

Result 1: People live and work in environmentally sustainable homes, workplaces and communities

Overview:

We are committed to making a positive contribution to tackling climate change and the impact it has on our communities. This extends to our place of work and to the homes we provide. We want our tenants to live in homes that are energy efficient. We want to ensure that we work and deliver services in a way that minimises our carbon footprint. We believe that by providing high quality homes, maximising office energy efficiency and improving our working practices, we can make a significant difference to the lives of the people we house, our communities and to the national agenda on climate change.

What does environmentally sustainable homes, workplaces and communities look like?

- Tenants live in homes that are as energy efficient as possible and they spend less of their disposable income on energy bills.
- Tenants understand the green technology in their homes and tell us that they are satisfied with how much it costs them to heat their homes and to pay for the electricity they use.
- The priority we place on sustainable working practices achieves a year on year reduction in our carbon footprint per employee.

1.1 ENERGY PERFORMANCE

How will we know if we have made a difference?

The environmental performance of our homes will have improved

How do we know?

The percentage of homes that meet the minimum WHQS SAP rating will increase

	March 2019	March 2018	March 2017	March 2016	March 2015
%	98.9%	99%	99%	99%	99%

(Indicator 1.1, Measure 1.1.2)

Is anyone better off?

The percentage of tenants living in homes that are more energy efficient increases

	March 2019	March 2018	March 2017	March 2016	March 2015
%	99%	99%	98%	99%	99%

(Measure 1.1.3)

Story behind the baseline data

We measure the energy efficiency of our homes by using an industry measurement tool called SAP (Standard Assessment Process). This takes in to consideration the various building elements such as the fabric construction, insulation, double glazing and boiler type (gas or electric). The calculation then provides a score for each property between 1 & 100 – 100 being the most energy efficient. The minimum WHQS requirement is >65.

In 2018, 99% of our homes met or exceeded the minimum requirement. This equated to just 14 homes below the 65 rating. These homes are predominantly of solid wall construction. Within the last year we have now removed all the less efficient old back boilers and replaced them with category 'A' condensing boilers. The photovoltaic panels installed a few years ago, annually generates circa of 312,000 KW, which on average saves the tenants approximately £260 per household, per year who have the benefit of the system. Work is now starting on looking how best to reduce carbon emissions and help tenants with their energy costs.

Progress on last year's actions

We have a planned program of 43 boilers to complete by the end of this financial year. As well as a programme of window and door replacements.

Future actions

The need to address fuel poverty as well as reduce carbon emissions from our heating systems is a priority focus for the coming year. We are looking to do some pilot schemes that use retrofit air source heat pump technology.

1.2 CARBON FOOTPRINT

How will we know if we have made a difference?

Our Carbon Footprint will be reduced

How do we know?

The overall amount of CO2 emissions (tonnes) will reduce

	March 2019	March 2018	March 2017	March 2016	March 2015
CO2 Emissions	-	-	126.22	127.22	137.15

(Indicator 1.2, Measure 1.2.1)

Is anyone better off?

	March 2019	March 2018	March 2017	March 2016	March 2015
The percentage in overall CO2 emissions reduces	-	-	-1.98%	-7.18%	-7.36%
The percentage of CO2 through Cadwyn miles reduces	-	-	-10.48%	-14.92%	-32.30%

(Measures 1.2.10, 1.2.12)

We have not been able to collect the data for these measures the last two years, and will be looking at ways that we can collect going forward, or look for alternative measures as part of the Performance Measurement review.

Result 2: People have access to well managed and maintained homes
Overview:

Providing good quality homes and services to our tenants and access to homes for as many people as possible is our core business. As well as continuing to develop traditional housing for rent we operate a leasing scheme for homeless people and a social lettings agency providing an alternative to the private rented sector. We want our tenants to value their homes and the services we provide, and to feel proud to live in them. We believe good quality, safe and secure housing can provide the foundation for people to live fulfilled lives and contribute to their community's wellbeing.

What does this look like?

- Our properties are of a good standard and are well looked after.
- People are safe, tenants choose to stay with us and we deal with ASB well when it happens.
- We continue to provide more homes through the private sector as well as through traditional ownership
- We don't have many complaints and we learn from those we do.

2.1 PROPERTY
How will we know if we have made a difference?

The proportion of properties reaching WHQS will increase

How do we know?

The percentage of homes that comply with WHQS will increase

	March 2019	March 2018	March 2017	March 2016	March 2015
% compliance	100%	97%	97%	97%	96%

(Indicator 2.1 Measure 2.1.2)

Is anyone better off?

	March 2019	March 2018	March 2017	March 2016	March 2015
The number of people living in properties that are fit for purpose (modern, weather proof, up to standard etc) will increase	-	Approx 3000	Approx 3603	3603	3561
The percentage of people living in properties that are fit for purpose (modern, weather proof, up to standard etc) will increase	100%	97%	97%	97%	96%

(Measure 2.1.5 and 2.1.6)

Story behind the baseline data:

WG required that all properties met the WHQS by 2014. The standard is to ensure that all properties are well maintained. We continue to invest in our properties to ensure that they are fit for purpose and that our tenants enjoy the environment in which they live. We have prioritised our expenditure and are delivering improvement through annual programmes.

The reported figure of 100% is based on WHQS compliance including properties that fail compliance, but meet the necessary criteria to say that their failures are 'acceptable'.

We have 232 properties that have an element of "acceptable fails" The four categories of acceptable failure are 'cost of remedy', 'timing of remedy', 'resident choice' and 'physical constraint'. The vast majority of acceptable failures fall into the 'timing' category. If a property moves into a failure category, because the kitchen or bathroom no longer meets the standard, as long as the replacement of those items is programmed within a reasonable timescale, the failure is considered acceptable due to timing. A small amount of acceptable fails are due to the physical constraints of the building e.g. some flats in roof spaces cannot accommodate showers. These items, will either remain as acceptable fails or will continue to produce a percentage of acceptable fails each year.

However as all properties either meet compliance or are classed as acceptable fails, we can say that our WHQS pass rate is 100%. The number of tenants living in properties that comply with WHQS is an estimate based on overall tenant numbers.

In 2018/19 we spent circa £947,000 delivering WHQS related improvements across 701 households.

We have made further changes within the team which will provide a more focused and efficient service whilst achieving value for money.

Progress on last year's actions

We've continued with our planned component replacement program.

Having completed stock condition surveys for over half of our properties, this has allowed us to be far more effective in our planning of works. We have been able to complete work right first time through better contract management with JCT contracts being implemented and improved monitoring with Surveyors of all major works.

We've also improved the use of systems and processes with CanDo Contractors during the past 12 months. The new structure has allowed for seamless working for all Property and Maintenance Services by providing much more visibility of previous and future works in our properties. This allows for better planning for reactive repairs.

Future actions

We need to complete our stock condition surveys so that we can ensure that when the updated Asset management software is installed, we have up-to-date and clean data in our system.

We need to continue to ensure that we use our resources including CanDo Contractors effectively. We have commissioned an independent review of CanDo Contractors to review the culture and efficiencies.

2.2 REPAIRS

How will we know if we have made a difference?

The effectiveness of the reactive repairs service will improve

How do we know?

The average end to end times for completing reactive repairs will reduce.

	March 2019	March 2018	March 2017	March 2016	March 2015
CanDo Contractors	19	21	12	13.6	11

(Indicator 2.2, Measure 2.2.4)

Is anyone better off?

	March 2019	March 2018	March 2017	March 2016	March 2015
Overall satisfaction with the standard of maintenance - is everything working as it should?	98.8%	80%	98.94%	87.7%	86.5%
Overall satisfaction with the standard of planned maintenance / improvements	-	88.3%	98.45%	98.64%*	94%

(Measure 2.2.8 and 2.2.9)

Story behind the baseline data:

There's been significant change to the Asset Management and CanDo Contractors teams during this financial year. This first year has been about continuation of the already planned works. This has resulted in an increase of future planning using better data and systems.

During this financial year we've increased our inspection program with Surveyors, which includes the implementation of stock condition surveys for all of our properties.

We've provided a strong presence for maintenance across all Cadwyn properties during 2017/18 with Surveyor visits. This has and will provide us with strong data to enable us to make sound decisions and plan for the future programs.

Progress on last year's actions

The completion of stock condition surveys for 75% will allow to plan better in future programs and conduct maintenance programs more effective and on time.

Future action

The review of our data and stock condition surveys are resulting in more accurate planning for 2019/20. This will ensure we can proactively tenants' expectations in the future.

2.3 SAFETY

How will we know if we have made a difference?

The level of safety of tenants, residents and staff will improve

How do we know?

The percentage of properties where gas servicing has been completed will increase

	March 2019	March 2018	March 2017	March 2016	March 2015
CanDo Contractors	100%	99.99%	100%	99.95%	99.99%

(Indicator 2.3, Measure 2.3.2)

Is anyone better off?

	March 2019	March 2018	March 2017	March 2016	March 2015
The percentage of residents that feel safe in their homes (Nightingale House) will increase	93%	100%	93%	98%	96%
The percentage of tenants that feel safe in their homes will increase	82%	81.6%	81.6%	87.6%	86%

(Measures 2.3.10 and 2.3.11)

Story behind the baseline data:

CanDo Contractors

We have recruited a Compliance Officer, who is responsible for the administration of all compliance areas relating to all of our properties. This has resulted in a better understanding of the performance of our properties and a far more proactive management process.

Nightingale House

We continue to prioritise our residents' safety within the hostel. We have seen more and more single young females being referred to our service as the Young Person's Gateway has been overwhelmed. This cohort brings a different challenge and sometimes their needs can be in direct conflict with those of families. This may explain the slight drop from last year.

Progress on last year's actions

CanDo Contractors

We have since implemented all Landlord compliance services into Oneserve. This allows for improved monitoring and assurance that homes are safe. The system ensures works are scheduled in advance and prevents compliance failures with planned dates against all properties for compliance services that affect them.

Nightingale House

- We moved away from a long, definitive list of House Rules and have installed guidance to "Share with Care". This places onus on the individual to consider how their behaviour impacts upon others. We supplement this with "Share & Care" resident meetings where everyone gets a say.
- In becoming a "Psychologically Informed Environment", we have changed the way we react to inappropriate behaviour. Instead of looking to punish, we exhaust all other options, primarily challenging conversations with the residents which allows them to take ownership of their behaviour. This has been quite a challenge to staff as it removes power and creates greater vulnerability. However, it has meant that residents behaviour has changed whilst still living at Nightingale instead of us passing the problem on to another site.

We have created Share and Care meetings on a weekly basis where residents and staff can discuss behaviour within the hostel and the impact it is having on them. We have undertaken numerous Restorative Meetings with Residents and Residents/staff which looks to repair the harm and come up with creative solutions to relationship issues.

Future actions

CanDo Contractors

Further development of our systems will allow better profiling of our properties and enable effective data management for property related services.

Nightingale House

To cap the number of Single Young People being accepted into the service. Ensure the reasons for this are communicated to Housing Options.

Continue to embed the Cadwyn Connects approach to conflict resolution, training new staff and embedding practice.

2.4 ANTI SOCIAL BEHAVIOUR

How will we know if we have made a difference?

The rate and effectiveness of the ASB service will improve

How do we know?

The number of ASB cases will decrease

	March 2019	March 2018	March 2017	March 2016	March 2015
Live cases	16	22	23	15	7

(Indicator 2.4, Measure 2.4.1)

Is anyone better off?

	March 2019	March 2018	March 2017	March 2016	March 2015
The number of cases resolved will increase	111	130	76	120	108
The percentage of cases resolved will increase	94.1%	95%	74%	77%	64%
The percentage satisfaction (we helped with problem) will improve	38%	61%	46%	66%	36%
The percentage of tenants feeling safe in their communities will increase	85%	83%	-	85%	85%

(Measures 2.4.6, 2.4.7, 2.4.8, 2.4.9)

Story behind the baseline data:

The data above shows that there was a decrease in the number of ASB cases in 2018/19 and that a high number were resolved. There was a decrease in the number of tenants who felt that Cadwyn helped with the problem although this was based on a very low response rate of 13 tenants.

It is recognised that the type and volume of ASB cases has changed over time. We now have a higher volume of more intensive housing management cases that are criminal related than previously experienced. We had a number of cuckooing and county lines cases in 2018/19 and these types of cases are expected to continue. We are working more closely with the police and other agencies on these.

Progress on last year's actions

1. *Continue to embed Restorative Approaches in the Neighbourhood Team (reflective practice, behaviours)*
The Neighbourhood Team attend a reflective practice session monthly.
2. *Meet the ASB audit recommendations*
The recommendations were met at the follow up audit in March 2019.
3. *Implement a victim risk assessment – not implemented. The Neighbourhood Team services are being reviewed in October 2019 and a triage system and risk assessment for ASB cases are expected to be introduced following this.*

Future actions

1. Collect satisfaction data within two months of the closure of cases.
2. Implement risk assessment and triage process for ASB cases.
3. Develop partnership with the police to effectively manage cuckooing and county lines.

2.5 STOCK NUMBERS

How will we know if we have made a difference?

The number of homes socially managed by Cadwyn will increase

How do we know?

The number of new homes handed over / managed by Cadwyn, CanDo, Calon / TA will increase

	March 2019	March 2018	March 2017	March 2016	March 2015
Core Stock	48	33	0	55	13
Core Commercial	0	3	0	4	2
CanDo	111	136	242	292	359
TA	331	301	306	302	356
The Mill	69	-	-	-	-

(Indicator 2.5, Measures 2.5.1, 2.5.5, 2.5.9)

Is anyone better off?

	March 2019	March 2018	March 2017
The total number of stock available to people in need will increase	2051	1976	2007
There will be a percentage increase in our stock	3.8%	-1.6%	

(Measure 2.5.3, 2.5.4, 2.5.7, 2.5.8, 2.5.11, 2.5.12)

Story behind the baseline data:

Core

In development terms, construction operates in cycles depending on when we secure social housing grant, start on site and most importantly the term of the building contract. Most building contracts are generally 10 to 18 months long depending on size of scheme, hence subject to when a scheme starts on site, could complete in the following financial year.

In 2018/19 we completed 48 residential units and started 30 social rented apartments for the Local Authority which are due for completion in 2019/20. In addition to this, we are also constructing 13 'shipping container' apartments, for the Local Authority to house homeless families. We were successful in securing circa of £750K from the Innovative Housing Programme fund supported by the Welsh Government. The purpose of the container project is to use unoccupied land as a meanwhile use.

We have acquired various parcels of land to ensure we maintain a sustainable development programme. We are now branching out in to open market sales and further package deals with the Local Authority to help increase the supply of affordable housing in Cardiff whilst using less social grant.

We were again successful in securing nearly £3M in loan for housing funding with either 0% interest or very low rate of interest on the open market schemes.

CanDo Lettings

In the previous annual report card the units were above target and a strategic decision had been taken to retain existing properties and grow CanDo Lettings which is supported by the local authority as they seek alternative housing solutions to the 400+ cases that present for assistance every month. The PRS in Cardiff is going through considerable change; there is legislative and regulation change, there is fierce competition with other managing agents (148 registered agents in Cardiff) which includes our own in house schemes, rent increases across the city which we are unable to compete with and support services for schemes such as CanDo Lettings has been reduced. That said, CanDo Lettings fills a gap in the market for many people that wouldn't be able to access the PRS, as such we are continuing to improve services to landlords and market the scheme.

CalonTA

It's been a successful year for Calon properties, we have been above target all year and ended the year 38 units above target and taking on 51 new properties across the course of the year (48 in Cardiff). During this period Blaenau Gwent reduced their portfolio by 10 units due to demand changes and the need to find financial savings in the borough. 16 of these units are being used for the Syrian Refugee Programme.

Progress on last year's actions**Core**

We have been working collaboratively with Local Authority on various packages deals and development initiative and have a number of opportunities in the pipeline. We have also been working very closely with our contractors and subcontractors by maximising training and development opportunities across various contracts.

CanDo Lettings

The marketing strategy is being followed and we work closely with the Communications team to implement this. One of the challenges is that Calon offer is more attractive to landlords due to the guaranteed rent and repairs lease. One of the key ways CanDo can stand out is by exceptional service delivery, and effective and efficient staff is central to

this, there has been a number of staff changes and resource constraints which has been challenging.

Calon/ TA

The actions from last year have been executed well, the marketing campaign was launched post March 2019 as a decision was taken to outsource it to a professional marketing agency.

There have been considerable staff changes in Calon which has limited achievements in some objectives, but a key focus has been the relationships with the local authority and improving the service.

Future action

Core

We now have a commercial development programme with over 400 units in the pipeline which has doubled since the previous year. This programme includes various tenures, such as mixed use, open market sales and package deals. We will continue to source land and investments with an emphasis on affordable housing, mixed use & open market sales or other income generation initiatives.

CanDo Lettings

A campaign was launched in August 2019 for CanDo Lettings and Calon landlords to attract new business which we will continue to build on. We also have a number of landlords who relet their properties with CanDo Lettings following tenant vacation which shows the scheme is attractive to a specific market. There is also the added advantage of having a variety of services on offer for landlords (CanDo, Calon & Four Walls) as properties can be moved around the services dependant on property type, condition and landlords requirements

Calon / TA

- Campaign launch as stated above. Key focus is to retain landlords and increase the portfolio.
- Blaenau Gwent has made the decision to end the scheme for these same reasons which will happen before the end of 2019/20 financial year.
- Objectives to reduce rent loss through void, bad debts and void costs.
- Undertake a success review of the Merthyr contract to ensure that it is financially viable.

2.6 COMPLAINTS

How will we know if we have made a difference?

The rate of complaints will decrease

How do we know?

The percentage responded to in a timely way (resolved within 20 days) will increase

	March 2019	March 2018	March 2017	March 2016	March 2015
No of complaints	51	48	44	50	46
Percentage resolved	80%	85.4%	97.7%	81%	94%

within deadline					
Percentage upheld	58.8%	46.7%	45%	44%	48%

(Indicator 2.6, Measure 2.6.1, 2.6.4, 2.6.6)

Is anyone better off?

	March 2019	March 2018	March 2017	March 2016	March 2015
The percentage of complainants satisfied will increase	44%	43.8%	-	44%	44.7%

(Measure 2.6.7)

Story behind the baseline data

The percentage of complaints resolved within deadline has decreased this year. This relates to 8 of the 51 complaints not having a close off letter sent within the timescale. The Managers all make contact or meet the complainant within the timescale, however there is not always a formal sign off. We have moved to a different way of monitoring the process of complaints, a web based system called TRELLO, and this is helping to remind managers of these time frames, and there has been an improvement in the last few months.

Future action

Helen Armstrong has run a number of workshops on complaints, which will conclude with an update to the complaints process and ongoing training for staff.

2.7 SUSTAINING TENANCIES

How will we know if we have made a difference?

The rate of tenancies sustained will improve

How do we know?

The percentage maintaining tenancy for over 1 year after end of support will increase

	March 2019	March 2018	March 2017	March 2016	March 2015
Actual	96%	96%	97%	97%	99%

(Indicator 2.7, Measure 2.7.14)

Is anyone better off?

	March 2019	March 2018	March 2017	March 2016	March 2015
The percentage of evictions will decrease	0.16%	0.47%	1%	0.16%	0.39%
The percentage of people feeling settled in their community / committed to staying will increase	83%	62%	-	72%	72%
The percentage of tenants actively looking to move will decrease	14%	20%	14%	16%	16%

(Measure 2.7.10 & 2.7.11)

Story behind the baseline data:

In 2018/19, 51 tenants received support from Cadwyn's in-house service. Only two of the tenants no longer live in their property. One moved to Swansea to live with his mother and the other went to prison. The in-house support service is staffed by a trained mediator and counsellor who, as well as providing practical and emotional support to tenants, also provides emotional support to colleagues and facilitates reflective practice sessions with the Rents and Neighbourhood teams.

In 2018/19 2 tenants were evicted, both for rent arrears. One tenant went to prison and the other was an EEA national who was no longer entitled to welfare benefits.

More tenants said that they are settled in their homes and less are looking to move than in the previous year.

Progress on last year's actions

1. *Remain up to date with the rules applying to EEA Nationals and benefit entitlement, particularly at the lettings stage.*

The Rents team received training on this area from Cardiff Council.

Future actions

1. *Review of tenancy management services*
This will be focused on the Neighbourhood Team and the demands on this service.
2. *Complete Allocations & Lettings review*

Over the last decade 138 new tenants moved out of their property within the first two years of their tenancy. We want to reduce this number by ensuring that properties are let to tenants who really want to live in the property as well as the area. The review will recommend and implement the best way forward so that more tenants want to stay in their homes.

Result 3: Communities are Strong and Resilient

Overview:

As a landlord, our core purpose is to provide affordable good quality homes and manage and maintain them well. However, we know that while a home is essential for health and wellbeing, so being part of, and contributing to, a strong and resilient community makes a positive difference to people's lives. Our key partner, Cardiff Council, has also adopted an outcomes approach to evaluating its service delivery, and values the contribution we make to the wider community agenda.

What does this look like?

- Tenants are equipped to participate with us and in the broader community through their engagement with us, they feel they understand about services and satisfied with their ability to influence and participate through traditional and digital means.
- Debt is minimised and people have access to financial services and assistance to help them into work.
- Tenants feel positively about the communities they live in and access to housing and services is fair to all sections of the community.
- Tenants have access to employment and training opportunities to enhance their chances of getting into work

3.1 TENANT INVOLVEMENT

How will we know if we have made a difference?

The rate of tenant involvement will increase

How do we know?

The percentage of tenants and residents involved will increase

	March 2019	March 2018	March 2017	March 2016	March 2015
Core Stock	41%	31%	30%	30%	27%
NH	65.6%	69.8%	53%	56.6%	60.9%

(Measure 3.1.2 & 3.1.12)

Is anyone better off?

	March 2019	March 2018	March 2017	March 2016	March 2015
The percentage of tenants volunteering in the community will increase	24%	13%	18.4%	16%	16%

(Measure 3.1.5)

Story behind the baseline data:

Core

There has been a 10% increase in the number of tenants involved in 2018/19 and this is primarily due to the ProMo-Cymru partnership who has arranged estate walkabouts, digital surveys and tenant focus groups. In 2018/19, there has also been an increase in digital engagement with surveys and consultations carried out via text and email.

Annual Performance Report 2018/19

Tenants volunteering in 2018/19 increased by 11% on the previous year although this data is statistically unreliable as it is based on a 13% response rate. Cadwyn does not currently have any services focused on supporting tenants into voluntary work.

The Cadwyn Service Improvement Team completed a review of Service Charges during 2018/19.

Nightingale House

We continue to meet high levels of engagement from our residents with the various activities we coordinate. The majority of these are done through our Weekend Activity Coordinators. Last year's activities varied from parties, day trips, tree planting and gardening.

Progress on last year's actions

Core

To tender for a consultant to assist us with tenant engagement including:

- a. *Reviewing the Tenant Participation Strategy in conjunction with our Cadwyn Service Improvement Team and a more diverse range of tenants, taking into account further opportunities for digital engagement.*

ProMo-Cymru were awarded the tenant engagement contract and as part of the contract they reviewed the existing strategy and developed a new Tenant Engagement Framework that was approved by the Board in June 2019.

- b. *Further consultation on the key areas identified in the Tenants Survey with the aim of increasing customer satisfaction.*

Following the 2018 Tenant Survey an action plan was devised. This included actions to carry out disabilities and BME consultations. The disabilities consultation was completed in early 2019 and the BME consultation is included in ProMo-Cymru's new contract for 2019/20.

Nightingale House

Our Activities Coordinators continue to maintain effective communication channels with our residents. They meet up with the residents as well as conducting surveys and monitoring attendance at various activities.

Future action

Core

Completion of ProMo Cymru's Stage 2 contract

- a) Facilitate CSIT disabilities review
- b) Deliver "Listen, Act, Communicate" staff training
- c) Carry out BME Consultation
- d) Devise a Tenant Communication action plan.

Nightingale House

To consider the use of Resident Reps and empower them to co-ordinate activities through control of a proportion of the activities budget.

3.2 EMPLOYMENT AND TRAINING

How will we know if we have made a difference?

The rate & effectiveness of Employment, Training, Volunteering, Education [Realise Your Potential scheme] improves.

How do we know?

The number of tenants and non-tenants supported through RYP scheme increases

	March 2019	March 2018	March 2017	March 2016	March 2015
Tenants	58	50	52	34	47
Non-tenants	11	24	24	33	38
Total	69	74	76	67	85

(Indicator 3.2, measures 3.2.1 & 3.2.4)

Is anyone better off?

The number of tenants and non-tenants who gain employment with the support of the service increases

	March 2019	March 2018	March 2017	March 2016	March 2015
Tenants	18	14	10	11	12
Non-tenants	3	15	4	12	14

Story behind the baseline data:

This year we recorded record levels of tenants engaging with Realise Your Potential. This was a result of a deliberate policy of prioritising our own tenants following the reforms to the welfare benefits system. We have been keen for Realise Your Potential to be seen as a fundamental and instrumental part of our response to our tenants being transitioned onto Universal Credit.

The year also saw a record for the number of tenants moving into employment. Our years of delivery have informed us that the amount of work required in moving tenants into employment is far in excess of that for non-tenants. As we have not pursued marketing activities to attract non-tenants. A fall in their numbers moving into employment was anticipated.

This represents a huge effort from the Realise Your Potential team given that this was reduced to one staff member due to maternity leave for the last quarter of the year.

Progress on last year's actions

- We exceeded our target around the balance of tenant to non-tenant split achieving 84:16 split for the year. This meant more of our tenants got the support they needed.
- All of our internal referrals come via our Rents team who are well placed to identify those tenants adversely affected by welfare reform changes.

Future actions

- To focus on direct support with members whilst staff member is on maternity leave.
- To move to a more effective Customer Management system for more effective control of customer journey

3.3 FINANCIAL HEALTH

How will we know if we have made a difference?

The financial health of tenants and residents will be improved

Is anyone better off?

	March 2019	March 2018	March 2017	March 2016	March 2015
The number of tenants capable of managing their finances and paying their rent will increase	1179	-	1161	1147	1184
The percentage of tenants capable of managing their finances and paying their rent will increase	90%	-	91%	89%	92%
The percentage of tenants paying their rent on time will increase	84%	-	87%	86%	89%
The amount of rent arrears will decrease	£103.2k	£56.6k	£62.8k	£47.6k	£47.5k
The percentage of rent arrears will decrease	14%	1%	2%	1%	1%

(Indicator 3.3, measures 3.3.8, 3.3.7, 3.3.8, 3.3.9, 3.3.11)

Story behind the baseline data

Rent arrears doubled in 2018/19 as a direct result of more tenants (183 by March 2019) being on Universal Credit (UC). The percentage increase is slightly lower than the predicated rate of 1.7% but this is expected to grow by a rate of 0.1% per month as tenants gradually switch to UC. UC payments take around 5 weeks to be made and this means that less tenants are paying their rent on time. We expect more and more tenants to struggle financially in the future and we are reviewing our services to ensure they are fit for purpose and meet the needs of financially vulnerable tenants.

Progress on last year's actions

Develop the role of the Financial and Digital Inclusion Coach to support more customers.

The role is focused on Financial Inclusion and 27 tenants benefited by a total of £75,379 in 2018/19.

Future actions

1. Focus the Financial Inclusion Coach role solely on working with UC tenants.
2. Review the rent arrears process.
3. Identify and implement technology that can support the roll out of UC.

3.4 EQUALITY

How will we know if we have made a difference?

Access to our services will be fair

How do we know?

The percentage of tenants housed by equalities strands will be reflective of the communities we serve

		March 2019	March 2018	March 2017	March 2016	March 2015	Census data (2011)
Gender	Female	59.7%	59.8%	60.3%	60.5%	61.3%	50.9%
	Male	40.3%	40.2%	39.7%	39.4%	38.7%	49.1%
Age	Under 25	1.5%	1.5%	1.7%	2.4%	3%	35.7%
	25-34	13.2%	13.1%	14.3%	14.2%	15.1%	16.1%
	35-44	20.8%	21.1%	21.5%	21.0%	21.8%	12.9%
	45-54	27.5%	29.9%	29.3%	28.6%	27.7%	12.3%
	55-64	21.9%	20.5%	19.8%	20.2%	19%	9.8%
	Over 65	14.8%	13.6%	13.2%	13.4%	13.1%	13.2%
Disabled		42.4%	43%	43%	-	23.5%	18%
Ethnic Origin	White British	73.7%	73.2%	73.5%	73.9%	60.7%	80.3%
	BME	24.5%	20.6%	21.4%	19.3%	13.2%	15.3%
Religion & Belief	Have a religion or belief	47.1%	49.5%	51.1%	52.2%	45.1%	0.5%
	None	46.9%	47.3%	46.5%	45.9%	33.9%	31.8%
Sexual Orientation	LGBQ	7%	7%	7.7%	9%	7.6%	-
	Heterosexual	81.1%	83.6%	76.6%	84%	54.8%	-
	Prefer not to say	11.9%	9.3%	9.6%	7.3%	37.6%	-

(Indicator 3.4, measure 3.4.2)

Is anyone better off?

	March 2019	March 2018	March 2017	March 2016	March 2015
Tenants feel they are treated fairly	80%	79.7%	90.4%	96.5%	89%

(Measure 3.4.12)

Story behind the baseline data:

Generally the demographics of the tenants we house does not change much year on year, and the key service areas are aligned with this data also, however there are some areas which need a bit more investigation.

The key areas where we do not match up and needs further attention is the staff profile and recruitment.

Future action

Full report to be sent to the October Governance, HR & Equalities Committee, which will pull together an action list for areas where we do not match with the Cardiff Census information, and looking at areas where we can tailor our services and we will continue to monitor progress.

Tai Pawb QED booked in for 2019-20 which will look closely at the processes across Cadwyn.