



**Merthyr  
Housing**

*Where People  
Come First*

**Tai  
Merthyr**

*Lle Daw Pobl  
yn Gyntaf*



# Corporate Plan 2023-2026



**INVESTORS IN PEOPLE™**  
We invest in people Gold



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## Introduction

### Welcome to our Corporate Plan for 2023-2026.

This 3 -year Corporate Plan outlines the future strategic direction of the Association incorporating outcomes, action plans and financial performance.

The world has changed since our Corporate Plan was last reviewed in 2020. The impacts of the pandemic and BREXIT are still being felt and are directly affecting the way in which we operate. In 2022, the Cost-of-Living crisis increasingly impacted our contract holders<sup>1</sup>, our staff and our business.

To recognise the challenges that are facing us, this Corporate Plan will be updated annually for a rolling three-year period. This will allow us to adapt and change quickly if needed.

1. On 1 December 2022, the Renting Homes Wales Act came into force. This has led to a change in terminology and tenants now being called contract holders.

## Who We Are

We were established in 1977 and initially, we worked in the specific areas of Dowlais, Aberfan, Troedyrhiw and Cefn Coed. Our work gradually spread to encompass the whole of the local authority borough of Merthyr Tydfil.

In March 1989, we had 513 units in management and through targeting acquisitions and rehabilitation had considerably improved the fabric of communities such as Dowlais. Since 1989 and the advent of mixed funding we have continued developing primarily new buildings on infill sites and as at March 2023 we manage 1,184 units.

In keeping with our strong sense of history and community we have developed several landmark schemes which have assisted in the preservation of historic buildings. Two examples of these are the elderly persons scheme at Dowlais Stables and Taibach Cottages in Pentrebach.

In developing new buildings, we are very conscious of the existing environment and seek to complement existing buildings and enhance the community.

We are proud of our regeneration projects including;

- Redhouse Old Town Hall: Hen Neuadd y Dref;
- Flooks, and;
- 115 High Street.



## What's Important – How We Do Things

### Our Purpose is:

- Working with people to improve their lives.

### Our Vision is:

- We will work with people within the borough of Merthyr Tydfil and provide sustainable tenancies in quality accommodation within vibrant communities.

Our values identify what is important to us. These values influence behaviour and attitudes and should be reflected in how we behave to our stakeholders.

We believe that it is important to be:

- Accountable
- Caring
- Efficient
- Knowledgeable
- Respectful
- Innovative

A Performance Management Framework is in place. It contains our Key Performance Indicators (KPIs) and Performance Indicators (PIs) and is used to monitor progress and delivery of the outcomes.

## Engagement and Communication

Engagement, communication and consultation with all stakeholders is essential to achieving the outcomes of our Corporate Plan. The aim of engagement and communication is to increase stakeholder involvement and improve a two-way understanding of the way we work. This improved understanding will inform all of our work.

We aim to be a listening organisation, both internally and externally. We will develop mechanisms to listen to key stakeholders, deliver and take action when appropriate. We will also feedback to stakeholders to ensure that they feel involved in the process and the outcome. We have a Communication Policy to ensure effective engagement will all key stakeholders.

## Partnership Working

We are committed to delivering value for money whilst achieving the best outcomes for our contract holders, staff and wider community. We are working in partnership with six other housing associations to share best practice in implementing the Renting Homes Wales Act. This includes procuring specialist legal support as well as a communications consultant.

During 2022-23 we worked with 3 other RSLs to retender our gas servicing contract. Working with others has reduced costs whilst still ensuring that we can still offer an excellent service to our contact holders. We will continue to work with our DevCo partners to develop best practice in gas safety and servicing.

We work in partnership with five voluntary organisations and the local authority to provide specialist housing and support services to vulnerable individuals. The type of schemes varies from floating support to shared housing.

We support local businesses through our commercial property portfolio. We work with the local authority as part of the Meanwhile Scheme to offer a rent free period of six months to support new retail businesses in the town centre. We are active members of the Big Heart of Merthyr Tydfil (the Business Improvement District).



## Commitment to Stakeholders

- *Contract Holders:* We are committed to hearing the voice of our contract holders. Contract holders are enabled and supported to influence our strategic decision making and help shape service delivery. We are focused on delivering high quality services to all of our contract holders.
- *Suppliers:* We are proactive in working with suppliers to identify innovative solutions to challenges and opportunities. We will continue to work with local suppliers to support the local economy and to secure added social value.
- *Lenders:* We are results focused ensuring that we are doing the right things and doing them effectively. We will continue to deliver strong financial performance results to protect our funders' investments and assets.
- *Government:* Through regulatory and legislative compliance we are accountable to our contract holders, funders and other stakeholders. We will ensure sound governance and strong financial performance demonstrating affordability and value for money in our activities.
- *Our People:* Our people are who we are; we value and support each other. We will create and sustain a culture/working environment that seeks to support and improve the health and wellbeing of staff, Board and volunteers. We value diversity and encourage opportunities for everyone.
- *Community:* We bring people together to build better communities. We will learn from, plan, collaborate and deliver services with other individuals, groups and organisations.
- *The Environment:* Welsh Government has declared a climate emergency. We are committed to playing our part in cutting emissions, increasing the energy efficiency of our properties and helping to educate our contract holders and their children, to ensure that they also take an active part in achieving our objectives.
- *Partner Agencies:* We work in partnership with the Cwm Taf Morgannwg Health Board and partner agencies including the Police, Local Authority and voluntary organisations to improve the lives of our tenants.

# Our Strategies

This Corporate Plan is focused on delivering against four strategies that will be used to take us forward, achieve our vision and sets out the key outcomes for each strategy.

We will progress each of our four strategic priorities: Growth, Improving and Maintaining Services, People and Culture and Decarbonisation.

Each strategy details the outcomes (what we want to achieve) and will be supported by actions (how we will achieve the outcomes).



## People and Culture

We recognise that as an organisation we are only as good as our people. Due to the challenges facing the sector and Association we need to ensure that we have the right quality and quantity of staff to adapt and deliver our vision.

The indicators used to monitor our performance will include:

- Average Days lost per employee
- Staff Satisfaction
- Staff Turnover



## Decarbonisation

We are committed to playing our part in cutting emissions, increasing the energy efficiency of our properties and helping to educate our contract holders and their children, to ensure that they also take an active part in achieving our objectives. This strategy will enable us to move towards achieving our objectives and vision whilst learning and adapting our processes continuously to the benefit of our contract holders and the organisation.

The indicators used to monitor our performance will include:

- Number of properties retrofitted
- No properties lower than EPC D by 2025
- All newly built properties to meet EPC A

During 2023-24 our Decarbonisation Strategy will be updated as Welsh Government will be publishing its expectations as part of the Welsh Housing Quality Standards 2. This will place additional responsibilities on social landlords. The Association is participating in the Welsh Government funded Optimised Retrofit Programme (ORP). As part of this programme, Intelligent Energy Systems will be installed in our properties. These will help us to identify ways in which to improve energy efficiency across different property types. It is envisaged that solar PV panels will continue to be installed as part of this programme.



## Growth

We will ensure that our development programme supports the social and economic regeneration of the communities in which we live and promotes sustainability. As part of our vision, we say that we will *provide quality accommodation within vibrant communities*. This growth strategy supports the achievement of our vision both directly and indirectly.

The indicators used to monitor our performance will include:

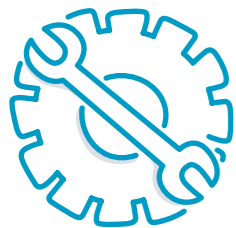
- Increase our number of homes to 1,350 by 2026
- Number of homes developed using S106 Agreement
- Amount of SHG drawn down by the Association
- Number of pipeline schemes/land banking opportunities taken

## Improving and Maintaining Services

MTHA exists for the provision of affordable housing in the Merthyr area and has done so for over 45 years. The provision of quality core services is key to this. The housing sector is facing many challenges and opportunities in a complex and constantly changing environment. We should ensure that we can adapt to external change in a planned, efficient and flexible way and this strategy outlines our commitment to meeting these future challenges.

The indicators used to monitor our performance will include:

- Contract Holder Satisfaction – minimum of 80%
- Contract Holder Rent Arrears limited to 2.5% of income
- Life Safe Services: Gas Safety, Electrical Inspections, Legionella, Asbestos, Fire Safety, Lift Inspections 100% compliance
- 99.5% of properties occupied
- Number of lettings
- Void turnaround time of 28 days
- Initial investigation of damp and mould cases within 7 working days

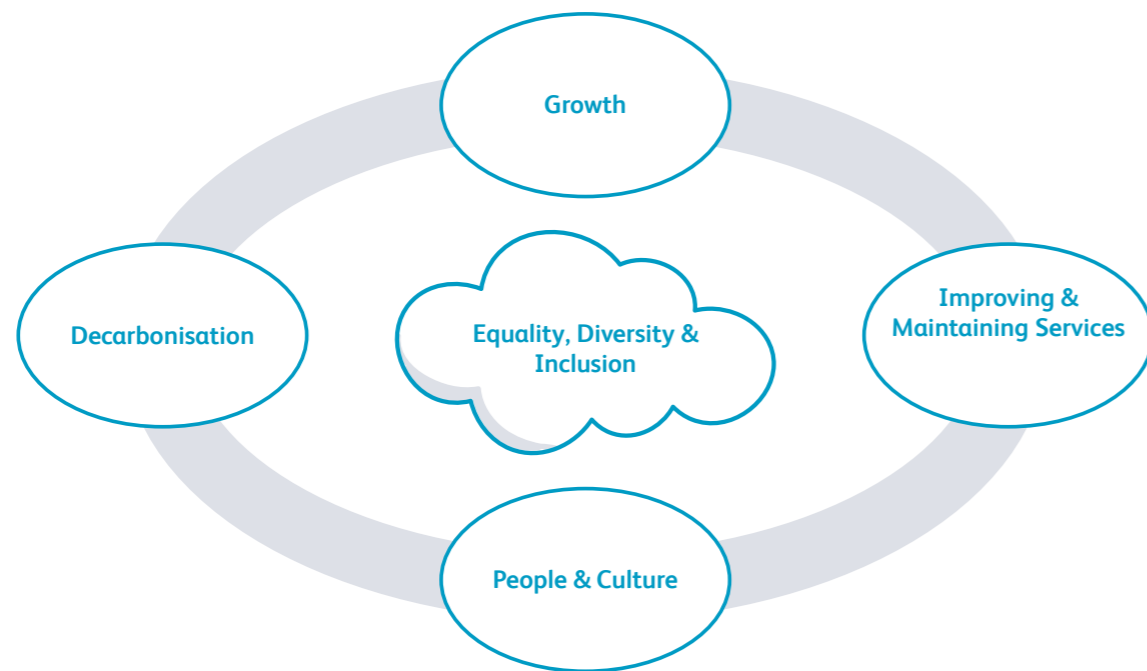




## Equality, Diversity & Inclusion

As a customer focused business, we are committed to meeting our contract holders' evolving needs and preferences through improving services and building quality affordable homes where people want to live. Our Equality & Diversity Policy aims to create a cohesive approach to embed equality into the day-to-day work of the Association and to value equality, diversity and inclusion. This applies to all services provided by the organisation, to employment practices and across all areas of our work including contractors and consultants who work for us. We are continuing to invest in our stock and working to improve communication processes.

- Improve the amount of equalities data held on our contract holders and staff
- Use Rooney Rule in our staff and board recruitment
- Report annually on the diversity of our contract holders, staff and board members



## PESTLE Analysis

We must be aware of the external factors that will affect our business operations going forward. We will take action to align our activities to react and respond to challenges and position ourselves to take advantage of opportunities arising.

### Political

We will be aware of how UK and Welsh Governments' regulations, law and policy will affect our ability to be profitable and successful. Some areas of housing legislation are devolved to the Welsh Government (WG) which provides the housing sector with an opportunity to shape policy changes through consultations and lobbying by Community Housing Cymru (CHC). Our Growth strategy will see additional homes developed which contributes to the WG target of 20,000 new low carbon social homes by 2026 and the longer-term ambition of 75,000 new homes by 2036.

As an Association we solely provide homes within the county borough of Merthyr Tydfil, consequently we work closely with the Local Authority. We will be a key partner in the delivery of their Economic Vision for 2020-2035. One of the seven pillars of that vision is "Modern Homes and Great Places", and we are keen to continue to play our part in improving the lives of the communities of Merthyr Tydfil.

One of the key challenges facing the area is the increase in homelessness. Working with our partners we will be an integral part of the Housing Rapid Response. We will continue to work with our contract holders and other stakeholders to minimise any incidents of eviction into homelessness, whilst balancing the needs of the business and the wider community.

### Economic

The world has changed in the last few years with the impact of the UK's withdrawal from the European Union and the Covid-19 pandemic still being felt daily. This is being further compounded by the cost-of-living crisis which is affecting our contract holders, staff, partners and contractors. Fuel poverty and the real dilemma of choosing between heating or eating is a tragic reality for some of our contract holders.

We will ensure that we take advantage of funding streams and grant opportunities to enable us to continue our capital development and regeneration programme as well as offering support to our contract holders. We aim to work with local contractors to ensure that all our activities support the local area as much as possible.

Our 30-year business plan is robust and includes scenario modelling to test our stability in reacting to changes in income levels, inflation, interest rates and other factors. We will consider mitigation analysis and opportunities to strengthen resilience. The sector, and society, is facing increased costs. This includes the costs of materials, wage inflation, supply chain issues and fuel and energy price rises. We are aware that these have resulted in increased living costs for our contract holders and are keen to ensure that as well as the Association staying financially viable our rents remain affordable for contract holders. Therefore, we will continue to use the Joseph Rowntree Foundation Living Rents model to sense check our rent levels. We are looking to develop a money advice service to better help our contract holders.

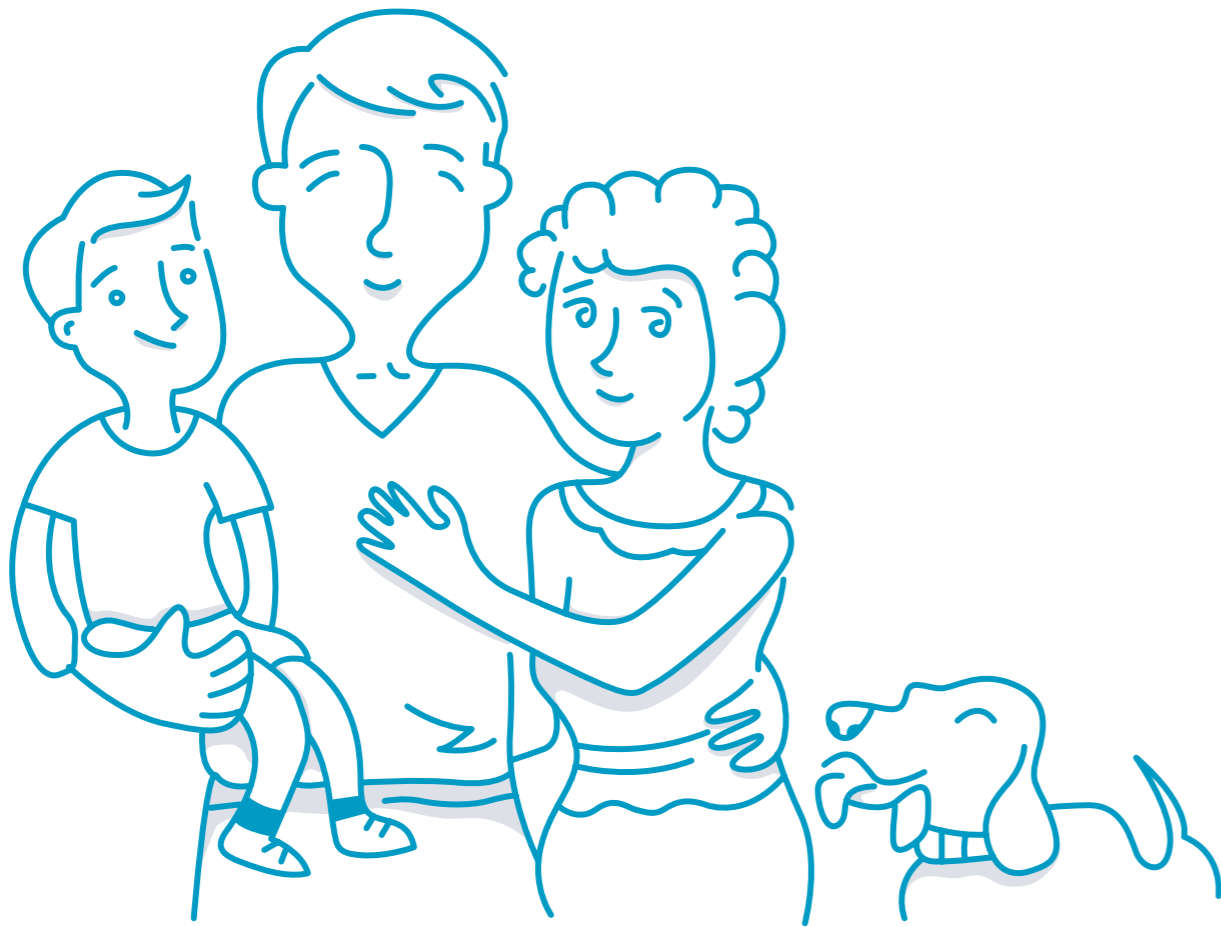
We will operate in line with our Value for Money (VfM) Strategy. We acknowledge that VfM is achieved by being economic, efficient, effective and equitable in the pursuit of social objectives that benefit a range of stakeholders.



## Social

We will work to understand our contract holders' needs and align our service delivery to support the changes that will impact them. Welfare Reform has seen changes in benefit payments for claimants and a shift to direct payments for contract holders. Our rent policy must be affordable whilst ensuring financial viability for our business. We will work in partnership with the Local Authority to house and deliver additional housing for those in need, in a place where they want to live.

Food poverty remains a prime concern of ours and we will work to improve community access to low-cost food provisions. This includes promoting local pantry models across the borough and sign posting contract holders to these. We will also provide emergency food parcels, hygiene and sanitation parcels to those contract holders that are at crisis point. In addition to this, we will continue to coordinate the Fit and Fed Merthyr Tydfil project, that provides free healthy nutritious meals during the school holidays and enriching activities



It is imperative that we listen to the views of our contract holders and ensure that they are involved in our decision-making processes as well as shaping our service delivery. This will help us to better understand our impact on contract holders' lives. We will work to ensure that a wide range of views reflecting the whole of our contract holder population are heard and acted upon. If we are unable to meet those demands, then we will explain why. This is particularly important following the pandemic where people's expectations and needs from their homes have changed, for example better access to outside space or a dedicated workspace.



## Technological

We will have knowledge and understanding of technological advancements, the life cycle of our current technology, the role of the internet and social media and how technology impacts on our contract holders. A good technical infrastructure will allow us to manage our operations efficiently and effectively. We will consider how generational shifts within our contract holder base, and their related technological expectations, are likely to affect those who will use our services.

We will explore the use of a tenant portal allowing increased access to the Association in ways and at times that are suitable for contract holders. We will work with partners to reduce the number of contract holders that are digitally excluded and help to upskill contract holders and staff.

We will consider installing smart technology and broadband capability in our new homes to ensure that contract holders are not disadvantaged.

The IT Strategic Framework focuses on two guiding principles;

- IT Infrastructure Fit for Purpose
- Data Integrity

Four goals and strategic actions support the delivery of the principles:

### Service

The IT service management will provide contract holders with a variety of ways to engage and provide an interactive self-service system to deliver added value and increase digital inclusion

### Cost

IT investment will provide clear evidence of cost, efficiency and sustainability

### Security

Data and systems will be secure, resilient and compliant with legislation

### Agility

Staff will be equipped with mobile solutions, with re-designed processes enabling them to provide a timely and more effective response to contract holder needs. Innovation and learning will develop our internal IT capability.

## Legislative/Regulatory

### Legal

There are several legislative changes coming over the next few years that are going to impact the way in which we work and the services we provide to our contract holders. In particular, the Renting Homes Act has changed our relationship with our contract holders and the Building Safety and Fire Safety Acts which will implement some of the findings of the review into the Grenfell fire. The implementation of these pieces of legislation will have a financial impact on the Association.

The climate emergency will lead to changes in law which we will implement to benefit the environment and our contract holders.

### Regulatory

The regulatory environment changed in 2022 when Welsh Government published a new Social Housing

Regulatory Framework. This framework places more emphasis on outcomes and ensuring that the contract holders' voice is heard throughout the organisation. Our assessment of our progress against those standards has been completed with our Service Standards Group (TSSG).

We will work with our staff to make sure that our policies and procedures are followed and understood. This will help to provide a consistent service to our contract holders and stakeholders.

As an Association we value complaints as they are a way of improving our services. During 2023-24 we will work with the Complaints Standards Authority to improve the way in which we manage complaints. This will include training staff to investigate complaints, ensuring that we use each complaint as an opportunity to improve our service to stakeholders.

## Strategic Risks

As an organisation we have identified a number of strategic risks. These are monitored by the Audit and Risk Committee and Board quarterly. There is an approved risk strategy and policy. Annually, the Board sets its risk appetite.

The Association has set Golden Rules. These guide decisions taken to ensure that we remain compliant with our covenants.

## Staff and Board

To achieve our outcomes, we will rely on the skills, expertise and performance of all staff and the Board. It is recognised that an efficient and effective organisation is reliant on high performing staff. Our staffing structure will look to optimise performance by ensuring that staff are trained, skilled and motivated through a fair pay and reward package. We aspire to have a trainee position within each team to facilitate career development and succession planning.

Board recruitment and succession planning will be managed in line with the nine-year rule. Board members will be recruited based on an initial assessment of any skills gap (via annual self-appraisal).

The Investors in People standard has played an important role in helping to shape the culture and people processes within the Association. The relevance of this Standard will be kept under review. We achieved Gold when we were reassessed in 2022.

We are committed to the health and wellbeing of our staff and as such will support activities that promote this aim.

## Environmental

We have developed a strategic approach to the decarbonisation of our homes and the reduction of our carbon footprint.

We will be mindful of the Wellbeing of Future Generations Act and work towards ensuring that future generations have at least the same quality of life as now. We will play our part in improving the social, economic, environmental, and cultural wellbeing of Wales.

As climate change impacts us more and weather patterns alter, we will look to work with Natural Resources Wales and other partners to undertake flood risk assessments, as required, to ensure that our homes and contract holders remain safe. Where appropriate we will support flood remediation works.

Fuel poverty remains a prime concern of ours and we will work to improve the energy efficiency of our new homes as well as retrofitting our older properties, where possible. We will continue to explore differential rent levels based on Energy Performance Certificate (EPC) ratings to assist with affordability.



# Hearing the Contract Holders Voice

Contract holders needs and interests are vitally important to us. We will be further developing our contract holders engagement activities to ensure that the tenants' voice:

- Influences strategic decision-making
- Shapes service delivery
- Drives service improvement

We regularly survey our contract holders to assess their satisfaction with the services we provide. The results of those surveys drive business improvements to continually enhance our services and processes for the benefit of our contract holders.

## The Service Standards Group

The Service Standards Group (TSSG) meet monthly and present views, ideas and feedback from a tenant's perspective.

We will engage deeper with TSSG and continue to hold an annual TSSG and Board Away Day to better establish the link between contract holders and the strategic focus of the Association. Board members also attend TSSG meetings to relay information and update on strategic decisions taken at Board meetings. TSSG members will be encouraged and supported to attend specific strategy focused Board sessions.



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