

TAFF

ENVIRONMENTAL, SOCIAL & GOVERNANCE (ESG) REPORTING 2022/23



Environmental, Social and Governance Report 2022/23

I'm delighted to share our first Environment, Social & Governance (ESG) report.

Our priority is to provide quality affordable homes and services to meet local needs and to invest in our communities. Our Corporate Plan is dedicated to achieving these main objectives in a sustainable and responsible way:

- Providing great homes and services;
- Being financially resilient;
- Making a difference in the communities we serve; and
- Enabling colleagues to thrive.

We've adopted the Sustainability Reporting Standard for Social Housing as this reflects the sector standard framework for ESG reporting and it will help us, not only demonstrate and track our own progress, but also to track how we are contributing to sector wide ambitions to tackling this challenging agenda. This is the first time we've reported against the Standard, and although we can demonstrate how we comply in many areas, we can see areas where we need to improve. We won't shy away from acknowledging the areas we need to improve.

ESG reporting is of significant and increasing interest to a variety of our key stakeholders. The ESG reporting approach covers 12 themes and 48 criteria split across three sections: Environmental, Social and Governance. The report explains how we meet, manage, and measure our performance against each criteria.

The report identifies our social and environmental impact, as well as our approach to good governance. The principles we adopt and intend to strengthen further. This debut ESG report is the first step on a long journey and we will continue to seek ways to strengthen and improve our performance.

In 2021, we approved an Asset Management Strategy setting out our commitment to support Welsh Governments' ambition to make Wales carbon neutral by 2050. Since then, we have been developing our plans to ensure a coordinated and strategic approach. Our early focus has been on improving our energy data, bringing in expertise and establishing our environmental performance baseline. We've already made some progress and in February 2023, we received the first draft of this work. We want to keep improving, reducing our impact on the environment while delivering a sustainable service for the benefit of existing tenants and future generations.

Helen White

Chief Executive Officer

United Nations Development Goals

Reducing our environmental impact and helping tenants tackle the cost of living crisis are priorities for Taff Housing and as a charitable organisation, we take our responsibility to improving how we work to make a real and lasting difference to individuals, communities, and our planet, seriously.

The 2030 Agenda for Sustainable Development, adopted by all United Nations Member States in 2015, provides a shared blueprint for peace and prosperity for people and the planet, now and into the future. At its heart are the 17 Sustainable Development Goals (SDGs), which are an urgent call for action by all countries - developed and developing - in a global partnership. They recognise that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality, and spur economic growth – all while tackling climate change and working to preserve our oceans and forests.

From <https://sdgs.un.org/goals>

This report focusses specifically on The Sustainability Reporting Standard (SRS) for Social Housing themes. For each theme we've reported against individual criteria and details how it relates to specific SDGs.

A guide to UN Sustainable Development Goals

1. No Poverty
2. Zero Hunger
3. Good Health and Well-being
4. Quality Education
5. Gender Equality
6. Clean Water and Sanitation
7. Affordable and Clean Energy
8. Decent Work and Economic Growth
9. Industry, innovation and infrastructure
10. Reduced Inequalities
11. Sustainable Cities and Communities
12. Responsible Consumption and Production
13. Climate Action
14. Life Below Water
15. Life on Land
16. Peace, Justice and Strong Institutions
17. Partnerships for the Goals



Wellbeing of Future Generations (Wales) Act 2015

Whilst the Sustainability Reporting Standard aligns to the UN Sustainable Development Goals, as a Welsh Housing Association we also consider our contribution towards achieving the 7 Wellbeing Goals identified within the Wellbeing of Future Generation (Wales) Act 2015.

The first of its type in the world, the Well-being of Future Generations (Wales) Act is about improving the social, economic, environmental, and cultural well-being of Wales. The Act was created with the intention of making the public bodies listed in the Act think more about the long-term, work better with people and communities and each other, look to prevent problems and take a more joined-up approach. To make sure everyone is working towards the same vision, the Act puts in place seven well-being goals.

The work we carry out at Taff will contribute towards achieving these goals be that through our decarbonisation activities to supporting our tenants get access to support services to helping to get people back into employment or training.

The Seven Wellbeing Goals



Social

Affordability and Security

C1. For properties that are subject to the rent regulation regime, report against one or more affordability metric:

1) Rent compared to median private rental sector (PRS) rent across the local authority. 2) Rent compared to Local Housing Allowance (LHA)

We operate in the Cardiff City Council Local Authority. Our high-level analysis shows our general needs rents are, on average, around 60% of the market rent. Our general needs rents are, on average, 83% of the Local Housing Allowance.

C2. Share, and number, of existing homes (homes completed before the start of the previous financial year) allocated to: General needs (social rent), intermediate rent, affordable rent, supported housing, housing for older people, low-cost home ownership, care homes, private rental sector.

<u>Stock type</u>	<u>DATE</u>	
Social Rent	1044	70%
Intermediate Rent	213	14%
Supported Housing	207	14%
Housing for Older People	31	2%

C3. Share, and number, of new homes (homes that were completed in the previous financial year), allocated to: General needs (social rent), intermediate rent, affordable rent, supported housing, housing for older people, lowcost home ownership, care homes, private rental sector.

We are investing significant funding into the development of new homes. During the year we completed 12 General Needs social rented homes with 72 currently on site.

C4. How is the Housing Provider trying to reduce the effect of fuel poverty on its residents?

Taff maintains a high SAP rating through its planned maintenance program and is piloting retrofit projects with Sero. This includes batteries set alongside solar panels, external wall insulation and intelligent energy systems. 10 properties have had this installed and there are plans to install another 10. There are solar panels on over 120 of our homes. All new homes built are to EPC A with no gas central heating and combine PV with battery storage. Each site has a specifically designed tenant engagement plan to provide information and resources to tenants on how the energy saving measures work in their new homes. Taff has a Tenant Decarbonisation Officer and runs workshops to engage with tenants on decarbonisation and energy savings.

Taff also has a Hardship Fund available for small financial grants to help tenants pay household bills like energy and water. During the year our two Community Inclusion Coaches opened 325 support cases, supporting a total of 229 tenants. Unsurprisingly the top reason for support was for energy advice and guidance followed by DAF grants enabling tenants to purchase essential home items. With the current cost of living crisis, we expect to support more in 2023/24. We also have access funds from the Energy Savings Trust in the form of Fuel vouchers.

During Winter 2022 we ran a series of Winter Wellbeing Clubs for our tenants and wider community, offering free hot food and activities. During these sessions we:

- Served 248 hot meals, grant funded by the Cardiff Third Sector Council
- Welcomed 6 external speakers offering advice and support.
- Promoted wellbeing through workshops including art therapy, armchair yoga, and advice from health professionals.
- Provided one to one advice and support including access to grants and vouchers.
- Distributed over 270 grant funded fruit bags and 32 bags of useful toiletries.



We also welcomed a visit from Jane Hutt MS to our Winter Wellbeing Club and even featured on BBC 6pm News and Radio Wales. We look forward to running the club again in the of winter 23/24, having already secured external funding. The photos below are from our wellbeing club and are used with the permission of attendees.

We accessed funding from the National Grid's Community Matters Fund. This enabled us to provide 125 'warm packs' containing over 1,000 quality items. Every pack was bespoke to ensure maximum benefit to the tenant.

In April 2022 we secured £2,400 from HACT to purchase fuel vouchers. With demand outstripping supply we knew we needed to offer our tenants longer term energy support. In January 2023 we were accepted by the National Fuel Bank. Since becoming a partner, we have supported tenants in energy crisis access 35 vouchers alongside energy advice and support over 2 months.

C5. What % of rental homes have a three-year fixed tenancy agreement (or longer)?

95% of our homes. The remaining homes consisting of our hostel accommodation are let on a license basis.

Building Safety

As a responsible landlord we always aim to maintain our homes to the highest quality standard. We commit to ensure our homes comply with all landlord health and safety regulations and are decent places to live.

We maintained high levels of landlord health and safety compliance throughout the year.

C6. What % of homes with a gas appliance have an in-date, accredited gas safety check?

99.3% of our homes had an in-date accredited gas safety check (March 2023).

C7. What % of buildings have an in-date and compliant Fire Risk Assessment?

We risk assess our buildings to determine the appropriate fire safety risk assessment/review.

100% of our buildings had an in date and compliant Fire Risk Assessment (March 2023).

C8. What % of homes meet the Welsh Quality Homes Standard?

100% of our homes met the WHQS standard (March 2023).

Our internal auditors conduct regular Key Indicators Health Checks to provide assurance to the Board on our ongoing performance in this area

Resident Voice

C9. What arrangements are in place to enable the residents to hold management to account for provision of services?

Our “Together at Taff” Strategy was launched in March 2022, and it will take us through to 2025. To drive this Strategy forward we recruited a Tenant Engagement Partner in July 2022, reporting directly into the Executive Team, who will lead on guiding our strategic approach to engaging with our tenants.

Through the course of the last 12 months over 600 tenants have engaged with us on various areas of our work, including rent setting, satisfaction, and repairs and maintenance. At the end of 2022/23 we produced our first annual Tenant Engagement Report which reported on some of the outcomes of our engagement work with tenants during the year. Our Have Your Say Group reviewed the content of the report, with the final report being presented to Board in July for approval and published on our website.

Our Have Your Say Group has meet monthly since April 2022. Numbers of tenants attending has varied throughout the year. Despite this, the group has supported with the review of some significant pieces of work including our Decarbonisation Strategy and Repair and Maintenance Policy. For 2023 we will be moving meetings to every other month but working to bolster membership of the group by operating both in person and online allowing for more Inclusive engagement.

Looking ahead we will be focusing on our approach to strategic tenant engagement and ensuring that there is a clear link with the Board. We will be introducing a Strategic Tenant Panel that will aim to involve tenants within key business decisions and bringing the tenant voice closer to Board level decisions. Discussion around tenant voice and meeting our regulatory expectations on tenant engagement, including the new Strategic Tenant Panel was discussed at the Board Strategy Day at the end of September.

C10. How does the Housing Provider measure Resident Satisfaction and how has Resident Satisfaction changed over the last three years?

We carried out a perception-based survey that was sent to all tenants in November 2022 and January 2023. The survey was conducted digitally (through text links), paper copies and via telephone and over 300 tenants engaged with us on the survey. The full results were contained within a Tenant Engagement Report with further analysis present in the Tenant Satisfaction Briefing Paper. The results of this survey are displayed on the Welsh government website Social landlords: tenant satisfaction survey 2023 | GOV.WALES. Our satisfaction rates dropped slightly between 2020 and 2021 but have since been maintained. The figures for the last 3 years are - 2020 85%, 2021 82% (in house survey via text) and 2022 82% (Welsh Government May 2022) which compares well with other registered social landlords in Wales.

C11. In the last 12 months, how many complaints have been upheld by the Ombudsman. How have these complaints (or others) resulted in change of practice within the Housing Provider?

No complaints to the Ombudsman have been upheld in the last 12 months. Our Complaints Policy and process has been approved by Ombudsmen. There was a full roll out of training from the Ombudsman team across the organisation and this training continues to be delivered to all new employees along with any employees who want refresher training. Taff take all complaints seriously and treats them as an opportunity to learn and improve where we have not met our tenants’ expectations.

Complaints are discussed at our monthly Business Intelligence meetings to ensure all lessons learned are collated and communicated to colleagues.

Resident Support

C12. What support services does the Housing Provider offer to its residents. How successful are these services in improving outcomes?

We'll support health and wellbeing initiatives and fight the corner of our local population using our influence for good.

We will continue to deliver high-quality support and build on our relationship with service commissioners. We will always put the needs of people before profit. Growth in our support work will be in areas where we believe our work can be delivered in accordance with our commitment to Psychologically Informed Environments.

Taff is committed to resolving tenant issues and tenancy breaches in a psychologically informed way. The use of formal eviction notices on our tenants is considered a significant step and one we know can cause anxiety and concern.

Working alongside our Neighbourhood Team, our Community Inclusion Team offers support and assistance to our tenants. The team consists of two Inclusion Coaches, a Money Advisor, and a Team Manager. The team focus on providing money advice, tenancy support and support with the Cost-of-Living (COL) Crisis. Understanding the importance of quality sustainable employment, the team also sign posts tenants to local employment, education, and training opportunities as well targeted recruitment and training, and leveraging opportunities through our newbuild programme.

Following ongoing tenant engagement, and our 2022 affordability survey results, we created an evidence-based package of support to help alleviate some of the pressures intensified by the COL crisis.

During 22/23 we held 3 large community events. Over the 3 events we connected over 400 Tenants and local community members with 11 partner organisations and over 20 Taff staff from various areas of the association. The summer events also provided a range of diversionary activities as they took place during the school holidays, several sponsored by local businesses and our contractors.

In our two young women's hostels and outreach provision, support is available on a 24/7 basis. In these hostels, the focused outcomes are independence, life skills and maintained tenancies, using a strengths based approach and delivering trauma informed practice we work in line with the HSG outcomes framework.

We provide floating support to elders in the BAME community in our supported accommodation scheme enabling them to remain independent in their own home, we support asylum seekers who have been granted the right to remain in the UK in HMO's, these residents are supported to access education, training or employment that increases their chances of successful resettlement in the UK. We currently have one HMO that offers accommodation and floating support in partnership with Social Services to unaccompanied asylum-seeking children. We have plans to extend that scheme with two further properties.

Our Community Inclusion Team also provide money advice compliant with the FCA guidelines to tenants ensuring that they can maintain their tenancies, this reduces the likelihood of eviction for rent arrears.

Our Allotment Group has continued to operate successfully during 2022/23. There are currently 15 members utilising our Allotment. Taff has purchased additional plots, and during the Allotment Group have worked on creating raised beds in these plots with a small number being utilised already. Further work will be completed over the next few months to create more raised beds which can be utilised by other tenants.

We made the decision in 2022/2023 to reduce the employment/education/training support we offer tenants directly, allowing us to divert resources to focus on the cost of living crisis. Working closely with various partners including the Council's Into Work teams, JCP, adult learning, CAVC and Cardiff Met we refer tenants to these external partners specialising in employment, education, and training. We have continued to offer apprenticeships on our new build developments, with a total of 3 apprentices on site at 2 of our new build developments during 21/22. We also hosted a final year Cardiff Met Housing Studies student for a 6-month period. Since graduating the student has now secured full time permanent employment at Taff as a Support Worker.

The Inclusion Team worked with our Customer Service Team to deliver the Little Wish campaign, supported by sponsorship from contractors and partners. This scheme aimed to provide gifts for children living in our homes for Christmas and Eid. To date we have been able to provide 157 children with gifts during these special occasions.

Placemaking

We aim to build as many new affordable homes as possible during the next three years. We'll deliver new homes to a high environmental standard at genuinely affordable rents.

We know we can do more to both build and work sustainably. Homes are a major contributor to carbon emissions, so we'll play our part in reducing energy consumption and work towards the eradication of fuel poverty.

We will create effective partnerships to deliver services that bring maximum benefit to individuals and their communities. We will monitor the work we do with our partners to ensure that it continues to be of real value.

C13. Provide examples or case studies of where the Housing Provider has been engaged in placemaking or place shaping activities.

Taff are on site constructing a residential flatted development on a former derelict site located on Agate Street in Adamsdown. The site is a former bingo hall which had fallen into disrepair creating significant visual blight to the area and environmental problems such as rodent infestation and fly tipping. The site had been partially demolished and left vacant for a number of years causing distress to local residents. Taff worked closely with the elected members and the community to bring forward a development that would regenerate this derelict site to create a landmark building. The site will deliver a total of 39 new one and two bedroom flats.

Work has also commenced on the former Radiocraft building in Canton. The building has been demolished and is being replaced by 10 high quality, one and two bedroom flats as well as a retain unit. This redevelopment is a part of our investment in regenerating derelict sites across the city and delivering 350 new homes by 2026.

Environment

We will continue to drive improvement in the quality of our data.

C14. Distribution of EPC ratings of existing homes (those completed before the start of the previous financial year)

% of homes rated A	0.9%
% of homes rated B	27.4%
% of homes rated C	23.2%
% of homes rated D	9.5%
% of homes rated E or worse	0.5%
% of homes without EPC rating (unknown)	38.6%

C15. Distribution of EPC ratings of new homes (those completed in the previous financial year)

% of homes rated A	100.0%
% of homes rated B	0.0%
% of homes rated C	0.0%
% of homes rated D	0.0%
% of homes rated E or worse	0.0%
% of homes without EPC rating (unknown)	0.0%

C16. Scope 1, Scope 2 AND Scope 3 greenhouse gas emissions

This is the first time we have attempted to collect this data. We recognise this data needs to be understood and developed as we seek to gain a better understanding of how to accurately capture this information.

Scope 1 Emissions Gas

Emissions for the gas for which Taff Housing is responsible ;
Emissions tCO₂e 2021/22 - 156.38

Source data is kwh, and the conversion factor applied (see appendix) is for Natural Gas (gross calorific value) The consumption information in the Appendix includes Alexandra House, but as this relates to the part of the building which is let to a third party, it has been excluded from the total used for the emissions calculation.

The consumption information is based on the properties for which Taff Housing has responsibility as the bill payer on an ongoing basis. These are understood to be sheltered housing, supported housing and multiple occupancy settings.

Data has been obtained from Crown Gas billing for the properties identified by Taff Housing as having gas supplies. Billing is available for the full review period for most supplies with actual meter readings provided. Data quality is good, with no absolute data gaps.

Taff Housing Vehicle Fleet

Emissions tCO₂e- 43.91

The conversion factor applied is for Diesel (Average Biofuel Blend) applied to liters used.

The data supplied is in liters used, and it is understood that this has been used by the light commercial vehicles used by Taff Housing's maintenance team. The fleet comprises approximately 16 vehicles.

All fuel purchases reported have been included when calculating the emissions. While it could be considered that some of this represents Scope 3 business commuting (vehicles are kept on employees' drives etc), there is insufficient visibility to provide more detailed reporting. The data quality is fair, with no absolute data gaps.

F-Gas Emissions

The only potential source of F-Gas emissions which has been identified is the Alexandria House air conditioning.

Maintenance records for 2021 are incomplete, with detailed records only available from early 2022. The records available do not indicate that there were any fugitive emissions which need to be included in this report, however the gap in data for 2021 requires the data quality to be rated as poor.

Scope 2 Emissions Electricity

Emissions for electricity for which Taff Housing is responsible.
Emissions tCO₂e 2021/22 - 111.56

The conversion factor used is for electricity generated and does not include emissions attributable to transmission and distribution as these form part of Scope 3.

The consumption information includes the supply to the third floor of Alexandra House, but as this relates to the part of the building which is let to a third party, it has been excluded from the total used for the emissions calculation.

The consumption information is based on the properties for which Taff Housing has responsibility as the bill payer on an ongoing basis. Around half of annual consumption comprises Alexandra House, Ty Enfys and Ty Seren, with the other half of consumption split across c90 supplies, the vast majority of which are Landlord's Supplies, typically for staircase or other lighting.

Around 95% of consumption relates to supplies under a central contract, which was placed with Drax (formerly Haven Power) for the period under review.

While the detailed billing from Drax has been used as the primary source, and covers all supplies and months, a very high proportion of consumption has been billed based on estimates only, at c25% of the total.

Billing information for the supplies with British Gas and Eon Next is incomplete, and here we are largely reliant on the suppliers' estimate of annual consumption, which cannot be assumed to have a high level of accuracy.

Data quality is considered to be poor due to the lack of actual meter readings. In order to improve the quality of data in future periods, Taff Housing are advised to request their supplier to fit meters with automatic meter reading capability, or if that is not available, to implement a meter reading programme.

Renewable electricity

When calculating emissions, we are required to use the national 'grid average' conversion factor. However, the purchase of renewable energy is a way in which individual consumers can combine to make changes in the national consumption profile and ultimately reduce the level of emissions nationwide.

Taff Housing were largely supplied by Drax in the period under review. Drax generate power in Yorkshire from wood pellets, which they are allowed to class as renewable, although research will quickly identify that their renewable credentials are the source of some controversy. It is understood that Taff Housing have now contracted with another supplier, purely based on renewable energy. The small number of supplies with Eon Next were also supplied with renewable energy.

Scope 3 Emissions

Business Travel – Grey Fleet
Emissions tCO₂e 2021/22 - 7.63

Many Taff Housing staff use their own vehicles in the course of their work, claiming mileage via expenses, and this vehicle use is required to be included in emissions reporting under SECR, with which this report is compatible.

Taff Housing has provided anonymised annual mileage by user, and we understand that this has been sourced from expenses.

We have partial data in respect of

- Engine type petrol/diesel/hybrid
- Engine size

The conversion factors which have been applied are miles by car/engine size applied to petrol, diesel and hybrid types where known. Where this is not known, the conversion factor is defaulted to 'average car/unknown fuel type'.

Data quality is poor/fair, and in order to improve the data quality Taff Housing should collect more information on the vehicles being used by their staff in the course of their job.

Emissions Summary

Annual Emissions - Year to 31.3.2022

Category	tCO2e
Scope 1 - Gas	156.38
Scope 1 - Vehicle Fleet	43.91
Scope 1 - F-Gas	0.00
Scope 2 - Electricity	111.56
Scope 3 - Grey Fleet	7.63
Total Emissions	319.4

Climate Change

C17. What energy efficiency actions has the Housing Provider undertaken in the last 12 months?

We have installed Solar panels to 20 of our properties under the Welsh Government Optimised Retrofit Programme. With this also come the installation of Intelligent Information Systems (IES) to record energy consumption. Our development programme is building homes to EPC A standard with 72 homes currently under construction.

C18. How is the Housing Provider mitigating the following climate risks: Increased flood risk, Increased risk of homes overheating.

All Taff new homes are built with integrated sustainable drainage features including rain gardens and green roofs; these feature help to mitigate surface water flooding by holding rain water on site by mimicking a more natural system. New homes have mechanical ventilation heating systems as part of the design to provide a continuous supply of clean fresh air. Our flatted schemes are designed to provide cross ventilation and reduce the impact of overheating from solar gain. Overheating is not currently an issue in our existing homes.

C19. Does the Housing Provider give residents information about correct ventilation, heating, recycling etc. Please describe how this is done.

At point of letting, information is shared with the tenant regarding the heating system and ventilation within the home, along with recycling. An explanation is given as to how to use these in the most efficient way. Throughout the year other information is shared with tenants, via leaflets and other social media platforms on these topics. On new build homes a tenant engagement plan is created in order to provide information to residents on these items. This includes videos, workshops and home user guides.

Ecology

C20. How is the Housing Provider increasing Green Space and promoting Biodiversity on or near homes?

This is currently under review for existing properties with plans under consideration to create resident food growing opportunities and the greening of our urban flatted schemes where there is significant hard landscaping to create habitats to support wildlife. For new homes at design stage, biophilic design and urban greening forms part of the design development with options such as green roofs, green walls and uses of naturalised planting incorporating native species to support pollinators. The sustainable drainage systems (SUDS) within these developments also provide habitats to support biodiversity.

C21. Does the Housing Provider have a strategy to actively manage and reduce all pollutants?

No, but we are planning to develop one.

If so, how does the Housing Provider target and measure performance?

For new homes, the schemes sustainable drainage systems (SUDS) are included which play an active role in filtering rainwater to remove pollutants before they enter the hydrological cycle.

Resource Management

C22. Does the Housing Provider have a strategy to use or increase the use of responsibly sourced materials for all building works? If so, how does the Housing Provider target and measure performance?

No, but we are planning to develop one.

We currently require contractors on new build sites to work with the local supply chain when procuring materials. We also require all timber on new development to have FSC certification.

C23. Does the Housing Provider have a strategy for waste management incorporating building materials? If so, how does the Housing Provider target and measure performance?

No, but we are planning to develop one.

On new build schemes we are working with contractors to become part of the Considerate Constructors scheme and we have contract requirement for waste management. As part of our major works and new build development programme we are looking to move towards a circular

economy approach to reduce waste and pollution and reuse materials were possible. On a small scale we are currently reusing the wood from roofs in our loft conversion project to build planters on schemes for a residents gardening scheme.

C24. Does the Housing Provider have a strategy for good water management? If so, how does the Housing Provider target and measure performance

No, but we are planning to develop one.

On new developments and kitchen and bathroom replacements on existing properties, we install water saving taps, toilets and showers. We also install water butts in new houses to gather rainwater for use in the garden.

Governance

C25. Is the Housing Provider registered with a regulator of social housing?

Yes

C26. What is the most recent viability and governance regulatory grading?

Standard Standard

C27. Which Code of Governance does the Housing Provider follow, if any?

CHC Code of Governance 2018

C28. Is the Housing Provider Not-For-Profit?

Yes

C29. Explain how the Housing Provider's board manages organisational risks

We have 12 Strategic risks agreed by Board. All risks are managed on an online live portal with operational risks, controls and mitigations linked and scored. A risk management framework is in place which articulates how risk is managed in the organisation; risk appetite is set by Board. There is scrutiny at the Audit and Risk Committee with updated reports approved by Board. Sessions are held with Board on Horizon scanning, risk maturity and the effectiveness of Risk management too. Risk impact is considered in each Board paper. There is external scrutiny of risk by external auditors and internal auditors.

C30. Has the Housing Provider been subject to any adverse regulatory findings in the last 12 months (e.g., data protection breaches, bribery, money laundering, HSE breaches or notices) – that resulted in enforcement or other equivalent action?

No

Board and Trustees

C31. What are the demographics of the board? And how does this compare to the demographics of the Housing Provider's residents, and the area that they operate in?

Board

	Board	Residents
% of board that are women	36.0%	
% of board that are BAME	27.0%	
% of board that have a disability	0.0%	
% of board that are LGBTQ+	7.0%	
Average age of board members (years)	50.0	
Average board tenure (years)	2.0	

We have implemented a 'Deeds not words' plan where we are targeting actions to support underrepresented groups, part of this is our active role in the "Pathway to Board" scheme. When recruiting new Board members, we have been keen to ensure the Board encompasses a wide range of skills, knowledge, and experience. We will be seeking to recruit new Board members from graduates from the Pathway to Board programme.

C32. What % of the board and management team have turned over in the last two years?

% of board	15.4%
% of management team	0.0%

C33. Is there a maximum tenure for a board member? If so, what is it?

Yes, 9 years.

C34. What % of the board are non-executive directors?

None

C35. Number of board members on the Audit Committee with recent and relevant financial experience?

Our Chair of the Audit and Risk Committee is a qualified accountant. We have one board member with over 20 years' experience in the Banking Sector and another who has worked in housing for over 20 years and prior to that worked in finance.

C36. Are there any current executives on the Remuneration Committee?

No

C37. Has a succession plan been provided to the board in the last 12 months?

No

C38. For how many years has the Housing Provider's current external audit partner been responsible for auditing the accounts?

2

C39. When was the last independently run, board effectiveness review?

February 2021

C40. Are the roles of the Chair of the Board and CEO held by two different people?

Yes

C41. How do you handle conflicts of interest at the board?

We have a clear Policy and Code of Conduct in place to ensure any Board conflicts are managed effectively. It is reviewed annually and opportunities to make new declarations is a standing item in every board meeting.

Staff Wellbeing

C42. Does the Housing Provider pay the Real Living Wage?

Yes

C43. What is the gender pay gap?

3.4%

C44. What is the CEO-worker pay ratio?

The total annual CEO remuneration divided by the annual median working remuneration is 4.3

C45. How does the Housing Provider support the physical and mental health of their staff?

Taff has a health and wellbeing policy that includes offering Mental Health First Aiders, several external providers of Mental and Physical support such as online doctors and counselling service and smoking cessation support. Specific support for LGBT+, menopause, diet and fitness is available. There are regular staff pulse surveys to check that this is sufficient and looks for other ideas. We have a Wellbeing Working Group, a Cost of Living Working Group and a Staff Forum. We run regular events through the Wellbeing Group such as mindfulness, healthy eating and we have a project to create a staff garden. Taff have promoted a flexible working arrangements and ensure the real living wage is paid as a minimum.

C46. Average number of sick days taken per employee

8.3

Supply Chain

C47. How is Social Value creation considered when procuring goods and services?

In line with our procurement policy and the Well-Being of Future Generations (WALES) Act 2015, our new build and major works contracts contain social value clauses including community benefit sums and TR&T requirements. We have a dedicated in-house resource who works with our contractors to maximise the social value opportunities arising from this contracts and we work with Y Prentis for the provision of apprenticeship positions on new build sites. We currently report social value on new build contracts to Welsh Government using the social value measurement tool kit. We have generated community benefits monies from our new build contracts which are being used to provide support measures in response to the Cost-of-Living Crisis. We currently have an art project with the local college to design artwork for our hoardings.

C48. How is environmental impact considered when procuring goods and services?

This is a central part of our approach to procurement of goods and services and forms part of our response to meeting the needs of the Future Generations Act. For example, in procuring our energy contract we have a requirement for a green energy supplier, purchase of paper with a high recycled content, Fairtrade tea and coffee. In our new development programme, we look at the whole life costs of the development and when specifying materials look for opportunities to improve our sustainability for example, use of timber frame is FSC certified, Rockwool stone insulation and low VOC materials such as paints. We also consider the end of life position of the building in terms of material reuse and recyclability. We have a collaborative approach between Development and Property Services to ensure that when we are specifying materials we consider the long term maintenance implications. We use local suppliers where possible for example, steel products from Tata at Port Talbot, locally manufactured timber frame, Welsh grown wood for timber fencing, local catering companies, UK manufactured kitchens and bathrooms and Nuaire MVHR systems made in Wales. Materials procured are considered for their robustness to meet required ISO and BS standards e.g. our kitchens are FIRA certified.