

Are standards likely to be affected by the merger? Will services improve as a result of the merger?

Two of the key reasons for the merger are:

- To maintain and improve the quality of homes and services to residents by combining our resources and expertise
- To enable greater capacity and resilience to learn, explore and develop new and enhanced services for residents

Therefore we aim to maintain high standards and continually improve services.

I am concerned the Coastal repairs service won't be as good?

Repairs services will continue to be prioritised; this is a service we pride ourselves in and which residents tell us they value. You can track satisfaction with repairs services by looking at performance information [on the website](#) or by looking at information [published by Welsh Government](#) on all associations. Because we understand the importance of delivering a good and consistent repairs service, we will be proactively seeking feedback in this area so that we can continue to improve

I am worried my rent will increase due to the merger

Rents will only rise in accordance with Welsh Government rules and the Rent Setting Policy, which is framed around affordability and delivering valued services.

Will my service charge increase due to merger?

The proposed merger will not affect your rent or service charge. We would continue to review charges every year, as we do now, in line with your current occupation contract or lease. Costs of services increase every year, inflationary pressures in recent years have exacerbated these further. Controlling and, where possible, reducing service charges is an important element of making homes more affordable. We don't make profits for shareholders and all income pays for the buildings and services we provide.

I am concerned the merger will benefit RHA more than Coastal? Bigger is not always better

This is a merger, not a takeover – a bigger organisation means more access to resources to invest in housing properties and services. We aim to maintain high standards and continually improve services. Both organisations are financially strong;

our combined business plan has been shared with key stakeholders (including funders) and demonstrates that the proposed merger makes sense financially and will support our aim to improve services.

I am concerned that the website and communication with residents will be affected by the merger?

Brand and communication style matters, this is an area we are focusing on and want to get the balance between formal and informal right going forward. We aim to keep communication channels open, accessible and personable. Feedback from residents on their communication preferences will help inform any changes.

Will older properties be modernised to the same standards as new developments?

Welsh Government have recently produced a new standard for [social housing in Wales](#) and we are currently planning how to bring properties up to these standards. There will be more engagement with residents in the future to determine priorities for investment.

How will the merger impact homeowners/ leaseholders?

There will be no change to the current arrangements with homeowners and leaseholders. A bigger organisation means access to more resources to invest in services.

Will I still be able to contact my housing officer directly? How can I meet someone face to face?

We don't have plans currently to change the way a Community Housing Officer is contacted. Coastal's Community Housing Officers have regular drop ins across their areas to meet with residents face to face you can find out more [here](#). Being accessible, open and transparent is key to our culture.

RHA have some differences in the way housing officers are contacted, but we will agree a new route for the new company as soon as practicable.

Feedback from residents on their communication preferences will help inform the new approach.

Was the decision to merge made before resident consultation?

No. We entered merger talks ahead of resident consultation but we have provided multiple methods for residents to feedback on the proposed merger and all of these were presented to the Board for consideration alongside the findings from due diligence. The final formal decision to merge has not yet been made but all residents will be informed if the proposed merger goes ahead.

What is the cost of rebranding to the new organisation?

While the merged company needs a new identity and brand, we have adopted principles to minimise costs including restrictions on marketing and promotions since mid-2023, undertaking much of the work in-house and phasing branding work around existing replacement cycles wherever possible, because of this we hope to deliver the rebrand within our existing budget. However, one consequence of this approach is that residents may continue to see legacy Coastal and RHA branding out and about for some time post-merger, until replacement cycles fall due.

What are the executive team salaries?

Salaries of the executive team are published in the financial statements annually. Coastal's are [here](#). The salary range for the Executive Team has not increased because of the merger process. The new executive team is smaller than the current total of Coastal and RHA executive teams.

Will this mean that staffing levels drop but workloads increase for staff?

Managing staffing levels and keeping workloads at a reasonable level are key aspects of our strategy.

Will this cause issues around our personal data being kept safe?

Protecting personal and sensitive data is always a priority and will continue to be throughout the merger process.

Will merger impact my place on the transfer register?

There is no impact on the transfer register as a result of the merger.

Will my rent arrears arrangement be affected by merger?

There are no changes to rent agreements as part of merger

How much financial reserves does Coastal have?

We publish financial statements on our website [here](#). Latest published accounts for the y/e 31 March 2024 show Coastal's total reserves at £52million - this isn't the same as cash, most of our reserves are reflected in our housing property and are required by funders as part of loan agreements.

Does Coastal have up-to-date stock condition info on RHA stock?

Reviewing stock condition was an important area of due diligence. We have both engaged an independent external business to review stock condition data and compare our approaches to investment and planning in stock condition.

Have RHA applied for all grants available from the Welsh Government to carry out home improvements to bathrooms, kitchens and boilers within their properties?

Welsh Government doesn't provide grants for this work, it will be funded through RHA's rental income in the same way that it is in Coastal.

Is there any funding or grants that RHA have not applied for that would come across to Coastal if the merge goes ahead? What cash reserves do RHA have available to them and what assets would be transferring across to Coastal?

All assets and liabilities of RHA will transfer as part of the new organisation on merger.

Have RHA disclosed liabilities against any debt on stock?

We both use treasury advisers because we have a lot of borrowing, and this is such an important area. We are advised through the due diligence process to ensure that there are no such issues.

How many staff are at RHA, how many will be transferring, will there be redundancies? Who will pay for any redundancies?

There are around 85 staff at RHA. There are no plans for any compulsory redundancies at RHA as a result of the transfer. Any possible future redundancies, if these occur, will be paid for by the new merged organisation and result in future cost savings.

Is it known if there will be any staff redundancies within Coastal or RHA as a result of a merge due to job overlap?

We want to increase operational capacity and retain skills in the new organisation so that we can deliver more for residents. Staff will transfer to the new organisation on the day of the merger - in time there may be some limited restructuring of non-resident facing roles.