

ANNUAL REPORT 2011

Melin Homes



INTRODUCTION BY MARK AND DOIRAN

We always enjoy putting together our annual report as it gives us an opportunity to look back and reflect on all the excellent work Melin has done with its partners.

In a busy organisation it is often too easy to concentrate on the here and now and forget about what you have already achieved, and as you will see we achieved a great deal.

So here you will find a summary of what we consider to be our key achievements during 2010 to 2011 and the key outcomes delivered.



Mark Gardner
Chief Executive
Melin Homes

Doiran Jones
Chair of the Board
Melin Homes

Having said that we must always have one eye on the future, looking for opportunities and ways to improve, below are our top priorities for the coming year.

- Providing new homes, for a wider client group, funded in new ways
- Working with public sector organisations to offer better, more efficient services for all
- Breaking new ground in our digital and environmental agendas
- Creating new opportunities for our residents and communities
- Investing in core services
- Investing in our people

The Money Mentors project provided financial advice and signposting to people in the local community.

Money Mentors were chosen from the local community and had an excellent knowledge of the local area and its residents. Money Mentors knew the people and the places and were able to give advice in a more informal way.

The other benefit of the scheme was the creation of 7 new jobs in the Torfaen area to previously unemployed people.

Money Mentors had intensive, tailor made training around

all areas of personal finance such as benefits, savings and managing debt.



The Money Mentors project, was a partnership between; Gateway Credit Union, Torfaen Citizens Advice Bureau and Torfaen Council and was funded by Job Match.

During a 45 week period, the Money Mentors saw in excess of **200** people and were able to help them with over

£30,000

of financial saving advice.

Our housing figures speak for themselves:

- Evictions fell again this year
- Rent arrears have fallen to an all-time low. 1.78% in 2009/2010 to 1.55% in 2010/2011.
- Tenancy turnover also fell during 2010/2011 from 8.60 the previous year to 7.27.

We launched our Cognitive Behavioural Therapy service for residents who are victims or perpetrators of anti-social behaviour. The service, called BeMe, is managed by our Community Safety team.

BeMe changes negative behavioural patterns, helping clients learn positive thought processes to change the way they perceive events.



This year the Community Safety team was awarded the Welsh Government's standard on dealing with anti-social behaviour by meeting its seven key commitments.

The Community Safety Team was also runner-up at the Lemos and



Crane National Award ceremony for their work with residents in, Newport. People were blighted by a fear of crime and anti-social behaviour until the Community Safety Team worked with the police and other local partners to help empower residents to reclaim their street. The team was commended for taking a pro-active approach to building up trust with residents and empowering them to change their

own community.

Through our Welfare Benefit Advice project in partnership with Shelter Cymru over

223 residents were better off by **£138,244**

from benefits they did not know they were entitled to.

This year we began our new cycle of energy efficiency improvements. During 2010 /2011 we were able to make improvements to over 250 of our homes thanks to grant funding of £2.8 million.

We received £1million funding from Heads of the Valley Improvement Programme and £1 million from Arbed (phase 1). We used this to attract a further £800,000 Low Carbon Funding which allowed us to carry out many more improvements.

Different technologies such as solar thermal and photo voltaic panels, air to water heating systems and loft and wall insulation were used to increase the number of households benefiting from an annual saving of over £150. We hope to continue installing 100 a year over the next five years

The new heating systems, powered by solar panels, can provide up to 90% of a homes hot water in the summer and even during the winter can provide over 30%.

Mike Browne lives in Pontypool and had solar panels fitted a year ago. He told us: "At first I was

sceptical about whether they would work but I have been proved wrong. They have made a huge difference to our energy bills and I feel good about helping to cut down CO2 emissions."



We were the first housing association in Wales...

to self-fund the installation of photo voltaic solar panels using feed-in tariff with our pilot programme of 30 properties in Crickhowell.

We were the first housing association in the UK to work with the Energy Saving Trust to reduce carbon emissions.

We offered our residents help to monitor their energy usage with our OWL's – a wireless monitor which shows operating costs of household appliances.

This year saw the launch of another Groundforce team. The Coed Eva and Fairwater Groundforce was launched in July after the huge success of the Trevethin Groundforce launched the year before.

Both Groundforce teams, developed in partnership with Torfaen training teams gave free gardening and landscaping services to older and vulnerable people in their local area and both proved so successful that they were fully booked throughout the summer. The teams quickly adapted their service during the winter as the snow began to fall and were able to provide a vital snow clearing and gritting service not knowing that we would experience one of the harshest winters for many decades.



During the summer of 2010 both teams carried out an impressive

473 jobs

August saw the official opening of one of our biggest developments. The £6.8 million development at Whitecastle, Abergavenny, Monmouthshire, delivered 50 new homes with the help of £3.8 million Welsh Government funding.

The properties were all built in a sustainable way which included high levels of insulation, condensing boilers and solar hot water panels

During the year we built 159 new homes compared to 116 the previous year.

In Torfaen we completed 42 new homes in Llantarnam, Garndiffaith and Trevethin and began building a further 69 homes in Pentwyn and Garndiffaith.

In Blaenau Gwent we began work on 49 new homes in Ebbw Vale and Swfrydd costing over £5 million.

In the south of Powys we completed a four bedroom affordable home specifically built to accommodate the particular needs of a local family.

We helped 7 people who were struggling to pay their mortgage with the mortgage rescue fund, provided by the Welsh Government.

We sold 68 properties with a value of £10 million through our Homebuy shared equity scheme which provided equity loans to the value of £4.1 million to help local people get onto the property ladder.

New resident Khadra O'Donoghue moved into Cobnor Close in April 2010. She said of her new home:

"The move here has meant everything to me. It's like a dream. Now I've got a garden for my little one to play in."

July saw a special visitor to the Melin offices in Pontypool. Carwyn Jones, First Minister, visited us as part of his tour around Wales looking at frontline public services. He spoke to both staff and residents learning first hand what it is like to deliver and receive services.

In September we held a special event to mark the signing of our local education, training and employment protocol with Leadbitter Group.

The protocol set out how, by working together, we would provide work opportunities for local people, improve the skills of the existing workforce and contribute to the long term sustainability of the community.

Byron Waters was the first person to benefit from the agreement by being taken on as an apprentice bricklayer after completing his Future Jobs Fund (FJF) placement. The protocol is just a small part of our initiative called

As a continuing partner in the GENuS consortium, with 4 other housing associations in South East Wales, we were able to make a real difference to our communities.

Being part of GENuS has provided Melin and our residents with many benefits since 2005. Collectively, we:

- Spent **£487 million**, of which £400 million stayed within Wales providing a boost to the economy
- Contributed **£257 million** to the regeneration of communities
- Employed over **4,000** people and a further **10,400** jobs dependant on investment

- programmes
- Built over a **1,000** homes and bought a further **60**
- Installed energy efficiency features which saved **2,300** tonnes in CO2 emissions
- Helped our residents to save **£422,000** on their fuel bills as a result of homes improvements



Care & Repair Monmouthshire



Care & Repair Torfaen

Through the work of both our C&R agencies over **£700 million** has been invested in the homes of older people and people with disabilities in Torfaen and Monmouthshire, A further **£255k** of welfare benefits was raised, easing the financial strain on older people on low incomes. Over **1,450** C&R clients were visited in their own homes, providing a valuable opportunity to discuss need, explore solutions and take action to improve the environment in which they are growing older. Both agencies carry out a Welsh Government funded Rapid Response Adaptations Programme (RRAP) which for every £1 spent saves the health service **£7.50**

Our Residents' Panel, an independent committee of Melin tenants who ensure that residents are at the heart of what we do, have been busy supporting and giving a voice to our communities. Last year the panel awarded residents over £8,000 in grants for small works and landscaping projects to keep their residential areas at a high standard.

They also frequently provided feedback to us from their regular estate visits, making sure that our residents have a voice.



We are able to do all the great things we have mentioned because we have excellent financial management in place.

During 2010/2011 we underwent several financial audits. The results of each audit were excellent

and demonstrated that all the financial controls we have in place are robust and secure. This strict financial management allows us to make plans for the future.

Here is a summary of our finances for 2010/2011.

Summary of our income and expenditure	2011	2010
	£'000	£'000
Money received	16,219	14,791
Less:		
Money spent	15,116	14,066
Transfers to reserves	(651)	(146)
Surplus for the year	452	579

How each pound we received was spent

	2011	2010
Management costs	22p	25p
Care and Repair	8p	8p
Responsive repairs	19p	18p
Planned maintenance	29p	24p
Service costs	8p	8p
Borrowings	10p	12p
Depreciation	4p	5p



Summary balance sheet

	2011	2010
	£m	£m
Fixed Assets	159	146
Current Assets (cash & debtors)	7	4
	166	150
Grants received	100	94
Loans received	53	43
Reserves	13	13
	166	150

FINANCIAL INDICATORS

	2011	2010
	Gearing Ratio: 48.55%	Gearing Ratio: 38.91%
	Interest Cover: 1.98%	Interest Cover: 2.53%

We were awarded the "Outstanding achievement in housing in Wales" award at the UK Housing Awards for our "Getting connected" project.

The project, started in January 2010, helps residents, cross the digital divide.

The project was so well received that judges at the UK Housing awards also gave Melin's project another accolade - the highly commended award under the supporting social and economic inclusion category. As well as benefitting residents, the project also provided employment for two graduate interns who helped residents "find their way" around their new computers.

During 2010/2011 over 200 computers were installed, helping each family save over £250 a year with online savings

Mrs Timothy, one of the first residents to receive a computer, had been out of work for two years. When she had her computer, she also began computer classes. Her new skills helped her back into employment as an office administrator. Mrs Ann Davies has mobility problems and calls her computer her "magic carpet" as it allows her to get in touch with friends she otherwise would not see.

Mrs Ann Davies, a recipient of a Melin computer said of Melin's award: "I can't thank Melin

enough for their help. My new computer has given me a new lease of life and allowed me to get in touch with people I have not spoken to for many years."



Rebecca Duffield began work at Melin as an apprentice painter and decorator.

Previously, she had completed a six month Future Job Fund placement with us. She showed such promise that we offered her a full-time apprenticeship.

Rebecca said: "This is a dream come true – getting training and qualifications to do something I love."

Rebecca is just one of our many apprentices who are learning a trade hands-on and getting a recognised qualification as well.

Another FJF success was Yasmin Hier, who was the first of our FJF trainees. She impressed staff with her efforts during her placement and was awarded a full time post in our People and Learning team. She has developed a great passion working with people.

Since October 2009 we helped

53

young people back into work and training through the Future Job Fund (FJF).

FJF is part of Melin Works our brand that encapsulates a wide variety of projects. All the projects help our residents improve their work skills and find employment.



It's official – we love our customers

Melin was awarded Customer Service Excellence for being an organisation which has exceptional customer focus and is responsive to their needs.

Customer Service Excellence is a UK Government practical tool which helps public facing organisations deliver customer-focused services.

We have also been awarded the Rainbow Mark - which reflects our commitment to equalities and diversity and ensures that our policies promote access to our services to the Lesbian, Gay, Bi-sexual and Transgender (LGBT) community.

This year our Intermediate Labour Market (ILM) project got off to a flying start. ILM is managed by the Welsh Council for Voluntary Action and funded by the European Social Fund.

The project, by June 2012, will have helped 88 people, who have been out of work, get back into work by providing a 12 week work experience placement in the construction and green technology sectors.

So far the progress has been excellent and we have provided delivered a continuation of employment success rate of 82%

David Chipp, from Abergavenny has just taken on 5 placements. He told us: "We are a young company and this is the perfect solution for us to marry up our requirements to the skills of the employee. There are a lot of young people out there with much to offer."

Kazmyn Pritchard, 19, from Abergavenny is currently on placement with David doing administrative work. She said: "I am really enjoying it here. I am learning new skills which will boost my CV."



Our exceptional partnership with Torfaen Council was recognised by a visit by the former Deputy Minister for Housing and Regeneration to Church View in Blaenavon. Jocelyn Davies, AM saw for herself how Church View, in the heart of world heritage town Blaenavon had been turned into a state-of-the-art IT training facility.



In February we began preparations to bring our electrical team in-house ready for them to start on 1st March. We did this so that we could provide a better service to our residents.

This has worked very well and we were able to make savings of £88,000

Overall, our repairs service, once again, saw continued improvement.

- Resident satisfaction increased to 99.08% from 97% the previous year
- Resident satisfaction for gas servicing remained the same as last year – 99%.
- Satisfaction with landscaping also remained the same at 98%.

Top marks for the Direct Workforce Team.

Times for emergency, urgent and non-urgent calls all saw a huge improvement due to the implementation of new systems.

Last year saw a dramatic increase in the number of repairs we were able to carry out. During 2010/ 2011 we carried out a staggering 11, 615 repairs compared to 8,438 the previous year.

The average cost of a repair came down from £68.06 in 2009/2010 to £58.68 in 2010/2011.

Our planned maintenance work also progressed well with a spend of £2.12 million on bringing our homes up to Welsh Housing Quality Standard. Throughout the year we provided:

- 238 new kitchens
- 199 new bathrooms
- 211 new boilers
- 300 new showers
- 92 new windows and doors

11,615



The number of repairs carried out went up this year

8,438





This year saw the start of our new GwirVol project. We were awarded funding from the Welsh Government to launch a 12 month GwirVol Volunteering Programme for young people aged between 16 and 26.

The funding allowed 12 enthusiastic volunteers to join us for fifteen hours each month to help set up projects in the following areas:

- A sports and activities programme for young Melin residents
- An IT and Digital Inclusion Initiative
- An environmental project which will include energy efficiency, a gardening initiative and recycling throughout our communities

Young volunteers who took part were able to help the local community, make new friends and improve their job or university prospects.

Our GwirVol volunteers are still working hard in their local community and having fun at the same time.



How to contact Melin

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A Welsh language version of our annual report is available online at www.melinhomes.co.uk

If you need this annual report in large print, Braille, CD or explained in your own language, please call 01495 745920.

