



Self-evaluation:

**Our governance, delivering
high quality homes, and
financial viability**

2022/23 summary



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Introduction

All housing associations in Wales are regulated by Welsh Government. There are nine Regulatory Standards (RS) that we are judged on. This is a summary of how well we are delivering on those Regulatory Standards.

At the end of this summary, there is a plan called the Improvement Plan. This shows the areas where we plan to make changes or improvements over the next year or so.

Welsh Government Regulatory Standards (RS)

- ▶ RS1 - The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives
- ▶ RS2 - Robust risk management and assurance arrangements are in place
- ▶ RS3 - High quality services are delivered to tenants
- ▶ RS4 - Tenants are empowered and supported to influence the design and delivery of services
- ▶ RS5 - Rents and service charges are affordable for current and future tenants
- ▶ RS6 - The organisation has a strategic approach to value for money which informs all its plans and activities
- ▶ RS7 - Financial planning and management is robust and effective
- ▶ RS8 - Assets and liabilities are well managed
- ▶ RS9 - The organisation provides high quality accommodation

STAR Survey 2021

In 2021, we asked our tenants to take part in a survey which measured their satisfaction with CCHA. This is called the STAR survey.

The results told us that 70% of tenants that completed the survey were either satisfied or very satisfied with the overall service they receive from CCHA. A further 10% of those surveyed said that they were neither satisfied or dissatisfied.

We have included some more results from that survey in this document. You will find them wherever you see this logo.



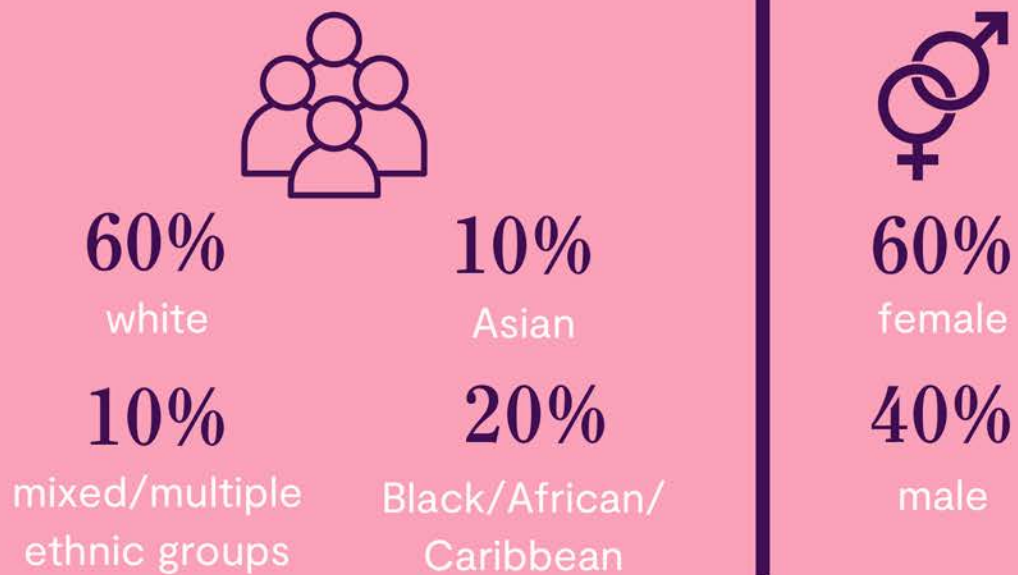
[You can find out more about the Welsh Government Regulatory Framework for Housing Associations Registered in Wales here.](#)

1. Strategic leadership and governance arrangements

CCHA has a plan for how we will reach our goals while staying true to our values. This plan is outlined in a document called our Corporate Strategy. We also have rules in place to make sure we are running the company well.

The people on our board have a variety of skills and backgrounds so that we can both achieve our goals and make sure we are representing the people we serve.

Our Board make up





We gather information to make sure we make good decisions that will affect the people who live in our houses. This helps us make decisions that are not too risky and also takes into account what our tenants want. This allows our tenants to have a say in the big decisions we make.

We have done a lot of work on equality, diversity and inclusion, both within our company and with other organisations. This work includes leading on projects aimed at addressing racial inequity in housing, such as **Get into Housing** and **Pathway to Board**.

Our **Equality Action Group** gives advice to our leaders and board on how to make our company a good place to work for everyone.

In 2020 we reported that **7%** of our colleagues identified as being ethnically diverse. Our latest figure shows that **21%** of our staff identify as being from an ethnically diverse background.

Even though we have done a lot already, we know we can do more to understand and improve racial equity within our company.



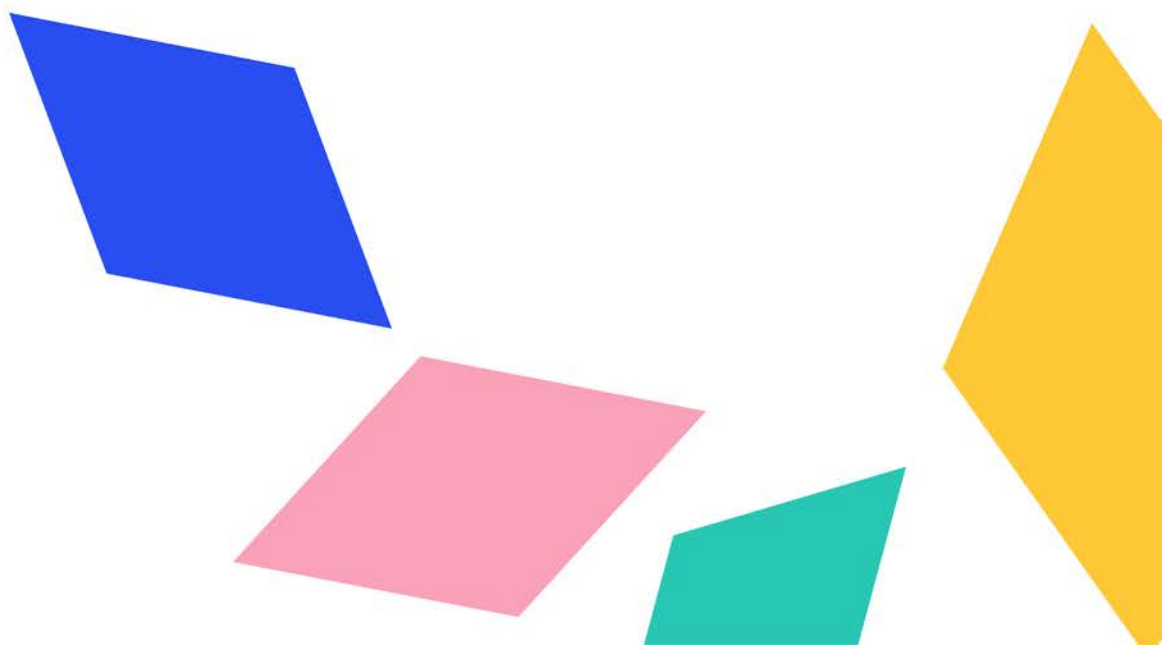
2. Robust risk management and assurance arrangements

It is the job of our Board to keep an eye on potential problems in the company. We also have a separate group that looks into any issues, called the Audit and Risk Committee. They get reports about different aspects of the company, such as financial reports and reports on the services we provide to tenants, from both inside and outside the company.

All of these reports are part of a bigger plan for how we make sure everything is running well.

This way of doing things lets the Board and the groups that work with them see if the rules and plans we have in place are working well and keeping risks under control.

The Board and committee have detailed reports given to them throughout the year. This is to make sure we have plans in place for unexpected events. This means that if something big happens, we will be ready and know what to do. We keep practicing these plans and testing them, including for things such as flooding and snow, and for other major incidents.



3. Ensuring high quality services are delivered to tenants



72%

of tenants surveyed said they were happy with the quality of their homes



68%

of tenants surveyed said they were happy with the repairs and maintenance service

Keeping tenants safe in their homes is one of our top priorities. At the end of December 2022 we had completed the following tests and inspections:

Gas	99.1%
Electric	99.97%
Asbestos	100%
Legionella	100%
Fire risk assessments	100%

We have continued to use funding from the Welsh Government to improve fire safety in more than 200 homes in Cardiff. The money has been used to put in things like sprinklers, fire alarms, better walls to stop fires from spreading, new fire doors and changing the outside cladding systems of three high and mid-rise buildings.



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.

Since April 2020, we have spent **3 million pounds** on making these buildings safer. This includes the Welsh Government funding, and some of our own money. We have also applied for more funding this year to install sprinklers in communal areas and homes that are taller than 11 metres.

We have looked at how we handle problems with damp and mould in our properties. We found that we needed to do better in how we inspect the houses and communicate with tenants after the inspections. We have recently appointed a surveyor to manage any cases of damp and mould and to help tenants with any advice.



Tenant satisfaction

We ask tenants to fill out a survey after we give them a service, like fixing something or answering their questions over the phone.

The survey asks for their opinion about that specific service. These are called our transactional surveys.



Overall

81.6%

of tenants who had a repair carried out were satisfied with the repair

83.5%

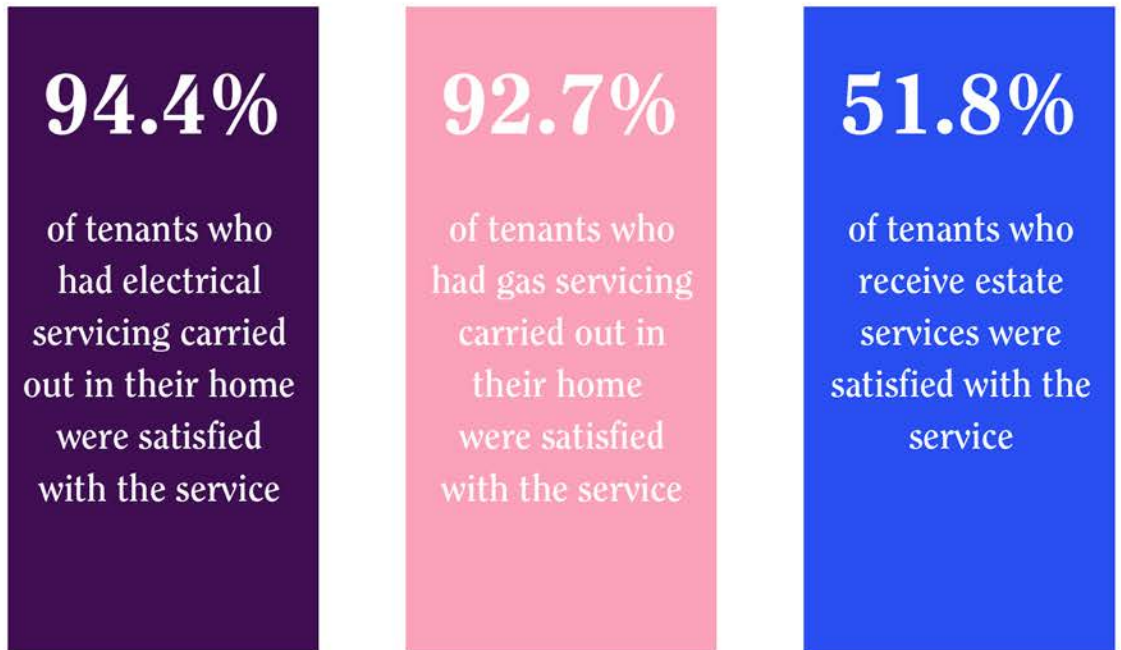
of tenants who had a repair carried out by our internal repairs team (the M Team) were satisfied with the repair

78.7%

of tenants who had a repair carried out by our contractors were satisfied with the repair

78.6%

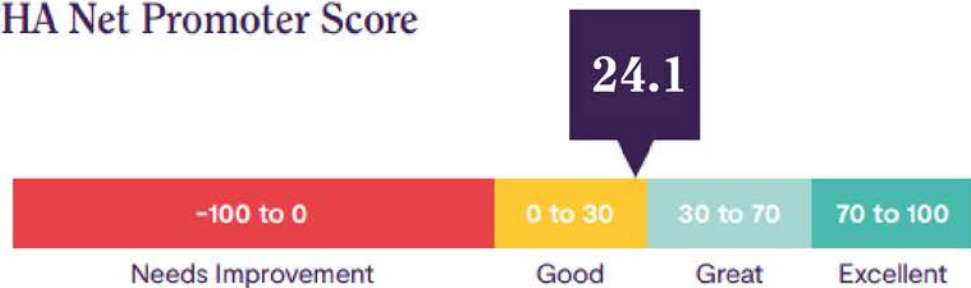
of tenants were satisfied with the service they received from our customer service team

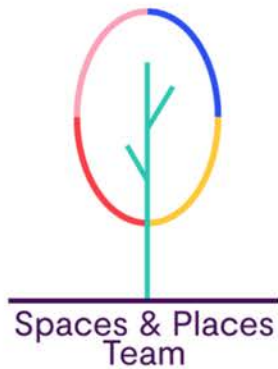


We asked tenants if they would recommend us to a friend, based on these services they received from us. This is called our Net Promoter Score (NPS).

Our NPS is **24.1** which is classed as **good** on the NPS scale. This tells us that there are areas of our service where we need to improve.

CCHA Net Promoter Score





After receiving feedback from tenants, we have created our own grounds maintenance team. They are known as the **Spaces and Places Team**.

We listened to feedback received from our community around the quality of the previous service and worked with them to come up with options for how to make the service better in the future.

So far we have seen that tenants are more satisfied with the services we provide. We will keep working to improve the services provided by our new grounds maintenance team.

We are also working to bring the cleaning services in-house. The new team will start working for CCHA from February 2023. This will provide the same benefits as the in-house grounds maintenance service, and will also help to ensure consistency.



4. Tenants are empowered and supported to influence the design and delivery of services

The voices of our tenants are very important to us, and we have recently looked at how to get better at listening to them.

We have a group of tenants who help us check how well we are doing and how we can improve our services. We know that we still have work to do to make sure we are hearing from as many different people as possible.

We are making a new plan and new ways of doing things, so we can give tenants more chances to share their opinions and make sure we are paying attention to and improving our services based on what they tell us.



Before March 2023, we will be contacting all our tenants and letting them know:

- how we will be actively listening to feedback,
- how tenants can get involved, and
- how we will be changing our services based on their feedback.

Our goal in 2023/24 is to get more tenants involved and see how their opinions have changed the way we provide services and how it has affected our tenants.

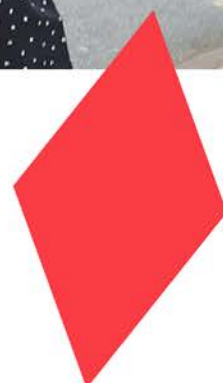
As part of our plan, we will help, teach, and train the tenants who get involved and make sure we clearly explain any changes we make because of their input.

We have also made some rules to make sure that every time we have the chance, we:

Listen to **E**very tenant, **A**ct upon what they say, **R**ecommend and make improvements, **N**ow feedback what has changed, **T**est and review **(L.E.A.R.N.T)**

This applies to both individual tenant cases, as well as providing an approach that:

- reviews collective feedback,
- identifies trends, and
- allows for wider service improvements.





52%

of tenants surveyed said they felt that we listened and acted on what they were telling us



52%

of tenants surveyed said they were happy with the decision making process



64%

of tenants surveyed said they trusted CCHA

After getting the results of our most recent STAR survey, we recognise that the scores are not as good as we want them to be. We looked at what our tenants were telling us in more detail. We're already working on improving some things, but we also found a few other things that need improvement.

We made a plan called the Customer Experience Action Plan that has a list of things we need to do in six different areas:

1. Our People and Culture
2. Our Customer Voice and Involvement
3. Policies and Processes
4. Our technology
5. Data and Insight
6. Our Brand: Being seen and understood

We have made a lot of progress with the plan. Our managers and Board keep an eye on how well we're doing with each part of it.

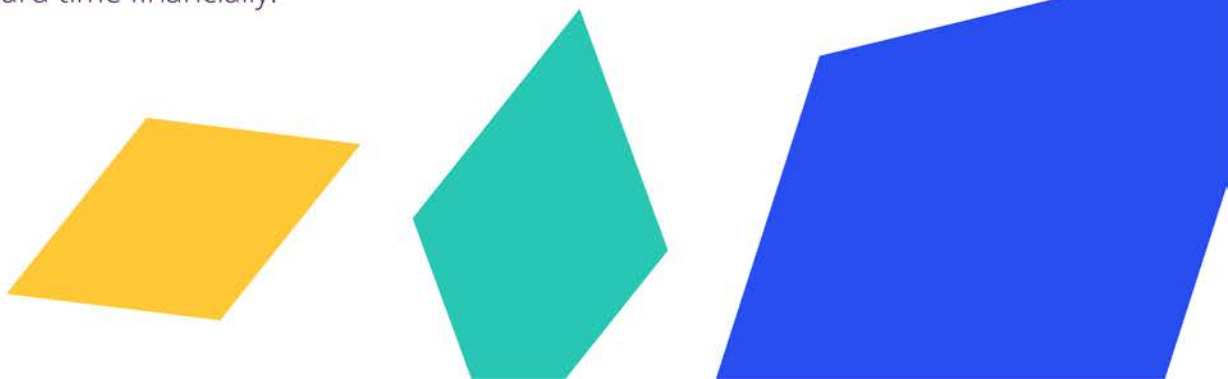
Many of the things on the plan are related to other plans we have for making our services better. We're using all the feedback we get to make changes and will look for every chance to listen to our tenants.

5. Rents and service charges are affordable

We keep checking to see if the rent and service charges we charge are affordable. Every year, we talk to tenants about their rent and make sure our plans for raising rent and service charges are fair. We use a set of guidelines from the Joseph Rowntree Foundation's Living Rents Model to decide if our rents and service charges are affordable. We use the National Living Wage as a way to measure how much people earn and make sure the rent is less than 28% of that amount. If a tenant pays a service charge, the rent and service charge combined will not be more than 33% of the amount people earn.



We have made a plan called the Cost of Living Strategy to help with the problem of the cost of living being too high. We know that this plan alone won't solve the financial problems our tenants may have. But we are determined to do everything we can to help our tenants who are having a hard time financially.



Over the next two years, we have four big goals that we want to reach by following our plan on the cost of living.

1. Making sure that the cost of our homes are affordable and that tenants feel safe and secure in their home
2. Helping tenants find and use the support and advice that is available to them
3. Helping tenants to manage and pay their rent so they can keep living in their home
4. Helping tenants and the community to take advantage of opportunities to benefit their lives and future.

The amount of rent that people owe us is going up because of the financial struggles that many households are facing. At the end of December 2022, the amount of rent that people owed us was 6.7% of what we expect to collect in rent every year. This was higher than the 6.4% from the same time the year before. However, this number went down in January 2023. We are still helping households to pay the rent they owe us in a way that they can afford and making sure they can keep living in their homes.



CCHA has started a project to look at the service charges we charge to tenants. We want to make sure the charges are fair, affordable, and that they are providing good quality services that tenants want and need. We are reviewing the charges for each estate and talking to the tenants who live there before we make any changes. We have finished looking at some estates and have lowered the charges for some of them. We plan to finish reviewing all the estates by March 2024.

So far, the project has led to:

- changes in some of the services provided on certain estates, such as the frequency of cleaning or grounds maintenance.
- we have also worked with tenants to develop a clear and transparent breakdown of service charges and annual costs for these services.
- Beginning this year we will be issuing individual specifications for each estate for 2023/24. These will be available on our website by the end of March 2023. This includes frequency of services, length of time of service and what should be done during that time.
- We introduced satisfaction surveys for estate services such as cleaning and ground maintenance.
- We have installed SMART meters across our estates where we have communal utilities to ensure accurate meter readings and fair charging.
- We have brought the grounds maintenance service in-house, which allows for more flexibility and improved quality control.
- We are also working to bring the cleaning services in-house. The new team will start working for CCHA from February 2023. This will provide the same benefits as the in-house grounds maintenance service, and will also help to ensure consistency.

6. Strategic approach to value for money (VFM)

In 2022, we changed the way we evaluate whether or not we are providing good value for money. We will be using a variety of methods to determine this, including getting feedback from tenants.



71%

of tenants were satisfied with the VFM represented by the rent they pay



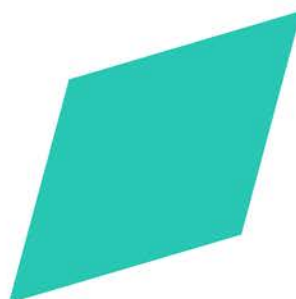
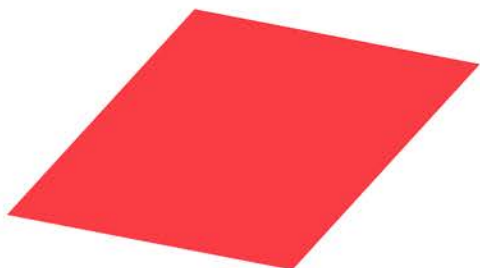
51%

of tenants were satisfied with service charges delivering VFM

7. Financial planning and management

Our Board receives reports on our financial performance every three months. They check to make sure that CCHA has a clear financial position and can meet the goals set by our lenders.

We also plan for the long-term by creating 30-year forecasts that outline our spending needs. This helps us plan for things like how many new roofs, kitchens, and bathrooms we will need to pay for in the future.



8. Assets and liabilities are well managed

We keep an up to date assets and liabilities register. This helps our Board know what we owe and what we own. It helps us know how much money we have and how much we can use to pay for things we need.

Our main assets are the houses we own. Recently, we have seen that more people want to move house now that restrictions because of the pandemic have been lifted. We want to make sure that any empty houses are ready for new tenants as soon as possible. We have seen that it has taken longer for our houses to be rented out recently, so we are working on ways to fix this.

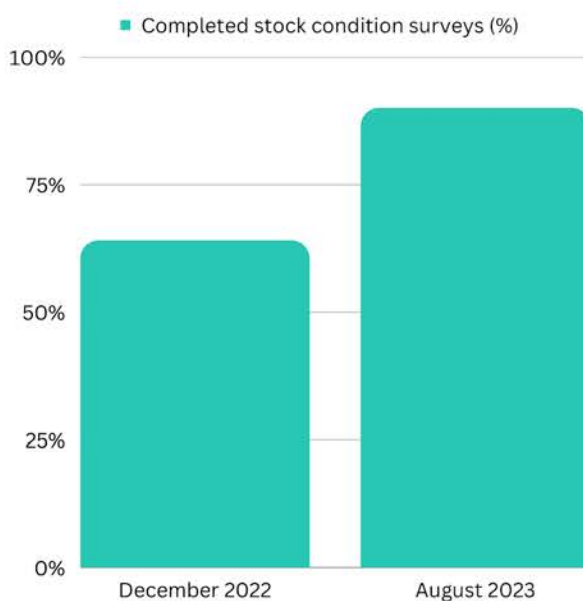


At the end of December 2022, it took us an average of **42 days** to get an empty house ready for new tenants.

Our goal is to bring this down to **20 days** by June 1st 2023.

9. High quality accommodation

We maintain the condition of our houses and make sure they meet the standards set by the Welsh Government.



We have a plan called the Asset Management Strategy. This plan has 40 things we need to do to help to meet our goal of being an "Excellent Landlord".

One important thing we promised to do in this plan was to inspect all of our houses every five years to make sure they are in good condition. As of December 2022, we have inspected **64%** of the houses. We are working to inspect **90%** of the houses by the end of August 2023.

In the next three years, we will also inspect our houses to see if there are ways to make them more energy efficient. The results will allow us to create further planned improvement programmes that could include the installation of things such as:

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

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



New tenants rated
their new property
4.6 out of 5

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 providing new home welcome packs. We have seen that people who move into these houses are happy with how they look and how easy it was to move in.

We gained funding to fix up houses that we were thinking of selling. With this funding and our own money, we were able to fix the houses and keep them instead of selling them. We have not sold any of our houses in the last two years.



In 2021/2022 we received the most funding from the Physical Adaptation Grant than any other Registered Social Landlord in Wales. We used this money to improve our houses so that people can keep living in them for a long time.

When we build new houses, we make sure they are designed and built in a way that will meet the needs of the people who will live there. Here is information about the new houses we are planning to build:

Longwood Grange, Lisvane



- 42 homes over five years
- Developer: Bellway Homes
- Status: commenced 2022. Completion over multiple phases which is due to conclude in Autumn 2026

Longcross, Adamsdown



- 35 homes
- Developer: ASD Build
- Status: Due for completion Summer 2023

Llanrumney Play Centre, Llanrumney



- 12 homes
- Developer: TBC
- Status: Awaiting appointment of contractor

Moira Terrace, Adamsdown



- 20 homes built to EPC A with ground floor commercial units and community space
- Developer: TBC
- Status: Awaiting planning approval

St Johns, Rumney



- 58 homes built to EPC A
- Developer: TBC
- Status: Awaiting planning approval

Trowbridge Mawr, Trowbridge



- 34 homes
- Developer: TBC
- Status: Awaiting planning approval

10. Thank you

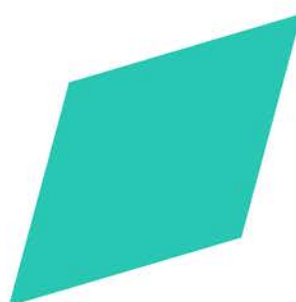
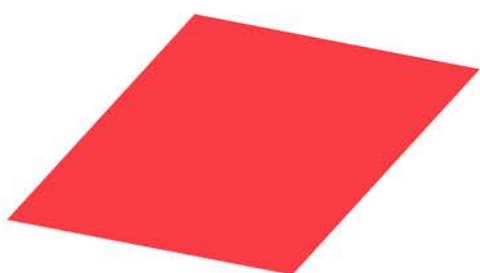
Thank you for taking the time to read our self-evaluation document.

We hope that you can see from this document that we have come a long way over the last year. This is thanks to the feedback that you have given us, which has allowed us to make changes and improve.

We still have some way to go, but we are confident that with your continued feedback and involvement, we can achieve more.

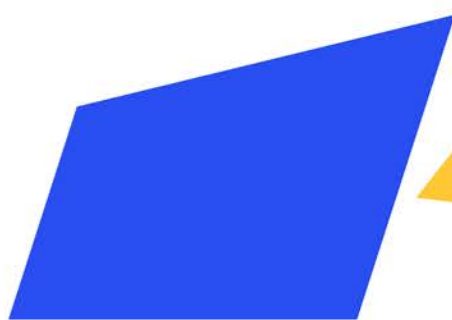
The following three pages outlines our Improvement Plan. This shows the areas where we plan to make further changes or improvements over the next year or so.

If you have any questions about this document, or would like to provide us with any feedback, please get in touch with us by calling **029 2046 8490** or emailing **info@ccha.org.uk**

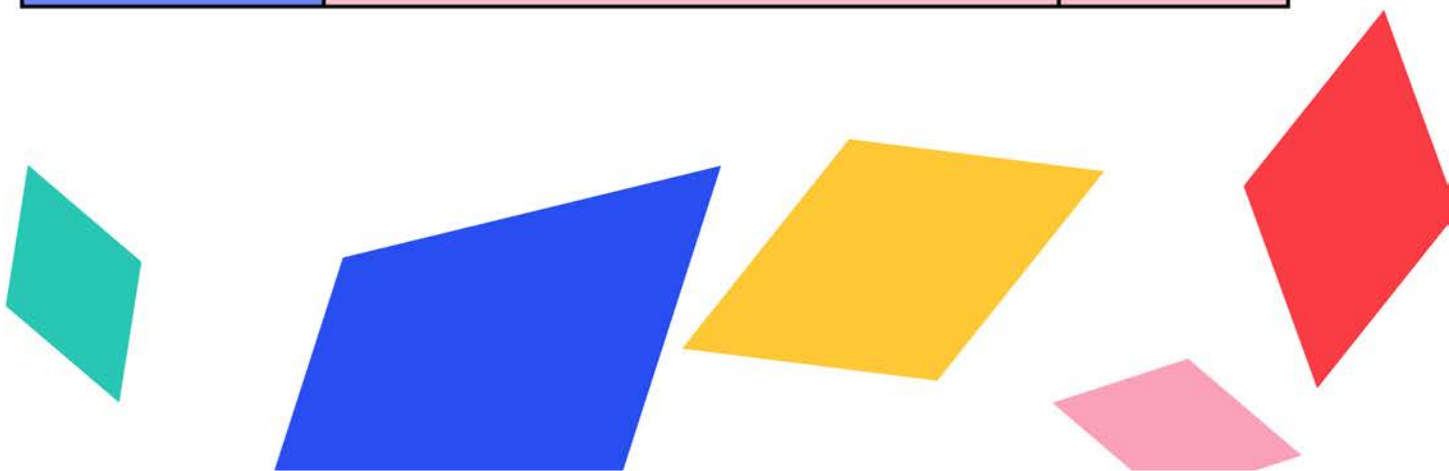


Appendix 1. Improvement Plan

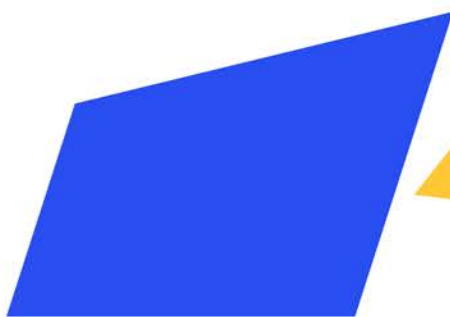
Regulatory Standard	Improvement action	Timescale to complete
RS1 - The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives	Complete any actions identified with the Code of Governance action plan adopted by Board	March 2024
	Continue to look into further projects and finding more opportunities for funding for Pathway to Board and Get into Housing, to build on the progress that has been made and have a positive impact on CCHA and the housing industry as a whole.	December 2023
	Keep working to look at how using information about diversity can help improve the experiences of our customers. Implement any actions and learning from the 2022 Board Effectiveness Review	March 2024 March 2023
RS2 - Robust risk management and assurance arrangements are in place	Continue to test our Business Continuity Plans Complete a second round of risk appetite sessions with the Board in 2023/24 to embed new process	April 2023 September 2023



Regulatory Standard	Improvement action	Timescale to complete
RS3 - High quality services are delivered to tenants	<p>Review how we approach damp and mould in properties.</p> <p>Review Tenant standards that can be reported on our website and scrutinised within our tenant involvement framework – linked into review of tenant involvement.</p> <p>Continue to work on customer engagement improvement as identified from STAR feedback</p>	<p>September 2023</p> <p>March 2024</p> <p>March 2024</p>
RS4 Tenants are empowered and supported to influence the design and delivery of services	<p>Complete and implement actions identified within the formal involvement review</p>	<p>April 2023</p>
RS5 - Rents and service charges are affordable for current and future tenants	<p>Complete the service charge review</p>	<p>March 2024</p>



Regulatory Standard	Improvement action	Timescale to complete
RS8 - Assets and liabilities are well managed	Improve operational empty home performance (excluding strategic voids) Complete stock condition survey programme (at least 90% of our properties)	June 2023 August 2023
RS9 - The organisation provides high quality accommodation	Continue to work and engage with Welsh Government on Welsh Housing Quality Standards (WHQS) 2 proposals.	Ongoing





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