

Cadwyn

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with us...



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Welcome

Welcome to the Cadwyn newsletter!

Welcome to our latest Cadwyn newsletter. I hope you are all staying safe and well during this challenging time. We have all had to adjust to COVID-19.

From working from home or maintaining social distancing and ensuring health and safety procedures are in place, whilst carrying out emergency and urgent services.

I am so proud of all my staff in Cadwyn. They have gone the extra mile to continue to do their jobs and provide services where ever we possibly can. I also want to say a massive thank you to you for working with us during this difficult time and being patient and understanding when things have taken longer or been done differently.

I am really glad that we are now able to bring back our repairs services from September. There will still be a backlog for us to catch up on, but we will work really hard to do this and to prioritise urgent repairs. Please be patient with our staff as they are doing their best to support you.

Thank you to those who fed into our **NEW VALUES** work. We now have four values which are **KINDNESS, HONESTY, RESPECT** and **FAIRNESS**. We will all endeavour to ensure these values are embedded throughout Cadwyn and how we work and how we support you. I hope you agree with the values and will take these on board.

Finally, we are always really keen to hear your ideas and thoughts about Cadwyn. We have our Customer Service Improvement Team (CSIT) but are always looking for more volunteers.

If you would like to know more about how you can engage with Cadwyn please contact Richard Vaughan.

Email: richard.vaughan@cadwyn.co.uk or call 029 2043 4442.

I look forward to hearing your views. Stay safe and well.

Kath Palmer, Chief Executive

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New Policy to Keep Communal Areas Safe

We've been working hard to improve fire safety across all our homes. We want to keep you and your family as safe in your home as possible.

It is important that communal hallways are clear at all times. Items kept in hallways, stairwells and entrance and exit routes can:

- Create a fire risk
- Stop the Fire and Rescue Services from getting to a fire quickly
- Stop you and your family from getting out safely

It is for these reasons that we are asking you to **keep communal areas clear**.

This will help keep your building safe in the event of a fire. It will also help our Operatives and Neighbourhood Officers to take better care of your building. They will be able to identify repairs or improvements quicker.

This new policy started on 1st September 2020.

Please remove any items you have stored in hallways or communal areas. This includes items such as rubbish, bikes, furniture, plants, pushchairs and scooters. It does not include doormats. Cadwyn can help you remove such items if you find it difficult to do so.



From the 1st September 2020, we will try to contact the owner of any items left in communal areas. We will ask you to remove them straight away. If they are not moved within 48 hours, Cadwyn will remove them. Low value items (estimated to be less than £200) will be disposed of.

More valuable items will be removed and stored for a further 14 days. You may collect these goods during the 14 day storage period. You will be charged for their removal and storage. After this, we will dispose of the items.

Our Neighbourhood Officers are working to identify storage locations. These will be for customers to store their bikes, scooters and pushchairs. Please let us know if you wish to discuss alternative storage facilities.

Should you have any questions, you can speak with your Neighbourhood Officer.
Email NeighbourhoodTeam@cadwyn.co.uk
or Call 029 2049 8898.

New Keep Communal Areas Safe Policy started on 1st September 2020



Realise your Potential



Find

Support to find employment



Redundancy

Advice and support following redundancy employment



Support

Support with jobsearch



Training

Access to funding for training and resources



Apply

to update CV and fill in job applications

Our 'Realise your Potential' team can help you. Get in touch with Delyth today.
T: 07711489532 E: Delyth.teifi@cadwyn.co.uk

Our Annual General Meeting

Every year, we are required by our Rules to hold an Annual General Meeting (AGM). The meeting is a formal event where our shareholders must receive an annual report.

Our Annual Report contains:

- our financial accounts, and
- a report from our Auditors (Bevan Buckland) on the financial accounts.

The Shareholders also re-appoint our auditors, elect board members and carry out any other business needed. We held the meeting on 23rd July 2020. This year was a bit different as we couldn't meet in person. So we had a "virtual" AGM on Zoom.

Judith James, our Chair of the Board, led the meeting. First on the agenda was an update to our Rules. The changes will allow us to co-opt people on to the Board. This means that we don't have to wait for the AGM to bring new people on to the Board. It will allow us to pay Board Members. If we want to pay, we must write a business case and discuss this with staff, tenants and stakeholders.

The Shareholders accepted the new Rules. We now need to get approval from the Financial Conduct Authority to put these into practice.

Judith talked about Cadwyn's achievements, and we showed a video of "the year at Cadwyn". This can be found on our YouTube channel. Just search for "Cadwyn Housing".

The Shareholders received copies of our Financial Statements before the meeting. You can find these on our website under "Our Performance". Our Director of Corporate Services, Sam Daniel, talked about our achievements and what's next.

Harri Lloyd-Davies, our Auditor from Bevan Buckland, gave their view on Cadwyn's financial accounts. He gave us a clean bill of health.

Finally, the Shareholders elected some new Board Members. More details about the Board and our new Board Members are in this newsletter (see page 6).

Judith thanked all our partners, tenants, staff and Board Members. We are hopeful that next year we can get back to some normality and hold an AGM in person!

With the changes to our Rules, we are now able to bring more Board Members on to the group during the year. We want to make sure that our Board is as diverse as possible. We want the Board to reflect the tenants who live in our houses and the community in Cardiff. Having a diverse Board means better conversations and brings different life experiences. We want to reflect what's going on outside the board room.

Watch our 'Year at Cadwyn' video search: Cadwyn Housing



Introducing our Board

What is a Board?

Cadwyn is governed by a Board of Directors. They come from a range of backgrounds and have different skills and experiences.

Together they lead the business.

What do they do?

They agree what we want to do in the future and make sure we have enough money to do those things. They also consider how well we are doing (our performance) and look at what might affect us achieving our aims (our risks).

The Board meet every month (except January and August). They also have at least one Away Day every year. They discuss the future of the organisation, how the organisation is working and the Business Strategy.

Over the past year they have been involved in decisions about:

- Business Strategy, including our vision, our offering and purpose and our values
- Refinancing of our loans and agreeing a £41M private placement loan
- Asset Management Strategy
- Closure of our estate agency, Four Walls

With the changes to our Rules, we are now able to bring more Board Members on to the group during the year. We want to make sure that our Board is as diverse as possible. We want the Board to reflect the tenants who live in our houses and the community in Cardiff. Having a diverse Board means better conversations and brings different life experiences. We want to reflect what's going on outside the board room.

What will the Board be working on over the next year?

- The Board will continue to look at future opportunities, including
- The 'green' agenda and decarbonisation
 - Looking at our investment and development strategy
 - Improving tenant engagement
 - Embedding a culture of inclusion and equality

If you have any questions for our Board, please get in touch with Julie Evans. You can email julie.evans@cadwyn.co.uk or call 029 2049 8898.



Most Board meetings are in three parts:

- 1 Reports for decision
- 2 Reports for discussion
- 3 Reports for information

Turn over to

Meet our Board

Meet our Board

Judith James is our Chair. She has been on our Board since 2012 and has been our Chair since 2017.



Judith has had a varied career. She has worked in Broadcasting with HTV and OFCOM. She then studied Leadership and Development and worked for Common Purpose. In Common Purpose she helped people begin their careers as leaders.

Before she retired, she worked for a charity helping people with disabilities and health conditions to move into employment.

Judith is also a Magistrate. She is a Presiding Justice in both Adult and Youth Courts.

John Union is our Vice Chair and has been on our Board since 2017.



John's experience comes from working in finance. He most recently worked in a senior role for Barclays bank.

Since retiring, he has taken Board roles with Cardiff and Vale Health Board, Swansea Building Society, Banc Cambria and Mary Immaculate High School.

John is also a Non-Exec Director of Igneous, Cadwyn's subsidiary company.

Sioned Hughes has been a Board Member since 2017.



Sioned works as a consultant at Altair Ltd. Prior to this she was the Chief Exec of Urdd Gobaith Cymru, and Deputy Chief Exec of Community Housing Cymru (CHC).

Sioned is Chair of our People Committee.

Cathy Madge has been a Board Member since 2017.



Cathy works for the Future Generations Commissioner for Wales. She is a committee member of the Mackintosh Community Garden in Roath and a parent governor at Albany Primary School.

Cathy is Vice Chair of the Audit Committee.

Derek Walker has been a Board Member since 2017.



Derek is the Chief Executive of the Wales Co-operative Centre. He previously worked for the Big Lottery Fund in Wales, the Wales TUC and Stonewall. Derek is also a board member of Banc Cambria.

Gareth Hexter has been observing the Board since April 2020 and was elected at the AGM in July.



Gareth has recently retired as Group Director Resources at United Welsh, where he had overall responsibility for all aspects of the finance team. This role also covered the IT, HR and marketing teams. He was also a board member for Celtic Horizons (the maintenance subsidiary of United Welsh). He has over 30 years' experience in the housing sector.

Gareth is Chair of our Audit, Risk and Assurance Committee.

Katie Dalton has been a Board Member since 2015.



Katie Dalton is the Director of Cymorth Cymru. Cymorth works with providers of homelessness and housing-related support services in Wales. Prior to this she worked for Gofal (now called Plattform).

Katie is Vice Chair of our People Committee.

Nicola Eynon has been a Board Member since 2015.



Nicola is the Housing Team Leader at Newydd Housing Association. She has been a Cadwyn tenant for over 20 years.

Nicola is Vice Chair of our Audit, Risk and Assurance Committee.

Mark Davies has been observing the Board since April 2020 and was elected at the AGM in July.



Mark is retired, and worked for Carmarthenshire County Council. He was the Head of Property Maintenance and Construction. He is currently a Director of his own small company (iMD Systems Ltd.). He is also a Director of Constructing Excellence Wales. They seek to improve the construction industry.

Paul Riley has been a Board Member since 2018.



Paul is the Director of Library and Information Services at Cardiff Metropolitan University and is responsible for the Digital Strategy. Paul has worked at the university for 25 years.

Paul Evans has been a Board Member since 2018.

Paul works for Principality Building Society. He is the Head of Compliance and Conduct Risk. He has over 30 years' experience gained in senior roles with NatWest, Royal Bank of Scotland, Computershare and Grant Thornton.



Peter Maggs was elected at the AGM in July.



Peter is an experienced housing professional and worked in the housing association sector for over 35 years. His last role was as Group Chief Executive of Pembrokeshire Housing. Since retiring he has had a number of Board member roles, including at Tai Tarian, Ty Hafan, and Hendre.

Peter is Chair of the Igneous Board.

An update on Equality and Diversity



Cadwyn have been working to get an equality and diversity award called QED.

The QED Award (Quality in Equality and Diversity) was developed by Welsh housing charity, Tai Pawb. The award looks at what we do and how we can improve our equality and diversity culture.

We provided information to Tai Pawb. As well as Tai Pawb talking to staff, stakeholders and tenants, a staff survey and a stakeholder survey. Tai Pawb looked at this information and gave us a report and an action

plan to work through. We have 6 months to improve what we do. Tai Pawb and a panel of judges will look at this new information and decide if we should achieve the QED Award.

While all this work has been going on, a lot has changed around the world and in the UK in terms of race. The murder of George Floyd, the Black Lives Matter movement and the impact of Coronavirus on Black, Asian and other Ethnic Minority

groups. This has led to protests around the world. It has also meant we look to improve how people of different races are treated.

Tai Pawb have called on all housing associations to sign up to a pledge called "Deeds Not Words". This looks to tackle racism and racial inequality. Cadwyn are very pleased to have signed up to the pledge.

One of the ways we want to take forward the "Deeds Not Words" pledge is to put together an Equality Group. This group will be made up of staff and tenants, from all

different backgrounds. The group will work to promote a positive culture around equality, diversity and inclusion. We hope this will help encourage greater involvement from people of all backgrounds in our work.

This is an opportunity to make a difference and have your voice heard. If you are interested in being part of this group, please get in touch with Richard Vaughan.

Email: richard.vaughan@cadwyn.co.uk or call 029 2043 4442.

Cadwyn and Restorative Approaches

Restorative Approaches is a way of working that Cadwyn is using in all its services. It focuses on building, maintaining and repairing relationships. It is for all types of relationships: staff/staff, staff/tenant, tenant/tenant and staff/stakeholders.

Coming from Restorative Justice, this way of working is well-known for dealing with conflict and repairing harm. 80% of the approach is "preventative". It forms good, close relationships at all levels.

Restorative Approaches is a way of thinking. It requires us to move from traditional, power-based relationships (e.g. landlord and tenant).

Restorative Approaches believes the person with the problem is in the best position to resolve it. It's also about helping people understand their needs and identify solutions themselves.

One of the key messages is "do with, not to or for people".

Restorative Approaches is a way of engaging and helping people affected by Adverse Childhood Experiences. It provides the opportunity to help build resilience (mental toughness) within the individual.

We are keen to hear from tenants about how you think we are doing by working in this way. Please let us know if you have any views. You can contact Richard Vaughan by emailing richard.vaughan@cadwyn.co.uk or call 029 2043 4442.

You can also contact the Wales Restorative Approaches Partnership on 02920 464950, or email contactus@restorativewales.org.uk



For further info visit restorativewales.org.uk



Improving Services for Disabled Tenants



Did you know that 42% of Cadwyn tenants consider themselves to be disabled? This includes people with a physical impairment, sensory loss or a mental health issue. Most of the members of the Cadwyn Service Improvement Team (CSIT), also identify as disabled.

CSIT chooses one topic per year that tenants are interested in. They review the topic to identify how Cadwyn services could improve. One of the topics they chose was disability. What followed was a six-month review with the members of the CSIT meeting every fortnight to:

- make plans,
- decide what areas to focus on,
- choose what questions to ask,
- select which groups of staff to meet and which tenants to speak to and visit.

Some actions were implemented almost straight away. This included providing clearer information for disabled tenants, including website pages. Other actions will take longer. This will include things like reviewing and trialling Physical Adaptation Grant processes. The aim is to make them more consistent, open and person-centred. Work is underway on this.

It has been difficult for the CSIT to get together over the last few months. We look forward to re-grouping when our new Tenant Engagement Lead, Nazia starts in September.

The CSIT is friendly and open. It thrives on having new members and different perspectives. If you want to make a difference to Cadwyn tenants, please join us. Get in touch with Richard Vaughan by emailing richard.vaughan@cadwyn.co.uk or call 029 2043 4442.

We decided that it was important to focus on the following areas:

1. How Cadwyn finds out what the needs of its tenants are, including disabled tenants
2. The barriers disabled tenants might experience in receiving services
3. How effective Cadwyn is in communicating with disabled tenants
4. Tenant experiences of physical adaptations and the Physical Adaptation Grant (PAG)

We met with members of staff from different teams. We visited three tenants in their homes and spoke to several more by phone. Everyone seemed to welcome our questions and were open in their responses.

What we found was lots of good, person-centred practice, dedicated staff and satisfied tenants. However, there were also some instances of tenants being unhappy with the services they received. These included repairs, adaptations and how they were communicated with. Some staff members wanted to know more about how to work with disabled tenants. CSIT was able to come up with several areas for improvement. They developed a list of recommendations in the final report. We are now implementing a Disability Action Plan.

Hi, I'm Nazia!

I'm Cardiff born and bred, and I've been working in the charity sector for the last five years. I'm a huge fan of true-crime podcasts and documentaries!

I'll be joining the Cadwyn team in September as Tenant Engagement Lead. This is a role that I am hugely passionate about and excited to get my teeth stuck into. I truly believe in the power of "tenant voice". I have been advocating for more meaningful tenant engagement for a number of years. Services should be shaped by those who use them, without this, many people are failed.

Housing is fundamental to wellbeing. Having somewhere that is safe, stable and secure is necessary for us all to survive. When I was younger, my family and I were homeless. We spent months sofa surfing. It's this experience that has made me so fiercely passionate about ensuring that everyone in Wales has a safe space to call home.

I look forward to working in partnership with you. Supporting you to have your voice heard and recognised within Cadwyn. And ultimately, working with you to shape the future of Cadwyn.



Homes and Opportunities

Our vision

Cadwyn's vision is to achieve thriving communities. We want to be rooted in our community. To provide homes and opportunities to transform people's lives for the better.

Our purpose

Cadwyn provides good quality homes and builds communities through partnership and innovation.

Our values

Cadwyn's values are really important. They shape us as an organisation and help people to understand who we are and what we believe in. **Cadwyn has 4 values: Respect, fairness, honesty and kindness.**

These values are special because they were selected by our staff, board members, tenants and other stakeholders, so they really are at the heart of Cadwyn.

Our values reflect how we treat each other, and how we expect to be treated in return. They help us to make decisions and are the principles that guide us.

If you'd like to know more about Cadwyn's 5 year strategy, visit our website.



Our key aims



Existing homes

We ensure people live in well managed and maintained homes, which are safe, comfortable and energy-efficient.



New homes

We increase the supply of new affordable/social homes.



People

We work with our tenants and communities so that they thrive.



Our business

We are a successful and independent social business valued for our contribution.

Noise Nuisance

If everyone liked the same sounds, noise would not be a problem. What's music to your ears, your neighbour might dislike.

There are many types of noise. Your neighbours may not realise that they are causing a nuisance or disturbance to you. And you may not realise it if you are causing a nuisance to others.

Don't be too hasty!

Is this the first time you have experienced noise nuisance? It may be a one-off event.

Have you tried talking?

Normally it's best to try to sort things out yourself with the person causing the noise first. We recommend this unless you feel threatened, or they are aggressive. Often if someone professional gets involved at this stage it may cause bad feelings. It can create a bad relationship, instead of mending them. Even though this can be difficult:

- Try to remain calm
- Try to talk to the person face to face or put a polite note through the door
- Work out what you want to say
- Avoid shouting and don't be aggressive or use bad language
- Be courteous and clear about the problem
- Listen to their reply and think about what they have said

When is noise not anti-social behaviour?

Some noise that you hear from neighbours can be annoying. Some may even keep you awake at night, but this may not be considered anti-social behaviour. Cadwyn, the Police or the Council's Environmental Health Department will not act upon complaints about these issues.

Non anti-social examples:

- Babies crying
- Children playing in the street
- Children arguing
- Normal domestic noise such as flushing toilets
- Domestic appliances running at reasonable times
- Garden equipment used at reasonable times

What if talking doesn't work and the problem continues?

Think about seeking advice from Cardiff Council's Environmental Health Noise Pollution Team. Their number is **0300 123 66 96**.

If the nuisance is out of normal working hours, is persistent and of a severe nature, you could call the police by dialling **101**. Get a log number if you call the police and keep this with your records.

What can Cadwyn do?



Your Neighbourhood Officer decides whether noise is a nuisance or a tenancy breach. We are required to act as an 'ordinary reasonable person' when reaching the decision. We will look at each decision on a case by case basis.

Depending on the extent of the problem there are some steps that we can take:

- Ask you to record the noise via our Noise App
- Offer mediation or restorative justice for both parties
- Written warnings to the noise maker
- Injunction (County Court Order) against the noise maker
- ABC contract agreement with the noise maker
- Eviction

Returning Services



Since lockdown, we have only been able to carry out emergency and urgent repairs. We're pleased to let you know that we are now in a position to move on to the next phase. We've put together a traffic light system to let you know how and when our services will return. The system allows us to switch between categories, depending on the latest Welsh Government safety advice.

We are now in the AMBER phase.

If you live in an area that is placed under local lockdown, we will follow Welsh Government and Local Authority guidance. This may result in some services temporarily returning to the RED phase.

We have over 400 jobs waiting to be carried out from lockdown. The team are doing everything they can to get these jobs scheduled. We will ask you some questions when you report a repair. This will help us to prioritise the repairs and deal with urgent repairs or those who have been waiting the longest first. In some cases, we may record your repair and contact you at a later time with a planned completion date.

We understand this might be frustrating but please be patient with us. We will get to you as soon as we can, ensuring it is safe for you, our staff and other contractors.

“ I'd like to thank all of our tenants for their patience while we have been in lockdown. We've carried out over 2000 jobs during the lockdown phase. These jobs were completed where it was safe to do so for you, our staff and contractors. We have recorded jobs which we've been unable to complete.

If you contacted us before or during lockdown, and your repair hasn't been carried out, we know about you and will be in contact with you soon. The teams are working hard to get all the jobs booked in and I ask that in line with the Cadwyn values, we all are kind, respectful and fair when we work with you to arrange your repair.

”
Message from Martin Ford,
Head of Property and Maintenance Services



RED Lockdown Phase

- Emergency and urgent repairs (2hrs – 5 Working Days)
- Regulatory and legal requirements
- Void works
- Grounds maintenance (where safe to do so)
- Outdoor planned works



AMBER Moderate Resuming Phase

- Emergency and urgent repairs (2hrs – 5 Working Days)
- Routine repairs (planned based on risk)
- Regulatory and legal requirements
- Void works
- Capital and revenue planned works to resume with internal and external contractors (where safe to do so)
- PAG works to resume (where safe to do so)
- Grounds maintenance and communal cleaning (full service)



GREEN Services Fully Resumed Phase

- Emergency and urgent repairs (2hrs – 5 Working Days)
- Reactive repairs (returning to usual end to end targets)
- Regulatory and legal requirements
- Void works
- Capital and revenue planned works to resume with internal and external contractors (where safe to do so)
- PAG works to resume (where safe to do so)
- Grounds maintenance and communal cleaning (full service)

For full details of our returning services, please visit the website cadwyn.co.uk

