



Taff Housing Association
Cymdeithas Tai Taf

SELF EVALUATION REPORT 2019

#notjusthousing

INTRODUCTION

Welsh Government has ten performance standards that focus on the key risks, strategic issues and service delivery facing housing associations.

Our Board undertake regular reviews of our performance against those standards, looking at service delivery, finance and governance as well as ensuring that tenants are shaping the service delivery and the decision making within the organisation.

The information below shows how we believe we are meeting the standards and provides details of work programme for the next 12 months to improve on those areas which we have identified as requiring improvement. In compiling this document we have considered our consultations, surveys and collaborative work with tenants throughout the year and how they have viewed our performance. We have provided examples of where issues have been raised by tenants and, have indicated changes which we have made to service delivery and processes as a direct result of those consultations.

We want to hear if you agree with our evaluation of how we're performing. Let us know by emailing us at info@taffhousing.co.uk or participate in one of our regular surveys.



GOVERNANCE

Taff has an effective Board, and an established management team who lead on delivery of our vision and purpose.

Our last 12 Months	Our next 12 Months
<ul style="list-style-type: none">• Tendered our internal audit service and Mazars were appointed.• Appointed additional resources within Taff to support both Board and senior leadership with Risk and Assurance• Reviewed Terms of Reference for Board as well as Audit & Risk Committee• Identified software system to manage Risk Register• New software introduced for meetings to better record decisions and their basis• Continued improved performance in reporting issues around tenant safety to Board• We have recognised the need for a wider range of skills and more critical mass in the Board following some resignations this year	<ul style="list-style-type: none">• Appoint Quality and Assurance Officer to strengthen internal assurance team• Engage a specialist consultant to undertake a governance review to ensure that we continue to be robust in our challenge and scrutiny and consider whether current structure is fit for purpose and to improve performance.• Implement any necessary changes to procedures to secure assurance in decision-making where Board Members are perceived to have an interest.• Recruit for our current Board vacancies ensuring our Board skills are clearly aligned to our business priorities and risks.• Ensure that we have a strong induction and training programme in place for new Board Members• Implement pathway training to becoming a Board Member for tenants and community Members.

TENANT ENGAGEMENT & SERVICES

Taff ensures tenants views and are taken into account by designing services around what matters. We ensure our homes meet health and safety requirements.

Our last 12 Months	Our next 12 Months
<p>ENGAGEMENT</p> <ul style="list-style-type: none">• Tenant Scrutiny Panel undertook a review of voids and letting processes. They reported their findings and recommendations to Board identifying key points including:<ol style="list-style-type: none">1. that many tenants do not have the resources to furnish their new homes adequately. In response we have introduced furnishing assistance for new and existing tenants, including carpets and moving in packs.2. that some first-time tenants struggle to maintain their tenancy and manage bills. In response we introduced a more holistic financial health check at sign up stage in order to provide additional support to Tenants in the crucial early months of the Tenancy.3. That our current policies around decorating voids were too inflexible and did not appear to be not value for money. In response we agreed to conduct a full review of our processes around decorating voids and issuing decoration vouchers.• We carried out an extensive review of affordability of our homes with tenants in differing circumstances. It was clear that for some, affordability was an issue. Therefore we introduced a hardship fund for tenants to offer emergency assistance.• Following Tenants feedback we improved our approach to call handling and delivery of front line services. We reconfigured our Customer Services Team to create a single point of contact as recommended by our tenants. We have reduced call waiting time to below 7 seconds and reduced lost calls to < 1%.	<p>ENGAGEMENT</p> <ul style="list-style-type: none">• We will develop and implement a Co-production strategy which will deliver the following;<ol style="list-style-type: none">1. Tenants, Housing Management and Repairs teams engagement of site location and design suitability of new home development.2. Tenant involvement at the heart of tendering and procurement to ensure the services we are contracting for a right for the tenant and will deliver the necessary service and Value for Money.• Tenant Scrutiny Panel will complete and delivery their Estate Services review to Board with recommendations. They will continue their review of Value for Money and hopefully report on it towards the year end.• We will be appointing a new supplier of decorating packs for new and existing tenants that will provide more value for money and choice to tenants.• We will review whether our methods of capturing Tenant satisfaction ensures that it is fully representative and seek new methods of engaging to gain an accurate picture of how satisfied you are with your homes and our service delivery.• The Tenant and Community BME Group will deliver their findings and recommendations to Board following their study on communication methods.• In conjunction with the tenants the structure and delivery agenda for the Tenant Have Your Say Group will be reviewed to ensure this group has the voice of the tenants.

Our last 12 Months

- We check the quality of our service delivery through our tenant survey. 81% of our tenants this year said we listen and act upon their views
- Tenants have been engaged through a rolling programme of Community Pop Up events at their schemes to identify what improvements they would like to see. Significant investment has been made on tenant led improvements that matter to them.
- Tenant groups were engaged in the development of our Value for Money Strategy, key principles and defining what 'value' should look like for the organisation.

SERVICE DELIVERY

- Overall tenant satisfaction with our housing management services in our latest survey was 93%.
- We recognised that we needed to change our response to ASB in order to meet the increasingly complex needs we had identified and maintain safe communities that people want to live in. During the year we introduced a trauma informed approach to the management of ASB, resulting in no evictions in the previous 12 months for ASB or related issues. 94% of respondents rated our ASB management as either good or excellent as a result.
- In response to the ongoing roll-out of UC and in order to prevent our tenants falling into debt and facing homelessness, we prioritised early intervention in our rent and income work. We purchased predictive risk analysis software to alert officers when tenants may need support meeting their rental payments.

Our next 12 Months

- The Community Pop Up Programme will be expanded to engage with more tenants in their communities to understand issues that directly affect them.

SERVICE DELIVERY

- We will continue to develop our trauma informed approach in order to ensure the most vulnerable are protected and supported within our processes.
- We will completely eliminate the use of Section 21 Notices
- We will engage directly with tenants to seek their opinion on how to improve Repair Team efficiency and reduce costs due to non-access at properties by using appropriate approaches such as 'nudge' theory in our communication.
- We will develop our data intelligence to allow us to understand how our assets are performing at a unit level and use this and other information to enable better informed service delivery decisions.

Our last 12 Months

- In order to support our Tenants and wider community into work and training, we delivered a Training and Volunteering programme which has provided:
 1. Accredited training to 304 attendees across 34 courses.
 2. 18 learners accessed university placements
 3. 22 volunteering opportunities delivered
- Taff was awarded Investors in Volunteers status.
- We undertook a review of our maintenance service delivery. It identified higher levels of tenant satisfaction and better work quality delivered by our in-house Repairs Team compared to external contractors. As a result we expanded our in-house Team. The team has achieved a satisfaction rating of 96% on work completed this year.

SAFETY OF OUR HOMES

- We maintain a constant monitoring programme of our Landlord safety responsibility to ensure that we provide safe homes. Our delivery this year has been:
 - 100% Fire Risk Assessments in place
 - 99% Gas certificates compliant
 - 99% electrical certificates compliant
 - 100% mechanical servicing and maintenance compliant
 - 100% legionella tests compliant

Our next 12 Months

- We will undertake further research and analysis to continue to improve call resolution and customer journey through our processes.
- To improve administrative efficiency and improve tenant options we will be look to ways of digitalising services to enable tenants to pay their rent, book appointments and check rent balances without needed to contact us directly.
- We will undertake more work to better understand what drives customer demand. By utilising our data, we can pinpoint our activities and address any underlying process issues in order to actively reduce the need to call the Association. This in turn will reduce administrative costs and improve value for money.

SAFETY OF OUR HOMES

- Our IT systems will be further developed to ensure close management of the Big 6 landlord risks using our new compliance software RAMIS. We will audit all data as it is uploaded to ensure accuracy.
- Fire Risk Assessments will continue in line with the current programme. The programme will be flexed and react to any emerging risks.
- We will continue to work with the local Fire Service to ensure that a robust system is in place for vulnerable tenants living in our homes.

Our last 12 Months

- 100% asbestos management plans in place where required
- In order to support this we have:
- Introduced an automated system to manage weekly health and safety tasks undertaken by our Estate Team and have achieved 100% completion rate.
- Tendered for new Fire Consultants and appointed for the forth coming year.
- Introduced Person Centred Fire Risk Assessments for individuals identified as being vulnerable in the event of fire. These individuals are flagged on our system, reviewed regularly and the Assessments are shared with the Fire Service. Further work is required to ensure we receive assurances this information is logged by Fire Service.
- We undertook a full fact-finding and lessons learnt review following incidents where the Contractor's service delivery was below the necessary standard. As a result of that review we have replaced the Contractor and introduced additional checks and external advisors.

Our next 12 Months

- We will be placing important fire safety information on site to assist the Fire Service in the event of a fire.
- All Fire Risk Assessments of communal properties will be undertaken by a certified assessor.
- We will react to any emerging safety risks quickly to establish impact. We will also monitor to combustible materials in cladding or balconies irrespective of height of building and take appropriate action.



RISK MANAGEMENT

Taff has a robust approach to risk management and ensures that financial plans are tested and liabilities fully understood.

Our last 12 Months	Our next 12 Months
<ul style="list-style-type: none">• We developed and implemented a new Risk Assurance Framework based on 3 lines of defence in order to better manage the risks of the Association.• We undertook workshops with Board and staff on risk and critical incidents to improve awareness and response should critical incidents arise.• We carried out extensive stress testing on the business plan and reported findings to Board. From this we developed a Risk Mitigation Action Plan in order to reduce exposure to risk and ensure delivery of the Business Plan.• Board and senior management took part in “Iron Grip” stress testing simulation in order to understand and quantify the extent of cost mitigation required if certain critical incidents occurred and to plan for such events.• We introduced a Risk & Governance Manager role to provide additional support to Board and resource to Taff in this area.	<ul style="list-style-type: none">• Having developed and implemented a new risk framework, the system will be transferred onto specialist Risk Management software to improve operational management of the organisations risk.• Using Iron Grip model we will develop the Risk Mitigation Action Plan further to be incident ready.• Introduce new programme of internal audit to test the robustness of the system and to validate assurances provided to Board.• Improve our learning and development programme to ensure staff have suitable training and qualifications for their roles and responsibilities

SELF-EVALUATION

Taff complete an annual self-evaluation the results of which enable the Board to monitor our performance.

Our last 12 Months

- Prepared monthly reports for Board which sets our progress to date on deliverables
- We undertook a formal annual review of our performance and delivery over the last 12 months with tenants, Board Members, community and staff

Our next 12 Months

- We will improve the evaluation process to include more stakeholder voices.
- We will publish the result of the March 2020 regulatory judgement
- We will work to improve transparency and understanding of communication with our tenants and the community providing more information.



PERFORMANCE

Taff regularly monitors and achieves positive outcomes in service and financial management

Our last 12 Months	Our next 12 Months
<ul style="list-style-type: none">• Provided Board with;<ol style="list-style-type: none">1. A monthly KPI report & narrative2. Quarterly financial performance reports with narrative3. Half-yearly strategic delivery updates4. Annual operational monitoring and performance reports for each area of the organisation• We have re-structured key operational management meetings to improve communication, decision making and ensure that the right people and the right information are in the room.• We recognised the need to improve data integrity within the organisation and established an IT and Data Group to lead on this improvement. This work will continue through into 2020.• We began a programme of process mapping to improve the effectiveness and efficiency of staff and processes.• We began a process of capturing performance and delivery of service from a social impact perspective. This work will continue through 2020 to deliver a method of quantifying non-monetary delivery.• Our performance and innovation has been recognised externally. We have won 2 Welsh and 2 National awards, as well as being finalists in others.	<ul style="list-style-type: none">• We will improve the evaluation process to include more stakeholder voices.• We will publish the result of the March 2020 regulatory judgement• We will work to improve transparency and understanding of communication with our tenants and the community providing more information.• We will continue to monitor, review and adjust Key Performance indicators to ensure correct quantitative information is being received by Board and Senior Leadership to provide an informed assessment of performance.• We will continue to improve data integrity and add to it to provide new methods of evaluate performance of the business.

VALUE FOR MONEY

Taff has a value for money strategy and seeks to ensure that we deliver services in the most effective ways and we achieve added value in procurement.

Our last 12 Months	Our next 12 Months
<ul style="list-style-type: none">• We developed and implemented a Value for Money strategic framework in conjunction with tenants, staff and Board Members in order to ensure that financial and human impact are properly considered in our decision making processes and that we are efficient, effective and economic.• We reviewed how effective we are at value for money by analysing our performance in the last 12 months against sector benchmarks.• Following review, we streamlined contracts in Asset Management and IT services in order to improve value and service delivery.• We undertook a Tenant Affordability review with Tenants, staff and Board to understand our rent affordability. As a result, we introduced measures including a Hardship Fund.	<ul style="list-style-type: none">• New procurement strategy to be implemented to ensure continued effective and efficient use of resources• Tenant Scrutiny to report on Estate management, service charges and Decision making checklist to ensure tenant impact is considered in all decisions being made at Taff• Ensure staff are engaged in Value for Money programme in all areas of the business.

REGULATION

Taff has a positive and open relationship with the regulation team in Welsh government and work in an open and transparent manner with all of legislative and regulatory organisations.

Our last 12 Months

- We received a Standard Standard regulatory judgement from Welsh Government in March 2019.
- We implemented an action plan to improve those areas highlighted in the regulatory judgement as areas for improvement.
- We were late delivering of two reporting requirements to the Regulator.

Our next 12 Months

- Ensure that regulatory returns are submitted on time to Welsh Government All returns are diarised and the process to be managed by the Risk assurance team.
- Introduction of meetings directly between Risk & Assurance manager and Welsh Government in order to further develop regulatory understanding of the organisation.
- We will draft and deliver the Regulatory Action Plan for 2020.



FINANCIAL PLANNING AND VIABILITY

Taff is a financially sound business; has effective controls in place to protect our assets and monitors and complies our lending covenants.

Our last 12 Months	Our next 12 Months
<ul style="list-style-type: none">Operational performance was delivered within budget in 2018/19.Prepared a 30 year financial business viability model to ensure that the organisation was financially strong long term.We have continued to focus on improvement of financial management skills across the organisation and financial engagement to ensure budget holders have the right knowledge and experience to financially manage their area of the business.We undertook a full insurance review to ensure Taff's assets are adequately insured and identify any emerging risks which require additional or new cover to minimise the risk to the organisation of loss.We restructured the Finance team to better reflect the workload and appointed a Capital and Treasury Accountant who has responsibility for managing covenant compliance, cash flow and bank relationships.We implemented a Transparency of Information approach for Staff and Tenants to provide better clarity of information. This included "How we spend £100 rent" workshops and Budget 2019/20 posters.Received a clean audit report and clean audit opinion from our external auditors.	<ul style="list-style-type: none">Ensure that we make the required surplus through careful budget management.Ensure that we attain a clean audit report and opinion for 2020.Continue to improve financial information across the organisation including production of budgetary information for Staff and Tenants at start of the financial year.Continue to improve internal systems and controls of financial processes across the organisationImplement the new modelling software for business planning and viability testing to enhance our knowledge in this area and improve decision making.Set out and deliver a programme of internal computer audit to identify gaps in information, control issues and to improve processes and data integrity to improve effectiveness and efficiency of the organisation.We will review Delegated Authority levels following the completion of process mapping ensuring that they deliver workflow but appropriately manage financial risk.

TREASURY MANAGEMENT

Taff ensures that it has sufficient funds in place to deliver the business plan and meet our liabilities as they fall due

Our last 12 Months

- We restructured the Finance team to include a Capital & Treasury Accountant with a focus on treasury and investment evaluation
- We reviewed the Treasury strategy to ensure it continues to meet the business aspirations of the organisation and provided adequate risk management in interest rate exposure.
- We secured £10m new funding to build new homes
- We were also successful in securing £2.7m Land Loans from Welsh Government to allow us to land bank and better manage our development resource to deliver new homes.
- We have continued to develop the Assets and Liabilities register, improving quality and quantity of information through stock condition surveying to assist the organisation to ensure that homes are maintained to WHQS.
- We have improved our cash flow system to allow for better treasury decision making and providing a longer term perspective of requirement.

Our next 12 Months

- We will complete a programme of work to increase future borrowing capacity.
- We will review Treasury policy and procedures to ensure they are in line with the organisation's requirements.
- We will complete an exercise to prepare Taff stock for securitisation.



ASSETS AND LIABILITIES

Taff has high quality homes and maintains accurate records of our assets and liabilities and uses the data to inform investment decisions.

Our last 12 Months	Our next 12 Months
<ul style="list-style-type: none">• Senior management have reviewed monthly Landlord compliance KPI's and established and monitored any necessary action plans required from that review.• We have established closer working between Asset Management and Finance, sharing information and skills to develop data systems, investment assessments and decision making processes.• We have restructured the Asset team with clear responsibilities to ensure delivery.• We introduced a Health and Safety Matrix to ensure that responsibilities are allocated and understood across the organisation. This is reviewed monthly by Senior management, updated and published for all staff to access.• An exercise was undertaken to improve the quality of the Data we hold on our assets.	<ul style="list-style-type: none">• We will introduce RAMIS software to manage property data in particular landlord data more effectively• We will audit the integrity of data on new system using Internal Audit computerised software to insure we are working with accurate data.• We will introduce 6 monthly Internal Audit Health checks to ensure consistency of data and controls• A Data Integrity Action Plan will be developed and implemented• An Asset Management Strategy will be delivered with implementation action plan for Board Approval

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