

Annual Report 2020/21

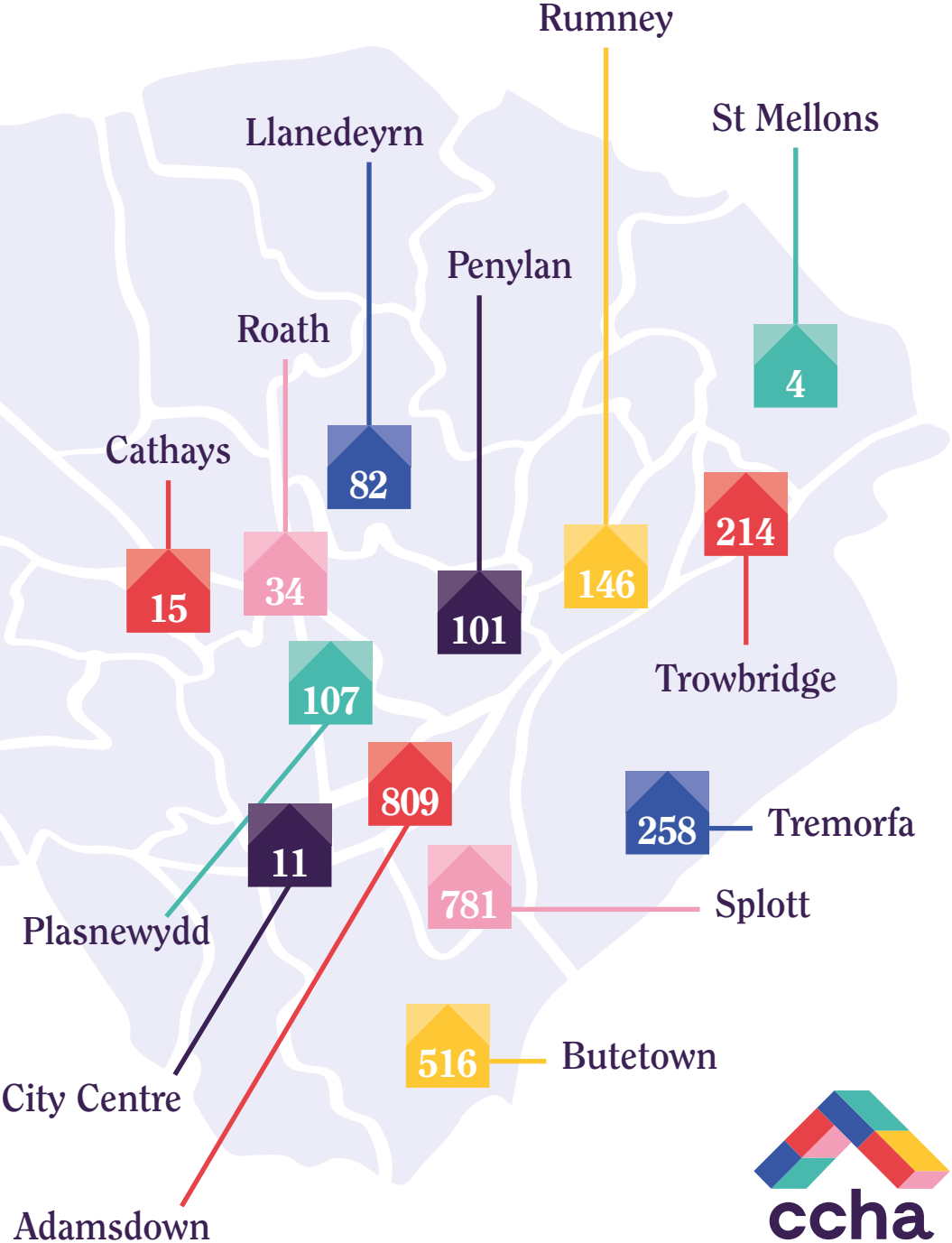


Self-evaluation



Your homes

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



A message from Mike Owen



To say the least, this has been an extraordinary year for our community and our country. Despite all our lives being so badly affected by the coronavirus, we have seen some extraordinary acts of kindness, resilience and of communities looking after each other.

For CCHA, we changed the way we deliver our service to you, in a matter of weeks. Everybody, no matter how difficult it was, worked from home. When we spoke with you, it was on the telephone or online; our meetings with our tenant groups, and our Board meetings went digital. We continued to do emergency works and we continued to do important safety works on fire safety, gas and electrics.

It was not perfect, and we know we have lots of catching up to do, but we can be proud... it worked. We didn't stop trying to be a better landlord, a better employer and a stronger anchor in our community. So a very big "thank you" then to everyone who made this happen, to you, who showed extraordinary patience and gave us advice on how to keep getting better, to those who worked from home, to the team who kept on visiting, repairing, caring and cleaning, to the Board Members who kept on scrutinising, and to the people who kept giving me, as the Chair, advice and support. Thank you.

Even during these extraordinary times, we also did some pretty good stuff. We established the M Team, our very own repairs team.

We hope everyone will see the benefits of this service as our feedback is already really very good. We went to the financial markets and issued a bond in the middle of the Brexit talks, and we have now borrowed money at such a good rate that we will be able to keep upgrading our homes, and we can keep building new homes for the next 30 years.

We also took a long hard look at our Board and decided to bring in more people from Cardiff and our communities. We were blown away by the quality of the people who applied to be a Board member. During the year we welcomed Amina, Didi, Fadhili, Joga and Lerisha to our Board.

We took a long hard look at our rent levels and have started a review with you on the service charges that many people told us they are struggling to afford. One other thing that the pandemic has highlighted is the importance of having space in your home, of open space near your home, of balconies for fresh air and of gardens, and we are now revisiting all our design standards for when we build new homes.

On behalf of the Board and CCHA I hope next year will be a better year for us all, and I can assure you that myself and Hayley, the Chief Executive, will never sit back, and we will always push to be better and do more.

Regards,

Mike Owen
Chair of the Board

A message from Hayley Selway, Chief Executive

No one could've predicted what the last twelve months had in store for us all. Everyone's lives have been pretty much turned upside down. Although it has been such a difficult time for you all I have witnessed so many examples of the good that exists in communities across Cardiff.





Groups like the young men and women of Tiger Bay Boxing Club delivering food parcels to those shielding; the Tremorfa Pantry opening week in, week out for food, recipes or a good gossip or the young chefs delivering picnics to children across the city. Adversity brings out the very best in people and the human spirit is a wonderful thing to see and experience.

At CCHA we have been trying to be there for you. During the start of the year we brought the repairs and maintenance service in house. During lockdown, because of Welsh Government guidelines, we couldn't do some things but we are now working hard to catch up and to keep improving our services for you. I'm sorry that you have had to wait longer for some repairs and that we have not been able to replace kitchens and bathrooms. You have been very patient with us and we will get back on track in 2021/22.

Everyone to some extent has had money worries during the last year and we wanted to help. In 2020/21 we set up a hardship fund for tenants, we also made claims on your behalf for household goods, supported you with benefit applications and delivered food boxes to those hardest hit.

It was also important that we all stayed connected. Feedback from you told us that it was important to be able to access services online in addition to meeting us face to face. In June 2021 we appointed a Digital Inclusion Project Officer who is now working with small groups and individuals on IT focused training courses.

At CCHA we strive to be more than just a landlord. We want to keep listening and learning from you – and that's why it's really important that tenants have a voice. We have continued to meet regularly with groups of tenants and representatives from across Cardiff who support us to continually improve. We have been able to do this using Microsoft Teams, WhatsApp groups, Zoom, phone calls and text.

Finally I am committed to creating an organisation that reflects the communities we serve and I will continue to strive for equity in all that we do. Whether it's the way that we recruit for our team, the services we deliver to you or the commitments we make to our communities CCHA will be an organisation that seeks to level the playing field and strive for social justice in all that we do. The "CCHA Team" are the staff, tenants, the wider community members and our Board. When we say OneTeam, we truly mean it.

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.

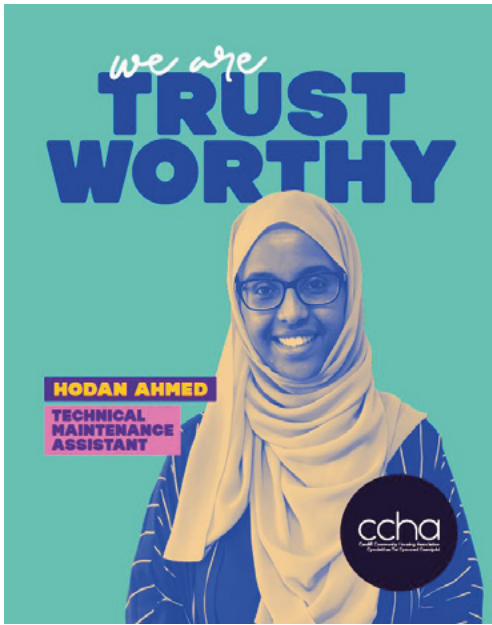
Tenants, Board Members and the CCHA team have worked hard to define what sort of organisation CCHA wants to be and what values we should have as an organisation.

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 2020/21, and forms a part of our Annual Report presented to our members at our Annual General Meeting in September 2021.

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

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

8 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 2021. 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

PS 1. Effective Board and Executive with a clear and ambitious vision for the HA

PS 2. Effective and appropriate tenant involvement, evidencing high quality and improving services

PS 3. Comprehensive assessment of the business impacts of current and emerging risks, including new business and development opportunities with robust risk management arrangements

PS 4. Clearly evidenced self-evaluation of compliance

PS 5. A track record of achieving positive outcomes responding appropriately to new challenges and performance issues

PS 6. Delivering Value for money in all areas of the business

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

PS 9. Effective management of treasury operations and ensuring sufficient liquidity at all times

PS 10. A clear understanding of asset and liability performance

What are our objectives in meeting this

Setting the Standard in Governance, Employer of Choice

An Excellent Landlord

Setting the Standard in Governance, Development Partner of Choice

Setting the Standard in Governance

Community Champion and Anchor

Setting the Standard in Governance

Setting the Standard in Governance

Setting the Standard in Governance

Setting the Standard in Governance

Setting the Standard in Governance

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:

What we have achieved

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 the 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.

We started our home improvement surveys programme and our whole home surveys using grant funding received from Welsh Government. We have also begun installing energy efficient measures such as solar panels with battery backups to reduce bills in 20 trial homes.

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.





Repairs and Maintenance Service

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You told us that a first class repairs and maintenance service is your highest priority. On 1st April 2020 we brought the repairs and maintenance service (The M Team) in-house so that we can deliver the service to you directly.

Our Team who carried out services and visited your home, were equipped with full PPE. They also followed social distancing rules to keep you, and themselves safe.



Covid has really impacted on our ability to carry out some of your repairs in 2020/21. Because of Welsh Government guidelines, during lockdown we were only able to carry out emergency and urgent repairs, health and safety repairs, vital gas and electrical servicing checks. In 2021/22 we will be working through a backlog of repairs.



In 2021/22 we will work very hard to keep improving our repairs service to you.



Repairs during the pandemic video

We produced a video so tenants could find out what to expect when a repair was carried out in their home. The video was available in a number of community languages. You can view the video at www.ccha.org.uk

We introduced a Repairs Policy that listed which repairs would be carried out by us and which are your responsibility. To help you with this, we produced a repairs booklet, repairs videos and a Health and Safety Handbook.



On average
85%
of you who had
a repair carried
out by our internal
repairs service
(the M Team) were
satisfied with
the repair.

On average
83%
of you who had
a repair carried
out by our
contractors were
satisfied with
the repair.

More than
14,500
repairs were
carried out in
2020/21.

£1.29m
was spent
on planned
improvements,
compliance and
health & safety
checks.

202
homes prepared
to our new,
improved empty
property standard,
investing 634k,
with new tenants
rating their new
home 4.5 out of 5.

£2.75m
was spent
on repairs
that you
reported to us.



Your feedback, what you think about our services and why that's important to us

During 2020/21 we reviewed how we ask about the quality of our services. We wanted to make it as easy as possible for you to let us know how happy you were with things like a repair we did, a customer service query we answered or what you thought about the gas safety service we completed for your boiler. We consulted with you to find out how best to do this. You told us that a text messaging system would be best and easiest way.

We now ask your thoughts across many of the services you receive from us such as repairs, new kitchens and bathrooms, helping you move into your new home, how we deal with neighbourhood nuisance and many more. This information is used for us to make sure that we provide the highest level of service that we can offer. Many of you received a satisfaction survey from us and more than 2,500 of you gave us your feedback since we went live with the new system.

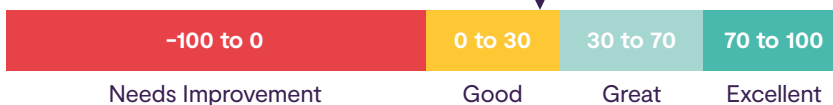
As part of the text survey, we asked you whether you would recommend us to a friend based on the service that you had received from us. This is called a Net Promoter Score (NPS).

Our NPS score is 26, which tells us that there are areas of our service that we need to improve.

83%
of you were satisfied
with the services we
provide overall.

CCHA Net Promoter Score

26



Other feedback you have given us which will help us improve our services to you

Safety checks

83%

of you were happy with the electrical servicing you received.

91%

of you were happy with the gas servicing you received.

Customer Services enquiries

83%

of you were happy with the response you received when you contacted our Customer Services Team with an enquiry.

Moving into your new home

100%

of you were happy with the service you had to help you move into your new home.

69%

of you were happy with the quality of your new home.

Planned works e.g new bathrooms, kitchens, window and doors

100%

of you who had a new bathroom, kitchen, window or door were happy with the service you received.

Complaints

Your complaints are important because they give us valuable feedback, show where we haven't got our service right, and highlight the areas where we need to improve.

94

complaints were received.

73%

of you had received a service below the level that we would want you to receive when we investigated the complaints.

29%

were investigated within our target of 20 working days. Due to Covid we haven't always been able to deal with your complaints quickly and we apologise for that.

71 days

on average taken to investigate and resolve the complaint.

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 2021 were:

- Gas testing: **99.66%**
- Non domestic asbestos re-inspections (Inspections of communal areas in blocks of flats to find out if there is any damage by work carried out): **98.48%**
- Fire risk assessments: **99.02%**
- Legionella risk assessments: **98.33%**
- Lift servicing and inspections: **97.72%**
- Electric certificates: **99.36%**
- Lift and hoist inspections: **97.72%**

On average we achieved **98%** with our Landlord Health & Safety compliance.

Welsh Housing Quality Standard

The Welsh Housing Quality Standard (WHQS) is the standard of repair and improvement that all housing associations in Wales must meet and is set down by Welsh Government.

In 2020/21 we started surveying your homes to find out how many will need new kitchens, bathrooms and boilers in the next five years. Because of covid guidelines we stopped installing new kitchens and bathrooms in 2020/21. The kitchen and bathroom programme will start up again in 2021/22.

We adapted 40 homes to make them safer and easier to live in if you have mobility issues.

To improve safety for you, we upgraded the fire alarm system at Hamadryad House and Aquila House. We also installed a sprinkler system at Aquila House.

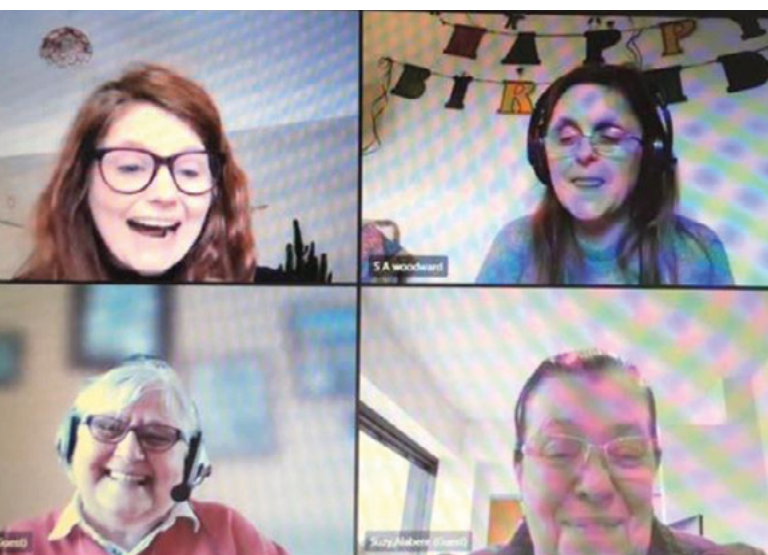
CCHA was awarded a £2.6million grant from Welsh Government. This grant means that we can replace all external timber cladding, sprinkler systems and extend the existing fire alarm system at Galleon House. It also means we can fund replacing external timber cladding at Aquila House, further increasing safety for you.



Response to Covid

During these challenging times, being an Excellent Landlord was more important than ever. The pandemic brought additional financial challenges for some. With us all having to stay at home, some having to shield or self-isolate, we adapted our services so that we were able to offer support and our service online, by text, email, over the phone by video call, keeping you, and our team safe.

- ✦ We contacted each of you aged over 70 to see if you needed more support from us during these challenging times. From these calls we were able to help those who were 'shielding' to access support from Cardiff Council, to have food and medicine delivered to your home if you needed it.
- ✦ We called each of you living in an Independent Living scheme to check on your well-being. We increased cleaning in schemes where any cases were suspected. We closed the communal rooms to help keep you safe. We put up posters with coronavirus advice.
- ✦ We increased cleaning in communal areas and put up notices with coronavirus advice.
- ✦ The coronavirus had a big impact on employment; some of you were furloughed, had your working hours reduced or were made redundant. More time spent at home meant increased energy bills and food bills.
- ✦ When we contacted you, we found out that some had no access to the outside world. One of our Board Members kindly gifted several DAB Radios, and these were delivered to a number of you to reduce social isolation during lockdown
- ✦ We provided information on covid vaccines so that communities had accurate information.





During these challenging times, being an Excellent Landlord was more important than ever.

19

- ✦ We worked with our Active Tenant Representatives during the pandemic, who told us how important it was to be able to use technology such as the internet, and being able to access services online. This led to a successful funding bid for a Digital Inclusion Project Officer. This is a 12-month project which will also see the development of a Digital Inclusion Strategy. Working together with this officer, we offered small group and 1-1 training courses, together with community partnerships, to improve their confidence. This digital project has meant we have been able to provide more digital devices, and support tenant led initiatives, for example, communal zoom rooms, digital screens and sockets for you to charge your devices.
- ✦ We put up digital screens in communal areas of apartment blocks as a new way to communicate and get feedback from you
- ✦ We appointed a Domestic Abuse Support Worker to join the Team for six months, thanks to funding. This was because of an increase in domestic abuse as lockdown meant that we were spending long periods of time at home. The funding is also helping to ensure that our team are trained to spot signs that things aren't quite right in the home, and to support those who are experiencing domestic abuse to seek the help they need.

Your homes

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

During 2020/21 we have been able to support tenants over the telephone, and in some cases, via Whatsapp and email.

Despite the difficulties of the last year, the Money Advice Officers have continued to provide services which have had excellent outcomes for tenants and a positive impact on rent accounts.

Going forward, we will be looking to reintroduce face-to-face appointments in line with government regulations; and work alongside the wider housing and support team to provide help and support to you.

Support and Advice

20

27%

of you who accessed the service were working.

1/3

of you who accessed the service were on furlough.

105

of you were advised on switching gas/electricity supplier. On average this saves £310.00 per year.



48

of you were advised on Welsh Water bills for low income households. The average saving per tenant per year of £213.



67

foodbank vouchers given out. The average cost of a food parcel was £18.

20

of you who had not contacted us before had money advice as a result of a text campaign by the Reach Teams.

58

Discretionary Assistance Finds (DAF) were awarded for white goods and basic furniture. The average DAF award is £857 for a single person.



14

of you were assisted with benefit claims.

We also set our own Hardship Fund to be able to help those of you who are unable to access funding elsewhere. From our Hardship Fund we were able to help 23 tenants with essential white goods, emergency food boxes, and emergency fuel top up. The Hardship fund has been a great resource during the pandemic, especially to those tenants who have lost work or been furloughed.



20

of you with low level debt advised which included negotiating repayment agreements with creditors.

16

of you with a higher level of debt were referred to our independent debt advisor, Money Saviour.

545

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

21

92%

of you surveyed felt better off financially after receiving money advice.

2

of you were supported via conference calls to medical assessments.

£309

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

2

successful tribunals were supported with Employment Support Allowance and Personal Independence Payment which resulted in one of you receiving £7500.

Tenant A Case Study

CCHA Tenant supported by The Money Advice Team

Tenant A is a 65 year old who lives in a 2 bedroom house. She lost her husband the previous year and had to claim Universal Credit. Due to size restriction rules, she had to pay a shortfall towards her rent, which she struggled to do following the change in her income and the death of her husband. A Discretionary Housing Payment (DHP) was applied for, but the initial award was only for 3 months. Tenant A is due to receive her state pension this year, and therefore would be exempt from the bedroom tax. We were able to successful appeal the decision to only award the DHP short term and she is now in receipt of full payment of her rent. This has saved her £837.96 for the year.

How we provide Tenancy Support to tackle neighbourhood nuisance

We work with a wide range of organisations to tackle neighbourhood nuisance and anti-social behaviour to support you and our communities. In 2020/21 we continued to work closely with South Wales Police to support households who experienced the impacts of anti-social behaviour.

We supported 488 ASB cases in 2020/21. 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 for our tenants' needs through working with partnership agencies and support.



Reducing our impact on the Environment

We recognise that what we do at CCHA can have an impact on the local, regional and global environment. Last year we set up our “Green Group”, which helped to create an Environmental & Sustainability Policy for CCHA.

The Policy aims to reduce the impact that CCHA has on the environment and reduce the amount of carbon dioxide (CO₂) we produce. We need to make sure that this doesn't cause higher bills for you.

We aim to reduce home running costs across all our homes in the future and we want to do more to reduce our impact on the environment, than what we are required to do by law.

This year we will work with our Green Group, Resident Panel, the Board and our staff to create a decarbonisation strategy for our homes for the next 10 years. Decarbonisation is the term used for the process of removing or reducing the carbon dioxide (CO₂) output of an organisation.

The Green Group, is made of staff from across the organisation and two tenants. The Group raises awareness of responsible recycling, reducing waste, how to reduce gas, electric and water costs, sustainable transport and also aims to show staff and tenants how to be Carbon Literate.

Carbon Literacy is “An awareness of the carbon dioxide costs and impacts of our everyday activities, and the ability and motivation to reduce our emissions, on an individual, community and organisational basis.”

Carbon Literacy training will be held by our Carbon Literate trainer from September 2021.

What else have the Green Group done?

- ✦ We have installed electric vehicle charging points ready to launch our new fleet of electric vehicles. All of CCHA vans are already low emission vehicles, but we will have three all electric vehicles from July 2021.
- ✦ We have installed solar panels on the roof of our Head Offices at Tolven Court. The energy generated is being used to run our offices and will also be used to charge the electric vans, reduce vehicle running costs. Since installing these solar panels in March 2021 we have already reduced our carbon emission by 4.93 tonnes.
- ✦ When it was safe to do so during the lockdown periods we worked with tenants through community action days, helping with excess waste disposal (recycling this waste).
- ✦ We have begun installing solar panels with battery backup storage on 10 of our homes, with 10 more homes to be included in the next 12 months. These pilot installations will help us learn how to help decarbonise our homes and also reduce home running costs.
- ✦ We have installed 10 electric bike charging points at our office, as well as introducing two electric pool cars. This has been done with the long term aim of reducing our team's fuel mileage costs and CO2 emissions so we can invest this saving into your homes.

Environmental Benefits



58.29

Equivalent Trees Planted



4.93t

CO2 Emission Saved

24

SAP Rating

All our new homes are being designed to be as energy efficient as possible – to EPC rating A (SAP 92+). The higher the SAP rating, the lower the fuel costs and the lower emissions of carbon dioxide.

A SAP Rating is a way of comparing energy performance of homes – it results in a figure/rating between 1 and 100+ (100 means that there are no costs to pay for electricity and anything above 100 means our homes are producing more electricity than they are using). We can sell this electricity back to the energy supplier, and use the money to improve our services to you.

Greener homes (higher SAP), mean lower energy bill for you, lower emissions and a cleaner, healthier environment for all of us.



 Together
we do.

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Listening and Learning From You

CCHA is committed to putting you at the heart of everything we do, working alongside you to identify what we do well, and where, and how, we can make improvements.

We want to keep listening and learning from you – and that’s why it’s really important that tenants have a voice at CCHA.

During these challenging times, we have had to change the way we do things, but we have continued to create new and innovative ways for you to engage with us, embracing the concept of

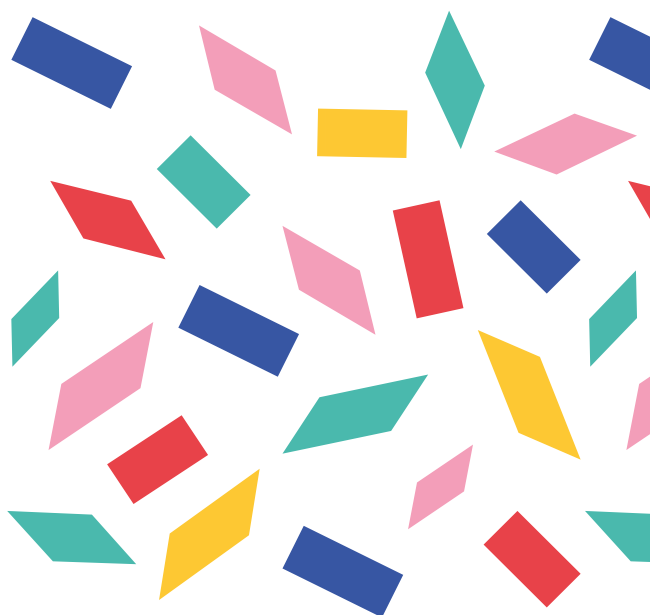
**You talk,
we listen,
together we do.**



We held five Facebook Live sessions. These included an overview of how the repairs and maintenance service would be carried out during lockdown, and our Director of People and Places spoke about how our support services would still be offered remotely, and answered any questions you had.

Tenant Representatives

We have continued to meet regularly with our 18 active Tenant Representatives, representatives from across our area who support CCHA to continually improve our services to you and the wider communities. We have been able to do this using Teams, WhatsApp groups, Zoom, phone calls and text. All our active Tenant Representatives were provided with digital devices so we could still engage with them during the pandemic. CCHA's IT Team held 1:1 sessions with the Tenant Representatives to make sure that they were confident in using their devices.



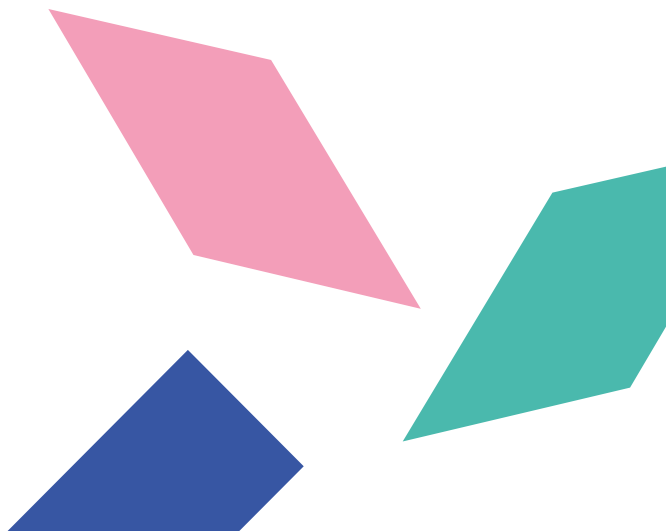
The Resident and Governance Panel

The Resident and Governance Panel work with us to review our services and policies, provide feedback, suggest improvements, and make recommendations to the Board. They also help us with recruitment of new staff to our team.

The Resident and Governance Panel held eight meetings during 2020/21 and were involved in 22 different areas to help improve things that are important to you.

This is some of the things they were involved in on your behalf:

- reviewed CCHA's Repair's Policy, including overseeing how the service was being delivered during the covid restrictions.
- Started the Service Charge Review – This was the largest review of 2020/21 and saw the creation of a Project Group, made up of four staff members, five members of the Residents and Governance Panel, three members of the Scrutiny Panel and one additional tenant. The Project began in October 2020.
- Led on the re-design of our website, working with CCHA's Communication Team and appointing designers
- Worked with the IT Team on the proposed App "My CCHA"
- Reviewed CCHA's Hardship Fund Policy
- Reviewed CCHA's Complaints Policy
- Worked with CCHA's Development Team on the design for the scheme at St Johns College Site, Greenway Road.
- Successfully redesigned and signed off the 'No Access Cards', which are left if the team aren't able to get access to your home for an appointment, working closely with the Scrutiny Panel to ensure these cards were simple and easy to understand.



You talk, we listen, together we do.



My CCHA – new Tenant App

You told us that you would like to make contacting us and managing your home easier. Working with our IT team you helped us to develop My CCHA. With My CCHA, you can manage your tenancy 24 hours a day with your smartphone or tablet.

With My CCHA, you can.

- Update your contact details
- Check your balance
- Make a payment
- Report a repair
- Get in touch with us and send us feedback
- Manage you household budget

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Scrutiny Panel

The Scrutiny Panel plan and carry out in-depth reviews of our services and initiatives, make recommendations to the Board, monitor and evaluate services once recommendations have been implemented.

The Scrutiny Panel held six meetings in 2020/21 and were involved in nine scrutiny reviews including:

- The planned kitchen and bathroom programme
- Service charge review which resulted in a number of recommendations that were included in a report to the Board

Recruitment

To help us achieve our ambitious goals we have recruited a number of experienced new staff to our team.

With your help during the interview and selection process, we have the right people in the right roles; team members who share our values and our commitment to putting you at the heart of everything we do.

Putting you at the heart of everything we do.

You have helped us to recruit these 11 roles:

- Director of Development
- Digital Inclusion Officer
- Head of Repairs Transformation
- Head of Assets and Decarbonisation
- Head of Housing
- Senior Repairs Surveyor
- Senior Compliance Officer
- Trainee assets/repairs/compliance Officer
- Head of Finance
- Director of People and Places
- Head of People and Organisational Development

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Gareth Davies
Director of Development



Naveeda Morgan
Head of Finance



Liz Evans
*Director of
People and Places*

Your Rent – Do You Think it's Affordable?

We wanted to find out from you if you thought your rent and service charges were reasonably priced and affordable, or whether you found it difficult to pay.

We did this by:

- an online survey
- a series of service charge meetings with the Resident's Panel
- focus groups at our Tenant Conference in 2019 (we weren't able to hold a Tenant Conference in 2020 because of coronavirus restrictions).

You told us that rent and service charges need to be affordable, that service charges are too high, and that we should also consider the costs of heating homes when we decide what rent to charge. You also told us it was fair to link rents and service charges to local incomes.

A summary of the feedback showed that:

Rent Affordability:

- 73% of you told us that your rent was affordable.
- Generally you are happy with the service you receive from us.
- Rent is seen as slightly less affordable if you live in Butetown, live in one bedroom house or flat, are employed and your income has been affected by the coronavirus (e.g. you have been furloughed or had your hours reduced).
- You feel that your rent goes up more each year than your wages do each year.

Service Charges:

- You feel that service charges are too high for the services received. As with rent affordability, you feel that this is particularly the case if you live in Butetown or live in a one bedroom flat.
- Generally you feel that services you received were not providing value for money.
- 62 of you were unsure what services were included in your service charge.

The findings were presented to the Board who decided that the combined rent and service charge should be fair and affordable if you are working full time and earning the Living Wage.

The Board also looked at how much services cost to deliver. They also considered whether the services we provide can be done differently and more efficiently to provide better value for money. After considering this, the Board decided how much rent we need to charge to balance costs and affordability for you.

The Board decided on an overall increase rent increase of 1.5 per cent but with the following:

- No rent increase for one bedroom houses.
- A reduction in service charges if you live in a one bedroom flat that exceeded the 33% income threshold (33% recommended threshold in the Joseph Rowntree Living Rent Model).
- Adjusted rents to take account of a property's energy efficiency, where the effect of any increase is less on lower energy efficient properties.

The Board also agreed that this year we will carry out a significant review of service charges with a panel of tenants (the Residents Panel) to ensure the costs are fair, affordable and value for money.


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:


What we have achieved


Deliver asset based community development schemes through the Flourish Project. 


Seek additional funding to continue the Reach project. 

Develop a befriending project for our tenants and community members. 


Develop a volunteer scheme. 

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


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

Seek partnerships with local schools and colleges. 

Use positive action in our recruitment activities. 

Source capital and revenue funding for neighbourhood regeneration projects. 

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

Contract where possible with other living wage organisations. 

What we've had to put on hold because of coronavirus guidelines

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

Create apprenticeships across CCHA.

Supporting the Government's Kickstart scheme, and additional apprenticeships are under discussion

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

Flourish

The Flourish project continues to work with communities across Cardiff as they lead on what matters to them. As we enter our third year we are now seeing the community reap the benefits of their hard work and determination.

Set up in January 2019, Flourish initially received £470,000 from The National Lottery Community Fund Wales, to support projects to improve the quality of life of families experiencing in-work poverty. Flourish currently work alongside around 120 individuals from across Cardiff.

Each individual brings their own identity, skills, strengths and expertise about their family and community.

“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.”

These are just some of the highlights:

Tremorfa Community Pantry

More than a Pantry... Since its launch in July 2019, the pantry has now become community group run by participants.

12 community members are at its heart in creating a space for the community to share food and friendships. The pandemic really showed how much of a valued asset the pantry is to its community. Tremorfa Community Pantry continues to share food with 150 families per week. Through Flourish’s support the pantry was able to develop a Covid secure facility to continue their amazing work.

The last 12 months has seen the pantry share 35 tonnes of food, which otherwise would have ended up in landfill.

The pantry have also set up a crochet group where they are sharing their skills across the city.



Dinner Club has been a firm favourite where themed ingredient packs have been shared to families for them to try something new with their pantry ingredients.

The pantry has also become a nursery for many seedlings and plants before they are distributed within the community.



Love Yourself Group

This group brings women together from different backgrounds to share and discuss issues. The Love Yourself group is a safe place where women can truly express themselves. A place to laugh, discuss, find themselves and most importantly to love who they are. The group focuses on diverse and challenging subjects. These women have supported each other and their communities throughout the last 12 months.

The group have embraced the virtual world and hosted their group online. This year they have held a Love Yourself awards ceremony, created Eid packs for families across the city, virtual Eid parties, held family quizzes, created outdoor family picnics with Flourish's "Make Your Own Picnics", They have hosted Cakes for Islamic Relief.

One of the highlights of the year has been one of the members publishing a book, "Joy, Happiness, Future, Strength", with the support of Flourish. The book is a collection of the community's thoughts and feelings about the pandemic.

"Paint for Yemen" also captured the artistic skills of the community with over 120 canvases painted and an online charity auction held raising over £1000 for Yemen.

At the beginning of the pandemic Flourish worked in partnerships to developed the Tiger Bay ABC and Splott Play to ensure sharing of FareShare Cymru Food continued. The delivery of food to up to 350 families a week took place over a period of 6 months.

The collaboration between Cardiff Council staff alongside CCHA's M Team to deliver to the community was a huge undertaking but fulfilled the communities need during a very difficult time.

We also partnered with Binks from Cardiff Council to source and repair bikes for families across the city to make the most of the sunshine and take part in some outdoor activity.

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 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 2020 until June 2022.

We were awarded £254k through the European Social Fund (ESF) and targeted match funding from Welsh Government.

The project has three mentors, each with a specialist area:

- Wellbeing*
- Volunteering*
- Learning*



Reach Participant Case Study

Ali was referred to the Reach Team in November 2020. He was a refugee from Iran, and had previously held a very highly skilled job in power plant engineering. Ali had been diagnosed with post traumatic stress disorder, anxiety and depression.



With the Reach Team's support Ali completed the Live Life to the Full Course in January 2021, and from there went on to volunteer at the British Red Cross at Vaccinations Centre. The Reach Team have also supported him to successfully apply for grant with Business Wales to set up his own bicycle repair business and to apply for a certificate which shows how his degrees from Tehran University compare with those from a university in Britain.

Email from Ali to the Reach Team

I just want to write a thankful text, about my experience with you and the results of our online living in full course.

Honestly my experience with your courses was WONDERFUL.

How you transfer content patience and mutual understanding on your part, it revived the lost strength and confidence in me.

Your attempt to empathize with me even when, due to poor English, I was not able to express myself clearly revived in me the belief that even a stranger in a strange land has the opportunity to be accepted.

You were the only one who was accept me to express my ideas in peace without stress and worry about making a mistake.

Your efforts for converting my qualifications, help to return me for volunteering in British Red Cross, applying for the Barriers Grant with Business Wales and many others helps and supports were a little part of my experience with you.

If you would like to find out more about **Reach**, please see www.ccha.org.uk or email employability@ccha.org.uk

Jets

The Jets team support tenants who are experiencing unemployment

Jets Participant Case Study

Participant B is a CCHA tenant and mum of three who first joined the JETS project in August 2020. She phoned CCHA's customer services line as she was having difficulties paying her rent.

38

During her chat with one of our Customer Services Advisors (CSAs) Participant B mentioned she was working two part-time jobs and really wasn't enjoying one of them. Our CSA referred Participant B to the employability team to see if there was anything we could do to help.

Even with an exceptionally busy work and family life Participant B had always taken time to find and complete any free training opportunities, but could never afford to pay for courses she needed to help her get a job she wanted. 15 years previously she had been a Volunteer Advisor with Cardiff Citizens Advice Bureau but had given this up due to problems with childcare.

Now that her children were older Participant B felt able to focus more on herself again. She was "gobsmacked" by all the things available to her through JETS. The project were able to use their barrier fund, partnering with skills@work to fund an Insolvency course that Participant B had chosen for herself to complete at home.

She continued to have weekly phone calls with her JETS mentor and found this gave her the "confidence to carry on forward". She described her mentor as "someone who had the faith in me to fund my courses and that's what gave me the motivation to do it".

Since completing her course Participant B has been able to secure another volunteer position at Blaenau Gwent Citizens Advice Bureau. She plans to access more training opportunities there and has the long term goal of starting her own debt advice business. She has also been able to help people in her community speak about their own finances and access debt management plans where needed.

If you would like to find out more about **Jets**, please see www.ccha.org.uk or email employability@ccha.org.uk

Need a boost to
you take of

Get on board



39

os • Experience • Training

How have Reach and JETS supported our tenants and communities?

139

new referrals with 123 of these being assigned to a mentor (61 to JETS and 62 to Reach). 87 of these were CCHA tenants.

124

courses booked for 43 different participants across both JETS and Reach. 66 of these have been completed so far.

21

people have been helped into work. 16 of these have been CCHA tenants.

84

followers on the employability Facebook group.

12

registered peer mentors.

18

referrals for Breathe counselling completed (9 JETS and 9 Reach) to help participants access free counselling support.

59

food boxes purchased for 34 participants (11 JETS and 23 Reach).

16

phone top ups provided for 11 participants (3 top ups for 3 JETS participants and 13 top ups for 8 Reach participants).

16

of you were bought or loaned phones and laptops so you could access online courses during lockdown.

5

participants accessed our fund to pay for interview/work wear (4 JETS and 1 Reach). We have now partnered with Moxie People to help more people have clothes for interviews.

9

participants accessed the barrier fund to help them to drive. This helped with provisional licenses, replacement licenses, theory tests and driving courses. 4 beneficiaries were CCHA tenants.

Community Benefits

2021 will see the launch our Community Benefit Fund which will enable tenants, community members, groups or community based organisations to apply for up to £500 for their activity or initiative.

We continue to work with our contractors and supply chain to ensure that we work together to create opportunities for employment, training and experience.



Community benefits fund stats:

- ▶ Christmas hampers were delivered to those of you who had been nominated
- ▶ Butetown Youth Football Club and Splott Albion Football Club sponsored
- ▶ St. Illtyds School reading books sponsored
- ▶ 6 Community laptops loaned
- ▶ 3 Community tablets loaned
- ▶ Pengam Green Allotment sponsored
- ▶ 2 contractor virtual away days held to discuss how partner organisations can help create employment, training, volunteering and work experience opportunities.

41

“The sponsorship from CCHA has allowed us to meet our target to purchase fencing at Splott Park to safeguard the pitch for all users from damage by motorbikes. The whole community will benefit from a protected area to play sport or exercise on as a result. Before this, the area was rife with motorbikes riding across the grass putting everyone at risk of injury.”

Splott Albion

Winners of the Business in the Community Wales Award

We were proud to have won the Business in the Community Cymru's Wales Responsible Business Awards for the work we have done at the Maelfa regeneration development with our contractor, JEHU.



"I'd like to thank the Reach team for all their hard work and commitment to checking in on us all. Their positivity and effort is keeping me going, and today thanks to the Reach Team I received this from the Food Bank. Thank you again"

Reach participant

42

"I would like to thank all of the team at Cardiff Community Housing Association for their kind and generous donation of £1000 that has enabled us to purchase class readers for all of our Year 7 form classes. Our aim with this project is not only to raise literacy standards at St Illtyd's Catholic High School, but also to encourage a love of reading for pleasure. We would have been unable to purchase these books without the donation from Cardiff Community Housing Association, and so we are very grateful for their support."

**Community Focused School's
Co-ordinator, St Illtyd's Catholic
High School**



We have also:

We provided free reusable face masks for you if you were unable to afford them so you could access the services you need in your community safely.





43

85

Employer of Choice


“If you want people local people to apply for jobs with CCHA they firstly have to trust you as a landlord.”


Community Member





We said we would:


What we have achieved


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 January 2022*

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. 

Our response to the Covid Pandemic

Keeping our Team safe through the pandemic was hugely important to us.

We ensured everyone had the Personal Protection Equipment (PPE) they needed.

We made sure everyone could work from home safely, providing laptops, phones, desks and chairs when the Team needed them.

Our Team's wellbeing was a key focus for us. We introduced weekly 'all team' meetings through Microsoft Teams and organised wellbeing sessions across CCHA.



Examples of wellbeing activities taken place in 20/21 are:

Walking, running or cycling the equivalent number of miles as Route 66 and Lands End to John O' Groats, and delivering "make it yourself" pizzas to our Team while they were working from home.

Wellbeing

In March 2021 we carried out a wellbeing survey to understand how our team was feeling.

The results told us that the Team:

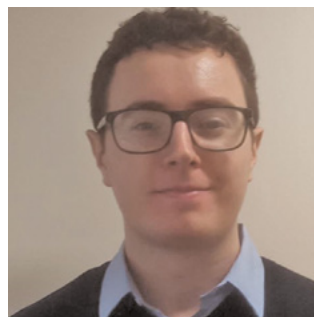
- were very confident in our response to the pandemic
- rate communication from their manager very highly
- feel that their mental and physical health is strongly supported by their line manager.

The results also told us that there is work to be done to improve the high levels of stress and to improve physical fitness. We are working across CCHA to tackle some of the areas where satisfaction was low.

A large yellow circle containing the text 'The Happiness Index' in a bold, black, sans-serif font. The word 'The' is smaller and positioned above 'Happiness'. A small pink circle is placed between 'Happiness' and 'Index'. The background of the page features several colorful, abstract geometric shapes in shades of blue, yellow, red, and pink.

Grow Your Own

In 2020 we introduced three trainee roles within our Property Team.



Grow Your Own is really important to us. In 2021 we applied to and were successful in participating in the UK Governments Kickstart Scheme which has been created for 16–24-year-old jobseekers. This is the latest step in the association’s commitment to greater diversity and inclusion, in line with its objectives of ensuring its team is representative of the communities we serve.

In signing up to this innovative new scheme, CCHA will be providing young people with experience, training, and access to employment opportunities with a view to gaining long-term jobs and meaningful careers within, and outside the housing sector. There are opportunities across the association, with placements available in finance, customer service and finance”.

**KICKSTART
SCHEME**

Positive Action

We continue to try to address the disparity between the ethnic make up of our staff and the communities we serve. We continue to adopt positive action in recruitment to tackle this.

In 2021/22 we will continue to take positive action and seek new members of the Team who can speak a range of community languages to help us improve our services to you.



Marsha Neal
Head of People and
Organisational Development



Naveeda Morgan
Head of Finance

Development Partner of Choice



Development

During what has clearly been an unprecedented last 12 months or so, the pandemic has also had a significant impact on the delivery of new housing developments.

However, the builders CCHA use have reacted extremely well to the crisis by adapting to new working methods, given social distancing requirements on their sites. This has caused some delays, yet in spite of this, we have still provided 36 new affordable homes during 2020/21. This includes 20 apartments in Splott and 16 new houses at the Maelfa in Llanedeyrn.

We have two new schemes finishing in Summer 2021, another one in Splott and a development in Penylan. Furthermore, we have been working hard designing new sites which we hope will start on site later in Autumn 2021.

We said we would:

What we have achieved

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.



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.



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.



What we have had to put on hold because of coronavirus guidelines

Deliver a minimum of 60 homes every year for five years.

Delays caused by new working methods and social distancing requirements on site.

Developments



50

“The next few years will focus on delivering homes to improved energy efficient standards. By working with tenants we can ensure that their homes are comfortable and affordable to run. A home should be a place where people can build a platform to flourish in life. So, by making positive changes to our specifications, including redesigning heating and ventilation systems, and offering tenants a better range of flooring products for example, we can build a home of which people can be proud. We are on an exciting new journey with our development and regeneration programme.”

Quote from Gareth Davies
Director of Development



Maelfa Phase 2, Llanederyn

Cost: £8.2 million
Homes: 16 houses
Start: November 2016
Completed: December 2020

Moorhead Close, Splott

Cost: £4.2 million
Homes: 32 apartments
Start: December 2019
Completed: May 2021



Longcross House, Adamsdown

Cost: £4.3m
Homes: 35 apartments
Start: March 2020
Completion: Spring 2022

Ffordd Nowell, Penylan

Cost: £1.6 million
Homes: 14 apartments **Start:**
March 2020
Completion: Summer 2022



Setting the Standard in Governance

“We took a long hard look at our Board and decided to bring in more people from Cardiff and our communities. We were blown away by the quality of the people who applied to be a Board member. During the year we welcomed Amina, Didi, Fadhili, Joga and Lerisha to our Board.”

Quote from Mike Owen
Chair of the Board



We said we would:

What we have achieved

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



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



Undertake an appraisal on the option of a Unitary Board.



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.



During the period we recruited new members to our Board. Our Board is now more representative of the communities we serve Our Board is now 45% White and 55% Black, Asian or Minority Ethnic.



Fadhili Maghiya

Fadhili is the Founder and Director of Sub-Saharan Advisory Panel and Watch-Africa Cymru: Wales' African Film Festival. With a background

in Social Sciences and Human Rights, Fadhili has also worked for the UN tribunal for Rwanda (UNICTR) before relocating to Cardiff in 2013 to become the Director for the Sub-Saharan Advisory Panel (SSAP), a network of African communities in Wales working in international development.

Amina Yusuf

Amina Yusuf is a freelance graphic designer who lives in Butetown, Cardiff. She champions equality and diversity and supporting communities to maximise opportunities.



Lerisha Hansraj Bhardwaj

Lerisha is an experienced Deloitte trained Chartered Accountant who is skilled in the financial

services and public sector both locally and internationally and across practice and industry.



Joga Singh

Joga is an experienced employment lawyer, currently practising in Cardiff. He has

more than 15 years' experience of working closely with Board Members and Senior Management Teams in relation to organisational, leadership and workforce development.



Didi Ketter

Didi has been an active CCHA tenant since 2016. She is studying for a BSc in Environmental

Health as well as working in partnership CCHA's HR team as part of panel recruitment. A speaker of four languages, she has received numerous awards for her work in the community.

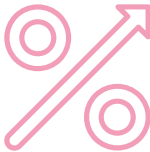
We completed board training in areas around Treasury Management, Risk and Company Law Compliance.

Key Financial and Governance Headlines



£1.6m

Surplus



2.51

Interest cover



33.68%

Gearing*



£561k

Cash generated before
loan repayments



60:40

Split between women
and men on the Board



**Standard/
Standard**

Regulatory judgement
maintained



45:55

Board Make Up
45% White and 55% Black,
Asian or Minority Ethnic



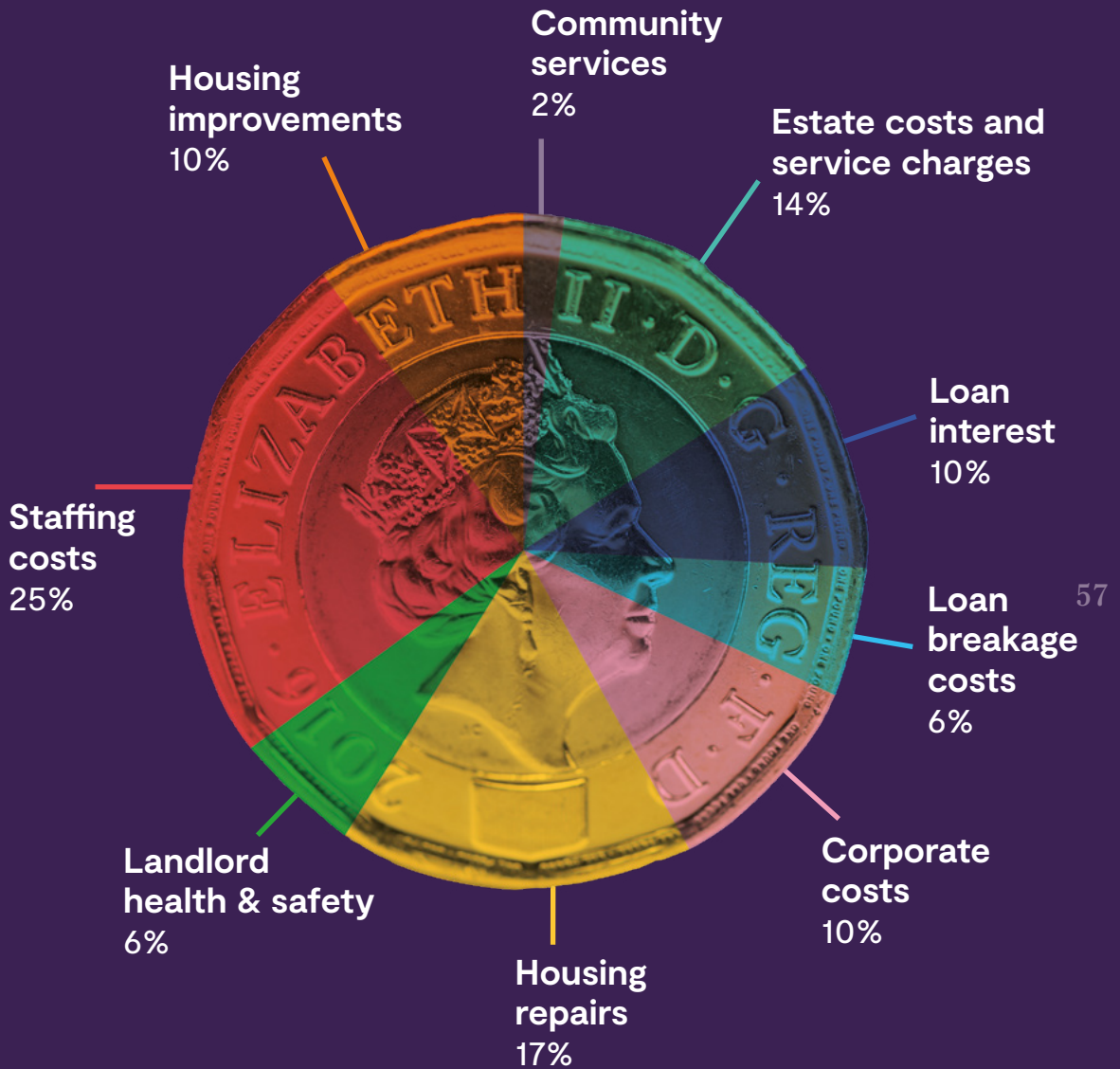
73%

Upheld complaints
made to us

*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 2020/21



Together
we do.

58



In the next year we plan to:

Take positive action to appoint people who are ethnically diverse and can speak a range of community languages

Carry out a service charge review

Improve kitchens and bathrooms in your home

Role out the Kickstart Programme across the organisation

Increase the number of people in our internal repairs team, the M Team, to undertake major works

Build more affordable homes across Cardiff

Introduce a 'tenants app' – My CCHA – so you can contact us more easily





Together
we do.



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