

# Gyda'n Gilydd

*Together*

Our 3 year plan  
2020-2023



MerthyrValleys  
HOMES



# Moving forward together

**Merthyr Valleys Homes is Wales' first tenant and employee owned mutual. Together we work to provide housing and create opportunity for and with people who want to live and thrive in Merthyr Tydfil.**

Our second business plan as a mutual has been developed by and with our members. It is set against a backdrop of huge economic and political uncertainty as the UK's decision to leave the European Union unfolds.

We are a strong and trusted organisation, both financially and in reputation. We're confident that we will be resilient in the face of uncertainty, but together we need to ensure that the people and communities we exist to serve are equally well-prepared. We will continue to work together with tenants to provide the right services to help people meet these challenges. We will do everything we can to strengthen and be strengthened by the local economy in Merthyr.

People who live in our homes deserve to pay a fair rent. We're pleased to have introduced "Living Rent" levels across our mutual, developed together with tenants and members. We will continue to roll this out to make our homes truly affordable to everyone in need of a home.

People who work for us deserve to be paid a fair wage. We will continue to balance our resources together to ensure that people are paid fairly and that we invest in excellent employment, training and development opportunities for our employees.

Children and young people who live in our communities deserve a healthy future. Over the next three years we will work together with other organisations to develop and invest in the right solutions today to stop climate change tomorrow.

We will begin planning together now to greatly improve the energy efficiency of our homes over the next twenty years. We will also seek new ways to create clean energy to benefit everyone in our communities using the natural resources around us.

We want tenants and employees to aspire to have and be the very best, and we want to challenge ourselves to do more. As we move forward we will continue to approach all that we do as a mutual, working together to deliver our vision.



# Our story

In 2009 almost 4,200 council homes in Merthyr Tydfil transferred to Merthyr Valleys Homes following a vote by tenants.

By 2014 we had met all the promises made to tenants at transfer, and looking back over the past ten years we have made a huge contribution to the standards of our homes and to the economy of Merthyr in general.

In 2015 after an extensive review we decided to become Wales' first fully mutual housing association that is owned and controlled by tenants and employees.

We have a unique and democratic structure of governance and mutual accountability. This runs through everything we do as a social business. There is more information about our mutual, our Board, and our Democratic Body available on our website. You can also view "Yfory – our mutual" here: [\(youtube link\)](#).



# Our mission

We're here to provide housing and opportunities to people who want to live and thrive in Merthyr Tydfil.

## Our vision

Gyda'n Gilydd will bring:

- **Pride in the resilient communities** we live in
- **Pride in the organisation** that we own and work for
- **Greater opportunities** for us to deliver homes and services people want and need
- **Financial strength** to allow us to achieve our shared ambitions

## Our values

**Working together** as tenants and employees we will **create pride in our homes, our community and our mutual.**

We will **act responsibly** with **integrity and openness**, being **accountable to each other.**

**Equality and Diversity is everyone's business.** As a Tai Pawb QED-accredited business we will continue to **demonstrate values and behaviours that ensure everyone is welcome to live, work and thrive with Merthyr Valleys Homes.**

## Our future

We want to ensure that everything we do today will **impact positively on future generations.**

We will develop and deliver all our plans taking into **consideration the "Wellbeing of Future Generations" goals and ambitions.**



# Communities

**Creating places where people  
can live well, feel safe,  
respected and valued  
whatever their circumstances  
may be**





**We are proud to play our part in building resilient and strong communities based on the strengths, talents and skills of people in our region.**

We know that some people are not able to live well at the moment. Years of austerity have had an impact people's finances and on some people's health and well-being. Our members have told us clearly that we should continue to provide services to those people who are experiencing financial or emotional difficulties. We will deliver all our services in a way that demonstrates kindness and respect for people's past and present circumstances.

We want to continue to create beautiful neighbourhoods where people want to live. We know that there are not enough homes to meet everyone's need. Homelessness is increasing especially among our young people. We have a duty to ensure that we don't add to this problem We know that we need to balance the needs of the whole community, but we want to challenge ourselves to never evict people into homelessness. We will do this by trying to support people to move out of our homes in a manged way where it becomes necessary, with good outcomes for everyone involved.

We want people to be safe in their homes but we know this isn't the case for everyone. We want to improve our services to people experiencing domestic abuse and violence in their homes. We will work with experts by experience and other agencies to get this right.

## COMMUNITIES Our 3 year plan

Over the next three years we will work together to:

- **Provide advice and assistance** to anyone
- Prevent people losing their homes, and aim **never to evict people into homelessness**
- **Create new affordable homes**
- **Improve our accessible housing options for those people who need them**
- **Help people who want to access training, education and employment**
- **Continue to protect and invest in our local and global environment**, developing new community allotments, affordable gardening support, and improving our open spaces
- **Support** and be supported by **community groups, organisations and events**



# Organisation

Being proud and passionate about the organisation we own and work for.



**We are rightly proud to be a fully mutual organisation owned by tenants and employees.**

Almost a third of tenants and nearly all of our employees have chosen to become members and to share the power in shaping and running our business.

We want to spread the word about the incredible impact that we have felt in becoming a mutual, and encourage other organisations to do the same.

We need to recognise that we are still a young organisation and that we are unique within the Welsh housing sector. We will ensure that as we come across new situations we will use these to test out, improve and learn more about the practicalities of working in a mutual way.

We will each take responsibility as members of the mutual to demonstrate our values and behaviours, to make the right decisions for the right reasons, and to be accountable to ourselves and others for our actions.

## ORGANISATION

### Our 3 year plan

Over the next three years we will work together to:

- **Promote membership** to all tenants and staff
- Strengthen and **expand the opportunities for people to engage with us**
- **Strengthen the way we communicate** inside and outside the organisation
- **Provide more opportunities for apprenticeships and placements** to give people a start in their careers
- **Continue to invest in great training and education** for our staff and volunteers
- **Review the way we govern the mutual** and develop a unique code of governance that works for us
- **Test ourselves and gain external accreditation** for parts of our service delivery
- **Ensure that the mutual voice is heard at all levels** in Welsh housing policy and debate



# Responsibility

Playing our part to deliver  
homes and services people  
want and need





**Our aim is to always listen, understand, check and respond to our members and tenants about the services and products they want and need.**

We want to be absolutely certain that our homes are safe to live in, and we will continue to invest in this area to protect our tenants and their families.

We know that people in our region need a range of different housing solutions and we want to play our part in providing these. We want to create homes that can be flexible enough to change when people's needs begin to change. We want to look at new designs and experiment cautiously with new types of homes and new types of tenancies.

We have already created some affordable homes for young people that use non-traditional building methods, and that are cheap to run. We want to explore the use of other types of homes to provide affordable and accessible housing when people need it.

We also want to work in partnership with others to research and plan the best ways to make all our homes warm and affordable to run over the next twenty years.

## RESPONSIBILITY

### Our 3 year plan

Over the next three years we will work together to:

- **Ensure that our systems, infrastructure, and technologies enable us to deliver excellent housing and maintenance services** with our tenants and partners
- Continue to **invest in the safety, affordable warmth and security of our tenants' homes** and improve the standards of the homes that we let
- Improve the way we work to **become a cleaner, greener organisation**
- Work with Welsh Government and others to **agree our part in achieving the expectations of the Affordable Housing Review**
- Begin our journey today towards achieving the **highest energy efficiency in our homes by 2050**
- **Collaborate with others to develop and deliver new homes and services** that people want and need
- **Experiment wisely with new methods of construction**



# Financial Strength

Achieving our priorities  
through strong finances



**We need to have a strong financial position to deliver the aspirations of our members and to make sure we can manage future risks to our income or our costs.**

We recognise that we need to constantly balance and consider the interests of different members when making decisions on rents, wages and investment in new and existing homes.

We are already hugely committed to getting the best value for our money that we can achieve. This does not always mean that we will go for the cheapest service or product that we can find. We will carefully balance cost, quality, and sustainability of the product or proposal and consider this in line with our “7 Golden Rules”.

We spend a significant amount of money on a range of services and materials. As a mutual, we want to ensure that we spend as much as possible with other social, mutual and cooperative businesses in Merthyr and beyond.

As we build our plans for the future, we want to be sure that we have the right funding model in place to allow us to grow and achieve our goals. We will work together with our lenders and members to consider all the options available.

## FINANCIAL STRENGTH

### Our 3 year plan

Over the next three years we will work together to:

- **Deliver on our 30-year financial plan**, identifying and managing risks appropriately
- **Continue to implement a Living Rent** model to improve affordability for tenants so that they have more money available for other necessities
- Ensure we have **sufficient resources to achieve the aims of the mutual**
- Invest in **advice and assistance for tenants who are struggling financially**
- **Demonstrate excellent Value for Money** to our members through our “7 Golden Rules”
- **Work with Social Business Connect** to ensure that wherever possible we are **working and contracting with other local and national social, mutual and cooperative businesses**
- Explore the risks and opportunities of a **new funding model** with our lenders



# 7 Golden Rules

**Rule 1** Set an affordable rent

**Rule 2** Keep tenants safe

**Rule 3** Protect our environment

**Rule 4** Treat tenants and employees fairly

**Rule 5** Review spend over £100,000

**Rule 6** Invest in local communities

**Rule 7** Develop in-house employee,  
succession planning





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