



Taff Housing Association
Cymdeithas Tai Taf

ANNUAL REPORT

31.03.2019

#notjusthousing

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Foreword from the Chair

By any measure 2018-19 has been a year of great change for Taff. In June we said goodbye to Elaine Ballard our Chief Executive for the last 20 years. Elaine did some amazing things for Taff. For me her lasting legacy will be the values that we all aspire to and the huge positive impact we continue to have for people and communities in Cardiff and beyond.

It has also been a year of unprecedented recognition for our Tenants and staff from their peers in Wales and across the UK. Amongst others, Taff were listed in 24 Housing Magazine's Top UK landlords placing 33rd overall and the 2nd listed Welsh Organisation, Red Sea House Scheme Manager Abdi Segulle was named Community Role Model at the 24 Housing Diversity Awards and Ty Enfys won Care and Support Team of the Year (<5,000 homes) at 2018's Housing Heroes Awards. Recognition at a national level has continued into 2019.

We also welcome a new Chief Executive, Helen White, who is widely recognised in Wales and beyond as an exceptional young leader. Her focus will build on Elaine's legacy and ensure that Taff remains a great place to work. She will also be well placed to get out into the wider housing world as the sector responds to the recent Affordable Housing Review and the as yet unknown impact of Brexit, to name just two major challenges.

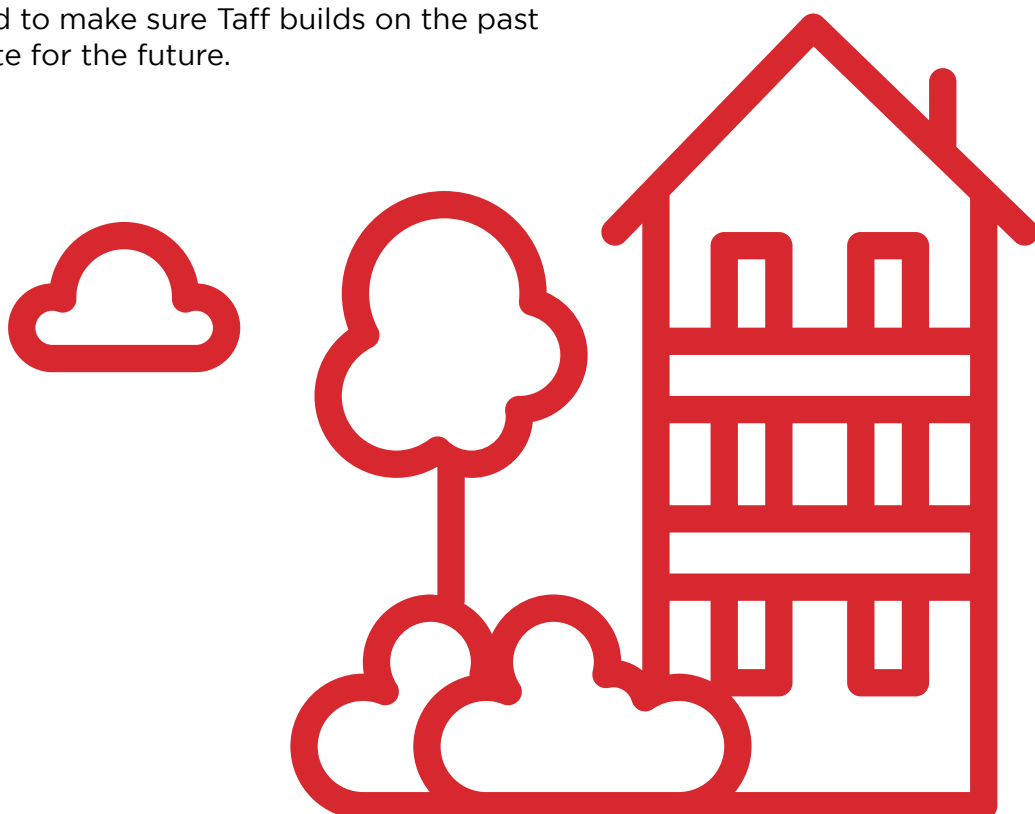
This is my last year as Chair and I want to thank everyone who makes Taff such an inspiring and 'stand out' organisation. Staff have been exceptional in delivering first class services. Our Tenant representatives are amongst the most effective I have come across in 30 years. A personal thank you to Amanda Jones for all the unstinting work she does to support myself and the Board.

This leads me to my final thank you to my personal unsung heroes – my fellow Board Members who do huge amounts to make sure Taff is viewed as a great organisation to work with – from Welsh Government and the Regulator through to our Council and other delivery partners

I know we are all committed to make sure Taff builds on the past whilst continuing to innovate for the future.



Keith Edwards



19 Years Under Elaine's Leadership

On 2 January 2000, we were entering a brand new millennium. The New Year's Eve celebrations were behind us, dire warnings about 'millennium bugs' had not materialised and we were at the very beginning of a new, exciting century. This was also the day that Elaine Ballard joined Taff Housing Association as our Chief Executive and so we were also at the very beginning of a new, exciting journey with a brand new leader.

Earlier this year, Elaine decided that she was going to retire and on 28 June 2019 we said goodbye to someone who has inspired us and led us to greater and greater things for over 19 years. And what a journey it's been! So we wanted to take this opportunity to say 'Thank you Elaine! We're so proud of who we are and what we do and we couldn't have done any of it without you!'



Elaine Ballard



SO WHAT HAPPENED UNDER ELAINE'S LEADERSHIP?

Well, we grew! And grew! Our annual turnover quadrupled from £3million in 2000 to £12million in 2019. Our workforce increased by a staggering 173% so that today Taff employs 172 people. We secured £50million of loans that enabled us to build an additional 583 homes across Cardiff. That's a 40% increase in our stock but even more importantly, it's increased the number of safe, affordable homes in Cardiff where people can raise families, reach their potential and realise their dreams. Support Services expanded beyond all recognition. From a tiny department in a small part of Cardiff, we now support 1,000 people a year in 4 different Local Authorities to live safely and happily in their homes.

We've grown, but we haven't lost touch with our roots. Elaine's vision, passion and unwavering commitment to putting our Tenants and communities at the heart of everything we do and unswerving belief in people and their ability to create a better, fairer world together have been our guiding principles.

When asked why she chose a career in housing, Elaine said that whilst studying in Edinburgh her eyes were opened to a world that could be tough, sobering and frightening which made her realise she wanted a career in housing. When asked to describe Elaine, Tenants and staff invariably talked about her passion, her kindness, her outright refusal to believe that things couldn't be better and her determination to create an organisation that would be part of making that happen.

And 19 years later, the passion remains the same. Our commitment to making a difference remains the same. And our determination to be a trusted part of the communities that we're privileged to work with remains the same. Thank you, Elaine. This is your legacy.

Taff & Young Women's
Housing Association created
Grŵp Agored

1993

2000

Elaine Ballard started as Chief Executive on 2nd January 2000

2002

Red Sea House was opened in August 2002. Taff originally developed Red Sea House to provide a service for Somali Elders near their community and to establish networks for the needs of this ethnic group

2005

Taff's membership of 'Grŵp Agored' was dissolved and became Taff Housing Association, as we know it today

Taff office moved to its current location in Alexandra House in the heart of Canton in 2005

2008

2008 saw the launch of Taff's own kitchen fitting team. Taff realised that by delivering the kitchen improvements directly they could do the work for Tenants more quickly at a reduced cost, as well as guaranteeing the quality

Launch of the Timebanks scheme with Cardiff Blues players, including Sam Warburton, now Wales Captain

2011

Taff was crowned 5th Best Workplace overall in the UK in the Great Place to Work survey

2013

Taff's first commercial venture, Adore Lettings, was launched


2014

Demolition work started on the old Canton Police Station. The brand new Saint Canna development will be opened early in 2016

2015

2015 sees Taff's 40th Anniversary Celebrations!





“
We care about our Tenants,
the homes that they live in,
the communities that we
work with and the world that
future generations will
grow up in.

We believe that when we
work together with our
Tenants and our communities
there's nothing that we
can't achieve.”

We are focused on providing safe homes that we are proud of and that people are proud to live in

ASSETS AND COMPLIANCE

Safe Homes

We continue to take the safety of your home seriously. We've continued to focus on 'The Big Six' and have prioritised these at all levels and within our dedicated teams. The introduction of a new compliance management system will provide further assurance that Tenants are safe in their homes.

OUR BIG SIX STATS



Fire – 100% of properties that require Fire Risk Assessments have them in place



Gas Landlord Safety Reports – 99% compliant & 100% managed or capped off.



Asbestos – 100% compliant in inspection of common parts. 99% general needs properties built prior to 2000 have had asbestos surveys undertaken – 100% of those have Asbestos Management Plans in place if required.



Water Management Tasks – Legionella – 100% compliant



Electrical – 98.51% compliant with remaining planned or underway



Mechanical and Lifting Equipment – 100% of lifts LOLER compliant with servicing and maintenance schedules in place.

We have also introduced a new Health and Safety Matrix to define responsibility across all levels within the organisation.

Quality Homes

The quality of your home is as important as the safety of your home. This year, all of our properties met the Welsh Housing Quality Standard (WHQS). This year we have developed a new Asset Management Strategy which will be implemented by the association in 2019. We will be preparing a 5 year stock condition programme to further improve the quality of all Taff properties.

The average SAP rating (energy efficiency rating) for our properties is 77 – this is 12 SAP Points above the required standard of 65. But we are working to do even better and are focused on increasing energy efficiency to meet future standards.

KEY STATISTICS...

100%

100% of properties met the WHQS standard

Average Energy Efficiency (SAP) Score

77

12 above the required standard of 65.

You said, we did, this is the result

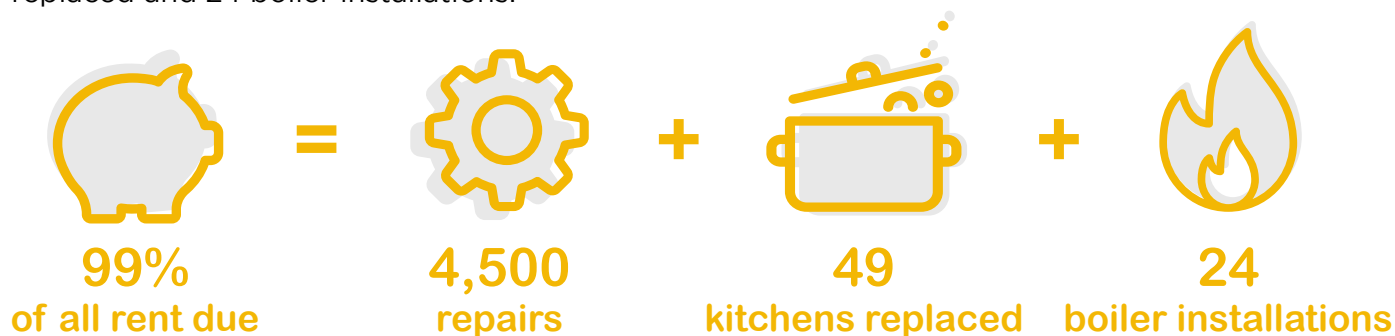
HOUSING & TENANT VOICE

We've had a great year in 2018/19 listening to your views and opinions and we have engaged with the Tenant Scrutiny Panel to produce pieces of work that have improved services across the business.

By working with the Tenant Scrutiny Panel we realised that our Customer Service Team could be more efficient. We listened and restructured our team resulting in it being easier for you to call us. We receive on average 1,200 phone calls a month and answer 97% of those calls in 7 seconds.

The Panel also produced recommendations for handling Anti-Social Behaviour (ASB), we listened and changed the way we approach ASB complaints. By prioritising tenancy sustainability and focus on community cohesion we have not needed to evict anyone due to ASB and 94% of complainants now say that our services are 'good' or 'excellent'. Currently the Scrutiny Panel is reviewing our voids and letting process.

We recognise that times are hard and the introduction of Universal Credit has impacted many of our Tenants. However through providing support to meet individual needs to those affected we have still been able to collect 99% of all rent due which has resulted in 4,500 completed repairs, 49 kitchens replaced and 24 boiler installations.



+52 people supported by our free money advice service to increase their income and reduce the risk of losing their tenancy or experiencing further debt problems.

7 community pop up events held at our housing schemes enabled Tenants to speak directly to their housing officer, without appointment.

2018/19 saw overall Tenant satisfaction of 93%.

Sorry to those who were not satisfied, we will keep trying harder.



We are playing our part

DEVELOPMENT

We're ambitious, moving out of our traditional heartland and continuing to develop quality affordable homes; playing our part in meeting the Welsh Government target of 20,000 homes.

In a time of increasing homelessness we have worked in collaboration with the Wallich, a charity for homeless people, to reconfigure a safe space that better meets the needs of their service users. We increased the number of bed spaces in the hostel on Clare Road from 10 to 22.

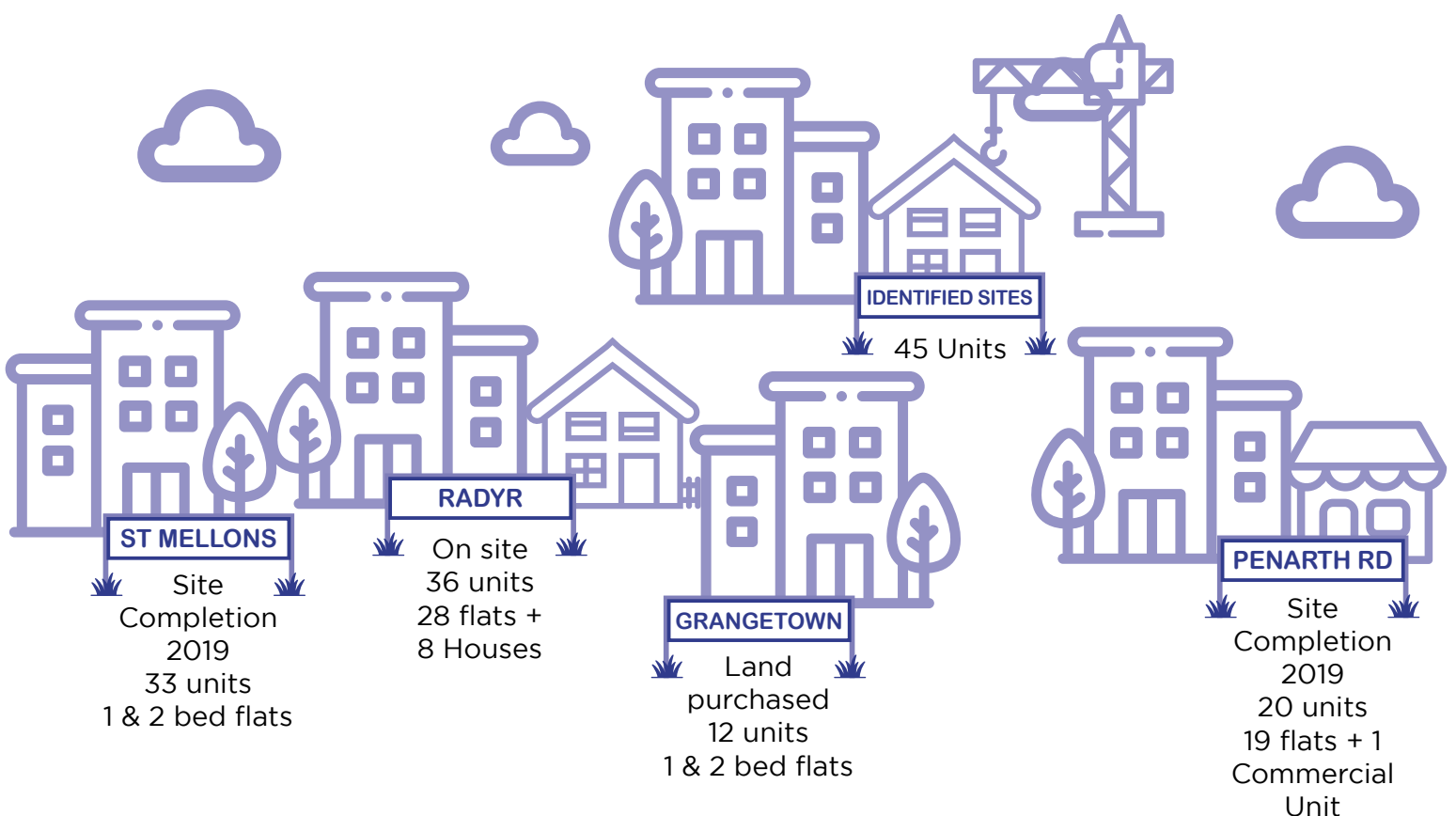
WHAT WE'VE ACHIEVED IN 2018/2019

- We started on site at Newport Road, Old St Mellons
- We started on site at De Clare Drive, Radyr
- We purchased a site for 12 properties in Grangetown
- We have begun to involve the Tenant Scrutiny Panel in our development programme so that we can ensure we're building homes that meet the needs of our future Tenants

PLANS FOR NEXT YEAR 2019/2020

- We will complete 19 flats and a commercial unit at the old FA Jones decorators shop on Penarth Road, Grangetown
- We will complete the flats at Old St Mellons in November 2019
- We'll continue to identify sites for development and will submit planning applications

In March, The Minister for Housing and Local Government, Julie James visited one of Taff's current development projects; the former FA Jones DIY store on Penarth Road. Whilst visiting she announced that Welsh Government has allocated a further £14.67 million in loans to social landlords to help them buy land to build more homes across Wales.



We said we wanted to do more...

SUPPORT

We identified in our Support Strategy that we wanted to expand our specialist support services to new areas and we did just that. Having won 4 additional contracts we now operate across 4 local authorities in South Wales.

YOUNG PEOPLE

Consortium collaborations began with the Salvation Army and Church Army and resulted in a successful bid for Cardiff's Young People's Support and Accommodation Contract.

We turned 'gang culture' on its head in our hostels and developed a 'Girl Gang' project with the young women that promotes positive self-image, confidence and independence. We also developed an exciting Employability Pathway that will be launched later this year. As well as providing skills and employment opportunities, the Pathway will enable young people to experience new things and fulfill their potential no matter what their background or circumstances.

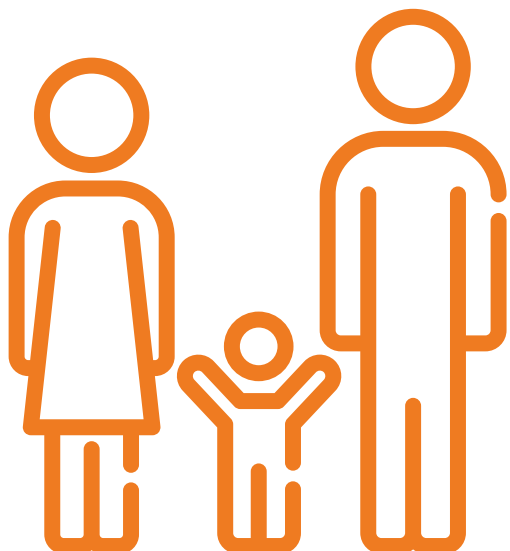
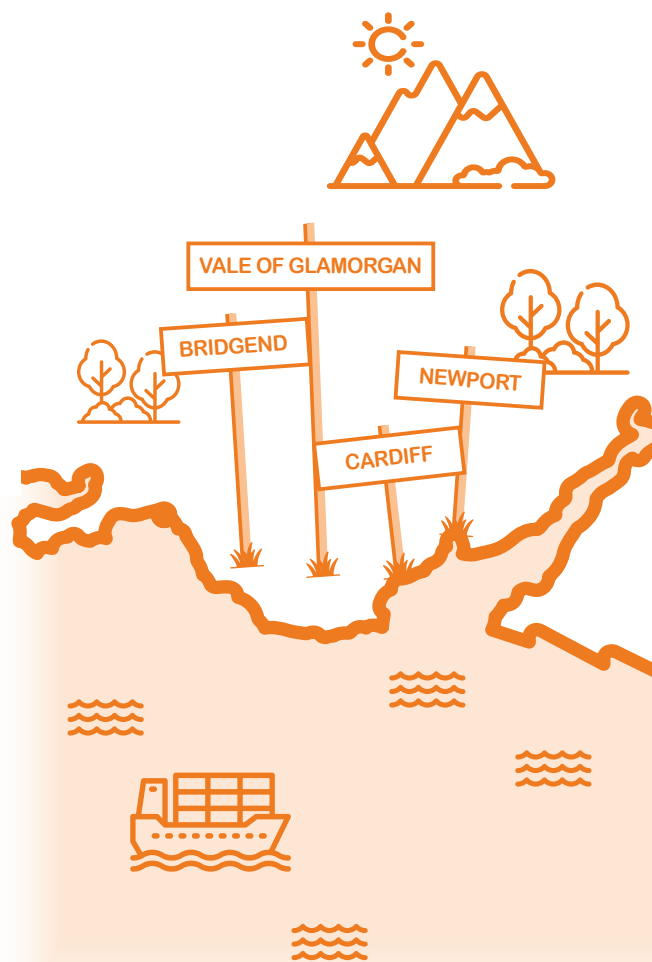
FAMILIES

Following a successful trial of the Poverty Action Group (PAG) scheme in the Vale of Glamorgan we were successful in securing the project. The PAG project provides housing related support to people within the Vale of Glamorgan to enable them to gain or maintain the skills and confidence they need to be able to live independently within their home.

EX-OFFENDERS

Bridgend S.T.A.R.T (Support To Achieve Resettlement Together) is designed to support individuals released from the Secure Estate with housing related issues, including those who are threatened with homelessness and those released with no fixed abode.

The service is also designed to improve the implementation of the National Pathway for homelessness services to children, young people and adults in the Secure Estate (Prisoner Pathway).



REFUGEE SERVICES

We successfully tendered to increase the refugee service we provide in Newport. The aim of the project is to support individuals from minority ethnic communities to live more independently within their local community, to maintain their own homes, and to improve their quality of life, in partnership with statutory and voluntary agencies.

In Cardiff and the Vale, we were successful in extending the Syrian Refugee Resettlement Programme for a third year. We deliver ongoing support for families arriving within the locality adopting a whole family approach, providing generic support to all members of the families and within the host communities.

PLANS FOR THE YEAR AHEAD

To continue to build on our areas of expertise, explore new partnerships and support more people to remain in their homes.

Redevelopments

- Red Sea House – we have identified the need to adapt our scheme to the emerging complex needs of our residents and make the scheme dementia friendly
- Ty Enfys - we are exploring how we could develop our accommodation for young mums and babies to better meet their needs

Safeguarding

- We are reviewing our approach to safeguarding to meet on-going issues and ensure that we take an active part in protecting those who are vulnerable or at risk of exploitation



I just want to take the time to say thank you so much to ALL staff. Everyone from management to cleaners. You're all doing a brilliant job, keep it up.

Thank you so much for choosing the career you do because you really are making a difference to young adults and their families

- Service User



We are Helping People Build Their Futures'

COMMUNITIES

Learners

We have hosted 38 training courses with 304 attendees with 94% of our learners rated their course 'good' or 'excellent' 18 learners have gone on to access University.



38 Training Courses



304 attendees



94% rated good or excellent



18 have gone on to university

Volunteers

We've become the first Housing Association in Wales to be accredited with the Investors in Volunteers Award.

We hosted 22 volunteer placements in 9 different departments at Taff and have referred 26 people to partners for volunteering.



Proud to be accredited by
Investing in Volunteers

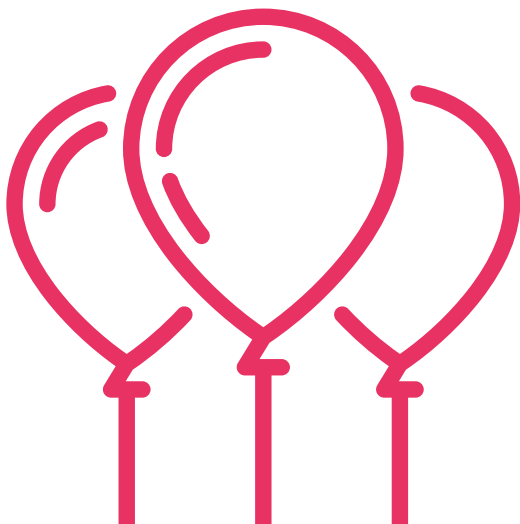


GETTING INVOLVED

2 free family fundays

with over 1,000 Tenants and community members attending.

We wanted to get involved with local, student led initiative Periods in Poverty who provide free sanitary products to those who may otherwise not be able to afford them. As well as encouraging and collecting donations internally, our support projects Ty Enfys & Ty Seren are both recipients of the project.



Periods in Poverty
Misglwyf mewn Tlodi

We ensure that our staff have the skills to deliver services that keep you safe

PEOPLE SERVICES

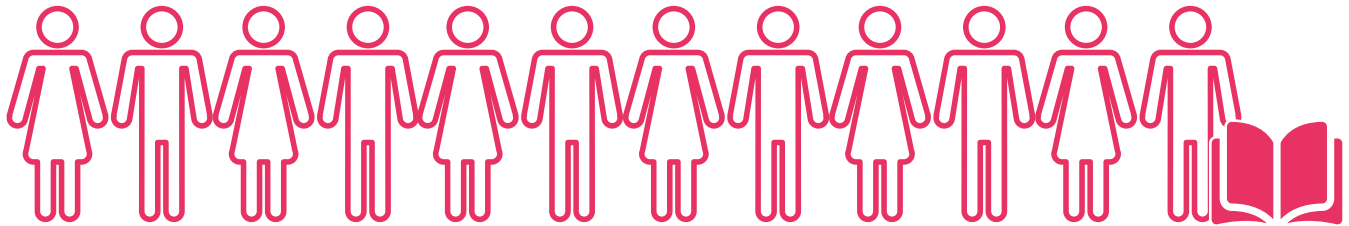
We're committed to invest in staff development and this year welcomed a dedicated Learning and Development Officer to the People Services Team. in 2018/19 we;

Invested £104,323 into staff training = £640 per employee This led to...

12 internal **promotions**



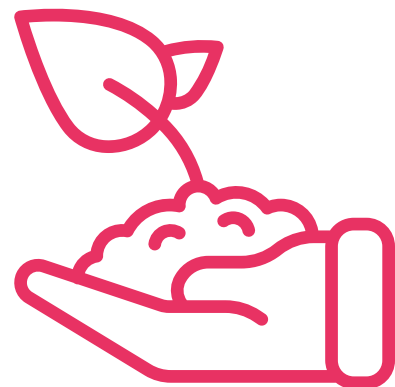
12 staff members signed onto **apprenticeships**



We are committed to creating a place of work where people can thrive. As part of this we reviewed and changed our induction process to highlight the benefits of working at Taff.

This process is due to continue into the next year and is designed to improve retention rates and enhance overall employee engagement. Early signs show that this way of working is effective, with a 71% response rate from our staff survey.

We ran recruitment campaigns this year to ensure we have the right people to deliver services that will keep you safe.





**We support and encourage
innovative and creative
solutions driven by our
people.**

**We believe in leadership at
all levels and with the right
people in the room anything
can be achieved.**

Awards

Award	Category	Nominee	Result
24 Housing Diversity	Community Role Model	Abdi Segulle	Winner
Housing Heroes	Care and Support Team of the Year <5,000 homes	Ty Enfys	Winner
WCVA	Volunteer of the Year	Laura Kilvington	Winner
Cymorth Cymru Promoting Independence	Antonia Watson Inspirational Colleague	Jackie Amos	Winner
Cymorth Cymru Promoting Independence	Personal Achievement	Stephan Dyer	Winner
24 Housing Magazine	UK Top Landlords	Taff Housing – Placed 33rd overall & 2nd Welsh Housing Association	Winner
UK Housing	Resident Employment and Training	Building Futures	Winner



Award	Category	Nominee	Result
24 Housing Awards	Best Training Scheme	Building Futures	Finalist
24 Housing Awards	Best Care and Support Provider	Ty Seren	Finalist
Leading Wales Awards	Inspiring Great Leadership	Taff Housing	Highly commended
Tpas Cymru Participation	Best Community Project	Community Food Co-Op	Finalist
CIH Welsh Housing	Tenant Champions	Community Food Co-Op	Finalist
CIH Welsh Housing	Best in Private Rented Sector	Adore Cardiff	Finalist
UK Housing	Innovative Landlord of the Year	Forensic Team	Finalist
UK Housing	Homelessness Project of the Year <4,000 homes	Ty Seren & Ty Enfys	Finalist



We invested in the right tools and equipment to empower staff to deliver quality services.

GDPR

We have ensured all our staff and volunteers have been GDPR trained to ensure they understand how important it is that your data is protected.

WE UPGRADED OUR SYSTEMS

To the latest versions to improve the services that we provide.

CYBER SECURITY

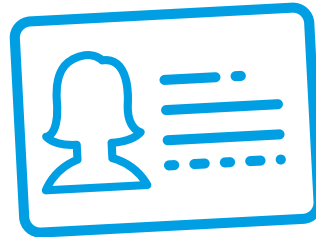
We regularly communicate Cyber Security Awareness by addressing developing threats to all staff.

This year we are working towards achieving the Cyber Essentials Plus Accreditation.

WEBSITE

We reviewed the digital services that we currently offer and identified the need to improve our current website. This resulted in developing a brief, in consultation with Tenants, service users and the new site is due to go live in 2020.

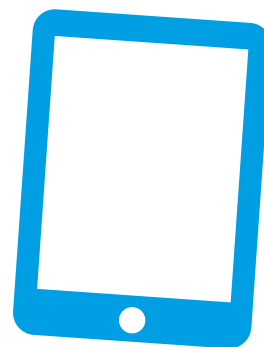
WE CONTINUED PROVIDING EXCELLENT INTERNAL I.T. SUPPORT BY...



...recruiting 1 new member of staff...



...and resolving 80% of help-desk calls within 1 working day.



We also provided mobile tablets and training for the Tenant Scrutiny Panel to help them conduct service reviews.



Managing our risks and keeping you and Taff secure.

RISK AND DATA SECURITY

This year we have made significant investment in developing our new Risk Assurance Framework to make sure that we are on top of managing the daily risks in running Taff. We now review risk in 6 categories

- Delivery of Business Plan
- Financial Viability
- Health & Safety
- Regulatory & Legal
- Operational service Delivery
- Major Incident

We have invested in software and set up a dedicated team to ensure that we are constantly reviewing and acting on the changing risk environment in which we operate in order that you continue to live safely in your homes, that our staff work safely and that the assets of Taff are protected.

Delivering Value for Money is a key requirement and is important to us. We have consulted widely and developed guiding principles for all of our staff to commit to working towards; these are:

- Making the most of what we have – using our resources efficiently
- Doing the right thing by doing things together- coproduction at the heart of all our working
- Doing things right – get it right for you first time

Summary of Financial Statements

The financial result for 2019 are set out on the following page. The accounts were approved by Board in July 2019 and Taff received a clean audit report.

Key changes this year include the significant changes to pension accounting treatment. In line with requirement we now account for our full scheme liability. This has created a deficit of £95,000. Our underlying operational surplus however continued to improve up £487,000 on 2018 with surplus before pension adjustment up £497,000 on the previous year.

Taff comfortably met its lender financial covenants interest cover at 203% and gearing 42%.

STATEMENT OF COMPREHENSIVE INCOME

For the year ended 31 March 2019

	Notes	2019 £000	2018 £000
Turnover	3	12,087	11,692
Operating costs	3	(9,520)	(9,602)
Operating surplus		2,577	2,090
Gain on disposal of properties plant and equipment	7	-	-
Interest receivable		13	5
Interest and financing costs	8	(1,420)	(1,414)
Movement in fair value of investments		-	-
Surplus for the year		1,160	681
Re-measurement of pension liability		-	20
Other Comprehensive income			
Initial recognition of multi-employer		(1,621)	-
Actuarial gain in respect of pension scheme		366	-
Total Comprehensive income for the year		(95)	701

STATEMENT OF FINANCIAL POSITION

For the year ended 31 March 2019

	Notes	2019 £000	2018 £000
Fixed assets			
Housing properties	10	105,104	99,983
Other tangible fixed assets	13	2,232	2,354
Investments	12	1,142	1,142
		108,478	103,479
Current assets			
Cash and cash equivalents		5,139	5,582
Trade and other debtors	14	3,834	2,716
		8,973	8,298
Current liabilities			
Creditors: amounts falling due within one year	15	(8,064)	(10,626)
Social housing and other government grants: amounts falling due within one year	18	(728)	(683)
Net current assets/(liabilities)		181	(3,011)
Total assets less current liabilities		108,659	100,468
Creditors: amounts falling due after one year	16	(32,675)	(30,222)
Social housing grant due after one year	18	(60,448)	(56,059)
Pension liability due after one year		-	(1,213)
Pension provision – defined benefit liability	24	(2,657)	-
Total net assets		12,879	12,974
Capital & Reserves			
Share Capital	21	-	-
Revenue Reserves	22	12,625	12,718
Restricted Reserves		254	256
Total Capital and Reserves		12,879	12,974

STATEMENT OF CHANGES TO RESERVES

For the year ended 31 March 2019

	Restricted Reserves	Revenue Reserve	Total	Total
			2019	2018
	£000	£000	£000	£000
As at 1 April 2018	256	12,718	12,974	12,273
Surplus for year	-	(95)	(95)	701
Transfers to/from reserves	(1)	1	-	-
Movement in year	(1)	(94)	(95)	701
As at 31 March 2019	255	12,624	12,879	12,974

#notjusthousing

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