

# TAFF

Self Evaluation 2022  
(updated Feb 2023)



## Introduction

This self-evaluation (SE) reflects our performance during one of the most challenging periods in recent history.

During the pandemic, normal regulatory activity was paused and Welsh Government gained assurance through the submission of monthly business continuity returns from RSLs and a summary evaluation of performance drawing attention to areas of non compliance. Following consultation with the sector, revised performance standards were launched in December 2021. This SE demonstrates how we are performing against the performance standards, providing both evidence of compliance, alongside an action plan setting out how we will be addressing any areas where improvement is required.

Tenants were invited to take part in a discussion on the draft SE and all views and suggestions incorporated before the final copy was presented to Board for approval.

Summer 2021 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.

We're a financially stable 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 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. Their work has become a blueprint that other organisations want to replicate.

We are continuing our journey of modernisation with a digital transformation programme. Our commitment to listening to tenants has been strengthened as we've launched our new Tenant Participation Strategy – 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're working 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 remain wholly committed to delivering safe homes and have demonstrated consistently high levels of compliance across all areas of landlord health and safety,

Good governance and financial resilience is key to ensuring we meet our ambitions. Following a governance review in 2019 we have implemented the actions identified via our Board led Governance Review Group with a subsequent internal audit finding adequate assurance in our arrangements.

Our most recent Board appointments have seen us strengthen our skills in finance, public health, safeguarding and risk management. Our 30-yr financial plan was approved by Board following scrutiny at Audit and Risk Committee, includes stress testing and examples of mitigation for worst case scenarios.

We have adopted the CHC Code of Governance and although we have identified the areas where we can improve, we have no significant departures from the Code.



Andrew Knight, Chair of the Board



Helen White, Chief Executive

## Our Self Evaluation

We've designed this SE in a way that sets out the framework requirements accompanied by some commentary on how we think we have performed and evidence to support our evaluation. We have cross referenced this with our own strategic risk register and made a clear assessment with regards to our compliance, using green for compliant, yellow for partially compliant and red for non-compliant.








We have also developed a Continuous Improvement Action Plan which sets out how, and by when, we intend to address areas where improvement is required.

## At a glance

RS1	RS2	RS3	RS4	RS5	RS6	RS7	RS8	RS9
a	a	a	a	a	a	a	a	a
b	b	b	b		b	b	b	
c	c	c	c			c	c	
d		d	d			d		
e						e		
f								
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## RS1

**The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives.**

-  a) Has a strategy which reflects its vision, culture and values and sets out how the organisation will achieve its core purpose as a social landlord
-  b) Complies with its own governing documents and meets the requirements of an appropriate Code of Governance
-  c) Sets and delivers measurable, evidence-based commitments across all areas of its business in relation to equality, diversity and inclusion (including anti-racism and tackling hate crime) reflecting the diversity of the communities it works in and with
-  d) Has a diverse Board, reflecting the communities the RSL works in and with, and has the skills and knowledge required to be effective
-  e) Makes logical decisions based on clear, good quality information which includes assessment of risk and, where appropriate, the views of tenants
-  f) Enables and supports tenants to influence strategic decision making
-  g) Complies with all relevant legislation, regulatory requirements and statutory guidance and communicates in a timely manner with the regulator, including on material issues that relate to actual or potential non-compliance

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS1 a	<p>In July 2021 we adopted a new strategic plan – Great Homes and Services 2021 – 2024, setting out our ambitions and commitments for the next three years. Our mission ‘to deliver great homes and services and support communities to thrive’ is underpinned by four clear priorities:</p> <ul style="list-style-type: none"> <li>• Delivering great homes and services</li> <li>• Being financially resilient</li> <li>• Making a difference in the communities we serve</li> <li>• Enabling colleagues to thrive at work</li> </ul> <p>Progress against the Plan is monitored by the Executive team and discussed by the wider leadership (ETHOS) team and departmental meetings. Progress is reported, reviewed and scrutinised annually by board. Performance is reported to Board quarterly via a suite of key performance indicators with performance trends identified. We are clear with colleagues that how we work is as important as what we do. We worked with colleagues across the business to refresh our values and establish a set of associated behaviours enabling everyone to be clear about our expectations.</p>	<ul style="list-style-type: none"> <li>• Strategic Plan 2021-24. Reviewed and approved annually by Board</li> <li>• Minute 21.33 (AI 21.40 - Board Minutes 25.02.2021.pdf)</li> <li>• Board Strategy session minutes from June 2022</li> <li>• VMOST model – Board will discuss/approve at June strategy session</li> <li>• Have Your Say Minutes</li> <li>• Walk the Talk behaviours framework</li> <li>• Successful external grant funding bids aimed at supporting communities to thrive</li> <li>• New Performance Management Framework for colleagues launched in Feb 2023</li> </ul>	S5	
RS1 b	<p>We comply with our governing documents which have been reviewed and approved by the Board. We have adopted the CHC Code of Governance and although we have identified areas where we can improve, we are compliant with the Code. Board have approved a new Communications Strategy. Safeguarding training for Board has been scheduled and all Board members are asked to complete online EDI training. Our Governance Internal Audit report February 2021 provided adequate assurance with 1 significant finding and 3 minor findings. The significant matter related to new Members commencing duties prior to completing a declaration of interest form. The recommendation to address this has been implemented.</p>	<ul style="list-style-type: none"> <li>• Compliance with the CHC Code of Governance reviewed by Board Mar 2022 (Agenda item 22.038) &amp; May 2022 (Agenda item 22.082)</li> <li>• Governance Internal Audit report Feb 2021</li> <li>• Scheme of Delegations reviewed/approved by Board May 2022 AI 22.083)</li> <li>• Statement of Internal Controls to ARC in June 2022</li> <li>• Communication Strategy</li> </ul>	S5	

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS1 b	<p>The scope of this review considered the following areas:</p> <ul style="list-style-type: none"> <li>• Governance code and assessment of compliance with the CHC Code of Governance</li> <li>• Payment review for senior members</li> <li>• Conflicts of interest</li> <li>• Skills assessments of the Board</li> <li>• Succession planning</li> <li>• Board effectiveness</li> <li>• Board assurance of data</li> </ul> <p>The audit recommendations have been implemented.</p>	<ul style="list-style-type: none"> <li>• Governing documents reviewed</li> <li>• Monthly governance meeting</li> <li>• Board Remuneration Policy adopted</li> <li>• Company rules and Articles of Association are current</li> <li>• Board and Committee roles have Job Descriptions and person specifications in place</li> </ul>	S5	
RS1 c	<p>Our Strategic Plan sets out how we will create an inclusive organisation.</p> <p>We have not been able to complete all the actions as set out in our Deeds Not Words Action Plan; however significant progress is being made. Board will continue to monitor performance quarterly to ensure appropriate progress is made.</p> <p>We are proud founding partners of the Pathway to Board Project.</p> <p>We are working in partnership with others to ensure we encourage and support a higher number of applications for our Board positions from black, Asian and minority ethnic communities. The project offers a series of training sessions, mentoring and Board observations to help applicant become 'Board ready'.</p> <p>72% of tenants told us they are very or fairly satisfied with the way we deal with anti-social behaviour.</p> <p>Our Anti-Social Behaviour Policy and Procedure sets out how we deal with all types of ASB including hate crime. The policy has been updated to reflect the changes required as a result of the implementation of the Renting Homes Act Wales.</p>	<ul style="list-style-type: none"> <li>• Commitment included in the Strategic Plan with specific actions in the Deeds Not Words Action Plan, updates on progress shared on Taff's website and reported to Board quarterly. (AI 22.073)</li> <li>• Race Equality Code accredited in July 2021</li> <li>• Zero Racism Wales pledge signed July 2021.</li> <li>• All colleagues commit to being anti racist and complete mandatory training on equality, diversity and inclusion.</li> <li>• ASB satisfaction performance – <u>RSL Tenant Satisfaction Survey May- 2022</u></li> <li>• Tenant Race Equality Report</li> <li>• Colleague Diversity Report</li> <li>• Adoption of the Rooney rule</li> <li>• Developed bespoke COVID 19 risk assessment to mitigate the Covid risk for BAME staff.</li> <li>• Development Strategy commitment to build more family homes</li> <li>• ASB Policy and Procedure</li> </ul>	S10	






Ref	Commentary	Evidence	Strat. Risk	Assessment
RS1 d	<p>Our Board is made up of 14 Members. Each member was appointed following a robust recruitment and selection process. When recruiting new Board members, we have been keen to ensure the Board encompasses a wide range of skills, knowledge, and experience. Our most recent appointments have seen us strengthen our skills in finance, public health, safeguarding and risk management. We continue to strive for a Board that is fully reflective of our communities. Our tenant profiling data tells us 34% of our tenants are ethnically diverse, currently 22% of our Board identify as Black, Asian, Ethnic minority.</p> <p>Our Board Skills assessment is used to identify areas of learning and development required, and this is aligned to a programme of mandatory training all Board Members are expected to participate in. Members are provided with a Board Member Development Plan outlining the training available, including mandatory training on GDPR, Health and Safety, Safeguarding, and Equality and Diversity. Other training opportunities will include Risk Management, Housing Association Finance, and the Renting Homes Act alongside the opportunity to attend relevant conferences and networking events.</p>	<ul style="list-style-type: none"> <li>Evidenced in the return to WG in Oct 2021.</li> <li>Skills matrix updated in Feb 2022.</li> <li>Most recent Board recruitment (Feb 2022) has been tailored to target skills identified as required.</li> <li>Board Chair undertakes regular 121 meetings with each Board member to discuss performance and areas for improvement.</li> <li>Collective Board Appraisal June 2022.</li> <li>Pathway to Board project launched March 2022</li> <li>Deeds Not Words Action Plan (AI 22.073)</li> <li>Board, tenant and colleague protected characteristic data</li> <li>Colleague Diversity Report May 2022</li> <li>Protected characteristic data</li> </ul>	4.1b	
RS1 e	<p>Our Scheme of Delegation approved and reviewed by Board annually, clearly outlines decision-making responsibilities.</p> <p>The Board moved to virtual meetings in response to the pandemic. We have now adopted a hybrid approach with technology to support working in this way allowing members to engage effectively in meetings when attending in person or virtually. We utilise Decision Time to support effective Board engagement both before and during Board meetings.</p> <p>Risks and links to the Strategic Plan priorities are clearly identified in each Board Paper.</p>	<ul style="list-style-type: none"> <li>Format of Board reports has been revised to provide clear links to Strategic Plan and risks.</li> <li>Regular Board training sessions</li> <li>Clear Terms of Reference and Scheme of Delegations for Board and Committees with defined Matters Reserved for Board</li> <li>Rent decision informed by tenant consultation</li> <li>Tenant voice/representation at Board level</li> <li>Tenant Scrutiny Reports to Board</li> <li>Project Management arrangements in place for all new projects to ensure risks are identified early</li> <li>Professional advice sought as necessary</li> </ul>	S5 S12 S8	

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS1 f	<p>Our Together at Taff strategy sets out our commitment to ensuring tenants are at the heart of our what we do and the decisions we make.</p> <p>Working with tenants we identified the five main aims of involvement at Taff:</p> <ul style="list-style-type: none"> <li>• Provide quality tenant focussed services.</li> <li>• Deliver services which provide value for money and rents which are affordable.</li> <li>• Provide services that are inclusive and accessible by all. Build positive relationships, trust and understanding between Taff and our tenants.</li> <li>• Develop individual and community skills and resilience</li> </ul> <p>We are aware of the impact of the pandemic on in person engagement and have implemented ways to ensure the right balance now restrictions have been lifted to ensure we maximise the ways tenants can influence strategic decision making.</p>	<ul style="list-style-type: none"> <li>• Voice/representation at Board level</li> <li>• Strategic matters are discussed with tenants at 'Have Your Say' groups.</li> <li>• Tenant consultation on specific strategic matters, for example Rent Affordability and Service Charges consultation and consultation on revising our approach to Complaints</li> <li>• Tenant pulse surveys throughout the year.</li> <li>• Together at Taff tenant engagement strategy approved by Board Together at Taff</li> <li>• Engagement opportunities promoted on our website Tenant Engagement at Taff - Taff Housing Association</li> <li>• Tenant engagement in contract procurement processes and interview panels</li> <li>• Strategic engagement model approved</li> </ul>	S8	
RS1 g	<p>The Board has an open and honest relationship with both the Regulator and the Executive Team. Strategic risks are aligned to the decisions made at Board to enable thorough scrutiny, oversight and challenge.</p> <p>A recent exercise has been undertaken to ensure we are aware of all the legislation we are required to comply with.</p>	<ul style="list-style-type: none"> <li>• Monthly catch ups between Regulation Manager, CEO and Board Chair.</li> <li>• Statement of Controls presented to ARC for scrutiny in June 2022</li> <li>• Business Assurance Framework structure in place</li> <li>• WG Returns</li> <li>• Legal advice sought as required</li> <li>• Assurance through internal and external audit</li> <li>• H&amp;S Management Plans &amp; Responsibilities Matrices in place</li> <li>• The Board takes advice where necessary</li> </ul>	S5 S12 S8	



## RS2

### Robust risk management and assurance arrangements are in place





-  a) Has an effective framework for risk management, internal controls and assurance that enables it to successfully identify and manage existing and emerging risks which threaten delivery of its strategy or compliance with legislative or regulatory requirements
-  b) Does not put social housing assets or tenants at undue risk
-  c) Maintains accessible and up-to-date business continuity, contingency and disaster recovery plans

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS2 a	<p>Taff has a comprehensive approach to risk management supported by Decision Time software. Strategic risks were approved by Board in June 2021 and are now reviewed and scrutinised at each Audit and Risk Committee meeting and quarterly at Board.</p> <p>Each risk is scored and has a series of controls and mitigations as well as being complemented by associated operational risks. Risk appetite is set, approved and reviewed by Board and in turn informs our Internal Audit programme.</p> <p>Progress against all audit recommendations are reported to and monitored by Board. The Exec Team review risks on a monthly basis.</p> <p>Welsh Government Sector risks are considered at least annually. In September 2022 a Board risk workshop/training session was held for all members run by our external auditors.</p> <p>We have reviewed our approach to safeguarding and rolled out a training programme for all colleagues to build on existing arrangements.</p>	<ul style="list-style-type: none"> <li>• Clear performance indicators and commentary are in place enabling the Board to gain the appropriate assurance and effectively scrutinise and challenge (Board approved May 2022)</li> <li>• 12 key strategic risks agreed by Board - scrutinised at each ARC and ¼ at Board (ARC 22.043)</li> <li>• Emerging risks discussed at Board annually</li> <li>• Business Assurance Framework structure in place</li> <li>• Statement of Internal Controls</li> <li>• Internal (ARC 22.021) &amp; External Audit programme approved by ARC</li> <li>• All risks owned by name officer and are reviewed and updated regularly.</li> <li>• External Compliance reports (ARC 21.025)</li> <li>• Monthly Business Intelligence meetings reviewing performance against KPIs</li> </ul>	1.1 d	
RS2 b	<p>Our Treasury 'golden rules' reviewed and approved by Board ensure we remain financially resilient. We have recently been successful in attracting additional finance to support our strategic ambitions relating to investment in new homes. We achieved a AA Moody's credit rating.</p> <p>Health and Safety of our tenants is of paramount importance. Health and safety compliance is reported to Board and scrutinised at ARC as well as being subject to regular internal audit 'health checks'.</p> <p>We will continue a focus on improving our Assets and Liabilities Register to drive further assurance in this area.</p>	<ul style="list-style-type: none"> <li>• Treasury Policy in place</li> <li>• Assets &amp; Liabilities Register</li> <li>• Contracts Register</li> <li>• Overarching Health and Safety Policy in place with supporting suite of Management Plans</li> <li>• Stress/scenario testing (ARC 22.041)</li> <li>• Asset Management Strategy</li> <li>• Savills Treasury review</li> <li>• New Development appraisal process with board approved assumptions and parameters.</li> <li>• Data Integrity Audits &amp; Key Controls Health Checks</li> <li>• Treasury Management Audit Report August 2022</li> </ul>	S1 S7	

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS2 c	<p>Our Business Continuity Plan has been reviewed working with external consultancy Biscon. A lessons learned report following our experience of working through a global pandemic has been reported to ARC.</p> <p>The BCP has been tested in both a mock and real life scenario.</p>	<ul style="list-style-type: none"><li>• Updated BCP approved by Board.</li><li>• Cyber Essentials Plus accreditation</li><li>• Mandatory Meta Compliance training for colleagues and Board</li></ul>	1.1 d	

## RS3

### High quality services are delivered to tenants

-  a) Keeps tenants safe in their homes and promptly identifies and corrects any under-performance or non-compliance on landlord health and safety matters
-  b) Delivers services which meet the diverse needs of tenants
-  c) Achieves and maintains high levels of tenant satisfaction with services
-  d) Makes landlord performance information available to tenants

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS3 a	<p>In 2020/21 we installed a new, purpose-built, compliance database, Ramis Live. Data on fire safety, asbestos management, water hygiene and mechanical equipment has been cleansed and transferred to Ramis Live. This has significantly improved data integrity and our ability to interrogate and report on compliance performance. Data on electrical and gas safety will follow.</p> <p>We have delivered significant improvements and assurance relating to the integrity of our compliance data during 2021/22, this can be seen in the Key Control and Data Integrity Audits. We are proactively dealing with a number of cases relating to damp and mould. We are taking a proactive approach on new cases identified, as well as looking retrospectively at works ordered in relation to damp and mould in the last 12 months. We have prepared new guidance for tenants and all colleagues on what to do when any cases of damp and mould are identified. We have also delivered training on dealing with disrepair to to our Asset and Property Team.</p> <p>We are not consistently at 100% performance across all aspects of landlord compliance, however, we have demonstrated our ability to quickly identify performance issues and apply appropriate mitigations and strategies to drive improvement.</p> <p>We send out communications to tenants to raise awareness on such matters as asbestos and fire safety. Now Covid restrictions have been lifted the team are proactively promoting high levels of tenant engagement and awareness on matters relating to health and safety in the home through attendance at community 'Pop up' events.</p>	<ul style="list-style-type: none"> <li>• Third party assurance via internal and external (Corgi Gas, Electrical and Fire) audits.</li> <li>• Performance reported to ARC/Board quarterly</li> <li>• Internal quality assurance reviews</li> <li>• Monthly scrutiny at Business Intelligence meeting</li> <li>• WHQS return</li> <li>• Data Integrity Audits &amp; Key Controls Health Checks (ARC 22.034)</li> <li>• Management Plans</li> <li>• Damp and mould guidance</li> <li>• Disrepair training</li> <li>• Letter to WG re DMC matters</li> </ul>	S7	

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS3 b	<p>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. Several of the team are also undergoing Arabic lessons paid for by Taff.</p> <p>Completion with on-line anti-racist training in our customer facing teams is high, standing at above 90%. We have been able to offer in person and virtual anti-racist training to colleagues, delivered by Prof Uzo Iwobi.</p> <p>We have been a partner in the Get Into Housing Programme to support people from ethnically diverse backgrounds to enter the housing sector and have further diversified our workforce to ensure we can deliver services to meet the diverse needs of tenants.</p>	<ul style="list-style-type: none"> <li>• Ongoing Physical Adaptations Grant programme</li> <li>• Integrated Care Funding for additional bedroom spaces to address overcrowding</li> <li>• Refugee Resettlement Schemes</li> <li>• Tenant involvement in service procurement</li> <li>• Drive to Digital Strategy</li> <li>• Language skills in the business</li> <li>• Pathway to Board project</li> <li>• We have a Community Inclusion Team who support tenants with money advice</li> <li>• Get into Housing Project</li> </ul>	S8 S12	





Ref	Commentary	Evidence	Strat. Risk	Assessment
RS3 b	<p>We continue to take a leading role in ensuring we offer support services to refugees in Cardiff, Newport and Bridgend by rapidly expanding our Resettlement Teams in these areas. We have expanded and extended our work to support more Afghan families arriving in Cardiff. Bridgend have also approached us to offer support services to Ukrainians arriving due to the war in their country. We have been able to expand our Refugee Supported Accommodation project. We now have 3 separate houses being used for this project, housing 13 refugees at any one time.</p> <p>In our Tenant Race Equality Report we identified that over-crowding disproportionately impacted upon families from black, Asian and multi-ethnic backgrounds and we have made steps to address this. We have successfully obtained £430k of ICF funding to help us deliver a programme of loft and property conversions and this work is due to commence shortly. This will alleviate over-crowding for over 10 families and diversify accommodation options in the city centre for social housing tenants and applicants. In addition, our Neighbourhood Team has been focussing on tackling over-crowding in our homes, finding suitable homes for five families who were severely overcrowded.</p> <p>Working in partnership with Cardiff Council and Welsh Government we deliver a number of Physical Adaptations enabling our tenants to remain independent in their homes.</p> <p>Our Allotment group have expanded and now operate two large allotments in Cardiff with over 40 families accessing the site to grow fruit, vegetables, and flowers. Many found this a real lifeline and support to tackle mental health challenges during the pandemic.</p>	<ul style="list-style-type: none"> <li>Transitional Accommodation Capital Programme allocation</li> </ul>	S8 S12	



Ref	Commentary	Evidence	Strat. Risk	Assessment
RS3 c	<p>Working in partnership with tenants we have developed a Customer Service Standard to clearly set out what our tenants can expect from us. These have replaced the previous Customer Service Standards.</p> <p>Our overall tenant satisfaction level has fallen over recent years and we are working hard to drive process improvements that will in turn increase tenants' satisfaction with our services. However, we accept that in the short term satisfaction may be impacted as we aim to reset and manage expectations.</p>	<ul style="list-style-type: none"> <li>• STAR satisfaction survey undertaken Nov 2020 (overall satisfaction 85%) Link to report</li> <li>• STAR satisfaction survey undertaken – Nov 21 (overall satisfaction 82%)</li> <li>• WG Satisfaction Survey (published April 2022)</li> <li>• Current transactional satisfaction for repairs is at 100%</li> <li>• Customer Service Standard</li> </ul>	S7	
RS3 d	<p>Landlord performance information is published on our website and included in our Tenant Newsletter. We will continue to look at new ways to share performance information with tenants and stakeholders.</p> <p>We continue to work with our Have Your Say Group to further develop performance information for tenants.</p>	<ul style="list-style-type: none"> <li>• We publish a range of information on our website giving tenants access to landlord performance information. We publicise the availability of this information via our social media channels.</li> <li>• Tenants consulted on Self Evaluation return</li> <li>• Taff Talks publication</li> </ul>	S8 S12	

## RS4

### Tenants are empowered and supported to influence the design and delivery of services

-  a) Creates a culture which values and promotes tenant involvement
-  b) Enables tenants to understand the organisation's approach to tenant involvement, how they can get involved and how the organisation will listen to and act on tenants' feedback and learns from complaints
-  c) Provides opportunities for tenants to be involved, can demonstrate that tenants are satisfied with them and can demonstrate the difference involvement is making
-  d) Can demonstrate diverse tenant views and expectations inform the development and review of housing and related services, and the response to any under-performance

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS4 a	<p>Our commitment to promoting tenant involvement is explicit in our Corporate Plan.</p> <p>We have numerous mechanisms in place to ensure we are involving tenants in strategic decision making, building upon their insight, ideas and challenges.</p> <p>We continue to hold Have Your Say Group meetings with tenants and use this mechanism to consult, seek feedback and discuss issues relating to service improvement.</p> <p>A strategic delivery plan to further embed tenants into strategic decision making is now in place</p>	<ul style="list-style-type: none"> <li>Implementing our new Tenant Participation Strategy - 'Together at Taff. This strategy has been shaped through consultation, feedback and suggestions from our tenants.</li> <li>Tenant consultation on rents and service charges (AI22.007 section 3.9)</li> <li>Tenants on recruitment panels</li> <li>Have Your Say Group meeting minutes</li> <li>Presentation to Exec by Tenant Engagement Partner - Actions plan approved and being implemented</li> </ul>	S8	
RS4 b	<p>Our Together at Taff strategy sets out our commitment to ensuring tenants are at the heart of our what we do and the decisions we make.</p> <p>Working with tenants we identified the five main aims of involvement at Taff:</p> <ul style="list-style-type: none"> <li>Provide quality tenant focussed services.</li> <li>Deliver services which provide value for money and rents which are affordable.</li> <li>Provide services that are inclusive and accessible by all. Build positive relationships, trust and understanding between Taff and our tenants.</li> <li>Develop individual and community skills and resilience</li> </ul>	<ul style="list-style-type: none"> <li>Tenant Participation Strategy published on website and promoted via social media and at community based 'pop up' events.</li> <li>Existing Complaints policy has been updated to reflect a restorative approach, good practice and Public Service Wales Ombudsman standards</li> <li>Regular lesson learned undertaken following complaints and incident to help shape and improve future practice</li> <li>Tenant Engagement Planner</li> </ul>	S8	

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS4 c	<p>Our most recent data tells us 82% of our tenants are satisfied with the opportunities given to them to participate in our decision making process.</p> <p>We have been successful in securing funding via the most recent Optimised Retrofit programme, including a project working in partnership with TPAS delivering training for tenants to enable better and early engagement in the decarbonisation of their homes leading to the full benefits and cost savings to be realised. This funding has enabled us to employ a Decarbonisation Engagement Officer who will help ensure our tenants are at the forefront of shaping our approach to decarbonisation.</p>	<ul style="list-style-type: none"> <li>• Tenants have participated in scrutiny of service areas and provided recommendations for improvement of services</li> <li>• Tenant involvement on interview panels for recruitment</li> <li>• WG Satisfaction Survey (2022)</li> <li>• Regular Tenant Pulse Surveys</li> <li>• Tenant Satisfaction data scrutinised</li> <li>• Rolling tenant perception survey now in place</li> </ul>	S8	
RS4 d	<p>Our approach enables a range of ways for tenants views and expectations to shape our work. Board review all complaints annually looking for trends to ensure any areas of repeat underperformance are dealt with.</p>	<ul style="list-style-type: none"> <li>• Tenant Participation Strategy</li> <li>• Tenant consultation on rent setting (AI22.007 section 3.9 &amp; Appendix D)</li> <li>• Regular Tenant Pulse Surveys inform decision making</li> <li>• Tenants Survey on Rents</li> <li>• Deeds Not Words</li> <li>• Revised Customer Service Standards implemented</li> <li>• Tenant satisfaction data scrutinised by Board</li> </ul>	S8	

## RS5



## Rents and service charges are affordable for current and future tenants

a) Ensures all applicable rules and statutory guidance (including the current rent agreement) are complied with

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS5 a	<p>Our rents have been set in accordance with WG rent settlement requirements and approved by Board. Our rent increase took tenants views into consideration.</p> <p>Outline strategy approach here including use of ASHE data</p> <p>During November and December 2021, we carried out a tenant survey regarding our rents and services. Our survey was aimed at understanding what is important to tenants and whether they believed our service levels should be protected. 225 tenants responded to this survey, which is the highest tenant engagement in our rent setting process we have achieved. In summary, most tenants think their home is affordable (82%) and repairs and maintenance is the service they value the most (63%) with a safe a secure home being most important when asked what is most important when thinking about a home (39%). Pertinently, there is clear support from tenants for Taff to set rents to protect current service levels, with a large majority agreeing with this approach (89%).</p> <p>Our Service Charge review has established a standing Service Charge Working Group that has delivered efficiencies in how we administer service charges, deliver the associated services and communicate this effectively to tenants. We recognise this is an ongoing process and further improvements are obtainable. The setting of our Rent and Service Charge level is subject to a full tenant consultation exercise and falls within our Living Rent affordability framework. General need properties with charges outside of this calculation will have their total charge capped to ensure our homes are affordable for tenants.</p>	<ul style="list-style-type: none"> <li>• Annual WG Social Housing Rent Standards return</li> <li>• AI22.007 – Rent Setting 22/23</li> <li>• Rent strategy</li> <li>• Satisfaction data</li> <li>• Pulse data responses</li> <li>• Rent Setting Policy</li> </ul>	S2	

## RS6

**The organisation has a strategic approach to value for money which informs all its plans and activities.**

-  a) Determines its strategic approach to value for money, ensuring the approach relates to its social purpose, and makes strategic and operational decisions in line with it
-  b) Can demonstrate to stakeholders, including tenants, that it achieves value for money in delivering its strategy and services






Ref	Commentary	Evidence	Strat. Risk	Assessment
RS6 a	<p>In 2019 Taff Board agreed 5 main principles of Value for Money;</p> <ul style="list-style-type: none"> <li>• We listen to tenants and focus on what matters to them</li> <li>• We make the best use of our resources to achieve our objectives</li> <li>• When we buy any works, goods, or services we get the best deal possible in terms of quality, price, and community benefit</li> <li>• We balance both the social and business aspects of our work</li> <li>• We know how our costs compare to others</li> </ul> <p>Our asset management strategy is enabling better decisions to be made on planned investment. We are assessing the performance of each property to inform the capital programme.</p> <p>Community benefit requirements clearly specified within our contracts and managed robustly.</p> <p>Providing Value for Money is a stated objective of our Procurement Policy, supporting our commitment to spending and investing wisely, generating savings to increase resources and bring additional benefits to our communities.</p> <p>Over the past two years we have been using Housemark to benchmark our performance against others enabling greater scrutiny.</p> <p>A recent internal audit on VFM has identified a number of areas for operational improvement and the relevant actions are now being implemented.</p>	<ul style="list-style-type: none"> <li>• Annual CHC Global Accounts Return</li> <li>• Our Operating surplus for 2021/22 is 20% which is in line with the median across Wales</li> <li>• Average total maintenance including reactive, planned, major works and capitalised components is in-line with all other HAs at £2,308 per unit.</li> <li>• Our Bad Debts and Void figures are 50% below the average in the housing sector</li> <li>• Service charges and rent affordability reviews. (AI 22.007 )</li> <li>• Evidence from PP re TR&amp;T</li> <li>• AI 21.56 Board report on VFM</li> <li>• AI 22.111 Board report on VFM</li> <li>• Operating Surplus THFC</li> <li>• Procurement Policy</li> <li>• Asset Management Strategy</li> <li>• bLEND product in line with financial assumptions</li> <li>• Housemark VFM Quadrant report</li> <li>• VFM Internal Audit Report</li> </ul>	S11	



Ref	Commentary	Evidence	Strat. Risk	Assessment
RS6 b	<p>Our VFM performance was reported to and scrutinised by Board in September 2022. Examples of VFM achieved include;</p> <ul style="list-style-type: none"> <li>• Reviewing historic design requirements, eg. removal of the toilet from the design of a development scheme leading to a cost saving of circa £10,000</li> <li>• Alignment of Procurement Strategy to all new contracts including consultant costs. For example, three quotes for architects on a recent pre-contract concept design giving a fee saving of £1,000 between highest and lowest quotes</li> <li>• Community benefit clauses included within new build contracts delivering a community benefit payment and targeted training and recruitment opportunities. For example, two new development contracts have delivered community benefit payments of £27,000</li> <li>• Tendering contracts made £100K savings in the year on windows and doors contracts</li> <li>• Upskilled team to carry out <u>Fire Risk Assessment(FRA)</u> actions, <u>Energy Performance Certificates (EPC)</u> and asbestos re-inspection with annual saving of £75k on external consultants</li> </ul> <p>Our most recent data tells us that 77% of tenants are satisfied their rent provides value for money, with 69% satisfied with relation to the value for money provided by service charges.</p> <p>Tenants have participated in interviews for service contracts</p> <p>We submit our Business Plan to lenders and other key partners. We have secured increased contribution from our support contracts and implemented procurement improvements on new contracts.</p>	<ul style="list-style-type: none"> <li>• VFM Stakeholder report published online mid Sept 2022</li> <li>• Financial statements and WG Reg. Judgement published and shared with key stakeholders</li> <li>• Pay transparency report published online</li> <li>• Stakeholder Survey findings Jan 2022</li> <li>• Satisfaction data</li> </ul>	S8	

## RS7

### Financial planning and management is robust and effective




-  a) Sets financial plans which enable it to deliver its strategy and achieve its social purpose, and there is appropriate reporting to the Board against these plans
-  b) Is financially viable in the short, medium and longer-term, and maintains sufficient funding and liquidity to support this
-  c) Monitors, reports on and complies with all covenants it has agreed with funders
-  d) Identifies and effectively manages risks to the delivery of financial plans including appropriate stress testing, scenario planning and use of internal thresholds
-  e) Has an effective treasury management strategy and associated processes

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS7 a	<p>Maintaining financial resilience is a key priority of our Strategic Plan. We have robust, Board approved and reviewed strategies to support this. 30-yr financial plan approved by Board following scrutiny at ARC. This includes stress testing and examples of mitigation for worst case scenarios.</p> <p>Despite a difficult external fiscal environment, we have been able to perform in line with our agreed budgets</p>	<ul style="list-style-type: none"> <li>• 30 Year financial stress testing of Business Plan – scrutinised by ARC (ARC 22.024) approved by Board May 2022 (AI 22.078)</li> <li>• Annual budget setting process informed by our Strategic Plan</li> <li>• Business Plan Credit Rating reviewed in April 2022 – rated AA</li> </ul>	S1	
RS7 b	<p>Our Leadership Team (ETHOS) reviews financial performance every month, comparing actual outturn to our budget for the year. Where significant variances have arisen they look for explanations and ensure corrective action or other mitigations are being taken.</p> <p>Board monitors financial performance quarterly via our scrutiny of management accounts. Our approach to treasury management includes a series of ‘golden rules’ ensuring longer term funds are available and managed appropriately.</p> <p>Our Treasury Management ‘golden rules’ set clear parameters for us to monitor each month relating to liquidity. We have enough cash to cover at least 24 months’ worth of capital commitments.</p>	<ul style="list-style-type: none"> <li>• Monthly Management Accounts scrutinised by Leadership team.</li> <li>• Quarterly management accounts scrutinised by ARC prior to presentation to the Board for approval</li> <li>• Reforecasting of budgets has occurred to reflect turbulent external operating environment.</li> <li>• Moody AA rating recently received with additional £25M funding recently secured</li> <li>• Annual Treasury Review and Strategy 2022/23 inc. Golden Rules (AI 22.079)</li> </ul>	S1	

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS7 c	<p>All covenants are monitored closely in accordance with our Treasury Management Strategy</p> <p>Savills Financial Consultants undertook a complete review of Taff's Treasury Strategy during the year and a secondary review into sources of new funds with a recommendation of a new funding partner approved by Board on 1st March 2022.</p>	<ul style="list-style-type: none"> <li>Quarterly reports to ARC/Board monitoring of accounts, budgets and covenant headroom</li> <li>Monthly finance reports to Business Intelligence meetings highlighting performance against covenants</li> <li>Treasury Strategy golden rules continue to be closely monitored.</li> </ul>	S1	
RS7 d	<p>The Business Plan is stress tested using a number of Board approved scenarios. Stress testing results are discussed and approved by Board.</p>	<ul style="list-style-type: none"> <li>Strategic risks monitored</li> <li>Stress testing and scenario planning undertaken and reported to Board/WG (AI 22.078C)</li> <li>30 Year financial stress testing of Business Plan (AI 22.078)</li> <li>Golden rules reflect Board Risk Appetite</li> <li>Board approved Scheme of Delegation (AI 22.083B)</li> <li>ARC scrutiny (ARC 22.042)</li> </ul>	S4	
RS7 e	<p>We have an appropriate strategy in place. This is reviewed annually by Board. The strategy includes reducing our number of lenders and ensuring covenants are in line with our ambitions as well as ensuring that we meet all our liquidity requirements.</p> <p>Both Complaints and Treasury Strategy policies are reviewed by external organisations with reports and recommendations made to Board</p>	<ul style="list-style-type: none"> <li>Treasury Strategy including 'golden rules' in place and reviewed annually (AI 22.079)</li> <li>Savills External review</li> <li>bLEND product</li> <li>Dexia negotiation</li> <li>Treasury Management Audit August 2022</li> </ul>	S1	

## RS8

### Assets and liabilities are well managed

-  a) Has an accurate and up to date understanding of its assets and liabilities
-  b) Maximises the use of assets to achieve its social purpose and the objectives of the organisation
-  c) Uses accurate information about assets and liabilities to inform strategic and financial decisions

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS8 a	<p>We hold a register of assets, liabilities, and contracts. We proactively monitor a number of performance indicator relating to our strategic risk regarding failure to invest adequately in existing homes. Although we believe we are compliant in this area we are keen to drive further improvements over the coming year.</p>	<ul style="list-style-type: none"> <li>Assets, Liabilities and Contracts Register in place</li> <li>Annual Impairment review reported to Board (AI 22.077)</li> <li>Business Intelligence Group monitoring and scrutiny of performance</li> <li>Key Performance Indicators scrutinised at Board quarterly.</li> <li>Contracts register Data Integrity Audit</li> </ul>	S11	
RS8 b	<p>The Board approves the Strategic Plan and budget annually. These set out how we will invest in new homes to meet housing need and invest in existing homes.</p> <p>Examples of assets being used for social purposes includes;</p> <ul style="list-style-type: none"> <li>Loft conversions to tackle overcrowding</li> <li>Close liaison with Cardiff City Council on ensuring allocations are prioritised at tackling homelessness.</li> <li>We have accessed Transitional Accommodation Capital Programme funding to bring void properties back in to use to support the efforts to provide homes to Ukrainian refugees.</li> <li>We are in early conversations with Monmouthshire Housing Association to progress an opportunity to establish closer partnership working leading to an increase in the number of homes we develop.</li> <li>We invite local community groups to use our Conference Centre.</li> <li>Social value from procurement</li> <li>Allotments</li> <li>Low evictions rates/voids, tenancy turnover</li> <li>Money advice</li> </ul>	<ul style="list-style-type: none"> <li>We continue to develop new homes and allocate existing homes to those in housing need</li> <li>We have let a greater proportion of our homes to those in the highest priority need</li> <li>Grant secured for decarbonisation works</li> <li>Impairment Review &amp; Securitisation (AI 22.077)</li> </ul>	S3 S11 S8	

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS8 c	<p>Our internal audit programme includes a series of Data Integrity Audits and Key Control Health Checks throughout the year to ensure Audit and Risk Committee and Board have full oversight and understanding of the quality and credibility of our data.</p> <p>We are continuing to transfer data over to our compliance software RAMIS allowing for further consolidation and single point of information for reporting purposes.</p> <p>We use the registers as reference points enabling us to have access to all relevant up to date documentation for decision making For example</p> <ul style="list-style-type: none"> <li>• easy assess cost information on our historical cost of properties if we are carrying our any option appraisals</li> <li>• We have full information on our properties and value in our unencumbered stock to ensure we have the means to borrow money for our development ambitions.</li> <li>• We can easy identify what properties are linked to what loans for our treasury management.</li> </ul> <p>We have the latest information to hand on our pension liabilities and we ensure these liabilities are included in our financial plan.</p> <p>It is important we have information for Business Continuity Plan</p> <p>We have full access to our commercial leases and our maintenance teams know our repair obligations when needed.</p>	<ul style="list-style-type: none"> <li>• Asset Management Strategy review (AI 22.33)</li> <li>• WHQS Return</li> <li>• Current security position reported to Board with regular reconciliation ongoing (AI 22.077)</li> <li>• Data Integrity Audits</li> <li>• Annual Audit report</li> </ul>	S11 S12	



## RS9

## The organisation provides high quality accommodation

-  a) Ensures publicly funded homes meet all applicable standards, rules and statutory guidance issued in connection with quality of accommodation, including the current Welsh Housing Quality Standard

Ref	Commentary	Evidence	Strat. Risk	Assessment
RS9 a	<p>We monitor the levels of disrepair claims across all of our homes and have been clear to all colleagues visiting tenants' homes that any issues of concern should be brought to the organisation's attention immediately. We currently have 3 open claims.</p> <p>We remain 100% compliant with WHQS with 15 acceptable fails across our homes. Covid restrictions did impact our ability to carry out planned works, with both planned and reactive repairs suspended during the first lockdown. Our team have work tirelessly to address the backlog created despite global supply chain challenges and significant cost inflation.</p> <p>Our 30-year Business Plan is cognisant of these increases enabling the appropriate mitigations and cost pressures to be identified early. We have also modelled achieving Welsh Government decarbonisation ambitions in the plan, making assumptions on the amount of grant required to achieve targets approved by Senedd Cymru in March 2021.</p> <p>Stock condition data is collected on a continuous basis. Surveys are also now underway to assess properties that may require energy efficiency retrofit work.</p> <p>Our Complaints process has been updated and endorsed by the Public Service Ombudsman for Wales meaning we can identify trends more effectively.</p>	<ul style="list-style-type: none"> <li>• WHQS Return - We are currently 100% compliant with WHQS, with 15 acceptable fails across our estate.</li> <li>• Development Strategy specifies all new homes to meet DQR and EPC-A</li> <li>• Ongoing compliance monitoring and ability to demonstrate our ability to identify and address any performance issues effectively.</li> <li>• Asset Management Strategy</li> <li>• RHWA progress</li> <li>• 30 yr Business Plan</li> <li>• New Complaints Process in place</li> <li>• External Audits (CORGI &amp; NAPIT)</li> <li>• Disrepair training for all property colleagues</li> </ul>	S11	

## Improvement Plan

Regulatory Standard	Improvement Actions	Expected Outcome	Expected completion date
RS1b	Address areas where compliance with CHC Code of Governance can be improved; <ul style="list-style-type: none"> <li>Safeguarding training for Board,</li> <li>all Board members to complete EDI training</li> </ul>	Continued compliance with CHC Code of Governance	Apr 2023
RS1 c	Implement Strategic Priorities digital tracking tool	More effective monitoring of progress against strategic priorities	Nov 22 completed
RS1 d	Review Board Member induction process and implement any required improvements	Effective participation and engagement at Board by all Members	Jan 23 completed
RS1 f RS4 abcd	Continue to strengthen the views of tenants in Board reports. Implement the Together at Taff Year 1 Action Plan	Increased tenant influence in governance, service design and delivery	July 23
RS2 a	Undertake safeguarding review and training	To ensure we appropriately safeguard tenants, service users and colleagues.	Dec 22 completed
RS2 b RS6 a RS8 a	Focus on improving our Assets and Liabilities Register	Ensure we understand what we spend with who, alongside a thorough understanding of all assets and liabilities making us better able to plan for future procurements and investment.	Apr 23
RS2 c	Test new Business Continuity Plan	Effective BCP plan in place	Dec 22 completed

Regulatory Standard	Improvement Actions	Expected Outcome	Expected completion date
RS3 a	Continue to drive towards 100% performance consistently across all aspects of landlord compliance.	To ensure tenant safety	ongoing
RS3 a RS5 a	Ensure all requirements from new legislation are considered and implemented (RHWA, Building Safety Act, Fire Safety Act)	To ensure tenant safety	July 22 completed
RS3	Rolling tenant perception data to be reported to Board	Improved Board scrutiny of satisfaction data and increased satisfaction	Apr 23
RS3 d RS4 d RS6 b	Seek further tenant feedback on ensuring we are publishing landlord performance information in an accessible way, investigate more engaging ways to share VFM info with tenants & continue to engage with tenants to improve communication and trust	To provide transparency in relation to our performance	Apr 23
RS3 c RS4 b	Approve new Complaints Policy and Procedure aligned to Ombudsman requirements & Adopt new Complaints Service Standard	Ensure appropriate mechanism to encourage complaints and appropriate learning	Sep 22 completed
RS4 abcd	Support Tenant Scrutiny Panel to recommence service review programme	Culture of meaningful engagement and involvement.	Apr 23
RS5 a RS6 b	Implement any findings from Service Charge reviews and undertake Internal Audit of Service Charges	Improved satisfaction relating to VFM and service charges. Assurance relating to how service charges are calculated	Mar 23

Regulatory Standard	Improvement Actions	Expected Outcome	Expected completion date
RS6 ab	Develop Strategic Communications plan to drive better engagement with partners and potential partners	Greater understanding of our work and impact by all stakeholders	Jun 23
RS6 b	Review our progress on Procurement Policy with an independent advisor	Achieve greater VFM on procurement activity	May 23
RS6 b	Implement management actions from VFM Internal Audit	Improved VFM achieved	Aug 23
RS7 c	Continue to negotiation covenant headroom that enable appropriate investment	Continued compliance with Treasury Golden Rules	Apr 23
RS8 b	Ongoing delivery of new homes in line with Development Strategy to maximise our contribution to tackling the housing crisis	Contribute towards meeting housing needs	Apr 25
RS9 a	Continue roll out of stock condition survey programme enabling cost effective active asset management	Improved investment decisions based on real time data	Apr 24