Chief Executive
Derek Lassetter Chairman
Executive
Steve Jones BA (Hons) FCIH, Chief Executive (in post since 2009)
Eleri Jenkins BA (Hons) FCIH, Director of Housing (in post since 2009)
Llŷr Edwards BSc (Hons), Director of Property Services (in post since 2009)
Kate Curran CPFA, Director of Corporate Services (in post since 2016)

Board Members
Tenant Representatives: Catherine Shaw, Peter Deakin (appointed 23/09/2016)
Independent Representatives: Derek Lassetter (Chair), Cadwgan Thomas, John Jenkins, Peter Saunders.
Co-opted Members: Chris Mackenzie-Grieve, Karen Oliver, Stephen Cripps

Our values
• To be based in Ceredigion
• To have the Welsh Language at the heart of our business
• To be a good employer with opportunities for career development
• To focus on meeting the housing and employment needs of local people
• To strive to improve the local economy
• To ensure the Management Board is inclusive and comprises equally of council nominees, tenants and independent people able to bring appropriate skills and experience
• To have charitable status
• To Encourage tenants to become members/shareholders
• To be a good landlord by attending to repairs promptly, providing accessible service at affordable rents
• To pay attention to the wider regeneration and community development needs of the county
• To value meaningful tenant involvement in policy development, services delivery and forward investment programmes

The Team

#betterhomes #brighterfuture
2016-17 Data

- 690 Garages
- 132 Leaseholders
- 2,263 rented homes
- 21 new homes completed
- £2.09m spent on routine maintenance
- 137 members of staff employed
- £157,749 = 1.4% Rent Arrears
- 194 local suppliers and contractors used in 2016/17
Working Together

‘To continue to improve its performance as a good social landlord, which involves its tenants and customers at all levels with emphasis on tenancy sustainment’

• During 2016/17, 291 applicants were rehoused, which included 17 homeless people into temporary accommodation.
• Our Tenancy Sustainment Team (Cynnal) has been strengthened to deal with the effects of Welfare Reform. During the financial year, 406 tenants received support from this team resulting in additional £515k income for our tenants through income streams such as Housing Benefit or Welsh Water assist.
• The 3rd STAR survey was conducted during this financial year with Tenant satisfaction increasing from 73% in 2010 to 86% in 2016.
• Medra undertook a major refurbishment project of a town house in Aberystwyth to provide housing for young adults with autism in Ceredigion who want to try independent living for the first time. Three tenants currently live at the property with housing management support provided by Mencap.
• TyFi – our new tenant portal – was set up during this financial year to allow TC tenants to access our services online, including 24 hour access to their tenancy accounts. To date, 64 tenants have signed up and have used TyFi to check their rent accounts, update or amend tenancy details and log complaints and compliments.
• The Monitoring Group continues to provide invaluable support as an independent body to challenge and scrutinize the work carried out by the association. They continue to hold monthly meetings with senior Tai Ceredigion staff. Two Tai Ceredigion tenants also sit on the Board. There have been over 50 engagement opportunities for tenants to become involved in the work we do ranging from Sheltered Forums, Resident Association groups, the Big Day Out and Tenant Conference.
Sustaining and increasing Stock

‘To maintain existing housing stock to high standards whilst also increasing the number of sustainable quality homes of mixed tenure’

• During 2016/17, £2.9m was spent on improving homes in line with Welsh Housing Quality Standard. WHQS is not only measured by works completed but also by residents’ choice, physical constraints and timing of remedy (planned works).

• Tai Ceredigion has increased its stock numbers by 24 during this financial year. 3 existing properties previously sold under Right to Buy legislation were purchased and 21 new build units were completed by our Medra maintenance team – 15 in Cardigan and 6 in Llanarth.

• As part of our asset management strategy, the Board made a decision to sell a hard to let rural property which had been part of TIC’s portfolio since stock transfer in 2009. The building – consisting of 4 flats – was sold on the open market.

• Two right to buy applications have been completed making a net increase of 18 units during the year.

• A full refurbishment of the Sheltered Scheme at BroTeifi, Cardigan by our own Direct Labour team, Medra, transformed the property and provides bright modern and welcoming social spaces and communal areas with improved facilities for all residents.

• £3.6m of Social Housing Grant was approved during 2016/17 for 33 new units of mixed tenures (including disabled bungalows. £1.9m was received during this financial year with the rest profiled over the coming years.

• Tai Ceredigion currently has 109 developments for Social Housing Grant opportunities.

• Tai Ceredigion has committed to continue hosting the post of Rural Housing Enabler for Ceredigion and surrounding areas which is part funded by Welsh Government grant.

WHQS Compliance

- Physical Constraint: 18%
- Residents Choice: 14%
- Works Already Planned: 34%
- Fully Compliant: 30%
Developing Partnerships

‘To develop and maintain sustainable community regeneration and economic development with statutory private and voluntary sector partners’

- Ceredigion County Council remains our main strategic Local Authority Partner and we have supported the team with the introduction of the new online Common Housing Register.
- Tai Ceredigion works closely with the local authority on anti social behavior issues, Social Services, Social Housing Grant, Strategic Housing Partnership, Homelessness (which The Care Society manages), Welfare Benefit Reform, Supporting People and economic development.
- Tai Ceredigion has volunteered the use of an empty property in Aberystwyth to a local food bank Charity – Aber food surplus – for food storage
- During the year, links have been forged with a local biodiversity wildlife project who may be able to make use of some of our land in Tregaron and Cardigan.
- By liaising with other RSL’s during our day to day business for the benefit of all social housing tenants in Ceredigion we have completed a kitchen replacement programme and responsive repairs for Mid Wales Housing within the county.
- The Cynnal Team continues to provide Welfare Benefit reform advice to Bro Myrddin tenants
- The IT department currently provides technical support to West Wales Credit Union and has been asked to tender to provide IT support to Age Cymru Ceredigion in its offices at Aberystwyth and Cardigan.
- Tai Ceredigion continues to promote partnership working with the third sector and encourages and supports staff who wish to volunteer as board members for local charities such as Mind or governors for local schools.
- Tai Ceredigion is committed to providing and recording Community Benefits to assist WG in proving we are delivering maximum value for the Welsh pound. Tai Ceredigion will complete the Community Benefits Toolkit for all contracts/projects over £500k as a minimum.
- During 2016/17 Tai Ceredigion acted upon a request by tenants to provide a communal vegetable planting area at Glascoed Sheltered Scheme and on of our contractors undertook the work at no cost to the association.
- Support continues for Family Centers in Cardigan and Tregaron

www.tai.ceredigion.org.uk
Finance Fit

‘To continue to be a financially sound and viable business, that conducts its affairs with honesty, integrity and good governance throughout’

- Tai Ceredigion received its regulatory judgement in April 2017 relating to the 2015/16 financial year. ‘Standard’ is the highest achievable level and Tai Ceredigion achieved this in both: Governance and Services – identifies and manages new and emerging risks appropriately; and Financial Viability – meets viability requirements and has the financial capacity to deal with scenarios appropriately.

- Our Business Plan is a 5 year rolling corporate plan (including forecasts of income and expenditure, corporate targets, strategic priorities any special policies adopted or specified by the Board).

- The 30 year financial business plan has been approved by the Board, Welsh Government and our funders Barclays.

- 2016/17 was another successful year financially with forecasted operating surplus of £2.8m.

The largest amount of money coming into the Association is rent and service charges paid in the year. We spent more on repairing and improving our homes than any other expenditure item in the year. Our total reserves are currently £7,044,000.
Staffing our Future

‘To provide training, work placements and increased employment opportunities, both directly and indirectly; and be seen as a model employer’

- Seven apprentices were employed during 2016/17 – one of whom completed their qualifications during the year with a further three due to complete in the first quarter of 2017/18
- During 2016/17 £60k has been invested in staff training. The corporate training plan for the year continues to provide work based training for full and part time members of staff included numerous health and safety courses, such as sharps training, first aid training, hand/arm vibration training, and asbestos training, working at heights and scaffold and cherry picker training as well as the operatives essential course.
- Seven Staff members are undertaking individual qualifications ranging from CIH housing qualifications and CPID human resources qualification to ACCA accountancy qualifications.
- Tai Ceredigion employed three heating engineers to join the MEDRA team. These employees faced redundancy following the liquidation of one of our main Heating Contractors.
- A five year plan is now in place to grow the MEDRA business in order to increase maintenance work done in house and look at the possibility of providing maintenance to third parties.

- Tai Ceredigion achieved the silver award for the Corporate Health Standard during 2016/17. A Welsh Government initiative, the Corporate Health Awards encourage business to support the development of policies that promote health and well-being of employees.
Bilingual Benefits

‘To protect and promote the Welsh language and deliver bilingual services in everything we do’

• 80% of staff are Welsh speakers
• Tai Ceredigion continues to be able to provide a Welsh Language provision in all of its service areas.
• The Association has complied fully with all information requests from the Welsh Language Commissioner and awaits further guidance on future developments and requirements.
• The provision of documentation and correspondence, social media and signage is fully bilingual.
• All Board meeting and external tenant meetings have simultaneous translation to encourage participation in a language of choice.
The Board of Tai Ceredigion is of the opinion that this Annual Report provides a true and fair view of the Association's financial and business position for the year 2016/17.

Tai Ceredigion is in a secure financial position and the Business Plans (both long and short term) are thoroughly scrutinised and stress tested and put the association in a strong position for future developments and projects. Our thanks is extended to all stakeholders and backers for their continued support and to all of the association's staff for their commitment and hard work during the year.