



Merthyr Tydfil Housing Association

Self Assessment 2023/24

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Introduction

In January 2022, Welsh Government published the revised Regulatory Framework. As part of this regulatory assessment, we are required to complete and publish a robust, evidence based and challenging self-evaluation. This should provide an assessment of how we are performing against our plans and whether we are delivering successful outcomes for tenants and service users and whether we comply with the regulatory standard.

Our approach and the role of tenants

The annual tenant satisfaction survey has been used to provide data to support the Regulatory Standards as appropriate. However, this data does not cover the whole Framework. Consequently, additional tenant feedback has been sought.

This year, our Tenant Services Standard Group, rebranded themselves the Tenants' Voice. The Tenants' Voice is our established tenant engagement group. The members are very keen and committed to the organisation and have been involved in strategic decision making, such as our rent setting processes and informing policies. For most Standards, the Tenants' Voice has been asked for its views of the Association's performance.

The Board has assessed the Association's performance, and both of these views have been added to the self-evaluation. This has allowed performance to be triangulated and demonstrate a robust approach to self-evaluation.

In order to allow fuller discussion of each Standard, a rolling programme has been established. This timetable runs alongside our business planning cycle.



Key developments during 2023/24

Housing management

During this year we were able to reinstate our Keep in Touch visits. Additionally, the Community Development Team has been undertaking new tenancy visits. We have appointed a permanent Tenancy Sustainment Officer to provide targeted support to tenants in need.

Our rent arrears are remaining static at around 2.5% or below. We are continuing to help tenants to access benefits and refer to partner organisations for additional support.

Maintenance and development

Reactive repairs are continuing by using our in-house DLO as well as external contractors. We are exceeding our target response times.

The Optimised Retrofit Project continued, and this year we attracted a grant of £491,218 (this is ORP 3 Year 2). As part of the funding, we will be completing solar PV and battery installations to 33 homes. These will continue to be Welsh manufactured batteries and panels.

Our development programme is progressing, although there continue to be delays with handovers. We purchased 21 homes via the open market. This includes a small development of 8 homes in the Swansea Road area. We have entered into contract to build some homes at the bottom of the borough in Treharris. Additionally, we have exchanged contracts with a private builder to receive a number of homes through a Section 106 agreement.



Community development

The team returned to full strength this year and has been delivering a number of successful initiatives in the borough. This includes our Cosy and Warm sessions where participants receive a slow cooker and are shown how to cook healthy and inexpensive meals.

This project won the National Energy Action's Saving Lives: Positive Impacts on Health award.

The Association participated in the borough's first Pride Event in August 2023.

Governance & corporate services

Our new Corporate Plan was published in April 2024. This has three priorities: Tenant Experience, People and Culture and Growth. Equality and Diversity continues to underpin the whole Plan.

A successful Board recruitment exercise was undertaken in the summer. Three new Board members were appointed at our AGM in September 2023.

Our previous Chair resigned during the year and our Vice Chair Ann Batley has succeeded the role.

Our management accounts to 31 December 2023 show a healthy surplus with a reforecast for the full year to achieve an operating surplus of 19.3%.

Staff recruitment

We are pleased to report that we are fully staffed except for a vacancy for an ASB Officer due to the retirement of a member of staff.

Strategic risks

The Board and Audit and Risk Committee are continuing to develop the Association's approach to risk management. This will be further developed during 2024/25.

Health and safety

The Association has a strong culture of life safe servicing compliance. The table below shows performance at 31 March 2024.

Indicator	Performance
% Gas safety inspections completed on time	100%
% Electrical inspections completed on time	100%
% Legionella checks completed on time	100%
% Asbestos checks completed on time	99.1%
% Fire safety risk assessments undertaken on time	100%
Number of outstanding recommendations from fire risk assessments beyond target date	0
% Lift inspections completed on time	100%
% Initial investigations into damp and mould cases completed within 7 working days	97%

Code of governance

MTHA has adopted the CHC Code of Governance. Annually, we review our compliance with the Code. This was last reviewed in September 2023. Areas of non-compliance or for strengthening are highlighted below:

Ref	Recommended practice	How can we improve?
1.4.1	All board members can explain the organisation's purpose and objects.	Induction Process being reviewed.
1.5.5	The board considers and acts upon the environmental sustainability and carbon footprint of its activities.	ESG Reporting will be implemented during 2024-25.
3.8.1	The board understands how real and perceived conflicts of interests, and conflicts of loyalty, can affect an organisation's performance and reputation.	BDA training to be adapted and rolled out in-house.
4.5.4	When the organisation is using third party suppliers and contractors, it aims to ensure that any work is carried out in line with its values, particularly when it is being directly provided to tenants and others that it serves.	Consider including Modern Slavery Statement in next review of Procurement Policy. An offer for Equality and Diversity training will be made to our contractors during their quarterly review meetings.
4.6.6	The board regularly considers feedback from tenants on the organisation's services and makes sure that the needs of tenants shape the design and improvement of services.	Respond/implement actions arising from the Tenant Satisfaction Survey.

Ref	Recommended practice	How can we improve?
6.5.1	The board analyses and can define how equality, diversity and inclusion are important for the organisation, its context and the delivery of its aims. It has a clear awareness of its starting point as a whole organisation, from which it wants to make progress, and an understanding that effecting change in this area will require action across all its operations.	Improve number of completed Tenant Census forms. This can be used to better tailor services.
7.4.2	The board makes sure that there is a strategy for regular and effective communication with stakeholders about the organisation's purpose, values, work and achievements, including information that enables them to measure the organisation's success in achieving its purpose.	Implement objectives arising from review of Marketing and Communication Strategy.
7.4.3	The board ensures that it has heard and listened to the views of tenants and stakeholders, and where appropriate, involved them in decision-making about significant changes to the organisation's services or policies.	Continuous consultation with all tenants on rent affordability via newsletter and social media.

Regulatory standards

The Board and Tenants' Voice reviewed our compliance with the Regulatory Standards, and this is summarised below:

Regulatory standard 1: The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives.	Compliance
Has a strategy which reflects its vision, culture and values and sets out how the organisation will achieve its core purpose as a social landlord.	Full
Complies with its own governing documents and meets the requirements of an appropriate Code of Governance.	Full
Sets and delivers measurable, evidence-based commitments across all areas of its business in relation to equality, diversity and inclusion (including anti-racism and tackling hate crime) reflecting the diversity of the communities it works in and with.	Partial
Has a diverse Board, reflecting the communities the RSL works in and with, and has the skills and knowledge required to be effective.	Partial
Regulatory standard 2: Robust risk management and assurance arrangements are in place.	Compliance
Has an effective framework for risk management, internal controls and assurance that enables it to successfully identify and manage existing and emerging risks which threaten delivery of its strategy or compliance with legislative or regulatory requirements.	Full
Does not put social housing assets or tenants at undue risk.	Full
Maintains accessible and up-to-date business continuity, contingency and disaster recovery plans.	Full

Regulatory standard 3: High quality services are delivered to tenants.	Compliance
The social landlord keeps tenants safe in their homes and promptly identifies and corrects any under-performance or non-compliance on landlord health and safety matters.	Full
Delivers services which meets the diverse needs of tenants.	Full
Achieves and maintains high levels of tenant satisfaction with services.	Full
Makes landlord performance available to tenants.	Full

Regulatory standard 4: Tenants are empowered and supported to influence the design and delivery of services.	Compliance
The landlord creates a culture which values and promotes tenant involvement.	Partial
The landlord enables tenants to understand the organisation's approach to tenant involvement, and how they can get involved and how the organisation will listen to and act on tenants' feedback and learns from complaints.	Partial
Provides opportunities for tenants to be involved, can demonstrate that tenants are satisfied with them and can demonstrate the difference that involvement is making.	Full
Can demonstrate diverse tenant views and expectations inform the development and review of housing and related services, and the response to any under-performance.	Partial

<p>Regulatory standard 5: Rents and service charges are affordable for current and future tenants.</p>	<p>Compliance</p>
<p>The social landlord ensures all applicable rules and statutory guidance (including the current rent agreement) are complied with.</p>	<p>Full</p>

<p>Regulatory standard 6: The organisation has a strategic approach to value for money which informs all its plans and activities.</p>	<p>Compliance</p>
<p>The social landlord determines its strategic approach to value for money, ensuring the approach relates to its social purpose, and makes strategic and operational decisions in line with it.</p>	<p>Full</p>
<p>The social landlord can demonstrate to stakeholders, including tenants, that it achieves value for money in delivering its strategy and services.</p>	<p>Full</p>

<p>Regulatory standard 7: Financial planning and management is robust and effective.</p>	<p>Compliance</p>
<p>Sets financial plans which enable it to deliver its strategy and achieve its social purpose, and there is appropriate reporting to the Board against these plans.</p>	<p>Full</p>
<p>Is financially viable in the short, medium and longer-term, and maintains sufficient funding and liquidity to support this.</p>	<p>Full</p>
<p>Monitors, reports on and complies with all covenants it has agreed with funders.</p>	<p>Full</p>
<p>Identifies and effectively manages risks to the delivery of financial plans including appropriate stress testing, scenario planning and use of internal thresholds.</p>	<p>Full</p>
<p>Has an effective treasury management strategy and associated processes.</p>	<p>Full</p>

Regulatory standard 8: Assets and Liabilities are well managed.	Compliance
Has an accurate and up to date understanding of its assets and liabilities.	Full
Maximises the use of assets to achieve its social purpose and the objectives of the organisation.	Full
Uses accurate information about assets and liabilities to inform strategic and financial decisions.	Full

Regulatory standard 9: The organisation provides high quality accommodation.	Compliance
Ensures publicly funded homes meet all applicable standards, rules and statutory guidance issues in connection with quality of accommodation, including the current Welsh Housing Quality Standard.	Full



Our strategic priorities

A continuous improvement plan has been compiled which will help to improve the services we provide to our tenants (contract holders). This is attached at **Appendix 1**. The plan shows our progress on the actions identified in 2023-24 as well as new actions for 2024-25. The Board and Tenants' Voice will monitor our progress and continue to assess our compliance with the Regulatory Standards throughout 2024-25 so that a new self-evaluation can be published in March 2025.

Each Regulatory Standard is considered in further detail below:

Regulatory standard 1:

The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives.

1a: Has a strategy which reflects its vision, culture and values and sets out how the organisation will achieve its core purpose as a social landlord.

Position statement

MTHA's Board established a strategy group to lead the development of the Corporate Plan for 2024-27. This reviewed the corporate and operational plans. The Plan has been amended to comprise of three priorities: Tenant Experience, People and Culture, and Growth. Equality, Diversity and Inclusion underpins all of our activities, and the plan was published in March 2024 following consultation with the Tenants' Voice.

✓ We fully comply with this standard.

Evidence and assurance

- The results of the Tenant Satisfaction survey in 2023 influenced the review of the Corporate Plan. This led to the Tenant Experience strategic priority. The need to improve our communication with tenants has also been recognised.
- A joint Board and Tenants' Voice Away Day was held in November 2023 to discuss priorities and budgets.
- Corporate Plan reviewed by the Tenants' Voice and agreed by Board in March 2024.
- Operational Plans are in place to deliver the priorities. Each plan includes KPIs and associated risks.

Ib: Complies with its own governing documents and meets the requirements of an appropriate Code of Governance.

Position statement

We comply with our governing documents which were reviewed and approved by the Board in February 2024. A review of our compliance with the CHC Code of Governance has taken place. We comply with the Code and have identified areas for improvement (see page 8).

✓ We fully comply with this standard.

Evidence and assurance

- Review of Standing Orders, Financial Regulations and Scheme of Delegated Authority by Board in February 2024.
- CHC Code of Governance Compliance Statement reviewed by Board in September 2023.
- We adopted the CHC Model Rules 2017 which were approved by FCA in 2020.
- Board Appraisals were held in 2024 and outcomes will be considered by Board in May 2024.



1c: Sets and delivers measurable, evidence-based commitments across all areas of its business in relation to equality, diversity and inclusion (including anti-racism and tackling hate crime) reflecting the diversity of the communities it works in and with.

Position statement

MTHA is proud to have achieved Tai Pawb's QED Award in 2020, which was reviewed in 2022 and 2023. We will be seeking reaccreditation in 2024. We are committed to improving our services for our tenants and stakeholders. Our new Corporate Plan continues to have EDI as a cross-cutting theme with appropriate KPIs in place. Our People and Remuneration Committee has oversight of equality and diversity.

✓ **We partially comply with this standard.**

Evidence and assurance

- Equality and Diversity Policy.
- Hate Crime Procedure – this is on our website and is available in Welsh, English, Polish, Bengali, Arabic, Urdu and large print. Additionally, we have linked the page to Google Translate.
- Equality Action Plan.
- Tai Pawb Year Three Review Report.
- Equality Information is published in our Annual Report.
- Welsh Language Scheme and progress is published on our website.
- Complaints Policy published in English, Welsh, Polish and Portuguese.
- Board Anti-Racism Training completed in September 2023, with EDI training scheduled for 2024-25.
- All staff have received Anti-Racism as well as Unconscious Bias training.
- Tenant Census.

1d: Has a diverse Board, reflecting the communities the RSL works in and with, and has the skills and knowledge required to be effective.

Position statement

Following a period of significant change in 2018 after the Association adopted the 9-year Rule, the Board has become much reflective of the community we serve. We have 9 Board members, one of whom lives in Merthyr Tydfil, whilst another grew up in the town. We complete annual appraisals after which the Board's skills matrix is updated. Equality information is sent annually to WG. Two-thirds of our Board is female, all members are white and British.

✓ We partially comply with this standard.

Evidence and assurance

- A Skills Matrix is produced annually following the Board Member appraisals.
- Equality Return to Welsh Government is submitted annually in October. The last return was October 2023.
- Board Member Recruitment channels include as wide a reach as possible. We have used a Recruitment Agency for our last three campaigns.
- Tenant Census Data is being collected to allow us to gain a better insight into our tenant population.

Te: Makes logical decisions based on clear, good quality information which includes assessment of risk and, where appropriate the views of tenants.

Position statement

We have a Scheme of Delegated Authority which is reviewed annually by Board. This, and our Standing Orders, set out our decision-making processes and responsibilities. Our Board Reporting Template includes a section asking about the link to our risk register as well as the impact on tenants.

✓ We fully comply with this standard.

Evidence and assurance

- An annual review of Standing Orders, Financial Regulations and Scheme of Delegated Authority is taken to Board in March.
- Board Report Template was reviewed and updated in January 2023.
- Strategic Risk Register reviewed by ARC and Board regularly.
- Annual Board Appraisals conducted.
- Board member regularly attends the Tenants' Voice meetings.



1f: Enables and supports tenants to influence strategic decision making.

Position statement

We have the Tenants' Voice. This group of tenants are involved in the rent setting process and there is an annual joint Away Day with Board. The group was previously known as the TSSG (Tenant Service Standards Group) but rebranded themselves during 2023.

✓ We partially comply with this standard.

Evidence and assurance

- We have a tenant consultative body, the Tenants' Voice. This meets monthly and in January appointed a Chair.
- A Board member regularly attends the meetings – this is developing a closer link between the two bodies.
- The Tenants' Voice is involved in our rent setting as part of an Away Day with Board in November.
- A consultation was conducted in September 2023 to seek tenants' views on rent affordability. This was used as a basis for discussions at the Away Day in November 2023.
- The number of tenant and residents' groups has grown during the year.
- We are using social media to consult with our wider tenant population; this includes establishing a tenant only Facebook page.



1g: Complies with all relevant legislation, regulatory requirements and statutory guidance and communicates in a timely manner with the regulator, including on material issues that relate to actual or potential non-compliance.

Position statement

The Board exercises appropriate day-to-day control and direction to ensure that we comply with all relevant legislation and law and act with integrity and honesty. We have an open and honest relationship with the Regulator and ensure that we are proactive in communicating in any potential matters of regulatory interest.

✓ We fully comply with this standard.

Evidence and assurance

- An annual Compliance Calendar is maintained and exception reports go to ARC.
- Governance registers considered by ARC on an exception basis – as well as compliance calendar this includes fraud and irregularities, subject access requests and data breaches.
- All staff (and Board members as appropriate) receive e-learning in areas of law and legislation.
- Annual Schedule 1 return is made to Welsh Government each May.
- A comprehensive annual Internal Audit Plan is approved by ARC and Board.
- The Board received regular progress reports on the Association's implementation of Renting Homes Wales Act during 2023-24.

Regulatory standard 2:

Robust risk management and assurance arrangements are in place.

2a: Has an effective framework for risk management, internal controls and assurance that enables it to successfully identify and manage existing and emerging risks which threaten delivery of its strategy or compliance with legislative or regulatory requirements.

Position statement

MTHA has a comprehensive risk management process in place. An updated and revised Strategic and Operational Risk Register was reviewed by ARC and Board in February 2023. Risk management implementation is monitored quarterly by ARC and reported to Board. There are detailed risk maps supporting each risk with specific interventions to mitigate the risk. The Board ensure that the Risk Management Strategy and Policy is appropriate and regularly reviewed.

A new internal audit company has been appointed from April 2024.

✓ **We fully comply with this standard.**

Evidence and assurance

- Risk Management Strategy and Policy approved by Board in November 2022.
- The Board collectively reviews, analyses and agrees its risk appetite.
- Sector risks are considered as part of the process.
- Financial performance is monitored regularly, and forecasts are stress tested.
- Business Continuity Plan is in place.
- Board away days are held to discuss sensitive or complex topics in detail – September 2022 focussed on development and the cost-of-living crisis.
- Risks defined in all Board and Committee papers as part of the report.
- An Internal Audit programme is approved by ARC.
- New Internal Audit contractor appointed from April 2024 following procurement exercise.
- Due diligence completed on new contractors.
- Independent professional advice and guidance used e.g. Centrus for Treasury Strategy.
- All risks held on Decision Time and are reviewed regularly by their owners.

Position statement

The health and safety of our tenants is the highest priority for our Board and staff. We always prioritise investment in the health and safety of our tenants. This includes complying with all Regulation, Legislation, Law and approved Codes of Practice. We have golden rules in place which ensure that there is a buffer between our covenants.

✓ We fully comply with this standard.

Evidence and assurance

- Our Golden Rules ensure that we do not over-extend borrowing or come close to breaching any banking covenants.
- Appropriate risk planning for new activities.
- Asset Management Strategy in place.
- H&S Compliance reported as part of quarterly KPIs.
- Quarterly H&S report to Board.
- Independent H&S Consultant provides support to the Association weekly.
- Regular compliance and data integrity audits were undertaken by Mazars.
- We have a robust financial appraisal model for developing new homes.
- Tenant Satisfaction Survey (September 2023) – Thinking about your home specifically, how satisfied or dissatisfied are you that your housing association provides a home that is safe and secure – 86.5% satisfaction rate.
- Tenant satisfaction to overall quality of home 77%; Trust 89.9% satisfaction rate.
- We work with other agencies to identify tenants at risk and provide support and have appointed a Tenancy Sustainability Officer.
- Home safety information is shared with tenants via social media, website and the Beacon.

2c: Maintains accessible and up-to-date business continuity, contingency and disaster recovery plans.

Position statement

We protect the well-being and safety of our tenants, staff, homes and assets.

✓ We fully comply with this standard.

Evidence and assurance

- Business Continuity Plan in place and reviewed regularly.
- Mazars reviewed Business Continuity in 2021 as part of internal audit programme.
- ARC considered a Post Incident Review Report in 2023 as part of our Disaster Recovery Plan.
- 3 Year IT Strategy approved by Board in 2021.
- Annual IT penetration testing to ensure security of systems and monthly file restore tests for business continuity.



Regulatory standard 3:

High quality services are delivered to tenants.

3a: The social landlord keeps tenants safe in their homes and promptly identifies and corrects any under-performance or non-compliance on landlord health and safety matters.

Position statement

The Association is committed to keeping our tenants safe. We have a full programme of life safe service checks. These are scheduled in advance of their renewal dates to ensure full compliance.

✓ We fully comply with this standard.

Evidence and assurance

- The quarterly KPI Report to Board includes our performance against life safe services. This year, the speed of our response to damp and mould concerns started to be measured and reported to Board.
- Board receives a quarterly Health and Safety Report.
- Health and Safety is a stand-alone risk on the Strategic Risk Register.
- ARC conducted a deep dive into the management of the risks around health and safety in May 2022.
- Health and safety compliance forms part of the annual internal plan.
- Monthly Health and Safety Meeting held with representatives from across the Association.
- A Board member sits on the Health and Safety Committee.

3b: Delivers services which meets the diverse needs of tenants.

Position statement

We use our tenant satisfaction data to improve our services. We collect data on our tenants so that we can look at the diverse needs of our tenants, this is still in its infancy and the priority has been impacted by the roll-out of Renting Homes Act.

Equality and Diversity is an underpinning theme of our Corporate Plan and we achieved the Tai Pawb QED Award.

✓ We fully comply with this standard.

Evidence and assurance

- Our Corporate Plan is reviewed annually and approved by Board in March 2024.
- Our Tenant Census was sent to all tenants in July 2021.
- Tenant profile information included in 2022-23 Annual Report.
- Complaint Satisfaction Survey asks for respondents to answer some E&D monitoring information to see whether any group of tenants is being adversely impacted. This also formed part of our Rent Affordability survey.
- The Association has an Equalities Action Plan which is monitored by the People and Remuneration Committee on behalf of the Board.
- Staff and Board members complete equality and diversity training biennially.
- The Complaints Policy has been published in English, Welsh, Polish and Portuguese and published on our website.
- Hate Crime Procedure – this is on our website and is available in Welsh, English, Polish, Bengali, Arabic, Urdu and large print. Additionally, we have linked the page to Google Translate.
- All staff have been sent details on how to use Language Line to support tenants, this would generally be used for those occasions when the communication is planned. Staff use Google Translate to communicate with tenants during home visits if necessary.
- The Association has two Polish speaking staff who provide support as required.
- When the Association submits grant applications, translation costs are included so that key project documents can be translated into Polish and Portuguese.
- We are supporting Ukrainian families and have translated the lettings packs into Ukrainian.

3c: Achieves and maintains high levels of tenant satisfaction with services.

Position statement

We ask tenants to complete an annual satisfaction survey. In September 2023, we achieved a 32% response rate. We also have a number of service specific satisfaction surveys. These include our DLO asking tenants to complete a survey on our reactive repairs performance.

✓ We fully comply with this standard.

Evidence and assurance

- A regular Satisfaction Survey is sent to tenants. We use the standard questions set by Welsh Government. The last survey was undertaken in September 2023.
- Satisfaction KPIs reported to Board and SMT.
- Performance data is shared via the Annual Report including benchmarking our performance against the sector.

3d: Makes landlord performance available to tenants.

Position statement

Our performance, including value for money benchmarking is published annually in our Annual Report. As part of the Tenants' Voice revised terms of reference, they regularly receive performance information. You Said We Did sections are being included in the tenant newsletter.

✓ We fully comply with this standard.

Evidence and assurance

- Our Annual Report is available on our website.
- The Beacon is sent to all households and previous versions are available on our website.

Regulatory standard 4:

Tenants are empowered and supported to influence the design and delivery of services.

4a: The landlord creates a culture which values and promotes tenant involvement.

Position statement

We are committed to working with our tenants and our Community Development team take the day-to-day lead on this work. We recognise that the Covid pandemic, staff changes, and shortages have impacted our work in this area. The tenant satisfaction survey from 2023 shows that 85% of tenants are satisfied that we listen to their views and act upon them. We are continually exploring ways to engage better with our wider tenant population; therefore:

✓ We partially comply with this standard.

Evidence and assurance

- Our Corporate Plan is updated annually and the plan for 2024-27 was approved by Board in February 2024.
- Our Operational Plans 2024-27 are monitored by the Senior Management Team and our way of implementing the Corporate Plan.
- The Tenant Satisfaction Survey of 2023 results show 85% satisfaction.
- The Tenants' Voice meets monthly and acts as the Association's tenant consultative body.

4b: The landlord enables tenants to understand the organisation's approach to tenant involvement, and how they can get involved and how the organisation will listen to and act on tenants' feedback and learns from complaints.

Position statement

We use the Beacon (our tenant newsletter) and social media channels to promote opportunities for tenants to be involved. Our Tenants' Voice is the formally constituted body which acts as a critical friend to the Board and Association. The Board and Tenants' Voice receive regular complaints information.

The tenant satisfaction survey from 2023 shows that 85% of tenants are satisfied that we listen to their views and 62.47% are happy with the way we deal with complaints.

In October 2023 we voluntarily adopted the Public Services Ombudsman For Wales' Complaints Standards.

However, due to the need to expand our tenant engagement and involvement levels, we believe that:

✓ **We partially comply with this standard.**

Evidence and assurance

- The Tenants' Voice Terms of Reference were reviewed in May 2022.
- Our Complaints Policy follows the Public Services Ombudsman for Wales Model Complaints Policy and is published on our website in English, Welsh, Polish and Portuguese.
- A Complaints Annual Report is produced. This is considered by Tenants' Voice and Board in May. A summary is included in the Annual Report.
- The last Tenant Satisfaction Survey was conducted in 2023. The results showed that 85.1% of respondents are satisfied that we listen to their views.

4c: Provides opportunities for tenants to be involved, can demonstrate that tenants are satisfied with them and can demonstrate the difference that involvement is making.

Position statement

Our most recent tenant satisfaction survey results show that 85.1% of our tenants are satisfied with the way we listen to their views and act upon them. Our Annual Report contains a section on the work of the Tenants' Voice and the ways they have influenced our work.

✓ We fully comply with this standard.

Evidence and assurance

- The Tenant Satisfaction Survey 2023 was considered by Board in December 2023.
- The views of the Tenants' Voice are sought for various issues, including the revised Complaints Policy May 2023.
- A rent affordability survey was sent to all tenants in September 2023, the results fed into the rent setting discussions in November and December 2023.
- The Beacon is sent to all households and is used to seek views.
- The Community Development Strategy sets out the way in which tenants can get involved in the Association.
- The Fit and Fed project is using well-being cards. This records the difference that being involved in the project has had on an individual's well-being.
- Social value is captured using the HACT tool.

4d: Can demonstrate diverse tenant views and expectations inform the development and review of housing and related services, and the response to any under-performance.

Position statement

The most recent tenant satisfaction survey received a response rate of 32%. The survey allows comments to be made by respondents and these are included in the report. It is recognised that we need to encourage involvement from a wider tenant base.

✓ We partially comply with this standard.

Evidence and assurance

- The Community Development Strategy sets out the way in which tenants can get involved in the Association.
- The Tenants' Voice is consulted on policies and services changes. Their remit has been expanded to include looking at performance information.



Regulatory standard 5:

Rents and service charges are affordable for current and future tenants.

5a: The social landlord ensures all applicable rules and statutory guidance (including the current rent agreement) are complied with.

Position statement

We are committed to using the Joseph Rowntree Living Rents Model as a guide when setting rents in line with Welsh Government Policy. We use the 25% quartile of average income when modelling our rents to ensure that they are no more than 28% of household income, or 33% including service charges.

✓ We fully comply with this standard.

Evidence and assurance

- The Board sets the Annual Rent Policy which follows the guidance issued by Welsh Government. The Tenants' Voice is consulted on the proposed rent increase. This is part of the Tenants' Voice and Board Away Day that is held annually in November.
- In December 2020, the Board agreed to use the Joseph Rowntree Foundation (JRF) Living Rents model whereby rent is affordable when it takes up no more than 28% of a household's net income (33% including service charges).
- In September 2023, a Rent Affordability Survey was sent to all tenants. The results were considered as part of the Tenants' Voice and Board Away Day in November 2023 and helped to frame the rent increase discussions.
- Annually, the Association completes WG Rent Self Certification Form and CHC's Rent Survey.

Regulatory standard 6:

The organisation has a strategic approach to value for money which informs all its plans and activities.

6a: The social landlord determines its strategic approach to value for money, ensuring the approach relates to its social purpose, and makes strategic and operational decisions in line with it.

Position statement

MTHA has a Value for Money Strategy and Policy which were approved by Board in March 2021. We are committed to maximising value for our tenants both current and future, stakeholders and the wider community.

As a small organisation, VFM has always been part of our culture. Every member of staff ensures that VFM is key to any decision being made regarding a service provided or contract awarded. The importance of securing VFM is well understood by staff throughout the Association.

We are keen to support Merthyr businesses and use local contractors whenever possible.

✓ We fully comply with this standard.

Evidence and assurance

- The Association's Value for Money Strategy and Procedure was reviewed and approved by Board in March 2022.
- The Association maintains a Savings Register to collate VFM. This is used in the Annual Report to evidence how VFM is achieved.
- Social value is calculated using the HACT tool.
- An approved contractor list is kept by Maintenance.
- Lifespan is used store our stock condition surveys and identify when components need replacing.

6b: The social landlord can demonstrate to stakeholders, including tenants, that it achieves value for money in delivering its strategy and services.

Position statement

We review all aspects of the business during our business planning cycle to ensure that services are providing value for money and consider affordability in our rent setting and Service Charges. Our Corporate Plan includes VFM measures and we report our performance in our Annual Report. Our Tenant Satisfaction Survey conducted in September 2023 showed that 90% of respondents were very or fairly satisfied that our rent provides value for money. The percentage of very or fairly satisfy tenants with value for money of our service charges was slightly lower at around 87.4%.

✓ We fully comply with this standard.

Evidence and assurance

- Our last Annual Report was published in September 2023 and is available on our website.
- Our Corporate Plan has been reviewed for 2024-27. This includes our commitment to partnership working and the use of local contractors.
- Our quarterly KPIs are considered by Board.
- Social value is calculated using the HACT tool.



Regulatory standard 7:

Financial planning and management is robust and effective.

7a: Sets financial plans which enable it to deliver its strategy and achieve its social purpose, and there is appropriate reporting to the Board against these plans.

Position statement

MTHA sets its budget annually based on its rental income. Spending priorities are linked to our corporate plan and accompanying strategies. Board receives quarterly management accounts showing our progress against budget and quarterly KPIs detailing progress against priorities.

✓ We fully comply with this standard.

Evidence and assurance

- Annually, the Board considers the draft budget and the rent settlement in December before agreeing its final budget in March.
- Quarterly Management Accounts, including 18-month cash flow forecast, reviewed by Board.
- During September 2023, a rent consultation survey was sent to all tenants.
- The 30-Year Business Plan is taken to Board at least annually and Board sets the stress testing scenarios.



7b: Is financially viable in the short, medium and longer-term, and maintains sufficient funding and liquidity to support this.

Position statement

Following a refinancing exercise in 2021, MTHA has strengthened its financial position. In March 2021, the Association adopted a number of golden rules which support our risk management strategy and are focused on financial performance.

✓ We fully comply with this standard.

Evidence and assurance

- We have established a set of Golden Rules. These act as a buffer, to ensure that we remain compliant with our funders' covenants so that our tenants' homes are not put at risk.
- The Board considers our KPIs quarterly. We report on our funding and liquidity levels.
- The Board reviews our Management Accounts quarterly.
- At least annually, Board considers our 30 Year Business Plan. As part of this we test the resilience of plan by modelling the impact of various scenarios on our business. We then identify mitigating actions.
- We have a Treasury Management Policy which is monitored through our management accounts.
- Annual Statutory accounts prepared on Going Concern basis.



7c: Monitors, reports on and complies with all covenants it has agreed with funders.

Position statement

MTHA reports on its covenant compliance as part of its quarterly management accounts report to Board. The Association's Golden Rules are closely aligned to its covenants to ensure that there is headroom and minimise the risk of breaching covenants.

✓ We fully comply with this standard.

Evidence and assurance

- We have established a set of Golden Rules.
- The Board considers our KPIs quarterly. Our KPIs reflect our covenant levels.
- The Board reviews our Management Accounts quarterly, including our covenant compliance.
- Management Accounts emailed to lenders quarterly after Board approval.
- External Auditors Annual Covenant Compliance letters to funders.
- Quarterly meetings are held with the main banker and annual compliance review meetings with all lenders.

7d: Identifies and effectively manages risks to the delivery of financial plans including appropriate stress testing, scenario planning and use of internal thresholds.

Position statement

The Association reviews its 30-year business plan twice a year. This includes testing the plan to see what breaks it and identify appropriate mitigations. The Association has a set of golden rules which form part of its risk management strategy.

✓ We fully comply with this standard.

Evidence and assurance

- The Board receives regular reports on the 30-year business plan, stress testing and mitigation analysis.
- We have a set of golden rules in place.

7e: Has an effective treasury management strategy and associated processes.

Position statement

In March 2023, the Board approved a new treasury management strategy. The management accounts demonstrate our compliance with our strategy.

✓ We fully comply with this standard.

Evidence and assurance

- Board approved Treasury Management Strategy is in place.
- The Board monitors delivery by reviewing KPIs and golden rules.



Regulatory standard 8:

Assets and liabilities are well managed.

8a: Has an accurate and up to date understanding of its assets and liabilities.

Position statement

MTHA has an up-to-date Assets and Liabilities Register which allows us to track our assets and security position and monitor the value of liabilities. The Growth plan is modelled in our 30-year business plan and plays a vital role in short and long-term business planning.

✓ We fully comply with this standard.

Evidence and assurance

- The Board has overall responsibility for the Assets and Liabilities Register and understand its importance in relation to stress testing.
- The Register is considered annually by Board.
- The Board ensures good management of MTHA's resources through the Business Planning and Stress Testing process.
- We have appropriately skilled and qualified staff and Board Members.
- A contracts register is in place.
- A Fixed Assets Register is in place to record fixed assets and calculate depreciation.
- Lifespan system to record stock condition and plan for component replacement.
- Disposal of surplus underperforming assets to generate income.
- Designated reserves for future planned maintenance.

8b: Maximises the use of assets to achieve its social purpose and the objectives of the organisation.

Position statement

The Board approves the Corporate Plan and budget annually. These set out how we will increase the number of homes we own through new build, to meet the need for social and affordable housing in Merthyr Tydfil.

✓ We fully comply with this standard.

Evidence and assurance

- Our Corporate Plan for 2024-27 includes a Tenant Experience and a Growth priority.
- Golden Rules and KPIs to monitor financial targets such as gearing ratio.
- Ongoing review of land registry documents to ensure security ready.
- Release of excess security on loans.
- Finance restructure completed in 2021/22.

8c: Uses accurate information about assets and liabilities to inform strategic and financial decisions.

Position statement

The Board uses a range of evidence including financial, risk and independent advice to all its decisions in relation to our assets and liabilities.

✓ We fully comply with this standard.

Evidence and assurance

- MTHA Standard Financial Appraisal Viability Model.
- Corporate Plan.
- Treasury Strategy.
- Strategic Risks reported to ARC and Board.
- Assets and Liabilities Register reported to Board.
- 30 Year Business Plan approved by Board annually.
- KPIs reported to Board quarterly.
- Approximately 50% of stock as unencumbered (not used as security for loans).
- Independent valuation of our properties.

Regulatory standard 9:

The organisation provides high quality accommodation.

9a: ensures publicly funded homes meet all applicable standards, rules and statutory guidance issues in connection with quality of accommodation, including the current Welsh Housing Quality Standard.

Position statement

The safety of our tenants and their homes is a high priority for us, and we take our regulatory obligations, compliance obligations, and the management of associated risks seriously. We provide our tenants with a good quality, safe and well-maintained home.

✓ We fully comply with this standard.

Evidence and assurance

- 86.5% of tenants were satisfied that MTHA provides a home that is safe and secure (Tenant Satisfaction Survey September 2023).
- Performance Indicators monitor our performance against WHQS. We have a number of acceptable fails due to the topography of the area.
- Landlord Health and Safety Performance (Lifesafe Services) are reported to Board quarterly.
- WHQS Compliance Policy was approved in June 2020.
- Void Procedure was updated and approved in May 2023.
- TSSG consultation meeting on Merthyr Standard 13 July 2022.
- The Board provided written assurance to WG on the way in which disrepair is managed in July 2021. In May 2022, Board considered MTHA's performance against that of the sector following the publication of WG's report.
- Growth is part of the Corporate Plan as is the Tenant Experience.
- The views of the Tenants' Voice were included the Association's response to the WHQS23 consultation by Welsh Government.

Action	Staff/ team lead	Timescale	Progress	Outcome	Regulatory standard
Present the current Corporate Plan and seek Tenants' Voice members' views to feed into the 2023 review.	GM	Nov-22	Complete	Greater tenant involvement in the Corporate Plan.	1a
Produce a video explaining the Corporate Plan for use on website and social media.	CDM	Dec-22	Complete	A better understanding of the Corporate Plan by tenants.	1a
Progress reports on Corporate Plan delivery to be considered by Tenants' Voice and added to website and the Beacon.	GM/CDM	Dec-24	Partially implemented – need to share on website and the Beacon	A better understanding of the Corporate Plan by tenants.	1a
Work with recruitment agency to encourage applications from a diverse range of applicants for Board roles.	GM	Sep-24	Not yet due	A diverse Board reflecting the local communities which we serve.	1d
Deliver governance training to Tenants' Voice.	CDM	Apr-24	Complete	Tenants' Voice will have a more rounded understanding of governance.	1f

Action	Staff/ team lead	Timescale	Progress	Outcome	Regulatory standard
Tenants' Voice to review E&D Action Plan and be involved in reviewing accessibility sheets for community events.	GM/CDM	Apr-23	Complete	Tenants' Voice will provide feedback on E&D issues.	1c
Communication methodologies used to share issues to be considered.	CDM	Apr-23	Complete	Information is more accessible to tenants.	1c
High level budget information to be shared with tenants.	DCS	Nov-24	This will be rolled out in autumn 2024 as part of rent affordability and budget setting process	Information is more accessible to tenants.	1e
Involve tenants in setting spending priorities which feeds into budget setting.	DCS	Apr-24	Complete	Information is more accessible to tenants.	1e
Feedback to tenants on results of consultation surveys and continue articles in the Beacon newsletter – You Said We Did	DO	Apr-23	Complete	Information is more accessible to tenants.	1f

Action	Staff/ team lead	Timescale	Progress	Outcome	Regulatory standard
Risk setting workshop to be held with ARC.	GM	Jun-23	Complete	Demonstrate an effective risk management framework.	2a
Scenario exercise to be completed in 2023-24.	CEO	Sep-24		Assurance that services can be maintained in case of business disruption.	2c
Tenants' Voice to review KPIs quarterly.	GM	May-24	Complete	Tenants' Voice will understand the organisation's performance and be better able to scrutinise.	3a
Regular messaging to tenants on the importance of gas servicing visits.	CDM		Complete	Fewer no access visits for gas servicing.	3a
Improve the return rate of our tenant census.	CDM	Mar-25	The census will be reviewed and reissued. Tenants' Voice has suggested that it is broken into smaller elements.	A better understanding of the diversity of our tenants.	3b

Action	Staff/ team lead	Timescale	Progress	Outcome	Regulatory standard
Work with tenant groups to better understand the diversity of our tenant population and any changes to services.	CDM	Mar-25	The results of the census will be shared with Tenants Voice.	A wider range of involved tenants leading to greater tenant influence on service delivery and design.	3b
Board and Tenants' Voice develop an action plan following tenant satisfaction survey and monitor its progress.	CDM	Mar-24	Complete	We will be able to demonstrate you said we did in relation to comments in the survey and identify actions to tackle common themes.	3c
Explore ways to share tenant facing performance data throughout the year – e.g. publish KPIs on website and in the Beacon.	CDM/GM	Mar-25	This will be implemented during 2024-25.	An easy way for tenants to judge performance of the Association.	3d
Include a QR code in the Autumn edition of the Beacon to the link to the Annual Report on the website.	CDM	Dec-24		More tenants able to access the Annual Report.	3d
Implement the recommendations from the Tenant Engagement Advisory Review.	CDM	Mar-23	Complete	A robust and up to date tenant engagement strategy.	4a

Action	Staff/ team lead	Timescale	Progress	Outcome	Regulatory standard
Use Summer Consultative events to reinvigorate our tenant engagement activities.	CDM	Sep-22	Complete	More tenant groups formed and greater attendance.	4a
Produce a video explaining the role of the Tenants' Voice.	CDM	Sep-25	This will be considered as part of the website review.	Tenants understand the role of the Tenants' Voice and wish join it.	4a
Rebrand the TSSG.	CDM	Mar-23	Complete (now known as Tenants' Voice)	Tenants understand the role of the Tenants' Voice and wish join it.	4a
Use various methods to increase level of consultation.	CDM	Mar-25	Various methods being explored.	Greater level of tenant engagement.	4a
Explore best social media channels to communicate with tenants.	CDM	Dec-22	Completed	Greater digital interaction from a wider range of tenants.	4b
The social value of our projects and work to be included in Annual Report 2023-24.	CDM/GM	Sep-24	HACT tool being used to collect data.	Tenants and stakeholders will understand the impact of our work.	4c

Action	Staff/ team lead	Timescale	Progress	Outcome	Regulatory standard
Continue to work with Tenants' Voice to better understand our performance and complaints.	GM	Mar-23	Complete	Tenants' Voice influence service delivery to improve services to tenants.	4d
Involve Tenants' Voice in the review of the new Physical Adaptations Grant Policy and Procedure.	DO	Sep-23	Complete	Tenants' Voice influence service delivery to improve services to tenants.	4d
Widen the membership of Tenants' Voice to ensure greater diversity.	CDM	Mar-23	Work continues to increase membership.	Greater diversity of tenant voice.	4d
Using the information from Summer consultation events, find the best ways to consult as many tenants as possible.	CDM	Mar-23	Complete	Tenants' Voice influence service delivery to improve services to tenants.	4d
Continue to consult with Tenants' Voice on the Merthyr Standard.	CDM	Mar-23	Initial meeting held on 29 July 2022.	Tenants' Voice influence service delivery to improve services to tenants.	4d

Action	Staff/ team lead	Timescale	Progress	Outcome	Regulatory standard
Explore running a workshop/ drop in session on rent and budget setting (subject to timing of rent announcement).	DCS	Dec-24	Not yet due	Greater tenant involvement in rent and budget setting.	5a
Produce an infographic showing how rental income is spent and publish on the website and in the Beacon.	GM/CDM	Nov-24	This will be rolled out in autumn 2024 as part of rent affordability and budget setting process.	Value for money will be more widely understood by tenants.	6b
Publish case studies from the Annual Report separately in the Beacon and on social media.	CM/CDM	Dec-22	Complete	Value for money will be more widely understood by tenants.	6b
Ensure that MTHA's logo is included on all projects it supports, e.g. Fit and Fed, Ty Pantri and Community Grants.	GM/CDM	Dec-22	Complete	All stakeholders better understand the impact that MTHA has on the local area.	6b

Action	Staff/ team lead	Timescale	Progress	Outcome	Regulatory standard
Regular updates of 30-year Business Plan to ensure latest Development programme expenditure is modelled and aligns with cashflow availability and future requirements.	DCS	May-23	Complete	A robust and up to date business plan.	7d
Regular updates of 30 years business plan to ensure latest assumptions on interest rates and inflation are modelled.	DCS	Apr-23	Complete	A robust and up to date business plan.	7d
Catch-up on stock condition surveys which have fallen behind as a result of the pandemic and staffing issues.	DO	Dec-23	This has been put on hold due to the new WHQS.	Assets and liabilities are well managed.	8a
Implement the actions in the Disrepair Action Plan.	TSM	Mar-23	Complete	Reduction in disrepair claims.	9a
Tenants' Voice to be involved in the discussions around WHQS23 once the WG has published its final guidance.	DO		Complete	Tenants' Voice influence service delivery to improve services to tenants.	9a
Policies and procedures to be updated to reflect the requirements of WHQS23.	TSM	Mar-25	Not yet due	We will comply with the Welsh Housing Quality Standard.	9a





Tai Merthyr
Merthyr Housing

Working with people to improve their *lives*

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