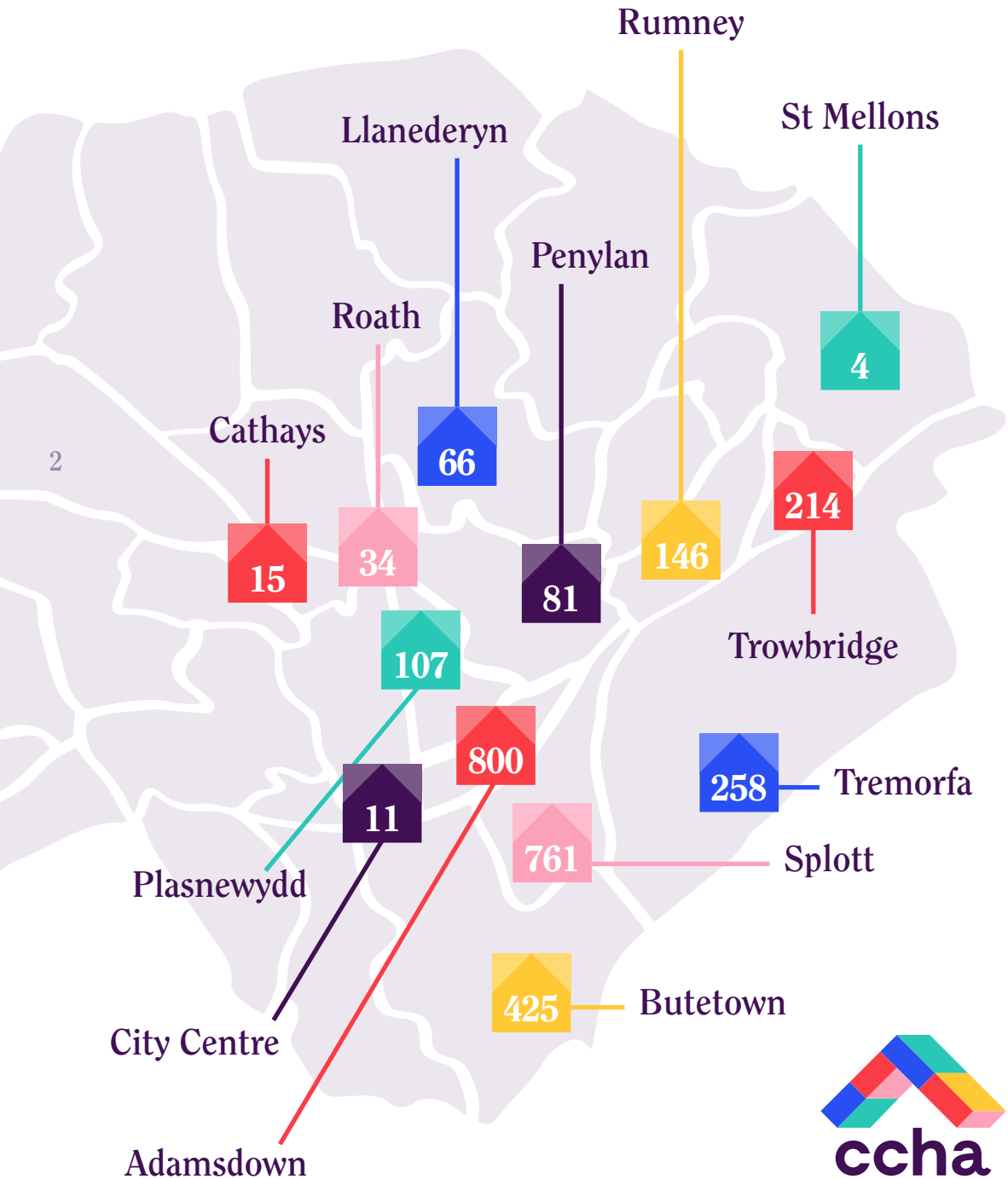


Annual Report 2019/20 Self-evaluation



Your homes

CCHA has homes mostly across south and east regions of Cardiff. The map shows you where your homes are located.



A word from Mike Owen

I am pleased to report as the Chair of the Board we have moved from managing a governance crisis, to being the custodians of Cardiff Community Housing Association, looking after your homes and working in the interests of the people who live in them. After a year of hard work we were all delighted when in March 2020 the Welsh Government gave us the Regulation Judgement of “standard/standard” for governance and finance.



We are thankful for the foundations built by former Board Members and the interim Chief Executive as the organisation started to rebuild itself. We wanted to be a brilliant landlord, a great employer and an anchor for our community through difficult times. Keeping our tenants and employees safe was a priority and we moved resources and scrutinised our work on health and safety throughout the year. When the global pandemic came in February this year we proved we were well placed to deal with the challenges it proposed.

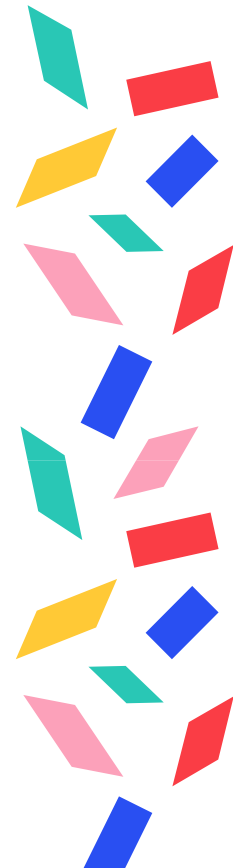
Our investment and planning in information technology and our digital infrastructure allowed us to move the whole business to home working. Our staff adapted to the change very well and it was almost seamless. Our prudent management of finances meant that we did not need to furlough any of our employees. We were agile and we changed our approach to housing services, keeping in touch with our residents and our community throughout the crisis. We kept our food programmes and outreach programmes going. From December 2019 we had worked with our tenants to create our own directly employed repairs service. This allowed us the flexibility to keep our emergency repairs going and to keep repairing and letting empty properties to support Cardiff Council.

This is what good governance is all about, planning for the future, assessing the risks and managing them and we believe this organisation is now in a very good place to help our communities thrive again.

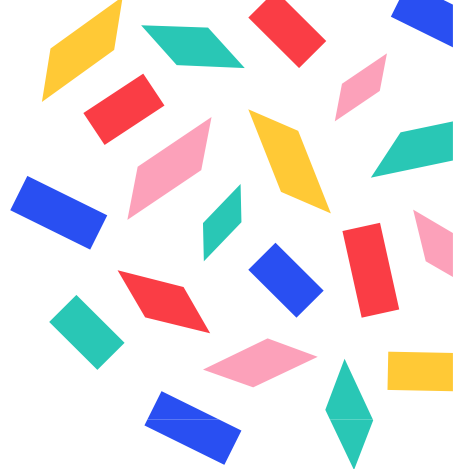
Finally, I would like to thank all the team at CCHA, the Executive Team, the Board, and our tenants who have worked tirelessly through this period with renewed determination to deliver the housing service that you deserve.

Regards,

Mike Owen, *Chair of the Board*



A word from Hayley Selway, Chief Executive



As I write this, we continue to deal with the challenges of the coronavirus pandemic. This has been a difficult time for you, your families and all communities across Cardiff and my thoughts are with you.

We have continued to work for you throughout this time, although in quite a different way. I hope you feel that you have had a good level of service from us. Please let me know if we're getting things wrong and when we're getting things right.

One of my main priorities through the pandemic has been to ensure your safety. Thank you for letting us in to do emergency repairs and vital gas and electrical servicing checks. As we reintroduce services, we will continue to put your safety and that of the CCHA team at the fore front of all that we do.

We have seen how the pandemic has resulted in distress caused from money worries for so many. We have been and continue to be here to help. In the last year we have helped more than 500 households in arrears with sustainable payment plans. We set up a hardship fund for tenants in financial difficulties, made applications on behalf of tenants for household goods, supported tenants with benefit applications and appeals and delivered food boxes to those hardest hit. We care about you and

want you to enjoy living in your home, a safe haven without worry for you and your family.

I have now completed my first year as Chief Executive at CCHA and what a year it has been. Taking on an organisation in regulatory difficulties was always going to be a challenge but it was clear from day one that tenants, community members, staff and Board Members were up for significant changes.

In the last 12 months we have set about re-establishing our relationship with the communities we serve. You told us our repairs service wasn't good enough so in April of this year we brought the service in house. We worked with tenants across Cardiff to set the standards for repairs. I know we still have a way to go but I promise everyone is working really hard to get this right.

My priority from day one has been putting the 'community' back in Cardiff Community Housing Association. We are a community based housing association and therefore our objectives and actions should be those that have a positive impact on those communities. Our Big Lottery funded Flourish programme, started in 2019, was set up to listen and learn from communities across Cardiff and to then enable community members to deliver what they see is needed



rather than what we as officers 'think' is needed. It has been a real success, for example we have supported a group of women to create a community pantry in Tremorfa; a group of women in Butetown to set up a catering service and a group of mothers to establish a play and stay group in Roath.

At CCHA we strive to be more than just your landlord. Our Reach and Jets programmes are there to help you on your career journey or provide some wellbeing advice and coping techniques if things are getting a bit on top of you. Our money advice team are there for you too, helping you with any money worries you may have.

We want to keep listening and learning from you – that's why it's really important that tenants have a voice at CCHA. Tenants and staff members have worked exceptionally hard to get us back on track and in March of this year the Welsh Government Regulatory team returned CCHA back to the highest level of regulation. We will continue to listen and to learn from you and I would urge anyone who is passionate about the services you receive from us to become involved in one of our tenant engagement groups.

To help us achieve our ambitious goals, in June this year, we appointed experienced social housing professional, Liz Evans, as our new Corporate Director of People and Places. Liz joins us from another housing association, where she was Head of Community Housing and Customer Services. It's clear that Liz shares our community-based values and she will be a tremendous addition to the team.

So how have we done in 2019/20 and what does 2020/21 hold for CCHA? Take a look through the following self-evaluation. It details our performance and our commitment to you going forward. One of our key promises in 2020/21 is to tackle racial inequality in all that we do, from how we recruit to the CCHA team, to how we deliver our repairs service, so please watch this space.

Finally, I would like to thank all the team at CCHA who have worked tirelessly through this period. The 'CCHA Team' are the staff, the tenants, the wider community members and our Board of management. When we say #oneteam we truly mean it and by continuing to work together we can create an organisation for all of us to be proud of.

Thanks,
Hayley Selway, *Chief Executive*

Welcome to CCHA's self-evaluation, an opportunity for us to let you know how we are doing and what plans we have for the future.

We have worked with tenants from across Cardiff on this document, and we would really like to hear from you if you have any views on it.

You, and your family, are our highest priority. Providing great services to you and building affordable homes throughout Cardiff is why CCHA exists.

In 2019 tenants, Board Members and the CCHA team worked hard to define what sort of organisation CCHA wants to be and what values we should have as an organisation.

As a tenant of CCHA you should receive services that are based on us being:

Trustworthy
Respectful
Caring
Honest
Brave
Genuine

Please judge us on these values, and let us know when we get things wrong (and, as importantly, when we get things right!)





#OneTeam




This document acts as our Self-evaluation to Tenants i.e. how we performed in 2019/20, and forms a part of our Annual Report presented to our members at our Annual General Meeting in September 2020.

If you have any feedback on this report please contact:

Sam Williams
info@ccha.org.uk
029 2046 8490

Your comments will help us improve our services to you.



What we want to achieve, and how we are judged by Welsh Government

8 All housing associations in Wales are regulated by the Welsh Government.

We've summarised how we think we're doing against our strategic objectives in the following pages. They outline our performance for the year ending March 2020. This self evaluation also helps us to plan our work for the year ahead, and ensure that we are constantly improving the services we offer to you.

What Welsh Government judges us on	What are our objectives in meeting this
PS 1. Effective Board and Executive with a clear and ambitious vision for the HA	Setting the Standard in Governance, Employer of Choice
PS 2. Effective and appropriate tenant involvement, evidencing high quality and improving services	An Excellent Landlord
PS 3 Comprehensive assessment of the business impacts of current and emerging risks, including new business and development opportunities with robust risk management arrangements	Setting the Standard in Governance, Development Partner of Choice
PS 4 Clearly evidenced self-evaluation of compliance	Setting the Standard in Governance
PS 5 A track record of achieving positive outcomes responding appropriately to new challenges and performance issues	Community Champion and Anchor
PS 6 Delivering Value for money in all areas of the business	Setting the Standard in Governance
PS 7 Compliance with regulatory and statutory requirements and guidance	
PS 8 A financial plan which delivers and supports the business plan and effective monitoring of financial performance	
PS9 Effective management of treasury operations and ensuring sufficient liquidity at all times	
PS10 A clear understanding of asset and liability performance	

An Excellent Landlord



We want to be more than just your landlord, we want to provide great homes and excellent services to you. We know that providing opportunities for your voice and the voices of other tenants to be heard is key to our success.



We said we would:

Measure satisfaction with our repairs, housing management and tenancy support and enforcement services and establish how waste, failure demand and costs can be reduced and customer satisfaction improved.



Maintain high levels of landlord compliance in areas including fire, water, gas and electrical safety and asbestos management.



Create a tenant engagement structure that has elements which directly link to our Board.



Publish and deliver a five year planned maintenance programme.

Scheduled to be completed by March 2022

Maintain Welsh Housing Quality Standard.



Carry out research on the affordability of rents and service charges and use to inform our rent setting decisions.



Review the energy efficiency of our properties and put a plan in place to deliver Welsh Government's De-carbonisation Strategy.

Scheduled to be completed by November 2020

Listen and learn from complaints and use this knowledge to drive service improvements.



Review the way we deliver our front-line services.



Embed Value for Money across CCHA and unlock resources for strategically important posts and projects.



 Achieved



Repairs and Maintenance Service

You told us that a first-class repairs service is your highest priority. At the end of March 2020 we brought the repairs service in-house, to deliver repairs directly.

On average **94%** of you were satisfied with the new internal repairs service

More than **20,000** repairs completed in 2019/20

£1.93m investment in your homes on planned maintenance

12

Residents' Panel

We set up a Residents' Panel, made up of tenants from across our area, to make sure the new repairs and maintenance team provides the service that you want.

Residents' Panel Quotes

"We were actively involved in decision making, from the name of the new repairs service, to the new uniforms. We even had external people coming in to chat to us and give us some understanding of how it worked."

"There are things that we can work on to become more involved in the future but this was a huge step in the right direction and we are looking forward to the next project."

"Nothing is ever too much trouble for the new repairs team. They will even look at other jobs whilst they are in the house."

"This has been needed for a while, so glad that we could be part of it."

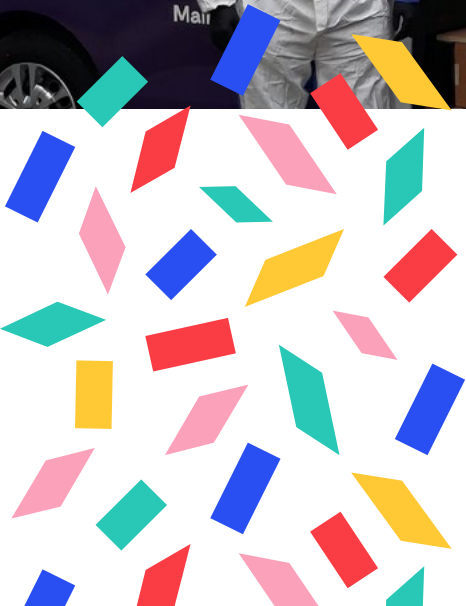
Landlord Health & Safety

Keeping you safe in your homes is more important now than ever.

Our results over the key areas at the end of March 2020 were:

- Gas testing: 99.87%
- Non-domestic asbestos re-inspections: 100%
- Fire risk assessments: 99.4%
- Legionella risk assessments: 100%
- Lift servicing and inspections: 100%
- Electric certificates: 100%
- Lift and hoist inspections: 99.10%

Any health and safety areas with less than 100% compliance were addressed with our no access procedure. As part of our ongoing internal audit program our Landlord Health and Safety performance was tested in 2019/20 and we achieved the highest levels.



Welsh Housing Quality Standard

The Welsh Housing Quality Standard (WHQS) is the standard of repair and improvement that all housing association's homes in Wales must meet and is set down by the Welsh Government. We spent a total of £1.93m on improvements to our homes which includes our requirements to meet WHQS.

At the end of March 2020 we were 100% compliant with WHQS standards.

Tenant Engagement

CCHA is committed to putting you at the heart of everything we do.

Over the last 18 months we have worked alongside you, to identify what we do well, and where, and how, we can make improvements. We have also begun creating opportunities for you to engage with us, embracing the concept of..



You talk, we listen, together we do.

14



How have we done this? Tenant Engagement Review

In 2018, we commissioned a piece of work to review our tenant involvement structure, consulting with you, our team and community. The overall findings were that our tenant involvement was proactive, involved a diverse demographic (culture, religion, language) and enabled tenants to have an input into service areas. It was recognised that more work was needed in this area.

As a result of these findings, in January 2019 a group of staff, tenants and Board Members came together to form a co-design group that would look at what tenant involvement should and would look like in CCHA. As a result, the following groups were formed:

1. The Residents' Panel

2. The Scrutiny Group

3. Priority Neighbourhoods

4. Data Group

In the year 2019/20:

- Virtual meetings were introduced due to Covid-19
- Tenants were part of recruitment throughout the year
- A new tenant engagement structure was launched
- 44 tenant meetings were held (10 Resident Panel meetings, two Scrutiny Group meetings, three recruitment to engagement groups, eight service area focus groups, nine tenant conference planning groups, four priority neighbourhood meetings and eight community events planning meetings)
- Tenants attended 15 training courses, networking events or conferences



Focus groups and consultations took place resulting in:

- Improvements to bins store at Maelfa
- Three policy reviews
- Tenants being involved in the review and restructure of the reactive repairs service
- Tenants leading on the CCHA rebranding



CASE STUDY

Didi Ketter

CCHA Tenant living in Splott

Didi has been a tenant with CCHA since 2016. She started her tenant engagement journey off with STAR communities first where she did a number of different courses and developed her skills. Didi then developed into a role as school parent governor where she remained until her son left the school in July of last year. Since then Didi has been recruited by her son's comprehensive school to take up a similar role as a parent governor.

Didi has been actively engaged with CCHA since 2016 when she attended her first focus group. Didi stated "*she has never looked back and now has a family in CCHA*". Since this time, Didi has attended meetings where she has made sure that the tenant's voice is heard, attended training courses, attended Board, recruited team members to CCHA, and advocated for CCHA out in her community which has led to a number of tenants and community members becoming actively involved.

In 2019, Didi was shortlisted for a Diversity in Housing award where she was highly commended.

Alongside her active tenant engagement role, Didi is a full time student studying Environmental Health in Cardiff Metropolitan University progressing to her final year in September. Didi was due to start a placement with CCHA in March of this year however due to Covid-19 this has been postponed, but Didi is very keen to complete this placement as soon as she can. In the meantime, Didi has taken up a position on CCHA's Green Group which she was very keen to join due to her knowledge and passion on this topic and links to her course.

Didi hopes for a future working in the housing association sector.

Your homes

We recognise the importance of providing support to sustain your tenancy. We have a dedicated support and money advice team who work with you and your family.



Money Advice

77

tenants advised on switching gas/electric supplier. On average this saves £310 per tenant, per year.



60

tenants advised on Welsh Water bills for low income households. The average saving per tenant per year is £212.93.



72

foodbank vouchers given out. Average cost of a food parcel is £18.



54

Discretionary Assistance Funds (DAF) awarded for white goods and basic furniture. The average DAF award is £657 for a single person.

466

individual tenants supported with their rent arrears. After three months of working with us we saw their arrears reduce by an average of £80 per tenant.

598

households supported with advice on reducing outgoings, debt counselling and accessing grants.

£170k

gained through benefits advice and grants made up of just over 95k of benefits you were entitled to.

£74k +

gas, electricity and water reductions and wider available grants.

33

assisted with benefit claims.

15

medical assessments supported.

3

successful tribunals supported with Employment Support Allowance and Personal Independence Payment.

92%

surveyed felt better off financially after receiving money advice.

£80

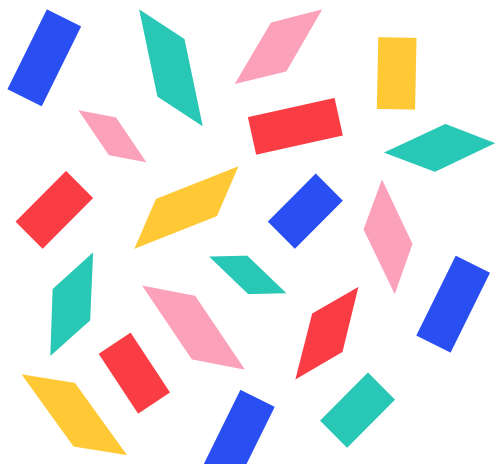
reduction in rent arrears on average, by those who had advice from the team after three months.



Tenant B Case Study

*CCHA Tenant supported by
The Money Advice Team*

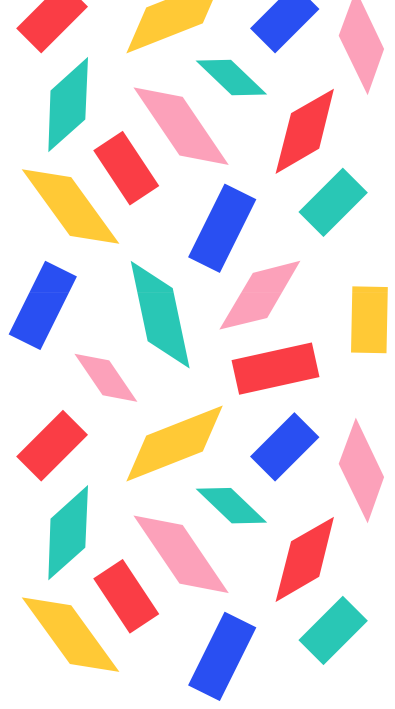
Tenant B has two young children and experienced a relationship breakdown, which resulted in a lot of debt that they were not aware of. Tenant B was giving their children money whenever they asked for it because of the guilt they felt over the relationship breakdown. Trying to manage everything alone was making them ill and they started to miss work. The Money Advice team supported the tenant to contact their debtors to advise of the relationship breakdown, and a referral was made for a Debt Relief Order due to the amount of debt. The Money Advice Team supported the tenant to complete a household budget and provided advice about talking to their children about money. They also encouraged the tenant to speak to their employer about the situation.



Tenancy Support and Tackling Anti-Social Behaviour (ASB)

We work with a wide range of organisations to tackle neighbourhood and nuisance anti-social behaviour to support you and our communities. In 2019/20 we continued to work closely with South Wales Police and Cardiff Council to support households who experienced the impacts of anti-social behaviour.

We supported 415 ASB cases in 2019/20. The team takes a broad approach to each case, we don't judge or label people as "perpetrators" or "victims". Our primary aim is to focus on a rounded outcome for all. This involves gaining a complete understanding of our tenants' needs through working with partnership agencies and support.



Tenant C Case Study

CCHA Tenant supported by our ASB Team

After complaints of drug dealing from a family home, the team carried out numerous visits, issued warnings, removed visitors and eventually spoke with the tenant on their own. The tenant did not understand that they were being controlled by a gang. Through regular contact and relationship building we were able to help the tenant flee, engage with drugs interventions, speak with support agencies and assist to convict the person who was exploiting the tenant. We also worked with the local school to protect the children involved. The tenant is now rebuilding contact with their children and has remained clean from drugs in a new home.

Key statistics about housing services

21

3.96%
arrears at March 2020

1.32%
former tenant arrears
at March 2020

96%
average rent collected
during 2019/20

49%
homes let to homeless
applicants awaiting
accommodation from
Cardiff Council

Community Champion and Anchor



We are committed to working with you in providing opportunities to access employment, training and volunteering and to make a difference to our communities by tackling poverty and improving wellbeing.





We said we would:

Deliver asset based community development schemes through the Flourish Project.



Create apprenticeships across CCHA.

Timetabled for 2021

Seek funding to support a well-being centre at Trowbridge.

To be completed by March 2021

Seek partnerships with local schools and colleges.



Seek additional funding to continue the Reach project.



Use positive action in our recruitment activities.



Develop a befriending project for our tenants and community members.



Source capital and revenue funding for neighbourhood regeneration projects.



Develop a volunteer scheme.



Embed targeted recruitment and training and community benefits into our procurement processes.



Host a series of community based activities and events across Cardiff.



Contract where possible with other living wage organisations.



Continue to invest in our tenants' employment and training programme – JETS.



Review the role our community centres play in terms of community anchor venues.

On hold because of Covid-19 guidelines

Flourish

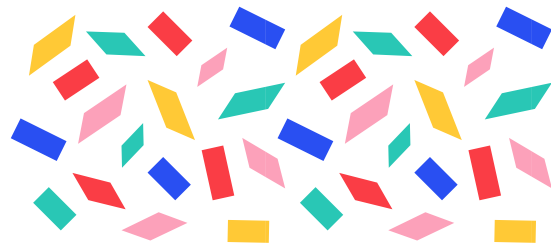
The Flourish project has gone from strength to strength, and just two years into this 4-year project, has far exceeded its targets.

Set up in January 2019, Flourish initially received £470,000 from the Lottery Commission Community Fund, to support projects to improve the quality of life of families experiencing in-work poverty.

Flourish currently work alongside around 100 individuals from our communities. Each individual brings their own identity, skills, strengths and expertise about their family and community.

These are just some of the highlights:

“When communities are given the opportunity to come together, we give them the opportunity to identify their own strengths and give them the freedom to thrive.”



24



Tremorfa Community Pantry

The Tremorfa Pantry was developed from an idea of one of our tenants and was created with community members across Tremorfa. The pantry makes FareShare Cymru food available to everyone, and has distributed more than 20.5 tonnes of food to our communities.

Uniform'd — Cardiff School Uniform Donation

Flourish became involved with the initiative after we met a mum who had put out a request on social media for unwanted school uniform. This initiative grew to donation points across Cardiff Council Hubs, storage units and its first event in the summer of 2019 provided uniforms to more than 580 families. This was the first Flourish initiative to gain external funding with an award from the National Lottery Community Fund of £10,000.



Summer of Picnics

The summer of picnics was an initiative designed and delivered by a group of young people who wanted to join together in their summer holiday to do something positive together. These young chefs worked five days a week throughout the entire six weeks summer holidays and fed over 3,000 children across the city through community picnics and packed lunches. The chefs gained new skills, experience and purpose that summer but more than anything, gained new friendships that will last a lifetime. **The Summer of Picnics chefs have won the Community Champion award in the National Children in Wales Awards 2020.**



Bay Leaf Catering

Bay Leaf Catering is an initiative driven by four mums in Butetown to bring affordable food to residents in Cardiff. Through use of the kitchen at our community facility in the Culture and Media Centre at Loudoun, they have successfully catered corporate events such as the Tenants Conference 2019, National Lottery Community Fund event and numerous CCHA Board meetings.

Other Flourish initiatives include the Tremorfa After School Club, Splott Play Pantry, GLOWW Programme and Tremorfa Collaboration.

“I would never have thought, one year ago, that I would have set up a playgroup. It has done so much for my mental health and wellbeing.”

—Flourisher



Reach

The Reach Project is a mentoring based project working with people's strengths and focusing on wellbeing, volunteering and learning support. A dedicated mentor works with participants to create a package of support for each person, depending on individual needs.

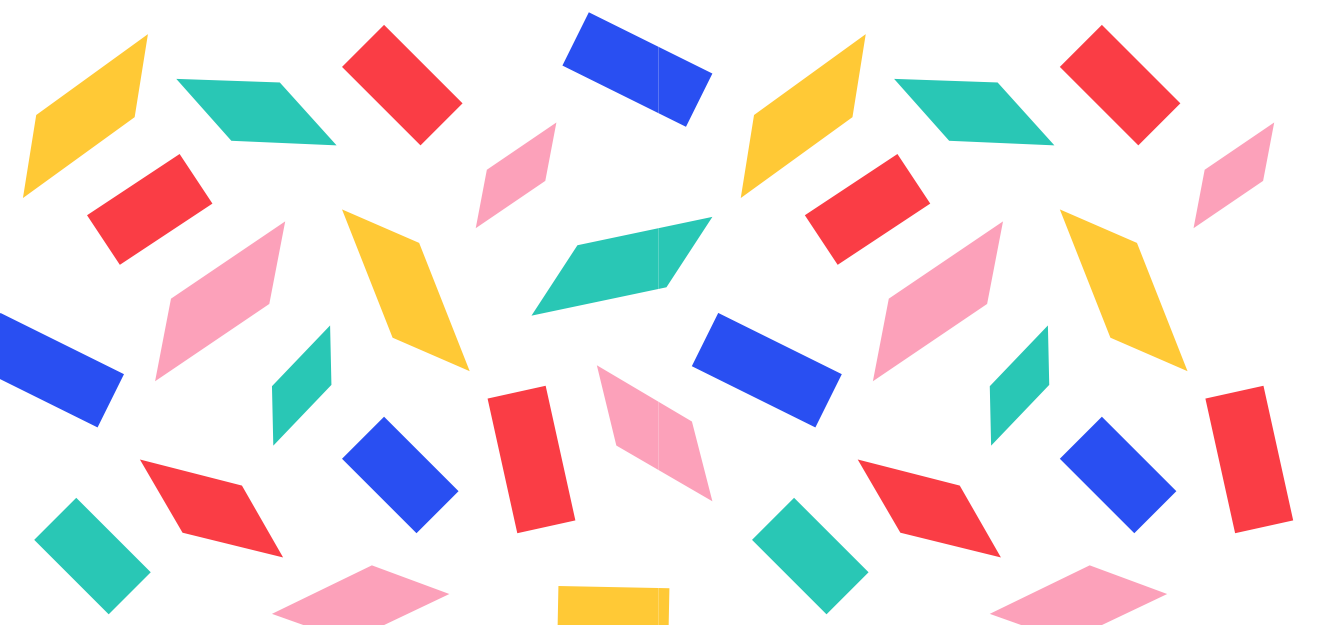
The project has three mentors, each with a specialist area: wellbeing, volunteering and learning.

The original Reach project ran from June 2018 and ended in December 2019. We were then successful in our application for additional funding for the project which will run from January 2020 until June 2022. We were awarded £254k through the European Social Fund (ESF) and targeted match funding from Welsh Government.

26

From January to June 2020 the Reach project has worked with 47 people. Of these:

- 19 have completed work relevant certificates
- 6 have reported a positive wellbeing outcome





Reach Participant Case Study

Participant A was previously employed before giving up her job to become a full time carer for her father. Following her father's death in 2019 A says:

"I realised that I needed to find work to support myself as my savings would only last so long; yet in reality I was in no fit state for employment and especially not at the level I was used to working at.

I was lost, confused and alone, I went to the Job Centre but was unable to claim anything other than having my National Insurance contributions kept up to date. They referred me to Careers Wales.

Serendipity took over, and on one of my meetings with the Careers Advisor they had heard a presentation from the Reach Project and offered me that as a way forward. Sat in the office I spoke on the phone to a lovely lady and the next thing I knew I had an appointment to meet one of the mentors from the project.

Being honest I was in shock, as by now I was used to being told that there was nothing for me as I didn't fit this or that criteria, so I was cautious about what the Reach project could or would be able to do for me.

The day I met the mentor I was fully expecting to be told thank you but no

thank you. So imagine my surprise when I met the mentor and they stressed that I was not going to be on my own from now on.

Hence, my journey with the Reach project began, at that meeting I was referred to the Live Life to the Full course, signposted to some bereavement support and given an appointment to meet with the mentor. Everything given to me was in bite size pieces, not too overwhelming but enough that you knew someone was there for you.

Regular meetings with my mentor helped me to let off steam or just realise all that I had done, that I was worthwhile, and they made me start to focus on me, they signposted me and sometimes just listening was all that was needed.

At this point I was starting piece by piece to put my life back together again and find me, the person I had lost when I became a carer."

Jane

Reach Participant, May 2020

Jets

The Jets team support tenants who are experiencing unemployment

We supported:

- 14 people into work
- 29 to complete vocational training and qualifications
- 9 into volunteering
- 18 to complete work placement and work experience

Jets Participant Case Study

28

Participant NC first contacted the Reach project in September 2019, meeting with a mentor to discuss her needs.

NC wanted support to get a qualification in beauty and achieve her goal of setting up in self-employment. Reach mentors supported NC in researching beauty courses and provided funding for a beauty kit.

NC was later referred to JETS and mentors continued to support her beauty business ambitions. The JETS project funded NC's eyelash course with Lash Loft, meaning she could then set up her business. At the same time NC was able to take part in the Live Life to the Full course which supported her wellbeing.

After completing her eyelash course in January 2020 NC immediately began to offer appointments. She received great feedback from her clients and was soon fully booked with appointments. Before the coronavirus lock-down she was looking to take on her own premises and remains on track to creating a successful business.

Need a boost to
you take of

Get on board



ccha

JET

os • Experience • Training

Community Benefits

We built “Community Benefits” “Targeted Recruitment and Training” and social clauses into contracts we awarded to create jobs, training and skills opportunities.



The Maelfa Development

We completed phase one which provided 54 new homes and a new shopping centre in partnership with our contractors JEHU.

This provided 8 new employment opportunities and 7 shared apprenticeships.



Winners of the Business in the Community Wales Award

We are proud to have won the Wales & West Utilities Community Partnership Award for the work we have been doing on the Maelfa regeneration development at BITC Cymru's Wales Responsible Business Awards.



The Community Benefit Fund

Community Benefits has funded the following community initiatives:

- Two School of Hard Knocks projects
- The Maelfa Mega Fun Day event which attracted 400 people from the local community
- Opportunity Knocks event – more than 100 primary school pupils and 60 secondary school pupils attended this event aimed at introducing attendees to careers in construction
- 80 Christmas hampers
- Fridge and storage equipment for the Community Pantry in Tremorfa Hall
- Safe food storage and transportation equipment for the Summer of lunches project
- Food parcels delivered during the coronavirus pandemic
- The tenants' Christmas party
- More than £800 in donations from our contractors
- Sponsored kit for a charity rugby match
- Digital inclusion equipment (laptops and radios) for our tenants and projects during the coronavirus pandemic.

School of Hard Knocks (SoHK)

SoHK is an employability scheme which uses rugby as a teaching tool.

SOHK ran two male and two female courses. The scheme includes one-to-one wellbeing support, group wellbeing support, learning needs, volunteering and employment. This allows participants to achieve success at their own pace.

As a result of the Flourish, Jets and Reach initiatives:

- 397 participants engaged with our projects
- 153 people took part in training and achieved a qualification
- 67 people attended a volunteering or work experience placement
- 75 people progressed to further learning
- 33 people entered employment (more than 16 hours)
- 13 Live Life to the Full courses were delivered
- 80 people completed Live Life to the Full courses
- 170 people reported a positive outcome
- 4 staff/peer mentors completed the Live Life to the Full facilitators course
- 9 Peer mentors had volunteer inductions and DBS checks
- 13 participants attended the Men Talk course
- 46 participants attended the SoHK Programme



Project Award Nominations

JETS and Reach were shortlisted for two national Women in Housing awards this year.



Courses and Initiatives

We supported participants onto external courses to support their individual wellbeing, learning, volunteering and employment needs.



Live Life to the Full (LLTTF)

We delivered LLTTF which is a six week life skills programme which supports participants to improve their wellbeing. It includes topics such as controlling negative thoughts, increasing motivation, action planning and reflection and dealing with anger and conflict.

LLTTF has been very successful in achieving its goals and this year 4 more members of our team and previous participants have been trained to run the course.


Employer of Choice





With around 110 employees,
we recognise the importance
of investing in our team.
It's important to provide
opportunities to learn and grow.





We said we would:

Roll out the actions of our People Strategy. 


Ensure the People and Culture Committee monitor the progress of the strategic and key performance measures associated with such. 


Work with tenants, staff and Board Members to review our values and expect our staff to live these values. 


Ensure our pay policies continue to embed the 'Living Wage' as a core component. 

Implement a recruitment policy and associated processes that enshrine positive action and the Rooney Rule. 


Advertise and promote our vacancies in our local communities and in a number of languages spoken in those communities. 


Create a well-being room for our staff to chest feed; use for mental health well-being and healthcare appointments. 

Undertake research with staff to establish how happy staff feel and identify themes that cause staff dissatisfaction. 

Work with partner organisations to establish a programme of leadership taster sessions. 

Create an aspiring leaders and middle managers leadership and mentoring programme. *Completed by Jan 2021*

Create a programme of health and safety training courses eg. IOSH, for teams across the business. 

Develop an approach to supporting victims of Domestic Violence in the work place. 

Recruitment

We recruited 29 new members to the team. Tenants have been involved in the recruitment of roles throughout the association. This helps to ensure that our workforce reflects our tenants and the communities we serve.



Positive Action

We advertised and promoted vacancies within our local areas in a number of community languages including Urdu, Arabic and Bangla. We involved our local communities in supporting us to advertise vacancies.

We updated our Recruitment and Selection Policy to reflect our new ways of working, as well as creating a Transgender Policy, endorsed by Stonewall. We introduced unconscious bias training for all levels across the association, including our Board Members.

We introduced the principles of the Rooney Rule.

To help young people get a better understanding of the range of careers available in housing, we attended the Skills Cymru Expo, a careers event attended by more than 8,000 young people between 16 – 24 years of age (we were delighted to pick up the award for best stand!)

We continued our support of Stonewall Cymru, and were joined by tenants at the Pride Cymru parade again this year.





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Real living wage

We are proud to continue to be part of the Government's initiative "Real Living Wage".



Learning and Development

Training our team is critical to ensuring we deliver a first class service to you.

We provide around **1,700 hours** of staff training and development covering a range of courses from outside training providers including Housing Health and Safety Training for our Property teams, and Lone Working.

In line with our People Strategy, we have started to introduce an “Inspiring Leadership and Management” programme for staff who would like to progress to management roles with the association.

The new in-house repairs team have been fully assessed to ensure that they have the correct skills and have received



additional training so that each member of the team has the skills they need to carry out their roles, and are fully compliant with current legislation.

Skills tests have been arranged at Cardiff and Vale College Construction Centre for the Maintenance Team to attend.

We will continue to identify and target training needs across the association.

36



Reward and Recognition

This has been a very challenging time and we have looked at how we're recognising and rewarding our team. This includes sending 'personal postcards' to show our appreciation ranging from 'Welcome cards' for new starters to 'Congratulations cards' for those passing examinations. It's a small way to celebrate the hard work of our team's achievements in making us. #OneTeam.

Wellbeing

The wellbeing of our team is one of our key priorities and there are many benefits in place.

We know that team members who enjoy their roles, and who feel valued, provide the best service to you.

We have developed our Family Friendly Policy to support the needs of new parents.

We will provide training for team members who would like to become Domestic Violence Champions, offering advice and support to staff experiencing abuse.

The Wellbeing and Prayer Room is a fantastic benefit to support our team's mental health and wellbeing. The room



is available for our teams to take a break from 'work life' and to pray.

It has been designed to support chest feeding, as well as home to our Occupational Health team where the teams are supported with occupational health referrals, health check 'MOT's' and health advice.

Staff Survey

The Pursuit of Happiness

We introduced a 'happiness index' staff survey to find out how staff are feeling, and whether there are areas of working life that can be improved, to increase team satisfaction. 82% of the team completed the survey. Around 700 anonymous comments were made and we scored a positive overall score of 7 out of 10.

The key areas where staff felt most positive were:

- Recognition
- Team-working
- Job satisfaction
- Future organisational success

Areas of development include:

- The working environment
- Cross-departmental working
- Promotion and workload.

We are working with teams across the association to improve the areas where satisfaction was low.



Development Partner of Choice



Development

38

During 2019/20 we identified more than £18.4 million of new developments which will create 97 new homes. 96% of you have said that you were happy with the new home we built for you.



We said we would:

Develop a Development Strategy and associated Treasury Strategy that considers if the new homes target can be increased and explicitly details our approach to meeting any design requirements and de-carbonisation targets.

Completed in July 2020

Deliver a minimum of 75 homes every year for five years.

Restated with the new Development Strategy to deliver a minimum of 60 new social rented homes annually

Review and increase our land banks to ensure our development programme is deliverable.



Work with other local housing associations to establish if more homes can be delivered collaboratively.



Complete the Maelfa Regeneration Scheme.

Scheduled to be completed in September 2020

Ensure tenants are part of our design processes.



Continue to be advised by tenants of our new homes on how 'liveable' these homes are.



Work with the Local Authority to ensure homes are built in areas of greatest need and are surrounded with the necessary infrastructure to prevent social and economic isolation .



 Achieved

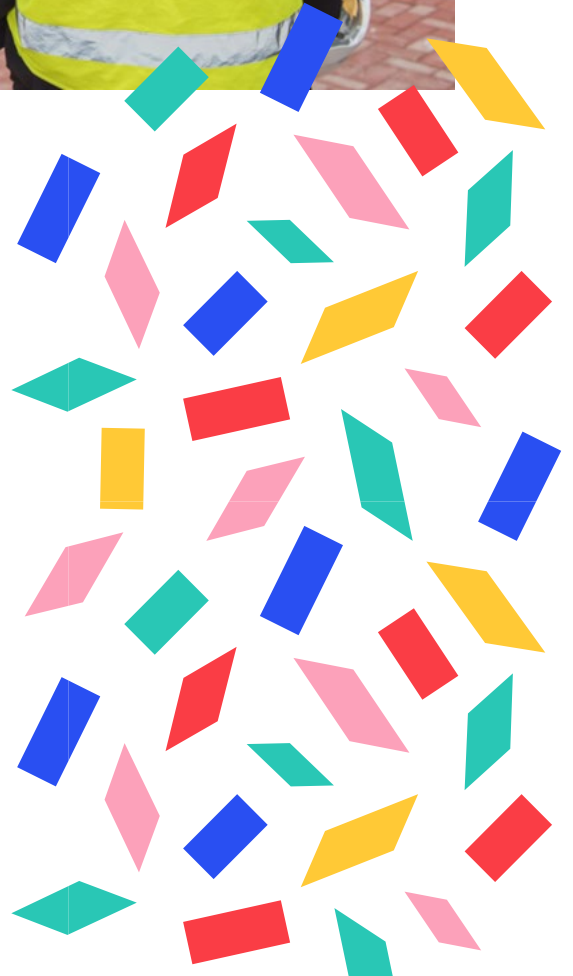
Developments



40

“2019-20 was a busy time for new housing development. Whilst no homes were completed during the year four new sites were started, providing 97 much needed new affordable homes across the south eastern arc of Cardiff. We also starting working on designs for other sites with around another 200 new homes planned over the next 3-4 years.”

Quote from Brian Pickett
Director of Central Services





Longcross House, Adamsdown

Cost: £4.3m
Homes: 35 apartments
Start: March 2020
Completion: December 2021

Ffordd Nowell, Penylan

Cost: £1.6 million
Homes: 14 apartments
Start: March 2020
Completion: May 2021



Moorhead Close, Splott

Cost: £4.2 million
Homes: 32 apartments
Start: December 2019
Completion: April 2021

Maelfa Phase 2, Llanederyn

Cost: £8.2 million
Homes: 16 houses
Start: November 2016
Completion: September 2020



Setting the Standard in Governance

In March 2020, we received a regulatory regrading of the highest level from Welsh Government, our Regulators.

42



“Our team have worked hard to achieve this regulatory grading from Welsh Government, who were satisfied with all the governance and landlord health and safety improvements we had made since 2018/19. We continued to have the highest level of grading for financial viability.”

Quote from Mike Owen
Chair of the Board

We said we would:

Use our skills audit and equalities information to recruit a diverse group of new Board Members.

Recruitment will take place in August 2020

Launch our new tenant engagement structure that links directly to the Board.



Undertake an appraisal on the option of a Unitary Board.

To be reviewed in 2020/21

Regularly review our strategic risks and the mechanisms used for second line and third line of assurance.



Undertake a programme of Board one to ones and skills audits to aid the development of an annual Board Member development and training plans.



Ensure Board Members are visible and approachable and take opportunities to speak to tenants, staff and stakeholders on how CCHA is doing.



Ensure 'Value for Money' is a key focus of the Board and regular reports/ deep dives on progress are part of the Board's forward work programme.

In progress, and will continue to be developed in 2021

Create a relationship with the regulator, which is open and transparent, evidenced through the Regulatory Engagement Plan and supported with other forms of cross-organisational interactions.



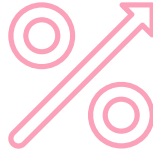
 Achieved

Key Financial and Governance Headlines



£3.3m

Surplus



2.4:1

Interest cover



29%

Gearing*



£1.6m

Cash generated before
loan repayments



60:40

Split between women
and men on the Board



**Standard/
Standard**

Welsh Government
Regulatory Grading



**Substantial
assurance**

Landlord Health and
Safety Internal Audit
Position



64%

Upheld complaints
made to us

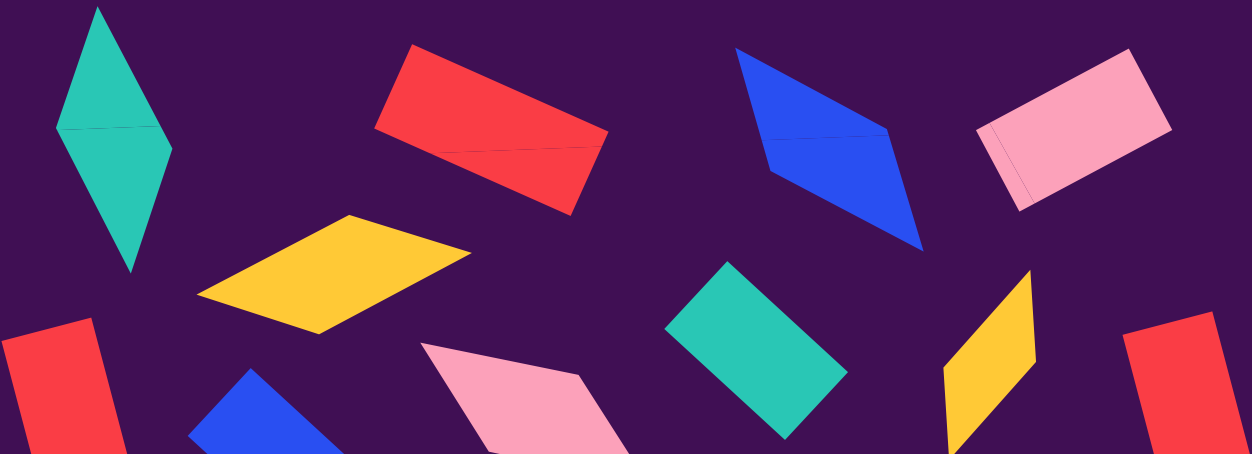
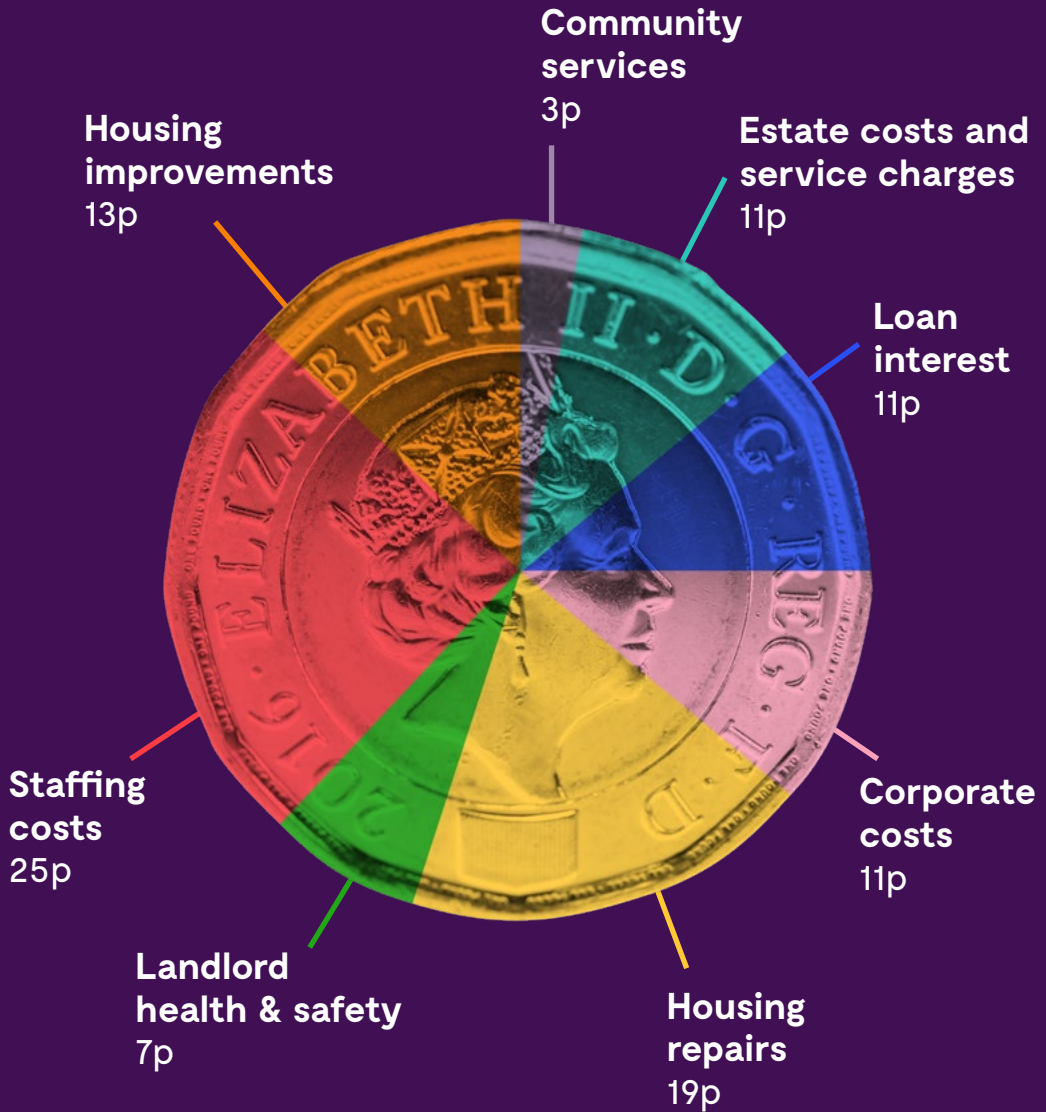


Zero

Complaints taken to
the Ombudsman

*The gearing ratio is a financial measurement that compares the amount of debt we owe to the total net worth of the organisation. It is a tool used by our lenders to help work out how well we are doing financially

Here's how every pound we received was spent in 2019/20





Together we do.



In the next year we plan to work with you on:

Affordable rents

A service charge review

Evaluating and reviewing the new internal repairs service

Evaluating and reviewing the ways you can pay your rent

Evaluating and reviewing how we find out how satisfied you are with our services

Developing policies and projects that tackle racial inequality in areas such as recruitment and housing

Introducing new ways to engage with us through our tenant app

Building more affordable homes throughout Cardiff

Together
we do.



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