



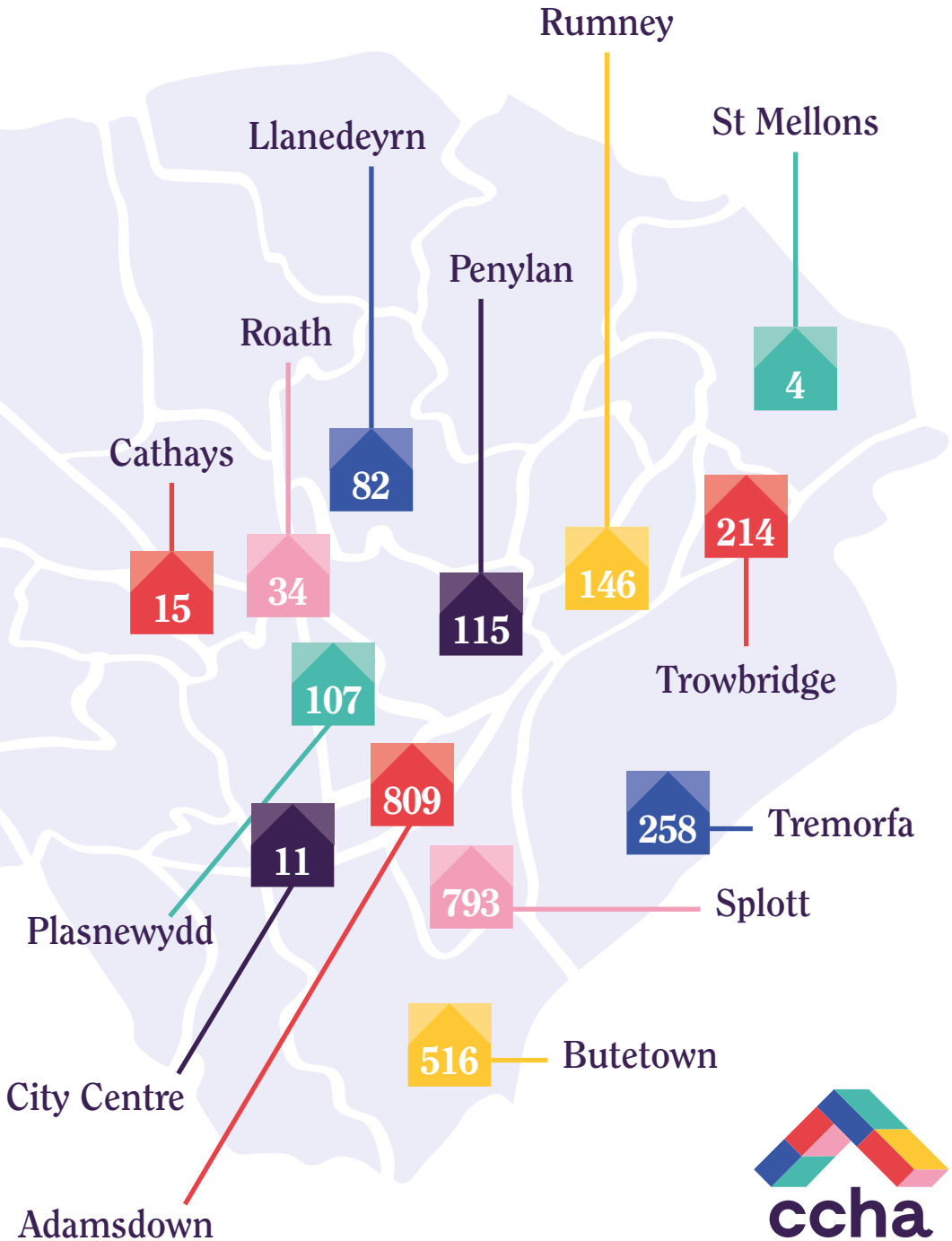
2021/22



Annual Report

Your homes

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



A message from Mike Owens and Hayley Selway

Chair of Board and Chief Executive

Another year passes and the challenges ahead seem ever more daunting. COVID-19 impacted all our lives. At CCHA it derailed some of our plans especially in services such as repairs and housing management. We know we have much more to do. Our tenants told us that clearly in the STAR survey that took place in September 2021.

We are listening and learning from our tenants. We're putting in measures to improve the services they receive and hopefully this will change their view of us.

Our tenants asked that we don't use contractors and that we do most of the repairs with our own M Team. We did that. They tell us that they are very satisfied with the M Team, but we need to improve how we organise repairs. They told us we need to spend more money on new kitchens, bathrooms, windows, and doors. In our 2022/23 budget we increased our budgets for this work. They told us that grounds maintenance was poor so in July 2022 we brought this service in house. Tenants also told us that service charges were high and what they were paying for wasn't clear. Throughout 2021/22 and 2022/23 we will be remodelling our service charges based on what tenants tell us at our visits to their neighbourhood. We hope all this proves that we do listen, and we do change things.

We know that times are hard and money is tight. We will always try to keep the rent levels affordable. In 2021/22 we froze service charges for many tenants. We will also continue to look for ways to help reduce household costs.

We strive to create an organisation that is diverse and inclusive. Right from our Board and through every part of our organisation. We oppose discrimination and racism in all its forms. We strive to become a company that reflects our communities, and one which communities can be proud of. Since 2020 we have increased the percentage of ethnically diverse colleagues from 7% to 15%. We continue to look for ways to even the playing field in recruitment.



We don't want our tenants to think of us as faceless people, and they have every right to hold us to account for how we lead CCHA. Throughout 2022/23 we will be visiting neighbourhoods across Cardiff. This is so that tenants can tell us personally where we are getting things wrong and where we are getting things right.

2021/22 saw us come out of an extraordinary time in CCHA's history, and we thank our tenants for their patience.

They will see many changes in 2022/23 with a new neighbourhood management team and a new approach to repairs. We will work to improve the services we provide to them. The Board, the Corporate Leadership Team and all our colleagues are absolutely committed to making CCHA an organisation our tenants can be proud of.

Mike and Hayley

Message from the Deputy Chief Executive on our financial position

CCHA continues to be financially robust, with a strong balance sheet. 2021/22 delivered good financial results where we continued to focus on improving the quality of tenants' homes.

2021/22 was my third full year as the senior financial lead. It was the year when we moved back into a normal operating environment. This followed various lockdowns imposed by Covid-19. Coming out of lockdown, we had a build-up of routine repairs.

These were almost cleared by the end of the year. We have previously given a commitment about investing more in our planned maintenance programme. Despite the restrictions we delivered the majority of the programme for last year. We experienced a higher level of tenancy changes leading to more empty properties during the year. So overall we have invested more of our own resources compared to any of the previous five years. Outside any grant funded projects, we spent nearly £7.8 million in 2021/22. This was compared to £5.6 million in 2017/18.

Towards the end of 2020/21, we restructured a significant proportion of our debt portfolio. We also raised additional debt to fund our ongoing development programme. We timed the transaction to take advantage of the low interest rates at the time. Of our £78 million debt portfolio, £56 million have a fixed rate of interest until at least 2030, with £37 million of that amount being fixed at 1.93 per cent until 2054. This provides certainty in our medium to long term business plan. It also secures real value for money in terms of the interest

we pay. This has contributed to a healthy operating surplus excluding the effects of pension revaluations. During the year we also improved our arrears position.

We continue to improve our in year financial reporting allowing a more robust approach to budget setting. For 2022/23 we have set a challenging budget. It is one where we consciously did not increase rents by the maximum allowed. Over a thousand tenancies saw a reduction in service charges. In setting rent and service charge levels for 2022/23 we put affordability at the heart of our decision. This has become more important as the UK's economic climate has deteriorated with significant levels of inflation. This in turn is affecting everyone's living standards as fuel, utility and food prices have increased. Some of our tenants are likely to suffer financial hardship as a result. Our new Money Solutions Team has a focus on helping tenants to maximise their income. But we are not under any illusions. This is a tough time for many of our tenants.

Taking a prudent view on the current economic climate will be a key feature of the 2022 business plan. This will be presented to Board in September 2022. A number of our key supplier contracts have an inflation linked uplift included. As such, we know we will have to work hard to prepare the 2023/24 budget, to meet our corporate objectives and continue to improve our services for tenants and improve the quality of their homes.

Brian Pickett
Deputy Chief Executive



Welcome to CCHA's Annual Report

This is our opportunity to let you know how we are doing and what plans we have for the future. We would really like to hear from you if you have any views on this report.

Our tenants and their families are our highest priority. Providing great services to them and building affordable homes throughout Cardiff is why CCHA exists. Tenants, Board Members and staff have worked hard to define what sort of organisation CCHA wants to be and what values we should have. CCHA tenants should receive services that are based on us being:

Trustworthy
Caring
Brave

Respectful
Honest
Genuine

Our tenants are asked to judge us on these values and let us know when we get things wrong (and, as importantly, when we get things right!).

You Talk. We Listen. Together we do.

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.

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

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

There are nine regulatory standards (RS) that we are judged on. Each regulatory standard can be met by achieving one or more of our strategic objectives.

CCHA has five strategic objectives. These are:

- 1 A Caring Landlord.**
We will provide great homes and excellent services.
- 2 A Community Champion and Anchor Organisation.**
We will understand the needs of the communities we serve and will be an active advocate for their wellbeing and future.
- 3 An Employer of Choice.**
We will recruit and retain a community focused, diverse workforce who enjoy working as part of the team and act as ambassadors for the organisation.
- 4 An Exceptional Developer of Affordable Homes.**
We will work in partnership to develop new homes that contribute to our neighbourhoods and meet the diverse housing needs of the future.
- 5 An Organisation that 'Sets the Standard in Governance'.**
We will be an exemplar in sound governance.

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 2022. This annual report also helps us to plan our work for the year ahead and ensure that we are constantly improving the services we offer to our tenants.

What Welsh Government judges us on

Our strategic objectives in meeting this

RS1 The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives	An Organisation that Sets the Standard in Governance An Employer of Choice
RS2 Robust risk management and assurance arrangements are in place	An Organisation that Sets the Standard in Governance
RS3 High quality services are delivered to tenants	A Caring Landlord A Community Champion and Anchor Organisation
RS4 Tenants are empowered and supported to influence the design and delivery of services	A Caring Landlord An Organisation that Sets the Standard in Governance
RS5 Rents and service charges are affordable for current and future tenants	A Caring Landlord An Organisation that Sets the Standard in Governance
RS6 The organisation has a strategic approach to value for money which informs all its plans and activities	An Organisation that Sets the Standard in Governance
RS7 Financial planning and management is robust and effective	An Organisation that Sets the Standard in Governance
RS8 Assets and liabilities are well managed	An Organisation that Sets the Standard in Governance
RS9 The organisation provides high quality accommodation	A Caring Landlord An Exceptional Developer of Affordable Homes



Strategic objective: A Caring Landlord





We aim to be more than just a landlord.
We want to provide great homes and
excellent services to our tenants.




We know that providing opportunities
for tenants' voices to be heard is the
key to our success.



Summary of achievements

Last year we set out a number of things that we wanted to achieve. These would help us to improve our services to our tenants, communities and our homes.

A brief outline of what those things were, and if they were achieved, is listed below:

We said we would:	What we have achieved:
Carry out Survey of Tenants and Residents (STAR Survey) to find out what tenants think of CCHA.	
Deliver a Housing and Communities Department restructure. This department is made up of housing officers, rent support officers and people who work in our neighbourhoods so that they are safe places where our tenants love to live. The restructure has focused on introducing new roles that will help us to build better relationships with tenants and help us to improve our services to them.	
Increase the number of tenant satisfaction measures that are shared with the Board. This is so that Board have a better understanding of how satisfied tenants are with the services we provide.	
Increase the visibility of staff in neighbourhoods. This is important because tenants have told us that they don't know who to speak to at CCHA. It will also enable us to spot things that need our attention before they become a problem.	<i>In progress: Restructure completed in May 2022 with new roles coming into effect from July 2022.</i>
Review of support services to focus on the things most important to our tenants.	
Undertake a service charge / estate services review. This is to make sure that our tenants have a say in the services they receive, how often they receive them and understand how much they cost.	<i>In progress: 40 reviews completed in 2021/22, with the rest due for completion by April 2023.</i>

We said we would:	What we have achieved:
Carry out an independent review on our approach to safeguarding	
Seek external funding for tenant and community led neighbourhood initiatives	<p><i>In progress:</i></p> <p><i>New budget set for 2022/23 for Neighbourhood Improvements (identified by the community).</i></p> <p><i>The new neighbourhood managers will be working with communities to develop Community Action Plans by March 2023. This will include seeking funding to support community led initiatives.</i></p>
Maintain high levels of landlord compliance. This is to make sure our tenants are kept safe in their homes.	
Maintain the Welsh Housing Quality Standard (WHQS). This makes sure our properties are well-maintained and in good condition.	 <p><i>There is still much more to be delivered in 2022/23 and 2023/24</i></p>
Research our tenant make-up. This is important for us to better understand who our tenants are so that we can tailor our services to meet their needs.	<p><i>Not started:</i></p> <p><i>A Customer Experience Manager was appointed in April 2022 who will lead an exercise to capture information about our tenants that will help us to personalise services. This will be completed by October 2023.</i></p>
Undertake a programme of Equality Impact Assessments on services delivered to tenants	<p><i>In progress:</i></p> <p><i>We are designing a new process to assess the equality impact of any changes we make to services.</i></p> <p><i>Tai Pawb are supporting us with this. So far, we have trialled the process with some of our tenants. They were able to assess the equality impact of our new Physical Adaptation Grant (PAG) criteria and policy.</i></p>

We said we would:	What we have achieved:
<p>Publish and deliver a five-year planned maintenance programme</p>	<p><i>In progress:</i></p> <p><i>10 Year Planned Maintenance Programme (kitchens, bathrooms, windows, doors and roof replacement programme) to be publicly issued in May 2023. The work we have completed is outlined in the following section.</i></p> <p><i>All tenants receiving planned improvements this financial year will be written to before 1st October 2022, whilst we finalise our stock condition programme.</i></p> <p><i>‘Fabric first’ decarbonisation programme to be issued in 2024. ‘Fabric first’ means looking at what the property is made of. It prioritises repairs, insulation, draught-proofing and ventilation ahead of ‘add-ons’ such as solar panels. We will be looking at the External and Internal Wall Insulation of some of our properties.</i></p>
<p>Focus on being a carbon-friendly organisation</p>	<p style="text-align: center;"></p>
<p>Develop a digital inclusion strategy</p>	<p><i>Not started:</i></p> <p><i>Postponed until November 2022</i></p>
<p>Continue to support a tenant-based employability programme – JETS</p>	<p style="text-align: center;"></p>

Carry out a Survey of Tenants and Residents (STAR Survey)

In September 2021, we carried out the survey of tenants and residents, known as the STAR survey. STAR is a standard perception survey which is used by housing associations so that we can compare our results. It allows tenants, leaseholders/shared owners to let us know how satisfied they are with the services they receive.

The STAR survey is different to our regular transactional surveys. A transactional survey is a feedback survey that takes place after our tenants have received a service from us. It asks tenants for their feedback on that service, for example a repair. The STAR survey asks tenants what they think about CCHA. This is the reason why you will see the satisfaction results in our **Repairs in Numbers** section on page 16 are much higher than the STAR survey results.

870

of our tenants and leaseholders completed the STAR survey.



The results told us that **70%** were either satisfied or very satisfied with the overall service they received from CCHA with a further **10%** of those surveyed saying that they were neither satisfied, nor dissatisfied.

We know from analysing those results, that the three strongest drivers of tenant satisfaction for CCHA to act upon are:

1. Improving repairs and maintenance
2. Building trust
3. That we listen and act

We have focused on these areas and made some changes that we feel will have a positive impact on tenants. These changes, as well as our future plans, are outlined in the following sections.

Where a change, or an action has been made as a result of the STAR survey, you will see this logo.



Repairs and Maintenance Service

Tenants told us that first-class repairs and maintenance service is their highest priority.

We want to deliver a repairs service that is efficient and provides excellent service to tenants.

The COVID-19 pandemic continued to impact our ability to carry out some repairs in 2021/22. Welsh Government guidelines during lockdown meant we were only able to carry out certain types of repairs. These were:

- ▀ emergency or urgent repairs,
- ▀ health and safety repairs, and
- ▀ vital gas and electrical servicing checks.

Throughout 2021/22 we put our efforts into working through the backlog of repairs.

The Major Works Team

In November 2021, we employed new staff and created the Major Works Team. The purpose of the team was to:

- ▀ carry out some of the larger repairs
- ▀ help improve our service to tenants
- ▀ deal with the backlog of repairs that built up during lockdown

We have received very positive feedback on the new team. They have made a significant difference and helped to provide the homes that tenants deserve.



Repairs in numbers for 2021/22

On average
90%
of tenants who
had a repair
carried out by
our internal
repairs service
(the M Team)
were satisfied
with the repair.

On average
80%
of tenants who
had a repair
carried out by
our contractors
were satisfied
with the repair.

More than
14,500
repairs were
carried out.

We introduced a new improved empty property standard following feedback from tenants.

Tenants told us that they were unhappy with the condition of painting and the need to re-decorate their new home. They also felt that flooring should be provided as standard. We worked with tenants to agree a specification of flooring and a standard of painting. We also introduced a welcome pack containing some useful household essentials for tenants to enjoy in their new home.



In 2021/22,
112
homes were
prepared to our
new, improved
empty property
standard.

We invested
£547,000,
with new tenants
rating their new
home 4.6 out of 5.



Tenant feedback on repairs

85%
of tenants were satisfied
with the service overall

We also asked tenants whether they would recommend us to a friend based on the service they received from us. This is called a **Net Promoter Score (NPS)**. The NPS ranges from -100 to +100.

This question is answered on a 5-point rating scale, ranging from 1 (not at all likely) to 5 (extremely likely). The respondents of these questions are divided into three categories based on their responses.

These categories are:

1 Promoters are tenants who gave a score of 4 or 5. These are tenants who are happy with the service and would recommend us to others.

2 Passives are tenants who have given a score of 3. They are currently happy with CCHA but are at a high risk of becoming detractors.

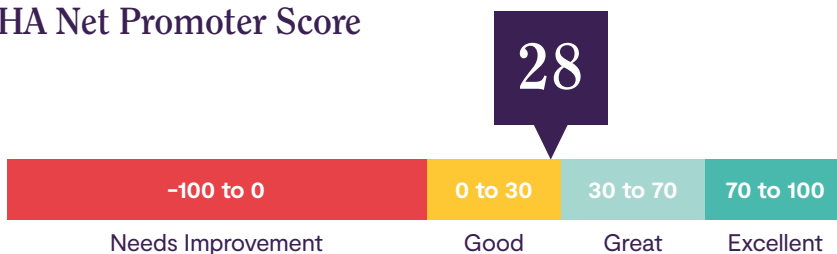
3 Detractors are tenants who have given a score of 1 or 2. They would not recommend CCHA, but instead their experiences of CCHA has resulted in them having a negative view of the organisation.

The NPS score is calculated by taking away the % detractors from the % of promoters.

Our NPS is 28 which is classed as GOOD on the NPS scale.

This is up two points from last year which is encouraging. However, it does also tell us that there are areas of our service where we need to improve.

CCHA Net Promoter Score



Here are the results of some other tenant feedback which will also help us to improve our services to tenants.

Safety checks

88% of tenants were happy with the electrical servicing they received.

93% of tenants were happy with the gas servicing they received.

Customer Services Enquiries

86% of tenants were happy with the response they received when they contacted our Customer Services Team with an enquiry.

Moving into a new home

93% of tenants were happy with the help and support they had to move into their new home.

83% of tenants were happy with the quality of their new home.

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

76% of tenants who had a new bathroom, kitchen, window, or door were either satisfied or very satisfied with the planned works completed.

12% of tenants surveyed told us they were dissatisfied with the planned works completed in their home. We visited these tenants and the feedback they gave for being dissatisfied included:

- the amount of time they had to wait for the improvements,
- the need for follow up repairs to finalise the improvement, and
- more focus needed on management of the planned works contractor throughout the duration of the work.

12% of tenants surveyed said that they were neither satisfied, nor dissatisfied with the improvement at their home.

A large number of our planned maintenance work had to be put on hold due to the COVID-19 pandemic. We invested almost £3m more to carry out this work in 2021/22 to bring us back to where we should be. This will hopefully result in a higher satisfaction score from tenants.

Complaints

Tenant 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.

Last year we received **113** complaints. When we investigated the complaints, we found that 30% of tenants who complained had received a service below the level that we would want them to receive.

70% were investigated within our target of 20 working days.

47 days on average was taken to investigate and resolve a complaint.

Deliver a Housing and Communities Department Restructure

We carried out a review of our Housing and Communities team to make sure that our services met the diverse needs of our tenants and communities.

Tenants told us that they wanted to see more of their Housing Officer. We recognised this and began to make improvements that they can see and feel. Following a restructure of the team, we created 8 Neighbourhood Manager roles. Each Neighbourhood Manager has a patch of around 375 properties and is supported by 7 Neighbourhood Assistants. This **new structure came into effect in July 2022**. It enables the Neighbourhood Managers to spend more time out and about in the community building stronger relationships with tenants and advocating on their behalf. In turn, this should also help to increase the level of trust that tenants have in their Neighbourhood Manager and CCHA.

This new Team will work with tenants to:

- ▀ **deliver the services they tell us they want,**
- ▀ **get things right first time, and**
- ▀ **take ownership of resolving issues as they arise**



We have also created five Money Solutions Officers within the team.

Their job will be to help tenants with any financial issues such as rent arrears and benefit changes.

The restructure also saw us create the role of Customer Experience Manager. This person was appointed in April 2022. They will support the organisation to review and improve how we manage our services to ensure that we are easy to deal with and provide excellent customer service. They will lead an exercise to capture profiling information for tenants. This will help us to better understand individual tenant's preferences for when we are delivering our services. We aim to complete the profiling exercise by December 2022.

To further increase our visibility throughout our communities, our communications team have launched a campaign called **"I am CCHA"**.

This campaign focuses on our tenants and making sure that they have opportunities to meet and speak with people at all levels at CCHA. They will also be able to find out more about who is who and who does what at CCHA via a series of blogs, posters, videos and face-to-face events.



This will help improve two of the issues that came to light through the STAR survey; Trust and Listens and Acts.



Support for tenants facing financial difficulty

This year we worked with 992 families facing financial difficulties.

Out of these 992, our Money Advice Team were able to support a total of 981 tenants. We also made a total of 18 referrals to Money Saviour for advanced debt advice and support.

Between December 2021 and March 2022, our Money Solutions Team claimed a total of **£217,000** in Discretionary Housing Payments (DHP) on behalf of tenants. These payments support tenants who are in rent arrears or facing homelessness.

The following case studies are examples where tenants have been successful in having their rent arrears cleared by DHP payments. They outline the impact it has had not only on their tenancies, but most importantly on their wellbeing.



CASE STUDY 1: Asha*

Our Money Solutions Team had tried to speak to Asha about her rent arrears on several occasions. They eventually were able to complete a successful home visit. Following this visit, Asha received support through safeguarding and social services. An application was made for DHP. Her application was successful, and a full award of rent arrears granted. This cleared Asha's balance of arrears in full. The clearance of her rent arrears has encouraged her to continue to engage with the team to improve her situation.

CASE STUDY 2: Diane*

Following a successful application for DHP, a full clearance of rent arrears was awarded to Diane. This was to support her wellbeing and prevent potential homelessness. When we told Diane about the outcome, she said:

"I don't know how to thank you. You have supported me so much over the past few months, and now I feel like I have a fresh start. I'm no longer worried about losing my home, and it's thanks to you."

CASE STUDY 3: Roy*

Roy began working with the Money Solutions Officer following ongoing issues with repairs in the property. Roy had previously refused to pay his rent. The Money Solutions Officer worked with him to rebuild the relationship with the repairs team and resolve the issues. Following a visit with the maintenance team, it was noted that Roy was struggling financially. A DHP application was made and approved for 50% clearance of his rent arrears balance. There was also the chance of clearance after 8 weeks if he kept his rent payments. Roy stated:

"I had honestly lost faith in the Association (CCHA) because of my repair issues until I met with my Money Solutions Officer. They helped to support me with repairs issues, visiting my home and making me feel comfortable. Then going on to support me with a reduction in my rent arrears and other financial issues I was facing. I am grateful for all the help from my Money Solutions Officers and feel like I am ready to trust CCHA again. They are a credit to your organisation."

*Not real name

Tenancy Support to tackle neighbourhood nuisance and crime

We have handled more than 400 cases of neighbourhood nuisance.

This ranged from neighbour disputes to criminal activity. We have worked with our partnership agencies to resolve several anti-social behaviour problems with some of our tenants and neighbours of our tenants' that were causing ongoing problems for other tenants and residents in the heart of our neighbourhoods. We have done this through working closely with Police, Social Services, the local authority, and mental health services. We have dealt with those responsible, using a variety of approaches. This ranges from providing support and in some cases, we have had to resort to taking enforcement measures.

In doing this we have resolved serious ongoing problems such as:

- ▬ **noise disturbance**
- ▬ **criminal damage**
- ▬ **unsafe environments**

This has improved the standard of living for those who have assisted us in reporting these issues. It has also led to new successful, sustainable tenancies.

Service Charge Review

We appointed an independent tenant advisor to work alongside a group of tenants to review our service charges. We wanted to make sure service charges were easy to understand, affordable and provide value for money and that we offered quality services. So far, we have reviewed **40 schemes**. The tenant group helped to produce a guide to service charges and a new service charge schedule document which was sent to all tenants in February 2022.

The principles agreed because of the review are:

- Service charges are affordable
- Service charges are transparent, open, and honest
- The services that we charge for are reasonable and necessary
- We will provide quality services that are value for money
- We will provide a clear breakdown of service charge costs
- Service charges are understood by tenants
- We work with tenants to codesign services and always be clear about associated costs
- We will gather feedback on the satisfaction of services by using surveys and other mechanisms and act upon these to improve services
- Service charge costs will be apportioned fairly
- Tenants have the right to challenge CCHA on service charges and we will make it clear and effortless for tenants to do so

This is a large project, we still have a lot of work to do, and we have a plan in place for this year to ensure that we achieve all the principles agreed with our tenants.



“Residents rightly want to know that their service charges are fair and provide value for money. But they also know best what works well and where they want to see improvements. CCHA and residents have worked together to not just make service charges more transparent but to redesign the type of services people want.”

Keith Edwards, Independent Tenant Adviser

Estate services review

Tenants told us that they were very unhappy with the grounds maintenance service they received.

To improve the satisfaction with our estate services, we created a new role of Estates Manager. The Estates Manager is responsible for working with tenants and staff across the organisation to focus on grounds maintenance services and cleaning communal areas. This has helped us to understand the challenges, and the needs of our communities.

In 2021/22 we ended the grounds maintenance contract and put an interim contractor in place. Tenants reviewed what options we had to deliver the service long term and told us they wanted us to set up our own internal ground's maintenance team. We have listened to this and have recently recruited our own team.



“As Chair of the Homes and Estates Committee, I was asked if I would like to be a part of a group which were looking at the policies, procedures, and processes of the new grounds maintenance team. I jumped at the chance to be involved because as you rightly say the tenants were very unhappy with the present arrangements. We have now had three meetings where we discussed things like what the team could be called, and an idea of the types of jobs that would be carried out and how often.”

Bryan Jeffries
CCHA tenant and Chair of Homes and Estates Committee

Safeguarding Review

In February 2021 we held an independent review of safeguarding.

This was to ensure that our team were clear on their responsibilities in relation to safeguarding tenants and their families. We have since implemented several of the recommendations. Safeguarding training has been provided to all our staff at a level suitable to their job role. All staff are aware of their responsibilities and know what to do if they have any concerns about a child or adult at risk.

We have managed a total of 202 safeguarding cases. This is where a concern has been identified by staff or contractors or has been passed onto us by people in the community. Of these cases, 151 were new reports that we did not have previous concerns about.

We made 39 referrals to Child Safeguarding and 16 referrals to Adult Safeguarding in the year.

Where we made referrals for adults at risk, we saw a trend for self-neglect due to age/disability. This presented as poor home conditions and lack of personal care, cuckooing, and financial abuse by friends/family.

Where cases were investigated and it was felt they did not require referral, we supported individuals and families to get the help they needed. This was done by referring to specialist services and working closer with tenants to support them. This work helped ensure people were safer and happier in their homes. As a result, they could either live more independently in their homes or helped to move to more suitable housing.

CASE STUDY

Safeguarding Case Study

In July 2021, CCHA submitted a referral to the Adult Safeguarding team. This was due to concerns that a family member was financially abusing Mr M. The legal case against the family member is still pending.

CCHA helped to arrange Mr M's Personal Independence Payment (PIP) claim and increased the security of the flat. We had ongoing talks with Mr M's new social worker about our concerns about the unsuitability of independent living for Mr M. This was due to his care and support needs and the high risk of abuse.

In January 2022, a fire occurred in the kitchen of Mr M's property. It was only when a neighbour came to check upon activation of the alarm that Mr M evacuated the flat. It was found to be in extremely poor condition because of the fire.

CCHA involved the Adult Safeguarding team following the fire. We worked with social services and the allocations team at the Council to find a safe, temporary placement for Mr M in a residential home. Mr M is doing well in this placement. His care and support needs are being met, and he is safe from exploitation from people in the community and family members. He will not be returning to his flat but will be moving to a more suitable home.

Landlord Compliance and Welsh Housing Quality Standard

Landlord Health & Safety

Keeping tenants safe in their homes is one of our highest priorities.

In addition to carrying out repairs, we are also legally required to carry out several tests and inspections to make sure tenants' homes are safe. These are listed below and show the percentage of tests and inspections that were completed in 2021/22.

Gas testing	100%
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)	100%
Fire risk assessments	99%
Legionella risk assessments	96%
Lift servicing and inspections	100%
Electric certificates	100%
Lift and hoist inspections	100%

Overall, our Landlord Health and Safety achieved an average of **99% 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.

To meet the standard, houses must be:

- in a good state of repair
- safe and secure
- adequately heated, fuel efficient and well insulated
- contain up to date kitchens and bathrooms
- well managed (for rented housing)
- located in attractive and safe environments
- where possible, suitable for the specific needs of those living there, such as those with disabilities

In 2019/20, the COVID-19 pandemic prevented us from carrying out some of this work. As a result, we were only able to invest £1.29m on new kitchens and bathrooms. As lockdowns eased towards the end of 2021, we were able to work to increase the number being replaced. We increased our budget to £5.3m in 2021/22 to bring us up to date with what we said we would do.

To make sure our properties met the WHQS standards, we invested the following amounts in 2021/22:

£5.3m was spent on planned improvements, compliance, and health & safety checks. This includes fire safety remediation works at Aquila and Galleon.

£2.7m was spent on repairs that you reported to us.

£1m was spent on works to make our empty properties ready for re-letting to tenants. This includes new flooring, new paint to walls and a welcome pack for new tenants.

£1.8m was spent on adapting properties so that they meet the needs of the disabled tenant living there.

Number of Replacements and Improvement for 2021/22

Kitchens	207
Bathrooms	35
Windows	159
Doors	283
Roofing	56
Voids	180
Physical Adaptations*	195
Fencing	12
Stock condition surveys**	1363

*Adaptations to make your home easier to live in if you have mobility issues

**Surveys to find out if your home needs a new kitchen, bathroom, windows or doors

Fire Safety Improvements

In March 2021 we were awarded a capital grant from Welsh Government.

This grant was match-funded by CCHA and covered the cost of fire safety improvement works for two high rise buildings; Aquila House and Galleon Way in Cardiff Bay.



At Galleon Way, CCHA's successful funding application meant that we were able to:

- replace all external timber cladding,
- install sprinkler systems and
- extend the fire alarm system.



At Aquila House, the funding allowed us to:

- replace the timber cladding,
- repair and replace some fire doors,
- carry out firestopping works,
- install a sprinkler system throughout the building and
- change the fire alarm system.

As a result of the work carried out at Aquila House, we were awarded the highest rating of A1 on our External Wall System (EWS1) Fire Review certificate. Tenants can be assured that they are living in one of the safest homes in Cardiff Bay and leaseholders are now able to sell their homes on the housing market with the confidence that their home is A1 compliant.

The project is thought to be one of the first in Wales to be completed at no cost to leaseholders and is being hailed as an exemplary project by the Welsh Government.

New Contracts Awarded

Electrical Testing and Repairs

We entered a 3-year contract with R&M Williams to carry out electrical testing and responsive electrical repairs in our tenants' homes.

Empty Homes Refurbishments

We entered a 3-year contract with LCB Construction to improve empty homes to our new empty homes standard. The new standard includes full redecoration where necessary, installation of high-quality flooring and new home welcome packs. We have seen good improvements in tenant satisfaction on the quality of refurbished homes and the overall letting experience.



Publish and deliver a five-year planned maintenance programme

We want to create modern, warm, fuel-efficient homes where our tenants and their families can thrive.

We have developed a Planned Investment Programme to replace kitchens, bathrooms, windows, doors and roofs if our surveys show that they need to be renewed. A full 10 year plan will be published in May 2023.

Fabric First Decarbonisation Programme

Over the next three years, we will be carrying out surveys of our properties. These surveys will find out if we can carry out further improvements to the fabric of the properties to make them more energy efficient. These surveys will allow us to create a planned improvement programme that will include the installation of things such as:

- ▀ external wall insulation,
- ▀ loft insulation, and
- ▀ solar panels (with battery storage) on roofs.

These improvements should make the properties more energy efficient and reduce our tenants' fuel costs.

Focus on being a carbon-friendly organisation

This is what we achieved over the last year:

SHIFT assessment Silver Standard

SHIFT is a company that provides organisations with an assessment of their environmental performance.

In July 2021, CCHA was awarded the **silver standard** in the SHIFT assessment. This showed our commitment to reducing carbon emissions across all our business activities.

We decided to carry out a SHIFT assessment to provide us with suggestions (and an action plan) to improve our carbon footprint.

The SHIFT assessment was initiated by CCHA's Green Group. The Green Group was set up in 2020 to raise awareness about how we can be a greener CCHA. The group is made up of two tenants and staff from across the organisation.

The aim of the group is to:

- raise awareness of recycling
- reduce waste sent to landfill
- improve the environmental standard of CCHA's homes/offices
- create shared green spaces across the community
- help reduce tenants' energy bills
- champion carbon literacy training
- promote sustainable transport initiatives across our communities

The SHIFT assessment provided us with a clear action plan. We know we have much more work to do in our tenants' homes and across our communities.

We are committed to reducing our water consumptions and tackling fly tipping across our communities. Any financial savings that we make from the benefits of our environmental commitments will be used to improve our services to tenants.



What else has the Green Group done?

- 20 homes were fitted with solar panels and battery storage which helps to reduce electricity usage and home running costs
- Energy efficiency surveys were carried out during our whole home condition surveys
- We carried out Carbon Literacy* Training for our staff and Board members
- Smart meters were installed in common areas of our homes
- New Tenant Welcome Packs now contain energy advice. Information is also available on our website
- We replaced our Communities and Regeneration van with an electric vehicle.

*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.”



Tremorfa Cwtch

We were successful in our bid for over **£900,000** of Welsh Government funding.

This will enable us to carry out work on **29 homes** in Tremorfa to improve their energy efficiency. We have called this project 'Tremorfa Cwtch'. The project will improve the existing buildings to at least an EPC rating of B.

This will be done by:

- ▮ replacing windows and doors,
- ▮ improving roofs and
- ▮ installing external wall insulation and
- ▮ installation of solar panels (with battery storage) on the roofs.

The funding was also used to recruit three additional roles to support the project. These are:

- ▮ Decarbonisation Officer (full time)
- ▮ Decarbonisation Retrofit Surveyor (full time)
- ▮ Community Liaison Officer (part time)

Digital Inclusion

The plans to develop a Digital Inclusion Strategy were postponed while our Housing and Communities team went through the restructure. With the team now fully in place, we plan to complete the strategy by November 2022.

However, that didn't stop us from helping our tenants to become more digitally included.

Here's some of the things we did over the last year:

My CCHA – new Tenant App

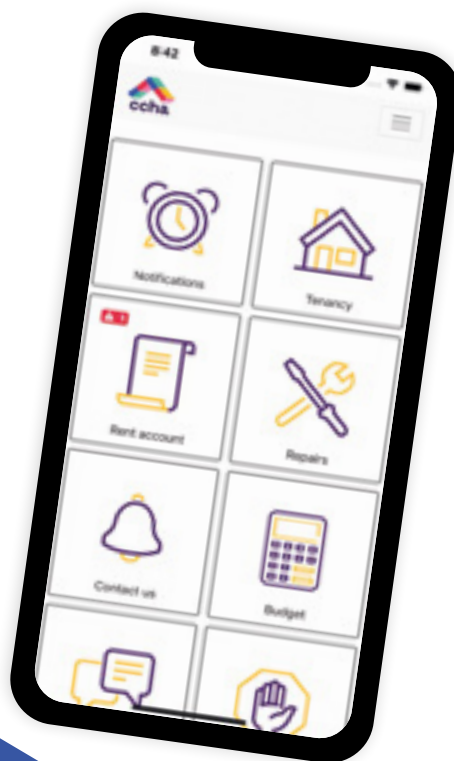
Our tenants told us that they would like to make contacting us and managing their home easier.

Working with our IT team, tenants helped us to develop a new app called **My CCHA**. With My CCHA, tenants will be able to manage their tenancy 24 hours a day with a smartphone or tablet.

With My CCHA, tenants can:

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

We have been working with the developer to ensure that My CCHA is available in our community languages. The app will fully launch to all tenants in September 2022.



National Lottery Funding

We secured funding from National Lottery to run an exciting project to support Digital Inclusion.

The project helped tenants to use the right technology and platforms to get online. It also enabled them to connect with family and friends which was so important during lockdowns.

1-2-1 Referrals & Support

We worked with tenants and the wider community to offer support to address barriers and concerns around digital inclusion.

We gifted devices to tenants to help with things such as:

- Overcoming loneliness & isolation
- Mental health & wellbeing issues
- Removing barriers to employment and training
- Providing budgeting & money saving solutions
- Accessing online information & services
- Information process for Universal Credit

We signposted tenants to places where free Wi-Fi / internet was available.

We also directed them to free ICT and other training opportunities.

You're on mute!

A group of tenants worked to create and deliver digital services at CCHA and to the wider community. They met twice a month via Microsoft Teams. The group provided an opportunity to review and assess our programmes. The aim was to develop further projects across the city based on community voice and needs.

Throughout the sessions we assessed, supported and improved things such as:

- Digital inclusion barriers & solutions
- Delivered training in co-production
- Supported with internal CCHA App
- Digital Screens at some estates
- Developed training opportunities
- CHAT Magazine

The group provided great support, feedback, and information throughout. They have been an integral part of the digital inclusion programme.



Training Opportunities

Many people avoid the internet and online services. This is due to lack of confidence and an increase in online crime. We supported tenants to feel safe and protected online. We delivered 'Online Safety' sessions to tenants and the wider community. Working alongside Adult Learning Wales, we delivered training including:

- ▣ Digital literacy
- ▣ Online safety
- ▣ Microsoft Teams & 365 Training
- ▣ Social media including WhatsApp & Facebook

Digital Screens

We have installed digital screens in some of our properties including:

- ▣ Galleon Way
- ▣ Aquila House
- ▣ Holston Court
- ▣ Selwyn Morris Court
- ▣ Hamadryad
- ▣ Erskine Court
- ▣ Coming soon...Ffordd Ottoway

The screens provide another means of communicating with our tenants. We can upload information in a few clicks of a button.

Some examples of the things we have used the screens to update tenants on are:

- ▣ repairs
- ▣ maintenance
- ▣ parking
- ▣ advertising various community services, projects, and programmes.

The digital screens can also provide a function to gather tenant feedback. This is currently in development.

Co-production

We have supported and worked alongside many organisations in the community to increase digital inclusion.

These organisations include:

- ▮ Tiger Bay Boxing Club, Butetown
- ▮ The Pantry, Trowbridge
- ▮ Breakfast Club, Splott
- ▮ The Pantry, Tremorfa
- ▮ The Privilege Café

By working with other agencies and organisations, we have been able to identify those who are digitally excluded and provide devices and support. This work also helps us to meet our objective of being a Community Champion and Anchor Organisation.



Intergenerational Programme in Butetown

We gifted **18** devices to members of the Tiger Bay Boxing Club. These allowed the members to support the wider community members' needs. It also enabled them to build meaningful relationships. They were able to break down barriers including language and confidence. The programme has also supported around 12 young people into further education.

The Pantry in Tremorfa

We met with Jenny at The Pantry in Tremorfa. She explained that many of the community members were in poverty and needed support. They had created a strong community. As well as providing support with food they would often provide a safe space and wider support for the members. We gifted **3** devices to Tremorfa Pantry so that she could support members to access the internet.

Breakfast Club

We gifted **3** devices to the Breakfast Club. This was so they could support the community to access online services and get support with digital literacy.

CCHA staff members also attended the Breakfast Club. This provided us with an opportunity to develop relationships, support, and signpost Breakfast Club members to relevant services.



The Pantry Trowbridge

The Pantry in Trowbridge launched late summer 2021. We provided **3** devices to set up a 'digital station'. This was to support the community members to develop their digital literacy and receive additional support in the centre. The digital station has allowed Trowbridge Pantry to support the community to access information and services.

The Privilege Café

21 devices were allocated to The Privilege Café to support community members based in Butetown. Many of the community members were isolated and had no access to devices. The devices supported the community members to connect and improve their digital literacy.

Approximately **80** devices were gifted to tenants and wider community members. This enabled people to connect with family and friends, and access online information and services.

Tenant based employability programme

JETS

JETS stands for Jobs, Experience, Training and Support. The JETS team support tenants who are experiencing unemployment.

Over the last 12 months we have supported **23 people** into employment or in career progression. This has been achieved through mentoring and use of the barrier fund for training opportunities.

Case Study

GS came to the JETS project in March 2020. She had heard of us through CCHA's tenant involvement activities.

GS had a professional teaching career in her home country but had struggled to find work in the UK. This was mainly due to a language barrier and loss of confidence. Through accessing the JETS project, GS was able to start training in the Association of Accounting Technicians (AAT). When she became eligible for work, she met one of CCHA's Reach* mentors and did some extra work in building confidence and preparing for job interviews. When the Get into Housing placements became available, GS attended some practice interview sessions. She then went on to secure a placement in the finance department in another Housing Association.

GS has done well since starting the placement. She is keen to progress into a permanent position, as this role fits her skills and qualifications. She has become an asset to the finance team.

*The Reach team offers support to tenants to improve health and wellbeing. A dedicated mentor will work with people on a one-to-one basis to provide a tailor-made action plan and package of support.

What else did we do?

The Communities Team attended our Independent Living Schemes to carry out welfare checks with residents.

They also supported tenants who wanted to receive the COVID-19 vaccine to access the Health Service.

We held two summer garden parties in our Independent Living Schemes.

These were the first social activities held as COVID-19 restrictions eased.



We supplied gardening equipment to tenants in Selwyn Morris Court who wanted to create a gardening club.

We delivered
50 Christmas Hampers

with money provided
by our contractors.



Strategic objective: A Community Champion and Anchor Organisation

We are committed to working with our tenants to provide opportunities to access:

✦ **employment, training, and volunteering.**

We also work to make a difference for our communities by tackling poverty and improving wellbeing.

Here you can find a summary of the things we said we would do to help us to meet this objective.

We said we would:	What we have achieved:
Work with others to create apprenticeships, volunteering opportunities and skills and training programmes	
Seek partnerships with local schools and colleges	
Review the role of our community centres in line with our community anchor commitments	
Seek social value from all procurement activities	

Work with others to create apprenticeships, volunteering opportunities and skills and training programmes

Pathway to Board

In March 2021, CCHA part-funded and created the Pathway to Board programme. It is aimed at Black, Asian and minority ethnic people. The programme supports participants to be Board ready.

Pathway to Board is a continuous professional development opportunity. The aim of the project is to provide both practical and theoretical training. Participants learn in the classroom and by observing board meetings. The programme will enable participants to influence and change how organisations make decisions. We hope that it will be part of a movement to change the face of leadership across Wales.

We also launched our Get into Housing project. The project offers opportunities for people aged over 25 that identify from an ethnically diverse background. Please refer to page 52 in our section **Employer of Choice** to find out more about this.



Reach

The Reach Project is a mentoring-based project. It works on people's strengths, focusing on:

- wellbeing,
- volunteering, and
- learning support.

A dedicated mentor works with participants. They create a package of support for each person, depending on their needs.



“Mentoring can be a useful tool to help someone gain more of an insight into their own feelings and thoughts while at work by giving someone a small break in their day to vent/process their thoughts and actions of the day or week. It also boosts confidence while making you believe you can do what you didn't think was possible by slowly pushing out of your comfort zone that isn't intrusive or uncomfortable. I feel as if I've gained a healthier perspective on life with the “Live Life to the Full” course I was set up with”.

Reach participant

“The experience was very beneficial to me; I would recommend it to anyone doing the kickstart positions. It has helped me understand others a lot more, as well as enhanced my skills when it comes to career prospects. The mentoring experience has helped me to overcome personal problems, my self-confidence being a big one, which then helps me both inside and outside of work”.

Reach participant

“One major thing I learnt was how to change my way of thinking. Focusing on negative things can submerge your head into a bad cycle of both physical and mental reactions going forward. The mentoring sessions have helped me find way to put stops to that way of thinking and regain control, in a way. This has been helpful both in and out of work, I still use the techniques to this day”.

Reach participant

Seek partnerships with local schools and colleges

Working with Careers Wales, we went into two schools to talk to young people. We offered them an insight into the range of careers in housing. We also talked about how to overcome the barriers to employment.

We are now looking at graduate and intern opportunities with universities.

Review the role of our community centres in line with our community anchor commitments

As part of our housing restructure, we created and appointed two new roles:

- Marketing and Events Officer
- Community Development Officer

These roles will work to increase the community use and income of our Community Centres. This income can then be used to further improve our services to tenants.

Tiger Bay Amateur Boxing Club was one of the first community clubs to move to one of our centres. The club moved to Loudoun Culture and Media Centre, Butetown, in June 2022, as an anchor organisation. Tiger Bay ABC set up with the ambition of creating a space to coach and inspire young people, and for the whole community to train.

Seek social value from all our procurement activities

We created and appointed a new role of Procurement Officer. The role of this job is to make sure we consider community benefits and targeted recruitment and training in all our procurement activities.

Community Projects have been funded through social investment contributions. These include:

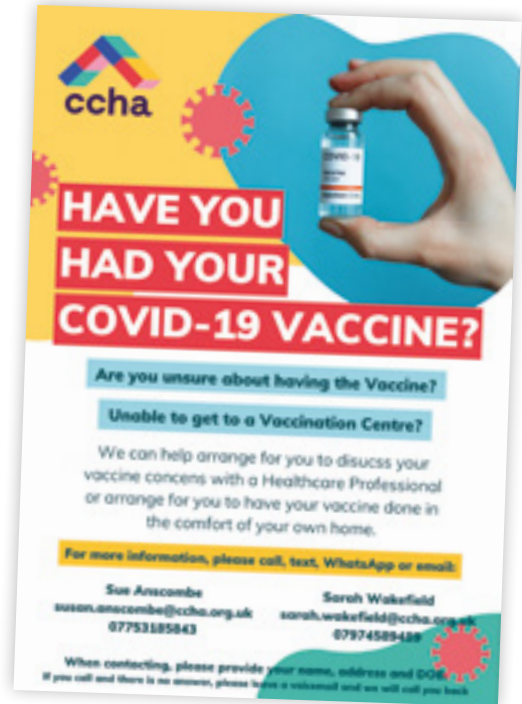
- The Privilege Café** – To provide food and drinks to celebrate their anniversary. This was hosted at Grangetown Pavillion
- Moorland Road Community Centre** – Contribution towards day trips for the older residents attending the centre
- NuLife Furniture** – Financial support to hold their Community Winter Craft Fayre
- Butetown Mile** – Sponsorship towards the cost of the event in the heart of Butetown
- Bro Athro Estate** – Contribution towards community activity organised by tenants on the estate. This was to fundraise for Noah's Ark Appeal.

£2,500 was awarded in total.

Community Activities 2021/22

Despite the pandemic, we also managed to carry out the following community activities:

- We ran **six** COVID-19 vaccine pop-ups in our Loudoun and Trowbridge Centres. This was in conjunction with Cardiff and The Vale Health Board. This brought the opportunity to get a vaccination right into the heart of our communities. Over **180** people received the vaccine during these activities.
- We held a Halloween activity in our Trowbridge Centre
- We started a Garden Club at our Trowbridge Centre with the local community
- We continued to support the community pantries in Trowbridge and Tremorfa.



What else?

We provided funding to support the Home4U project.

Home4U is a registered charity based in Cardiff. It provides accommodation to people seeking asylum who become destitute when they reach a break in their asylum claim. With no right to work, no accommodation and no recourse to public funds, people have few options. Home4U support individuals to rebuild their lives.

Flourish

Flourish is funded by the National Lottery Community Fund under their Helping Working Families fund.

Flourish is a four year programme which aims to address in-work poverty through a coproduced approach.

Our Flourish team have achieved so much over the last year. We've developed partnerships with the following community groups and organisations so that together we can have a bigger impact on the work we do in our neighbourhoods:

- ▀ Tiger Bay ABC
- ▀ Privilege Café
- ▀ Cardiff and Vale College
- ▀ STARGallot
- ▀ Green Squirrel
- ▀ Cardiff Council
- ▀ Cathays Inclusive Play
- ▀ Splott Play
- ▀ FareShare UK and Cymru
- ▀ Bevan Foundation
- ▀ Sheffield University



We also supported our communities with several campaigns. Here are just a few of them:

Summer of picnics

This award winning group of young people from across Cardiff alleviated food insecurity whilst gaining lifelong skills.

The project received surplus food from FareShare Cymru which was prepared by the young chefs and supplied to families and community groups across the city.

The Summer of Picnics was originally developed three years ago by a group of 15 young people with additional needs who sought occupation and friendship across the summer holidays. They wanted to use their time for good and tackle an issue that was close to their hearts.

The Summer of Picnics was so successful that it won the Child in Wales Award – Community Champions.



Community Butetown Market

The community market was developed after a consultation with the local community in Butetown.

There was a real focus on opportunities for local economic growth. The steering group wanted to retain a commitment to facilitating a local market which was affordable. A pilot event was held in July 2021 outside Loudoun Culture and Media Centre which saw all 20 stalls sell out within one day. The market stalls focused on female vendors and was attended by over 500 people.

The market provided paid work opportunities from the young people at Tiger Bay ABC who facilitated with set up and stewarding on the day.

The feedback from the local community was immensely favourable, particularly from the commercial section that adjoins the Centre. Evaluation has evidenced an appetite to continue this initiative but there are some barriers to this progressing.

Other initiatives we supported:

- ▣ **GLOWW** – A group of young women who explore their aspirations. The group explore different topics each week from mental health to healthy eating and positive body image.
- ▣ **Butetown Auntie's Group (Older persons)** – A group for older women in the community to come together for an hour a week to socialise.
- ▣ **Love Yourself** – The group brings together women to talk about difficult personal issues. They invite guest speakers from the NHS and other organisations to discuss mental well-being and other related health issues, while engaging with their faith-based traditions.
- ▣ **Tremorfa Community Pantry** – the pantry supports up to 150 families a week by distributing surplus food from local supermarkets.
- ▣ **Tremorfa Hookers** – A creative group of approximately 20 people who make a variety of crafts including crochet. They get involved creating items to sell to support fundraising activities for different cultural celebrations, to make statements and to share their skills.
- ▣ **Butetown Homeschoolers** – This group of homeschoolers meet for 2 hours per week at Loudoun Culture and Media Centre. The group is for girls under the age of 10. This is a group of families who find that mainstream education clashes with their religious cultures and traditions and have opted to home educate.
- ▣ **Home Educated Families** – This group is similar to the Butetown Homeschoolers but they accommodate mixed gender children up to the age of 16. This group enjoys group activities and community initiatives. They are working towards an Enterprise Day for the young people to develop their business skills.










Strategic objective: An Employer of Choice

We value our staff and see them as our biggest asset. They are more than just a job title.

Our staff have talents, interests, and hobbies that extend far beyond the nine-to-five. We are committed to expanding our diverse workforce to represent the communities that we serve and work with.

Despite the different departments in CCHA, and the variety of people we work with, we're proud to say we are #OneTeam.

Here you can find a summary of the things we said we would do to help us to meet our objective of being an employer of choice.

We said we would:	What we have achieved:
Take positive action in recruitment to address racial inequity	
Continue to be a Living Wage Employer	
Develop an agile working policy	
Develop staff wellbeing initiatives	
Develop a 'grow your own' programme	<i>In progress: partly delivered through the programmes listed below.</i>
Invest in a training and development programme	
Link recruitment with our community investment programmes	
Undertake regular satisfaction surveys to understand how our colleagues feel	

Take positive action in recruitment to address racial inequity

In March 2021, around 33% of our tenants identified as being from an ethnically diverse background. This compared with just 6.8% of our staff.

Over the last year we have done several things to help us improve this. This includes the use of positive action as part of our commitment to attract talent from a diverse group of people.

In January 2022, we joined together with six other housing associations to launch the Get into Housing project. The project offers opportunities for people aged over 25 that identify from an ethnically diverse background. Through the project, we will engage with 35 people who are:

- ▀ long term unemployed or economically inactive, and
- ▀ live in Cardiff

The project is funded by Wales Council for Voluntary Action (WCVA). It is the next step in our commitment to greater diversity and inclusion. It will help us to make sure our team represent the communities we serve.

So far, CCHA has recruited 5 people to our team following their completion of the Get into Housing project.

In September 2021, CCHA set up an **Equality Action Group** made up of people from across the organisation. The group was first tasked with helping to tackle the lack of diversity within the CCHA team. In February 2022, the group developed a Statement of Intent and pledges. The pledges include adopting positive action in recruitment and unconscious bias training for all. This will allow CCHA to better serve our tenants and communities.

It will enable us to:

- ▀ make better decisions,
- ▀ understand our tenants better, and
- ▀ increase satisfaction with our services.

The group recommended to Board that an additional day's annual leave be awarded to staff. This is to enable everyone to celebrate their religious festival e.g., Eid, Diwali, Hanukkah. This was approved by our Board.

By the end of March 2022, **15%** of our staff identified as being from an ethnically diverse background. This is an increase of **8%**.



We Continue to be a Living Wage Employer

We are proud to continue to be a Living Wage Employer. This ensures that we attract and keep the most motivated people, so that tenants receive the best service from us.

In 2021/22, all our staff received a 1% cost of living increase to their salary. Those members of staff earning less than £22,500 received a 1.25% increase. This was funded by a lower pay increase for our corporate leadership team of 0.75%.

Develop an agile working policy

We reopened our office at Tolven Court following easing of lockdown restrictions. It was important for our staff to come together and feel connected so that we could provide the best services possible to our tenants. We kept an element of hybrid working which means our team are able to work from home and the office when suitable.



Develop staff wellbeing initiatives

We have a Wellness at Work group which is made up of staff from across the organisation.

During the COVID-19 pandemic, some of our staff found working from home challenging. We held several virtual drop-in coffee mornings to try and alleviate feelings of loneliness. These also helped with keeping good working relationships.



“Virtual coffee mornings were something to look forward to. Working from home was so intense at the beginning. Lots of staff felt isolated. The coffee mornings offered a bit of normality and a chance to take a break and talk about anything apart from work (and it was also a bit of a novelty looking into other people’s homes!)”

Mary Bird, Executive Assistant and Office Manager

We introduced a new sickness policy which includes paid, phased return to work. This is to help staff who have experienced wellbeing issues.

Develop a “grow your own programme”

We know that having the right team with the right skills and values is key to providing the best service to you.

We created several roles within our Assets and Property team, to develop individuals who have the values we look for, to gain the skills that can be difficult to find outside the organisation.

Providing these opportunities are important for staff wellbeing and growth.

During 2021/22

- 42% of vacancies were filled internally (27 of 65 vacancies).
- 6 staff who we employed through an agency have secured permanent employment with us
- 16 staff who were on temporary contracts have secured permanent employment with us
- 5 of our team have taken up secondment opportunities within the association

We also supported two members of staff to do their HNC (Higher National Certificate). This enabled them to progress their careers in the housing sector.

CASE STUDY Hodan Ahmed

Hodan joined CCHA as a Technical Maintenance Assistant in September 2018.



She went straight to the top and told Hayley, our Chief Executive, that she wanted to do an HNC. This was made possible through the CCHA ‘Grow your Own’ commitment.

Because of her HNC, Hodan was able to successfully apply for the role of a building surveyor in CCHA. She now surveys our empty properties. She looks at the condition of the property, making sure that everything is safe and that the property is fit for purpose when the tenant moves out.

Hodan said: “I really enjoy my job. It involves problem solving and staying curious. Personally, it suits me; I like to question everything and enjoy the challenge of finding solutions.”



Undertake regular satisfaction surveys to understand how our colleagues feel

In June 2021, our staff took part in The Happiness Index Wellbeing Survey. This was so that we could understand how our team was feeling.

77% of staff responded to the survey. The questions asked staff to rate things from 1 to 10 (1 being the lowest score, and 10 being the highest). The average score was 7.1. The highest scoring question was 'How would you rate your relationship with your team members?' This scored 8.4. Our Employee Net Promoter Score (eNPS) was +12. This is higher than the overall benchmark of +5. The eNPS is a way of measuring how likely your employees are to recommend your organisation as a good place to work.

Two key themes that appeared from the results were:

1. Lack of promotion opportunities/training
2. Recognition/appreciation across teams

Please read on to find out what we have done to address these points so far.

Invest in a training and development programme

We want to develop our team to be the best they can be. This helps us to deliver the best possible service for our tenants. It also ensures that we retain those team members so that relationships with our tenants can continue to develop and thrive.

We have a robust training and development programme in place for 2022/23, with a budget of over £162,000. The training will cover mandatory, technical, and developmental topics.

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

It's also important that our staff have good working relationships with each other. This helps create a culture that reflects our values.



We held a staff away day for our teams to come together and meet face-to-face. This was especially important for team members who had joined us during lockdown and were meeting their colleagues for the first time.

The day provided the opportunity to forge connections between team members. It encouraged people to work together and improved communication. It was also a way to say “thank you” to our team for their work during such a challenging time.

Link recruitment with our community investment programmes

KICKSTART scheme

The Kickstart Scheme is Government funded. Its aim is to create thousands of high-quality 6-month job placements for 16 to 24-year-olds. The young people are supported by their employer to develop new skills. These skills will help them move into sustained employment after they have completed their job placement.

CCHA have hosted 15 successful kickstart placements with five still in post. The placements were based in several departments across the business including:

- ▀ communities and regeneration
- ▀ customer services
- ▀ Tenancy Enforcement Team
- ▀ maintenance
- ▀ tenant support
- ▀ housing

Three of the KICKSTART cohort were successful in securing employment with CCHA after their placement. These included one permanent position and two temporary positions.

KICKSTART
SCHEME



What else have we done?

We invested in a new HR software called People HR. People HR makes life simple and helps staff to feel more connected.

Staff now have instant access to information through the desktop site and the app.

We built a number of processes into People HR including one that allows our new starters to access information about CCHA before joining. They can find out things about their team and learn about their new role.

The new software also has a rewards and recognition feature. It allows staff members to give thanks to their colleagues for going above and beyond.



Strategic objective: An Exceptional Builder of Affordable Homes

CCHA works in partnership to develop new homes that contribute to our neighbourhoods and meet the diverse housing needs of the future.

Our aim is to build modern, warm and safe homes that our tenants love to live in. These homes are built in line with the Welsh Government decarbonisation policy.

Here is a summary of the things we said we would do to help us to meet this objective.

We said we would:	What we have achieved:
Deliver new homes that are EPC A rated (with the exception of those bought through the Section 106 process)	<i>In progress: Development projects hindered due to pandemic.</i>
Consider the opportunities offered from empty office accommodation	<i>Not started: We are considering offers of consultancy.</i>
Consider new developments outside our heartlands (without grant in the first instance)	<i>Not started: We aim to start this work in 2022/23</i>
Assess new developments in line with placemaking guidance and learn lessons from past developments in terms of liveability.	<i>In progress: Signed Placemaking Wales Charter but with more work to do.</i>
Deliver a major regeneration project at Moira Terrace, Adamsdown	<i>In progress: Update on page 61</i>
Seek regeneration/ development activities in our heartlands	<i>In progress: Work started in March 2022 on the aquisition of a property in Clifton Street. The team are also looking for further infill/ refurbishment schemes in Adamsdown and Splott.</i>



Deliver new homes that are EPC A* rated

We know that many of us are struggling with increases in energy costs and utility bills. In line with our green agenda, we are committed to helping our tenants reduce their fuel bills. We are also committed to lowering CCHA's impact on the environment.

We worked on three developments in 2021/22:

- Longcross Street in Adamsdown,
- St John's in Rumney and
- Trowbridge Mawr in Trowbridge

The developments at St John's and Trowbridge Mawr have been designed to meet the EPC A standard.

Our work at Longcross Street was hindered during the pandemic when the contractor responsible for the build went into administration. We have now appointed ASD Build as the main contractor to complete the work. The specification for the site has also been updated to meet the EPC A standard.

*An EPC gives a property an energy efficiency rating from A (most efficient) to G (least efficient).



Assess new developments in line with placemaking guidance and learn lessons from past developments in terms of liveability

In 2021/22, CCHA signed up to the Placemaking Wales Charter. The charter has been developed by Welsh Government and the Design Commission for Wales. It outlines six placemaking principles that contribute to establishing and maintaining good places.

These principles are:

1. People and community
2. Transport links
3. The spaces available to the public
4. Location
5. Mix of uses
6. Identity

In signing the Placemaking Wales Charter, CCHA agrees to support the principles in the planning, design and management of new and existing places.

We will do our best to ensure that each new development contributes positively to creating or enhancing environments where our tenants, communities, businesses, and nature can thrive. Placing people at the heart of the design process ensures our places are vibrant, have a clear identity and are somewhere that people can develop a sense of belonging.

Our regeneration project at Moira Terrace is a great example of how CCHA are using the Placemaking Principles. Read on to find out more.

Deliver a major regeneration project at Moira Terrace, Adamsdown

In January 2022, CCHA's Development Committee began looking at options to re-develop Moira Terrace. Their suggestion was taken to Board and approved in May 2022.

This is set to be an exciting project. It will create an enlivened and vibrant scheme to serve the wider Adamsdown community.

The agreed plan will see the ground floor commercial units revived with the spaces being let to local, independent businesses. These could include food outlets, cafes, and community spaces, with the potential for a foraging garden to supply these retailers. The façade of 9-22 Moira Terrace will remain. The upper floors will be reconfigured to provide new, modern apartments.

A formal application for the redevelopment of Moira Terrace will be submitted towards the end of summer 2022.

Strategic objective: An Organisation that Sets the Standard in Governance

According to the Chartered Governance Institute UK and Ireland, *“Governance is a system that provides a framework for managing organisations. It identifies who can make decisions, who has the authority to act on behalf of the organisation and who is accountable for how an organisation and its people behave and perform.”*

For us to be a successful housing association, it's important to have good governance. It sets standards of leadership and control. It also helps the Board to define the values by which the organisation will operate.

Here’s a summary of what we have done over the last year to help us achieve this objective.

We said we would:	What we have achieved:
Hold Vice Chair Elections	
Create a Development Committee to consider new homes development	
Deliver a business plan underpinned by newly created golden rules	
Consider the benefits of changing to a Unitary Board	 <p><i>This was considered by the Board. They decided not to move forward with this in 2020/21. They will look at it again in 2023.</i></p>
Increase Board Members’ visibility and accessibility	<p><i>In progress: “I am CCHA” neighbourhood visits planned for 2022.</i></p>
Review of strategic risks and employ relevant second and third lines of assurance	<p><i>Strategic risk review carried out in April 2022.</i></p>
Monitor the diversity of the Board and take positive action to encourage applications for underrepresented participants	

Hold Vice Chair Elections

Scott Rooks was elected as our Vice Chair of the Board. Scott is a Chartered Quantity Surveyor, experienced Board Member, and development professional.

This appointment further strengthens our Board and our plans for the future. Our current Board members are listed below. You can find more information on each Board Member by visiting the About Us section of our website.



Mike Owen
Chair of the Board



Scott Rooks
Vice Chair of the Board and Chair of the Development Committee



Janet Beauchamp
Chair of People & Culture Committee, Chair of Remuneration Committee & Board Member



Michelle Wade
Chair of Audit & Risk Committee & Board Member



Emma Britton
Board Member



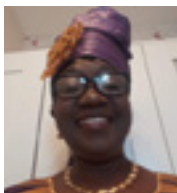
Vinita Nawathe
Board Member



Fadhili Maghiya
Board Member



Joga Singh
Board Member



Didi Ketter
Board Member



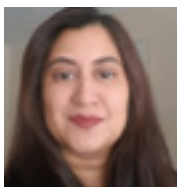
Amina Yusuf
Board Member



Neil Harries
Board Member from 1st May 2022 (former Independent Member)



Katy Chamberlain
Board Member from 1st May 2022



Farzana Ahmed
Independent Member sitting on Audit and Risk Committee only. Joined on 1st May 2022.



Create a Development Committee to consider new homes development

In March 2021, the Board agreed to create a Development Committee. Having the committee supports our objective of building more good quality affordable homes.

The committee scrutinises our plans ensuring we build the right types of homes in the places where people need them. It is chaired by Scott Rooks and consists of two other committee members. The first task for the Development Committee was to recommend a plan to Board for the regeneration scheme at Moira Terrace. You can find out more about this on page 61 of this report.



Deliver a business plan supported by new golden rules

To provide great homes and services we need to be financially sound. We have created financial golden rules.

These rules provide further assurance around our financial health. The golden rules ensure we operate within limits around our key financial risks. These risks include:

- ▀ Compliance with our banking covenants
- ▀ Liquidity
- ▀ Other key aspects of treasury management.

We also revised our financial assessment for new developments.

Increase Board Members' visibility and accessibility

CCHA is committed to putting our tenants at the heart of everything we do. We work alongside tenants to find out what we do well, and how we can improve.

Our STAR Survey results told us that tenants who were dissatisfied felt they couldn't trust CCHA and that they weren't listened to. As a result, we've planned several estate visits throughout 2022. Our Board members will be attending these estate visits with other members of staff. The visits will give our tenants the chance to meet and speak to Board members and our directors.





Monitor the diversity of the Board and take positive action to encourage applications for underrepresented participants

We are committed to creating an organisation that reflects the communities we serve and continue to strive for equity in all that we do.

We have taken positive action in the last two rounds of Board Member recruitment. Information on the ethnic diversity of the Board is collected on an annual basis and given to Welsh Government. You can find the latest information on the next page.



Governance Headlines



Standard/Standard
Regulatory judgement
maintained



30%
of complaints made
to us were upheld

Board Make Up



50%
white

10%
mixed/multiple
ethnic groups

10%
Asian

30%
Black/African/Caribbean



60% **40%**
female male

20%
identify as being disabled

90%
heterosexual/straight

10%
bisexual

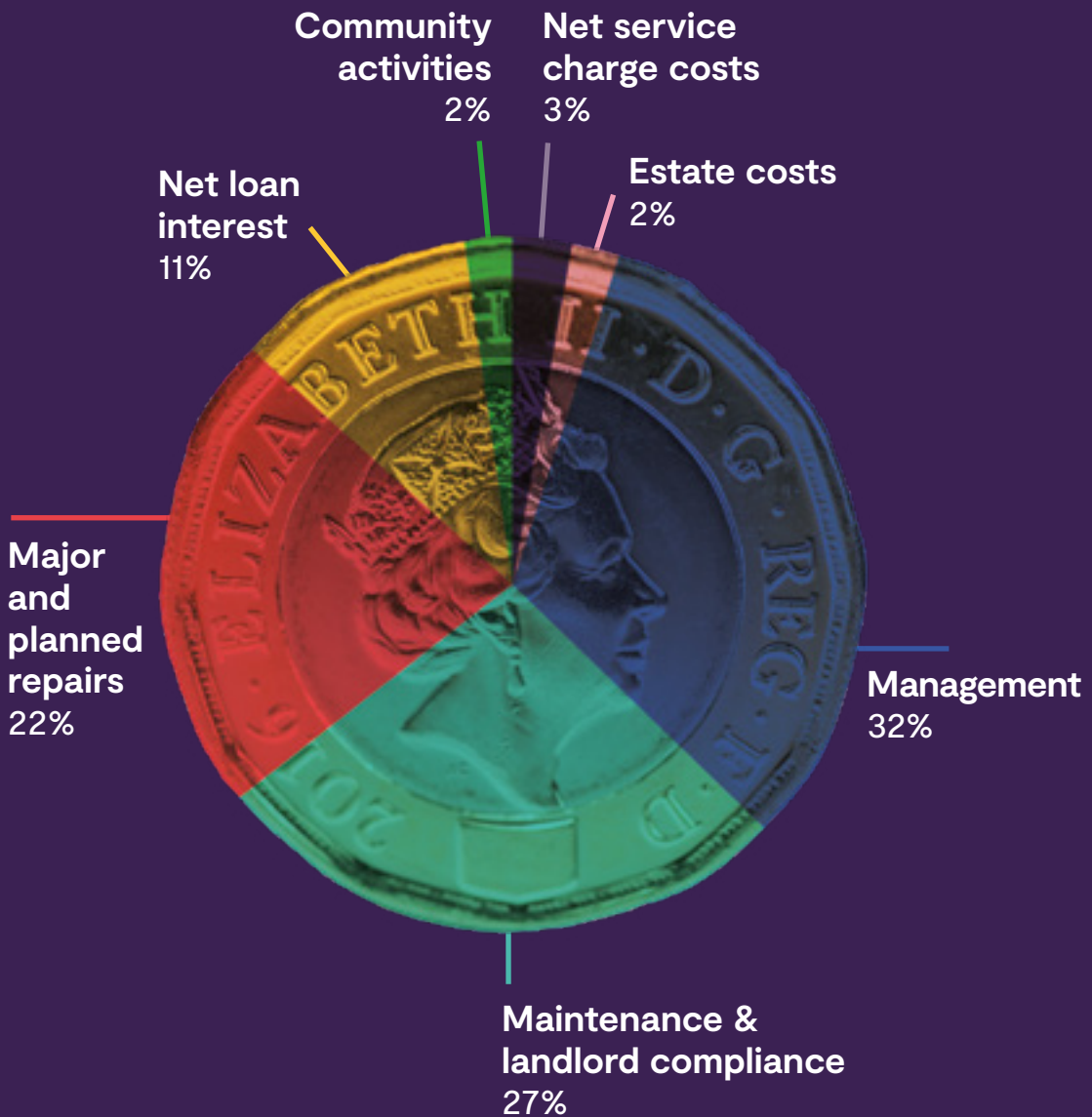
It is important to note that our Board is paid.

The decision was made by the Board to remunerate roles in 2019. This is important to us as it helps to ensure that the Board and its Committees can recruit and retain appropriately skilled, knowledgeable, and experienced individuals to support the delivery of our strategic objectives.

The Board rates of pay can be seen below:

Role	£ per annum
Chair of the Board	10,000
Board Member and Chair of the Audit and Risk Committee	6,000
Board Member and Chair of the People and Culture Committee and Chair of the Remuneration Committee	6,000
Board/Committee Member	4,000

Here's how every pound we received was spent in 2021/22



If you want any information explained or translated, please let us know. If you find it easier for us to talk to you in your own language, we can arrange for an interpreter to be present.

Os hoffech gael esboniad neu gyfiethiad o unrhyw wybodaeth rhowch wybod i ni. Os byddai'n well gennych siarad â ni yn eich mamiaith gallwn drefnu i gyfiethydd fod yn bresennol.

يرجى اعلامنا إذا رغبتم في أي توضيح، شرح أو ترجمة المعلومات في هذا التقرير. نحن نستطيع ترتيب حضور مترجم إذا كنتم تعتقدون انه من الاسهل شرح تفاصيل التقرير لكم باللغة العربية

اگر آپ کسی معلومات کی وضاحت یا ترجمہ چاہتے ہیں تو برائے کرم ہمیں بتائیں۔ اگر آپ کو ہم سے اپنی زبان میں بات کرنا آسان محسوس ہوتا ہے تو ہم کسی ترجمان کے حاضر ہونے کا بندوبست کر سکتے ہیں۔

আআপনি যদি কোনো তথ্যের ব্যাখ্যা বা অনুবাদ করতে চান, আমাদের জানান। আপনি যদি আপনার সাথে আপনার নিজের ভাষায় কথা বলা আমাদের পক্ষে সহজ মনে করেন, তাহলে আমরা একজন দোভাষীর উপস্থিতি থাকার ব্যবস্থা করতে পারি।

Haddii aad rabto in lagu sharxo ama lagu turjumo macluumaad, fadlan na soo ogeysii. Haddii ay kuu fududahay inaan kugula hadalno luqaddaada, waxaan qorsheyn karnaa in turjubaan meesha yimaado.





Together we do.



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