



Tai Calon

Community Housing

at the heart of your community

Let us take you on a journey as we proudly present our Annual Report 2012-2013



Annual Report 2012/13



Hello, and welcome to our Annual Report for 2012-13

We are proud to be making a difference.

This is the second and more formal part of our Annual Report. It tells you what we manage, what our income was and how we spent it.

There is also information about our Board, which is in overall charge of Tai Calon Community Housing. Chief Executive, Jen Barfoot, and the Executive Team are responsible for the day to day running of the business.

Let's start by telling you about us:

Tai Calon Community Housing was launched in July, 2010, after it took over the homes previously managed by Blaenau Gwent County Borough Council.

We are the largest social landlord in Blaenau Gwent with more than 6,100 properties across the three valleys that make up the borough.

We are a "not for profit" organisation and a community mutual, which means we re-invest any surplus money back into the business which is owned by our members.

We have 280 members of staff including seven apprentices. A large number of our employees live in the borough.

We try, as far as possible, to use local contractors and suppliers. We want to keep as much of the money we generate in Blaenau Gwent to create jobs and promote the area's economy.

This is what we believe in...

Our Mission

To deliver our promises, improving homes and lives

Our Vision

We will deliver excellent homes and services to make our communities proud

Our Values

We will:

- *Be tenant focused*
- *Listen and learn*
- *Be excellent*
- *Show respect*
- *Be open*



Hello, I am Philip Crozier, Chair of Tai Calon.

It has been a particularly busy year and we have achieved a lot.

As the UK Government's

welfare reform loomed on the horizon, we restructured the way we work. We created Neighbourhood Teams, moving more staff into our communities.

They are our eyes and ears and the people you can go to for advice and help. They allocate our homes, deal with any queries to do with your tenancy or neighbourhood. They can also offer practical support, like showing you how to budget your finances.

I am delighted to announce that we have again achieved the highest rating, a "Pass", for our second Financial Viability report from the Welsh Government. It involves a detailed review of Tai Calon's business plan and financial performance for which it can be graded as a Fail, Pass with further monitoring or a Pass.

Also, we gained a Level 3 accreditation from the Governance Forum. This means the Board has achieved the highest standard for the way it governs the business.

P. A. Crozier

And looking forward to the next year is our Chief Executive, Jen Barfoot.



The coming year is full of challenges for you. While we can't make the recession or UK Government's benefit changes go away, we will continue to work with you to make things the best we

can. That means continuing to work our way through the promises made to you when we took ownership of your homes.

This year, we'll be fitting thousands more kitchens, bathrooms, roofs, windows and doors. We'll also be working hard to improve the warmth and efficiency of homes by improving insulation and heating systems. Hopefully, it will be in partnership with a company which can bring some grant funding with it to help the money we have go further.

We will be visiting your communities to ask how we can improve your neighbourhood. We will also continue working hard to make sure you get the very best service we can provide.

None of what we do would be possible without the partnerships we have created and continually strive to improve between tenants, Board, staff and other stakeholders. Thank you all, and here's to another successful year.

Jen Barfoot

So, how have we done over the past financial year?

What homes do we manage and where are they?



488

Flats



309

Supported Living



3,069

3 Bed Homes



797

Bungalows



1,451

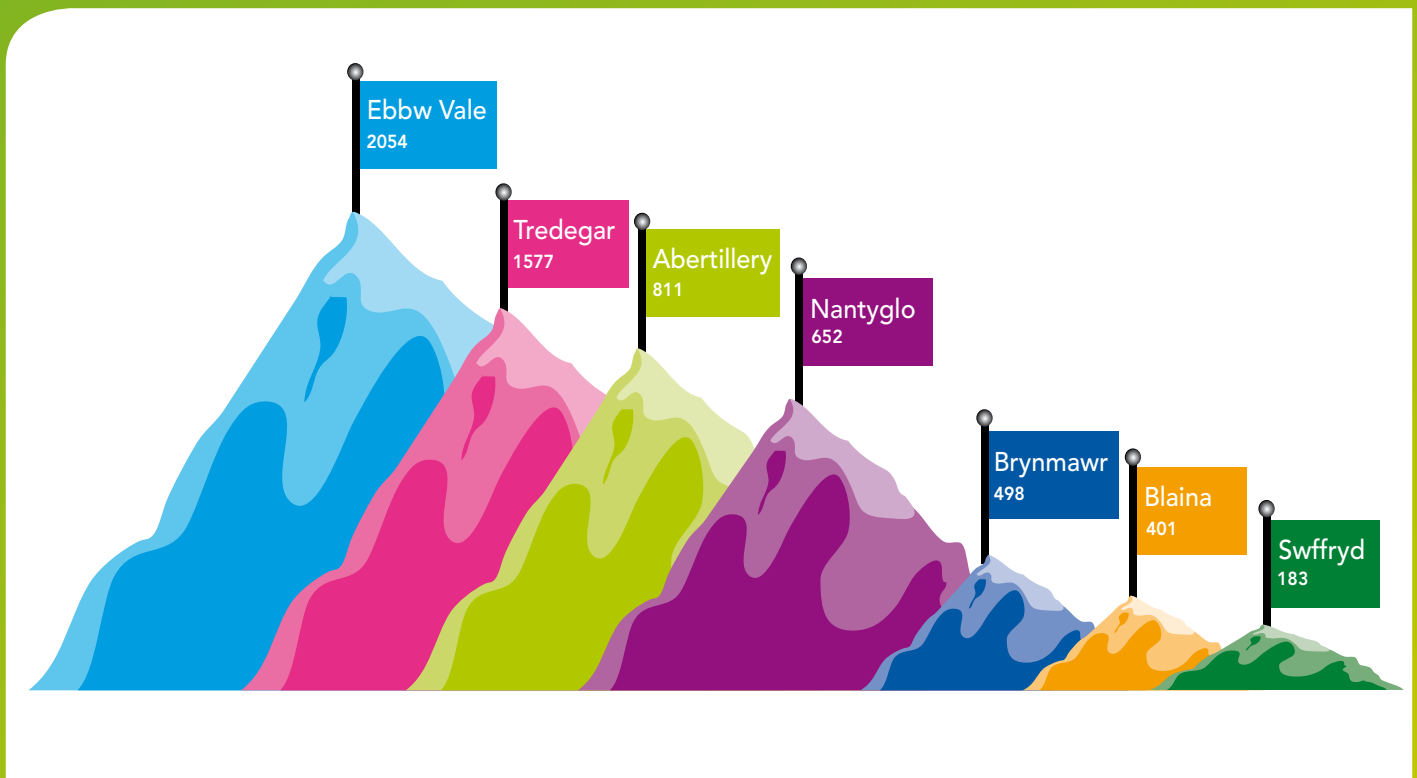
2 Bed Homes



62

4 Bed plus Homes

Homes by area



The number of homes has fallen by 8 to 6,176 during 2012/13 as a result of tenants taking up their option of "Right to Buy"

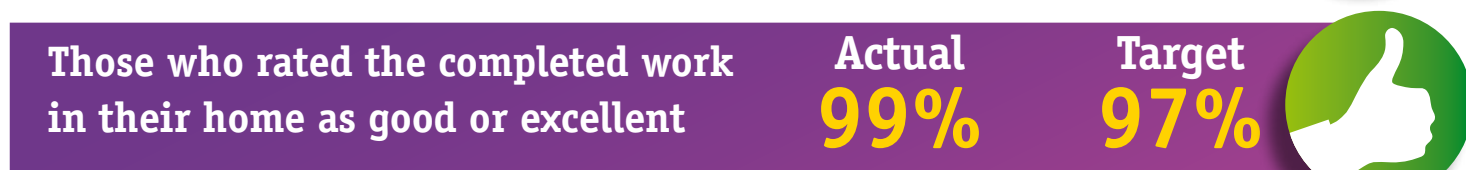
Welsh Housing Quality Standard (WHQS)

Tai Calon is spending £111 million by 2015 bringing all its properties up to WHQS.

So far we have spent £32.3 million and carried out the following installations.

What we have done	Target 2012/13	Actual 2012/13	Target since transfer	Actual since transfer	
Kitchens	1540	1543	2579	2646	
Bathrooms	1330	1332	2116	2137	
Rewires	570	688	945	1195	
Roofs	726	552	1406	1270	
Heating	1200	1349	2450	2671	

We also asked tenants what they thought about what we had done.



Property Services



Carbon Energy Saving Project (CESP)

Around 540 homes of non standard construction have had external wall insulation fitted as part of the Carbon Energy Saving Project (CESP). As well, 570 heating systems were replaced. Often we were renewing the heating and fitting insulation in the same property as part of the £8 million project which was part funded by the energy company E.on. The project has also helped reduce carbon output within Blaenau Gwent by more than 90,000 tonnes.

We are now hoping to gain further funding to insulate around another 1,800 properties over the next six years under a new scheme called Eco.

Energy Advisors

During the year, we recruited Energy Advisors with support from the Coalfields Regeneration Trust. They provide free and easy to understand advice on everything from how to find cheaper tariffs, dealing with fuel debt and understanding energy bills and heating controls.

Environment Improvement Programme

We have started work on the £10 million plus project to improve the environment in your community. As always, tenants will be heavily involved in the decision making process, which could include anything from better footpaths to providing play areas and space for allotments.

During the financial year 2012/2013, we have let the following homes:



141

Flats



55

Bungalows



40

Supported Living



1

1 Bed Homes



78

2 Bed Homes



165

3 Bed Homes



2

4 Bed Homes

We also have:

Leaseholders
(i.e. people who own flats in our buildings) = 335

Garages
(which we rent to residents) = 1,096

Commercial premises
(including shops) = 26 of which 5 remain empty as of 31/3/13

Our average weekly rents during 2012/13

	Supported Living	Other Homes
1 Bed House/Flat/Bungalow	£59.42	£59.52
2 Bed House/Flat/Bungalow	£63.31	£62.07
3 Bed House/Flat/Bungalow	–	£63.02
4 Bed House	–	£61.93

Income

- Rent arrears at the end of March, 2013 were £342,919 which equates to 1.7% of our rental income.
- Our target was to keep arrears under 2.00%.
- Tenants in arrears each owed an average of just over 4 weeks rent.

Compliments and Complaints

We like it when you tell us we did well...

During the financial year we received **246** Compliments

We also want to know when we could have done better.

Over the year we received 191 complaints, and although down on the previous year (244) we are not complacent and aim to try harder.

The number of Complaints...

Upheld	70
Not upheld	92
Partially upheld	23
Inconclusive	6

All were answered and resolved within the agreed timescale.

The largest number of complaints, just over 60, were about repairs carried out by our own staff and contractors. We had 98 complaints relating to this last year.

The next biggest group was about 50 complaints, regarding improvement work carried out in your home. We had 46 the previous 12 months.

More than one in three of all complaints (32%) were about the lack of action on our part.

What are we doing about it?

- We are improving the way we deal with all repairs, from the moment they are reported to us, to when they are completed.
- We are scrutinising our ways of working to improve our overall service to you.
- We are working hard to resolve any problems before they escalate into a complaint.
- We are looking to improve our complaints procedure to see if we can make the process easier for you to use.
- We are always trying to do better.

The Board 2012/2013

The Board of Tai Calon decides the policies and direction of our business. It also monitors our progress in meeting our objectives and targets.

It is made up of 15 members, five tenants, five independents and five members nominated by Blaenau Gwent Council. There is also one co-opted member.



Philip Crozier
Chair



Fred Davies
Vice Chair, Chair of Assets Committee and Leaseholders Board Champion



Elaine Townsend
Board Member, Chair of Performance, Audit & Risk Committee and Letting & Managing Our Homes Board Champion



Andrew Bateson
Board Member and Improving Our Homes Board Champion



Shirley Ford
Board Member and Value for Money Board Champion



Nigel Perring
Board Member



Steve Porter
Board Member and Governance Board Champion



Margaret Retallick
Board Member and Community Mutual Board Champion



Philip White
Board Member and Repairing Our Homes Board Champion



Roy Jones
Board Member and Equality & Diversity Board Champion



Keith Chaplin
Board Member



Jim McIlwee
Board Member and Partnerships & Stakeholders Board Champion



Keren Bender
Board Member



Graham Bartlett
Board Member



Bernard Willis
Board Member



Debbie Green
Co-optee and Finance and Risk Board Champion



Financial stuff

Reading the accounts

How to find some of the key figures

The figures quoted in this report are extracted from the Statutory Accounts for Tai Calon Community Housing Limited.

Figures without brackets show money coming into Tai Calon; those within brackets indicate money going out.

The first key figure is that for “income” at the top of the Income and Expenditure Account. This shows that Tai Calon received just under £19.7million in 2012-2013. More than £19.4million came from rents and service charges.

The “operating costs” figure shows that the services we provided to tenants cost a total of more than £21.1million. This figure includes items such as the cost of running our housing services, our repairs service, our office and the salaries of staff.

Tai Calon also receives £4.2million in grants from the Welsh Government. This was secured as part of the agreement to transfer homes to Tai Calon from Blaenau Gwent County Borough Council and with additional funding enabled us to bring all our homes up to WHQS. After taking other income and expenditure into account,

this left us with a ‘deficit for the year’ of £2.667 million before taking into account our expenditure on Major Works (WHQS works/CESP), i.e. our expenditure was £2.667 million more than our income.

The figure at the top of the Balance Sheet shows the value spent on refurbishment of homes through WHQS. Although much of our housing stock is old, their worth (shown under “tangible assets: Housing properties) has increased by £10.5m. This increase has been created by the work on tenants homes since transfer.

Summary Financial Statements

Income & Expenditure Account

	For the year ended 31 March 2013 £'000	For the year ended 31 March 2012 £'000
Turnover	19,684	19,334
Operating costs	(21,085)	(17,924)
Operating Surplus/(Deficit)	(1,401)	1,401
Surplus on sale of fixed assets	188	635
Interest receivable	4	3
Interest payable and similar charges	(1,458)	(868)
Exceptional income / (expenditure)	(0)	(0)
Surplus/(deficit) on ordinary activities	(2,667)	1,180

Balance Sheet

	For the year ended 31 March 2013 £'000	For the year ended 31 March 2012 £'000
Housing assets	21,441	10,939
Other Fixed assets	2,792	1,486
Current assets	4,159	3,202
Current Liabilities	(13,456)	-
Long Term Liabilities	(15,000)	(13,334)
LGPS Pension Liability	(6,710)	(4,476)
	(6,774)	(2,183)
Capital and reserves	(6,774)	(2,183)

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