



SELF-EVALUATION
2025/26



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BACKGROUND

Cardiff Community Housing Association Limited is a Registered Social Landlord (RSL). We are regulated by the Welsh Government and must follow the Regulatory Framework for Welsh Registered Social Landlords, last updated by Welsh Government in August 2025.

To comply with the Regulatory Framework we must carry out a self-evaluation every year to assess whether we believe we comply with each of the Welsh Government's regulatory standards. These standards apply to all RSL's in Wales and is part of our regulatory judgement.



THE STANDARDS COVER THESE CORE AREAS

Well-governed – led effectively and well managed by boards, executives and staff, and working with tenants and partners to make and implement effective business decisions.

Across the last 12 months we have strengthened our formal governance structures. This has primarily been with the widen of the scope of our Development Committee to now include asset management, with the committee now renamed as Development and Assets Committee. The work of this committee has been further strengthen by appointing a current Property and Development Director from within the sector, to provide robust challenge based on contemporary practice.

We have recently improved our various structures around tenant voice and the subsequent re-shaping of services. Firstly, within the Housing and Communities Directorate we have a formed a dedicated team charged with responsibility for our community offer as well as strengthening how we gain the opinions and asks of tenants. This new team has a dedicated Head of

Service and is independent of both our Property and Core Tenant Services team. We have also increased tenant membership of both our Tenant Improvement Panel and our Homes and Estates Group. These tenants provide a broader and more diverse representation and will further challenge and strengthen our offer across our core services.

Both the new team and the increased tenant members are relatively recent initiatives and we will look over the next 12 months to the differences they make to our services.

We continue to have a robust Risk Management Framework which articulates the risk appetite of the Board and places ultimate responsibility for risk management with the Board. This framework provides a structured, systematic and focussed approach to the management and

identification of risk to help protect our homes, tenants', employees' and communities against potential losses.

Our Risk Management Framework monitors risks at both an operational and strategic level, with operational risk feeding into the strategic risks overseen by our Audit and Risk Committee and Board. Stakeholders are signposted to the Annual Governance Statement/Internal Audit Control section of the 2024/25 Financial Statements for a detailed brief on the identification of key risks and associated controls: [CCHA-Accounts-2025-Signed.pdf](#)

Since the Financial statements were published, our board approved the removal of a strategic risk from our register –'Implications arising from issuing electrical compliance against the Renting Home Act Wales (RHWA)' in February 2026 , following the High Court ruling in favour of housing associations in the second stage of a test case related to the Renting Homes (Wales) Act and regulations requiring landlords to provide Electrical Condition Reports (ECRs) to tenants by December 2023.

We continue to monitor and manage other key strategic risks both noted within this statement and more broadly across our operations, legal and regulatory requirements. Further information on our risk management arrangements can also be found in

this report under Regulatory Standard, RS2.

During the 2025/26 year we carried out our annual assessment of compliance against our adopted Code of Governance. This was reported to our Board in July 2025. We reviewed our position against each principle of the Code on an 'apply and explain' basis.

We maintained compliance with each principle with one area remaining for improvement which had been identified in our 2024 review and included in our 2024/25 Self Evaluation and Regulatory Continuous Improvement Plan:

PRINCIPLE 4, DECISION-MAKING, RISK AND CONTROL, SUB-PRINCIPLE 4.6.4:

The Board regularly considers how the organisation can improve its services, provide value for money and deliver social value.

Progress has been made against the actions our Board previously agreed to bring our position back into compliance, however, there remains work to do as set out in our Regulatory Compliance Improvement Plan. Further updates can also be found in this report under Regulatory Standards, RS1b and RS6a.





Delivering high quality homes and services - providing homes and services that meet people's diverse needs and expectations, with an emphasis on high quality services and continuous improvement

We are pleased to report our Survey of Tenants and Residents (STAR) Survey results have shown big improvements since the one done in the later half of 2023.

All STAR questions showed improved performance and overall satisfaction increased from 69 to 78 per cent. We continue to look to improve tenant services and our 2026-27 budget shows another significant increase in spending on maintenance compared to the rent increase.

The STAR survey results are similarly replicated with improved scores received from our transactional surveys, particularly around our Estates Services. Other areas have remained constant with relatively high scores or incrementally improved.

One area since the last STAR survey which has improved is the number of repairs outstanding, which has reduced from around 400 at the tail end of 2023 to under 100 at the end of February 2026, with over half of those already having received a first visit.

Financially viable – with well-managed finances and the resources and cash flow to meet current and future business commitments.

We continue to maintain our position as a financially viable organisation. Our most recent business plan was approved by Board in September 2025 which showed improved financial resilience compared to the prior year. We have a robust treasury strategy that is being implemented utilising external expertise where necessary with sufficient liquidity to meet our short to medium term plans.

Our Transitional Accommodation Capital Programme Grant funded acquisition performance for the current year has added additional social housing in Cardiff but also bolstered our asset base. This has had a material impact on our financial budgets for the coming year, allowing us to increase our capital investment in our homes by more than 20 per cent compared to the prior year.

In our last regulatory judgement in March 2025, we achieved 'Compliant – Green' for each of these areas with additional regulatory assurance required in relation to previous Regulatory standard RS4d: 'Can demonstrate how CCHA are responding to the diverse views of tenants, to inform the development of its housing and related services'.

Further actions against this standard were approved by our Board, in May 2025 and have been progressed during the year, with updates included in this self-evaluation and our Regulatory Compliance Improvement Plan. An update on this plan and new improvement actions identified throughout this self evaluation are available on our website.



THE SELF-EVALUATION REPORT

When we undertake our self-evaluation, we use information and evidence from across the business and feedback from our tenants to help us evaluate how we are doing. This information pinpoints the areas we want to focus on and deliver as part of our corporate strategy which is reviewed by our Board every year.

This process centres on what matters most to our tenants, ensuring our tenants voice shapes our decisions. Views of tenants have been considered and understood in this self-evaluation exercise through various mechanisms, with assurance provided through evidence-based statements throughout this evaluation document.

In October 2025 our Tenant Influence Panel were also consulted on Regulatory Standards 3 and 4 relating to high quality services and tenants influencing the design and delivery of services with their feedback fed into our People and Customer Experience Committee (PACE) the same month. The general consensus of our performance as a landlord was very positive. The panel highlighted that they feel able to engage in honest, constructive and sometimes challenging conversations, that they collaborate effectively with staff, and they feel genuinely listened to. The panel also noted improvements over recent years around how we engage with tenants.

This report has been approved by our Board and provides a summary of how we are performing against the regulatory standards and sets out areas we aim to improve.

The report is based on evidence that has been reported and scrutinised through our Board, Committee and wider governance structure to provide assurance that the evaluation process is Board owned and confidence can be placed on the accuracy and reliability of the evidence provided.



THESE INCLUDE



STAR Survey



Satisfaction Surveys



Complaints feedback

LEARNT model

*(Listen to **E**very tenant **A**ct upon what they say **R**ecommend and make improvements **N**ow feedback what has changed and **T**est that is has worked)*



This model brings together lived experiences through both informal and formal engagement activities. These engagement activities encompass structured scrutiny of our performance information by our Tenant Influence Panel and Homes and Estates Groups, which feeds into our Board and Committee structure.

SO, WHAT ARE THE REGULATORY STANDARDS?

RS1 The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives

RS2 Robust risk management and assurance arrangements are in place

RS3 High quality services are delivered

RS4 The organisation's culture supports and empowers tenants to influence the design and delivery of services

RS5 Rents and service charges are affordable for current and future tenants

RS6 The organisation has a strategic approach to value for money which informs all its plans and activities

RS7 Financial planning and management is robust and effective

RS8 Assets and liabilities are well managed

RS9 The organisation provides safe, high quality accommodation

Each Standard has a fairly wide scope and each has several sub-elements. Our Assessment considers each element and has a level of compliance against each according to the assessment levels shown in the Key below.

KEY



Compliant

We're happy with this



Partially compliant

Some improvement and focus is required



Not compliant

We're not happy with this and improvement is required

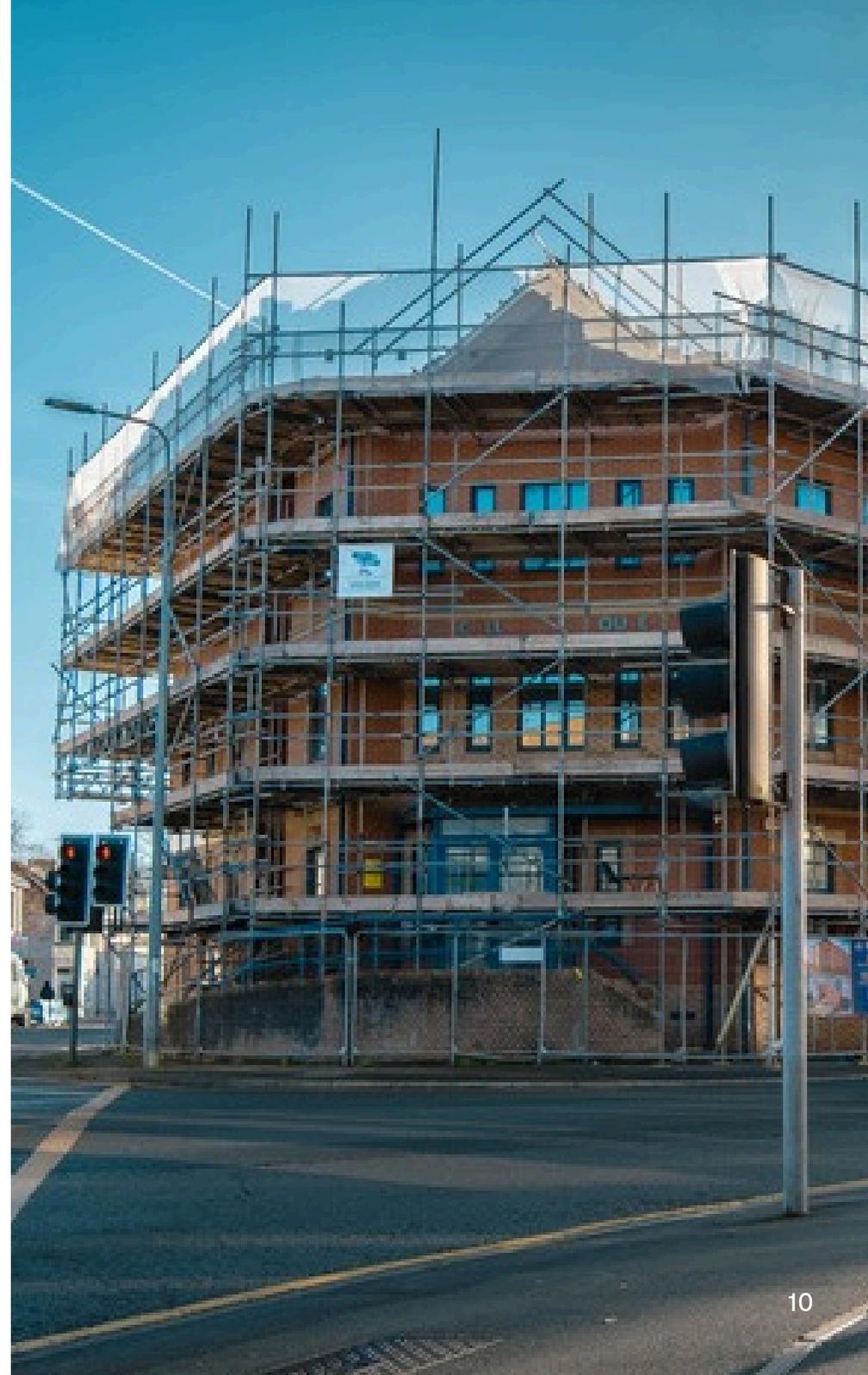


The following table shows an overview of the overall level of compliance for each standard. Then we give more detail for each Standard to explain our assessment. **In the body of the assessment, text in purple indicates those areas of improvement leading to the assessment level.**

RS1	The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives						
							
	A	B	C	D	E	F	G

RS2	Robust risk management and assurance arrangements are in place		
			
	A	B	

RS3	High quality services are delivered			
				
	A	B	C	D





RS4

The organisation's culture supports and empowers tenants to influence the design and delivery of services



A



B



C

RS5

Rents and service charges are affordable for current and future tenants



A

RS6

The organisation has a strategic approach to value for money which informs all its plans and activities



A

RS7

Financial planning and management is robust and effective



A



B



C



D



E

RS8

Assets and liabilities are well managed



A



B

RS9

The organisation provides safe, high quality accommodation



A



B



Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS1	The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives. The social landlord:		
RS1a	<p>Has a strategy which reflects its vision, culture and values and sets out how the organisation will achieve its core purpose as a social landlord and ensures its workforce is competent to deliver the strategy.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>We have a Corporate Strategy for 2024-27 which sets out our vision, culture and values. This document has been produced following ongoing discussions about our strategic direction and priorities with the Board. It outlines key areas which are being delivered through directorate and local team plans to achieve our core purpose as a social landlord. Delivery of the Corporate Strategy is monitored by the Board via a monitoring plan.</p> <p>Our Corporate Strategy is underpinned by a People Strategy. This strategy helps us to ensure our workforce is competent to deliver the overall strategy. Monitoring of the People Strategy is undertaken by our Board and the People and Customer Experience Committee (PACE). Our People Strategy 2022-25 has come to the end of its tenure, and a new People Strategy 2026-2029 has been reviewed and endorsed by PACE and our in March 2026.</p> <p>We test the values of the organisation with assurance reported to Board and PACE through our Happiness Index (HI) which in 2025 fed back positive results regarding behaviours against our culture and values. Our culture is also tested at touch points such as complaints and compliments. We report on both these areas to our Tenants Improvement Panel (TIP), PACE and Board. These allow us to see into a sample of examples of when we put things right in a way set against our culture. This forms part of our wider LEARNT Framework established in 2022/23.</p>	<ul style="list-style-type: none"> ● Corporate Strategy 2024-27 – B111.23/24 ● Corporate Strategy Monitoring Plan updates to Board – B53.24/25, B85.24/25, B121.24/25, B06.25/26, B37.25/26, B75.25/26, B108.25/26. ● People Strategy 2022-25 – B72.22/23, B78.23/24, B159.24/25; PC35.23/24, PC38.24/25 ● People Strategy 2026 – 2029 – PC37.25/26; B142.25/26 ● HI Report to PACE and Board – B159.24/25; PC20.25/26; B142.25/26. ● HI reported as part of annual report cycle under strategic objective four, an employer of choice – B24.25/26 (Corporate Website here, Page 42) ● Complaints and Compliments and wider LEARNT Framework to TIP, PACE Committee and Board – PC09.24/25, PC27.24/25, PC08.25/26, PC27.25/26; B49.25/26.

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS1	The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives. The social landlord:		
RS1b	<p>Complies with its own governing documents and meets the requirements of an appropriate Code of Governance.</p> <p>Following evaluation, we believe that we partially comply with this standard and have identified some improvement to take forward.</p> 	<p>Our governing documents inclusive of Committee terms of reference (TOR) are reviewed at least annually to ensure they are fit for purpose and effective. We completed a review of our Rules in 2024 and proposed changes to shareholders which was approved via a special general meeting in March 2024.</p> <p>We have continued to adopt the Community Housing Cymru (CHC) Code of Governance, with compliance against these standards reported to the Board as a minimum annually. This was last completed in July 2025 and reported to the Board. The most recent assessment focussed on areas requiring some attention and improvement around (thematically):</p> <p>Principle 4: Decision-making, Risk & Control – Improvements needed to evidence social value and community benefits.</p> <p>We have made progress in this area completing improvements identified in relation to community benefits with an assurance report on social value presented to our Board in September 2025. Social value actions are pending a continued review of the most suitable methodology for the business and will continue to be taken forward in 2026/27 as set out in our Regulatory Compliance Improvement Plan.</p>	<p>Adopted CHC Model Rules – See approved amendments to</p> <ul style="list-style-type: none"> ● Board (B103.23/24) and resolution in Special Meeting to Shareholders pack March 2024 <p>Governing Documents annual reviews incl. Committee TOR's – B65.25/26, B73.25/26;</p> <ul style="list-style-type: none"> ● PC10.25/26; AC72.24/25, AC61.25/26; DC34.24/25; RC9.24/25, RC9.25/26. <p>Code of Governance Annual</p> <ul style="list-style-type: none"> ● Compliance Review – July 2025, B26.25/26. <p>Social Value Reporting to</p> <ul style="list-style-type: none"> ● Board, September 2025 – B67.25/26.

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS1	The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives. The social landlord:		
RS1c	<p>Sets and delivers measurable, evidence-based commitments across all areas of its business in relation to equality, diversity and inclusion (including anti-racism and tackling hate crime).</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>Our Board makeup and demographics are reported as part of our annual report and Self Evaluation (SE) and also considered in Board succession. We have increased the representation of women on the Board from 64% in 2024 to 73% in 2025. We have continued to maintain strong representation of Board members from ethnic minority backgrounds at 45%. In February 2025, we also undertook a review of our Board demographics (2024 data) against Office for National Statistics census data for the city of Cardiff where comparable data was available, to ensure that we remain cognisant of our wider Board demographics reflecting the communities we serve. This review demonstrated that our Board representation is broadly reflective of our communities (though this is subject to the available data). We will continue to consider Board demographics periodically as part of our succession planning arrangements.</p> <p>We have an Equality Group, IncludED, set up internally to look at broad areas under wider protected characteristic levels. Work has been completed by the Group on race and neuro-inclusion. Over the past year the group has formed sub-groups who have been undertaking work against all protected characteristics with progress reported to PACE and Board. This is part of wider actions under the People Strategy that is reported to PACE and Board. These actions include:</p> <ul style="list-style-type: none"> ● Equality, diversity and inclusion (EDI) commitments set out in our wider People Strategy, monitored with assurance provided to PACE and Board. 	<ul style="list-style-type: none"> ● SE, Annual Report 2024/25 (References under RS1a, AR pages 7, 43 & 49) and Board Succession Reporting – B124.24/25 ● People Strategy Monitoring Reports to PACE and Board (References under RS1a) ● EDI Monitoring Plan / Equality Action Group updates to PACE and Board – PC25.24/25, PC39.24/25, PC09.25/26, PC22.25/26 & PC38.25/26; B161.24/25 & B147.25/26 ● Health and Safety reporting of ASB incidents against staff – ARC and Board reports – B129.24/25, B46.25/26, B113.25/26; AC43.24/25, AC58.24/25, AC74.24/25, AC11.25/26, AC45.25/26 & AC64.25/26.

RS1c

- Commitment to the wider sector with CCHA hosting the Get into Housing and Pathway to Board schemes monitored through the People Strategy. References also with the Annual Report 2024/25.

Operational monitoring of any wider staff abuse which includes monitoring lines of racism or wider hate crimes. Cases managed for intervention and support for staff if needed. Scrutiny and assurance through Internal

- Health and Safety Partnership (IHSP), Audit and Risk Committee (ARC) and Board. Current HSP sub-group looking at how to embed safeguards and support for staff, as well as ensure that we have a psychologically informed environment within CCHA

Specialist Anti-Social Behaviour Team with wider

- support from Housing Management function to support any reports of racism or hate crimes.

In our last Self Evaluation we committed to continuing to look into further projects and findings for Pathway to Board and Get into Housing, to build on the progress to date that has made a positive impact on CCHA and the housing industry as a whole. In 2025, we commissioned HACT, a charity that support social housing providers to transform and develop their services and communities to undertake a review of our Pathway to Board and Get into Housing Programmes which highlighted positive social value generated by the projects.

As part of our safeguarding responsibilities, we have a Board Safeguarding Champion who meets quarterly with our internal Safeguarding Lead. They review safeguarding case reporting which includes oversight of customers diversity and vulnerability data that has been used to support and inform our response to

- **HACT review of Pathway to Board and Get into Housing Projects 2025** – B149.25/26

- **Safeguarding annual report to ARC** – AC21.25/26

RS1c

each case. Safeguarding is reported to our Audit and Risk Committee (ARC), annually.

More broadly across our customer services we have the following examples in place to support equality, diversity and inclusion and individuals needs:

- We have committed to the House Proud pledge to demonstrate our commitment to LGBTQ+ resident equality and support - this includes training for all repairs staff entering customers' homes or supporting customers through all other channels
- We send out a red flag report to our contractors and out of hours provider noting customers with particular vulnerabilities or communication needs
- Many of our staff can speak community languages and we utilise these to support conversations where we know this would help for example with repairs services and appointments
- Our MyCCHA tenant app allows translation into some community languages and we also translate leaflets into community languages
- We have taken on board feedback regarding neurodiversity and community events and we offer quiet spaces for children that need this. At our last tenant engagement event in September 2025, we asked language preference in advance and ensured we had staff available that could communicate in that language at the event

RS1c

- We support adaptations in our homes through Physical
- Adaptation Grant to meet disabled tenant needs (see also RS9)

Moving forward, we will consolidate the work we have been undertaking against this standard into our Corporate Strategy and associated reporting cycle to our Board.

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS1	The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives. The social landlord:		
RS1d	<p>Has a diverse Board, reflecting the communities the RSL works in and with, and has the skills and knowledge required to be effective.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>Diversity at a Board level is subject to ongoing review. We reported on our Board diversity in our 2024/25 Annual Reports and also complete an annual Board diversity return for Welsh Government (WG). We have inclusive Board recruitment policies such as the use of the Rooney Rule for Board recruitment.</p> <p>To ensure our Board has the skills and knowledge it requires to be effective and discharge their fiduciary responsibilities, we undertake a Board skills analysis periodically and use our Board and Committee appraisal process to ascertain any knowledge gaps. Our Board Appraisal Policy supports this process by balancing a review of individual and collective Board/Committee reflective reviews to ensure skills and knowledge are in place leading to Board effectiveness. The Policy also applies the use of external independent Board appraisals on a cycle with internal reflections to ensure independent views on board effectiveness are considered. Skills analysis reviews are also used to support our succession planning.</p> <p>Our Board recruitment exercise undertaken across 2024 and 2025 was informed by skills analysis and succession plan decisions made by Board to bolster repairs / asset management / decarbonisation and customer voice with two new Board Members and a new Independent Member of our Audit and Risk Committee appointed during the 2025 year.</p> <p>A skills analysis will be re-undertaken in 2026/27 to support</p>	<p>SE & Annual Report 2024/25</p> <ul style="list-style-type: none"> ● (References under RS1a, AR page 49) ● Annual Diversity returns to the WG ● Board appraisal policy – B182.18/19 & minor update in August 2024 approved at Director level in line with Board approved Policy Framework, B76.22/23 & B143.25/26. See also link to Board effectiveness action plans – B145.23/24, B87.24/25, B154.24/25 & B140.25/26. ● Board recruitment policy - B137.19/20 & minor update in August 2024 approved at Director level in line with Board approved Policy Framework, B76.22/23 & B140.25/26.

RS1d

future succession planning as our Chair of the Board is due to step down in August 2026. Recruitment for replacement Chair from the existing Board is underway through 121 discussions and is to be proposed to the Board and agreed by the end of Q1 26/27.

An independent review of the Board's effectiveness will be undertaken in 2026/27.

Board skills analysis and succession plan management 2024/25/26 informing Board recruitment campaign –

- B29.24/25, B45.24/25, B124.24/25; B10.25/26, B60.25/26, B80.25/26 & B100.25/26

Board, Committee collective and individual appraisals –

- References to Board effectiveness reporting noted above under Board appraisal policy.

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS1	The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives. The social landlord:		
RS1e	<p>Makes logical decisions based on clear, good quality information which includes assessment of risk and seeks assurance on the accuracy and quality of data underpinning Board reporting.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>To ensure all of our decisions made are logical based on clear, good quality information including an assessment of risk and accurate data, we:</p> <ul style="list-style-type: none"> ● Include our Risk register at the top of all Board Meeting packs to inform wider interlinks with strategic risks with papers presented at the meetings (where the risk register is not listed as a paper). Additionally, all our standard report papers include a risk section with a link to a standalone risk on the strategic risk register or narrative provided according to risk outlined in the paper. ● Lead Executives provide balanced options for Board / Committee consideration, where necessary utilising independent third line of assurance party specialisms to evidence due diligence where needed. An example of this is our rent setting framework, where we detail modelling of affordability against recognised methodologies (Joseph Rowntree Foundation) as well as presenting the Board with Tenants Voice evidence from tenant consultations. A further example is independent advice sought on Asbestos textured coatings. ● Our Internal Auditors undertake a standalone Data Integrity (DI) Audit annually and DI review is also included in some deep dive Internal Audits for example Gas Servicing and Electrical Safety Audits 2025/26, with reporting through to Audit and Risk Committee (ARC) 	<ul style="list-style-type: none"> ● Corporate Strategy reporting – see references in RS1a ● Risk Register – see references to risk reporting in RS1g ● Board / Committee report proforma reports – examples within various Board reports linked to the SE ● Board / Committee report proforma reports – examples within various Board reports linked to the SE ● PACE Tenant Voice links to wider business intelligence and decisions making - PC09.24/25, PC27.24/25, PC08.25/26, PC27.25/26; B49.25/26. ● Use of independent third line of assurance parties where needed – B98.25/26, Rent Setting 26/27 example; AC47.25/26, Asbestos textured coatings example.

RS1e

and Board (ARC Annual Report).

Wider decisions on areas of focus informed by our Satisfaction of Tenants and Residents (STAR) surveys which inform ongoing budgets and corporate strategy objectives. Monitoring of these improvement actions takes place through various reporting to Board and Committee's including our Corporate Strategy Monitoring Plan, KPI performance information and financial reports. Example thematic areas from our most recent 2025 STAR survey around improvements to component replacements; particularly kitchens and bathrooms, communication, timeliness of repairs and anti-social behaviour. **Moving forward we will be taking quarterly STAR survey results into PACE as part of wider tenant voice report and action around continuous improvement.**

- Report assurance on learning and analysis from Tenants voice actions from sources such as complaints, transactional satisfaction surveys, resident involvement and wider engagement through service engagement to our People and Customer Experience Committee (PACE).

Data Integrity Audit reporting

- – AC17.25/26, AC49.25/26, AC69.25/26 AC87.25/26; B47.25/26.
- **KPI reporting** – see references under RS3a.
- **Financial Reporting** – see references under RS7.

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS1	The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives. The social landlord:		
RS1f	<p>Can demonstrate the difference tenant involvement and feedback makes to strategic decision-making.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>Our approach to tenant involvement and feedback includes our LEARNT (Listen to Every Tenant Act upon what they say Recommended and make improvements Now feedback what has changed and Test that is has worked) model which brings together lived experiences through both informal and formal engagement activities including our Tenant Influence Panel (TIP). TIP and its working parties such as the Homes and Estates Group provides assurance for PACE Committee to scrutinise tenant voice from wider engagement and feedback mechanisms such as complaints, tenant involvement and wider intelligence gained from operational engagement.</p> <p>We also undertake transactional satisfaction surveys for various service areas such as repairs and estates and complete a Satisfaction of Tenants and Residents (STAR) survey. The STAR survey is completed to industry marketing standards producing a statistically reliable sample within marketing industry recommended parameters. This enables us to understand with a high degree of statistical confidence how tenants perceive the organisation and the services we provide.</p> <p>This insight is used to influence strategic decision making in the following ways:</p> <ul style="list-style-type: none"> Our STAR survey results are reported to tenants through our annual report and Self Evaluation (SE). Focus from the latest 2025 survey improvements to component replacements: particularly kitchens and 	<ul style="list-style-type: none"> PACE Committee Terms of Reference (TOR) – B65.25/26 See previous Annual Report 2023/24 and SE December 2024 for reports on 2023 STAR feedback back to Tenants – DM5.23/24 & Annual Report on website here, see page 14 and other pages with STAR logo; SE B105.24/25 and on website here, pages 12-14 Corporate Strategy outlining responding actions to STAR/Transactional Surveys and budget for priority spend areas – references in RS1a PACE Committee and Board reporting on Tenants voice linking to Tenant Involvement Panel (TIP) and working parties – References under RS1a. LEARNT Model within PACE Committee – see references under RS1a

RS1f

bathrooms, communication, timeliness of repairs and anti-social behaviour. We have seen a steady improvement across all areas from our 2021/22 and 2023/24 results, with the following key changes to note:

- Overall satisfaction increase from 69% in 2023/24 to 78% in 2025/26
- Value for money of rent increase from 69% in 2023/24 to 84% in 2025/26
- Value of money of service charges increase from 52% in 2023/24 to 71% in 2025/26
- Trust increase from 63% in 2023/24 to 81% in 2025/26

The full 2025 Survey results and next steps will be published in our 2025/26 Annual Report following our Annual General Meeting in August 2026.

Broad evidence and themes from our STAR / Transactional Surveys is used to inform our Annual Budget, Customer Experience Strategy and Corporate Strategy. With examples being commitments in our Corporate Strategy and significant investment in spend on repairs and planned works e.g. kitchens and

- bathrooms and inclusion of our wider work on tenant engagement included in our Customer Experience Strategy with reporting to PACE and Board. In 2025/26 our Board also agreed that if we outperform budget, the additional money can be invested in undertaking further planned component replacements (e.g. kitchens and bathrooms)

- **Annual Rent setting and affordability survey** (see references under RS1e)

- **Customer Experience Strategy linking into PACE Committee and Board** – B122.21/22, B87.22/23, B13.23/24, B91.23/24, B138.23/24 (broader delegation to new PACE to incl. customer experience/tenant voice reporting), B44.24/25, B51.25/26; PC37.23/24, PC07.24/25, PC08.24/25, PC26.24/25, PC06.25/26, PC23.25/26

- **STAR Survey reporting and associated outcomes** – references in RS1e

- **Complaints reporting to PACE and Board** – see references under RS1a

- **Financial Reporting** – references in RS7

RS1f

Feedback from our annual rent setting survey to Tenants regarding wider affordability is used to inform our Board's decisions regarding rent setting for each forthcoming financial year

- We focus on complaints made to the organisation in order to understand and improve. We have recently undertaken a review of complaints handling and resolution in order to make improvements to both the learning and the process. This has resulted in a dedicated resource to co-ordinate complaints and wider disrepair claims. Complaints data is scrutinised at the TIP, and PACE committees biannually, and at Board annually.

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS1	The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives. The social landlord:		
RS1g	<p>Complies with all relevant legislation, regulatory requirements and statutory guidance and communicates in a timely manner with the regulator, including on material issues that relate to actual or potential non-compliance.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>To the best of our knowledge, we comply with all relevant legislation, regulatory requirements and statutory guidance.</p> <p>We complete regular horizon scanning activities as part of our risk management cycle reviewing watching briefs and areas of legislation or wider areas of compliance that we will be applicable to us. Our CEO provides periodic CEO update reports to our Board which contain where applicable, material and non-material areas of compliance focus in addition to horizon scanning.</p> <p>To support this, we subscribe to bi-annual legal updates from an external source which provide us with a further internal second line of assurance on emerging areas of legislative or regulatory compliance. These updates are circulated across senior management team within CCHA as a further second line check regarding future compliance requirements and any changes or plans we need to make to achieve compliance. Our staff also keep up to date via webinars, email updates from legal firms and attending networking and conferences with others in the sector for example via Community Housing Cymru. We have a Policy Framework with policies reviewed regularly by responsible teams.</p> <p>In 2026/27 we will deliver a session with our Board on our plans for all upcoming legislative changes.</p>	<ul style="list-style-type: none"> ● Quarterly Regulatory Returns ● Planned and ad hoc discussions with the Regulator ● Risk Management watching briefs and horizon scanning activities – AC57.24/25, AC73.24/25, AC10.25/26, AC42.25/26, AC62.25/26 & AC80.25/26; B128.24/25, B156.24/25, B42.25/26, B81.25/26, B117.25/26 & B145.25/26. ● CEO Update Reports to Board – B131.24/25, B158.24/25, B50.25/26, B86.25/26 ● Board Away Day session on the Grenfell Report and incoming Building Safety Legislation - July 2025 ● Policy Framework (References in RS1d)

RS1g

We continue to keep in regular communication with the regulator as part of our co regulatory relationship including, where required on any material issues that relate to any actual or potential non-compliance.



Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS2	Robust risk management and assurance arrangements are in place. The social landlord:		
RS2a	<p>Has an effective framework for risk management, internal controls and assurance that:</p> <ul style="list-style-type: none"> ● enables the identification and management of existing and emerging risks which threaten delivery of its strategy or compliance with legislative or regulatory requirements. ● ensures that social housing assets are not put at undue risk. ● This includes understanding and managing the risks posed by subsidiaries, joint ventures and 	<p>We have an effective risk management framework in place that provides guidance on how risks are articulated and reported to Audit and Risk Committee (ARC) and the Board. Internal controls assurance is provided against a three lines of defence model outlining mitigation, further actions or outlining tolerance for risks. A strategic risk register is held at Board level for key and material issues with a wider operational register for the control of operational risks. In 2023/24 we had an independent internal audit of risk management which gave substantial assurance.</p> <p>Our risk management framework contains a statement on risk appetite set by the board (as part of a risk appetite session at their 2024 December Board away day) for key areas and activities to ensure there is a clearly articulated statement on their risk appetite. We will carry out a review of Board's risk appetite in December 2026 following Welsh Senedd Elections.</p> <p>In our annual Financial Statements, we outline our Board's risk appetite and a review of key strategic risks in the statement of internal control. Stakeholders are signposted to the Annual Governance Statement/Internal Audit Control section of the 2024/25 Financial Statements for a detailed brief on the identification of key strategic risks and associated controls.</p> <p>Horizon scanning is completed to inform future risks with a bi-annual legal and compliance update provided to senior management for an additional second line of defence review of</p>	<ul style="list-style-type: none"> ● Risk Management Framework – B118.25/26 ● Clearly articulated risk appetite statement from the Board stated within the risk management framework and outlined annual in financial statements – See references above and below ● Full risk session at Board Away day -December 2024 – B118.24/25 (December Minutes & Away Day Notes) ● Risk reporting to ARC and Board – see RS1g ● Horizon Scanning within Risk Cycle – See RS1g ● Statement of internal controls and strategic risks within annual financial statements – See below & AC09.25/26

RS2a

other similar entities.

Following evaluation, we believe that we fully comply with this standard.



wider operations and associated future risks. We operate a programme of insurance for the effective transfer of risk, which is reviewed annually by an independent insurance consultant to provide independent due diligence to ARC. We also have a programme of internal and external audit which provides assurance to ARC and our Board on the effectiveness of internal controls.

We use sector risk profiles published by our Regulator to provide a further layer of scrutiny on the effectiveness of our risk register and coverage of key sectoral strategic risks. These are also cross referenced against the regulatory standards to provide Board with assurance that we are managing risks whilst maintaining compliance with the regulatory standards. This is further cross referenced with our Corporate Strategy to ensure that we are managing risks to prevent us not delivering our vision and organisational purpose. We presented the English Housing Sector Risk Profile to our ARC and Board in 2025/26 in the absence of an updated Welsh equivalent. **In 2026/27, we will carry out a cross referencing exercise against the English Housing Sector Risk Profile 2025 and to be published updated Welsh Housing Sector Risk Profile, due in April 2026 to ensure our strategic risks remain reflective of wider risk being seen across our sector.**

We do not operate any subsidiaries, joint ventures or other similar entities. We do not use social housing assets for any security purposes other than traditional lending. There are no lease and lease-back schemes in place.

We do not knowingly put social housing assets or tenants at risk. We have an Asset Management Strategy and monitoring plan with reporting to Board. In September 2025, the Board

Internal (IA) and External Audit (EA) program of control checks – IA:

- AC79.24/25, AC54.25/26, AC59.25/26, AC16.25/26, AC17.25/26, AC48.25/26, AC49.25/26, AC68.25/26, AC69.25/26, AC86.25/26, AC87.25/26; **EA:** AC81.24/25, AC82.24/25, AC31.25/26, AC89.25/26, AC90.25/26.

Internal Audit of Strategic Risk Management – 2023/24 providing substantial assurance – AC63.23/24

- **Insurance Programme and independent assurance to ARC via independent insurance consultant – AC51.25/26, AC62.24/25 & AC63.24/25.**

- **2024/25 Financial Statements - [CCHA-Accounts-2025-Signed.pdf](#)**

Asset Management Strategy & Monitoring Plan reporting to Board and Development & Assets Committee – B13.25/26, B36.25/26, B55.24/25, DC53.25/26.

- **Development & Assets Committee Terms of Reference – B65.25/26.**

extended our Development Committee's delegated authority to include oversight of Asset Management, thereby establishing the Development & Assets Committee to enhance oversight and scrutiny. To support this:

- We operate within a wider system of data driven asset management to ensure there is a rolling program of asset management underpinned by a cycle of 5 yearly stock condition surveys. At 31st December 2025, we have 93.77% of properties that have surveys less than 5 years old.

We have controls in place for periodic communal and building inspections leading into estate and fire safety management. counterparty risks with contractors is managed through effective onboarding, contract management, contractor safety checks around

- insurance verification and second-line safety reviews covering both contractors and internal teams. These arrangements were independently confirmed through a Contractor Management Internal Audit undertaken in 2022/23 which delivered a substantial assurance grading.

Accident and incident reporting procedures ensure that any issues are identified and remediated and where possible prevented with the reporting of near misses reported to Internal Health and Safety Partnership (IHSP), ARC and Board.

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- Second Line of defence internal checks on contractor and wider activity safety reported to IHSP with material issues escalated to ARC and Board where required – Example reporting to ARC and Board: Asbestos Deep

Stock condition survey KPI reporting to Board –

- B131.25/26, B85.25/26, B48.25/26, B11.25/26, B130.24/25

Contractor Management Internal Audit – AC17.23/24

Material issues escalated to ARC and Board where required example reporting – Asbestos deep dive, AC11.25/26,

AC46.25/26 & AC85.25/26, B46.25/26; **Needles & Sharps**

- **Incidents Deep Dive,** AC58.24/25, B129.24/25; **Windows Repairs / Restrictors,** B46.25/26, AC67.25/26, B115.25/26; **Asbestos Textured Coatings,** AC47.25/26 & B113.25/26.

Accident and Incident reporting IHSP, ARC and Board

- – AC58.25/26, AC74.25/26, AC11.25/26, AC45.25/26, AC64.25/26, B129.24/25, B46.25/26 & B113.25/26.

Staff training and role risk assessment framework e.g. HHSRS – See Employer H&S Audit 24/25 – AC45.24/25.

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RS2a

- Dive, Needles & Sharps Incidents Deep Dive, Windows Repairs / Restrictors and Asbestos Textured Coatings.

We ensure that our staff are appropriately trained and equipped with the correct training and PPE to carry out activities safely. This is inclusive of Housing Health and Safety (HHSRS) Training to ensure staff can identify hazards to report back for appropriate remediation and investigation. This forms part of wider role risk assessment and training management to ensure staff are trained to carry out their roles and identify risks. We undertook an independent internal audit of our Employer Health and Safety arrangements in 2024/25 which delivered a moderate assurance grading. Recommendations raised in this audit have since been followed up by our internal auditors and implementation has been confirmed.

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS2	Robust risk management and assurance arrangements are in place. The social landlord:		
RS2b	<p>Maintains accessible and up-to-date business continuity, contingency, disaster recovery plans and cyber security plans.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>We have business continuity and disaster recovery plans in place, supported by periodic testing to ensure their effectiveness. These exercises use planned scenarios to strengthen organisational resilience, with previous tests including responses to fire-related incidents. An annual Report on BCP activities is reported to our ARC.</p> <p>Business Continuity risk is also monitored and stated on our strategic risk register with controls set out alongside three lines of defence. We also have a standalone cyber security risk set out on our strategic risk register. We completed a live cyber security business continuity test in 2024/25 which was reported to our ARC in December 2024. Learning and resilience actions have been progressed in 2025/26 and will be completed in early 2026/27. A secondary live test will be completed in 2026/27 following completion of these remedial actions.</p>	<p>Business Continuity Policy and supporting operational plans and procedures – See annual updates to ARC below.</p> <ul style="list-style-type: none"> ● Annual Updates to ARC – AC85.24/25 & AC92.25/26. <p>General BCP and standalone cyber risks and controls outlined in strategic risk register – See risk reporting references under RS1g.</p> <ul style="list-style-type: none"> ● Cyber Security BCP Test Assurance Report to ARC Dec 2024 – AC64.24/25

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS3	High quality services are delivered. The social landlord:		
RS3a	<p>Delivers, high quality services including (but not limited to):</p> <ul style="list-style-type: none"> ● Provision of effective repairs, maintenance and adaptations service ● Support to maintain tenancies ● Personal safety, including response to ASB, domestic abuse and hate crime ● Allocation of homes to meet housing need including homelessness <p>Following evaluation, we believe that we fully</p>	<p>The delivery of high quality services to our customers is a key element of our Corporate Strategy and our corporate aims. Delivery of the Corporate Strategy is monitored by the Board via a monitoring plan. Our Corporate Strategy is underpinned by the following strategies which also have associated monitoring plans and support the delivery of high quality services:</p> <ul style="list-style-type: none"> ● Asset Management Strategy 2025-2030: key aspects including - Tenant Engagement, Landlord Compliance, Property Performance, WHQS and Repairs and Estates Services. ● Development Strategy: setting out our plans to deliver new affordable homes to help meet housing need and support Welsh Government's overall new home target. ● The Development Strategy is currently under review with a new strategy to be presented to our Development and Assets Committee and Board in Q2 2026/27 ● People Strategy: setting out our plans to attract, retain and support competent staff to support the delivery of high quality services ● Customer Experience Strategy: setting our plans to deliver high quality services to our customers (both internal and external) 	<p>Corporate Strategy 2024-2027 & Corporate Strategy</p> <ul style="list-style-type: none"> ● Monitoring Plan reports to Board – See references under RS1a. <p>Asset Management Strategy & Monitoring Plan reporting to Board and Development & Assets Committee - See references under RS2a.</p> <p>Development Strategy & Monitoring Plan reporting to Board and Development & Assets Committee (DAC) –</p> <ul style="list-style-type: none"> ● DC21.24/25, N1.25/26, DC25.25/26; Board Away Day session on the Development Strategy, December 2025 <p>People Strategy & Monitoring Plan reporting to Board and PACE – See references under RS1a.</p>

RS3a

comply with this standard.



These strategies and monitoring plans are reported into Committee's, where delegated, and Board.

We also have a suite of KPI's reported to Committee's, where delegated, and Board including Repairs, Landlord Health and Safety (LLH&S), Arrears, Customer Satisfaction and Complaints. This performance framework provides ongoing visibility of operational effectiveness, compliance and emerging risk for effective Board scrutiny. In addition, an annual report on Complaints and Compliments themes and lessons learned is reported to the Board providing further assurance that customer feedback is analysed and used to drive continuous improvement.

To support our tenants to maintain tenancies, we have a Neighbourhood Management Team and each of our customers has a dedicated Neighbourhood Manager and Money Solutions Officer. Our Money Solutions Team support customers to minimise financial challenges they may be facing via signposting to external support and through our internal Hardship Fund. Annual reporting on use of our hardship fund and associated activities is reported to our Board. We report to Board quarterly on our rent arrears and provide narrative as to the trends across the period. We have a dedicated community safety team that supports our communities and individual tenants in cases of neighbourhood nuisance or more serious anti-social behaviour. The team work in partnership with statutory bodies, the Police and our safeguarding lead to resolve cases in a balanced way for all parties. We are currently reviewing our anti-social behaviour (ASB) policy and practice with our customers who have provided feedback in a range of ways in regard to our current service. We have used both STAR survey and complaints data to drive this process forward. Any serious matters

Customer Experience Strategy & Monitoring Plan reporting to

- **Board and PACE** – PC26.24/25, PC06.25/26, PC23.25/26 & B51.25/26

KPI reporting – PACE

(Satisfaction & Complaints)

PC27.24/25, PC08.25/26,

PC27.25/26; DAC (Asset

Management incl. Repairs &

Estates) DC35.25/26,

DC54.25/26; ARC (LLH&S)

AC58.25/26, AC74.25/26,

- AC11.25/26, AC45.25/26, AC64.25/26; Board (full suite of KPI's) B92.24/25, B130.24/25, B11.25/26, B48.25/26, B85.25/26, B130.25/26; Board (LLH&S) B129.24/25, B46.25/26 & B113.25/26; Board (Complaints/Compliments annual report) B49.25/26.

Health and Safety Reporting

- **(incl. personal safety)** – see references under RS2a and RS9b

Hardship Fund & associated

- **activities Board reporting** – B90.25/26.

RS3a

regarding ASB are reported to our Board, with a recent example relating to a property disposal decision. Further information regarding our safeguarding can be found in RS1c.

Personal safety is supported by accident and incident reporting procedures which ensure that any issues such as staff abuse are identified and remediated and where possible prevented with the reporting of near misses reported to Internal Health and Safety Partnership (IHSP), ARC and Board. This includes incidents such as schemes that have been target hardened or any other preventative measures that have been undertaken. There is a current sub-group looking at staff abuse which reports back into our IHSP, and we are looking at proposals around how we better embed a psychologically informed environment at all levels at CCHA.

We are a member of Cardiff's Common Waiting List for Social Housing and are set allocation targets by the Local Authority. Our allocations and lettings procedure is subject to periodic independent internal audit third line assurance testing, with the latest testing in March 2026 confirming effective controls except for one low (green) rated recommendation raised.

We report quarterly to Welsh Government on a range of measures including allocations and lettings, as well as respond to the Rent Standard questionnaire annually. For 2025/6 we confirmed that over 70% of all lettings were to people in Cardiff Council temporary accommodation. This does not include private renters or people who are homeless but not in temporary accommodation with the local authority. We report to Welsh Government six monthly on physical adaptations grant we receive to complete physical adaptations to our homes where tenants require this. **We have an internal Physical**

Allocations and Lettings
● **Internal Audit reporting** – AC87.25/26.

● **Safeguarding annual report to ARC** – see references in RS1c

● **Property Disposal report relating to ASB example** – B144.25/26

● **Rent Certification and PAG return reporting to Welsh Government**

RS3a

Adaptations Grant Panel who review applications for adaptations and the allocation of funding. From 2026/27 this will be reported to our Development and Assets Committee.



Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS3	High quality services are delivered. The social landlord:		
RS3b	<p>Achieves and maintains high levels of tenant satisfaction with services.</p> <p>Following evaluation, we believe that we comply with this standard.</p> 	<p>We believe that we are on track to achieve and maintain high levels of tenant satisfaction with services whilst continuing to manage services within a challenging operational environment. We undertake a STAR survey which captures perception data about us as a landlord and the services that we provide. This is reviewed with improvement actions across standalone strategies and our corporate Strategy. Feedback is then used to inform budgets and investment decisions. In our 2025 STAR survey overall satisfaction increased from 69 per cent in 2023/24 to 78 per cent. Our 2023 STAR results and plans to use the information was reported to Tenants in our annual report and SE for 2023/24. Further actions required from the 2023 survey, were encompassed into our Corporate Strategy 2024-27 to either directly or indirectly improve tenant services and subsequently implicitly improve tenant satisfaction. As noted in RS1f, our full 2025 STAR results and plans to use the information will be reported in our 2025/26 Annual Report.</p> <p>We have identified actions from various customer voice sources which are outlined in our Corporate Strategy. As part of our ongoing continuous improvement cycle and LEARNT framework, we continue to work, to achieve high levels of tenant satisfaction with services.</p> <p>Transactional satisfaction surveys, captured under the LEARNT framework are reported to the PACE Committee and Board capture how we have delivered services. We continue to get strong performance on transactional performance information,</p>	<ul style="list-style-type: none"> ● Annual Report 2023/24 - CCHA-Annual-Report-2023-24website.pdf (from page 14) and SE for 2023/24 - Mid year update CCHA Self-Evaluation 2023/24 (from page 12) ● LEARNT Framework for transactional satisfaction and complaints learning to PACE and Board – See references in RS3a. ● Financial Reporting – see references under RS7. ● Board KPI's – See references in RS3a. ● Public Services Ombudsman for Wales public annual reporting ● Complaints Policy - Complaints-and-Compliments-Policy.V3.2.pdf

RS3b

acknowledging that STAR captures perception data. Focus on repairs and estate service with improvement programmes being reported to Homes and Estates Group, TIP, PACE Committee and Board.

We have an effective complaint handling approach, ensuring that when we get things wrong, we apologise, put things right and learn. This is captured in the wider LEARNT Framework reported to PACE and Board. We have an excellent relationship with the Public Services Ombudsman for Wales and engage to resolve issues where reported. See also RS1f.

We offer a range of methods to provide feedback for transactional satisfaction surveys and STAR and in 2025/26 reviewed how we gather this information to ensure we are offering the best channels to receive feedback and customer voice. For our 2025 STAR survey we changed our approach moving to quarterly telephone surveys to allow us to:

- gain more regular data as opposed to a 'one shot' approach; and
- gain more qualitative information by enabling tenants to have more insightful conversations as opposed to limited information gathered by a paper survey.

This approach saw a high rate of engagement with the surveys, with a refusal rate of only circa 5 per cent. The results are reported through to our PACE Committee and Board. During the year we also reviewed how we gather transactions satisfaction surveys. We broadened our outreach by relaxing filters and increasing how often surveys are sent out. We also shortened the questionnaires, which has meant they are less time consuming to respond to. We now telephone all tenants who

● **STAR Survey 2025 reporting to PACE and Board** – B109.25/26 and PC39.25/26 – see also RS1e & f

● **Corporate Strategy & monitoring plan reporting** – see reference under RS1a

RS3b

have recently moved into our properties to understand their experience of the allocations and lettings process. Our intention in 2026/27 is to widen telephone surveys to capital works and component replacement once we have more resources identified within the tenant voice team. This shift has significantly boosted the number of customers we contact — helping us capture a wider and more representative range of feedback across services.

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS3	High quality services are delivered. The social landlord:		
RS3c	<p>Ensures that services are fair and deliver equitable outcomes for tenants in response to their individual needs.</p> <p>Following evaluation, we believe that we partially comply with this standard and have identified some improvement to take forward.</p> 	<p>We have a range of initiatives in place across our services to help deliver fair and equitable outcomes for tenants in response to their individual needs as set out in standard RS1c. In addition, we offer a range of tenancy types to support different individual needs, including general needs, leaseholder, low-cost home ownership and supported accommodation provided by our commercial partners. Our wider community work includes community development, support with employment skills via our in-house team, and more widely across the sector through our Get into Housing (GIH) Scheme which continues to evolve. These schemes help to support tenants and in the case of our GIH Scheme individuals from ethnic minority backgrounds with job coaching, interview skills, training and placement opportunities to provide a stronger opportunity of being able to move into paid employment. This work is reported through to PACE and via our Annual Report.</p> <p>We recognise that we have more work to do, to refresh our customer profiling data and review how we will use this, to further support us to deliver services in response to individual's needs. This will be progressed as part of our wider business transformation project which started in 2025/26 and is a 3-year project. The Customer Relationship Management module is due to go live in April 2026, and once embedded this will allow us to understand how we can use the system to support out tenant data better and identify staff resources needed to support the collection.</p>	<ul style="list-style-type: none"> ● Diverse tenancy and property types to meet the needs of tenants and the community. <p>Outcome Reports of Community Development work to PACE & in Annual Report – PACE reporting: PC28.24/25, PC07.25/26 & PC24.25/26. Annual Report: See reference to website under RS1a, see from page 27 – 34.</p>

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS3	High quality services are delivered. The social landlord:		
RS3d	<p>Makes landlord performance information available to tenants which is sufficient to enable scrutiny and challenge.</p> <p>Following evaluation, we believe that we comply with this standard.</p> 	<p>We make landlord performance information available as part of our annual report and SE cycle. As at end of January 2026 our compliance levels were:</p> <ul style="list-style-type: none"> ● Gas: 99.9% ● Electric: 99.8% ● Asbestos: 100% ● Water hygiene: 100% ● Fire Risk Assessments: 100% ● Lifts Servicing: 100% <p>Performance on services is reported within our tenant involvement framework to the homes and estates group and TIP where they review this alongside tenant's voice sources to scrutinise and hold the organisation to account. Following review across our tenant involvement framework and Committee and Board cycle, we implemented reporting of our landlord performance information quarterly on our website from quarter one 2025/26 to provide transparency for stakeholders. Our financial performance is also published in our annual Financial Statements which are also available on our website following shareholder adoption at our Annual General Meetings.</p>	<ul style="list-style-type: none"> ● Annual Report and SE reports - References under RS1a, AR page 14 ● Tenant Involvement Papers for TIP and Homes and Estates Group with Tenant Improvement Panel Activity, reported into PACE Committee. ● Landlord Performance Information publicised quarterly - How we're doing - Cardiff Community Housing Association ● Financial Statements - see reference in RS7 ● Shareholder involvement in Annual and Special General Meetings - see references under RS1b and RS7a

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS4	The organisation's culture supports and empowers tenants to influence the design and delivery of services. The social landlord:		
RS4a	<p>Has an effective framework for tenant involvement that is well publicised, provides a range of opportunities for tenants to be involved and can demonstrate that tenants are satisfied with the framework.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>We encourage a range of involvement routes as a wider 'menu of options' including formal engagement, consultation and shareholder membership, advertised through our website, tenant app and options promoted when we sign up new tenants. Our LEARNT Framework model captures formal and informal tenant voice and feedback.</p> <p>Tenants who have become shareholders, have the opportunity to attend our Annual General Meeting, taking part in decision making in this forum and are offered the opportunity to ask questions to both the Senior Leadership Team and Board Members. Shareholders also reviewed and approved new Rules at a Special General Meeting in March 2024, providing an opportunity for involvement in our organisational governance.</p> <p>In September 2025 we held a tenant engagement event in our local community, bringing together tenants, staff and Board Members providing further opportunity for tenants to share their views.</p> <p>Our involved tenants (TIP) and Homes and Estates Group review their effectiveness each year and we have not received any complaints regarding our tenant involvement framework.</p> <p>Moving forward, we will ensure that our involved tenants are satisfied with the framework by our Tenant Influence Panel carrying out a review and, if required, an</p>	<ul style="list-style-type: none"> ● Tenant voice involvement on website - Tenant Voice - Cardiff Community Housing Association ● LEARNT Framework – see references in RS3a ● Shareholder involvement in Annual and Special General Meetings – see references under RS1b and RS7a

RS4a

improvement plan will be agreed. This will be reported into our Board and Committee structure.



Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS4	The organisation's culture supports and empowers tenants to influence the design and delivery of services. The social landlord:		
RS4b	<p>Can demonstrate the difference tenant involvement is making to the design and delivery of services including listening and acting on tenants' feedback and the lessons learnt from complaints.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>Our customer experience strategy and tenant involvement framework set out the routes to which how we will listen and act on tenant's feedback as well as how learning will be used. We report on customer involvement outcomes periodically including our annual report and Self Evaluation on what tenant involvement and tenant voice learning has been acted on.</p> <p>As noted under standard RS3, complaints learning is taken to TIP, PACE Committee and Board periodically which outlines as part of the wider LEARNT framework learning from complaints. Wider performance related data against key service areas is also taken to these forums as well as our Homes and Estates Group. TIP and our Homes and Estates Group hold the organisation to account on our performance and to provide assurance whether we are listening and learning from complaints within the LEARNT framework. Consultations with tenants are also built into how we approach formal service changes.</p> <p>Wider decisions on areas of focus informed by Satisfaction of Tenants and Residents (STAR) surveys which inform ongoing budgets and Corporate Strategy objectives. Please see standard RS1e.</p> <p>We have recently improved our team structures around tenant voice and the subsequent re-shaping of services. Firstly, within the Housing and Communities Directorate we have a formed a</p>	<ul style="list-style-type: none"> ● Customer Experience Strategy & Monitoring Plan reporting to Board and PACE – see references in RS3a ● LEARNT Framework – see references in RS3a ● STAR Survey reporting and associated outcomes – see references in RS1e ● PACE Tenant Voice links to wider business intelligence and decisions making - see references in RS1e ● See previous Annual Report 2023/24 and SE December 2024 for reports on STAR feedback back to Tenants – see references in RS1f ● Corporate Strategy outlining responding actions to STAR/Transactional Surveys and budget for priority spend areas - see references in RS1f

RS4b

dedicated team charged with responsibility for our community offer as well as strengthening how we gain the opinions and asks of tenants. This new team has a dedicated Head of Service and is independent of both our Property and Core Tenant Services team. Our complaint's function has also moved into the Housing and Communities Directorate during 2025/26 to bring together the compliance and learning elements of this function under one team. This change strengthens oversight of customer complaints and lessons learned.

- **Service Charge Project Reporting to Board** – B57.24/25
- **Financial Reporting** – see references in RS7a
- **Corporate Strategy & Monitoring Plan** – see references in RS1a
- **KPI Reporting** – see references in RS3a
- **Board report on Housing and Communities Team re-structure** – B94.25/26

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS4	The organisation's culture supports and empowers tenants to influence the design and delivery of services. The social landlord:		
RS4c	<p>Can demonstrate diverse tenant views and expectations inform the development and review of housing and related services, including the response of the RSL to any significant service failure.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>As set out in standards RS3a, RS3b, RS4a and RS4b our Tenant involvement framework and wider transactional and STAR satisfaction surveys sets out how all tenants are involved in informing the development and review of housing and related services and where this is reported within our Board and Committee structure. In addition, we also have the following:</p> <ul style="list-style-type: none"> ● New development outturn reports, where tenants who have moved into one our new properties provide feedback on their new home. This is reported to our Development and Asset Management Committee, and if required, feedback is factored into changes to future new development schemes. We have also completed outturn reporting for homes acquired with Transitional Accommodation Capital Programme (TACP) funding. ● In 2026/27 we will be commencing outturn reporting for homes that have had work undertaken under our Optimised Retrofit Programme (decarbonisation work) to our Development and Assets Committee. This reporting will encompass tenant feedback to ensure we can identify and take forward any improvements required in future programmes. ● Carrying out assurance reviews against lessons learned reports which in 2025/26 has included a review against the Grenfell Report, Housing Ombudsman Service in 	<ul style="list-style-type: none"> ● Tenant Involvement Framework and reporting references – see RS4a & b. ● Reviews against lessons learned reports – AC65.25/26, AC67.25/26 & AC81.25/26; Board away day session on Grenfell enquiry, July 2025, B115.25/26 & B116.25/26. ● KPI Reporting incl. satisfaction reporting to PACE – see reference in RS3a ● Reporting of outcomes across our Annual Report – Annual Report 2024/25 on our Corporate Website here ● New Development & TACP outturn reports – DC28.25/26, DC51.25/26 & DC52.25/26 ● Complaints and Compliments and wider LEARNT Framework to TIP, PACE Committee and Board – see reference in RS1a

RS4c

England report, Learning From Severe Maladministration – August 2025 and Public Services Ombudsman for Wales report into two complaints cases raised against Trivallis Housing Association. Our review of the Grenfell report encompassed discussion and input from our Homes and Estates Group with all outcomes of all reviews reported through to our Audit and Risk Committee and Board.

In 2025/26 we have been making improvements to our window cleaning service following feedback in

- transactional satisfaction surveys, with reporting on this through to our PACE Committee and via Board KPI reporting.
- Reporting of outcomes in our Annual Report.

Following our last Regulatory Judgement in March 2025, our Board agreed a number of improvement actions against the previous Welsh Government Regulatory Framework standard RS4d, 'can demonstrate how CCHA are responding to the diverse views of tenants, to inform the development of its housing and related services'. This was in response to the Welsh Government as our Regulator seeking further assurance in this area. Work has been progressed against these improvement actions during 2025/26 and these actions will be carried forward to 2026/27. Updates are included in our Regulatory Compliance Improvement Plan.

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS5	Rents and service charges are affordable for current and future tenants. The social landlord:		
RS5a	<p>Ensures all applicable rules, statutory guidance and any supplementary sector agreements are fully complied with.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>To the best of our knowledge, we ensure that all applicable rules and statutory guidance are complied with. We ensure that we complete tenant consultations, affordability modelling and wider financial impact assessments on the business regarding our rent increase cycle. We also use a set of guidelines from the Joseph Rowntree Foundation living rents model to decide if our rents are affordable. These steps enable us to ensure that decisions taken regarding rent and service charges are affordable for current and future tenants and support the long-term sustainability of the organisation. Our Board approved as part of our annual rent increase, for our 1 bed flats to have a lower annual percentage increase to help to make them more affordable. This is due to this property type attracting more service charge costs to help make them affordable for current and future tenants. The Board also approved that no tenancy would have a service charge increase of more than £4 per week, except where new or increased services have been introduced in consultation with tenants, at an affordability capping cost to us of £14,000 for 2026/27. The Board also approved that no combined rent and service charge increase would be above £9.50 per week at a further cost to us of £1000 for 2026/27.</p> <p>We previously undertook a large-scale review of our service charge provision across the business to ensure that services are charged correctly, fit for purpose, offer value for money and are affordable. This review delivered the following outcomes:</p>	<ul style="list-style-type: none"> ● Rent Policy/setting and Affordability Plan, inclusive of living rents model – B98.25/26 ● Tenant Consultation on Rent increases - B98.25/26 ● Annual Budgets – B140.24/25 & B131.25/26 ● Annual Rent Self Certification Monitoring Return to Welsh Government ● Service Charge Review and changes to service reported to Board – See reference under RS4b. ● Strategic Risk Register, Service Charge project risk - see references to risk reporting in RS1g

RS5a

We now have a clear oversight of where and when services are delivered in each community, the cost of delivering these and that they are relevant and required.

- We have implemented a range of communications to provide clear and transparent information to all tenants about their services and what they pay for.

The project has seen an increase in costs recovered, whilst still maintaining charges that are affordable for tenants. A large number of tenancies also saw a decrease in service charges.

- We previously brought a number of services (cleaning/grounds maintenance) in house and thereby have greater control over costs.

- Through individual reviews we have seen services changed as requested by tenants to ensure the levels are what is wanted and needed.

- Charges are apportioned fairly, and tenants are paying for services they derive a direct benefit from.

We have seen an increase in satisfaction levels with our Estates Services, and we have also seen an increase in value for money scores through transactional surveys and our 2025 STAR survey results. In our latest STAR survey results we saw value for money of rent increase from 69% in 2023/4 to 84% and value for money of service charges increase from 52% in 2023/4 to 71%.

- We have seen a reduction in enquiries and complaints regarding service charges.

RS5a

- Staff are confident in dealing with enquiries as we have accurate and reliable information about the services we provide and their charges.

As part of our continuous improvement for service charges, we will be reviewing the post structure changes made following the previous review of our service charges in 2026/27. We will also be carrying out a further review of our service charge options with the Board in Quarter 3 2026/27. These reviews will allow us to ensure that outcomes continue to be embedded and fit for purpose.

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS6	<p>The organisation has a strategic approach to value for money which informs all its plans and activities.</p> <p>The Social Landlord:</p>		
RS6a	<p>Determines its strategic approach to value for money, and can demonstrate that it achieves value for money in delivering its strategy and services to stakeholders, including tenants.</p> <p>Following evaluation, we believe that we partially comply with this standard and have identified some improvement to take forward.</p> 	<p>We report annually key areas of value for money for tenants as part of our cycle of communications via our Annual Report and Self Evaluation. Our Annual Report 2024/25 covers the following areas including feedback and case study examples:</p> <ul style="list-style-type: none"> ● How we allocate funding for budget areas e.g. how much we spend on repairs ● Maximising every pound – community benefit funding ● Rent and affordability ● Social value – outcomes for areas such as getting tenants into training/employment ● Key satisfaction indicators to demonstrate value of services perceived by tenants <p>Landlord health and safety compliance performance</p> <ul style="list-style-type: none"> ● information and how we invest to keep tenants safe, e.g. fire safety and investment in our homes ● Tenant involvement activity and evaluation of services ● How we are maximising our assets with investment, decarbonisation and new builds. <p>Our Self-evaluation includes performance of core services, key</p>	<ul style="list-style-type: none"> ● Annual Report 2024/25 - CCHA-Annual-Report-2024-25.pdf ● Tenant Improvement Panel Activity, reported into PACE Committee - PC09.24/25, PC27.24/25, PC08.25/26, PC27.25/26. ● Annual/periodic reporting of VFM through different sources to the Board. E.g. STAR (See RS1f & RS3b), Affordability of Rents (see RS5a), Summary of resident Involvement via PACE Committee (see references above), Asset Management Strategy (see RS2a) ● Annual budget process to a specific Board meeting – see reference under RS5a ● Value for Money Framework reporting to Board – B16.25/26

RS6a

Our Self-evaluation includes performance of core services, key satisfaction indicators from STAR to demonstrate value of services perceived by tenants and our plans to improve based on the feedback, outlining our methodology to ensure we keep rents affordable, landlord compliance performance information and a summary of tenant involvement work around Performance standard RS4 - The organisation's culture supports and empowers tenants to influence the design and delivery of services.

We have a value for money framework that balances a number of areas where we consider what value for money looks for us as an organisation:

- Resident involvement of services – What do residents say about the services we provide.
- Tenant satisfaction – we take STAR and transactional satisfaction surveys to understand what our perception and quality of service is after we have completed an activity for a tenant.
- Efficiency and gains – we look to maximise grants or procuring things in an efficient way and maximising every penny we spend to ensure we get value for money. We then record this periodically.
- Asset Performance – this is driven by our Asset Management Strategy and how we maintain, modernise and going forward decarbonise our homes.
- Benchmarking – we utilise the Welsh RSL Global Accounts to measure our VFM indicators against our peers. The 2022/23 sector data was presented to our

- **Social Value Reporting to Board** – B17.25/26 & B67.25/26.

- **2022/23 Global Accounts Reporting to Board** – B157.24/25.

- **HACT review of Pathway to Board and Get into Housing Projects 2025** – see references under RS1c.

RS6a

Board in March 2025 due to delays with this data being published for the sector. **We have worked with involved partners to submit the 2024/25 Global Accounts data for the sector and once published we will complete a benchmarking analysis and present this to our Board along with the 2023/24 data which was published in February 2026.**

Our budget setting starts from a zero base each year. Additionally, we take a Star Chamber approach, where heads of service have to present draft budgets to the corporate leadership team. Collectively the budgets are then agreed by our Corporate Leadership Team before a specific Board meeting which is used for additional scrutiny.

- Community Benefits – We want to maximise VFM from our procurement of goods and services and demonstrate how we can invest these gains back into our communities.

- Affordability – We want to ensure that our rent and service charges remain affordable. We test our rents and any increases to affordability tests to ensure they remain within an affordable range and consult Tenants.

- Social Value – We want to be able capture the tangible and non-tangible impacts of our services.

As part of our continuous improvement, our Value for Money Framework 2022 – 2026 will be reviewed in 2026/27.

Over the past two years we have been working to improve how social value of our procurement and community benefit

RS6a

activities is achieved and measured. During 2025/26 we have achieved the following which was reported to our Board in September 2025:

- A Community Benefits Policy;
- A suite of procedures to accompany community benefit activity;
- Improved understanding of procurement rules in relation to community benefits;
- A review and improvement plan regarding the governance and financial oversight of community benefits/community grants spend;
- Improved cross team working with procurement and tenant engagement functions;
- Improved contractor relationships and accountability for community benefit sums or activities;
- Improved team performance and focus (action plan in place); and
- Future plans and direction are clear.

This is part of our Regulatory Compliance Improvement Plan and actions to bring us back into compliance with Principle 4 of our adopted Code of Governance, standard RS1b. Further work is required in this area in 2026/27 and updates are included in our improvement plan.

See also standard RS1c regarding the review of our Pathway to Board and Get into Housing Projects undertaken by HACT in 2025.

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS7	Financial planning and management is robust and effective. The social landlord:		
RS7a	<p>Sets financial plans which enable it to deliver its strategy and achieve its social purpose, and there is appropriate reporting to the Board against these plans.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>We set financial plans which allow us to achieve our purpose. We do this by:</p> <ul style="list-style-type: none"> ● Setting an annual budget to support us to achieve our objectives and purpose <p>Regular financial reporting to our Board with quarterly management accounts as well as planned financial forecasting reports to monitor how we are performing against budget and any actions we need to take to keep us on track. Producing a 30-year business plan that is</p> <ul style="list-style-type: none"> ● approved by Board. This is shared with funders and the Welsh Government to provide assurance on our financial viability. We also stress test our financial assumptions against delivery of our objectives and purpose against a range of scenarios, including testing this against internal golden rules, and lender covenants. <p>Our external auditors provide our Audit and Risk</p> <ul style="list-style-type: none"> ● Committee (ARC), Board and our Share Members with assurance that we operate on a 'going concern basis'. ● Monitoring our financial plans are fit for purpose via our strategic risk register coverage. ● Monitoring our financial plans are fit for purpose via our strategic risk register coverage. 	<ul style="list-style-type: none"> ● Annual budget setting – See reference under RS5a. ● Management accounts – B89.24/25, B125.24/25 ● Financial forecasting – B90.24/25, B126.24/25, B83.25/26 & B120.25/26 ● Annual Financial Statements – B28.25/26 ● 30 year business plan including stress testing – B44.25/26 & B64.25/26. ● Treasury Strategy – B112.25/26 & B109.24/25 ● Golden rules – B84.25/26 & included within Management Accounts, Budget setting and Financial Forecast reporting

RS7a

External Auditor reporting to ARC, Board and Annual General Meeting – ARC:

- AC81.24/25, AC82.24/25, AC29 – 32.25/26; Board: B28.25/26 & B29.25/26; AGM: Held 7th August 2025.

External audit statements in financial accounts – reporting

- to ARC and Board references above. Published on our website: [CCHA-Accounts-2025-Signed.pdf](#)

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS7	Financial planning and management is robust and effective. The social landlord:		
RS7b	<p>Is financially viable in the short, medium and longer-term, and maintains sufficient funding and liquidity to support this.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>We are financially viable in the short, medium and long term, maintaining sufficient funding and liquidity capacity. We ensure we have sufficient liquidity in line with our treasury management policy, strategy and golden rules. This is reported via quarterly reporting through management accounts (via cash flow forecasts and golden rule reporting) and wider financial assurance provided to the ARC and Board.</p> <p>We also report annual updates to Board on our Treasury policy and Treasury Management strategy to provide a current positioning in terms of treasury requirements and options. We utilise external financial advisors for additional assurance when necessary, with an example being the recently approved portfolio mix review where we have engaged with Centrus.</p>	<p>Treasury policy and strategy –</p> <ul style="list-style-type: none"> ● B109.24/25, B45.25/26 & B112.25/26 <p>External financial advisors example – DM4.25/26 & Loan Sub-Committee reporting, July 2025</p> <p>Other reporting areas to ARC and Board with references under RS7a:</p> <ul style="list-style-type: none"> ● Annual budget setting and related reported to Board ● Management accounts ● Financial forecasting ● 30 year business plan testing ● Stress testing and scenario planning ● Golden rules ● External audit statements in financial accounts

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS7	Financial planning and management is robust and effective. The social landlord:		
RS7c	<p>Monitors, reports on and complies with all covenants it has agreed with funders.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>We effectively monitor, report and comply with all lender covenants we have agreed with funders. We do this by:</p> <ul style="list-style-type: none"> ● Regularly compliance monitoring of financial covenants as part of quarterly reports to the Board. This is reported to Funders and the Welsh Government. ● Regularly keeping in contact and maintaining excellent relationships with our lenders. ● Reporting annual financial covenant compliance to funders in line with deadlines. <p>Non financial covenant reporting to Funders on an ad-hoc basis where required (Updates to Board membership, Executive team, etc).</p> <ul style="list-style-type: none"> ● Our external auditors provide the ARC, Board and funders / Welsh Government with independent assurance on our compliance with covenants. 	<p>Reporting areas to ARC and Board with references under RS7a:</p> <ul style="list-style-type: none"> ● Annual budget setting and related reported to Board ● Management accounts ● Financial forecasting ● 30 year business plan testing ● Stress testing and scenario planning with mitigation plans ● Golden rules ● External audit statements in financial accounts

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS7	Financial planning and management is robust and effective. The social landlord:		
RS7d	<p>Identifies and effectively manages risks to the delivery of financial plans including appropriate stress testing, scenario planning, mitigation planning and use of internal thresholds.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>We identify and effectively manage risks to the delivery of our financial plans by:</p> <ul style="list-style-type: none"> ● Completing annual stress testing and scenario planning as part of our 30-year business plan process <p>Our stress testing includes our mitigation plans to ensure Board are assured on effective risk management for this area. This includes single events and 'perfect storm' events to ensure that our plans are effective based on short, medium and long term needs further enhancing internal monitoring with internal thresholds via Board approved golden rules.</p> <ul style="list-style-type: none"> ● Our annual 30-year business plan also addresses sector risks and the impact on the business plan <p>Having a treasury management policy and strategy to inform effective risk management e.g. ratio of fixed borrowing compared to variable. Our golden rules</p> <ul style="list-style-type: none"> ● include rules on liquidity and treasury portfolio mix and these are also reported to Board as part of our quarterly financial reporting. 	<p>Reporting areas to ARC and Board with references under RS7a:</p> <ul style="list-style-type: none"> ● 30 year business plan testing ● Stress testing and scenario planning with mitigation plans ● Treasury management policy and strategy ● Golden rules
RS7e	<p>Has an effective treasury management strategy and associated processes.</p> <p>Following</p>		

RS7e

evaluation, we believe that we fully comply with this standard.



Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS8	Assets and liabilities are well managed. The social landlord:		
RS8a	<p>Has an accurate and up to date understanding of its assets and liabilities and uses this to inform strategic and financial decisions and maintains complete, accurate and up to date stock condition data.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>We identify and effectively manage risks to the delivery of our financial plans by:</p> <ul style="list-style-type: none"> ● Having an Assets and Liabilities register which is a multi-source document providing a single point of reference. ● This is reported to our Audit and Risk Committee, annually <p>We undertook a review of our Fixed Asset Policy in 2025/26 with a focus on component accounting which resulted in reducing the estimated lives of components such as doors and bathrooms as they are typically being replaced earlier than our previous policy stated. We also introduced a new component for flooring into the policy. This review encompassed the requirements of the Welsh Housing Quality Standard 2023. This was reported to our Audit and Risk Committee and to our Board as part of the Annual Financial Statements.</p> <ul style="list-style-type: none"> ● Completing options appraisals on assets, where required, balancing quantitative financial and social/community factors making recommendations to the Board for disposal of land/property in line with our Disposal of Property and Land Policy ● Having a rolling 5-yearly programme of stock condition surveys, with performance against this reported in KPI reporting to Board. Our stock condition survey data is 	<ul style="list-style-type: none"> ● Asset and liabilities register reported to Audit and Risk Committee Annually – AC53.25/26 ● Fixed Asset Policy review – AC15.25/26 & B28.25/26 ● Disposal of Property and Land Policy – B122.24/25 ● Property disposal recommendations to Board – B152.24/25 & B144.25/26 ● 5-yearly programme of stock condition surveys KPI reporting to Board – see references under RS2a ● Asset Management Strategy - see references under RS2a ● Asset Management activity reporting to Development & Assets Committee - DC35.25/26 & DC54.25/26 ● Development & Assets Committee terms of reference – B65.25/26

RS8a

used to inform our planned maintenance and investment programme in line with our Asset Management Strategy and Welsh Housing Quality Standard 2 requirements which feeds into the annual budget setting process, 30-year business plan and financial forecasts. Our Asset Management Strategy also includes use and maintenance of a Geographic Information System (GIS) linked to Land Registry to help us manage our assets and liabilities.

Reporting to our Development and Assets Committee on progress against our planned maintenance programme on a quarterly basis, which commenced in

- Quarter 3 2025/26 following further delegations from the Board to this Committee. **Six monthly reporting up to the Board on this area will commence from quarter 1 2026/27.**

To further improve strategic and financial decisions with regard to our planned maintenance and investment programme we will be implementing a five-year investment plan as part of our Asset Management Strategy to provide further oversight of required investment in our homes against WHQS2 at a Committee / Board level. This will combine current data with updates from our rolling five yearly programme of stock condition surveys and targeted energy pathways and be refreshed annually, linking into budget setting. Currently investment plans are held operationally and reviewed each year as part of our 30-year financial planning and budget monitoring / setting processes.

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS8	Assets and liabilities are well managed. The social landlord:		
RS8b	<p>Maximises the use of assets to achieve its social purpose and the objectives of the organisation, including understanding the social and financial performance of assets.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>We maximise the use of assets to achieve our social purpose and the objectives of the organisation by:</p> <ul style="list-style-type: none"> ● Having an active development programme that maximises the use of our existing assets to fund new developments through loans from funders and other parties. ● Our asset management strategy outlines how we will <ul style="list-style-type: none"> ● maximise our assets to ensure we can achieve our social purpose and organisational objectives. ● Utilising available grants such as: <ul style="list-style-type: none"> ○ Social Sector Medium and High-Rise Residential Building Remediation Capital Grant Fund – Cladding removal, retrofitted sprinkler systems and new fire alarm systems, fire door replacements and other related building safety enhancements. ○ Social Housing Grant supporting new build development – identified and reported to Development Committee and Board ○ Transitional Accommodation Capital Programme (TACP) Grant – for strategic voids (empty properties), wider property refurbishment and for individual property acquisitions to provide additional affordable accommodation 	<ul style="list-style-type: none"> ● Treasury management policy and strategy – see references in RS7b ● Development strategy – progress reported to Development & Assets Committee and Board – See references in RS3a ● New development scheme approval example reporting – DC16.25/26 ● Development Programme update reporting to Development & Assets Committee (DAC) & Board – DAC: DC31.24/25, N2.25/26, DC06.25/26, DC26.25/26, DC50.25/26; Board: B96.25/26, B15.25/26 & B88.25/26. ● Asset Management Strategy & Monitoring Plan reporting to Board and Development & Assets Committee – see references in RS2a

RS8b

- Optimised Retrofit Programme (ORP) funding for decarbonisation works captured in our asset management strategy and reported to Development & Assets Committee and Board.
- Physical Adaptation Grants – to undertaken adaptations of tenants homes to accommodate mobility and other needs.
- WHQS Implementation Grant - To assist in capital works to assist in achieving WHQS in particular Part 3 Decarb standards
- Also utilising grants received to deliver the Get into Housing Project from the Welsh Government and other stakeholders.
- Review outturn reports for our new development schemes and properties acquired with TACP grant funding as set out in standard RS4c.

● **Maximisation of grants to enhance our assets reported to Tenants and stakeholders in annual report 2024/25** – see pages 6, 7, 14 & 20.

● **TACP Individual Property Acquisitions delegations to DAC** – 2025/26 acquisitions approved: DC07.25/26, DC27.25/26 & DC37.25/26; TACP 2023/24 Acquisition outturn report: DC28.25/26

● **New build development outturn reporting to DAC** – DC33.24/25 & DC51.25/26

● **New Development and TACP outturn reports** – see references in RS4c.

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS9	The organisation provides safe, high quality accommodation. The social landlord:		
RS9a	<p>Ensures publicly funded homes meet all applicable law, standards, rules and statutory guidance issued in connection with quality of accommodation, including the current Welsh Housing Quality Standard (WHQS).</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>We ensure that all publicly funded homes meet all applicable law, standards, rules and statutory guidance issued in connection with quality of accommodation including current WHQS standards by:</p> <p>Existing Homes</p> <ul style="list-style-type: none"> ● Outlining how we will maintain compliance within our WHQS Policy which is approved by our Board. ● Submitting the WHQS Compliance Monitoring Report (CMR) to Welsh Government from October 2026 ● Our asset management strategy and monitoring plan sets out how we will comply with the WHQS standards. ● Having a 5-yearly rolling programme of stock condition surveys informing planned maintenance and investment programme (see Rs8a) ● Undertaking full house assessments for the production of full Target Energy Pathways (TEP's) <p>Housing Health and Safety Rating System (HHSRS) surveys are undertaken as part of the Stock Condition</p> <ul style="list-style-type: none"> ● Surveys, any hazards are reported and monitored through our internal Health and Safety Partnership (IHSP), ARC and Board. 	<ul style="list-style-type: none"> ● WHQS Policy – B42.24/25 ● WHQS returns to WG Asset Management Strategy & Monitoring Plan reporting to Board and Development & Assets Committee – see references in RS2a ● KPI reporting including Landlord H&S, HHSRS and Stock Condition Survey reporting – see references in RS3a and see Health and Safety Compliance Reporting – RS9b ● Risk Reporting – see references in RS1g

RS9a

Co-production with tenants on Damp and Mould Procedures, and have a well-established dedicated team to effectively deal with any Damp and Mould with reporting through to our IHSP, ARC and Board

- We have implemented the new reporting requirement for the WHQS addendum element 1c coming in from 1st April 2026 and will commence reporting all hazards with significant risk in particular damp and mould hazards to Welsh Government as requested.

- Strategic risk coverage for 'Failure to achieve Welsh Government WHQS2 and wider decarbonisation standards' monitored by our Audit & Risk Committee and Board

New Homes

Our Development Strategy adopted by the Board commits us to building near zero carbon / EPC A using a fabric first approach, supplemented by technology

- (renewables) if required. We also ensure new build homes meet Welsh Housing Design Quality Requirements. [See also Development Strategy review under RS3a.](#)

Ref	Regulatory Standard	Evidence of meeting the Standard	Assurance references to Board and or Committees
RS9	The organisation provides safe, high quality accommodation. The social landlord:		
RS9b	<p>Keeps tenants safe in their homes and promptly identifies and corrects any under-performance or non-compliance on all landlord health and safety requirements.</p> <p>Following evaluation, we believe that we fully comply with this standard.</p> 	<p>We keep our Tenants safe in their homes and promptly identify and correct any areas of under-performance whilst managing risk effectively with interim controls and safety measures for areas of landlord health and safety matters. These include:</p> <ul style="list-style-type: none"> ● We regularly report Landlord Health and Safety (LLH&S) to our Internal Fire Risk Sub-Committee (FRS), Internal Health and Safety Partnership (IHSP), ARC and Board with monthly reviews of LLH&S KPI's at our Operational Management Team (OMT) KPI meetings. <p>Operational risks aligned to key areas are also managed on a quarterly basis and reported within wider risk management processes with oversight of strategic risk 'Causing serious harm or neglect to a tenant, supplier or 3rd party' monitoring at ARC and Board level. Considerable scrutiny is undertaken to ensure the highest levels of safety and compliance are maintained.</p> <ul style="list-style-type: none"> ● Damp and Mould is managed under wider Housing Health and Safety Rating System (HHSRS) reporting, with scrutiny on operational performance contained within the IHSP. Performance on Cat 1/2 under HHSRS guidelines are reported under exception to the ARC and Board. ARC Committee received assurance and improvements on damp and mould by our internal auditors in Q3 2023/24. 	<p>Health and Safety Compliance Reporting including - LLH&S and activity based health and safety data at OMT, FSC, IHSP, ARC and Board and Damp and Mould HHSRS reports to IHSP, ARC and Board - B129.24/25, B46.25/26, B113.25/26; AC43.24/25, AC58.24/25, AC74.24/25, AC11.25/26, AC45.25/26, AC64.25/26 & AC84.25/26.</p> <ul style="list-style-type: none"> ● No access data cross referenced with LLH&S data in OMT, IHSP, ARC and Board performance data – as referenced above. ● WG quarterly Regulation Survey returns ● Internal audit plan of standalone, Key control and data integrity audits of Top 6 LLH&S compliance areas – AC17.25/26, AC49.25/26, AC69.25/26 & AC87.25/26

RS9b

Top 6 LLH&S areas are sent to the regulator as part of routine quarterly regulatory submissions to the Welsh

- Government (WG) with any areas of underperformance provided with robust assurance and follow up with regulatory managers if required.

We have an internal audit plan mapped against our risk register and set by the ARC that routinely focus on

- standalone, key control and data integrity checks for top 6 LLH&S areas providing ongoing assurance to ARC and Board.

Activity based health and safety reporting is reported

- through IHSP, ARC and Board covering areas such as accidents, dangerous occurrences, HHSRS, RIDDOR etc.

No access issues where tenants do not provide access to their homes is managed internally leading to the use of injunctions where required. We use no access data to

- cross reference LLH&S compliance performance to ensure we have a picture that we are acting reasonably in being able to evidence that we are maximising all routes to gain access to complete LLH&S compliance checks.

Operational risk registers covering activity and LLH&S reported to IHSP and reported into component strategic risks where required - see references to risk reporting in RS1g

- **Damp and Mould Internal Audit 2023/24** – AC46.23/24