



**Improving
our housing
services**

**Improving
our homes**

**Working with
our amazing
communities**

Annual Report 2024/25





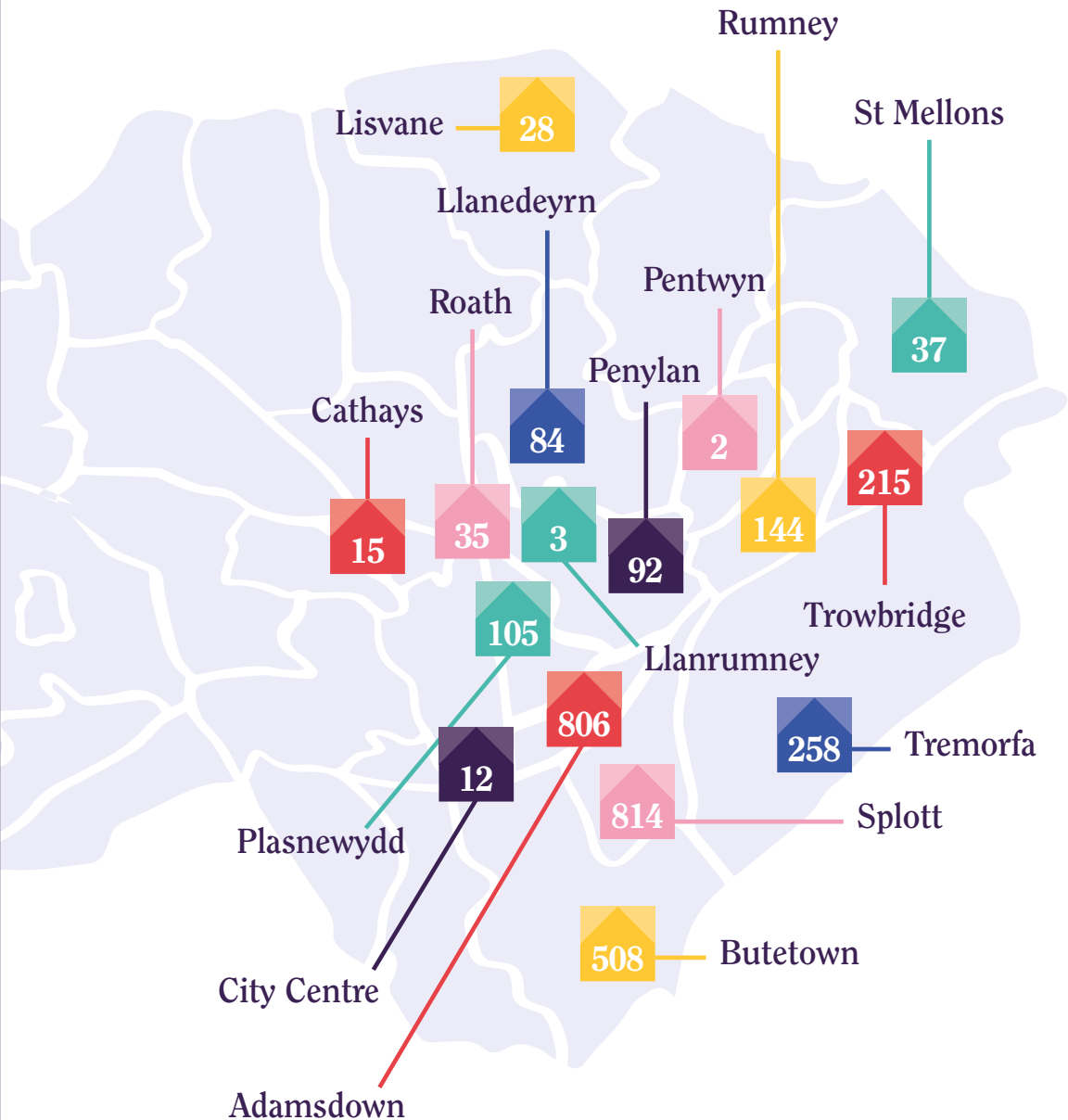
You talk
We listen
Together we do

We are passionate about
working with tenants
to enrich their communities,
and transforming neighbourhoods
into spaces where people want
to live, work, and thrive.

Our Homes

We look after over 3,000 homes across Cardiff, with many of them in Butetown, Splott, Adamsdown, Tremorfa, and Trowbridge. We're committed to being a caring landlord, providing a great service to our tenants. At the same time, we're working to build more affordable homes in Cardiff. Our goal is to create 50-100 new, good-quality affordable homes each year, making a positive difference to housing in the city.

The map below shows our current homes as of 31st March 2025.



A message from Janet Beauchamp

Chair of Board

I am pleased to introduce our Annual Report for 2024/2025.

Each year, we publish this report to ensure you are kept up to date on how we are performing against the standards that are set by Welsh Government and have an overview of how well we are delivering our services. I'm proud to say in my first year as Chair of the board, that these ambitions are exemplified in this year's report. I am pleased that CCHA has maintained its record of sound governance and financial viability. I am proud of our record of providing high quality affordable homes, and we remain focused on providing good quality homes, delivering excellent customer service and shaping strong sustainable places for our communities.

We have been able to support Cardiff Council to tackle the housing challenge and support them to deliver affordable homes the city needs. This means we handed over more than 70 new homes to those on the housing waiting list in 2024, which you can read more about in this report.

Sustainability is high on our agenda to make our homes as comfortable and affordable to live in as possible for everyone, and I'm pleased we've made excellent progress over the year. We have continued to make key investments in our properties with energy efficiency upgrades that help to ensure that we provide good quality, modern homes both now and for the future. We have targeted investment to maximise positive impact on people's lives.

At CCHA we are highly focused on continually improving our services. I am really pleased that we've been able to deliver on our commitment to ensuring our staff teams are structured to best deliver our services, with colleagues at all levels able to support our communities. From important projects to help tackle cost-of-living challenges and providing financial support through our Money Solutions team, we have ensured that as an organisation we provide help for our tenants. There have been challenges over the year, with a continued demand for repairs as well as concerns over damp and mould. We want to assure you that we are working hard to manage these issues and ensure that we meet this demand.

“

Our roots throughout our communities and strong local partnerships, serve as confirmation of how well our organisation is run and confidence in our abilities to achieve what our customers need and expect of us.

Partnership is at the heart of our successes, with our communities and staff, with the contractors who provide services or build new homes for us or with the many local authority, government departments and community groups we work with. I would like to thank all these groups for their support in the past year and CCHA look forward to engaging with as many of you as possible as we move forward. In September 2024 CCHA led the development of a housing safeguarding network to connect 29 social housing providers from across Wales to share good practices and raise safeguarding standards. A primary goal of the network is to increase the visibility of housing within the safeguarding sector. This includes ensuring representation from the housing sector at meetings with safeguarding boards and multi-agency groups, so that themes and concerns emerging in housing are included in external discussions.



There are so many positive outcomes CCHA achieves daily. Our roots throughout our communities and strong local partnerships, serve as confirmation of how well our organisation is run and confidence in our abilities to achieve what our customers need and expect of us.

Janet Beauchamp
Chair

A message from Brian Pickett

Chief Executive

They say a year is a long time in politics, well the same could be said for CCHA!

We have seen change at both Board and Senior Executive level. Last year's annual report made mention of this, and we are delighted the new executive team have picked up the mantel and has continued to work tirelessly on improving our services to tenants. Kirsty, as our Director of Housing and Communities has hit the ground running and Andrew is building on his depth of experience to push forward on all aspects of repairs and maintenance. During the year, our Director of Central Services, Naveeda, took on the deputy CEO role. 2024/25 was the first full year with me as the CEO and Janet having taken up the Chairs role from September. Bringing all this together we are pleased with our performance across CCHA.

This performance culminated in Welsh Government's Housing Regulator awarding us the very top ratings for both "Tenant Services & Governance" and "Financial Viability". We were delighted with this external validation around the key aspects of our operations.

We launched our new Corporate Plan "Are we there yet?" during the year, which continues to focus our efforts on our core business of serving tenants and our vibrant communities. All our service and financial planning is laser focused on these areas. Since we launched

our internal repairs service via the "M Team", we have continued to improve performance and grow that team, so we deliver more maintenance directly, listening to our tenant's wishes. Overall performance on our repairs is improving with a greater proportion delivered in target with really positive satisfaction results for work completed.

We keep our tenants safe with our comprehensive approach to safety checks around areas such as gas and electrical safety. This year saw our continued fire safety programme. Helped by Welsh Government funding, we have fire safety projects at several of our apartment blocks, keeping tenants safe in their homes, as well as giving us a firm foundation for anticipated legislation on building safety.

We continue with investment in tenants' homes. In 2024/25 we delivered a combination of over 260 kitchens and bathrooms together with a healthy programme of windows, doors, boilers and roof replacements. We are committed to investing in our tenants' homes.

We are still amazed by the work of our housing teams. Our investment in Neighbourhood Managers, so they have much smaller patches is really starting to pay dividends. We are building trust with our tenants and can provide support to those who need it. Whilst inflation is now much lower, the cost of everyday items is still high and has really hit our tenants. On top of our own hardship

fund, we continue to work with tenants to access other areas of support. We have used our £25,000 hardship fund in a number of different ways to support tenants. This has included contributions to rent, furniture, food and emergency accommodation when necessary, providing absolute lifelines for our tenants in most need.

Our supportive approach to rent arrears continues with an improved performance in that area. We have had another successful year working with the local authority to access Discretionary Housing Payments to support tenants struggling with rent payments. We applied for over £230,000 and were awarded £104,000 to help our tenants clear large rent arrears balances. This work means huge amounts for our families, easing the worry of debt and allowing them to maintain a long-term home.

Whilst our focus remains on investing in our current homes, we are still contributing to the need for additional affordable homes in Cardiff, helping with the housing crisis to move families from temporary accommodation into permanent homes. During the year, through both new build and acquisitions we have delivered over 70 new affordable homes. We also have over 90 in construction phase and have been successful in adding four new sites for new homes in the future. Those in construction include refurbishment of numbers 9 to 22 Moria Terrace, a £7.5 million investment to bring 24 apartments back into use and associated commercial units. Going forward this will be known as Albert Quarter, recognising the history of

the building and introducing a submarket rent for workers priced out of the private rented sector but not eligible for social housing.

All of this is possible because of the fantastic team we have at CCHA. Our strategy of retaining staff through development and internal promotion has really paid dividends in the year. Around a third of our staff have seen changes to job roles or obtained promotions, enhancing their pay. For our tenants we are building a team with longevity, and one with a deeper understanding of CCHA, its communities and tenants which we serve. We are proud that 22% of our colleagues identify as being from an ethnically diverse background and that CCHA is seen as an employer of choice for people within our communities.

We hope you enjoy our annual report. It gives a flavour of our achievements and the work we do. But please get in touch if you want to discuss anything further.

Brian Pickett
Chief Executive



Message on our Financial Position

The year ending 31st March 2025 represented another successful year for CCHA from a financial performance perspective. We exceeded our budgets and forecasts achieving a net surplus of £2.96million compared to £2.47million in 2024.

We had set a budget at the start of the year against a difficult economic background with high interest rates and inflationary pressures still causing issues for us, our staff and our tenants. However, the common thread across our budgets was our continued focus on our purpose of being a caring landlord. A significant proportion of our expenditure was linked to repairs, maintenance and investment in our existing homes. We worked across the organisation to manage budgets and allowed flexibility where savings or additional investment income was realised repurposing to areas of greater needs such as void property budgets, to help bring homes back into management for those currently on the Cardiff Housing waiting list.

Our compliance spend for the year exceeded £1.1million spread across fire, gas and water safety as well as electrical and asbestos testing. We conduct annual maintenance service checks for all lifts and alarms which reflects our commitment to our landlord health and safety obligations and ensures our homes are safe for our tenants.

We invested more than £3.2million as part of our planned programme in 2025 resulting in new kitchens, bathrooms, roofs, windows and doors for many of our tenants. We maximised funding opportunities resulting in nearly £4million of grant spend to invest in our homes. These included grants to help improve energy efficiency, building and fire safety, WHQS2 implementation and physical adaptation works.



We allocated hardship funds to tenants over the year in the form of food and fuel vouchers as well as utilising £39,000 of funding to neighbourhood improvements as identified by both tenants and the neighbourhood teams including improved bin stores and new gates.

We added over 70 new homes to our portfolio of stock including both houses and flats across Cardiff with development expenditure totalling £17.9million for the 12 months to 31 March 2025. This included new homes being built in developments such as Longcross House and Sant Silian to purchasing existing homes from the open market by utilising Welsh Government grant funding. Both building and buying new homes to meet the increasing demand for social housing in Wales requires private finance which adds additional interest costs to our expenditure.

We maintained a high fixed/variable mix for our loan portfolio which allowed us to mitigate the risks faced by the continued higher interest rate regime. Our Board approved a new treasury strategy in the year which included the approval to secure a new revolver facility with an existing funder. We are aiming to complete on the facility in the coming year thereby providing us with sufficient funding to support our development pipeline and maintain liquidity levels in line with our treasury policies.

Our community investment work in 2024/25 continued, with events at our community centre hubs and our employability team supporting tenants with initiatives to help them back into employment. We remained the host organisation for both the Pathway to Board and Get into Housing projects for

the third consecutive year, which have achieved impressive results in improving diversity at both Housing Association's and on Boards across South Wales. As Chair of this programme I am proud that this reflects the commitment by both our member and partner organisations (both housing association and non-housing organisations) and Welsh Government and our shared commitment to improving equity and diversity across Wales. 70% of the participants that completed the Get into Housing project last year secured employment and 13 individuals completed the Pathway to Board programme with eight of them subsequently finding positions on boards.

We ended the financial year with some great news from Welsh Government and were delighted to achieve the "Green Compliant" judgement on our financial viability from Welsh Government in March 2025. The Regulatory assessment outlines how well CCHA is performing in relation to the Welsh Government performance standards and is testament to the strength and robustness of our finances both past, present and future.

Whilst there is currently a significant amount of turmoil in the world, both economic and otherwise, I can assure our tenants, colleagues and stakeholders, that we will continue to deliver on our objectives as a caring landlord, playing our part in helping alleviate the housing crisis in Wales whilst maintaining a well-run, sustainable, financially strong business.

Naveeda Morgan

Deputy Chief Executive and Director for Central Services

Welcome to our annual report

Welcome to our annual report, where we're pleased to share some of the highlights of our work over the past year*.

Inside, you'll find information about how we've been working with our contract holders (referred to as our tenants), the partnerships we've built, and the ways we've tried to make a positive difference in our communities and for our #OneTeam.

Our tenants are at the heart of everything we do. Their feedback is invaluable, and we hope this report shows our commitment to listening and learning, and to continually improving our services to ensure we're doing the best we can.

We are dedicated to delivering our services in line with our core values: being caring, respectful, trusting and trustworthy, honest, brave, all whilst being ourselves. These values guide our actions and decisions, helping us create a positive and supportive environment for everyone.

We hope you find this report helpful and informative, and we'd like to thank you for your ongoing support and participation.

If you have any feedback on this report, please contact:

Sam Williams
info@ccha.org.uk
029 2046 28490

*Throughout this report, when we talk about "last year" or "past year", we mean the period from 1st April 2024 through to 31st March 2025.

Our Corporate Aims

We have five Corporate Aims that guide what we want to achieve.

Throughout this report, you'll find examples of how we've worked to meet each of those aims.

Our corporate aims are:

1

A Caring Landlord

We're committed to embodying our values in everything we do, ensuring our tenants 'feel' that we care. This means providing quality homes that are safe and affordable and delivering seamless, exceptional service.

2

A Community Champion and Anchor Organisation

We want our communities to know that we are committed to investing in our heartlands and amplifying the voices of community members.

3

An Employer of Choice

We want our current and potential employees to see us as a great employer and recommend us to others.

4

An Exceptional Developer of Affordable Homes

We want families to love moving into their new home.

5

A Well Run, Sustainable and Financially Strong Business

We want an organisation that is run well and financially strong to pursue its social purpose.



1

Strategic Objective A Caring Landlord



A Caring Landlord

We're committed to embodying our values in everything we do, ensuring our tenants 'feel' that we care. This means providing quality homes that are safe and affordable and delivering seamless, exceptional service.

In this next section of the report, you can find out what we have done over the last year to work towards our objective of being a caring landlord. We have included some stories and feedback to bring the work to life.

Repairs, maintenance and estates services in numbers

On this page, you can find out more about our repairs, maintenance and estates services. We'll provide you with a snapshot of how much work we carried out last year, how much it cost, and you can also read what some of our tenants have said about it.

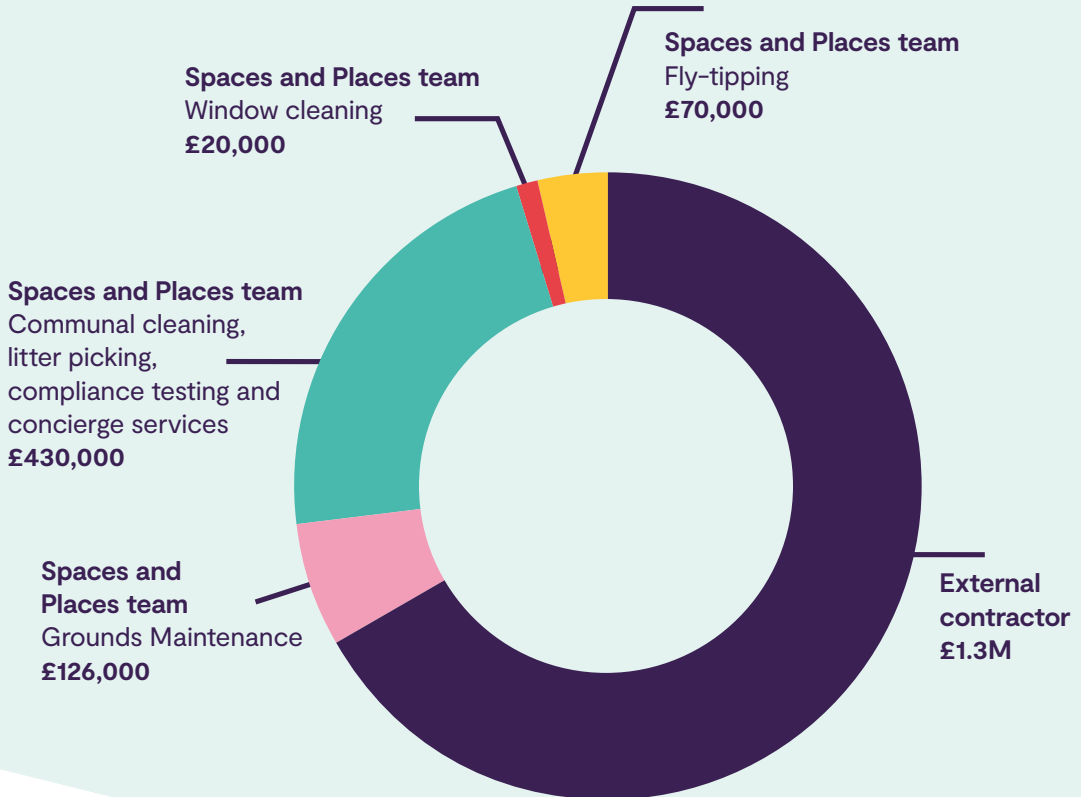
- Just over 14,000 repairs were completed
- Nearly £2.4M spent on repairs tenants reported to us
- Nearly £2M spent on estates services
- On average, more than 80% of routine repairs completed on time
- On average 88% of tenants who had a repair carried out by our internal repairs team (M Team) were satisfied with the service they received

On average 87% of tenants who had a repair carried out by our external contractors were satisfied with the service they received

On average 63% of tenants who received services from our estates team were satisfied with those services

On average 83% of tenants who contacted us to report a repair were satisfied with the customer service they received

Last year we spent just under £2M on our estate's services, with £1.3M being spent on external contractors, and just under £700,000 on services provided by our Spaces and Places team. You can see a breakdown of how this money was spent below:



Here are some of the comments and feedback we received from our tenants about our repairs, maintenance, estates and property customer services teams:

“

“The regular cleaner always works hard and is very personable.”

“I appreciate how quickly CCHA resolved my problem the workmen were very professional friendly and diligent. Amazing job from everyone from phone to visit. Perfect!! Very thankful.”

Welsh Housing Quality Standard

The Welsh Housing Quality Standard (WHQS) is a set of Welsh Government guidelines that makes sure that social housing in Wales is well-maintained, safe and comfortable. In 2024/25, we invested a total of £7.6M to make sure our homes met the WHQS.

Breakdown of investment

Over **£2.3M** was spent on planned improvements that included bathrooms, kitchens, doors, roofing and boiler repairs.

£1.1M was spent on landlord compliance and safety checks.

£2.2M was spent on repairs and maintenance that tenants reported to us.

£1.5M was spent on works to make our empty homes ready for re-letting to tenants.

Almost **£0.4M** was spent on specialist adaptation of homes.

£1.3M on making our homes more energy efficient through ORP funding

£1.4M on fire safety works to buildings over 11 metres

Number of major replacements for 2024/25

The table below shows the number of replacements we made during 2024/25 to improve homes:

Kitchens	150
Bathrooms upgraded	114
Full roof replacements	38
Fire doors	56
External doors	106
Windows	55
Heating systems upgraded	20
Communal heating upgrades	1
Empty homes refurbished	181
Physical adaptations*	150
Stock condition surveys**	102

*This is an adaptation to a home which makes it easier to live in if you have a mobility issue.

**These surveys tell us if your home needs a new kitchen, bathroom, windows or doors.

Landlord compliance

Keeping tenants safe in their homes is our number one priority. We carry out several tests and inspections to make sure tenants' homes are safe.

During the period 2023/24 we completed the following tests and inspections:

- Annual Gas Servicing **99%**
- Fire Risk Assessments **100%**
- Water Risk Assessments **100%**
- Home Electrical Inspections **99%**
- Asbestos Checks **100%**
- Lift, Stairlift and Hoist Servicing **96%**

Strengthening fire safety measures

At the heart of our mission is the safety and wellbeing of our residents. Last year, we made significant strides in enhancing fire safety across our housing stock, demonstrating not only compliance, but leadership in proactive risk management and resident protection.

We've undertaken a comprehensive programme of fire safety upgrades, guided by the latest safety standards and a deep commitment to creating secure living environments. These improvements span structural upgrades, system enhancements, and resident-focused refurbishments and in part funded with Welsh Government grant.



CCHA's Optimised Retrofit Programme

Welsh Government funding has allowed us to make some of our existing homes across Cardiff warmer and more energy efficient. This is good for the environment because it lowers carbon emissions, and it also helps our tenants save money on their energy bills. Last year, thanks to over £1.3million from ORP 3, we were able to improve **183 homes** in Cardiff.

Improvements included:

- Triple glazed windows
- Loft insulation
- Solar panels with battery storage
- Environmental sensors which will help to monitor the success of any improvements
- Upgraded ventilation systems
- Internal and external wall insulation

Case study

Martin has been living in his CCHA home for nearly 25 years and has recently benefitted from the ORP programme.



“

“I have lived in my home for nearly 25 years, but it's become more expensive to run over the years, especially in the winter. When the team at CCHA told me about the improvements I could have I immediately said yes. Not only did it mean upgrades to my home, but I also felt like I was doing my bit for the environment at the same time.”

Rent and affordability

Ensuring our homes remain affordable is a key priority for us. We know there are increasing pressures due to welfare reform and the cost-of-living crisis which are affecting those on low incomes most.

When setting rent levels, we do everything we can to keep housing costs as low as possible while still delivering the services our tenants need. Our aim is to ensure that anyone earning the equivalent of a full-time worker on the National Living Wage can afford to live in our homes.

In October 2024, we asked our tenants to complete a survey to understand their perspectives on setting rent levels for their homes.

We asked tenants what it was about their home that made it worth the rent they pay. They said:

“

“Comparing what private landlords charge I think CCHA tenants are benefiting from reasonable rent charges.”

“I have had a lot of work done to make my home energy efficient CCHA have been amazing helping with my needs and working around me the service and continuity of care CCHA has provided through a very difficult year has been worth every penny in rent.”

We also asked what would make their home feel like better value for money. Responses included:

“

“Cost of living and rent increases each year is not making it affordable.”

“I’m a single woman on minimum wage not entitled to any benefits except council tax reduction so a rent to reflect my living status, so I’m not constantly worrying or borrowing money.”

Using this feedback from tenants along with the Joseph Rowntree Foundation model for rent setting we:

- ✓ Capped increases in service charges at £3.50 per week.
- ✓ Implemented a 2.14% rent increase in general needs (plus an additional £2 per week for some properties where rents were historically below average).
- ✓ Capped a total rent and service charge increase at £8.75.
- ✓ Continued to provide a hardship fund of £25,000 per year to support households facing financial difficulties.

By carefully considering tenant feedback and applying a recognised model for rent setting, we aimed to strike a balance between managing our costs and ensuring our homes remained as affordable as possible for our tenants.

Financial support for tenants

The cost-of-living crisis continued to significantly impact households throughout the last financial year, with rising costs putting a strain on everyday essentials. We also experienced a rise in the cost of utilities, which added further pressures and struggles to the expense of running a home.

We understand the financial difficulties that some of our tenants face and the impact this can have on their mental wellbeing. Over the year leading up to the end of March 2025, our Money Solutions Team offered support, guidance, and often just a listening ear to help our tenants navigate these challenging times. We also understand the impact on tenants who are migrating over to Universal Credit.



Discretionary Housing Payments (DHP)

During 2024/25, our team successfully secured a significant £104,000 in Discretionary Housing Payments (DHP) for our tenants.

Hardship Fund

We continued to support tenants facing hardship through our internal tenant hardship fund of £25,000.

Food vouchers

We provided crucial assistance to **331** individuals.

Utility vouchers

We issued **161** Fuel Bank Vouchers.

“

Here are some of the comments our Money Solutions Team received from tenants they supported:

“Thank you from the bottom of my heart, I couldn’t have got through a lot of this without your kindness and support. You were a massive light at a really dark time so thank you.”

“You’ve been a fantastic support to me. I’ve been afraid to speak about my finances, and they have gotten worse and worse. I reached out and didn’t feel judged, only supported. Thank you.”

“The bathroom items you brought me and my daughter were so unexpected. You went above and beyond to help us, not just with the rent but with feeling like we matter.”



Customer service – Housing

Providing excellent customer service is a key aspect of being a caring landlord. In response to tenant feedback, we made changes to our housing services last year to improve our ability to assist tenants at their first point of contact.

As part of this, in January 2025, our Neighbourhood Assistant team was reorganised into specialist teams, with each member receiving focused training in their specific area. We also streamlined our phone lines to align with these new teams. This means that tenants' calls can now be answered directly by staff with the right expertise, reducing the need for calls to be passed on to other team members for resolution.

Last year **88%** of tenants were happy with the response they received when they contacted our housing customer service team with an enquiry.



“

“I would like to say thank you for everything you have done for me. I love the flat and the neighbourhood is great everyone is lovely and it's very peaceful. Thank you.”

“The flat is lovely and well decorated. All the staff we've met have gone above and beyond to help us. It has truly been a pleasure. The help has been great, also. I would recommend it to everyone. Finally, my partner and I have a little place to call our own.”

“I was living in a van for the last 15 months, had a phone call from yourselves and it has turned my life around.”

“Very impressed with CCHA I always speak to someone who is knowledgeable and answers all my queries. I got all the information I needed and some. Explained the process really well and put my mind at ease thank you.”

Tenant Involvement

Tenant involvement continued to strengthen over the last year, evolving and setting a new standard for inclusion and empowerment. Through tenant voice, more tenants are actively shaping the decisions that affect their homes, services and our communities.

Over the past year, we implemented ongoing changes in response to feedback received from our tenants, both through our tenant involvement groups and via general feedback channels. Our Tenant Influence Panel monitors our progress, and holds us accountable on a range of issues, and make sure we see real change.

One example of this is:

Tenants told us that reporting a repair through our phone lines was taking too long.

We reviewed the structure of the Property Customer Support Team. The review identified the necessity for additional resources, leading to the recruitment of three new property coordinators. Consequently, the team's performance improved dramatically. The call abandon rate in 2024 decreased to 16.28% with an average wait time of 08:29, a significant improvement from the 2023 figures of 23.60% and 09:09 respectively. We also saw an increase in overall customer satisfaction, rising from 80.44% in the previous year to 82.66% in 2024.

The various groups through which tenants could actively participate included:

- ✓ Tenant influence panel (TIP)
- ✓ Homes and Estates Group
- ✓ Physical Adaptation Grant (PAG) Group
- ✓ Community Benefits Group
- ✓ Green Group

If you would like to find out more about our tenant involvement groups, or are interested in joining, please contact Sarah Griffiths on 029 2046 8490.



Feedback from involved tenants:

“

“I like to attend the sessions at Cardiff Community Housing Association to listen, watch and learn. I really enjoy learning about new housing developments, but more importantly making sure we are protecting and looking at; our environment, wildlife, nature and people where possible.

It's important to have a say so we can have a positive impact on our local communities and planet. We live in a beautiful country and the environment needs to be considered when we are developing and planning.”

Jo, Green Group



“

“Getting involved has truly given me a sense of purpose. It's more than just taking part; it's about making a positive difference and knowing my voice and opinions matter.”

Sara Jones, Homes and Estates Group

“

“I like to think I make a difference; it gives me perspective. It's great when you see results and services improving. There's been a lot of positive changes over the past couple of years, but it's important that we strive for better all the time.”

Bryan, Tenant Influence Panel and Homes and Estates Group

Keeping our neighbourhoods clean

Keeping our communities clean and safe is important to us and it's something we take very seriously.

When people dump rubbish where they shouldn't, it doesn't just look bad. It can make our neighbourhoods unsafe, affecting everyone's wellbeing. It often means our staff have to spend time cleaning it up instead of doing their usual jobs, and it costs money that could be used to improve other services for tenants. Last year the costs to CCHA associated with the removal of fly-tipping was £160,000.

Working with tenants and partners, last year our team took the following steps to help clean up our neighbourhoods:

- ✓ Installed CCTV cameras and public notices in key areas to deter future fly-tipping.
- ✓ Educated communities on how to dispose of waste correctly.

- ✓ Facilitated workshops and discussions with tenants, to understand their concerns and how we can support them.
- ✓ Created partnerships with local authorities and other organisations to share best practices and work together to help keep our communities clean.
- ✓ Organised community clean up days to support tenants and help to strengthen relationships and build trust.
- ✓ Took enforcement action against those responsible for fly-tipping.
- ✓ Implemented clear procedures for reporting and tracking fly-tipping.



To find out more about the work we have been doing around fly-tipping, and to watch our video, **scan the QR code** to visit our website or head to www.bit.ly/cleanercommunities



Complaints

We value all types of feedback from our tenants and listening to and reviewing complaints play a big part in helping us make improvements to our services.

Every complaint is different, and our staff are trained to carry out in depth investigations not only into each individual complaint but also to review why we didn't quite get things right and what we can do to improve.

2024/25 was the first year that we operated the Public Services Ombudsman for Wales model policy. This was a new requirement from April 2024, aligning our approach to complaints management across all registered social landlords in Wales. The new policy is available on our website.

Over the last year, we received 202 complaints. This is a decrease from 229 in 2023/24, but we recognise we still have a lot of work to do in this area. The types of complaints we received last year related to a variety of topics but there were two clear reasons for dissatisfaction:

- Quality or lack of service
- Poor communication

Our People and Customer Experience (PACE) Committee, and Tenant Influence Panel (TIP), receive detailed analysis on our complaints every six months. A full report also goes to our Board every year.

Our Tenant Influence Panel hold us to account on making improvements and we report back to them on a quarterly basis.

There's still work to be done, but we're moving in the right direction. By listening to our tenants, learning from complaints and working together, we can create better services and experiences for everyone.



Tackling homelessness and the urgent need for affordable housing in Cardiff

While building new homes is a key part of our work to address homelessness, last year, we also explored and implemented several other important avenues to provide safe and secure housing for those in need.

Through the Welsh Government's Leaseholder Support Scheme (LSS), we successfully purchased three properties during 2024/25 and these will be returned to the rental market in 2025/26.

We also made considerable progress through the Transitional Accommodation Capital Programme (TACP). Last year, we secured £2.4million in TACP funding, which enabled us to purchase 12 existing homes and transform them into social housing.

Furthermore, we completed refurbishment work on six properties that were acquired with TACP funding in the previous financial year. These properties were brought up to CCHA and Welsh Housing Quality (WHQ) standards and all 18 properties have been occupied by families who had been in temporary accommodation.

2

Strategic Objective A Community Champion and Anchor Organisation



A Community Champion and Anchor Organisation

We want our communities to know that we are committed to investing in our heartlands and amplifying the voices of community members.

In this next section of the report, you can find out what we have done over the last year to work towards our objective of being a community champion and anchor organisation. We have included some stories and feedback to bring the work to life.



Supporting tenant employability and growth

Our Employability team are dedicated to supporting CCHA tenants to reach their full potential by assisting them on the journey into employment.

This is not just job searching, CV writing and interview preparation – it's the pre-employment work where people gain confidence, improve their wellbeing and job readiness. The team have really embraced this more holistic approach to their role and the results are there to see.

Outcomes 2024/25

In 2024/25, the employability team received 70 new referrals from across the organisation and directly from tenants. Of these:

40

people secured employment, including four tenants who completed paid placements through Get into Housing project, and 16 tenants who moved into full time positions.

75

received support to improve their soft skills such as time management, CV development, job applications, and interview preparations.

23

people gained an accredited qualification to support their job search in specific areas, such as the rail sector.

50

tenants received financial support through the employability fund, covering costs such as bus passes, course fees, workwear, digital devices, driving theory tests, identification documents, DBS checks, trade-related expenses, and self-employment resources.

13

individuals completed volunteering opportunities.

Case study

In April 2024, Katy*, a self-employed tutor since 2015, was referred to CCHA's employability team. With her children now older, she sought to upskill and further develop her career.

Initial coaching focused on exploring her work history and CV development. Her primary goal was to become an ESOL tutor by gaining TEFL accreditation, and she enrolled in an online course with her coach's support.

Recognising a need for immediate part-time work to support her family whilst undertaking the course, Katy explored the housing sector due to her volunteer experience in cohousing. She secured a paid placement as a De-carbonisation Assistant with Linc Cymru through the Get into Housing project in September 2024, which built her confidence and industry knowledge. This experience shifted her focus to a career in social housing. Katy has since re-engaged with her employability coach and is actively seeking permanent roles in the sector, currently working as a teaching assistant while pursuing her long-term goal in community-led housing.

*Not real name



Partnerships with schools

Throughout the last year, we continued our collaboration with local schools through our ongoing partnership with Careers Wales.

Recognising our efforts and commitment, we retained the 'School Valued Partner' title with both Willows High School and Corpus Christi High School. We were also proud to have been finalists in the Careers Wales Valued Partner Awards.

Our initiatives during the past year included:

- Interview techniques workshops
- Mock interviews
- Career talks
- Career carousels

Working closely with Willows High School, we organised a collection of clothes and accessories for their Prom Shop. The Prom Shop is a wonderful initiative where pupils who may struggle with high street prices can access prom outfits at no cost, with no questions asked.



CCHA Community Centres

CCHA operates three community centres; Tremorfa Community Centre, Trowbridge Community Centre, and Loudoun Culture and Media Centre in Butetown.

Last year we organised a number of different activities across our community centres, including:

- ✓ Easter events
- ✓ Magic shows
- ✓ Halloween parties
- ✓ Christmas parties
- ✓ Animal Encounters
- ✓ Eid and Iftar celebrations

Our community centres are also regularly used by external groups including:

- ✓ Community pantries
- ✓ Church groups
- ✓ Brownies
- ✓ Dance clubs
- ✓ Children's play groups
- ✓ Cardiff Council Youth Club
- ✓ Tiger Bay Amateur Boxing Club
- ✓ ESOL classes
- ✓ Arabic classes





“Plenty to do for all ages. My 4yr old daughter felt overwhelmed with the loud noises and other children popping balloons. Everyone was extremely accommodating and allowed her a quiet space away from everyone else. We were given activities, so she didn’t feel left out and was still able to enjoy herself. Very happy and impressed, also extremely grateful for all that was done for us.”

“Everything about our visit to Santa’s grotto was amazing so hard to pick a favourite part! It was a brilliant set up, lovely friendly staff and the free gifts and photo were a lovely touch and of course getting to see Santa (who did an exceptional job!). You should all be so proud; you have put huge smiles on our little one’s faces and given them a memory to treasure. Thank you!!”

“The animal encounters show was amazing. First time myself and my kids have been that close to animals, and it was amazing to see the children touching them and enjoying themselves as usually they are afraid. It brought the community together and had a great day. Thanks, CCHA, for putting these activities in the community.”

Supporting events within our communities

Beyond our community centre activities, we also organised and attended other events throughout the year. Some of those included:

- ✦ CCHA staff joined forces with other Housing Associations to celebrate the LGBTQ+ community by taking part in the annual Pride parade through Cardiff.
- ✦ Our community team attended a Youth Events Team at Splott Park where they were available throughout the day to discuss housing queries with local residents.
- ✦ We supported our Neighbourhood Managers to hold tenant consultation events in Trowbridge, Splott and Adamsdown.
- ✦ We arranged tenant bus trips to Barry Island and Margam Park during the summer months.
- ✦ We teamed up with the Butetown Carnival organisers and Wales Millennium Centre to support the annual Butetown Carnival.
- ✦ We hosted a Big Picnic event in Splott Park in collaboration with our partners Fiery Jacks and No Fit State Community.
- ✦ A significant consultation was carried out regarding our three community buildings, for which we received 152 responses.
- ✦ One of our safeguarding champions attended the Time for Change Conference as a White Ribbon ambassador and hosted an information stall to provide advice and raise awareness.
- ✦ We supported Roath Police stations' Halloween event by providing resources and refreshments.
- ✦ The team supported our Estates and Commercial Coordinator, to promote recycling and discourage fly-tipping in the Adamsdown area through a successful Clean and Green event.
- ✦ CCHA's Little Elves helped out at the Moorland Road Christmas dinner.
- ✦ The communities team utilised generous donations from the community benefit fund to deliver Christmas hampers to families and individuals within our community.



“

“The kids have really enjoyed themselves and it’s amazing that it’s free! It’s really a struggle to find affordable things to do to keep the kids entertained through the holidays so this was lovely!”

CCHA Community Benefit Fund

The Community Benefit Fund continued to offer valuable grants, goods or services to support a diverse range of community projects and initiatives throughout 2024/25. During this time, we were pleased to provide small grants to the following projects:

- Boomerang
- Rubicon Dance
- Amanah Cymru
- Seren in the community
- Fiery Jacks
- Urdd
- Eco-Market
- Scouts in Cathays

External Funding Awarded

We were successful in securing external funding and receiving generous donations totalling just under £4,000 from the following organisations that further supported our community initiatives and tenants throughout the last financial year:

- South Wales Police Grant
- Period Poverty Grant
- Bristol Zoo Access to Nature
- Boomerang
- Tesco, Pengam Green store



3

Strategic Objective An Exceptional Developer of Affordable Homes



Braunton Crescent

An Exceptional Developer of Affordable Homes

We want families to love moving into their new home.

In this next section of the report, you can find out what we have done over the last year to work towards our objective of being an exceptional developer of affordable homes.

Delivering affordable homes

As an exceptional developer of affordable homes our Development Team aims to deliver between 50 and 100 new, high-quality, energy-efficient and affordable homes each year, ensuring a positive impact on the city's housing landscape. Last year, we:

- Handed over 72 new homes to tenants
- Purchased sites with the potential to develop a further 119 homes in the future

Work at Longcross House reached completion and the development was handed over in May 2024. This impressive project boasts 35 one and two-bedroom apartments and is one of the first EPC A-rated high-rise buildings in Wales.

Nineteen new homes were completed at our Sant Silian site last year. This development, which will provide a total of 36 new homes in Old St Mellons, is on track for completion in 2026.

The keys to six homes were also handed over at Longwood Grange, a development of 42 properties scheduled for completion in 2026. Meanwhile, work continued to build 12 new energy efficient homes in Llanrumney. These will see a mix of two-, three- and four-bedroom homes complete and ready for tenants to move in to in the summer of 2025.

Significant progress was made on the redevelopment of Moira Terrace, which will now be known as Albert Quarter. This refurbishment of 24 apartments and commercial properties in the iconic 9-22 Moira Terrace is expected to be finished in 2026.

Lastly, work also commenced on the St Johns development. Once completed, the site will offer 58 one-, two-, three- and four-bedroom homes and apartments, further contributing to the supply of affordable housing in Cardiff.



Longcross House

Help for first-time buyers

Supporting affordable home ownership remained a key part of our work. Last year, we successfully re-sold two properties to new Low Cost Home Ownership (LCHO) buyers. This process provided an opportunity for more households to step onto the property ladder in an affordable way.

CGI of how one of the commercial properties at Albert Quarter could look



4

Strategic Objective An Employer of Choice



An Employer of Choice

We want our current and potential employees to see us as a great employer and recommend us to others.

In this next section of the report, you can find out what we have done over the last year to work towards our objective of being an employer of choice. We have included some stories and feedback to bring the work to life.

Attracting new talent

Attracting new talent to the organisation remained a priority last year, and we explored various avenues to achieve this:

Bright Futures

During the year, we hosted two placements under the Bright Futures scheme. This programme, led by the Into Work Advice Service and funded by Cardiff Council, provides paid employment experience for young adults leaving care, offering them a crucial stepping stone into the workforce.

Research Internships

Our partnership with Cardiff University continued, and we provided a research intern placement within our Housing team. After the research role completed, the student returned to Birmingham but in January 2025, she applied for a Neighbourhood Management Assistant role back at CCHA and was successful, rejoining our team in February 2025.

Apprenticeships

Last year we launched new apprenticeship opportunities within our People team. This provided two individuals with the chance to take on a People and Organisational Development Associate role whilst studying for the CIPD Foundation Certificate in People Practice Level 3.

Network 75

As part of the University of South Wales's Network 75 scheme, we welcomed two new colleagues to CCHA in September 2024 as Trainee Building and Compliance Officers. This provided them with valuable work experience to complement their university studies.

This latest intake built upon the previous success of our involvement with the Network 75 programme, where we were thrilled to have offered permanent employment opportunities to our two previous placements.

Growing our Own

Each year, we allocate a pool of funding to support colleague development by enabling them to undertake professional qualifications and training.

Last year the budget for the Self Development Fund was £24,000, which supported 11 members of staff through further training, including the purchase of essential reading materials for their courses. This included:

PIVOT leadership programme for managers.

Funding was provided for two of our Finance colleagues to study towards their ACCA qualifications.

Locksmith training for two of the M team to improve the efficiency and speed of support we were offering during out of hours periods.

Gower College partnership

Last year, we partnered with Gower College to provide Welsh Government funded qualifications for 17 colleagues, with a further 23 colleagues waiting to start digital skills learning. The courses currently being studied through Gower College are CIH Community development Level 3, CIH Housing Level 3, ILM: Leadership and Management Level 3, ILM: Leadership and Management Level 4, ILM: Leadership and Management Level 5, Facilities Management Level 3.



Continually developing our leaders and colleagues

We completed our Leadership and Aspiring leadership programmes with Emma Carrol from Choose to Grow in July 2024.

This in-depth training was provided for 60 colleagues, including 40 current leaders and 20 aspiring leaders. The programmes aimed to give participants the skills needed to navigate continuous change, elevate their work experience and “be the leaders they want to follow”.

This was followed by the launch of our performance excellence tool Elevate. Working with colleagues from around the business, we designed a method to help colleagues and leaders set clear goals and have great check in meetings that help everyone perform to the best of their abilities and in alignment with CCHA goals.

Growing careers

Last year, we saw 32 colleagues embrace new challenges in their careers, either through internal promotions or expansions to their job descriptions and responsibilities.



“

“The Get into Housing project has changed my life for the better. It’s given me an opportunity that I never imagined of having before, it’s given me security and has taught me that one opportunity can change your life and that’s exactly what it has for me. Four years ago, I was unemployed, and I never thought I’d be working in a role that has impacted so many people and made a difference to others. I feel confident and have learnt many amazing skills that I can use. I feel so positive and valued now more than before.”

Marfat Mohammed, Get into Housing participant, and now permanent employee at CCHA.

Employee Engagement

In June 2024, we launched our annual staff survey with The Happiness Index to gain valuable insights into our colleagues' views. We were thrilled by the high levels of engagement from our staff and the positive scores and constructive feedback we received.

An impressive 91.6% of our staff responded to the survey, demonstrating a significant increase from the 87% participation rate in 2023.

The average overall score for the survey was 8.0, representing a positive increase of +0.1 compared to 2023 and a notable rise of +0.9 since 2021.

Our Employer Net Promoter Score (eNPS) reached +48, marking a substantial increase of +11 since 2023. This figure significantly exceeds The Happiness Index overall benchmark of +5, indicating a strong level of colleague satisfaction and advocacy.

Staff Voice

Our Staff Voice group provides our colleagues with a valuable opportunity to raise points that matter to them through dedicated team representatives. The group reformed in September 2024 with a new Chair and Vice Chair elected and new representatives appointed for many of our teams. Since September, the Staff Voice representatives have actively collaborated with our colleagues on various topics, that aim to improve the employee experience.



Mental Health and Wellbeing Champions

Our network of 13 mental health champions have continued to offer support to colleagues in times of need. They also promoted the importance of mental health on World Mental Health Day in October.

We were particularly pleased to welcome four new champions into the group in March.

Championing Neurodiversity

In March 2024, to mark Neurodiversity Celebration Week, we launched a set of Neuroinclusive Pledges designed to foster a more inclusive and supportive workplace for our neurodivergent colleagues. Over the last year, we have continued our efforts to deliver on all pledges and create the most neuroinclusive environment possible within CCHA. Visit our website to find out more about the work we have been doing in this area.



WHAT TO EXPECT WHEN YOU ARRIVE

Sexual Harassment Prevention

In October 2024, we launched an important campaign to raise awareness of sexual harassment.

This initiative was crucial because sexual harassment can affect people from all walks of life and can profoundly impact individuals and our wider community. Our campaign aimed to educate everyone about sexual harassment, how to recognise its various forms, and the importance of consent. By understanding these key points, we can work together to prevent harassment before it occurs.

A key element of the tools and resources launched during this campaign was an anonymous reporting facility accessible via the Freephone Tell Jane service.

While we are in a position of not having identified any sexual harassment issues within our organisation, we firmly believe in the importance of ensuring that robust support mechanisms are in place for our colleagues should the unfortunate worst-case scenario ever arise.

Staff Wellbeing initiatives

Over the last year, our Wellness at Work (W@W) group, led by colleagues from across the organisation, once again championed staff wellbeing by organising a comprehensive schedule of events and activities. Feedback has been very positive and the impact on new starters to CCHA can be seen below:

“


“I’ve enjoyed so many of the events this past year. As a new starter and struggling with mental health issues it really helped that CCHA has such an active wellbeing group with so many events. I just said yes to as many as I could. I loved the staff summer party, CCHA charity walk, raft race, skittles nights, Victor’s tea party, board games, pumpkin carving, Schloer and cheese and the staff party.”

Annual Staff Conference

In October, all CCHA staff came together for our annual staff conference.

The conference provided a platform for colleagues to hear firsthand about the plans and strategic direction for the future of CCHA. It was also a chance to celebrate the dedication and hard work of our colleagues, with moments dedicated to acknowledging and thanking individuals and teams for their contributions.

The day provided a valuable space to socialise and connect with individuals from different departments, strengthening relationships and understanding across teams who might not typically work together on a daily basis.



The Blue Light Discount was made available to colleagues, further enhancing our staff benefits.

A Well-run, Sustainable, Financially Strong Business

We want an organisation that is run well and financially strong to pursue its social purpose.

In this next section of the report, you can find out what we have done over the last year to work towards our objective of being a well-run, sustainable, financially strong business.



CGI showing how the refurbished Albert Quarter will look

Our Board and Committee Members

Our current board and committee members are listed below. You can find out more about them by scanning the QR code, or by visiting the 'About CCHA' section of our website.



Janet Beauchamp
Chair of the Board



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



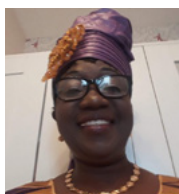
Emma Britton
Board Member



Vinita Nawathe
Board Member



Joga Singh
Board Member



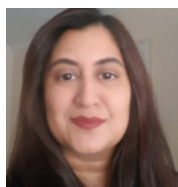
Didi Ketter
Board Member



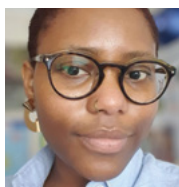
Neil Harries
Chair of Audit and Risk Committee and Board Member



Katy Chamberlain
Board Member



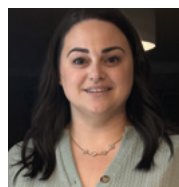
Farzana Ahmed
Board Member



Tobiloba Owolabi
Board Member



Lisa Howells
Board Member



Linzi Laugharne
Independent Member of the Audit and Risk Committee

We would like to take this opportunity to welcome our newest board and committee members, Linzi Laugharne and Lisa Howells who joined us in March 2025.

Regulatory Judgement

CCHA was pleased to once again maintain the highest possible regulatory judgement from the Welsh Government.

The Regulatory Judgement confirms the organisation’s compliant marking for both Governance and Tenant Services, and a compliant marking for Financial Viability – the top rankings achievable. This sustained achievement reflects our ongoing commitment to providing high-quality homes and services to tenants across Cardiff.

We would like to thank our tenants for their valuable feedback and continued support, which plays a crucial role in shaping our services. Our thanks are also extended to our dedicated staff and board members for their ongoing hard work and commitment. This collective effort assures tenants that CCHA remain well-managed and focused on the matters most important to them.

Board Make Up



- 60% white
- 10% mixed/multiple ethnic groups
- 10% Asian
- 20% Black/African/Caribbean



- 60% female
- 40% male

Board remuneration

Our Board members played a critical role in guiding our success throughout the last financial year. By offering appropriate compensation, we aim to recruit individuals with the necessary expertise and experience to provide strategic direction and ensure we achieve our organisational goals.

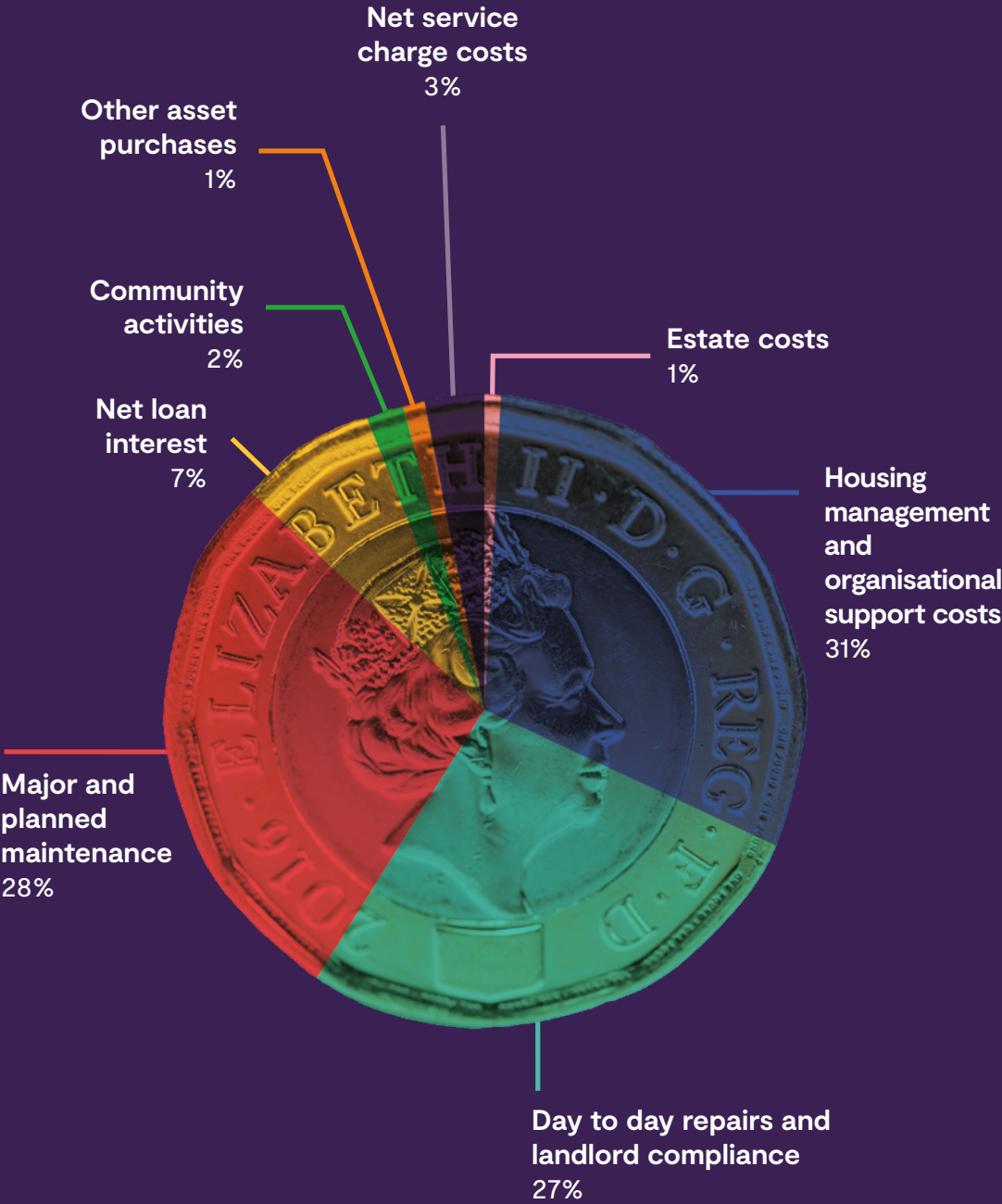
The following outlines how our Board Members were compensated during the reporting period:

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



CCHA's Corporate Leadership Team

Here's how every pound we received was spent in 2024/25



Value for money and Community Benefit Contributions

In the last year, a total of £32,556 of social value income was generated through procurement.

We were fortunate to receive generous support from our contractors throughout the last financial year, which significantly benefited our community initiatives and tenants. Thanks to the support of the following contractors, we were able to re-invest this money back into our communities:

- Travis Perkins
- Renderclean
- Davies Contractors
- Westward

This includes improvement works to our community centres, such as new kitchens, outdoor space and decoration. It also supported key projects within our communities such as events during school holidays and equipment within the centres.

Last year, we also recruited a Senior Procurement Officer, to help prepare the organisation for Welsh Government's new Procurement Act 2023 and to make sure we're compliant with the legislation.

Through this new role, we have an updated procurement strategy which reflects the new legislations and puts an emphasis on social value and value for money. They also work alongside the social value officer to track social value contributions from contractors and raise the importance of including social value in contracts.

There is now a social value clause included in all contracts and tender packs, putting a focus on community benefits.

Thank you

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

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

يرجى اعلامنا إذا رغبتم في أي توضيح، شرح أو ترجمة المعلومات في هذا التقرير. نحن نستطيع ترتيب حضور مترجم إذا كنتم تعتقدون أنه
من الأسهل 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.



Tolven Court, Dowlais Road
Cardiff CF24 5LQ

029 2046 8490
info@ccha.org.uk

