

Annual Report and Financial Statements

For the year ended 31st March 2024



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TAFF

Message from the Chair and Chief Executive

We are pleased to present our report on the activities of Taff Housing Association for the year ended 31 March 2024.

It's been another busy year for everyone at Taff as we've continued working towards delivering our mission 'to deliver great quality homes and services and support communities to thrive'.

Sadly, operating within the midst of a housing crisis now seems the norm and the external environment remains challenging. High rents in the private sector, along with huge growth in demand for affordable housing across Cardiff means demand far outstrips supply. We also continue to see the needs of those accessing our housing and support services increase.

Despite all the challenges, we remain committed to doing all we can to meet the needs of the communities we are here to serve. We know that we make better decisions when we work in partnership, by involving and listening to our tenants and those who access our services. We have continued to deliver on the commitments made in our Together at Taff strategy, placing tenants at the heart of all we do. Hearing about the experiences of tenants and service users helps us improve, this is why

we have continued to focus on being accountable and transparent and encourage feedback.

We're pleased we've been able to invest in new and existing homes. To ensure we get maximum impact from the investment we make. We focussed on making sure we have up to date and accurate data on the condition of our homes, enabling us to make better investment decisions.

Our commitment to making sure our homes are safe continues, and we have maintained high levels of compliance with landlord health and safety requirements throughout the year, along with additional investment in tackling damp and mould.

After another unprecedented year in terms of a challenging external landscape, our colleagues and Board members have risen to the challenges, providing services with compassion and skill and we thank them for their expertise and commitment. We would also like to thank all our tenants, partners and stakeholders for their ongoing support.




Andrew Knight
Chair of Board



Helen White
Chief Executive



Annual Report



Introduction

With over 45 years of experience, we are a trusted provider of social housing and housing-related support in Cardiff and across South East Wales. We are not-for-profit organisation, and our mission is simple: to provide great homes and services and to support communities to thrive.

We develop places with people, not profit, in mind, building homes and communities where people can thrive. We own and manage over 1,600 properties across Cardiff, giving over 4,000 people somewhere to call home.

We are committed to supporting communities to thrive by delivering our services with kindness and empathy and have adopted the principles of a Psychologically Informed Environment (PIE).

We apply this approach across the whole organisation, and we won't shy away from helping people tackle tough issues like unemployment, poverty, domestic violence, poor mental health, and anti-social behaviour.

Support services at Taff deliver a range of specialist support, including young people and family supported accommodation, community based floating support and specialists community relocation schemes. We deliver support to over 1000 people per year and provide supported accommodation and 24hr support to people who are experiencing homelessness via our hostels.

We are ambitious in actively addressing social issues such as homelessness, the housing crisis and poverty. By playing a proactive role in these areas, we are passionate about making a difference and enabling communities to thrive, supporting people in independent living and providing secure homes to keep people safe.



Our values

The way we do things is determined by our values: Trust, Ambition, Learning and Kindness. Our values inform every conversation we have, interaction we make, and decision we take.



Trust



Ambition



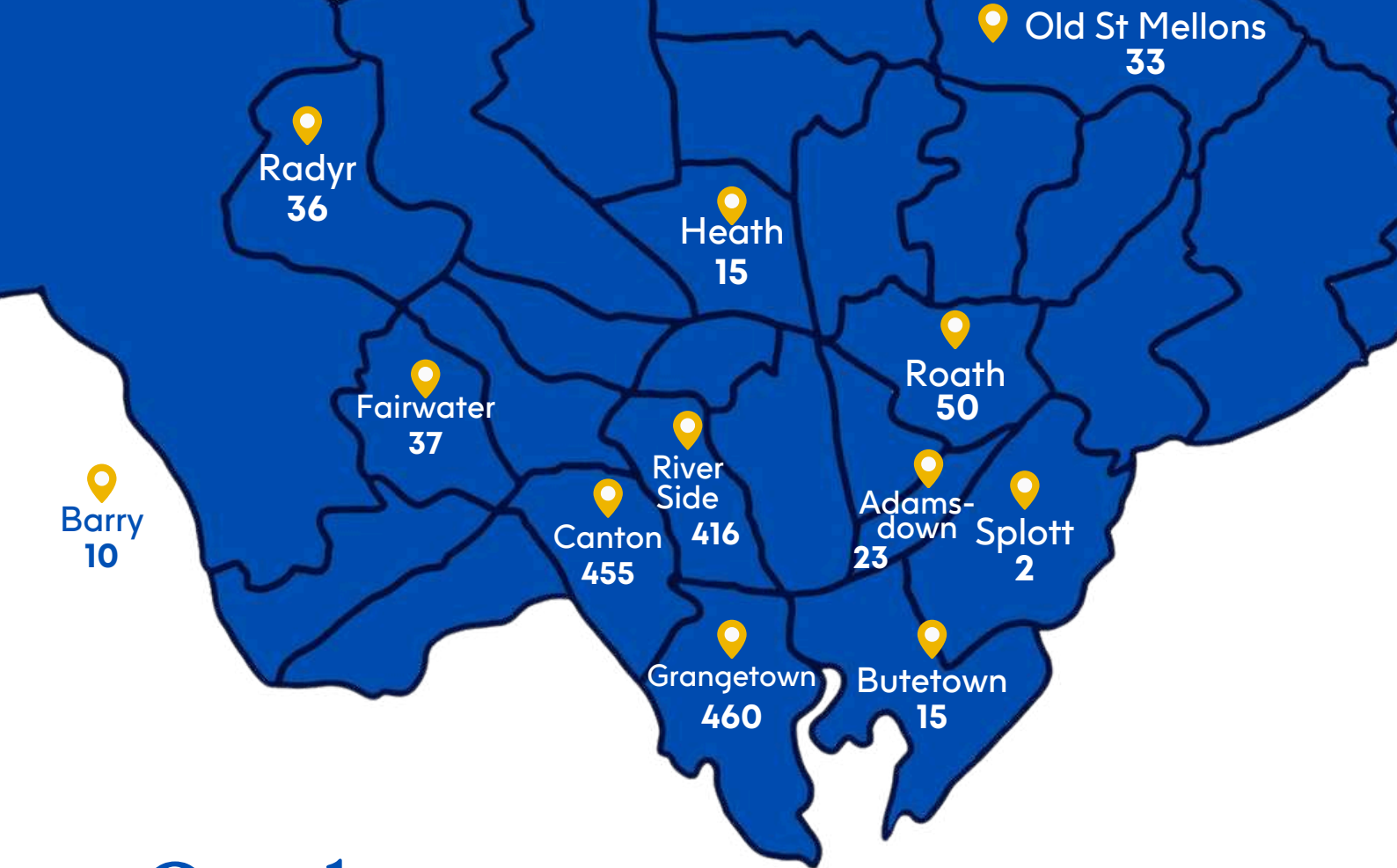
Learning



Kindness

We listen and respond to the views of our tenants and service users and work with other stakeholders who share our objectives to build strong partnerships in our communities.





Our homes

Area	No. of Properties
Adamstown	23
Barry	10
Canton	455
Fairwater	37
Grangetown	460
Heath	15
Old St Mellons	33
Radyr	36
Riverside	416
Roath	50
Splott	2

Investing in homes

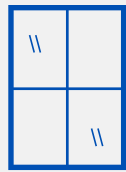
Ensuring our tenants have access to safe and well-maintained housing is really important. Our repairs team aims to handle any maintenance or repairs promptly, helping to minimise disruption and stress for our tenants.

Replacement components completed during the year



16

boilers



5

windows



4

roofs



29

bathrooms



30

doors



13

rewires



42

kitchens



Keeping tenants safe

The tragic death of Awaab Ishak quite rightly continues to be a wakeup call for the sector around the management of damp and mould.

To ensure we work proactively with our tenants tackling issues relating to damp and mould, we have implemented a Damp and Mould Management Plan and associated risk assessment toolkit to help us deal with this matter appropriately.

We have set strict timeframes on the management of the hazard and assessment of the underlying causes and track open cases of damp and mould.

Our next steps in the management of damp and mould focuses on moving to a more proactive approach, focusing on prevention of damp and mould occurring rather than reactive handling on the issue once it has occurred.

We continue to regularly and appropriately communicate with tenants and colleagues around the importance of damp and mould and our responsibility to act swiftly. We do this via text message, social media, newsletters, and face to face contact.



Developing new homes

We remain committed to continuing our mission to address the shortage of affordable housing in Cardiff



During the year we have brought 24 homes back into use through regeneration utilising the Welsh Government Transitional Accommodation Capital Grant. This has helped tackle homelessness providing much needed good quality temporary homes.

During the year we'd had 49 new homes due for completion. It was disappointing that delays on site have led to completion on site being delayed with handover now forecast for Summer 2024.

We also took the difficult decision to abandon our plans to develop a site in Danescourt, Cardiff following a 4 year long attempt to gain planning permission. Despite working diligently to progress to site, meeting and overcoming numerous challenges and delays the site was refused at Planning Committee.



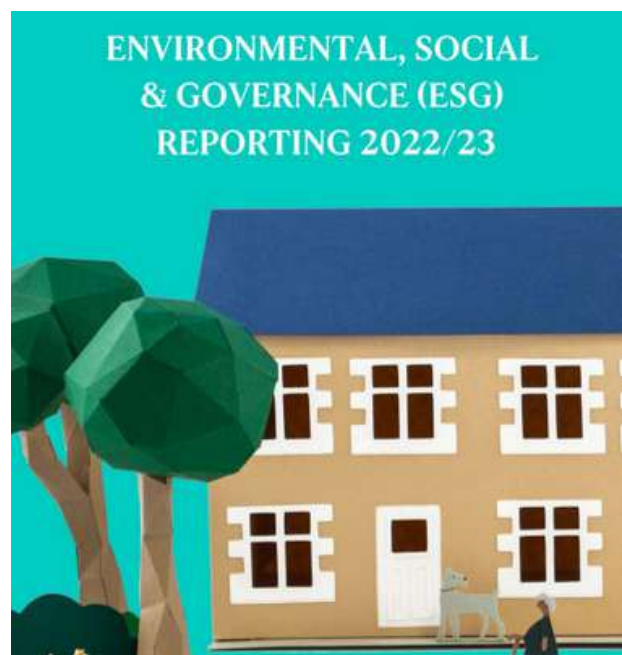
Reporting on our Environmental, Social and Governance performance

This year we shared our first Environmental, Social and Governance Report (ESG) report. This sets out the performance and impact of Taff Housing Association Ltd in terms of ESG aspects of our organisation.

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 ambition, 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.

Reducing our environmental impact and helping tenants tackle the cost-of-living crisis are priorities for us 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.

A link to the full report can be found [HERE](#)



Energy Efficiency



Part of our ESG commitments includes improving energy efficiency and affordable warmth in a number of our existing properties.

This includes:

- Minimising fuel bills
- Improving Indoor air quality
- Resolving existing issues (e.g. condensation and mould)

A notable observation was the unfamiliarity among tenants with the term "retrofit" and understanding it's meaning. To address this we took a proactive step appointing a tenant

engagement officer to specifically support tenants throughout the entire process.



Zana Ali,
Tenant Engagement Officer

We also worked in partnership with TPAS Cymru to produce a video to help further explain the purpose of retrofitting.



Tenant Voice

Together at Taff

Engagement with our tenants is a key priority and we are committed to working closely and in partnership with tenants and the communities we serve. We aim to ensure all voices are heard, needs are met and that tenants play a key role in shaping decisions about the services we deliver.

Our Together at Taff Strategy has its own annual report reflecting on this year's activities.

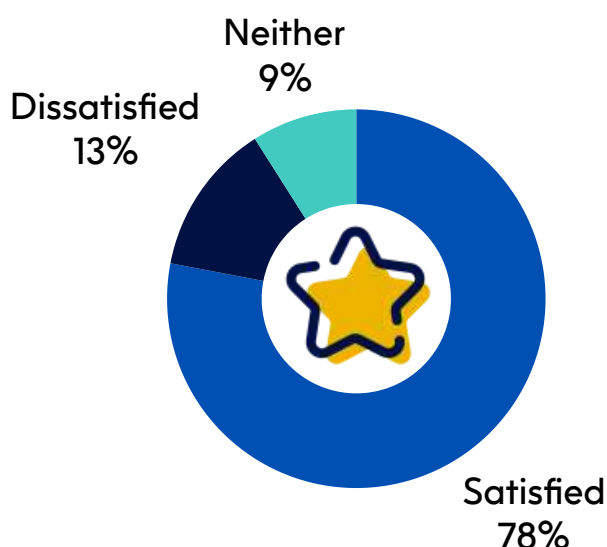
Coming
soon

Tenant Satisfaction Survey

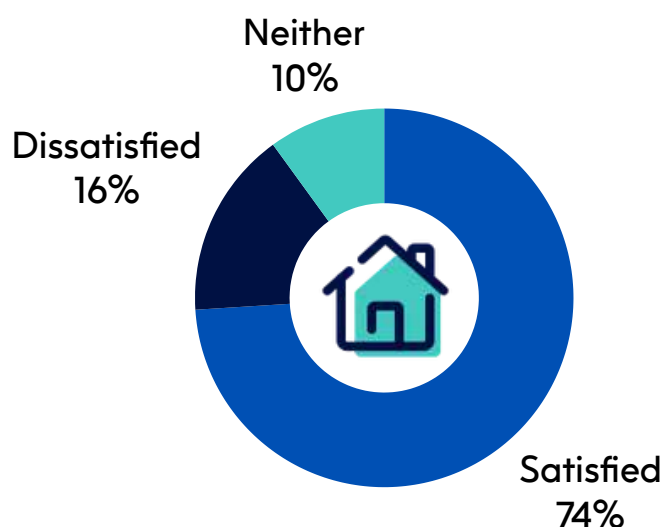
Completing tenant satisfaction surveys allows us to:

- Gain Tenant feedback on our services and performance.
- Ensure that we hear the tenant voice on our services and help us to learn lessons.
- Drive continuous improvement for our tenants and communities.

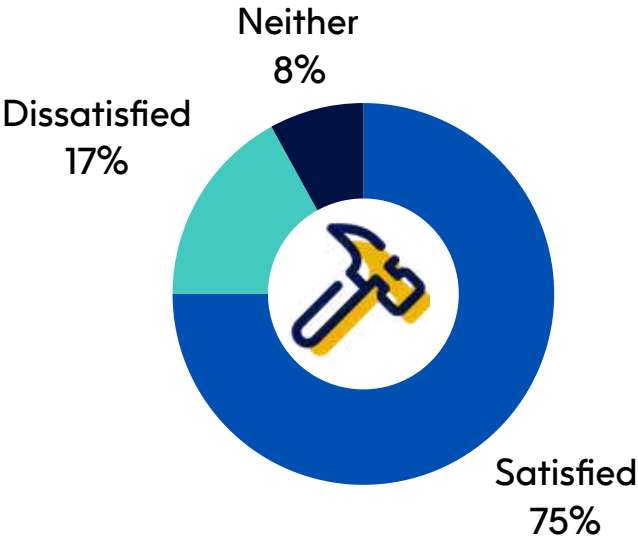
Satisfied with the service provided by Taff.



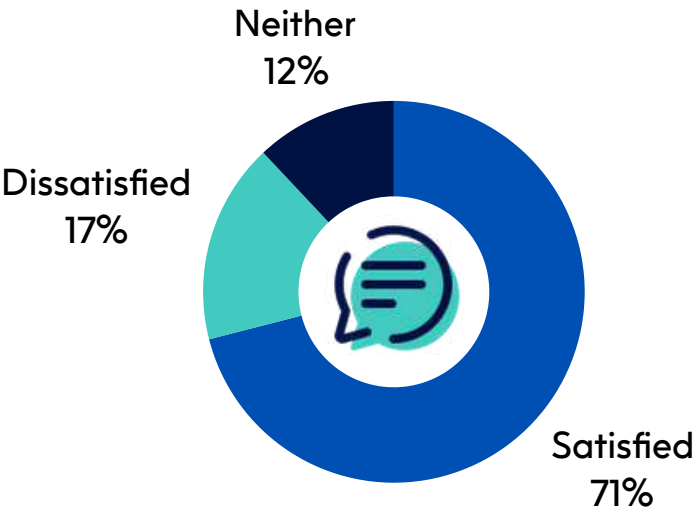
Satisfied with overall quality of your home.



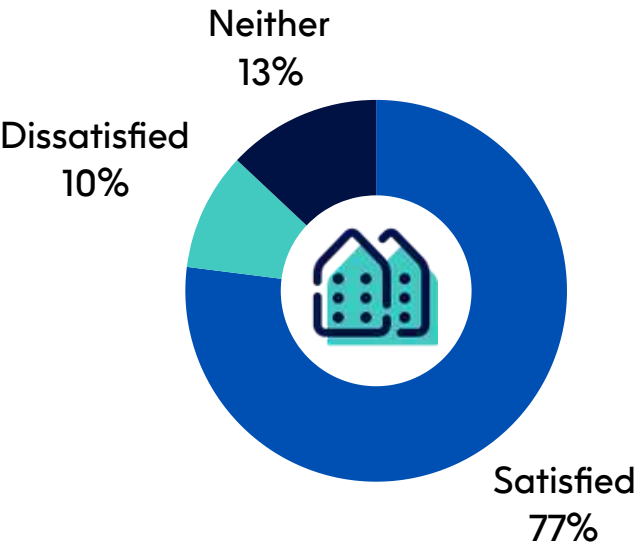
Satisfied with how Taff deals with repairs and maintenance



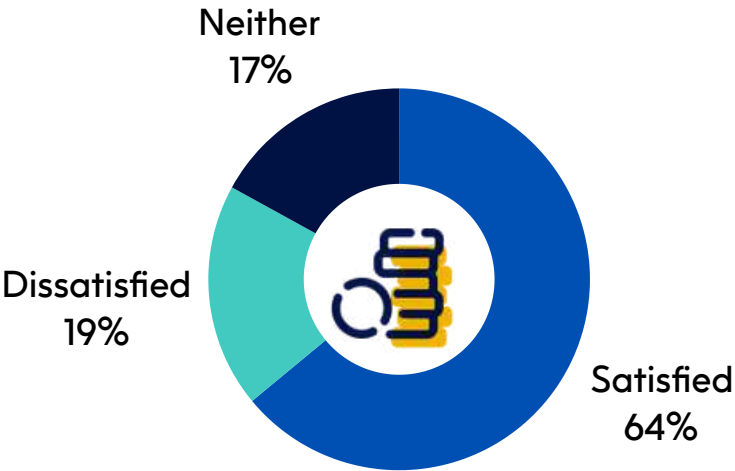
Satisfied that Taff listens to their views and acts upon them.



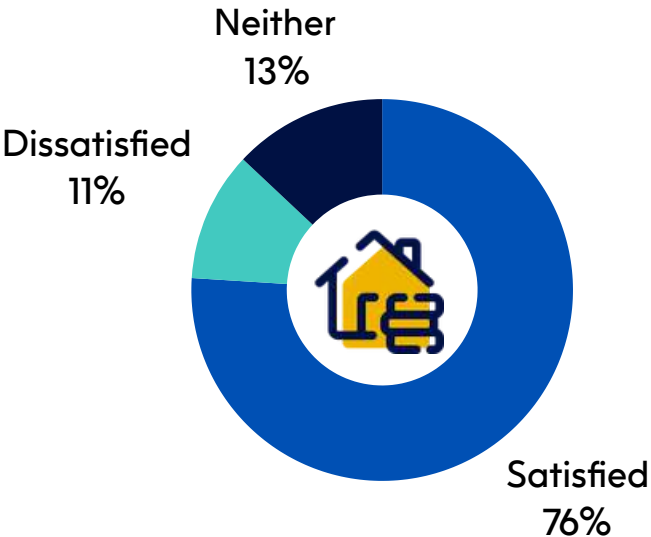
Satisfied with their neighbourhood as a safe place to live



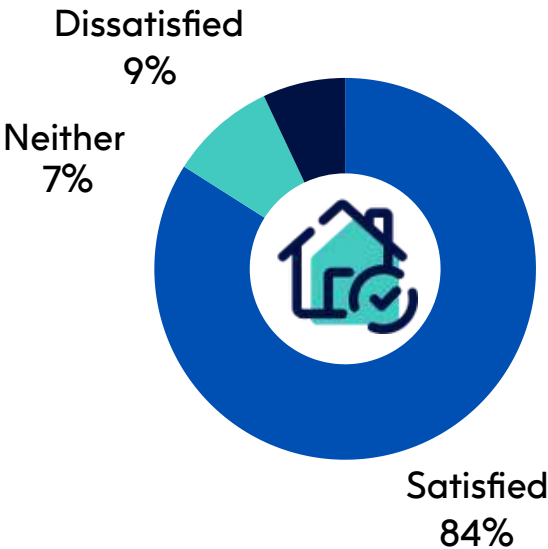
Satisfied their service charge provides value for money



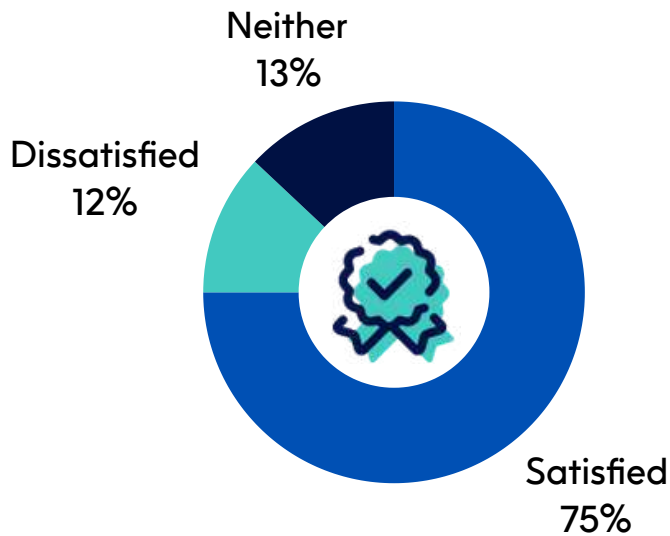
Satisfied their rent provides value for money



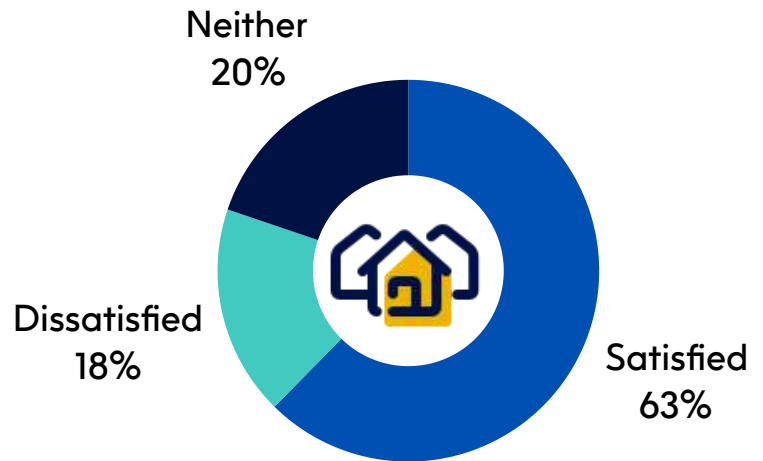
Satisfied that Taff provides a home that is safe and secure



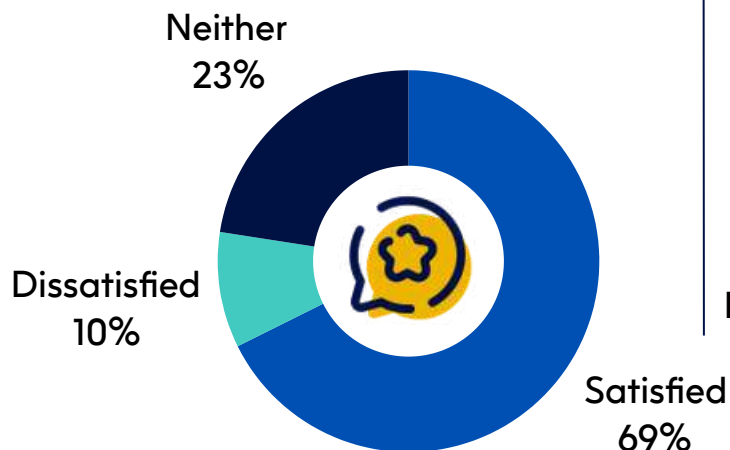
Said they Trust Taff



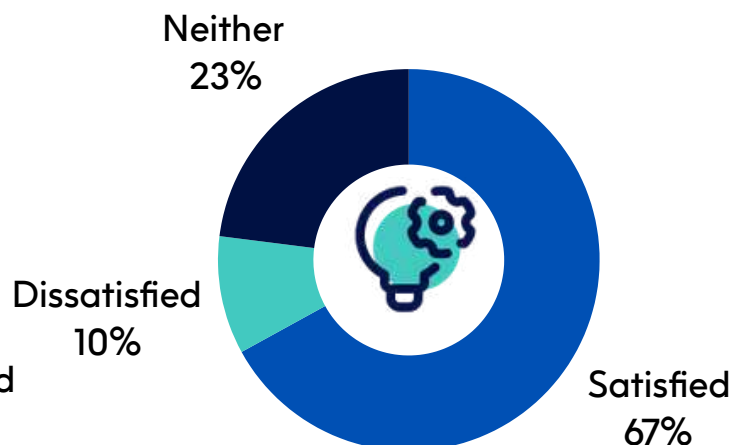
Satisfied with the way Taff deals with anti social behaviour



Were satisfied that Taff gives us a say in how services are managed



Satisfied with the opportunities given for them to participate in Taff's decision making processes



We had **452** survey responses
Over 20% of our tenants

Surveys are completed with tenants in multiple ways depending on their preference:

- Tenants complete digital surveys sent via text message
- Tenants complete paper copies given at reception, visits or events
- Tenants complete them over the phone with colleagues

Community Matters

Our Community Inclusion Team offers support and assistance to our tenants. The team focus on providing money advice and tenancy support.

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.

Following ongoing tenant engagement, we continued to offer an evidence-based package of support to help alleviate some of the pressures intensified by the ongoing cost of living crisis.

During the year we held a large community summer event in Riverside with over 300 Tenants and a local residents attending.



Community Inclusion Team

Money Advice and Community Support

With increased demand on the teams' services and clear measurable impact, the team has grown to help go some way to meet the high demand.

The team have supported

235

tenants in 23/24 - through either our Money Advice Service or received support from a Community Inclusion Coach.

133

individual Tenants have received support via our Community Inclusion Coaches.

129

individual Tenants have received support via our Money Advice Service.

So far in 23/24 (with many outcomes still pending) our Money Advisor has helped Tenants get over £130k in their pockets through in grants/benefits. The CI team also distributed 150 food bank vouchers and 170 fuel bank vouchers to Tenants in energy crisis.

We also used some of the community benefit money generated from our new home developments to provide Tenants same day fresh food vouchers.

During the year we have been offering Tenants a fresh food voucher alongside foodbank vouchers utilising community benefit money.. This one off £30/ £50 supermarket gift cards have enabled Tenants facing significant hardship to purchase items they cannot get at the food bank. We have also worked closely with local food pantries and community organisations such as South Riverside Community Development Company and the hubs to support provision and sponsor activities.

Winter Wellbeing Club

Following on from the success of the Winter Wellbeing Club we started at Taff in the autumn of 2023, we opened our conference suite again, for a series of 8 Winter Wellbeing Club sessions throughout the autumn and winter months.

Set up by the team, the aim for the club is to provide a range of activities and events designed to support tenants during winter months, when many people experience increased isolation and loneliness. This year we:



Tenant Xena and MS Mark Drakeford

- Served over 180 hot healthy meals.
 - We had a range of talks from external speakers offering advice and support, not just with the COL crisis.
 - We welcomed local MPs and the First Minister Mark Drakeford
 - Provided wellbeing activities through workshops including art therapy, beauty treatments by local students needing community experience and advice from health professionals including a pharmacist.
 - Provided one to one advice and support including access to grants and vouchers.
 - Distributed over 200 grant funded fruit bags.
-

Cost of Living

Helping tenants tackle the cost-of-living crisis remains a continuous priority for us.

With costs remaining high for essential goods and services, this significantly impacts our tenants. We are committed to addressing these challenges and providing support where it is most needed.

This year, we conducted another cost-of-living survey
230 tenants responded to the survey

- 48%** • of respondents felt concerned about their financial circumstances “all the time” or “often”
- 41%** • of respondents felt concerned with not meeting monthly expenses.
- 44%** • of respondents said energy prices was a main concern

As a response to the survey and feedback from our tenants, we have continued a number of measures to support them and provide signposting to additional support.



Money advice
/ budgeting
for tenants



Wellbeing &
Food poverty
Winter Wellbeing



Taff
Community
Allotment



Energy Saving -
Keep warm and
save money



Gifts for
children
Christmas/Eid



Hardship Fund
- Financial
Support



Ethical savings
and loans -
Cardiff & Vale



Mental health
support -
Samaritans



Little Wish Project 2023

Taff colleagues have organised the Little Wish project since 2020. The project gives an opportunity for tenants struggling with the cost of Christmas and Eid to get free gifts for children and young people living in a Taff property. It's been another busy year for the project.



We would like to say a special thank you to the generous donations and unwavering support from local businesses, contractors, the local community, and even colleagues for this year's gift appeal!

Thank you!

EnCon Construction
St Davids Christmas Appeal
Moco landscaping and maintenance
IDM Doors Ltd
Gibsons
Local Resident Julia
Canton Traders
Principality Building Society (Canton)

These contributions really make a difference so that children and young people can enjoy the spirit of Christmas and Eid

The donations from this year's appeal have provided families and a total of

34 families

and a total of

68 children

children with a gift for Christmas.



Welsh Government funding boost Get Into Housing programme

The Get Into Housing programme is aimed at improving equality and diversity in the social housing sector in Wales.

This year, the programme has expanded its reach thanks to a substantial £100,000 investment from Welsh Government.

The additional funding has enabled the project, now in its second year, to increase the opportunities for more individuals and open new avenues for underrepresented groups, helping to build a more diverse and inclusive workforce within the social housing sector.

The project will give candidates an opportunity to boost their CV, understand and develop the skills they already have, and

a chance to explore a career in housing.

We are proud to be a part of the consortium of housing associations including CCHA, Cadwyn, Hafod, United Welsh, Linc Cymru and Wales and West Housing offering 16- week paid work placements across various departments.

The investment from Welsh Government has secured places for 16 young people over the age of 18, who are now benefitting from the programme, and enjoying their placements with housing associations across Cardiff.



Our drive to digital

This year we have focussed on strengthening our digital infrastructure, enhancing security, efficiency, and service delivery.

Cyber Security

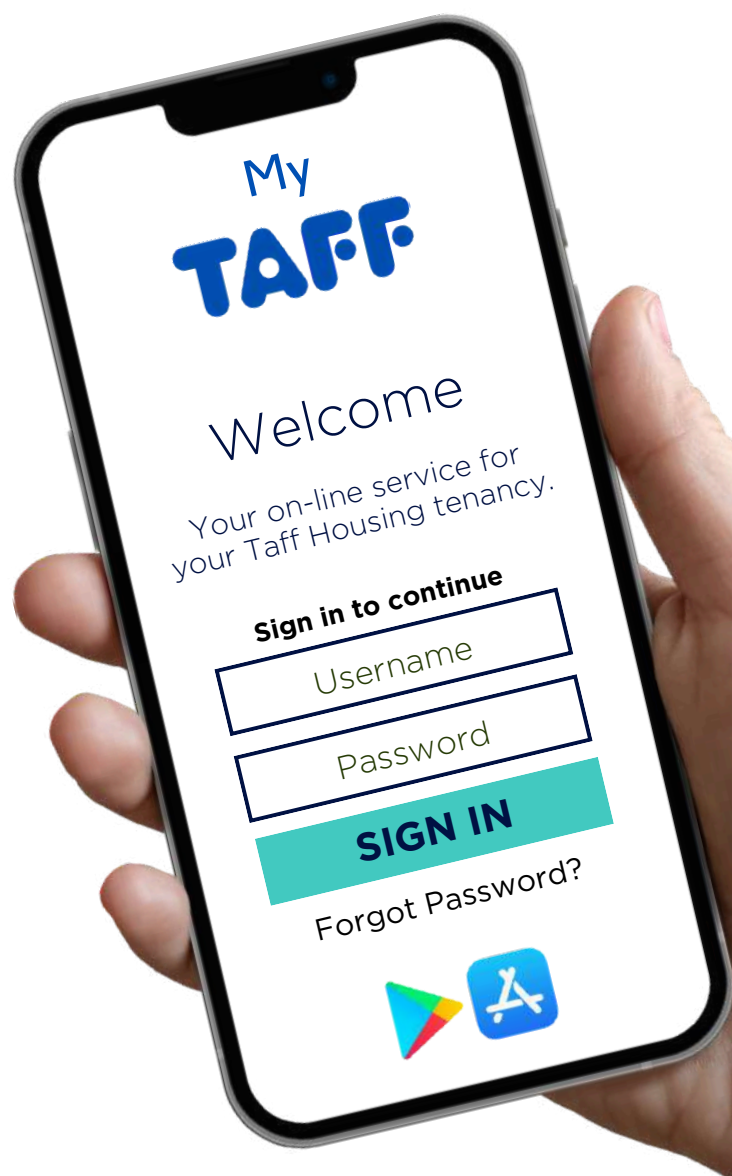
Our cyber security initiatives have helped us become more secure and resilient.

However, this is an ever-evolving area so we will continue to adapt what we do to keep Taff digitally secure.

We have continued to enhance colleague awareness on the importance of cyber security with regular phishing simulations being conducted to educate our colleagues about the dangers of phishing attacks, making them more informed and vigilant.

During the year significant effort has gone into improving the digital infrastructure within our hostels. Refreshing the equipment and network arrangement, improving performance and effectiveness.

This has led to a more reliable and efficient platform for service delivery by our colleagues, as well as improved safeguarding for the individuals receiving support.



Transforming Lives

Support Services at Taff are growing, building on continued success. This year we have supported



3938
people

through Floating
support



1015
people

through supported
accommodation



306
people

through
outreach

Our floating tenancy support services includes prisoner pathway, refugee services, hospital discharge and much more. Enabling people to remain independent as we coach them through setting up tenancies, accessing services in their community, accessing education, training, employment, physical and mental health services – preventing the threat of homelessness.

Supported housing is delivered in our current hostels. Offering 24 hours a day, seven days a week support to residents. along with follow-on support. Our work at Ty Seren forms part of the Young Persons Contract with the Local Authority. As part of this contract, we undertake follow-on floating support work with those who have moved on to designated follow-on accommodation. Our work at Ty Enfys is delivered through the Family Contract and offers accommodation and support to young mothers and babies.

Red Sea House offers a dementia-friendly, sheltered housing scheme providing good quality affordable housing and housing related support for elders from the BAME community.

Supporting people to thrive

We heard from former resident Chelsea, who reflects that her time at Ty Enfys marked the beginning of a new chapter for her and her young daughter.

At 16, Chelsea found out she was pregnant. At the time she was living at home with her mother, while studying for a childcare course at college. Homelife was fraught, unstable with tension rising between her and her mother.

Soon after her daughter was born, she became worried for the safety of her daughter and the situation at home became unbearable. Having no job, no money or savings, and a child to support, Chelsea turned to Ty Enfys for support, refuge, and help.

Ty Enfys provided her with the opportunity to gain the skills, experience, and the qualifications she needed to live independently and search for employment to support herself and her daughter. Now ten years later, Chelsea has returned to Ty Enfys to help support other young women like her.

She recalls her two-year stay at Ty Enfys as a turning point in her life. Not only did the move improve Chelsea's relationship with her mother but gave Chelsea confidence in her own abilities as a parent.

Ty Enfys provided me with a secure, stable, and happy home-life to bring up my daughter for the first two years of her life.



Chelsea's life now looks very different. She has her own home, lives independently, and has returned to Ty Enfys to work as a housekeeper. Looking to the future, Chelsea has aspirations of furthering her career within childcare or as a support worker, with dreams of eventually running a facility like Ty Enfys.

Providing support where its needed

This year we saw the commissioning of our new Supported Accommodation project Ty Catwg.

Based in Barry, in the Vale of Glamorgan, the new project will offer a place of hope where individuals aged 18+ can find the inspiration and encouragement they need to move forward from the homeless system.



Ty Catwg will be made up of 10 self-contained flats where residents will be living with support to access opportunities to help them make positive changes in their lives.

The team at Ty Catwg will work closely with residents to deliver a strengths-based support plan which focuses on practical and wellbeing elements to ensure that each resident has the best opportunity to live independently and thrive in their community.



Safeguarding

This year, we introduced a new safeguarding policy to improve the safety and wellbeing of children and adults residing in our properties and using our services.

Taff works within the guidelines of the Wales Safeguarding Procedures and has established clear and concise guidance on how to report a safeguarding matter. It is crucial that all colleagues not only understand these guidelines but also feel confident in their ability to act appropriately when they identify a potential safeguarding issue.

To ensure the successful implementation of the policy, training has been given to all colleagues, volunteers, and Board members to ensure an understanding and awareness of safeguarding, enabling them to take appropriate action when they identify a concern. The number of Safeguarding concerns are reported monthly to our business intelligence meetings.

101 Safeguarding reports for
Supported Housing



53 Safeguarding
reports across Taff

26 of those are adults.

27 of those are children.

(December 23 - March 24)



Powered by great people

This year we have continued to support people to be their best.

Despite the increased costs we faced, we recognised the pressures our colleagues had to deal with around rising household bills. Everyone received a pay increase, with the increase weighted to benefit lowest paid colleagues the most.

At Taff, we want to enable our colleagues to thrive at work, creating an environment where people feel they truly belong, are valued, and have the right skills, attitudes and behaviours to deliver outstanding housing and support services to our diverse communities; an environment where opportunity exists for all.

We aim to be sector leaders in our approach to diversity and wellbeing; being more reflective of the communities we serve and embracing a zero-tolerance approach to discrimination of any kind. We have adopted an ambitious plan 'Deeds Not Words' to address race inequality and take an actively anti-racist approach with everything we do.





Ethnicity & Gender



58.5%

Women

27.1% identify as Black, Asian or Minority Ethnic

37.4% work Part-time

56.1% Work in professional level 1 and 2 roles

5.6% Work in Senior Leadership roles

Average Age:
43 years and 3 months

Average FTE: **0.86**

Average gender medium pay -
£14.65 per hour



41.5%

Men

27.6% identify as Black, Asian or Minority Ethnic

15.8% work Part-time

56.6% Work in professional level 1 and 2 roles

2.6% Work in Senior Leadership roles

Average Age:
44 years and 3 months

Average FTE: **0.90**

Average gender medium pay -
£15.34 per hour

Average ethnicity medium pay 2024 -

BAME	£13.32 per hour
WHITE	£16.49 per hour

**Our full Colleague Diversity report
will be published in July.**

A night under the stars. £2,380 raised for Llamau



We believe that ensuring everyone has access to a safe place to sleep is not just a matter of privilege, but a fundamental right. That's why, in November Taff colleagues participated in a sleepout fundraiser for Llamau, a homeless charity in Wales dedicated to supporting vulnerable young people and women.

It costs £98 to house someone in one of Llamau's projects for the night. We are immensely grateful and fortunate to announce that through the generosity of our supporters, we were able to raise a remarkable total of £2,380. This incredible sum will directly contribute to Llamau's projects, providing vital shelter and support those who need it most.

“The idea of the sleepout is to help raise money for charity but also raise awareness of the challenges being faced by many people across the city.”



Complaints

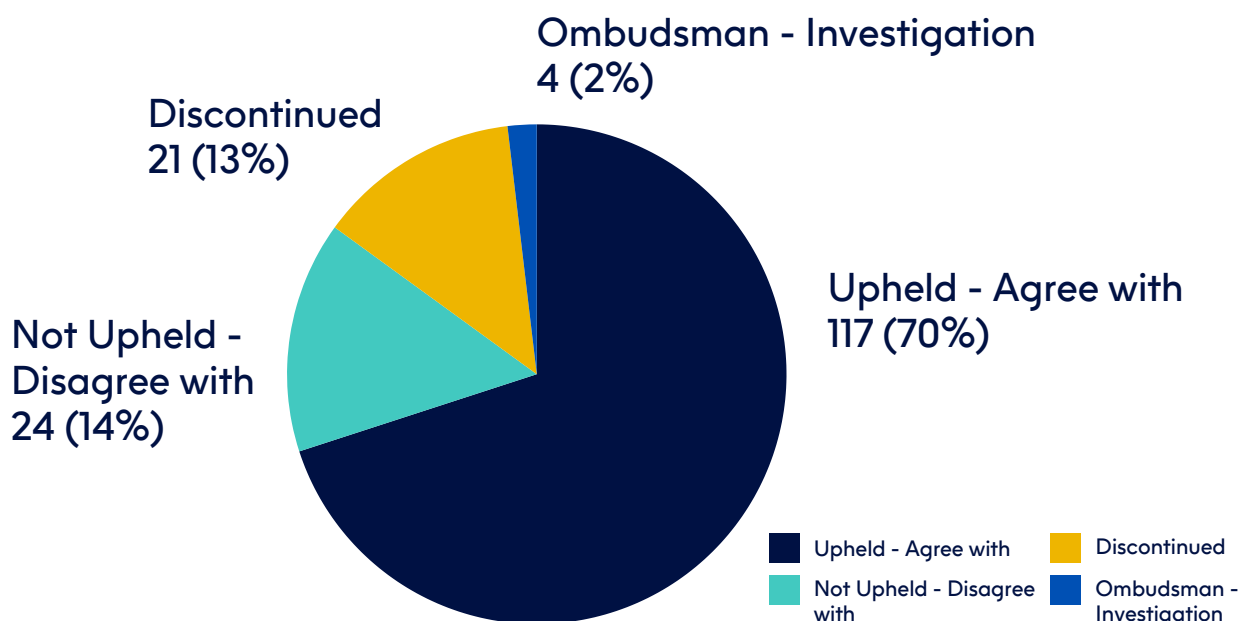
We are keen to promote a culture that is receptive to feedback from our tenants and service users about their customer experience and equally empower our colleagues to resolve complaints swiftly and effectively.

To achieve this, our colleagues undergo training from the Public Services Ombudsman Wales, which has equipped them to handle complaints in a manner that best serves our tenants and service users.

During the year we received 168 complaints of which we upheld 117

Four complaints were submitted to the Ombudsman. For three of these the Ombudsman decided an investigation was not merited, and one was settled without an investigation.

82% complaints were resolved within the timescale **2022/23: 72%**





TAFF

www.taffhousing.co.uk

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