

# BREAKING NEW GROUND

ANNUAL REPORT  
CARTREFI CYMUNEDOL GWYNEDD  
2014/15



# GET IN TOUCH

Cartrefi Cymunedol Gwynedd  
PO Box 206  
Bangor LL57 9DS

**0300 123 8084**  
[ymholiadau@ccgwynedd.org.uk](mailto:ymholiadau@ccgwynedd.org.uk)

 @CartrefiGwynedd

 CCGwynedd

Headquarters  
Unit 6 and 7  
Llys Castan  
Parc Menai  
Bangor LL57 4FH

# A WORD FROM THE CHAIR AND CHIEF EXECUTIVE

We're pleased to present Cartrefi Cymunedol Gwynedd's (CCG) annual report for 2014/15. It has been an important year as we reached our fifth anniversary, a significant milestone. It's good to look back at what we have achieved since CCG was established with the majority of promises made to tenants in our offer document delivered, and the Welsh Housing Quality Standard (WHQS) investment programme nearing completion. As Chair and Chief Executive we are extremely proud of this and of the hard work of staff and Board Members which has enabled us to come so far.

Such progress has meant we can look to the future and plan for the next five years. Our customers, staff and Board members have played a key role in the development of the 2015-2020 Corporate Plan which was launched this year. Our aim is to use our experiences of the first five years to improve customer experience and grow the business.

Another success we are pleased to report on is our certification for OHSAS 18001, ISO 9001 and ISO 14001 for our health and safety, quality and environment management systems. This is a significant step forward for us and will help ensure the services we provide are consistent and of a high quality.

During the year our sights turned to new build projects for the first time. The aim is to build 225 homes over the next five years. We have recruited a team to carry out this work and have already secured £1million in Social Housing and Smaller Properties grants to build 18 new homes. This is a small first step for CCG as we attempt to meet some of the demand for affordable housing in Gwynedd.

Increasing tenant satisfaction is a priority this year following disappointing results from our annual tenant satisfaction survey in October 2014. We have already taken steps to improve customer contact during repairs work with positive feedback so far.

We continue to try and strengthen the ways in which tenants can influence services and the way CCG is run, the new Corporate Plan is just one example. There have been many occasions during the year where the contribution of our customers has been key to policy development, this includes both the Equality and Diversity and the Rechargeable Repairs policies. This will continue in 2015/16 as we develop our new participation framework.

On a much more sombre note it is with great sadness that we pay tribute to John Glyn Jones who passed away in May this year. We owe him a lot and he will be greatly missed. As our first Chairman he led us over the period when CCG was established, when his experience of social housing in Wales was invaluable. He was our Chair until last October, and was still very much part of CCG. He was always ready to offer his support and advice.

**Claire Russell Griffiths, Chair**  
**Ffrancon Williams, Chief Executive**

# COMMUNITY CATCH-UP

## FESTIVE FUN HITS BARMOUTH

The fourth family Festive Fun day was held in 2014, with staff and partners descending on Barmouth for the event. Record breaking numbers attended the event as locals came out in force to enjoy a bit of pre-Christmas fun.

In the weeks running up to the fun day staff at CCG had been running a food drive for the Barmouth Food Bank. They took the opportunity to present the food they had gathered to Dave Hooper, Co-ordinator of the Barmouth Foodbank at the fun day.

Visitors to the event were treated to an appearance from Father Christmas, Kariad the clown and Einstein's Science Club. As usual there were plenty of prizes, chocolates, mince pies and other festive goodies to be won. Abergynolwyn silver band completed the festive mood.

A big thank you to Barmouth for the welcome and the Barmouth Tenants and Residents Association for their support.

## JUNIOR WARDENS AND FFWTCAMP

The Neighbourhood Services Team has continued to be active with youngsters in their communities with both Ffwtcamp and Junior Warden projects.

Ffwtcamp was held for a second time with teams from Pwllheli, Caernarfon, Llanberis and Bangor, coming together to play football for six weeks in preparation for the final tournament. The team from Pwllheli were the champions.

The Junior Warden scheme continues to go from strength to strength, and 2014 saw the project being run for the fourth summer. Children from Bangor, Dolgellau, Nefyn and Llanaelhaearn had the opportunity to participate this year. Nine and ten year olds worked with our Neighborhood Wardens for six weeks on estate clean-ups, and attending first aid courses and drugs and alcohol awareness sessions.

Both projects aim to encourage youngsters to take part in their communities to engender a sense of pride in where they live and play. The long term aim is to reduce anti-social behaviour as young people learn about the effects of positive behaviour on their communities.

## COMMUNITY INVESTMENT FUND

During 2014/15, CCG's Community Investment Fund awarded grants totaling £231,485 to 50 community groups and organisations to develop projects, events and training. This helped these groups and organisations secure further investment of £2,680,301 in matched funding over the course of the year.

Since the fund was set up a total of 180 community projects have benefited from grants worth £943,923 with additional investment in excess of £5.6M.

Mantell Gwynedd continues to administrate the fund on our behalf.



# ISO CERTIFICATION FOR CCG

This year saw CCG achieve international standards for business practices and environmental management – OHSAS 18001, ISO 9001 and ISO 14001.

The three standards show CCG's commitment to providing quality services to tenants and the highest levels of health and safety whilst minimising the impact of our work on the environment.

The management system ensures a consistent service is provided by staff to our customers across Gwynedd. It has been a challenging but worthwhile journey for our staff as we strive for continuous improvement.

The three standards will give our customers the assurance that we have a firm basis for providing a robust and consistent service and that the way we work is safe and regularly checked.

As an organisation, this will stand us in good stead not only in terms of reducing risks but also in demonstrating to stakeholders our commitment to being the best we can.

The certification has been awarded for a period of three years, with twice annual surveillance visits to ensure we continue to meet requirements.



# NEW BUILD

Since Cartrefi Cymunedol Gwynedd was set up in 2010 our aim has been to provide quality affordable rented homes for our tenants. To achieve this, a major investment programme has been bringing over 6,000 homes up to the Welsh Housing Quality Standard (WHQS). However, this year saw a new chapter begin as we moved our sights to building new homes for the first time.

Following consultation with tenants, local residents and partners, planning permission was granted for new homes on two sites in Bangor, and one in Pwllheli. These three schemes have been given priority by Gwynedd Council for the smaller properties grant, funded by the Welsh Government.

Work had started on six, two-bedroomed homes at Tan y Bryn, Bangor and on preparing the ground for five two-bedroomed homes at Tŷ Cegin, Maesgeirchen, Bangor, and seven homes in Pwllheli by March 2015. The hope is that the first tenants will move in early 2016.

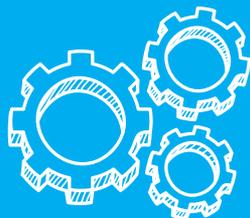
All the properties are designed to meet the 'Lifetime Home Standard', level three of the Code for Sustainable Homes, as well as police backed initiative 'secured by design'.

Although a small first step into new build it means we can go some of the way to meeting the increase in demand for homes in Gwynedd. As we look beyond the initial WHQS investment we want to make sure we can continue to provide affordable and good quality social housing to individuals who would otherwise face difficulties in securing a home.

We remain committed to working with the local community as these plans develop, to make sure we continue to support the economy locally through jobs and community projects.



# LAUNCHING OUR NEW CORPORATE PLAN



## DESIGNING THE FUTURE

CCG's first five year Corporate Plan came to an end in March 2015. The plan was developed soon after CCG was established and focused on delivering the promises made to tenants pre transfer and included the Welsh Housing Quality Standard (WHQS) programme.

This year saw the development and launch of the new plan which is to take us through from 2015 to 2020.

The plan will give the business its direction over the next five years. It will ensure that CCG is well equipped to respond to changing customer needs and any other challenges ahead including changes to welfare. It aims to change the way we work and how customers access our services.

### What's in the plan?

Staff and tenants have had an input at different stages as part of a consultation process during the development of the Corporate Plan. TPAS Cymru was involved in the tenant consultation and staff had an opportunity to have their say at the annual staff day in June 2014. As a result of the consultation four main themes emerged.

## 1. CUSTOMERS

We will aim to meet the needs of customers and encourage their involvement in shaping how services are designed and delivered.

### How we plan to do this?

- Enhance the customer experience by aiming to meet their expectations
- Invest in technology to improve customer access and information sharing
- Ensure we have an effective framework to inspire customers to get involved to shape services
- To be a fair landlord that enables sustainable tenancies

## 2. DEVELOPMENT AND GROWTH

We will aim to grow as a business to ensure our long term viability.

### How we plan to do this?

- Develop new homes to widen the choice available and to meet community needs
- Look for new ways of working with partners to share expertise and resources
- Explore and maximise alternative income sources, including new service areas and new ways of delivering services

## 3. ASSETS

We will manage our assets to sustain their value ensuring they meet our customers' needs.

### How we plan to do this?

- Continue to invest in properties to maintain the quality of homes
- Provide an effective and efficient repairs and maintenance service
- Effectively manage our properties to minimise income loss
- Effectively manage our land and other assets to ensure best value

## 4. SUSTAINABLE COMMUNITIES

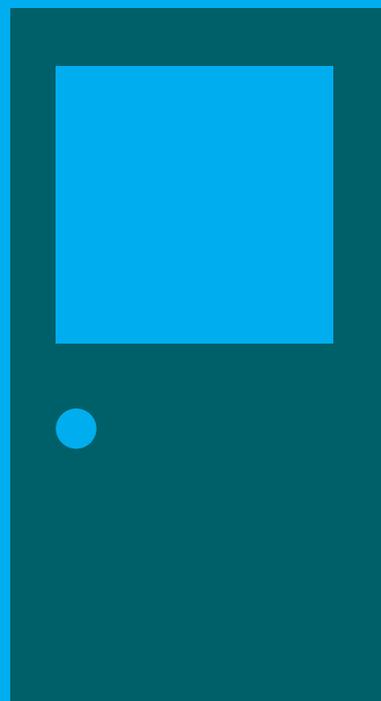
We will promote sustainable communities by working in partnership to deliver effective services.

### How we plan to do this?

- Making our communities better places to live
- Understanding our communities and focusing activities and support on those in most need
- Maximising local economic opportunities from our activities

## WHAT HAPPENS NEXT?

The Corporate Plan was launched on March 31st 2015. The focus for the year ahead and beyond will be to deliver on the objectives through a programme of projects which transform CCG and the way we work.



# LOOKING BACK AT WHQS



Back in 2010 when CCG was established it was all about getting homes up to the Welsh Housing Quality Standard (WHQS). This is the standard set by Welsh Government to ensure all social housing tenants in Wales have the opportunity to live in a good quality home within a safe and secure community.

Five years on and almost £136million invested it's good to look back at what has been achieved and some of the highlights of the programme.

From day one our WHQS scheme has been about more than just improving homes, it has been about creating a lasting legacy. We wanted to have an impact on local communities in terms of customers' well-being, creating jobs and making a significant contribution to the economy of Gwynedd.

It was with this vision in mind that the Building Experience scheme was created by CCG with support from our WHQS contactors and suppliers.

Launched at the Urdd National Eisteddfod in Bala, May 2014 the aim of Building Experience is to provide work placement opportunity and support to young people who are embarking on a career in the construction industry. The scheme includes a five week paid work placement at CCG, as well as a bursary for further educational or professional development.

Students for Building Experience are recruited from Coleg Menai's construction department. During the placement, they work with different teams at CCG to gain office-based as well as on-site experience.

The project is supported by our WHQS suppliers Travis Perkins and Symphony; contractors GM Jones from Llanrwst; PH Jones; Evans, Wilson & Evans from Caernarfon; and Gelli and Falconers from Penrhyndeudraeth.

CCG is proud to be involved with this project and to bring several partners together. Following the success of 2014 we look forward to running the project again in 2015.

**This is what the students who took part in 2014 had to say:**

“

*Robat Williams*

On this placement I've thoroughly enjoyed doing the environmental project that we were given - designing, consulting with tenants and residents and going through the tender process.

*Joe Roberts*

As well as giving me relevant experience for my career in civil engineering, the Building Experience scheme has introduced me to various other professions within construction; giving me a wider range of experience which will help me through my course at university.

*Rheon Jones*

I think that this experience has given me a wider perspective of the different roles in the construction industry, and has given me different skills that will be valuable to me when I go on to work in the construction industry.

*Byron Thorne*

”

During the placement I have enjoyed working in different roles within the company, this helped me to learn many different skills which will help me to gain jobs in the future.



# GOVERNANCE AND PERFORMANCE REPORT 2014/2015



## BOARD OF MANAGEMENT

The Board is made up of twelve members; four tenants, four Gwynedd Council nominees and four independent members, all of whom are non-executive directors of CCG. All of our Board Members give their time, experience and skills voluntarily.

The Board is responsible for the strategic direction of CCG. The Board is supported by four committees, Finance, Audit, Operations and Human Resources.

There has been an emphasis on 'Good Governance' this year, in the run up to the publication of the Code of Governance in Wales. The Board has been committed to working in new ways, including the setting up of working groups outside of the boardroom.

Six Board meetings were held during the year and six 'away days' giving members the opportunity to plan for the future in a more informal environment.

## Here are the members who served on the Board during 2014/15:

### TENANT MEMBERS:

Claire Russell Griffiths (Chair)  
Margaret Bracegirdle  
Nerys Williams  
Anne Foote

### INDEPENDENT MEMBERS:

John Glyn Jones  
David Halsall  
Medwyn Hughes \* (Vice Chair)  
Sharon Warnes \* ◦

### MEMBERS NOMINATED BY GWYNEDD COUNCIL:

Anne Lloyd Jones  
John Wyn Williams \*  
Michael Sol Owen  
Stephen Churchman \*  
Siân Gwenllian \* ◦  
Ioan Thomas \* ◦

- \* Joined during 2014/15
- Retired/ resigned during the year

## SHAREHOLDERS

At the end of the year, CCG had 48 shareholders. Being a shareholder gives individuals the right to vote at our general meetings, and a voice in the way CCG operates and delivers services.

## REGULATION

CCG has continued to build on its open relationship with the Regulator. During the year we have participated in a programme of regulatory contact, with the Regulator attending various Board and committee meetings, as well as gathering evidence from other sources about our work.

During the latter part of the financial year, the Welsh Government Housing Regulation Team undertook a Regulatory Assessment (RA) on behalf of the Welsh Ministers. The RA is designed to provide CCG, tenants, service users and other stakeholders with an understanding of how well we are performing against the delivery outcomes relating to:

- Landlord services
- Governance
- Financial management

The final report is available on our website.



## EQUALITY AND DIVERSITY

The Board affirmed its commitment to equality and diversity, and appointed a Board Equality and Diversity Champion. CCG is currently looking at how to ensure we gather and use information to ensure that our services reflect our customers' needs.

## WELSH LANGUAGE

CCG has continued to ensure that tenants receive a fully bilingual service, and a progress report was presented to the Welsh Language Commissioner during the year. The report is available on our website.

## FINANCIAL VIABILITY

The Welsh Government, as the regulator, publishes an annual judgement on the financial viability of every housing association in Wales. CCG received a judgement for the financial year up to 31<sup>st</sup> of March 2015 of "pass with closer contact". This means that the Welsh Government believes CCG has the appropriate resources to meet financial commitments of the business now and in the future, but there are some areas which warrant closer regulatory monitoring to ensure financial viability.

## ACHIEVING PROMISES

The offer document 'Your Home, Your Choice' included 170 promises made to tenants before transfer from the Council in 2010. By the end of March 2015 we saw 98.8% of these promises delivered with the remainder showing progress which means that we are on target to complete them during 2015.

## PERFORMANCE

Here is a snapshot of performance during 2014/15:

Repairs appointments made and kept

96.33%

Homes with a valid gas certificate

99.51%

Current tenant arrears as a % of the total rent

1.69%

Number of formal complaints received during the year

55

Total rent collected as a % of rent

95.55%



# FINANCIAL REPORT 2014/15



2014/15  
£'m

2013/14  
£'m

## INCOME AND EXPENDITURE ACCOUNT

Turnover	29.721	27.999
Operating surplus	7.607	7.479
Surplus on ordinary activities	5.337	5.764
Interest payable	3.413	2.231

## CASH FLOW

Net cash inflow from operating activities	8.849	13.929
Net cash inflow/ (outflow) after capital investment	(18.297)	(21.975)

## BALANCE SHEET

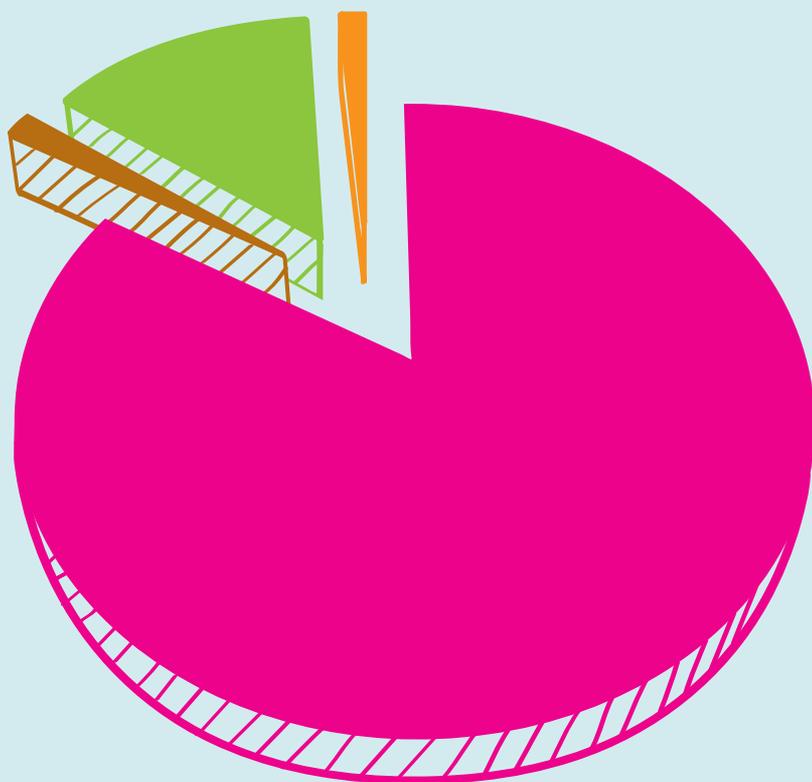
Net tangible fixed assets	101.485	80.736
Net long term liabilities	55.000	35.000
Net assets	35.266	31.658



# TURNOVER

2014/15  
£'m

■ Rent of houses, garages and other property	24.8
■ Service charges	0.4
■ Grant from Welsh Government	4.1
■ Other	0.4
<b>TOTAL</b>	<b>29.7</b>



# EXPENDITURE

2014/15  
£'m

■ Services	2.3
■ Management	13.0
■ Repairs and maintenance	6.8
■ Improvements to housing stock	25.7
■ New developments	0.3
■ Interest	3.4
■ Purchase of other assets	0.2
<b>TOTAL</b>	<b>51.7</b>

