

Great Homes & Places

2025 - 2026



Annual Report & Consolidated Financial Statements

For the year ended 31st March 2026



TAFF

Welcome from the Chair of Board and Chief Executive

We are pleased to present our report on the activities of Taff Housing Association for the year ended 31st March 2026.

We would like to start by saying a heartfelt thank you to our outgoing Chief Executive, Helen White. During the year, we said farewell to Helen and would like to recognise her dedication and leadership during her time at Taff, and for the significant contribution she made to the organisation and the communities we serve.

This year marks a significant milestone for Taff, as we celebrate fifty years of building homes and supporting communities across Cardiff and beyond. Throughout the past twelve months, we have remained steadfast in our vision to provide great homes and services, despite the challenges facing our sector.

The launch of our new Strategic Plan in 2024 has provided clear direction, focusing our efforts on Homes, Customers, Performance and Resources. These guide every aspect of our work, ensuring we build on strong foundations and respond effectively to changing needs.

Innovation has a key theme this year. We have continued to deliver new homes, expand our support projects and have invested a record amount in our existing homes. Welsh Government funding has enabled us to accelerate our development and acquisition programme, and our work in partnership with others has helped us respond more flexibly to local housing needs.

Throughout the year, we have continued to adapt and seek new ways of working. Investment in technology including the launch of the AI solution, Knowledge Flow, has supported colleagues to access information, work more efficiently, and make more informed decisions. We have also seen the launch of our Customer Voice Strategy, which informs how we work with our customers, listen to their views and experiences and use this insight to help shape our services and organisational priorities.

As we look ahead, we do so in the context of a changing political landscape in Wales and an evolving policy environment, both of which will shape the future of social housing and support services.

None of our progress would be possible without our colleagues, the engagement of our customers, and the support of our partners and funders. Thank you for being part of our journey so far. We look forward to continuing to make a difference for the next fifty years.



Peter Curran
Chair of Board



Josh Dowdall
Chief Executive

In 2024 we launched our new Strategic Plan which focuses on:



Homes

Customers



Performance & Resources





Who we are

At Taff, we believe everyone has the right to a safe, warm, and affordable home.

For over fifty years, we've been building homes and supporting communities. Since our first homes in Ethel Street, Canton, we've grown to own and manage more than 1,600 homes across Cardiff, giving over 4,000 people somewhere to call home.

Providing homes is only part of what we do. Each year, we support over 1,000 people through specialist support services for young people, families, refugees, asylum seekers and people experiencing homelessness, including supported accommodation, floating support, relocation schemes and 24-hour hostel services.

Our mission is simple: to provide great homes and services that help communities flourish. Every penny we receive goes back into building better homes, strengthening our communities, and creating new opportunities.

We operate across five local authorities, with the majority of our housing based in Cardiff and support services delivered across Wales.

We're proud of our history, but even prouder of the difference we make today. The need for more homes and quality support is as urgent now as it was in 1975. We remain determined to be an excellent social landlord and one of the best providers of affordable housing and support services.



Our Values

Walking the talk

The way we work is shaped by our values: Trust, Ambition, Learning and Kindness. They guide how we work with customers, how we support each other as colleagues, and how we make decisions across the organisation.

We listen and respond to the views of our tenants and service users and work alongside partners who share our ambitions to build stronger communities.

A psychologically informed approach

We support communities by delivering services with kindness and empathy. Our work is guided by the principles of a Psychologically Informed Environment (PIE), which we apply across the organisation.

This means recognising the challenges people may face and responding with understanding and support. We do not shy away from tackling difficult issues such as unemployment, poverty, domestic abuse, poor mental health and anti-social behaviour.

We walk the talk...



Building a values-led culture

We work collaboratively with colleagues to shape the culture we want across the organisation and continue to embed this throughout the business. Our focus is on building a great place to work, with a supportive and inclusive culture that reflects the diversity of the communities we serve.





Great Homes

We recognise the difference a good home makes to health and wellbeing.

This year, we launched our new Development Strategy 2025-2030, setting out our ambition to deliver more high-quality, sustainable homes and to respond to the housing crisis in Cardiff. Our strategy focuses on building and maintaining homes that are safe, energy-efficient, and adaptable to the changing needs of our residents.

Our impact this year

We have made significant progress across all areas of development and investment. A new £5 million loan facility has been secured, allowing us to acquire seventeen two- and four-bedroom homes in the next financial year. Under our current loan schemes, we have already acquired and let twenty three-bedroom houses and four two-bedroom houses, with eight four-bedroom houses acquired and further homes under offer or in progress.

Our commercial portfolio has expanded, with lease renewals and new lets supporting local businesses and maximising our assets. We have completed a lease renewal for Hardlines, agreed new offers for commercial units at Radiocraft and Penarth Road, and let Unit 3 at Alex House to Arthole.

We have also acquired and refurbished a two-bedroom bungalow using the Social Housing Grant, meeting a specific resident need and demonstrating our flexible approach to providing homes.

Through the Transitional Accommodation Capital Programme, we were awarded £850,000 and are refurbishing and converting properties at Tudor Street and Ninian Park Road, creating more family homes and specialist accommodation for those who need it most.

New build development is progressing well. At Parc Llandaff, forty one-bedroom flats are underway, with the concrete frame now completed. Land has been acquired at Windsor Works, Penarth Road for a future development of nineteen homes, and we are exploring a land bank opportunity for twenty-four flats at Cowbridge Court. Pre-contract design work is also underway for Alex House, which will provide a new head office and forty flats. At Bartley Wilson Way, structural works have been completed, enabling residents to return home and new tenancies to be let.



35 new affordable homes delivered this year

£10m in Welsh Government funding secured

41 one bedroom flats under construction at Parc Llandaff

850k secured in Transitional Accommodation Capital Programme.

£250k secured in Social Housing Grant funding

Looking Ahead (2026-27)
17 two- and four-bedroom homes to be acquired next financial year
£5 million new loan facility secured for future growth



Expanding affordable, energy-efficient homes

£10 million in Welsh Government funding, secured through the Registered Social Landlords Development Loan Scheme, has enabled 35 homes to be brought into use as long-term affordable housing across our communities.

These two- to -four bedroom homes have been purchased from the open market and all achieve EPCC or above, meeting the Welsh Housing Quality Standard. This ensures residents are moving into homes that are warm, comfortable, and ready from day one.

The funding has allowed homes to be delivered more quickly and flexibly, helping us respond to local housing need at a time when demand for affordable housing continues to grow.

Behind every home is a real story

One story that highlights the impact of this work is that of Chanise and Martin, who live in Llanrumney. The family were previously living in a two-bedroom home that was too small for their family of six. A lack of space was placing pressure on day-to-day family life, and despite exploring other options, the private rental market proved unaffordable.

Through Welsh Government funding, we were able to support the family to move into a larger home that better meets their needs, providing them with the space and stability they had been looking for.

They told us:

“We had given up hope of moving to a larger home to meet our family’s needs. We explored the private rental market, but it was too expensive. The opportunity given to us to move by Taff through Welsh Government funding has changed our lives.”

The family also had the opportunity to share their experience directly with Housing Minister Jane Bryant, helping to highlight the real-life impact that investment in affordable housing can have on families and communities.



Investing in homes

Ensuring our tenants have access to safe and well-maintained homes remains a top priority. Our repairs and maintenance team works hard to address issues promptly, helping to minimise disruption and provide peace of mind for our customers.

During the year, we invested approximately £2.5 million in our existing homes to ensure they remain safe, comfortable and energy-efficient.



Optimised Retrofit

Funding secured through the Optimised Retrofit Programme has supported improvements in energy performance, contributing to reduced carbon emissions while also lowering household energy costs for our customers. Alongside this, our programme of planned component replacements and building safety improvements has enhanced the overall quality of our homes and ensured continued compliance with all relevant legislation.

Approximately 88% of our homes currently hold a valid Energy Performance Certificate (EPC), with around 69% of these achieving a SAP rating above 75. This represents strong progress towards the Welsh Housing Quality Standard (WHQS 2023) target for all homes to achieve a minimum SAP rating of 75 by 2030. As part of our affordable warmth strategy, we have invested approximately £800,000 in solar photovoltaic (PV) systems and battery storage, where appropriate, helping our customers to collectively save more than £50,000 on their annual energy bills



88%

Homes with a valid EPC



69%

EPCs with a SAP rating >75



£800k

Invested in solar PV & battery storage



£50k+

Customer savings achieved

Alongside this, our programme of planned component replacements and building safety upgrades has resulted in the completion of:



65

window replacements



49

bathrooms



93

kitchens



51

Doors



38

boilers



6

roofs



18

rewires



107

Solar PV and Environmental Sensors

Keeping homes safe

Reactive Repairs

We know that when things go wrong in the home, getting repairs sorted quickly and properly really matters. Our aim is to make it as easy as possible for tenants to report issues and to get things fixed or made safe with minimal hassle.

We monitor our reactive repairs response closely and ask tenants for feedback after every repair to understand and track how we're doing.

This year's feedback tells us:

- 86% was satisfied with repair timing
- 88% was satisfied with the quality of work
- 95% found our repairs team polite and professional
- 88% was satisfied with the overall repairs service
- 96% found it easy to report a repair
- 81% was satisfied with how easy it was to get the repair completed

These scores reflect strong progress, but tenants have told us there's still room to improve especially around speed, communication, and getting repairs right first time.

You said, we did

Customers have been clear that repairs and maintenance are a key priority. We have used this feedback to guide investment, improve how we deliver repairs and strengthen our in-house service.

You said	We did
Ahead of introducing our Asset Management Strategy, customers told us that repairs and maintenance were their number one priority.	In response, we invested more than £2 million in home improvements over the past year, with a clear commitment to continue increasing investment in our homes.
Customer feedback showed that 90% of customers were satisfied with repairs delivered by our in-house team, compared with 82% when external contractors were used.	To build on this, we increased our internal workforce by 20%, reducing reliance on external contractors. This gives us greater control over delivery and helps us provide a more consistent, higher quality service.

Compliance

We have also maintained high levels of compliance with our landlord health and safety obligations, underpinned by regular checks, monitoring, and follow-up work to ensure standards are met and risks are managed.

Performance across gas, electrical, asbestos, legionella, fire safety and lifting equipment:

99.5%



Davies Contractors appointed for repairs support



Repairs and maintenance are one of the most important services we provide, supporting safe, well-maintained homes.

In April 2025, Davies Contractors Ltd were appointed following a competitive procurement process. This partnership was established to support our in-house Direct Labour Organisation (DLO) teams in delivering

- Out-of-hours emergency repairs
- Day-to-day repairs when additional capacity is required
- Void works to prepare homes for new tenants
- Planned maintenance work, including roofs, fencing, and larger repairs

The appointment of Davies Contractors supports our Asset Management and Procurement strategies, which are central to the 'Performance & Resources' pillar of our Strategic Plan. By working collaboratively, we have increased our capacity to respond to emergencies and voids, reduced turnaround times, and improved resilience in our repairs service by helping us maintain service continuity.

This contract also reflects our commitment to delivering better outcomes for customers. Enhanced service capacity means tenants benefit from faster response times to help keep their homes safe, as well as supporting compliance with the Welsh Housing Quality Standard (WHQS).





Great Communities

Supporting people and places across our neighbourhoods

Neighbourhoods

Making sure our communities are safe and great places to live is important. Our neighbourhood team works closely with tenants to respond to concerns, maintain communal spaces, and address issues that impact the daily lives of tenants. We measure satisfaction against anti-social behaviour cases. This year we had an 83% response rate.

- 83% was satisfied overall by how their ASB case was handled
- 83% was satisfied overall by how well they were kept up to date throughout their case
- 90% would report ASB in the future.

Voids

This year, we turned around a total of 50 void properties. The average time to re-let a home was 61 days, which is higher than our target.

We continue to review our processes and work with partners to bring turnaround times back on track, so that homes are ready for new residents as quickly as possible.

Rent collection

Our income works alongside our residents to help them manage their rent and avoid falling into arrears. Through advice, support and early intervention, we help people stay on track with payments and reduce financial stress. This also means we can continue investing in homes, services, and our communities.

This year we collected 100% of rent due. The percentage of rent arrears against the annual rent roll fell to 3.11% down from 3.83% last year. A significant achievement, especially during the Department for Work and Pensions' migration of benefit claimants from legacy benefits to Universal Credit. The migration is now almost complete, with only six residents left to transfer. In supported housing, arrears reduced from 1.94% to 1.52% of the annual rent roll, reflecting the impact of early intervention and tailored support for residents.



Allocations

Our approach to allocations aims to meet the needs of those facing homelessness as well as people waiting for general needs housing. We work closely with local partners to make sure homes are offered fairly and support those most in need.

During the year, we have let a total of 73 homes, which includes new, acquired and relet homes, 60% of these lets have gone to homeless applicants and 40% to people on the general needs waiting lists. Our acquisition project has enabled us to offer more family accommodation, which helped alleviate overcrowding and providing more suitable accommodation for larger families.

Mutual exchanges also remain an important option for our tenants looking to move. We completed 8 mutual exchanges, giving residents more flexibility and choice to find homes that better suit their needs.

New Home and lettings satisfaction

We're committed to making sure people have a positive experience when moving into a new home. Our satisfaction survey had a 100% response rate, with strong results:

- 98% was satisfied overall
- 88% was satisfied with the condition of their home.
- 97% was satisfied they were treated with respect during the process.
- 92% was satisfied their home was safe and secure.
- 90% was satisfied with their neighbourhood.
- 92% was satisfied it had made a difference to their life.
- 93% was satisfied their housing need was met.

Estates

A well-maintained home is key to creating a comfortable and welcoming living environment. Our estates team work to maintain high standards of cleanliness, safety and upkeep across all our sites, helping residents feel proud of where they live.



Community Inclusion

Our community inclusion team continues to provide targeted support to those experiencing financial hardship, offering money advice, tenancy support and signposting tenants to local employment, education, and training opportunities as well as providing access to our emergency hardship fund. This year;

Our money advisor has supported **150** tenants, resulting in tenants getting nearly £164,000 back in their pockets

Our Community Inclusion Coaches have supported **232** tenants experiencing hardship due to the ongoing cost of living

The team issued **107** Trussel Trust food bank vouchers and **122** Fuel Bank Foundation vouchers to tenants experiencing food insecurity and energy crisis.



Strategic Panel attending the Board's Strategic Planning Day,

Customer Experience

In 2025, we launched our new Customer Voice Strategy

Our vision is to listen to our customers and ensure their voices drive meaningful improvements across our services. We want every customer to feel heard, valued, and confident that their input leads to real change.

The strategy has five key themes of focus;

- Knowing our customers
- Making every contact count
- Acting upon customer feedback
- Developing qualitative feedback
- Demonstrating the difference we make

To ensure customer input is captured and acted upon at every level, our new engagement structure includes:

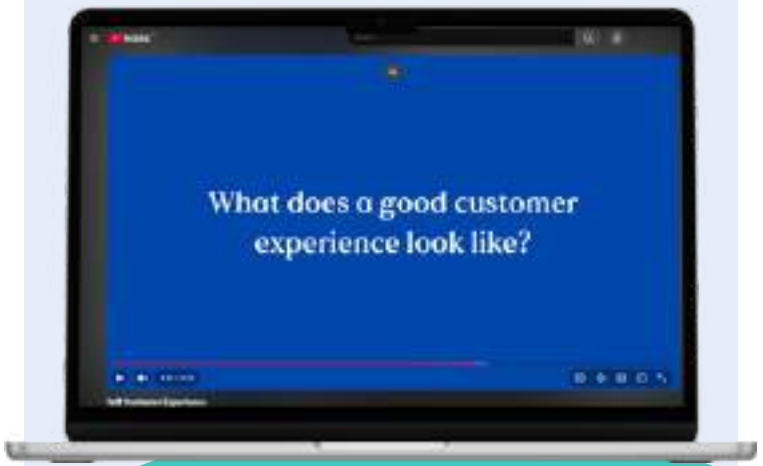
- Service level engagement: Gathering feedback through surveys, complaints, compliments, and sentiment analysis, and turning it into actionable insight.
- Informal engagement: Having direct conversations with customers at community events, activities, and pop-ups.
- Formal engagement: Working with our Scrutiny and Have Your Say Tenant Panels to review performance, shape strategic decisions, and lead service reviews.

Our customer experience module



As part of our strategy, we also developed a new Customer Experience training module for all new colleagues.

This includes an induction video co-designed with customers and front-line staff, featuring real experiences and practical guidance on delivering excellent customer service and handling challenging conversations.





Marking 50 years

This year, we celebrated a significant milestone, 50 years of Taff.

We marked the occasion on our birthday, 28 August, with a free community celebration event at our head office in Canton.

Customers, colleagues and partners came together throughout the day.

There were plenty of activities for families including face painting, circus skills and a prize draw. A number of organisations were also there, giving people the chance to speak directly with services and get advice on things that affect everyday life.

This included LivGreen and Greenlands who supported the event, speaking with people about ways to keep homes warm, improve energy efficiency and managing energy costs. We were also joined by Warm Wales, Cardiff Council, Breast Cancer Now, the local public health team and Dr Bike, were also offering information, support and free bike repairs.





Using our voice for change.

We believe in the power of lived experience and collective voices in shaping housing and support services. Through our public affairs and political engagement work, we ensure the experiences of colleagues, tenants, and the people we support are heard within wider discussions about housing and support.

By working constructively with elected representatives, partners, and sector organisations, we share learning from our work and contribute to discussions on policy, funding, and the future direction of housing and support services.

Creating Conversations

With the Senedd elections taking place in May 2026, maintaining constructive relationships with Members of the Senedd and policymakers remains important. We continue to engage through events, discussions, and visits that help build understanding of our services, communities, and the challenges facing the sector. We also work alongside sector partners, including Cymorth Cymru and Community Housing Cymru (CHC), contributing to shared discussions on housing and support priorities, including the future of Housing Support Grant (HSG) services.

Senedd Y Farchnad

We attended Senedd Y Farchnad to contribute to discussions on the housing skills gap and wider sector challenges, engaging with policymakers and partners on workforce capacity and future housing delivery. We demonstrated a live example of our decarbonisation work, showing how energy performance is tracked across homes and highlighting the skills needed to deliver energy-efficient housing. The event, sponsored by Heledd Fychan MS, supported constructive conversations on skills and delivery priorities.

Political engagement

We were also pleased to welcome our local Member of the Senedd, Mark Drakeford, who visited the community allotment to see first-hand the positive impact it is having on residents' health and wellbeing. The visit highlighted the value of community-led green spaces in supporting wellbeing and bringing people together.





Great Services

Support Services at Taff have continued to grow, reaching five local authorities with 17 support teams.

Support Services is a big part of Taff, with over 100 colleagues. This year, the team brought in more than £2 million in income and is on track to contribute above our 10% viability threshold. Our growth is underpinned by a focus on winning and retaining contracts, improving service delivery, and diversifying our offer across local authority areas.

We have secured several important new contracts this year including Ty Parc, a new supported accommodation contract in Monmouthshire, delivered in a five-bed, 24-hour supported hostel. The service will provide trauma-informed support in a psychologically informed environment to young people leaving the care system, helping them build the skills and confidence to move forward. Ty Parc is expected to open its doors in October 2026.

In Bridgend, we have been awarded a new two-year floating support contract, enabling us to deliver tenancy-related support. We have also been approached by Cardiff Council to support residents across five additional shared homes, including for prison leavers and refugees with the right to remain.

Since April 2025, we have submitted five tenders, all reaching presentation stage a clear indicator of the quality and competitiveness of our bids.

Not every bid has been successful. Our bid for the Cardiff floating support service was not awarded, with the contract remaining with the incumbent providers; we ranked third behind the top two bidders. The outcome of our recent Caerphilly bid, submitted in January, is still pending. Meanwhile, the MoD contract at St Athan's ended in October 2025, reducing our footprint in the Vale of Glamorgan, but we remain committed to seeking new opportunities in this area.

Looking ahead, we recognise the challenges of an increasingly competitive market. Securing and retaining contracts will require us to continue demonstrating value and quality, while also reducing our reliance on the Housing Support Grant even with a 3.3% uplift for 2026/27. Re-provisioning our ageing buildings at Ty Seren and Ty Enfys remains a priority, and we are making positive progress with Cardiff Council on plans to relocate Ty Seren to the Post Office / CVC Cars site on Cowbridge Road.

Our direction is guided by the new Support Services Strategy 2025-2030, which focuses on building stakeholder relationships, improving service delivery, capturing outcomes, winning and retaining contracts, and diversifying revenue. Alongside this, we are developing a new communications strategy to better celebrate and share the impact of our work, both internally and externally.



We believe in people and are committed to empowering them to reach their full potential.

Our support teams helped tenants and service users secure £73,773 in financial gains this year. This included successful applications for Discretionary Assistance Fund (DAF) grants, arrears write-offs, debt clearance, and funding for training courses. These practical interventions help people manage immediate pressures and build towards greater independence.

Our floating tenancy support services offer tailored assistance, including specialist support for refugees and those leaving hospital. We help people set up and sustain tenancies, access community services, and pursue education, training and employment. Our team also supports individuals in accessing physical and mental health services, all with the aim of preventing homelessness before it becomes a risk.

We provide supported housing in our hostels, offering twenty-four-hour support as residents move towards independent living. Ty Seren forms part of the Young Persons Contract with the local authority, helping young people to shape their own futures.

Through the Family Contract, Ty Enfys offers accommodation and support to young mothers and their babies, providing a safe place where families can begin making memories. Ty Catwg entered its first year of operation, and we are proud to offer a place of hope for individuals aged eighteen and over, supporting them as they move forward from the homelessness system.

Red Sea House offers dementia-friendly, sheltered housing for elders from the Black, Asian, Minority Ethnic community, providing affordable homes and specialist support. We also provide a range of shared housing schemes across the community, including Gold Manor and Gloucester Street. These homes offer support to people with the right to remain in the UK, helping them settle into their new communities and build independent lives.

This year, on average each month, we supported

217
people

through floating support

96
people

through supported accommodation

20
people

through outreach



Ty Catwg Team Celebrated at the CIH Cymru Awards

Congratulations to our Ty Catwg team, who were recognised on the national stage as finalists in the 'Excellence in Preventing Homelessness' category at the Chartered Institute of Housing (CIH) Cymru Awards 2025.

Being shortlisted for such a prestigious and respected award in its first year of operation is an incredible achievement. The team should feel immensely proud, as this recognition reflects the meaningful difference they are already making to the lives of residents.

The nomination celebrates organisations and projects that go above and beyond to prevent homelessness and change lives across Wales, and Ty Catwg has done exactly that. The project has created a safe, welcoming space for individuals aged sixteen and over who are homeless or at risk of homelessness with complex support needs.

Judges praised the project for the significant impact it has achieved in such a short time. They highlighted the team's trauma-informed and person-centred approach, strong partnerships with commissioners and voluntary agencies, and the lasting positive outcomes created for residents, enabling them to build confidence and move towards independence.

The team's dedication is reflected in the support they offer, described by residents as both life changing and lifesaving. One resident shared:

"I had been street homeless and suffering badly with my mental health and alcohol addiction. I was greeted warmly and shown to my room which was spacious, immaculately clean and filled with all of the amenities that I could want. I truly believe that thanks to the staff and my partner, I have progressed dramatically to the point where I am able to live an independent and fulfilling life. I would not have been able to come this far without Ty Catwg and I fear where my life would have taken me if it was not for the individuals that work there. I truly owe them a debt of gratitude."

A huge llongyfarchiadau to the Ty Catwg team for everything they have accomplished in their first year. Thank you to every colleague and partner who has played a part in making the service such a success and helping residents find safety, stability, and hope for the future.





Strong communities

This year, we have delivered a wide range of projects and events that empower tenants, reduce isolation, and promote wellbeing.

Cost of living and family support

We secured over £6,500 in support from HACT to help tenants facing the biggest challenges with their energy bills. This funding made a real difference to those struggling to keep up with rent payments and brought peace of mind to many households. Our 'Cosy Kids' project, funded by £1,000 from Travis Perkins, provided winter warm packs to children experiencing heat poverty, ensuring families stayed warm and well during the colder months. During school holidays, we offered fresh fruit, healthy snacks, and free magazines at reception, and sponsored family-friendly activities such as Riverside Fun Camp, where 53 children took part as well as Lego sessions, and a Girls Only Youth Winter Party.

We offered practical learning opportunities and creative workshops. Our partnerships with Cardiff Metropolitan University and PrintHause brought sewing and letterpress sessions to our communities, while our autumn art wellbeing workshop, supported by the Learning and Work Institute, gave tenants facing isolation and mental health challenges a safe and supportive space. Our Cook Stars cooking classes for 12 primary aged children also helped young people build confidence in the kitchen, try new foods, and spend time with their families.

Community Engagement

Our Community Inclusion Team hosted regular drop-ins, including 'Tea and Toast' warm hub sessions, and our Valentine's Wellbeing and Spring Event. These were attended by 160 tenants and offered food, social opportunities, and access to support services, with involvement from local partners such as Welsh Water, Recovery Cymru, and Riverside Advice. We also set up a 24/7 Community Book Stop supporting Penguin Books 90th birthday. We also continued to strengthen partnerships, working with Health and Care Research Wales supporting a research session where 19 tenants attended to discuss access to health services. We also supported local hubs through sponsorship of community fun days.



Supporting digital access

This year, funding through the Welsh Government's Digital Living Standard has supported 32 people across our communities to improve their digital access and confidence.

The focus of the project has been simple: helping people get online and use digital services in a way that works for them. For some, this meant getting online for the first time. For others, it involved building confidence to carry out everyday tasks independently, such as managing bills, accessing services, or staying in touch with family and friends.

Reducing digital barriers

People supported through the project faced a range of barriers, including low confidence, limited experience, language barriers, health challenges and social isolation. Support has been tailored to each individual, with a focus on practical, one-to-one support.

This has included helping people access devices and connectivity, build confidence using digital tools and develop the skills needed for everyday tasks, such as managing bills, accessing services and staying in touch with others.

Support has also included adapting technology to meet individual needs. This has ranged from enabling accessibility features, such as larger font sizes, to providing practical solutions like large keyboard letters and equipment to improve ease of use. In some cases, this has included helping people stream content from laptops to televisions, making digital access more comfortable and accessible. Where more specialist support has been needed, referrals have been made to organisations such as Sight Life.

The difference it's made

This work has helped people use digital technology more independently in their day-to-day lives. More people are now able to access services, manage appointments and stay connected with family and friends. For many, this has reduced social isolation and made everyday tasks easier to manage.

This has been strengthened through partnership working, helping to widen the support available and remove practical barriers to getting online.

Working with organisations such as Good Things Foundation has provided access to training, resources and tools to improve delivery. Through the National Digital Inclusion Network, access to the National Databank has enabled free SIM cards to be provided to tenants experiencing financial hardship, helping people stay connected and access online services. Partnerships with organisations including Cardiff Council, the National Health Service and Cwmpas have also strengthened referral pathways and improved access to wider support.

These relationships supported the delivery of our digital inclusion event and workshops which saw 27 tenants attend.



House to Home

A front door and a set of keys do not always mean home. For some tenants, moving in can begin with empty rooms, limited heating and the difficult choice between warmth, food or basic household items.

In January 2025, we were awarded £5,000 from Community & Housing Investment in People (CHIP), with a further £5,000 due in April 2026. This support is helping us make a real difference for 50 households facing hardship by providing 'House to Home' packs.

The funding so far has supported both new and existing residents struggling to afford the essentials needed to settle safely and comfortably at home. It has also enabled us to expand our House to Home and emergency packs to residents at Ty Catwg, the Foyer, and Ty Seren, reaching even more people in need.

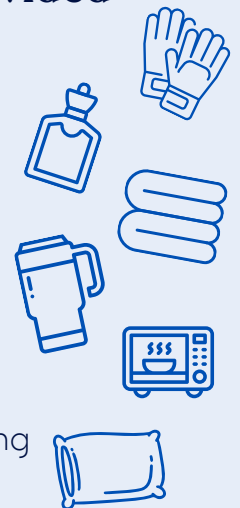


Each household receives a personalised pack, tailored to their individual needs. Packs include bedding, rugs, airbeds, curtains, heated airers, low-energy cooking appliances, warm clothing, and other winter-warmth essentials.

Recently, we introduced Cleaning Packs for tenants living in poor property conditions. These packs are issued once tenants achieve agreed goals around clearing their property, helping them to make their space safer and more comfortable.

So far, we have provided

- 71 throws
- 59 adult hats & gloves
- 55 hot water bottles
- 55 thermal mugs
- 55 adult thermal socks
- 51 Duvet covers & sheets
- 48 Kids socks and hats
- 35 cooking appliances
- 30 pillows and pillowcasing
- 27 adult dressing gowns
- 20 thermal tops
- 14 duvets
- 12 dinner sets
- 4 air beds



Saying hello to Knowledge Flow

Harnessing AI to deliver our strategic ambitions.

This year, we worked with Leading AI to launch Knowledge Flow, a new AI-powered platform for colleagues. It's a big step forward in our digital journey supporting one of our strategic priorities making the most of technology to help our teams work smarter and deliver even better services for our communities.

Why did we introduce AI at Taff?

As demand for our services grows, so does the amount of information our teams need to work with from internal policies and procedures and legislation. Finding the right answer quickly isn't always straightforward and it can take time away from the people who need it most.

Knowledge Flow was introduced to help make that easier. It helps colleagues access clear, reliable information when they need it, reducing time spent searching and supporting more confident decision-making that allows us to spend more time supporting customers.

Knowledge Flow is built on our own internal information and designed around how colleagues actually work. The platform brings together a range of specialist assistants, including Policy Buddy, trained on our policies, procedures and guidance, alongside tools to support repair queries and questions around legislation and regulation. Colleagues can ask anything from safeguarding procedures to housing standards and receive clear, referenced responses in seconds.

As we identify new opportunities and areas for improvement, Knowledge Flow will continue to develop. This includes expanding the range of assistants available to support different parts of the business and make it easier for teams to access the information they need.

Our approach has been to test and learn as we go, involving colleagues from across the business to make sure the platform works in practice. Helping us understand where it adds value, where it needs refining, and where it is not the right solution. During the year, we also tested a repairs diagnostic tool, making sure any technology we introduce supports both our teams and the people who use our services.

We also recognise that AI is not the answer to everything. There are areas where it is not suitable, and it will never replace the experience, judgement and relationships our colleagues bring to their work.





Making a difference

This year marked the fifth year of delivering the Little Wish Project

Since 2020, Taff colleagues have organised the Little Wish project to support families facing financial pressures around celebrations. The project provides free gifts to children and young people living in a Taff home, helping ensure families can enjoy positive and inclusive Christmas and Eid celebrations.

This year, the project was extended to offer support to adults who may be experiencing additional challenges, through the provision of essential packs and practical items. This helped ensure support reached a wider range of households at times when it was most needed.

Now in its fifth year, Little Wish continues to grow, thanks to the generosity of local businesses, contractors, the wider community, and Taff colleagues. Their continued support enables us to reach more people each year and provide meaningful help that makes a real difference within our communities.

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

68

people with a gift for Christmas

71

people with a gift for Eid

Thank you! / Diolch!



**Canton Trades Association
Dolphin Stairlifts
Davies Contractors
Prosper
Colleagues and local residents**



Great People

Our colleagues play a vital role in delivering our services and supporting our communities.

We are committed to creating an inclusive, supportive workplace where people feel valued, can develop their skills, and are supported to grow their careers.

This year, 26 new starters joined the organisation, bringing valuable skills and fresh perspectives, alongside 22 internal moves that reflect our 'grow your own' approach to supporting colleague career progression. Our annual colleague turnover rate was 17.6%, and we remain focused on improving colleague retention through continued support, development opportunities, and a strong organisational culture.



Understanding colleague experience is an important part of how we support our workforce and deliver our People Strategy. Listening to feedback from colleagues helps us understand what is working well and where further improvement is needed. This year's colleague engagement survey achieved a 79% response rate and provided insight into engagement, culture, and development across the organisation.

Colleagues gave an average score of 8.2 when asked how likely they were to recommend Taff as a great place to work. This was supported by a Net Promoter Score of +30, indicating a positive overall view of the organisation as an employer.



The highest-scoring areas reflect strong teamwork, confidence in communication with managers and colleagues, pride in working for the organisation, and a shared understanding of how individual roles make a difference. Colleagues also responded positively to our approach as an inclusive and supportive employer and to our commitments around equality, diversity, and inclusion.

The engagement survey measures feedback against the key themes set out in our People Strategy. Survey results showed strong engagement across a number of areas, particularly those linked to development, culture, and performance.



Reflecting the communities we serve

We are committed to building an organisation that reflects the communities we serve and creating a workplace where colleagues feel included, supported and able to thrive. This year we continued our work towards Tai Pawb's QED Accreditation, further embedding inclusive practice across the organisation, and we are now approaching accreditation. To expand opportunities for colleague involvement, we also launched a range of new business planning groups towards the end of the year, inviting colleagues to put their names forward and help shape how we work.

Our workforce breakdown

Women continue to make up the majority of our workforce, at 60% of colleagues, and are strongly represented in senior roles, holding almost two thirds of leadership posts. This balance closely mirrors the communities we serve, where 62% of our tenants are women.

Colleagues from a minority ethnic background make up 32% of the workforce, which is well above the Cardiff (14.4%) and Welsh (6.3%) population benchmarks and broadly reflects our customer base, of whom 37% are from a minority ethnic background.

Taken together, these figures show a workforce that reflects our communities far more closely than the wider regional picture would suggest.

We are clear, however, that we are not yet where we want to be. There continues to be no representation from colleagues of a minority ethnic background at Head of Service level or above and these colleagues remain concentrated in entry-level and early professional roles.

This pattern is also the principal driver of our pay gaps, which reflect the distribution of colleagues across roles rather than unequal pay for equal work. Our ethnicity pay gap has continued to improve, with the mean falling to 18.1% (from 22.7% two years ago) and the median at 18.3%, as colleagues from a minority ethnic background are increasingly represented across a broader range of roles. We recognise this as the most significant gap between ethnic minority representation and seniority at Taff and closing the gap is embedded in our Grow Your Own Approach as part of our People & Resources Strategy 2025-2030.

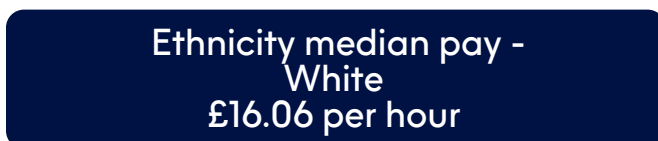
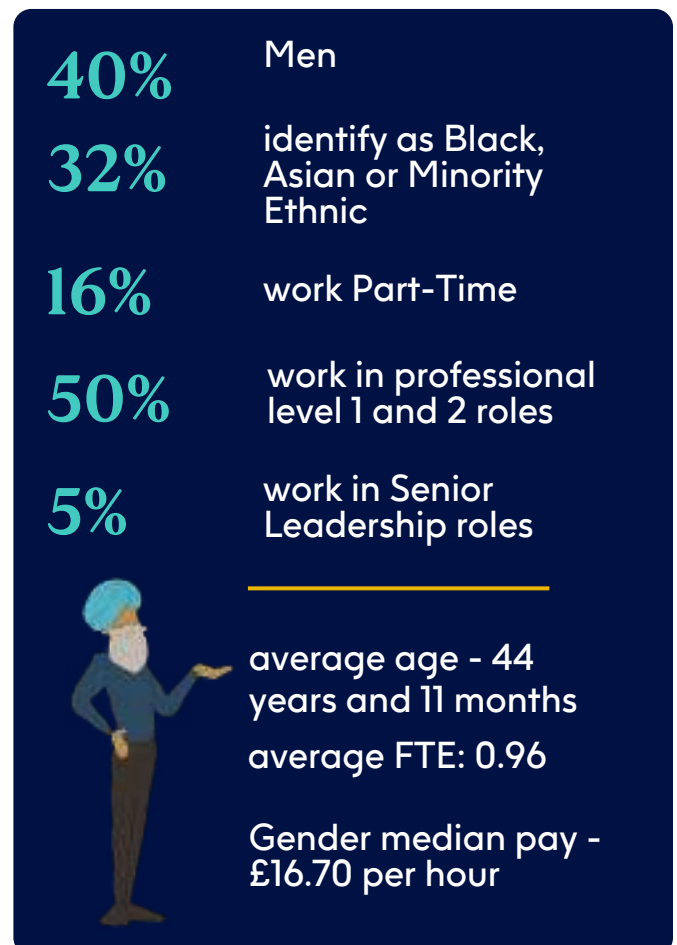
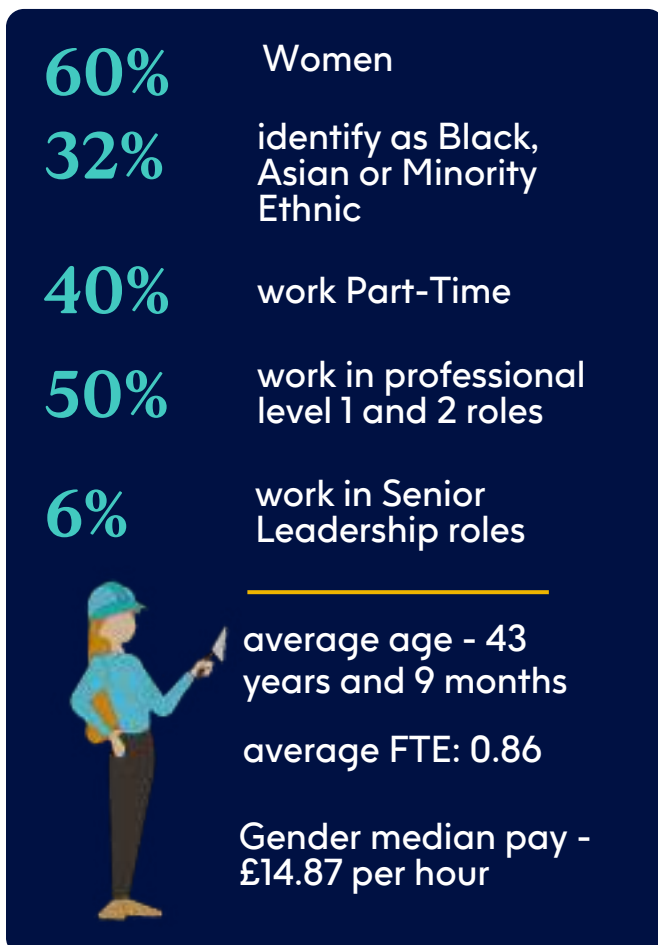
Our median gender pay gap has also narrowed, to 11.0% from 13.2% last year. The mean gender pay gap rose to 4.6%, but this is largely explained by a single change — the organisation's highest-paid role, Chief Executive, was held by a woman last year and by a man this year. Modelling confirms that, with that one role aside, the mean gap would reverse in women's favour.

Training

We continued to deliver core mandatory training across the organisation, including Health and Safety, Safeguarding, GDPR and Cyber Security, and Domestic Abuse and Sexual Harrassment. Alongside this, we expanded our in-person learning offer, covering leadership, psychologically informed environments and manager development. All colleagues across the organisation also completed training on professional boundaries in the workplace.



How our workforce is made up: gender, ethnicity and working patterns



Creating Opportunities

We are proud to be a founding member of the Get Into Housing and Pathway to Board Programmes.

Get Into Housing

Through Get Into Housing, we hosted five placements this year across our across teams including Governance, Support, Development, Assets, Customer Repairs, and People Services. The programme provides practical hands-on experience, mentoring and supports skill development to individuals looking to begin their careers in the housing sector.

Pathway to Board

As part of Pathway to Board, we supported two participants to gain direct experience of board-level leadership and decision-making. The programme aims to make governance and board roles more accessible, particularly for people from underrepresented backgrounds.

We have seen first-hand how these programmes help individuals develop new skills, build confidence, and take the next steps in their careers. We believe the housing sector should reflect the people and communities it serves at every level. These programmes are an important part of that commitment, and we are proud to support the next generation of housing professionals and leaders.





Great place to work

Supporting our colleagues to be their best

Supporting colleague wellbeing and connection is an important part of creating a positive and inclusive workplace. Throughout the year, a range of activities and events took place to bring colleagues together, support wellbeing, and encourage participation across the organisation.

One of the highlights of the year was our colleague away day, held to celebrate Taff's 50th anniversary. Inspired by the TV series Squid Game, the day featured our own light-hearted version, the "Shrimp Games". Colleagues took part in a series of team challenges designed to encourage collaboration, help people connect with colleagues they may not usually work with, and enjoy some friendly competition in a relaxed environment.

Colleagues also came together to support important causes. Our Neighbourhoods team organised a coffee and cake morning to raise funds for Breast Cancer Now, held in memory of our colleague Michelle. The event raised £251.50.

During the year, colleagues took part in the Pride Cymru march, showing support for the LGBTQ+ community. Well being walks held during lunch breaks also encouraged colleagues to take time away from their desks. As well as a clear-out day at the community allotment, involving both colleagues and tenants. The day saw shared spaces decluttered, new areas created for planting, and the allotment prepared for future growth.



Customer experience & complaints

We want to drive a culture that is receptive to feedback from our tenants and service users about their customer experience.

Tenant Satisfaction

Tenant Satisfaction surveys provide us with valuable feedback on our services and performance. Ensuring we listen to the voices of our tenants allows us to identify areas for improvement and learn from their experiences. By gathering this data, we drive continuous improvement, ensuring that the needs of our tenants and communities are met. We are committed to making sure all voices are heard, with tenants playing a central role in shaping the services we deliver.

This year, 7 out of 11 of our satisfaction metrics improved, while 4 remain areas where further improvement is needed.

Customer satisfaction levels	Satisfied	Neither	Dissatisfied
With the service provided overall	83%	8%	9%
Overall quality of your home.	76%	12%	11%
The way we deal with repairs and maintenance	78%	9%	13%
With their neighbourhood as safe place to live	71%	15%	13%
Rent provides value for money	71%	19%	9%
Service charges provide value for money	56%	30%	14%
We listen to their views and act upon them	68%	18%	14%
Provides a home which is safe and secure	85%	6%	8%
The way we deal with anti-social behaviour	64%	23%	14%
Opportunities given to participate in decision-making processes	67%	28%	6%
Given a say in how services are managed	62%	29%	10%
Trust Taff	74%	17%	9%

Notably, satisfaction with the overall service, the safety and security of homes and maintenance and repairs continue to be strengths for us. Areas needing further attention include value for money from service charges and rents. These areas have higher levels of neutral or dissatisfied responses, highlighting the need for ongoing focus. We also note that while 68% of tenants feel listened to, and 67% feel they have opportunities to participate in decision-making, there is still a significant proportion who are neutral or dissatisfied. This suggests further work is needed to ensure all tenants feel their voices are heard and acted upon.



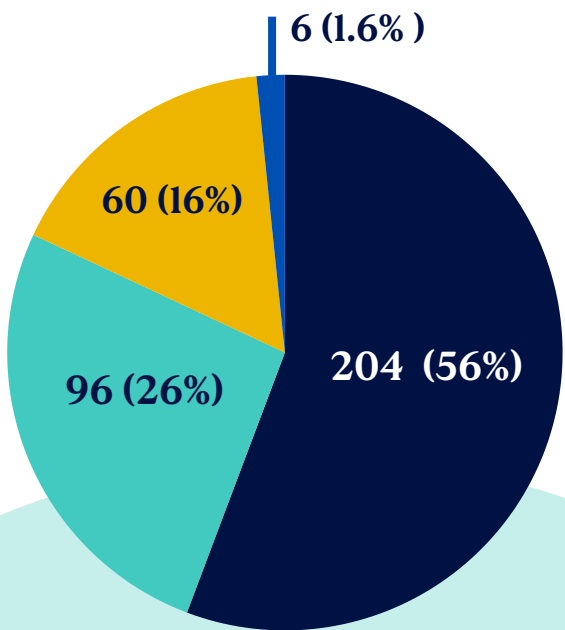
Complaints

We value complaints as an opportunity to learn, improve, and deliver better services. We define a complaint as any expression of dissatisfaction with our service and strongly encourage our colleagues to record complaints of any nature.

Our colleagues receive training from the Public Services Ombudsman Wales to equip them to handle complaints in a manner that best serves our tenant and service users.

During the year we received **370** complaints from **266** complainants, **65** of which complained more than once

279 of these were a stage 1, informal complaint and 85 progressed into a stage 2, formal complaint.



91%

of complaints were resolved within the timescale

2024/2025: 99%

Overall, 204 complaints (56%) were upheld, 96 (26%) were not upheld, and 60 (16%) were discontinued. 6 complaints were referred to the Public Services Ombudsman for Wales. In four cases the Ombudsman decided that an investigation was not warranted and two at the time of this report being written are still currently open.

- Upheld - Agree with
- Discontinued
- Not Upheld - Disagree with
- Ombudsman - Investigation





Year in review

This year has seen continued progress across our homes, services and communities, supported by the commitment and hard work of colleagues across the organisation.

The following section presents our financial statements, offering a detailed overview of how we have managed our resources to deliver on our priorities.

We would like to thank our customers, colleagues, partners and funders who help make our work possible. Together we continue to respond to the growing pressures facing housing and support services, while remaining focused on what matters most: providing safe homes and supporting people to thrive.

In 2026/27 we will continue to deliver on our Strategic Plan ambitions.