

# ANNUAL REPORT 2021/2022



# TAFF

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## A MESSAGE FROM THE CHAIR & CHIEF EXECUTIVE



After two difficult years dealing with the impact of a global pandemic, we are now moving forward with both optimism and a realistic understanding of the challenges ahead.

As we learn to live with the uncertainty caused by COVID-19, alongside the pressures of the cost-of-living crisis, we are incredibly proud of how our colleagues have continued to provide great homes and services to tenants and service users. Despite a challenging operating environment, we have been able to move forward positively on several fronts.

Our commitment to tackling race inequality through our Deeds not Words action plans, and Pathway to Board programme, continues to make progress. We have a strong pipeline of new homes with investment in our

existing homes starting to reflect the environmental challenges we face globally. World events in Afghanistan saw us step up the work we do to support refugees, demonstrating our capability to act quickly whilst truly living up to our values. The incredible work done by our Afghan Resettlement Team was recognised nationally when the team won Team of the Year Award at the CIH Housing Heroes Award. Their work has become a blueprint that other organisations want to replicate.

We continue our journey of modernisation with a digital transformation programme. Our commitment to listening to tenants has been strengthened, and we've launched our new Tenant Participation Strategy –

# A MESSAGE FROM THE CHAIR & CHIEF EXECUTIVE

Together at Taff.

We recognise the need to improve. Tenants told us that satisfaction with our response to the COVID-19 pandemic was strong. However, overall satisfaction has fallen over recent years. We worked hard to catch-up on the planned investment in homes stalled by Covid-19 restrictions. Our continued investment in improving our homes is key to our mission to provide great quality homes and services, and support communities to thrive.

We have sought to encourage colleagues to think differently to find solutions with our Lead@Taff leadership development programme; equipping our leaders with skills to coach their teams and work collaboratively.

We recognise many of our tenants and service users have experienced adversity or trauma, our approach of working in Psychologically Informed Environments continues to make a real difference to the lives of those we support. To build on this success, we are introducing training enabling Taff colleagues to become trained and adopt restorative practices in all they do. This means our tenants, service users and colleagues will benefit from the proven advantages of this structured and consistent way of working to the inevitable incidents of conflict that arise in life.

In April 2021 we were all saddened by the death of Mrs Mary Hayes. Over many years Mary made an incredible contribution, not only to Taff and Taff tenants, but to the wider



national effort to ensure the voice of tenants and service users is at the heart of decision making. Her legacy will live on with us here at Taff and indeed across Wales.

We would like to thank tenants, colleagues, Taff Board members, partners, contractors, and funders for the crucial role they have played in helping us deliver great results during the year.

Two handwritten signatures in black ink. The top signature is 'A. Hart' and the bottom signature is 'Mary Hayes'.

# ABOUT US

We've been in business for over 45 years and provide almost 1,600 homes to more than 4,000 people across Cardiff, alongside the delivery of support services across South East Wales. We're a £13 million turnover social business with 200 colleagues.

Our mission is to provide great homes and services and to support communities to thrive. We're a financially stable and innovative not for profit organisation that believes in partnership and collaboration. We plan to build over 325 additional new homes in the coming years as well as make significant investments to improve our existing homes aiming to play our part in ending the housing crisis.

Our work in support sees us provide a range of transformational services including; supporting people who have become homeless, been in prison and refugee resettlement.

This year saw the launch of our new three-year strategic plan, setting out our mission, values and priorities. This ambitious plan was created with input from colleagues, the Board and importantly, our tenants. Our plan is underpinned by a number of commitments, summarised by our 'plan on a page'.

## OUR PLAN ON A PAGE

To deliver great  
quality homes and services  
and support communities to thrive

### Providing Homes And Great Services

- To keep homes safe
- To listen to tenants
- To transform our service using digital technology
- To provide support where it's needed

### A Financially Resilient Organisation

- To be well governed
- Financial Resilience
- To effectively manage risk

### Making A Difference In The Communities We Serve

- To build new homes that promote regeneration
- To make an impact through partnership working
- To be an environmentally responsible organisation
- To be inclusive and support wellbeing in the community
- To challenge inequality and celebrate diversity

### Enabling Colleagues To Thrive At Work

- A new people strategy
- Future Workplace Strategy
- Implement Deeds Not Words
- Lead@Taff
- Wellbeing Strategy



We inspire TRUST



We are AMBITIOUS



We are always LEARNING



We are KIND



# PROVIDING GREAT HOMES AND SERVICES

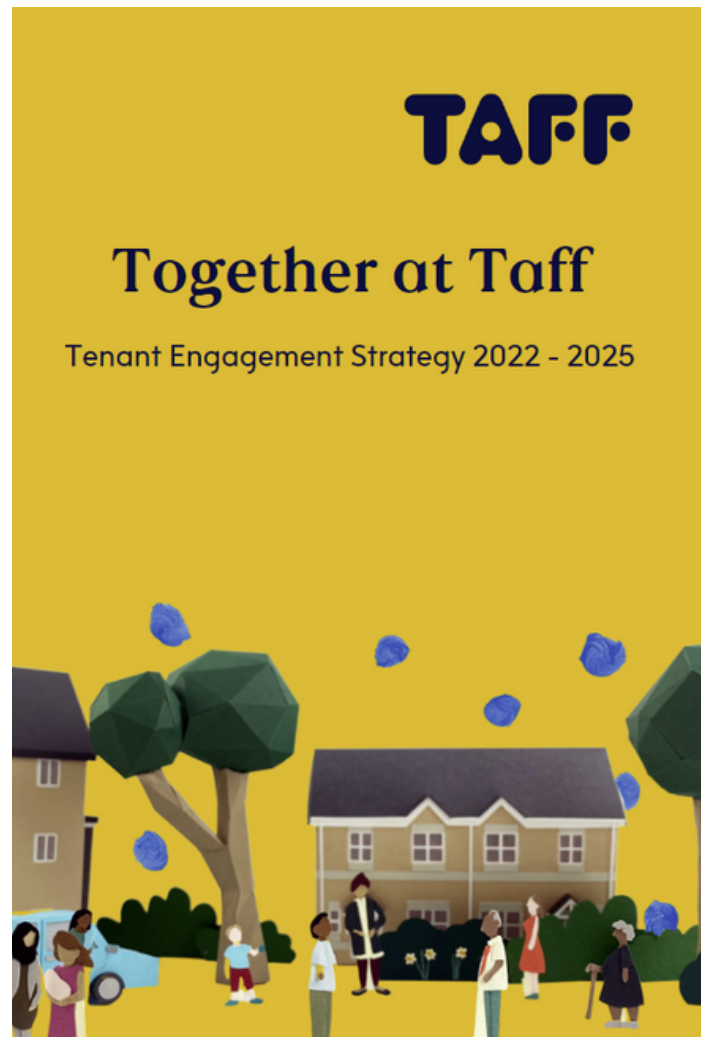
We want our tenants and communities to be at the heart of Taff. We know that through involving and listening to tenants we can better understand what sort of services and homes tenants need from us.

During the last year we have been working with TPAS to review our tenant engagement and influence arrangements. Our new strategy – Together at Taff clearly sets out how tenant involvement at Taff will make a difference.

The key objective was to design a framework that enables our tenants and service users to be involved in helping us to reassess services and deliver cost-effective solutions that bring real and lasting change to communities. Our new strategy clearly sets out how tenant involvement at Taff will make a difference.

Building on strong foundations of tenant engagement, we will make sure that when tenants are involved with us in any way, from filling in a survey to influencing our plans, that it has a real purpose and makes a positive difference. With tenants we've identified the 5 aims of involvement at Taff:

1. Provide quality tenant focussed services.
2. Deliver services which provide value for money and rents that are affordable.
3. Provide services that are inclusive and accessible by all.
4. Build positive relationships, trust and understanding between Taff and our tenants.
5. Develop individual and community skills and resilience.



# PROVIDING SUPPORT WHERE IT IS NEEDED

A core part of our supported housing work is delivered in two hostels, owned by Taff. Both hostels offer 24 hours a day, seven days a week support to residents as well as follow-on support.

Our work at Ty Seren forms part of the Young Persons Contract with the Local Authority. As part of this contract, we undertake follow-on floating support work with those who have moved on to designated follow-on accommodation.

Our work at Ty Enfys is delivered through the Family Contract and offers accommodation and support and young mothers and babies who are homeless.

Individuals referred to both hostels often present with complex and challenging needs, with signs of historic trauma. To address this, we offer a strength-based and psychologically informed service to residents that is focussed on fostering independence and essential life skills. Ultimately, the work in both hostels is aimed at enabling residents to seek and retain permanent independent tenancies and move away from a reliance upon support.

It is testament to all colleagues working in these services that they have kept delivering tailored support packages throughout the pandemic. In the previous 12 months, Ty Seren has supported 97 service users, in both the hostel itself and move-on accommodation. Ty Enfys has supported 52 mothers and babies. As part of their support package residents are asked to submit satisfaction ratings for the support they receive. This has remained high throughout the year.



# PROVIDING GREAT HOMES AND SERVICES

## A CASE STUDY - AFGHAN RESETTLEMENT SUPPORT TEAM

This team came together at short notice to support the resettlement of Afghan refugees, who were airlifted from Kabul following the Taliban seizure of power in August 2021.

We drew on our skills in support and worked creatively to mobilise a team to support the arrival of scared and traumatised families and individuals. Many had been separated from other close family members in the chaos at Kabul. From the outset the team have been available to provide, not only practical support, but also much needed emotional support and care.

Over 70 Afghan families (approx. 500 individuals) have been received into Cardiff Bridging Accommodation. Many of the families have already been successfully moved on to accommodation in participating local authority areas across Wales.



This was the first time many of the families had ever seen the sea. It also provided an important cultural learning opportunity as the women and children travelled on the train independently.



# PROVIDING GREAT HOMES AND SERVICES

## A CASE STUDY - AFGHAN RESETTLEMENT SUPPORT TEAM



The partnership between agencies has been tremendously successful in delivering the best outcome for the families in what was dubbed 'Welcome Wales' - a project that managed to extract all the families that had connections with the Welsh Regiments out of Afghanistan, and to extend the warmest introduction to Welsh life.

Three individuals who arrived as asylum seekers have been successful in becoming Taff employees working on the scheme, now able to provide the same support they received.

It's hard to convey just how far the team have gone and continue to go to give the refugees the best possible start here in Wales. Their energy, enthusiasm and resilience in the face of what can often feel like insurmountable hurdle after hurdle is inspiring. Not only do they support the refugees but they support each other, living up to our Taff values of Trust, Ambition, Learning and Kindness every single day!

The team was named Team of the Year in the UK wide Housing Heroes Awards and won a TPAS Good Practice Award for the Best Resident Support/Advice programme in Wales.



# INVESTING IN YOUR HOME

As well as developing new homes, we have continued to invest in existing homes. Our Asset Management Strategy directs how we actively improve the value from our assets. This year sees us reach the end of the 1st year of a 3-year implementation.

In 2020/21 we reviewed all our stock data held and have significantly improved the information held on our portfolio. Currently 55% of our homes have a survey completed within the last 5 years. We have focussed on gaining data on energy efficiency in our homes and improving how many Energy Performance Certificates (EPCs) we hold and have provided training to the team to enable EPC surveys to be done in-house.

We are currently 100% compliant with WHQS, with 15 acceptable fails across our homes.

Over the last year we have joined together with Sero Homes and the Welsh Government under the Optimised Retrofit Project (ORP). We completed several whole home surveys, along with the installation of Intelligent Energy Systems (IES), solar panels and battery storage to some of our properties. This funding has also allowed us to provide training to our Surveying Team. We have also been successful in obtaining further ORP2 funding from the Welsh Government.



# INVESTING IN YOUR HOME

New contracts have had tenant involvement at all stages of the process. Tenants have scored tenders alongside Assets Team members. The 'Have your Say' Tenant Group have been involved in the new specification for our planned bathroom replacements.

Satisfaction with how we manage our Repairs Services is one of the core drivers of overall tenant satisfaction. It is also what tenants value the most. Our responsive repair orders have increased slightly this year, with a 6% rise from the previous year. Transactional tenant satisfaction levels for repairs have remained high over the course of the year, averaging between 97-99%. These rates demonstrate the great service and quality work carried out by our Repairs Team and places us in the top quartile when compared to our peers.

In 2020 we carried out a full, independently verified perception survey. In this survey 85% of tenants said they were fairly or very satisfied with how we deal with repairs and maintenance. In 2021 we carried out an in-house pulse survey of tenants, with 82% of tenants fairly or very satisfied with our repairs service. We have carried out further investigations seeking to speak to every tenant who has declared some level of dissatisfaction.

We have delivered significant performance improvements in our compliance related work during 2021/22. Outstanding actions resulting from Fire Risk Assessments have come down significantly. We have also achieved 100% compliance for gas servicing most of the year. We are on track to achieve all electrical safety checks to be within the 5-year target bracket before the Renting Homes Act takes effect in December 2022. External audits carried out by Mazars (August 2021) have also tested our controls on data and provided us with substantial assurance on virtually all areas that were audited.



# TRANSFORMING OUR SERVICES

We are embarking on a programme of Digital Transformation, currently working on migrating our services in the cloud, increasing their reliability, flexibility and availability, making them available where and when Tenants and colleagues need them.

The next phases of Digital Transformation will seek to increase and improve tenants ability to engage with us digitally. It will be simpler for tenants to request services, access information and updates through digital channels.

We are reviewing a number of 'back office' systems with a view to consolidation and improvement. Our IT Service Desk is being re-launched with a cloud based self-serve portal.

We have upgraded our phone system, enabling better integration with Teams and implemented Voicescape to allow a major step change in the intelligent automation of arrears caseload management. Continued promotion of our App has seen a steady increase in use over the year.

Rapid improvement days have seen us work collaboratively across the organisation to find solutions to the common challenges we face. This approach sees us address the issues head on and co-produce new ways of working and process change. Areas we have sought to improve include managing open work orders more effectively, and enabling better integration between our Customer Service and Repairs teams.





# A FINANCIALLY RESILIENT ORGANISATION



The financial result for 2022 was a surplus of £1,318K (2021: £1,082K) before re-measurement loss of the pension liability resulting in Total Comprehensive income of £3,090K (2021: Deficit £1,387K). Our operating surplus was £2,563K (2021: £2,548K). Operational surplus of 20% was maintained despite cost pressures.

Capital and reserves have been increased by the reduced pension liability and are now £16,674K (2021: £13,584K).

The Association's net cash inflow from operating activities was £2,913K (2021: £3,031K) in the year. Free cash out flow after loan repayments was -£4,504K (2021: -£153K) as it fluctuates with refinancing.

Taff's strictest loan or covenant limits are 120% for interest cover and 55% for historical cost gearing (NBV). The Board are satisfied that the Association comfortably met its lenders financial covenants.

The Association's turnover increased on the previous year to £12,798K (2021: £12,399K) driven by the annual regulated rental increase and new support contracts.

Investment in Taff properties was £4,016K in the year, including capitalised expenditure on maintenance of £842K. This includes the on-going costs required to continue to maintain our homes to Welsh Housing Quality Standard and for landlord safety compliance.

Interest and financing costs are £1,443K (2021: £1,453K). The Association has maintained a strong cash position throughout the year with a reduced need for additional borrowing to support delayed development schemes. Net borrowings increased by £2,764K in the year and, the average interest rate was 3.20%.

Our full Financial Statements are available on our website.

# COMMITMENT TO GOOD GOVERNANCE

Taff has consistently achieved and maintained the highest Regulatory Judgement of Standard for Governance (including tenant services) and Standard for Financial Viability, most recently published by Welsh Government in March 2021.

The Association undertakes an annual appraisal of compliance with the Regulatory Framework for housing associations registered in Wales and with the Community Housing Cymru Code of Governance. The Association considers it is fully compliant in all material respects.

We use all reasonable endeavours to ensure compliance with all relevant law. Our procedures ensure that we comply with statutory guidance in areas such as health and safety, for example, legionella testing and gas safety.



Taff has effective and robust governance arrangements in place that enable us to successfully deliver our Corporate Plan and improve our services to tenants and service users.

We have robust financial planning and treasury management procedures in place to ensure that we remain viable and that our assets are not put at risk.

# COMMITMENT TO GOOD GOVERNANCE



The Board is supported by two committees that are responsible for Audit & Risk (ARC) , and Remuneration. Taff uses the three lines of defence model which provides us with a standardised and comprehensive risk management process that clearly outlines the roles of various leaders within Taff, including oversight by the Board. An assurance can include a key performance indicator, an internal audit report, external validation, a document, report, or other method of verification which provides an opinion on the operation of the controls in place to manage the risk.

As we look ahead to the new financial year, we continue to face challenges due to the ever-changing risk landscape and the implications that it may have on our own internal resources and for those of our tenants. Our Risk Management Framework sets out how we manages risk. It is an on-going process that is linked to our business planning cycle and is designed to identify and prioritise the risks to the achievement of our aims and objectives. Central to our approach is the processes and framework for risk management. We are committed to embedding risk management throughout the organisation and our systems and controls are designed to ensure that exposure to significant risk is properly managed.

On an annual basis the Board will review and set its risk appetite against all our key risk areas. A risk appetite matrix has been developed and is updated annually and that reflects what each risk appetite range means for all key risk areas. All Board reports make an explicit link to the relevant strategic risk/s.



# MAKING A DIFFERENCE IN THE COMMUNITIES WE SERVE

In our Tenant Race Equality Report we identified that over-crowding disproportionately impacted upon families from Black, Asian and Minority-Ethnic backgrounds. We have successfully obtained £430K of ICF funding to help us deliver a programme of loft and property conversions that will alleviate over-crowding for several families.

In collaboration with five other Housing Associations, the Pathway to Board project officially commenced during the year. The Project is now well underway with the first cohort from underrepresented groups receiving the training to become 'Board ready'. The project is a continuous professional development opportunity designed to better equip individuals from minority ethnic communities who want to contribute to the leadership of an organisation, particularly the housing sector.

We have been able to expand our Refugee Supported Accommodation project. Funded by Enhanced Housing Benefit, this project houses and supports single Syrian refugees who have recently been given their leave to remain status.

We became the first Housing Association in Wales to obtain RACE Equality Code accreditation. The Race Equality Code 2020 and its Accountability Framework was designed to provide organisations across all sectors and sizes, with the opportunity to address the specific challenge of dealing with race inequality both in the boardroom, and in the senior leadership team. The assessment enabled us to identify how effective or otherwise our governance practices are in tackling specific inequalities within race, also encompassing wider diversity challenges. As an early adopter of the Code, we are now part of a cross sector stakeholder group benefitting from training and workshops.



The **RACE**  
**Equality Code**  
2020



# MAKING A DIFFERENCE IN THE COMMUNITIES WE SERVE

During the year we commenced on site with 49 new homes and have developed a healthy pipeline of future schemes. Planned completions for the year became delayed due to the ongoing impact of Covid-19 and pressure on the SME construction sector. The development team have worked hard to drive progress throughout the year.



Affordability of our homes continued to be a concern for our tenants. We consulted tenants on our rent setting process for the year.

We received 156 separate comments – many of which outlined the financial difficulties being faced by our tenants. 'I worry about how I will pay my rent', 'I am struggling as it is' and 'it is hard to find the money if I work' being representative of many concerns outlined.

We also consulted our 'Have Your Say' Group on some of the more detailed areas of the policy. They offered their general support for the principle of basing rents on local earnings. However, they expressed concern about the significant proportion of tenants who felt our rents are not affordable.

As a result of the feedback, we expanded our Hardship Grant focussing primarily on tenants who are engaging with our services but facing financial difficulties, including rent payments. In addition, we repurposed existing resources to create a Community Inclusion Team and increased our Money Advice and Support offer to tenants. This service works with tenants on an individual basis to allow them to access benefits, manage their money and seek jobs and training support.

# MAKING A DIFFERENCE IN THE COMMUNITIES WE SERVE

We are proud of the positive impact we make through our investment in improving the health and prosperity of our tenants, service users and wider community.

Our social impact includes helping local tenants and service users to access employment, tackling poor health, and providing independence for tenants who struggle with their mobility, delivering services to improve their wellbeing, improving our neighbourhoods, installing measures to reduce fuel poverty and improve the energy efficiency of our homes and helping to sustain tenancies through money advice.

Our tenant led Taff Allotment Group were finalists in the Best Community Garden category in the Cultivation Street Project Awards. Members of the group have spoken openly about the positive impact being involved has had on them. This is not only in terms of growing their own wonderful fruit, vegetables and flowers, but the positive impact on their wellbeing, reduced stress, anxiety and isolation has been profound.





# MAKING A DIFFERENCE IN THE COMMUNITIES WE SERVE

Residents of Red Sea House, our support living accommodation for ethnic minority older people, took part in an important project with Dewis Cymru. A video was produced to create greater awareness of dementia care and the importance of storytelling and talking therapy.

As we move towards developing a more strategic approach to partnerships and collaboration, we commissioned a Stakeholder Perception Survey to help us understand how we can achieve more by working together, and make sure our stakeholders understand us and we understand them.

We will build on this by developing a Communications and Public Affairs Strategy to help us to go further together, by using our voice for good, build stronger partnerships and enhance and protect our reputation. We're also working to provide tenants and stakeholders with proactive, transparent communications with a focus on using social media channels and our My Taff app to share information.



# ENABLING COLLEAGUES TO THRIVE AT WORK

In support of our Deeds Not Words commitment we have focussed on attracting a higher number of job applicants from Black, Asian or Minority Ethnic backgrounds. We have achieved consistently high results, demonstrating significant reach in diverse communities across Cardiff.

During the year 25% (2021 10%) of our available roles this year have been offered to people from under-represented communities. We continue to place significant value on having community language skills in our teams, with our Customer Service Team now able to converse fluently in English, Somali, Punjabi and Bengali.

A number of colleagues have also been undertaking Arabic language lessons to help ensure we can converse with our tenants and service users in ways that reflect the diversity of the communities we serve.

In conjunction with Tai Pawb and Cardiff Metropolitan University, we are participating in a mentoring programme to ensure graduates and under-graduates, especially those from diverse backgrounds, gain access to housing professionals to help them gain confidence and knowledge. Providing these pathways into housing is critical to ensure a diverse talent pool that will make up the next generation of leaders in the sector. Alongside this we have been able to offer live anti-racist training to existing colleagues, delivered by Professor Uzo Iwobi.

During a time of considerable change, our people have continued to focus on delivering the services our tenants and services users depend on. We worked closely with colleagues on establishing our values of Trust, Ambition, Learning and Kindness and for each value we have a set of behaviours that we expect all to display as they go about delivering services.

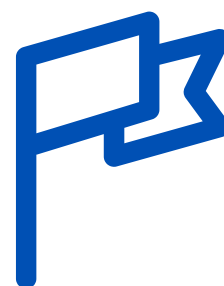
## Trust



## Ambition



## Learning



## Kindness



# ENABLING COLLEAGUES TO THRIVE AT WORK



During the year our new pay framework was launched with competitive benchmark pay per role, including all staff being paid at or above the Real Living Wage. Benefits at Taff include agile working, and a health cash plan which includes access to a range of services such as physiotherapy, counselling and GP appointments. All colleagues are entitled to 25 days annual leave, 4 concessionary days, time off for public duties, and other generous schemes that are more than statutory minimums.

Colleagues are trusted to work remotely and encouraged to consider an appropriate work/life balance that meets their needs, the needs of the business, our tenants and service users. We have a colleague led Wellbeing Group focusing on enabling everyone at Taff to thrive, have a great sense of purpose and play their part in making sure we achieve our mission.

Our commitment to our value of learning has been enhanced through the implementation of our leadership programme Lead@Taff, alongside an organisational wide online digital learning platform – Bookboon, offering a huge variety of online live classroom sessions, podcasts and workbooks to support colleagues with their learning and development.





# ENABLING COLLEAGUES TO THRIVE AT WORK

One of our teams has been trialling unlimited leave, in essence this puts colleagues in charge of deciding for themselves when to work and when to take time away from work. Early feedback on the policy is positive with those involved enjoying the trust, freedom and flexibility unlimited leave offers.

During the year we introduced 'no meetings Friday'. This encourages colleagues not to arrange internal meetings, virtual or in real life, on a Friday with the intention of establishing space to 'think' and allow a greater focus on wellbeing.

Colleagues have continued to show a real commitment to our communities. Our colleague led Little Wish Toy Appeal made sure no local children went without Christmas gifts, with a similar project now planned to celebrate Eid.

Supporting our commitment to wellbeing, colleagues started an online running group and set themselves the target of collectively clocking up enough miles to run virtually from Canton, Cardiff to Canton Beach in Australia.





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# TAFF

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