



Annual Report 2025/26



**You talk
We listen
Together we do**



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Throughout this report, when we talk about “last year” or “past year”, we mean the period from 1st April 2025 through to 31st March 2026.

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

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CCHA'S

OBJECTIVES AND VALUES

Our Objectives

1

A Caring Landlord

We provide quality homes that are safe and affordable and deliver seamless, exceptional service.

2

A Community Champion and Anchor Organisation

We are more than a landlord; we build strong, sustainable communities.

3

An Exceptional Developer of Affordable Homes

We deliver quality homes ready for you to make your own.

4

An Employer of Choice

CCHA is a great place to work.

5

A Well-run, Sustainable, Financially Strong Business

We run a strong, stable business, so we have the power to do more for our tenants and communities.

Our Values



Be caring



Be respectful



Be trusting and trustworthy



Be honest



Be brave

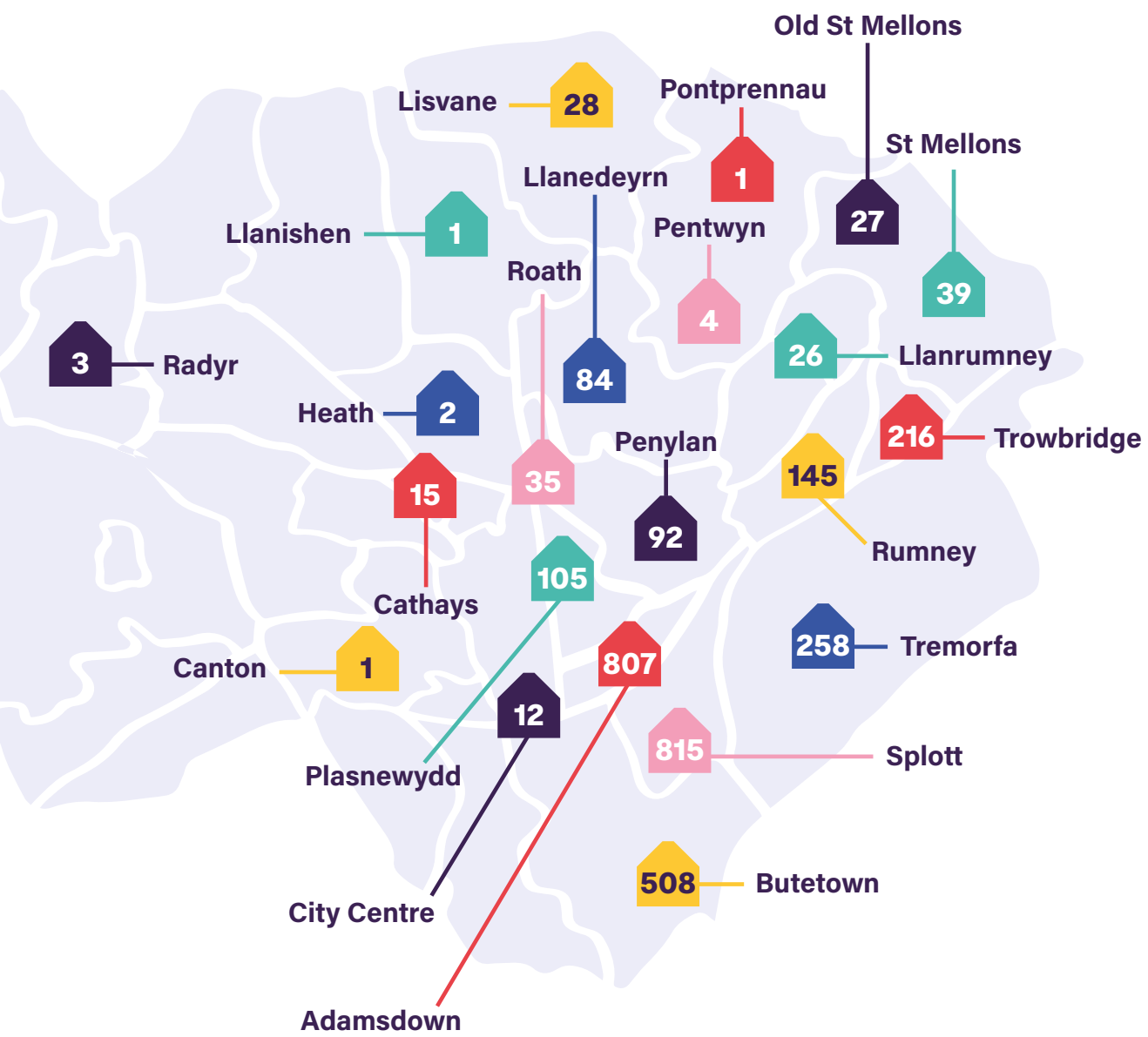


Be yourself

OUR HOMES

We take care of over 3,000 homes across Cardiff, many of which are in our heartlands of Adamsdown, Splott and Butetown. Each year we aim to provide an additional 50 – 100 safe and affordable homes to families in housing need. We do this by building new homes and purchasing and redeveloping existing properties.

The map below shows our current homes as of 31st March 2026.





WELCOME

As I reflect on my involvement with CCHA since 2017, it has been a privilege.

Over the past year as Brian Pickett in his introduction will set out, CCHA have positively met the five key objectives of our Corporate Plan.

As Chair, I have worked closely with Brian, who along with the Leadership Team and colleagues at CCHA has shown immense commitment to ensure that the organisation is well-run, with quality services, trusted by the local community and positive outcomes for tenants. My fellow Board Members have also been a great source of expertise and support.

During my time with CCHA, I have had the opportunity to meet tenants from across our communities; to listen to and discuss the services that we provide and hear where we need to improve. My interactions have shown me how important we are as a community-based landlord, and I have seen that many tenants have forged good relationships with the organisation and our colleagues. Some of my most positive experiences as a board member and Chair has been to visit the new homes we have provided and to witness the positive impact this has made on the individuals and families that have moved into them. I am proud of the contribution that CCHA has made in meeting the pressing housing need that exists in Cardiff by providing these quality, affordable homes across the city.

Investment in our existing homes continues to ensure everyone has a safe, quality place to live. Whilst there are financial challenges, as a Board we ensure that our existing tenants benefit from all that we plan to achieve and deliver in property upgrades and safety.

I became a Board Member in 2017, and I am now stepping down. I would like to thank my fellow Board Members and the leadership team for putting their trust in me to carry out the role of Chair over the past two years. Over the years I have had the pleasure of working with Board Members who always committed themselves to CCHA's vision and values. I express my gratitude and thanks to the board members I have worked with over the past nine years for their support to me. I also wish to thank the colleagues and executive teams over these years. You have shown yourselves to always have our tenants central to all we try to achieve.

I wish my successor a great year ahead and I extend my best wishes to everyone at CCHA; tenants, colleagues, and Board, for a successful future.

Janet Beauchamp
Chair of CCHA



MESSAGE FROM

BRIAN PICKETT

CHIEF EXECUTIVE

This past year has been shaped more closely by listening to our tenants and ensuring their voices are reflected in the decisions we make every day.

A key part of this journey has been shifting our STAR survey approach toward facilitated telephone conversations which has enabled us to develop a more balanced and representative understanding of our tenants' experiences. While it is extremely encouraging to see that these satisfaction results have much improved, we remain grounded in the knowledge there is still a lot more to do.

We have also strengthened our approach to learning from complaints, improved how services are co-ordinated, and invested in roles and systems that support more consistent and transparent responses. The introduction of new technology, including a Customer Relationship Management system, will further embed this approach, enabling us to track, understand and respond to tenant needs more effectively.

Alongside these changes, we have continued to invest in our existing homes, ensuring that properties are safe, well maintained and suitable for the people who live in them. Through planned improvements, ongoing maintenance and targeted programmes such as energy efficiency upgrades, we are working to maintain and improve the quality of our homes over time. We have ensured this continues into 2026/27, with an increase in investment at a higher rate than the rent increase.

Our development programme has also seen us deliver new, high-quality homes and invest £16 million acquiring 48 properties through the Welsh Government's Transactional Accommodation Capital Programme. We have also used this programme to bring empty properties back into use, playing our small part to help address the urgent need for housing in Cardiff.



Our achievements this year are the result of hard work and, crucially, the involvement of our tenants.

The economic landscape has also continued to present challenges for many of our tenants. The ongoing conflict in the Middle East, alongside sustained cost-of-living pressures, has had a real impact on household finances. We are acutely aware that many of our tenants are suffering disproportionately as the expense of everyday items rises. In response, our teams have maintained a focus on practical, tailored support – whether through our Money Solutions Team, our Neighbourhood Management, or our commitment to keeping our homes affordable and energy-efficient.

Central to delivering this work are our colleagues. Over the past year, we have continued to invest in their development and wellbeing, while also ensuring that their feedback informs how we operate as an organisation. Creating an environment where colleagues feel they belong and can contribute is essential to delivering positive outcomes for our tenants.

Finally, I would like to recognise the contribution of our outgoing Chair, Janet Beauchamp, who will step down later this year. Janet has shown unwavering dedication and commitment to CCHA since 2017, providing steady leadership and a strong focus on our tenants.

She leaves with our sincere gratitude and best wishes for her future. At the same time, I would like to congratulate our existing Board Member, and Chair of ARC, Neil Harries as he steps into the role of Chair this September, and I look forward to working with him in the years ahead.

Our achievements this year are the result of hard work and, crucially, the involvement of our tenants. As always, there is more to do, but I am confident that we will continue to improve together.



Brian Pickett
Chief Executive, CCHA

FINANCIAL SUMMARY

I am proud to reflect on another strong financial performance in 2025/26, building on the solid foundations laid in recent years and continuing to invest in our homes, our services, and our communities.

We closed the year with a turnover of £27.81 million, an operating surplus of £5.75 million and an operating margin of 20%. Careful financial management meant that we exceeded both our budgets and forecasts, delivering a net surplus of £3.65, compared with £2.96 million in 2025. This gives us the confidence and flexibility to keep investing where it matters most.

Our budget for the year focused on the priorities that underpin safe, high quality homes. Compliance remained a central focus, with more than £1.3 million invested across fire, gas and water safety, as well as electrical and asbestos testing. This investment reflects our absolute commitment to keeping our homes safe.

I am pleased to report that we have now completed all fire safety remediation works across our medium and high rise buildings. By leveraging Welsh Government funding to support this programme, we have ensured that these homes continue to meet the highest safety standards.



Just under £3 million was spent through our planned investment programme, delivering new kitchens, bathrooms, roofs, windows and doors for many of our tenants.

Alongside this, we continued to invest in our existing homes. Just under £3 million was spent through our planned investment programme, delivering new kitchens, bathrooms, roofs, windows and doors for many of our tenants. Our retrofit programme also progressed well, with 44 homes benefiting from Welsh Government funding to improve energy efficiency, reduce carbon emissions and help lower household energy costs.

We also continued to grow our portfolio, adding 69 homes across Cardiff during the year. Development expenditure totalled £33 million in the 12 months to 31 March 2026 and included a mix of new build schemes, such as Branton Crescent, alongside purchases of existing homes on the open market, supported by Welsh Government grant funding. This balanced approach allows us to respond flexibly to housing need while maintaining value for money.



Despite continued global uncertainty, our purpose remains clear and unchanged. CCHA is a steady, efficient organisation with strong underlying financial health.

In an uncertain economic environment, our treasury strategy remained robust. We maintained a strong balance of fixed and variable interest rates across our loan portfolio, helping us manage the risks associated with continued higher interest rates. During the year, we also secured a new loan facility with Barclays, strengthening our liquidity and providing additional capacity to support our future development pipeline.

Beyond our core housing activity, I was especially pleased, in my role as Chair for the diversity projects led by CCHA in partnership with other Registered Social Landlords, to secure external grant funding from both Welsh Government and the charitable arm of Communities and Housing Investment Consortium, CHIP (Community and Housing Investment in People). This funding will allow us to continue our important work to improve diversity and inclusion within the housing sector and beyond.

Despite continued global uncertainty, our purpose remains clear and unchanged. CCHA is a steady, efficient organisation with strong underlying financial health. This resilience gives me great confidence that we will continue to deliver on our purpose and vision, now and into the future.



Naveeda Morgan
Deputy Chief Executive and Corporate
Director for Central Services

OBJECTIVE 1

A Caring Landlord



80%

tenants were happy with the response they received when contacting the housing customer services team



“The lady was very helpful and informative and sorted my query instantly.

CCHA Tenant



Being a caring landlord means providing quality homes that are safe and affordable while delivering a seamless, exceptional service. This is driven by listening to and supporting our tenants and taking direct responsibility for keeping our homes and neighbourhoods safe.

Over the past 12 months, we have focused on strengthening how we listen, ensuring that tenant influence is woven into our decision-making and that we respond quickly when things go wrong.

A key part of this has been how we gather and use tenant feedback through our STAR survey. By moving away from paper-based, self-selecting responses toward a model of facilitated telephone conversations, we have prioritised genuine dialogue with a truly representative sample of our tenants. This investment has provided us with richer insights and more honest feedback. While satisfaction has improved across all areas, these conversations have also highlighted where further work is needed, allowing us to focus our resources where they matter most.

We also continued to take a targeted, co-productive approach to tenant involvement, with a significant area of work focusing on antisocial behaviour (ASB). By working alongside tenants with lived experience, we explored the principles that matter most to them. Through workshops, one-to-one conversations, surveys and online feedback, tenants have helped shape new policies, service standards and communication approaches.



Delivering safe, well-maintained homes remained a core part of our role as a caring landlord.

Alongside this, tenants have continued to influence our organisation through formal groups and panels, supporting us with decisions around homes, estates, community benefits and wider service priorities.

Complaints have remained an important source of learning and insight, helping us understand where services are falling short and what needed to change. During the year, we strengthened our resolution process by appointing a dedicated Customer Resolution Business Partner and preparing to launch a complaints module within our new Customer Relationship Management (CRM) system.

This will ensure that every issue is handled with the transparency, consistency, and promptness our tenants deserve.

Internally, we have restructured our Housing Assistant’s Team, moving away from generalist roles to a more specialist model. By creating dedicated expertise in areas like money advice and neighbourhood management, we are delivering a more joined-up and effective experience for our tenants. This approach has already delivered benefits, with colleagues progressing through roles and working more closely with frontline teams to resolve issues quickly and effectively.



While access to Discretionary Housing Payments reduced nationally, our Money Solutions Team focused on providing practical, tailored support, helping tenants manage rent concerns, explore long term housing options and, where appropriate, access internal hardship support.

Our Neighbourhood Managers worked to deliver local improvements, address communal safety concerns and respond to issues such as fly tipping. The Team also introduced practical solutions, including cycle storage where feasible, to better meet tenants' everyday needs while maintaining fire safety standards.

Delivering safe, well-maintained homes remained a core part of our role as a caring landlord. Tenant feedback has been central to this work over the last year, influencing how we organise our teams, where we invest, and how we deliver services on the ground.

Changes to call handling and scheduling supported a more efficient service delivery and strong levels of satisfaction. Driven by feedback that tenants prefer our own MTeam, we expanded the Team by recruiting new apprentices, skilled operatives, and an additional electrician, enabling us to complete most repairs ourselves. This allows for better control over quality and timescales, directly improving the customer experience.

Beyond the day-to-day repairs, we have maintained a rigorous focus on compliance, fire safety and planned investment, including further energy-efficiency improvements to some of our homes through the Welsh Government's Optimised Retrofit Programme (ORP).



Our work this year has reflected steady, meaningful progress.

Our ongoing stock condition survey programme continued, helping to inform our business plan and future investment in new kitchens, bathrooms and other key assets. Alongside this, our teams also remained proactive in conducting extensive home safety checks, damp and mould assessments, and property inspections. Tenants were once again empowered to live independently by applying for home adaptations. Our panel consisting of tenants, colleagues and occupational therapists reviewed applications to fund and deliver vital home modifications through the Physical Adaptations Grant fund. We remain incredibly proud of our efficiency in returning empty properties to use. By remaining ahead of the sector average throughout the year, we have ensured that high-quality, safe, affordable homes are made available to families in housing need as quickly as possible.

Our work this year has reflected steady, meaningful progress. By listening carefully, investing wisely and working together with our tenants and partners, we have continued to build a more responsive, resilient and people focused service that our tenants can rely on.

Caring Landlord Performance Measures

STAR Survey Results

	2023/2024	2025/2026
Overall satisfaction	69%	78%
Breakdown of results:		
Value for money (rent)	69%	84%
Safety and Security	70%	83%
Organisational Trust	63%	81%
Quality of home	69%	77%
Neighbourhood as a place to live	62%	76%
Overall repairs	62%	72%
Value for money (service charges)	52%	71%
Services managed	49%	67%
Decision making	49%	67%
Listens and acts	53%	65%
Approach to ASB	50%	64%



Overall satisfaction



Repairs and Maintenance

Over
14,000
repairs completed costing
nearly **£2.7M**

87%
routine repairs
completed on time



90%
tenants who had a repair
carried out by our MTeam
were satisfied with the
service they received

81%
tenants who had a repair carried
out by our external contractors
were satisfied with the service
they received



86%
tenants who
contacted us
to report a repair were
satisfied with the customer
service they received



Paul from the M Team is the nicest person I've ever met. I usually feel anxious when people come into my home, but Paul is 5 stars, amazing and makes me feel really comfortable.

CCHA Tenant



Kirsty is one of those people who is perfect to be the first point of contact for service users. She was warm, understanding, thorough and reassuring. An absolute pleasure to speak with and I felt very confident leaving my scheduling concerns in her hands.

Ms Stevens, CCHA Tenant

Estate Services



Here’s how most of this money was spent:

External Contractor	£1.3M
Spaces and Places Window Cleaning	£21,000
Spaces and Places communal cleaning, litter picking, compliance testing and concierge services	£430,000
Spaces and Places Grounds Maintenance	£128,000
Spaces and Places Fly-tipping	£75,000



I visited Selwyn Morris Court this week and spoke to one of the tenants. She wanted me to feed back about Mark, and the way he considers tenants and the site when carrying out the grounds work. Recently one of the tenants at the Court passed away. He had a beautiful rose bush and small area that he tended to for many years. She explained to me how important it is to those who knew him. When Mark visited the site, he knocked on her door and discussed the grounds maintenance and asked about the roses. He offered to work with her and ensured that what he was doing onsite was what they wanted. The thought to knock the door and ask made her feel that the team really care about the tenants and the work they carry out to make the sites look amazing. Thanks for being so caring, kind, and considerate. It has made a huge difference to tenants at Selwyn Morris.

CCHA Neighbourhood Manager

Welsh Housing Quality Standards

£2.9M spent on planned maintenance covering:

- 86 kitchens
- 127 bathroom upgrades
- 35 full roof replacements
- 80 fire doors
- 83 external doors
- 71 windows
- 41 heating system upgrades
- 2 communal heating upgrades

297 stock condition surveys completed

21,341 property, health and safety checks completed following works

312 damp and mould cases completed

127 empty homes refurbished costing a total of £1.1M

171 physical adaptations completed costing a total of £413,000



I've just had new kitchen fitted and would like to thank everyone involved for doing a fabulous job. The contractors went above and beyond putting all my appliances back and left the place immaculate. I would buy them all a pint if I could!

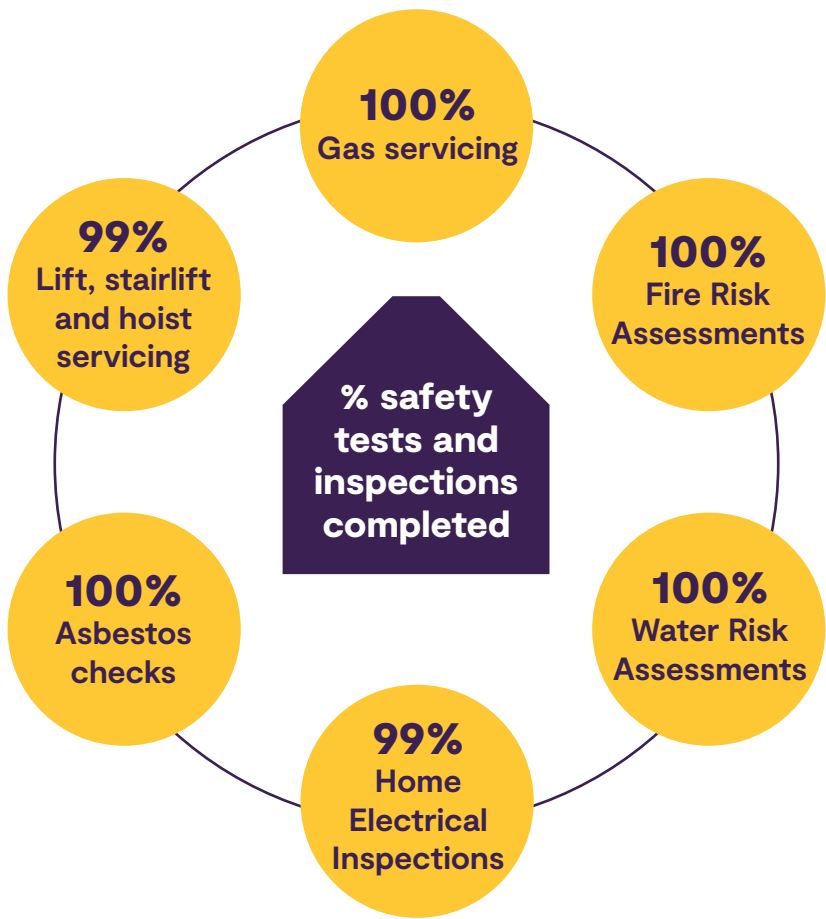
Chris, CCHA tenant



GKR have been amazing. The workmen have been brill and sam has been amazing change my life and giving me more independence so thank you everyone.

CCHA Tenant following PAG Works

Compliance



£1.3M

spent on landlord
safety and compliance



£1.3M

spent on
fire safety works

Optimised Retrofit Programme (ORP)

44

properties improved
through the ORP
at a total cost of

£1.4M



There has been a massive difference in bills. My electric and gas bill was £19 last month. It used to be about £70.

Ms Blakey, CCHA Tenant

Rent and Affordability

£25,000

hardship fund available

£47,000

Discretionary Housing
Payments (DHP) secured

264

individuals received
food vouchers

118

Fuel Bank Vouchers
distributed



Our involvement is key to shape the way CCHA runs and I strongly feel that without the influence of their tenants CCHA would not be where they are today. We get the opportunity to check and challenge the heads of service which allows open and honest conversations and allows the heads to really know what is going on in their communities and react accordingly.

Zack, member of the Tenant Influence Panel and Homes and Estates Group



CASE STUDY

When one of our tenants received a diagnosis of cancer, the impact was felt both physically, and financially. With the tenant no longer able to work and their partner needing to reduce their hours to become a carer, they suddenly found themselves in financial difficulty.

Our Money Solutions team stepped in to provide support. By assisting the family to make a Universal Credit claim and connecting them with specialist money advice, the team ensured that no stone was left unturned to try and maximise their income.

With traditional avenues like DHP and Rent Rescue unavailable, the team applied to CCHA's internal hardship fund for help. The resulting grant reduced the rent arrears to just eight weeks, making the repayments far more manageable and enabling the tenant to focus on their medical treatment without the additional burden of debt.





OBJECTIVE 2

A Community Champion and Anchor Organisation



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Thanks to stronger links with partners across Cardiff, we've been able to offer more support to tenants, and are ready to help even more people in the year ahead.



We aim to be more than a landlord by building strong, sustainable communities.

Over the past year, our Communities Team focused on getting closer to our tenants and extending our reach. By reopening the previous warden's office in Adamsdown, we created a new, local place for tenants to connect with us. We also increased our activity across our neighbourhoods, building better relationships with local groups and partners beyond our main community centres in Trowbridge, Tremorfa, and Butetown. Working more closely with others helped us to secure additional funding and ensured that the projects and activities we held reflected what our tenants wanted to see.

The Community Benefits Fund, supported by our contractors and external grants, continued to fund a wide variety of community-based projects, events and activities. We also created a new Community Benefits Panel made up of tenants and colleagues, who together decided how the funding was used for 2025/26, making the process fairer and more transparent.

Our Employability Team continued to build on the success of the previous year, recognising that employment readiness begins with personal stability. The Team focused on building confidence and improving wellbeing in a way that suits our tenants' individual circumstances. Thanks to stronger links with partners across Cardiff, we've been able to offer more support to tenants, and are ready to help even more people in the year ahead.

Community Champion and Anchor Organisation Measures

Community Engagement

4

Community Centres



5

Events Held at Older
Persons Schemes



10

CCHA Events
Organised



59

Community Hardship
Hampers Delivered



12

Community Events
Supported



2

Community
Trips Organised





My child enjoyed everything. It was low cost, easy to attend, and helped us access activities and meet other people. It was a great event and we really enjoyed it. We would love to attend similar events in the future.

CCHA Tenant



A lovely day out exploring the Welsh countryside with activities and history.

CCHA Tenant



Community Benefits



£3,150

Community Benefits
Fund Awarded



8

Local Projects Supported by
Community Benefits Fund



**Many thanks to CCHA as
without this funding we
would not have been able to
provide this experience for
families.**

Volunteer, Tremorfa Nursery

Tenant Employability

70 Tenants Referred

36 Tenants Supported to Secure
Employment

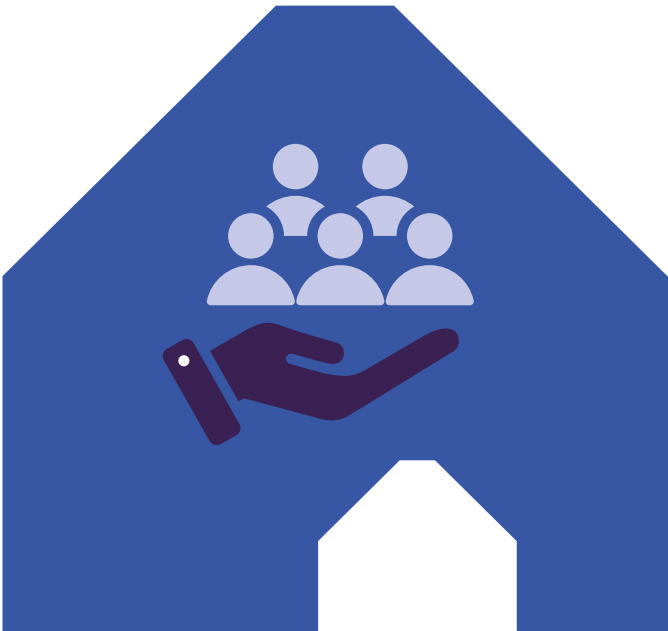
30 Tenants Supported to Obtain a
Qualification

7 Tenants Supported with Volunteering
Opportunities

9 Tenants Supported to Find Work
Placements

72 Tenants Received Financial Support
Through Employability Fund

4 Tenants Completed “Living Life to The
Full” Wellbeing Course.



CASE STUDY

Deborah was referred to the Employability Team by her Money Solutions Officer, Jackie, in the spring of 2025. After a year out of work, Deborah was keen to get back into employment quickly.

The Employability Team referred Deborah to the Into Work Advice Service run by Cardiff Council to maximise her chances of finding work, they also helped her polish her CV and started to assist her looking for suitable roles through the job centre, focusing on her many positive attributes, skills and qualities.

When a finance assistant role came up in Cardiff City Foundation, Deborah was the perfect fit.

The role was part time for 16 hours a week, so she decided she'd use her remaining time to complete a finance qualification. Deborah has found an AAT level 2 course starting in April 2026, which will enhance her prospects and help her develop her career. As Deborah's new role is minimum wage, the Employability Team will fund the training through the team's budget.

Deborah said: "Without the help from the employability team and Jackie, I think I'd have lost hope. Despite feeling let down by other services, you were always positive and encouraging and had faith in me. You both listened and cared about me as a person, and I'd like CCHA to know that it makes a huge difference to have that support."

OBJECTIVE 3

An Exceptional Developer of Affordable Homes



We made strong progress across our development pipeline, bringing forward a mix of new builds and refurbishments.





Over the past 12 months, we've focused on growing our housing across Cardiff, tackling homelessness, and creating sustainable communities. By transforming underused sites and acquiring homes through strategic funding, we have ensured more people have access to safe, quality homes, ready to make their own.

We made strong progress across our development pipeline, bringing forward a mix of new builds and refurbishments. Work begun on three new sites: Callaghan House in Adamsdown, where our former offices are being converted into six modern apartments; St Johns in Rumney, which will deliver 58 new homes by Winter 2027; and St Julians in Old St Mellons, providing four homes due for completion in Summer 2026. Alongside this, the redevelopment of Albert Quarter in Adamsdown has progressed well and will provide 24 new apartments at below market rent by Autumn 2026, while Sant Silian in Old St Mellons was successfully completed in Spring 2026, delivering 36 new homes.

To support future growth, we also purchased four further development sites in Splott, Birchgrove, Cathays, and Rumney, continuing our commitment to provide between 50 and 100 affordable homes each year.

Beyond developing new homes, we continued to address housing need through the Welsh Government's Transactional Accommodation Capital Programme (TACP). Last year we secured just over £11 million in funding, enabling us to purchase 48 homes across Cardiff, with an overall investment of £16 million. These properties, ranging from two- to four-bedroom homes, are refurbished to high specifications to meet Welsh Housing Quality Standards, with many tenants moving in just two weeks after the purchase of the property.

We also secured an additional £660,000 of funding to carry out major improvement works to nine long-term empty properties, bringing them back into use. In line with TACP priorities, these homes are allocated first to those in temporary accommodation and then to individuals and families experiencing or at risk of homelessness, ensuring support reaches those who need it most.

Through a combination of new developments, strategic acquisitions, and ongoing investment in existing homes, we are proud to be delivering high-quality, affordable housing that meets the needs of our communities today and into the future.

Exceptional Developer of Affordable Homes Measures

£11.3M

TACP Funding



69

Homes Handed over to Tenants of which...



Happy with how the process went. The property is perfect and in a quiet area.

CCHA New Tenant

48

Were Purchased Through TACP Funding

4

Sites Purchased for Future Developments



4

Low-Cost Home Ownership Resales



CASE STUDY

Clare, 43, had been living in temporary accommodation with her two children for 18 months, before being contacted by CCHA with the offer of a permanent home:

“Last year, my circumstances changed when I left an abusive relationship and then lost my job of 25 years following long term illness. For the first time, I found myself without a roof over my head, and I returned to live with my parents. The situation wasn’t ideal, with two kids to think of too, so I phoned Cardiff Council for support. They initially housed us in a hotel for four months, before moving us to a flat and then to a bungalow.

When I had a call from CCHA to say they might have a permanent home for me, it felt like my luck was finally starting to change. By the end of November, we had moved into our new home.

For the first time in a long time, we have some stability back in our lives.”



“

By transforming underused sites and acquiring homes through strategic funding, we have ensured more people have access to safe, quality homes, ready to make their own.



OBJECTIVE 4

Employer of Choice



”

Wellbeing, safety and inclusion have been important priorities throughout the year.



Over the past year, we continued to focus on our position as an employer of choice, with a clear focus on attracting, developing and retaining talented people who share our values.

We invested in our colleagues through our Self-Development Fund and Aspiring Leaders Programme, demonstrating our commitment to professional growth and recognising that engaged, supported and skilled teams are essential to delivering excellent services to our tenants. We also continued to support the two diversity projects, Get into Housing and Pathway to Board, which work to improve diversity in the housing sector in Wales and on boards in Wales. This “grow our own” strategy, which has been shortlisted in the Learning and Development Category at the HR in Wales Awards, ensures that even as a smaller organisation, we provide the tools necessary for long-term career progression.

We also welcomed new talent through placements, apprenticeships and work experience opportunities, while adapting our organisation to meet changing needs through the creation of new roles and the reshaping of teams.

Listening to staff voice has remained central to our approach. Feedback from surveys, staff forums and employee networks has directly informed decisions on policies, ways of working and wellbeing initiatives, helping to build a more inclusive and supportive workplace culture. We were proud to be recognised for this work by Diversiton when they awarded us the 2026 Diversity Champion Award and International Inclusion Award – the first housing association in Wales to receive the awards, as well as being shortlisted in the Equality, Diversity and Inclusion category at the HR in Wales Awards.

Wellbeing, safety and inclusion have been important priorities throughout the year. This included the rollout of updated personal safety technology for frontline staff and a transition within our Health and Safety Committee towards a more proactive model of risk identification. Our commitment to fair pay, colleague recognition, and the review of benefits has been particularly important in the context of ongoing cost of living pressures.

Together, these actions reflect our ambition not only to be a great place to work, but to sustain the skills, knowledge and relationships that underpin high quality services for our tenants and communities.

Employer of Choice Measures

Grow our Own

- 1 Apprenticeship
- 4 Network 75
- £20,000 Self-development Fund
- 23 Qualifications Funded by Gower College
- 34 Colleagues Progressed Careers at CCHA
- 43 Colleagues Achieved a new Qualification
- 15 Colleagues Completed our Aspiring Leaders Programme
- 15 Pathway to Board Participants*
- 29 Get into Housing Participants*
- 6 Get into Housing Participants Hosted at CCHA

*These figures are part of the Diversity Projects that CCHA lead on in partnership with other Housing Associations in Wales.

Mental Health, Wellbeing and Belonging



95%

Wellbeing Survey Response Rate

7.8 Overall Average Score

+41 Employee Net Promoter Score (eNPS)

21 Events Organised by the W@W Group

Inclusion and Belonging

- 2 Policies Advised on by Staff Voice
- 1 Strategy Advised on by Staff Voice
- 7 Events Organised by Included Group



OBJECTIVE 5

A Well-run, Sustainable, Financially Strong Business



”

This ongoing compliance reflects a consistent commitment to providing quality homes and services to our tenants.



ENCON
Construction

Ailddatblygu'r cyn **Coleg Sant Ioan**

DATBLYGIAD O **58 CARTREF NEWYDD**
AR GYFER CYMDEITHAS TAI CYMUNED
CAERDYDD

development of former **St John's College**

A DEVELOPMENT OF **58 NEW HOMES**
FOR CARDIFF COMMUNITY HOUSING
ASSOCIATION

 **029 2046 8490**

 **www.ccha.org.uk**



Glywodraeth Cymru
Welsh Government



Holding the compliant regulatory ratings awarded by the Welsh Government in March 2025 for Governance, Tenant Services, and Financial Viability, CCHA has remained focused on delivering quality homes and services. We spent the past year strengthening this position – investing heavily in our systems, processes, and people to ensure we constantly improve for our tenants.

A key milestone in this effort was the implementation of a new, organisation-wide Customer Relationship Management (CRM) system, which will replace our legacy platforms that have been in place for over two decades. When fully launched next year, this cloud-based system will integrate multiple service areas into a single platform, improving operational efficiency and enabling teams to work more effectively both in the office and within communities. The first phase of the rollout has already standardised the management of complaints, anti-social behaviour, safeguarding, and general customer enquiries through clearer processes and enhanced performance monitoring. Future phases are set to extend these integration benefits to repairs, compliance, and tenant-facing services.



Together, these advancements ensure CCHA remains a strong, stable business, that has the power to do more for our tenants and communities now and in the future.

Alongside this digital transformation, we focused on strengthening our risk management, safety, and resilience. Operational updates included refreshing Control of Substances Hazardous to Health (COSHH) assessments, updating policies for working at height and incident management, completing the rollout of the HAVS monitoring system, and strengthening occupational health frameworks. Strategically, a comprehensive review of Business Continuity Planning led to the creation of practical playbooks designed to reinforce organisational resilience.

In procurement, new processes were embedded to align with updated legislation, increasing accountability and visibility across the lifecycle of contracts to support better value for money.

Data, insight, and clear communication remained central to these operational improvements. Last year we enhanced our internal reporting capabilities by developing in-house tools to analyse and predict rent arrears, allowing for earlier intervention and proactive tenant support. Improved dashboards now provide clearer performance insights across all teams to inform decision-making.

Additionally, we also worked towards establishing our first formal Communications Strategy with the purpose of aligning internal and external messaging with corporate objectives, protecting organisational reputation, and building trust with tenants, partners, and stakeholders.

Together, these advancements ensure CCHA remains a strong, stable business, that has the power to do more for our tenants and communities now and in the future.

Our Board and Committee Members

We would like to offer a huge thank you to our incumbent Chair, Janet Beauchamp for her dedication and commitment shown to CCHA and our tenants since she joined our Board in 2017 following two years as an observer. Janet will be truly missed by her fellow board members, CCHA colleagues and tenants. Our congratulations extend to current board member, Neil Harries who will take up the role of Chair in September 2026.

Finally, we would like to give a warm welcome to Daniel Parry who joined the Board in December 2025.

Our Board and Committee Members

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



Janet Beauchamp
Chair of the Board



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



Emma Britton
Board Member



Vinita Nawathe
Board Member



Joga Singh
Chair of the People and Customer Experience (PACE) Committee, Remuneration Committee & Board Member



Didi Ketter
Board Member



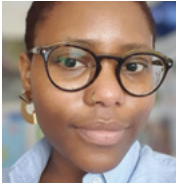
Neil Harries
Chair of Audit and Risk Committee and Board Member



Katy Chamberlain
Board Member



Farzana Ahmed
Board Member



Tobiloba Owolabi
Board Member



Lisa Howells
Board Member



Daniel Parry
Board Member



Linzi Laugharne
Independent Member of the Audit and Risk Committee



Board Make-up



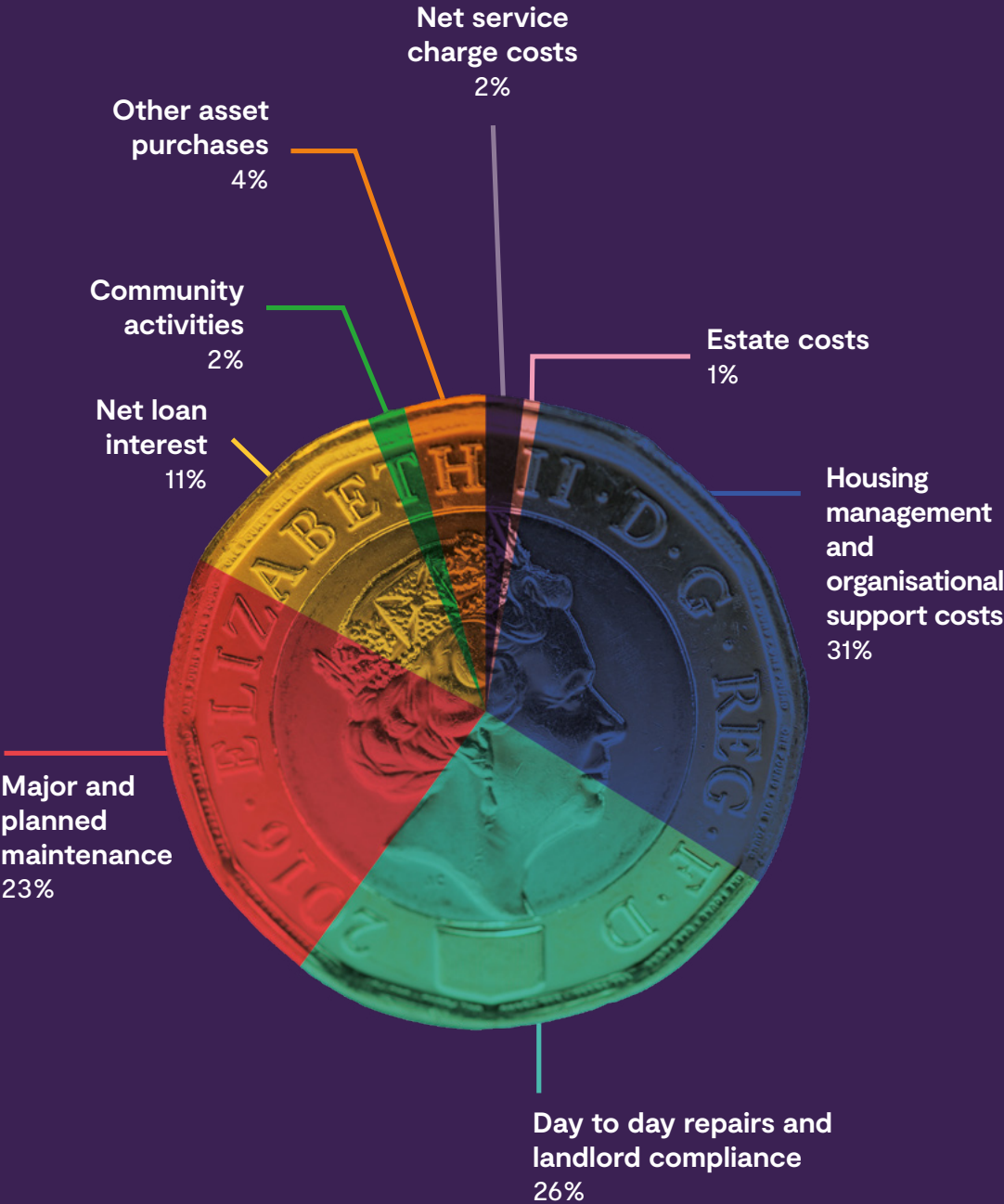
Our ethnicity data has dropped slightly compared to 2024/25 due to the Board increasing from 11 to 12 people since the last Annual Report. It will return to 11 people at the end of August 2026 following the retirement of the current Chair.

Board Remuneration

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



Here’s how every £1 we received was spent in 2025/26



Social Value Generated Through Procurement

£71,000

Thank you to the following contractors who have supported our communities over the last 12 months:

- Starlight contractors
- Morgan Sindall
- Davies Contractors
- Westwards
- Acuity Law
- Encon Construction
- SGM Waste Management
- Travis Perkins
- IDM
- YourSpace
- Environtec
- AA Woods
- Hoistway

External Funding Awarded to CCHA

We were pleased to receive **£15,000** in funding to help support our communities.

Thank you to the following organisations for making this funding available:

- CHIC
- Meals and More
- Period Poverty Grant, Cardiff Council



THANK YOU

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

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

يرجى اعلامنا إذا رغبتُم في أي توضيح، شرح أو ترجمة المعلومات في هذا التقرير. نحن نستطيع ترتيب حضور مترجم إذا كنتم تعتقدون انه
من الاسهل شرح تفاصيل التقرير لكم باللغة العربية

اگر آپ کسی معلومات کی وضاحت یا ترجمہ چاہتے ہیں تو برائے کرم ہمیں بتائیں۔ اگر آپ کو ہم سے اپنی زبان میں بات
کرنا آسان محسوس ہوتا ہے تو ہم کسی ترجمان کے حاضر ہونے کا بندوبست کر سکتے ہیں۔

আআপনি যদি কোনো তথ্যের ব্যাখ্যা বা অনুবাদ করতে চান, আমাদের জানান। আপনি যদি আপনার সাথে
আপনার নিজের ভাষায় কথা বলা আমাদের পক্ষে সহজ মনে করেন, তাহলে আমরা একজন দোভাষীর উপস্থিতি
থাকার ব্যবস্থা করতে পারি।

Haddii aad rabto in lagu sharxo ama lagu turjumo macluumaad, fadlan na soo
ogeysii. Haddii ay kuu fududahay inaan kugula hadalno luqaddaada, waxaan
qorsheyn karnaa in turjubaan meesha yimaado.

Together we do.



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