

# Monmouthshire Housing Group's **Self-Evaluation 2024**



## **Well Governed**

To be led effectively and be well managed by Boards, executives and staff. Working with our residents and partners to make and implement effective business decisions



## **Delivering high quality homes and services**

To provide home and services that meet people's diverse needs and expectations with an emphasis on high quality services and continuous improvement



## **Financially Viable**

Having well managed finances, and the resources and cash flow to meet the current and future business commitments

# Welcome to MHA Group's Self Evaluation Report 2024. All Housing Associations are regulated by Welsh Government and s are required to undertake an objective self-assessment on its current performance, identification of current and future risks, and also areas for improvement against the regulatory standards. These include governance, service delivery and financial viability.

As an organisation we adopt a plan, do, review mindset and our stakeholders play a key role in driving service improvement. For example, stretching targets to improve satisfaction can be found within the Group's corporate objectives, and the results of a recent stakeholder survey informs communication plans and future partnership opportunities.

For more detail to support the difference we are making within our communities, visit [www.monmouthshirehousing.co.uk/our-publications](http://www.monmouthshirehousing.co.uk/our-publications)



**John Keegan,  
MHA CEO**



**Tony Deakin,  
Group Chair**

## Words from our CEO, John Keegan & Group Chair, Tony Deakin

MHA has emerged from a tumultuous period caused initially by the pandemic and subsequently by a period of general economic instability leading to high levels of inflation. We continue to endure a Cost-of-Living crisis as a result of multiple factors such as pent-up demand, a slowly receding energy crisis, exacerbated significantly by the war in Ukraine, and a labour crisis following on from the Pandemic. Nevertheless, putting people first is fundamentally at the centre of everything we do day to day. Our purpose is not just to provide safe and affordable homes for people but to support and enable our tenants and service users to have a 'brilliant quality of life'. Services remain as strong as ever, as we continue to support our communities throughout this turbulent time.

MHA Group's skill-based Board and its subsidiary Board, Capsel, continue to evolve and strengthen to meet the demands of the external environment and changing priorities. Outside of core services, growth is high on the agenda which is a challenge in itself, given rising cost of materials and land availability. Married with our desire to create sustainable homes for the future, remain financially strong and manage risk effectively it is imperative we have the right people with the right skills to steer the ship. Hence the reason why both Boards have undergone a full Governance Review this year, with the help of external expertise. Colleague satisfaction, wellbeing and support is also important to us as we recognise the challenges they face as a result of the climate.

**This document summaries our achievements and how we are delivering on the regulatory standards, as well as the areas where we plan to improve. We would like to take this opportunity to thank all who have contributed to our successes this year.**



## Strategic Leadership and Governance Arrangements

- The skillsets of the Group and Subsidiary Boards are reviewed annually aligned with demands of future plans.
- Our Strategic directions are reflected in the Group's vision, values and our Corporate Plan which sets our priorities and how we plan to achieve our goals.
- Customers are embedded in the decision-making structure in the guise of our Community Voice Group who report to the Group Board.
- Both Group and Capsel Board (our subsidiary) have strong governance structures in place with the Group Committee's overseeing Capsel's work.
- We became adopters of the Sustainability for Housing's Sustainable Reporting Standards, demonstrating commitment to reducing local and wider environmental issues (see our latest Responsible Business Strategy).
- We are committed to fostering an equal, diverse and inclusive workplace and communities, demonstrated through our EDI Strategy.

We will continue to implement improvements to ensure we are compliant with all relevant legislation, regulatory requirements and statutory guidance.

### During the last year we have ...

- Appointed Group Chair and new Vice Chair.
- CHC's Code of Governance principles, demonstrating that the process of evaluation has been robust.
- Completed a full independent Governance Review.
- Further developed Equality Impact Assessments from an EDI perspective, to shape services.
- Conducted consultation around the Rent Setting Policy.

### Next year we plan to ...

- Review MHA Group's Compliance Monitoring Framework to reflect:
  - Compliance with regulatory standards and CHC's Code of Governance principles, demonstrating that the process of evaluation has been robust.
  - That tenants and leaseholders have understood the Group's self-assessment and that needs and views have been considered.
  - Key strategic risks and associated controls are clearly evidenced.
  - The newly adopted ESG Sustainability Reporting Standards are embedded.
- Implement Welsh Language Plan.
- Review effectiveness of Community Voice Group.
- Provide 'sexual harassment in the Workplace' training to all staff.



We believe we fully comply with this standard

# RS2

- MHA's risk management policy, strategy and procedures are reviewed regularly. With the assistance of the Group Board, an independent audit member and external expertise, we continue to evolve and improve, to mirror the changing environment.
- Our extensive corporate risk register is monitored regularly at both executive and Board level.
- Financial performance is monitored regularly, and long-term forecasts are stress-tested against key risks.
- The CEO provides an update to the main Board, highlighting emerging sector and external issues, together with changes to existing risks where relevant.
- Business Continuity exercises are undertaken on a regular basis to strengthen disaster recovery plans.
- Robust IT security is in place, with regular cyber security audits and penetration testing carried out.

**Robust risk management and assurance arrangements are in place**

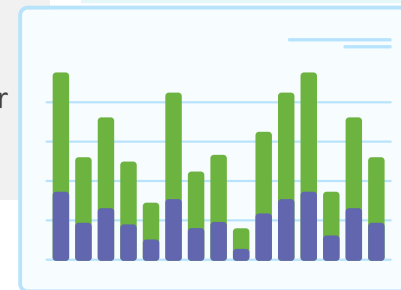
 **We believe we fully comply with this standard**

## During the last year we have ...

- Changed risk management software.
- Conducted annual risk appetite statement.
- Piloted the Plas Mawr sheltered schemes 'Person Centred Fire Risk Assessment'.
- Undertook regular IT penetration testing, full recovery and cyber-security audits.

## Next year we plan to ...

- Review existing practices and undertake Business Continuity & Disaster Recovery exercise.
- Seek external specialist support to undertaken full IT penetration testing.
- Relaunch the 'Don't Walk By' scheme.





**High quality services  
are delivered to  
tenants**

- Our Tenant Satisfaction Survey and various 'real time' consultation enables us to test the strength of our services.
- MHA were awarded the CIH Customer Excellence Award for its Homesearch service and selected as a CIH finalist for Housing Team of the Year Award. In addition, MHA were recognised as the first social landlord in Wales to attain HQN accreditation for maximising income and sustaining tenancies.
- We monitor compliance for all health and safety and landlord legislative compliance which includes the 'Fit for Human Habitation' and seek out external validation to ensure our processes remain robust.
- Achieved accreditations such as ISO45001, ISO14001 and Green Dragon Environmental Standard.
- Frontline colleagues have access to regular training, so they are equipped to effectively support domestic abuse, dementia, racism etc.
- We publish information on our performance, activities and the outcomes from support provided within our communities.

In terms of delivering services which meet the diverse needs of tenants (RS3b) we recognise the current crisis and support offered should adapt to the changing needs of customers. This remains a priority for us.



**We believe we fully comply  
with this standard**

### During the last year we have ...

Developed a Financial Inclusion and Wellbeing strategy to sustain tenancies and address poverty.

Launched the new tenant app improving accessibility to services.

Aligned the Customer First project with the Community Voice Group.

### Next year we plan to ...

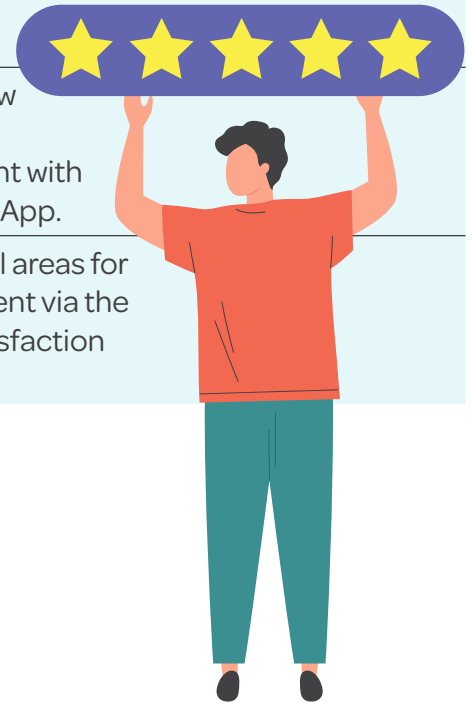
Achieve Domestic Abuse Housing Alliance (DAHA) accreditation.

Action results of recent Service Charges review.

Further convergence of rents in line with the Living Rent Mode.

Identify new targets for engagement with the Tenant App.

Target local areas for improvement via the tenant satisfaction results.





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



**We believe we fully comply  
with this standard**

- We have a specialist Engagement Team who lead on effective tenant involvement across all MHA services.
- We carry our consultation within the communities, for example: major work projects, construction of new homes and how we deliver services.
- Our voluntary Community Voice Group acts as a conduit between our tenants, leaseholders and strategic decision makers.
- MHA's Tenant Involvement & Engagement Policy, co-produced with tenants and other stakeholders, demonstrates the range of opportunities for involvement and support available, flexible and inclusive to meet the individual's needs.
- The Tenant Handbook outlines how tenants can get involved and has recently updated to reflect changes to the Renting Homes Wales Act.
- In 2023/24 MHA co-produced 39 events, projects and activities with our communities attracting 1,739 attendees. Each activity is evaluated and assessed from attendee feedback to establish what works and what doesn't, this then informs future delivery.
- Diverse tenants' views and expectations inform the development and review of housing and related services through, for example, Equality Impact Assessments.

We also have a dedicated Facebook space, Community Buzz, to enable active digital involvement as well as to communicate and promote community activity and consultation opportunities. We also advertise a programme of activities to tenants to encourage active participation, and this programme is planned seasonally with community partners. Under the Financial Wellbeing Service, we also offer tenant volunteering/work placement opportunities.

### During the last year we have ...

Communicated findings from Tenant Engagement review and what's being implemented (internally and externally).

Reviewed and implemented new Customer Care Strategy/Policy.

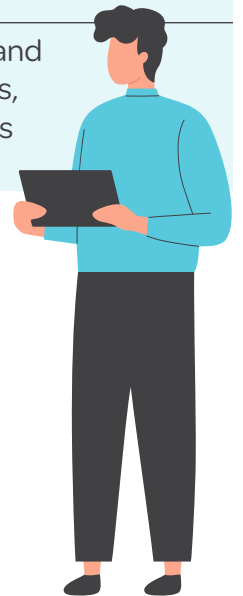
Reviewed and actioned results from our live satisfaction software Voicescape.

### Next year we plan to ...

Implement Ground2Governance Community recruitment pathways programme.

New Tenant Involvement module introduced as part of staff induction programme.

Assess engagement and involvement activities, co-producing 'lessons learnt'.





- We have a local rent setting policy based on the Joseph Rowntree Foundation (JRF) Living rent methodology and is designed to ensure that rents remain affordable at a local level within our communities.
- Consultation is carried out with tenants to help inform the annual rent setting.
- 87.2% satisfaction that rent provides value for money.
- Quarterly statements are transparent and accountable, and MHA has a Local Rent Policy linked to local earnings.

**Rents and service charges are affordable to current and future tenants**

 **We believe we fully comply with this standard**

### *During the last year we have ...*

Reviewed our approach to Fees and Charges to promote responsible attitudes towards homes and managing recharges effectively, fairly and accurately.

Completed any follow-up work related to the Rented Homes Act.

### *Next year we plan to ...*

Implement new compliance management system, and integrate into annual internal audit cycle.

Engage with Welsh Government in developing new Rent model and standard for Wales.





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



**We believe we fully comply  
with this standard**

- MHA produces an annual VfM Statement for its stakeholders. This supports the VfM Policy and informs corporate planning, delivery of services (incl. contracted services) and appraisal of development opportunities to ensure we make value-based decisions and maximising the resources we have available.
- MHA Group refinanced in 2021 and secured one of the lowest long-term rates in the sector which will facilitate further investment in our homes. This exercise led to facilities to the value of £85m being secured.
- We have a dedicated Procurement Officer and our efforts are validated by auditors, with savings reported regularly.
- We investigated opportunities for innovative housing solutions, selling off obsolete properties and purchasing new stock as well as investing in energy saving initiatives.
- Value for money is a key principle within our Digital Strategy, and the five-year programme of work will enable us to; rationalise our systems, make better use of automation, as well as grow our data analytics skills. This will enable us to deliver services in a more cost-effective way and free colleagues time up to spend more time with our tenants, particularly those who have complex needs and/or vulnerabilities.

Communicating MHA's performance and 'value' can be evidenced through stakeholder e-newsletters, AGM's, front facing publications (such as the Tenants Annual Review, Financial Accounts etc.).

### During the last year we have ...

Reviewed our approach to collecting former tenant arrears enhancing the support and communication to tenants ending their tenancies.

Further explored energy efficiency projects to assist tenants with COL.

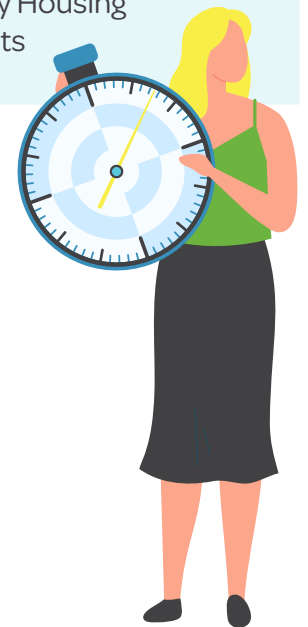
### Next year we plan to ...

Publish a Value for Money statement and produce a Value for Money Strategy.

Deliver operating surplus in line with the Financial Plan, Treasury Strategy and Golden Rules.

Further development procurement reporting/KPIs to reflect the new Procurement Act.

Engage with Community Housing Cymru's Global Accounts Exercise.







**Financial Planning  
and Management is  
robust and effective**

- MHA remains in a strong financial position and has a robust long term financial plan in place which supports the delivery of its Corporate Plan.
- The Board approves the budget and 30-year stress tested Business Plan, and both are submitted to the association’s funders for detailed review on an annual basis.
- Financial covenants are classed as business-critical Key Performance Indicators.
- Compliance certificates are audited annually demonstrating retention of significant headroom against interest cover and gearing with lenders, and monthly statements prepared as part of management accounts and quarterly treasury reports.
- MHA adopts an appraisal model to assess viability/due diligence of schemes for financial viability in the short, medium and longer-term, and that it maintains sufficient funding and liquidity to support projects.

*During the last year we have ...*

Sets financial plans enabling delivery of strategy and achievement of social purpose, with appropriate reporting of plans to Board.

Financially viable in short, medium and long term.

Monitors, reports on and complies with covenants agreed with funders.

*Next year we plan to ...*

Reviewed the use of Abovo appraisal tool to assess the viability of schemes, and consider alternatives.

Reviewed current pension offer with support from external specialist advisors.

Reviewed covenants with funders to maximise headroom (e.g. inclusion of ORP funding, Gift Aid and Sales income).



**We believe we fully comply  
with this standard**



- MHA maintains an Asset and Liability Register.
- Our stock condition is being revisited as part of the WHQS 2023 programme for decarbonisation, clarifying current baseline data to identify the appropriate target energy pathways. (This data not only inform our Decarb programmes but effective deployment of existing homes).
- MHA continually invests in improving the environment of its estates. Our 'Gold' Voids standards also improve tenancy sustainability/ satisfaction and provides carpeting throughout, décor with blinds offered.
- Our Innovative Housing Programme have completed 4 developments across the county winning a Constructing Excellence Award for innovation for these developments.

**Assets and liabilities  
are well managed**

 **We believe we fully comply  
with this standard**

### During the last year we have ...

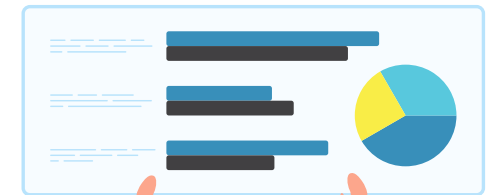
Reviewed our Asset management System in partnership with other Housing Associations.

Commenced Stock Condition Surveys to inform decarb strategy in response to WHQS2.

### Next year we plan to ...

Assess whole stock assessment survey data and create a target energy pathway for decarbonisation

Prepare WHQS2 Compliance Policy in consultation with our customers.





**The organisation  
provides high quality  
accommodation**



**We believe we fully comply  
with this standard**

- Mitigating risk and ensuring the safety of our tenants, leaseholders and their homes are a top priority for MHA Group. We are committed to our regulatory and compliance obligations and deliver good quality accommodation to all. In addition, proactive work is underway addressing our obligations under the Renting Homes Act and we have commenced the WHQS2 Lifetime Homes programme.
- Our Asset Management Strategy focuses on maximising the performance of our properties and also sets out our approach to addressing the Decarb agenda and 'Fit for Human Habitation' Standards. We are compliant with all statutory requirements relating to gas, fire, electrical, asbestos, legionella etc.
- In line with our growth ambitions and development pipeline, we are planning investment of £52m over the next 5 years.
- All new homes are designed and built to WDQR 2021/Secure by Design standards and built in accordance with Building Regulations.

**Satisfaction remains high when tenants are asked questions in relation to the quality of their home:**

- 84.1% of tenants were satisfied with the overall quality of their home.
- 90.3% felt their home is safe and secure.
- 98% of tenants were satisfied with their new home.
- 84.4% neighbourhood as a place to live.
- 84.1% where satisfied with the quality of home.

**During the last year we have ...**

Built 51 new and affordable homes.

Invested £5.69m into planned repairs, £2.56m in responsive repairs, £154k on health and safety compliance and £1.9m on void repairs.

We installed 128 kitchens and bathrooms, 187 heating upgrades, 122 new roofs and installed 147 windows and doors.

**Next year we plan to ...**

Increased investment in decarbonisation programmes (ORP Funding projects).





## Monmouthshire Housing Association

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