

2025 - 2026

TAF

ESG Report 2025-26

Environmental, Social and Governance Report





Croeso / Welcome

Welcome to our latest Environmental, Social and Governance (ESG) Report. Taff demonstrated its commitment to being accountable for its Environmental and Social impact when it began reporting its ESG performance in 2022/23. We adopted the Sustainability Reporting Standard for Social Housing as a sector standard so that we could track our progress and improve visibility of how the sector was doing in meeting its ambitious targets.

This report focuses on the progress we are making, but also our longer-term vision to improve the quality and environmental impact of our homes and services, for the benefit of existing tenants, service users, and future generations. The report considers the environmental and social impact we make, and sets out how our governance structure operates, using the 46 requirements of the SRS model as the framework for the report.

Environmental	Social	Governance
100% New Homes in Development EPC A	232 tenants Experiencing Hardship Supported	Regulatory Grading (Jan 26) Financial and Governance Green Green
69% Homes SAP >75	Money Advisers supported 150 Tenants to get £164k back.	100% of Colleagues paid at or above Real Living Wage
£2.5m Invested in Existing Homes	7 Paid Placements (Pathway to Board & Get Into Housing)	Building Safety Compliance Performance 99.5%
£800k Invested in Solar PV and Battery Storage	New Home and Lettings Satisfaction 98%	261 colleagues completed 5,009 Hours of Training

The Sustainable Reporting Standard for Housing 2.1

This year's report is prepared against the updated SRS standard 2.1 where themes have been streamlined from 12 to 8, with the changes aimed at reducing overlap and making the Standard easier to navigate. The number of criteria reported against has also dropped from 46 to 44. Recognising that not all data is currently available within every organisation, due to their different sizes, nature and stages in adoption, the comply-or-explain approach to information capture has remained.

The table below shows the SRS themes and their alignment to the United Nations SDG Goals.

SRS Theme		Description	SDG Goal
Environment	Climate (T1)	Prevents and mitigates the risk of climate change	13
	Nature (T2)	Promotes ecological sustainability	15
	Resource Management (T3)	Sustainable management of natural resources and responsible procurement	12
Social	Affordability (T4)	Provides affordable and secure housing	10 & 11
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Governance	Structure and Board (T7)	High-quality organisational leadership, accountability and oversight	16
	Employees (T8)	Supports Employees	8

Progress headlines since our first ESG Report, 2022/23*

EPC C and above



2021/22

44.5%

2025/26

83%

Number of properties



2021/22

1,495

2025/26

1,583

Average SAP of new-build homes



2021/22

N/A

2025/26

EPC A

Regulatory Rating



2021/22

Green/
Green

2025/26

Green/
Green

Customer Satisfaction



2021/22

82%

2025/26

83%

Median Gender Pay Gap



2021/22

5.43%

2025/26

11%

Rent Affordability Rent as % of LHA



2021/22

83%

2025/26

74%

Paid at or above Real Living Wage



2021/22

100%

2025/26

100%

*Reporting Period Apr 2021 to Mar 2022

Climate (Theme 1)

Prevents and mitigates the risk of climate change

CI- Distribution of EPC ratings of existing homes (those completed before the last financial year).

A	B	C	D	E or Worse	Unknown
6.8%	31.2%	45%	10.5%	0.31%	6.12%

C2 Distribution of EPC ratings of new homes (those completed in the last financial year).

A	B	C	D	E or Worse	Unknown
100%	0%	0%	0%	0%	0%

C3 Does the housing provider have a net zero target and strategy? If so, what is it and when does the housing provider intend to be Net Zero by?

Yes - Our Asset Management strategy is to ensure all homes have an EPC C or above by 2030 and to have a planned pathway to EPC A by 2050.

C4 What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's Net Zero strategy and target?

In the last 12 months Taff has invested circa £800k in solar PV and battery storage, with upgrades undertaken on 107 homes helping our customers to collectively save more than £50,000 on their annual energy bills. Our stock condition survey programme has ensured that we hold up-to-date EPC data on 88% of our homes, with 69% of those achieving a SAP rating of 75 or above.

This year we aim to invest over £700k in energy improvement measures, supported with ORP grant, and will have target energy pathways for all homes to achieve SAP 75 by 2030, in place by March 2027.



Environmental

Climate (Theme 1)

Prevents and mitigates the risk of climate change

C5 Scope 1, Scope 2 and Scope 3 Greenhouse Gas emissions per home

Scope 1 Emissions per home (MtCO ₂ e)	0.12
Scope 2 Emissions per home (MtCO ₂ e)	0.05
Scope 3 Emissions per home (MtCO ₂ e)	0.07

C6 Has the housing provider mapped and assessed the increased flood risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?

Yes - Taff Housing has assessed flood risk across its stock, including the impacts of climate change, and identified that a significant proportion of homes are located in higher-risk areas. Flood risk is monitored through the organisation's risk management framework.

Taff incorporates flood risk into asset planning and insurance arrangements and includes sustainable drainage measures, such as SuDS, within new developments to reduce surface water flooding and improve resilience.

C7 Has the housing provider mapped and assessed the increased water stress risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks

No - Taff Housing has not undertaken a specific assessment of water stress risks across its stock within the last two years. However, sustainable water management is considered through the use of SuDS features in new developments and the provision of water butts where appropriate to encourage rainwater harvesting and reduce mains water consumption. Climate-related water risks will continue to be monitored through asset management and sustainability planning.



Environmental

Nature (Theme 2)

Prevents and mitigates the risk of climate change

C8 Has the housing provider mapped and assessed the increased overheating risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?

Yes - New homes have mechanical ventilation heating systems as part of the design to provide a continual supply of clean, fresh air. Our flatted schemes are designed to provide cross ventilation and reduce the impact of overheating from solar gain. We are installing environmental sensors to monitor internal temperatures in our homes to ensure that thermal efficiency measures are not creating overheating risks. Where these are identified, mitigation measures will be taken.

C9 Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes?

No - For new homes at design stage, biophilic design and urban greening forms part of the design development with options such as green roofs, green walls and use of naturalised planting incorporating native species to support pollinators. The sustainable drainage system (SUDS) within these developments also provide habitats to support biodiversity.

C10 Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm?

No - For new homes, the schemes sustainable drainage systems (SUDS) are included which play an active role in filtering rainwater to remove pollutants before they enter the hydrological cycle.



Environmental

Resource Management (Theme 3)

Sustainable management of natural resources and responsible procurement

C11 Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works?

No - We require contractors working on new-build homes to prioritise procuring materials locally, supporting local supply chains and reducing transportation distances. We require that all timber used in our new builds hold FSC certification, ensuring that the wood comes from sustainably managed forests.

Contractors and suppliers are asked to adhere to our Modern Slavery and Human Trafficking Statement, which mandates safe conditions and fair pay.

C12 Does the housing provider have a strategy for waste management incorporating building materials?

No - Contractors are required to be part of the Considerate Constructors Scheme, which will requires them to develop a Site Waste Management Plan.

When we purchase homes on the open market, existing appliances, furniture, floor coverings, curtains and blinds are retained rather than disposed of. Spare office furniture is also passed onto residents where appropriate. All of our redundant IT equipment is recycled.

C13 Does the housing provider have a strategy for water management?

No - For new developments and kitchen/bathroom replacements, we fit water-saving taps, toilets and showers which reduce usage without compromising performance. We're also installing water butts in new houses and at any new let, capturing rainwater for use in the garden.



Environmental

Resource Management (Theme 3)

Sustainable management of natural resources and responsible procurement

C14. How is sustainability considered when procuring goods and services?

What measures are in place to monitor the sustainability of the supply chain when procuring goods and services?

Sustainability is a central part of our approach to procurement of goods and services and forms part of our response to meeting the needs of the Future Generations Act. Taff's approach to sustainability is supported by our strategic approach to procurement. Potential suppliers' approach to sustainability is taken into account when evaluating contracts.

- We seek to use products and operate our contracts in a way that is environmentally sustainable. This includes:
- Considering products with lower embodied energy for inclusion in contracts
- Specifying products that can be recycled wherever possible
- Evaluate the cost effectiveness of specifying products with longer life expectancies
- Evaluate the cost effectiveness of specifying equipment with lower running costs wherever practicable
- Design new build housing to achieve an EPC (Energy Performance Certificate) rating of A
- Consider tenderers' approach to environmental sustainability issues when procuring contracts.
- Require the contractor to provide a site waste management plan and monitor the rate of waste recycling for all construction, and repairs and maintenance contracts over £100K.

In addition, we want the process of delivering works and services to be a catalyst in further developing and sustaining economically and socially strong communities in the areas we work. Taff is an anchor organisation, particularly in Canton, Riverside and Grangetown. Our tenants form a significant part of the population of these areas. We intend to continue to be a major player in developing supportive and sustainable communities.

Central to Taff's procurement policy will be creating opportunities for local businesses, improving employment prospects for disadvantaged individuals and initiatives to support community cohesion. We can do this by:

- Increasing awareness of contract opportunities with Taff for local businesses
- As far as possible acting within Procurement rules, making the bidding process simple and accessible to smaller companies
- Where appropriate, require our larger contractors to make subcontracting opportunities accessible to local organisations/individuals
- Where appropriate, create longer term partnerships to deliver works and services in a way that provides local employment and training
- Seeking to ensure all works will be carried out by organisations who have committed to paying the Real Living Wage.



Environmental

Resource Management (Theme 3)

Sustainable management of natural resources and responsible procurement

C14. Continued

Community benefit requirements will be clearly specified within our contracts and managed robustly to ensure any commitments made are delivered upon. Requirements will be clearly set out as a specific set of measurable outcomes. We will report annually to the Board on our performance of making sure community benefits secured through procurement are delivered. We will encourage contractors to make long-term, sustainable improvements to the social, economic, and cultural wellbeing of the communities we work in and seek opportunities for contractors to contribute towards the Well Being of Future Generations (Wales) Act 2015.

Examples of the community benefits we will want delivered through our procurement process include:

- A specified financial contribution to be invested in our wider community work
- A specified number of Targeted Recruitment and Training (TR&T) opportunities
- Our approach to leveraging community benefits from our contracts is to aim for benefits for the community, Taff, and the contractor; a win-win-win approach. It should:
 - deliver sustainable benefits to the communities we work within
 - strengthen the reputation of Taff within those communities and beyond, and
 - enhance the businesses of our suppliers.

We believe in ethical purchasing. We expect products sourced, either directly or indirectly, to be obtained in a responsible and sustainable way; that the workers involved in making them are safe and treated fairly; and that environmental and social impacts are taken into consideration during the sourcing process.

Where appropriate we will source Fairtrade registered consumable goods and consider what impact our purchasing will have on the environment and the individuals involved in the production.

As appropriate, we will encourage suppliers to have a clear statement and policy of their ethical procurement, manufacture, or production, seek evidence they operate in an ethical manner in all aspects of their business.

This Strategy is evidence based and measured through a number of activities:

- Annual VFM Statement approved and certified by Taff Board and included within Statutory Accounts
- Annual VFM assessments of key Taff services measured against relevant organisations
- Tenant satisfaction measured against relevant organisations
- Bi-annual progress reports on performance against the VFM objectives, VFM Standards and VFM Metrics.
- Procurement Plan (activity and outcomes), measured against target set at start of year
- Annual accounts
- Annual efficiency savings (cashable and non-cashable) measured against the target set in the budget for the year
- The regulatory judgement awarded by the Regulator

Affordability (Theme 4)

Provides affordable and secure housing

C15 For properties that are subject to the rent regulation regime, report against one or more Affordability Metric: 1) Rent compared to median private rental sector (PRS) rent across the relevant Local Authority 2) Rent compared to the relevant Local Housing Allowance (LHA)

% of PRS Rent	56%
% of LHA Rent	74%

C16 Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to all tenures.

General Needs Rent	1,127
Intermediate Rent	218
Supported Housing	207
Housing for Older People Units	31

C17 Share, and number, of new homes (owned and/or managed) completed before the last financial year allocated to all tenures.

General Needs Rent	0
Intermediate Rent	15
Supported Housing	0
Housing for Older People Units	14



Building Safety and Quality (Theme 5)

Resident safety and building quality are well managed

C18 How is the housing provider trying to reduce the effect of high energy costs on its residents?

In the last 12 months, Taff has invested circa £800k in solar PV and battery storage, with upgrades undertaken on 107 homes, helping our customers to collectively save more than £50,000 on their annual energy bills.

We have a target to retrofit all existing homes to EPC C by 2030.

Taff has a money advice service in place to help tenants in financial difficulties.

C19 Describe the condition of the housing provider's portfolio across key safety metrics (% of homes:)

With Gas Safety Checks	99.8%
Meeting Fire Safety Regulations	100%
With Electrical Safety Checks	99.8%
With Asbestos Checks	87.8%
With Legionella Assessments	100%
With Lift Safety Checks	100%



Social



Residents and Community (Theme 6)

Listens to and supports residents and local communities

C20 What % of homes meet the national housing quality standard?

100% of Taff properties currently meet the Welsh Housing Quality Standards. Adherence to the standards is a key KPI that is closely monitored.

C21 How do you manage and mitigate the risk of emergency hazards, including damp and mould? How do you reduce the likelihood of damp and mould hazards occurring?

We have implemented a Damp and Mould Management Plan and associated risk assessment toolkit to help us deal with damp and mould appropriately. We have set strict timeframes on the management of hazards and assessment of the underlying causes and track open cases of damp and mould. Our next steps in the management of damp and mould focus on moving to a more proactive approach, focusing on prevention of damp and mould occurring rather than reactive handling of 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. Ahead of this winter, we have in place Damp & Mould case management software to ensure cases are tracked through to completion in a timely manner and we are satisfied measures we implement have resolved the issues. Environmental sensors that are installed are also alerting us to high-risk properties so that early intervention can be taken to address concerns prior to them being reported.



Social



Residents and Community (Theme 6)

Listens to and supports residents and local communities

C22 What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?

Following our most recent survey, where 83% of tenants said they were either satisfied or very satisfied with our services, we undertook an analysis of the key drivers of satisfaction and dissatisfaction, and produced an action plan to deliver against. This is a key element of our tenant voice platform, seeking and responding to views of tenants as we seek to continually improve our service.

C23 What arrangements are in place to enable residents to hold management to account for the provision of services?

A Customer Engagement Team is in place with a dedicated team of two including a Customer Experience Partner.

Taff uses a number of engagement processes from formal direct engagement (Have Your Say Group, and Strategic Panel both of which make recommendations on service improvements to the Board and where needed ad hoc groups)

Informal direct engagement takes place (community pop-ups, community events and activities, special interest groups) which provides further opportunities for tenants to engage and give feedback on services and community issues, and service-based engagement (surveys, complaints, sentiment and segmentation analysis) which provides us with opportunities to review current data , identify gaps , provide key customer information to our operational teams, so they can offer a personal and tailored service.

Finally, Taff has an ombudsman-approved complaints policy. This provides us with an opportunity to improve our services and the information is one of the key pillars of our customer engagement structure.



Social



Residents and Community (Theme 6)

Listens to and supports residents and local communities

C24 Report the percentage of complaints responded to within target timeframes. How have reported complaints resulted in change of practice within the housing provider?

Responded to within timeframes	91%
Average working days before response	6 days

We report complaints performance to our Board through a joint report co-produced with our Tenant Strategic Panel, so tenant scrutiny sits directly alongside management assurance. Tenants can raise complaints via phone, email, our website and app, in person, or in writing, and reporting covers volumes, outcomes, themes and sector benchmarking across all service areas.

This year the Panel has reviewed the data and helped identify priority areas for improvement, such as communication around appointments and works, contractor performance, and targeted service reviews (e.g. ASB handling, decant processes), and co-designs how we measure success, including a new survey on complaints-handling satisfaction that has been implemented.

C25 In the last 12 months, what additional support have you provided to your residents?

Our organisation is committed to providing psychologically informed support to everyone who accesses our services. Across the majority of our support projects we work within an outcomes framework that reflects the requirements of the Housing Support Grant (HSG) and our own organisational values. The central aim of these projects is to build resilience and support people towards greater independence from services. Evidence from our supported accommodation projects demonstrates the impact of this approach, with residents consistently moving on to more settled and permanent accommodation.



Social

Residents and Community (Theme 6)

Listens to and supports residents and local communities

C25 Continued

Support for Elders in the BAME Community

Red Sea House supports elders from the BAME community to maintain independence in their own homes as they age. The project is delivered with a strong focus on cultural awareness, ensuring residents can access support in their first language.

Complex Needs Accommodation

Ty Catwg provides temporary housing for ten residents who have previously experienced homelessness and present with complex needs, including substance misuse, mental health difficulties, or family and relationship breakdown. Since opening last year, a number of residents have moved into employment, engaged with support for personal challenges, and rebuilt relationships with family and friends.

Support for Young Women and Their Children

Ty Seren and Ty Enfys provide safe accommodation for young women, including young women with children up to the age of two. Within these environments, residents are supported to develop life skills and reshape their futures, with tailored support enabling them to access employment, education or training and reducing their risk of homelessness. Both hostels are staffed around the clock and benefit from close working with colleagues, statutory services and charitable partners. When ready, residents are offered training tenancies and supported into independent living through our outreach services.

Floating Support Services

Our floating support projects deliver a range of interventions to service users in their own homes and communities, typically during office hours on weekdays, with flexibility to meet individual needs. Staff are based centrally within the areas they serve, ensuring accessible and responsive support.

Financial Advice and Tenancy Support

We also provide money advice in line with Financial Conduct Authority (FCA) guidance, helping residents sustain their tenancies and remain in their own homes.



Social

Residents and Community (Theme 6)

Listens to and supports residents and local communities

C26 In the last 12 months, what interventions has the housing provider made or enabled to foster stronger communities and places, considering both: - Physical changes to shared spaces or public realm - Events, activities, and signposting

Physical changes to shared spaces:

Neighbourhood and Estates teams have maintained areas and improved cleanliness, safety and general upkeep across sites. This has also had a positive impact on the local community as areas have been revitalised. At the community allotment, tenants and colleagues cleared shared areas, created new planting spaces and prepared the site for future growth, supporting wellbeing and bringing residents together.

Events, activities and signposting:

Taff delivered activities including a weekly warm hub over the autumn/winter, wellbeing events, sewing, art, cooking and children's activities, helping reduce isolation, build life skills and build community connections. Regular events also gave tenants access to partner organisations and support services. The Community Inclusion Team supported residents with money and tenancy advice, hardship assistance, food and fuel support, and signposting to employment, education and training. Taff also delivered digital inclusion support, helping residents access devices, connectivity and online services, with referrals to specialist support where needed. We also held two summer community events, including one in Riverside, one of the most deprived areas of Wales, bringing tenants and the local community together with local support partners. The events combined family activities with accessible advice on issues such as energy, health and everyday support, helping strengthen community connections and make services easier to access.

C27 How is social value creation considered when procuring goods and services? What measures are in place to monitor the delivery of this Social Value?

Departments are encouraged to seek the inclusion of Social Value clauses in contracts signed with suppliers. Where these are included, these are recorded on the Contracts Register.



Social

Structure and Board (Theme 7)

High-quality organisational leadership, accountability and oversight.

C28 What is the housing provider's most recent regulatory grading/status?

Our latest regulatory assessment took place in January 2026

Following the regulatory review the confirmed judgement was;

Green - Governance and Service Delivery / Green - Financial Viability (Wales)

C29 Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?

As an early adopter of ESG reporting through "Sustainability for Housing", we share information on our website. ESG risks and themes are woven throughout the Strategic documents – for example, the Procurement and Value for Money Strategies were supported by the requirements of the Well-being of Future Generations (Wales) Act 2015 or the new Asset Management Strategy and Development Strategy approved during the year addresses the challenges in terms of improving energy efficiency of existing homes and building new low carbon homes.

We have 12 strategic risks agreed by the Board and ESG is a theme considered to run through many, including a specific Strategic Risk on failure to adequately respond to climate change regulation. There are also specific Operational Risks relating to ESG including failure to meet Lender and WG expectations for Sustainability (ESG) targets and reporting. All risks are managed through an online live portal with operational risks, controls and mitigations linked and scored. A risk management framework is in place which articulates how risk is managed in the organisation; risk appetite is set by Board, and actions identified where the Risk is not in line with our appetite. There is scrutiny at the Audit and Risk Committee with updated reports approved by Board. Sessions are held with Board on horizon scanning, risk maturity and the effectiveness of Risk management. Risk impact is a consideration in each Board paper. There is external scrutiny of risk by external auditors and internal auditors.

C30 Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) - that resulted in enforcement or other equivalent action?

No - There have been no adverse regulatory findings in the last 12 months.



Governance

Structure and Board (Theme 7)

High quality organisational leadership, accountability and oversight.

C31 How does the housing provider ensure it gets input from a diverse range of people into the governance processes?

We always look to strengthen and improve in this area and each Board meeting has an insight article which shares information on recent real-life examples of the experiences of colleagues and customers on a broad range of topics. The latest Governance review in 2024 noted Equality, Diversity, and Inclusion “has been a real area of focus for Taff”. Recommendations from the Governance review have all been implemented. An Equity, Diversity and Inclusion Strategy was approved in 2025.

At the time of reporting we are in the final stages of obtaining the Tai Pawb QED (Quality in Equality and Diversity) Accreditation which involves review of the work of the Tenant Strategic Panel, Board and Colleagues.

Our colleague recruitment encourages representation of the community we serve, in addition to ensuring colleagues have the right skills, knowledge and alignment with our values.”

Feedback from tenants is always welcomed and encouraged. As well as seeking the different voices and experiences at Board, a Strategic Panel is in place to ensure tenants influence the strategic decisions of the organisation and considers tenant feedback received from different sources. The “Have Your Say Group” meets bi-monthly and provides feedback on specific policies and areas being reviewed. This is in addition to providing opportunities to engage and feedback on services and community issues from a wide and deep range of sources, for example community pop-ups, surveys or learning from complaints. This is all supported and coordinated by the Customer Engagement Team and feedback from these sources is included as part of Board agenda items at the appropriate time.

C32 Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?

The Board membership policy puts emphasis on the importance of EDI in recruitment and notes that the Board “maintains a Board with a mixture of different skills, knowledge and experience” and is “proactive in looking to reflect the community we serve”.



Structure and Board (Theme 7)

High quality organisational leadership, accountability and oversight.

C32 Continued.

The Board skills matrix is refreshed annually with the last update in 2025 to reflect the ambitions of the new Strategic Plan. Vacancies are advertised widely and targeted and tailored to attract applications from people with specific skills and from particular backgrounds. We are proactive partners in the “Pathway to Board” which provides underrepresented groups with opportunities to observe Board meetings and gain experience.

We have signed up to the CHC Code of Conduct, which is formally reviewed by Board every year and there is a specific section on EDI which is considered as part of this.

C33 What % of the housing provider’s Board have turned over in the last two years? What % of the housing provider’s Senior Management Team have turned over in the last two years?

Following our Governance review which recommended a smaller board, reducing from 15 to 11, and due to the natural end of tenures of longstanding board members 59% of Board members have turned over in the last 2 years. Over the same period 10% of our Senior Management team have turned over, providing a stable platform for the organisation to deliver on its strategic ambitions.

C34 Number of board members on the housing provider’s Audit Committee with recent and relevant financial experience

No. of Board members: 2

1. The Chair of Audit and Risk has extensive leadership and global experience providing direction in a number of areas including finance. He has been a non-executive Board Member for over 20 years. This has been across social housing, regulated, public, not-for-profit and third sector organisations. He has served as Board Chair, Trustee, Governing Board Member, Chair of Audit & Risk, Chair of Finance and member of Global, Investment, Remuneration and Governance Committees.

2. Another currently works for Handelsbanken, having previously been employed by RBS/NatWest for over 19 years.



Governance

Structure and Board (Theme 7)

High quality organisational leadership, accountability and oversight.

C35 What % of the housing provider's board are non-executive directors?

% of Board:	100%
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C36 For how many years has the housing provider's current external audit firm partner been responsible for auditing the accounts?

Five years. An open market tender process was conducted in Spring 2026 to appoint external auditors for the 2026/27 financial year. The Incumbent External Auditors were duly reappointed for a maximum further five-year term.

C37 When was the last independently-run, board-effectiveness review?

The last review was conducted in the 2024/25 financial year with key recommendations around Board Size implemented at the July 2025 AGM. The next review is scheduled to take place in 2027/28.

C38 How does the housing provider handle conflicts of interest at the board?

Taff has a Board Member Code of Conduct policy in place, and requires all new recruits and existing Board and Executive Team Members to submit annual declarations of interest which are recorded by the Governance team.

Declarations are a standing item at every Board meeting. If a conflict emerges, the Board Chair or Vice Chair SID decides whether the member should leave the room for the agenda item or abstain from taking part in the discussion.



Employees (Theme 8)

Supports employees

C39 Does the housing provider pay the Real Living Wage?

Yes, Taff is committed to ensuring no salary falls below Real Living Wage as determined by the the Living Wage foundation.

C40 What is the housing provider's median gender pay gap?

The median gender pay gap has reduced from 13% to 11% in 2025 following our 3-yearly external benchmarking exercise, we recognise this remains stubbornly high, but have determined the underlying cause is that 60% of our workforce is female, many of whom work part-time in frontline support roles. Women are well represented in Senior roles and Taff's senior leadership team has more females than males.

C41 What is the housing provider's CEO:median-worker pay ratio?

The CEO-to-median-worker pay ratio was 4.5:1 this year. This is below the sector normal range of between 5:1 and 10:1 reflective of our size, and commitment to delivering VFM.

C42 How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its employees?

Taff is committed to promoting equality, diversity and inclusion (EDI) across its workforce and ensuring equality of opportunity in employment and service delivery. EDI is embedded through our organisational values, supported by our EDI Strategy, Equality & Diversity Policy and Dignity at Work Policy. We maintain a zero-tolerance approach to harassment, bullying and discrimination, ensuring colleagues are treated with dignity and respect and are able to work in an inclusive environment.

All colleagues receive mandatory equality, diversity and inclusion training and are expected to uphold our EDI commitments and standards of behaviour. Progress is overseen through an EDI Business Planning Group with representatives from across the organisation, and workforce diversity data is reported annually to the Board to support monitoring and accountability.

We are currently working towards Tai Pawb accreditation, demonstrating our ongoing commitment to strengthening EDI practices and delivering continuous improvement across the organisation.



Governance

Employees (Theme 8)

Supports employees

C43 What activity has the housing provider undertaken over the last 12 months to support the physical and mental health of its colleagues? What impact has this had on colleagues and the wider organisation?

Taff is committed to supporting colleague wellbeing through a range of mental, physical and practical wellbeing initiatives. Colleagues have access to two Employee Assistance Programmes, providing 24/7 remote GP services, counselling, fitness and weight management support, smoking cessation programmes, and financial and legal advice. A Health Care Cash Back Plan is also available to help colleagues access services that support their wellbeing.

We actively seek colleague feedback through our annual Colleague Engagement Survey and have re-established our Colleague Engagement Forum, ensuring colleagues have opportunities to influence decision-making and workplace improvements.

Our Wellbeing Group delivers a programme of events and activities throughout the year, including Winter and Summer all-colleague events in the last 12 months these have also included mindfulness sessions, reflexology, wellbeing talks, group walks, neurodiversity awareness events and fitness initiatives designed to support a diverse range of interests and needs.

Taff promotes a positive work-life balance through flexible working arrangements and a nine-day fortnight for eligible roles. We are also an accredited Real Living Wage employer, ensuring all colleagues receive at least the Real Living Wage.



Governance

Employees (Theme 8)

Supports employees

C44 What activity has the housing provider undertaken over the last 12 months to support the professional development of its colleagues? What impact has this had on colleagues and the wider organisation?

Taff is committed to developing the skills, knowledge and capability of its workforce, and launched a new People Strategy in October 2025. Colleagues have access to a wide range of learning and development opportunities relevant to their roles.

All new starters complete mandatory training covering key areas including health and safety, equality, diversity and inclusion, safeguarding and domestic abuse awareness, with refresher training completed on a cyclical basis to ensure ongoing compliance and competence.

During the year, we launched the second phase of our leadership development programme to strengthen management and leadership capability across the organisation.

In addition, our People & Resources Strategy includes a strong 'grow our own' focus, supporting colleagues to develop their careers, build new skills and progress within the organisation wherever possible.

Colleagues provided feedback on how they feel about their role and working at Taff which ultimately contributes to how we deliver services for our customers.

In the latest annual survey colleagues shared the following feedback using the scoring 1-Disagree and 5-Strongly Agree.



Governance



Team works well together to achieve goals

4.35 / 5



We're proud to work for Taff

4.33 / 5



Feel comfortable communicating with managers and colleagues

4.31 / 5



Would recommend Taff as an inclusive and supportive employer

4.29 / 5