



REGULATORY COMPLIANCE IMPROVEMENT PLAN

2026

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

EXISTING IMPROVEMENT ACTIONS FROM OUR LAST SELF EVALUATION 2024/25 AND REGULATORY JUDGEMENT, MARCH 2025

Regulatory Standard	Improvement Action	Timescale to complete & Assigned Lead	Updates
<p>RS1 – The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives</p>	<p>Complete any actions identified within the Code of Governance action plan adopted by the Board</p> <p>Principle 1: Organisational purpose - Resetting Board cycle of Board 121's and collective board/committee reviews</p> <p>Principle 4: Decision-making, Risk and Control - Improvements needed to evidence social value and community benefits as set out in the VFM Framework</p> <p>Principle 6: Diversity - How the organisation will gather and use diversity or other data, use of EDI Training for the Board</p>	<p>March 2025</p> <p>Carried forward to September 2025 March 2027</p> <p>Corporate Director – Housing & Communities</p> <p>Carried forward to September 2025</p>	<p>Complete</p> <p>Partially complete/in progress – carried forward see new improvement plan below</p> <p>Complete</p>

Continue 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

March 2025

Complete



Regulatory Standard	Improvement Action	Timescale to complete & Assigned Lead	Updates
<p>RS3 – High quality services are delivered to Tenants</p>	<p>Review Tenant standards that can be reported on our website and scrutinised within our tenant involvement framework – following review of tenant involvement</p> <p>Implement improvements identified in the 2023 STAR Survey – Monitored through the Corporate Plan</p>	<p>Carried forward to March 2025</p> <p>March 2026 – Chief Executive</p>	<p>Complete</p> <p>Complete</p>
	<p>Review how we gather satisfaction surveys</p>	<p>March 2025</p>	<p>Complete</p>

Regulatory Standard	Improvement Action	Timescale to complete & Assigned Lead	Updates
<p>RS4 - Tenants are empowered and supported to influence the design and delivery of services</p> <p>4d - Can demonstrate how CCHA are responding to the diverse</p> <ul style="list-style-type: none"> views of tenants, to inform the development of its housing and related services. 	<p>We undertake surveys on affordability before rent setting to obtain a range of views from a diverse tenant base before rent setting</p> <p>Improvement: Undertake the survey earlier this financial year so that we can deep dive into tenant responses more thoroughly and inform our rent setting policy</p>	<p>31st October 2025</p>	<p>Complete</p>
	<p>Estate services and VFM/service charges work. We undertake satisfaction surveys with tenants receiving services to improve service delivery</p> <p>Improvement: Review the effectiveness of the new service charge police</p>	<p>March 2026</p> <p>December 2026 - Corporate Director – Housing & Communities</p>	<p>In Progress – carried forward see new improvement plan (RS4c) below</p>
	<p>STAR survey will continue to inform our service delivery, and we will use feedback to change, learn and improve</p> <p>Improvement: STAR survey will be undertaken using telephone calls this cycle in order to improve feedback that we can act on</p>	<p>February 2026</p>	<p>Complete</p>

TIP and tenant voice is already a very diverse group of people who reflect our communities

Improvement: We will continue to review the effectiveness of our formal structures to ensure that our tenants come from as diverse backgrounds as possible and ensure that their voices are fed back into our service planning and delivery

~~March 2026~~

September 2026 -
Corporate Director –
Housing & Communities

Partially complete / In progress - carried forward see new improvement plan (RS4c) below

We have reviewed our transactional surveys that we consistently undertake after services that we provide to our tenants

Improvement: Review the effectiveness of new transactional satisfaction surveys which aim to improve survey return rates

November 2025

Complete

A Community Liaison Officer is available on all decarb related works to support tenants through the process with their individual circumstances

Improvement: Review how we capture feedback from tenants so that we improve processes and communication going forward with decarbonisation works

March 2026

Complete

Improvement: Telephones and IT transformation, we are in the process of procuring new telephony and Housing management systems that will support better capturing of data, case management and service delivery and customer experience. We feel that these changes will help widen the reach to our tenants, particularly the methods that tenants will be able to use to communicate with us rather than just telephone/app

May 2026 for telephony

July 2027 for new housing management system –
Head of ICT &
Procurement

Complete

In progress - - carried forward
see new improvement plan
(RS4c) below

We have commenced a project to improve our social media impact and reach and will be using these platforms to better monitor and measure views across our tenant base.

Improvement: Complete the social media project and review its effectiveness with engagement and impact to feed into influence, design and delivery of services via LEARNT Framework

~~November 2025~~

~~March 2026~~
May 2026

In Progress - carried forward
see new improvement plan
(RS4c) below

NEW COMPLIANCE IMPROVEMENT ACTIONS IDENTIFIED AS PART OF 2025/26 SELF EVALUATION AND CARRIED FORWARD FROM 2024/25

Regulatory Standard	Regulatory Sub-standard	Improvement Action	Timescale to complete & Assigned Lead	Updates
<p>RS1 - The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives</p>	<p>RS1b - Complies with its own governing documents and meets the requirements of an appropriate Code of Governance</p>	<p>Complete any actions identified within the Code of Governance action plan adopted by the Board</p> <p>Principle 4: Decision-making, Risk and Control - Improvements needed to evidence social value and community benefits as set out in the VFM Framework</p>	<p>Carried forward to September 2025</p> <p>March 2027, Corporate Director – Housing & Communities</p>	<p>Partially complete / In progress</p>
	<p>RS1c - 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>We will consolidate the work we have been undertaking against this standard into our new Corporate Strategy and association reporting cycle to Board</p>	<p>March 2027, Chief Executive</p>	<p>In progress</p>
	<p>RS1d - 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>Board succession and recruitment:</p> <ul style="list-style-type: none"> Recruitment of a new Chair of the Board, from the existing Board 	<p>June 2026, Chief Executive</p>	<p>In progress</p>

Undertake a Board / Committee skills

- analysis refresh to support future succession planning

July 2026, Head of Governance

Independent review of Board effectiveness to be completed in 2026/27 starting in Q1

September 2026, Head of Governance

In progress

RS1e - 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

Following change from Biennial to quarterly STAR survey in 2025/26, we will commence reporting of quarterly STAR survey results into our Tenant Voice reporting to our People and Customer Experience Committee, with any recommendations to be made to the Board where required

March 2027, Corporate Director – Housing & Communities

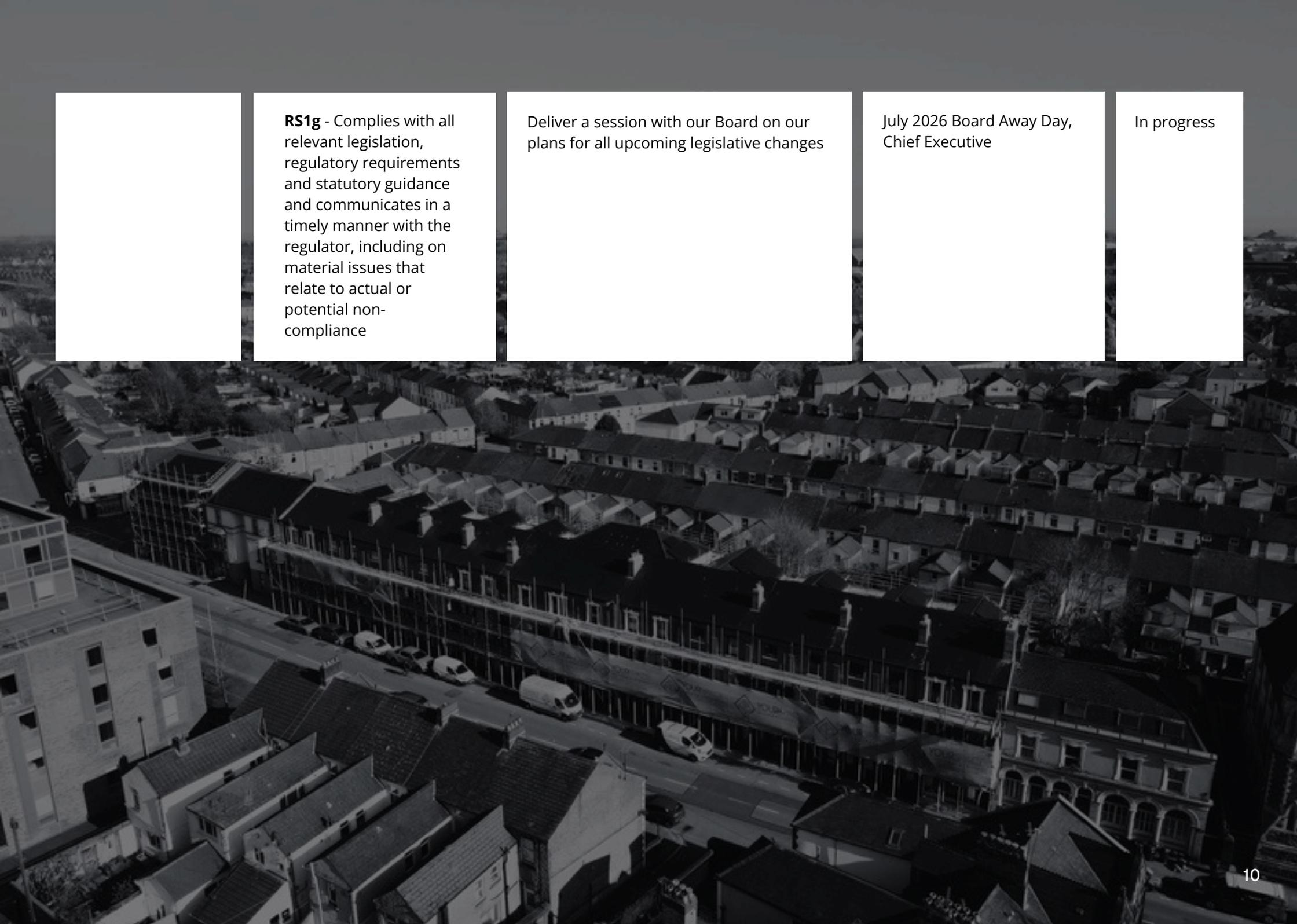
In progress

RS1f - Can demonstrate the difference tenant involvement and feedback makes to strategic decision-making

Publication of our 2025 STAR survey results and next steps in our 2025/26 Annual Report (also included in RS3b)

August 2026 (publication following our AGM), Chief Executive

In progress



RS1g - 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

Deliver a session with our Board on our plans for all upcoming legislative changes

July 2026 Board Away Day,
Chief Executive

In progress

Regulatory Standard	Regulatory Sub-standard	Improvement Action	Timescale to complete & Assigned Lead	Updates
<p>RS2 - Robust risk management and assurance arrangements are in place</p>	<p>RS2a - Has an effective framework for risk management, internal controls and assurance that:</p>	<p>Carry out a review of Board’s risk appetite in December 2026 following Welsh Senedd Elections</p>	<p>December 2026, Head of Governance</p>	<p>In progress</p>
	<p>Enables the identification and management of existing and emerging risks which threaten</p> <ul style="list-style-type: none"> • delivery of its strategy or compliance with legislative or regulatory requirements <p>Ensures that social housing assets are not put at undue risk. This includes understanding</p> <ul style="list-style-type: none"> • and managing the risks posed by subsidiaries, joint ventures and other similar entities 	<p>Carry out a cross-referencing exercise against the English Housing Sector Risk Profile 2025 and to be published Welsh Housing Sector Risk Profile, due in April 2026 to ensure our strategic risks remain reflective of wider risk being seen across our sector</p>	<p>June 2026 (following publication of updated Welsh Housing Sector Risk Profile, due in April 2026), Head of Governance</p>	<p>In progress</p>



RS2b - Maintains accessible and up-to-date business continuity, contingency, disaster recovery plans and cyber security plans

Following completion of learning and resilience actions from a previous live cyber business continuity test in 2024/25, due in Q1 2026/27, we will undertake a secondary live test

March 2027, Deputy Chief Executive

In progress

Regulatory Standard	Regulatory Sub-standard	Improvement Action	Timescale to complete & Assigned Lead	Updates
<p>RS3 - High quality services are delivered</p>	<p>RS3a - 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>Complete review of an updated Development Strategy with our Development and Assets Committee and Board (also in RS9a)</p>	<p>September 2026, Head of Development</p>	<p>In progress</p>
	<p>RS3b - Achieves and maintains high levels of tenant satisfaction with services</p>	<p>Commence reporting of Physical Adaptations we complete with Grant from Welsh Government to our Development and Assets Committee</p>	<p>September 2026, Corporate Director – Property & Assets</p>	<p>In progress</p>
		<p>Widen telephone surveys to capital works and component replacement once we have more resources identified within the tenant voice team</p>	<p>March 2027, Corporate Director - Property & Assets</p>	<p>In progress</p>

RS3c - Ensures that services are fair and deliver equitable outcomes for tenants in response to their individual needs

As part of our wider business transformation project, we will be taking forward a refresh of our customer profiling to further support us to deliver services in response to individuals needs

July 2027, Corporate Director – Housing & Communities

In progress



Regulatory Standard	Regulatory Sub-standard	Improvement Action	Timescale to complete & Assigned Lead	Updates
<p>RS4 - The organisation's culture supports and empowers tenants to influence the design and delivery of services</p>	<p>RS4a - 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>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 improvement plan will be agreed. This will be reported into our Board and Committee structure</p>	<p>December 2026, Corporate Director – Housing & Communities</p>	<p>In progress</p>
	<p>RS4c - 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>We will be commencing outturn reporting of our decarbonisation programme (Optimised Retrofit Programme) to our Development and Assets Committee in 2026/27, with any improvements identified to be recommended to our Board as required</p>	<p>March 2027, Corporate Director – Assets & Property</p>	<p>In progress</p>

Actions under previous Regulatory Framework Standard RS4d:

Estate services and VFM/service charges work. We undertake satisfaction surveys with tenants receiving services to improve service delivery

Improvement: Review the effectiveness of the new service charge policy

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Improvement: We will continue to review the effectiveness of our formal structures to ensure that our tenants come from as diverse backgrounds as possible and ensure that their voices are fed back into our service planning and delivery

~~July 2026~~

December 2026 - Corporate Director – Housing & Communities

~~March 2026~~ - September 2026

- Corporate Director – Housing & Communities

Partially complete / In progress

Partially complete / In progress

Improvement: Telephones and IT transformation, we are in the process of procuring new telephony and Housing management systems that will support better capturing of data, case management and service delivery and customer experience. We feel that these changes will help widen the reach to our tenants, particularly the methods that tenants will be able to use to communicate with us rather than just telephone/app

We have commenced a project to improve our social media impact and reach and will be using these platforms to better monitor and measure views across our tenant base.

Improvement: Complete the social media project and review its effectiveness with engagement and impact to feed into influence, design and delivery of services via LEARNT Framework

May 2026 for telephony - Complete

July 2027 for new housing management system – Head of ICT & Procurement

~~November 2025~~, May 2026, Corporate Director – Housing & Communities

Complete

Partially complete / In progress

Partially complete / In progress

Regulatory Standard	Regulatory Sub-standard	Improvement Action	Timescale to complete & Assigned Lead	Updates
<p>RS5 - Rents and service charges are affordable for current and future tenants</p>	<p>RS5a - Ensures all applicable rules, statutory guidance and any supplementary sector agreements are fully complied with</p>	<p>Reviewing the post structure changes made following the previous review of our service charge provision to ensure the outcomes from this review continue to be embedded and fit for purpose. Actions:</p> <ul style="list-style-type: none"> • The recruitment of a dedicated Service Charge Manager in 2026/27 • Carrying out a further review of our service charge options with the Board in Quarter 3 2026/27 	<p>December 2026 - Corporate Director - Housing & Communities</p>	<p>In progress</p>

Regulatory Standard	Regulatory Sub-standard	Improvement Action	Timescale to complete & Assigned Lead	Updates
<p>RS6 - The organisation has a strategic approach to value for money which informs all its plans and activities</p>	<p>RS6a - 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 work with involved partners to submit the 2024/25 Global Accounts data for the sector, we will complete a benchmarking analysis once the data is published and present this to our Board along with the 2023/24 data which was published in February 2026 to continue to measure our VFM indicators against our peers</p>	<p>July 2026, Deputy Chief Executive</p>	<p>In progress</p>
		<p>As part of our continuous improvement our Value for Money Framework 2022 – 2026 will be reviewed in 2026/27</p>	<p>December 2026, Head of Governance</p>	<p>In progress</p>
		<p>Improvements needed to evidence social value and community benefits as set out in the VFM Framework. Identified following ongoing self-assessment against our adopted Code of Governance (action under RS1b)</p>	<p>Carried forward to September 2025 March 2027, Corporate Director – Housing & Communities</p>	<p>See update under RS1b.</p>

Regulatory Standard	Regulatory Sub-standard	Improvement Action	Timescale to complete & Assigned Lead	Updates
RS8 - Assets and liabilities are well managed	RS8a - 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>Six monthly reporting on progress against our planned maintenance programme, following the quarterly review in place at our Development and Assets Committee, to commence into Board from Quarter 1 2026/27</p>	<p>November 2026, Corporate Director – Property & Assets</p>	<p>New action - N/A</p>
		<p>Establish a five year investment plan as part of our Asset Management Strategy to provide further oversight of required investment in our homes against Welsh Housing Quality Standards 2 at a Committee / Board level</p>	<p>March 2027 - Corporate Director – Property & Assets</p>	<p>New action - N/A</p>