

# CARTREFI CONWY

creu cymunedau i fod yn falch ohonynt  
creating communities to be proud of

## Edited Highlights 2009 - 2010

## Annual Activities Report



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## Foreword from the Chair of the Board

## Chief Executive's Summary



On behalf of the Board of Management of Cartrefi Conwy it is my privilege to present this Annual Activities Report which reports on the activities and financial results for the year 1st April 2009 – 31st March 2010, our first full financial year of operation.

In this year the good work previously reported for the

first 6 months has continued, allowing us to further develop our operational structure and increase the momentum in respect of the improvement programme which will ensure all our homes meet the Welsh Housing Quality Standard (WHQS) by December 2012.

Our commitment to improving services and increasing opportunities for all our tenants has culminated this year in the review and enhancement of our Community Involvement strategy. We have also looked at how we will continue to achieve our vision of creating communities to be proud of, developing a new business plan to take us through to 2015.

The commitment and support shown by the volunteer Board members in this very demanding year has been tremendous, for which I am extremely grateful. We were all saddened by the death of Dilys Mars Jones in January 2010. Dilys had been a member of the board prior to and following transfer, nominated by Conwy County Borough Council and well known and respected in the County. She was particularly keen to see the interests of the rural communities represented.

Sandra Lee was appointed as Company Secretary in October 2009 and heads up our Governance team. The Board feels that this appointment reinforces the importance it has placed on ensuring the Association meets its commitment to excellent and enterprising governance, as stated in our new business plan.

Finally I would like to thank all our employees for their enthusiasm, support and commitment and the other organisations that we have been working with, all of which has contributed to this successful year.

**Pam Lonie**



Throughout this year of operation Board members, Management and staff have been focussed on the delivery of housing services and property improvements to ensure that the promises made on transfer of the housing stock from Conwy County Borough Council are achieved and that we can demonstrate that Cartrefi

Conwy really is making a positive impact on the quality of life for individuals that live in our homes and the wider communities throughout the county of Conwy.

The activities related to front line delivery (housing, building maintenance and improvements) have been underpinned by essential support service functions (HR, IT, Finance, Governance) and together all teams have had to manage their day to day responsibilities as well as play their part in shaping the new organisation, which has included implementation of new systems and induction and integration of new staff across all levels of the Association.

I believe Cartrefi Conwy is making good progress towards achieving WHQS by December 2012, justifying the early decisions of the Board of Management and the Executive Management Team to engage Savills to assist in the overall procurement of our improvement programme. This has enabled us to deliver high levels of quality, customer care, Value for Money (VFM) and excellent performance. In addition it has also enabled Cartrefi Conwy to bring forward works from future years and improve the overall position of our financial business plan.

In addition to utilizing the Welsh Assembly Government's "ITI tool kit" we have secured high levels of local employment with our partnering contractors and increased procurement via the local supply chain within the county of Conwy thus again demonstrating our commitment to the local community and sustainability.

We have worked hard to ensure our special relationship with Conwy County Borough Council is maintained at the highest level both at officer level and with active local ward councillors involving and informing them of our activities particularly around the delivery of the tenant offer document "Your Choice – Your Homes", estate walkabouts and general community activities. It is anticipated that this relationship will lead Cartrefi Conwy in becoming more active in the development of new affordable homes within the county.

**Andrew Bowden**



## Board of Management

David Chynoweth†	Chair of Remuneration and Audit & Risk Management Committees
Brian Horton	Chair of Customers & Partnership Committee
Chris Hughes	
Ian Jenkins	
Dilys Mars Jones*	
Christine Jones**	
Eileen Jones†	
Douglas Leech	Chair of Development Committee
Pamela Lonie	Chairperson
Steven Moule***	
Roger Parry*	
Margaret Rawlinson*	
Brian Roberts	Chair of Resources Committee
Clifton Robinson	
Bob Squire*	
Ken Stevens	
Mike Warren	Vice-Chair and Chair of Communities & Regeneration Committee

Jason Weyman

\* Resigned during the year ended 31 March 2010

\*\* Appointed June 2010

\*\*\* Resigned August 2010

† Resigning with effect from the Annual General Meeting, September 2010

## Co-opted Member

Sylvia Lavender

## Executive Management Team

Andrew Bowden	Chief Executive
Tony Deakin	Director of Finance
Gwynne Jones	Director of Operations

## Company Secretary

Sandra Lee

Profiles of all current Board Members and the Executive Management Team can be found on our website, [www.cartreficonwy.org](http://www.cartreficonwy.org)

## Board membership

The Board is made up of volunteers who do this work without remuneration (although out of pocket expenses are paid), and comprises of five members who are tenants of Cartrefi Conwy, five members who are nominated by Conwy County Borough Council and five Independent members (that is, neither tenants or council nominees).

The Board can also co-opt up to two members. Co-opted members cannot be Chairs or Vice-Chairs of committees or the Board. They may be brought onto the Board because of particular skills or experience they may have.

This was an important year for the organisation in establishing a sound basis from which the Board could lead the organisation. Board members appointed in the year have taken their place alongside those that were appointed on transfer. All have shown their commitment and support to the senior management team, contributing in the board room through constructive debate and decision making, as well as participation in other activities such as estate walkabouts, tenant events, learning and development sessions and relevant external conferences.

In the year the Board established a Development Committee in order that we start to build an understanding of the opportunities and issues for consideration in scoping our future strategy for increasing and improving our housing stock.

## Election of Board Members

This year two of each of the Tenant and Independent Board members are subject to retirement by rotation with effect from the annual general meeting. Board members nominated by Conwy County Borough Council and co-optees are not subject to retirement by rotation.

All board members are provided with a robust induction programme, helping them to settle in, understand their roles and responsibilities and become effective members of the Board of Management as quickly as possible.

In the year we have established a process to ensure that Tenant board member vacancies can be filled, as well as meet the need for two tenant board members to retire by rotation and, if they so wish, put themselves forward for re-election at the Annual General Meeting.



This year a letter was sent to all 3,800 homes inviting tenants to nominate another tenant or put themselves forward for nomination as a potential board member candidate. From the applications received and a robust interview process, the Board approved three tenants as candidates for election at the Annual General Meeting 2010.

The new community involvement strategy provides for the provision of relevant training and capacity building that is aimed at encouraging more of our tenants to consider putting themselves forward as prospective board members.

The Company Secretary is anxious to ensure that there is a ready pool of potential candidates for board membership which is truly representative of the diversity within our communities across the county of Conwy and anyone interested in progressing this should contact the Governance team.

## Board member obligations, skills, qualities and experience

On appointment Board members sign up to a protocol agreement. Part of this outlines how they will maintain confidentiality and present a positive, professional and caring image when acting as ambassadors for the Association.

Our Board Members have skills in the following areas:

- business management
- finance
- legal
- residents' needs and concerns
- social housing management
- employee management
- community relations and needs
- development, building and maintenance of properties
- information technology

Qualities our board members possess include consistency in decision making, a commitment to the social housing sector and the principles of such work and consideration for equal opportunities. They constructively challenge proposals, and have good communication skills with the ability to communicate with persons of different backgrounds and experiences.

Board members are subject to an annual appraisal, which

includes individual self assessment so that we and our stakeholders can be satisfied the highest standards of leadership and governance are met when taking into consideration the skills, knowledge and competencies of the Board as a whole.

## Shareholder policy

There are three classes of shareholder:

The Local Authority Shareholder (Conwy County Borough Council).

Tenant Shareholders (Tenants of Cartrefi Conwy)

Independent Shareholders (people that are not Tenants)

Applications must be submitted in writing, setting out the reason why the applicant wishes to become a shareholder. All applications received are considered by the Board and if approved, the individual is issued with a share certificate upon payment of £1 (one pound sterling) and their particulars entered in to the register of shareholders.

Any tenant can apply to become a shareholder. During the year we have actively invited tenants to consider becoming a shareholder and hope that more of our tenants will take up the opportunity to have a stake in the ownership of Cartrefi Conwy as time goes on. Application forms and further details can be requested from the Governance team.



## Vision and Values

In our first eighteen months of operation post-transfer our primary focus has been on implementing our property improvement programme to ensure achievement of the Welsh Housing Quality Standard (WHQS) by 2012. The new 5 year Business Plan 2010 – 2015 looks at how we will ensure this work continues in the most economic and efficient way, linked to social inclusion and regeneration wherever possible, as well as addressing the wider challenges identified as a new and evolving organisation.

We felt it critical to ensure that our first 5 year Business Plan be developed post transfer in consultation with representatives from our major stakeholder groups, so that we can be confident that its delivery continues to reflect their needs by ensuring home improvement to the Welsh Housing Quality Standard by December 2012, ongoing delivery of promises made as part of the transfer process, continual improvement in services and sustainability through organisational development.

The plan demonstrates that in the coming years Cartrefi Conwy will continue to evolve to meet changes in the needs of residents in the county of Conwy, listen and act upon the views of our tenants and leaseholders, while ensuring it is fit for the purpose of delivering its vision and key objective of “creating communities to be proud of”.

Our vision is to provide sustainable, affordable, quality homes and services for local communities actively encouraging the participation of everyone and respecting the needs of all.

Supporting this vision Cartrefi Conwy values are:

- Treating people fairly with honesty and integrity
- Committed to and being positive about providing excellence standards of service
- Being an open and forward thinking organisation which provides the services that tenants need
- Listening to customers and consulting tenants on policy and service issues
- A culture of openness, honesty and accountability
- Creating an environment where its employees are valued and realise their full potential

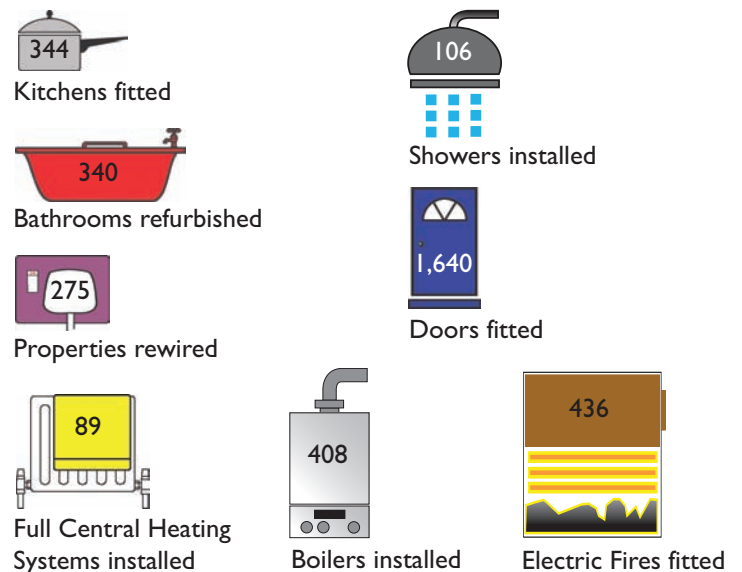
- Advocate sustainability in all our business and service delivery arrangements
- Embracing the diversity of our communities

## Welsh Housing Quality Standard (WHQS)

Integral to achieving Cartrefi Conwy’s key objective of “creating communities to be proud of” is to ensure our properties meet the WHQS by 2012. We believe this is fully achievable.

In 2009/10 Cartrefi Conwy, through a competitive tender process, selected G Purchase Construction Ltd, PH Jones Ltd and Nationwide as their construction partners to undertake three of the four WHQS refurbishment programmes, Internals, Heating and Windows and Doors. By the Autumn of 2009 successful pilot schemes had been concluded by the three contractors and after consideration of the financial implications, a scoping survey review and specification amendments following the pilot, additional properties and elements were brought forward to meet tenant needs and aspirations.

We are on target to meet the Welsh Housing Quality Standard by the end of 2012. Substantial improvement works took place during 2009/10 the principal features being:





Having taken the decision to appoint Savills to manage the capital improvement works this has been very successful in ensuring that the knowledge transfer has occurred to our existing staff within the asset management team.

The benefits that we have seen within the WHQS work has been translated to our other asset work streams ensuring during 2009/10 that efficiencies were made through the value engineering of the Maes Llydan refurbishment in Capel Garmon and procuring the cyclical painting contract within a single contract rather than in smaller contracts as had been done previously.

The efficiencies gained within the painting programme allowed external painting of render to certain properties to occur; this not only protects the fabric of the property but enhances the visual impact within the communities as at Kings Road, Llandudno. In addition maintenance of upvc windows was undertaken for the first time, which over the long term will reduce the responsive repairs costs.

On completion of works tenants are asked to complete an evaluation form to provide feedback on how the works were carried out and about the finished job. From this we know the percentage of respondents who are mostly or totally satisfied with the works carried out by each of our contractors:

- 92% Nationwide
- 94% G Purchase
- 96% PH Jones

## Partnership: A collective approach to achieving our objectives

Cartrefi Conwy recognises the strengths in a collaborative approach to achieving many of its objectives.

## Our Contractors

One of the success stories of 2009/10 was the innovation in working with G Purchase Construction Ltd and Crest Cooperative to develop a delivery model regarding site waste removal which has been utilised for the internal refurbishment programme and has minimum impact on cost, but brings benefits threefold through true recycling by the re-use of

materials directly within the community, reduced waste on site and employment opportunities for those hard to reach groups within our communities..This model is now seeing national recognition.

As part of the internal programme G Purchase Construction engaged a private Occupational Therapist to ensure aids and adaptations could be delivered with minimum disruption to the programme and to prevent potential future alterations and costs, in addition more importantly meeting the needs of our tenants.

## Conwy County Borough Council

The special relationship with Conwy County Borough Council (CCBC) has continued beyond transfer, helping to ensure that Cartrefi Conwy and the local authority work collaboratively to meet local housing needs and develop an effective and sustainable housing strategy for the residents of Conwy.

Regular attendance at the CCBC Communities Overview and Scrutiny Committee meetings has helped strengthen relationships, as councillors see and hear the difference being made to housing standards and the environment within the County.

Council nominated Board members have played an active role in these early stages of the development of Cartrefi Conwy, contributing to decision making and the establishment of strategy and policies.

A good working relationship with officers at CCBC has been demonstrated through;

- Housing strategy formulation
- The Legal Services Team; support provided under a Service Level Agreement in respect of legal transactions related to land and property and to the Cartrefi Conwy Anti-Social Behaviour unit in preparing and presenting cases for prosecution or injunctions.





## North Wales Police and other agencies

Our designated Anti-Social Behaviour unit has developed an excellent rapport and working relationship with NW Police and other agencies. The delivery of refresher training to landlord services staff by the unit manager in conjunction with the CCBC legal team in December 2009 had a significant impact in raising awareness of anti-social behaviour issues at an early stage, thus facilitating early intervention for the benefit of tenants affected.

## Deeside College

Working with Deeside College Cartrefi Conwy launched a 'void garden' project. This was a competition open to students studying horticulture at Deeside College with the challenge being to design a garden that would be suitable for our properties. The brief was for a low maintenance garden that would be simple and cost effective but also be attractive for the tenants to live with. The winning design was then created in one of our properties.

## Llandrillo College

- A project with Llandrillo College gave their students an opportunity to practice and develop their decorating skills in a real property. A void Cartrefi Conwy property in need of re-decorating was identified for the trainees to paint.
- Llandrillo College has provided apprentices to G Purchase Construction, giving the apprentices practical opportunities to develop their skills in their chosen trade.
- Llandrillo College and G Purchase Construction have also worked together on a 'pathways to apprenticeship' scheme. This scheme gives an opportunity for future college students to spend five weeks working with G Purchase Construction at the Maes y Dre project in Abergele. This provides experience and helps them to decide which trade they want to study at college.

## North Wales Financial Inclusion Partnership

Cartrefi Conwy is one of six Registered Social Landlords in North Wales that have come together to promote financial inclusion. The main purpose of the partnership is to be proactive in promoting the preventative measures available to help combat financial exclusion. Financial inclusion is a priority area for everyone involved in the partnership and it is hoped that having the partnership will create a consistent voice across all of the Housing Associations in North Wales.

The partnership has created a Money Advice Pack called Making every Penny count which is targeted at new tenants. It is accompanied by a smaller leaflet that goes out to every person that applies to any of the Associations.

The pack was launched at the Chartered Institute of Housing Cymru's Excellence Conference in late September 2009, and since then the group has received a large number of enquiries from other organisations and housing associations who have asked for copies.

The Partners are now working on a DVD, the aim of which is to get the message of financial inclusion over in a lighter, more accessible format.



## Stock details

As at the 31 March 2010 stock was **3774** units, made up of:

- General needs properties **2646**
- Sheltered properties **1098**

This is broken down as follows:

	General Needs	Sheltered Properties
1 bed - house/bungalow	47	287
1 bed - flats	345	463
2 bed - house/bungalow	394	177
2 bed - flats	436	134
3 bed - house/bungalow	1290	0
3 bed - flats	59	0
4+ bed - house/bungalow	68	0
4+ bed - flats	1	0
Bedsits	6	37
<b>TOTAL</b>	<b>2646</b>	<b>1098</b>

We also have:

- 16 non self contained properties
- 14 homes assigned to warden accommodation
- 658 Garages for which a licence fee is paid.
- 158 Leaseholders, who have purchased their properties under the Right to Buy scheme, pay an annual service charge.
- 17 Non-dwelling properties comprising of units leased to Conwy County Borough Council and commercial units.



## Performance

### Lettings

	Housed from waiting list	Re-Housed priority need homeless	Transfers	Exchanges	Total
2009/10 (April - March)	209	48	64	17	338
2008/09 (Oct - March)	107	31	36	11	185

### Voids

The voids performance has improved during the year with vacant homes as a percentage of stock falling from 1.7% (64 Properties) as at 31st March 2009 to 1.54% as at 31st March 2010 (58 Properties).

### Rent Arrears

Gross arrears as a percentage of rent and service charges receivable increased from 2.35% as at 31st March 2009 to 2.67% as at 31st March 2010. In comparison the latest available benchmarking information from Housemark for 2008/09 shows the median for Large Scale Voluntary Transfer (LSVT) organisations for 2008/09 (the latest data available) as being 3.10%



## Summary of Financial Performance

- Turnover has risen from £7.922m to £15.546m. This reflects
  - (a) that 2008/09 was a part year covering the period 29 September 2008 to 31 March 2009;
  - and
  - (b) the rent increase arising from the application of the rent guarantee in the Transfer agreement (i.e. the September 2008 RPI [5%] plus or minus £3).
- An operating surplus of £4.900m is reported for the year compared to an operating deficit in 2008/09 of £112,000. However it should be noted that the 2008/09 results were distorted by one-off set up costs of £3.722m incurred as a consequence of establishing Cartrefi Conwy and effecting the Large Scale Voluntary Transfer of Stock from Conwy County Borough Council.
- There was an increase in total fixed assets (net of depreciation) of £4.335m during the year. This was primarily a result of the capitalised Improvement Works programme that the Association is undertaking to ensure that its housing stock meets the Welsh Housing Quality Standard by 2012 (£4.102m). Other additions during the year included the purchase of the Capita Open Housing and Contractor ICT system.



## Where the money comes from

MONEY IN	2009-10 £000's		2008-9 (6months) £0000's
	£11,919	Rents and Service Charges	£6,165
	£582	Supporting People Grant	£285
	£2,600	Welsh Assembly Government Grant	£1,276
	£300	Other Grants	£80
	£152	Sale of Housing Properties	£88
	£2,000	Loans from private lenders	£3,000
	£27	Interest Received	£62
	£365	Other Income	£196

## Where the money goes

MONEY OUT	2009-10 £000's		2008-9 (6months) £0000's
	£3,483	Housing Management	£1,683
	£913	Services	£334
	£4,102	Property Improvements	£1,038
	£4,837	Maintenance - Routine and Cyclical	£1,860
	£1,035	Planned Maintenance and Major Repairs	£315
	£233	Purchases of other fixed assets	£274
	£376	Interest Paid	£171
	£475	Other Costs	£208

For a full copy of the Association's Annual Report and Financial Statements for 2009-2010, please contact the Head Office or visit our website.

