Monmouthshire Housing
Tai Sir Fynwy

Monmouthshire Housing Group's

# Self-Evaluation 2026



**Monmouthshire Housing Association's 2025-26 self-evaluation brings together what the Board, tenants, service results, financial reports, audits and our Corporate Plan tell us about how we are performing against the Regulatory Standards. It sets out what is going well, what needs to improve and what we will do next for tenants, leaseholders and stakeholders.**

In August 2026, the Welsh Government confirmed a Green Regulatory Judgement for both Governance and Service Delivery and Financial Viability. This is the highest judgement and means the Regulator found that we met its requirements for how we are led, the homes and services we provide, and how we manage our finances. We also received no improvement advisories from the Regulator. This provides strong assurance for tenants, funders and partners, but we do not see it as a reason to stand still. We will continue to listen, learn and improve so that our homes, services and decisions keep meeting tenants and leaseholders needs.

**The Regulatory Standards test that we understand our risks, listen to tenants and leaseholders, use resources responsibly and have clear plans for improvement. The Standards also clarify that we are:**

### 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

## Message from the Group Chair and CEO

This year's Self-Evaluation shows a year of progress and change for MHA. We have strengthened governance, welcomed new leadership, launched our 2025-2030 Corporate Plan and continued to improve how tenant and leaseholder feedback shapes our services.

We remain financially strong and tenant satisfaction is positive, with 92.7% overall satisfaction reported in the summer survey. We have also improved business continuity, cyber security, stock condition information, financial inclusion support and digital access.

Looking ahead, we will keep focusing on how the organisation is led, tenant voice, Equality, Diversity and Inclusion, safe digital services, investment in homes and support for people affected by cost-of-living pressures. We remain committed to providing good homes and services, listening to feedback and making a positive difference in our communities.

## Key achievements this year:

- Launched our 2025-2030 Corporate Plan, giving tenants, colleagues and partners a clear picture of what we want to achieve over the next five years.
- Made Board reports clearer, helping members see progress, raise concerns and make well-informed decisions.
- Secured a £20m credit facility to support planned investment in homes and services.
- Completed more than 2,000 detailed surveys of our homes with Savills, giving us better information to plan repairs and future investment.
- Developed more than 1,800 individual plans showing how homes could become more energy efficient and produce less carbon.
- Completed all required gas safety checks, fire risk assessments, legionella assessments and lift safety checks, helping keep tenants safe in their homes and communal areas.
- Maintained a timely response to reported damp and mould, with inspections and repairs closely monitored.
- Used feedback from tenants and Community Voice to improve services and make sure tenants' views are considered in Board decisions.

**What is a credit facility?** It is an agreed amount of money that we can borrow from a lender when it is needed. It helps us plan and pay for investment while managing our finances carefully.

# RS1

## Strategic leadership and governance

Our governance arrangements give us clear ways of making decisions, checking progress and dealing with problems. This helps the Board make sure we are delivering the 2025-2030 Corporate Plan and doing the right things for tenants, leaseholders and communities. We also check that Board members have the right mix of skills and experience, and that tenants' views and our commitment to fairness are part of important decisions.

**What do we mean by governance?**

Governance is the way the organisation is led, how decisions are made and how the Board checks that we are doing what we said we would do.

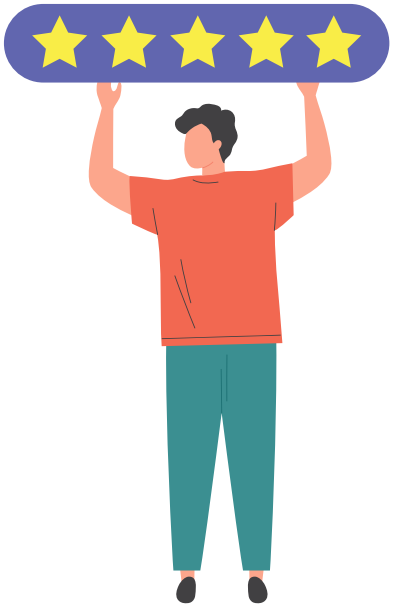
**We have assessed this standard as partially compliant. This means we have identified areas where we need to improve and we have explained what we plan to do**

### During the year we have...

- Launched the 2025–2030 Corporate Plan, giving the Board, colleagues and tenants a clear view of our priorities and how progress will be measured.
- Improved Board reporting so members have clearer information to support scrutiny and decision making.
- Used an independent review to strengthen Board skills, recruitment, succession planning and Committee arrangements.
- Approved our Equality, Diversity and Inclusion Strategy and put arrangements in place to oversee its delivery.
- Strengthened the evidence available to the Board by including tenant insight in our assessment of performance.

### Next year we plan to ...

- Strengthen how safeguarding risks are overseen and reported.
- Show more clearly how tenants' views influence strategic decisions and the outcomes that follow.
- Use Board and Committee oversight to monitor delivery of the Compliance Improvement Plan.



# RS2

## Risk management and assurance

We look ahead for risks that could affect tenants, homes, services or our finances, and put plans in place to reduce the chance of harm or disruption. Senior leaders, Committees and the Board regularly check the most important risks and the assurance that safeguards are working. We also test how we would keep essential services running during an emergency and continue working to keep personal information and online services safe.

**What do we mean by risk and assurance?**

A risk is something that could go wrong or stop us meeting our aims. Assurance is the evidence we use to check that safeguards are in place and working.

**We have assessed this standard as compliant. This means we are meeting the standard and will continue to monitor our performance.**

### During the year we have ...

- Tested our emergency and business continuity plans, identifying practical improvements to help keep essential services running during disruption.
- Strengthened cyber security following independent review, giving greater protection to personal information and online services.
- Improved the way audit actions are monitored, with 96% completed during the year.
- Added safeguarding to our main risk checks so concerns can be identified, reported and acted on more clearly.
- Improved the risk and assurance information available to the Board and Committees, supporting earlier challenge and action.

### Next year we plan to ...

- Continue testing our emergency and recovery plans so essential services can be restored quickly.
- Keep strengthening cyber security as online services develop.
- Bring our checks and evidence together so the Board, funders and partners can see that key safeguards are working.



# RS3

## High quality services

We want our services to be easy to use, fair and responsive. We listen to what tenants tell us through surveys, complaints and service reviews, and use this alongside performance information to understand what is going well and what needs to change. Overall tenant satisfaction is 92.7%, and 88% of tenants are satisfied with the quality of their home. We share our results openly so tenants and others can see how we are doing.

**What do we mean by performance information?**

This is the information we use to show how well a service is working, such as satisfaction results, waiting times and whether work was completed when promised.

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## During the year we have ...

- Reviewed the Community Safety service, resulting in clearer response standards. Urgent reports now receive formal contact within one working day and nuisance reports within five working days.
- Strengthened how antisocial behaviour cases are handled with tenants and partner agencies, helping concerns to be assessed consistently and action taken earlier.
- Used service reviews with tenants to make practical changes, including improvements to the Income Service that are covered in more detail under Regulatory Standard 5.
- Improved complaints recording, reporting and staff training, giving us clearer information to learn from and improve services.
- Received independent assurance from the Ombudsman that only minor changes were needed to our Complaints Policy.

Our 2025–26 Tenant Annual Review on the Awen website explains the changes made following the 2024 antisocial behaviour review and the outcomes achieved since.

## Next year we plan to ...

- Present landlord performance information more clearly so tenants and stakeholders can understand how services are performing.
- Use feedback, complaints and service data to focus improvement where it will make the greatest difference.
- Continue improving the fairness, accessibility and responsiveness of our services.
- We have assessed this standard as compliant. This means we are meeting the standard and will continue to monitor our performance.

# RS4

## Tenant voice, engagement and accountability

We listen to tenants through Community Voice, surveys, complaints, workshops and service reviews. This tenant voice helps shape policies, services, investment in homes and Board decisions. We want more tenants to have a say and, just as importantly, to be able to see what changed because they spoke to us. This is an important part of our accountability to tenants.

**What do we mean by tenant voice and accountability?**

Tenant voice means the views and experiences tenants share with us. Accountability means being open about the decisions we make, the reasons for them and what happens next.

**We have assessed this standard as partially compliant. This means we have identified areas where we need to improve and we have explained what we plan to do**

## During the year we have ...

- Completed the Tenant Voice Review, with 31 of its 37 actions delivered. This included launching The Exchange, which now has 235 members, and strengthening the link between Community Voice and the Board.
- Improved satisfaction with feeling listened to and acted upon from 70.1% to 78.8%, while satisfaction with opportunities to influence decisions rose from 60.5% to 67.1%.
- Changed Board reports so they now show how tenants' and leaseholders' views have been considered and how decisions could affect them.
- Involved tenants in reviews of community safety, repairs, complaints and rent setting, using their experience to shape service changes.
- Used Community Voice feedback to make the rent-setting survey clearer and easier to understand.
- Used tenant consultation to shape our Equality, Diversity and Inclusion Strategy, including its initial focus on disability.
- Involved tenants in senior recruitment and this self-evaluation, bringing their experience into important organisational decisions.
- Adapted our rebrand communications in response to tenant feedback.

Our 2025–26 Tenant Annual Review on the Awen website gives more examples of the changes made since the 2024 review and how tenants have influenced services and decisions.

## Next year we plan to ...

- Show more clearly how tenants' views influence decisions and lead to change.
- Improve how tenant insight is recorded, shared and used across services.
- Create more opportunities for tenants to scrutinise services and help shape improvements.

# RS5

## Rent and service charges

We follow Welsh Government rules when setting rents and service charges. We try to keep charges affordable while making sure there is enough money to keep homes safe, provide services and invest for the future. The Board and Committees check the information behind these decisions and consider the pressures facing both tenants and the organisation.

**What is a service charge?**

It is a payment for specific services linked to a home or building, such as cleaning shared areas, grounds maintenance or communal lighting. It is separate from rent.

**We have assessed this standard as compliant. This means we are meeting the standard and will continue to monitor our performance.**

### During the year we have ...

- Used the clearer rent-setting survey, developed with Community Voice, to support tenants to understand and respond to our proposals.
- Balanced affordability with the income needed to keep homes safe, maintain services and invest for the future.
- Monitored rent collection, service charges and household pressures so financial concerns could be identified earlier.
- Reviewed the Income Service with tenants, leading to eight recommendations to make the service easier to use and more responsive, including the option of monthly rent payments.
- Used satisfaction findings to identify service charges as an area needing further review and clearer communication.

### Next year we plan to ...

- Continue monitoring affordability, rent collection and the clarity of service charge information.
- Maintain Board and Committee oversight so rent and service charge decisions remain fair, transparent and sustainable.
- Respond promptly to changes in Welsh Government guidance or sector agreements.



# RS6

## Value for money

We want every pound, every hour of staff time and every service to make a positive difference. When we plan services or buy goods and services, we look at cost, quality and the results for tenants. Value for money is not simply about spending less. It means using what we have wisely to provide safe homes, reliable services and support that can continue into the future.

**What do we mean by value for money?**

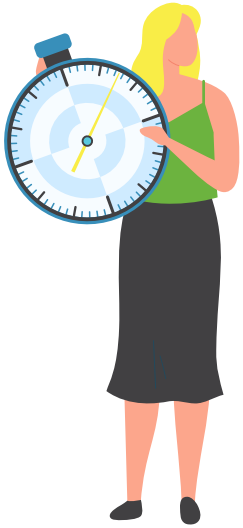
It means getting the best possible results from the money and resources available. This includes quality and benefit to tenants, not just the lowest cost.

### During the year we have ...

- Introduced a Value for Money Strategy following feedback from the Regulator, giving us a clearer way to compare cost, quality and outcomes.
- Linked value for money more closely to service reviews, financial planning and buying decisions so we consider the difference made, not only the amount spent.
- Used tenant feedback and satisfaction findings to focus attention on services where improvement would matter most.
- Began measuring the wider benefits created through our spending and contracts, including the value delivered for communities.
- Improved reporting so the Board can see more clearly what services cost, what they achieve and where further improvement is needed.

### Next year we plan to ...

- Use value for money information to make sound decisions and improve services.
- Explain more clearly to tenants, funders and partners what our money and resources achieve.
- Use buying and service information to find further savings and improvements.



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# RS7

## Financial planning and management

We plan our finances over both the coming year and the longer term so we can keep providing services and investing in homes. As part of our treasury management, we regularly check the money coming in and going out, what funding is available and whether we can meet our commitments. We also use stress testing to see what could happen if costs rise, income falls or other pressures emerge, so we can act early and remain financially secure.

**What do we mean by treasury and stress testing?**

Treasury is how we manage borrowing, available cash and repayments. Stress testing means checking whether our financial plans would still work if difficult circumstances occurred.

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## During the year we have ...

- Renewed a £20 million Barclays credit facility for five years, securing funding capacity for planned investment in homes and services.
- Received a strong A1 independent assessment of our 30-year Business Plan, reflecting our ability to manage borrowing and repay debt.
- Tested the financial plan against changes in costs, income and investment needs, helping us understand where further action or funding may be needed.
- Met all lender requirements and maintained financial headroom, giving funders confidence in our financial position.
- Spread investments across more providers, reducing reliance on individual organisations and improving the security of our funds.

## Next year we plan to ...

- Stay financially secure by checking budgets closely, testing difficult scenarios and planning how to manage new pressures.
- Keep our funding needs, available cash and borrowing under regular review.
- Continue meeting lender requirements and giving funders timely information.



# RS8

## Assets and liabilities

We keep detailed information about our assets, mainly our homes and other property, and our liabilities, including money we owe and future commitments. We are improving this information so we can make better choices about repairs, investment and energy efficiency. This helps us spend money where it is most needed and make sure our homes continue to meet tenants' needs over the long term.

**What do we mean by assets and liabilities?**

Assets are things the organisation owns, mainly homes and other property. Liabilities are money we owe or commitments we must pay for in the future.

**We have assessed this standard as partially compliant. This means we have identified areas where we need to improve and we have explained what we plan to do**

### During the year we have ...

- Completed more than 2,000 detailed home surveys, giving us better information to prioritise repairs and future investment.
- Developed more than 1,800 energy plans for individual homes, helping us plan improvements to comfort and energy efficiency.
- Updated the Voids Policy to reflect the Welsh Housing Quality Standard 2023, helping ensure empty homes meet the required standard before they are let.
- Continued the Void Gold Standard, improving empty homes through flooring, decoration and blinds before new tenants move in.
- Installed solar panels and completed energy-efficiency improvements, helping make homes warmer and reduce energy costs and carbon emissions.
- Used adaptations to help disabled tenants remain safe and independent in their homes.
- Purchased additional affordable homes with Welsh Government funding, increasing the supply of homes for social rent.

### Next year we plan to ...

- Complete the remaining stock condition home surveys and use the findings to prioritise investment in tenants' homes.
- Review our long-term plan for homes, including energy efficiency, reducing carbon and future investment decisions.
- Use information about tenant needs and costs more consistently when deciding how homes can best support our purpose.

# RS9

## High quality accommodation

We regularly check that our homes are safe, secure and in good condition, including whether they meet the Welsh Housing Quality Standard. We use information from surveys, safety checks and reports of damp and mould to decide where work and investment are needed. The Board and Committees review the results so that any problems can be dealt with quickly and we can keep up with changes in the law and housing standards.

**What is the Welsh Housing Quality Standard?**

It is the Welsh Government standard that sets out what social homes should be like, including expectations for safety, condition, comfort and energy efficiency.

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## During the year we have ...

- Completed all required gas safety checks, fire risk assessments, legionella assessments and lift safety checks, helping keep tenants safe.
- Achieved 99.95% electrical safety compliance and 99.05% asbestos compliance, with follow-up action continuing on outstanding cases.
- Inspected every reported damp and mould case within ten working days and completed more than 92% of related repairs within target.
- Updated and tested our systems before new housing safety requirements took effect, improving how hazards, damp and mould are identified and managed.
- Used the improved information from our home surveys to target safety and condition work more effectively.
- Used adaptations to support tenants' safety and independence, while energy-efficiency work improved the comfort and quality of homes.

## Next year we plan to ...

- Continue monitoring homes against all relevant safety and quality requirements.
- Act promptly where performance falls short or risks to homes and tenants are identified.
- Prepare for emerging building safety requirements and Welsh Government expectations, keeping tenants informed about changes that affect them.

MHA
Monmouthshire Housing
Tai Sir Fynwy

# Monmouthshire Housing Association


**0345 677 2277**

**customerservices@awenhomes.co.uk**

**www.awenhomes.co.uk**

**Awen Homes**
**Nant-Y-Pia House, Mamhilad Technology Park**
**Mamhilad, Monmouthshire, NP4 0JJ**


Please contact the Corporate Services Team on **01495 761104** or **corporateservices@awenhomes.co.uk** if you require this document in Welsh or any other language, PDF, large print, Braille or in an audio format.