



FAMILY HOUSING Annual Report 10-11



CHAIRMAN'S STATEMENT



It gives me great pleasure to present my first Annual Report as Chairman of Family Housing Association (Wales) Ltd, a role which I have recently taken over from Brian Smith. I would like to thank Brian for his long standing Chairmanship during which he successfully led the Association through periods of considerable change and significant growth, whilst ensuring that we remain true to our core values of providing good quality homes to those who need them.

Tenants are always at the heart of our business and as such we continuously strive to improve the quality of our services. To help us achieve this goal we work closely and in partnership with our tenants.

The Tenants' Panel is fully involved in the review of our existing housing policies and procedures and assists us to critically assess our services. During the year the Tenants' Panel service assessors have undertaken three detailed inspections as well as a number of tenant satisfaction surveys. The assessors' reports and recommendations for improvements have all been fully supported by officers and the Board of Management. The Panel is also engaged in the self-assessment process and will be involved in the forthcoming review of our Local Tenant Participation Strategy which was submitted to, and well received by, the Welsh Government some three years ago.

A steering group comprising tenants and staff will oversee this process.

It is pleasing to note that the Tenants' Panel Membership has continued to grow as does their involvement in all aspects of our work, with two of our tenants appointed to the Tenants Advisory Panel (TAP)

to the Assembly; one panel member appointed as a Director of the Welsh Tenants Federation and another serving on the Management Committee of the Tenants' Panel Advisory Service (TPAS).

A Financial Inclusion Strategy was approved by our Board early in 2011 and officers are now working to ensure that tenants have as much information and support as possible to enable them to manage their finances in difficult times.

Our latest Extra Care Scheme, Maes Mwldan, opened in Cardigan early in 2011 and has been well received by all who have visited the project. More significantly, the comments we have received from our new tenants at the scheme have been very positive both in terms of the living accommodation and the services offered. The development consists of 48 apartments and provides a range of facilities including a spacious lounge, restaurant, hair salon and library. The photographs contained within this report give a good idea of the high quality design and finish achieved. Plans are also well advanced for a similar but smaller scheme in Crymch, Pembrokeshire.

During the year we purchased land adjacent to our project at Hazel Court on which we intend to build eight new apartments for sale to older people. These new residents will be able to use the extensive facilities at Hazel Court including the care and support services.

Our support services receive a combination of Supporting People and Health Trust funding. Recent Government cuts have meant that the funds will be reduced by 1.5% for the forthcoming year with further reductions planned over the next two years. To assist us to absorb this reduction in income whilst continuing to provide high quality services to our vulnerable tenants, a major staffing restructure was

undertaken within supported housing earlier this year. I am pleased to report that efficiency gains have been achieved without loss of jobs. It has been particularly pleasing that despite these changes we received excellent reports and reviews on the services we provide within our supported housing projects from outside agencies such as Care and Social Services Inspectorate for Wales (CSSIW), Supporting People and the Local Health Board. Indeed, as a result of the new services we are providing at Maes Mwldan, our staff complement has continued to grow and we now employ 260 people throughout the organisation.

As always we remain fully committed to the maintenance, upgrading and improvement of our existing housing stock and have recently re-tendered the majority of our maintenance contracts on an "Open Book Accounting Basis". Representatives from the Tenants' Panel were involved with officers in interviewing and appointing the new contractors for responsive repairs, decoration, gas servicing, electrical maintenance, kitchen and bathroom renewal work. We are also continuing to carry out works to achieve compliance with the Welsh Housing Quality Standards (WHQS). During the year we were pleased to have received a grant of over £1m from the Welsh Government, under the ARBED initiative, allowing us to upgrade the energy efficiency of over 130 properties by carrying out various energy efficiency works such as wall insulation plus solar panels for heating and hot water.

To enable us to achieve our aspirations it is important that we operate from a sound financial base. I am therefore pleased to report that the balance sheet remains strong with total cash balances including monies on deposit of over £4.8 million. Our total revenue turnover for the year now exceeds £14 million, which



is a significant increase of over 14% as compared with 2009 / 2010. Through prudent management and strong financial controls we made an overall surplus before transfers of over £250k which exceeded our budget aspirations.

We were particularly pleased to receive the Welsh Government's Judgement on our financial viability which gave us a pass, the highest endorsement, following a detailed assessment of our ability to fund our current and future aspirations.

Negotiations were successfully completed with Barclays Bank Plc for a new development loan facility of over £30m, at favourable terms and conditions, which will allow us to meet our future development aspirations. I am also delighted to report that this is now the 7th year in succession where no issues have been raised by the auditors in the Management Letter presented to the Board.

Finally, I would like to take this opportunity to thank all the organisations who have supported us throughout the year. My personal thanks to my fellow Board Members, the Chief Executive and staff for their hard work and support.

Cllr Alan Lloyd Chairman

TENANT PANEL REPORT

This year we celebrate the Panel's twelfth anniversary. It has, on occasion, been an uphill struggle from a small membership base. However, with Family Housing's support we have grown to become one of the longest recognised tenant groups in Wales. In the last few years things have moved quickly; working in cooperation with officers of Family Housing we have established tenant groups with both Property Services and Housing Management. In addition there are work stream meetings, contractor negotiations, service charge reviews and we now have a presence on the editorial committee of the tenant magazine.

This is our second year of service assessment and we have an increasing number of requests to participate in service reviews.

Our efforts to recruit new members in order to broaden the age profile of the panel and eventually take over in the future will continue, although the difficulty in attracting younger members appears to be a widespread problem.

I must, as always, thank the members who have given their time not only for meetings within the Association but also during the process of spreading the word to other organisations.

T Gilby, Tenant Panel Chair

MANAGING & MAINTAINING HOMES

Lettings Performance

Our core business is providing affordable, good quality homes in balanced communities. We recognise that to achieve this we need to maximise our rental income by ensuring that our homes are let as quickly as possible to those in need.

During 2010/11, we let 316 properties and at the end of the financial year, we had 21 properties empty.

This represented just 0.94% of the Association's stock of 2,222 (the figure for 2009/11 was 16 properties or 0.74% of the Association's stock).

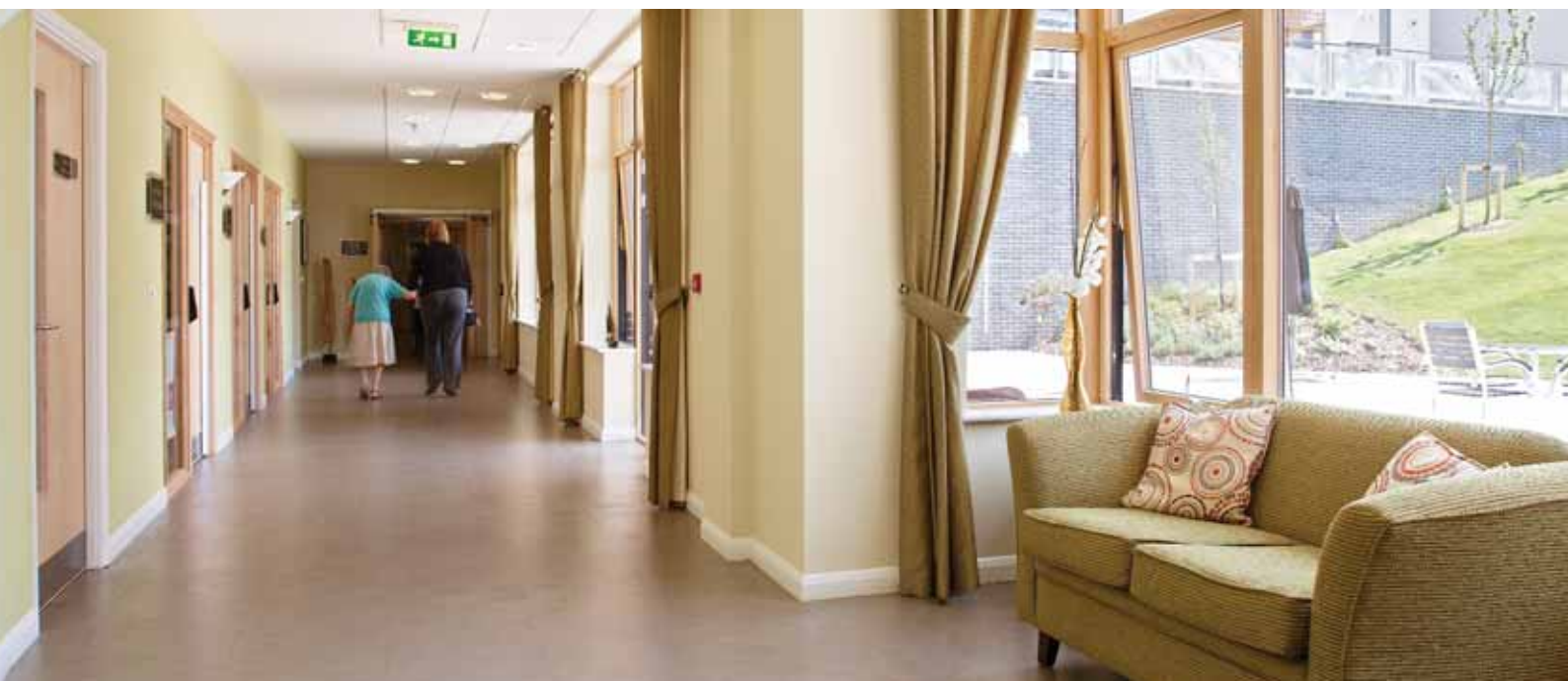
The average time taken to re-let vacant properties in 200/11 was 30 days. This represented an increase on the previous year. A significant factor in this increase was the re-letting of a number of properties which had previously remained empty due to lack of demand.

Where our tenants came from

We continued to welcome applications from all households in the communities we operated in and if we were not able to re-house them directly, we explored other housing options.

Following a lean review of our lettings and allocations policy we are now operating a streamlined system which remains fair and open.

Category	2010/11	2009/10
LA Nominations	68	73
Decants	7	49
Waiting list	159	147
Tenant exchange	20	23
ADAPT	5	2
Move on	6	8
Misc	14	5
Transfers	27	38
Extra Care	10	
Total	316	345



Tenant Participation

The Tenants' Panel and officers continued to work hard to progress and mainstream Tenant Participation.

Membership of both the Property Services and Housing Management groups increased. These groups continue to work with the staff to improve services. For example, the Property Services group were involved with interviewing contractors and the Housing Management group assisted us to work towards the Welsh Government's housing management standard for anti-social behaviour.

The Service Assessors have completed three inspections as well as a number of telephone surveys. The Assessors' reports have been well received by officers and the Board. The Assessors are currently working in partnership with tenants of two other housing associations to explore the prospect of 'mystery shopping' each other's services.

The newsletter editorial group has recruited two new members and this Spring we launched a new look Tenants' Newsletter.

Members of the Panel assisted the Tenant Participation Officer to deliver Tenant Participation training to all staff. The training will continue for new staff.

Rents Performance

The rents we collect enable us to provide both high quality services and to build more affordable housing. We recognise that a balance needs to be struck between the affordability of rents and the financial stability of our business. In order to achieve this, we ensure that rents and service charges are kept as low as possible and

that they are collected efficiently. Although, we have a clear focus on minimising rent arrears, our approach is flexible enough to support those tenants in genuine hardship.

Percentage of rent we actually collected in 2010/11 – 99.18%

Percentage of rent collected in 2009/10 – 99.36%

Rent arrears as % of total rent	2010/11	2009/10
	0.86%	0.88%

Average weekly rents	1 Bed Flat	3 Bed House
Local Authority Area		
Carmarthenshire	£66.31	£72.63
Neath Port Talbot	£65.23	£76.68
City & County of Swansea	£68.59	£78.45

Summary of 2010/11 & 2009/10 Comparative Performance		
	2010/11	2009/10
Average time taken to re-let vacant properties.	30 days	20 days
Total lettings made	316	345
Total stock	2222	2158
Properties empty at end of Financial year (& as a percentage of total stock)	21	16 (0.74%)
Percentage of rent collected	99.18%	99.36%
Rent arrears as a % of total rent	0.86%	0.88%
Average weekly rents		
1 bed flat		
Carmarthenshire	£66.31	£62.71
Neath Port Talbot	£65.23	£59.73
Swansea	£68.59	£66.29
3 bed house		
Carmarthenshire	£72.63	£69.06
Neath Port Talbot	£76.68	£72.61
Swansea	£78.45	£72.65



PROPERTY SERVICES

- We successfully delivered a £1.3M programme of works that will help to improve the energy efficiency of some 180 properties in the Swansea area. The work undertaken included external wall insulation, solar systems for electricity and hot water, and loft insulation. We appointed a PhD student from University of Wales, Cardiff to fully assess the programme and the benefits being achieved for householders.
- We started a comprehensive review of Feed in Tariff (FIT) opportunities. The FIT is a payment made to property owners who install Solar PV systems on their roofs and generate electricity locally. The initiative will help to reduce domestic electricity costs for eligible properties. We will complete a business plan for FIT in 2011/12.

- We worked in consultation with the City & County of Swansea to improve recycling facilities on a range of housing schemes, particularly those with large numbers of flats. This now means that a much larger proportion of our tenants can participate in and benefit from recycling.

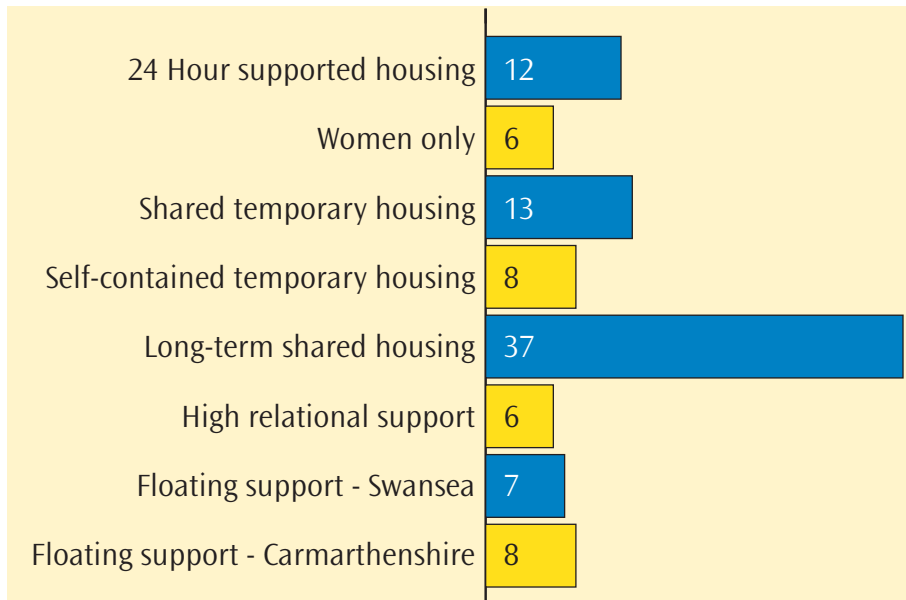
- We appointed our first directly employed carpenter to carry out repair works.

Performance Data

	2010/11	2009/10
Average number of days to complete emergency repairs	0.65 days	0.69 days
Average number of days to complete urgent repairs	4.94 days	4.64 days
Average number of days to complete general repairs	11.84 days	10.99 days
Percentage of tenants returning questionnaires expressing satisfaction with services	96.54%	96.19%

SUPPORTED HOUSING

The following diagram explains the range of our supported housing provision.



The WISH project provides support to 78 people with a mental illness within a wide range of accommodation types in both Swansea and Neath.

The Project was inspected by the Care and Social Services Inspectorate Wales (CSSIW) in June 2010 and was judged 'excellent' in its provision of domiciliary care.

Robense House high relational support scheme won the 2010 Cymorth Cymru Promoting Independence award in recognition of the success achieved in supporting the residents all of whom have complex and enduring mental health needs.

Our supported housing and floating support services in both Swansea and Carmarthenshire continue to operate successfully in partnership with the relevant local authorities who recognise the strategic relevance of these projects. During the year, people in these projects have been supported to:

- Access over £123,000 of additional weekly income.

- Repay debts totalling of over £7,200
- Secure over £7,600 in grants and other funding.

Working With Other Support Providers

We continue to work alongside other agencies that support tenants with a wide range of needs within our properties. These agencies include:

Swansea Young Single Homeless Project supporting young people

Cyrenians Cymru supporting homeless people

Tai Esgyn supporting people with a mental illness

Community Lives Consortium supporting people with learning disabilities

Perthyn supporting people with learning disabilities

Swansea Women's Aid supporting women who have experienced domestic abuse

Our Tenants' Views

Each year we ask tenants what they think of our services and this year 94% of people said they were very satisfied with service they have received. Some of the things they said were:

"If I were to live on my own again I would now be able to do this for myself."

"I am very happy with the support I receive and all the staff are excellent too."

"Keep the good work up."

"Looking forward to living with Family Housing in the future."



Some of the comments from care professionals and tenants' family members about our support services include:

"We are pleased with the care and diligence of staff."

"It is clear that the staff have been trained to a high standard, and the positive outcomes achieved in a short time with the service users placed there has been more successful than we could have hoped for."

"A 'centre of excellence' providing a clear benchmark against which similar schemes should be developed."

OLDER PERSONS SERVICE

Our main achievements against the 2007 Older Persons Services Strategy have been:

- An improvement in communication with tenants by the introduction of a minimum number of four annual information meetings within all schemes. The topics are generated by the tenants and have included service charges, reporting repairs, estates services and support services.
- At the end of 2010 we conducted scheme reviews at both Traherne Court and Francis Court.
- We have undertaken a staffing review with the changes being implemented in April 2011. This prepared us for the grant freezes which fund these schemes.
- A review by the City and County of Swansea categorised Swan Gardens which houses older people of Chinese origin as a 'Specialist Older Persons Accommodation and Support Service'. This has provided us with an opportunity to develop the support offered to tenants in the future.
- The planned upgrade of emergency call systems has commenced with Llys Ael Y Bryn and Philadelphia Court being the first schemes to benefit.
- We opened Maes Mwldan Extra Care Scheme to tenants in April 2011 and this is the first scheme of its type in Ceredigion. Care is provided to tenants who have been assessed by Ceredigion County Council by the on-site team. We are now working with local government in Pembrokeshire and Carmarthenshire to develop extra care schemes in these areas.



NEW DEVELOPMENTS

The range of the schemes undertaken as part of our Development Programme, include:

48 EXTRA CARE APARTMENTS in our Maes Mwldan scheme in Cardigan for older people or those with care needs. The scheme includes communal areas for our residents and a restaurant. Support and care packages can also be provided.

32 FAMILY HOMES developed in partnership with Taylor Wimpey on their Viridian development in Port Tennant, Swansea. The scheme is the first of a number of projects that we will be working on in partnership with Taylor Wimpey in both the City and County of Swansea and Carmarthenshire County Council areas.

4 BUNGALOWS in the Llanelli area specifically designed for families with physically disabled children. Carmarthenshire County Council identified a substantial number of families living in unsuitable properties due to physical needs of one or more of their children. Working in partnership with them, we secured Welsh Government funding through their Strategic Critical Investment Fund (SCIF).

7 FLATS in High Street Swansea in partnership with the City and County of Swansea's Supporting People Department. These will be allocated to older people with substance misuse issues. The Cyrenians will provide support to the residents.

With the support of both the City and County of Swansea and Carmarthenshire County Council we are undertaking schemes that will be allocated on an Intermediate Rent Tenancy Agreement that will provide an option to our tenants to purchase their home in future years.



ABBREVIATED ACCOUNTS for the year ended 31 March 2011

BOARD MEMBERS

	2011 £s	2010 £s
WHAT WE NEED TO RUN THE ASSOCIATION		
Housing property, office accommodation, equipment and vehicles at cost, less Government grants received	56,386,540	48,792,634
WHAT WE ARE OWED		
By Government Agencies, tenants and others	2,766,312	725,131
Balance at bank and on short term deposit	4,853,386	4,926,151
	64,006,238	54,443,916
LESS WHAT WE OWE		
To contractors & service suppliers	4,141,081	4,334,591
On loans, including mortgages	51,229,107	41,723,851
	55,370,188	46,058,442
LEAVING WHAT THE ASSOCIATION OWNS	8,636,050	8,385,474
HOW THIS WAS CREATED		
By share capital	18	16
By revenue reserves	3,079,707	3,010,054
By designated reserves	5,556,325	5,375,404
	8,636,050	8,385,474

ANNUAL OPERATIONS		
WHERE THE MONEY CAME FROM		
Tenants' rents & service charges, net of voids	9,577,945	9,211,982
Government revenue grants, subsidies	4,696,951	3,087,833
Other income and interest receivable	191,330	221,017
	14,466,226	12,740,067
Less: expenditure on services, repairs and administrative costs and loan grants	14,215,652	12,228,617
SURPLUS FOR THE YEAR		
Surplus brought forward from previous years	3,010,054	2,966,294
Transfer to/from designated reserves	(180,921)	(467,690)
ACCUMULATED SURPLUSES CARRIED FORWARD		
	3,079,707	3,010,054

Cllr A Lloyd *Chairman*, Former Lord Mayor of the City & County of Swansea, President of International Union of Local Authorities, Founding President United Cities and Local Government **

Mrs M Watkins *Vice Chair*, Accounts Supervisor, BSC (Retired) **

Canon J Morrissey *Past Chairman* (Family Housing Association (Wales) Ltd) *Chairman*, Castle Housing Association (Wales) Ltd **

Mr K Jones *Vice Chairperson*, Castle Housing Association (Wales) Ltd Administrative Officer (Retired) Tenant **

Mr B Smith M.Sc F.I.H. *Past Chairman* (Family Housing Association (Wales) Ltd) *Deputy Director of Housing*, Swansea City Council (Retired) **

Mr W Arthur L.L.B. *Past Chairman*, (Family Housing Association (Wales) Ltd) *Solicitor* (Senior Partner) **

Mr M Bourke J.P. F.C.I.B. *Senior Banker* (Retired) *Finance Director* Gloucester Foods Group Ltd *Magistrate* **

Mr T Gilby *Chair of FHA Tenants' Panel Newsagency Manager* (Retired) Tenant **

Mr J Pile J.P. (Co-opted Member) *Banker* (Retired) *Auxiliary Coastguard* **

Mr P Scott (Resigned 10 January 2011) *Deputy Lieutenant, Business Consultant* **

** Also serve as Member, Castle Housing Association (Wales) Ltd

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Financial Services Authority Mutual Societies
Registration No 21057R

Castle Housing Association (Wales) Ltd
Welsh Assembly Government
Registration No P097
Financial Services Authority Mutual Societies
Registration No 26187R

Affiliated to the National Federation of Housing Associations and Community Housing Cymru
Family Housing Association (Wales) Ltd has charitable status

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Barclays Bank PLC
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