

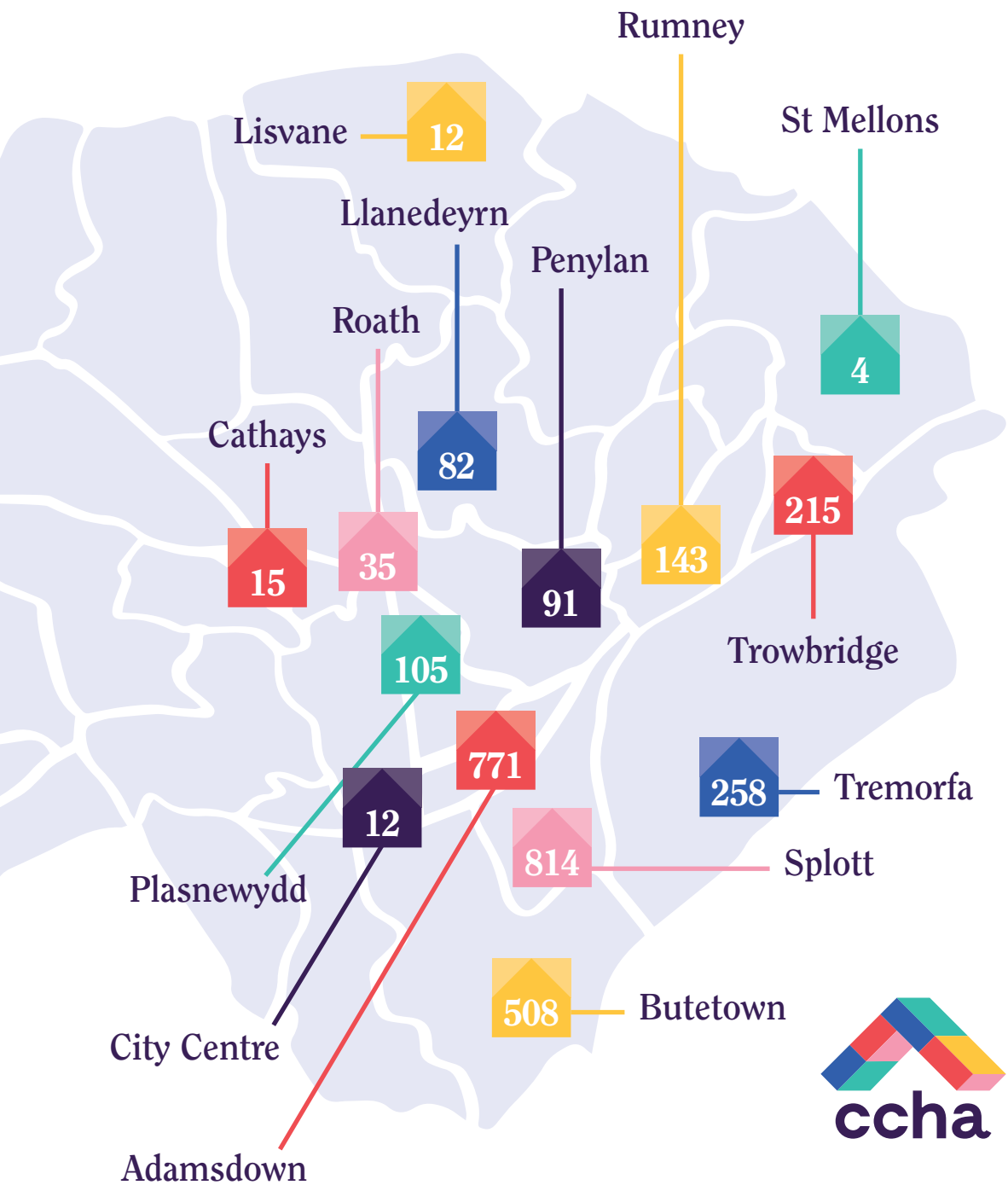
# Annual Report 2022/23





# Your homes

Our homes can mostly be found across the south and east of Cardiff. You can see where our properties are on the map.





# A message from Mike Owens and Hayley Selway

Chair of Board and Chief Executive



**We write this annual report introduction with a somewhat heavy heart as this will be Hayley's last one as she leaves for pastures new.**

As is the custom we'd like to take this time to reflect on 2022/23, a year where relative normality was restored, and the global pandemic was a diminishing memory. This new normal allowed for significant organisational restructure. Our tenants told us, 'We don't know who our housing officer is?' or 'We don't see our housing officer' and we responded. The cost-of-living crisis was felt most keenly by our families and our community members who suffered hardship and struggled sometimes to find money to pay the rent and changes were made.

Our new Neighbourhood Team were created to bring us closer to our families, help them sustain their tenancies and therefore keep their home. Getting to know our tenants was of paramount importance. With Neighbourhood Managers allocated only 350-375 families offering bespoke tenancy support and advice allowed for a more personalised service. Eviction due to rent arrears was considered a failure and the new Money Solutions Team set about supporting those in financial hardship with reasonable payment arrangements, discretionary housing payments applications and support through a dedicated hardship fund. Rent arrears reduced in 2022/23 to a three-year low and families could once again thrive without the mental burden of debt.

We continued to focus our efforts on improving our repairs service. In 2022/23 a new dedicated Property Customer Services line was set up to take all repair related calls. A new major works team as part of the internal M Team was also created to focus on repairs that were a little more complex than those we routinely received. We again increased our expenditure in kitchens, bathrooms and refurbishing empty properties. We know that getting repairs right first time and investing in homes is our tenants' number one priority and we also know that we still have work to do in this area.

2022/23 saw us continue to deliver on our commitment to ensure our organisation represents the tenants and community members we service. We used positive action in our recruitment policies and ensured CCHA was a place where everyone can bring their whole selves to work. A cross sector commitment to diversity resulted in the creation of two projects that level the playing field for people who are ethnically diverse in terms of leadership and access to the housing sector. Pathway to Board and Get Into Housing were highly successful in making housing associations and other public bodies more diverse.

Our commitment to making CCHA a great place to work is unwavering. We know if we have happy staff that they will endeavour to make our tenants happy. Our staff engagement survey again showed very high levels of satisfaction and trust with colleagues rating CCHA as a great place to work.

2022/23 has been a year that has placed housing associations in the spotlight for all the wrong reasons. The sad case of the tenant Sheila Seleokane, who had passed away and was undiscovered for two years by the housing association and the little boy Awaab Ishak who the coroner reported that the conditions of his home had been a contributing factor to his death are examples why we, as social landlords need to do better. Our commitment to our tenant's health and safety is resolute. Our performance in ensuring our tenants homes are safe in terms of gas, electrical, asbestos and legionella has been externally audited as excellent. We have introduced a new damp and mould tracker to ensure any instances of damp and mould are dealt with quickly and competently. Our investment in fire safety coupled with grants from Welsh Government has ensured our high-rise buildings are some of the safest in Wales.

In signing off, Hayley would like to leave you with these words:

"My time at CCHA has been one of the most rewarding periods of my life. I would like to thank tenants, community members, colleagues, partners and Board Members for all their support and guidance in that time. I have the utmost respect and admiration for the new Chief Executive Brian Pickett and know he will continue the journey of creating an exemplary housing association. I wish you all good luck for the future."

**Mike and Hayley**

# Message from the Deputy Chief Executive

## on our financial position

**In last year's summary I spoke of the challenging budget we set for 2022/23 and that proved to be the case.**

We experienced various pressures across the business, particularly with costs associated with void properties, where numbers are back to pre-covid levels. However, our money team worked with tenants to apply to the local authority to achieve a significant amount of Discretionary Housing Payments. This brought arrears levels down by around £200,000 compared to the previous year, leaving us with a level not experienced since 2018/19. Our budget and financial priorities match those of our corporate strategy. Over the past four years we have targeted investment in our homes. 2022/23 was no different where overall maintenance spend was £8.7 million, up by £0.9 million in the past year and a significant increase in the £5.6 million in 2017/18. Bringing this altogether we still delivered a surplus higher than budgeted. Underlying this is our strong continuous financial management regime throughout the business.

When I wrote this piece for last year's report, we were seeing inflation grip the UK economy. Whilst we are seeing some reduction, it is not at a pace which was originally expected. In turn we are seeing interest rates at levels not seen since before the financial crash in 2007/08. We know high inflation is hitting all of life's essentials and that disproportionately affects less well-off people in our society. As an organisation we are also affected by the high inflationary regime as many of our contracts have inflation linked increases.

So we see 2023/24, being as, if not more challenging than 2022/23. Overall, the short to medium term will prove testing as the Bank of England continues

to increase interest rates, making borrowing for our new build programme more expensive. We took advantage of the previous low interest regime to restructure our debt portfolio, locking low interest in for over 30 years. Our current debt portfolio is around 90% fixed.

To ensure our on-going liquidity we have recently entered a new £15 million facility with the Principality Building Society. In the first instance this acts as a revolving credit facility allowing to only draw debt when we need it. This new facility demonstrates our financial strength, and the confidence financial institutions have in us. I was pleased to work with the Principality, a Welsh mutual based lender, allowing any profits on this lending being retained for the good of its primarily Welsh based members.

Looking at the current year of 2023/24, again we set a challenging budget which we will actively manage throughout the year. This will form the basis of our new long-term financial plan, which Board will approve in September. Whilst we are in and will continue to be in a tougher financial environment, our results for 2022/23 demonstrate our robust position whilst we continue to invest in our resident's homes.

On a personal note, I am delighted to accept the role of Chief Executive, as Hayley leaves for pastures new in the autumn. I will continue my work diligently with humility to deliver the best services we can for all our tenants in the coming years.

**Brian Pickett**  
**Deputy Chief Executive**



# Welcome to our annual report

This is our opportunity to talk to you about the work that we have carried out over the last year, from 1st April 2022 – 31st March 2023.

Our tenants and their families are our main priority and our team work hard every day to provide excellent services to them. Our tenants, board members, and staff have put in a lot of effort to determine what kind of organisation we want to be and what values we should uphold. With this in mind, we aim to deliver services that are based on us being:

Trustworthy

Respectful

Caring

Honest

Brave

Genuine

We encourage others to judge us based on these values and let us know if we haven't got things right (and just as importantly when we get things right!).

If you have any feedback on this report, please contact:  
Sam Williams | [info@ccha.org.uk](mailto:info@ccha.org.uk) | 029 2046 8490

**You Talk. We Listen. Together we do.**

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

**Welsh Government oversees the regulation of all housing associations in Wales.**

We are evaluated based on nine regulatory standards (RS) set by Welsh Government. Each regulatory standard can be met by achieving one or more of our strategic objectives.

**We have five strategic objectives. These are:**

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- 1 A Caring Landlord.**  
We will provide great homes and excellent services.

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  - 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.

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  - 3 An Employer of Choice.**  
We will recruit and retain a community focused, diverse workforce who enjoy working as part of the team, care about tenants, and act as ambassadors for the organisation.

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  - 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.

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  - 5 An Organisation that 'Sets the Standard in Governance'.**  
We will be an exemplar in sound governance.
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The following pages provide a summary of how we believe we are doing in relation to our strategic goals. They describe how we did for the financial year ending in March 2023. This helps us to plan our work for the coming year and ensures we are constantly improving services we offer to our tenants.



What Welsh Government judges us on	Our strategic objectives in meeting this
<b>RS1:</b> 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
<b>RS2:</b> Robust risk management and assurance arrangements are in place	 An Organisation that Sets the Standard in Governance
<b>RS3:</b> High quality services are delivered to tenants	 A Caring Landlord  A Community Champion and Anchor Organisation
<b>RS4:</b> Tenants are empowered and supported to influence the design and delivery of services	 A Caring Landlord  An Organisation that Sets the Standard in Governance
<b>RS5:</b> Rents and service charges are affordable for current and future tenants	 A Caring Landlord  An Organisation that Sets the Standard in Governance
<b>RS6:</b> 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
<b>RS7:</b> Financial planning and management is robust and effective	 An Organisation that Sets the Standard in Governance
<b>RS8:</b> Assets and liabilities are well managed	 An Organisation that Sets the Standard in Governance
<b>RS9:</b> The organisation provides high quality accommodation	 An Organisation that Sets the Standard in Governance



# Strategic objective: A Caring Landlord

We want all our tenants to feel like we care about them, their homes and the services we provide to them. Listening to our tenants is crucial for us to learn and improve our services.

A large, bold, dark purple number '1' is positioned in the lower right quadrant of the page. The background features abstract geometric shapes in various shades of teal and light blue, creating a modern, layered effect.

Here's a quick rundown on what we aimed to do last year, and whether or not we achieved our goals:

We said we would:	What we have achieved:
Maintain high levels of landlord compliance	✓
Create a Customer Experience Strategy, including undertaking a large scale perception survey	✓
Increase the visibility of staff in neighbourhoods	✓
Seek external funding for tenant and community led neighbourhood initiatives	✓
Increase the number of tenant satisfaction measures that are shared with the Board	✓
Review of our support services to focus on the things most important to our tenants	✓
Undertake a service charge / estate services review	<i>In progress: work to continue throughout 2023/24</i>
Carry out an independent review on our approach to safeguarding	<i>Completed in 2021/22</i>
Research our tenant make up	<i>Currently under review</i>
Undertake a programme of Equality Impact Assessments on services delivered to tenants	<i>Significant amount of work undertaken in 2021/22 to address racial inequity across CCHA.</i>
Publish and deliver a five year planned maintenance programme	<i>In progress: due for completion in October 2023</i>
Maintain the Welsh Housing Quality Standard (and emerging standard – “WHQS 2”)	✓
Develop a Decarbonisation/ Green Strategy	✓
Deliver a People and Places Departmental restructure	✓
Develop a digital inclusion strategy	<i>Postponed until December 2023 in line with the Tenant Voice Strategy</i>
Continue to support a tenant based employability programme – JETS	✓

# Repairs and Maintenance Service

One of the biggest changes to our repairs and maintenance service over the last year has been the introduction of our Property Customer Support team. Tenants asked for changes to improve the repairs journey, and we listened.

The team started in July 2022 and have the required skills and training to be able to take calls and schedule a repair at the first point of contact. This means the process of reporting a repair and getting a repair job booked should be more straightforward for our tenants with approximately 80% of all appointments now being provided at the initial point of contact.

We also invested in a new phone system to improve the customer experience when a tenant calls to report a repair. The new phone system allows the caller to request a callback, rather than having to wait in the call queue. 79% of all tenants were happy with the response they received when they contacted our new team with an enquiry.

We continue to work hard across our repairs service to make further improvements to reduce the time tenants wait for routine repairs to be completed.

Our tenant app launched in September 2022, and offers an alternative way of reporting a repair. Find out more about this on page 36.



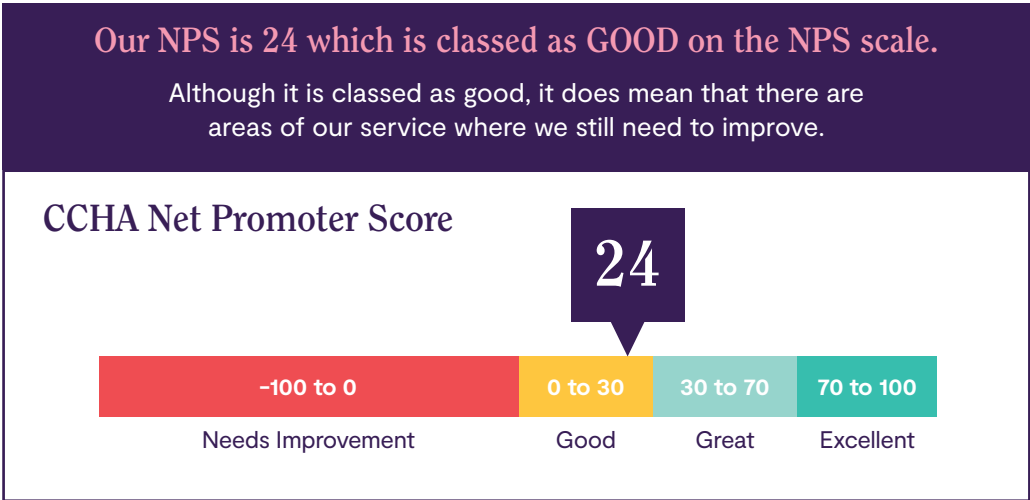


# Repairs in numbers for 2022/23

When tenants receive a service from us, we ask them to complete a short survey to provide us with some feedback to help us learn and improve. Here is some of the feedback received about our repairs service, as well as some other statistics:



Based on the service tenants received from us, we also asked if they would refer us to a friend. This is referred to as a Net Promoter Score (NPS).



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

## Customer Services Enquiries

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**79%** of tenants were happy with the response they received when they contacted our Customer Services Team with an enquiry.

**Our tenants regularly tell us how helpful and polite our call handlers are.** We know from tenant feedback that we still have more work to do on follow-up actions, including getting back to people when we say we will. We are also working to reduce the waiting times for repairs to be carried out.

## Complaints

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Tenant complaints are important because they provide us with invaluable feedback. They reveal areas where our service may have fallen short and identify crucial areas for improvement.

Last year we received **221** complaints.

**88%** of our Stage 1 and 2 complaints were investigated within our target of 20 working days

It took an average of **23 days** to investigate and resolve our Stage 1 and 2 complaints.

Similar to our customer service feedback, the complaints we received in the year 2022/23 were mainly focused on the quality of service provided and lack of communication. We will be working hard to improve in these areas in 2023/24.

Across the year,  
our Landlord Health  
and Safety achieved  
an average of  
**98%**  
compliance.



## Damp and Mould

In late 2022 we conducted a full review on how we handle instances of damp and mould, and it continues to be a priority within our repairs policy. We take reports of damp and mould very seriously and treated over 150 homes for symptoms of damp, mould, and condensation in 2022/23. We continue to work through all instances of damp and mould reported to us and make sure we take into account the circumstances of the family when prioritising.

Our teams have been trained to recognise and manage cases effectively and this continues to be a key area for us to monitor and put right, to ensure tenants homes are safe. We carry out detailed inspections and agree timescales for any work that we need to do before we leave a home. Our team also leave a damp, mould, and condensation information booklet at properties after an inspection.

## Landlord Compliance

Ensuring the safety of tenants in their homes is one of our main concerns. As a landlord we are required to carry out various tests and inspections to ensure that tenants' homes are safe.

The following list provides the completion rates for these tests and inspections during the period of 2022/23.

- ✓ Gas testing **99%**
- ✓ Fire Risk Assessments **100%**
- ✓ Water Risk Assessments **100%**
- ✓ Home Electrical Inspections **100%**
- ✓ Asbestos checks **100%**
- ✓ Lift and hoist inspections **98%**

## Safety checks

100%

of tenants were happy  
with the electrical  
servicing they received

93%

of tenants were happy  
with the gas servicing  
they received

## Welsh Housing Quality Standard

The Welsh Housing Quality Standard (WHQS) is a set of repair and improvement guidelines established by the Welsh Government that all housing associations in Wales must adhere to. To meet this standard, houses need to be:

- well-maintained,
- secure,
- properly heated,
- energy-efficient,
- well-insulated,
- equipped with up-to-date kitchens and bathrooms,
- effectively managed (in the case of rented housing),
- situated in attractive and safe environments, and, whenever possible,
- designed to accommodate the specific needs of individuals, such as those with disabilities.

We invested a total of **£6.3M** in 2022/23 to make sure our properties met the WHQS standards. Here's how that money was spent:

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**£1.9m** was spent on planned improvements, landlord compliance, and safety checks.

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**£2.4M** was spent on repairs that tenants reported to us

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**£1.4m** was spent on works to make our empty properties ready for re-letting to tenants. This includes new, high-quality flooring and redecoration.

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Over **£600,000** was spent on specialist adaption of homes

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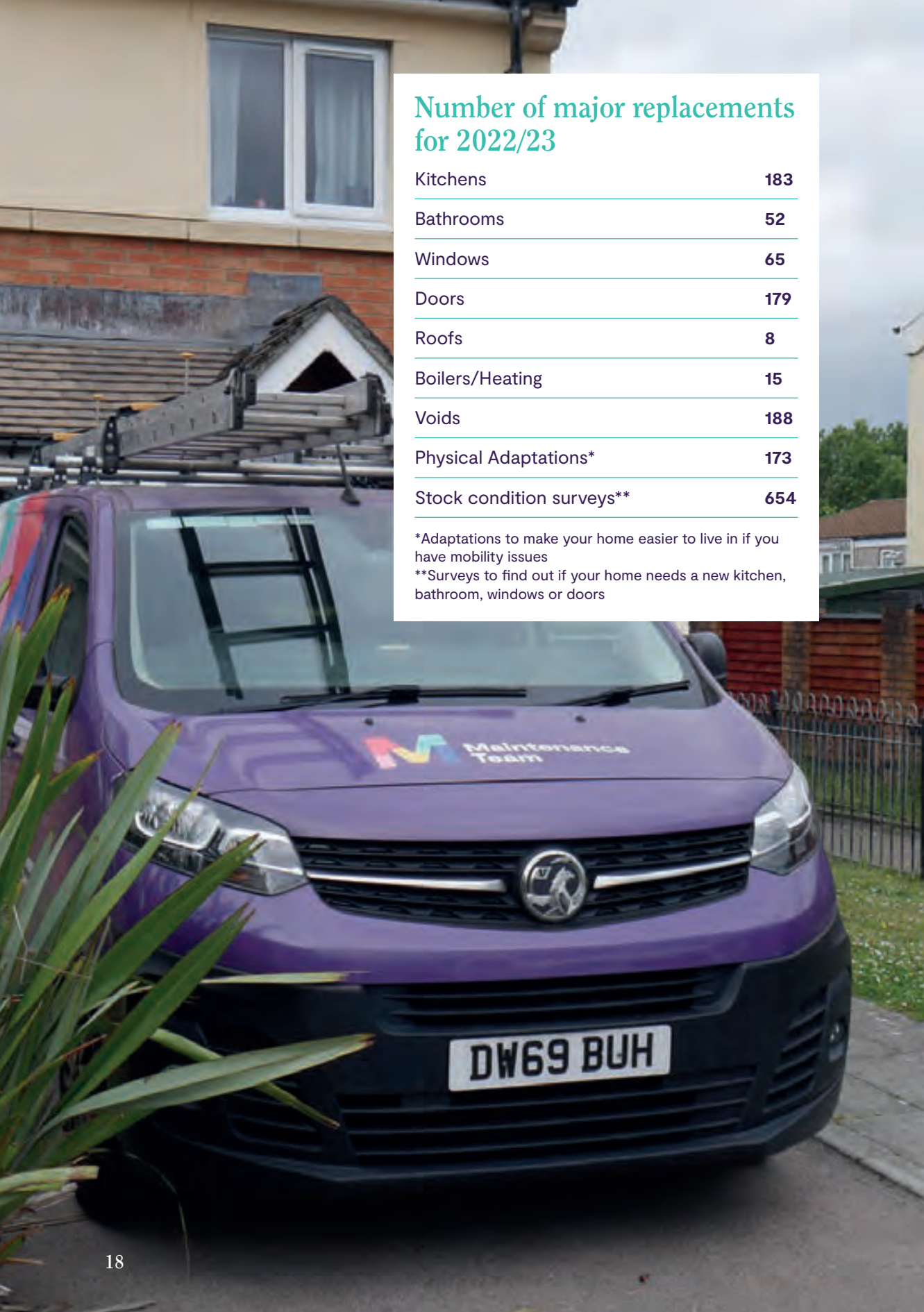


## Number of major replacements for 2022/23

Kitchens	183
Bathrooms	52
Windows	65
Doors	179
Roofs	8
Boilers/Heating	15
Voids	188
Physical Adaptations*	173
Stock condition surveys**	654

\*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





# Physical Adaptation Grant

It's important to us that tenants can live independently and thrive in their homes. Physical Adaptation Grants (PAG) allow us to modify homes to suit the needs of families and individuals.

As a social housing provider, we can apply for a physical adaptation grant (PAG) from Welsh Government on behalf of our tenants. In 2022/23 the Physical Adaptation Grant allocation from Welsh Government changed, with our grant allocation capped at £0.4 million. This amount wasn't enough to complete the number of requests from tenants to adapt their homes. Our teams worked diligently to make the case for further funding which brought in an additional £0.2 million. The funding enabled us to carry out 173 adaptations to homes such as adapted kitchens, bathrooms and the new installation of hoists and lifts.

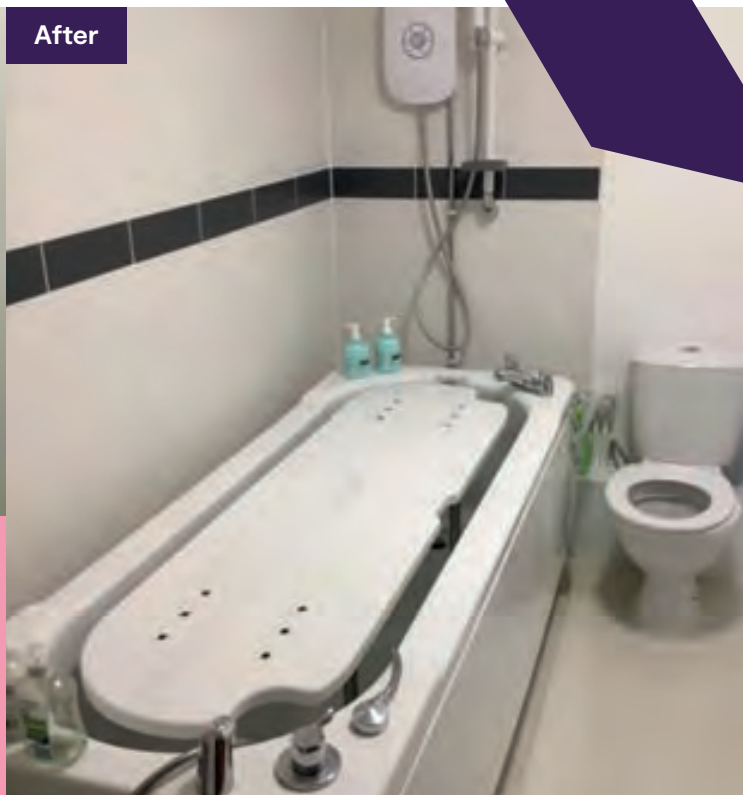
We created a Physical Adaptations Panel after completing an equality impact assessment with Tai Pawb. As a result of the assessment, an independent occupational therapist and two tenants with a disability support our team to make decisions on what adaptations are suitable for our homes, based on the budget we have available for the year.

We also put two of our building surveyors through training to become 'Trusted Assessors'. This means that they have the required knowledge and skills to be able to look at a property and specify minor adaptations to our tenants, reducing our costs for external consultants. This allows for our physical adaptation budget to go further and carry out more adaptations.

Before



After



# Transitional Accommodation Capital Programme (TACP)

The TACP is a Welsh Government funded programme which supports a wide range of projects to create much-needed additional housing across Wales.

Local authorities and registered social landlords can use the funding in a number of ways, including:

- ✔ putting back into use empty and abandoned properties that would not otherwise be rented out
- ✔ remodelling existing accommodation

- ✔ converting buildings into good-quality accommodation
- ✔ using modern methods of construction as a medium-term form of housing on some sites as they are developed for permanent housing.

In 2022/23 we received over £0.12 million to transform two empty properties in Adamsdown. Some additional costs were covered by our own replacement capital programme, including the installation of new kitchens and bathrooms.





## Publish and deliver a five year planned maintenance programme

In order to plan our maintenance programme, we firstly had to carry out stock condition surveys across all our 3000 properties. Carrying out surveys at all of our homes is the best way of understanding what improvements are needed and when they should be carried out. Our surveys are due to be finished in August 2023. Following this we will share our findings with tenants.

## Fire Safety Improvements

Last year we received nearly £3 million in Welsh Government funding to carry out fire safety improvements at four of our schemes. This work included the installation of sprinklers, improvement to fire alarms and replacement of cladding systems. These improvements show our ongoing commitment to fire safety across all our homes.

# Focus on being a carbon-friendly organisation

## Environmental Strategy

Our Environmental Strategy sets our direction for the next five years. Our main goal is to improve the lives of the people who live in our homes. We will take steps to help tenants affected by fuel poverty, while also lowering carbon emissions.

Our Environmental Strategy monitoring plan is updated every three months, reviewed by our Green Group and reported regularly to our board. This ensures the Environmental Strategy is being implemented effectively and efficiently. You can find out more about our Green Group on the next page.

Here are some of the things that we did in 2022/23, in line with our Environmental Strategy:

- We no longer install gas boilers in our new homes. Instead we make sure that the wall, roof and floor insulation levels are high, and use low-cost electric heating systems. In some homes, where we have roof space, we will accompany this with solar panels to reduce tenants' energy costs further.
- We utilised funding from TACP to retrofit two existing homes and improve their energy efficiency. You can find out more about this on page 20.
- We installed environmental sensors at 29 homes as part of our Tremorfa Cwtch project (see page 23). These will help us to understand the changes that the retrofit measures have made in improving living conditions.
- We improved the solar PV system at Tolven Court to include 30kW of battery storage. The system is expected to generate and store 50% of all CCHA electricity, topping up batteries during night hours at 9ppkwh. These savings on electricity will allow us to reinvest the money saved into services for tenants.
- We increased our annual recycling rate from 30% to 59% of our waste. Our general waste collected over the year has also reduced from 9.05 Tonnes to 7.69 Tonnes.
- We carried out energy saving workshops in the community which were funded by Electrical Safety First. These aimed to help residents to reduce their fuel bills and improve electrical safety awareness.
- We provided guidance and signposting to energy saving solutions and funding support for some of our tenants facing fuel poverty.

## CCHA 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 tenants and staff from across the organisation.

The group's mission is to promote environmental sustainability.

### **The group's two main aims are to:**

1. Review and challenge the Environmental Strategy monitoring plan, and
2. Create and complete environmental-related projects.

In December 2022, the group identified five key areas to cover as a group.

### **These are:**

- Community engagement
- Training
- Creating an environmentally friendly office, processes, and procedures
- Biodiversity
- Supporting sector-wide and national environmental campaigns

Each meeting held by the group focuses on one of these areas, with members working together to develop and complete projects. This helps the Green Group to take positive steps towards achieving our environmental sustainability goals.

## Optimised Retrofit Programme

The Welsh Government Optimised Retrofit Programme (ORP) is an initiative to make homes in Wales more energy efficient. It aims to upgrade existing houses, so they use less energy and produce fewer carbon emissions. The programme gives money and advice to homeowners, landlords, and housing associations so they can make changes like adding insulation, improving heating systems, and using renewable energy. The aim is to make homes warmer, more sustainable, and fight climate change, whilst also reducing fuel costs for the people who live in the homes.

We secured funding for three projects which are ongoing as part of our optimised retrofit programme; Tremorfa Cwtch, DEF Peppered and a solar panel project.

Last year we carried out surveys and began work on 29 homes in our Tremorfa Cwtch project, with a view to improving the energy efficiency of the properties to at least EPC C.

Our DEF Peppered project aims to improve the energy efficiency of 75 homes spread across our area. The surveys and work on these properties will start in 2023/24.

Funding has also been used to install solar panels and battery storage to ten homes across Cardiff with low energy ratings, reducing electricity costs for residents.





# Customer Experience

In 2022 we carried out a review of how tenants can become involved at CCHA.

We held a number of workshops with our tenants and staff to understand how we could improve the opportunities for tenants to tell us what they think of our services, their home and the communities where they live. It is important to us that tenants have the opportunity to hold us to account. The findings from the review helped to guide us in the development of our Customer Experience Strategy.

## Delivering Improved Localised Services

**Following the results of our 2021 survey of tenants and residents (STAR survey), tenants told us that we needed to rebuild their trust. We have set out to really focus on getting to know our tenants better and improving our relationship.**

We created eight Neighbourhood Manager roles, each have a responsibility for working with around 375 families. Neighbourhood Managers are supported by seven Neighbourhood Assistants. There are five Money Solutions Officers who support tenants who may be struggling to pay their rent. The new structure came into effect in July 2022.

We also created our own grounds maintenance team in July 2022, after tenants told us that they weren't happy with the service they were receiving from our contractors. We asked tenants to help us create a name for this new team, and the chosen name was the Spaces and Places Team.

In September 2022, we also internalised our cleaning team, taking on 18 employees to further expand our Spaces and Places team.

This means that we can now provide a full range of estate services to our tenants including cleaning, grounds maintenance, inspections, and safety checks.



# Increasing the visibility of staff in neighbourhoods

**Tenants have told us it's important to know our team and what they are responsible for.**

To introduce tenants to their new Neighbourhood Manager, we launched a series of 'I am CCHA' estate visits. The visits gave tenants the opportunity to meet their Neighbourhood Manager, along with staff members across our organisation as well as Board members.

We sent letters to all tenants with their annual rent statement. These letters included the name and contact details of each tenants' Neighbourhood Manager and Money Solutions Officer, along with their photographs so that tenants would be able to put faces to names.

To further assist with building relationships and trust amongst tenants and staff, we supported the 'I am CCHA' campaign online by creating and sharing 'getting to know you' videos of our frontline members of staff, starting with our Neighbourhood Managers.

Neighbourhood Managers have set up drop-in surgeries for tenants in their local area. The surgeries give tenants the opportunities to sit down and chat with their Neighbourhood Manager on a regular basis, again helping to build relationships and trust.

The information captured at these drop-in surgeries, estate visits and through other methods of consultation will aid the Neighbourhood Managers to create Community Action Plans in the future.

Neighbourhood Managers have started to work with communities over issues that matter to them to make improvements. In 2022/23 we carried out work to three bin store areas to reduce fly tipping and improve waste disposal for residents.





## Review of support services to focus on the things most important to our tenants

2022/23 was a challenging year with increasing inflationary costs through the cost of living crisis. We know some tenants have been struggling with balancing day to day cost of living and this has sometimes impacted on tenants' ability to pay their rent. In January 2023, our arrears figures peaked at 6.73%. The Money Solutions Team worked and continue to work consistently to reduce this figure. At the end of March 2023 our rent arrears were at 3.83%.

We understand the impact the stress of financial worries can have on mental wellbeing. This has been a key focus for us over the last year. Our Money Solutions Team have been there to support tenants who may be struggling to pay their rent through these challenging times. We know it's not easy to talk about financial matters.

We have worked hard to change our approach so that tenants feel that they can talk to us if they need help. The team have found that the relationship with our tenants has improved significantly with more tenants contacting us to talk to our Money Solutions Team when they are facing difficulties with finances, or they are unable to pay their rent.

We also work closely with new tenants to check that they can afford their new tenancy and signpost for welfare benefits, or if they may need additional help.

The Money Solutions Team also work closely with our JETS team to support tenants to access training and employment. In the past 12 months 10 referrals for tenants wishing to work with the team were sent by the Money Team. Further information on this can be found on page 31.

# Support for tenants facing financial difficulties

Sometimes things get tough and maintaining rent payments can become almost unmanageable. The Money Solutions Officers worked hard over the 2022/23 financial year, to apply for discretionary housing payments on behalf of some tenants who were in financial difficulty. Discretionary Housing Payments provide financial support to help with rent or housing costs. The team were successful in securing a total of **£420,308.77** in Discretionary Housing Payments. This supported **325 tenants** and their families to either reduce or clear their rent arrears. Our tenants have been very open with the team so we could really understand their circumstances to make the applications. This has been vital to the success of this scheme.

With support from the DHP scheme, we saw a huge reduction in our overall rent arrears figures.

## Feedback from tenants:

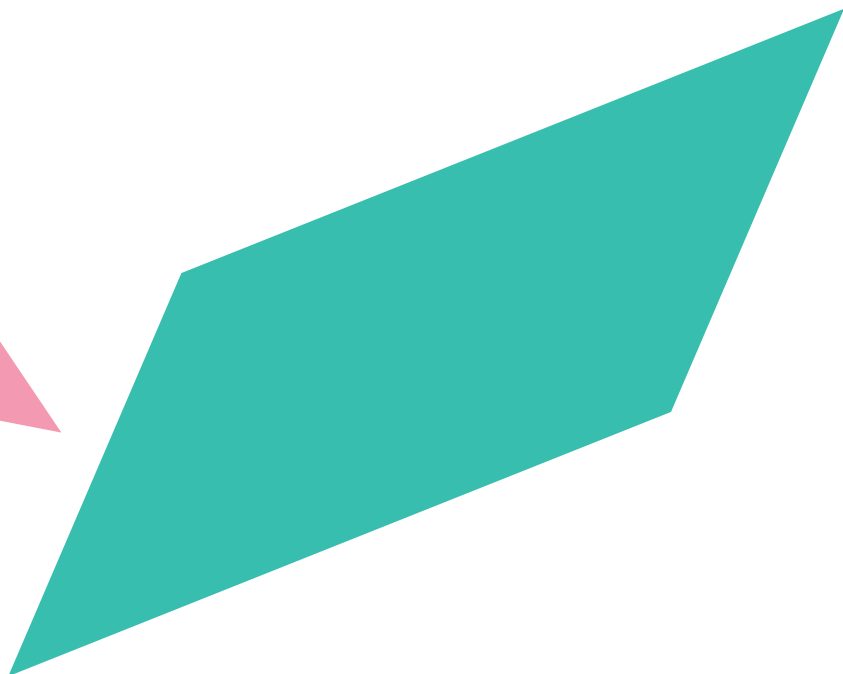
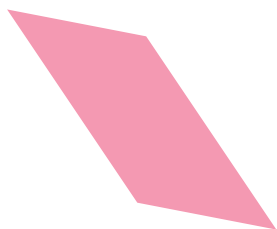


**“I don’t know how to thank you; I have been so worried about my rent arrears and trying my best to stay afloat. You’ve made my families year!”** Ahmed\*

**“This has given me a chance to get back on my feet, I’m so grateful.”** Karl\*

**“I can’t believe it – You’ve gone the extra mile to help me, and I feel like a weight has been lifted.”** Fiona\*

*\*Not real name*



# Cost of Living Focus

The cost of living crisis has affected everyone across the UK. This was reflected in our rent arrears, which peaked at 6.3% in January 2023, confirming the negative impact on our tenants.

Our Money Solutions Team worked tirelessly to support tenants who may be struggling financially. We have implemented the following schemes/ grants and support for our tenants, as well as our colleagues.

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**Tenant Hardship Fund-arrears** – We created a Tenant Hardship Fund to support those tenants who were not able to obtain Rent Rescue or DHP, due to being in employment. We were able to secure the tenancies of two high level arrears cases, preventing homelessness and reducing their arrears to just eight weeks outstanding.

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**Tenant hardship fund – essentials** – We created a flexible fund that staff could use to support tenants that were struggling financially. We spent £5000 on a variety of support such as food packages, utility top ups and other essential items. In addition, we were able to offer vouchers for local supermarkets for residents where accessing a food bank was not possible.

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## **Bathroom Essentials / Winter Warmers**

– We implemented a fully stocked cupboard of basic bathroom essentials and warm clothing. These items ranged from toothpaste, toothbrushes, shower gel, shampoo, soap, sanitary products, nappies, blankets, socks, hats, and

gloves. The cupboard is available for all staff to access items for tenants who might be struggling to buy items or to keep warm in the winter.

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**Fuel Bank Vouchers** – The Money Solutions Officers and Neighbourhood Managers received training on applying for Fuel Bank Vouchers for our tenants who express they are struggling with their utility costs.

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**Cost of Living Hub** – We created a Cost of Living Hub on our website, that tenants can access for support and advice on ways to deal with the cost of living. This is replicated on our staff intranet so that our colleagues can also access the information and keep up to date.

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**Collaborative Approach** – We have built stronger relationships with other Housing Associations, who share the same purpose as CCHA, to support our tenants. We work together by sharing new ideas and information that will have positive impacts on our tenants and communities.

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**Ongoing Training** – We continue to explore new ways to support our tenants with the cost of living crisis. From attending cost of living webinars, to undertaking training to broaden our knowledge and ensure our understanding of what support is available is correct and up to date.

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“I had to leave work due to a suicide attempt and I was unable to pay my rent this month, I was so anxious about it as it's a priority for me and I was contacted by one of your rent officers. He was amazing, so compassionate and understanding and I explained that at the moment I am using food banks. He kindly told me that he's going to send me out shopping vouchers to buy food, what an amazing member of staff he is. A credit to the company. I will never forget the kindness when I needed it the most. I think people always voice the negative and I just wanted to let you know the positives I am feeling, so blessed to be a tenant of CCHA.” Omar\*

*\*Not real name*



## Seek external funding for tenant and community led neighbourhood initiatives

In December 2022 we received £1500 funding from Cardiff Third Sector Council to run a Warm Spaces Hub at Tremorfa Community Centre. The funding enabled us to provide a welcomed space where our tenants could come and keep warm once a week throughout the winter months. We were also able to offer attendees a free hot drink, soup, and the opportunity to socialise with other people from the local community.

We received feedback from those that attended the sessions to say how they had valued having a space to have a warm drink and some breakfast and to meet with other people, tackling isolation and helping one man to settle within a new community.

# Continue to support a tenant-based employability programme

JETS is a programme created by CCHA to help our tenants who are 16 years old and above and facing unemployment. It is an in-house employability mentoring programme that aims to assist tenants in upskilling themselves for career advancement or overcoming barriers to sustain employment. JETS stands for Jobs, Employment, Training, and Support.

The programme offers one-to-one mentoring and group sessions to support tenants in various aspects related to employability, such as improving skills, learning, volunteering, and enhancing overall well-being. Additionally, there is a barrier fund available to provide financial support for training opportunities and overcoming obstacles to employment, such as acquiring appropriate clothing and equipment.

Last year, JETS mentors Paula and Lydia engaged with 59 tenants. Out of those, 27 individuals secured employment or experienced career progression, 33 obtained accredited qualifications, and 9 completed placements or volunteering opportunities. The team also noticed a big increase in the number of tenants seeking support to secure second or third jobs due to the financial challenges posed by the high cost of living.

Apart from specific employability skills, the JETS team also helped 43 tenants improve their soft skills, including building confidence, managing time, and enhancing communication skills. The programme has also provided life skills training, such as cooking on a budget.

JETS not only focused on employment-related support but also addressed the well-being of tenants.



A total of 27 tenants engaged in well-being support through the programme. In addition to organising their own sessions, JETS mentors recommended and referred tenants to various well-being programmes offered by partner organisations, such as the Breathe counselling service, mental health services, and social groups. JETS also conducted 'Living Life to the Full' courses in small groups within our communities. These courses have been designed by a psychiatrist with extensive experience in Cognitive Behaviour Therapy (CBT) and helping individuals apply these skills in their daily lives. CBT is a type of therapy that aims to change unhelpful thoughts and behaviours that often arise during times of distress. The sessions are conducted in six-week blocks, in a relaxed environment, and within small groups. You can find out more about the course by visiting [www.lttf.com](http://www.lttf.com)

#### Feedback from tenant who attended the Living Life to the Full Course:



**"The Live Life To The Full course was amazing, and helped me soooooo much. The bad days which were major bad days are now just bumps in the road. Having a look into the mindset and things we do was such an eye opener for me. I haven't finished decluttering, but it's still a working progress. I would highly recommend the course to everyone. You ladies who ran the course made it very friendly and fun for all the participants involved".** Claire\*

*\*Not real name*

## Undertake a service charge / estate services review

We have completed reviews across a range of estates, but still have more to do. The reviews look at the services provided as well as how they are charged for and that they are shared correctly and fairly. Through the reviews we have been able to reduce charges on several estates and provide additional services as requested by tenants in some areas.

Following the internalisation of the ground's maintenance team in July 2022, and then the cleaning team in February 2023, we are now able to carry out cleaning and grounds maintenance services that are chargeable to tenants in-house. We are still in the early stages of embedding the team but have already made some changes following feedback from tenants.

Estate specific schedules are now available for tenants to view on our website and on notice boards on their estates. This enables tenants to have a clear oversight of what services they are due to receive, when, and how often they will receive them.







# Safeguarding

Safeguarding our tenants and their families is very important to us. We continue to work hard to ensure our team are clear on their responsibilities in relation to safeguarding.

In 2022/23 we completed a full review of our Safeguarding Policy and Procedures bringing them up to date and aligned with current best practice and the Wales Safeguarding Procedures.

Through the housing re-structure, we have made safeguarding responsibilities clear for our team and we created a dedicated Safeguarding and Partnerships Lead role.

We set up a group of Safeguarding Champions that includes staff from across CCHA that have volunteered to advise and support colleagues in matters relating to safeguarding.

The role of Board Safeguarding Champion was approved and will ensure safeguarding is embedded in the work of the Board.

We implemented an extensive programme of safeguarding training to staff, board members and safeguarding champions.

As a result of our work with Cardiff Council a monthly Housing Safeguarding Group was set up in January 2023 which has been an important step towards raising the profile of Housing Associations in multi-agency safeguarding forums to help safeguard our tenants.

Over the 2022/23 year we received 588 individual reports of concerns from staff, contractors, external agencies and the general public. We made 49 referrals to local authority safeguarding teams. Approximately two-thirds of these referrals were for children and one-third related to adults-at-risk.

We meet with partners and the police to regularly discuss high risk domestic abuse cases, and this has allowed us to offer support to tenants affected who we might otherwise not have known about.

## Case Study

**In February 2023, CCHA sent a referral to the Multi-Agency Safeguarding Hub due to concerns for a 1 year old child.**

We were concerned about how cluttered the property was in which the child was living. There were belongings that were at risk of falling and causing injury, as well as obstructing an escape route in the event of a fire. We were also concerned that the child didn't seem to have a safe space to play away from the clutter.

The family were offered, and accepted, help from Support4Families and were given a social worker to help them. Support was also set up with Home Start and the Health Visitor is still involved. CCHA has worked with the family and the other agencies to help clear the property so that it is a safer place to live. Our Spaces and Places team collected and disposed of the items cleared by the family and their social worker which made a big difference to the property and addressed our concerns about fire risk and risk of items falling.

Home Start have provided support with cleaning and housekeeping and the social worker is helping the family to access more opportunities for the child to play and socialise with children of the same age.



## Neighbourhood Safety

**We understand how important feeling safe and secure at home is.**

We always aim to help resolve issues of anti-social behaviour to maintain tenancies wherever possible. Over this last year we have worked closely with partners such as the police, probation, social services, local authority, and mental health services where we have reports of anti-social behaviour.

We have used a range of approaches to resolve these issues, but where tenants have been causing ongoing problems in our neighbourhoods, that can't be resolved, we have used enforcement measures.

In 2022/23 we had 177 cases that were of a serious nature and were investigated by our Neighbourhood Safety Team. This led to us being granted four injunctions and three exclusion orders in response to serious anti-social behaviour.

Our Neighbourhood Safety Team have created and forged relationships with probation services and offender management. Through developing this relationship, we have been able to safeguard victims and work proactively to ensure that perpetrators are also receiving the right support for rehabilitation and reintegration into the community.

# My CCHA

Our tenants told us that they would like to make contacting us and managing their home easier. We listened to that feedback and in September 2022 we launched the My CCHA app.

The app provides tenants with 24-hour access to their account to be able to:

- ✓ Update their contact details
- ✓ Check their rent balance
- ✓ Make a payment
- ✓ Report a repair
- ✓ Manage their household budget
- ✓ Get in touch with us
- ✓ Send us feedback
- ✓ and much more!

To ensure that the app was accessible to our tenants, we worked closely with the Big Word to translate it into six of our community languages.

Since its launch, we have made changes to the app following feedback from users, including implementing an automated email to acknowledge receipt of a repair request.

Further changes are also planned for 2023/24 which should also help to improve the process of reporting repairs via the app.



# Strategic objective: A Community Champion and Anchor Organisation

We are dedicated to collaborating with our tenants to ensure they have access to various opportunities, including finding employment, receiving training, and taking part in volunteering activities.

We strive to make a positive impact in our neighbourhoods, amplifying the voices of local community members.

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Here’s what we said we would do last year, and what we achieved:

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	<i>In progress</i>
Seek Social value from all procurement activities	✓

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

In 2022, CCHA collaborated with six other Housing Associations to address barriers to equality by establishing a strong, diverse, and inclusive work culture that reflected the communities we serve. The partnership included CCHA, Cadwyn, Wales and West, Hafod, Linc, Taff, United Welsh, and received ESF grant funding in 2022.

During this year, two projects were launched: ‘Get into Housing’ and ‘Pathway to Board’, with the goal of increasing the representation of ethnically diverse employees at both entry-level positions and board roles. These projects were central to our efforts in achieving meaningful and positive change towards genuine inclusivity, setting the foundation for long-term strategic commitment.



# Get into Housing

The Get into Housing project offered 40 paid entry-level placements across the seven housing associations to community members from ethnically diverse backgrounds, aged 25 and above, who had experienced long-term unemployment.

Various roles were made available to cater to a range of skills, experiences, and future aspirations. The placements lasted 16 weeks, with the flexibility to extend the duration, and involved working 21 hours per week.

To address the multiple barriers people face in securing employment, the recruitment process was challenged and adapted. Specialised recruitment events were held and partnerships were formed with organisations having strong community ties, leading to a significant increase in successful candidates.

The Get into Housing staff provided personalised support through mentoring and access to barrier funding at all stages of employment, including pre-employment. This support went beyond employability outcomes, as many participants faced barriers. The holistic approach to participant support, along with the strong relationships with hiring managers, played a vital role in the success of each paid placement and the overall project.

The Get into Housing project achieved significant outcomes for the organisations and the individuals involved. Forty participants were employed through the placements, with 30 of them progressing into further employment and 15 remaining within the housing sector. Additionally, four individuals transitioned into volunteering roles, while two others pursued further education. The project ran until December 2022 and is scheduled to relaunch in October 2023 with other housing associations coming on board.



## Get into Housing Case Study

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I first come across Get into Housing online. I sent in my CV and had an email back very quickly. I was assigned a mentor called Paula who was extremely helpful and made me feel at ease. We discussed certain roles and which options would suit me best. Then we arranged a date to set up an interview. The interview was informal. They made me feel relaxed and confident and gave me a warm, welcoming feeling which made me want to work for this amazing team and strive to give my best in the role.

When I first started my placement at CCHA, my confidence was at an all-time low. I was nervous to speak to people and meet new people. I had to come out of my comfort zone which my brilliant colleagues helped me with. During my first few months in the role, I gained a lot of knowledge and experience which really helped broaden my knowledge as an employability assistant. My manager, Anna told me about an opportunity to become a JET's mentor. Anna really helped and supported me to become a JET's mentor. She ensured I gained knowledge in what mentoring was and how to mentor someone and I picked it up extremely quickly.

I am ever so grateful for the Get into Housing project. Without it I would never have had a job I enjoy doing and the opportunities which came with it. I learnt new valuable skills for life which I could not have done without this project.

As soon as my contract as an employability mentor at CCHA came to an end I went and evaluated what I wanted to do with my career going forward and how I could achieve this. I wanted to pursue a career either as a PCSO or in the prison service. I stayed on as a volunteer with CCHA, working alongside the ASB team. I regularly linked in with Luisa and got exposure to the links Luisa has within the police, giving me a chance to gain knowledge into the career path I want to follow. I gained employment as a hub officer and I'm through to the second stage of an interview for a role as a prison officer.

**Anwar Ali**

*Get into Housing Participant*

# Pathway to Board

The Pathway to Board programme was launched in March 2022 by representatives from CCHA, Taff, Linc Cymru, Cadwyn and Hafod housing associations.

It is a short programme that gives people the knowledge and skills to participate on any Board. The programme is specifically aimed at Black, Asian and minority ethnic people, supporting them to be Board ready.

The programme was created after representatives from the five housing associations took positive action to address the lack of diversity on their boards.

The project attracted a wealth of talented individuals who underwent a varied study programme covering topics such as the role of a board member, external and internal audits, testimonies from existing board members and chief executives, treasury management, team building, confidence building, good governance, and interview skills.

Twelve cohort members successfully completed the programme. Seven of them secured positions on a board, while the remaining five participants are still actively involved and seeking opportunities.

Anuja Ramachandran was one of the first people to join the project when it launched in 2022. Anuja said:



**“The programme is one of its kind and after knowing more about it I felt this could be something with a lot of prospects that could help me reach levels that would take longer on my own. Skills of a board member are something people acquire with experience. The programme is one that could fill the gap in my experience through structured mentoring.”**

Anuja was the first member of the cohort to be appointed to a Board after joining Cynon Taf Community Housing Group as Non-Executive Director.

In April 2023, the Pathway to Board project launched its second cohort with 15 participants, and recruitment is open for future cohorts.



# Reach4

Reach4 was a pre-employability project that came to an end in autumn 2022. The project was funded by the European Social Fund (ESF) and hosted by CCHA. It was similar to JETS in terms of supporting unemployed adults in securing employment and sustaining it through one-on-one mentoring. The project specifically catered to individuals over the age of 25 years who were long-term unemployed or economically inactive. Additionally, Reach4 was open to anyone living in Cardiff who belonged to specific groups, including:

- Black and minority ethnic individuals,
- jobless households,
- those with low skills,
- individuals with work-limiting health conditions,
- caregivers,
- or those over 54 years of age.

In 2022/23, Reach4 engaged with 145 individuals, out of which 58 achieved a work-relevant outcome, 14 obtained an accredited qualification, and 34 pursued further learning opportunities. Ninety-two individuals participated in activities aimed at combating poverty and social exclusion, while 15 people successfully gained employment.

# Seek partnerships with local schools and colleges

In 2022/23 our People Team took part in three school visits at St Teilos, Corpus Christie High School and Willows High School. During the visits the team talked to students about the role of a housing association and the varying jobs that are available within the social housing sector. The team are now working closely with Careers Wales to plan in a further programme of exciting partnerships.

We also secured an additional Network 75 taking on someone in the role of a trainee building surveyor. We are now looking at taking on at least one more so that we can grow our own talent in an area where it is very difficult to recruit.

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

In 2023 we set out our new strategy for our community centres 2023–2026. Our vision for the centres is ‘our community centres support CCHA’s corporate strategy aims to be a community champion & anchor within the communities we serve. They are valued assets to communities and support CCHA’s teams to deliver excellent services’. The centres play a key role to increase the visibility of staff in neighbourhoods and consider sites for neighbourhood-based services.

## CMC @Loudoun

In June 2022, as part of our commitment to being an anchor organisation, we were delighted to be able to provide Tiger Bay Amateur Boxing Club with a new, permanent home at Loudoun Culture and Media Centre. We celebrated the launch of the club at their new venue with an open day for the local community, including food and entertainment. In addition, the following has been delivered:

- Brunch at Loudoun – a safe community space to bring together women from different cultures to share food, stories and develop social networks and friendships
- Breakfast Club – pre-school club for parents, guardians and children to be well fed before school starts.
- Sewing social enterprise – set up by members of the Brunch at Loudoun group to create a space for women to learn new skills and mend and repair clothing and soft household furnishings. The group has a long waiting list so we will assist the group to facilitate more sessions
- Weekly Neighbourhood Manager drop in's & planned appointments with tenants who live locally.

## Trowbridge Community Centre

Our centre at Trowbridge is owned by Cardiff Council but managed by CCHA. In the past year we have delivered the following:

- Breakfast Club – a pre-school session for parents and children to enjoy a breakfast together before school (weekly)
- Live Life to the Full sessions with the JETS team
- Working Wardrobe in Partnership with Moxie People (weekly) to assist with the costs of clothes needed for interviews or the workplace
- Warm Spaces Project (weekly) during the winter in response to the cost of living crisis
- Cooking on a Budget sessions to help families to create healthy meals
- Electrical Safety sessions





## Tremorfa Community Centre

In the past year we have delivered:

- Live Life To The Full (LLTTF) sessions with the JETS team
- Cooking on a Budget – in conjunction with University Health Board
- Warm Spaces Project (weekly)
- Electrical Safety Project
- Community activities, including in Partnership with No Fit State Circus
- Hosted a variety of activities throughout the year to develop positive relationships with CCHA tenants and the local community
- Weekly Neighbourhood Manager drop in's & planned appointments with tenants who live locally



## Seek social value from all procurement activities

Social value refers to the positive impact or benefit that an organisation generates for society, beyond its financial value. It includes all the ways the organisation helps people, communities, and the environment.

Social value is important to CCHA as it forms a big part of how we can create positive change by improving the lives of individuals, enhancing communities, and promoting sustainable practices.

We recruited a Procurement Officer to make sure that community benefits and targeted recruitment and training were enshrined into all our procurement activities.

Our development partner, ASD contributed £13,000 towards the community of Adamsdown as part of the contract to develop Longcross.

We were able to gift £5,000 of that money towards the No Fit State Circus Clifton Street Festival in Adamsdown, which was held over the August Bank Holiday, 2022. A further £3,000 was provided in partnership with No Fit State Circus to attract match funding from the Arts and Business Council to run community projects in the local area, this funding also enabled us to work on projects at Tredegarville Primary School. The money was also used to support Moorland Road Day Centre with the purchase of Christmas hampers for their older persons community, many of whom are our tenants.

As part of the development of Moorhead Close, our partner ASD, also provided and laid new flooring at Tremorfa Hall.

# Community grants

In 2022/23, CCHA supplied community grants from community benefits to six local projects. These included:

## **CAST Winter Warmer Project** **£500**

Held at Trowbridge Community Pantry, the money provided helped the groups 'Pantry Plus' provision and community training programme through the delivery of a Community Nutrition Level 2 course which ran over 10 weekly sessions in the Centre. This course was run in partnership with the NHS Dietician Team.

## **Loudoun Sewing Club** **£500**

The money covered the cost of a Tutor and materials for new sewing classes which were held at Loudoun Culture and Media Centre. The classes proved very popular with 24 people signing up.

## **Holmview Court** **£500**

Residents at Holmview Court were keen to re-vamp their communal room to make it a more welcoming space to socialise. The money was used to re-decorate and furnish the room, which is now used regularly by many of the residents.

## **Sprouts Playgroup** **£500**

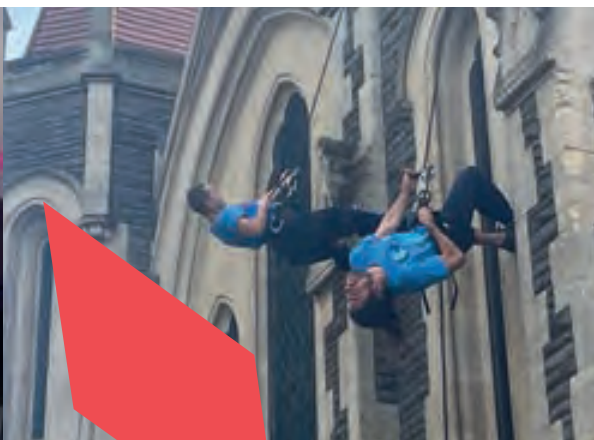
This money supported the Sprouts Arabic Montessori Playgroup, who are a Arabic and bilingual playgroup; hiring the Butetown Community Centre for 4 weekly sessions. This money supported the pre-reading, pre-writing and sensory play activities for children aged between 2-4 years.

## **Splott Benthg** **£500**

Benthg is Wales' first Library of Things! It's somewhere you can go to borrow things from clothes to camping equipment. The money was used to support Benthg in Splott with the purchase of IT Equipment and a PAT Testing Qualification for one of their volunteers.

## **Sudan Forum Wales** **£500**

The money was used to support a community event to celebrate Eid.



# What else did we do?

Our Communities and Regeneration team also organised and supported a number of other events over the last year.

In January 2023, we partnered with Moxie People to launch the **Working Wardrobe** at Trowbridge Community Centre. The Working Wardrobe provides free clothing to people who are looking for work or have recently secured employment.

We took part in the **Butetown Carnival** in August 2022, with the parade starting from Loudoun Square. We decorated Loudoun Culture and Media Centre, as well as the lettering outside in the square to give it that real festival vibe!



On the same day, a number of our members of staff also supported **PRIDE Cymru** by walking in the parade through Cardiff City Centre.



We supported the **Wales Millennium Centre Windrush Event**, by providing access to our commercial kitchen at Loudon Culture and Media Centre for the preparation of food for the event. We also assisted in transporting the food across to Wales Millennium Centre.

We organised a party at Selwyn Morris Court to celebrate the **Queens Jubilee**.



Throughout the summer we organised two trips to **Porthcawl** and one to **Margam Park** for our tenants. We hired coaches to transport everyone and also provided packed lunches.

We held two **'Animal Encounters'** events during school holidays where families could come and say hello to some unusual animals including a Bearcat and Armadillo!



We secured funding from Electrical Safety First and partnered with Crime Watch Alarms to run a series of **free energy saving and electrical home safety sessions**. Tenants were able to come and learn about electrical safety in the home, find out how to save energy and reduce energy costs, learn how to change a fuse, about different types of light bulbs, and how a plug is wired, and even bring their chargers or a small electrical device to be checked for safety.



We held two spooktacular **Halloween parties** at our Trowbridge and Tremorfa Community Centres. There was music, games, crafts, and snacks, as well as fancy dress competitions for the kids.

We delivered **50 Christmas hampers** with money provided by our contractors. We also held a **Christmas Party** for tenants at our Trowbridge Community Centre where we provided free food and drinks, as well as arranging a visit from Santa.

We worked in partnership with the Community Engagement Team at the Wales Millennium Centre, to provide **15 Lion King tickets** to our tenants.



In response to the Covid-19 pandemic, CCHA have hosted a number of **vaccine drop in's** in our centres over the last few years, including a follow up session in 2022 in our Trowbridge Centre. Vaccine Pop-ups have proven to be successful as they offer the service locally and in a community setting.

**ESOL classes** (English as a second Language). We are proud that these sessions take place **in our Loudoun Centre** and are delighted to work in partnership with Cardiff & the Vale College to deliver these locally.



We also organised celebratory events in our community for Ramadan, including an **Iftar night** where people could come together to break their fast and an event to celebrate **Eid**.

A **Get into Housing celebration party** was held in Loudoun Culture and Media Centre, bringing together the participants past and present to celebrate their achievements.

# Strategic objective: An Exceptional Builder of Affordable Homes

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.

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# 3



## Here's what we said we would do last year, and what we achieved:

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)	
Consider the opportunities offered from empty office accommodation	<i>Consultancy offer to be considered. No progress with this at present as no opportunities have been offered.</i>
Consider new developments outside our heartlands (without grant in the first instance)	
Deliver a major regeneration project at Moira Terrace, Adamsdown	<i>Plans were submitted and we await planning approval.</i>
Assess new developments in line with placemaking guidance and learn lessons from past developments in terms of liveability	
Seek regeneration/ development activities in our heartlands	<i>In progress</i>



## Deliver new homes that are EPC A rated

**We started work on our first development of EPC A rated apartments at Longcross House, Adamsdown in April 2022.**

This new development will see 27 much needed one-bedroom apartments and eight two-bedroom apartments ready for tenants to enjoy in autumn 2023. The apartments will benefit from solar panels to heat each home instead of gas, ensuring energy bills are more affordable.



## Consider new developments outside our heartlands

Our Board approved a business case which would see us looking to develop in the neighbouring local authority of Rhondda Cynon Taff (RCT). We have since become a partner with RCT with access to social housing grant in their areas. Our team have now begun talks with several developers about opportunities in that area.

## Deliver a major regeneration project at Moira Terrace, Adamsdown

A planning application to redevelop the landmark property known as 9-22 Moira Terrace has also been submitted, with the hope that work can begin in late 2023 if plans are approved.



Located just off Newport Road in Cardiff, this Grade II listed structure will be reimaged into a vibrant community space, with 20 energy efficient apartments on the first and second floors, and commercial units on the ground floor creating a lively food and shopping destination. The ground floor will lead through to the landscaped rear garden, which will include seating, to create a relaxing atmosphere for users to enjoy.

We are working with Powell Dobson Architects to bring our vision for this space to life and look forward to seeing Moira Terrace transformed into a place for residents and the local community to enjoy.

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

We collaborated with students from the Cardiff Metropolitan University Housing Degree to develop a survey which would help us to assess our new developments. The survey, which tenants are asked to complete after living in their new property for a year, include questions around liveability. The results of these surveys are fed back into our lessons learned programme and reported back to our Development Committee.

The importance of access to outdoor space following the COVID-19 pandemic is now taken into consideration for any future planning of developments. This can be seen in our planning application for Moira Terrace, which has balconies to the rear for tenants to access.

## Seek regeneration/development activities in our heartlands

We purchased two properties in Clifton Street with a view to redeveloping them in the future in line with the regeneration project being proposed by Cardiff Council.

28 – 30 Clifton Street are both commercial units which we plan to lease out, as well as redeveloping the top floors into accommodation. We look forward to working with Cardiff Council on their future plans for the area.



# New developments

Between July and December 2022, 13 families moved into our new properties at Longwood Grange, Lisvane. The development, which is being built by Bellway Homes, started in 2022 and is being completed in multiple phases, with completion of the final phase due in Autumn 2026.

CCHA will acquire a total of 42 properties on the site as part of the section 106 planning agreement.



“Longwood Grange is such a lovely and quiet place to live, and the neighbours are all really friendly. The kids have been able to stay in the same school and now have a little garden to play in too. The house stays lovely and warm in the winter, so I haven’t been hit with big bills trying to keep it warm which is a bonus.”  
Jade Capaldi, new tenant at Longwood Grange.



# Strategic objective: An Employer of Choice

At CCHA we value our people and see them as our biggest asset. That's why we want to recruit and retain a community focused, diverse workforce who enjoy working as part of our #OneTeam and act as ambassadors for the organisation.

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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:
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	✓
Invest in a training and development programme	✓
Link recruitment with our community investment programmes	<p><i>Supported the Get into Housing Programme (page 39) and Network 75 placement (page 42)</i></p> <p><i>We also take positive action during our recruitment processes for JETS participants.</i></p>
Undertake regular satisfaction surveys to understand how our colleagues feel	✓

# Take positive action in recruitment to address racial inequity

We are passionate about creating a workforce that provides the best possible service to our tenants and communities. Our recruitment and retention policies and practices enshrine the principles of equality and diversity and take account of the protected characteristics associated with such. To ensure we reflect the diversity of our communities over the last year we have continued our work to develop positive action approaches to 'even the playing field' and promote the organisation to people who are underrepresented within the current workforce.

Creating an equitable and inclusive working environment is very important to us. We want our team to be able to be themselves at work.

We know that around 33% of people living in the neighbourhoods we work in identify as being from an ethnically diverse background. This compared to 6.8% of our staff in March 2021. Through the work we have been doing to be a more inclusive and diverse employer, 17% of our team identified as being from an ethnically diverse background at end of March 2023.

Our equality action group was set up to help us to be a more inclusive organisation and increase the diversity of our staff team. In February 2022 they developed a set of equality pledges that we are proud to say we are achieving and continue to work hard to make CCHA inclusive and diverse.



Some of the things we have achieved includes:

- Reviewing our induction and onboarding programme to ensure new staff are aware of our commitment to racial equity, our appreciation of different religions and our commitment to support this.
- Undertaking a cultural audit which identified that we have 14 different languages spoken in the business. This is helping how we communicate with our tenants and improve their experience of our services.
- Adopting positive action in recruitment through providing training, guidance and advice to recruiting managers and publicising this through our recruitment publicity.
- Reviewing our assessment processes so interviews and assessments are proportionate, relevant and seek to get the best from the candidate and that people are clear they can be themselves at interview e.g. dress code
- Better understanding of how many ethnically diverse candidates are applying, getting interviews, being appointed and being retained at CCHA so we can improve how successful we are at attracting candidates from ethnically diverse backgrounds.
- In January 2023 we saw 41% of job applicants, 34% of those interviewed and 17% of those appointed identified as ethnically diverse.
- Using ethnically diverse interview panels during recruitment for roles
- Investing in 'interview ready' training for participants of our JETS programme
- Publicising the organisation's commitment to anti racism, particularly focusing on our work with the Get into Housing and Pathway to Board programme
- Recognising and celebrating other religious festivals, not just Christmas and increasing all staff's annual leave by an extra day to ensure this is accommodated. We encourage managers to think carefully about work planning over this period of time to ensure that CCHA is flexible and respectful of these days.

In our 2023 Happiness Index staff survey '**how much do you feel you can be yourself at work**' was one of the highest scoring questions, with an overall score of **8.5 out of 10**.



## Develop staff wellbeing initiatives

Creating a healthier workplace for all is a key part of our People Strategy. We want our team to feel safe to talk about health and wellbeing. We support an active Wellness@Work group that delivered wellbeing programmes and projects throughout the year.

Last year we were able to offer a range of benefits for our staff via our Wellness@Work group. These included:

- Complimentary tea/coffee/drinks
- Introduction of The Munch Bar, providing snacks and light meals for staff who might need to 'grab and go', or are struggling to eat due to the cost of living crisis. Staff could choose to donate towards the Munch Bar if they felt they could, but this was not a requirement
- Free women's essential items

The group also developed a programme of events and initiatives to promote health and wellbeing to staff. These included:

- Healthy eating session
- Mental wellbeing session
- Menopause Café
- Thank you food packs
- Local food hampers
- Macmillian Coffee Morning

In June 2022 we launched our Staff Wellbeing Survey which covered mental health, physical health and support. The survey received a 79% response rate, with 64% of the scores submitted rating a 7 or above.

In our 2023 Happiness Index Staff Survey the highest scoring question of 9 out of 10 was "How positive are your daily interactions with co-workers?" Employees felt their interactions with co-workers were positive, which suggests relationships are a strength.



# Continue to be a Living Wage Employer

We continue to pay the Real Living Wage, which is above the minimum wage set by the Government. The Real Living Wage is the only UK wage rate based on the cost of living. It is voluntarily paid by over 12,000 businesses in the UK who believe their staff deserve a wage which meets everyday needs.

In 2022/23, all our staff received a 5.5% cost of living increase to their salary. Those members of staff earning under £25,000 were given an additional 1%. Members of staff earning between £25,000 and £40,000 were given an additional, non-consolidated 1%.

## Develop a ‘grow your own’ programme

Growing our Own continues to be one of our key people commitments and is essential in attracting the right people, creating meaningful careers and helping us to respond to a lack of resource in some of our roles too. This year, we had a number of vacant roles in 2022/23 and this enabled a third of our colleagues, across our business, to take on new career paths supported by an internal training plan. This has meant we have been able to continue vital services to our tenants while growing our people's careers.

We've also grown some of our business areas by creating new teams in response to our tenants' feedback. Our communities now have dedicated Neighbourhood Managers who act as the ambassadors for their communities and are supported by a team of Neighbourhood Assistants and Property Customer Service Officers. Our tenants also told us how important it was to have reliable grounds maintenance and cleaning services so we internalised these services in 2022/23.

Last year a further two individuals were supported to undertake their HNC in Building Surveying.

We are developing a **Grow our Own Strategy in 2023/24** which will help us build more pathways into our business through collaborating with our project participants, schools in our communities and working with colleges and universities on placement and apprenticeship opportunities.

We are investing in an innovative programme of development for leaders and aspiring leaders and have introduced a self-development fund for our team to apply for funding to support professional qualifications in 2023/24.



# Invest in a training and development programme

We are committed to investing in our teams development so they can reach their potential and help deliver the best services to our tenants.

We recognise the knowledge and talent we have to serve our customers and invested over £170,000 in developing our people in 2022-2023. The development focused on:

- keeping our homes safe, where we put the spotlight on spotting and putting right hazards like damp and mould
- helping to protect and nurture our tenants and communities with an emphasis on skilling our people in safeguarding
- creating the right culture and leaders for our future that places our tenants at its heart.

Following feedback from the staff Happiness Index survey carried out previously, we have put together a robust training and development programme for 2023/24 This will cover essential technical and developmental topics, along with leadership development, professional qualifications and development for everyone on creating an inclusive environment where we can all thrive at work.

Our #oneteam ethos was further strengthened by investing in team development too. Each area was given a budget for their teams to create long lasting team connections that are nurtured through our fortnightly all teams meetings to share and celebrate key business information.

We listened to our colleagues' feedback around creating opportunities to develop professionally and a £25,000 budget was approved to invest in staff development over the next financial year.



## Undertake regular satisfaction surveys to understand how our colleagues feel

In February 2023 we partnered with The Happiness Index to carry out an anonymous staff survey over a two-week period.

We were thrilled to have an 87% response rate, compared to 77% in 2021. Our employees provided valuable insights that reaffirmed our commitment to creating a supportive and engaging work environment.

The survey results also showed that our employees are really satisfied. On a scale of 1 to 10, the average survey score was an impressive 7.9, up +0.8 compared to 2021. This is a strong sign that our team members are happy with their work experience.

One of the standout findings from the survey was our Employee Net Promoter Score (eNPS). This measures how likely employees are to recommend our company as a great place to work. We achieved a remarkable eNPS of +37, well above the benchmark of +5. This score shows that our employees have a deep sense of loyalty and satisfaction.

# Strategic objective: **An Organisation that Sets the Standard in Governance**

Governance is how groups of people make decisions and manage things together. It sets out who has the authority to make decisions, how those decisions are made, and how they are put into action.

A large, bold, dark blue number '5' is positioned in the lower right quadrant of the page. It is set against a background of overlapping geometric shapes in shades of yellow and orange, creating a modern, abstract design.

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	✓
Increase Board Members’ visibility and accessibility	Completed with further plans for the future
Review of strategic risks and employ relevant second and third lines of assurance	✓
Monitor the diversity of the Board and take positive action to encourage applications for underrepresented participants	✓

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 & Customer Experience Committee, Chair of Remuneration Committee & Board Member



**Neil Harries**  
Chair of Audit & Risk Committee and Board Member



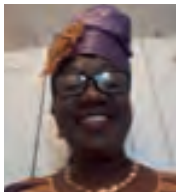
**Vinita Nawathe**  
Board Member



**Fadhili Maghiya**  
Board Member



**Joga Singh**  
Board Member



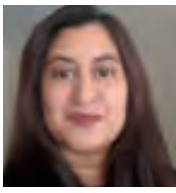
**Didi Ketter**  
Board Member



**Emma Britton**  
Board Member



**Katy Chamberlain**  
Board Member



**Farzana Ahmed**  
Independent Member sitting on Audit and Risk Committee only



**Tobiloba Owolabi**  
Board Member

# Increase Board Members’ visibility and accessibility

Our Board members attended some of our ‘I am CCHA’ estate visits over the last year where they had a chance to meet and speak to tenants. You can find out more about these visits on page 25.

We are currently looking at other ways to connect our board members with tenants, including the possibility of holding board meetings in community venues.



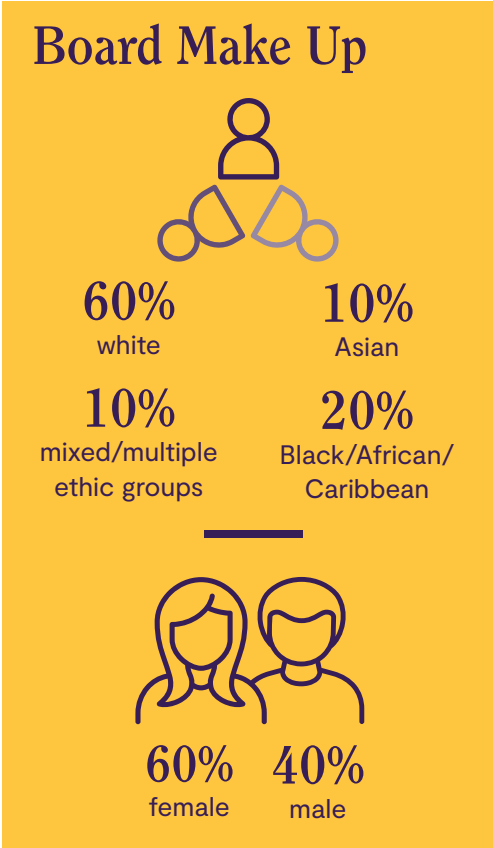
# Monitor the diversity of the Board and take positive action to encourage applications for underrepresented participants

We made structural changes to our board meetings to ensure that they are inclusive for everyone. These changes include things such as aligning breaks with prayer times.

We also encouraged participants from the Pathway to Board programme to apply for our board position, in addition to following the traditional recruitment process.



# Governance Headlines

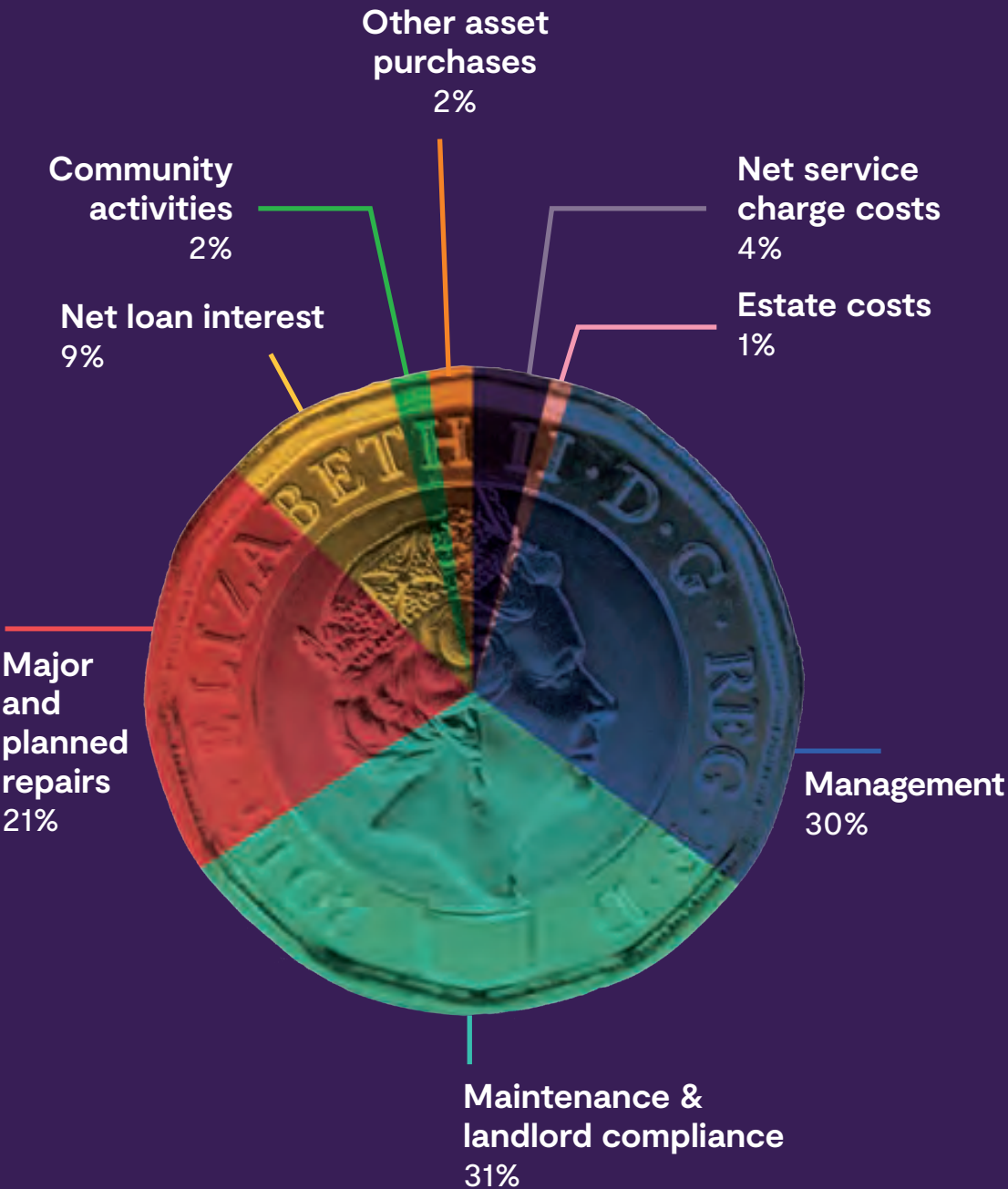


## Board Remuneration

The Board decided to pay people for their roles in 2019. This is important because it helps us make sure that the Board and its Committees can attract and keep the right people who have the necessary skills, knowledge, and experience to help us achieve our goals. The Board rates of pay can be seen below:

Role	£ per annum
Chair of the Board	10,000
Vice Chair of the Board and Chair of Development Committee	8,000
Board Member and Chair of the Audit and Risk Committee	6,000
Board Member and Chair of the People and Customer Experience Committee	6,000
Board Member	4,000
Independent Committee Member of Audit and Risk Committee	2,000

# Here's how every pound we received was spent in 2022/23



**Thank you for reading this report. 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 رغبتُم 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 নজিরে 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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