



Annual Review 2017-2018



Contents

A word from the Chair...	4
An overview of the year by our Chief Executive	6
Extra care goes the extra mile	8
Affordable homes still high on our agenda	10
Supported housing making a real difference	12
Helping get mental illness sufferers back on track	15
Supporting homeless people	16
Tenant participation in 2017/2018	18
Our people	20
Value for money	22
Governance	24
How we performed in 2017/18	26
Financial performance	27



A word from the Chair...

I became Chair of North Wales Housing part way through the financial year. From the word go I received a warm welcome and have enjoyed getting to know the teams both on the Board as well as staff across the organisation.

Having come from the English housing sector to Wales there have been some differences that I have had to get to grips with – so it has been a learning curve. But, with the support of

colleagues here, I feel we are making good progress and 2017/18 was a positive year for North Wales Housing.

We were pleased to achieve full regulatory compliance – it was a major step forward for us and shows how far we have come over the past 12 months to overcome some major challenges.

Over the year we also worked hard to achieve the silver IIP (Investors in People) accreditation. This is a real credit to the staff here at NWH and shows how much progress we have made. But we shouldn't rest on our laurels and as a Board we are aware of the role we play in moving NWH forward and making the organisation the employer of choice.

Our performance figures also show that we are showing improvement in many areas – with noticeable progress in the areas of rent arrears and an increase in the number of tenants who get involved with us.

I would like to take this opportunity to thank staff for their hard work – I appreciate that it has been difficult at times but we are taking some positive steps forward and we can look forward with optimism.

I would also like to thank our Board Members – they are a dedicated team of individuals who give of their time voluntarily to serve North Wales Housing and to ensure we deliver on our objectives and promises to tenants and residents.

Tom Murtha

Chair




Contact Us

 customerservices@nwha.org.uk

 01492 572727

 www.facebook.com/northwaleshousing

 Plas Blodwel, Broad Street,
Llandudno Junction, Conwy
LL31 9HL

 twitter.com/northwalesha

An overview of the year

Helena Kirk, Chief Executive

I'm pleased to bring you this year's Annual Review and to begin on the positive note that North Wales Housing has made significant progress over the past 12 months, with the challenges we faced now behind us. This is reflected in the regulatory opinion issued by Welsh Government in November 2017 and June 2018. So, with this annual review I am confident that we can look forward to a strong and independent future, and to building on the year's successes.

We constantly monitor and evaluate our performance in relation to the services we provide, our financial viability, and our governance, to ensure we continue to meet the needs of our customers. This is at the heart of what we do as we understand the value and importance of a good home and providing high quality services.

With this as a backdrop our new Corporate Plan for 2018-2021 was developed during the year, setting out our ambition and aspirations for the coming years. Our key aim is to have a significant impact in North Wales and to become the housing provider of choice for the region. One of the key areas of focus in the plan is to improve our customer satisfaction levels. We have

committed to putting projects and processes in place to achieve this and we've set ourselves ambitious targets which will compare our performance with the best across the housing sector. I am confident the new plan will pave the way for continued improvement, putting North Wales Housing on a firm footing for the future.

We deliver a wide range of services to a very diverse range of customers – we always aim to do more to understand our customers' priorities and to improve and provide more tailored services. To achieve this we have put a plan in place to strengthen the 'Voice of the Customer'. Through this and our new Tenant Participation Strategy we hope to give customers an opportunity to have a real input into how North Wales Housing is managed and develops services.

Over the year we also developed a Value for Money Strategy as well as a Value for Money statement. Both can be found on our website, this is an important step forward in ensuring that we not only provide quality services to tenants but do that in an efficient and effective way.

Another exciting development for 2017/18 was the start on site at Abergele Road in Colwyn Bay. This is the latest of our new build projects which

aims to bring much needed affordable homes to the area. Thanks to Welsh Government funding and support from Conwy County Borough Council we are now working in partnership to deliver the scheme for the next financial year.

organisation deliver services to the highest possible standards.

Helena Kirk
Chief Executive

I'm also pleased to report that during the course of the year we agreed to lease Plas Parciau to the drug and alcohol rehabilitation agency Cais. They are developing the property in order to provide residential rehabilitation support to individuals with addiction issues. This is a significant step forward for NWH as we previously faced many challenges and issues relating to Plas Parciau.

Our aim is to make a positive contribution to the lives of residents and the local communities that we serve – in this annual review we bring you some of the year's highlights and how our work has made a real difference.

Finally I wish to thank all North Wales Housing staff for their dedication and hard work throughout the year. With teams working directly with residents and behind the scenes – everyone has a key role to play and are essential to making sure that we as an



Extra care goes the extra mile

Over several years we have invested in our offer for older people with three extra care schemes opened since 2013. We are proud that our occupancy rates at all three schemes remains very high at almost 100%, with feedback from customers consistently positive.

Here is a look at some of the work being done in the Cae Garnedd extra care scheme in Bangor over the year – helping to improve residents' health and quality of life.

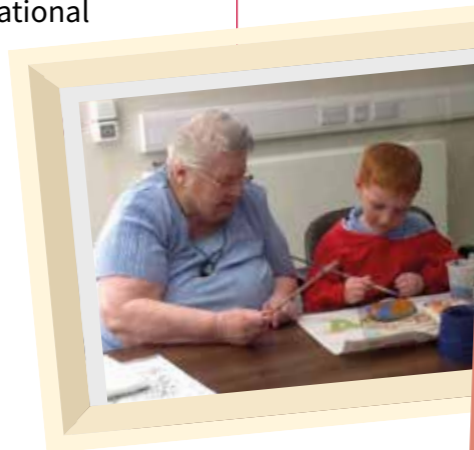
Bridging the generations

Following the success of S4C's television series *Hen Blant Bach*, North Wales Housing has been working with Gwynedd Council, Ysgol y Garnedd in Bangor and Dr Catrin Hedd from Bangor University to set up an intergenerational project locally.

The project was funded through Gwynedd Council's Integrated Care Fund – and has given 5 and 6 year old pupils the opportunity to attend activities at Cae Garnedd. Activities are arranged for each visit with sessions focussing on music,

craft, gardening, games, and various talks from partner agencies.

Feedback from tenants and the school has been excellent with clear benefits to tenants' well-being. Many residents, despite their health problems or disabilities have thrived. They come alive during the sessions and when socialising with the children, who see beyond the age difference, disabilities and stigma. According to one of the teachers, the children enjoyed themselves so much that on one occasion after arriving back at the school one refused to leave the bus because he wanted to return to his friends at Cae Garnedd for a "sleep over".



The aim now is to evaluate the project in co-operation with postgraduate research students, with a further application made for European social funding supported by Dr Catrin Hedd and Bangor University. A similar pilot has been carried out between a primary school and a care home in Nefyn in order to compare between a rural and urban setting. Following evaluation, the hope is to develop the project for the long term so that even more older residents can enjoy and benefit from sessions with primary school children.

Keep fit classes

Keep fit classes were set up at Cae Garnedd during the year – facilitated by the Dementia Go scheme, a branch of Gwynedd Council's leisure services, tying into the authority's Ageing Well scheme.

Residents and members of the wider community have the opportunity to enjoy weekly keep-fit sessions. As well as making residents fitter and

healthier, an important aim of the project is to reduce the number of falls among older people, which will in turn reduce the pressure on the health service. Research and experience show that a fall can mean a period in hospital for an older person and a rapid decline in mobility that needs expensive residential or nursing care.

Following attending the fitness classes, three of our tenants have attended supported swimming classes at Bangor swimming pool, again facilitated by the Dementia Go scheme – which shows how the sessions have increased individuals' confidence.



Affordable homes still high on our agenda

NWH continues to work with local authorities and Welsh Government in order to meet the government's target for 20,000 new build affordable homes. The target is ambitious and we are determined to play our role in ensuring that the sector in Wales provides affordable homes for the future.

New project gets underway in Colwyn Bay

Over the year work started on a **£2.4million** project to build 12 brand new affordable homes in Colwyn Bay. The project forms part of Conwy County Borough Council's Bay Life Regeneration



Programme – and it is hoped the homes will be available to rent early in 2019.

A total of 12 one and two-bedroom apartments are being built as part of the project – replacing the derelict properties which had occupied the site for so long.

As well as going some way to fulfilling the need for affordable homes locally, the project aims to ensure the new homes are efficient in terms of energy running costs – a key consideration of the scheme's funding through Welsh Government and Conwy Council's Vibrant and Viable Places and Social Housing Grant.

Describing the development Phil Danson, Places Director with North Wales Housing said: "We're delighted to be starting on site in Abergele Road and that we can lead on this project, it will be a real boost to Colwyn Bay. We are grateful to Conwy County Borough Council for their support in terms of funding as well as officer time spent



The homes will be available at intermediate rent through www.taiteg.org which means they are aimed at people in work, or who can pay the rent without financial assistance but will be less than the rent charged for a similar home in the area from a private landlord.

on working with us to bring the project to this point. Welsh Government funding has also been key and with both partners on board the work of building the homes has begun."

K&C Group, AG Architects, Robin Bayliss and Datrys have been appointed to work on the project. This scheme is in a key location and on a prominent site on the approach to Colwyn Bay town centre from Eirias Park and within walking distance of the town. As work progresses on the scheme it will provide many community benefits, including local training and employment opportunities.

Over the year work started on a

£2.4m

project to build 12 brand new affordable homes in Colwyn Bay.

Supported housing making a real difference

North Wales Housing has a team of staff based across North Wales providing support and accommodation to vulnerable people in different situations.

This includes providing temporary and supported accommodation; accommodation for single homeless people in hostels; advice and support for street homeless people; resettlement services; support for long term sufferers of mental health issues and victims of domestic abuse.

Team members can face difficult and emotional situations on a daily basis but they always work hard to make a difference to the lives of individuals who find themselves without a home or having nowhere else to turn.

Here are two case studies showing how NWH helped individuals get their lives back on track...



Case Study A

“A” had long term depression, and had been the victim of domestic abuse in previous relationships. Her son lived with his grandmother under the supervision of social services and her unborn child was considered to be at risk and registered with the local child protection team.

Once her baby was born, they were placed in a home for mothers and babies and she was supported to build her skills with the new baby.

A then returned to her NWH supported accommodation and NWH staff worked closely with her providing vital support through joint working with a range of different agencies – including social services, Women’s Aid, A’s health visitor, as well as NWH staff.

The support A received included:

- Signposting to relevant agencies
- Reassurance and encouragement to engage with medical services to access the right medication
- Help to maintain her supported housing tenancy and to prepare for a move on from temporary to long term accommodation
- Advice and support to set up her new home and to manage her household accounts with budgeting skills

- Help to reconnect with her previously estranged family and to build her confidence

A has also attended family classes and play groups to increase her confidence, child care skills, and to interact with other families.

Outcome

A has completed all the skills assessments required by social services and no longer needs to be managed by the local authority. She has started to build her relationship with her son, who now has overnight stays with her. She has completed all mother and baby skills training and continues to attend the mother and baby club with her daughter.

She manages her household budget well, has passed her driving test and has managed to tax and insure a car. A has now moved on to a permanent home, close to her mother and family. She said that she never thought that she would have her parenting control back, and how proud she feels at being a good mum again, with the different agencies praising her.

A now works part time, and has been able to establish safe and successful parenting with her ex-partner to maintain her baby daughter’s health and wellbeing.

Case Study B

“B” was young and vulnerable, and had previous drink and drug convictions. He had been living locally with his family but the relationship had broken down and he became street homeless, living rough for a period of 6 weeks. He had been diagnosed with ADHD (Attention Deficit Hyperactivity Disorder), he was on medications for this and for his anxiety and panic attacks.

After being referred to the NWH hostel by NACRO through Pathway he moved in and immediately felt the benefit and relief of having his own room in a safe and secure environment. B had no previous experience of managing his own tenancy and his benefits had been stopped. Whilst he was at the NWH hostel he was supported to develop life skills so that he could prepare to move on to his own flat in NWH supported accommodation.

At the hostel B was supported to:

- Prepare for move-on accommodation by developing daily living skills
- Learn budgeting skills to manage his money every week
- Address his alcohol and drugs issues
- Improve his mental health and better manage his anxiety condition, with the relevant agencies recognising his needs around ADHD

Once B had moved from the hostel to NWH move-on accommodation he has continued to receive help from Supported Housing staff to:

- Manage and budget his money to ensure his housing costs are prioritised, his utility bills are paid and he shops economically and eats healthily
- Claim the correct benefits that he is entitled to
- Manage his flat to ensure his tenancy is maintained and is secure
- Prepare for his eventual move-on to independent and un-supported accommodation

Outcome

B is now engaging really well with our support and living happily in his ‘move-on property’. All utilities bills and benefits have been put in place and he is doing well with his budgeting. He feels really happy to be living in his own flat and is keeping it in a clean and tidy condition.

B has recently gained full time paid employment at a local restaurant and he loves the work and the banter with his colleagues. He now pays full rent with no housing benefit, is preparing for moving on to independent un-supported accommodation with things going very well for him.

Helping get mental illness sufferers back on track

North Wales Housing has two project workers in Conwy who work closely with different agencies to provide help and support to residents to overcome difficulties. Read on to learn more about the work of Jude Lewis and Joe Lamb.

Through the Conwy Mental Health Scheme, NWH has four shared properties across Llandudno and nearby in Llandudno Junction, providing accommodation and support to 16 residents who have enduring mental illness.

The aim of the scheme and temporary supported accommodation is to help residents move on to more permanent stable accommodation. They are supported by two Project Workers, Joe Lamb and Jude Lewis, with both working closely with the service users to ensure they are able to maintain their tenancies. They also work with a wide range of support agencies to provide support to individuals to live as independently as possible, whilst receiving support for their mental health issues.

Through the scheme various activities are arranged both within the home and out in the community to encourage people to engage with their local area. Monthly house meetings and visits from outside agencies are arranged with a view to helping residents prepare themselves to move on to live independently. Over the last year

visits from external agencies included the Fire and Rescue Service, OPUS and Cyfle Cymru, as well as from local Conwy Councillors and officers.

Engagement activities, day trips and projects also take place – one of the activities taking place at the moment is the gardening project at Montebre, where the residents have started to grow vegetables in the garden at the property. Recently residents went on a visit to watch the Snooker Players World Championships at Venue Cymru, which they all really enjoyed.

Over the summer a series of day trips has been arranged by Jude and Joe with the aim of encouraging residents to get out and about in order to improve their mental health. The summer trips include a day out to Conwy, a golf outing on the Great Orme, a trip to the pier and a visit to the farmers’ market at the RSPB site in Llandudno Junction.

Many residents have benefited from the service provided by the Conwy Mental Health Scheme over the years – the work that Joe and Jude do with individuals is key to their recovery and long term health.



Jude Lewis and Joe Lamb

Supporting homeless people

North Wales Housing is seen across the region as a key-player in the provision of support for homeless people.

Partnership is the key to how the team works.

The winter of 2017/2018 was particularly harsh, with several severe cold snaps and freezing conditions. Cold temperatures can be tough for many of us – mainly causing disruption to our transport arrangements. But for street homeless people it means that the difficulties they face from day to day get even harder with the struggle to keep warm in sub-zero temperatures.



During milder summer months the plight of the homeless on the streets of Gwynedd may not be as apparent – but it is a year round issue. Our team at NWH and staff at Gwynedd Council work together 12 months a year to offer support and shelter to many who find themselves without a roof over their heads in the area's towns and villages.

Lorna Hughes is NWH's Outreach and Resettlement manager, she describes their work from day to day:

“A lot of work goes on behind the scenes, and many won't realise how much we do to support street homeless people in Gwynedd. We offer every rough sleeper support be that in the form of clothing and shelters donated by the public and local businesses, or hot meals from our gate service at St Mary's Hostel in Bangor. Our Outreach Team does vital street work with rough sleepers in Bangor, unfortunately not everyone will accept our support – but it's important that they know we are there to help if they want it.”

Over last winter's colder months NWH and Gwynedd Council officers played an important role in securing hostel or bed and breakfast accommodation for homeless people in the area – which meant that many who would have normally been sleeping outside had a roof over their heads.



An important factor which ensures we can continue to do our work and provide help is the donations we receive from the public and local businesses. Throughout the year in our tenant newsletter, Clwb Seren, we have carried several articles thanking people for their

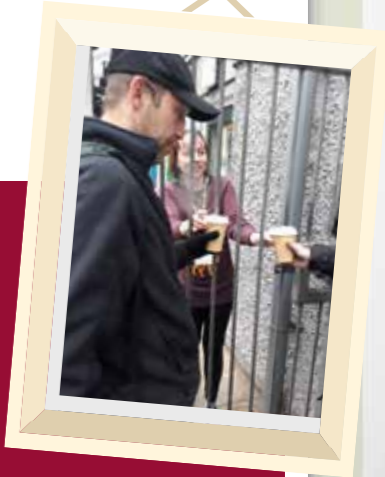
generous donations. Resources are tight and without the warm clothing, tents, sleeping bags, and food donated, Lorna explains that their job would be so much harder.

The Outreach and Resettlement team also have a close working partnership with Bangor Cathedral and the Caernarfon Food Bank. The Cathedral Partnership enables the team to offer people bed and breakfast accommodation for a few nights if

they are unwell. This has proved to be very helpful for people who have physical and mental health issues, and are recently discharged from hospital. The scheme is funded by a private donation from the Cathedral.

An example of one homeless person who has benefited is a service user who was released from hospital after a suicide attempt and was given a few days in a bed and breakfast. He has since been accommodated at St Mary's Hostel where he is receiving support to address his mental health and substance misuse issues.

Whatever the weather or time of year the teams at NWH and Gwynedd Council continue to work together and with other partners, providing support and helping individuals back on track and into long term accommodation.



St Mary's Gate Service

Part of the support on offer for the homeless and rough sleepers in Bangor is the gate service at St Mary's Hostel. The service has provided hot and cold meals to street homeless people in Bangor for over 15 years – and over the last 12 months the service was extended from one meal a day to three meals a day as well as hot and cold drinks available throughout the day.

Staff engage with each person who receives a meal and provide advice and support to help resolve their homeless situation. They do this by directly offering support and also signposting to Gwynedd Council Homeless Department and to a range of health and social care agencies, including GP surgeries, substance misuse services and veterans' support services.

Tenant participation in 2017/2018

Giving our tenants a voice is important to us and drives what we do across the organisation. We are committed through our corporate plan to increase engagement opportunities, in particular for young people and families in order to improve customer satisfaction.

During the year a new tenant participation strategy was developed in partnership with our customers, stakeholders and staff – this will shape how we deliver better engagement over the coming 12 months.

As well as listening to views we also work with many of our tenants to provide opportunities for them to develop their life skills and increase confidence. Over the last year we held numerous activities and opportunities for residents to get involved with us. **Here are some of the highlights...**

Opening doors to the outdoors

The aim of this project is to provide opportunities for our economically inactive tenants on low incomes to be able to participate in outdoor activities. The project also aims to help participants to gain employment as well as volunteering opportunities in the outdoor sector.

Tenants have had opportunities to enjoy hill walking, climbing and canoeing, with mountain biking due to start over the coming months.

- During this project 37 tenants took part in activities
- Participants have noted improvements in health and confidence and made new friends



Resident Advisory Panel (RAP)

The Panel has eight members and meets every month, alternating between Bangor and Llandudno Junction.

We have raised awareness for the Panel through our newsletter, website, and social media.

Members help drive improvements across services by:

- Monitoring service delivery
- Scrutinising performance and decision making
- Setting priorities for reviewing performance

RAP is essential in providing the residents' perspective on our services, performance, business decisions and strategic direction.

The Sounding Board

This is a database of tenants who are interested in acting as 'readers' of our leaflets, forms, and policies in order to provide feedback. This is an opportunity for those unable to commit to regular face to face meetings to have their say with us.

If you are a resident and are interested in getting more directly involved with the way we work please contact us on CustomerServices@nwha.org.uk



During this project 37 tenants took part in activities



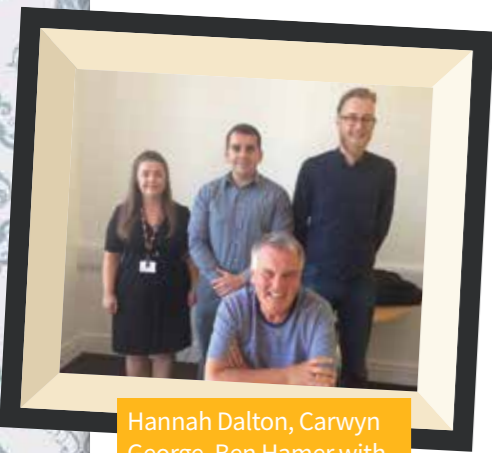
Our people

There have been some difficult times over the last year but our employees have remained a credit to the organisation. Through their motivation, professionalism and hard work our people continue to provide high quality services to our customers. Our aim is to build and develop our relationship with staff by creating a great place to work – we are committed to providing training opportunities and giving staff a voice in how the organisation is run. We always aim to attract and retain high calibre and motivated employees; we will continue to do this over the coming 12 months by appointing people who share our values.

IIP achievement...

We were pleased to achieve the Silver accreditation for IIP (Investors in People) as it was the first time we were assessed against the new

6th Generation Framework. Our target for when next assessed in three years is to achieve Platinum accreditation. We know we have a lot to do but will work hard with staff to achieve this.



Hannah Dalton, Carwyn George, Ben Hamer with NWH Chair, Tom Murtha

Rising Stars and Extra Mile Award...

We introduced a Rising Stars Programme to give three members of staff the opportunity to get one-one mentoring/coaching, job shadowing, and involvement in projects across the organisation. We were very pleased to receive a number of excellent applications for our first year with Carwyn George (Extra Care Manager, Cae Garnedd); Hannah Dalton (Compliance Co-ordinator); Ben Hamer (Assistant Rent Officer), being selected. They all attended the CHC Leaders Conference in Cardiff.

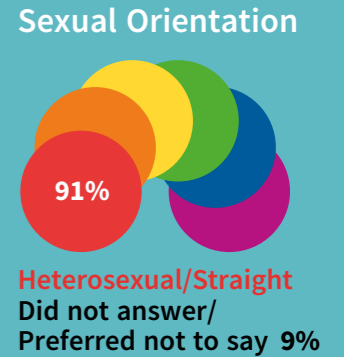
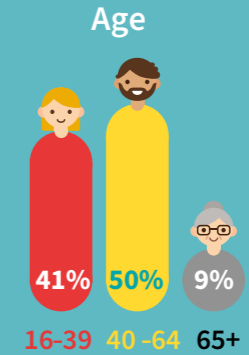
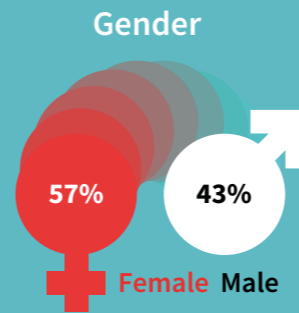
We've also revitalised the employee award scheme – the Extra Mile Award. Each month employees nominate a colleague who they think has gone the extra mile. Winners of the award receive vouchers and a certificate of recognition.

Looking forward to the next 12 months...

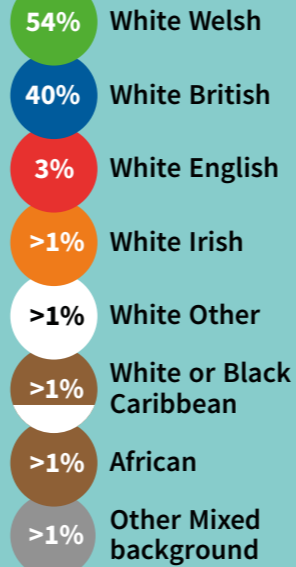
We will be re-launching our Employee Forum, our employees' voice over the next year. This group plays a key role in shaping NWH into a place where people want to work as well as giving members of the forum an opportunity to develop their skills.

We will be reviewing our People Strategy and will be implementing, in consultation with our staff, some key strategies for the future including Reward and Recognition schemes.

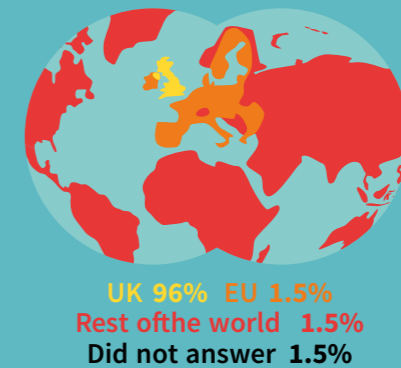
Staff diversity



Ethnic Origin



Country of Birth



Value for Money

Value for money (VFM) is not just about increasing efficiency and effectiveness; as a social enterprise we also recognise the importance of our social purpose.

North Wales Housing has a turnover of £15.8 million, we manage over 2,600 homes and employ around 180 staff. Our aim in the Value for Money strategy therefore, is to ensure we provide value for money to our tenants and to use our resources as efficiently as we can.

We are transparent about where our money comes from and how we spend it. A Value for Money Statement is published each year which shows how we are performing. The full statement can be found on our [website](#).



What are our value for money priorities?

1. Integrate VFM and Social Value as part of our culture
2. Manage our assets to optimise our social return on investment
3. Gain best possible value out of procurement
4. Understand and be able to report on social and environmental value
5. Fully understand our costs and their impacts across NWH and how they link to performance
6. Increase service efficiency and effectiveness – understanding our tenants' needs
7. Further involve our staff and tenants in improving VFM
8. Be transparent, accountable and have accessible communication

Governance

We are committed to achieving good governance at North Wales Housing and to complying with Community Housing Cymru's Code of Governance. The code is designed to help housing associations to develop good governance structures and to support continuous improvement.

We have 11 Board Members. They are responsible for providing the strategic direction for the organisation. Our board members have been appointed for the range and diversity of skills they offer as well as their experience which enables them to challenge and scrutinise effectively.

During the year Tom Murtha was appointed as chair for the association. He brings with him many years of housing experience both as a Chief Executive of one of the largest associations in the UK as well as other numerous non-executive posts held over the years.

Dylan James also joined the Board this year. He is a Welsh speaker and has a background in higher education and external audit.

Read more about Dylan and Tom opposite.



Here are the members who served on the Board during 2017/8:

- Tom Murtha**
(Chair – appointed 21 September 2017)
- Sally Ellis** (Vice Chair)
- William (Bill) Farnell**
- Christopher Taylor**
- John Ghader** (resigned January 2018)
- Ian Alderson**
- Marion Pryor**
- Susan Miller**
- Janet Roberts**
- Nanette Williams**
- Carol Downes**
- John Keegan** (resigned May 2018)
- Dylan James** (appointed January 2018)

Tom Murtha

Tom has spent over 40 years in the housing and care sector. He began his career as a community worker in the inner city of Leicester and retired as Chief Executive of Midland Heart, one of the largest housing and care organisations in the UK, in 2012. Tom has served as a chair and non-executive on a number of housing and care boards and national working parties and groups. He is a previous Chair of HACT and of Emmaus. He is Chair of Governance at Plus Dane Group, a Trustee of Mayday Trust, an editorial board member of Thinkhouse, and a founder member of SHOUT the campaign for social housing. In 2009 Tom was awarded an Honorary Doctorate by the University of Birmingham for his leadership in the housing sector.



Dylan James

Dylan is currently Head of Financial Accounting at Bangor University and has a wide range of financial and management accounting skills. He also has extensive external and internal audit management experience along with practical experience of complying with regulatory systems and governance having previously worked at Pricewaterhouse Coopers and Waterford Wedgwood. Dylan trained with District Audit in North Wales and is a fluent Welsh speaker. He has a degree in European Finance and Accounting and is a member of the Chartered Institute of Public Finance and Accountancy.



Members of NWH's Board

How we performed in 2017/18

Key facts and figures...



99.6%

of our properties passed the Welsh Housing Quality Standard (subject to acceptable fails)

Just under **9,000** repair jobs were raised and completed



94

successful applications to the Warm Home Discount – with a total value of £13,580 claimed by tenants

Occupancy levels in extra care schemes are all over

99%

with Cae Garnedd at 100%



84%

of tenants say rent is value for money



It took on average **20 days** to let a property

262

properties were let to new tenants (including supported housing hostels)



254

bathrooms have been installed



installed new windows/ doors in

631

properties

61

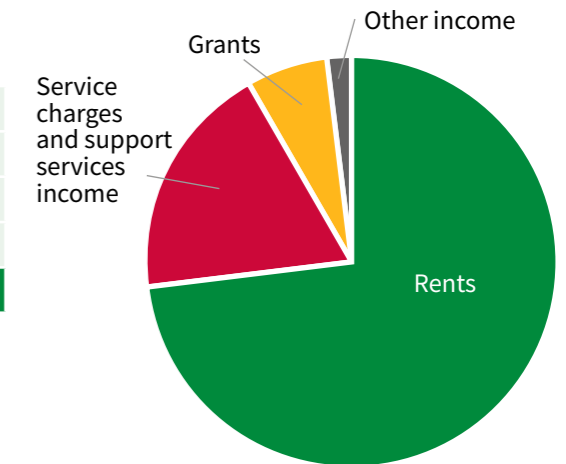
NWH tenants have met with the Energy Wardens with 29 gaining financial benefit



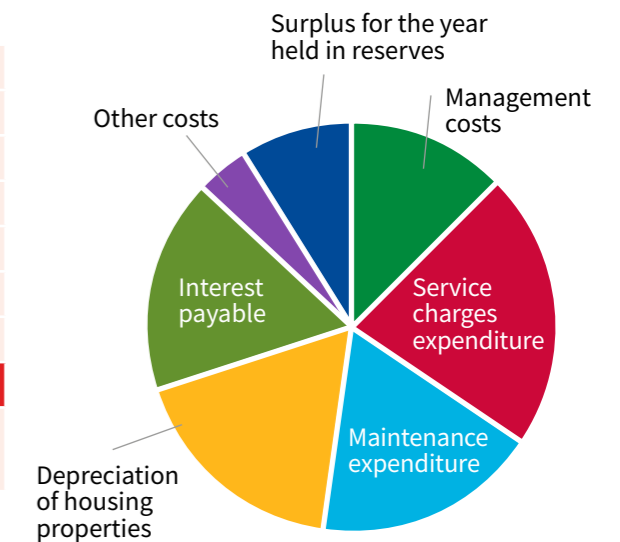
Financial Performance

Here is a summary of our income and expenditure

Income:	£(000)
Rents	£11,598
Service charges and supported service income	£2,987
Grants	£977
Other Income	£287
Total	£15,849




Expenditure:	£(000)
Management costs	£2,016
Service charges expenditure	£3,460
Maintenance	£2,838
Depreciation	£2,800
Interest	£2,713
Other	£636
Surplus	£1,386
Total	£15,849
Capitalised development and major repairs expenditure	£2,970






Got a question?


If you have any questions or feedback on this Annual Review please get in touch:

 customerservices@nwha.org.uk

 01492 572727

 www.nwha.org.uk

 Plas Blodwel,
Broad Street,
Llandudno Junction,
Conwy
LL31 9HL

 twitter.com/northwalesha

 www.facebook.com/northwaleshousing